



2020-2021

ANNUAL REPORT



POPI

Reach People with love
and respect



POPI

People's Oriented Program Implementation

Annual Report 2020-21



GENERAL BODY

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Ms. Amena Begum (Poly)
Ms. Ulfatara Jahan
Mr. Murshed Alam Sarker





EXECUTIVE COMMITTEE

Mr. Abdul Hamid Bhuiyan
Chairman
Mr. Sharif Uddin Ahmed
Vice-Chairman
Ms. Rafiqua Akhter
Treasurer
Ms. Shamsun Nahar Chowdhury
Executive Member
Mr. Rasel Ahmed Liton
Executive Member
Mr. Syed Mosaddeque Hossain
Executive Member
Mr. Murshed Alam Sarker
Member Secretary



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Chairman's Message

The year has been particularly challenging for us and everyone and one in which we've all had to adapt to a new normal.

While the world has been encountering an invisible enemy, we've had to scale back on our face-to-face engagement for a certain period due to the pandemic, we've continued to be as busy as ever, communicating through phone, email and online. And while our regular programme activities had to be interrupted, our focus shifted to the response to Covid-19. The increasing complexity of social issues is placing a greater burden not only on governments, but also on individuals. We now feel even strongly that it is not possible to solve these problems by relying on public services alone. Hence, POPI looks to spread its programmes even faster!

POPI has been putting its endeavour towards promoting and strengthening of community-based forces to figure out micro level planning on locally feasible livelihood options. It sees them flourish with this support. That has given us incredible hope that more of this work can become life changing for thousands of people in Bangladesh even if natural hazards such as the ongoing pandemic try to cripple us. We are committed to amplifying the voices of downtrodden to the forefront as they can often be pressed by the economically stabled. Investing in human capital is an investment that returns huge dividends. By improving the capacity of people to govern, educate and produce for themselves laid the foundations for long-term prosperity.

This is exactly the kind of vital work that POPI does every day across the country. Sometimes this works are economic in nature, like microfinance initiatives that help small enterprises grow and create new opportunities. Like the previous years, this year too, one of our key focuses has been capacity building: bringing communities together to interact and adopt the change for taking control of their own development. Although the recurring interruption by the pandemic had been able to slow down our mobility, we have never ceased to keep away from our fundamental programmes i.e., education, health, livelihood, human rights and DRR & CCA. We made kinds of investments that do not just make economic sense, they also helped countless people across the country to improve their quality of life.

We are honored to present this annual report in context of our organization's strategic directions. We draw great strength from the encouragement we receive on our journey from all of our supporters, well-wishers and stakeholders and staff who continue to support us. Particularly we owe a great deal of gratitude to our Executive and General Committee members.

We strongly believe that the mankind will defeat the common threat of the pandemic very soon and the humanity will triumph!



Message From The Executive Director

In the ongoing global pandemic, POPI has tried to stand by the people with new energy to overcome the social and economic damage of Covid-19.

We were determined to safeguard the lives and livelihoods of the people through the efficient use of our skills and resources. In keeping with our organizational theme, 'Reach People with Love and Respect', we have tried our best to stand by people at this difficult time.

In addition to the Covid-19 response, we have intensified community building efforts to build inclusive and resilient communities. The report summarizes the progress that POPI has made in achieving its organizational vision since June 2020, and its associated image. The results achieved in the implementation of our various programmes definitely indicate that we are committed and on track to fulfill our future commitments.

Achieving long-term resilience in the post-pandemic world on the social-security front also requires the direct participation of the community. To this end, we are moving forward with innovative programmes and a wide range of activities to ensure community participation. We are working hand in hand with the people to ensure smooth implementation of affirmative action for the people. Pandemic has a particularly detrimental effect on poverty and livelihoods. We are working tirelessly to address these risks and restore stability among the people through the support and cooperation

of our national and international partners. A definite reflection of this can be seen in announcing new programmes or expanding our programmes to more geographical locations even in this time of extreme frustration. It is also worth mentioning here that despite the severe economic crisis, we have been striving for increased economic resources. As a result, even in this recession, our organizational budget has surpassed all past records.

In the economic empowerment domain, we think post-pandemic recovery must be inclusive and holistic. That is why we have made every effort to make our activities in the economic empowerment sector more dynamic. The traditional rules of microfinance alone are not our only goal here. Rather, POPI has continued to figure out how to keep microfinance as a supportive force for the people in the interest of economic recovery. POPI's various deliverables are directly contributing to boosting the sustainability of the rural economy. That's why POPI has been able to forge innovative partnerships with micro-entrepreneurs and is still exploring ways to stand by them in many ways. In the meantime, the rural economy, which has suffered from pandemic, has begun to turn around. POPI-assisted micro-entrepreneurs have found a way out of their predicament by investing in businesses.

Similarly, the socio-cultural pillar has continued its vigorous efforts to realize inclusive and sustainable development in POPI's work area. Various new social projects have already been started. Various measures have been taken to formulate and implement special projects for the high-risk areas.

Pandemic has given us so many opportunities as it has taken away so many. The use of technology has opened the door to new possibilities for us. Technology has been a boon for us, especially for remote and inaccessible areas. In particular, we have been able to extend vigorous efforts to bring disadvantaged children under technology.

POPI's Community Approach is ready to take action on the cross-cutting and complex challenges that lie ahead. We believe that through close partnerships with all stakeholders, POPI will be able to turn current challenges into opportunities. Together we will be able to overcome challenges and further intrigate our role in improving the lives of millions of people.

I personally express my gratitude to the members of our General and Executive Committee for their invaluable role in the development of the organization. My heartfelt congratulations to all the stakeholders and staff of our organization for passing another successful year. I would also like to thank all those who contributed to the preparation, development and publication of this report.

Hopefully next year will emerge as a prosperous and peaceful year for all of us. May the world become a haven of peace for all.

AN INTRODUCTION TO POPI



VISION

A prudent nation free from hunger and poverty where every citizen leads a life with dignity and equality

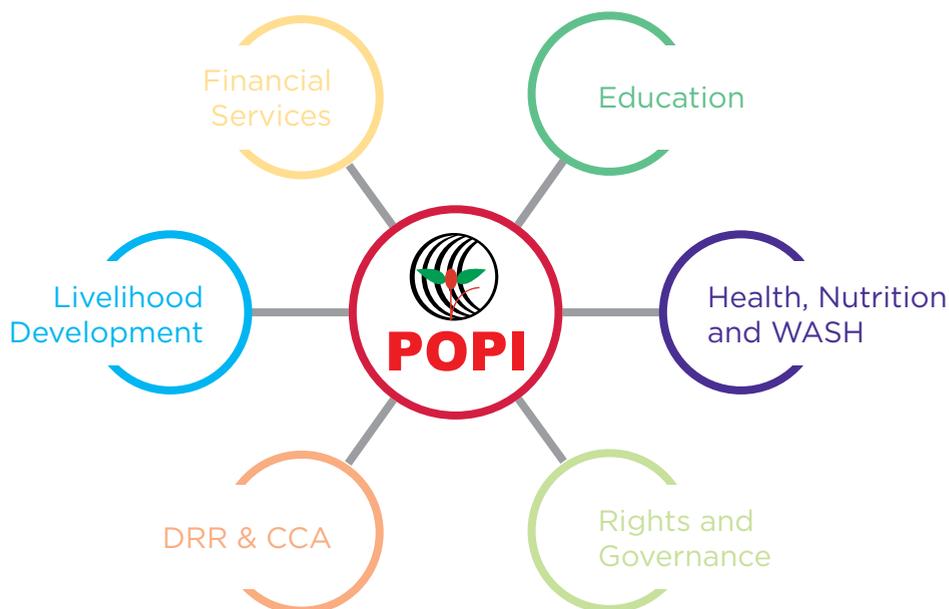
MISSION

- To work for the people and with the people irrespective of religion, caste, ethnicity, creed, belief, age and gender who are in any form of marginalization and exclusion
- To implement appropriate, need based, result oriented and right based development programmes
- To enhance capacity of individuals, groups and institutions who are involved in development process
- To build linkages and render cooperation/coordination with government, civil societies, NGOs, and community based organisations (CBOs).
- To strengthen organisational sustainability for rendering services to the people

CORE VALUES

- Respectful behavior to all people and the value of diversity
- Honesty, sincerity, transparency and accountability
- Humanity, equity, dignity and justice
- Solidarity with the poor, powerless and excluded
- Independence from any religious or political affiliation

WHAT WE DO



MAJOR TIMELINE

1986

POPI started its operations in Kishoreganj district



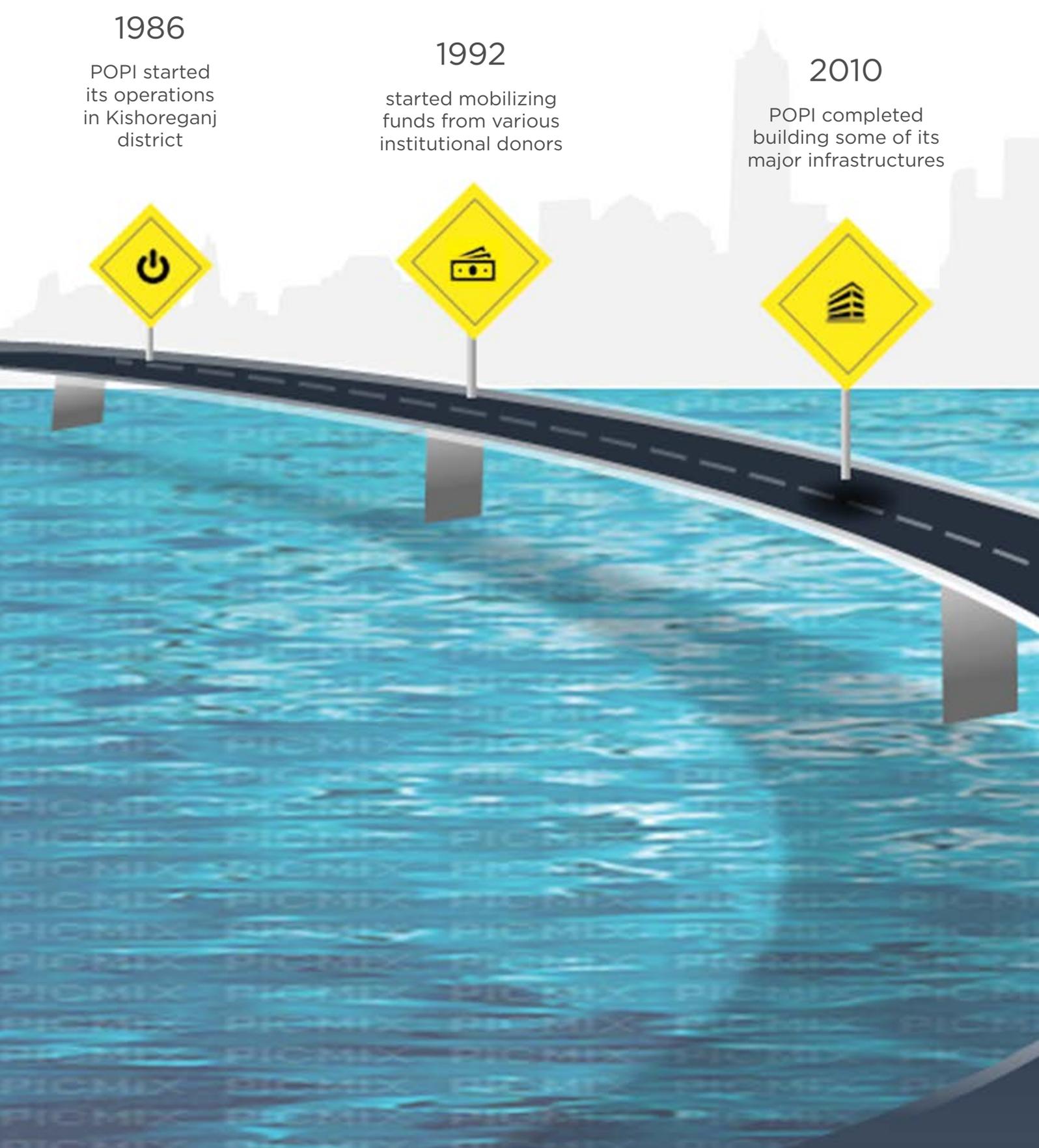
1992

started mobilizing funds from various institutional donors



2010

POPI completed building some of its major infrastructures



2016

POPI was the recipient of the best MFI of the year 2016 award given by Citi Foundation



2021

continues to lead the national development arena being the Chairman of CDF and Secretary of NAHAB etc



OUR GEOGRAPHICAL PRESENCE



5 Divisions covered



23 Districts covered



145 Upazilas/Thanas covered



888 Unions covered



POPI Working Area

Division	District	Upazilas/ Thanas
Dhaka	Dhaka	23 Thanas : Adabar, Ashulia, Badda, Dakshinkhan, Darus Salam, Demra, Dhaka Cant., Dohar, Jatrabari, Kadamtali, Kalabagan, Keraniganj, Mirpur, Mohammadpur, Pallabi, Savar, Sher-E- Bangla Nagar, Tejgaon, Turag, Uttar Khan, Uttara Paschim, Uttara Purba, Vatara
	Gazipur	9 Upazilas : Bason, Gacha, Gazipur Sadar, Kaliakoir, Kapasia, Kashimpur, Sreepur, Tongi, Tongi West.
	Kishoreganj	12 Upazilas: Austagram, Bajitpur, Bhairab, Hossainpur, Itna, Karimganj, Katiadi, Kishoreganj Sadar, Kuliarchar, Mithamoin, Nikli, Pakundia.
	Munshiganj	5 Upazilas : Gazaria, Munshiganj Sadar, Sirajdikhan, Sreenagar, Tongibari
	Narayanganj	5 Upazilas : Araihasar, Bandar, Narayanganj Sadar, Rupganj, Sonargaon
	Narsingdi	7 Upazilas : Belabo, Madhobdi, Monohardi, Narsingdi Sadar, Palash, Raipura, Shibpur.
Mymensingh	Mymensingh	11 Upazilas : Bhaluka, Dhobaura, Fulbaria, Gafargaon, Gouripur, Haluaghat, Ishwarganj, Mymensingh Sadar, Nandail, Tarakanda, Trishal
	Netrokona	10 Upazilas : Atpara, Barhatta, Durgapur, Kalmakanda, Kendua, Khaliajuri, Madan, Mohanganj, Netrokona Sadar, Purbadhala.
	Sherpur	3 Upazilas: Jhenaigati, Sherpur Sadar, Sreebardi.
Chattogram	Brahmanaria	5 Upazilas : Ashuganj, Bancharampur, Brahmanbaria Sadar, Kasba, Nabinagar.
	Chattogram	4 Upazilas: Bakalia, Double Mooring, Kotwali, Patiya.
	Cumilla	15 Upazilas : Barura, Brahmanpara, Burichang, Chandina, Cumilla Sadar Dakshin, Daudkandi, Debidwar, Homna, Laksam, Lalmai, Meghna, Monoharganj, Muradnagar, Nangalkot, Titas
	Noakhali	6 Upazilas : Begumganj, Companiganj, Kabirhat, Noakhali Sadar, Senbag, Sonaimuri
	Feni	3 Upazilas : Daganbhuiyan, Feni Sadar, Sonagazi.
	Chandpur	1 Upazila : Kachua
	Lakshimpur	3 Upazilas: Lakshmipur Sadar, Raipur, Ramganj.
	Cox's Bazar	1 Upazila : Cox's Bazar Sadar
Rangpur	Dinajpur	2 Upazilas : Chirirbandar, Parbatipur.
	Lalmonirhat	5 Upazilas: Aditmari, Hatibandha, Kaliganj, Lalmonirhat Sadar, Patgram.
	Nilphamari	6 Upazilas : Dimla, Domar, Jaldhaka, Kishoreganj, Nilphamari Sadar, Saidpur.
	Panchagarh	1 Upazila : Debiganj
	Rangpur	6 Upazilas : Badarganj, Gangachara, Kaunia, Pargachha, Rangpur Sadar, Taraganj.
Sylhet	Sunamganj	2 Upazilas: Dharmapasha, Jamalganj

DEVELOPMENT PARTNERS



MEMBERSHIP AND NETWORK



Bangladesh ECD Network (BEN)



nirapad



শিশুর প্রতি শারীরিক ও মানসিক শাস্তি নিরসনে কোয়ালিশন
A Coalition towards ending the PHP against children



Citizen's Platform for SDGs, Bangladesh
এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ





IMPACT

2020-21 AT A GLANCE

SOCIAL EMPOWERMENT SECTOR

11483

Patients extended direct health services

12929

People supported to fight VAWG

5596

Children enrolled

169046

People provided Health, Nutrition and WASH support

16654

People come under the safety net programme

9386

Latrine installed at the HH level

46333

Livelihood groups formed

161198

Students distributed high energy biscuits

25678

Tubewell installed at the HH level

15823

Livestock vaccinated

8888

People imparted IGA training

3291

Entrepreneur developed

6280

People given input support

21000

People served with disaster preparedness

13151

People given disaster response support



IMPACT

2020-21 AT A GLANCE

ECONOMIC EMPOWERMENT SECTOR

12,747
Group formed

202,002
Member enrolled

167,033
Borrower provided support

TK2,591,600,000
Savings generated

TK10,002,200,000
Disbursed to borrowers

TK8,515,800,000
Recovered from field

TK7,036,600,000
Remain outstanding in field



 POPI

IMPACT

2020-21 AT A GLANCE

COVID-19 RESPONSE: SIGNIFICANT CONTRIBUTIONS

TK177,500

Spent for constructing handwashing stations

.....

TK1,047,700

Worth of sanitization products distributed

.....

TK33,997,000

Worth of food and non-food items distributed

.....

TK377,800

worth of medical supplies distributed

TK1,425,090

worth of masks, face shields and awareness materials distributed

.....

TK80,738,205

Worth of cash distributed

.....

TK4,102,504

Invested to support adolescent child programme to extend support during pandemic

EDUCATION PROGRAMME

POPI addresses gaps in education systems with innovative, low-cost, replicable interventions that span the age spectrum. Working both directly and through government systems, these programmes collectively reach thousands of children and school dropouts each year. In “direct” work, POPI programme personnel work with children either in the school or in the community, whereas the “partnership” model involves POPI teams working closely with government at national, district or community level to design and implement programmes. POPI’s approach to improving learning outcomes continues to serve as a model within its programme area.



Key components

- Early Childhood Development (ECD)
- Afternoon School
- Floating School
- Adolescent Development Programme
- Cultural and sports programme
- School Feeding Programme
- Basic Literacy Programme



1050

Children enrolled in afternoon schools

360

Children continuing learning in floating schools

5596

Adolescent girls given support in different programmes

MAJOR
ACHIEVEMENT
IN 2020-2021



161198

Students distributed high energy biscuits

56400

Adults and adolescent supported with basic education

184

Education centres operated

100

Children given scholarship support



Early Childhood Development (ECD)

The focus of the early childhood development programme is on expanding access to pre-school education in rural areas through alternative community-based preschools and Shishu Bikash Kendra (SBK).

POPI's ECD Programme reflects expectations for the learning and development of young children from birth to five years across several domains of development including physical wellbeing and motor development, cognition, social-emotional development, language and literacy, and approaches to learning. POPI supports efforts to enhance coordination at local level to ensure increased and more visible inclusion of ECD. It works with partners to build linkages between sectors, promote

collaboration on related initiatives and reach consensus on roles and responsibilities. The focus of the early childhood development programme is on expanding access to pre-school education in rural areas through alternative community-based preschools and Shishu Bikash Kendra (SBK). It also renders holistic Parenting Programme is embedded within Early Childhood Development strategy which aims to provide inclusive support and education about child development to parents

of children from birth to five years of age. POPI also engages in advocacy to secure financial and non-

financial commitments to integrating ECD programmes in development plans.

Afternoon School

POPI's afternoon School Programme aims to provide equitable educational opportunities to children in areas where access to schools remains a challenge along with low retention and high drop-out rates. The programme is designed to 'upgrade' the existing primary school level education, thereby allowing the students to transition into higher grades. This provides easy access to the students and results in an increase in retention. It has resulted in a highly cost effective solution and is currently ongoing

360
students comprising 176 boys and 184 girls were enrolled in 6 floating schools.

in 42 schools, so far enrolling 1050 children. Given the promising outcome, POPI looks forward to scaling-up this initiative to all its working area.

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SPOTLIGHT

Afternoon School: A beacon of hope

Tankrishnanagar Surma Shishu Shiksha Kendra has instilled new hope in the education of 25 lively children. These children are first- and second-class students in the village government primary school. All these students are from poor families. Their parents can't help them with their education. That's why all these students can't do well in school. POPI is running these schools in collaboration with PKSF with the aim of helping the children of these schools. The children return home from school and come to the schools in the afternoon after lunch. There they complete the preparation for the next day's school lesson. As a result, children do not have to go to school and get frustrated like before. They can now communicate in their class. Now their school results are better than before. POPI currently runs 42 such afternoon schools. Especially for poor parents, these schools have become a beacon of hope.

Floating School

The geographical features of certain parts of Bangladesh cannot be compared with the mainland of the country. The geography of these regions is unique in its own right. The region is important not only for its natural beauty but also for its geographical and economic importance. The haor or wetland area is such an important area. But it is true that due to the geographical risk of the area, the overall infrastructure is very poor. The social suffering of the people is exacerbated by the lack of education, health and other basic services. Due to the waterlogged area, there is a shortage of traditional schools. As a result, new students are not accommodated in schools. Many

children are at risk of being out of school. In addition, many parents do not send their children to school due to geographical risks. POPI started floating school to solve all these problems. One of the characteristics of a floating school is that the school moves to the students, not the students. This year a total of 360 students comprising 176 boys and 184 girls were enrolled in 6 floating schools.

This year a total of

360 children comprising 176 boys and 184 girls were enrolled in 6 floating schools.

Floating schools are housed in specially designed and built water launches or large wooden boats with required facilities and teaching-learning aids.





Adolescent Development Programme

In response to multiple issues, POPI's Adolescent Development Programme aims to enhance the capacities of young people and provide both skills and approaches that allow for successful careers and the ability to develop themselves and play leading roles within their communities.

Strategies for implementation include:

1. Enhancing leadership skills, knowledge and attitudes appropriate for the local labor market
2. Creating environments suitable for active participation in social transformation, free from violence, abuse and discrimination
3. Providing and improving educational and youth orientated spaces

POPI's programme is creating and improving venues for adolescent participation and improving the quality of services for adolescents. It also aims to enhance values of citizenship and

belonging among the adolescent by increasing their participation at all levels of society and including them at every level of decision making. It especially helps girls on an equal basis with boys in society. The adolescent development programme also comprises various training and developmental programmes with the aim of encouraging adolescent to have a more active role in participating in their communities and becoming the future leaders. This year, POPI operated 190 adolescent centres with 5596 adolescent enrolled.





Cultural and sports programme

Ensuring quality education to all children, especially to the children from most marginalized segment of society is one of POPI's key development concerns. POPI conducts multiple activities to ensure quality education to the children belonging to various zones of exclusion and deprivation including school dropouts and slow learners. POPI firmly believes that school children must be encouraged to take part in various forms of cultural and sports activities for their balanced growth. With this understanding, POPI

has been implementing a programme entitled "Cultural and Sports Programme" in Bhairab Upazilla under a joint collaboration arrangements with the Palli Karma Shahayak Foundation (PKSF). Besides involving school children from all unions and the pourashava, members and organizers of local cultural and sports organizations are also actively take part in this interesting program. The main activities that are conducted under this programme include:

1. Arranging competition on creative writings,

practicing virtues and leadership qualities

2. Debate competition
3. Football and volley ball competition
4. Cleaning Campaign
5. Mini marathon / cycling competition
6. Kabadi/ Hadudu competition
7. Badminton competition
8. Cultural competition
9. Wall paper competition
10. Organizing science, agriculture, technology and innovation fare etc.

School Feeding Programme

The fortified biscuits provided through the School Feeding Programme, minimize students' short-term hunger, and create a more positive learning environment and allow students to better concentrate in class.

The School Feeding Programme promotes educational outcomes by enabling children to attend classes consistently and improving their ability to learn, when they are in school. Nearly all countries around the world have some form of school feeding programme. In our country, the government recognizes school meals as an essential tool for the development and growth of children, communities and society as a whole. In Bangladesh, school feeding is considered as a successful programme.

It has contributed significantly higher enrollment rates, improved attendance and a higher number of primary education completions. It also reduces absenteeism and dropout rates even in poverty-prone areas. The fortified biscuits provided through the School Feeding Programme, minimize students' short-term hunger, and create a more positive learning environment and allow students to better concentrate in class. In the reporting year POPI served to 161198 students in 744 schools.



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161198

students in 744 schools.

Basic Literacy programme

Bangladesh is pledge bound to eradicate illiteracy from the country and has demonstrated remarkable progress in this end. However, the country still has to go a long way to fully get rid of this curse. As per the BBS data of 2017, nearly 28% of populations of belonging to age group of 15 and above still suffer from illiteracy. To address this problem and to equip this huge number of people to be actively participating in the socio- economic development of them and the country, the ECNEC in its meeting of 11 February, 2014



objective of the project is to offer life skill based basic literacy to 4.5 million adolescence and adult women and men of 15-45 age groups.

Under a partnership

been entrusted with the responsibility of implementing this project in 4 Upazillas namely Karimgonj, Tarail, Mithamoin and Nikli of Kishoregonj District. As per the arrangement, POPI has been offering life skill based literacy to 56400 adolescence and adult learners facilitated by 1880 trained teachers through 1880 adult learning centres.



approved the “Basic Literacy Project (BLP-64)” for implementing in 64 districts of the country. The prime

arrangement with The Bureau of Non-formal Education of Primary and Mass Education Ministry, POPI has

HEALTH, NUTRITION AND WASH

Health, Nutrition and WASH (HNWASH) are major determinants impacting quality of life. In certain pockets in Bangladesh, access to quality and affordable health care, balanced diet, safe water and basic sanitation is a challenge for the poor and disadvantaged, especially for women and children. POPI works with a wide range of stakeholders such as government, development partners, civil society organisations and the private sector to design, manage, facilitate sustainable change in lives of millions of people. We realise that investments in this sector, focusing on the underserved, have large impact on the well-being of the communities and transform their lives. To maximise impact of health investments, we have integrated, multi-sectoral, innovative approaches to strengthen health systems, planning, service delivery, demand generation, social behaviour change communication (SBCC), human resources strengthening, health financing, nutrition, water, sanitation and hygiene services.



Key components

-  Awareness raising
-  Health care programme
-  Mother and child care
-  Nutritional services
-  Health services for elderly
-  Safe water and sanitation services
-  WaterCredit



169046

People provided health, nutrition and WASH support

9386

Latrine installed at the household level

25678

Tubewell installed at the household level

**MAJOR
ACHIEVEMENT
IN 2020-2021**



10840

Patients treated in clinics

643

Patients referred to other health facilities

6194

Families supplied Pusti (Nutrition) packages

4048

Mothers distributed Folic Acid and Iron tablets

35063

People come under Wash Programme

Awareness Raising Programme

Towards creating a healthier society by popularizing preventive measures, POPI organizes awareness programmes on various issues of health and hygiene.

Towards creating a healthier society by popularizing preventive measures, POPI organizes awareness programmes on various issues of health and hygiene. POPI brings necessary healthcare to the poor in remote and hard to reach areas across Bangladesh. Towards creating a healthier society by popularizing preventive measures, POPI organizes awareness programmes on various issues of health and hygiene. Our health programmes focus on two important things:

1. Developing healthy habits and
2. Connecting children's with services

For this purpose, we make use of visual media which communities are familiar with, like street shows and folk drama etc. Another strategy employed is involving children and youth in awareness programmes like rallies, debates etc. because, children are the best messengers to carry the message to their parents, family and other community members. Health-weeks and health camps are also generally organized in villages for different age groups. Information about the conduct of health awareness sessions and camps is widely canvassed by POPI well in advance. These sessions and camps are organized in coordination with the community keeping their time and other constraints in mind. Through these activities, we ensure that such programmes reach the maximum number of people.





SPOTLIGHT

Chatirchar's Trained Birth Attendants (TBAs) are assisting in safe birth

Chatirchar Union is a somewhat isolated area from the mainland of country. The people here actually remain waterlogged for about six months. Boats become their only means of transportation. Therefore their medical system is at some kind of risk for most of the year. Especially during childbirth, the mothers have to face various risks. Rural superstition and unscientific system are the cause of death of mother and child. In such a situation, POPI trained some rural birth attendants to provide child delivery services. They acquire knowledge about childbirth and obstetrics from qualified doctors. As a result, they have become proficient in providing primary delivery services. They equip mothers and relatives with knowledge about child nutrition. Thus the services of TBAs become very popular in POPI's working area. Their services have greatly reduced the risk of childbirth in Chatirchar. POPI is playing a vital role in safe birth through TBAs in various parts in its working areas.

Health care programme

Since inception, POPI has been serving rural communities by advancing and publicizing rural health issues and seeking to solve rural health care challenges. POPI has a clear mission to:

- Improve the delivery of health services in rural areas through its many members and staff
- Help rural citizens build, maintain, and improve the institutions that can meet their health care needs by providing research, education, leadership and informational support

- people of rural communities
- Rural health professionals of all specialties
- Representatives of local and national governments

POPI runs several static, satellite and community clinics in different locations in its working area. This year such clinics extended support to 10840 patients. However, 643 patients were referred to other health facilities. Besides, POPI's health programmes serve rural communities by providing relevant and timely information.

POPI runs several static, satellite and community clinics in different locations in its working area.

POPI's activities bring together:



Mother and Child Care

In the remote areas, women, newborns and children are often the most vulnerable to health problems. Health centres can be difficult to reach, and without alternative forms of transport available to them, women and children sometimes have to walk for days to get there. Even when they reach the facilities, they might find them understaffed or underequipped. Women and girls from poorer section of society are even more likely to experience worse maternal health outcomes. All of these factors discourage mothers from visiting health centres during pregnancy and to give birth and often they instead rely on traditional birth attendants (TBAs) in the community as their only source of maternal health support. However, these women very rarely have access to any health training, leaving them without the skills or tools to identify and treat difficulties in childbirth. Overall, the lack of infrastructure, transport and training means women and newborns are still dying

in childbirth. At POPI we believe maternal health is particularly important because of the far-reaching impacts it has on families and communities. Quality maternal healthcare ensures the good health of a mother – her good health also helps to ensure the good health of her newborn child and the rest of her family. To challenge the obstacles at the ground level, POPI started floating clinics and community clinics with a particular focus to extend mother and child health. Antenatal and postnatal services are provided to the pregnant and lactating mothers. This year, 1556 mothers were given ANC services while 892 mothers were extended PNC services.

Quality maternal healthcare ensures the good health of a mother – her good health also helps to ensure the good health of her newborn child and the rest of her family.



Nutrition Services

Malnutrition is a serious problem in Bangladesh and is one of the biggest contributors to childhood illness and death. Children are stunted from a lack of adequate nutrition in the early years of their lives. Malnutrition includes both under and over nutrition as well as micronutrient deficiency. POPI aims to improve the nutritional status of all people living in remote and far-flung areas. POPI's nutrition services are focused on the specific health needs of individuals through the different life stages from newborn to old age. Parents are supported to provide nutritious foods by teaching the mother or caregiver to prepare hygienically, safely and correctly. Parents are also taught how to make safely and how to handle prepared feed in the home environment. All children are weighed regularly as part of the growth monitoring programme, a sensitive indicator of whether the child is growing. Underlying causes for weight loss are investigated such as infectious diseases, shortage of food at



home and child neglect. Children are weighed and measured frequently to ensure early detection of suboptimal growth and development. Parents are advised to bring the child for growth monitoring once a month in the first 2 years of life and every 3 months (2 and 5 years old) thereafter. POPI provides folic acid and nutrition supplementation (pusti package) to targeted mothers. Weight loss in children is also seen due to worm infestation and this is treated at the POPI clinics with deworming medication. Besides, community people are encouraged to do vegetable gardening at their courtyard to complement their nutrition drive. In this

reporting period, 169046 people were supported through nutrition programmes. 6194 families were supplied pusti packages while 4048 mother were distributed folic acid and iron tablets.

Health services for elderly

POPI's elderly health services are designed to help community-dwelling older adults remain safely in their homes. POPI provides specific resources for older adults and their caregivers that include wellness programmes, nutritional support, educational programmes about health and aging, and counseling services for caregivers. POPI also provides opportunities for community and civic engagement through various volunteer programmes and enhance individuals' skills and attitudes to live in and gain more control over local aspects of their communities. POPI assists through a broad range of programmes for older adults and caregivers. They are made familiar with nutrition and health management. The programme assists elderly people to access social safety services, financial benefits and primary health care services of the elder person.



POPI assists through a broad range of programmes for older adults and caregivers.



Safe Water and sanitation service

POPI has a long history of implementing WASH programme in its working area. The organisation has never ceased to develop and promote innovative, workable and context specific approaches in different thematic areas in WASH. These have been achieved through project implementation that provides the evidence base for its innovation. POPI has thus achieved significant success in WASH including project implementation and knowledge management for more than three decades. At present POPI's WASH programme works for ensuring easy access of people having weak financial background to safe water and sanitation facilities.

POPI implement a number of activities such as presenting productions of popular theatre, organising mass rallies, conducting school level campaigns and organizing essay competitions. Besides, POPI observed different days relating to WASH such as world sanitation day and hand washing day etc with due importance. POPI's awareness raising and demand creation activities have two-fold effect on the WASH programme participants. First, they are acquainted with the merits of the usage of safe water and sanitation. Secondly, because of having good information on WASH, people are motivated to have their own sources of safe water and

sanitary latrine. POPI imparted a number of training to the target people as part of its capacity building effort. POPI has been able to popularise a new kind of credit facilities for WASH. MF clients are now availing 'water credit' from POPI to install their own water sources or sanitary latrines. This financial year POPI reached 35063 people with its WASH programme.





SPOTLIGHT **Friends in need**

A group of health workers of POPI is constantly working to ensure the good health of people. They rush from one end of the village to the other to deliver healthcare to the doorsteps of people. They always look forward to provide services to children, young and elderly. In the village they are cherished by everyone as very dear friends.

LIVELIHOOD DEVELOPMENT

POPI's livelihood development programme is designed to help improve the quality of life for marginalized people by providing them with access to livelihood opportunity, entrepreneurship development and economic emancipation; thereby giving them hope to constructively contribute to their communities. The livelihood development programmes aims at achieving societal emancipation for the targeted populations by working with the individuals to break out of the cycle of poverty, discrimination, denial and hopelessness.



Key components

- Group formation and facilitation
- Human, Institutional and Leadership training
- Practical skills development training
- Facilitate new and marketable skills
- Microenterprize development
- Facilitate market linkages and networking

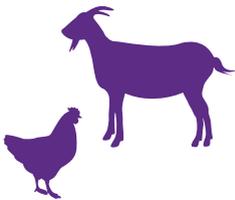


46333
Livelihood groups formed

6280
Provided input support

8888
People imparted skill development and entrepreneurship training

MAJOR
ACHIEVEMENT
IN 2020-2021



3291
Entrepreneurs developed

5597
People imparted skill development training

15823
Livestock Vaccinated

Group formation and facilitation

POPI helps to get community people to take responsibility and to take the lead on different tasks that will result in collaborative efforts to address the issue around which the engagement is taking place.

POPI plays an effective role to facilitate the practice of providing leadership without taking the reins. As a facilitator for community engagement POPI helps to get community people to take responsibility and to take the lead on different tasks that will result in collaborative efforts to address the issue around which the engagement is taking place. POPI also provides the methods and means that enable groups and individuals to craft answers to complex issues facing their community. POPI also helps to handle the degree of uncertainty of the issues and the

It allows groups to make decisions and reach a lasting, agreement which has commitment and target.

process maturity of the group - and help them find the best possible actions to address the issue. It uses the right model/tool in the right place to get the most helpful answer, allowing groups to make decisions and reach a lasting, agreement which has commitment and target. This financial year POPI has been able to form 46,333 livelihood groups across its working areas.





Agricultural support services

POPI's agricultural support service takes a variety of steps to modernize and transform the overall farming system for aspiring farmers. POPI is working to introduce sustainable farming practices, especially for farmers in troubled areas, in the face of disasters and climate change. For instance, it works to promote high yielding paddy and various crops. POPI's another notable endeavor is crop diversification. POPI is working to radically change the agricultural system by introducing high yielding and potential crops instead of conventional crops, especially in areas where there is scarcity of agricultural land or in areas where traditional farming systems exist.

To this end, various activities are being carried out including supply of improved seeds, ensuring scientific use of fertilizers and introduction of co-production system. POPI conducts various training programmes to increase the productivity of farmers. In addition, POPI regularly encourages farmers to conduct new agricultural experiments on demonstration plots. POPI also provides the necessary support for the introduction of effective value chain system so that the farmers get adequate opportunities from production to sale of their products. It is to be noted that POPI works as a bridge between government institutions and farmers for expected agricultural development.

POPI conducts various training programmes to increase the productivity of farmers. In addition, POPI regularly encourages farmers to conduct new agricultural experiments on demonstration plots.



SPOTLIGHT

The story of the indomitable Rabiul

Rabiul was not the one to give up. He always thought I had to rise to the top. But like other ordinary people, his story is not straightforward, struggle is clearly written in his destiny line. About a year and a half after his birth, he contracted typhoid. His parents went to the local quack doctor. But that treatment had no effect. Gradually his right leg became numb. He lost the ability to walk normally. Once again, the disaster struck their family. Their house collapsed in the river. Meanwhile, his father was the only income earner in their family. His father decided to start living in the next village. He started farming by leasing other people's land. When Rabiul was 10 years old, another accident happened in his life. While cooking, his mother caught fire. For her treatment, his father sold land. But in the end his mother died. The financial situation of their family reached the bottom at once. He just finished fourth grade. His father got married for the second time and started a family. Rabiul gradually gets a little bigger. At one point, Rabiul's father tried to get him married. Rabiul was finally married to a girl from the same village. Rabiul's father separated him from the family. Rabiul took refuge in his father-in-law's house. But since he had no money, he soon fell into debt. Finally one day he started thinking about how to start a tea stall. From that thought he started a small tea shop locally. But he soon realized that his tea shop was not enough to meet his needs. One day he learns that POPI's recall project helps PWDs and disadvantaged people. He contacted POPI's personnel for financial assistance and got some money. With that capital Rabiul expanded his business.

At present Rabiul has been able to increase his income a lot. He is happier with his three children and wife than ever before. Now he sells tea as well as bananas, biscuits and various bakery items. In the future, Rabiul wants to have a beautiful home of his own and to educate his children well.



Human, Institutional and Leadership training

POPI extends support for leadership development programmes. These skill-building programmes are open to the greater community or for specific underrepresented populations and offer an opportunity to invigorate civic engagement. The social capacity provided by these programmes is of benefit to the community at large. The Community Leadership Development Programme is a training designed for target people to help them understand the processes that contribute to better community management and the steps to build effective teamwork. The programme creates support and buy-in for livelihood development

and entrepreneurship development through a series of training that focus on: leadership and planning, skill and entrepreneurship development. This programme is at the Core of what we do. It is designed to achieve our main objective: to ignite rising leaders to make positive change in their community. This financial year POPI imparted such training to 8888 people.

The Community Leadership Development Programme is a training designed for target people to help them understand the processes that contribute to better community management and the steps to build effective teamwork.





Practical skills development training

This training is helpful because of the extent of absolute poverty among its target audience and it is widely accepted that training is an essential instrument of development.

POPI's practical skill training programme, therefore, recognizes to the need for concerted efforts to build the human capabilities of poor.

In the context of poverty reduction, POPI plays a critical role of training in furnishing badly needed skills to improve productivity, incomes and equitable access to employment opportunities. Certainly, pronouncements abound on the fundamental importance of skills and capacity building in the development process, especially in the fight against poverty. However, a particularly striking feature of the poverty reduction strategy is that the effective role of practical skill training. This training is helpful because of the extent of absolute poverty among its target audience and it is widely accepted that training is an essential instrument of development, especially

for the most vulnerable groups in society. For many, it is precisely because the vast potential of training has not yet been realised that the role of POPI's training has become very meaningful in its working area. POPI's practical skill training programme, therefore, recognizes to the need for concerted efforts to build the human capabilities of poor. This reporting year alone POPI has trained 3815 people who have been able to manipulate their new found skills to increase their income.

Micro enterprise development

The objective of POPI's microenterprise programme is economic development, job creation, and self-sufficiency. Microenterprise programme is an efficient way of helping people help themselves. POPI helps new businesses to get over the hurdles of starting up. It assists businesses to grow and increase profits. POPI ensures access to loans from the programme or other lenders. With the goal of helping the poor to gain access to new opportunities that will enable them to move out of poverty, this strategy builds the foundations of

POPI's entrepreneurship programme. It seeks to empower it's programme participants by increasing their economic literacy, business skills, self-esteem and personal behavior. With a better grasp of their financial options as well as their own capacities and inclinations, POPI helps target audience make informed decisions. POPI's assistance for those ready to start a new business includes microenterprise loans and entrepreneurship trainings. In this reporting 3291 micro enterprises were developed.

POPI's assistance for those ready to start a new business includes microenterprise loans and entrepreneurship trainings.



RIGHTS AND GOVERNANCE

Human rights implementation requires an 'enabling environment' provided by good governance and good governance is informed by human rights principles. These principles provide values to guide policy and implementation, as well as performance standards to improve accountability. POPI's rights and governance programme is compatible with human rights principles, plus diverse social partnerships which are essential for the protection of human rights. POPI's partnership includes the government, local authorities, the media, non-state actors and civil society etc. POPI strives to ensure social justice, equity, transparency and inclusion in its governance and justice programme. POPI's rights-based and socially inclusive approaches to programme are fundamental for effective development interventions and people's growth.



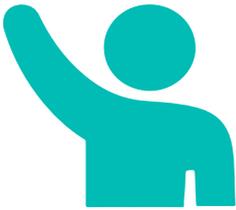
 POPI
"Orange the World: END VIOLENCE AGAINST WOMEN NOW!"
আন্তর্জাতিক নারী নির্যাতন প্রতিরোধ পক্ষ-২০২১
আন্তর্জাতিক নারী নির্যাতন প্রতিরোধ দিবস
ব্যালি ও আলোচনা সভা

স্থান: শহীদ সোয়দ নাজফা ইসলাম চত্বর, কিশোরগঞ্জ। তারিখ: ২৫ নভেম্বর ২০২১ খ্রি.

শারীর প্রতি সহিংসতা প্রতিরোধ (ECATTO) প্রকল্প, পপি, কিশোরগঞ্জ
সমর্থন: মানুষের জন্য ফাউন্ডেশন (MJF)

Key components

- Forming and nurturing of CBOs
- Awareness raising initiatives
- Capacity building of CBOS and network building
- Promoting empowerment of women
- Training on gender and human rights
- Initiatives for wellbeing of elderly and MMC
- Ensuring access to government's social safety net programmes



12929

People supported to fight VAWG

16654

Come under safety net support

210

Gender justice event organized

MAJOR
ACHIEVEMENT
IN 2020-2021



1802

CBOs continue to run

39

Local government strengthened

37

CBO members obtained membership in different civic structures

Forming and nurturing of CBOs

These CBOs, especially the women's groups, are the heart of POPI's programmes. The CBOs become major centre in each community for the development people living around the centre.

The Community-Based Organizations (CBOs) of women, men and youth are POPI's one of the main instruments for implementing its strategy of motivating, mobilizing, and enabling communities to plan, execute, and evolve. These CBOs, especially the women's groups, are the heart of POPI's programmes. Each CBO elects its President, Secretary and if required, a Treasurer. They learn to conduct monthly meetings, maintain records of finances, delegate responsibilities, establish priorities and resolve multiple issues. Their ownership in the CBO

besides their active role in decision making and taking up responsibilities is established further by cash and kind contributions. Once these CBOs are nurtured in each village on various issues, one of the aims is to encourage them to participate in local governance, in the wards of union parishads. The CBOs become major centre in each community for the development people living around the centre. In this financial year a total of 1802 CBOs are being run.





Promoting empowerment of women and gender equity

POPI works with individuals and communities to change norms that perpetuate gender-based violence and the exploitation of women and girls. It engages government and civil society to strengthen local level service mechanism and other response mechanisms to increase access to justice and improve service delivery. POPI being a national organization has pioneered initiatives in certain areas to combat violence and discrimination against women and girls. POPI empowers women to engage in social processes and equip women to be active members of society. POPI also promotes to advancing gender

It engages government and civil society to strengthen local level service mechanism and other response mechanisms to increase access to justice and improve service delivery.

equality throughout its programmes. It recognizes the importance of gender-responsive national treaties and agreements and incorporates gender analyses into project and programme design, implementation and evaluation through the gender Smart Initiative. This financial year POPI's empowerment and gender equity programme extended direct assistance to 12926 programme participants.

POPI being a national organization has pioneered initiatives in certain areas to combat violence and discrimination against women and girls.

Training/events on gender and human rights

POPI promotes a framework for women's human rights activism and education through its gender and human rights training.

Through its capacity-building programmes, POPI supports women from diverse backgrounds and disciplines in developing the skills. Participants of POPI's programmes not only come to understand gender and human rights as a legal and conceptual framework,

but also develop a holistic understanding of women's human rights as a vision for social change, along with developing the transformative leadership skills. POPI promotes a framework for women's human rights activism and education through its gender and human rights training. POPI has an inclusive philosophy that welcomes persons of all genders who have a commitment to women's human rights. This financial year POPI rendered 220 events to promote gender and human rights.

POPI works to provide the targeted smallholders with both cash and kind support. It assists farmers to adopt new technologies and techniques to increase the quality and quantity of production.





Initiatives for wellbeing of elderly and most marginalized people

POPI's senior wellness initiatives have emerged as a means to stem the troubling trends that threaten the wellbeing. Seniors are an important demographic for such programmes because this age group is growing, both as a proportion of the overall population and as a contributor to health care cost escalation. POPI's goal of senior wellness programmes is to improve the overall living conditions of seniors through a variety of approaches, including increased physical activity, better nutrition

and support of other healthy behaviors. As people age they are at greater risk of social exclusion, loneliness and isolation and mental health problems such as depression. POPI seeks to highlight that ageing is not solely a health issue - it requires a whole of societal response. On the other hand, marginalized populations experience discrimination and exclusion (social, political and economic) because of unequal power relationships across economic, political, social and

cultural dimensions. POPI, by maximizing human welfare, challenge the age old norms of exclusions. POPI ensure inclusive development which leads to empowerment by tapping it through rights based approach.



Ensuring access to government's social safety net programmes by the most marginalized

POPI itself extends cash or kind support particularly during disasters.

POPI's social safety net programme seeks to reduce social and economic risk and vulnerability of the poor and enhance their capacity to protect themselves against hazards and loss of income including under emergency situations. POPI assists people to avail conditional or unconditional cash transfers or food assistance. POPI help the target people to get

the old age allowance, widow and destitute women allowance, maternity allowance and working lactating mother assistance programme etc. However, POPI itself extends cash or kind support particularly during disasters. This year POPI assisted 16654 people to be included under safety net programmes.

POPI help the target people to get the old age allowance, widow and destitute women allowance, maternity allowance and working lactating mother assistance programme etc.





SPOTLIGHT

Formerly tortured, Rokhsana is now the leader of the rights movement

Housewife Rokhsana is 36 years old. Her husband Rokonuddin (45) is a driver by profession. They live in Manipur village of Kishoreganj Sadar upazila. After Rokhsana's marriage, their married life was happy. They have one son and three daughters. But after a few years of marriage, her husband's behavior changed. He could not bear the daily expenses of the family properly. Sometimes he would disappear for a while. He could not even be found on the mobile phone. Meanwhile, Rokhsana joined the women's liberation team inspired by the POPI-ECATTO project. By attending regular monthly meetings, she became aware of women's rights. At first, she was reluctant to talk to the group about her husband's behavior. Rokhsana's suspicions became intense due to her husband's continuous negligence and strange behavior. She later decided to share the matter with team members. She soon discovers that her husband is having an affair with another girl. She then formally filed a complaint in August 2020 seeking assistance in the POPI-ECATTO project. POPI later sent a legal notice to her husband. When her husband responded, the incident was settled in the presence of the leaders of the women's group and local dignitaries. But after a while, he disappeared again and lost contact with Rokhsana. A few months later, he returned. This time POPI informs him that if Rokhsana wants, the matter would be taken to court. In this situation, Rokon gets scared and promises to refrain from such acts in future. Eventually, the two were reunited. Rokhsana now regularly spends time in the women's group. She comes forward whenever there is any violence in the area.

She has contributed to stop 11 child marriages in her area. Currently she has been made chairperson of the Nari Mukti Group.

DRR and CCA

As experience with both disaster risk reduction (DRR) and climate change adaptation (CCA) grows, there is increasing recognition that these two fields share a common focus: reducing the vulnerability of communities and contributing to sustainable development. The high level of climate-related risks in certain pockets of the country, make DRR and CCA POPI's key strategic goals. POPI conducts measures for Community-based adaptation (CBA), ecosystem-based adaptation and community-based DRM (CBDRM) etc. A key feature of POPI's community initiatives is that it works continuously to build community resilience. Due to the weak linkages at the policy level, the government strategies are missing out on opportunities to ensure that the national-level enabling environment is supportive of the efforts at community level. This is an important gap that needs to be addressed across the country. POPI deals with that gaps to reach more and more people when they need support.



Key components

- Community Risk Assessment (CRA)
- Early Warnings
- Capacity building and awareness raising
- Response to recurring Disasters
- Support to other organizations
- Linkage and collaboration with service providers
- Introduce climate-smart, high yielding crops
- Demonstration of eco-friendly and climate adaptive agriculture
- Introduce climate adaptive WASH facilities



16253

People given prevention support

13151

Come under disaster response support

MAJOR
ACHIEVEMENT
IN 2020-2021



TK3,39,97,000

Worth of food and non-food item distributed to fight Corona virus

TK8,07,38,205

Worth of cash distributed



Community Risk Analysis and Formulation of Contingency plan

POPI assists community people to do CRA. After conduction of their respective CRAs, community people formulated their community based contingency plan. The contingency plan takes account of the possible forms and extent of natural hazards and disasters usually the communities encounter, and devise the ways and means to mitigate those shocks and challenges. They also share their plan with the union parishad officials, especially with the Union Disaster Management Committee

The contingency plan takes account of the possible forms and extent of natural hazards and disasters usually the communities encounter.

(UDMC) so that their plan and concerns are accommodated in Union's DM plan. The Field Trainers extended assistance to the community leaders to review the contingency and risk reduction plan in the 229 villages.

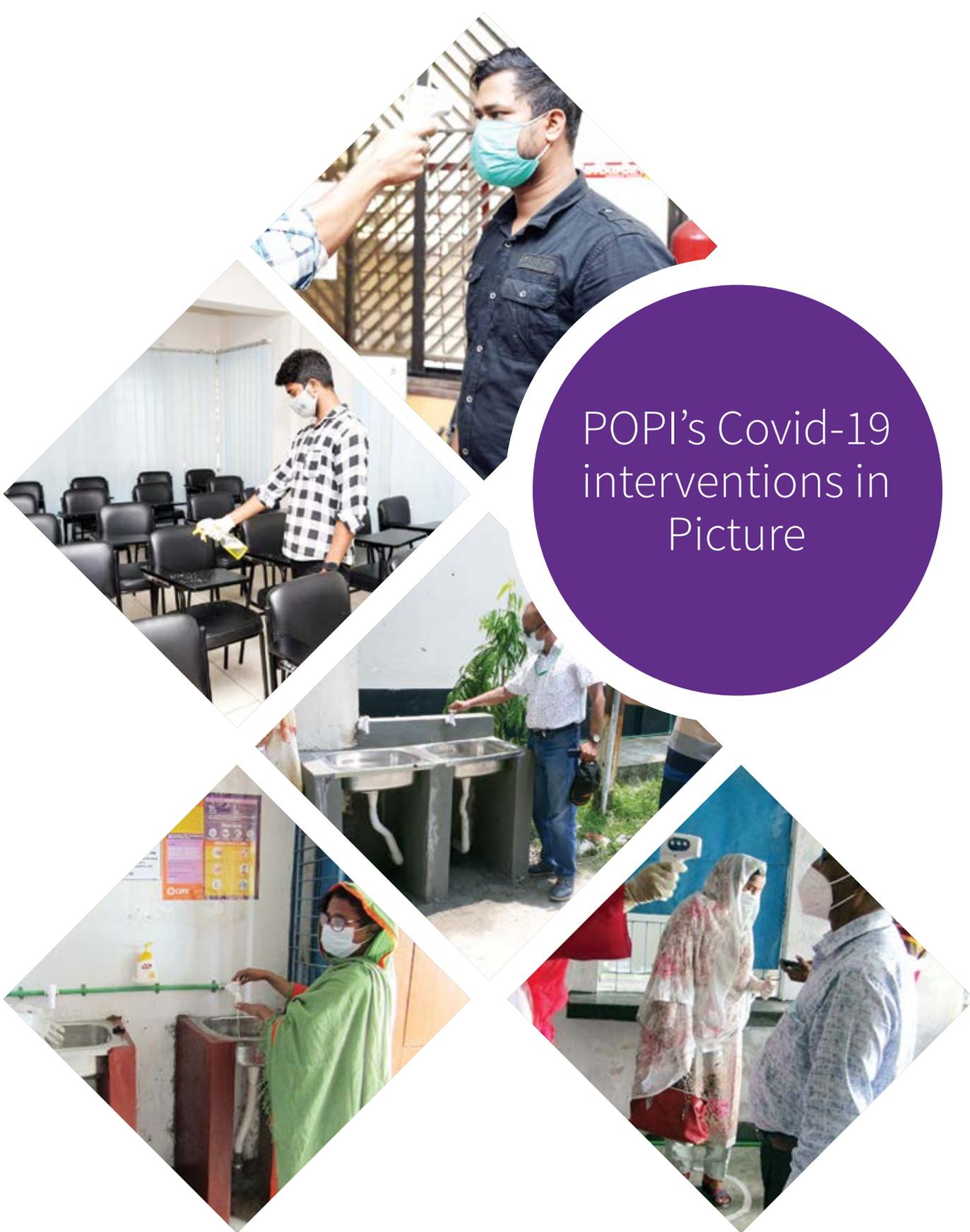
They also share their plan with the union parishad officials, especially with the Union Disaster Management Committee (UDMC) so that their plan and concerns are accommodated in Union's DM plan.

Response to fight Coronavirus



POPI, in particular, has been rendering varied services for people to save their lives and livelihoods. The major activities that POPI has been implementing to fight the virus and help people surviving bad days include:

- **Establishing Hand Washing Stations:** POPI has been able to construct several hand washing stations at different public places including hospitals.
- **Supplying of Medical Equipment:** POPI organized supplying different medical equipment for general masses. It supplied infrared thermometers, pulse oximeters and oxygen cylinders.
- **Supplying of Sanitization materials:** POPI has distributed several sanitization and hygiene materials to general masses and different institutions. It has supplied liquid soap containers, bleaching powders, chlorine solution sprayers and sanitizers distribution is still going on.
- **Awareness materials, face shields, mask and sanitizer distribution:** POPI distributed different Covid-19 awareness materials including leaflets and posters. It has also distributed face shields and masks. Besides, sanitizers are distributed to all its offices across the country.
- **Food and non-food support:** POPI has so far extended support to the vulnerable community and provided food items such as rice, potatoes, pulses and salt etc; It has also supplied non-food items such as bucket and mugs for hand washing. Many vulnerable people in the working area have been targeted to given direct food and non-food support.
- **Cash transfer to vulnerable people:** POPI has initiated a programme to extend cash relief to the vulnerable families. Thousands of people have come under the purview of this programme.
- **Education support for the vulnerable children and adolescents:** Children and adolescents and their parents and different stakeholders are given support for continuing education in the working area. They are given awareness support, online devices, internet facilities and so on.
- **Access to Physician:** A physician has been hired in the interest of ensuring round-the-clock health care for POPI's staff for Covid-19 related healthcare consultations. Anyone can receive the service 24X7.



POPI's Covid-19
interventions in
Picture

POPI's Covid-19 interventions in Picture



Enhancing Community Awareness

POPI's Community Volunteers facilitated awareness sessions with community that helped to increase awareness of community members on disaster preparedness and mitigation of shocks.

Like earlier years, this year too, disaster risk analysis was conducted with the community people. POPI's Community Volunteers facilitated awareness sessions with community that helped to increase awareness of community members on disaster preparedness and mitigation of shocks. In this reporting period, a total 229 villages were covered with awareness sessions where group representatives like adult women and men,

young boys and girls, old age people and in some cases people with disability participated from FFBS, EKATA, VSLA and mothers groups.



POPI's Climate Change Adaptation Plan aims at integrating climate change adaptation mechanisms into the process of managing development.



Climate Change Adaptation

POPI's climate adaptation strategies are addressed through bottom-up plans. The vulnerable communities face increased amount of vulnerability due to climate driven factors. Adaptive capacity of the community to respond to the change phenomenon is shifted very fast. POPI's Climate Change Adaptation Plan aims at integrating climate change adaptation mechanisms into the process of managing development. Integration of climate change adaptation into local development strategies and plans depends on coordination, knowledge, and ability

to appropriately incorporate these considerations. It also requires measures to counteract potential harmful effects on human infrastructure and agricultural production systems. POPI's CCA actions vary widely across contexts. Most of its CCA interventions address seasonal or annual variations around a long-term mean (e.g., variability in temperature and/or rainfall, including extreme events). Using flood/disaster-tolerant crops or livestock breeds and even flood mitigation actions help people adapt with the change process. POPI also ensures people's access to climate

information. POPI undertook following actions to assist people with regard to CCA:

- Linkage and collaboration with service providers
- Train school teachers on CCA
- Train and orient village development committees
- Introduce climate-smart, high yielding crops
- Demonstration of ecofriendly and climate adaptive agriculture
- Introduce climate adaptive WASH facilities

FINANCIAL SERVICES

The goal of POPI's microfinance service programme is to contribute in eradicating poverty by mobilising the poor women and men suffering from different forms of marginalisation and exclusion. POPI promotes solidarity, mobilises savings and assists in capital formation. Its microfinance service also helps people having sustainable employment and accessing income generating activities.



Key components

-  Jagoron : Promoting family based business
-  Agrosor : Credit for middle-income borrowers
-  Buniad : For graduation of Ultra Poor
-  ENRICH : Asset creation loan
-  LIFT: Innovative loan
-  ABASON : For building planned houses
-  Sahos : Emergency credit
-  SDL : Sanitation Loan
-  Sufolon : Loan for agriculture development
-  LRLP: Covid Loan
-  PROSAR: Covid Loan
-  WaterCredit : Loan for WASH



TK2,591,600,000

Savings generated

TK10,002,200,000

Distributed borrowers

TK7,036,600,000

Remains outstanding in field

TK8,515,800,000

Recovered from field

**MAJOR
ACHIEVEMENT
IN 2020-2021**

Jagoron

Individualized business efforts have made a significant contribution to the economic development of Bangladesh. POPI has set aside special loans for microfinance programs to support these efforts. Jagoron is such a loan product. This loan has been introduced with the aim of promoting family based business. This loan plays a role in building a happy family by increasing the family income. Although this loan is popular in both rural and urban areas, its demand is relatively high in urban areas.



JAGORON

- Member : 149071
- Borrower : 125846
- Disbursement (2020-21): 3380206000
- Total Disbursement : 36459393700
- Loan Outstanding : 2094328398

Agrosor

The size and culture of microfinance loans in Bangladesh has already changed drastically. Many of the customers of the nineties have changed their position a lot and stood on a solid foundation. Their business has expanded and the demand for capital has increased significantly. This aims to meet the needs of middle class, businessmen and entrepreneurs. Another main purpose of this loan is to create entrepreneurs in the country who can create employment opportunities for other people besides expanding their own business.

AGROSOR

- Member : 41141
- Borrower : 36454
- Disbursement (2020-21): 4852085000
- Total Disbursement: 23375119000
- Loan Outstanding : 3796189414

Bubniad

POPI has long been working in partnership with PKSF for the graduation of Ultra Poor. The range of these loans has expanded across the country. With the geographical expansion, these loans have been able to reach the doorsteps of a large population. Gradually this product bears the name Bubniad. This popular product does not offer huge credit facilities but the growing demand of people is contributing significantly to POPI's total loan portfolio.

BUNIAD

- Member : 10579
- Borrower : 3604
- Disbursement (2020-21) : 81339000
- Total Disbursement: 1134499000
- Loan Outstanding : 50885054

ENRICH

- Member : 287
- Borrower : 261
- Disbursement (2020-21) : 24365000
- Total Disbursement: 85365000
- Loan Outstanding : 14809765

LIFT

- Member : 856
- Borrower : 803
- Disbursement (2020-21) : 48797000
- Total Disbursement: 115,926,000
- Loan Outstanding : 32131167

ABASON

- Member : 65
- Borrower : 62
- Disbursement (2020-21) : 6500000
- Total Disbursement: 18400000
- Loan Outstanding : 11059961



Enrich

Enrich Loan came up with the goal of changing livelihoods. It works for the overall development of the family. This loan plays a role in ensuring maximum utilization of resources of relatively poor families. By using this loan, the borrowers are able to create assets. On the one hand, it helps in family consumption and on the other hand, it helps in acquiring necessary assets in the household. The loan helps in purchasing essential household items and doing various things to improve one's livelihood. However, on the whole, it is a necessary condition of the loan to play a role in poverty alleviation.

LIFT

With an objective to step up for pro-poor innovative ventures for creating employment and ensuring better livelihood support, the LIFT programme came into view. This loan is particularly designed to encourage new ideas of people so that those ideas can be implemented. LIFT extends financial support to the innovators to bring their ideas into light. By using this loan innovators have the liberty to experiment new projects that can create impact on the movement of poverty alleviation.

ABASON

ABASON loan aims at meeting the demands of the rural people to build planned and healthy houses for their own. The basic objectives of the project are to construct new houses, re-construction houses and extension of houses. This loan is meant to build infrastructure but no buying of land is allowed. Another important aspect of this loan is that the borrowers must be permanent inhabitant of a particular union where the house will be built.

WaterCredit

POPI is implementing a loan program called WaterCredit in collaboration with Water.org. The main objective of this programme is to ensure improved water and sanitation by providing loans to the less financially stable people. In addition to providing financial assistance to ensure that people in both rural and urban areas have a relatively good water and sanitation system, the programme is providing technical assistance. At present this program is being implemented in all of POPI's working areas.



WaterCredit

- Member : 29012
- Borrower : 29012
- Disbursement ((2020-21)) : 1108862000
- Total Disbursement: 1463623000
- Loan Outstanding : 786525126

SAHOS

It is a loan that helps people to cope during or after a disaster. This fund is primarily used for the livelihood restoration including repairing of houses, tube-wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation. This loan helps a lot in overcoming the risk of the vulnerable population.

SAHOS

- Member : 48
- Borrower : 48
- Disbursement ((2020-21)) : 81000
- Total Disbursement: 35943000
- Loan Outstanding : 259044

SDL

Bangladesh has already made significant progress in sanitation management. This improvement is especially noticeable in rural areas. But economic barriers to this improvement still exist in poor households. POPI is implementing SDL loan facility in collaboration with PKSF to remove this barrier. There is now a real tendency among the people, especially in the rural areas, to upgrade the sanitation facilities. That's why POPI's SDL loan is becoming more and more popular.

SDL

- Member : 20
- Borrower : 20
- Disbursement (2020-21): 375000
- Total Disbursement: 480000
- Loan Outstanding : 210390

SUFOLON

- Member : 29829
- Borrower : 29777
- Disbursement (2020-21) : 1147787000
- Total Disbursement: 2126562500
- Loan Outstanding : 808275581

LRLP

- Member: 1882
- Borrower : 1882
- Disbursement (2020-21): 83838000
- Total Disbursement: 83838000
- Loan Outstanding : 46518370

PROSPAR

- Member : 6180
- Borrower : 6180
- Disbursement (2020-21): 76833000
- Total Disbursement: 376833000
- Loan Outstanding : 181871131



SUFOLON

The emergence of the loan is to meet the seasonal needs of the borrowers. This loan is generally for crop cultivation and processing, livestock, fisheries, agro fisheries, agro forestry and agro processing etc. 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.

LRLP

LRLP is a loan being implemented to assist the small and medium enterprise to fight back COVID-19 situation. Many of such MEs rely on the Microfinance. This loan offers the borrowers a margin of flexibility to deal with predicament or access to emergency loans. POPI has been supporting people through various means such as awareness raising tools, community based communications and strengthening CBOs. However it is felt these are not enough. As a result, POPI has launched a loan product to work with people to support to encounter the emerging vulnerabilities.

PROSAR

It is true that Bangladesh has done much better in management of Covid-19 than many other countries. But an inevitable effect on trade has been noticed. Small and medium enterprises in particular have been hit hard by the Corona. The government has taken various measures to overcome this loss. To offset the losses of SMEs, the government is implementing a loan program in collaboration with MFIs through Bangladesh Bank. POPI is calling this loan program as 'Prosar'.

ORGANIZATIONAL DEVELOPMENT

POPI continues to serve people. The previous idea of providing services has changed a lot now. Donor cooperation is now much lower. Therefore POPI's own funding for development projects has increased a lot. As a result, we have to concentrate on creating our own funds. In this context, POPI has started to move forward with some of its own social business ideas. These businesses will finance development projects on the one hand and ensure social impact on the other.





People's Academy for Role Transfer (PART)

People's Academy for Role Transfer (PART) is a unique initiative of POPI. It renders services for individuals, companies and development organizations alike. POPI has got two such facilities.

The People's Academy for Role Transfer (PART) is a unique initiative of POPI. It provides services to individuals, companies or development agencies. POPI has got two PARTs. PART Kishoreganj is particularly located at the centre of the Kishoreganj town, only 150 Km away from the capital city Dhaka. The other one is located at Jamalpur village in Bhairab upazila of Kishoreganj district. Jamalpur village is only 6 Km away from Bhairab, a

major business centre of the country.

These centers have arrangements for organizing various events including trainings, conferences, seminars and meetings. PARTs are equipped with a variety of high-quality equipment. In particular, there are sound systems, visual equipment, air-conditioned halls and spacious dining rooms. There are also luxurious AC and non-AC rooms for overnight stays. It has all the facilities for conducting residential training. There is also a self-catering arrangement for guests staying here. In other words, it has its own cooking system all the time.

If any person, group or institution wants to travel in Haor or Kishoreganj area, they can spend the night here. As mentioned earlier, there are adequate arrangements for comfortable stay. Luxury suites are available here for a luxurious night out. However, there are various room facilities available for travelers of different budgets.

PART - Kishoreganj
Email: kishoreganj@partbd.org
Or you can call directly on cell no. 8801754215628
PART-Jamalpur
Email: info@partbd.org
Or you can call directly on cell no. 8801715980708



POPI Integrated Farm

There are many successful dairy farms in Bangladesh now. Its demand and market is increasing day by day. On the one hand, just as milk, meat and dung and organic manure are available as fuel, it is also possible to earn a good income from this sector. At present the agro-based industries in the country include poultry farms, dairy farms, food processing industries, fish production, freezing industries. Several large companies are investing in these industries.

In such a context, POPI has set up an integrated farm at Singmari in Hatibandha upazila of Lalmonirhat district. Apart from raising cows and goats, an example has been created in the area by cultivating fish and planting various trees. The firm is helping to meet the demand for milk and meat in the area as well as creating small entrepreneurs. From here the people of the area collect high quality cow and goat calves. As a result, instead of the conventional concept

of keeping cows and goats, they are gaining ideas about improved methods. Needless to say, POPI has ensured the use of various advanced technologies in this firm.

Lalmonirhat district lags behind in reality. So it is important to introduce the concept of advanced technology and advanced farming practices there. POPI has been able to set a good example for the people of the area by establishing such an ideal firm.



FINANCIALS





**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)**

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the consolidated financial statements of "People's Oriented Program Implementation (POPI)" 5/11-A, Block-E, Lalmatia, Dhaka-1207 which comprise the Consolidated Statement of Financial Position as at 30th June, 2021, the Consolidated Statement of Profit or Loss and Other Comprehensive Income and Consolidated Statement of Receipts & Payments for the year then ended, and notes to financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the organization as at 30th June, 2021 and of its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). We are independent in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Rules & Regulations of Micro Credit Regulatory Authority (MRA) guidelines & NGO Affairs Bureau and other applicable laws and regulations require the Management to ensure effective internal audit, internal control and risk management functions of the project.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the project or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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





Independent Auditors' Report (continued)

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- 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 organization's ability to continue as a going concern. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the program or its' activities within the financial statements.

Report on other Legal and Regulatory Requirements

In accordance with the Rules & Regulations of Micro Credit Regulatory Authority (MRA) guidelines & NGO Affairs Bureau and other applicable laws and regulations, we also report the following:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law have been kept by the project so far as it appeared from our examination of those books;
- c) the statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Place: Dhaka
Date: 20 September, 2021


(Mohd. Amir Ali FCA)

Principal
Akhtar Amir & Co.
Chartered Accountants

DVC - 2110130508-AS 703139



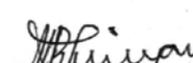
People's Oriented Program Implementation (POPI)
Consolidated Statement of Financial Position
As at 30 June 2021

Particulars	Notes Ref.	30.06.2021			30.06.2020
		SDP	MF	Total	Total
Properties and Assests:					
Non-Current Assets		112,532,362	321,581,184	434,113,546	431,508,167
Property, Plant & Equipment	6.00	112,532,362	321,581,184	434,113,546	431,508,167
Current Assests		48,807,374	8,465,235,108	8,514,042,482	7,309,918,825
Micro Credit Loan Outstanding	7.00	-	7,036,600,555	7,036,600,555	5,550,232,805
Investment in Fixed Deposit	8.00	-	1,006,557,484	1,006,557,484	930,093,651
Accounts Receivables	9.00	566,446	53,245,317	53,811,763	41,219,420
Advance, Deposit & Prepayments	10.00	9,393,257	51,583,386	60,976,643	44,400,460
Stock & Stores	11.00	-	442,559	442,559	255,906
Unsettled Staff Advance	12.00	-	25,857,379	25,857,379	25,931,540
Biological Assets	13.00	-	15,306,695	15,306,695	17,011,895
Cash in Hand	14.00	43,544	6,431,774	6,475,318	7,926,535
Cash at Bank	15.00	38,804,127	269,209,959	308,014,086	692,846,613
Total Properties and Assests		161,339,736	8,786,816,292	8,948,156,028	7,741,426,992
Capital Fund and Liabilities					
Capital Fund		87,834,085	1,275,105,701	1,362,939,786	1,188,683,197
Donor's Fund	16.00	-	61,548,759	61,548,759	61,548,759
Cumulative Surplus	17.00	29,289,085	932,071,702	961,360,787	816,820,662
Statutory Reserve Fund	18.00	-	103,563,524	103,563,524	87,879,248
Revaluation Reserve Fund	19.00	58,545,000	110,565,155	169,110,155	169,110,155
LLP on Standard Loan	32.01	-	67,356,561	67,356,561	53,324,373
Non-Current Liabilities		26,007,806	3,429,990,736	3,455,998,542	3,055,100,140
Loan from PKSf	20.00	10,000,000	546,895,143	556,895,143	446,736,502
Loan from Commercial Banks	21.00	-	978,643,552	978,643,552	381,909,452
Loan NBFI & Institutions	22.00	-	127,131,173	127,131,173	254,093,789
Loan from Other Sources	23.00	-	50,617,000	50,617,000	50,462,000
Member's Welfare Fund	24.00	-	308,072,961	308,072,961	256,166,102
Gratuity Fund	25.00	351,473	292,790	644,263	569,119
Other Non-Current Liabilities	26.00	15,656,333	44,804,083	60,460,416	62,091,840
Member's Savings Deposit	30.01	-	1,373,534,034	1,373,534,034	1,603,071,336
Current Liabilities		47,497,845	4,081,719,855	4,129,217,700	3,497,643,655
Loan from PKSf	27.00	-	561,641,359	561,641,359	448,209,846
Loan from Commercial Banks	28.00	-	1,713,178,203	1,713,178,203	1,875,278,239
Loan from Other Sources	29.00	-	88,778,250	88,778,250	85,527,000
Member's Savings Deposit	30.02	-	1,218,039,615	1,218,039,615	623,416,630
Provision for Member's SFF Int.	31.00	-	14,128,115	14,128,115	7,477,211
Loan Loss Provision	32.02	-	182,741,123	182,741,123	178,373,947
Accounts Payable	33.00	44,380,728	302,792,233	347,172,961	277,335,347
Current Liabilities	34.00	3,117,117	420,957	3,538,074	2,025,435
Total Capital Fund and Liabilities		161,339,736	8,786,816,292	8,948,156,028	7,741,426,992

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


Director (F&A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka
Dated: 20th September, 2021


AKHTAR AMIR & CO.
Chartered Accountants



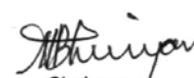
People's Oriented Program Implementation (POPI)
Consolidated Statement of Profit or Loss and Other Comprehensive Income
For the Year ended 30 June 2021

Particulars	Notes Ref.	FY 2020-2021			FY 2019-2020
		SDP	MF	Total	Total
Income		342,147	1,206,022,575	1,206,364,722	1,152,443,135
Micro Finance Revenue	35.00	-	1,151,428,801	1,151,428,801	1,089,918,095
Interest Income	36.00	342,147	54,150,305	54,492,452	62,299,875
Other Income	37.00	-	443,469	443,469	225,165
Financial Expense	38.00	-	429,747,004	429,747,004	434,521,661
Loan Loss Expense		-	18,399,364	18,399,364	43,513,584
Net Financial Margin		342,147	757,876,207	758,218,354	674,407,890
Grant Income	39.00	139,111,632	55,581,999	194,693,631	162,743,637
A. Gross Operational Income		139,453,779	813,458,206	952,911,985	837,151,527
Expenditure					
Salaries & Other Benefits	40.00	65,816,454	483,690,529	549,506,983	520,104,516
Office Rent		4,294,675	31,207,813	35,502,488	32,608,620
Printing & Stationery		1,624,390	10,859,816	12,484,206	11,526,751
Travelling & Conveyance		5,536,221	5,462,457	10,998,678	17,433,070
Postage & Telephone		2,235,653	7,799,013	10,034,666	9,818,122
Repair & Maintenance		811,058	6,596,597	7,407,655	6,679,067
Fuel & Lubricants		594,801	8,065,386	8,660,187	8,436,722
Utilities		768,950	5,084,108	5,853,058	5,520,904
Entertainment		318,301	2,023,779	2,342,080	3,198,810
Advertisement		-	543,161	543,161	1,158,286
Newspaper & Periodicals		73,116	22,243	95,359	624,755
Bank Charge & Commission		275,476	6,773,184	7,048,660	4,172,164
Training & Development	41.00	-	3,077,519	3,077,519	6,990,632
Legal Expenses		39,200	2,965,095	3,004,295	1,684,260
Registration & Renewals		41,800	746,907	788,707	560,075
Programs & Project Expense	42.00	45,680,427	56,322,864	102,003,291	67,437,423
Other Operating Expenses	43.00	2,342,657	15,719,943	18,062,600	18,372,152
Audit, Monitoring & Evaluation	44.00	438,130	1,693,407	2,131,537	1,159,591
Tax Expense	45.00	13,500	1,566,710	1,580,210	863,053
Depreciation Expense	46.00	5,218,771	6,394,917	11,613,688	11,199,558
B. Total Expenditure		136,123,580	656,615,448	792,739,028	729,548,531
Excess of Income Over Expenditure (A-B)		3,330,199	156,842,758	160,172,957	107,602,996

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


Director (F&A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka
Dated: 20th September, 2021


AKHTAR AMIR & CO.
Chartered Accountants

04

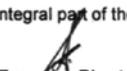


People's Oriented Program Implementation (POPI)
Consolidate Statement of Cash Flows
For the year ended 30 June 2021

Particulars	FY 2020-2021			FY 2019-2020
	SDP	MF	Total	
Cash Flows from Operating Activities				
Excess of Income over Expenditure	3,330,199	156,842,758	160,172,957	107,602,996
Add: Amount Considered as Non-Cash Items	(132,794,790)	75,558,650	(57,236,140)	(9,429,563)
Loan Loss Expense	-	18,399,364	18,399,364	43,513,584
Depreciation Expense	5,218,771	6,394,917	11,613,688	11,199,558
Interest on Member's Savings	-	82,520,197	82,520,197	78,308,339
Gratuity Expense	-	14,030,613	14,030,613	9,888,524
Interest Expenses	-	83,514,841	83,514,841	51,274,306
Other Operating Expenses	(12,310,034)	12,496,876	186,842	3,855,782
Grant Receivable	(139,111,632)	(55,581,999)	(194,693,631)	(162,743,637)
Interest Receivable	-	(34,517,785)	(34,517,785)	(7,189,988)
Other Operating Income	13,408,105	(51,698,374)	(38,290,269)	(37,536,031)
Adjustment for Other Accounts:	(5,706,328)	(1,712,435,009)	(1,718,141,337)	(451,448,605)
Micro Credit Loan Disbursement	-	(10,002,206,000)	(10,002,206,000)	(7,877,932,000)
Micro Credit Loan Recovery	-	8,144,494,424	8,144,494,424	7,310,746,262
Accounts Receivable	288,576	69,561,862	69,850,438	11,070,990
Advance, Deposit & Prepayments	(1,634,675)	(18,193,489)	(19,828,164)	(10,812,238)
Stock and Stores	-	(4,719,257)	(4,719,257)	(3,307,305)
Unsettled Staff Advance	-	74,161	74,161	(796,879)
Biological Assets	-	1,705,200	1,705,200	(203,900)
Accounts Payable	(4,360,229)	186,636	(4,173,593)	44,086,452
Member's Welfare Fund	-	96,722,434	96,722,434	75,681,881
Gratuity Provision	-	(60,980)	(60,980)	18,132
(A) Net Cash from/ (Used) in Operating Activities	(135,170,919)	(1,480,033,601)	(1,615,204,520)	(353,275,172)
Cash Flow from Investing Activities:				
Fixed Assets Purchase	(3,386,431)	(8,266,015)	(11,652,446)	(5,427,331)
Investment on Fixed Deposit	-	(76,463,833)	(76,463,833)	(83,748,629)
(B) Net Cash from/ (Used) in Investing Activities	(3,386,431)	(84,729,848)	(88,116,279)	(89,175,960)
Cash Flow from Financing Activities:				
Loan Received from PKSF	10,000,000	691,800,000	701,800,000	585,685,000
Loan Refund to PKSF	-	(478,209,846)	(478,209,846)	(468,446,972)
Loan Received from Banks	-	3,957,200,000	3,957,200,000	2,947,915,750
Loan Refund to Banks	-	(3,557,904,784)	(3,557,904,784)	(2,783,267,690)
Loan from NBFIs & Institutions	-	104,000,000	104,000,000	36,000,000
Loan Refund to NBFIs & Institutions	-	(230,414,322)	(230,414,322)	(105,795,793)
Loan from Other Sources	-	34,698,000	34,698,000	111,540,000
Loan Refund to Other Sources	-	(31,536,349)	(31,536,349)	(31,051,816)
Member's Savings Deposit Collection	-	1,471,736,266	1,471,736,266	1,269,804,018
Member's Savings Deposit Refund	-	(794,390,708)	(794,390,708)	(733,586,610)
Provision For SFF Interest	-	(9,864,826)	(9,864,826)	(3,801,459)
Other Liabilities	138,790,912	11,132,712	149,923,624	145,213,907
(C) Net Cash Used in Financing Activities	148,790,912	1,168,246,143	1,317,037,055	970,208,335
Net Increase/(Decrease) (A+B+C)	10,233,562	(396,517,306)	(386,283,744)	527,757,203
Opening Cash & Cash Equivalent	28,614,109	672,159,039	700,773,148	172,913,849
Opening Balance Transfer from Plan BD	-	-	-	102,096
Closing Cash & Cash Equivalent	38,847,671	275,641,733	314,489,404	700,773,148

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


Director (F&A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka
Dated: 20th September, 2021


AKHTAR AMIR & CO.
Chartered Accountants

05



DVC-2110130508AS703134

People's Oriented Program Implementation (POPI)
Consolidated Statement of Changes in Capital Fund

As at June 30, 2021

Particulars	Donor's Fund	Cumulative Surplus	Statutory Reserve Fund	Revaluation Reserve Fund	LLP on Standard Loan	Aa at June 30, 2021
Balance as at 01 July 2020	61,548,759	816,820,662	87,879,248	169,110,155	53,324,373	1,188,683,197
Surplus during the year	-	160,172,957	-	-	-	160,172,957
Capital Fund Adjustment	-	51,444	-	-	-	51,444
Increase of LLP on Standard Loan	-	-	-	-	14,032,188	14,032,188
Transfer to Reserve Fund	-	(15,684,276)	15,684,276	-	-	-
As at 30 June 2021	61,548,759	961,360,787	103,563,524	169,110,155	67,356,561	1,362,939,786
As at 30 June 2020	61,548,759	816,820,662	87,879,248	169,110,155	53,324,373	1,188,683,197

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


Director (F&A)


Executive Director


Chairperson

Signed in terms of separate of even date annexed.

Place: Dhaka

Dated: 20th September, 2021




AKHTAR AMIR & CO.
Chartered Accountants

DVC-2110130508 AS 703139

PROJECTS DURING 2020-2021

SL.	Project Title/Name	Donor	Working Area	Launching
1	Engaging Communities and Authorities To Tackle Oppression (ECATTO)	Manusher Jonno Foundation	Kishoreganj	January 2019
2	Basic Literacy Project (BLP)	MoPME	Kishoreganj	December 2018
3	Out of School Children Education Program-2nd Chance	BNFE	Kishoreganj	February 2021
4	Floating Education and Primary Health Care Center	Own funded	Kishoreganj	July 2016
5	Promoting Agricultural and Commercial Empowerment (PACE)	PKSF	Kishoreganj	April 2016
6	Rural People's Access to Congenial and Environment Viable water and sanitation facilities (RACE)	Water.Org	POPI's working areas	July 2014
7	School Feeding Program	WFP/DPE	Mymensingh and Netrokona	Dec 2011
8	Resilience through Economic Empowerment and Community Adaptation, Leadership, Learning (REECALL-2021)	Oxfam GB	Nikli, Kishoreganj	July 2010
9	Small Floating School	Learning for Life	Nikli, Kishoreganj	January 2018
10	Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO-III)	Care Bangladesh	Mymensingh and Netrokona	January 2016
11	Gender and Social Justice Program (GSJP)	Ain O Shalish Kendra (ASK)	Kishoreganj	January 2012
12	Sustainable Enterprise Project (SEP)-SHOE	PKSF	Kishoreganj	July 2019
13	Sustainable Enterprise Project (SEP)-Buffalo rearing	PKSF	Kishoreganj	June 2021
14	Extended Community Climate Change Project-Flood (ECCCP-Flood)	PKSF	Lalmonirhat	November 2020
15	Vulnerable Group Feeding (VGD)	DWA	Sunamgonj, Sylhet	April 2010

SL.	Project Title/Name	Donor	Working Area	Launching
16	Promote Quality Education in the Mainstream Government Primary Schools	Educo	Bhaluka, Mymensingh	Jan 2021
17	Promoting Accelerated Learning-opportunities for Young-children in the Remote Areas of Bangladesh- PLAY	Educo	Bhaluka, Mymensingh	January 2021
18	Adolescent and Youth as an Agent of Change to promote a Progressive Society (A & Y Development)	Educo	Bhaluka, Mymensingh	January 2021
19	Prevention and Elimination of Hazardous Form of Child Labour in Coastal Areas of Bangladesh	Educo	Cox's bazar	January 2021
20	COVID 19 Response-Oxfam	Oxfam GB	Kishoreganj	April 2020
21	COVID 19 Response-LfL	Learning for Life	Kishoreganj	April 2020
22	Pathways to Prosperity for the Extreme Poor People (PPEPP)	PKSF/FCDO	Kishoreganj	April 2019
23	Cultural and Sports Programme	PKSF	Kishoreganj	July 2016
24	Primary Health Care Project	Anukul Foundation	Munshiganj	January 2011
25	Probin Jonogosthir Jibonman Unnayan (Improved in quality of life of older people)	PKSF	Kishoreganj	January 2016

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