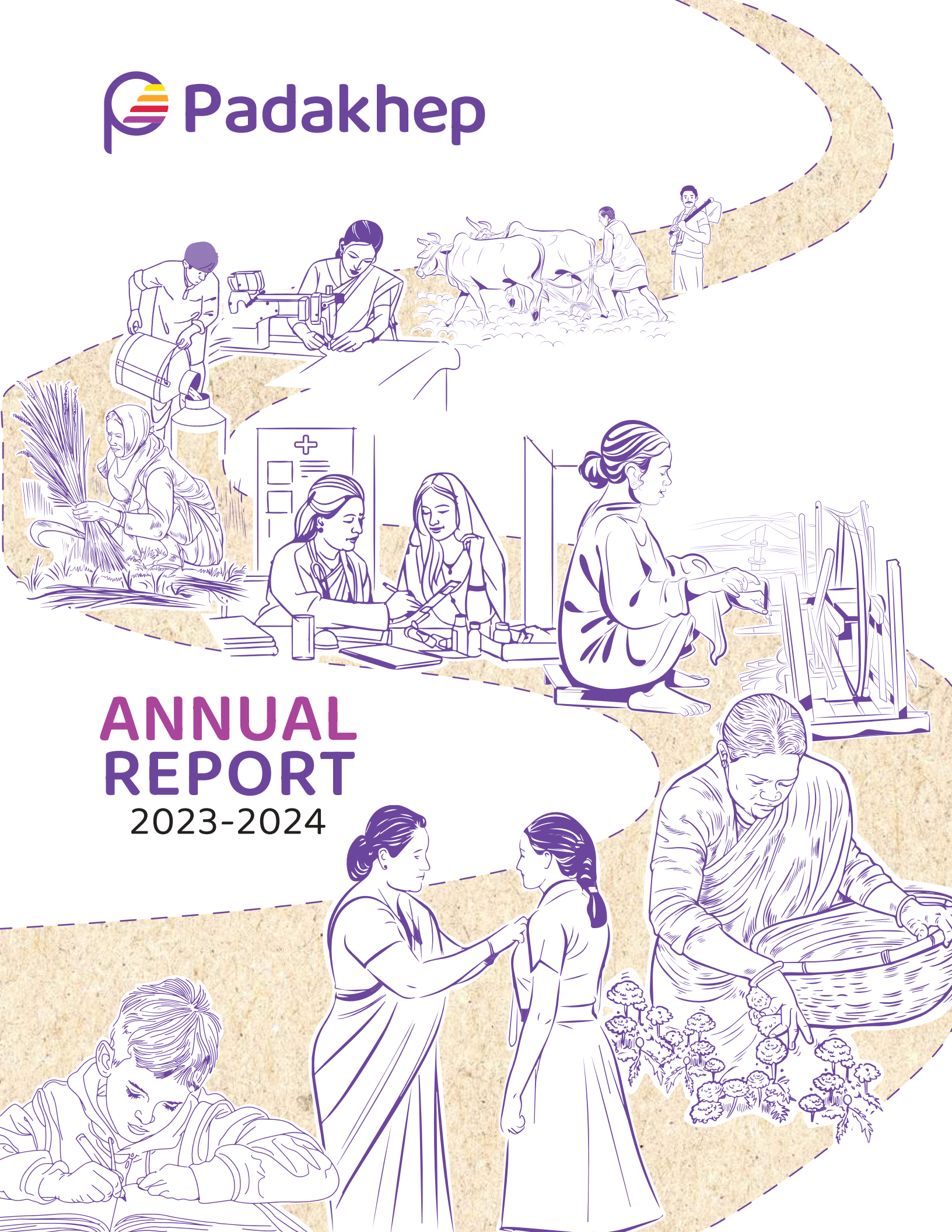
Padakhep



ANNUAL REPORT

2023-2024

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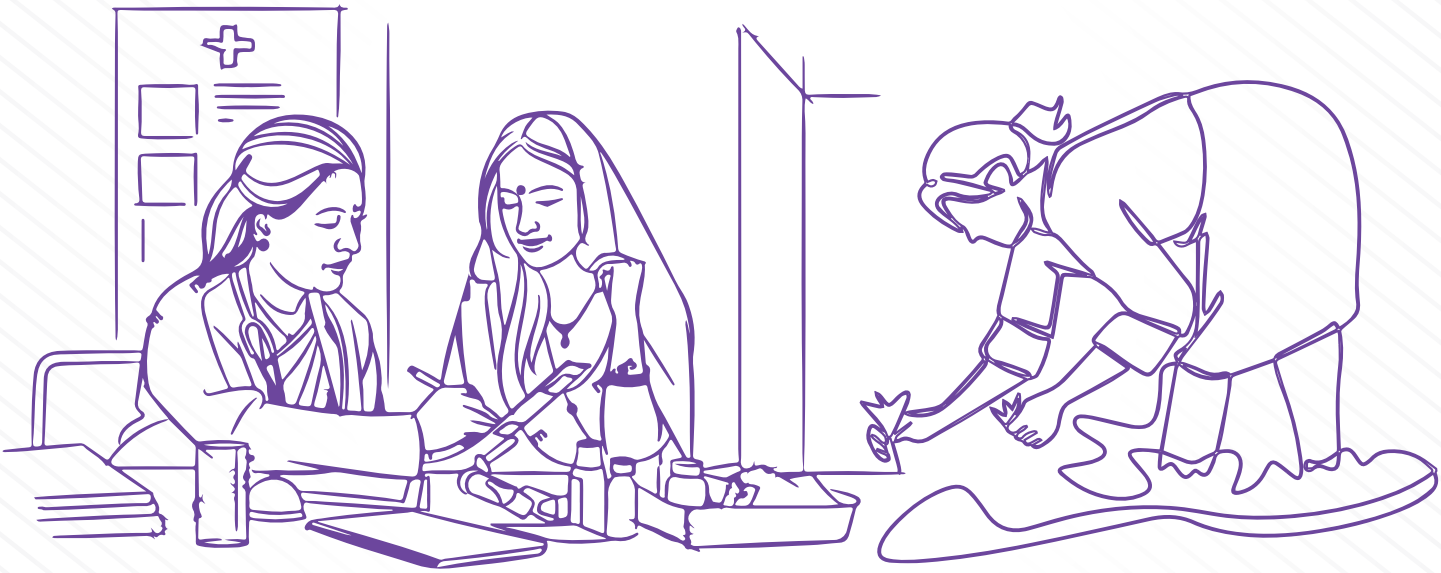

Padakhep

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A.B.M Siddique
Founder and President
Padakhep Manabik Unnayan Kendra

Statement from **Founder and President**

Over the past 38 years, we have grown from a grassroots initiative into a transformative force, empowering marginalized communities across Bangladesh through resilience, collaboration, and enduring commitment.

As I reflect on the journey of Padakhep Manabik Unnayan Kendra over the past 38 years, I am filled with a deep sense of gratitude and pride. Since our inception in 1986, we have witnessed transformative changes—both within our organization and in the communities we serve. What started as a small initiative to combat poverty and social inequality has blossomed into a beacon of hope for marginalized communities across Bangladesh.

The true strength of our work lies in our participatory model, which involves both stakeholders and beneficiaries as active partners in shaping our initiatives. This approach has not only empowered individuals but has also nurtured a spirit of collaboration and shared responsibility for the development of our communities.

None of this would have been possible without the support of our Executive Committee, General Body, partners, and donors, whose dedication and generosity have been instrumental in our progress. I am also profoundly grateful to the communities we serve, whose resilience, trust, and partnership continue to inspire and drive our work forward. As we reflect on the achievements of the past year, I am thrilled to present the Annual Report for 2023-2024. Together, we have made significant strides, and as we look ahead, I am confident that our collective efforts will continue to create a more inclusive, equitable, and sustainable future for all.

Md. Saleh Bin Sums
Executive Director
Padakhep Manabik Unnayan Kendra

Statement from **Executive Director**

Together, with resolute dedication and forging impactful change, we have transformed challenges into opportunities, driving a brighter, sustainable future.

The year 2023-2024 has been a pivotal one for 'Padakhep', marked by transformative initiatives, including significant technological advancements that have driven a substantial digital transformation within the organization. As we celebrate our 38th anniversary, we proudly present 'Padakhep's Annual Report for 2022-2023. This report reflects on the remarkable journey we've undertaken together with our dedicated 'Padakhep' family, development partners, government collaborators, and supporters. We take this opportunity to celebrate our collective achievements and the positive impact we have made in advancing our mission.

I want to extend my deepest appreciation to our donors and partner agencies for their persistent belief in our mission, especially the invaluable support from PKSF. Your dedication empowers us to continue our work. We are also profoundly grateful to the government bodies, the NGO sector, and our international partners, whose collaboration and shared vision are critical to our collective success.

A special thank you goes to the members of our Executive Committee and General Body. Your wisdom and leadership have been the guiding lights that have allowed us to execute our programs with excellence and integrity.

At the core of everything we do are our clients—the individuals and communities who inspire us every day. To them, I offer my heartfelt thanks for their trust, partnership, and shared commitment to positive change.

And to my exceptional colleagues, whose hard work, passion, and dedication make all our achievements possible—I am deeply thankful. You are the heart and soul of 'Padakhep' and together, we continue to accomplish great things.

Let's keep moving forward, united by our vision and fueled by the belief that together, we can create a brighter, more sustainable future. Thank you all for your constant support.

Dr. Muhammad Risalat Siddique
Director (Microfinance)
Director in Charge (Program and Enterprise)
Padakhep Manabik Unnayan Kendra

Statement from the **Director**

By uniting the innovation of youth with the wisdom of experience, Padakhep is driving transformative change, building resilience, and shaping a brighter, inclusive future for the communities we serve.

Padakhep Manabik Unnayan Kendra stands at the forefront of a significant evolution in a rapidly transforming world. We recognize the importance of adapting our approach to harness the full spectrum of talent and innovation. The new generation, with its technological fluency, social awareness, and willingness to challenge the status quo, is reshaping industries and presenting new opportunities for progress.

We are committed to enabling individuals to realize their potential by enhancing their skills, connecting them to market opportunities, and empowering them with informed financial choices. We believe in the power of blending the enthusiasm and creativity of youth with the wisdom and experience of seasoned professionals.

We aim to go beyond traditional support roles, acting as catalysts for collaboration between young innovators and experienced mentors. By nurturing this synergy, we can create a resilient, forward-thinking society that not only meets today's challenges but also anticipates and prepares for tomorrow's opportunities. Together, we can build a brighter, more inclusive future for 'Padakhep' and the communities we serve.

Muhammod Arraafi Siddique
Director (ICT Division)
Padakhep Manabik Unnayan Kendra

Statement from the **Director**

"We are driving transformative growth through innovation and digital empowerment, shaping a sustainable future in an evolving global landscape."

In an era defined by rapid technological advancement, 'Padakhep' Manabik Unnayan Kendra has embraced digital transformation as a cornerstone of its growth and impact. The year 2023-2024 has been particularly significant for us as we strengthened our technological foundation to streamline operations, enhance service delivery, and empower the communities we serve. From adopting advanced data management systems to integrating digital tools into our programs, our commitment to innovation has enabled us to bridge gaps, extend our reach, and increase efficiency across all facets of our work.

The digital initiatives we have undertaken this year reflect our forward-thinking approach to development. By deploying cutting-edge solutions, we have not only optimized internal processes but also opened new avenues for skills training, financial inclusion, and access to information for underserved populations. Through the collaboration of our IT team, government partners, and technology providers, we are nurturing a culture of continuous learning and adaptability, ensuring that both our staff and beneficiaries are equipped to thrive in an increasingly digital world.

As we look ahead, our goal is to leverage technology to create even greater impact. Whether through expanding digital literacy programs, adopting artificial intelligence for data-driven decision-making, or integrating blockchain for transparent resource management, we remain committed in our pursuit of innovation. Together, we will continue to drive transformation, ensuring that 'Padakhep' remains at the forefront of sustainable development in a connected and rapidly evolving global landscape.

A Retrospective

For the last 38 years, 'Padakhep' has served as a source of hope for marginalized communities, committed to combating poverty and reducing social inequalities through a range of socioeconomic initiatives. Guided by our belief in unlocking human potential, we have launched innovative projects in Financial Inclusion, Agriculture, Health, Education, and Social Services, all based on our Holistic Development Approach (HDA). This participatory model encourages true community development by engaging both stakeholders and beneficiaries as active partners.

To Look Ahead

Our Role

Our role as an NGO extends beyond traditional support mechanisms. We are dedicated to enabling individuals to realize their own potential through capacity enhancement, market connections, and financial choices amidst a landscape of ever-evolving opportunities.

Health

5 million

people accessed health and nutrition services and received awareness. Half of them were women **3%** were persons with disabilities.

1.5 Lakh

pregnant mother's and new born babies living in urban areas received primary and comprehensive healthcare services.

2.1 Lakh

mothers and caregivers accessed nutrition and early childhood development counseling.

3,500

most at risk population-MARP's (MSM, MSW & TG) received different outreach & DIC services including HIV test.

Education

1.5 Lakh

children accessed education services.

3,500

children aged between 8-14 years mainstreamed into Govt. schools.

98%

of the students continued their education after the year of enrollment.

Financial Inclusion

3.5 Lakh

women equipped themselves with financial literacy & received financial support.

17,000

households living in extreme poverty received assets, climate-adaptive enterprises, loans and awareness support.

4% of these households have a member that is a person with disability.

Over **69%** of the households graduated from extreme poverty and entered into sustainable income.

6.5 Lakh

people accessed financial services.

Hygiene

2.7 Lakh

people accessed WASH-related services and awareness.

90,000

people in urban areas living in vulnerable condition accessed hygiene awareness and inclusive municipal services.

Climate Resilience Community Development

1.5 Lakh

people in urban areas living in vulnerable conditions accessed community infrastructure, affordable housing and awareness.

50,000

households accessed capacity building, simulation and awareness.

13,000

adolescent and youths trained on soft and hard skills for better employment opportunities.

39,500

households accessed climate-adaptive solutions (rainwater harvesting, supply of safe drinking water agricultural support, climate resilient housing, and tree plantation).

OVERVIEW

Background

Padakhep Manabik Unnayan Kendra, a national non-government organization, established in 1986 in a small remote village of Barisal district has been assisting the by-passed, disadvantaged, and most vulnerable people of the society in attaining better livelihood and acquiring means to escape the poverty trap. As a national leading NGO, completing a journey of 38 years. Now it is working across the country for transforming the poor, and vulnerable community into the change-maker of their fate. It is implementing various programs following a Holistic Development Approach (HDA) in attaining national and universal development goals like Sustainable Development Goals (SDGs). Under the overall canopy of HDA approach, 'Padakhep' has been implementing its interventions under five thematic areas, namely financial inclusion, agriculture, health, education, and social services/community development. It is worth mentioning that like many organizations in Bangladesh and elsewhere, the organization has undertaken/implemented several projects with the support of development partners including the government.

Legal Status

'Padakhep' is registered with the following Registration and Licensing Authorities:

- Directorate of Social Services, Government of the People's Republic of Bangladesh
  Registration Number DSS Bari 234/89; Date of Registration: 03/08/1989
- NGO Affairs Bureau under Foreign Donation (Voluntary Activities)
  Registration Number FDR 731/93; Date of Registration: 07/07/1993
- Joint Stock Companies, Bangladesh, Societies Registration Act, XXI of 1860
  Registration Number S-2215 (58)/99; Date of Registration: 27/09/1999
- Microcredit Regulatory Authority; License Number 00181-00468-00095;
  Date of Issuing License: 15/1/2008

Staff Strength/ Human Resource

'Padakhep' owns dedicated and skilled manpower to execute the development activities efficiently and dynamically. They have extensive experience and specialization in the areas of financial inclusion, agriculture, aquaculture, fisheries, health, sanitation, education, environment, community development etc.

As of June 2024, a total of 9725 employees have been working for 'Padakhep'. Of them, 40% are professionals with experience and specialization in the thematic areas such as financial inclusion, agriculture, aquaculture/fisheries, health, sanitation, education, environment, community development etc. The rest are support staff. The organization maintains a ratio of male and female staff as 60:35.

Vision

A world with equity where every potential is empowered to create scalable impact for a sustainable future.

Mission

We enable people to realize their own potentials through CAPACITY enhancement, market CONNECT and financial CHOICES in the landscape of ever-evolving opportunities.

Values

- Momentum for Members
- Action is Adventurous
- Innovation should be infectious
- Growth is Glorious
- Rejoice in Responsibility
- Inspiration in Integrity
- Teamwork beats talent

Holistic Development Approach

A Poverty Reduction Approach of Padakhep

Holistic Development Approach and Strategy

Holistic Development Approach (HDA) is the principal strategy of 'Padakhep' which was undertaken for genuine and sustainable development of the community involving and activating both the stakeholders and the beneficiaries as development partners. It is a multi-dimensional and participatory development approach appropriate for sustainable development of the poor beneficiaries. In order to improve the livelihood of people including the poor, 'Padakhep' has been following this approach through implementing a host of interventions centering on community. Unlike many other NGOs in the country which are confined to Minimalist approach (only Microcredit), 'Padakhep' is promoting or pursuing a Maximalist approach (Microcredit plus HDA approach) to break the vicious cycle of poverty. 'Padakhep's program interventions are developed in line with poverty reduction strategy of Bangladesh Government and Sustainable Development Goals (SDGs) for addressing the priority issues like education, human resource development, financial inclusion, agriculture & environment, health & sanitation, child development etc.

GOVERNANCE

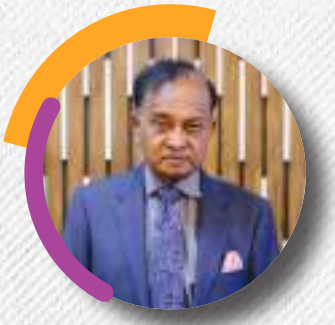
Effective governance and strategy are integral to the sustainability and long-term effectiveness of an organization operating in today's complex and competitive world. 'Padakhep' gives high priority on good governance, accountability and transparency according to the approved constitution of the organization. 'Padakhep' has three tier organizational structures, namely

1) General Body (GB)
2) Executive Committee (EC) and
3) Advisory Committee (AC).

'Padakhep' General Body is a pool of professional resources in the field of poverty alleviation, income generation, nation building and social work. The General Body, consists of 21 members, holds at least one Annual General Meeting (AGM) in a transparent and democratic process. The General Body elects its 8-member Executive Committee (EC) for a term of three years and approves all the activities of the EC. The President heads the EC. The EC takes required management decisions and advises the Executive Director (ED) in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels. The Executive Director plays a role as Secretary to the EC and also acts as the chief executive of the organization. 'Padakhep' is governed by a set of administrative policies, guidelines and manuals approved by the EC. The EC meets at least 4 times a year or more as deems necessary for the organization.

> **Padakhep General Body is a pool of professional resources in the field of poverty alleviation, income generation, nation building and social work.**

EXECUTIVE COMMITTEE



A.B.M. Siddique
Founder and President

Md. Mozibul Haque
Member

Sadiqul Hoque
Vice Chairman

Dr. Khandoker Mokaddem Hossain
Member

Prof.Dr. Md. Mahbubar Rahman
Member

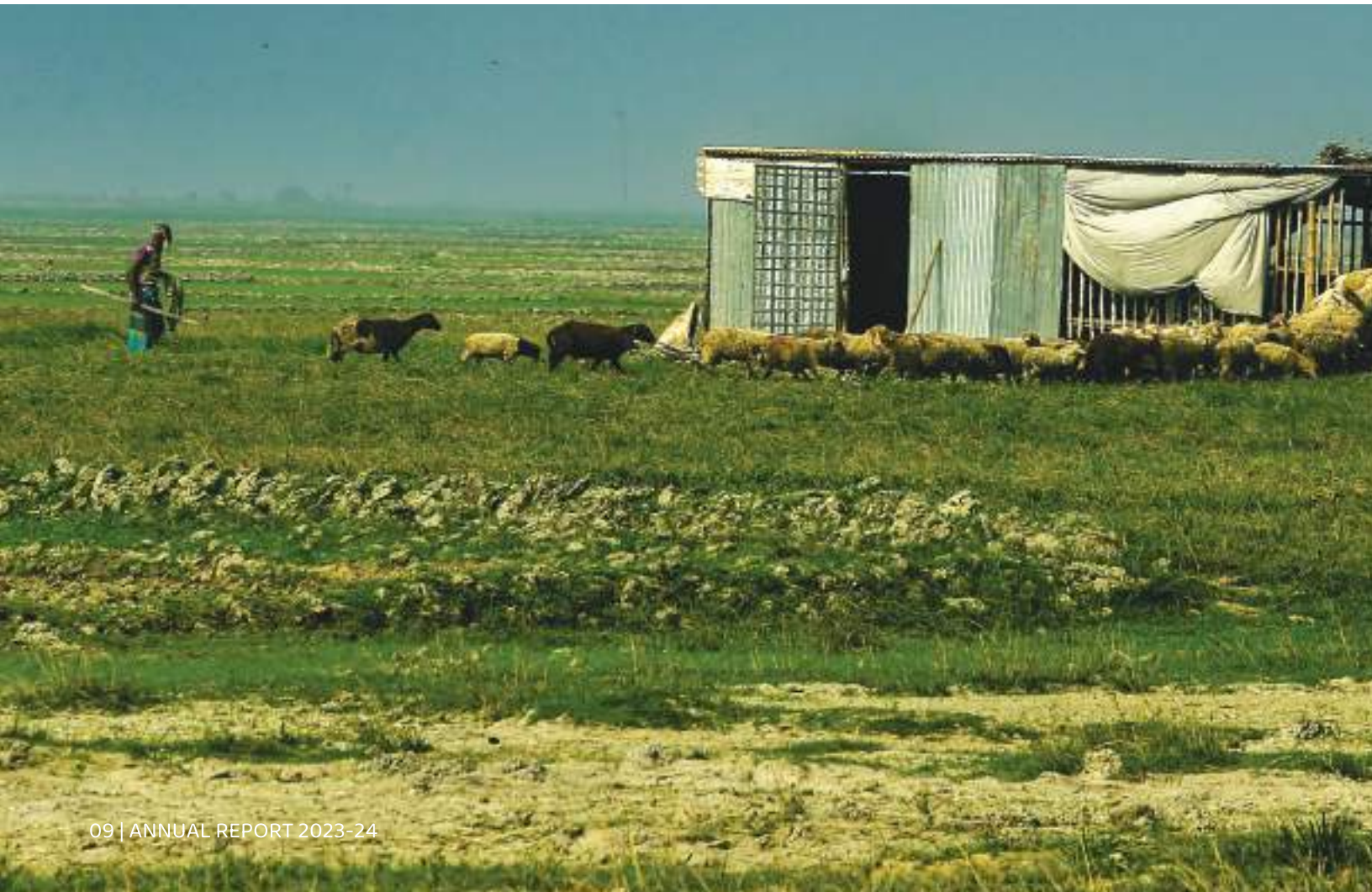
Anowara Sharmeen
Member

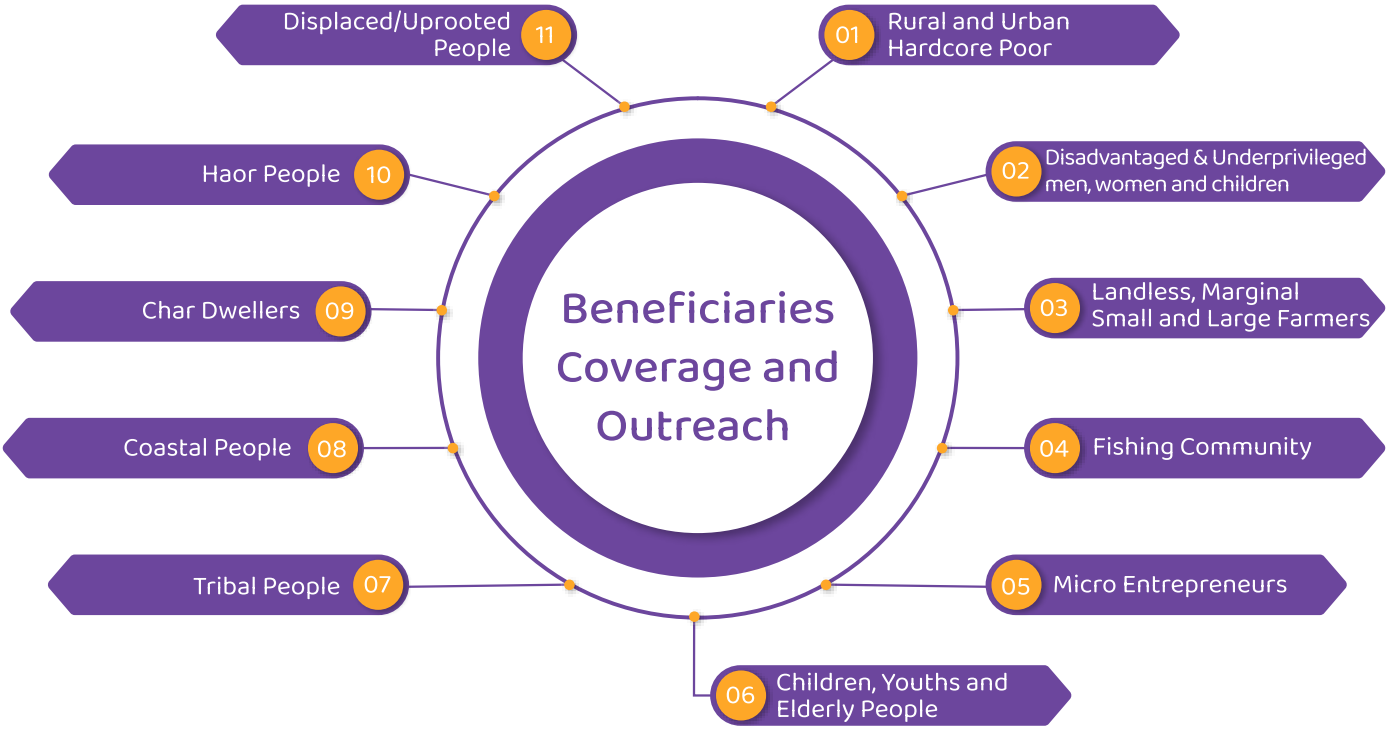
Nahid Akter
Member

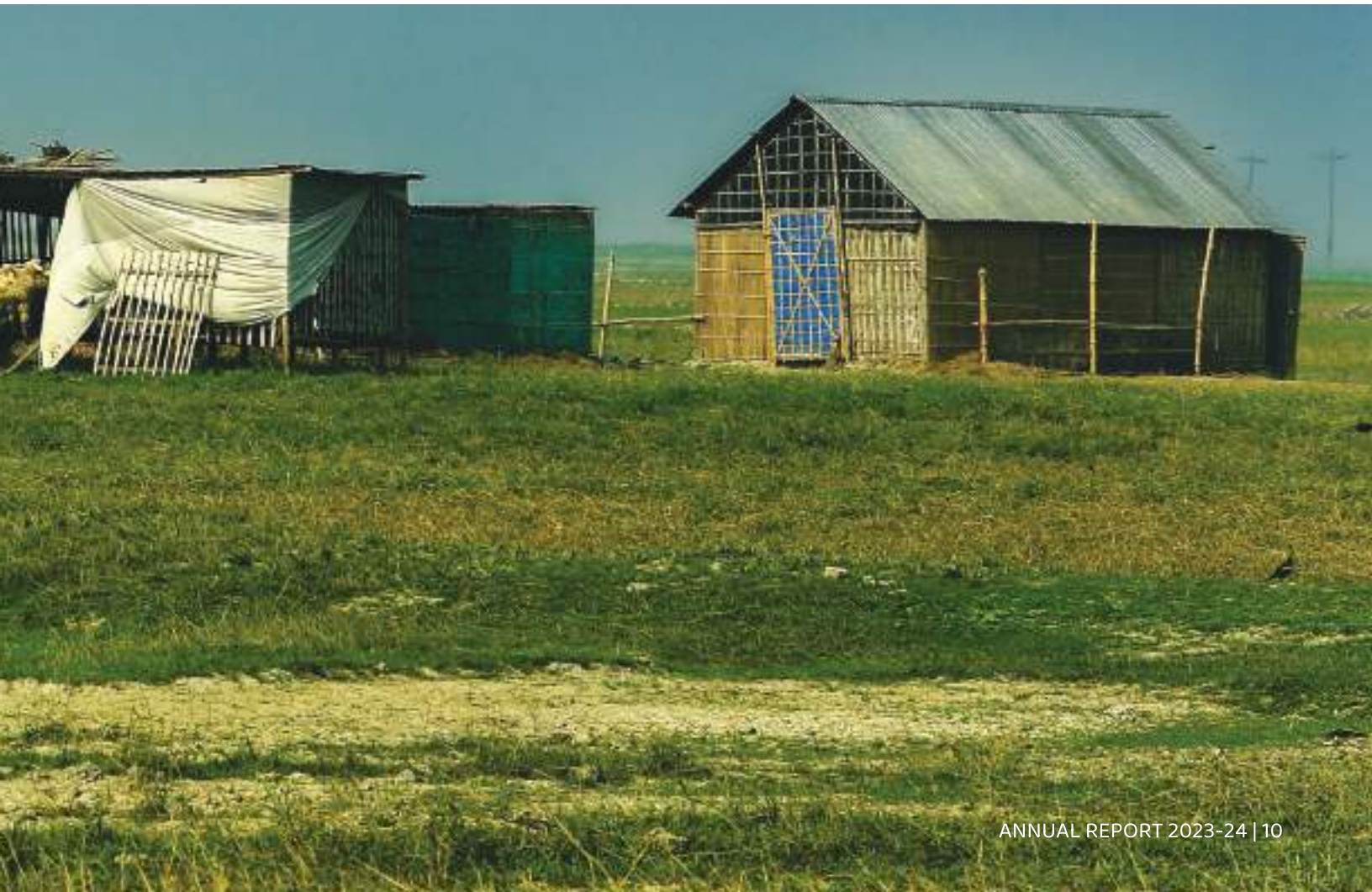
Md. Saleh Bin Sums
Executive Director

Operational Areas

- Social Development Program
- Sustainable Financial Choices
- Enterprise Development




Beneficiaries Coverage and Outreach
01 Rural and Urban Hardcore Poor
02 Disadvantaged & Underprivileged men, women and children
03 Landless, Marginal Small and Large Farmers
04 Fishing Community
05 Micro Entrepreneurs
06 Children, Youths and Elderly People
07 Tribal People
08 Coastal People
09 Char Dwellers
10 Haor People
11 Displaced/Uprooted People



Social Development Program

Sustainable Enterprise Project (SEP)

"Padakhep" is spearheading three transformative sub-projects under the Sustainable Enterprise Project (SEP), with vital support from the Palli Karma-Sahayak Foundation (PKSF) and the World Bank. These initiatives are being implemented across the districts of Chattogram, Cox's Bazar, Dhaka, Rangpur, and Dinajpur, reaching 2,150 micro-enterprises (MEs) engaged in salt processing and trade, street food vending and restaurants, and handicrafts. The primary focus of the project is to drive environmental improvement and foster enterprise development, ensuring a sustainable future for the communities involved.

Through these sub-projects, "Padakhep" is not only addressing critical environmental challenges but also working to expand the positive environmental impact of these enterprises. By enhancing the resilience and economic stability of Bangladesh's microenterprise ecosystem, the project strives to create lasting value and prosperity for small-scale businesses. With a holistic approach, it aims to reinforce both environmental sustainability and economic growth, empowering entrepreneurs while contributing to the broader goals of sustainable development

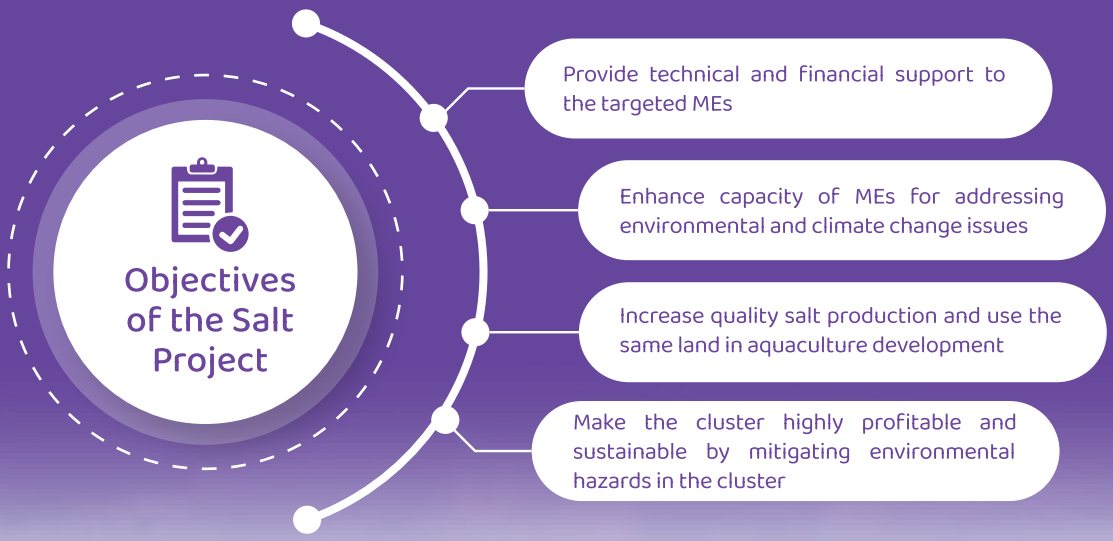
Padakhep has been implementing 3 sub–project under SEP

- Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade
- Promotion of Safe Street Food Management Practices Project
- Promotion of Environmentally Sustainable Diversified Handicrafts

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade

The sub-project, "Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade," launched under the Sustainable Enterprise Project (SEP) in December 2020, is focused on promoting sustainable practices within Bangladesh's vital salt processing and trade sector. Situated in the coastal heartlands of Bashkhali Upazila in Chattogram, and Cox's Bazar Sadar and Chakaria Upazilas in Cox's Bazar district, the project targets regions central to the country's salt production.

This initiative is poised to benefit approximately 20,000 community members, laborers, and micro-enterprises, delivering tangible improvements in both environmental stewardship and economic resilience. By fostering sustainable practices, the project not only empowers local enterprises but also contributes to the broader goal of creating a more environmentally responsible and economically stable salt processing sector. This marks a significant milestone in advancing the sustainability of Bangladesh's salt industry and enhancing the livelihoods of those involved.



Activities performed in 2023-24

- Conducted a baseline study across 1,200 households to understand the initial conditions and needs.
- Conducted a detailed training needs assessment for 850 micro-enterprises (MEs), followed by business development training to enhance their operational capabilities.
- Conducted capacity-building training on the ZIGZAG method for 1,200 MEs to introduce more efficient and environmentally friendly salt processing techniques.
- Provided training to 1,200 MEs on environmental and climate change awareness to foster sustainable practices.
- Installed 30 flood-tolerant hand tubewells and 28 deep tubewells to ensure access to clean water.
- Constructed 39 sanitary latrines to improve hygiene and sanitation.
- Established 15 sheds for labors and community members equipped with water and sanitation facilities to support the salt processing activities.
- Organized workshops and seminars at district, upazila, and union levels, involving community members and relevant stakeholders, including government officials, to foster a collaborative approach towards sustainable development.
- Conducted 300 community meetings to raise awareness about environmental, climate change, and health hazards.
- Conducted 4 national-level advocacy meetings with concerned ministries to align our efforts with national policies and gain further support.
- Successfully produced and received endorsement from BSCIC for sea salt produced in Cox's Bazar, demonstrating compliance with environmental standards.
- Developed a micro-enterprise focusing on Polythene Recycling, contributing to waste reduction and recycling efforts.
- Enhanced access to premium markets for the project's products, increasing economic benefits for the MEs involved.
- Established 4 Environmental Clubs at the community level to actively mobilize community members in addressing local environmental and climate challenges.
- Ensured safe drinking water and sanitation facilities for 850 MEs and 15,000 community members/workers involved in the salt processing and trade, significantly improving their quality of life.

These efforts have not only contributed to the environmental sustainability of the salt processing industry but also improved the socio-economic conditions of micro-enterprises and their communities in Bangladesh.

Promotion of Safe Street Food Management Practices Project

Recognizing the critical need for safe and hygienic street food practices, 'Padakhep' launched the "Promotion of Safe Street Food Management Practices" initiative in June 2021 under the Sustainable Enterprise Project, with support from Palli Karma-Sahayak Foundation (PKSF) and the World Bank. This program addresses public health concerns linked to street food while acknowledging its essential role in providing food, nutrition, and livelihoods for lower to middle-income groups. Focused on enhancing hygiene standards, environmental sustainability, and business profitability, the project is being implemented in Mirpur and Mohammadpur in Dhaka, and Rangpur Sadar and Co Bazar in Rangpur, targeting 350 micro-enterprises in the food service sub-sector. Through this initiative, 'Padakhep' is committed to creating safer, more sustainable, and efficient street food practices, contributing to a healthier public environment and unlocking the economic potential of the sector.

Activities performed in 2023-2024

During the period of 2023-2024, the Promotion of Safe Street Food Management Practices Project carried out several impactful activities aimed at enhancing the sustainability and safety of street food businesses in Bangladesh. Here is a summary of the key achievements:

01. **Establishment of Safe Street Food Market in Rangpur:** 'Padakhep' developed Safe Street Food Market in Rangpur City Corporation area. Under the Market 'Padakhep' developed 18 stall (15 stall for Street Food ME's & 3 Stall for Handicrafts ME's) to ensure safe food for city dwellers at an affordable price.

02. **Establishment of Environment-Friendly Mini-Industries:** 'Padakhep' provided financial and technical support to ME's to setup of environment-friendly food packaging mini-industries to promote sustainable packaging practices in Rangpur.

03. **Establishment of Mini Soap Making Factory:** 'Padakhep' provided financial and technical support to ME to establish a mini soap making factory by utilizing used oil, contributing to waste reduction and recycling efforts. The ME is branding "GHURI_BATI BALL SHABAN" in the northern region of Bangladesh at an affordable price.

04. **Formation of Environmental Clubs:** 'Padakhep' formed four Environmental Clubs in the targeted areas of Mirpur, Mohammadpur, Rangpur Sadar, and Co Bazar, providing micro-entrepreneurs (MEs) with dedicated spaces for environmental education and advocacy.

05. **Safe Street Food Festival:** 'Padakhep' organized a "Safe Street Food Festival" on 15-16 October 2022 in Dhaka to celebrate World Food Day, promoting safe food practices and showcasing local street food delicacies.

06. **Distribution of Dustbins and Utensils:** 'Padakhep' distributed 1,104 dustbins among 358 targeted MEs, enabling waste segregation with separate bins for green, yellow, and steel.

    - Provided utensils such as food cutters, chopping boards, and personal protective equipment (masks, gloves, hair caps, aprons) to improve food safety practices among MEs.

07. **Display Board Installation:** 'Padakhep' installed display boards containing messages of golden rules and food ingredients at 358 MEs', promoting transparency and safety in food preparation.

08. **Awareness Materials Distribution:** 'Padakhep' developed and distributed awareness-raising and knowledge-sharing publication materials such as 900 booklet, 2,500 leaflets, 4,200 posters, and themed materials to stakeholders at various levels in project areas.

09. **Training Sessions:**
    - Conducted fire safety training sessions for 350 MEs to mitigate fire hazards in their establishments.
    - Provided Chef Training on food diversification, processing, and management, along with food safety, hygiene, and environmental awareness training for 350 MEs each.

10. **Certification Training:**
    - Organized environmental, product, and business certification training sessions for 350 MEs to enhance their credibility and competitiveness in the market. During the project 'Padakhep' facilitated ME's in getting product certificate, business certificate, environment certificate and also achieved business certificates for 274 ME's, 4 environmental certificate & 2 product certificates.

These activities collectively contribute to the project's overarching goal of promoting safe and sustainable practices in the street food sector, ensuring the well-being of consumers, vendors, and the environment alike.

Promotion of Environment Friendly Diversified Handicrafts

Bangladesh's rural economy depends heavily on handicrafts. Bangladesh's handicraft industry is made up of tiny manufacturing facilities, most of which are found in rural areas. These businesses are run by their owners or with the help of a small staff of 10–20 people. The most well-known and well-liked handicrafts in the northern area, especially in the Rangpur district, include jute items (such as shopping bags, baskets, show pieces, Shika, rope, etc.), cloth-made caps, dressmaking, Nakshi Kantha, embroidery, designs on clothing and clothing, pottery, etc. The majority of businesses employ conventional methods, either with or without the aid of basic equipment.

Approximately 3 million people work in the industry overall, with more than three-quarters of them working in the textile, jute, wood, leather, cane, and bamboo sectors. A small percentage of handicraft manufacturers engage in exporting, whereas the majority sell their wares in the local market. Nevertheless, it is undeniable that despite significant progress, the majority of the resources remain untapped and the sector's promise still seems mostly unrealized. A suitable level of innovative adaptation has not yet been attained. Furthermore, the primary barriers to the industry's rapid expansion are supply-side limitations, a lack of technology, and a weak export marketing push.

Handicrafts are still not receiving the consistent and concentrated attention they need to increase skills, create a better working environment, build clusters for certain crafts with shared services, upgrade infrastructure, and expand the market. Furthermore, there are no high-quality raw materials available for product diversification. However, no design development center has been established, which is crucial for creating new items and diversifying existing ones. Craftspeople are not given the necessary training to perform better, and there is a lack of innovation and technology to support the sector's overall growth.

However, 'Padakhep' noted that the handicraft industry can offer a wide range of products due to its diverse culture, low capital investment requirements, potential employment opportunities, high value-added products, and different implications. Additionally, because of increased exports, handicrafts may also be a source of foreign revenue. 'Padakhep' has been carrying out the sub-project for 600 MEs in 5 Upazilas of the Rangpur and Dinajpur districts in light of the aforementioned problems.

Objectives of the Promotion of Environment Friendly Diversified Handicrafts Project

- Improve the standard and quality of handicrafts products by transferring technologies
- Improve environmental conditions at the workplace
- Provide technical and financial support to increase the capacity of the ME's for ensuring a quality product
- Branding handicraft products and expanding the market within and outside the country

Activities performed in 2023-2024

In the past year, our initiatives have significantly advanced the micro-enterprise (ME) landscape in the handicraft sector, with a focus on sustainable development, innovation, and environmental stewardship. Key achievements include:

- **Baseline Survey:** Successfully conducted a baseline survey among 600 households to gather essential information on the conditions and needs of MEs.
- **Sustainable Production Facilities:** Established a cotton production facility utilizing waste recycling methods, alongside a rope production facility that leverages locally available raw materials for various handicrafts, promoting entrepreneurship.
- **Eco-friendly Packaging:** Launched an environmentally friendly packaging production facility, aligning with our commitment to better environmental management and entrepreneurial growth.
- **Design Innovation:** Inaugurated a Design Development Center aimed at fostering innovation and diversification in handicraft products.
- **E-commerce Partnership:** Entered into a Memorandum of Understanding with Daraz, Bangladesh's leading e-commerce platform, to enhance the visibility and sales of ME products.
- **Capacity Building:** Conducted comprehensive training and orientation for MEs on product and business certification, innovative handicraft development, and environmental protection.
- **Training Materials:** Developed and delivered capacity-building training materials focusing on ecological handicraft production, waste management, and the adoption of environmentally sustainable practices, including occupational health.
- **Stakeholder Engagement:** Facilitated linkage development meetings and workshops connecting MEs with input suppliers, government agencies, and business entities to strengthen the handicraft ecosystem.
- **Community Engagement:** Organized community meetings to elevate awareness on environmental, climate, and health- related issues among community stakeholders.
- **Event Organization:** Hosted a variety of special events, including project inaugurations and fairs, to showcase success stories and foster a learning environment.
- **Awareness and Knowledge Sharing:** Produced and distributed educational materials, such as leaflets and posters, across different stakeholder levels to enhance awareness and knowledge sharing within the working area.

These efforts underscore our commitment to nurturing a sustainable, innovative, and economically viable handicraft sector, benefiting both the environment and the community at large.

Extended Community Climate Change Project (ECCCP-Flood)

Floods represent the most significant hydro-meteorological hazard in Bangladesh, with 88% of the country's land area located in floodplains. The expected increase in climate-related risks, including more severe flooding, is likely to have a profound impact on household welfare, especially in areas that are highly vulnerable to floods.

The marginalized communities in these regions, heavily reliant on agriculture, face heightened vulnerability to climate- induced disasters, impacting habitation, water availability, and sanitation systems. In response, PKSF has developed the "Extended Community Climate Change Project-Flood (ECCCP-Flood)" to bolster the resilience of these vulnerable communities against climate change effects.

The project focuses on achieving three key impact areas:

1) Enhancing resilience and livelihoods of the most vulnerable populations and communities.
2) Strengthening resilience in health, well-being, food security, and water security.
3) Building resilience in infrastructure and the built environment against climate change.

At the community level in flood-affected regions, adaptation activities include cluster-based elevation of homestead plinths, reconstruction of resilient houses on raised platforms, construction of climate-resilient sanitary facilities, installation of tube wells, implementation of goat/sheep rearing in slatted houses, and climate-resilient crop cultivation.

The ECCCP-Flood project is being implemented in five flood-prone districts of Bangladesh: Nilphamari, Lalmonirhat, Kurigram, Gaibandha, and Jamalpur. Through these efforts, we aim to mitigate the adverse impacts of climate change and enhance the resilience of vulnerable communities in flood-prone areas.

Objectives of the ECCCP-Flood Project

Increase resilience and enhanced the livelihoods of the most vulnerable people in the flood -affected area.

Increase the resilience of the poor, marginalized, and climate-vulnerable communities towards the adverse effects of climate change in the flood-prone areas of Kurigram district.

Activities performed in 2023-2024

In the past year, we've made significant strides in our efforts to support communities in flood-prone areas, focusing on safeguarding homes, enhancing agricultural practices, and promoting environmental awareness. Here are some key achievements:

01. Raised the homestead plinth of 1,985 households, protecting them from flood damage and ensuring their safety and security during flood events.
02. Provided training to 2,874 beneficiaries on cultivating high-value crops suitable for flood-prone areas, empowering them to enhance their agricultural productivity and resilience.
03. Distributed fertilizer and flood-resistant Aman seeds of Variety-BIRI 51/52 to 1,182 beneficiaries, enabling them to cultivate crops resilient to flood conditions and ensuring food security for their families.
04. Organized training sessions for 3,350 beneficiaries on climate change and other environmental issues, raising awareness and promoting sustainable practices to mitigate the impact of environmental challenges.
05. Provided support to 1,335 beneficiaries for the construction of goat/sheep slatted houses, improving livestock rearing practices and ensuring the welfare of animals in flood-prone regions.
06. In the reporting year, disbursed loans totaling BDT 33,84,000 million to 1,352 beneficiaries, alongside other forms of support, to facilitate their economic activities and enhance their resilience to flood-related challenges.
07. Monitored 578 selected households.
08. A total of 175 CCAGs have been formed.

These efforts reflect our commitment to supporting vulnerable communities in flood-prone areas, empowering them to adapt to environmental challenges and build resilient livelihoods for a sustainable future.

> ‘Padakhep’ launched ECCCP-Flood in Roumari Upazila under Kurigram district with the financial assistance of PKSF and Green Climate Fund (GCF). About 578 households of Roumari Upazila will be directly benefited from the project. Through this project, various developmental activities will be implemented with the help of poor and extremely poor people in the rural char areas of Kurigram District. The project started in November 2020 and will end on April 2027.

Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh

Bangladesh is one of the most vulnerable countries to climate change. The flash flood-affected Haor basin is one of four climate hotspot areas in the country. Wave erosion (locally called Afal) due to the intense flash flood is one of the major threats to the Haor settlements. The waves from Afal inundate the common areas, destroying the harvests of the households living in the Hati. Taking into account this vulnerability of Haor residents, Palli Karma-Sahayak Foundation (PKSF) is going to implement a project titled, "Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh," financed by the IKI Small Grants Funding Scheme of the German Federal Ministry for the Environment. The project will be implemented in the Haor area of Sunamganj district of Bangladesh with a view to protecting the villages (Hati) from wave erosion from Afal. The German development organization Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) Bangladesh office will look after the project. The PKSF will implement this project through its selected partner organization (PO). For this project, Padakhep Manabik Unnayan Kendra is the implementing PO of PKSF.

Objectives of the Project

- Promote climate adaptive infrastructure measures for selected vulnerable communities in the project area including communities.
- Promote climate-adaptive livelihoods for climate vulnerable people in haor region.
- Improve the biodiversity conservation through sustainable resource management for reducing impacts of climate change in the haor region.

Activities performed in 2023-2024

- Formed 15 community groups consisting of 367 households to support the project's implementation on the ground.
- Conducted 3 training for PO staff and relevant stakeholders for project management.
- Identify the associated risks of implementing the project.
- Select the criteria to identify the most vulnerable Hati.
- Select the Hatis based on their vulnerability due to flash floods, poverty, and the maximum number of households.
- Select the sites for the construction of wave protection walls or retaining walls.
- Develop a draft construction plan and procurement plan related to the implementation measures.
- Improve the design of the traditional concrete walls for flood protection and the buffer zones.
- Finalize the construction plan.
- Prepare bidding documents for inviting tenders to select contractors for the implementation of the project.
- Invite tenders and select contractors.
- Construction of hati protection wall of 165ft (out of 1258ft) measuring 368 m wall + 15.25 m stair to protect the villages (Hati) from wave erosion (locally called Afal).
- Development of buffer zone by plantation of native trees beside the wall will be commenced from December 2024 (as per work plan).
- Raising of plinth of Community common space for drying and harvesting of crops for the haor people of Sunamganj District will be commenced from November 2024 (as per work plan).

Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) Project

The PPEPP-EU project, led by the Palli Karma-Sahayak Foundation (PKSF), focuses on three key pillars: resilient livelihoods, inclusive finance, and access to nutrition and primary healthcare. It aims to uplift 215,000 households and benefit around one million individuals by September 2025. Targeting regions with high poverty rates—such as the North-West, South-West coastal belt, and Haor regions—the initiative seeks to connect vulnerable communities with economic opportunities and employment, ultimately combating extreme poverty in Bangladesh through the European Union's (EU) support.

The broader objective of the PPEPP-EU project is to enable two million people to permanently escape poverty while strengthening national institutions to provide essential services that support resilience and long-term prosperity. By focusing on areas where poverty reduction efforts have been slow, the project seeks to drive significant change by addressing structural barriers and improving access to critical resources such as healthcare, financial support, and employment opportunities.

The implementation strategy involves deploying the project in selected districts and Upazilas, prioritizing regions with deeply rooted poverty challenges. By tackling structural inequalities and enhancing service delivery, PPEPP-EU aims to create sustainable pathways out of poverty. Stakeholders are optimistic that the initiative will serve as a model for future poverty alleviation programs, promoting inclusive economic growth and fostering long-term resilience among the most vulnerable communities in Bangladesh. Padakhep has been implementing PPEPP-EU project from October 2022 in 3 Upazilas of Kishoregonj Districts as a partner organization of PKSF.

The project has two specific objectives:

•To enable two million people to exit from extreme poverty for good;

• To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.

The PPEPP-EU project is being implemented in selected districts and Upazilas of the regions where the prevalence of extreme poverty is high and the decline over the last decade has been slower than in other areas. These are: North-west region, South-west coastal belt, and the Haor area in the Northeast region of Bangladesh. It will also cover some of the severe poverty pockets around the country.

Activities performed in 2023-2024

- Formed beneficiary group with 3000 vulnerable women.
- Preparing a real database of unemployed beneficiaries, landless affected persons within the command area of individual sub-projects.
- Carried out training need assessment survey to identify the appropriate IGAs fo the beneficiaries.
- Distribution of Vegetable Seeds: Padakhep distributed 4 types of vegetable seed and provided agro-based inputs to 5534 beneficiaries for production nutrition and consumption to grow quality and nutritious crops. Padakhep also established 350 Nutrition (Pushti) Gardens under the livelihood components of the project.
- Establishment of Farms: Padakhep has established 81 duck farms, 14 broiler hen farms and 22 poultry farms. Padakhep provided support to 110 families for high value fish culture in water tanks and distributed BDT 25000 per family as grant money to develop entrepreneurs in preparing fishing equipment. Also, Padakhep has distributed BDT 20000 per family as grant money to 53 families to develop entrepreneurs in dry fish processing trades. Padakhep has extended vaccination service for poultry and livestock.
- IGA Activities: Provided skill development training to 800 ultra poor members and mobile servicing training to 5 members. Under the gender component, Padakhep has formed 2 "Couple Forum" and provided training on 'My Family-My Garden' to 40 couples.
- Formation of Mother and Child Forum: In order to improve the situation, Padakhep has formed 2 "Mother and Child Forum" and to encourage balance intake and overall nutritional status of pregnant and lactating women child boys and girls. Padakhep provided 35 food package and 2 package money for treatment for malnourished child.
- Farmers Field Day (FFD) and Nutrition Festivals: Padakhep has organized 15 FFDs where 6 for its crop production, 6 for livestock-related and 3 for its aquaculture development sector under the working areas. Padakhep has organized 10 Nutrition Festivals, 15 Cultural Programs and 11 Sports Competition for the community. Also, Padakhep has organized and observed Annual World Milk Day and World Egg Day.
- Prosperity House: Prosperity house is a model house at the PPEPP project. Each house contains 7 Income Generating Activities (IGAs) including homestead vegetable production, goat raring, country poultry and duck rearing, small business etc.
- Organize Vaccination and De-worming Campaigns at Village Levels: These activities aim to carry out the good health and perfect growth of cattle's and poultry of PVC member as well as the villagers of project area. Through this vaccination and de-worming campaign PVC member can link with public and private extension agent. Padakhep has organized vaccination and de-warming campaign where cattle and poultry were covered.
- Provided skills development training to 3,000 vulnerable women.
- Provided livelihood support to 3,000 vulnerable women on vegetable gardening, poultry, livestock, etc.
- Implementation of land acquisition for the rehabilitation of the selected beneficiaries.
- Consultation with project stakeholders including project affected persons and beneficiaries.
- Management of Grievance Redress Mechanism (GRM).
- Distributed 6 types of vegetable seeds to beneficiaries and established nutrition (Pushti) gardens under the livelihood component of the project.
- Distributed ducks, local breed hens and layer breeds, and established poultry farms for families.
- Under the fisheries component, provided support for high value fish culture in water tanks.
- Distributed grant money to develop entrepreneurs in preparing fishing equipment and dry fish processing trades.
- Organized field days and observed World Egg Day and Milk Day.
- Formed Kishoree Club with adolescent girls, Mother and Children Forum and also created Friend Nutrition-garden under the nutrition component of the project.
- Provided primary health care support to 3,000 families.
- Conducted practical sessions for the Community Nutrition and Health Promoter (CNHP) and arranged project briefing meeting.
- Arranged nutrition festivals, cultural programs and sports competitions for the community.
- Distributed health kit boxes to the health workers.
- Installed sanitary latrine in the house of eldest person in the project area.
- Arranged leasing of 10 decimal cultivable lands for 10 ultra poor families for 1 year.
- Monitored field level activities.

ENRICH Program

ENRICH, which stands for "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty," is a flagship program of PKSF. It represents a groundbreaking model for permanent poverty alleviation and socio-economic development, offering a diversified approach to credit programs. Launched as a people-centered initiative, ENRICH focuses on the holistic development of poor households at the grassroots level, with PKSF providing the conceptual framework, development, and technical support for the program. The overarching vision of ENRICH is to collaborate with the poor to create an enabling environment that fosters a dignified standard of living and upholds universal human rights.

The ENRICH program aims to combat poverty not just through income generation, but by adopting a holistic approach that addresses essential aspects such as health, education, youth development, and community engagement. The proposed interventions include a comprehensive support package, with credit being one of its components. A unique feature of ENRICH is its emphasis on community inclusiveness, involving local government and other stakeholders in the collective effort to elevate poor households out of poverty. The primary objective is to provide integrated support to each impoverished family, maximizing the utilization of their existing resources and capacities. Ultimately, the program seeks to ensure human dignity and freedom by progressively reducing poverty in a sustainable manner, aiming for complete elimination at both the household and community levels, and eventually across the entire country.

Since 2010, 'Padakhep' has been implementing the ENRICH program in partnership with PKSF. Currently, the program is active in the Surma and Dasherbazar unions under the Sadar Upazila of Sunamganj district.

Objectives of the ENRICH Program

- Attain total development of each HH as well as the whole community participating in ENRICH.
- Empower the poor HHs so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.
- Ensure freedom from all 'UN-freedoms' and human dignity for all members of all HHs under ENRICH.
- Ensure access of all participants in ENRICH to all capacity- enhancing activities such as education, skill training, and health services, essential institutional facilities, appropriate financing for their chosen economic undertakings, necessary market and other information, appropriate technologies, and so on.

Activities performed in 2023-2024

- **ENRICH Health Program:** Padakhep has been providing primary health services for a total of 10,000 population at Surma Union under Sunamgonj District and Dasher Bazar Union under Moulvibazar district. The ENRICH Health Programme is designed to provide comprehensive primary health care services for all households in the selected Unions. Currently 236 health volunteers and 30 health assistants visit the 10000 selected households in the ENRICH unions. Padakhep has been operating one 21 health care centers (satellite clinics, eye camp, static clinics) in two districts. The health assistants arrange satellite clinics every week which are attended by MBSS Doctors. Health camps (vision, dental, heart, diabetes, etc.) are also organized from time to time, with specialist doctors are attended where 630+ patients receiving primary health care support every day. ENRICH has also launched a de-worming campaign, giving away free medicine to 100% of its registered households for all members above 5 years of age.
- **Education program:** Education program of ENRICH is designed to enhance the ability and learning capacity of the primary level students of the poor and illiterate family of 21 unions. Under this program, Padakhep has established 79 learning centers and afternoon teaching centres in every member village where 2370 students enrolled in the centers. Procure learning materials, school dresses and bags as per the approved design, specification and sample. Ensure collection of textbooks and all required materials for LCs and learners. Organize half-annual/annual cultural events/debates/sports at LCs.

- **ENRICH Home:** Transforming Households: The concept of the ENRICHed home, or Samriddhi Bari, stems from the ENRICH program's mission to maximize the use of household resources through effective planning. An ENRICHed home integrates living spaces with facilities like sanitary latrines, tube-wells for drinking water, and either a solar home system or a biogas plant for sustainable energy. These homes are hubs of economic and environmental activities, including livestock and poultry rearing, vegetable and fruit cultivation, and the production of medicinal plants. Vermi-composting for organic fertilizer and improved cooking stoves ensure eco-friendly practices. Aesthetic elements like flower gardens enhance the environment, making these homes both functional and beautiful. All ENRICHed homes are supported by the program's education, health, and development components, creating a holistic model for improving living standards. The concept is rapidly expanding, driven by its success and visible impact on communities. Padakhep has established 300 sanitary latrine, 10 tube well and 35 bamboo bridge in the ENRICHed Home.

- **Medicinal Plant Cultivation Programme:** Medical plant cultivation is one of the innovative actions under the program along with various other IGAs. An initiative has been undertaken to promote the cultivation of medical plants, primary bashok, in the home yards of the ENRICH households as well as in any fallow land they have access to, both as a means to increase household income and to ensure supply of raw materials to local pharmaceutical industries.

- **Homestead Vegetable Cultivation Programme:** The vegetable cultivation program encourages and helps small and marginal farmers in ENRICH Union to cultivate vegetables of various types in accordance with local cropping patterns and cropping seasons during the year. Seeds and saplings are being distributed to 10,000 families under the program. Every family has been given seeds and saplings of a minimum of five different varieties worth Tk. 200.

- **Establish Vermicompost Plant:** Padakhep has already established 300 vermicompost plants within ENRICH Homes under the ENRICH program, situated in Surma union, Sadar Upazila of Sunamgonj district. ENRICH Home members are keen on continuing this technology, recognizing its benefits for chemical-free vegetable production.

- **Climate change interventions:** Padakhep has also taken climate change awareness in hand within this ENRICH program. Again awareness methods like Group discussion and interaction between households are also used. Some adaptation activities such as raising the plinths of houses and planting of trees and bushes for protection of houses from strong winds, and also some mitigation activities such as installation of solar home systems and promotion of improved cooking stoves are encouraged and facilitated. This creates awareness among the people living in rural areas and they begin to do whatever they can to prevent climate change for their own sakes.

Establish and Manage Older People's Club (OPC) Pilot Management under Cash Transfer Modernization (CTM) Project [Package: SD-14]

The Department of Social Services (DSS), with the support of the World Bank's Cash Transfer Modernization (CTM) Project, is committed to enhancing the livelihoods of the most vulnerable citizens of Bangladesh. The primary focus is to improve transparency and efficiency in delivering social benefits to the elderly, particularly through the Old Age Allowance (OAA) Program, Widow Allowance, and Disability Allowance. This project recognizes that simply providing financial assistance is insufficient to ensure the well-being of the elderly population. A holistic approach, known as a "cash plus" strategy, can significantly improve their lives by addressing non-financial barriers.

In line with global experience and success stories, the CTM Project aims to establish Older People's Clubs (OPCs) in selected 6 districts including Satkhira, Patuakhali, Gopalgonj, Natore, Kishoregonj and Moulvibazar. These community-based organizations actively engage and empower older people, including those from diverse backgrounds, and provide them with opportunities to address their social, health, and economic needs. The establishment of OPCs aligns with the GoB commitment to modernize service delivery and enhance the well-being of its elderly population.

The high-level objectives of this assignment are to:

- Establish, operationalize and monitor 400 OPCs in six selected districts.
- Document lessons learned to inform the promotion of OPCs in the longer term.

Activities performed

Setup HR Policies and Payment Accounts:

Develop HR policies regarding personnel management, benefits and recruitment. Manage payroll for all assignment staff. Liaise with DSS on personnel management. Set up payment accounts and activities related to the OPC pilot. Prepare financial reports for the Client. Provide regular activity reports and financial reports to DSS. Train the OPC bookkeepers in the financial and admin systems of maintaining and monitoring accurate financial information. Grievance Redressal Mechanism.

Establish 400 OPCs in Six Selected Districts:

Liaison with village and community leaders to identify and list the people older than 60 years. Describe the purpose and benefits of formation of OPC at the selected locations. Compile a comprehensive list of 400 OPCs from 6 selected districts adhering to the guidelines outlined in the OPC Pilot Operations Manual. Form 400 OPCs in 6 districts having at least 50 members according to the criteria mentioned in the OPC Pilot OM. Form OPC Management Board (OMB) in 400 OPCs through election process mentioned in the OM.

Capacity Building and Support for OPCs:

- Development Training Curricula and Modules on OPC Pilot Operation Manual: Draft the training curricula and modules based on OPC Pilot OM to be used for capacity building support to the OMBs and training assessment guidelines. Draft training curricula and modules on financial literacy, geriatric health, self-help, business skills, and life-skills and income generating activities and others and pre-testing and refinement of draft modules. Submit training curricula and modules on OPC Pilot Operation Manual, including financial literacy, geriatric health, self-help, business skills, and life-skills and income generating activities to CTM Project. Finalize the training curricula and modules on OPC Pilot Operation Manual and submit the final version of the training curricula and modules on OPC Pilot Operation Manual. Train project staff on the OPC Pilot Operation Manual including process of formation of OPC.

- Organize and Conduction of 3-days of TOT for OPC Leaders: Organize 3-days of TOT for the 2000 OMB representatives of the 400 OPCs and local DSS staff of the selected 6 districts. A total of 40 ToT will be organized and conducted and 50 OMB from 10 OPCs will attend in each of the ToT. Conduct pre-post survey for the follow-up training.

- Organize and Conduction of 3-days of Networking and Capacity Building Training for OMBs, Service Provider Staff and Local DSS Staff: Organize 3-days of Networking and Capacity Building Training for OMBs, Service Provider Staff and Local DSS. A total of 120 training will be organized during the assignment period. Each of training will be attended by 50 OMBs from 10 OPCs and every OMBs will receive the training 3 times during the assignment period.

Capacity Building of DSS and other Stakeholders:

Organize and Conduction of 3-days of TOT for DSS and other Stakeholders. Organize and conduction of 3-days of TOT for all Social Service Officers (SSOs) and Deputy Directors of respective selected 6 districts and Social Service Networking Officers from DSS Headquarters. A total of 30 participants will receive the TOT. The TOT will be conducted following the methods mentioned in the TOT for OPCs Leaders. Organize and Conduction of 3-days of Networking and Capacity Building Training for SSOs, DSS/PMU and Social Safety Net Wing Officers. Organize and conduction of 3-days of Networking and Capacity Building Training for Social Service Officers (SSOs), DSS/PMU and Social Safety Net Wing Officers from the selected 6 districts. A total of 4 training will be organized during the assignment period. Each of training will be attended by 30 stakeholders from the above mentioned departments.

Monitoring OPC Activities and Use of Funds provided directly by DSS:

Develop Quarterly Work Plan and Budget of OPCs. Develop quarterly (three months) work plan and budget for each of 400 OPCs at the earlier of each quarter in consultation with all OPCs members. Develop Monitoring Framework and Tools. Develop a Monitoring Framework in consultation with the CTM project of DSS. Prepare reports about the status of the implementation.

Undertake Monitoring and Technical Support Visits at OPCs:

Undertake regular monitoring visits at OPCs level for providing technical support. At least 400 visits per month to be undertaken by local level staff of the project and in total 4800 visits will be undertaken by local level staff to analyze progress and resolve bottlenecks. A total of 1200 visits to be undertaken by national level staff of the project and after the visits they will provide inputs to any methodology or monthly work plan changes.

Organize and Conduction of Quarterly Participatory Review and Planning Meeting with DSS/PMU, 6 SSOs and OMBs:

Organize planning and review meeting with the representatives of the DSS/PMU (2 officials from each district), Social Service Officers (SSOs), OMBs and staff of the project. A total of 36 planning and review meeting to be held during the implementation of the assignment period. A total of 50 participants will attend the meeting.

Annual Evaluation of Assignment:

Conduct annual evaluation of project activities particularly activities undertaken by 400 OPCs. Train OMBs on how to conduct evaluation and planning external sub-consultant to evaluate the activities of the project undertaken in selected 6 districts. Prepare district wise evaluation report and will share it with concerned stakeholders.

Organize and Conduction of Annual Review and Planning Meeting with DSS/PMU, 6 SSOs and OMBs:

Organize Annual planning and review meeting at selected 6 districts to share the findings of the evaluation and the progress made during last year. Train OMBs on how to conduct evaluation and planning external sub-consultant to evaluate the activities of the project undertaken in selected 6 districts. A total of 100 participants will attend in each of the annual planning and review meeting.

Document Lessons Learned:

Document lessons learned from the assignments by filtering the minutes and interactions held with OPC, OMB, CTM project of DSS and other stakeholders

Prepare and Publish Report on Lessons Learned and Good Practices:

Prepare reports on lessons learned and good practices and will publish it. About 500 copies of the report to be printed and published to promote the development and promotion of OPCs in the country.

Recovery and Advancement of Informal Sector Employment (RAISE) Project

In February 2022, PKSF launched the Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly funded by the World Bank and PKSF. The project's goal is to enhance employability, boost the productivity of the informal sector, and provide financial support to 175,000 low-income youth, micro-entrepreneurs, and COVID-19-affected micro-entrepreneurs in urban and peri-urban areas across the country. PKSF is carrying out the project through its network of 70 Partner Organizations (POs). Additionally, the project includes a component focused on the recovery and reintegration of COVID-19-affected returnee migrants, which is being managed by the Wage Earners' Welfare Board (WEWB) under the Ministry of Expatriates' Welfare & Overseas Employment.

Development Objective

The development objective of the Recovery and Advancement of Informal Sector Employment Project for Bangladesh is to provide services that can enhance earning opportunities for low-income urban youth, urban youth impacted by Coronavirus disease (COVID-19), and returning migrants.

Overall Objective

The overall objective of the project implemented by PKSF is to enhance access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas.

Specific Objectives:

- To restore the COVID-19-affected micro-enterprise/business by developing capacities of micro-entrepreneurs of urban and peri-urban areas and providing inclusive finance.
- To enhance the capacities and productivity of youth and young micro-entrepreneurs in the informal sector developing their capacities and providing inclusive finance.
- To enhance youth from low-income households in sustainable employment through apprenticeship programs.

Target Participants

The COVID-19 pandemic has had a significant impact on micro-enterprises and businesses receiving financial inclusion support, affecting a total of 50,000 participants. Additionally, 90,000 low-income youth and micro-entrepreneurs have accessed the business management track provided by Participants. Furthermore, 35,000 low-income youth have benefited from the apprenticeship track, with 35% of these participants being female.

It's important to note that priority enrollment in these programs is given to youths from disadvantaged groups such as Dalits, ethnic minorities, inhabitants of char, haor, hill tracts, tea estates, coastal areas, and persons with disabilities. This ensures equitable access to opportunities for all segments of society and contributes to inclusive economic growth.

Economic Inclusion

The project aims to enhance economic inclusion of low-income youth and micro-entrepreneurs in urban and peri-urban areas. The services include skill-acquisition through informal apprenticeship, business management training, and access to credit, among other interventions. The project participants are low-income, less educated youth living in urban and peri-urban areas.

Inclusive Finance

COVID-affected micro-entrepreneurs who were previous borrowers of the Partner Organization (PO) and are in need of financial assistance will receive inclusive finance on easy terms under the project to restore their enterprise/business. The project is also providing inclusive finance for the expansion of microenterprises by young micro-entrepreneurs. In addition, the project will finance new microenterprises by the apprentices who have successfully completed the apprenticeship program under the project. The master craftsperson's (MCPs) included in the project will be eligible for loans.

Capacity Enhancement

Risk Management and Business Continuity (RMBC) Training COVID-19 Affected Micro-entrepreneurs:

In order to develop the capacities of these micro-entrepreneurs, they will be provided training on Risk Management and Business Continuity. Informal sector micro-entrepreneurs are exposed to various risk factors including man-made and natural disasters but do not usually have the capacity to deal with those. Through this training, the micro-entrepreneurs will learn how to incorporate risk management, coping, and business continuity in the event of a shock. This will help the local youth build their capacities to secure sustainable employment for themselves which will, in turn, help them to support their families and contribute to national economy.

Business Management and Entrepreneurship Development (BMED) Training for Young Micro-entrepreneurs:

85.1% of total labor force is engaged in the informal sector (Labor Force Survey 2016-17). Taking into account the importance of this sector, PKSF will provide training on Business Management and Entrepreneurship Development to young micro-entrepreneurs who are lagging behind in order to develop their capacities on Risk Management & Business Continuity, Life-skills Development, Generic Business Management and Occupation specific Technical Skills Development.

Apprenticeship Program

'Ustad-shagred' system is a centuries old system of transferring skills from generation to generation and is mutually beneficial for both ustads (masters) and shagreds (apprentices). Under this project, youth from low-income households will be matched with skilled and experienced Master Craftsperson (MCP) selected by the POs according to the eligibility and selection criteria to host an apprentice. The apprentice will receive on-the-job training under the MCP and will also receive Life-skills Development training from a skilled trainer in order to develop his/her capacity to ensure sustainable wage employment.

Intervention of RAISE Project

- Psychometric profiling
- Integrated case management system
- Life skills/Soft Skills development
- Risk Management & Business continuity training
- At least 35% of participants will be women
- 7000 master craftspersons will be trained
- Around 800 trainers will receive ToT on soft skills and entrepreneurship development
- Recognition of prior learning (RPL) support to 3,500 youth

Suitcase Company System

A Case Management System (CMS) software will be developed to organize and store a collection of data, which will include contact information, demographic and employment details of the program participants, timetable schedules, batch schedules and history, billing information, human resources, and other necessary information required for the project. This system will help capture the progress of participants engaged in the Apprenticeship Program and track their milestones.

Psychometric Profiling

Psychometric profiling is the process of understanding an individual's personality, interactive style, and reasoning skills using a data-driven, objective, and structured approach. The primary aim of using psychometric profiling in the RAISE project is to assess an entrepreneur's entrepreneurial ability and potential, including traits, aptitude, attitude, knowledge, and skills related to business development. Proper application of this tool can be effective in providing start-up capital loans to new entrepreneurs and microenterprise loans to established micro-entrepreneurs. Partner Organizations (POs) have traditionally used various methods to determine the creditworthiness of potential borrowers, primarily based on the lender's judgment. Psychometric profiling, on the other hand, offers a data-driven approach to screening, providing a more objective assessment of all entrepreneurs.

Assist in Attaining SDG:

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

8 DECENT WORK AND ECONOMIC GROWTH

RAISE Project of Padakhep Manabik Unnayan Kendra

Padakhep Manabik Unnayan Kendra aims to improve the socio-economic conditions of the bypassed, disadvantaged, and most vulnerable people, particularly women and children, in rural, urban, and peri-urban areas. The organization has been working in various development sectors, including education, healthcare, financial inclusion, women's empowerment, youth employment, agriculture, and more. Since June 2022, Padakhep Manabik Unnayan Kendra has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project.

Catchment Area of RAISE Project

Padakhep Manabik Unnayan Kendra is implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project through 11 Zones, 16 Areas, and 28 Branches in 24 Upazilas across urban and peri-urban areas in 12 districts of Bangladesh. The catchment areas of the RAISE project are listed below:

Component 01: Inclusive Finance to Restore for COVID-affected Micro-entrepreneurs the Businesses and Risk Management and Business Continuity (RMBC) Training for their Capacity Enhancement

1,700 COVID-19-affected micro-entrepreneurs, who were previous borrowers of the Padakhep Manabik Unnayan Kendra, received inclusive financial inclusion Support on easy terms under the RAISE project to restore their enterprises/businesses. As part of the capacity-building program, these 1,700 micro-entrepreneurs also participated in 'Risk Management and Business Continuity' (RMBC) training.

RMBC Training conducted Participants (no)

1,700

BMED Training conducted Participants (no)

340

Component 02: Inclusive finance for Youth and micro-entrepreneurs from low-income households and Business Management & Entre- preneurship Development (BMED) training for their Capacity Enhancement

434 Low-income Youth micro-entrepreneurs received inclusive financial inclusion Support on easy terms under the RAISE project to increase the scope of their enterprises/businesses. As part of the capacity-building program, these 340 Low-income youth and micro-entrepreneurs also participated in 'Business Management & Entrepreneurship Development (BMED) training '(2 Months/16 days/96 hours) from July 2023 to June 2024.

Business Management and Entrepreneurship Development (BMED) Training for Young Micro-entrepreneurs

Business Management and Entrepreneurship Development (BMED) training (96 Hours/16 days) to young micro-entrepreneurs who are lagging behind in order to develop their capacities on Risk Management & Business Continuity, Life-skills Development, Generic Business Management and Occupation specific Technical Skills Development.

Business Management and Entrepreneurship Development (BMED) Training Part

1. Generic Business Management (20 hours)
2. Risk management and business continuity (RMBC) (12 Hours)
3. Life Skills Training and Field Visit for Knowledge sharing (34 Hours Life Skills Development Training and 6 Hours Field Visit)
4. Technical Training and Field Visit for Knowledge sharing (18 Hours Technical Training and 6 Hours Field Visit)

Component 03: Apprenticeship Program for youth from low-income households (6 Months Technical Training and 5 Days Life Skill Training and 2 days MCP Orientation)

76 master-craftspersons were selected and received a 2-day orientation on the apprenticeship program. Additionally, 270 youth from low-income households received 6 months of technical training in various trades such as Digital Marketing, IT Support Technician, Mobile Phone Servicing, Electrical Installation and Maintenance, Refrigeration & Air Conditioning, Consumer Electronics, Small Engineering and Metal Works, Motorcycle Servicing, Housekeeping and Food & Beverage Servicing, Baking & Pastry Preparation, Carpentry, Fashion Garments/Dress Making & Tailoring, Handicrafts, and Food & Beverage Production. These 270 apprentices also received a 5-day life skills training from a skilled trainer to enhance their capacity and ensure sustainable wage employment.

Selection of Mastercraft-Person	Orientation of Mastercraft-Person	Training for Low-income Youth	Life Skill Training for Apprentice
76	76	270	270

Community Outreach Program

Community Outreach, Selecting Apprentice and Youth (Person) 640

HISAL Program

The Haor people represent a significant portion of the country's population that continues to live below the poverty line. For over six months each year, the Haor areas are submerged underwater, preventing any agricultural activities during this time. This prolonged lack of livelihood opportunities has resulted in persistent acute poverty for generations among the Haor communities. Achieving sustainable development in the country is impossible without including the Haor people in the process. Inclusive development for the poor and ultra-poor populations in the Haor and other remote regions is essential for the nation to meet the UN-sponsored Sustainable Development Goals (SDGs).

Since 2006, 'Padakhep' has been dedicated to the Haor region of northeast Bangladesh, aiming to provide essential services, including financial inclusion, to address the area's pressing needs. The Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program was launched to tackle livelihood insecurity, vulnerability, and the inadequacy of government resources and services in the region. This program is designed to empower communities living in and around the Haor through an innovative approach that emphasizes community-based organizations (CBOs). Specifically crafted to address the significant gap in traditional microcredit services, 'Padakhep's alternative microcredit model is implemented in five deep Haor Upazilas: Nikli, Mithamoin, and Aushtogram in Kishoregonj district, Azmirigonj in Habigonj district, and Sulla in Sunamganj district, in partnership with PKSF. Through 30 CBOs, 'Padakhep' provides credit support and technical assistance to ultra-poor individuals, fostering their development and improving their livelihoods.

Investment Component for Vulnerable Group Development (ICVGD)-2nd Phase (1st Revision) Project

Empowering Women for Sustainable Economic Growth

Program Objectives:

The second phase of the Investment Component for Vulnerable Group Development (ICVGD) project is dedicated to transforming the lives of 8,900 women across five districts in the Mymensingh division. The project focuses on delivering targeted training and sustained post-training supervision to foster self-reliance and entrepreneurship. Key objectives include:

1. Forming 356 beneficiary groups, each comprising 25 women.

2. Providing 41 days of specialized training across six key modules:

- Multidimensional Human Development
- Trade-Based Training
- Social Behavior Change Communication (SBCC)
- Entrepreneurship Development Training (EDT)
- Financial Literacy
- Market Linkage and Value Chain Development

Activities performed

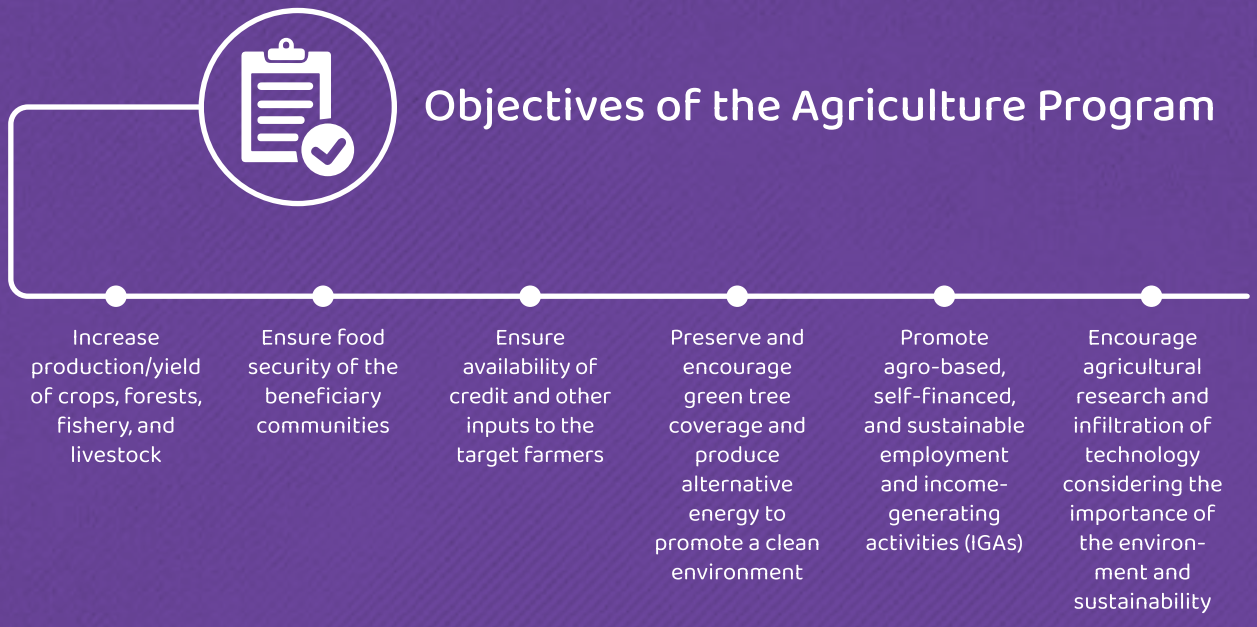
- Conducted baseline survey for identification of 8900 beneficiaries in the five selected districts.
- Formation of 356 beneficiary group at the community level through community mobilization under 49 Unions of 5 Upazilas.
- Conducted training need assessment survey.
- Provide technical and business skills through Entrepreneurship Development Training (EDT) and trade-based training.
- Business development service and technical assistance will allow VGD women entrepreneurs to tap into new and more profitable business.
- Based on beneficiary's business plan, form trade-based groups and organize training hiring specific resource person for the specific trade for enhancing beneficiary's knowledge and skills.
- Organize 6 days-long EDT training for 356 groups of beneficiaries under 49 Unions of 5 Upazilas.
- Organize 6 days-long Trade based training for 356 groups of beneficiaries under 49 Unions of 5 Upazilas.
- Identify possible financial institutions for beneficiaries and facilitate the process of access to the possible resources and banking services.
- Organize 4 days-long Training on Financial Literacy for 356 groups of beneficiaries under 49 Unions of 5 Upazilas.
- Provide value chain training and mapping local resources for the beneficiaries. Identify local actors who will be supportive to the beneficiaries and make a linkage for beneficiaries' business support.
- Organized 3 days training on Financial Literacy for 356 groups of beneficiaries under 49 Unions of 5 Upazilas in Greater Mymensingh Division.
- Provide post-training supervision and monitoring services for promoting economic opportunities for women.
- After EDT training, provide support to the make for the beneficiaries as women entrepreneurs and support their future growth.
- Organize 4 days-long SBCC training for 356 groups of beneficiaries under 49 Unions of 5 Upazilas Greater Mymensingh Division.
- Assist the women entrepreneurs in marketing their products.
- Organize 3 days-long Training for the beneficiaries and some of the stakeholders on Market Development and Value Chain Management for 356 groups of beneficiaries under 49 Unions of 5 Upazilas.
- Project activities monitoring and supervision in the field.
- Help the women entrepreneurs in expanding their businesses. Support provides to the women to participate in different events, which would allow them to market their products.
- Facilitate the process of use the mobile technology which will create opportunity for the beneficiary women entrepreneurs to access market information, communicate with customers and provide a new channel for buying and selling products for production and link with market opportunity for higher profit.
- Develop case study for documentation of project success and learnings.
- Monitoring and reporting of MIS based activity (monthly, quarterly and annual).
- Prepare report as per project requirements using MIS and support to Upazila Women Affairs Officer to prepare & submit reports to MIS.

Agriculture and Environment

Introduction

Agriculture is the foundation of Bangladesh's economy, providing livelihoods, employment, and a significant contribution to GDP growth. Recognizing its crucial role in poverty reduction and food security, 'Padakhep' launched the Agriculture Program to boost agricultural production and address sectoral challenges. Since its inception, 'Padakhep' has played a pioneering role in supporting farmers, helping increase yields through technical training, modern equipment, and market access. The program offers loans, training, technical assistance, and market linkages to medium and small-scale farmers, as well as sharecroppers, with a focus on adopting modern agricultural technologies and improving access to quality seeds, fertilizers, and pest management solutions.

'Padakhep's Agriculture Program is designed to empower approximately 1.5 million households, promoting agricultural productivity and sustainable growth. By integrating financial inclusion with agricultural interventions, the program enhances the socio-economic status of farmers and contributes to broader economic development. financial inclusion plays a critical role, providing the necessary financial resources to implement these initiatives, thereby promoting long-term economic growth and agricultural sustainability in the country.



Aquaculture Development Project (AqDP) under Padakhep Fisheries Program

Access to and rights over water bodies have historically been a significant challenge for impoverished fishing communities in Bangladesh. Traditionally controlled by affluent landowners, these resources were leased from the government and utilized for profit, leaving fishers to work as hired laborers. Recognizing this inequity, the International Fund for Agricultural Development (IFAD) successfully advocated for direct leasing of water bodies to fisher groups, granting them tenure security and the ability to manage and optimize these resources independently. This policy shift has empowered fishing communities, enabling them to enhance productivity and improve their livelihoods. To further support these efforts, IFAD launched the Aquaculture Development Project (AqDP), targeting impoverished households, particularly landless and near-landless individuals and marginal farmers, with a strong focus on women. The project aims to alleviate poverty, empower communities, and promote gender equality by improving access to water bodies and providing credit for income-generating activities (IGAs). Implemented since 2002 in partnership with 'Padakhep' and eight NGOs across several districts, AqDP also facilitates communal land management and fosters group-based aquaculture initiatives. Financial support is provided through Sonali Bank and IFAD's dedicated credit fund, while the Ministry of Fisheries and Livestock and the Department of Fisheries oversee its implementation.

'Padakhep' has been at the forefront of implementing the AqDP since 2002, collaborating with eight partner NGOs across Rajbari, Faridpur, Magura, Jashore, Jhenaidah, Chuadanga, Meherpur, and Kushtia districts.

Objectives of the AqDP Program

- Boost fisheries/ aquaculture production and the income of the people living in poverty.
- Establish and strengthen community organizations to ensure access to the target group of the water bodies and as the institutions through which technical and social services can be provided to the AqDP-target group on a sustainable basis
- Improve the status of women by including them in the project's mainstream activity of pond aquaculture and by providing support for IGAs
- Improve the resource base through the rehabilitation of suitable large water bodies and ponds
- Improve access, hence product marketing, to/from rural communities through improvement of rural roads and growth centers, and create productive physical infrastructure involving local bodies

Activities performed in 2023-2024

Key achievements of the program include

- Engaged approximately 185,225 loanee members in income-generating activities (IGAs) through financial inclusion support.
- Established 128 Lake Fishing Groups by June 2024, with 1,280 beneficiaries participating in baor fish culture activities.
- Formed a total of 652 Pond Aquaculture Groups, comprising 9,795 members engaged in pond aquaculture activities.
- Disbursed BDT 50.61 million to partner NGOs and BDT 325 million to zonal offices for use as loans for beneficiaries.
- Conducted meetings, workshops, and field visits in collaboration with the Department of Fisheries (DoF), Sonali Bank, and partner NGOs to review project status and explore future opportunities.

Improvement of Ponds, Canals Across the Country Project (IPCP)

In Bangladesh, the vast network of rivers, canals, ponds, and haors offers significant potential for agricultural development, but many of these water bodies remain underutilized due to seasonal droughts and the risk of flooding during the monsoon. Many canals and ponds have dried up or become neglected, limiting their potential for activities like fish farming and other income-generating ventures. To address this, the Local Government Engineering Department (LGED) has launched the Improvement of Ponds and Canals Across the Country Project (IPCP), aimed at revitalizing approximately 14,910 Khas ponds, 3,493 institutional ponds, and 6,536 Khas canals. This project will enhance drainage systems, promote forest management, and encourage sustainable practices, such as tree planting, to mitigate flooding and preserve surface water resources.

'Padakhep' has been actively involved in implementing three packages of this project across 44 districts and 344 Upazilas in Greater Dhaka, Mymensingh, Chattogram, Sylhet, Khulna, and Barishal divisions since February 2020. The primary goal is to transform ponds and canals into productive resources that increase water storage capacity and support income-generating activities, particularly benefiting rural, unemployed, and impoverished communities. By providing employment opportunities and financial support, including for vulnerable women, the project offers a platform for both educated and uneducated youth to become self-employed, raise their living standards, and contribute to rural economic growth.

Objectives of the IPCP Project

- Improving ponds to usable standard for multidimensional usages including income generating/commercial activities
- Promoting sustainable agricultural practices by utilizing improved water management techniques, increasing irrigation capacity for farmlands near ponds and canals.
- Generating direct (short-term) employment opportunities through improvement works of ponds and canals.
- Creating long-term employment opportunities through income generating/ commercial activities.
- Enhancing environmental integrity and flood management through increased surface water storage, drainage facilities, and planned tree plantation.
- Supporting climate resilience by increasing water retention in times of drought and mitigating flood risks through better canal and pond infrastructure.
- Strengthening local governance and community involvement by encouraging participatory management of water resources, empowering communities to maintain and manage ponds and canals sustainably.
- Promoting gender inclusivity and social equity by ensuring that vulnerable groups, including women and marginalized communities, have access to the employment and income-generating opportunities created by the project.

Activities performed in 2023-2024

Throughout the year, we have accomplished significant milestones in our efforts to support unemployed individuals and promote income-generating activities (IGAs) across the country. Here are the highlights of our achievements:

Activities Performed in 2023–2024

- Conducted a comprehensive digital survey nationwide to gather data on unemployed individuals.
- Data collected on 44,000 recipients from canals in Dhaka, Mymensingh, Chattogram, Sylhet, Khulna, and Barishal regions.
- Conducted a 7,029 feasibility study for ponds and canals in Dhaka, Mymensingh, Chattagram, Sylhet, Khulna, and Barishal regions. Motivated the beneficiaries to form 390 groups for their own benefit.
- Assessed the need for IGA training programs to help recipients implement the plan. Established a robust database of unemployed beneficiaries within the coverage area of each sub-project.
- Supported cooperative groups with institutional and financial management, focused on fish culture, duck breeding, minor irrigation, and vegetable production.
- Developed realistic IGA plans for each scheme based on beneficiary needs and resources.
- Assessed beneficiaries' training needs to improve their ability to implement IGA plans successfully. Facilitated and monitored feasibility/participatory rural appraisal (PRA) activities, training programs, and motivational initiatives.
- Conducted 13th IGA training sessions to equip beneficiaries with the necessary skills and knowledge.
- Conducted thorough environmental assessments in each region to measure the ecological benefits of rehabilitating ponds and canals, with an emphasis on biodiversity restoration and improved water quality for surrounding communities.
- Partnered with local businesses and international NGOs to secure funding and technical expertise, leading to the scaling up of successful IGAs such as fish culture, duck breeding, and crop production.
- Implemented an income-tracking system to monitor the financial progress of beneficiaries, ensuring that the IGAs generated sustainable income. A special focus was placed on ensuring equitable income distribution among cooperative group members.
- Assisted beneficiary groups in fulfilling requirements for loans from the 104 persons lonee in this year "EKTI BARI EKTI KHAMAR" Project to implement IGAs.

These efforts signify our commitment to empowering unemployed individuals and fostering sustainable income generation opportunities across different regions. We look forward to continuing our impactful initiatives in the upcoming year.

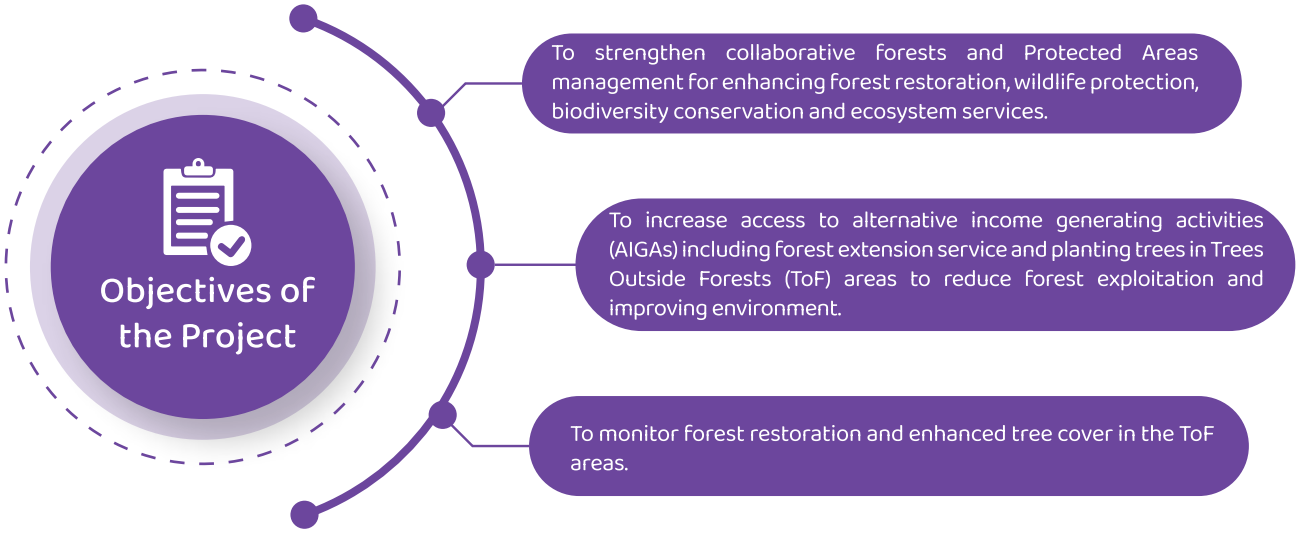
Sustainable Forest and Livelihoods (SUFAL) Project

Consulting Services for Safeguard Training: Social and Environmental TOT for Community Members

'Padakhep', in partnership with Environment, Agriculture and Development Services Ltd. (EADS) and Management and Training International Limited (MTI), has implemented "Consulting Services for Safeguard Training – Social and Environmental TOT for Community Members" under "Sustainable Forest and Livelihoods (SUFAL) Project" is an initiative supported by the International Development Association (IDA) and implemented by the Bangladesh Forest Department (BFD). It focuses on developing the hill forests, sal forests in the plain lands, and afforestation in the coastal areas. Through sustainable forest management, the project aims to restore deforested areas, promote alternative livelihoods for forest-dependent communities, reduce forest dependency, and address the impacts of climate change.

The project covers 183 upazilas in 32 districts of Bangladesh, including hilly forests, sal forests in the plain lands, and forested areas in the coastal regions. Approximately 92.77 million people from around 20.29 million households are directly or indirectly benefiting from the project, contributing to their well-being both economically and environmentally.

The primary objective of this training is to provide local forest-dependent communities with an understanding of environmental and social security issues and increase awareness so that they can easily incorporate it into their practices. Additionally, the training aims to enhance the capacity to carry out effective community-based management of protected areas and sustainable management of forest resources. The training was included a two-days trainer training session for 800 beneficiaries selected from the SUFAL project, who will be capable of providing training to other community members in the future.



Activities performed in 2023-2024

- A total of 25 batches of two-day training sessions were conducted for 800 forest-dependent communities which are include 600 FCVs across 13 forest divisions of Bangladesh Forest Department.
- The first training session was held on April 23-24, 2024 in Shreepur Upazila of Gazipur district under the Dhaka Forest Division. And the last training was held on June 11-12, 2024 in Mohipur, Kolapara, Patuakhali Forest Division.
- Build awareness about Environmental and Social safe issues total of 800 forest-dependent communities, including 530 males and 270 females, participated in the training which cover 33.75% of female participants.
- Enhance the knowledge about the Rules and Laws, regulations, and policies related to forest and wildlife management.
- Improve the knowledge about the Gender and women rights.

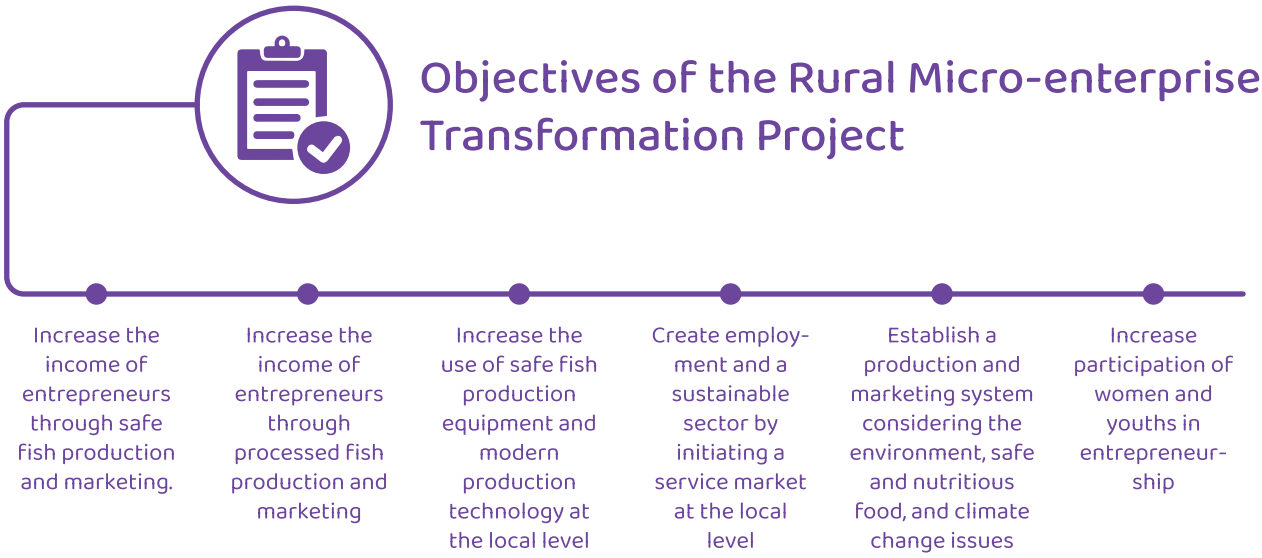
Rural Micro-enterprise Transformation Project (RMTP)

'Padakhep' has been implementing the sub-project titled "Production and Marketing of Safe Fish & Fish Products" under the Rural Micro-enterprise Transformation Project (RMTP) since June 2022. The initiative, funded by IFAD and DANIDA and supported technically by the Palli Karma-Sahayak Foundation (PKSF), operates across five Upazilas in the Gopalganj district: Gopalganj Sadar, Tungipara, Kotalipara, Kashiani, and Mukshedpur. The project aims to benefit 9,138 participants, including fish farmers, fishermen, input suppliers (seeds, fish feed, and medicine), service providers, traders, retailers, and fish processors.

The project's duration extends until September 2025, with several key activities planned and underway. These include:

- Enrolling project participants and building their capacity.
- Introducing modern fish farming technologies.
- Selecting and training lead fish farmers.
- Establishing fisheries service and advisory centers.
- Demonstrating aquaculture technologies, including biofloc culture.
- Facilitating fish processing and marketing (e.g., ready-to-cook products).
- Setting up hatcheries.
- Promoting ecotourism to create alternative employment opportunities for fishermen.

Additionally, the project focuses on value chain development and human resource development to enhance productivity and sustainability in the fisheries sector.



Major Achievements in 2023-2024

- 9,138 Project participants enrollment through KOBO Tool Box Apps provided by PKSF.
- Provided skill development training on various project related issues such as Financial Literacy, Nutrition, Climate, Environment and Social issue, Business Management, Safe Inputs use for aquaculture, Fish assets preservation during flood and natural calamities harmful effect etc. to the 5,783 project participants. The training session conducted by Area Manager, Value Chain Facilitator, Branch Manager, Assistant Value Chain Facilitator & Community Manager.
- Provided skill development training on Good Aquaculture Practices (GAP) and Modern Technology uses and Safe Fish Production to the 110 Lead Farmers. The training session was conducted by Project Coordinator, Senior Upazila Fishery Officer & Value Chain Facilitator.
- Established 31 Semi-Intensive Fish and Prawn Culture Extension Demonstration plot, 6 Intensive Bio floc Fish Culture Extension Demonstration plot, 14 Fast Growing Fish (Halda, Suborno Rui, G-3) Demonstration plot at different project location.
- A grant has provided to support the production and marketing of 'Ready to Cook' fish products abundance at Kotalipara Upazila. This initiative aimed to encourage entrepreneurship and safe fish production among the local community.
- A Fish Hatchery has established at Kotalipara Upazila. The objectives of this Fish Hatchery are quality fish fry production for local farmers, to improve the quality of genetic improvement and reduce dependence on another fish hatchery. This grant is aimed also to protect endangered native fish species and promote the use of environmentally friendly materials.
- 12 Fisheries service and advice center have established at 5 Upazila in Gopalganj district. These centers aimed to provide hands-on training and advice to fish farmers, including soil and water testing.
- With the assistance of Department of Fisheries 9 Fish Sanctuaries have established/repaired in different locations of project areas in Gopalgonj district under this project. The objectives of these Fish Sanctuaries are Protection of genetic pollution, Indigenous fish conservation and management of fisheries resources.
- The 27 IGA's such as boat decoration, fish cutter, mobile van (food item including fish), fishing net and mini demonstration (Koi Fish) have Provided assistance for alternative livelihood employment of the poor fishermen under this project.
- Local fish marketplace/Arot is not environment friendly. Considering the local fish marketplace environment, from this project provided some facilities for fish marketplace development such as tubewell installment for water facilities, Water storage tank, Drum for temporary fish storage, Grading table, Ice storage box and plastic caret etc.

Plantation

'Padakhep' acknowledges the critical role of tree plantation in reducing atmospheric carbon dioxide and addressing global warming. As part of our dedication to economic development and environmental sustainability, we actively promote tree planting across various initiatives. We distribute crop and vegetable seeds, as well as saplings of timber, vegetable, and fruit trees, encouraging beneficiaries to plant them in their homesteads.

Additionally, 'Padakhep' is involved in embankment tree plantation projects aimed at protecting embankments and creating green belts. Since 2000, we have been implementing these initiatives under the IFAD-funded Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP), in collaboration with the Department of Agriculture Extension (DAE). Over 27 kilometers of embankments along the Kangsha River in Netrakona district have been planted with timber, medicinal, and fruit trees, providing local communities with timber and fuelwood while promoting a cleaner environment. 'Padakhep' remains committed to expanding our tree plantation efforts, recognizing their profound benefits for both environmental conservation and community well-being.

Establish Vermicompost Plant

Vermicomposting stands as an essential organic and biological process, employing earthworm species to convert biodegradable wastes into nutrient-rich manure. This vermicompost serves as a valuable biofertilizer in organic farming and sewage treatment, enriching soil quality and promoting sustainable agriculture practices.

In line with this, numerous vermicompost plants have been established annually within ENRICH Homes under the ENRICH program, situated in Surma and Dasherbazar unions under the Sadar Upazila of Sunamgonj district. ENRICH Home members are keen on continuing this technology, recognizing its benefits for chemical-free vegetable production.

'Padakhep' remains committed to expanding vermicompost facilities across all ENRICH Homes under the project. These eco-friendly fertilizers, produced by households, serve dual purposes: enriching their own agricultural endeavors and contributing to sustainable environmental practices.

Training and Suggestions

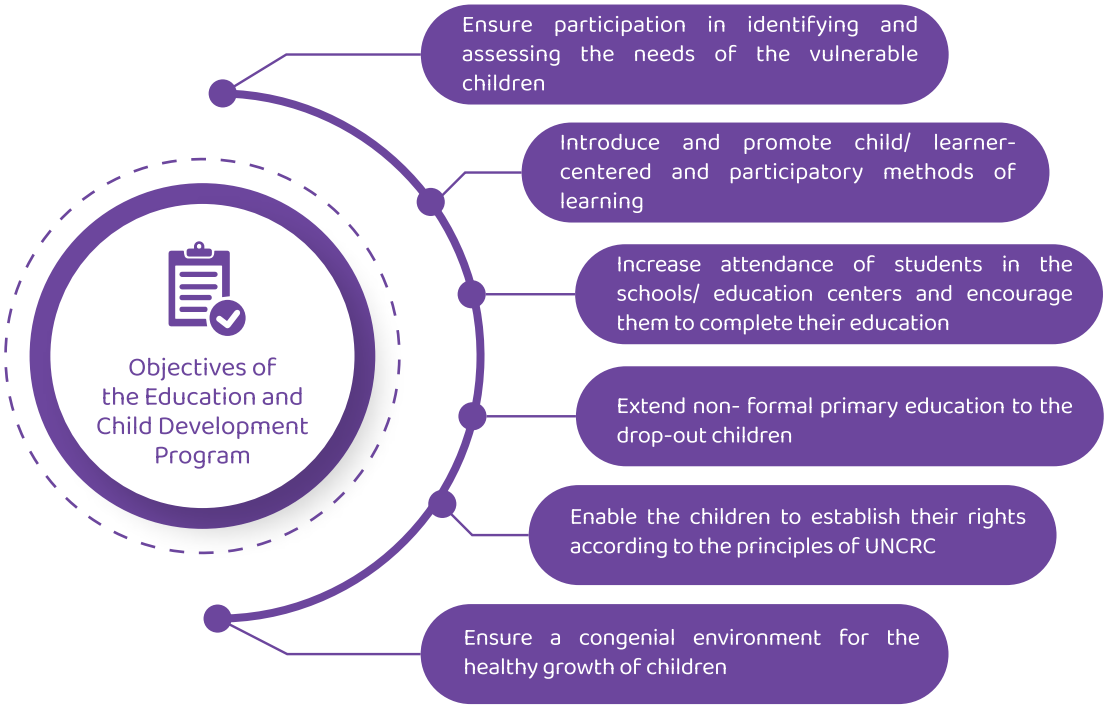
In addition to providing credit and technical assistance, 'Padakhep' organized training sessions for beneficiaries on various Income Generating Activities (IGAs). Annually, a significant number of beneficiaries received training on Beef Fattening, Vegetable Cultivation, Goat Rearing, Poultry Rearing, and more. Furthermore, 'Padakhep' offered agricultural advice and suggestions to farmers to enhance their knowledge on various aspects. These services played a crucial role in updating beneficiaries' knowledge and facilitating smooth operation of their agricultural activities.

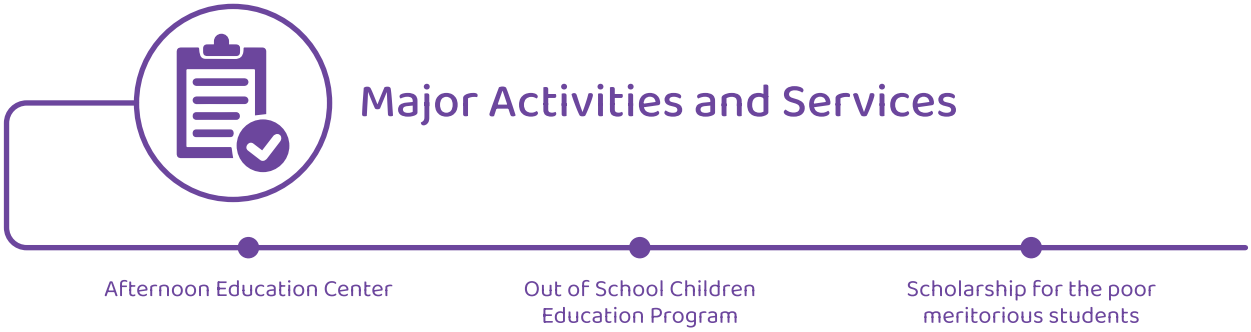
During this year, Padakhep provided agricultural guidance to 947 farmers on diverse issues, further contributing to their capacity building and agricultural success.

Education and Child Development

Introduction

At 'Padakhep,' we understand that education is crucial for human capital development, driving productivity, economic growth, and broader socio-economic progress. Recognizing its foundational role in nation-building, we have implemented several educational programs aimed at supporting children from disadvantaged backgrounds, including working children and those with exceptional potential but limited financial resources. Our initiatives focus on providing these vulnerable children with access to education, ensuring they are not deprived of learning opportunities due to financial or socio-economic barriers. In addition to academic support, 'Padakhep' integrates economic activities alongside human capital development, empowering individuals and communities to build a brighter and more equitable future.





Afternoon Education Center

Addressing the high dropout rates in primary schools, particularly in rural Bangladesh, is a major challenge in achieving educational goals. Many students, especially those from impoverished families with illiterate guardians, are forced to leave school before completing grade five. This dropout trend is often worsened by poor academic performance, creating fear and discouragement among students.

In response, 'Padakhep' has launched afternoon education centers under the ENRICH program, an initiative of PKSF, to reduce primary school dropouts and support underprivileged children. Operating across 21 unions, these centers aim to provide academic assistance to students, particularly those in playgroup, class I, and class II, offering a supportive environment for slow learners and at-risk students. The centers operate daily (except Fridays), providing not only academic support but also extracurricular activities to engage students.

Currently, 'Padakhep' is running 78 education centers across two unions, benefiting 2,340 underprivileged children, mainly from rural areas. These centers are staffed by teachers, mostly women with at least an S.S.C level education, who guide 20-30 students per session, helping them with their lessons and homework. Additionally, a guardian committee is formed at each center to ensure effective implementation of the program, demonstrating 'Padakhep's commitment to tackling dropouts and fostering educational empowerment in marginalized communities.

Out of School Children Education Program

In Bangladesh, the government demonstrates its commitment to universal primary education through a policy of free and compulsory schooling, ensuring that every child has access to education. However, despite these efforts, a significant number of children remain out of school due to various factors, including poverty-driven dropout rates.

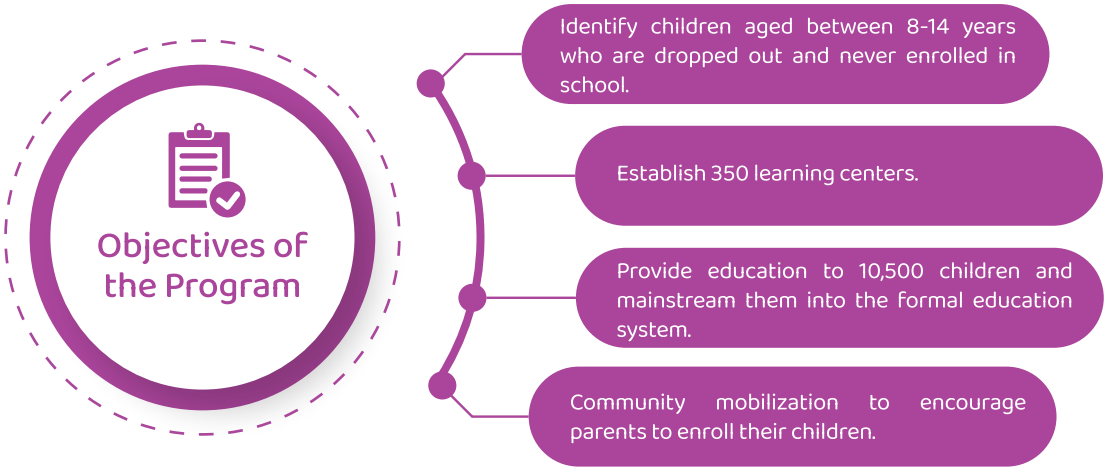
To address this issue, the government launched the 'Out-of-School Children Education Program', aimed at reintegrating children aged eight to fourteen back into the education system. This initiative offers flexible, non-formal education to approximately nine lakh out-of-school children, preparing them for secondary school enrollment upon completion of their primary education.

The Bureau of Non-Formal Education (BNFE) is leading this program, establishing over 32,000 learning centers across the country. Each enrolled student receives a monthly stipend of Tk 300 in urban areas and Tk 120 in rural areas to support their educational journey. The program is part of the "Out of School Children Program as Second Chance Education", a component of the Primary Education Development Program (PEDP)-4.

Currently, BNFE is piloting the program in six districts, serving one lakh students. The pilot phase will conclude next year, after which full-scale implementation will begin. The program addresses dropout challenges by offering individualized attention in small class sizes, with each learning center having one teacher for 20-30 students.

Additionally, students receive essential materials, including school uniforms and bags, on an annual basis to enhance their learning experience. The curriculum spans three and a half years, with six-month intervals for grades 1, 2, and 3, and one-year intervals for grades 4 and 5. After each grade, students take final exams, and fifth-grade students sit for the Primary Education Completion (PEC) exams to assess their academic progress and readiness for further education.

This initiative reflects the government's dedication to inclusive education, providing marginalized children with the opportunity to access quality education and seamlessly transition into the formal schooling system.



BNFE is engaging 53 nationally reputed NGOs to implement the program in 61 districts. 'Padakhep' has been implementing the program since December 2020 in 5 Upazilas under the Feni district and will end on June 2025.

Activities performed in 2023-2024

Activities performed in 2023-2024

Here are the activities undertaken during 2023-2024:

- Enrolled 2,200 children in government primary schools.
- Identified 10,500 children aged 8-14 years who were either dropouts or had never enrolled in school.
- Conducted district-level orientation workshops involving stakeholders.
- Held 5 Upazila-level orientation workshops and 38 union-level workshops with relevant stakeholders.
- Established 350 learning centers.
- Provided education to 10,500 children, facilitating their integration into the formal education system.
- Formed 350 Center Management Committees (CMCs).
- Successfully completed community mobilization efforts to encourage parents to enroll their children in schools.
- Conduct annual Refreshers Training for the teachers and supervisors
- Conduct Subject-based Training for the teachers
- Staff training for online data entry (DU)
- Purchase and distribute learning materials
- Provide attendance register, meeting register, visit register and other registers.
- Provide indoor games materials to the LCs
- Provide ID Card to the students
- Provide school dress and school bag to the students
- Provide stipend to the students
- Conduct annual Refreshers Training for the teachers and supervisors
- Conduct Subject-based Training for the teachers
- Monthly coordination meeting for teachers and for supervisors (Upazila Wise)
- Organize Quarterly meeting with parents (Upazila Wise)
- Conduct grade final exams
- Organize half-annual/annual cultural events/debates/sports at LCs
- Observe national and international days at LCs as per the guidance of BNFE

Scholarship for the poor meritorious students

In Bangladesh, every year a good number of meritorious boys and girls are compelled to discontinue their education halfway through, for lack of money. As a result, a major part of the students of poor families is deprived of higher education. Considering the situation, PKSF mobilized a fund for these students which have been distributed as a scholarship among the selected poor students by its partner organizations since 2012. It is a regular activity of PKSF aimed at providing financial support to meritorious but poor students from remote rural areas of Bangladesh who otherwise would be unable to continue their higher studies due to financial hardship. Students are screened and selected from the list prepared by partner organizations for extraordinary performances of very poor meritorious students from remote rural areas. Through the awarding of scholarships, PKSF tries to address the issue of poverty eradication in a larger and more futuristic way. A good number of meritorious students from poor households per year will be eligible for this support. The scholarships are awarded in recognition of their brilliant results in SSC and HSC or equivalent examinations. They are also eligible for two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Each selected student received an amount of BDT 12,000 in one installment. In 2023-24, a total of 32 poor meritorious students from different Zones of Padakhep were delivered cheques of financial assistance totaling an amount of BDT 3,84,000 to continue their education.

> Till now, a total of 746 poor meritorious students from Padakhep have been given scholarships worth BDT 98,16,000 from PKSF's Programmes-Support Fund. For distributing the cheque of 'Education Scholarship', Padakhep arranged programs at the field level attended by local elites, GO, and NGO officials.

Higher Education Scholarship

Padakhep started Scholarship for the meritorious children intending to awaken and strengthen the new generation in the flow of consciousness, history, and tradition of the liberation war. Students studying in higher education with higher secondary education will be able to apply for scholarship. The selected students will get BDT 10,000 for one time and BDT 3,000/per month until they complete their higher education. Padakhep awarded the Scholarship for the 2023-24 a total of 44 meritorious students worth BDT 10,26,000 from its Microfinance network on the occasion.

Sports and Cultural Activities

Padakhep organizes sports and cultural programs for children and youth to nurture their cultural and ethical growth. By supporting school- and community-based activities, the organization promotes indigenous cultural practices and fosters sportsmanship. Financial assistance is also provided to educational institutions to encourage active participation. Cultural events are used as powerful tools to raise awareness about social issues such as terrorism, violence against women, drug abuse, child marriage, and eve teasing. These programs not only entertain but inspire positive change and community development.

In the reporting year, Padakhep successfully implemented sports and cultural activities under the ENRICH and PPEPP programs, leaving a meaningful impact on participants and their communities.

Integrated Community Based Center for Child Care, Protection and Swim-Safe Facilities (ICBC) Project [Package: SD5 (Narsingdi & Chandpur)]

'Padakhep' has been implementing ICBC Project for operationalization of project activities (establishment, operation and maintenance of CCCs, swim-safe, parenting & others) at the grass root level of selected Upazilas of Narshingdi and Chandpur Districts.

Project Goal: Children have equitable access to quality early childhood development education and care to thrive and develop to their full potential and are safe and protected from preventable premature deaths.

Objectives of the Assignment: The main objective of the assignment is to carry out the project implementation at the grass root (identified districts and upazilas) level especially operationalizing Child Care Centers (CCC) and Swim-Safe interventions as per the work plan of the project document. The project aims to address the critical issue of child drowning, which is a leading cause of death among children under five in Bangladesh. The project has several key objectives, including providing child care and supervision support, delivering integrated early childhood development services, teaching children aged 6-10 to swim safely, strengthening institutional capacity for child protection, engaging families and communities in injury prevention, and broadening parents' knowledge of child care and positive parenting. The assignment also emphasizes monitoring, learning, data collection, and capacity strengthening through training and building linkages with other child care services. 'Padakhep' has been implementing in two districts (Narsingdi and Chandpur) across four upazilas, with 1,500 CCCs in total. The establishment of CCCs includes furnishing them with essential materials and learning resources. The assignment also involves setting up 200 Swim-Safe training venues during specific months of the year.

Activities performed

- Padakhep' has conducted child survey for identification and selection of 35500 children of 1-5 years old for Child Care Center (CCCs) from 4 upazilas under Narsingdi and Chandpur districts. 'Padakhep' has also conducted child survey and selected 34000 children of 6-10 years old for swimming from 4 upazilas from same districts.
- 'Padakhep' has conducted a needs assessment survey to identify and recruit caregivers 2500 caregivers and assistant caregivers in the catchment areas. 'Padakhep' has also conducted household surveys and mapping of catchment areas.
- 'Padakhep' has rented 200 ponds from 4 upazilas under Narsingdi and Chandpur districts on the suitable location & facilitate the safe swimming training. The training has been geared towards providing swimming and water safety, i.e., drowning prevention and rescue education (CPR) to children aged 6 to 10 years old. 'Padakhep' has established and decorated 1500 Child Care Centers by providing all the stuffs and equipment.
- 'Padakhep' has established 267 Village Based Center Management Committee in both Narsingdi and Chandpur districts to manage the activities of community based integrated child care centers with the participation of local people.
- 'Padakhep' has established swim-safe training facility is an artificial swimming pool which are used to train swim to the children aged 6 to 10 years.
- Basic Training (7 Days) of Caregivers: 'Padakhep' has conducted 7 days capacity building training for 8 ECCD Officers and 40 Child Care Center Supervisors (5 days of Early Childhood Development training and 2 days of injury prevention including drowning issues).
- 'Padakhep' has organized parents meeting for the management of community based integrated childcare centers with the participation of the parents of the childcare centers.
- 'Padakhep' has conducted orientation program on skills and knowledge regarding childcare and childhood development.
- 'Padakhep' has formed separate committee consist of parents, community head and local authorities in union and upazila level. 'Padakhep' created referral linkages with other related cross-sector childcare services to promote the delivery of integrated childcare services. 'Padakhep' collaborated and coordinated with district-level Project Management Teams, ECCD committees, and other related formal and informal stakeholders, including local government at various levels.
- 'Padakhep' organized and conducted parenting education sessions to raise awareness on early childhood development, care, and injury prevention as well as created a broader parental and community awareness on ECCD through the delivery of Behaviour Change Communication (BCC) messages.
- 'Padakhep' has been organizing regular advocacy meetings at the community level to raise awareness and disseminate behaviour change messages related to childhood development and injury prevention, including drowning prevention, snakebite, road accidents, and burns.
- 'Padakhep' has developed a Monitoring and Evaluation (M&E) matrix with performance indicator for performance monitoring and evaluation of project goal to outputs. 'Padakhep' has been conducting frequent monitoring and management activities to ensure proper implementation of the project, as well as to identify and address project issues and problems through regular feedback among and between project staff at all stages. The M&E system of the project ensured periodic and frequent monitoring and evaluation of project activities.
- The Bangladesh government has already established coordination with relevant stakeholders, government agencies, and other NGOs to enhance healthcare, nutrition, and childcare facilities for the local population in that area. 'Padakhep' has been collaborate with these agencies to ensure comprehensive support for the local community. In addition, the Sisimpur program has been integrated into this project. 'Padakhep' has been coordinating with the program during project implementation.

Integrated Community Based Center for Child Care, Protection and Swim-Safe Facilities (ICBC) Project [Package: SD6 (Bhola & Laksmipur)]

'Padakhep' has been implementing ICBC Project for operationalization of project activities (establishment, operation and maintenance of CCCs, swim-safe, parenting & others) at the grass root level of selected Upazilas of Bhola and Laksmipur Districts.

Project Goal

Children have equitable access to quality early childhood development education and care to thrive and develop to their full potential and are safe and protected from preventable premature deaths.

Objectives of the Assignment

The main objective of the assignment is to carry out the project implementation at the grass root (identified districts and upazilas) level especially operationalizing Child Care Centers (CCC) and Swim-Safe interventions as per the work plan of the project document. Other objectives are the following are to provide technical support to the project of Bangladesh Shishu Academy (BSA) in capacity building, awareness raising, integration of different services through referral linkages, enhancing coordination and collaboration among different stakeholders and establishing partnership with development partners. The assignment involves the implementation of the Integrated Community Based Center for Child Care, Protection, and Swim-Safe Facilities Project in specific 16 districts of Bangladesh. The project aims to address the critical issue of child drowning, which is a leading cause of death among children under five in Bangladesh. The project has several key objectives, including providing child care and supervision support, delivering integrated early childhood development services, teaching children aged 6-10 to swim safely, strengthening institutional capacity for child protection, engaging families and communities in injury prevention, and broadening parents' knowledge of child care and positive parenting. The assignment's scope covers the establishment and operation of Child Care Centers (CCCs) and Swim-Safe training facilities in the selected districts. This includes deploying trained personnel, conducting surveys to identify children, organizing parenting sessions, creating referral systems, and raising awareness on early childhood development and injury prevention. The assignment also emphasizes monitoring,

learning, data collection, and capacity strengthening through training and building linkages with other child care services. 'Padakhep' has been implementing in two districts (Bhola and Laksmipur District) across four upazilas, with 1,000 CCCs in total. The establishment of CCCs includes furnishing them with essential materials and learning resources. The assignment also involves setting up 100 Swim-Safe training venues during specific months of the year.

Activities performed

- 'Padakhep' has conducted child survey for identification and selection of 25000 children of 1-5 years old for Child Care Center (CCCs) from 6 upazilas under Bhola and Laksmipur districts. 'Padakhep' has also conducted child survey and selected 12,500 children of 6-10 years old for swimming from 6 upazilas from same districts.
- 'Padakhep' has conducted a needs assessment survey to identify and recruit caregivers 2500 caregivers and assistant caregivers in the catchment areas. 'Padakhep' has also conducted household surveys and mapping of catchment areas.
- 'Padakhep' has rented 200 ponds from 4 upazilas under Bhola and Laksmipur districts on the suitable location and facilitate the safe swimming training. The training has been geared towards providing swimming and water safety, i.e., drowning prevention and rescue education (CPR) to children aged 6 to 10 years old. 'Padakhep' has established and decorated 1500 Child Care Centers by providing all the stuffs and equipment.
- 'Padakhep' has established 267 Village Based Center Management Committee in both Narsingdi and Chandpur districts to manage the activities of community based integrated child care centers with the participation of local people.
- 'Padakhep' has established swim-safe training facility is an artificial swimming pool which are used to train swim to the children aged 6 to 10 years.
- Basic Training (7 Days) of Caregivers: 'Padakhep' has conducted 7 days capacity building training for 8 ECCD Officers and 40 Child Care Center Supervisors (5 days of Early Childhood Development training and 2 days of injury prevention including drowning issues).
- 'Padakhep' has organized parents meeting for the management of community based integrated childcare centers with the participation of the parents of the childcare centers.
- 'Padakhep' has conducted orientation program on skills and knowledge regarding childcare and childhood development.
- 'Padakhep' has formed separate committee consist of parents, community head and local authorities in union and upazila level. 'Padakhep' created referral linkages with other related cross-sector childcare services to promote the delivery of integrated childcare services. 'Padakhep' collaborated and coordinated with district-level Project Management Teams, ECCD committees, and other related formal and informal stakeholders, including local government at various levels.
- "Padakhep' organized and conducted parenting education sessions to raise awareness on early childhood development, care, and injury prevention as well as created a broader parental and community awareness on ECCD through the delivery of Behavior Change Communication (BCC) messages.
- 'Padakhep' has been organizing regular advocacy meetings at the community level to raise awareness and disseminate behavior change messages related to childhood development and injury prevention, including drowning prevention, snakebite, road accidents, and burns.
- 'Padakhep' has developed a Monitoring and Evaluation (M&E) matrix with performance indicator for performance monitoring and evaluation of project goal to outputs. 'Padakhep' has been conducting frequent monitoring and management activities to ensure proper implementation of the project, as well as to identify and address project issues and problems through regular feedback among and between project staff at all stages. The M&E system of the project ensured periodic and frequent monitoring and evaluation of project activities.
- The Bangladesh government has already established coordination with relevant stakeholders, government agencies & other NGOs to enhance healthcare, nutrition & childcare facilities for the local population in that area. 'Padakhep' has been collaborating with these agencies to ensure comprehensive support for the local community. In addition, the Sisimpur program has been integrated into this project. 'Padakhep' has been coordinating with the program during project implementation.

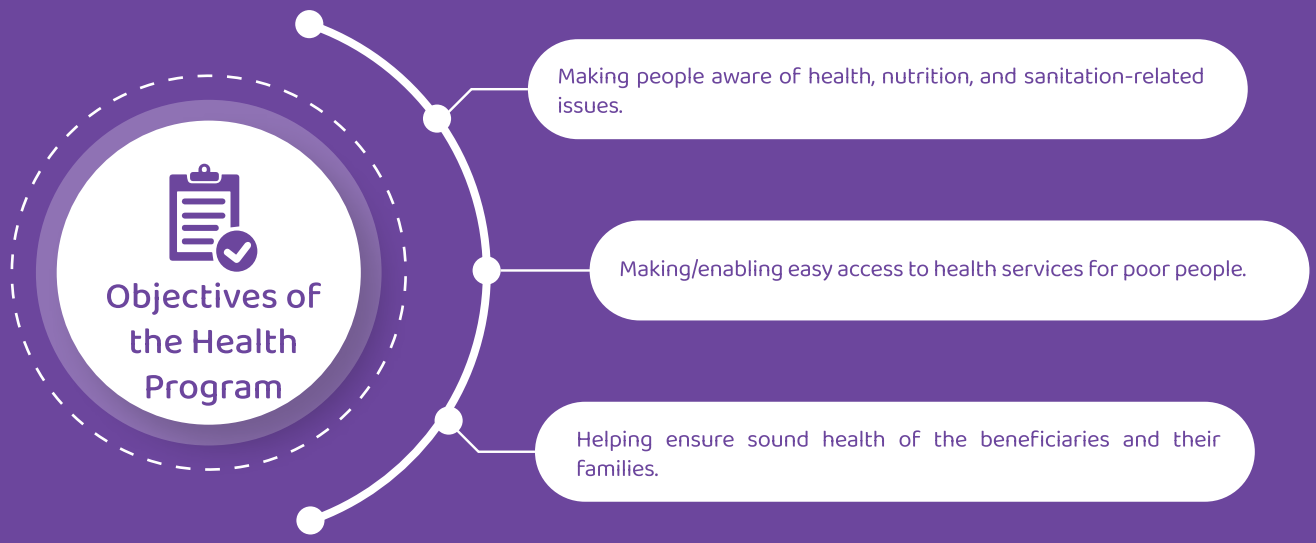
Health

Introduction

'Padakhep' launched its Health Program to provide essential primary healthcare services to underprivileged and impoverished communities, particularly those in rural and remote areas. Health is a key focus of the organization's Holistic Development Approach (HDA). Recognizing the challenges faced by these communities in terms of common ailments and diseases, 'Padakhep' set out to offer accessible and effective healthcare at the doorstep of the target population, enabling them to lead healthier lives and protect themselves from preventable illnesses. The program offers three interrelated services: general healthcare, nutrition, and sanitation. It combines preventive, curative, and promotional healthcare services with an emphasis on improving maternal, neonatal, and child health, as well as combating communicable diseases and common health issues.

In addition to direct health services, 'Padakhep' places a strong focus on enhancing nutrition by raising awareness and promoting healthier food habits, improving sanitation and water access, and boosting family incomes—all crucial factors for improving overall health. As the program expands into new localities each year, more people have gained access to these vital services.

'Padakhep' remains dedicated to advancing the health and well-being of marginalized communities, ensuring they have access to quality healthcare and the resources needed to maintain good health.



Major Activities and Services

- Health Awareness Raising
- Primary Health Care Services
- Static and Satellite Clinics
- General Health Camps
- Eye-Camps
- Water and Sanitation (WASH)
- Nutrition Activities
- STI and HIV Prevention Service Package for MSM/ MSW/TG and their Clients
- Urban Primary Health Care Services Delivery Project-II

Health Awareness Raising:

'Padakhep' continues to make significant strides in educating underprivileged communities about health and disease prevention. Through year-round group meetings, the organization highlights crucial topics such as hygiene, nutrition, and personal health. These sessions equip participants with practical knowledge on preventing diseases, maintaining clean households, adopting nutritious diets, and ensuring proper care for mothers and children.

Over the reporting period, 'Padakhep' reached approximately 3,920 people through 465 health awareness sessions, fostering healthier practices and empowering communities to take charge of their well-being.

Primary Health Care Services

'Padakhep' offers comprehensive primary healthcare services through various projects, bringing essential health support directly to the doorsteps of people living in underserved, remote, and hard-to-reach areas. Currently, 26 health volunteers and 4 health assistants serve households in the ENRICH Unions as part of the ENRICH program, with a particular focus on low- income families. Each household is visited at least once a month to gather health information for all family members. This data is recorded in household health cards and entered into a digital database.

Each health volunteer (HV) visits 20 households per day, performing health check-ups for beneficiaries and their children. They measure vital indicators such as blood pressure, blood sugar levels, and weight, monitor growth, and offer necessary counseling and support to promote good health. HVs also provide advice to parents on ensuring their children's proper growth and development. The fieldwork is overseen by Health Assistants, ensuring quality and consistency in service delivery.

Beneficiaries and their families receive year-round health services by using their health cards, with a nominal fee of only BDT 100 for the entire year.

> In the reporting year, 'Padakhep' issued a total of 3,920 health cards for the target people. Patients who need further treatment are also advised to visit the satellite clinics held once a week in each ward, with MBBS doctors attending to patients there.

Static and Satellite Clinics

Under the ENRICH program, 'Padakhep' organizes static clinics at branch offices for 20-25 working days each month, where Health Assistants (HAs) provide free treatment to patients with general ailments, typically referred by health visitors. On average, 200-250 patients receive care through these clinics monthly. In 2023-2024, a total of 198 static clinics were held, treating 3,500 underprivileged patients. Additionally, 'Padakhep' arranges satellite clinics at least once a week in remote areas, with HAs assisting in the clinic's operations. Patients with issues beyond the HA's capacity are referred to satellite clinics, where an MBBS doctor provides services, along with specialist doctors invited from Dhaka or other areas. These clinics also have referral arrangements with public and private hospitals for patients requiring specialized care, serving an average of 300-350 patients per month.

> As of June 2024, 'Padakhep' conducted 198 satellite clinics, and around 3,500 patients have been treated in these clinics. 'Padakhep' also operates 7 satellite clinics in 5 Upazilas of Kishoregonj, Hobigonj, and Sunamgonj Districts under PPEPP project.

General Health Camps

'Padakhep' regularly organizes general health camps for disadvantaged individuals in remote and underdeveloped areas, offering free primary healthcare services. These camps are typically attended by specialist doctors who provide diagnoses and various health services. For patients with more serious conditions, referrals are made to public or private hospitals and clinics, where treatment is arranged either free of charge or at a minimal cost. During the reporting period, 10 health camps were held, treating a total of 1,915 patients.

Eye-Camps

'Padakhep' organizes eye camps at the grassroots level to offer free treatment for eye diseases. Eye specialists conduct the camps and perform check-ups, while 'Padakhep' also provides free spectacles and medications. Additionally, there is a referral system with both public and private hospitals and clinics for patients requiring specialized eye care. Cataract patients are screened during these camps and referred to the appropriate eye hospital for free surgical treatment. During the reporting period, 3 eye camps were held, benefiting 350 patients. Furthermore, 'Padakhep' facilitated free cataract surgeries and provided spectacles for 90 individuals.

Water and Sanitation (WASH)

In Bangladesh, a significant portion of underserved communities lacks access to adequate WASH (Water, Sanitation, and Hygiene) facilities, with the issue being particularly severe in urban areas, where WASH-related diseases are prevalent among low-income and extremely poor populations. Recognizing WASH as a critical element of sustainable development, 'Padakhep' has been implementing integrated water, sanitation, and hygiene services through several innovative projects. These initiatives aim to provide underserved communities with access to safe drinking water and improved sanitation facilities. To ensure access to clean water and proper sanitation, 'Padakhep' has installed new tube wells and sanitary latrines, as well as renovated existing ones.

Nutrition Activities

'Padakhep' is implementing various initiatives to improve the nutritional status of women and children, focusing on extremely poor households, particularly pregnant and lactating mothers, children under five, and adolescent girls. The program aims to change dietary and hygiene practices through awareness campaigns and counseling, while routinely monitoring the weight of babies aged 0-3 years to detect malnutrition. Mothers are educated about their children's nutritional needs and guided on how to improve care. Additionally, 'Padakhep' supplies iron, calcium, and de-worming tablets for pregnant and breastfeeding mothers, adolescent girls, and children, along with micronutrient powder for children aged 7-24 months, to further support their health and nutrition

STI and HIV Prevention Service Package for MSM/MSW/TG and their Clients

In Bangladesh, the prevalence of AIDS remains relatively low, affecting only 0.1 percent of the general population. However, evidence suggests that new cases are on the rise, with HIV spreading beyond high-risk groups such as sex workers and injecting drug users. In response to this growing concern, 'Padakhep' launched the "STI and HIV Prevention Service Package for MSM/MSW/TG and their Clients" project in December 2021, in collaboration with the AIDS/STD Programme (ASP) of the DGHS, Ministry of Health and Family Welfare. The project, implemented in Dhaka, Chattogram, Rajshahi, and Patuakhali districts, aims to provide services to help end AIDS by 2030, targeting specific populations in selected districts. The primary objective of the project is to reduce the spread of HIV and mitigate the impact of AIDS on individuals, families, communities, and society, working toward the goal of eliminating AIDS in Bangladesh by 2030.

Objectives of the Program

- Increase the identification of PLHIV and prevent new HIV infections among the MSM/ MSW and TG in the selected district of the country, providing standard service packages.
- Identify the STIs among the population and treat them accordingly.
- Provide universal access to treatment, care, and support services for the people living with HIV among the MSM/ MSW and TG for ensuring viral load suppression.
- Strengthen the coordination mechanisms & management capacity at different levels to ensure an effective national multi-sectoral HIV&AIDS response, especially in treatment and rehabilitation.

Activities performed in 2023-2024

- Provided life-skills education to the KPs (Approximately 2,802) that includes behavior change and communication on HIV and STI prevention and information on referral services for other health services.
- Ensured STI management (Total 566 Case) at the facility as a well effective referral.
- Referral of the TB, hepatitis B and C, general health services and other cases at Hospital Outdoor total 228 Cases.
- Condom and lubricant Distribution and Promotion (63,270 Pcs) during this reporting period.
- Provided General health services (Total 810 Cases) through effective referral with another hospital or another department.
- Provided Health education/BCC session to 2,633 KPs population during this reporting period.
- Performed 876 HIV testing and counseling during this reporting period.

Urban Primary Health Care Services Delivery Project-II (UPHCSDP-II)

Netrokona, Cox's Bazar and Jamalpur Municipality

Introduction

The Local Government Division (LGD) of the Ministry of Local Government, Rural Development and Cooperatives (MOLGRD&C) has been implementing the Urban Primary Health Care Project (UPHCP) and Urban Primary Health Care Services Delivery Project (UPHCSDP) since 1998 with the financial and technical support from Asian Development Bank (ADB) and other Development Partners.

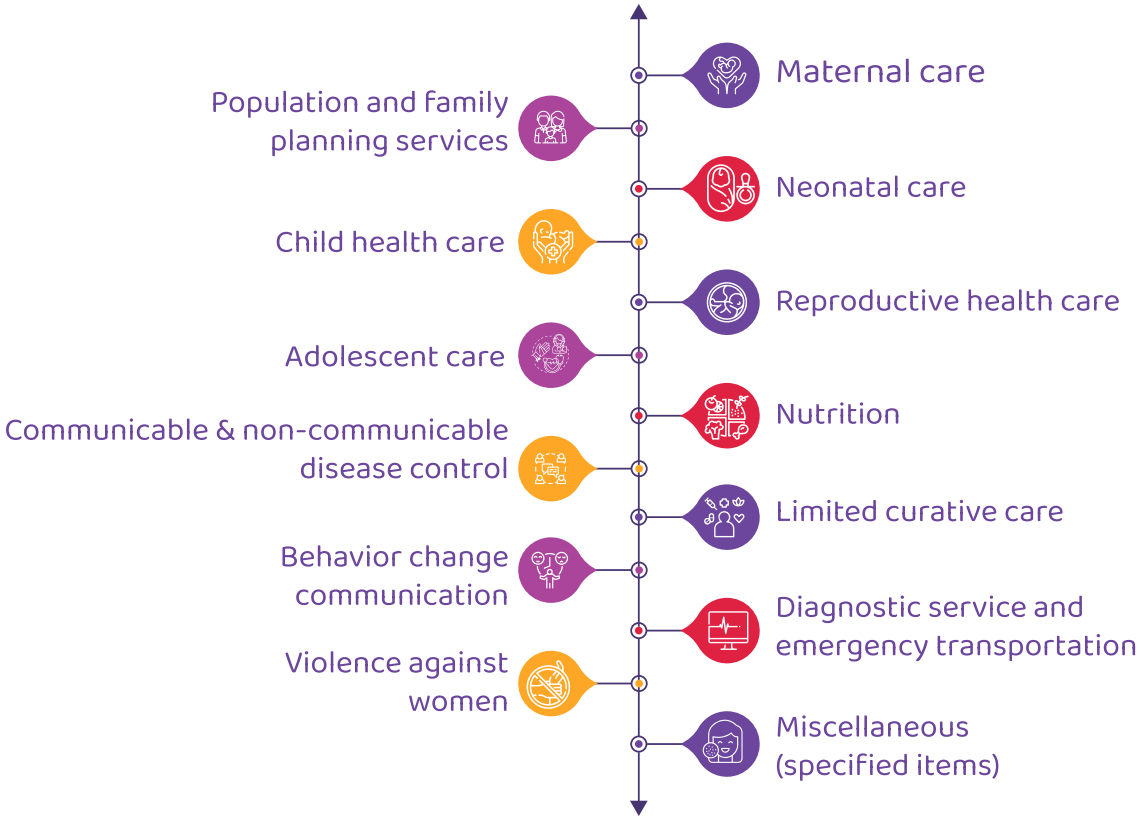
The health status of the urban poor in Bangladesh has worsened, due to severe poverty and a lack of primary healthcare facilities and resources. The Government of Bangladesh, with assistance from the Asian Development Bank (ADB), prepared the Urban Primary Health Care Services Delivery Project-II to sustainably improve the health of the urban poor.

The project aims to improve access, equity, quality, utilization, and institutional sustainability of urban primary health care services in all city corporations and selected municipalities, particularly for poor women and children.

Objectives of the Program

- Improve accessibility (financial and physical) to Primary Health Care services in the urban areas covered by the project.
- Ensure the delivery of quality PHC services to the urban populations-the project will ensure essential service delivery (ESD+) package focused on maternal and child health in urban areas, particularly for the poor.
- Increase the utilization of Primary Health Care services by the urban poor, especially women, new-born, and children.
- Strengthen institutional arrangements for the delivery of Primary Health Care services in urban areas.
- Increase the capacity of the Urban Local Bodies (ULBs) to ensure the delivery of PHC services, according to their mandate.
- Increase sustainability of the delivery of urban Primary Health Care services by strengthening ownership and commitment of the ULBs to ensure the delivery of Primary Health Care services particularly for the poor.

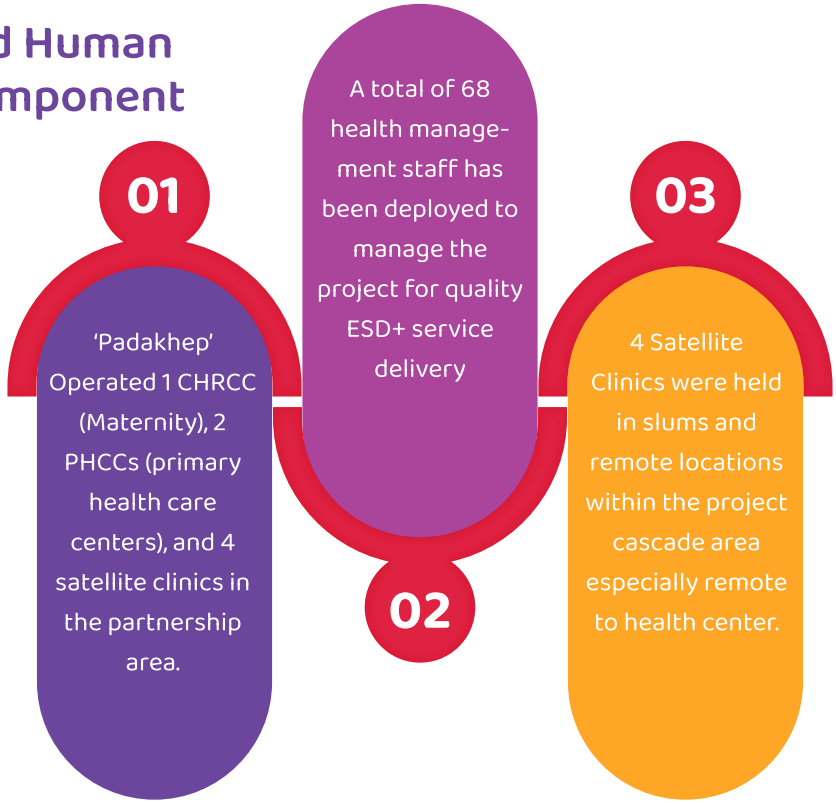
Service Delivery Component



Package: SD-37, Netrokona Municipality Partnership Area-1 (NETM PA-1]

Netrokona Municipality was included under Urban Primary Health Care Services Deliver Project-II (UPHCSDP-II) which started by Padakhep on 1st January 2022. The (UPHCSDP-II) of health facilities in Netrokona consists of a Comprehensive Reproductive Health Care Centre (CRHCC), Two Primary Health Care Centers (PHCCs) and Satellite Clinics operated by the extension staff attached to the PHCCs. CRHCC is located in ward number 8 and that operates round-the-clock. The two PHCCs are located in wards 4 and 7 respectively. The health care facilities created under the (UPHCSDP-II) have made useful contribution to improving access to PHC services, particularly the poor because of the policy of providing free services to at least 30% through Red Card. Red Card is for poor and ultra-poor. Every PHCC has a staff contingent of 7 persons for providing services through satellite clinics in the wards, other than where the PHCC is located. These satellite clinics are able to provide limited range of services for a few hours since the staff has to return back to its base PHCC.

Structural and Human Resources Component



Major Achievements in 2023-2024

'Padakhep' has been operating one 1 CRHCC (Maternity), 2 PHCCs (primary health care centers), and 4 satellite clinics in the partnership areas. A total of 68 health management staff (including medical doctors, lab technicians, paramedics, pediatrician, gynecologist, family planning coordinators) has been deployed to manage the project for quality ESD+ service delivery. Every month, around 100 Satellite Clinics were organized mainly within the slum areas and also in some hard-to-reach areas by this project. In 2023-2024, 'Padakhep' had 38681 services contacts through its UPHCSDP, among which 232 contacts were for child health, 1304. for Reproductive Health, 215 in CDD, 23816 in LCC received services during the reporting period.

Package: SD-70 Cox's Bazar Municipality Partnership Area-1 (COXM PA-1)

Netrokona Municipality was included under Urban Primary Health Care Services Deliver Project-II (UPHCSDP-II) which started by Pdakhep on 1st January 2022. The (UPHCSDP-II) of health facilities in Netrokona consists of a Comprehensive Reproductive Health Care Centre (CRHCC), Two Primary Health Care Centers (PHCCs) and Satellite Clinics operated by the extension staff attached to the PHCCs. CRHCC is located in ward number 8 and that operates round-the-clock. The two PHCCs are located in wards 4 and 7 respectively. The health care facilities created under the (UPHCSDP-II) have made useful contribution to improving access to PHC services, particularly the poor because of the policy of providing free services to at least 30% through Red Card. Red Card is for poor and ultra-poor. Every PHCC has a staff contingent of 7 persons for providing services through satellite clinics in the wards, other than where the PHCC is located. These satellite clinics are able to provide limited range of services for a few hours since the staff has to return back to its base PHCC.

Package: SD-71 Jamalpur Municipality Partnership Area-1 (JAPM PA-1)

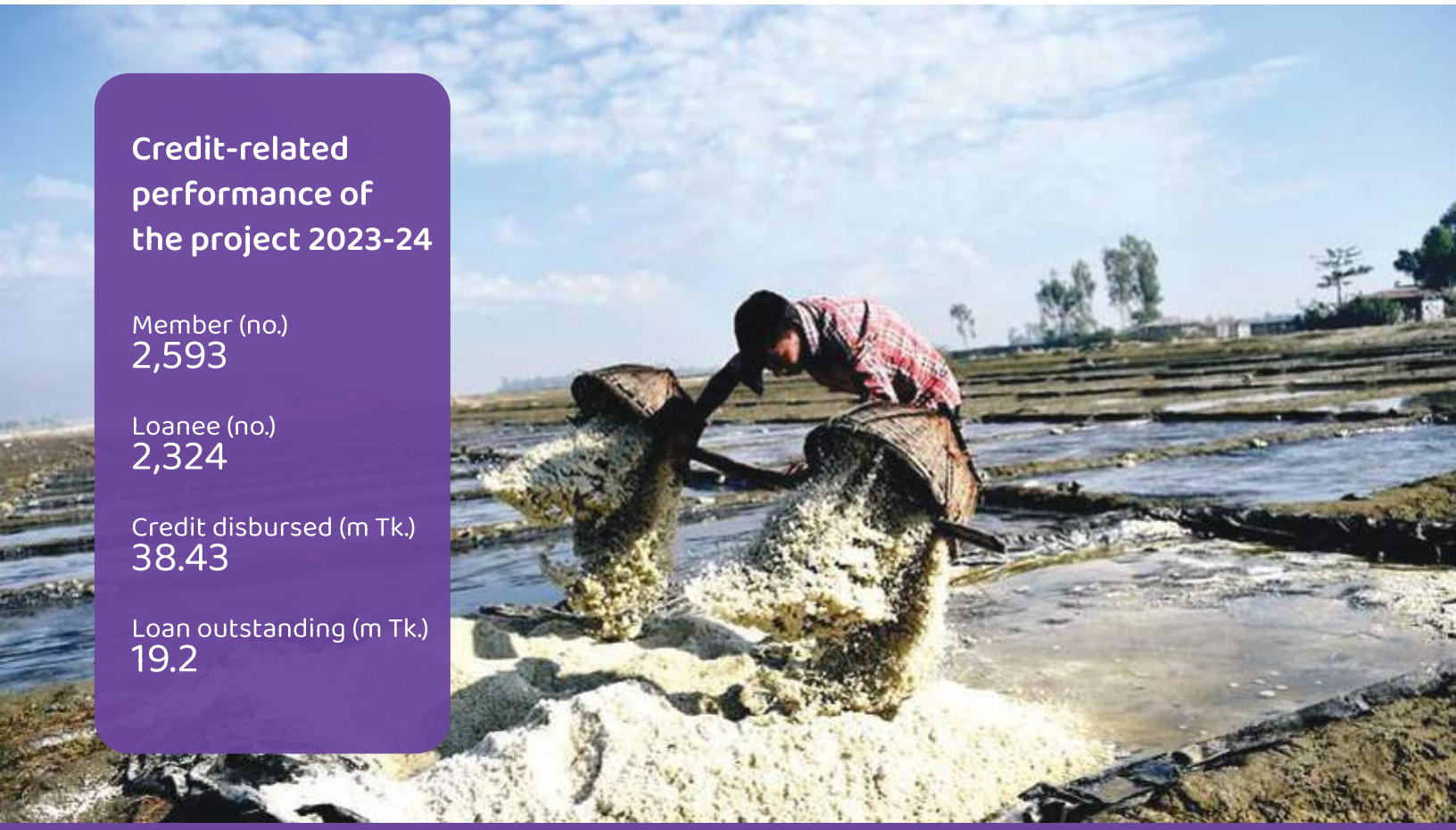
'Padakhep' has been operating one 1 CRHCC (Maternity), 2 PHCCs (primary health care centers), and 4 satellite clinics in the partnership areas. A total of 68 health management staff (including medical doctors, lab technicians, paramedics, pediatrician, gynecologist, family planning coordinators) has been deployed to manage the project for quality ESD+ service delivery. Every month, around 100 Satellite Clinics were organized mainly within the slum areas and also in some hard-to-reach areas by this project. In 2023-2024, 'Padakhep' had 26524 services contacts through its UPHCSDP, among which 74 contacts were for child health, 611. For Reproductive Health, 25 in NVD, 108 in C/S, 4532 in LCC received services during the reporting period.

Financial Inclusion

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade

Seawater in Bangladesh's coastal districts, primarily Chattogram and Cox's Bazaar, as well as the nearby offshore islands, is used to make salt. In seven upazilas of the Cox's Bazar district and Banskhali upazila of Chattogram, a significant number of farmers are involved in the production and processing of salt, occupying a total of 64,000 acres of land (Source: BSCIC). One possible subsector is the manufacturing and processing of salt. However, the majority of those working in this subsector's microbusinesses are extremely impoverished and do not receive enough financial and technical assistance. A significant percentage of kids work in the health-risky profession of salt processing. The effects of climate change and the risks to human health and the environment are completely unknown to the MEs.

With financial support from the World Bank and Palli Karma-Sahayak Foundation (PKSF), 'Padakhep' has been implementing Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade since December 2019 in Banshkhali upazila under Chattogram district and Chakaria and Cox's Bazar Sadar Upazila under Cox's Bazar district. The project's goal is to increase the targeted microenterprises' adoption of environmentally sustainable practices. The project is collaborating with 1,000 microbusinesses involved in the trade and processing of salt. Finally, the project will directly benefit around 20,000 members of the community, laborers employed in the salt processing industry, and MEs.



Credit-related performance of the project 2023-24

Member (no.)
2,593

Loanee (no.)
2,324

Credit disbursed (m Tk.)
38.43

Loan outstanding (m Tk.)
19.2

Promotion of Safe Street Food Management Practices Project

Street food is a lifeline for many in Bangladesh, offering affordable meals and supporting livelihoods. However, poor hygiene practices, lack of sanitation, and environmental contamination pose significant health risks. Many vendors, often from disadvantaged backgrounds, lack proper training in safe food handling and environmental protection.

To address this, PKSF launched the Promotion of Safe Street Food Management Practices Project in June 2021 under the Sustainable Enterprise Project (SEP). Implemented by Padakhep, the initiative focuses on improving hygiene, introducing eco-friendly practices, and providing financial and technical support to 350 street food and restaurant microenterprises in Dhaka (Mirpur and Mohammadpur) and Rangpur (Rangpur Sadar and Co Bazar).

With backing from the World Bank, the project aims to make street food safer for consumers while helping vendors grow their businesses and secure sustainable livelihoods.

Credit-related performance of the project 2023-24

Member (no.)
140

Loanee (no.)
109

Credit disbursed (m Tk.)
12.49

Cumulative disbursed (m Tk.)
88.77

Loan outstanding (m Tk.)
10.35

Promotion of Environment Friendly Diversified Handicrafts

The handicraft sector in Bangladesh plays a vital role in the rural economy, employing around 3 million people, with over 75% engaged in producing textiles, jute, wood, leather, and bamboo crafts. Primarily concentrated in northern regions such as Rangpur, these small-scale enterprises produce a wide range of traditional items, including jute products, Nakshi Kantha, and pottery. However, the sector faces challenges related to innovation, technology adoption, and market expansion, with limited efforts in skill development, work environment improvement, and infrastructure growth, hindering its full potential.

Recognizing the sector's vast opportunities for cultural expression, low capital requirements, and export potential, 'Padakhep' is committed to revitalizing the handicraft industry. Through a targeted sub-project, 'Padakhep' is supporting 605 micro-enterprises across five Upazilas in Rangpur and Dinajpur districts, aiming to enhance the sector's role as a major source of employment and a significant contributor to Bangladesh's national economy.

Credit-related performance of the project 2023-2024

Member (no.)
226

Loanee (no.)
173

Credit disbursed (m Tk.)
40.21

Cumulative disbursed (m Tk.)
156.61

Loan outstanding (m Tk.)
10.35

HISAL Program

The Haor people represent a significant portion of the country's population that continues to live below the poverty line. For over six months each year, the Haor areas are submerged underwater, preventing any agricultural activities during this time. This prolonged lack of livelihood opportunities has resulted in persistent acute poverty for generations among the Haor communities. Achieving sustainable development in the country is impossible without including the Haor people in the process. Inclusive development for the poor and ultra-poor populations in the Haor and other remote regions is essential for the nation to meet the UN-sponsored Sustainable Development Goals (SDGs).

Since 2006, 'Padakhep' has been dedicated to the Haor region of northeast Bangladesh, aiming to provide essential services, including financial inclusion, to address the area's pressing needs. The Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program was launched to tackle livelihood insecurity, vulnerability, and the inadequacy of government resources and services in the region. This program is designed to empower communities living in and around the Haor through an innovative approach that emphasizes community-based organizations (CBOs). Specifically crafted to address the significant gap in traditional microcredit services, 'Padakhep's alternative microcredit model is implemented in five deep Haor Upazilas: Nikli, Mithamoin, and Aushtogram in Kishoregonj district, Azmirigonj in Habigonj district, and Sulla in Sunamganj district, in partnership with PKSF. Through 30 CBOs, 'Padakhep' provides credit support and technical assistance to ultra-poor individuals, fostering their development and improving their livelihoods.

Credit-related performance of HISAL 2023-2024

CBO Member (no.)
15,259

CBO Loanee (no.)
7,860

Credit disbursed (m Tk.)
138.80

Cumulative disbursed (m Tk.)
1,027.69

Loan outstanding (m Tk.)
95.09

Pathways to Prosperity for Extremely Poor People-European Union (PPEPP-EU) Project

European Union (EU) has developed the 'Pathways to Prosperity for Extremely Poor People (PPEPP-EU)' project to help the most vulnerable individuals connect with mainstream economic opportunities and jobs. Executed by PKSF, the project focuses on three key components: resilient livelihoods, inclusive finance, and nutrition and primary healthcare. It also prioritizes women's empowerment through gender equality, disability inclusion, and climate resilience. Community mobilization initiatives under the project aim to improve access to public and private services while fostering advocacy efforts. PPEPP-EU employs a comprehensive livelihoods graduation model to address systemic barriers that prevent the poorest from overcoming poverty, enhance cost-effectiveness, and ensure sustainability after the project's conclusion.

Targeting high-poverty regions such as the North-West, South-West coastal belt, Haor areas, and severe poverty pockets across Bangladesh, the project aims to lift 215,000 households (about 1 million people) out of extreme poverty by September 2025. Its specific goals include enabling two million people to exit extreme poverty permanently and strengthening national institutions to provide necessary services for resilience and prosperity. By focusing on areas with persistent poverty, the PPEPP-EU project strives to create lasting progress and transform lives.

The PPEPP-EU project is being implemented in selected districts and Upazilas of the regions where the prevalence of extreme poverty is high and the decline over the last decade has been slower than in other areas. These are: North-west region, South-west coastal belt, and the Haor area in the Northeast region of Bangladesh. It will also cover some of the severe poverty pockets around the country.

Credit-related performance of PPEPP 2023-2024

Member (no.)
9,971

Loanee (no.)
4,891

Credit disbursed (m Tk.)
260.54

Loan outstanding (m Tk.)
120.50

ENRICH Program

ENRICH, which stands for "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty," is a flagship program of PKSF. It represents a groundbreaking model for permanent poverty alleviation and socio- economic development, offering a diversified approach to credit programs. Launched as a people-centered initiative, ENRICH focuses on the holistic development of poor households at the grassroots level, with PKSF providing the conceptual framework, development, and technical support for the program. The overarching vision of ENRICH is to collaborate with the poor to create an enabling environment that fosters a dignified standard of living and upholds universal human rights.

The ENRICH program aims to combat poverty not just through income generation, but by adopting a holistic approach that addresses essential aspects such as health, education, youth development, and community engagement. The proposed interventions include a comprehensive support package, with credit being one of its components. A unique feature of ENRICH is its emphasis on community inclusiveness, involving local government and other stakeholders in the collective effort to elevate poor households out of poverty. The primary objective is to provide integrated support to each impoverished family, maximizing the utilization of their existing resources and capacities. Ultimately, the program seeks to ensure human dignity and freedom by progressively reducing poverty in a sustainable manner, aiming for complete elimination at both the household and community levels, and eventually across the entire country.

Since 2010, 'Padakhep' has been implementing the ENRICH program in partnership with PKSF. Currently, the program is active in the Surma and Dasherbazar unions under the Sadar Upazila of Sunamganj district.

Credit-related performance of ENRICH 2023-2024

Member (no.)
1,340

Loanee (no.)
924

Credit disbursed (m Tk.)
69.42

Cumulative disbursed (m Tk.)
701.80

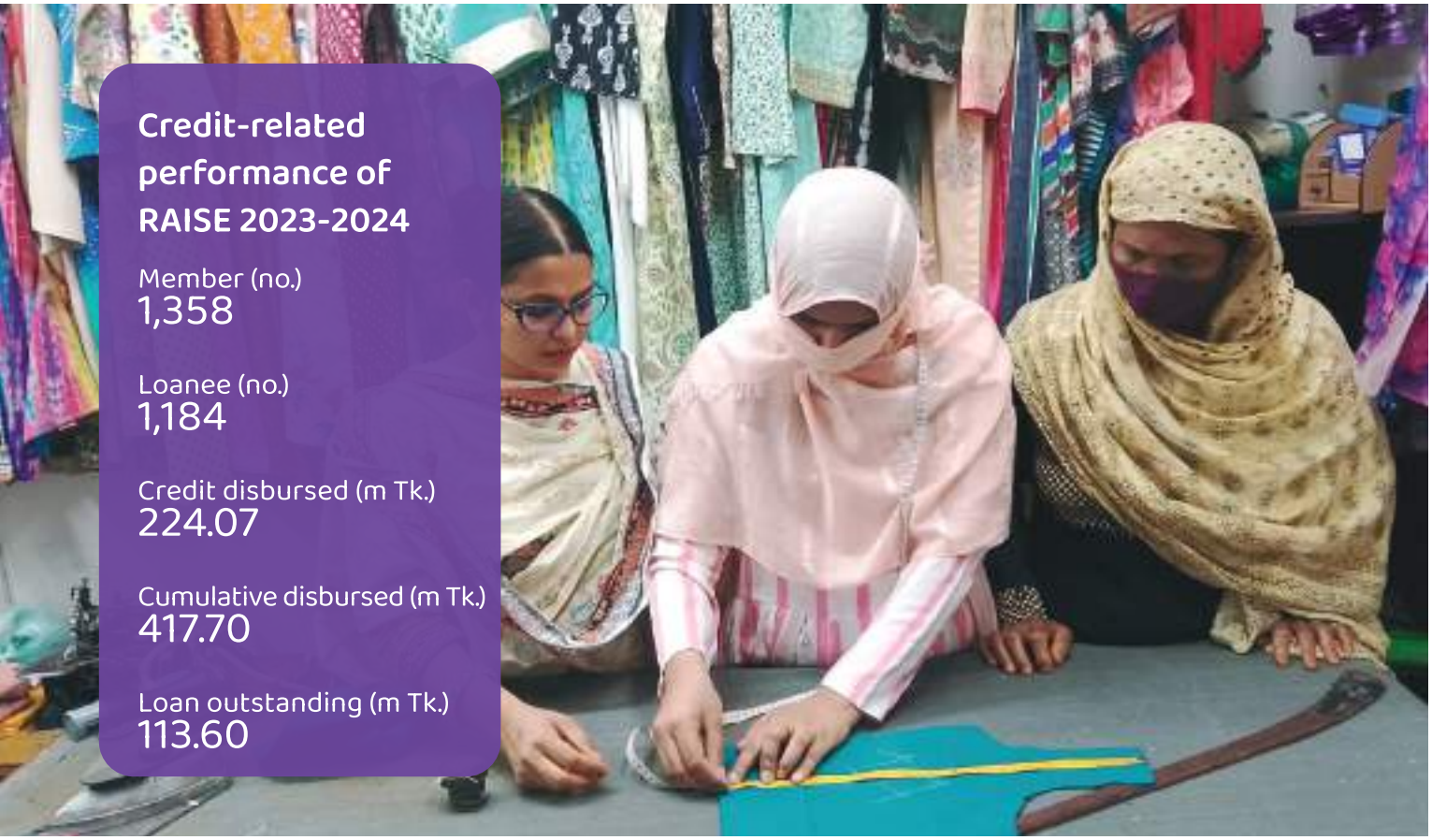
Loan outstanding (m Tk.)
35.23

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

In February 2022, Palli Karma-Sahayak Foundation (PKSF) embarked on the 'Recovery and Advancement of Informal Sector Employment (RAISE)' project, jointly funded by the World Bank and PKSF. This initiative aims to enhance employability and productivity within the informal sector while providing financial assistance to 175,000 low-income youths, micro-entrepreneurs, and individuals affected by the COVID-19 pandemic across urban and peri-urban areas nationwide. PKSF will oversee project implementation in collaboration with 70 Partner Organizations (POs).

Padakhep Manabik Unnayan Kendra aims to improve the socio-economic conditions of the by-passed, disadvantaged and most vulnerable people particularly the women and children in rural and urban and peri-urban areas. Padakhep Manabik Unnayan Kendra has been working for development in different sectors including education, healthcare, microfinance, women's empowerment, youth employment, agriculture and many more. As the part of this Recovery and Advancement of Informal Sector Employment (RAISE) project is running from June, 2022. The catchment areas of RAISE project are urban and peri-urban areas of Dhaka, Gazipur, Mymensingh, Faridpur, Chattogram, Rangunia, B-Baria, Patuakhali, Meherpur and Chapainababganj district.

The project aims to enhance economic inclusion of low-income youth and micro-entrepreneurs in urban and peri-urban areas. The services include skill-acquisition through informal apprenticeship, business management training, and access to credit, among other interventions. The project participants are low-income, less educated youth living in urban and peri-urban areas. The potential path of a participant for the economic inclusion program can be illustrated as follows.



Credit-related performance of RAISE 2023-2024

Member (no.)
1,358

Loanee (no.)
1,184

Credit disbursed (m Tk.)
224.07

Cumulative disbursed (m Tk.)
417.70

Loan outstanding (m Tk.)
113.60

Agricultural Credit Program

Since its inception, 'Padakhep' has been at the forefront of agricultural support and farmer empowerment. Our mission focuses on increasing agricultural yields through advanced technical training, providing farmers with modern tools, and connecting them to profitable markets. We strongly believe that investing in agriculture and farmers not only secures food resources but also paves the way for a prosperous future for generations to come. Together with 'Padakhep,' we are working to eliminate food scarcity and promote sustainable agricultural prosperity.

The provision of agricultural credit to impoverished farmers, including smallholders, marginal farmers, and those without land, plays a pivotal role in ensuring timely access to essential inputs, thereby boosting food production and elevating the livelihoods of the rural poor. Accessibility to credit is crucial for enhancing both the quality and quantity of agricultural outputs, thereby augmenting farmers' incomes and deterring rural-urban migration.

Recognizing this imperative, 'Padakhep' has spearheaded an agricultural credit program aimed at integrating marginal and small farmers into agro-based income-generating activities while diminishing their reliance on usurious money lenders. This initiative not only bolsters agricultural productivity but also uplifts livelihoods and secures food supplies. Our organization's comprehensive approach, coupled with tailored training and technical assistance, renders the credit program highly effective and well-received among beneficiaries.

'Padakhep' provides both financial support and technical guidance to small and marginal farmers, focusing on crop cultivation, fisheries, and livestock farming within the agricultural sector. Through these dedicated efforts, we aim to empower farmers, enhance agricultural productivity, and contribute to long-term food security in the communities we serve.

> 'Padakhep' disbursed agricultural credit an amount of BDT 35,499 million among 249,505 farmer-clients and agro entrepreneurs during 2023-2024.

Crop sector credit in 2023-2024

Loanee (no.)
1,15,951

Credit disbursed (m Tk.)
10,220.66

Loan outstanding (m Tk.)
6,006.46

Crop Sector

Credit support is essential for farmers in the crop sector, enabling them to purchase vital inputs such as seeds, fertilizers, irrigation, pesticides, and more. 'Padakhep' provides easy-term, low-interest loans to assist farmers in their agricultural activities, including mitigating losses from natural disasters like floods, droughts, cyclones, and pest-related damage. The loans are designed to align with the farming cycle, disbursed before planting and repaid after harvest, with amounts varying based on the type of crop and cultivated area.

In addition to financial support, 'Padakhep' integrates credit with technology, offering in-kind loans for inputs such as seeds, fertilizers, and pesticides, along with technical assistance to optimize agricultural outcomes. Unlike traditional financial inclusion models that involve weekly installments, our loan repayment system is structured around a single payment at the end of the cropping season. In the reporting year, 'Padakhep' disbursed BDT 16,952 million, significantly supporting crop production and contributing to the sustainable livelihoods of farmers and the growth of the agricultural sector.

Fisheries Sector

The fisheries sector in Bangladesh is a vital contributor to the economy, supporting food security, employment, and foreign exchange earnings. However, challenges such as population growth, declining water bodies, siltation, and financial constraints hinder its ability to meet national demands. To address this, 'Padakhep' provides credit support to fish farming families, facilitating activities like pond excavation, marshland development, establishment of fish hatcheries, and new fisheries projects. These initiatives aim to enhance productivity, sustainability, and livelihoods within the sector, contributing to the overall socio-economic development of Bangladesh.

> In 2023-2024, 'Padakhep' extended credit amounting to some BDT 4268.79. million to the fish farm families through partner organizations.

Fisheries sector credit in 2023-2024

Loanee (no.)
30,935

Credit disbursed (m Tk.)
4,268.79

Loan outstanding (m Tk.)
2,519.43

Livestock sector credit in 2023-2024

Loanee (no.)
1,56,132

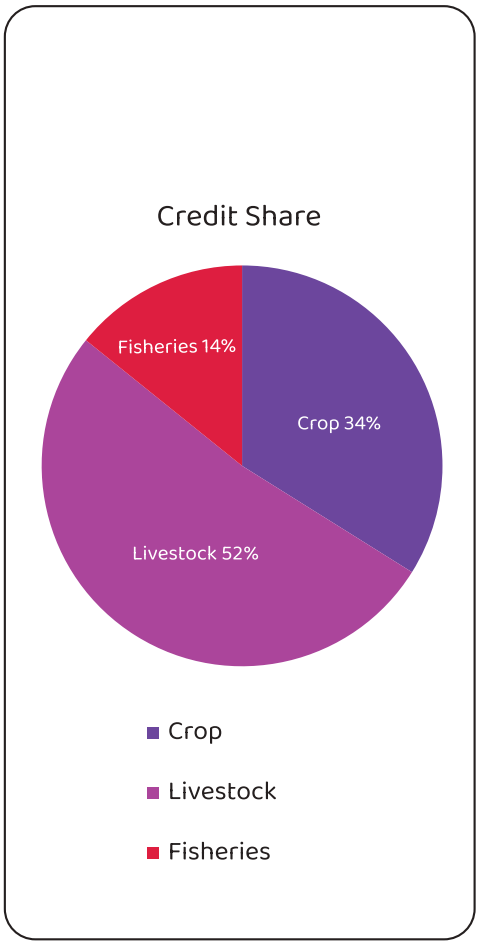
Credit disbursed (m Tk.)
15,120.17

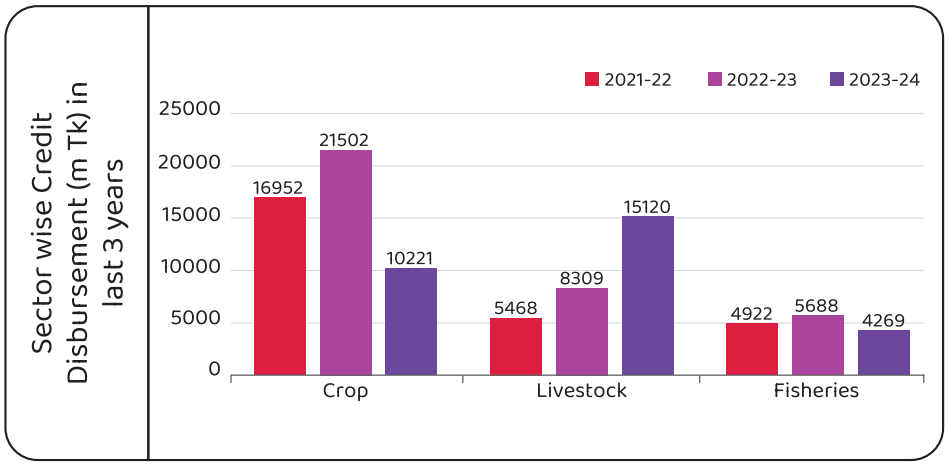
Loan outstanding (m Tk.)
9,193.07

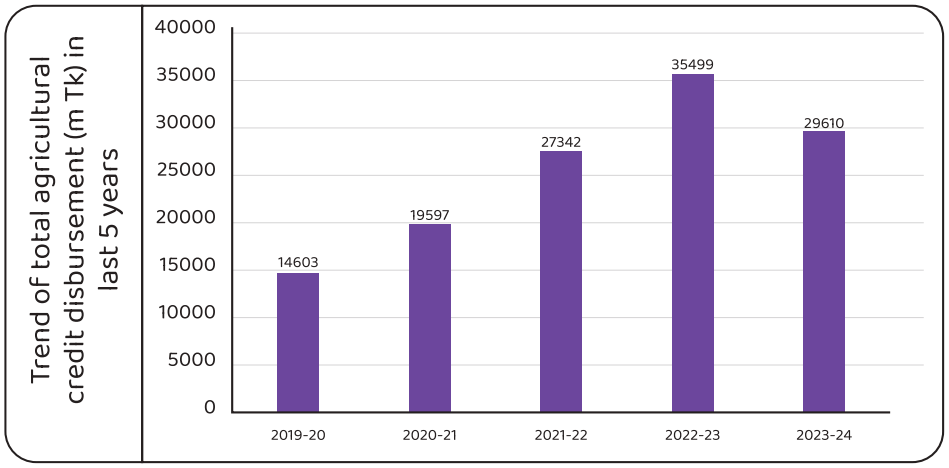
Livestock and Poultry Sector

'Padakhep' plays a crucial role in supporting livestock farming by providing significant financial assistance to beneficiaries, aiming to boost livestock production and enhance productivity. In the reporting year, we disbursed approximately BDT 8,309 million to help livestock-rearing families improve their income-generating activities. Beyond financial support, 'Padakhep' offers a comprehensive range of services, including training on scientific methods for poultry and livestock management, provision of improved poultry breeds and cattle, and vaccination programs. These initiatives are designed to equip beneficiaries with the knowledge and resources needed to successfully establish and sustain their livestock enterprises.

> Among the Credit Share broad sub-sectors, 34% of credit money was delivered to crops, 52% to livestock, and the remaining 14% to the fisheries sub-sector.







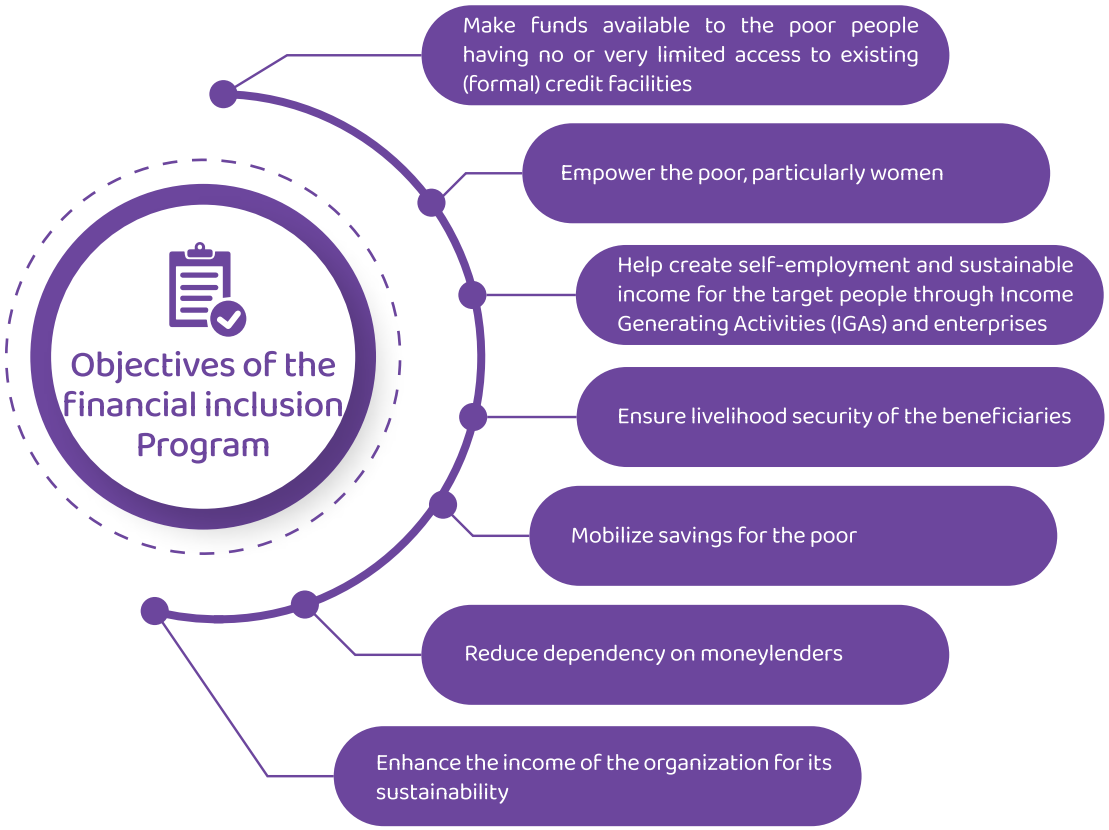
Sustainable Financial Choices

Introduction

Since 1993, 'Padakhep' has been leveraging financial inclusion as a vital tool for poverty alleviation. This initiative offers a wide range of collateral-free financing options tailored to Micro, Small, and Medium Entrepreneurs (MSMEs), along with customized savings products designed to meet the needs of individuals who lack access to formal financial services. The financial inclusion program aims to empower women, alleviate poverty, and enhance income and asset growth by engaging group members in income-generating activities and providing essential financial services. Serving as the cornerstone of 'Padakhep's development initiatives, financial inclusion plays a pivotal role in building sustainable livelihoods, improving consumption levels, and expanding access to various social services. Beneficiaries of the financial inclusion program increasingly benefit from 'Padakhep's complementary programs in education, healthcare, agriculture, and social development, reflecting the organization's holistic approach to community empowerment and sustainable development.

Over the years, the financial inclusion program has expanded its reach across various regions of the country, offering a diverse range of savings and credit products and services. Currently, the program serves over 4.34 million clients, including those in char, haor, baor, tribal, coastal, and monga-affected areas.

'Padakhep' secures credit funds and operational support from PKSF and various national and international financing agencies to ensure the seamless operation of the financial inclusion program. Its innovative, client-centric approach—emphasizing the digitization of core field operations and service processes—has transformed 'Padakhep's financial inclusion model into a hub for innovation and modernized service delivery.



Major Activities and Services

Formation of Groups (Samity)

Savings Products

Loan Products

Strategies of the Program

The important strategies of the financial inclusion program include:

- Upholding and adhering to MRA (Microcredit Regulatory Authority) rules and regulations
- Diversifying products to meet beneficiary's demands
- Emphasizing the sustainability of its borrowers
- Maintaining easy and close contact among the employee/workers as well as between the workers and the beneficiaries
- Creating/maintaining dynamic and forward-looking leadership
- Decentralizing/delegating authority to the bottom line officials
- Focusing on empowerment of beneficiaries, women, and poor in particular
- Maintaining participatory process in decision-making
- Emphasizing micro-enterprise loans to advanced/graduate members for creating employment opportunities, especially in agriculture
- Implementing cluster-based development activities through mobilizing all sorts of local level resources, providing need-based information and technologies to the beneficiaries and communities
- Maximizing savings and promoting micro-insurance as part of borrower's resource mobilization and safety of the disbursed credit
- Introducing and operating strong monitoring and supportive supervision
- Maintaining linkages and partnerships with the GO, NGO, and private organizations including national/international donor agencies
- Reducing/mitigating risks and transaction costs

Formation of Groups (Samity)

The formation of groups (Samity in Bengali) is the 1st step in microcredit operation. 'Padakhep' identifies eligible beneficiaries and organizes them into small homogeneous groups generally consisting of 15-30 members with an average size of 25 in each group. The group members are motivated to attend weekly/monthly meetings, deposit savings and discuss the development and socio-economic problems/issues. Collection of group savings, the realization of credit installment, processing of new credit proposals, and decision-making on other pertinent issues are the regular activities of the weekly/monthly meetings. These activities encourage the poor especially the women towards overall development, enhancing their leadership capacity and participation in social functions. Every member is entitled to credit with the consent/agreement of the group, which acts as a guarantor. 'Padakhep' organizes training for the beneficiaries on IGA management and bookkeeping ensuring that a member understands the credit cycle and effective utilization of the fund as well as investment opportunities. In all, 'Padakhep' tries to transform samity as the center of the community by linking it with IGAs, coupled with education facilities, skill training, comprehensive health packages, and awareness raising on different social including health issues.

> **'Padakhep' formed a total of 23,793 groups till June 2024, overwhelmingly female member numbering 470,397 (86.43%) and remainders 73,858 (13.57%) male groups, comprising 544,255 members. The active number of borrowers stands at 444,706 at the end of June 2024.**

Savings Products

Savings is a fundamental element of the financial inclusion program, designed to enhance clients' economic stability and support poverty alleviation efforts. For group members participating in the loan program, saving is a mandatory requirement.

By providing effective savings options, 'Padakhep' empowers individuals to build financial resilience, invest in their futures, and safeguard against economic shocks or disasters. The organization offers flexible withdrawal facilities, enabling clients to address emergencies and meet financial demands without needing to sell essential assets. This flexibility plays a crucial role in ensuring sustainable poverty alleviation.

Currently, 'Padakhep' offers four distinct savings products, tailored to align with clients' income levels and financial capacities.

The savings products are:

- Regular Savings-Weekly
- Regular Savings-Monthly
- Voluntary Savings
- Special Voluntary Savings Program- SVSP (One Time)

Key Features of Padakhep's Loan Products

- Fully secured/protected.
- Deposit weekly and monthly as well as on a voluntary basis.
- Flexible deposit rate, even very small deposits are allowed.
- Provision of 'any-time' withdrawal.
- Services provided in clients' area.
- Transparent accounting system and strong MIS.
- Competitive interest rate offered to depositors/savers.
- Compassionate and professional behavior of 'Padakhep' staff.

Regular Savings (Weekly): Regular savings is compulsory for the members and a mandatory option to avail loan. Borrowers have to engage in savings on a regular weekly or monthly basis depending upon their loans. Members have to deposit/save a minimum of Tk. 10 per week for the primary loan by using a passbook in scheduled group meetings which are deposited to the banks by the branch offices. Members are entitled to get 6% interest on deposited savings. When a member leaves the group, s/he can withdraw the full amount of savings (deposited) after recovery of dues (if any).

Regular Savings (Monthly): It is an optional savings program of 'Padakhep' to ensure the financial safety and security of a beneficiary family. Members may deposit ranging from Tk. 100 to Tk. 20,000 over a period of 1-10 years. A depositor can withdraw his/her savings anytime following set rules and regulations. The yearly interest rate on savings is 6% to 13% based on the duration of the deposit.

Voluntary Savings: Apart from committed savings which are done at fixed intervals and frequencies, members may also choose to maintain savings at their will and their voluntary efforts. 'Padakhep' offers client friendly voluntary savings program to the poor depositors who are not welcomed by commercial banks because of their lower savings. In voluntary savings, members can save a small amount according to their ability. In this case, members are always enjoying the right to withdraw the savings with interest in their crisis period as well as at the time of sudden and unpredicted necessities.

SVSP (One Time) Savings: 'Padakhep' introduced Special Voluntary Savings Program-one time depositing savings product to bring the beneficiaries as well as staff members of the remote areas (without banking facilities) under the savings coverage. It was also introduced in the areas where there is no or limited environment/scope for investment. Any person, especially member and staff, can deposit any time, any amount for a specific period of time. Savers can withdraw his/her savings, any time (specially in the emergencies), however, with a notice period of minimum 1 week. Savers are entitled to get profit for the period of savings; however s/he is to keep the money at least for 90 days (3 months)

There are three types of SVSPs such as:

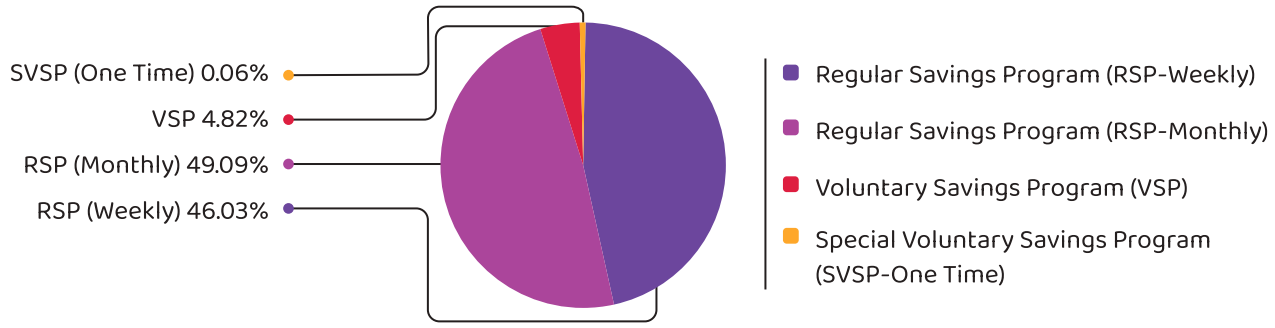
a. One time monthly/yearly: Short term Benefit Scheme –STBS
b. One time for 5 years and 3 months: Double Benefit Scheme-DBS and
c. One time for 8 years and six months: Triple Benefit Scheme-TBS.

The deposited money of 'Padakhep' clients was BDT 7715.57 million and total amount of savings fund accumulated by the members has gone to BDT 12051.59 million at the end of June 2024.

Savings mobilization in 2023-2024

Savings product	Savings in 2023-2024		Savings in 2022-2023	
	Member (no.)	Amount (mTk)	Member (no.)	Amount (mTk)
Regular savings (Weekly)	544255	5675.64	480794	4822.00
Regular savings (Monthly)	345728	5778.38	331886	5142.11
Voluntary savings		597.57		505.09
SVSP (One Time)			124	6.15
Total		**12051.59**		**10475.36**

Product wise share of savings



Voluntary Investment Program (VIP)

The VIP is an optional savings opportunity for all including staff and members of 'Padakhep' who are interested to invest their earnings/savings into 'Padakhep'. Voluntary and open access savings can mobilize more net savings than compulsory savings and considering the issue, 'Padakhep' has developed a Voluntary Investment Program (VIP) to attract investment.

Key Features of the VIP include

- Membership is open to all with a preference for 'Padakhep' beneficiary
- The program operates following a contract between the two parties (Investor and 'Padakhep')
- The full annual amount can be invested at any time of the year
- Likewise, if needed, the investor can withdraw the investment fund at any time following the agreed rules and regulations.

There are two types of policies for disbursement of profit, namely:

1. Disbursement of profit on a monthly basis and
2. Disbursement of profit on a yearly basis.

Member Welfare-Fund

The death of borrowers poses significant challenges for both Microfinance Institutions (MFIs) and the families of the deceased. The situation becomes complicated due to unrealized loans, creating financial risks for the MFIs and placing a heavy burden on the heirs of the late borrowers. Premature borrower deaths can result in fund losses for MFIs, while heirs are often obligated to repay outstanding debts, leading to complex and distressing circumstances. In cases where female borrowers lose their husbands—often the primary utilizer or investor of the borrowed funds—families can face severe financial crises. This highlights the critical need to protect lives and property to ensure a stable investment framework.

To address death-related credit risks and provide relief to borrowers' families, 'Padakhep' introduced the Member Welfare Fund (MWF) in 2000. This innovative and comprehensive product effectively manages challenges related to borrower deaths. The MWF relieves the successors of deceased borrowers from the responsibility of repaying outstanding loans, providing much-needed social protection and financial security for microcredit members and their families.

Under the program, all credit members are entitled to MWF benefits. Before loan disbursement, 1% of the loan amount is collected as a premium and deposited into the fund to safeguard against risks associated with the untimely death of borrowers. In the event of a borrower's death, the outstanding loan is waived after adjustment with the MWF (including any savings). If a borrower's spouse or child continues the income-generating activity (IGA) on their behalf, they too are exempted from loan repayment following adjustment with the welfare fund.

Additionally, the MWF extends support to beneficiaries whose crops, homesteads, or credit-backed enterprises are damaged by natural or human-made disasters. 'Padakhep' also provides supplementary financial inclusion-plus services to assist its dedicated clients, further enhancing the program's impact and resilience.

In the reporting year, 'Padakhep' paid BDT 8.78 million as a grant for the funeral ritual of the dead members. In all, 'Padakhep' paid an amount of BDT 225.91 million to 12717 affected families of borrowers in 2023-2024 to cover their family risk.

Loan Products

Access to capital is essential for sustaining income-generating activities. 'Padakhep' offers collateral-free loans to underserved populations in both rural and urban areas, ensuring a straightforward, efficient, and affordable process. Borrowers utilize these loans to engage in various income-generating activities, helping to enhance their socio-economic well-being.

Credit operations are carried out through a Revolving Loan Fund (RLF). Members wait for only 7 days after their association/ registration to get the first loan. Commonly a weekly or monthly installment system is followed for repayment and the first installment is given in the 2nd week of the loan i.e. a borrower gets two weeks grace period. The service charge is calculated at a flat rate on the principal of the loan. The general loan can be taken for employment and IGAs while sectoral program loans can be taken for micro-enterprise development such as poultry, livestock, agriculture, and small business/trade. The loan size of 'Padakhep' usually varies from Tk. 5,000 to Tk.10,00,000 depending on the requirement of the investment opportunity. A large number of borrowers are increasingly becoming self-reliant through the operation of such IGAs/Enterprises.

A regular flow of funds to the economic activities of beneficiaries is essential and this demand is gradually increased in both the number and size of the amount. In 2023-2024, BDT 49,302.38 million was disbursed under the financial inclusion program. Cumulative disbursement of microcredit up to June 2024 was BDT 294,308.33 million and the net number of borrowers was 444,706 while cumulative realization stood at BDT 263,827.11 million up to June 2024. The performance of loan recovery of the organization can be claimed satisfactory having a Cumulative Recovery Rate (CRR) of 99.47% & Loan outstanding (LO) in June 2024.

Key Features of Padakhep's Loan Products

- Loans are not disbursed to the group, but rather to the individual (under the banner of a group).
- Loans are collateral free.
- Loans are disbursed after 7 days of enrollment and next or subsequent loans are provided after full payment of the previous loan.
- Flexible loan duration (weekly and monthly) as per nature of scheme and choice of the clients.
- Modes of repayment are determined as per the nature of IGA and the choice of the clients.
- No provision of penalty for late payment.
- Providing interest-free loans for the farmers/clients who are affected by natural disasters.
- Collection of loan installments is suspended at the time of any sort of natural disaster. Installments are collected at the end of the cycle in such cases.
- Provision of rescheduling of the loan without charging additional interest for the farmers affected by natural disasters.

The loan products are designed to fit clients' needs and financially support a heterogeneous of emerging entrepreneurs to create opportunities and transform lives. The financial inclusion program of 'Padakhep' has the following major products (interventions) each has some specialty of the nature in consideration of the target beneficiaries.

Performance of Jagoron, 2023-24

Member (no.)
369,267

Loanee (no.)
296,265

Credit disbursed (m Tk.)
23,057.18

Cumulative disbursed(mTk.)
132,676.02

Loan outstanding (m Tk.)
14,103.32

Jagoron (Former Rural & Urban Microcredit)

Jagoron is initiated to promote household-based enterprise development in Bangladesh where borrowers are encouraged to undertake family-based income-generating activities (IGAs). The purpose of Jagoron is to provide loans for creating investment opportunities in diversified economic sectors for increasing the income of the rural and urban poor. The target people are also imparted required training on skill development to undertake their IGAs effectively.

“

In Jagoron, there are 369,267 members, and of them, 296,265 were loanee members. The total amount of disbursement during the year stood at BDT 23,057.18 million and the outstanding amount at the year-end was estimated at BDT 14,103.32 million. Up to June 2024, the cumulative amount of loan disbursed was BDT 132,676.02 million.

Performance of Sahos, 2023-2024

Member (no.)
30

Loanee (no.)
30

Cumulative disbursed(m Tk.)
146.45

Loan outstanding (m Tk.)
0.21

Sahos (Former Disaster Management Loan)

‘Padakhep’ places significant emphasis on the promotion of self-help and self- reliance in disaster-affected rural communities, encouraging and helping households to stand on their own feet. The Sahos/disaster loan is intended to reduce the effect of shocks for cash from the loss of financial and physical assets of the households immediately after natural disasters. ‘Sahos’ provide quick financial assistance to poor families; prevent them from selling advanced labor or valuable assets and enable them to find a humble and decent life. Sahos is primarily used for livelihood restoration including repairing houses, tube wells, and latrines; restoring the existing IGAs, and ensuring consumption capabilities during the post-disaster period. It also guarantees the provision of emergency medical services, water, and sanitation. Only the hard-core members of ‘Padakhep’ are eligible for this interest-free long-term loan with a flexible repayment schedule.

“

So far, 30 members took part in this program and the outstanding loan balance was BDT 0.21 million. The cumulative amount of loan disbursed up to June 2024 was BDT 146.45 million.

Performance of Buniad, 2023-2024

Member (no.)
14

Loanee (no.)
14

Credit disbursed (m Tk.)
0.05

Cumulative disbursed(mTk.)
1,024.22

Loan outstanding (m Tk.)
0.26

Buniad (Former Ultra Poor Program)

The ultra-poor have historically been left-out of the traditional financial services due to self-exclusion, social exclusion and institutional exclusion. 'Padakhep' started implementing Buniad with the effective collaboration of PKSF as its mainstream program to address the needs of the excluded ultra-poor of the society who had always been chronically left out of the traditional financial inclusion services. Woman-headed families, beggar, day laborers, divorced women, widows; child labor-headed family parents, floating people, street dwellers, slum dwellers, homeless people, landless farmers, elderly and disabled people with no/scanty source of income are enrolled under this program. The objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create a strong foundation of sustainable income opportunities and human dignity as well as can lift out of extreme poverty. Buniad offers distinctive flexibilities to the extremely poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings, and minimum savings requirement for a fresh loan. With the effective financial and non-financial support from 'Padakhep', the selected beneficiaries of Buniad program are now involved in different kinds of IGAs, securing their income and improving their livelihoods.

In 2023-2024, BDT 0.05 million was disbursed under this program. The number of loanee stood at 14 and the outstanding amount at the year-end was estimated at BDT 0.26 million. Up to June 2024, the cumulative amount of loan disbursed was BDT 1024.22 million.

Agrosor (Former Mirco-enterprise Loan)

'Padakhep' extended financial services to the progressive members to undertake economic activities requiring larger amounts of capital through Agrosor loan. The borrowers can expand their existing enterprises or diversify them, and upgrade themselves into micro-entrepreneurs by using the loan fund. These are individual loans, assessed on the basis of household cash flow, business volume, and the borrower's reputation amongst her/his business peers in the community. A minimum of 2 years of business experience, a visible venture, and the business's potential to generate wage labor employment (other than family labor), are the primary requirements for being considered for a ME loan. Micro-enterprise loans ranged from BDT 30,000 to 10,00,000. A guarantor's signature is required for all ME loan agreements, and the members are required to save BDT 200 per month in addition to the mandatory initial savings of 2.5% of the loan amount. After successful use of an Agrosor loan, the ceiling is increased gradually. Loans are coupled with varying packages or services such as skills training, the provision of using higher quality inputs, technical assistance, and marketing facilities. The program not only helps alleviate the poverty of the borrower families, but also creates substantial wage employment and thus solving unemployment problems of the area/country to some extent.

Performance of Agrosor, 2023-2024

Member (no.)
64,536

Loanee (no.)
54,747

Credit disbursed (m Tk.)
18,257.96

Cumulative disbursed(mTk.)
111,186.75

Loan outstanding (m Tk.)
11,391.72

"In the reporting year, a total of BDT 18,257.96 million was distributed and the total outstanding amounted to BDT 11,391.72 million. The cumulative amount of loan disbursement stood at BDT 111,186.75 million at the end of June 2024.

Sufolon (Former Seasonal Loan & Agriculture Sector Microcredit)

Sufolon is designed to increase the farm activities enhancing better livelihood of the poor rural and peri- urban households. The loan is exclusively for agricultural activities and is given to the marginal and small farmers to procure farm inputs (seeds, fertilizer, irrigation water, pesticides etc.) during cultivation period with technical support also. The loan has been disbursed in different agricultural activities/sectors mainly for crop productions, fisheries, livestock, food processing and agriculture machineries considering as more profitable ones which vary from season to season and areas as well. The salient features of Sufolon are: provision for flexible repayment, such as one shot, seasonal or balloon repayment, consistent with the seasonal agricultural activities; and the flexibility of availing multiple loans. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among borrowers, especially those engaged in beef fattening and crop cultivation. This unique financial service has created tremendous impetus for the investment in different income-generating activities (IGAs) in the fields of crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing, etc. The loan also enhances food security of the households.

Providing skill development training and transferring modern technologies to enhance their skills and productivity in the long run are two important features of this loan service. The loan is given for a short period (<1year) depending on the cropping season. Every borrower is eligible to receiving 2 loans: one for regular family consumption and other for seasonal production activities. 'Padakhep' provides loan at the start of particular season and collects the outstanding after harvest, enabling the borrowers to avail the opportunity of utilizing inputs properly and increase their production under Sufolon.

Performance of Sufolon, 2023-2024

Member (no.)
106,698

Loanee (no.)
85,150

Credit disbursed (m Tk.)
6,418.31

Cumulative disbursed(m Tk.)
36,540.55

Loan outstanding (m Tk.)
3,937.36

“

During this time, a total of BDT 6,418.31 million was disbursed to the small and marginal farmers under this program, while outstanding on June 2024 was BDT 3,937.36 million. The cumulative amount of Sufolon loan disbursed up to June 2024 was BDT 36,540.55 million.

Performance of LRL (Phase-I), 2023-2024

Member (no.)
98

Loanee (no.)
98

Loan outstanding (m Tk.)
1.89

Cumulative disbursed(mTk.)
105.98

Livelihood Restoration Loan (LRL) Phase-I

In June 2024, PKSF launched the Livelihood Restoration Loan (LRL) program, a flexible financing initiative aimed at revitalizing the livelihoods and economic activities of those most affected by the COVID-19 pandemic. This specialized loan program was established with a total fund of BDT 600 crore, comprising a BDT 500 crore stimulus package announced by the government and an additional BDT 100 crore contributed by PKSF. Using this fund, PKSF is working to revive economic activities and generate employment opportunities for the poor. Apart from those already served by different PKSF programs and projects, trained youths, unemployed individuals, and migrant returnees are also brought under the purview of this program, which makes it an inclusive intervention in the truest sense. This loan is high in demand at the field level, as it immensely helps revive the struggling economic activities of poor entrepreneurs.

PKSF is providing loan assistance through POs to generate self-employment and rejuvenate the economic activities of the following five pandemic-hit groups in rural areas:

- Agriculture and related small entrepreneurs
- Small and cottage industry-related entrepreneurs
- Trained youth
- Unemployed youth
- Returning migrant workers

> In the reporting year, as a partner organization of 'PKSF' 'Padakhep' disbursed BDT 3.78 million to 44 pandemic hit people. The average loan amount per borrower stands at about BDT 86,000.

Performance of LRL (Phase-II), 2023-2024

Member (no.)
384

Loanee (no.)
384

Loan outstanding (m Tk.)
4.04

Cumulative disbursed(mTk.)
80.00

Livelihood Restoration Loan (LRL) Phase-II

Considering the need of the Covid affected people, Livelihood Restoration Loan-2nd Phase has been started by softening terms and conditions. Target groups are also being redefined as 'Extremely poor', 'Poor', and 'Day Laborer' to make the loans accessible to more people. Moreover, the service charge at the PO-Borrower level has been reduced to 4% from 18% and that of the PKSF-PO level has been sliced down to 0.5% from 5%. The loan tenure has been extended to a minimum of two years from the existing one year.

> The loan ceiling depends on the nature of the affected IGA and the need of the member. The maximum ceiling of the loan is BDT 50,000.

Refinancing Scheme Loan

The COVID-19 pandemic and the subsequent global lockdown were unprecedented events that significantly impacted Bangladesh's economy. In response, Bangladesh Bank, as the nation's monetary authority, acted swiftly to mitigate the economic fallout. It introduced substantial refinance schemes, monetary easing measures, and adjustments to key policy rates to ensure adequate liquidity and facilitate the recovery of the real economy.

As part of these efforts, Bangladesh Bank launched a Tk. 250 billion refinancing scheme in 2020, targeting low-income professionals, farmers, and micro-entrepreneurs. This initiative allowed banks and financial institutions to disburse loans through branches, sub-branches, agent banking, and mobile financial services (MFS). The scheme offered microcredit loans of up to Tk. 75,000 with a one-year repayment tenure and microenterprise loans of up to Tk. 10 lakh with a two-year repayment tenure. Interest rates were structured to ensure affordability, with Bangladesh Bank charging banks 1%, banks charging Micro Credit Financing Institutions (MCFIs) 3.5%, and MCFIs charging customers only 9%.

'Padakhep' played a vital role in implementing this initiative, securing Tk. 300 crore from the scheme through partnerships with Rupali Bank, Janata Bank, DBBL, Bank Asia, and Southeast Bank. During the reporting year, 'Padakhep' provided Tk. 0.07 million in loans, directly supporting individuals affected by COVID-19 and helping them rebuild their lives. This impactful intervention demonstrates 'Padakhep's commitment to encourage resilience and empowering communities during challenging times.

Performance of Refinancing Scheme Loan, 2023-2024

Member (no.)
1,901

Loanee (no.)
1,901

Credit disbursed (m Tk.)
0.07

Cumulative disbursed(mTk.)
3,004.62

Loan outstanding (m Tk.)
37.09

> The performance of the core credit products in 2023-24 was remarkable, with a total of BDT 3,004.62 million was disbursed to 50,745 borrowers in the reporting year.

Household Water Loan and Household Sanitation Loan under Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project

Performance of Household Water Loan, 2023-2024

Member (no.)
2,480

Loanee (no.)
2,480

Credit disbursed (m Tk.)
87.09

Cumulative disbursed(mTk.)
262.77

Loan outstanding (m Tk.)
59.38

Access to safe water and proper sanitation is essential for a healthy life. However, people in rural areas often lack awareness about these necessities, making them vulnerable to various diseases. Additionally, financial constraints remain a significant barrier for many, even when they recognize the importance of safe water and sanitation. 'Padakhep's WASH projects are making a significant impact in improving the health and well-being of rural communities. These initiatives provide essential facilities that promote healthier living, including access to safe water, proper sanitation, handwashing practices, child and menstrual hygiene education, and support for women entrepreneurs in business planning.

The Government of Bangladesh (GoB) intends to implement the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project with financial support from the World Bank (WB) and the Asian Infrastructure Investment Bank (AIIB) to reform institutions and improve WASH services that meet the 'safely-managed' services in line with SDG targets. PKSF and the Department of Public Health Engineering (DPHE) will implement specific components of the project.

Household Water Loan improves access to safe drinking water facilities for people in need. It allows people to access loans for water facilities, empowering them to accelerate change in their own homes and communities – enabling a life of health and happiness. The loan facilitates accessing pipe-water and tube-well for safe water. The loan ranged from BDT 15,000 to 60,000 and average loan size is BDT 89,157

'Padakhep' also facilitates poor households predominantly in rural areas for installing offset sanitary toilets by providing soft loans under the project. The sanitary loan is offered to customers seeking to install sanitary latrines in their homesteads. Members could be able to develop low-cost and easy-to-build hygienic offset sanitary toilets by using the loan. It is a need-based term loan, maximum BDT 30,000 per individual for sanitation facilities including construction/renovation of household toilets improvements. The loan is given for a maximum of 1.5 years.

Performance of Household Sanitation Loan, 2023-2024

Member (no.)
3,158

Loanee (no.)
3,158

Credit disbursed (m Tk.)
99.18

Cumulative disbursed(mTk.)
172.28

Loan outstanding (m Tk.)
75.49

The project will be implemented from 2021 to 2025. The World Bank, PKSF, and DPHE will work together in 182 selected Upazilas of 30 districts in 4 divisions. Approximately 1,20,000 households will get a safe water supply and 10,00,000 households will get hygienic sanitation facilities under the project. As a partner organization of PKSF, 'Padakhep' has been implementing two loan components of the project- Household Water Loan and Household Sanitation Loan.

Sanitation Development Loan (SDL)

Many households in Bangladesh, particularly in rural areas, lack the immediate cash resources required to upgrade their sanitation systems but could afford the expense if the cost were spread over time. To address this challenge, 'Padakhep' is implementing the Sanitation Development Loan (SDL) program in two unions of Sreepur Upazila, Gazipur District, through its financial inclusion Branches.

The program, funded by PKSF and the World Bank, aims to achieve 100% sanitation coverage in these unions by offering loan support to households. The project's primary goal is to expand access to hygienic sanitation facilities for low-income rural households in Bangladesh through commercial sanitation loans. The loans have a maximum tenure of 1.5 years, with an upper limit set at BDT 15,000

> From July 2022 to June 2024, 200 sanitary latrines have been installed and a total of Tk. 3.00 million credit support was provided to 200 households.

Performance of SDL, 2023-2024

Member (no.)
10

Loanee (no.)
10

Loan outstanding (m Tk.)
0.06

Cumulative disbursed(mTk.)
3.00

Water Supply and Sanitation (WSS) Loan

Safe water, sanitation, and hygiene are essential for survival and lie at the core of sustainable development. To address these critical needs, 'Padakhep' provides Water, Sanitation, and Hygiene (WSS) loans to beneficiaries. These loans cover both water-related and sanitation products, with options for combined loan packages tailored to specific contexts.

The primary goal of the WSS loan program is to enhance access to safe water supplies and hygienic sanitation facilities in rural areas of Bangladesh. To achieve this, 'Padakhep' has introduced specialized loan products for installing new or repairing existing deep tube wells, as well as for constructing or upgrading improved sanitation systems. These initiatives aim to promote healthier communities through better water and sanitation infrastructure.

> The loan is given for a maximum of 1 year ranging from BDT 15,000. To 50,000.

Performance of WSS Loan, 2023-2024

Member (no.)
7,364

Loanee (no.)
7,364

Credit disbursed (m Tk.)
292.75

Cumulative disbursed(mTk.)
892.78

Loan outstanding (m Tk.)
198.11

MICROENTERPRISE FINANCING AND CREDIT ENHANCEMENT (MFCE) PROJECT

The microenterprise (ME) sector, accounting for 89% of Bangladesh's enterprises and generating 56% of private sector jobs, faces significant financial and non-financial constraints, with own funds comprising 84% of their capital and only 4% and 12% sourced from banks and MFIs, respectively. To address these challenges, PKSF has launched the Microenterprise Financing and Credit Enhancement (MFCE) Project, funded by ADB, to provide comprehensive financial and institutional support, fostering sustainable employment and economic growth. Building on the success of the Microenterprise Development Project (MDP), the MFCE Project aims to enhance ME access to finance via Partner Organizations, including 'Padakhep', over its five-year duration (May 2023 - June 2028), with a total budget of BDT 10,000 million.

The project focuses on core areas such as Gender Equality and Social Inclusion (GESI) through a Gender Action Plan to empower women and develop gender strategies, and Environmental and Social Safeguards to mitigate risks following ESMS guidelines. Additionally, climate and disaster risk management will prioritize loans in five climate-vulnerable districts, while poverty reduction efforts will allocate 40% of loan proceeds to five poverty-stricken districts, ensuring inclusive finance and support for marginalized communities.

Performance of MFCE (Phase-I & II), 2023-2024

Member (no.)
132

Loanee (no.)
132

Credit disbursed (m Tk.)
66.38

Loan outstanding (m Tk.)
19.81

Remittance Program

Remittances play a crucial role in our country, significantly impacting both livelihoods and economic growth. They are also instrumental in the development of rural infrastructure. Migrant workers sending money from abroad are vital to this process, driving economic advancement and fostering development. Remittances enhance the ability of impoverished individuals to consume more goods, support the establishment of financial infrastructure, and provide essential micro-financing opportunities for starting small businesses. Consequently, remittances have become the second-largest financial inflow to our nation.

In alignment with its vision of creating a poverty-free society, 'Padakhep' prioritizes the efficient transfer of foreign remittances for clients in urban, rural, and remote areas. The organization launched its Foreign Remittance Service in 2009 to provide a quicker and safer means of transferring money, particularly for those in rural Bangladesh. 'Padakhep's remittance service has successfully facilitated the transfer of significant amounts of money from overseas Bangladeshi wage earners to their families and relatives, ensuring a hassle-free process characterized by high security and comfort. Over the years, the remittance network has expanded across the country, incorporating all of 'Padakhep's branches.

The primary goal of the program is to facilitate the payment of foreign remittances with minimal service charges after thorough verification of the recipient's claims. To enhance the efficiency and professionalism of its remittance services, 'Padakhep' has established agreements with 28 reputable money exchange houses, including Xpress Money, MoneyGram International, RIA, Trans-Fast, and Western Union. These partnerships guarantee secure transactions with expedited transfer and withdrawal of funds at any 'Padakhep' branch. Additionally, 'Padakhep' organizes promotional activities to encourage client participation in the program.

In FY 2023-2024, 'Padakhep' transferred an amount of BDT 6.39 million to the clients through 1506 transactions under the program. Until the end of June 2024, 'Padakhep' served 160,951 remittance clients by providing them a total amount of BDT 520.30 million.

Solar Energy Program

Bangladesh has one of the largest domestic solar energy programs in the world, revolutionizing rural living standards. Off-grid solar home systems have transformed the lives of 20 million rural residents, enabling them to work, study, and venture outside after dark. In collaboration with the government, the World Bank, development organizations, and private sector partners are expanding access to affordable solar-powered electricity in areas beyond the reach of the traditional grid. This initiative continues to improve rural living conditions, fostering economic activity and enhancing daily life across the country.

'Padakhep' has been installing the solar home system for the poor and extremely poor families in the communities since 2005. The program aims to improve the livelihood status of the poor people having no access to electricity by ensuring the supply of renewable solar energy and thereby ensuring a clean environment. With the support of IDCOL, 'Padakhep' has installed 19,642 solar home systems, 4,011 solar streetlights, and 101 AC/DC systems in Birol, Panchhari, Pirgachha, Fulbari, and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh).

Microenterprise Development Project (MDP)

Credit-related performance of MDP 2023-24

Member (no.)
204

Loanee (no.)
127

Credit disbursed (m Tk.)
11.00

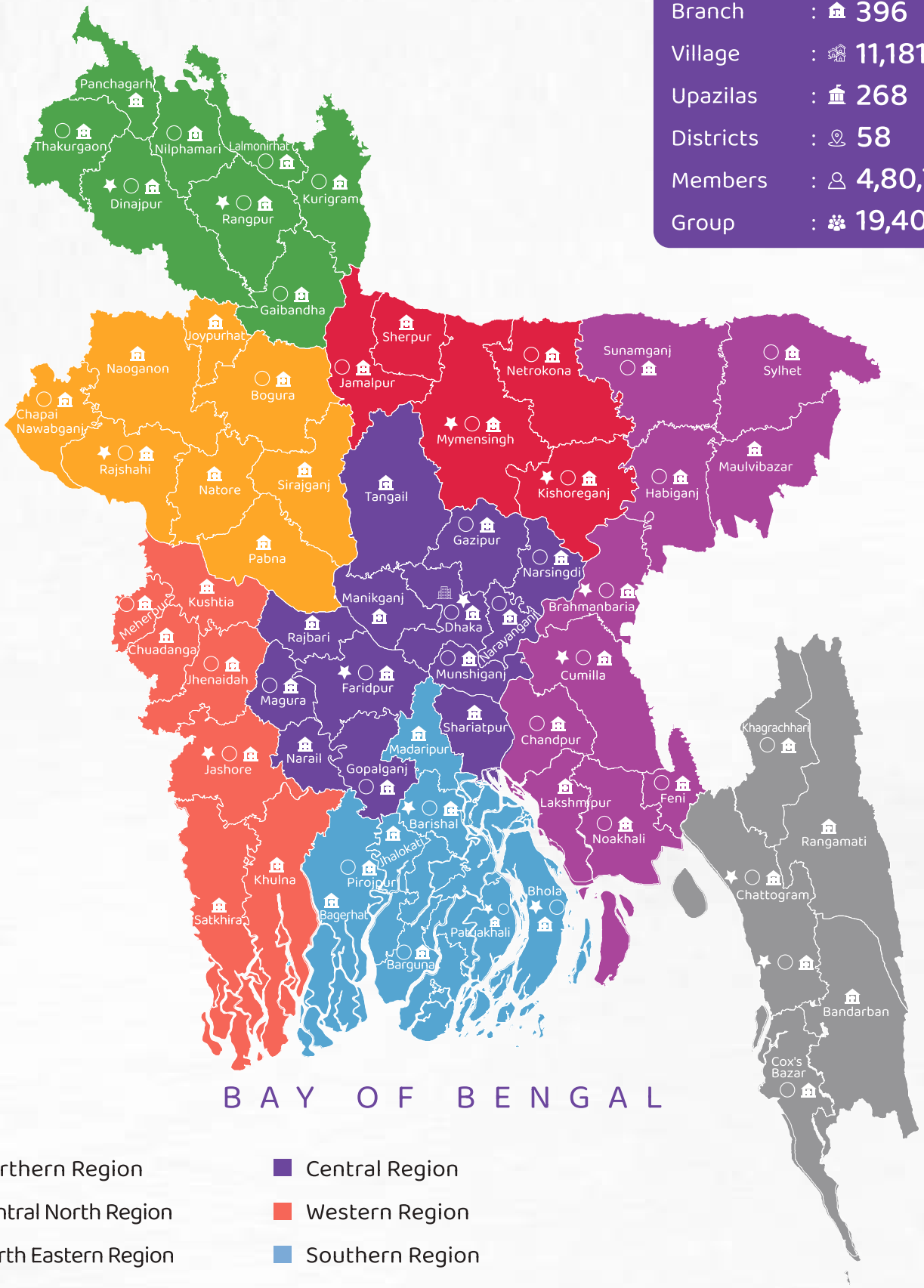
Loan outstanding (m Tk.)
9.10

The Palli Karma-Sahayak Foundation (PKSF), with financial and technical backing from the Asian Development Bank (ADB), launched the Microenterprise Development Project (MDP) to support the growth of micro-enterprises in Bangladesh. Aimed at empowering 40,000 micro-entrepreneurs—70% of whom are women—the project focuses on creating environmentally sustainable and financially viable businesses. By emphasizing environmental and social safeguards, the MDP ensures sustainable practices while fostering inclusive economic growth and rural poverty reduction. The initiative integrates micro-enterprises into value chains, promoting productive employment and improved livelihoods nationwide.

Since November 2019, 'Padakhep', as a PKSF partner, has implemented the MDP across 13 districts, disbursing Tk. 11 million from a Tk. 34.50 crore loan across 9 zones and 35 branches. Benefiting 188 villages, the program offers an average loan size of Tk. 390,000 at a 13% interest rate, achieving an impressive 98.35% recovery rate. Alongside a Gender Inclusion Policy to ensure equal opportunities, the MDP has been instrumental in fostering a thriving ecosystem of micro-enterprises, driving community empowerment and long-term economic stability.

Operational Area and Outreach

Zonal Office	:	20
Area Office	:	85
Branch	:	396
Village	:	11,181
Upazilas	:	268
Districts	:	58
Members	:	4,80,794
Group	:	19,401



- Northern Region
- Central North Region
- North Eastern Region
- Central East Region
- Central Region
- Western Region
- Southern Region
- Eastern Region

ENTERPRISE DEVELOPMENT AND OPERATION

Introduction

'Padakhep' has established several income-generating enterprises with the goal of ensuring the organization's financial sustainability and self-sufficiency. In addition to securing the organization's long-term viability, these enterprises also serve a social purpose. The profits generated are reinvested to support expansion and further social benefits by providing goods and services at competitive or affordable prices to assist the community. The specific objectives behind the development and operation of these enterprises include, among others:

- Contributing towards financial self-sufficiency of the organization
- Ensuring a profitable and sustainable agricultural production system and raising the purchasing power by increasing the real income of the beneficiaries.
- Offering training to public and private sector professionals working in extension, development, and social activities.
- Building the capacity of the stakeholders to promote their enterprises.

The Enterprises in operation are:

1. Life Enhancement Assistance Program (LEAP)
2. Padakhep Institute of Development and Management (PIDM)
3. Human Resource Development
4. Padakhep Printing and Packaging

Padakhep Institute of Development and Management (PIDM)

'Padakhep' established the 'Padakhep' Institute of Development and Management (PIDM) in December 2008 with a commitment to building the capacity of personnel through training, workshops, and other related programs. Located near Adabar Police Station in Mohammadpur, Dhaka, PIDM serves not only 'Padakhep' staff and partner organizations but also beneficiaries. The institute currently offers a comprehensive package that includes comfortable living, dining, and training facilities.

The six-story PIDM building is equipped with modern, state-of-the-art amenities. Four of its training rooms are fully air-conditioned and furnished with the latest training equipment. The trainers and facilitators at PIDM are highly experienced, having gained professional skills through both local and international training programs. In the reporting year, PIDM trained 10,807 participants—5,059 from Padakhep and 5,748 from external organizations—while 70 individuals utilized PIDM's services as guests.

Human Resource Development

Human Resource Development (HRD) is a crucial component for any organization, especially for development organizations working towards the eradication of poverty, exploitation, and discrimination in society. HRD encompasses various approaches and methods to build the capacity of both staff and beneficiaries, with training being a key element. The organization conducts a wide range of training sessions, workshops, and exposure programs to enhance the professional development and capacity of its staff. Staff members also participate in various workshops, seminars, consultations, and dialogues, both within the country and internationally, for further skill development.

'Padakhep' organizes capacity-building training sessions for its staff throughout the year, both at its head office in Dhaka and at field offices. Additionally, the organization arranges workshops for HQ and field-level officials, primarily focusing on setting targets and achieving goals outlined in the annual plan. 'Padakhep' operates two training centers in Dhaka and Chattogram, both equipped with dormitory facilities for residential trainees. These centers are fully equipped with necessary training aids, furniture, and accommodation options. Furthermore, training facilities are available at all zonal offices to support continuous capacity building across the organization.

Activities performed in 2023-2024

- Staff Training (internal and external)
- Beneficiary Training
- Dissemination Workshops on the Role Delineation Order of the Urban Primary Health Care in Bangladesh, Local Government Division/European Union

Staff Training (Internal and External)

Internal training is organized both for head office staffs and field office staffs. Diversified internal training initiatives such as Basic Orientation Training, Management and Leadership Training, Accounting and Financial Management Training, Monitoring and Supervision Training, Software and Computer Training, Training of Trainers (ToT), Issue based skill development training collaboration with other organization and need-based courses for the targeted staff are arranged to develop their hidden potentiality. The internal training is organized at the training center of 'Padakhep' in Dhaka, Chattogram and at the zone offices. Apart from the in-house capacity to deliver training courses by several technically skilled trainers, 'Padakhep' also hires external resource persons to meet the need for additional skill training requirements. In 2023-2024, a total of 4,282 employees from HQs and field offices participated in development and management related internal training courses.

A total of 4,282 employees from HQs and field offices participated in development and management related internal training courses. In addition to internal training, 'Padakhep' staff members received training on various aspects offered by other organizations. During the year, a total of 33 staff from 'Padakhep' received training on different subjects organized by PKSF, MRA and CDF.

Beneficiary Training

Every year, Padakhep conducted training courses for the beneficiaries of different projects to update their knowledge on need based issues. In 2022-23, the beneficiaries of different projects received training on various subjects described in the following Table.

Name of the project	Subjects of Training/IGA	Level of Participants	Total no. of Participants
ENRICH	Beef fattening, organic vegetable cultivation, goat rearing, poultry rearing, dairy-cow rearing using advanced technology, fish cultivation in ponds etc.	Beneficiary	504
	Teacher Training	Teacher	78
	Youth Training	Youth	260
	Health volunteer Training	Health Visitor	25
PPEPP	Different IGAs	Beneficiary	1,175
	Stitching	Beneficiary	25
Promotion of Safe Street Food Management Practices Project	Fire safety training	MEs	350
	Chef training on diversification of items, food processing, and management	MEs	350
	Food safety and hygiene training	MEs	350
	Environmental certification training	MEs	274
Promotion of Environmentally Sustainable Diversified Handicrafts	Business certification training	MEs	65
	Capacity building training on innovative handicraft marketing	MEs	250
	Environmental certification	MEs	150
	Diversified handicraft product and online marketing	MEs	215
	Basic training on environmental management	MEs	100
	Initiative to export market access	MEs	65
Extended Community Climate Change Project (ECCCP-Flood)	Extension of high-value crops for the flood-prone area	Beneficiary	2,874
	Climate change and other environmental issues	Beneficiary	3,350

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP)	Capacity building training	MEs who are involved in salt processing	850
	Environmental and climate changes issues	MEs	1200
	Business development	MEs	850
Recovery and Advancement of Informal Sector Employment (RAISE) Project	Training on Risk Management and Business Continuity (RMBC)	Covid-19 Affected Micro-Entrepreneur /MEs	1700
	Training in Business Management and Entrepreneurship Development (BMED)	Beneficiary/MEs	160
	Orientation/Training for Master-Crafts Person (MCP)	Beneficiary/MEs	35
	Apprenticeship Training for Low-income	Youth/MEs	200
	Life Skill Training for Apprentice	Beneficiary/MEs	200
	Low-income Youth & Micro Entrepreneurs training	Beneficiary/MEs	434
Rural Micro-enterprise Transformation Project (RMTP)	Financial Literacy Training	Group/Samity Members & Fish Farmer	2626
	Nutrition, Climate, Environment and Social issues Training	Group/Samity Members & Fish Farmer	2615
	Business Management Training	Fish Farmer & Small Entrepreneur	47
	Fish Resource Conservation & over uses of Restricted Drugs Management training	Fish Farmer & Small Entrepreneur	75
	Safe inputs use training	Fish Farmer & Small Entrepreneur	2298
	Lead Farmer GAP and Modern Technology Uses Training	Lead Farmer	41

	MEs GAP Training by Lead Farmer	Fish Farmer & Small Entrepreneur	886
	Bio floc Fish Culture, Black Soldier Fly (BSF) and Probiotic Production Training	Fish Farmer & Small Entrepreneur	40
Sustainable Forest and Livelihoods (SUFAL) Project Consulting Services for Safeguard Training – Social and Environmental TOT for Community Members	Safeguard Training: Social and Environmental TOT for Community Member's	Forest Depend Community	800
Urban Primary Health Care Services Delivery Project-II (UPHCSDP-II) Netrokona, Jamalpur, Coxsbazar Municipality	Training on Neonatal Care	Doctor, Paramedic	72
	Training on RTD/STD/HIV-AIDS	Doctor, Paramedic	64
	Clinical Waste Management	Doctor, Lab Technologist, Paramedic	79
	Training on IMCI	Doctor, Paramedic	72
	Training on OT Management	Doctor, Paramedic	43
	Training on IP/UP	Doctor, Lab Technologist, Paramedic	74
Investment Component for Vulnerable Group Development (ICVGD)-2nd Phase (1st Revision) Project	Multi Dimensional Human Development (MDHD) (4 days)	Vulnerable women	356 Batch
	Entrepreneurship Development Training (ETD) (6 days)	Vulnerable women	356 Batch
	Trade based Training (TBT) (6 days)	Vulnerable women	356 Batch
Establish and Manage Older People's Club (OPC) Pilot Management under			
Cash Transfer Modernization (CTM) Project [Package: SD-14]			

Padakhep Printing and Packaging

'Padakhep' Printing and Packaging is a self-financed press established to provide high-quality printing services at competitive prices, utilizing modern techniques and state-of-the-art equipment. Launched in June 2008 as an income-generating enterprise of 'Padakhep', it regularly produces a variety of materials, including routine publications for 'Padakhep', reports from its various divisions and projects, annual diaries, calendars, newsletters, brochures, posters, greeting cards, booklets, folders, forms, registers, business cards, pads, and more. Currently, the enterprise works with multiple organizations, maintaining a strong reputation for its quality and service.

Life Enhancement Assistance Program (LEAP)

Home appliances encompass electronic products, devices, and equipment used for various household purposes, including televisions, refrigerators, air conditioners, washing machines, and more. These essential items significantly enhance the daily lives of modern families, making routines more convenient and comfortable. Unfortunately, a substantial portion of the population lacks the financial means to purchase these items—such as TVs, refrigerators, mobile phones, laptops, blenders, rice cookers, sewing machines, air conditioners, washing machines, and motorcycles—after meeting their basic needs. While these products may seem like luxury items, they are crucial for asset creation, educational advancement, income generation, and overall improvement in living standards. Their use enhances livelihoods and simplifies everyday tasks. Moreover, some individuals within disadvantaged communities possess the purchasing capacity but struggle to acquire quality products due to a lack of technical knowledge and infrastructure. To address this issue, 'Padakhep' launched the Life Enhancement Assistance Program (LEAP) in December 2020, aimed at improving livelihoods, increasing income, and facilitating asset creation by providing easy access to quality products. Currently, LEAP operates through various 'Padakhep' branches across the country. In addition to distributing products such as TVs and refrigerators, the organization offers credit support at low interest rates. To date, 'Padakhep' has established partnerships with brands like Singer, Walton, VIVO, Excel Telecom Ltd., TVS Auto Bangladesh Ltd., Fair Electronics, Green Tiger, and Fairway Trade Link, with plans to expand collaborations with other reputable organizations.

Credit-related performance of LEAP 2023-2024

Member (no.)
19,342

Loanee (no.)
19,329

Credit Loanee (m Tk.)
452.73

Loan outstanding (m Tk.)
308.85

A recent initiative under this program is the supply of lithium batteries for electric vehicles. Most electric vehicles currently in use in Bangladesh rely on conventional (dry cell/lead acid) batteries, which are harmful to the environment and consume significant electricity. In contrast, switching to lithium batteries can save electricity, enhance vehicle mileage, and reduce environmental damage.

Additionally, "Promise Pharmacy & Easy Shop" was launched in March 2023 under the LEAP program and currently operates three branches located in Adabar, Harta, and Agailjhara.

> Up to June 2024, 'Padakhep' sold 21,605 products. During the time, BDT 452.73 million was also disbursed under this program, while outstanding stood at BDT 308.85 million.

Poshar

'Poshar' is more than just a marketplace—it's a celebration of craftsmanship, culture, and community. Dedicated to showcasing the finest local handicrafts and artisan products, Pasar provides a platform where tradition meets modernity.

Each product at Pasar is carefully curated, sourced exclusively from trusted local artisans and suppliers, ensuring impeccable quality and ethical production. With a focus on thoughtful presentation, we make it easy for customers to discover unique, handcrafted items that resonate with their tastes.

At Pasar, our mission is to empower local artisans, connect their creations to global audiences, and bring high-quality, ethically crafted products to our customers—all at fair prices. By supporting Pasar, you're not just purchasing a product; you're contributing to social progress, economic growth, and the preservation of cultural heritage.

Promise Pharmacy and Easy Shop

A Name of Trust in Your Neighborhood'

Overall Perspective:

Promise Pharmacy and Easy Shop aim to tackle the growing threat of counterfeit and fake drugs, a serious issue in Bangladesh. By establishing a model chain of pharmacies that uphold the highest standards for traditional, high-quality products, we hope to elevate public health not only locally but across the country. Through cross-country awareness meetings, we plan to

introduce and improve public health measures. By offering professional pharmaceutical counseling and ensuring the benefits are accessible to everyone—especially those without access to private health insurance—we hope to make healthcare services more inclusive. Accessibility is a key focus for us, and through our partnerships, we aim to set new benchmarks for pharmacy services across Bangladesh.

Vision

To transform access to genuine medicines and lifestyle products in Bangladesh, promising quality, safety, and customer welfare.

Mission

To provide authentic, high-quality medicines and daily products at affordable prices, delivered through a trained pharmacy team and a secure distribution network.

Our Goals and Objectives

- **Quality Assurance:** We perform thorough quality control checks to ensure every product is authentic. Our inventory is frequently updated and audited to maintain a high standard.
- **Widespread Accessibility:** We ensure easy access to our products through both physical stores and online platforms, using a wide distribution network that includes our 'Padakhep' branches and pharmacy links. Additionally, we offer home delivery to serve urban and rural customers alike.
- **Consumer Trust and Safety:** To combat counterfeit drugs and foster consumer trust, we rigorously regulate the distribution, storage, and procurement of pharmaceuticals. Every one of our locations is a clean, safe environment, and we educate our customers on proper medication use and health maintenance.
- **Affordable Pricing:** We offer affordable prices on all products and provide discounts and loyalty schemes to reward long-term customers. We also maintain a vigilant stance on pricing to ensure products remain both affordable and of high quality.
- **Professional Customer Guidance:** Our goal is to offer expert advice through trained pharmacists, ensuring proper medication use and personalized health guidance. We provide regular training sessions for our staff to keep them informed about the latest healthcare advancements.
- **Comprehensive Product Range:** We stock a wide array of products, including both prescription and over-the-counter medicines, as well as personal care items and dietary supplements. Our product selection is continually updated based on consumer demand and market trends.
- **Data and Technology Integration:** We utilize an integrated network system for inventory tracking, ensuring operational transparency and efficiency. Technology also plays a key role in enhancing the customer experience and streamlining our processes.
- **Health and Safety Compliance:** We adhere to all local health and safety regulations. Our stores maintain a clean and safe environment, and we educate customers on safe medication practices and general health care.
- **Community Engagement:** Our community outreach includes organizing health camps, awareness programs, and partnerships with local health organizations. We offer special discounts and services for senior citizens and low-income families.
- **Sustainability and Responsibility:** We are committed to sustainability by promoting eco-friendly products and practices. Our recycling programs for medicine packaging and materials, as well as support for local suppliers, reflect our dedication to responsible business practices.

We Provide

- Medicines from skilled pharmacists.
- Medications stored under controlled conditions to maintain quality.
- Proper procurement from registered manufacturers.
- Only authentic medicines and consumer products.
- Special discounts on both medicines and products.
- Convenient supply chains for rural areas.
- Adherence to DGDA guidelines in all procedures.
- An integrated network system for record-keeping of medicine transactions.

Current Status of Promise Pharmacy:

Promise Pharmacy, a social enterprise under our business wing, currently operates with a solid structure, comprising three branches in Adabar, Agailjhara, and Harta. Our dedicated sales team ensures excellent customer service, driving sales and satisfaction. The finance, ICT, and audit departments are integral to maintaining smooth operations, ensuring financial stability, technological efficiency, and regulatory compliance. This integrated approach has helped us build a strong reputation and a loyal customer base.

Future Plan for Promise Pharmacy:

Looking forward, Promise Pharmacy is set to expand through franchising. With 400 potential franchisees expressing interest, we are on track for significant growth. Our franchising strategy aims to bring quality healthcare services to more communities, providing comprehensive support to franchisees, including training, marketing, and operational guidance. This expansion will not only increase our market presence but also create new employment opportunities and foster community engagement. Our vision is to become a leading pharmacy chain, renowned for our commitment to quality and customer satisfaction.

Padakhep School and College

"Innovation We Learn, Humanity We Yearn"

'Padakhep' School and College is on a mission to develop the inherent talents of children, shaping them into capable and compassionate citizens for the future. Our journey is not just about academic excellence, but also about fostering an innovative mindset while teaching values such as ethics, humanity, and responsibility. We believe in nurturing a well-rounded personality in every child.

Our skilled and friendly teachers go beyond providing world-class education in the classroom. In addition to academic instruction, they engage closely with students through various co-curricular activities. Through sports, debates, music, dance, and art, they inspire individuality, creativity, and self-confidence in students.

'Padakhep' School and College is committed to providing a safe and joyful environment where every student receives quality education. Our goal is to shape each student into a creative, confident, humane, and responsible citizen of society.

Vision

"To inspire and empower young minds by providing a holistic, world-class education that fosters creativity, ethical values, and social responsibility, shaping future leaders who will contribute positively to society and drive sustainable progress."

Our Goals and Objectives

The core goal of our school is to foster the inherent creativity and innovative potential of each child, shaping them into well-rounded individuals with human values and ethics, capable of thriving in real-life situations. Our students will be equipped with a world-class education, becoming responsible citizens who will lead society and the nation toward sustainable progress.

World-Class Facilities

Padakhep School and College is an educational institution equipped with world-class facilities. In addition to providing structured, textbook-based education, the institution is dedicated to nurturing each student's unique identity, personality, and inherent qualities through various opportunities and activities. Our aim is to ensure that students not only acquire knowledge through interactive learning but also learn how to apply it in real-life situations. The students at our institution benefit from the following facilities:

- **Experienced and Dedicated Faculty:** A team of skilled and passionate teachers committed to the holistic development of each student.
- **Efficient and Experienced Management Board:** A proficient management team ensuring smooth operations and academic excellence.
- **Classroom Activities with Multimedia Technology:** We integrate multimedia technology into our classroom teaching to create interactive and engaging learning experiences for students.
- **Learning through Smart Boards:** Students engage in dynamic learning experiences using interactive smart boards.
- **Fully Air-Conditioned School Campus:** The entire school is equipped with air conditioning to ensure a comfortable learning environment.
- **Well-Managed Internal Canteen:** Our school offers a hygienic and well-organized canteen to provide students with healthy meals.
- **International Standard Computer Lab:** Students have access to a state-of-the-art computer lab, equipped with the latest technology.
- **Learning in the Play Zone:** The Play Zone offers a fun-filled environment where students can learn and grow through play.
- **24/7 Medical Services:** We have a dedicated doctor available at all times to ensure the health and safety of our students.
- **Science, Mathematics, and Debate Clubs:** Students can join specialized clubs to enhance their skills in science, mathematics, and debating.
- **World-Class Library for Intellectual Growth:** Our library is designed to foster a love for reading and critical thinking with a wide selection of books.
- **Advanced Technology-Equipped Science Labs:** Our science labs are equipped with the latest technology to facilitate hands-on learning.
- **Common Room for Teachers and Students:** A well-equipped common room is available for both teachers and students to relax and collaborate.
- **Counselor for Mental Health Support:** We provide professional counseling services to support the mental well-being of our students.
- **Life-Based Teaching:** Our teaching methodology is focused on practical, life-based lessons that prepare students for real-world challenges.
- **Opportunities to Participate in Various Clubs and Activities:** Students are encouraged to engage in a wide range of extracurricular activities through various clubs and organizations.

Our Special Features

- Special Discounts: Special discounts will be offered for the first 10 students in each class during the admission process.
- Parent Session: Before the start of classes, a special session will be organized for the parents of newly admitted students. This session will be conducted by renowned and experienced experts, focusing on the care and nurturing of their children.
- Teaching Process: Classes will be conducted separately in Bengali and English. With well-defined learning outcomes in place, teaching will be carried out in air-conditioned classrooms using smart boards and modern educational tools. A joyful and interactive environment will be created using digital and audio-visual methods for effective learning.
- Skill Development: Special emphasis will be placed on the development of skills related to modern educational tools and technologies, communication (writing, speaking, and presentation skills), and leadership. Additionally, we will focus on self-reliance by teaching life skills such as proper dressing, manners, behavior, traffic rules, organizing personal belongings, cleanliness, and personal hygiene.
- Physical and Mental Health Services: In addition to round-the-clock medical services through a dedicated doctor and support staff, weekly classes on basic health care will be conducted. These sessions will raise awareness about healthy eating habits, the harmful effects of substance abuse, and internet addiction.
- Co-Curricular Activities: To develop self-confidence, independence, scientific thinking, and creativity, daily sessions in various clubs will include science and math practice, modern technology usage, debate competitions, cultural activities, sports, etc. Educational trips and celebrations of national days will also be arranged.
- Building Values: Emphasis will be placed on instilling values such as ethics, honesty, transparency, politeness, empathy, mutual respect, discipline, social responsibility, civic duty, and genuine faith in the Creator and religious practices. Our goal is to create skilled, ethically sound, and responsible citizens with strong character.
- Developing Reading Habits: Our spacious library will have age-appropriate books on various topics such as storytelling, science, drawing, nutrition, sports, etc. A book-reading competition will be organized, and prizes will be awarded to encourage reading.

Evaluation Process

Students will be evaluated on a continuous basis through two primary methods:

1. **Classroom-Based Evaluation:** This includes oral exams, written tests, assignments, individual and group presentations, and other elements to assess students' academic performance.
2. **Skills Acquired Outside the Classroom:** Students will also be evaluated based on their performance in co-curricular activities, adherence to rules and discipline, manners, and values. Events in co-curricular activities may include sports, fitness, math challenges, language practice, science competitions, cultural contests, book-reading competitions, and more. In both evaluation methods, students with outstanding performance will be offered merit scholarships and equal opportunities.

Safety and Communication

The institution will ensure maximum security on campus through its own systems. Additionally, communication with parents will be maintained regularly using proprietary software and modern technology, providing updates on students' attendance, performance, and inherent talents.

Transport Facility

Transport arrangements will be available for students in case of urgent needs.

FINANCIAL STATEMENT

MOORE

M. J. ABEDIN & CO
এম. জে. আবেদীন এন্ড কোং
Chartered Accountants

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INDEPENDENT AUDITORS' REPORT
TO THE GENERAL BODY OF
PADAKHEP MANABIK UNNAYAN KENDRA
REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the accompanying Consolidated financial statements of **"Micro Finance Program" - a Project of Padakhep Manabik Unnayan Kendra**, (the "Entity"), which comprise the Consolidated Statement of Financial Position as at 30 June 2024, the Consolidated Statement of Comprehensive Income, Consolidated Statement of Receipts and Payments, Consolidated Statement of Cash Flows and Consolidated Statement of Changes in Capital Fund for the year ended 30 June 2024 and notes to the Consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying Consolidated financial statements present fairly, in all material respects, the Consolidated financial position of the Entity as at 30 June 2024, and its Consolidated financial performance and its Consolidated cash flows and its Consolidated receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) and MRA guidelines as explained in notes 3-5.

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 Consolidated Financial Statements section of our report.

We are independent of the Entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the Consolidated financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The Consolidated financial statements of the Company as at and for the year ended 30 June 2023 were audited by another auditor who expressed an unmodified opinion on those statements on 24 October 2023.

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the Consolidated financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on such work we perform, we conclude that there is a material misstatement of this other information, we are required 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 Consolidated financial statements of the Entity in accordance with the accounting policies summarized in notes 3-5 to the said Consolidated financial statements and for such internal control as management determines is necessary to enable the preparation of Consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the Entity'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 Entity to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism 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.
- 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 Entity'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 Entity 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.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

We also report that:

i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

ii) In our opinion, proper books of account as required by law and MRA Act and Rules have been kept by the entity so far as it appeared from our examination of those books; and

iii) In our opinion, the Statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka
Place: 30 October 2024

Harun Mahmud

Harun Mahmud FCA,
Partner
Enrolment no: 850
M. J. Abedin & Co.
Chartered Accountants
Firm Reg. no: CAF-001-111

DVC: 2411030850AS568519

Padakhep Manabik Unnayan Kendra
Microfinance Program
Consolidated Statement Of Financial Position
As At 30 June 2024

	Notes	Amount in BDT	
		30-Jun-24	30-Jun-23
PROPERTY AND ASSETS			
Non Current Asset		**1,489,747,477**	**1,321,629,358**
Property, Plant and Equipment	6.00	431,415,445	409,795,056
Term Deposits	7.00	1,058,332,032	911,834,302
Current Assets		**38,476,034,001**	**37,623,333,766**
Loan Outstanding		**30,532,805,443**	**30,592,978,878**
Loan to Other Microfinance	8.00	50,615,104	52,035,104
Loan to Members	9.00	30,481,216,666	30,539,175,997
Logistic Loan	10.00	973,673	1,767,777
		4,843,079,108	**4,109,994,859**
Other Loan	11.00	352,425,411	354,198,382
Receivables	12.00	59,014,893	125,871,819
Advance, Deposits & Prepayments	13.00	4,388,521,241	3,606,709,657
Inventories (Stock & Stores)	14.00	7,487,209	5,895,686
Unsettled Staff Advance	15.00	35,630,354	17,319,315
Cash and Cash Equivalents	**16.00**	**3,100,149,450**	**2,920,360,029**
Cash in Hand	16.01	112,933,271	17,630,474
Cash at Bank	16.02	2,987,216,179	2,902,729,555
Total Assets		**39,965,781,478**	**38,944,963,124**
CAPITAL FUND AND LIABILITIES			
Capital Fund		**4,833,266,946**	**4,013,290,571**
Cumulative Surplus	17.00	3,972,900,375	3,225,519,851
Statutory Reserve	18.00	441,433,374	358,391,094
Loan Loss Provision (Standard)	26.01	286,809,197	297,255,626
Revaluation Reserve		132,124,000	132,124,000
Non Current Liabilities		**17,083,471,460**	**16,686,061,172**
Term Loan - Long term loan:	**19.00**	**8,096,309,925**	**8,149,158,907**
Loan from PKSF	19.00	1,052,448,997	966,669,664
Loan from Commercial Bank	19.00	7,043,860,928	7,182,489,243
Others Fund	21.02	2,174,371,001	3,300,344,862
Members' Savings	22.02	6,812,790,534	5,236,557,403
Current Liabilities		**18,049,043,072**	**18,245,611,381**
Term Loan - Current Maturity	**20.00**	**6,686,304,866**	**6,814,856,198**
Loan from PKSF	20.00	822,150,668	950,702,000
Loan from Commercial Bank	20.00	5,864,154,198	5,864,154,198
		11,362,738,206	**11,430,755,183**
Other Fund	21.01	1,777,274,353	2,767,831,964
Members' Savings	22.01	5,238,798,498	5,238,798,498
Members' Welfare Fund	23.00	1,208,228,452	948,209,780
Grant Received in Advance(PKSF)	24.00	54,929,230	97,748,094
Provision for Expenses	25.00	1,618,798,827	1,272,247,181
Loan Loss Provision	26.02	1,464,708,846	1,105,919,666
Total Capital Fund and Liabilities		**39,965,781,478**	**38,944,963,124**

The accompanying notes form an integral part of these Financial Statements.

Joint Director (F & A)	Executive Director	President

As per our separate report of even date annexed.

Hasan Mahmud

M. J. ABEDIN & CO
Chartered Accountants
DVC: 2411030850AS568519

Dated, Dhaka
30 October 2024

Padakhep Manabik Unnayan Kendra
Microfinance Program
Consolidated Statement Of Comprehensive Income
For the year ended 30 June 2024

	Notes	Amount in BDT	
		30-Jun-24	30-Jun-23
A. INCOME			
Interest on Members Loan	27.00	6,553,288,611	6,197,930,150
Bank Interest	28.00	23,384,081	13,290,771
Grant for Projects (Reimbursement)	29.00	98,541,563	141,370,986
Operational Others Income	30.00	5,076,625	5,871,825
Total Income		**6,680,290,880**	**6,358,463,732**
B. EXPENDITURE			
Interest on PKSF Loan	31.00	119,390,787	121,127,779
Interest on Bank Loan	32.00	893,197,625	985,762,510
Interest on Member Savings	33.00	845,207,180	590,654,715
Interest on Other Loan	34.00	862,008,234	610,579,481
Total Financial Cost		**2,719,803,826**	**2,308,124,485**
Salaries and Allowances	35.00	2,278,666,038	1,838,807,700
Overhead Expenses	36.00	298,665,833	267,709,199
Communication Expenses	37.00	52,884,239	44,921,492
Program/Project Expenditure	38.00	106,800,454	136,465,670
Miscellaneous Expenses	39.00	10,527,435	1,981,156
Total Operating Expenses		**2,747,543,999**	**2,289,885,217**
Depreciation		27,652,377	16,870,254
Loan Loss Expenses	26.00	348,342,751	586,598,326
Provisional Expenses		**375,995,128**	**603,468,580**
Total Expenditure		**5,843,342,953**	**5,201,478,282**
Excess of Income over Expenditure before TAX (A-B)		**836,947,927**	**1,156,985,450**
Income Tax (IT)		(6,525,123)	(5,272,298)
Excess of Income over Expenditure after TAX		**830,422,804**	**1,151,713,152**

Joint Director (F&A) | Executive Director | President

As per our separate report of even date annexed.

M. J. ABEDIN & CO
Chartered Accountants
DVC: 2411030850AS568519

Dated, Dhaka
30 October 2024

Padakhep Manabik Unnayan Kendra
Microfinance Program
Consolidated Statement Of Receipts And Payments
For the year ended 30 June 2024

	Notes	Amount in BDT	
		30-Jun-24	30-Jun-23
Opening Balance		2,920,360,029	1,108,507,725
Cash in hand	16.01	17,630,474	26,222,257
Cash at bank	16.02	2,902,729,555	1,082,285,468
RECEIPTS			
Savings Fund Investment	7.01	1,381,574,252	519,565,778
Statutory Reserve Investment	7.03	401,276,505	51,309,577
Loan to Other Microfinance Organization	8.00	1,420,000	1,600,000
Loan to Members	9.00	49,360,341,821	47,105,224,942
Logistic Loan	10.00	794,104	2,270,758
Loan from Enterprise Wing	11.01	1,772,971	-
Loan from Program Wing	11.02	-	-
Advance, Deposits and Prepayments	13.00	593,740,619	933,390,487
Inventories (Stock & Stores)	14.00	9,245,019	7,907,040
Unsettled Staff Advance	15.00	5,660,253	2,309,286
Loan From PKSF	19.01	907,930,000	1,073,016,002
Project Fund -Long term	19.02	-	-
Loan from Commercial Bank -Short term	20.02	19,394,757,508	19,553,692,047
Others Fund (Receipts)	21.00	4,410,501,822	5,508,980,922
Loan from Central Accounts	21.03.01	3,731,617,318	5,001,778,758
Payables	21.03.02	55,006,573	405,517
Staff Welfare Fund	21.03.03	43,836,100	7,432,000
Contributory Provident Fund (CPF)	21.03.04	291,788,980	229,365,163
Staff Loan from CPF	21.03.05	45,479,776	49,789,981
SVS & IP	21.03.06	73,349,300	63,440,700
Staff Loan	21.03.07	38,260,336	46,795,643
Gratuity Fund	21.03.08	127,425,639	100,035,204
Advance Security	21.03.09	2,530,000	134,000
Staff Savings Deposit (SSD)	22.03.10	1,207,800	420,000
Voluntary Investment Program (VIP)	21.03.11	-	1,720,356
COVID -19 Fund	21.03.12	-	7,663,600
Members Savings	22.00	7,715,578,566	7,109,431,394
Members' Welfare Fund	23.00	494,710,919	533,267,723
Grant Received in Advance(PKSF)	24.00	107,959,369	140,310,184
Capital Expenditure (Annexure -A)		1,365,619	1,448,673
Total Revenue Income		6,680,088,943	6,357,578,188
Interest on Members Loan (Service Charge)	27.00	6,553,288,611	6,197,930,150
Bank Interest	28.00	23,384,081	13,290,771
Grant for Projects (Reimbursement)	29.00	98,339,626	140,486,742
Operational Others Income	30.00	5,076,625	5,870,525
Total		94,389,078,319	90,009,810,726

	Notes	Amount in BDT	
		30-Jun-24	30-Jun-23
PAYMENTS		**1,929,348,487**	**754,975,128**
Investments :			
Savings Fund Investment	7.01	1,466,033,699	569,859,518
Loan Loss Provision Investment	7.02	76,285	74,301
Statutory Reserve Investment	7.03	463,238,503	185,041,309
Loan to Members	9.00	49,302,382,490	52,881,687,900
Logistic Loan	10.00	-	443,543
Advance, Deposits and Prepayments	13.00	1,384,409,023	1,853,663,428
Inventories (Stock & Stores)	14.00	10,836,542	7,733,654
Unsettled Staff Advance	15.00	17,774,256	5,272,510
Loan Repayment to PKSF	19.01	950,701,999	851,840,664
Project Fund -Long term	19.02	-	194,795
Bank Loan Repayment - Short term	20.02	19,533,385,823	17,629,087,219
Others Fund (Payments)	21.00	**6,531,027,873**	**3,622,945,769**
Loan from Central Accounts	21.03.01	5,846,488,453	1,591,515,853
Payables	21.03.02	52,444,231	2,227,000
Staff Welfare Fund	21.03.03	40,622,600	7,371,800
Contributory Provident Fund (CPF)	21.03.04	288,987,144	226,457,212
Staff Loan from CPF	21.03.05	45,487,805	49,922,832
SVS & IP	21.03.06	73,228,700	62,833,300
Staff Loan	21.03.07	38,680,438	47,004,087
Gratuity Fund	21.03.08	126,302,226	98,666,642
Advance Security	21.03.09	580,000	-
Staff Savings Deposit (SSD)	21.03.10	1,235,800	404,000
Voluntary Investment Program (VIP)	21.03.11	16,970,476	1,528,353,643
COVID -19 Fund	21.03.12	-	8,189,400
Savings Return	22.00	6,139,348,609	4,807,840,012
Member Welfare Fund	23.00	234,692,247	194,639,302
Grant Received in Advance(PKSF)	24.00	96,312,054	155,168,621
Capital Expenditure (Annexure -A)		51,349,334	82,369,698
REVENUE EXPENDITURE		**5,107,360,132**	**4,241,588,454**
Financial Expenses		**2,370,538,346**	**1,977,668,987**
Interest on PKSF Loan	31.00	118,341,847	103,773,990
Interest on Bank Loan	32.00	940,064,965	810,527,412
Interest on Member Savings	33.00	447,672,501	355,691,287
Interest on others Loan	34.00	864,459,033	707,676,298
Operating Expenses		**2,736,821,786**	**2,263,919,467**
Salaries and Allowances	35.00	2,278,573,663	1,818,721,789
Overhead Expenses	36.00	291,961,569	258,098,260
Communication Expenses	37.00	52,818,828	44,649,627
Program/Project Expenditure	38.00	105,985,719	138,992,372
Miscellaneous Expenses	39.00	956,884	1,185,121
Income Tax (IT)		6,525,123	5,272,298
CLOSING BALANCE		**3,100,149,450**	**2,920,360,029**
Cash in Hand	16.01	112,933,271	17,630,474
Cash at Bank	16.02	2,987,216,179	2,902,729,555
Closing Balance and Total Payments		**94,389,078,319**	**90,009,810,726**

The accompanying notes form an integral part of these financial statements.

Joint Director (F&A) | Executive Director | President

As per our separate report of even date annexed.

M. J. ABEDIN & CO
Chartered Accountants
DVC: 2411030850AS568519

Dated, Dhaka
30 October 2024

Padakhep Manabik Unnayan Kendra
Microfinance Program
Consolidated Statement Of Cash Flows
For the year ended 30 June 2024

		Amount in BDT	
		30-Jun-24	30-Jun-23
A.	**Cash flows from Operating Activities:**		
	Surplus for the year	836,947,927	1,156,985,450
	Add: Amount considered as non cash items:		
	Loan Loss Provision	348,342,751	586,398,326
	Provision for Expenses	346,551,646	282,095,693
	Depreciation for the year	21,064,597	12,750,561
		715,958,994	**881,444,580**
	Loan disbursed to Members	60,173,435	(5,773,035,743)
	Increase/decrease in Current Assets	48,261,742	(59,672,066)
	Increase/decrease in Current Liabilities	(29,655,517)	46,622,528
	Taxes (payments)/proceeds	(6,525,123)	(5,272,298)
		72,254,537	**(5,791,357,579)**
	Net cash used in operating activities	**1,625,161,458**	**(3,752,927,549)**
B.	**Cash Flow from Investing Activities**		
	Acquisition of Property, Plant and Equipment	(51,349,334)	(82,369,698)
	Sale of Property, Plant and Equipment	1,365,619	1,448,673
	Investment	(920,544,992)	(1,103,251,280)
	Net cash used in Investing Activities	**(970,528,707)**	**(1,184,172,305)**
C.	**Cash Flows from Financing Activities:**		
	Other Loan received	(2,112,735,743)	3,490,368,110
	Loan from PKSF	(42,771,999)	220,391,025
	Bank Loan	(138,628,315)	1,924,604,828
	Member Savings	1,576,233,131	2,301,593,061
	VIP	(16,959,076)	(1,526,633,287)
	Member Welfare Fund	260,018,672	338,628,421
	Net cash generate in Financing Activities	**(474,843,330)**	**6,748,952,158**
D.	**Net increase/(decrease) (A+B+C)**	**179,789,421**	**1,811,852,304**
	Cash and Cash Equivalents at the beginning of the year	2,920,360,029	1,108,507,725
	Cash and Cash Equivalents at the end of the year	**3,100,149,450**	**2,920,360,029**

The accompanying notes form an integral part of these financial statements.

Joint Director (F&A) | Executive Director | President

As per our separate report of even date annexed.

M. J. ABEDIN & CO
Chartered Accountants
DVC: 2411030850AS568519

Dated. Dhaka
30 October 2024

Padakhep Manabik Unnayan Kendra
Microfinance Program
Consolidated Statements Of Changes in Capital Fund
For the year ended 30 June 2024

Amount in Taka

Particulars	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Loan Loss Provision (Standard)	Total
Balance as at 01 July 2023	**358,391,094**	**132,124,000**	**3,225,519,851**	**297,255,626**	**4,013,290,571**
Surplus for the year	-	-	830,422,804	(10,446,429)	819,976,375
Transfer to Statutory Reserve	83,042,280	-	(83,042,280)		-
Prior Year Adjustment	-	-	-		-
Balance As at 30 June 2024	**441,433,374**	**132,124,000**	**3,972,900,375**	**286,809,197**	**4,833,266,946**

Particulars	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Loan Loss Provision (Standard)	Total
Balance as at 01 July 2022	**243,219,779**	**132,124,000**	**2,188,978,014**	**171,245,647**	**2,735,567,440**
Surplus for the year	-	-	1,151,713,152	126,009,979	1,277,723,131
Transfer to Statutory Reserve	115,171,315	-	(115,171,315)	-	-
Prior Year Adjustment	-	-	-	-	-
Balance As at 30 June 2023	**358,391,094**	**132,124,000**	**3,225,519,851**	**297,255,626**	**4,013,290,571**

Joint Director (F&A) | Executive Director | President

As per our separate report of even date annexed.

Harun Mahmud

M. J. ABEDIN & CO
Chartered Accountants
DVC 2411030850AS568519

Dated, Dhaka
30 October 2024

Acronyms & Abbreviations

ARI	- Acute Respiratory Infection
ADB	- Asian Development Bank
AIDS	- Acquired Immune Deficiency Syndrome
AIGA	- Alternative Income Generating Activities
ANGO	- Associate NGO
BARC	- Bangladesh Agricultural Research Council
BARI	- Bangladesh Agricultural Research Institute
BADC	- Bangladesh Agricultural Development Corporation
BDT	- Bangladeshi Taka
BNFE	- Bureau of Non-Formal Education
BRRI	- Bangladesh Rice Research Institute
BWDB	- Bangladesh Water Development Board
CBO	- Community Based Organization
CMC	- Center Management Committee
CRHCC	- Comprehensive Reproductive Healthcare Center
DANIDA	- Danish International Development Agency
DAE	- Department of Agricultural Extension
DLS	- Department of Livestock Services
DOF	- Department of Fisheries
DSS	- Department of Social Services
EC	- European Commission
ESD	- Essential Service Delivery
EU	- European Union
FAO	- Food and Agriculture Organization
FCDO	- Foreign, Commonwealth and Development Office (Formerly DFID)
GCF	- Green Climate Fund
GDP	- Gross Domestic Production
GO	- Government Organization
HA	- Health Assistant
HDA	- Holistic Development Approach
HHs	- Households
HTS	- HIV Testing Services
HV	- Health Volunteers
IDCOL	- Infra Structure Development Company Limited
IFAD	- International Fund for Agricultural Development
IFDC	- International Fertilizer Development Corporation
IGAs	- Income Generating Activities
IIDFC	- Industrial and Infrastructure Development Finance Company
ILO	- International Labour Organization
INAFI	- International Network of Alternative Financial Institution
INM	- Institute for Inclusive Finance and Development
KGF	- Krishi Gobeshona Foundation
LGED	- Local Government Engineering Department
LGI	- Local Government Institution
ME	- Micro Enterprise
MFI	- Microfinance Institute
MFTS	- Microfinance and Technical Support Project
MoLE	- Ministry of Labor and Employment
MRA	- Microcredit Regulatory Authority
MSM	- Men Who Have Sex With Men
MSW	- Male Sex Worker
MWF	- Member Welfare Fund
NGO	- Non-Government Organization
NFPE	- Non-Formal Primary Education
PHC	- Primary Healthcare
PIDM	- Padakhep Institute of Development and Management
PKSF	- Palli Karma Sahayak Foundation
PLDP	- Participatory Livestock Development Project
PNGO	- Partner NGO
PO	- Partner Organization
PRSP	- Poverty Reduction Strategy Paper
REREDP	- Rural Electrification and Renewable Energy Development Program
RLF	- Revolving Loan Fund
RMC	- Rural Microcredit
SDG	- Sustainable Development Goal
SHG	- Self Help Group
SL	- Seasonal Loan
SLDP	- Smallholders Livestock Development Project
SME	- Small and Medium Entrepreneurs
STD	- Sexually Transmitted Disease
STI	- Sexually Transmitted Infection
SVSP	- Special Voluntary Savings Program
TG	- Trans Gender
ULBs	- Urban Local Bodies
UMC	- Urban Microcredit
UNDP	- United Nations Development Program
UNICEF	- United Nations Children's Emergency Fund
UPP	- Ultra Poor Program
UNO	- Upazila Nirbahi Officer
USAID	- United States Agency for International Development
VARD	- Voluntary Association for Rural Development
VIP	- Voluntary Investment Program
WFP	- World Food Program
WHO	- World Health Organization

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