

ANNUAL REPORT 2022-2023



PROTTYASHI

A Voluntary Social Development Organization



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PROTTYASHI: A PROUD PARTNER IN BANGLADESHI'S DEVELOPMENT JOURNEY

Bangladesh was officially recognized as a nation on December 16, 1971, after the Pakistani army surrendered following a drawn-out struggle against exploitation and a nine-month armed war. During the 1970s, the world saw independent Bangladesh grappling with hunger, natural calamities, and food shortages. However, over the past 53 years, Bangladesh has significantly redefined its identity in various contexts. Despite being a small country, Bangladesh has made a substantial impact on the global stage with its extensive and well-coordinated management of natural disasters, pioneering use of microloans, and contributions to social security, economic development, and per capita income growth. The country's journey to its current status involved overcoming numerous challenges, built on the sacrifices of 3 million martyrs during its war of independence.

Bangladesh's disaster management system is globally recognized for its effectiveness. The country has implemented advanced early warning systems and community-based preparedness programs that have significantly reduced the death toll and economic damage from cyclones and floods. The pioneering use of microloans and the growth of microfinance institutions (MFIs) have been another hallmark of Bangladesh's development. MFIs have provided small loans to millions of poor individuals, particularly women, enabling them to start small businesses and improve their economic conditions. The microfinance model has been replicated worldwide, contributing significantly to poverty reduction and women's empowerment.

In terms of social security, Bangladesh has made strides through various programs aimed at supporting the most vulnerable populations. Initiatives like the Old Age Allowance, the Vulnerable Group Development (VGD) program, and the Employment Generation Program for the Poorest (EGPP) have provided crucial support to millions, helping to alleviate poverty and improve living standards. Bangladesh's achievement in numerous Millennium Development Goals (MDG) indicators has garnered international attention. The country not only met but exceeded the MDG targets for poverty reduction. By 2020, the poverty rate had decreased to 20.5%, surpassing the MDG target. Additionally, Bangladesh has made significant progress towards fulfilling the Sustainable Development Goals (SDGs) across various sectors, demonstrating its commitment to sustainable and inclusive growth.

Economically, Bangladesh has gradually integrated into the world economy and has shown robust performance. In the 1972–73 fiscal year, the per capita income was a mere \$88, making it the second lowest in the world. By 2023, per capita income had surged to \$2,824, reflecting substantial economic progress. In 1973–74, the poverty rate in Bangladesh was 82%. According to the Bangladesh Bureau of Statistics (BBS) Household Income and Expenditure Survey 2022, the current poverty rate stands at 18.7%, with extreme poverty at 5.6%. Bangladesh has seen remarkable growth. Its GDP growth rate has averaged around 6-7% over the past decade, positioning it as one of the fastest-growing economies in the world. The country's focus on the ready-made garment (RMG) industry has played a key role, making it the second-largest RMG exporter globally. This sector alone employs millions and contributes significantly to the nation's GDP.

In 2015, Bangladesh achieved the status of a lower-middle-income nation, less than fifty years after gaining independence. The country aims to reach upper-middle-income status by 2031 and developed country status by 2041. Bangladesh has demonstrated its capability in executing large-scale infrastructure projects in recent years, such as the Padma Bridge, Dhaka Metro Rail, Payra Sea Port, Dhaka Elevated Expressway, and the Bangabandhu Sheikh Mujibur Rahman Tunnel. Additionally, the Rooppur Nuclear Power Plant is under construction, and work on establishing 100 economic zones has commenced, with production already beginning in some zones. Looking ahead, Bangladesh will confront several significant challenges, including the potential impacts of climate change, the rapid technological advancements of the Fourth Industrial Revolution, and the transition from its current status as a Least Developed Country (LDC).

According to the Global Climate Risk Index, Bangladesh ranks among the countries most affected by climate change, facing risks such as sea-level rise, increased frequency of cyclones, and severe flooding. To navigate these transitions effectively, accelerated planning and the implementation of adaptive strategies are essential. Ensuring that development benefits a broader segment of the population is a key priority. As of recent reports, despite notable economic progress, income inequality and regional disparities remain significant issues. Therefore, inclusive growth strategies are critical.

The future development of Bangladesh will be significantly influenced by its ability to provide modern education and skilled labor. The government has already made strides in improving educational outcomes, with the literacy rate reaching approximately 74.66% in 2021. Furthermore, fostering scientific thinking and continuously employing technology are vital. Bangladesh's burgeoning ICT sector, which grew by over 40% annually from 2010 to 2020, demonstrates the country's potential in this area. Cultivating a tolerant society will also play a crucial role in sustaining growth and achieving long-term development goals. Social cohesion and political stability are necessary for attracting foreign investment and ensuring sustainable development.

Bangladesh's Vision 2041, which aims for the country to achieve developed nation status by 2041, underscores the importance of these factors. By addressing these challenges and leveraging its strengths, Bangladesh can continue on its path of remarkable growth and development. The progress Bangladesh has made is a testament to its resilience and determination. The country's strategic investments in human capital, infrastructure, and sustainable development have laid a strong foundation for continued growth and development on the global stage.

PROTTYASHI has been working for the past 42 years with communities to empower them and improve their quality of life, promoting sustainable development in partnership with the Government of Bangladesh and by mobilizing resources from diverse sources. We strive to find sustainable and innovative solutions to problems, supplementing government plans and actions. We are proud to be part of Bangladesh's development journey.

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MESSAGE FROM THE CHAIRPERSON

I am very pleased to present to you the Annual Report of PROTTYASHI for 2022–23. This year has been a remarkable year for all of us here at PROTTYASHI. PROTTYASHI emerged more resilient and reinvigorated, and our confidence in our capabilities is reflected not only in the numbers but also in the trust that our partners and beneficiaries have placed in us. PROTTYASHI has been growing at an incredible pace over the last four decades. I feel proud of the progress PROTTYASHI has made so far in providing needful supports to the communities around them through healthcare, education, economics, and community development. I am grateful to our clients, partners, team members, and other stakeholders for their relentless collaboration to make this happen.

BADAL KANTI CHOWDHURY
CHAIRPERSON

PROTTYASHI has shown relentless efforts in supporting the poor and disadvantaged groups both in the past and present, through its microfinance program and several development programs in both the development and humanitarian sectors. The main moto of PROTTYASHI's effort is to ensure that the projects not only have a positive impact on the communities we work with, but also contribute to the sustainable development of Bangladesh and the long-term well-being of the environment. PROTTYASHI is continuously striving to innovate and find new ways to address the evolving needs of the people we serve, ensuring that the efforts are sustainable and have a lasting effect on the overall development of Bangladesh.

The interventions of PROTTYASHI have had a significant impact on the lives of countless individuals and communities. PROTTYASHI has been gradually expanding its services in other divisions of Bangladesh. Through various programs and initiatives, PROTTYASHI has been able to provide essential services, support, and opportunities to those in need. Our commitment to transparency and accountability remains unwavering as we continue to strive for excellence in all that we do. As we move forward into the next year, we are excited about the possibilities and challenges that lie ahead, and we look forward to continuing our journey of making a positive difference in the world.

In addition to on-the-ground initiatives, PROTTYASHI has also made significant progress in building strategic partnerships with national and international organizations and governmental bodies. These collaborations have allowed us to leverage our impact and reach a broader audience, ultimately amplifying the positive change we seek to achieve. As we prepare for the future, I want to express my heartfelt gratitude to the members of the governing board for their valuable support and suggestions, national and international partners, and all the staff members of PROTTYASHI for their diligence and hard work to attain the mission and goals of PROTTYASHI. I also want to express my sincere thanks to everyone who helped with this report, either directly or indirectly, by providing the record of information, the operational support, and the technological support.

FOREWORD BY THE EXECUTIVE DIRECTOR

It is my privilege to present the annual report of PROTTYASHI for 2022-2023 on the eve of 40 years of the journey of the organization to improve the lives of disadvantaged, deprived, and distressed people living in Bangladesh. I acknowledge and pledge my heartfelt appreciation to the people, institutes, organizations and associates who have been with us on this journey of PROTTYASHI to materialize the mission, vision, and strategic objectives of the organization.

In this long journey, PROTTYASHI has reached to the very root of the community, identified the needs of the people through analyzing their socioeconomic, environmental, and sociocultural vulnerabilities, and tried to make a bridge of development between these vulnerable people and the mainstream development of the country.

MONOWARA BEGUM
EXECUTIVE DIRECTOR

Keeping poverty eradication and women empowerment in mind, PROTTYASHI created scopes for the poor communities, especially for the women, to get better access to finance so that they could improve their life standards by creating assets and household resources, which PROTTYASHI is committed to continuing in the coming days too.

Labour migration has been one of the key contributors to the growth of the national economy of Bangladesh through supplementing foreign currencies in the national reserve, and PROTTYASHI realizes and acknowledges the needs of labour migrants and their left-behind family members to attain safe, orderly, and regular migration. Aligning with this objective, PROTTYASHI initiated strategies and interventions for strengthening the migration system at the community, stakeholder, and duty-bearer level in 2022–23 and assimilated this national priority as one of the core development agendas of the organization. Besides, climate change impact has been a burning issue in Bangladesh in recent time, reflected through irregular weather patterns, extreme weather events, frequent cyclones in the coastal areas, and changes in the cropping pattern in different coastal belts, affecting the lives of the people through disrupting their livelihood, health, education, WASH, access to information, etc.

Which needs to be treated as a prioritized action in the development strategy of Bangladesh. In essence, the government has made a great stride in materializing the emerging needs into action through Bangladesh Delta Plan 2100 and Mujib Climate Prosperity Plan 2021-2041, which can be a stronghold to confront the very negative consequences of climate change. Aligning with this utmost priority, PROTTYASHI has also been playing a supporting role with the government in these great initiatives over the years.

Bangladesh has been historically a friendly nation to crisis-affected people, and aligning with this humanitarian accountability, the government of Bangladesh has opened its border to host more than one million Forcibly Displaced Myanmar Nationals (FDMNs) and has been taking care of this mass population in collaboration with national and international development associates, while PROTTYASHI also holds this accountability as a core of its organizational mission and vision and extended its support to these crisis-affected people as one of the first responders. PROTTYASHI has been contributing to this humanitarian response by providing multisectoral supports in Livelihood, Food Security, WASH, Education, Protection, Sexual and Reproductive Health and Non-Food Items (NFIs) aligned with the Joint Response Plan and is committed to continue to play this supporting role for the Government of Bangladesh.

With the emerging challenges and crises in the national and international arena, we need to utilize the maximum potential of technological advancement in addressing the challenges and issues in the coming days using locally led solutions. PROTTYASHI will continue its efforts with more proactive actions to ensure the best services for the people who need them the most, and, in this journey, I look forward to the continued unwavering support, partnership, and collaboration of our clients, donors, partners, associates, and well-wishers in the coming days.



PROTTYASHI

A Voluntary Social Development Organization



OUR MISSION

Improve the quality of life of our target beneficiaries and sustainable development.



OUR VISION

Empowered, self-reliant communities in a healthy environment.



STRATEGIC OBJECTIVES

- Empowerment, women advancement and reduce gender gaps.
- Community organizing.
- Establish linkage and partnership.
- Capacity building and institutional strengthening.
- Participatory governance.

Executive Committee

Member

Date of membership

President

Badal Kanti Chowdhury
B.Com, BEd

08/11/2012

Vice-President

Dipok Kumar Chowdhury
BA, BEd

25/01/1999

General Secretary

Dilara Begum
M.A, MEd

05/07/2015

Joint General Secretary

Mohammad Ali
B.A

17/08/2007

Treasurer

Yeasmin Ara Begum
B.A

12/01/2003

Member

Jafar Ahamed
B.A

25/01/2005

Member

Joli Sen Gupta
BA, BEd

04/07/2019



SENIOR MANAGEMENT TEAM

Executive Director Monowara Begum MSS	40 years Work Experience
Director (Microfinance) Nasim Haider MSS	25 years Work Experience
Director (Program) Syed Shahid Uddin MBA	10 years Work Experience
Director (Program) Md Abdus Samad MSS, MDS	18 years Work Experience
Assistant Director (Finance) Md Shafiu Bashir M.Com, CA(cc)	14 years Work Experience
Assistant Director (Training) Md Salim MSS	25 years Work Experience
Assistant Director (Microfinance) Diplu Barua M.Com	29 years Work Experience
HR Manager Md Osman Gani Sikdar MBA	11 years Work Experience
Coordinator (Research & Publication) Tanbir Hossain MSc, MDS	6 years Work Experience
Manager (Audit) Mazidul Islam MBA, CA (cc)	8 years Work Experience
Head of Resilience and DRR Omar Khaiam Serniabat MBA	10 years Work Experience

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	347-300-2894

NETWORKS

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

AWARDS

2022	Recognition on elderly people's development Department of Social Service	
2023	Best Community Policing Member Bangladesh Police, Chattogram	

YEAR

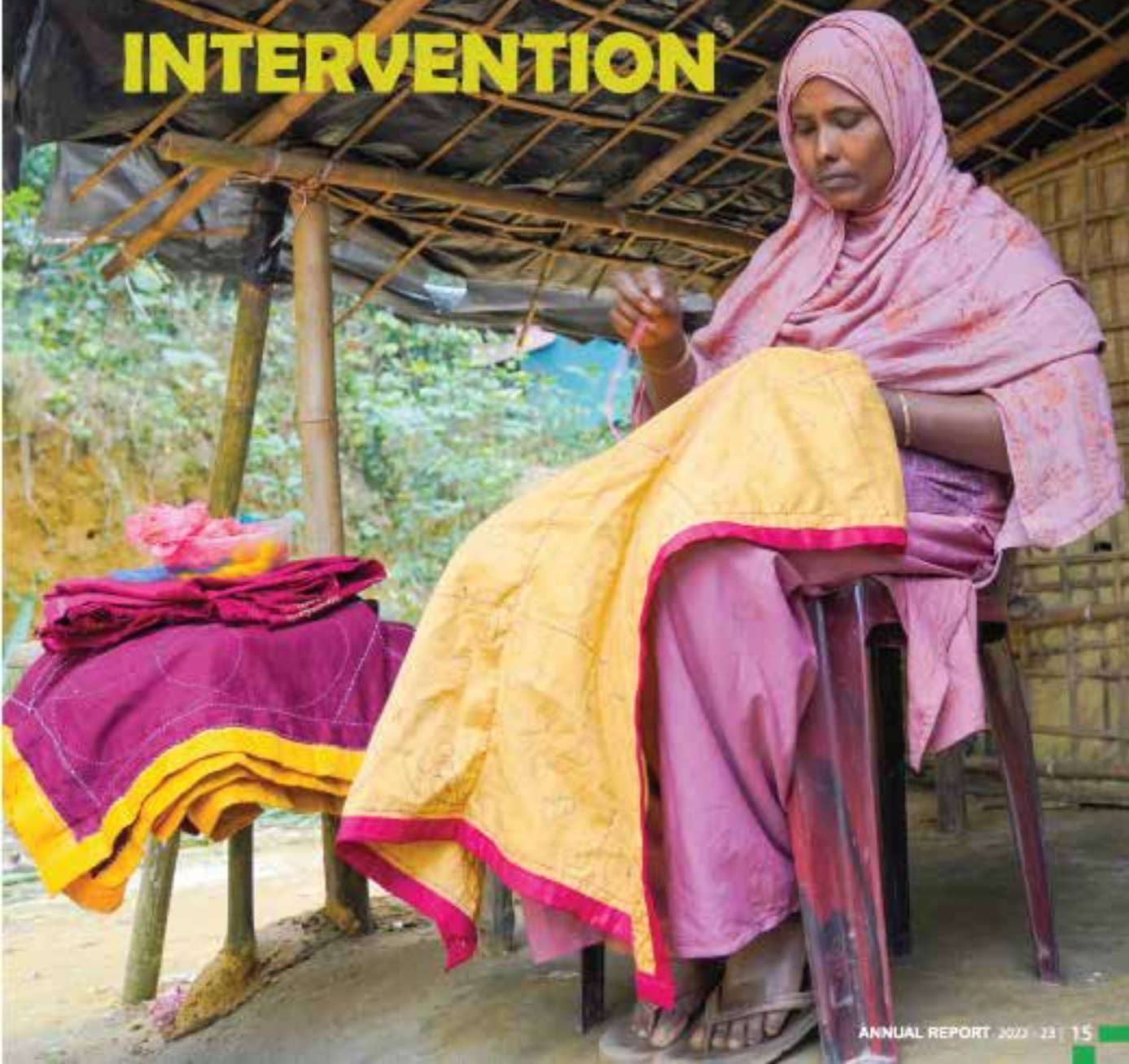
AWARD NAME

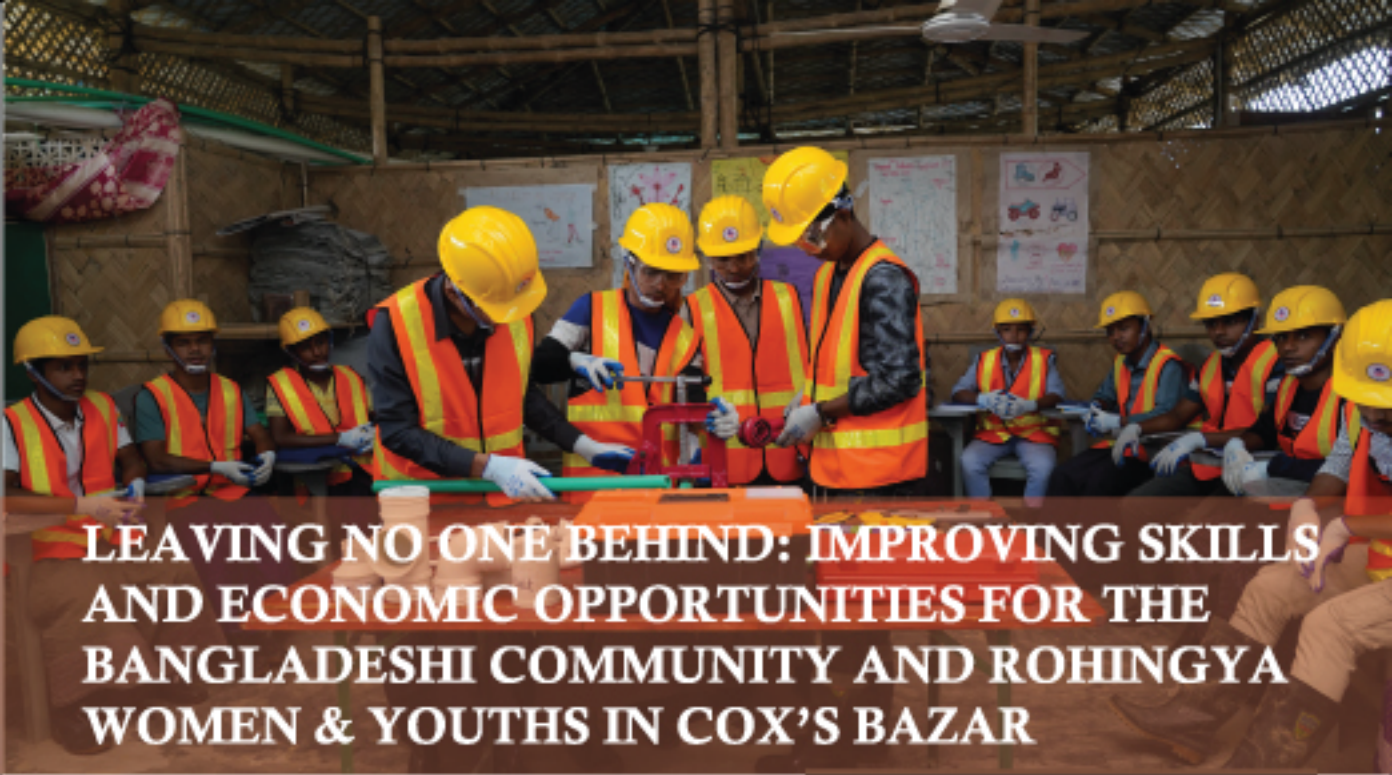
Institutes/ Awarder



PROTTYASHI

DEVELOPMENT & HUMANITARIAN INTERVENTION





LEAVING NO ONE BEHIND: IMPROVING SKILLS AND ECONOMIC OPPORTUNITIES FOR THE BANGLADESHI COMMUNITY AND ROHINGYA WOMEN & YOUTHS IN COX'S BAZAR

PROJECT GOAL

The project aims to enhance gender-responsiveness and environmentally friendly transferable skills to facilitate voluntary repatriation and sustainable reintegration, employing a gender-inclusive approach and aligning with the ASEAN skill development framework.

Donor
GLOBAL AFFAIRS CANADA (GAC)

Program Partner
INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)

Duration
November 01, 2022 to August 31, 2024

RESULTS ACHIEVED

A total of 89 beneficiaries are now actively engaged in livelihood activities, either through volunteer job placement or establishing home-based businesses.

BENEFICIARY COVERAGE



800 beneficiaries

GEOGRAPHIC COVERAGE

Camp 11 & Camp 15,
Cox's Bazar



KEY ACCOMPLISHMENTS/ACTIVITIES

Till Jun 2023, 270 beneficiaries including 148 female completed vocational skill training on community Health worker, Agricultural Crop Production and Plumbing trade. Among the participants, total 107 beneficiaries have cleared independent assessment including 41 male and 66 female.

Among the competent beneficiaries, 35 beneficiaries have engaged in wage employment under EPI vaccination program for Rohingya refugee, jointly arranged by World Health Organisation and Government of Bangladesh. Besides, total 570 beneficiaries have enrolled in vocational skill training under ACP, CHW and Plumbing trades.

KEY LEARNINGS

Family counseling during participant enrollment in camps is vital for addressing holistic needs and ensuring comprehensive support systems.

Addressing geospatial barriers through innovative accessibility solutions is essential for promoting equal participation and reaching all beneficiaries effectively.

These learnings underscore the importance of holistic approaches, innovative solutions, and tailored interventions to maximize the impact and sustainability of projects in refugee settings.

Identifying competent participants requires assessing basic literacy and numeracy skills, which can be challenging within Rohingya camps. Implementing pre-vocational literacy courses emerged as a crucial strategy to adequately prepare participants, enhancing project effectiveness and sustainability.

"RISING BEYOND BORDERS: THE INSPIRING JOURNEY OF NOOR KOLIMA"

In the heart of Block G7, Camp-15, amidst the daily struggles that define life, a beacon of resilience and hope emerges in the form of Noor Kolima. Her journey, laden with challenges yet brimming with aspirations, serves as an inspiration to her community. Escaping the turmoil of Myanmar, Noor Kolima arrived in Bangladesh with little more than her determination to carve a brighter future for herself and her family. Noor Kolima's story is one of defiance against adversity. Despite facing early marriage and financial constraints, she clung fiercely to her dream of education and empowerment.

Supported by organizations like PROTTYASHI and IOM, she found solace and opportunity in vocational training within the camp. Choosing to become a Community Health Worker, she embarked on a transformative journey of learning and skill acquisition, mastering essential healthcare competencies through a rigorous training program.



But Noor Kolima's journey did not end with her certification; it blossomed into a commitment to serve her community. Volunteering with esteemed organizations like the World Health Organization (WHO), she engaged in vital initiatives such as the Cash for Work program, educating caregivers on vaccinations and healthcare practices.



"FROM REFUGEE TO CHANGE MAKER: ICHA'S JOURNEY OF TRANSFORMATION"

From a place of helplessness to become a changemaker, Icha's journey in Rohingya refugee camp 15 is nothing short of remarkable. At just 23 years old, Icha, a refugee from Myanmar initially faced interrupted education and the harsh realities of survival. However, his path took a turn when "Leaving No One Behind: Improving Skills and Economic Opportunities for the Bangladeshi Community and Rohingya Women and Youths in Cox's Bazar" project of PROTTYASHI offered vocational training.

Recognizing the chance to make a difference, Icha seized the opportunity with determination. After proving his foundational literacy and numeracy skills, he committed himself to a rigorous 72-day community health worker training program.

Excelling in mastering essential healthcare tasks and successfully passing the demanding independent assessment, Icha emerged as a qualified healthcare provider.

Now, Icha dedicates his time to delivering vital health awareness sessions, focusing particularly on child vaccinations and combating communicable diseases within the camp. His efforts have not only led to improved health outcomes but have also inspired others to pursue skill development and contribute positively to their community.



Icha's journey from a position of helplessness to a respected change maker exemplifies the transformative power of opportunity and resilience. By mentoring and empowering other young men in the camp, he continues to leave a lasting legacy of overcoming adversity and striving for a brighter future, even in the most challenging circumstances.



DELIVERING HEALTH, NUTRITION, LIVELIHOOD AND PROTECTION SERVICE TO ROHINGYA REFUGEE AND VULNERABLE HOST COMMUNITY IN COX'S BAZAR

Project Duration: November 2021 to August 2023.

Program Partner: International Rescue Committee.

Donor: Bureau of Population, Refugees, and Migration (BPRM)

PROJECT GOAL

The goal of this project is to protect women from and treat them for the consequences of GBV. It aims to enhance the safety, living conditions, and well-being of women, men, boys, and girls in targeted camps and surrounding host communities through awareness initiatives and analysis of gendered socialization. It creates an environment where women and girls are valued, treated equally, and free from violence, fostering empowerment and equality for all communities.

RESULTS ACHIEVED



The project successfully provided GBV services within Camp 15 member covering 5850 beneficiaries (2900 male and 2950 female) in Rohingya and host communities. Notably, the sensitization activities of the project reduced Gender-Based Violence (GBV), empowered women and girls, brought positive changes in Men's behavior, increased awareness of mental health, shifted social norms toward Gender Equality, strengthened community collaboration, enhanced knowledge and capacity on GBV, transformed their culture, improved family dynamics, brought inclusive approach to problem-solving, and brought a holistic approach to addressing GBV and gender equality. These interventions have made the community people responsible for ensuring the protection of the girls and women in the camp, who will later disseminate such GBV awareness messages and ensure protection for women and girls.

KEY LEARNINGS OF THE PROJECT

Throughout the project, several key learnings emerged, like, firstly, that challenging gender bias and raising awareness of women's rights were crucial in promoting gender empowerment. Engaging men as allies in gender equality efforts, using programs like Engaging Men Through Accountable Practices (EMAP), proved effective in creating inclusivity. Addressing mental health stigma through initiatives like radio broadcasts highlights the need for holistic well-being approaches. Leveraging media for educational dissemination, important messages on mental health, gender equality, and family dynamics were disseminated. Encouraging self-reflection led to positive behavioural transformations, while youth empowerment initiatives tackled adolescent struggles, and community engagement played a vital role in overcoming challenges and reshaping perspectives. Positive role models and peer support had a profound impact. Ultimately, the project emphasized holistic empowerment through programs covering gender equality, mental health, education, and community support.



JOURNEY FROM ABUSE TO ADVOCACY

Mohammad Hussain is a Rohingya youth. He lives with his wife, son, and daughter. Mohammed Hussain's parents had brought him to Bangladesh in 2017, and at the tender age of 17, he was married off to an older woman with hopes of receiving a dowry. Sadly, due to the significant age difference, Mohammed Hussain became the target of mockery and hurtful comments from his friends and neighbours. Consequently, this led to frequent quarrels between Mohammad Hussain and his wife.



As a day labourer, Mohammed Hussain faced constant unemployment in the camp, which only added to his frustrations. He would often pressure his wife for a dowry, causing further strain in their relationship. Unfortunately, these tensions escalated to the point where Mohammed Hussain resorted to physical and verbal abuse towards his wife. In a moment of extreme anger, he even kicked his pregnant wife and threw her down a hill. Miraculously, she managed to escape and seek shelter at her father's house.

"I used to subject my wife to physical and mental torment in various ways. However, after completing 16 sections of the Engaging Men Through Accountable Practices (EMAP), I came to a profound realization of my wrongdoing. As a result, I have made a conscious effort to change my behaviour towards my wife, treating her with kindness and respect. Looking back, I am filled with deep remorse for the violence I inflicted upon her in the past."

In the meantime, he attended a meeting at Majhi's house. It was there that he learned about the Engaging Men through Accountable Practices (EMAP) sessions. Mohammed Hussain was integrated and decided to join the EMAP group formed within his block. Faced with the grave consequences of his actions, Mohammad Hossain made the decision to reflect on his behaviour and seek a path to redemption. With almost dedication, Mohammad Hussain completed 16 sessions of the EMAP programme. Through these transformative sessions, he realised the gravity of violence against women and the destructive impact it has on families. Mohammad Hussain vowed to change his ways, recognizing that constant quarrels only bring chaos and disrupt the peace within households.



Now, Mohammed Hussain has undergone a remarkable transformation. He no longer engages in quarrels with his wife and treats her with kindness and respect, consciously avoiding any behaviour that may cause her harm. Mohammad Hussain carries deep remorse and shame for the abuse he inflicted on his wife in the past. Having imbibed the invaluable lessons of the EMAP program, Mohammad Hussain has become a passionate advocate against domestic abuse within his block. He actively raises awareness and encourages others to put an end to violence against women, aiming to restore happiness and peace within families.

Mohammed Hussain's journey serves as a powerful testimony to the effectiveness of EMAP intervention and his self-reflections on bringing about positive change. Through his dedication and personal growth, he restored happiness and tranquilly within his own family. Mohammed Hussain also envisions the potential impact of extending these programs to other men in the camp, envisioning a reduction in various forms of domestic violence and the restoration of joy and harmony within the families.

A ROHINGYA WOMAN EMPOWERS THE CAMP COMMUNITY

Bibi Marium, a Rohingya woman, lives with her husband, MD Swaib, who works as a day labourer in the camp. Their family consists of eight members, including their three daughters and three sons. Currently, Bibi Marium works as a teacher at the school in the camp. "Growing up, I faced poverty and witnessed the neglect of women in my community. I longed for education and independence but was denied the opportunities my brothers had. My dreams were cut short after completing sixth grade, leaving me with regret, despair, and great pain as I watched my brothers continue their education. I deeply regretted being born as a girl."



"I think through community outrage, it is possible to easily bring about positive change in our community. Where women can come out of prejudice and know about their rights. My life took a turn when I joined the Girl Shine program. Through the caregiver's sessions, I gained knowledge about adolescent girl development, education, and responding to gender-based violence. Furthermore, I attended training sessions conducted by PROTTYASHI, focusing on raising awareness within the community. I became a member of the Community Watch Group, where I received training on gender-based violence and disaster risk reduction (DRR). This training equipped me with knowledge about different forms of violence and how to respond during disasters. I also learned how to disseminate this vital information within the community. I conducted awareness sessions, empowering women in my block and beyond. I also work towards raising awareness in the school, neighbourhood, and among the community, family, and relatives."

Her efforts yielded positive results, as women in her block found motivation through her words. Saleha's own daughter was encouraged to participate in various training programs. Witnessing this transformative change, Bibi Marium hoped for progress and support for women and girls in society. She believed that conducting similar awareness sessions in other blocks would create safer and more empowered communities.



Bibi Marium's journey exemplifies the resilience and strength of Rohingya women. Now Bibi Marium's hope is for women and men in society to progress together, creating a society free from oppression. She also wishes for girls to receive greater support from their families and communities in achieving their educational goals. She believes that conducting similar awareness in other blocks would positively impact the mentality of camp residents, ensuring the safety and well-being of women.

A woman wearing a red hijab is shown in profile, focused on painting a circular mask. The mask has a white base with black floral and leaf patterns. She is using a small brush to apply paint. In the background, there are various art supplies like paint containers and brushes on a wooden table.

Donor

INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)

Project Duration
April 16, 2023,
to March 15, 2024.

BUILDING COMMUNITY RESILIENCE THROUGH IMPROVED LIVELIHOOD OPPORTUNITIES

PROJECT OBJECTIVES

Maintain resilience among vulnerable Rohingya refugees, especially women and youth, by improving self-reliance opportunities. Provide flexible, market-based interventions to support vulnerable Rohingya refugee households. Conduct livelihood counselling to identify the needs, vulnerabilities, and capacities of Rohingya refugees. Offer transferable life skills and vocational training in line with the Government of Bangladesh (GoB) Skills Development Framework.

Enhance employability through self-employment opportunities within camps. Engage Rohingya beneficiaries through volunteer opportunities, including cash-for-work initiatives.

PROJECT GOAL

Enhance self-reliance among vulnerable Rohingya refugees, particularly women and youth residing in Bhasan Char. Through skill development and vocational training, the project sought to provide avenues for income generation.

The project targeted to directly benefit 870 Rohingya refugees, focusing on transferable life skills, vocational training, and facilitating self-employment and wage employment opportunities.

A total of 870 Rohingya

BENEFICIARY COVERAGE

305 male & 565

GEOGRAPHIC COVERAGE

Bhasan Char Island,
Noakhali, Bangladesh.



KEY ACCOMPLISHMENTS/ ACTIVITIES OF THE PROJECT

- Provided livelihood counselling sessions to 1,147 Rohingya refugees, empowering them with essential knowledge and guidance.
- Delivered vocational skills training in sewing to 200 beneficiaries, equipping them with practical skills for employment opportunities.
- Conducted skills training in various trades for 340 beneficiaries, complemented by life skills and basic literacy and numeracy training to enhance their overall capabilities.
- Facilitated each participant's access to input support distribution, ensuring they have the necessary resources to implement their newfound skills effectively.
- Established a groundbreaking one-stop service point and display centre named "KHAWAB," serving as a hub for showcasing talents and facilitating forward market linkages, fostering sustainable economic growth within the community.

KEY LEARNINGS

Timing is crucial to empowering beneficiaries through training. Providing incentives promptly after training sessions and input support distribution maintains participant interest and engagement.

Tailoring engagement strategies to meet the diverse needs of participants, particularly among male beneficiaries, is essential for program success. Offering daily or monthly incentives proved effective in sustaining male participants' involvement.

Recognizing participants' achievements through certificates upon completion of training not only boosts their confidence but also facilitates their integration into the workforce.

In essence, prioritizing timely incentives, tailoring engagement strategies, and acknowledging participants' accomplishments ensures sustained motivation, commitment, and skill development among beneficiaries.

STITCHING HOPE: EMPOWERING ROHINGYA WOMEN IN BHASANCHAR



Asma's tale unfolds as a testament to resilience and the transformative force of skill development amidst displacement. Her narrative mirrors the journey of countless Rohingya women in Bhasanchar, navigating adversity with unwavering determination. Arriving in Bangladesh three decades ago, Asma, alongside her husband Hamid Ullah and their children, found themselves grappling with the challenges of refugee life in Camp 23.

Amidst uncertainties, Asma chose empowerment, enrolling in sewing training offered by PROTTYASHI, a beacon of hope in the community. Over the course of 72 days, Asma immersed herself in mastering sewing techniques, paving her path to self-reliance. Beyond technical skills, the training fostered confidence, empowering Asma to pursue economic independence. Supported by PROTTYASHI, she received a sewing machine, marking the dawn of a new chapter.

In just 16 days, Asma's newfound skills translated into tangible earnings, earning BDT 600 by stitching garments for others. Her aspirations extend beyond personal gain; she envisions a legacy of education and empowerment for her daughter, laying the groundwork for a brighter future.

Asma's journey embodies the resilience of Rohingya women in Bhasanchar, a beacon of hope amidst adversity. Her dreams transcend borders, envisioning a future where her skills rebuild lives in Myanmar. With each stitch, Asma weaves not just garments but also hope, resilience, and a brighter tomorrow for herself and her community.

EMPOWERING DREAMS: SHAMSUN NAHAR'S JOURNEY



Amidst the uncertainties of life in Bhasanchar, Shamsun Nahar has woven her dreams with resilience and determination. Arriving in Bangladesh 15 years ago after the Rohingya repatriation, She found herself in Camp 20, accompanied by her husband and three sons. As the anchor of her family, she faced challenges head-on, seeking hope through education and empowerment.

Shamsun Nahar's path converged with PROTTYASHI, where she embarked on a transformative journey of skill acquisition. With grit and dedication, she immersed herself in Shotoranji training, mastering the intricate art of wooden machine installation, warp thread techniques, and weaving design. The training not only equipped her with tangible skills but also ignited a spark of possibility within her. Armed with newfound knowledge, she ventured into vegetable gardening, utilizing training incentives to kickstart her endeavor. Investing BDT 2000 Tk, she nurtured her garden, envisioning a harvest that would sustain her family and foster financial prosperity.

Beyond her own household, Shamsun Nahar's proficiency in Shotoranji has garnered admiration from neighbours, who eagerly seek to learn from her expertise. In the resource-challenged landscape of Bhasanchar, her knowledge shines as a beacon of hope. Despite challenges such as the lack of input support, Shamsun Nahar remains undeterred in her ambitions. She dreams of a future where she can fully harness her skills, expanding her Shotoranji production to create sustainable income streams for her family.

Her aspirations extend beyond Bangladesh's borders. She envisions returning to Myanmar equipped not only with memories but also with a tangible asset—a Shotoranji machine. With this tool, she dreams of empowering her community, reviving traditional craftsmanship, and paving the way for a brighter future. Shamsun Nahar's journey epitomizes the resilience and fortitude of the human spirit. In her pursuit of knowledge and prosperity, she embodies the essence of empowerment. As we celebrate her journey, let us pledge to stand by individuals like Shamsun Nahar, nurturing their dreams and fostering a future brimming with promise.

INCLUSIVE CITIES FOR NUTRITION

(IC4N)

Project Duration
Till February 2023
to June 2025

Program Partner
HELVETAS in collaboration Office
for Urban Development (STEZ) of the City of Zurich

PROJECT GOAL AND OBJECTIVES

The goal of this project is to enable vulnerable urban consumers in Cox's Bazar city to lead active and healthy lives through inclusive and supportive food systems, ensuring access to nutritious diets for all.

BENEFICIARY AND GEOGRAPHIC COVERAGE

The project extends its reach to a total of 9668 beneficiaries, predominantly female, across 12 slums within Cox's Bazar Municipality, with 1229 individuals already benefiting from the program in the first phase.

KEY ACCOMPLISHMENTS

The project successfully engaged 4,485 females and 91 males through 372 courtyard sessions covering various topics. Additionally, the Local Service Provider (LSP) model was introduced and implemented in the targeted area, accompanied by the development of demonstration plots.

Moreover, 12 youth groups were established and educated on social issues, contributing to the comprehensive enhancement of the slum communities.

Furthermore, the City-Level Multi-Sectoral Nutrition Coordination (CLMNC) platform was reactivated, facilitating one workshop and three quarterly meetings. The Ward Committees were also reactivated. Furthermore, workshops on the Food Safety System Act were conducted for staff members of Cox's Bazar Municipality and representatives of the Bazar committee.

RESULTS ACHIEVED

The project actively commemorated international occasions such as World Health Day 2023, National Nutrition Week 2023, International Hand Washing Day, and National Sanitary Month 2023, organizing a variety of community engagement activities. These initiatives involved 1,894 community members in hand-washing demonstrations, 339 primary school students in an art competition, and 180 youths in creating artwork promoting a violence-free society. Furthermore, six billboards were strategically placed across Cox's Bazar Municipality for widespread awareness. Additionally, twelve Local Service Providers (LSPs) at the community level received training, leading to the development of 1,184 homestead gardens and the establishment of 12 demo plots, supported by input assistance."

KEY LEARNINGS

This project has yielded several key insights;

Firstly, it highlighted the pivotal role of community engagement activities, like courtyard sessions and youth empowerment initiatives, in elevating awareness about nutrition and fostering active participation.

Secondly, the establishment of the City-Level Multi-Sectoral Nutrition Coordination platform emphasized the necessity of multi-stakeholder collaboration to tackle intricate urban nutrition challenges effectively.

Moreover, capacity-building endeavours aimed at local service providers and advocacy activities, such as workshops focusing on food safety, underscored the importance of enhancing institutional capacities and advocating for policy implementation at the grassroots level. Noteworthy outcomes, including heightened awareness through Health and Nutrition Day celebrations and increased youth engagement in community-driven initiatives, further underscored the significance of holistic approaches in advancing inclusive and supportive food systems for vulnerable urban populations. These insights underscored the critical roles of community engagement and multi-sectoral collaboration, capacity-building, and advocacy in driving sustainable improvements in urban nutrition outcomes.

RAZIA BEGUM'S BLOSSOMING HAVEN: FROM ROOFTOP DREAMS TO FLOURISHING REALITY



Razia Begum, a 35-year-old resident of Mohazer Para, Cox's Bazar Sadar, whose longing to cultivate a garden despite the spatial constraints of her in-laws' house seemed like an unattainable dream. Yet, a thoughtful gesture from her husband, Imam Hossain, ignited a spark of hope. He brought home cow dung and soil, laying the groundwork for a rooftop garden that would transform Razia's aspirations into reality.

Despite Razia Begum and her husband's modest educational backgrounds, their determination and resilience shone through. Their story exemplifies the belief that, with the right knowledge and guidance, even the smallest spaces can bloom into havens of growth and vitality.

Overflowing with pride, Razia shared, "**The IC4N project has brought my gardening dreams to life. With their guidance, my rooftop has become a sanctuary of beauty and fresh produce. I am grateful for the knowledge that has not only transformed my garden but also boosted my confidence as a gardener.**" Razia Begum's journey stands as a testament to the profound impact of education, resilience, and the unwavering spirit of individuals in turning dreams into flourishing realities.

As a devoted mother and wife with a passion for nurturing life, Razia faced initial setbacks in her gardening journey due to her limited knowledge and the challenges of rooftop space. Years of unfulfilled gardening ambitions weighed on her spirit until a pivotal moment arrived. In mid-June 2023, Razia became a beneficiary of the IC4N project, receiving agricultural input support and technical sessions. These sessions covered essential gardening aspects, empowering Razia with the knowledge needed to turn her rooftop into a green sanctuary.

Armed with newfound techniques and insights, Razia embarked on her journey to breathe life into her rooftop oasis. With meticulous care and dedication, she applied the skills she had acquired, witnessing a miraculous transformation. Lush vegetables flourished, transforming the once-barren space into a vibrant canvas of life.



CULTIVATING HOPE: THE GREEN REVOLUTION UNFOLDING IN BOIDDHA GHONA

Hur-E-Jannat's remarkable journey stands as a beacon of hope, showcasing the transformative impact of the Inclusive Cities for Nutrition (IC4N) Project. Her story serves as a compelling testament to resilience, growth, and community empowerment. Originally from Tekpara in Ward No. 4, Hur-E-Jannat's life took a new direction after marriage, leading her to reside in a humble abode made of link road rubber drums. In 1991, devastating floods forced her relocation to Boiddha Ghona, where she has since resided with her husband, who faces mental health challenges, and her son, a teacher in the Rohingya Camp. Despite numerous adversities, Hur-E-Jannat, with education up to class 8, embraced her role as the backbone of her family.

At the age of 60, Hur-E-Jannat became a demonstration farmer for the IC4N project in July 2023. Her courtyard, once a neglected space where children played, underwent a profound transformation. Motivated by a community mobilizer and armed with newfound agricultural knowledge, she seamlessly transitioned into her role as a demonstration farmer within the IC4N project. The project provided her with essential agricultural inputs, including bottled gourd, yard-long bean, Indian spinach, Kang Kong seeds, brinjal, papaya, and chilli saplings. Despite setbacks caused by heavy rainfall, resulting in the loss of some saplings and seeds, Hur-E-Jannat displayed unwavering determination. Additional support from the IC4N project in September further bolstered her efforts.

Hur-E-Jannat's garden, beyond being a source of fresh produce for her family, flourished into a thriving ecosystem. Consuming around 3 kg of brinjal, she sold 5 kg at a rate of 50tk/kg. Malabar spinach, totaling around 2 kg in consumption, saw 4-5 kg sold, bringing in a total of 200tk. For Kang Kong, she consumed 1 kg and sold 3-4 kg, earning 100tk. Her garden not only sustained her family but also contributed to their income.

Hur-E-Jannat's narrative resonated as an inspiration for fellow residents in Boiddha Ghona. Motivated by her steadfast commitment, several neighbors joined in, initiating a wave of gardening initiatives that swept through the community. The landscape of Boiddha Ghona transformed, and so did the lives of its inhabitants, with each garden symbolizing hope, sustainability, and a greener future for the entire neighborhood. Hur-E-Jannat's journey with the IC4N project transcended mere farming; it became a testament to the resilience of the human spirit and the transformative power of community-driven initiatives. Through her dedication, a simple garden blossomed into a symbol of hope, sustainability, and a flourishing, green future for Boiddha Ghona.

DELIVERING LIFE SKILLS EDUCATION TO IMPROVE THE HEALTH OF ADOLESCENT GIRLS AND BOYS

Program Partner

UNITED NATIONS FUND FOR POPULATION ACTIVITIES (UNFPA)

Funding agency

KOREA INTERNATIONAL COOPERATION AGENCY (KOICA).

Duration:

JANUARY 2022- DECEMBER 2024

PROJECT GOAL

This project aims to enhance menstrual health management and self-reliance among Rohingya and host community adolescents (ages 10–19) and caregivers (ages 20–49). It also seeks to raise awareness of gender equality and women's menstrual health among adolescent boys, male caregivers, and key community stakeholders.

PROJECT LOCATION

Camp 1W, 11, 12, 13, 15, 19, and 27 for the Rohingya community, and the following host communities: Kutupalong High School, Ukhiya's Palong Model High School, Poura Preparatory High School, Cox's Bazar's Baitussharaf Jabbaria Academy, Teknaf Model High School, Teknaf's Kanjorpara High School, Moheshkali Model High School, and Moheshkhali's Gorokghata High School in four subdistricts of Cox's Bazar district.

EDUCATION AND IMPROVING MENSTRUAL HEALTH OF WOMEN IN COX'S BAZAR, BANGLADESH

RESULTS ACHIEVED

The targeted community has been sensitized to menstrual health management through a variety of initiatives, engaging a total of 5,190 individuals, including 2,320 adolescent boys, 1,770 male caregivers, and 1,100 key community members. These diverse groups have collectively worked towards eradicating the taboo surrounding MHM at both societal and household levels, with influential community stakeholders such as religious leaders driving change through imparting knowledge. Among adolescents, 90% demonstrated improved understanding of menstrual health management (MHM), emerging as catalysts for change within their communities. Additionally, approximately 90% of male caregiver participants received a series of informative sessions.

KEY LEARNINGS OF THE PROJECT

The project "Delivering life skills education and improving menstrual health of adolescent girls and women in Cox's Bazar, Bangladesh," underscored the importance of nurturing leadership skills and empathy among beneficiaries, promoting personal growth and community advancement. Gender equality promotion emerged as a central theme, emphasizing the significance of engaging diverse stakeholders to foster inclusivity and respect. Furthermore, the project prioritized menstrual health management, challenging societal taboos, and advocating for informed practices. Through case studies such as those of Md. Jobayer and Nojumul Hoque, it exemplified the transformative potential of empowered individuals within communities. These learnings not only enhanced menstrual health and self-reliance but also contributed to broader goals of empowerment and sustainable development.

CHAMPIONING CHANGE: MD. JOBAYER'S QUEST FOR EQUALITY IN CAMP-27



Md. Jobayer, a beacon of change and compassion in Camp-27, exemplifies the transformative power of service within his community. At 32 years old, he is not just a community leader but a living embodiment of the impact of projects like "Delivering life skills education and improving the menstrual health of adolescent girls and women in Cox's Bazar, Bangladesh" on individual lives and entire communities. Arriving in Bangladesh from his home country in August 2017, Jobayer faced the daunting task of starting anew in a new shelter.

Despite the challenges, his fervent determination to make a difference propelled him forward. Leading a family of six, including his wife and four children, Jobayer felt the weight of his responsibilities. As a day laborer, he worked tirelessly to provide for his family, but his aspirations extended beyond mere survival. Despite his own educational journey halting at level 7 and his wife's at level 4, Jobayer and his wife recognized the importance of education in breaking the cycle of poverty. Together, they instilled the value of learning in their children, all of whom attended school in Camp-27.

Jobayer's turning point came during a transformative three-day training program focusing on gender equality and menstrual health management—topics often shrouded in stigma and taboo within his community. Empowered by newfound knowledge and inspired by his dedication to social change, Jobayer emerged as a catalyst for transformation. His mission was clear: to dismantle the stigma surrounding menstruation and uplift his fellow community members. With unwavering dedication, Jobayer embarked on a journey of empowerment, breaking down societal barriers and dispelling myths surrounding menstruation within his community.

"As a community leader," Jobayer emphasizes, "it is my duty to bridge the gap and promote inclusivity. Menstrual health is not solely a women's issue; it concerns the entire community. Together, we can create an environment where everyone feels supported and informed." Jobayer's commitment to sharing his acquired knowledge reflects the ethos of the project that empowered him. Through proactive engagement, he became a driving force for change, paving the way for a more equitable and enlightened society in Camp 27.



His influence extends far beyond his immediate family, serving as a testament to the profound impact individuals can have when equipped with the right resources and support. In Jobayer's journey, we find inspiration and hope for a brighter, more empowered future for all a future shaped by the tireless efforts of individuals like him.



EMPOWERING CHANGE: THE JOURNEY OF NOJIMUL HOQUE

Nojimul Hoque, a determined young man from Camp 11, found himself thrust into the role of a leader. His transformation began with his participation in the Champions of Change (CoC) sessions, orchestrated by PROTTYASHI, with generous support from UNFPA and KOICA.

Through these sessions, Nojimul was equipped with vital life skills education, insights into gender equality, combating Gender-Based Violence (GBV), understanding gender discrimination, addressing drug abuse, preventing human trafficking, and promoting Menstrual Health Management (MHM). Nojimul's journey from participant to peer leader within PROTTYASHI was a testament to his dedication and passion for driving tangible change in his community.

He didn't just absorb knowledge; he translated it into actionable initiatives that resonated with those around him. His advocacy efforts focused on breaking down barriers and fostering inclusivity. Through open dialogue and community-based activities, Nojimul challenged stereotypes and championed gender equality. Within his own family, he played a pivotal role in shifting mindsets and promoting MHM, effectively bridging the gap between awareness and action.

In Nojimul's own words, "CoC graduation empowered me to initiate change within my family and community. I am committed to raising awareness on crucial issues like MHM, GBV, gender discrimination, equality, drugs, and human trafficking."

The collaborative efforts of PROTTYASHI, supported by UNFPA and KOICA, have not only transformed Nojimul's life but have also ignited a spark of change that reverberates throughout his community. Nojimul's story is a testament to the power of education, empowerment, and collective action to create a more inclusive and equitable society.



PROJECT TITLE:

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

Donor
USAID

Project Duration
4/1/2022 to 8/31/2023

PROJECT GOAL

The project aimed to address the challenges faced in aquaculture business development in Cox's Bazar, including access to information on improved practices, quality inputs, and capital, while also addressing climate-related risks.

PROJECT OBJECTIVES

Enhance homestead aquaculture, nutrition, and hygiene practices. Developing fish farmers as aquaculture entrepreneurs by facilitating LSPs to ensure the supply of necessary goods and services.

Support market actors in sustaining aquaculture businesses with loan support. Introduce carp fattening technology demonstrations, establish carp hatcheries, and establish community feed mills.

BENEFICIARIES AND GEOGRAPHIC COVERAGE

A total of 923 beneficiaries (528 male, 395 female) were covered across Cox's Bazar district, including Ukhiya, Ramu, and Chakaria Sub-districts.

KEY ACCOMPLISHMENTS/ACTIVITIES

- Capacity development training for LSPs and staff.
- Technical training programs for farmers on aquaculture improvement, shrimp culture, carp fattening, and nutrition-sensitive practices.
- Establishment of carp hatcheries and community feed mills.
- Observance of nutrition, national fish, and international youth days.
- Market linkage workshops and exposure visits.

RESULTS ACHIEVED

- Support provided to 976 farmers through 30 LSPs.
- Formation of credit groups for financial access and organization of market linkage events.
- Adoption of nutrition-sensitive aquaculture by 573 old and 186 new farmers.
- Distribution of fish fingerlings, seeds, and essential equipment to beneficiaries.
- Establishment of carp hatcheries and feed mills.
- Participation of farmers in training programs and demonstrations.

KEY LEARNINGS

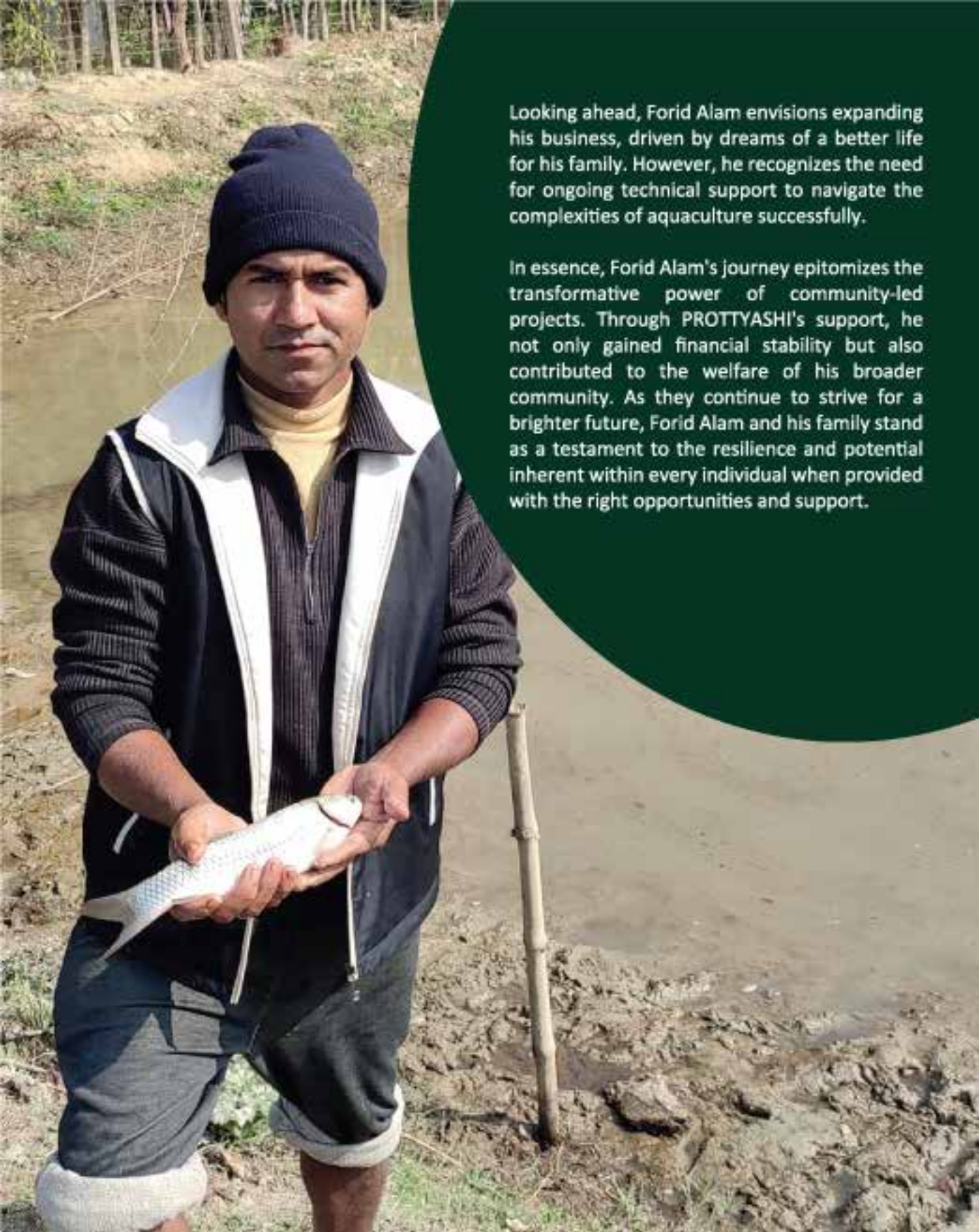
The project effectively showcased the impact of hands-on learning and sustainability-focused interventions. Capacity building among Local Service Providers (LSPs) facilitated seamless knowledge transfer and strengthened connections between farmers and LSPs. Additionally, the provision of essential business development materials not only enhanced farming practices but also contributed to better water quality management. Market linkage workshops played a pivotal role in fostering collaboration among stakeholders, thereby promoting sustainable aquaculture development.

However, the challenge of short project durations emerged as a barrier to sustainable progress, highlighting the necessity for longer-term initiatives. Furthermore, there is a pressing need to raise awareness about the profitability of aquaculture, especially in underdeveloped regions like Cox's Bazar. Ultimately, long-term investments are indispensable for fostering meaningful technological advancements and ensuring sustainable development in aquaculture.



Forid Alam, a resident of the Ukhiya sub-district and head of a household with four members under his care, has navigated life's challenges with determination. Despite facing difficulties, they managed to lead a relatively marginalized life. Their story took a significant turn when they became involved in a project led by PROTTYASHI.

Over the course of 17 months, PROTTYASHI provided crucial support to Forid Alam, particularly in aquaculture. Despite being illiterate, he embraced the project wholeheartedly, seeing it as an opportunity to secure a better future for his loved ones. Through the guidance of the Aquaculture Business Development through Local Service Providers (LSP) in Cox's Bazar project, Forid Alam learned about nutrition-sensitive aquaculture, significantly improving his knowledge and skills in the field. This newfound expertise not only boosted productivity but also transformed their financial situation. No longer being solely dependent on external sources for income, Forid Alam found empowerment in self-employment.



Looking ahead, Forid Alam envisions expanding his business, driven by dreams of a better life for his family. However, he recognizes the need for ongoing technical support to navigate the complexities of aquaculture successfully.

In essence, Forid Alam's journey epitomizes the transformative power of community-led projects. Through PROTTYASHI's support, he not only gained financial stability but also contributed to the welfare of his broader community. As they continue to strive for a brighter future, Forid Alam and his family stand as a testament to the resilience and potential inherent within every individual when provided with the right opportunities and support.



SUPPORTING HARMONY, IMPROVING NUTRITION AND THE ENVIRONMENT FOR THE ROHINGYA AND HOST COMMUNITY -SHINE PROJECT

DONOR
HELVETAS BANGLADESH

PROJECT DURATION
APRIL 2022 TO OCTOBER 2025

PROJECT GOAL

The project aims to boost resilience among both hosts and Rohingya communities by enhancing food security, reducing vulnerability to disasters, and fostering social cohesion. This involves agricultural support, livelihood diversification and distribution for food security, community-based risk reduction, environmental conservation for disaster resilience, and community engagement, skills training and conflict resolution for social cohesion.

RESULT ACHIEVED



This project has made significant strides in enhancing disaster risk reduction (DRR) at the village level. It has developed 10 comprehensive DRR plans using Transect Walk and Community Risk Assessment (CRA) methodologies, all in alignment with the Local Government Institutions (LGIs) Risk Reduction Action Plan (RRAP). Furthermore, it has facilitated the establishment of school disaster management committees, student councils, and girls clubs, fostering a

culture of preparedness among youth. Through Interactive Popular Theatre (IPT) and Task Force Community (TFC) formation, the project has raised awareness about reducing early marriage and promoting positive social change. Engaging the Local Service Providers (LSPs) and the Service Provider Associations (SPAs) has empowered local farmers to adopt climate-resilient and market-oriented agricultural practices, including disaster-resilient bamboo cultivation.

Climate-smart agriculture initiatives have strengthened the adaptive capacities of 60% of targeted households, enhancing resilience and cooperation between Rohingya and host communities, thus fostering social cohesion. Additionally, the project successfully bridged transportation gaps among community members through 12 small-scale schemes. Moreover, it provided essential agricultural training and input support to a total of 4,069 beneficiaries (966 male and 3,103 female) in Ukhiya Upazila and 10,862 beneficiaries (4,211 male and 6,651 female) in Camps 03, 04, 05, 8W, and 17, ensuring equitable access to resources and opportunities for all community members.

KEY LEARNINGS

This project has yielded valuable insights crucial for community resilience and cohesion. Initiatives such as the Local Service Provider (LSP) model ensured sustainability and social cohesion within camps, while the adoption of Integrated Pest Management (IPM) technology and compost fertilizer showcased a shift towards environmentally friendly agricultural practices. Income-generating activities (IGAs) not only fostered economic stability but also promoted mutual understanding among host communities and Rohingya beneficiaries. Livelihood diversification efforts, coupled with capacity development training, empowered individuals like Anowara Begum and Yasmin Akter to overcome adversity and thrive, highlighting the importance of community-led disaster risk reduction and the interconnectedness of environmental sustainability, economic empowerment, and social cohesion in fostering resilience and well-being among vulnerable communities.



EMPOWERING RESILIENCE THE JOURNEY OF MST. ANOWARA BEGUM

Anowara Begum (32) lives in Paschim Paglir Bill, a village in Haldia Palong. Amidst the rolling hills and verdant fields, resides a woman of remarkable strength and resilience. With a husband struggling to secure consistent work, Anowara faced the daunting task of providing for her family, which included two sons and a daughter aspiring for education. Determined to break free from the shackles of poverty, she ventured into entrepreneurship, starting a small business with minimal investment. However, financial crises soon forced her to abandon her dreams temporarily, pushing her into manual labour to sustain her family.

But Anowara's indomitable spirit refused to be crushed by adversity. Her perseverance bore fruit when she was selected as a beneficiary of the Income Generating Activity (IGA) program by the SHINE Project. Equipped with financial management skills and a cash grant of Tk 8,000, Anowara resurrected her entrepreneurial aspirations. By wisely investing in a grocery shop stocked with essential goods and baby items, she meticulously managed her

resources, ensuring sustainable growth. With the unwavering support of her family, Anowara's business thrived, propelling her from financial instability to a steady monthly income of Tk 30,000.

Fueled by her newfound success, Anowara diversified her income streams by venturing into livestock and poultry rearing. Investing her profits wisely, she expanded her enterprise, purchasing goats and chickens. As her animals prepare to multiply, Anowara's dreams soar higher. With an eye towards the future, she envisions establishing a native poultry farm and a goat farm, recognizing the untapped potential for prosperity in these ventures. Anowara's journey is a testament to the transformative power of resilience and determination, inspiring hope and igniting possibilities in the hearts of her community members.

Yasmin Akter, a 35-year-old woman, lives in T&T Para, Rajapalong, Ukhiya. Yasmin, despite facing the dual challenges of financial strain and domestic violence, Yasmin's determination remains unyielding. With her husband working as a day labourer, Yasmin shoulders the responsibility of providing for their two daughters and one son, even as she endures the torment of physical and mental abuse due to dowry disputes. Yet, undeterred by adversity, Yasmin's hands tirelessly tend to the soil, cultivating vegetables and fruits not only to sustain her family but also to sell in the local market, offering a glimmer of hope amidst the darkness.

THE TURNING POINT OF YASMIN'S AFTER



Empowered by capacity-development training in financial management and business development, Yasmin receives a cash grant of 12,000/-, which she wisely invests in her entrepreneurial venture. With newfound knowledge and determination, Yasmin launches into the world of food processing, producing and selling packaged nuts, ghosha, and fried chickpeas. Through sheer grit and hard work, her business thrives, providing her family with a stable income amidst the uncertainty.

But Yasmin's ambition knows no bounds. Diversifying her business, she delves into livestock and poultry rearing, expanding her enterprise with each success. From nurturing geese to breeding pigeons and hens, Yasmin's vision expands, transforming her once modest venture into a thriving enterprise. Undeterred by challenges, Yasmin's resilience shines through as she continues to innovate and adapt, propelling her business to new heights. Today, Yasmin stands as a beacon of hope, inspiring others with her unwavering spirit and unwavering determination to turn adversity into opportunity.



STRENGTHENED AND INFORMATIVE MIGRATION SYSTEMS (SIMS)

Donor
Swiss Agency for Development and Cooperation

Program Partner
Helvetas Bangladesh

Start Date
October 01, 2021 to August 31, 2024

PROJECT GOAL

The overall goal of this project is to ensure migrants, particularly marginalized men and women, improve their well-being through safer migration practices and better migration governance through sensitization of the project beneficiaries and capacitating concerned stakeholders on safe migration, access to justice, and financial literacy for better remittance management and promoting income-generating activities.

OBJECTIVE

Projected Outcomes The expected outcomes of this project is

make sure migrant workers, returnee migrants, and their family members are able to reduce exposure to external shocks, including the COVID-19 pandemic, by using remittances more effectively.

to

help to make an informed decision on migration with a view to choosing the pathways that maximize economic returns and minimize risks related to migration during the COVID-19 pandemic.

ensure public and private sector engagement through new or improved services needed for safe migration.

MAJOR ACTIVITIES

Door to Door (D2D), Courtyard Meeting (CYM), Pre-Decision-Making Orientation (PDMO), Migration Forum, Grievance Management Committee, Case Identification and Referral, Case Follow-up, Financial Literacy Training, Entrepreneurship Development Training, Skill Referral, Entrepreneurship Graduate Follow-Up Meeting by LSP, Capacity Building Training for LSP, LSP Half-Year Meeting, Linkage building meeting with FI's, banks, and beneficiaries Workshop with local service providers and market actors, Significant Day Observation, Local Leader Orientation, Peer Informant Orientation, Sub-Agent Orientation, Upazila and Union LGI Orientation and Follow-Up Meeting, Capacity Building Training for MF, and Refreshers Training for GMC.

RESULTS ACHIEVEMENT



Migration corners were set up at the union parishads of 40 working unions under SIMS, facilitated by social mobilizers disseminating safe migration messages weekly.

IMD OBSERVATION

Participated in IMD on December 18, 2022, at the district and Upazilla levels, engaging in various events with a total of 8919 participants, including 2900 females and 6019 males. Provided Pre-Decision-Making Orientation to 16950 aspirant migrants, including 1855 females and 15095 males.

FINANCIAL LITERACY TRAINING

Conducted financial literacy training for 588 beneficiaries during the reporting period. These initiatives collectively aim to empower labour migrants and their families to make informed decisions, access necessary services, and utilize remittances effectively, thus contributing to safer and more beneficial migration experiences.

CASE IDENTIFICATION

Identified and referred 157 cases. Held LGI Orientation at Upazila and Union Parishad levels, engaging 163 LGI representatives and 1144 participants, respectively.

SKILLS DEVELOPMENT

Referred 1119 beneficiaries to skill training institutes, with 662 completing training during the reporting period.

ORIENTATION TO SUB-AGENTS

Organized training for 119 sub-agents in 8 batches across 8 Upazilas.

KEY LEARNING

LGI representatives have been sensitized and responded positively following an orientation on safe migration issues. They express eagerness to delve deeper into the subject and actively contribute to bringing about systemic change. They anticipate tangible outcomes from the Safe Migration Support (SIMS) project, aiming for sustainable development in the migration sector. They recommend that PROTTYASHI provide migration loans and related services to promote skilled migration.

There is a pressing need for capacity development among organizational and SIMS project staff to foster a better understanding and create an enabling environment for scaling up learning and sharing opportunities.

Direct involvement of Financial Service Providers (FSP) with beneficiaries through Linkage Building Workshops has proven effective in motivating them to deliver better services. Attending the workshop, left behind family members demonstrated interest in conducting business through banks, MFIs, and other legal channels.

Reflecting on two years of experience with SIMS, it is evident that arranging exposure visits from partner to partner or to managing NGOs (MNGOs) proves more efficient than solely focusing on staff capacity development training regarding the entire migration process. Such exposure visits contribute to enhancing expertise among staff and MNGOs in the long term.

Mediation can be facilitated through online platforms such as IMO or WhatsApp, especially when physical presence is not feasible for the involved parties but they are willing to engage. PROTTYASHI has already successfully conducted mediation using such online platforms.



"RATNA DHAR: EMPOWERED BY REMITTANCE AND FINANCIAL LITERACY"

Ratna Dar (44), daughter of Milon Dhar and Pushpo Dhar, lives at Hatazari Upazila's Nagolmora Union, 1 No. Ward, Banik para, Jotin Dr. Bari. Her husband's name is Anup Kumar Dhar. Her elder son, Rahul Dhar, has been working as an artisan in Qatar for almost five years. His son has been sending money from abroad through Sonali Bank. Despite sending the remittance through a legal channel, he had no knowledge of the proper use of the remittance.

Earlier, Ratna Dhar used to spend all of her money on home costs and had no interest in saving money. In her free time, she used to spend time sleeping, watching TV, and visiting relatives' houses. One day Ratna Dhar attended a courtyard meeting organized by Bappu Chandro Pal, a social mobilizer for the SIMS Project. Attending the meeting, she learned

that in order to make proper use of remittances, savings must be made, and at the same time, alternative income opportunities should be created to increase income. Besides, the legal channel is so important for transferring money from abroad that it has 2.5 benefits when transacted through legitimate channels.



Later Ratna Dhar attended 17 sessions of financial literacy training after providing the required documents to Bappu Chandro Pal, the SIMS project's social mobilizer. Through the sessions, Ratna Dhar gathered knowledge about a variety of topics, including savings, income, expenses, family budgeting, and the usage of remittances.

During 17 sessions, she planted 85 types of flowering plants, including 5 types of China rose, Marigold, Ixia Daisy, magnolia, Chrysanthemum, Papyrus, oleander, lotus, rose, Hasna Hena, Jasmine, etc. Besides, to meet the daily vegetable needs of her family, she has a roof garden, where she planted Brinjal, Chilli, Lady's Finger, Long Beans, Pumpkin, Tomatoes, etc. She also planted coconut seeds, betel nut saplings, etc. in her courtyard. She earns two thousand taka by selling those flower seedlings and flowers every month. In the family budget, he is reducing the expenditure by 5 to 6 thousand tk by producing vegetables. Ratna Dhar started DPS 200 per month at Grameen Bank, Mamata, and Asha NGO. She is realising that proper remittance management can play an important role in financial development.

"RIDOY KANTI NATH: EMPOWERED BY MIGRATION AND OPPORTUNITY"



Ridoy Kanti Nath, a resident of Ward 3, Noajishpur Union, Raojan Upazila, comes from an ultra-poor family whose livelihood depends on fishing. Unable to pursue formal education due to financial constraints, Ridoy harboured dreams of a better life through higher education and overseas employment. Despite initial family hesitations about the risks and costs involved, Ridoy's determination to seek opportunities abroad remained steadfast. His journey began with attending a pre-decision-making orientation (PDMO) training in November 2022, where he learned about the opportunities available through the SIMS project.

Through this initiative, Ridoy accessed a two-day PDMO training facilitated by PROTTYASHI near his locality. Here, he gained crucial insights into overseas job processes, document preparation, visa requirements, and the importance of financial management abroad. Armed with newfound knowledge, Ridoy successfully obtained a work visa after rigorous preparation and document verification at the DEMO office.

Further enhancing his readiness, he completed a three-day Pre-Departure Orientation (PDO) training at TTC before embarking on his journey to the UAE. Reflecting on Ridoy's success, his mother, Shilpi Nath, expressed profound gratitude, noting the positive impact on their family's financial stability and quality of life. She remarked, "I had never seen ten thousand taka in our household at once, but now, thanks to PROTTYASHI and the SIMS project, my son is working abroad, and we are able to save and lead a happier life." Ridoy Kanti Nath's story exemplifies the transformative power of migration, facilitated by proper guidance and preparation. His successful integration into overseas employment underscores the significance of structured support in realizing aspirations and improving livelihoods within disadvantaged communities.



"EDUCATION FOR ROHINGYA REFUGEE AND HOST COMMUNITIES CHILDREN"

Donor
ECW Consortium

Technical Partner
International Rescue Committee (IRC)

PROJECT GOAL

The goal of this project is to empower girls, boys, adolescents, and community members with the knowledge, skills, and capacity to contribute meaningfully to their families and communities.

Through 147 community-based learning facilities in Ratnapalong and Palongkhali Union, Ukhiya, including Rohingya camps 2E, 11, 15, and 22, the project reached a total of 5420 learners aged 3–18 years, comprising 1803 boys and 3617 girls's individuals. The focus areas are improving access to education, ensuring equity and inclusivity, enhancing the quality of learning, and strengthening educational systems both in the Myanmar curriculum (MC) in camp and the national curriculum for the host community.

KEY LEARNING

Key accomplishments include the establishment of community-based learning facilities, the provision of education for early childhood development (ECD), MC, and adolescent learners, the supply of essential teaching-learning materials, and the engagement of parents through sessions and activities, along with need-based training for facilitators, organized parenting sessions, CESG meetings, and various capacity-building trainings for staff and volunteers. The insights acquired from this project have greatly improved our approach to community-based education initiatives.



Throughout our implementation, we have prioritized adhering to guidelines for teacher development and providing counselling for parents to enhance educational standards. As we have gained a significant understanding of the importance of proactively planning for changes in camp arrangements and marriages of Rohingya teachers, we recognise their crucial role in minimising disruptions to education. In addition, we noticed that the consistent participation of community leaders in learning centre management is crucial for promoting community engagement in every component of education services. Dealing with limited space in educational facilities has become a crucial aspect of establishing an optimal learning environment for students.



A JOURNEY OF EMPOWERMENT AND EDUCATIONAL PURSUIT

Humaira Jannat Tahiya,

resides with her parents, Najir Ahmad and Senuwara Begum, in the village of Rahmoter Bill, Palongkhali, Ukhiya. As the eldest sibling, she devoted much of her time to caring for her younger brother while her parents toiled as labourers to make ends meet. However, one fateful day, Humaira's perspective shifted as she observed children from her community joyfully attending the esteemed Lily ECD Learning Center. Enthralled by the prospect of learning and having fun, she yearned to join them. Moved by her daughter's earnest desire for education, Najir Ahmad recognized the significance of academic enrichment in Humaira's life.

Despite facing financial constraints, he resolved to enrol her in the esteemed institution. Thus, November 2023 marked a pivotal moment as Humaira embarked on her educational journey. Initially, Humaira encountered challenges. Overwhelmed by shyness and trepidation, she hesitated to participate in activities. Sensing her apprehension, the education facilitator, Yasmin, extended unwavering support and kindness. Through gentle encouragement, Yasmin fostered Humaira's confidence, igniting a transformation within her.



Gradually, Humaira shed her inhibitions, immersing herself in games, music, and active engagement with her peers. Embracing her newfound assertiveness, she began to articulate her thoughts, pose questions, and assume ownership of her learning.

Reflecting on Humaira's evolution, Yasmin remarked, "Humaira's initial introversion dissolved in the face of persistent encouragement. Now, she eagerly participates, demonstrates curiosity, and exhibits a genuine passion for learning."

Humaira's narrative transcended individual triumph; it symbolized the collective journey of children in her village. Collaborative efforts spearheaded by organizations such as PROTTYASHI, IRC, and initiatives like Education Cannot Wait (ECW) epitomize a shared commitment to universal education. Their collective endeavour ensures that every child, irrespective of circumstance, receives the opportunity to flourish. Humaira's story epitomizes resilience and serves as an emblem of hope, inspiring others to embrace the transformative potential of education.



FARUK'S JOURNEY ILLUMINATING THE TRANSFORMATIVE POWER OF EDUCATION"

In the village of Tulatali, nestled within the Ratnapalang Union of Ukhiya Upazila, resides a young lad named Mohammad Faruk. His humble abode was shared with his caring parents, Mahabubul Alam and Rebecca Khatun Najma. Faruk's upbringing differed from his peers; where others exuded curiosity and embraced the pursuit of knowledge, he seemed disinterested in expanding his horizons. His parents, too, lacked the means to provide him with the guidance he needed.

Yet, a glimmer of hope emerged on the horizon when PROTTYASHI and IRC initiated the Education Can't Wait project in the Ratnapalong Union. Through meticulous door-to-door surveys, the project team identified children like Faruk who yearned for educational support. Thus, the Tista Early Childhood Development (ECD) Centre was established in Tulatali village, with a dedicated local facilitator named Rukshana Akhtar Munni at its helm. This centre, along with others under the ECW project, aimed to provide learning opportunities to children facing crises.

Faruk was among the pupils enrolled in the Tista ECD Center. Upon joining, he struggled even with the most basic literacy skills, finding it challenging to write his name or recite rhymes. His disengagement from learning was evident through irregular attendance and minimal participation in class activities. Recognizing Faruk's hurdles, facilitator Rukshana Akhtar embarked on a mission to ignite his curiosity and instill a passion for learning. With a plethora of colourful toys and nurturing care akin to a mother's love, Rukshana endeavoured to create an environment conducive to growth for Faruk and his peers. Through interactive activities and hands-on learning experiences, Faruk and his classmates began to flourish. Their once passive demeanour transformed into active engagement, as they eagerly absorbed knowledge like sponges. Faruk's mother also played a pivotal role in his educational journey.

Attending parenting sessions organized by the ECD Centre, she gained invaluable insights into childcare and children's rights. Armed with newfound knowledge, she became an indispensable ally in Faruk's learning process, reinforcing the lessons taught at the centre and nurturing his academic development. As time passed, Faruk's progress became evident. With unwavering dedication, he learned to write his name and confidently introduce himself. He mastered the alphabet and memorized rhymes in both Bengali and English. Evenings were spent immersed in reading sessions with his mother, and he diligently practiced his newfound skills alongside his sisters. Proudly, Faruk's mother exclaimed, "My son radiates joy now! He eagerly shares his daily learnings from the ECD centre with me. He's become adept at drawing and frequently demonstrates proper hygiene practices, teaching others to do the same. I'm immensely proud of his growth."



Faruk's story echoed that of 150 other ECD students in Ratnapalong, all thriving within the nurturing embrace of the Protyashi-IRC ECW project. Together, they embarked on a journey of self-discovery and growth, equipped with the knowledge and skills to shape their futures.

As the sun cast its golden glow over Tulatali, illuminating the village with a warm embrace, Faruk stood tall—a testament to the transformative power of education. His journey serves as a poignant reminder that with dedication, support, and opportunity, every child can unlock their full potential. Looking ahead, Faruk embraces the endless possibilities, fueled by an insatiable curiosity and a profound hunger for knowledge that now burns brightly with.

INTEGRATING ENVIRONMENTAL MANAGEMENT INTO DRR AND DRM IN COX'S BAZAR HOST COMMUNITIES

Program Partner

International Organization for Migration

Funding agency

Bureau of humanitarian assistance (BHA)

Duration

**September 2021
to September 2022**



The goal of this project is to enhance community risk management for a sustainable response to climatic change hazards, resilience-building, diversified livelihoods, and agricultural production in Cox's Bazar host communities.

RESULT ACHIEVED

Through the project "PROTTYASHI," we have successfully conducted a "Market and Value Chain" assessment in Cox's Bazar Sub district. Successfully provide skill development training to 905 beneficiaries in Cox's Bazar Sub district in six trades like shotoronjee making, floormat making, and wooden craft making. A shop named "Grassroots" has been developed in Cox's Bazar for marketing the products produced by the project beneficiaries. Also, throughout this project, a number of local fairs have been organized for forward market linkage.



KEY LEARNINGS

Since a number of beneficiaries stopped participating in the project because of societal barriers and family embargoes, PROTTYASHI has acquired triangulated knowledge on beneficiaries' selection during the project's course. In response, we have started skill counselling to help beneficiaries take in the knowledge.

In response, we have started skill counselling to help beneficiaries take in the knowledge.

Support from on-the-job trainers is necessary for the beneficiaries to achieve sustainable economic growth through output.

PROTTYASHI SMT takes the initiative to support the beneficiaries beyond the project's duration in order to address their concerns.

FROM STRUGGLE TO TRIUMPH: RUMA AKHTER'S JOURNEY OF RESILIENCE

Ruma Akhter's narrative embodies the transformative power of targeted interventions, illuminating the journey from adversity to achievement. At 35, Ruma found herself shouldering the responsibilities of a widow and single mother in Ramu, Cox's Bazar, facing a myriad of challenges exacerbated by her husband's abandonment and the Rohingya refugee crisis.



Amidst these trials, a glimmer of hope emerged when Ruma became a beneficiary of the “Integrated Environmental Management into DRR and DRR” (IEMDD) project. With the guidance of a dedicated management team, she embarked on a path of skill development, choosing to specialize in the sewing trade within the clothing sector. Through rigorous training and supportive mentorship, Ruma honed her craft and received invaluable input to bolster her income.

Yet, the project's impact extended far beyond technical proficiency. Ruma also received crucial training in business development and disaster risk reduction (DRR), equipping her with the knowledge to navigate market challenges and fortify her resilience against future disasters. Market linkage support and platforms for showcasing her products further amplified her earnings, propelling her from a modest income of 3000 taka per month to a stable 12000 taka.



Ruma's journey was not devoid of obstacles. Initially hindered by transportation and childcare barriers, she overcame these challenges with the support provided by the project. Additionally, the stigma associated with being a divorced woman, coupled with limited financial resources, tested her resolve. However, Ruma's unwavering determination prevailed, paving the way for her triumph over adversity.

Her story underscores the pivotal role of targeted interventions in empowering marginalized individuals. By addressing a spectrum of needs from skill enhancement to market access the project catalyzed Ruma's metamorphosis from a struggling widow to a self-assured entrepreneur. Moreover, her success radiates throughout her community, serving as a beacon of resilience and prosperity amidst hardship.

Ruma Akhter's journey serves as a testament to the transformative potential of holistic support systems. Through empowerment and opportunity, individuals like Ruma not only persevere but also emerge as architects of their own brighter futures, embodying the resilience and tenacity that define our collective journey towards prosperity.



RISING FROM ADVERSITY: "ROKEYA'S JOURNEY OF EMPOWERMENT"

Rokeya, a 34-year-old woman who lives in Ronglikhali, Teknaf Subdistrict, grapples with the harsh realities that threaten her family's livelihood and her place in society. Struck by the devastation of a cyclone, Rokeya's home and savings were swept away, leaving her financially vulnerable. Coupled with her husband's modest earnings as a day labourer, the burden seemed insurmountable. With seven children relying on her, Rokeya found herself in a desperate cycle of borrowing from friends and relatives, only to face judgement and isolation when she couldn't repay.

Amidst the darkness, a glimmer of hope emerged through the IEMDD project. Tailored to uplift vulnerable communities like Rokeya's, the project offered a lifeline through livelihood enhancement initiatives. Recognizing Rokeya's vulnerability, she was selected as a beneficiary following a meticulous evaluation of her skills and aspirations. With a passion for sewing, she embarked on a transformative journey.

Guided by the project's team, Rokeya received comprehensive training in carpet making. Despite the challenges of her remote location, she persevered, mastering the art of jute craft and diversifying her product range. Through the establishment of training centres and production and innovation hubs, she honed her skills and gained invaluable insights into business development and disaster risk reduction (DRR).



The impact on Rokeya's life was profound. Empowered with newfound skills and resources, she shattered the shackles of poverty. Establishing shops in strategic locations and participating in product fairs provided her with vital market connections, expanding her reach beyond locality and promising a brighter economic future.

The transformation was not merely financial. Rokeya's monthly income soared, enabling her to provide for her family's needs and invest in her children's education. Repaying her debts restored her dignity and earned her respect within her community. But perhaps most importantly, Rokeya reclaimed her sense of self-worth and confidence, standing tall as a beacon of resilience.

Yet, the journey was fraught with challenges. Stigma, logistical hurdles, and societal barriers threatened to derail her progress. Yet, with targeted interventions and unwavering support, Rokeya triumphed over adversity, proving that with determination and collective effort, anything is possible.

Rokeya's story serves as a testament to the transformative power of empowerment initiatives and community solidarity. Through perseverance and collaboration, individuals like Rokeya can defy the odds and carve out a brighter future for themselves and generations to come, igniting a flame of hope that burns eternally.

ENHANCED COMMUNITY RESILIENCE THROUGH IMPROVED WASH FACILITIES

Donor

World Jewish Relief

Project Duration

March 2023 - August 2023

PROJECT GOAL

The goal of the project is to bolster the public health and safety mechanisms of Rohingya camps and the host community through the provision of inclusive sanitation (latrine and bathing cubicles) facilities focusing on person with disabilities and children and the promotion of proper hygiene practices among the targeted population.

RESULT ACHIEVED

The project successfully constructed 15 inclusive latrines and 15 bathing cubicles, covering 120 HH (1000 individuals) in Camp-15 and the Teknaf subdistrict of Cox's Bazar district. Also, the project upgrade 5 latrine in Camp 15 makes it accessible for more than 20 HH. 35 user groups have also been formed for maintaining the facilities, along with connections to other WASH services like desludging and regular repair maintenance.



KEY LEARNINGS

The project has provided valuable insights into effective community-based development initiatives. Through community consultation meetings, the project not only facilitated dialogue but also fostered a sense of collective responsibility, as evidenced by the community's contributions towards lighting facilities and reconstructing pathways for the WASH facilities. This learning underscores the importance of participatory approaches in addressing local needs and promoting sustainable development within vulnerable communities.

WHEN ACCESS TO LATRINES BECAME A DISTANT DREAM FOR A DISABLED PERSON

Anjama Khatun, a 35-year-old woman, lives in Camp-15, Block-D, sub-block D-1, with her family. She has a loving family consisting of her husband and four beautiful children. She has a disability in her left leg. That's why she has difficulty walking. Even though several actors made efforts to maintain good sanitation in Camp 15, Anjama Khatun and other persons with disabilities (PWD) still lack access to accessible sanitary facilities.

Her limited movement made even the most routine daily activities, like using toilets, extremely difficult. Anjama frequently needed help from her family members to use the public restrooms. Her independence is hampered by the lack of inclusive amenities, which can make her feel vulnerable.



In close proximity to Anjama's home, PROTTYASHI built an inclusive sanitation latrine with community input based on their needs. Anjama and her family, as well as the adjacent families, saw a dramatic improvement once the inclusive sanitary latrine was built. The latrine was made accessible for people with mobility impairments by including ramps and railings in its design. For the first time, Anjama and other members of her community with disabilities had a safe and dignified place to use the toilet.

Anjama was given the physical accessibility she required, as well as her sense of freedom and dignity, by the inclusive latrine. She could utilize the facility whenever she wanted, and she was no longer dependent on her family for help. She felt empowered by her newfound independence, which also enhanced her general well-being.

BASIC SANITATION BECAME A REALITY

Roksana, a 28-year-old woman, lives in the scenic hilltop village of Miar Bari, Rojarghona, Ward-1, Hnila Union, under the Teknaf Sub-district, with her family of five. Her family includes her husband, three beloved children, and their 12-year-old daughter, Alima, who faces the unique challenge of living with a disability.



Their village's picturesque setting on top of a hill offered breathtaking views but presented unique challenges, especially for Alima. Her limited mobility due to her disability made even basic tasks, such as accessing sanitary facilities, a formidable uphill battle, both figuratively and literally.

Despite the valiant efforts of government authorities and several NGOs to maintain good sanitation practices, accessibility remained a pressing issue. The lack of inclusive amenities made daily activities a struggle, and Alima often relied on her family members for support, which hindered her independence and dignity.

Hope arrived when a team from PROTTYASHI, inspired by the list of UNO offices, Teknaf, reached Miar Bari.

The team came with news of "Enhanced community resilience through improved WASH facilities" funded by World Jewish Relief, aimed at improving the lives of people with disabilities like Alima. The project's goal was to construct sanitary facilities tailored to their needs.

In the heart of Miar Bari, an inclusive sanitary latrine took shape, designed to accommodate those with mobility impairments. The facility featured ramps and handrails, transforming it into a beacon of hope for Alima and her family.

The impact was profound. With the construction of the inclusive latrine, Alima and her family experienced a dramatic change in their lives. For the first time, Alima had a safe and dignified place to attend to her needs. The once-daunting task of visiting the restroom became a simple, accessible routine.

1995
launched

for
the marginalized people

A total loan
17,722,253,600

145770
beneficiaries

WOMEN
to contribute
towards
fostering economic
growth

MICROFINANCE PROGRAM

To strengthen and enable underprivileged communities by addressing social gaps and promoting inclusivity and women empowerment, Protyashi started its journey in the early nineteen eighties with a small-scale development initiative. Later, the organization launched its Microfinance Programme in 1995 to facilitate easier access to finance for marginalised people, particularly women. contribute towards fostering economic growth by creating scope for small and medium enterprises (SME).

It has been running some major credit schemes, such as Jagoron, Sufolon, Buniad, and Agroshor, along with other supporting schemes that considering the contemporary needs. A total loan of 17,722,253,600 BDT has been disbursed to 145770 beneficiaries under different micro-credit programs during the 2022–2023 financial year.



to promote
Entrepreneurship
& development

A total loan
5,130,748,000

20682
beneficiaries

to focus on the
needs of
extreme poor
or **ultra poor**
people

a total loan
13,968,000

422
beneficiaries

AGROSOR

Bangladesh is an over populated country where the number of people, ready to enter the workforce is growing day by day. Therefore, providing access to decent and productive employment of this population is one of the challenging issues in the country. This high unemployment rate has been contributing to a rise in poverty rate too. Hence, to alleviate poverty & unemployment, there is no alternative to promote entrepreneurship and enterprise development. In this regard, Prottiyashi facilitates this financing scheme for Enterprise Development. An individual entrepreneur can take a loan of up to BDT 30 lakh under the scheme. During the financial year 2022- 2023, a total loan of 5,130,748,000 BDT has been disbursed to 20682 beneficiaries under this credit scheme.

BUNIAD

In Bangladesh, extreme poor people have traditionally been left out of microcredit services. Prottiyashi provides loans under another credit scheme named 'Buniad' to focus on the needs of extreme poor or ultra poor people of our country having no or very little access to the traditional microcredit services due to the existing rigidity of usual microcredit products. With the financial support under this scheme, the beneficiaries have been involved in different kinds of off-farm & on-farm income generating activities that secured their income and improved their livelihood. An individual entrepreneur can take a loan of up to BDT 50000 under the scheme. During the financial year 2022- 2023, a total loan of 13,968,000 BDT has been disbursed to 422 beneficiaries under this credit scheme.

focuses broadly on rural
economic
development

a total loan
6,801,640,000

76947
beneficiaries

to improve the livelihood
of poor households and
empowerment of
women

a total loan
5,196,085,995

37370
beneficiaries

JAGORON

Jagoron, another microcredit scheme of Prottiyashi, aims to bring economic stability to poor people in rural and urban areas of Bangladesh. Jagoron focuses broadly on rural economic development. Every poor participant in the Jagoron scheme has access to loans for the development of various sectors of income-generating activities (IGAs) that include small trade, goat rearing, cow rearing, beef fattening, poultry rearing, homestead farming, paddy husking, fishing and fish culture, local transport, aquaculture, grocery shopping, tailoring, etc. An individual entrepreneur can take a loan of up to BDT 99000 under the program. During the financial year 2022–2023, a total loan of 6,801,640,000 BDT has been disbursed to 76947 beneficiaries under this credit scheme.

SUFOLON

Sufolon is an agriculture-focused seasonal loan scheme for the adoption of sustainable income-generating activities (IGA) to improve the livelihood of poor households and empower women. The key objective of Sufolon is to create livelihood opportunities through on-farm activities. This unique financial service has created tremendous impetus for investment in different income-generating activities (IGAs) in the fields of crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing, etc. An individual entrepreneur can take out a loan of up to BDT 60000 under the program. During the financial year 2022–2023, a total loan of 5,196,085,995 BDT has been disbursed to 37370 beneficiaries under this credit scheme.

SUPPORTING/ SITUATIONAL CREDIT SCHEMES

Providing Some
Supporting Credit
Schemes

a total loan
579,811,615

10,349
beneficiaries

Along with major credit schemes, Prottiyashi has been providing some supporting credit schemes addressing particular situations, such as COVID-19 pandemic situations, cyclones, floods, or other natural phenomena. During the financial year 2022-2023, a total loan of 579,811,615 BDT has been disbursed to 10,349 beneficiaries under different credit schemes such as KGF-Sofulan, Income Generating Activity Loan, Assets Creation Loan, Livelihood Improvement Loan, LIFT Goat Loan, Livelihood Restoration Loan, Livelihood Restoration Fund (2nd Phase), Household Water Loan, and Household Sanitation Loan.



একজন অদম্য পরিশ্রমী নারী আয়শা খাতুন

‘পরিশ্রম সফলতার মূল চাবিকাঠি’ এই প্রবাদের উৎকৃষ্ট উদাহরণ হতে পারেন আয়শা খাতুন। ৫২ বছর বয়সী এই নারী দেখিয়ে দিয়েছেন যে একজন মায়ের চেঁচায় কিভাবে তার সন্তানদের প্রতিষ্ঠিত হতে পারে। চট্টগ্রাম জেলার পটিয়া উপজেলায় কুসুমপুরা ইউনিয়নে আয়শা খাতুনের বসবাস। এই ইউনিয়নের শিক্ষাবাহা গ্রামে স্বামী, তিন ছেলে, ছেলেদের স্ত্রী ও সন্তানদের নিয়ে একত্রে সুখে-শান্তিতে দিন কাটছে তার।

আয়শা খাতুনের জীবন সংগ্রামের সাক্ষী ছিল প্রত্যাশী ক্ষুদ্রঋণ কর্মসূচী। কর্মসূচীর আওতায় সমিতির সদস্য হয়ে এবং এখান থেকে ঋণ নিয়ে তিনি আজ নিজেকে ও পরিবারকে প্রতিষ্ঠিত করতে পেরেছে। আয়শা খাতুনের বৈবাহিক জীবনের শুরুটা তেমন ভালো ছিলনা। স্বামীর চাষাবাদের সামান্য আয় দিয়ে চলত তার সংসার। মাখার উপরে ছাদ বলতে ছিল একটি টিনের ভাঙ্গা ঘর। ঝড়-বৃষ্টিতে খুব কষ্ট করে তারা থাকতেন।

অভাব-অনটনের সংসারে একে একে আসে তিন ছেলে ও ১ মেয়ে। পরিবারের সদস্য বাড়লেও আয় বাড়েনি, তাই সংসার চালাতে আগের চেয়ে আরো বেশি হিমশিম অবস্থায় পড়তে হয়েছে। এমনই এক সময় তার বাড়িতে প্রত্যাশী ক্ষুদ্রঋণ কর্মসূচীর ফিল্ড অফিসারের সাথে তার সাক্ষাত হয়। ফিল্ড অফিসারের কাছে প্রত্যাশীর ঋণ সুবিধার কথা জানতে পেরে তিনিও অগ্রাহ প্রকাশ করেন এতে যুক্ত হওয়ার। পরবর্তীতে ২০০৮ সালে তিনি প্রত্যাশী কুসুমপুরা শাখার রূপা সমিতির সদস্য হিসেবে অন্তর্ভুক্ত হন এবং সে বছরই গরু পালন খাতে ৬০০০ টাকা ঋণ গ্রহণ করেন। এ টাকা তিনি বিনিয়োগ করেন ছাগল ও গরুর বাছুর কেনায়। তিনি ও তার স্বামী দুজনেই গরু-ছাগল লালন পালনে কাজ করতেন।

গরুর দুধ ও ছাগল বিক্রি থেকে যে আয় আসতো তা নিয়ে সংসার খরচ রেখে নিয়মিত কিস্তি ও সঞ্চয় নিয়মিত পরিশোধ করতে পারতেন। এভাবে ধীরে ধীরে তার গোয়ালখরে গরু-ছাগলের সংখ্যা বাড়তে থাকে এবং তা মাঝারি মানের একটি খামারে পরিণত হয়। বর্তমানে তিনি গরুর দুধ বিক্রি করে সপ্তাহে প্রায় ১৮ থেকে ২০ হাজার টাকা আয় করেন। এর পাশাপাশি বাড়ির আঙ্গিনায় সবজী চাষ করেন ও তা স্থানীয় হাটবারে বিক্রি করে বাড়তি আয়ের একটা পথ খুলেছেন। এছাড়াও তিনি তার তিন ছেলেকে আলাদা আলাদা ব্যবসায় প্রতিষ্ঠিত করেছেন।

তার বড় ছেলের একটি মোটর সাইকেল মেরাসতের প্যারেঞ্জ রয়েছে স্থানীয় বাজারে, একই বাজারে মেঝ ছেলের আছে গরুর খামার যেখানে প্রায় ২৪টি গরু থেকে দৈনিক ৫০ লিটার করে দুধ পায় ও ছোট ছেলে চায়ের দোকান চালায়। তার পরিবারে এখন আর্থিক কোন টানাপোড়েন নেই বরং তারা বেশ স্বচ্ছন্দভাবে দিনাতিপাত করছে। ভাঙ্গা ঘর থেকে উঠে এসেছে দালানে যা তৈরি করেছেন সম্পূর্ণ নিজের আয় দিয়ে। আয়শা খাতুন খুব সন্তুষ্ট নিয়ে বলছেন, “এই পাকা ঘর করতে কোন কিস্তি আমাকে নিতে হয়নি, নিজের ইনকাম থেকেই আমি এই বাড়ি করতে পেরেছি।”

গত ১৫ বছর যাবত তিনি প্রত্যাশীর সাথে যুক্ত। তার ৫ হাজার ঋণ ধাপে ধাপে বৃদ্ধি পেয়ে বর্তমানে ৪ লাখ টাকার দাড়িয়েছে। জীবন সংগ্রামে একনিষ্ঠভাবে বন্ধুর মতো পাশে থাকায় তিনি প্রত্যাশীকে ধন্যবাদ জানান। শুধুমাত্র পবিত্র হস্ত পালন করতে পারার ইচ্ছা ছাড়া জীবনের কাছে তার আর কোন চাওয়া নেই।



পরিশ্রম আর পরিকল্পনা; দুইয়ের সম্মিলনে জীবনে সফলতা পেলেন মিজানুর

মিজান উদ্দিন গল্পটা শুরু করেন ২০০১ কিংবা ২০০২ থেকে। সময়কালটা সঠিকভাবে মনে না থাকলেও ঘটনাগুলো তার মনে এখনো জ্বলজ্বল করছে। তিনি ছিলেন একজন ইলেকট্রিশিয়ান। কিন্তু জীবনে সফল হওয়ার নেশায় তিনি সে পেশা ছেড়ে গ্রামে এসে বাড়ির ছাদে মুরগীর খামার দিয়ে শুরু করলেন উদ্যোক্তা হওয়ার গল্পটা। শুরুতে ৭০০-৮০০টি ব্রয়লার মুরগী দিয়ে একটি খামার গড়ে তুললেন। খামারে তিনি দিনরাত পরিশ্রম করেছেন আর লাভের মুখও দেখেছেন। পরে আরো একটি মুরগির ফার্ম করলেন যেখানে মুরগীর সংখ্যা ছিল ৮০০-১০০০। ২টি খামার মিলে মুরগীর সংখ্যা দাঁড়িয়েছে প্রায় ২৫০০টি। খামার থেকে যে আয় হতো তা দিয়ে তার সংসার বেশ স্বচ্ছলভাবেই চলতে লাগলো। তবে থেমে থাকেনি মিজান উদ্দিনের পথচলা। সাফল্যের চূড়ায় উঠার এই ধাপে তিনি মুরগীর খামারের পাশাপাশি গরু, মাছের প্রকল্প ও অন্যান্য ব্যবসাও বৃদ্ধি করেছেন। এছাড়াও তিনি অনলাইনে প্রসেসিং হাঁস বিক্রি করে তার ব্যবসায় নতুনত্ব এনেছেন।

মিজানুর রহমান এর বয়স বর্তমানে ৪৪ বছর। তার পৈতৃক আবাসস্থল হল চট্টগ্রাম জেলার পটিয়া উপজেলার মনসা গ্রামে। ব্যক্তিগত জীবনে তিনি বিবাহিত। তার ২ ছেলে ও ১ মেয়ে। প্রত্যেকেই স্থানীয় বিদ্যালয় ও কলেজে অধ্যয়নরত।

এলাকায় একজন সফল উদ্যোক্তা ও ব্যবসায়ী হিসেবে পরিচিতি পেয়েছেন তিনি। তার এ পথচলায় সর্বাঙ্গিক সহযোগিতা করেছে প্রত্যাশী। তিনি কৃতজ্ঞচিত্তে বলেন যে যখন তার নিজের জমাকৃত টাকা দিয়ে সম্পূর্ণ পুঁজির যোগান দেওয়া সম্ভব হচ্ছিল না তখন প্রত্যাশী ক্ষুদ্রঋণ কর্মসূচী তার পাশে এসে দাঁড়িয়েছে।

সংস্থার ক্ষুদ্রঋণ কর্মসূচীর আওতাধীন কুসুমপুরা শাখার সংগ্রাম সমিতিতে তার স্ত্রী সদস্য হিসেবে ভর্তি হন ২০১০ সালে। মূলত স্ত্রীর মাধ্যমেই তিনি ঋণ নিয়ে তার ব্যবসায় লগ্নী করেন। বর্তমানে প্রত্যাশী হাতে তিনি ১১তম দফায় ১০ লক্ষ টাকা ঋণ গ্রহণ করেন। সংস্থায় তার সঞ্চয় জমা রয়েছে মোট ১,৪৬,০০০ (এক লক্ষ ছেচত্ৰিশ হাজার) টাকা ও ওএসপি (বিশেষ সঞ্চয়) খাতে জমা আছে মোট ১,১৫,০০০ (এক লক্ষ পনের হাজার) টাকা।

মিজানুর রহমান ঋণ দেখেন তার সম্ভাবনার ভালো প্রতিষ্ঠানে তাদের শিক্ষাজীবন শেষ করে প্রতিষ্ঠিত হবেন। স্বনামধন্য কোন প্রতিষ্ঠানে নিজেদের কর্মজীবন শুরু করবেন। এর পাশাপাশি তিনি নিজ এলাকার নারীদের কর্মসংস্থানের ব্যবস্থাও করতে চান। বর্তমানে তার হাঁসের খামারে ১০/১২ জন নারী চুক্তিভিত্তিতে কাজ করছেন।

OUR PARTNERS/DONORS



SOCIAL ENTERPRISE INITIATIVE OF PROTTYASHI



GRASSROOTS



GRASSROOTS is the Livelihood and Social Enterprise Initiative of PROTTYASHI. GRASSROOTS is a social enterprise specializing in bamboo and wood-made crafts, along with Bengali ethnic and modern wear and handicrafts. It is owned by the non-profit development agency PROTTYASHI and employs rural women and men as artisans across the country. It currently operates five outlets in two Bangladeshi metropolitan cities. PROTTYASHI has been implementing livelihood projects from the beginning of its journey as a development organization for the last 40 years to promote the economic empowerment of people trapped in the cycle of poverty.

Access to markets and entry into the value chain remains a substantial barrier for the rural artisans and producers that PROTTYASHI acknowledges the need the need to address and overcome. By keeping this into account, PROTTYASHI has created a market place called GRASSROOTS where the rural artisans and producers' access to the market place allows them to earn money to sustain their businesses.

PROTTYASHI's livelihood intervention is skill-based and market-oriented, with a focus on women-focused intervention. We conduct a value chain and market assessment to understand market demand and then identify certain skill sectors to build among the targeted beneficiaries. We then customize the related skill modules and provide both classroom and on-the-job training to the selected participants. After graduation, we engage the successful graduates in a mentor-mentee process to master their skills to produce fine products to meet market demand. We bring them into the chain of our production to ensure a sustainable income for them.

Since the Rohingya inflation, the quality of life in Cox's Bazar area has declined. PROTTYASHI is working to improve the quality of life of the Rohingya and the host community people of Cox's Bazar to deal with this crisis by developing and improving their skills. We also focus the skill-building initiative on supporting repatriation and migration so that they can utilize this as a portable skill. We are providing skills training to produce wood and bamboo-made crafts and jute-made products that are environment-friendly and in high demand internationally.

GRASSROOTS is expanding its horizons on both online and offline platforms, as well as promoting its business to transform into an export-oriented intervention. Any beneficiary can sell his or her own product on this platform by using his or her own ID. GRASSROOTS shares 70 percent of the profit with the producer when the product is sold through it. The rest of the 30 percent profit is being used to promote the market and build market infrastructure.



Beneficiaries can also sell their products to customers in their local market and beyond. Cox's Bazar is a tourist place, and we focus on the local market for a stable market as well as exploring other market options. We develop other soft skills of our producers in negotiation and marketing so that they are not confined to GRASSROOTS but explore their own way to enter the competitive market to experience freedom. We conduct research to diversify products, ensure quality, and build the capacity of the producers accordingly. The raw materials for making the products are also supplied by PROTTYASHI. Linkages with various vendors and marketplaces are promoted by PROTTYASHI to make this business sustainable and to diversify products and markets. We look for more interventions to ensure backward and forward linkages so that the producer groups have access to and information about the sourcing of raw materials and are not solely depending on PROTTYASHI.

AUDITOR'S REPORT ON FINANCIAL STATEMENT



Private and Confidential

Auditor's Report
on
Financial Statement.

PROTTYASHI

Consolidated Accounts

For the Year Ended June 30, 2023.

KHAN WAHAB SHAFIQUE RAHMAN & CO.
CHARTERED ACCOUNTANTS

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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, 2023 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, 2023 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.



Without qualifying our opinion, we draw attention to the following issues:

Emphasis of Matter:

1. The amount of Tk. 2,673,638 in Fixed Assets schedule of "PROTTYASHI" has restated its previous year's figures of its Financial Statement which has been practice for since long.

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



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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:

- ✓ 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.



Dhaka Office :

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- ✓ 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 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: 1st November, 2023

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By
Mohammad Shaheed FCA (F-1016)
Senior Partner
DVC: 2311011016AS802714



PROTTYASHI
Statement of Financial Position
As at June 30, 2023

Particulars	Notes	Annexure-A	
		Amount in Taka FY 2022-2023	Amount in Taka FY 2021-2022
Assets			
A. Non-Current Assets:			
Property, Plant and Equipment	9.00	195,190,119	178,167,512
Long Term Investments	10.00	184,420,000	186,285,785
Total Non-Current Assets (A)		379,610,119	364,453,297
B. Current Assets:			
Loan to Beneficiary	11.00	8,761,309,336	6,100,383,711
Other Loan - Short Term	12.00	61,080,394	51,716,109
Account Receivables	13.00	21,107,232	19,842,617
Advance, Deposits & Prepayments	14.00	33,044,422	14,559,687
Project Account- Other	15.00	6,610,112	10,269,248
Cash & Cash Equivalent	16.00	182,983,919	579,727,667
Total Current Assets (B)		9,066,135,415	6,776,499,040
Total Properties and Assets (A+B)		9,445,745,533	7,140,952,337
Capital Fund and Liabilities			
C. Capital Fund			
Cumulative Surplus	17.00	2,883,899,762	2,252,559,225
Statutory Reserve	18.00	339,149,181	196,225,546
Total Capital Fund (C)		3,223,048,943	2,448,784,771
D. Non Current Liabilities			
Loans From PKSF - Long Term	19.00	398,333,339	421,628,754
Total Non Current Liabilities (D)		398,333,339	421,628,754
E. Current Liabilities			
Loans From PKSF- Short Term	19.00	457,649,586	299,812,082
Loans From Gratuity & PF Fund - Short Term	20.00	190,000,000	-
Members Savings Deposits	21.00	4,442,967,383	3,437,526,397
Loan Loss Provision	22.00	127,587,497	86,502,195
Accumulated Depreciation	9.00	39,224,500	41,898,139
Other Fund	23.00	463,590,257	316,221,713
Advance Fund-Donor	24.00	48,006,811	34,089,349
Account Payables	25.00	646,688	6,896,276
Provisions	26.00	54,690,529	47,592,662
Total Current Liabilities (E)		5,824,363,251	4,270,538,812
Total Capital Fund and Liabilities (C+D+E)		9,445,745,533	7,140,952,337

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

Assistant Director (Finance)

ProTTYASHI

Md. Shafiqul Bashar
Assistant Director (Finance)
PROTTYASHI
Head Office

Executive Director

MOHAMMAD WARA BEGUM
Executive Director
PROTTYASHI
Chittagong

As per our report of same date.

Chairman

Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram

Date: 1st November, 2023

Khan Wasim Siddique Rahman & Co.

Chartered Accountants

Signed by

Mohammad Shabazz FCA (F-1016)

Senior Partner

DVC: 2311011016AS02714



PROTTYASHI
Statement of Comprehensive Income
For the year ended June 30, 2023

		Annexure-B	
Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2022-2023	FY 2021-2022
A. Income:			
Microfinance Service Charges & Other Operating Income:			
Microfinance Service Charges & Other Operating Income	27.00	1,854,377,627	1,336,960,647
		<u>1,854,377,627</u>	<u>1,336,960,647</u>
Other Operating Income:			
Program Overhead Income		10,225,318	4,409,834
Other Operating Income	25.00	5,144,807	11,601,230
		<u>15,370,125</u>	<u>16,011,064</u>
Financial Income:			
Bank Interest		6,996,204	5,568,889
Bank Interest on Fixed Deposit		2,912,617	569,231
		<u>9,908,822</u>	<u>6,138,120</u>
Grant Received against Project Management Operation:			
Donor's Grant/Donation/Reimbursement Income	29.00	217,489,262	174,291,403
		<u>217,489,262</u>	<u>174,291,403</u>
Total Income (A)		<u><u>2,097,145,835</u></u>	<u><u>1,533,401,234</u></u>
B. Expenditure:			
Service charge of PRSF Loan	30.00	31,914,917	33,191,245
Interest on Member's Compulsory deposit savings		160,085,088	114,334,135
Interest on Member's Term deposit savings		30,348,968	36,084,278
Microfinance Service charge Rebate to Members		19,413,286	35,862,187
Salaries and Allowances		463,004,139	359,153,270
Festival Bonus		78,413,767	69,671,950
Incentive Bouns		18,040,466	-
Travelling & Conveyance		28,225,615	13,523,719
Office Rent		11,620,394	9,634,698
Residential Dormitory Rent		14,541,065	12,691,111
Printing and Stationary		13,066,614	7,708,527
Telephone, Mobile and Postage		2,991,156	2,502,700
Internet & communication bill		1,501,980	1,224,912
Repair and Maintenance		1,656,400	2,130,587
Fuel & Natural Gas Cost		7,885,544	5,001,605
Utility Expenses		2,764,071	2,579,267
Work Aid		49,800	86,320
Crockery's		159,739	172,194
Entertainment		1,218,623	958,082
Lunch Allowance		15,639,138	15,917,860
Advertisement		134,571	185,955
Newspapers and periodicals		6,711	8,356
Bank charges & commission		3,130,657	2,170,522
Training, Workshop & Seminar Expenses		10,561,370	8,266,393
Vehicle maintenance		868,713	1,243,702
Legal Expenses		618,577	303,240
Audit Fees		150,000	300,000



Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2022-2023	FY 2021-2022
Annual General meeting		-	200,145
Annual Iftar Mahafil		62,528	99,820
Annual Staff Conference		6,149,228	-
Program Expense		847,920	200,445
Renewal Fee		483,773	383,772
Consultancy Fee		-	146,250
Loan Loss Provision expenses		41,189,372	33,247,395
Depreciation		5,880,397	8,274,029
Miscellaneous Expense		4,985,142	5,134,042
Staff Welfare Contribution		100,000	50,000
Provident Fund staff contribution		21,630,847	15,541,384
Prottiyashi HRDC		50,761	166,120
Staff Gratuity Contribution		69,798,211	43,794,715
Software Service charge		1,531,577	1,509,083
MRA Service Charges		3,194,252	2,325,005
Organization Contribution to Social Responsibility Program	31.00	5,852,536	4,305,425
		<u>1,119,967,912</u>	<u>830,284,447</u>
Grant Expenses against Project Management Operation:			
Project & Program Expense (Donor's Grant)	32.00	219,353,526	174,806,686
Total Expenditure (B)		<u>1,339,361,439</u>	<u>1,025,091,133</u>
C. Excess of Income Over Expenditure before Tax (A-B)		<u>757,784,397</u>	<u>508,310,101</u>
D. Income Tax Paid		<u>2,572,908</u>	-
E. Excess of Income Over Expenditure (C-D)		<u>755,211,489</u>	<u>508,310,101</u>
Less: Provision for Taxation		<u>7,583,684</u>	<u>5,332,296</u>
Total (B+D+E)		<u>2,097,145,835</u>	<u>1,533,401,234</u>

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


 Assistant Director-Finance
 Prottiyashi
Md. Shafiqul Bashar
 Assistant Director (Finance)
PROTTYASHI
 Head Office


 Executive Director
 Prottiyashi
MONOWARA BEGUM
 Executive Director
PROTTYASHI
 Chittagong

As per our report of same date


 Chairman
 Prottiyashi
Badal Kanti Chowdhury
 Chairman
PROTTYASHI

Chattogram
 Date: 1st November, 2023


 Khan Wahab Shafique Rahman & Co.
 Chartered Accountants
 Signed by
 Mohammad Shaheed FCA (P-1016)
 Senior Partner
 DVC: 2311011016AS802714



PROTTYASHI
Statement of Receipts and Payments
For the year ended June 30, 2023

Particulars	Notes	Annexure-C	
		Amount in Taka	Amount in Taka
		FY 2022-2023 PKSF	FY 2021-2022 PKSF
A: Opening Balance:			
Cash in hand		10,425,069	14,227,737
Cash at Bank		569,302,598	392,555,075
		579,727,667	406,782,812
B: Receipts:			
Loan Receive from PKSF		609,000,000	432,500,000
Project account-Short Term Loan		96,961,230	79,184,818
Micro credit loan recovery		15,005,624,679	10,930,200,406
Service Charge on Microfinance Loan	33.00	1,827,908,150	1,294,501,481
Member Savings Collection	34.00	3,765,936,143	3,005,114,485
Investment (FDR Encashment)		258,330,934	474,386,523
Bank Interest		7,001,478	5,592,902
Interest on Investment (FDR)		560,430	569,231
Interest on Investment Receivable (FDR)		-	4,421,105
Admission Fees		1,036,390	1,027,830
Sales of Pass Book		4,704,081	3,266,886
Sales of Loan Form		1,579,680	1,263,945
Regulation Register		-	793,945
Other Operating Income		5,118,946	13,001,935
Program Overhead		10,225,318	4,409,834
Vehicle Rental Income		16,000	-
Advance		8,462,581	7,953,116
Advance Salary		100,000	500,000
Unsettled Staff Advanced		1,769,047	1,154,303
Advance Office Rent		253,800	237,400
Staff Security Money		4,860,000	3,465,000
Motor cycle staff loan		2,758,902	3,139,278
By-cycle staff loan		1,539,417	1,129,739
Computer Loan		47,500	25,000
Staff House Loan		4,553,235	312,162
Fund Account		385,204	-
Cash receive from various fund	35.00	534,646,053	258,476,589
Fixed Assets Sale		-	-
Advance Fund (Donor)		242,341,199	192,523,023
Donor's Grant/Donation/Reimbursement Income	36.00	3,931,446	-
Donor's Grant/Reimbursement Receivable		6,923,733	15,304,356
Total receipts for the year (B)		22,406,575,576	16,734,455,292
TOTAL (A+B)		22,986,303,244	17,141,238,104



Particulars	Notes	Amount in Taka	
		FY 2022-2023	FY 2021-2022
		PKSF	PKSF
C: Payments:			
PKSF loan refund		474,457,911	305,367,080
Project account-Short Term Loan		93,296,849	85,351,928
Service charge paid to PKSF Fund	37.00	51,914,926	33,191,245
Loan Disbursement		17,722,253,610	12,702,599,699
Member savings Refund	38.00	2,948,918,197	2,219,255,627
Capital Expenditure	39.00	18,171,396	4,297,900
Investment on FDR		256,465,149	187,100,000
Salaries & Allowances		462,004,139	362,361,434
Festival Bonus		78,413,767	69,671,950
Incentive Bouns		18,040,468	-
Launch Allowance		15,639,138	15,917,860
Office Rent		10,776,255	8,870,248
Residential Dormitory Rent		13,924,404	11,760,661
Printing & stationery		13,066,614	7,708,527
Travelling & Conveyance		28,225,615	13,523,719
Telephone, Mobile and Postage		2,991,156	2,502,700
Repair & Maintenance		1,656,400	2,130,587
Fuel & Natural Gas cost		7,885,544	5,001,605
Utilities expenses		2,736,071	2,564,267
Internet & communication bill		1,501,980	1,224,912
Entertainment		1,218,623	958,082
Crockery's		159,739	172,194
Advertisement		134,571	185,955
Newspapers & Periodicals		6,711	8,356
Bank Charge & Commision		3,118,657	2,170,522
Training, Workshop & Seminar		10,561,370	8,412,643
Vehicle Maintenance		868,713	963,702
Legal Expenses		618,577	303,240
Program expense		847,920	200,445
Annual General Meeting			200,145
Annual iftar Mahafil		62,528	99,820
Annual Staff Conference		6,149,228	
Miscellaneous Expense		4,985,142	5,004,840
Audit fees			-
Provision for Income Taxes		2,555,017	4,921,408
Work Aid		49,800	86,320
Renewal Fee		483,773	383,772
Software service Charge		1,131,475	1,509,085
Protyyashi HRDC		50,751	166,120



Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2022-2023	FY 2021-2022
		PKSF	PKSF
MRA Service Charges		41,111	29,707
Advance		45,944,211	17,846,471
Advance Staff Salary		556,359	364,750
Advance Work in Progress (Training Centre Construction)		1,729,604	5,180,335
Unsettled Staff Advance		7,066,695	1,062,923
Advance Office rent		1,828,000	2,145,269
Provident fund provision		30,237,633	43,317,089
Staff loan against Provident fund		4,243,449	7,530,702
short term Loan refund (Provident fund)		70,000,000	60,000,000
Staff welfare fund		1,357,700	1,709,850
Staff Gratuity fund		50,309,402	44,538,048
short term Loan refund (Gratuity fund)		79,000,000	65,000,000
Staff Security		834,000	1,101,000
Advance Income Tax		3,953,731	1,200,587
Motorcycle staff loan		2,520,000	3,240,000
By-cycle staff loan		2,071,000	1,045,100
Laptop staff loan		60,000	-
Staff House Loan		8,000,000	45,500,000
Fund Account		150,580	-
Payment Against Others Provision		2,774,507	7,088,510
Advance Fund (Donor)		21,293,822	18,542,875
Payment Against Accounts Payable		39,174,971	49,792,124
Contribution to Social Responsibility Program.	40.00	8,104,587	10,691,900
Project & Program expense (Donor's Grant)	41.00	166,725,188	108,434,600
Grant/Reimbursement Receivable (Donor)		592	-
Total payments for the year (C)		22,803,319,325	16,561,510,437
D: Closing 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
TOTAL (C+D)		22,986,303,244	17,141,238,104

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


 Assistant Director-Finance
 Prottyashi
Md. Shaiful Bashar
 Assistant Director (Finance)
PROTTYASHI
 Head Office


 Executive Director
 Prottyashi
MONOWARA BEGUM
 Executive Director
PROTTYASHI
 Chittagong


 Chairman
 Prottyashi
Badal Kanti Chowdhury
 Chairman
PROTTYASHI

Chattogram
 Date: 1st November, 2023



PROTTYASHI
Statement of Changes in Equity
For the Year ended June 30, 2023

Particulars	Annexure-D		
	Statutory Reserve	Cumulative Surplus	Total (Tabak)
Balance as on July 01, 2022	196,225,545	2,252,559,226	2,448,784,771
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	2,883,899,763	3,223,048,944
Balance as on July 01, 2021	188,733,571	1,758,206,893	1,946,940,464
Add/(Less) : Prior Year Adjustment	-	(1,133,498)	(1,133,498)
Less: Adjustment Tax Payment	-	-	-
Add: Surplus for the year	7,491,975	502,977,805	510,469,779
Less : Transferred to Various Funds and Reserves	-	(7,491,975)	(7,491,975)
Balance as on June 30, 2022	196,225,545	2,252,559,226	2,448,784,771


Assistant Director (Finance)
Prottyashi
Md. Shafiqul Bashar
Assistant Director (Finance)
PROTTYASHI
Head Office
Chattogram


Executive Director
Prottyashi
MONOWARA BEGUM
Executive Director
PROTTYASHI
Chittagong


Chairman
Prottyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI




Date: 1st November, 2023

PROTTYASHI
Cash flow Statement
For the year ended June 30, 2023

Annexure-E

Particulars	Amount in Taka	Amount in Taka
	FY 2022-2023	FY 2021-2022
A. Cash Flow from Operating Activities:		
Surplus for the period	747,827,805	502,977,805
Add: Amount considered as non cash items:		
Depreciation for the Year	5,880,397	8,274,029
Decrease in Depreciation	(8,554,014)	(585,733)
Increase in Prior years Adjustment	(11,379,195)	(1,133,498)
	(14,052,813)	8,574,798
Sub total of non cash items	733,574,994	509,552,604
Increase in loan to Beneficiaries	(2,660,925,625)	(1,734,849,060)
(Increase)/Decrease in Advanced, Deposits & Prepayments	18,484,735	5,212,638
Increase in Project loan	3,659,136	3,810,094
Increase in Member Welfare fund	110,725,688	69,446,714
Increase in Security Deposit	4,026,000	2,364,000
Increase/(Decrease) in Other loan-Short Term	9,364,285	(45,178,921)
Increase/(Decrease) in Account Receivables	(1,264,615)	(248,623)
Increase/(Decrease) in Provident Fund reserve	(10,374,406)	(14,197,437)
Increase/(Decrease) in Gratuity Fund Reserve	(19,488,809)	(743,333)
Decrease in PF Staff Loan Fund	(2,036,342)	(2,423,458)
Increase in Staff welfare Fund	717,300	(270,250)
Net Cash Used in Operating Activities	(2,547,112,852)	(1,717,077,685)
B. Cash Flow from Investing Activities		
Increase in Fixed Assets	18,893,842	(5,204,949)
Increase in Investment on FDR	1,865,785	287,286,673
Fixed Assets in write off	(1,871,235)	(2,265,111)
Net Cash used in Investing Activities	18,888,392	279,816,613
C. Cash Flow from Financing Activities:		
Increase/(Decrease) in Long Term Loan From PKSF	134,542,089	127,132,920
Increase in Group Members Savings Fund	1,005,440,986	927,000,672
Increase in LIP Fund	41,085,302	33,247,395
Decrease in Provision on Savings	9,023,014	3,274,940
Increase in Advance Fund	13,917,463	19,221,781
Increase/(Decrease) in Gratuity & PF Fund - Short Term	190,000,000	-
Decrease in Accounts Payable	6,249,588	(7,148,714)
Increase/(Decrease) in Income Tax Provision	(2,614,918)	(1,560,110)
Increase/(Decrease) in Other Provision	261,994	(515,560)
Net Cash provided by Financing Activities	1,397,905,518	1,100,653,323
D. Net increase/decrease (A+B+C)	(396,743,749)	172,944,855
Add: Cash and Bank Balance at the beginning of the year	579,727,667	406,782,812
Cash and Bank Balance at the end of year	182,983,919	579,727,667


Assistant Director-Finance
Prottyashi
Md. Shafiqul Bashar
Assistant Director (Finance)
PROTTYASHI
Head Office


Executive Director
Prottyashi
MONOWARA BEGUM
Executive Director
PROTTYASHI
Chittagong.


Chairman
Prottyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram
Date: 1st November, 2023



PROTTYASHI

Notes to the Financial Statements
As at and for the year ended 30th June 2023

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 Sahayak Foundation (PKSF), Arannayk Foundation, Bangladesh Bank, Manusher Jonno Foundation (MJF), International Organization for Migration (IOM), Helvetas Swiss Intercooperation, International Rescue Committee (IRC), World Fish 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.	1283/1987
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	13.07.2023
14	Nature of the operation (Programs): Micro-Finance program (Jagoran, Agrashor, Buniad, Sofulan, EGF-Sofulan, Income Generating Activity Loan, Assets Creation Loan, Livelihood Improvement Loan) and Enrich Program, Elderly Program, Water & Sanitation Program, Agriculture & Livelihood Program, Child Labor, Education and Skill training, Housing, 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	Dipak Kumar Chowdhury	Vice President	Job Holder (Retired)	Chosma hill, 2no. Gate, Chattogram. Cell: 01817751441	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	Askardighi Paschim Far, 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, Lakshimpur, Rangamati, Bandarban, Khagrachari)

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)

5.02 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.



- 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 Ukhtya 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 alligning 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 Rohingyas 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 Rohingyas 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
- 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 skil 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.

6.00 Basis of Accounting

Protyashi prepares its financial statements on a going concern basis, under the historical cost convention, except for loans and borrowings which are stated at fair value and amortized cost respectively. Thus Protyashi generally follows the accrual basis of accounting or a modified form thereof for key income and expenditure items. Regarding compliance of accounting standards, Protyashi follows the guidelines of PKSF and International Financial Reporting Standards (IFRSs) under the guidelines of PKSF.



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
- b) 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

Protyashi 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.

Protyashi'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.

7.03 Statement of Cash Flows

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

7.04 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.

7.05 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.

7.06 Reporting Period

The Financial Statement covered the one year commencing from July 01, 2022 to June 30, 2023. 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.

7.07 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 |



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:

- i. When the organization has a present obligation as a result of past event;
- ii. When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- iii. Reliable estimates can be made of the amount of the obligation; and
- iv. 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.

a) Gratuity Fund

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

b) 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 are 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 (MDF)	24.00%
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%
Sanitation Development Loan	18.00%
Livelihood Restoration Loan	18.00%
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 PKSF 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 PKSF followed properly.
- ii. Loan obtained from PKSF will be utilized and accounted for properly as per agreement with the loan giving agency (PKSF).
- iii. Loan recovered from borrowers will be properly recorded and deposited to the Protyashi's bank accounts.
- iv. Member's savings will be collected and refunded to the members as per policy guideline of the Protyashi 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. Protyashi 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 Protyashi'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.



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PROTTYASHI

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