



**POPI**

ANNUAL  
REPORT

2019-2020



# 2019-20 ANNUAL REPORT



**POPI**

People's Oriented  
Program Implementation



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This Annual Report Provides An Overview Of The Impact  
Of The Work Done By POPI From July 2019 To June 2020.

CONTENT PROVIDER  
**PROGRAMME TEAMS**

COMPILATION & DESIGN  
**DOCUMENTATION AND PUBLICATION TEAM**

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## GENERAL BODY

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Mr. Mohammad Shahibul Islam  
Ms. Shamsun Nahar Chowdhury  
Ms. Aspia Sultana  
Mr. Sharif Uddin Ahmed  
Mr. Pramatha Nath Biswas  
Mr. Syed Mosaddeque Hossain  
Mr. Md. Myn Uddin  
Ms. Sajeda Begum  
Ms. Shamima Parvin Mukta  
Mr. Rasel Ahmed Liton  
Ms. Rafiqua Akhter  
Ms. Afroza Hossain Shila  
Ms. Bandana Chaki  
Mr. Md. Ayub Ali  
Mr. M. Alauddin Prodhan  
Mr. Md. Ramjan Ali  
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

It is with immense pleasure that we present to you the annual report 2019-20. The year under review has presented a variety of challenges with economic growth in Bangladesh. Especially, the outbreak of COVID-19 during March-June has not only elevated the economic challenges, but also adversely affected the society at large. The COVID-19 pandemic dealt a severe blow to the global economy as well. The challenge recently presented as a result of the uncertain and often alarming economic conditions were felt worldwide, and POPI was not spared, but we confronted the economic downturn steadfastly. As POPI is also critical to measure success in achieving the mission.

As pointed out above, the economic downturn across the globe has not only shaken the economic growth itself but also affected the social development process in many ways. POPI, as such, remained to be one of the most affected organizations in Bangladesh. As its programmes spread across the country and relate over different backward geographical settings, the poor and underprivileged sections of society has been the most affected. It is part of its social and economic development programs. Unfortunately, the socio-economic and the deprived population of society has been among the most affected people of the country. The subsistence economy encountered such a downfall as never before. The informal economy collapsed. As a result, the money flow within the low-income community experienced a bitter blow. Such a situation results in increased unemployment and disrupted livelihoods.

However, POPI did not cease to challenge the

unprecedented downfall being stretched from economic development sector to social development sector. In the context of changed world, POPI has been resilient to reverse the extent of the programme participants. While the world discovered a new-found invisible enemy, POPI got to get together its resources to serve people facing economic complexity created by the coronavirus. It opted to launch several interventions with a view to tame the emerging problems. The major problem has been the unawareness of the virus which has been fatal at the community level. POPI's awareness programme reached to the doorstep of the community under intervention. It distributed awareness materials such as posters and leaflets, besides, POPI extended support to the poor population to overcome the immediate economic shock caused by the pandemic.

This year, like all other development organizations POPI had to fight an unknown battle. People living in the underprivileged section of society had been harmed tremendously, both in terms of health and livelihoods. Consequently, the organization had to shoulder even higher responsibility to lessen the hardship of the common people. It extended both cash and kind support including hygiene materials to the neediest families in its working areas across Bangladesh.

This report extensively focuses on different development interventions provided and financial services extended to reach its organizational goal. This 2019 Annual Report is an expression of our collective endeavours in the time of uncertainty, fear, and vulnerability. For POPI, we are no strangers to responding to the urgent needs of our programme participants in

## 6 MESSAGE FROM THE EXECUTIVE DIRECTOR



MESSAGE FROM THE EXECUTIVE DIRECTOR

People's Oriented Program Implementation (POPI) has completed 2019-20 on both low and high notes. This year the COVID-19 pandemic has led to dramatic social and economic changes on a global scale. With the continuing tensions across the globe and the economic slowdown, the situation we find ourselves in grows ever more uncertain. Despite these risks and dangers, POPI kept pace in 2019-20. It continued to intervene in developing the future of its programme participants across the country. More than a million beneficiaries are now a part of the POPI family, continuing to grow in an environment of global uncertainty. We all have struggled, stretched ourselves, and found new strength this year.

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the wake of an outbreak or natural disaster. It is our mission to go where we are needed most, find solutions when there seem to be none and accompany our programme participants as long as necessary.

POPI's various activities in achieving national goals set for education, health, rights and governance and DRR and CCA remained no less than the previous year despite the sheer disruption of the pandemic. Instead, this year POPI experienced an upward trend both in terms of development programme expansion and financial services consolidation. POPI launched quite a few new development projects and entered new geographical areas with its microfinance programme. Looking back at last year, our development partners, donors, volunteers and employees can be proud of what we achieved working together.

The global spread of COVID-19 has served as a keen reminder of the importance of our beneficiaries, securing an emergency response and a stable financial base. We accept the sudden changes in the times, the environment and the needs of all our stakeholders, as opportunities for POPI to understand context and work equally to generate new value creation.

Let us continue to work together so we can foster success for our programme participants across Bangladesh and work toward achieving the Sustainable Development Goals by 2030.

We sincerely hope that that the pandemic is over soon and the world gets back to normalcy.

## 8 AN OVERVIEW OF POPI

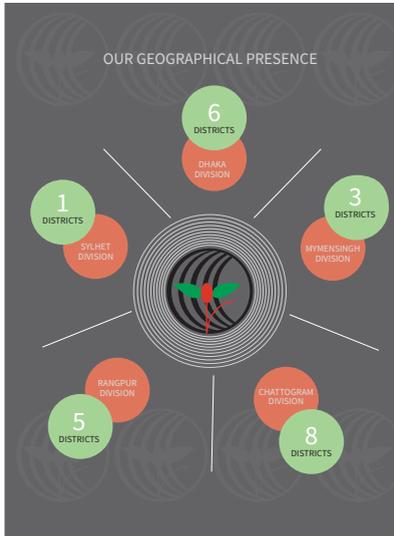
A journey of 35 successful years

### AN OVERVIEW OF POPI

Founded in 1986, People's Oriented Program Implementation (POPI) started its development mission through raising critical awareness, sensitizing and organizing people living in abject poverty on development issues and building their leadership and management capability. The initial prime aim of the initiative was to alleviate poverty through empowering women. From that modest beginning, POPI has grown remarkably in terms of size and adding up new programme components to address the emerging needs of its programme participants. Today, it is recognized as one of the leading development NGOs in Bangladesh. POPI's comprehensive multi-sectoral holistic development programme approach has been deeply appreciated by the people it works for as well as by the other relevant stakeholders. It has expanded its geographic presence across 22 districts of the country. In its long journey of 33 years, it remains firmly committed as ever to being about long lasting positive change in the lives of the common people of Bangladesh by rendering critical development services and promoting social justice, cohesion and harmony.

There are separate sets of offices for conducting POPI's Social Development projects and financial services activities. For conducting micro finance services there are 191 offices including Region and Branch offices in 22 districts. The social development projects are operated as part of the projects life cycles. In this reporting year a total of 23 social development projects are being implemented through 38 different project offices. POPI Head Office is housed in the adjacent but separate multi-storied building in Dhaka.

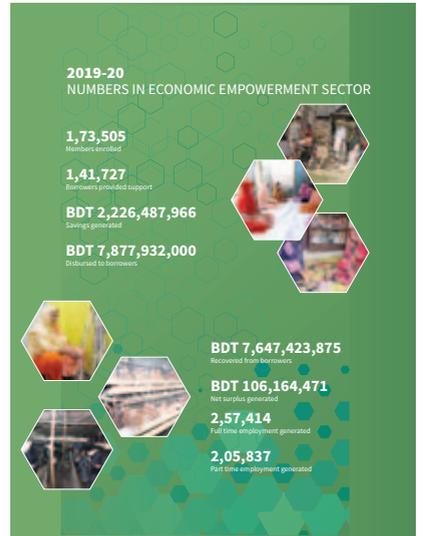
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**RIGHTS AND GOVERNANCE**

POPI understands effective governance empowers individuals to live in dignity and freedom. Good governance and human rights are mutually reinforcing and based on core principles of participation, accountability, transparency and state responsibility. Enjoyment of human rights by all rights holders requires a conducive and enabling environment. Inclusive societies provide equal access to justice for all and build effective, accountable and inclusive institutions at all levels. Good governance includes mechanisms for appropriate regulations, institutions and procedures in the way society is governed. While human rights empower people, they cannot be respected and protected in a sustainable manner without good governance.

POPI's work spans governance, human rights, and civil society related issues in diverse settings. At the local level, civil society makes key contributions to both good governance and to promotion, protection and advancement of human rights. Human rights frameworks provide performance standards to hold state and other actors accountable, strengthening good governance. Thus civil society functions as human rights in action, as defenders of human rights and bringing critical support to the community and addressing governance deficiencies by advocating for marginalized populations and areas. The Human Rights and Governance programme at POPI has a number of initiatives aimed at further promoting human rights and engaging various stakeholders. For example, this reporting year POPI coordinated various stakeholders and used various platforms to contribute. POPI's human rights and good governance programme focuses more on engagement of people at the community level through one of its various interventions. POPI relies more on transformative aspects of good governance and human rights principles through partnerships with different stakeholders and marginalised groups.



## 40 DRR & CCA



**DRR & CCA**

Disaster risk reduction (DRR) and climate change (CC) are pressing fields of action to promote a sustainable level of wellbeing for local communities and to increase the resilience of communities coping with multi-origin hazards. Unfortunately, in the case of Bangladesh, DRR and CCA have even more importance. Besides providing assistance to DRR, POPI particularly focuses on the risk of failure to adapt to climate change in rural Bangladesh particularly hard-to-reach areas such as Haor. POPI's programmes across the country have demonstrated the effectiveness of DRR and CCA for reducing risk exposure and vulnerability and for improved management of migration, particularly in times of crisis.



## 46 LIVELIHOOD DEVELOPMENT



**LIVELIHOOD DEVELOPMENT**

Livelihood development has been a key area for POPI since inception of its journey. It's major interventions remain to be agricultural development, entrepreneurship development, value chain development and more. POPI particularly pays attention to high value agriculture or micro enterprise-based income opportunities. It has established a range of household interventions in hard-to-reach areas such as Haor and Char etc. POPI's livelihood development interventions focus particularly on sustainable development. POPI believes that developing sustainable livelihoods to alleviate poverty requires the collaborative efforts of both public and private sectors as a sustainable path to prosperity. Hence, POPI collaborate closely with government and other service providing organizations. Besides, POPI works closely with communities at the grassroots level to build community-level resources.



## 52 FINANCIAL SERVICES



**FINANCIAL SERVICES**

Microfinance is one of the key programmes of POPI. Since it launched in 1986, it has covered all 23 districts. It provides support to help the vast majority of the population to get out of the poverty trap. POPI makes micro credit reachable to poor women, especially in rural areas. It encourages poor women in income generating activities through credit provision. POPI encourages the priority need of poor people to get credit and expand self-employment opportunities. The goal of POPI's Micro financial services programme is to contribute in eradicating poverty by mobilizing the poor women and men suffering from different forms of marginalization and exclusion through promoting solidarity, savings mobilization and capital formation for conducting sustainable employment and income generating activities by offering micro finance services.



## 58 ORGANIZATIONAL DEVELOPMENT



**ORGANIZATIONAL DEVELOPMENT**



## 61 MEMBERSHIP AND AFFILIATIONS



POPI has membership with the following organisations/groups/institutions

- Credit & Development Forum (CDF)
- National Alliance of Humanitarian Actors in Bangladesh (NAHAM)
- Campaign for Popular Education (CAMPE)
- Bangladesh Shiksha Adhikar Forum (BSAF)
- INARI - Bangladesh
- Civil Society Alliance for Child Rights in South Asia (India)
- Enterprise Development Network (EDN)
- ECCA Adolescent Cluster Network of UNICEF
- Forum for Regenerative Agriculture Movement
- National Action & Coordination Group - NAACC (Anti-Vacc Network)
- Right to Food Network
- NIPAPAD (Disaster Preparedness Group in BO)
- Bangladesh ECD Network (BEN)
- Campaign for Sustainable Rural Livelihoods (CSRIL)
- Banking With the Poor Network (BWP)
- Logo Link Partnership, PRA, India.
- National Action Coordination Group (NAACG)
- Staff Fund Bangladesh (SFB)

## 62 OUR DEVELOPMENT PARTNERS

**OUR DEVELOPMENT PARTNERS**



## 63 FINANCIALS



**FINANCIALS**



## 70 PROJECT SYNOPSIS 2019-20

**PROJECT SYNOPSIS 2019-20**

Sl	Project Name	Inception	Working Area	Major Components	Development Partner/ Donor
1	Basic Literacy Project (BLP-6)	July 2017	Kumargiri, Tetul, Mirsharaj and Nilso upazilas of Kishoreganj	Basic Literacy, Social mobilization, Life skill	GoB
2	Cultural and Sports Programme	July 2016	Ethnash upazila of Kishoreganj	Sports and Cultural Programme, Social values and ethics	Pall Karma Shiksha Foundation (PKSF)
3	Engaging Communities and Organisations (ECATO)	January 2019	Sadar, Pakundia and Hossainpur upazilas of Kishoreganj	Assessing existing situation, awareness and identification, Strengthening institutional capacity, Increase access to health & economic activities	Manchester Jangshon Foundation (MJF)
4	Enhancing Resilience and Income for Households towards Elimination of Poor Poverty - ENRICH	September 2014	Ethnash and Kumargiri upazilas of Kishoreganj	Education and Social Development, Health & Nutrition	Pall Karma Shiksha Foundation (PKSF)
5	Primary School and Primary Health Care Centre	February 2014	Nilso upazila of Kishoreganj	Primary education, Primary Health Care	POPI own fund
6	Gender and Social Justice (GOSJ)	January 2012	Sadar upazila of Kishoreganj	Human Rights, Civil Society Mobilization, Adolescent calling	Ain O Salish Kendra (ASK)
7	Primary Health Care (PHC)	January 2011	Sadar, Sripadkhan, Dhangshir and Longshir upazilas of Manikgong	Primary health care	HEALTH FOUNDATION (HF)
8	Protein Biotechnology (Protein Biotech) - Improving and its quality of life of labor people	January 2016	Ethnash upazila of Kishoreganj	Social centre establishment, health service (para-physics), Continuing education, promoting labor people's access to their rights and entitlements	Pall Karma Shiksha Foundation (PKSF)
9	Rural People's Access to Water (RAPAT) - Environment viable water supply facilities (WASH) Project	July 2014	Kishoreganj, Narail, Brahmanbaria and Mymensingh	Safe water supply, WASH, health and hygiene promotion	Water.org, USA



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As pointed out above, the economic doldrums across the globe has not only shaken the economic growth itself but also affected the social development processes in many ways. POPI, as such, remained to be one of the most affected organizations in Bangladesh. As its programmes spread across the country and extends over different backward geographical settings, the poor and marginalized section of society has been its major stakeholders to be part of all its social and economic development programmes. Unfortunately, the poor, the marginalized and the deprived population of society has been among the most affected people of the country. The subsistence economy encountered such a downfall as never before. The informal economy collapsed. As a result, the money flow within the low-income community experiences a bitter blow. Such a situation results in increased unemployment and disrupted livelihoods.

However, POPI did not cease to challenge the unprecedented downfall being stretched from

economic development sector to social development sector. In the context of changed world, POPI has been resilient to reserve the interest of its programme participants. While the world discovered a new-found invisible enemy, POPI got to put together its resources to serve people facing enormous complexity created by the coronavirus. It opted to launch several interventions with a view to tame the emerging problems. The major problem has been the unawareness of the virus which has been so fatal at the community level. POPI's awareness programme reached to the doorsteps of the community under intervention. It distributed awareness materials such as posters and leaflets. Besides, POPI extended support to the poor population to overcome the immediate economic shock caused by the pandemic. It distributed relief to the deserving people across Bangladesh. Food and non-food items as well as cash grants have been distributed to the affected community. While the government takes measures to support the affected entrepreneurs, micro-businesses and small holder farmers, POPI tried to help out a large number of people to revitalize their small and micro initiatives.

At this juncture of unfortunate time, while POPI has been fighting against a number of evil forces being made their mark to harm the social and economic stability of the country, POPI's personnel at all levels continued their good work to optimize the entire team's workflow. On behalf of the executive committee, I firmly acknowledge their contribution during this difficult time. Besides, all stakeholders and partners particularly the government departments, donors, different NGOs and the whole lot of other organizations have provided increased support to POPI to overcome the emerging problems.



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This year, like all other development organizations POPI had to fight an unknown battle. People living in the underprivileged section of society had been harmed tremendously, both in terms of health and livelihoods. Consequently, the organization had to shoulder even bigger responsibility to lessen the hardship of the common people. It extended both cash and kind support including hygiene materials to the neediest families in its working areas across Bangladesh.

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# A journey of 35 successful years



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There are separate sets of offices for conducting POPI's Social Development projects and financial services activities. For conducting micro finance services there are 191 offices including Region and Branch offices in 23 districts. The social development project offices operate as per the projects life cycles. In this reporting year a total of 18 social development projects have been implemented through 30 different project offices. POPI Head Office is housed in two adjacent but separate multi-storied buildings in Dhaka.



## VISION

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

## MISSION

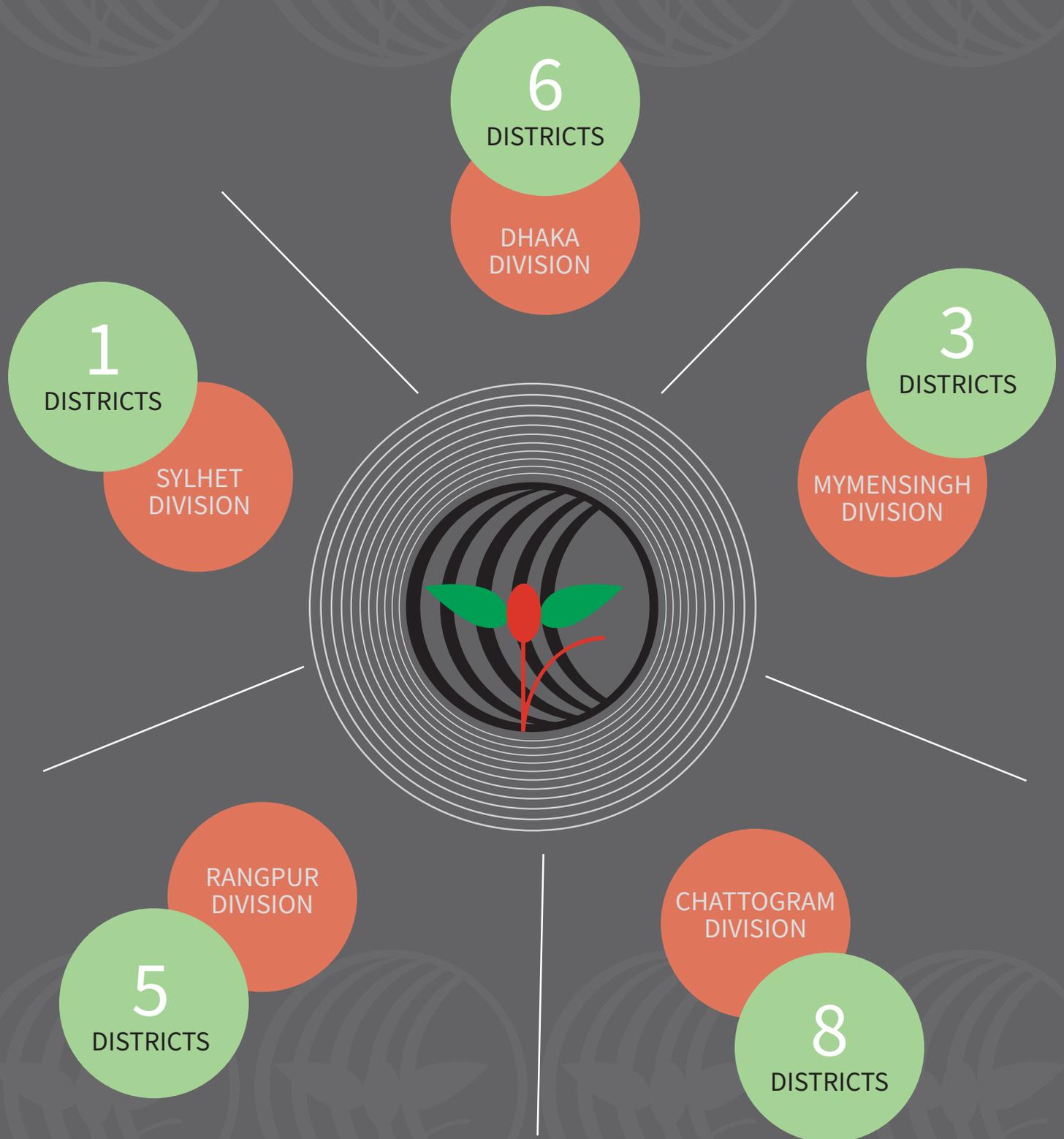
- To work for the people and with the people irrespective of religion, caste, ethnicity, creed, belief, age and gender who are in any form of marginalization and exclusion
- To implement appropriate, need based, result oriented and right based development programmes
- To enhance capacity of individuals, 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

# OUR GEOGRAPHICAL PRESENCE



## OUR GEOGRAPHICAL PRESENCE

Division	District	Upazila/Thana
Dhaka	Dhaka	30 Thanas : Uttara, Savar, Ashulia, Khilkhhet, Khilgoan, Shyampur, Dhanmondi, Jatrabari, Sabujbag, Demra, Bimanbandar, Badda, Sutrapur, Mugda, Motijheel, Turag, Mohammadpur, Adabor, Uttarkhan, Dakshinkhan, Kalabagan, Gandria, New Market, Darussalam, Ramna, Gulshan, Wari, Bangshal, Keraniganj, Dohar.
	Gazipur	6 Upazilas : Gazipur Sadar, Kaliganj, Sreepur, Kaliakoir, Tongi, Kapasia.
	Kishoreganj	13 Upazilas: Kishoreganj Sadar, Austagram, Bajitpur, Bhairab, Hossainpur, Itna, Karimganj, Katiadi, Kuliarchar, Mithamain, Nikli, Pakundia, Tarail.
	Munshiganj	5 Upazilas : Sreenagar, Munshiganj Sadar, Tangibari, Sirajdikhan, Gazaria.
	Narayanganj	7 Upazilas : Narayanganj Sadar, Rupganj, Araihasar, Sonargaon, Bandar, Fatulla, Siddirganj
	Narsingdi	6 Upazilas : Narsingdi Sadar, Shibpur, Raipura, Palash, Belabo, Monohardi.
Mymensingh	Mymensingh	12 Upazilas: Mymensingh Sadar, Nandail, Gouripur, Ishwarganj, Bhaluka, Trishal, Haluaghat, Dhobaura, Fulbaria, Muktagacha, Phulpur.
	Netrokona	7 Upazilas : Netrokona Sadar, Barhatta, Madan, Kalmakanda, Khaliajuri, Mohanganj, Kendua.
	Sherpur	1 Upazila: Sherpur Sadar
Chattogram	Brahmanbaria	4 Upazilas : Ashuganj, Bancharampur, Kasba, Nabinagar
	Chattogram	4 Upazilas: Chandgaon, Double Mooring, Haliashar, Patiya
	Cumilla	10 Upazilas: Cumilla Sadar, Debidwar, Bramhanpara, Chandina, Daudkandi, Homna, Burichang, Laksam, Barura and Titas
	Noakhali	7 Upazilas: Companiganj, Senbagh, Noakhali Sadar, Begumganj, Chatkhil, Sonaimuri, Kabirhat
	Feni	3 Upazilas : Feni Sadar, Daganbhuiyan, Sonagazi
	Chandpur	1 Upazilas : Kachua
	Lakshmipur	3 Upazilas: Lakshmipur Sadar, Ramgati, Ramganj.
	Cox's Bazar	1 Upazila Cox's Bazar Sadar
Rangpur	Dinajpur	2 Upazilas : Parbatipur, Chirirbandar.
	Lalmonirhat	5 Upazilas: Lalmonirhat Sadar, Hatibandha, Kaliganj, Patgram, Aditmari
	Nilphamari	6 Upazilas : Nilphamari Sadar, Jaldhaka, Dimla, Domar, Saidpur, Kishoreganj.
	Panchagarh	1 Upazilas : Debiganj
	Rangpur	5 Upazilas : Rangpur Sadar, Gangachara, Taraganj, Kaunia, Badarganj
Sylhet	Sunamganj	2 Upazilas: Dharmapasha, Sunamganj Sadar

**2019-20**

## NUMBERS IN SOCIAL EMPOWERMENT SECTOR



**158441**

children provided services under School Feeding Programme



**2138**

metric tons biscuit distributed to primary schools

**744**

schools come under the purview of School Feeding Programme



**56400**

adolescents and adults imparted basic literacy

**250,000**

people supported with nutrition programme

**300,000**

people received information and messages covering issues related to health, hygiene and nutrition

**27,000**

people received direct medical treatment

**170,000**

people come under the purview of WASH services

**323,553**

people come under the purview of awareness raising programme

**1257**

CBO members included in management committee of different local civic/community institutions

**BDT 21,847,492**

provided as cash and kind support to fight back COVID-19 economic downfall

**37351**

persons including 28691 women imparted livelihood training



**2019-20**

## NUMBERS IN ECONOMIC EMPOWERMENT SECTOR

**1,73,505**  
members enrolled

**1,41,727**  
borrowers provided support

**BDT 2,226,487,966**  
savings generated

**BDT 7,877,932,000**  
disbursed to borrowers



**BDT 7,647,423,875**  
recovered from borrowers

**BDT 106,164,471**  
net surplus generated

**2,57,414**  
full time employment generated

**2,05,837**  
part time employment generated



# OUR PROGRAMMATIC AREAS



Education



Health, Nutrition  
and WASH



Rights and  
Governance



DRR & CCA



Livelihood  
Development



Financial  
Services





## EDUCATION

**POPI's education programme is designed to impart education to the underprivileged and give a second chance at learning to the disadvantaged students dropped out from the formal education system. The programme complements mainstream school systems with innovative teaching methods and materials, opens primary schools in communities unreached by formal education systems, and brings learning to children, particularly those affected by extreme poverty, violence, displacement or discrimination. POPI targets underprivileged children at the pre-primary level, preparing them for mainstream primary school entry. It provides need-based training, student mentoring initiatives, and e-learning materials to improve the education system. Particularly slow learners are given special attention and given special kind of support. POPI is giving increasing priorities to adolescents, offering them life skills and livelihood development training.**



- Pre-primary Schooling
- Afternoon School
- Floating School
- Adolescent Development Programme
- Cultural and sports programme
- School Feeding Programme
- Adult Literacy

## Major components



## Achievement in education

- 940 adult learning centers operated to impart learning to 56400 addolocents and adults
- 744 schools come under the purview of School Feeding Programme
- 158441 children provided services under School Feeding Programme
- 513 children provided pre-school support
- 360 children imparted learning in floating schools
- 690 addolocent girls provided education support
- 2138 metric ton buiscuit distributed to primary schools



## Pre-primary Schooling

POPI's pre-primary schools are complementary to the national education system, filling the gap in providing pre-primary education. Pre-schools are meant to prepare children up to a level so that they achieve certain capacity to enter into the

formal schooling system. The schools are designed for the children of 5+ years of age. In this reporting period a total of 513 learners comprising 238 boys and 275 girls were imparted pre-primary education in 46 pre-primary schools.

Pre-primary schools are designed for the children of 5+ years of age.





## Floating schools

Haor areas hold special geographical characteristic. The area is very low lying largely wetland and accessible from one village (high land mound) to other villages in rainy season and post rainy season only by boats and water vessels. It is difficult to travel from one village to another village. To address this problem of haor children, POPI launched its floating school programme. The schools are run by qualified teachers following the national curriculum. Floating schools are housed in specially designed and built water launches or large wooden boats with required facilities and teaching-learning aids. Besides being used as schools, these floating school facilities are used for other purposes such as meetings of different CBOs are held at the schools. Some floating schools are also used as primary medical checks up

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

centers and dispensaries that treat common ailments by POPI's trained paramedics.

This year a total of 360 students 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.



*Success Story*

## Floating school

The Haor area has incredibly poor communication infrastructure. People face tremendous challenges within their community. It is almost impossible for a stranger to be able to get to one village to another. Travel into Haor areas is not possible without boat. As the villages of the Haor areas are unbelievably densely populated, children live and grow in an unhealthy environment here. It is hard to find educational institutions frequently. There are very few schools and those are run very poorly, as teachers very barely attend school and stay for one or two hours if they are at all present. For solving this problem, POPI introduced floating school in the Haor area. The Floating Schools are meant to support most vulnerable and underprivileged children and adolescent who happen to be constrained by many different challenges. Unbound poverty, entrenched practices of patriarchy, conservative social system and difficult geographical conditions together impede them to be flourished. Often, such children and adolescent are denied to be enrolled in schools due to the fact that children have to take boats to get to schools in somewhat distant places. Often, parents consider it to be life threatening. Even children are thought to be perfect choice for household chores. The floating school is virtually a school on boat. The boat is fully equipped with a classroom and other required materials. At least 30 learners are imparted education in such a school. Instead of students coming to school, the school goes to the students to pick up.



Afternoon schools impart special coaching assistance to the slow learners studying at different government primary schools

## Afternoon School

With the objectives of enhancing the quality of primary education and eliminate dropout from schools, 44 afternoon schools are run by POPI. These schools are supported by Palli-karma Shahayak Foundation (PKSF). The schools impart special coaching assistance to the slow learners studying at different government primary schools in Bhairab and Karimgonj Upazilas of Kishoreganj district. A total of 1108 learners comprising 502 boys and 611 girls were inducted in these centers this year and provided with special coaching supports. All students up to Class 2 are helped in these teaching centres to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centres will accommodate students up

to Class V. These education centres take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school.



**1108** learners comprising 502 boys and 611 girls were inducted in these centers this year and provided with special coaching supports.

## Adolescent Development Programme

POPI's Adolescent Development Programme is a development programme aimed at underprivileged adolescent girls and boys. The programme works for the empowerment of girls, aimed at helping adolescent boy and girls break down social barriers and empowering them for a better future. SONGLAP is one such programme that aims to instill confidence and independence in young girls. This is done through life skill sessions for girls. The programme provides the life skills course at the community places or schools. The SONGLAP programme also focuses on engaging girls key issues in their lives including health, women's rights and financial management etc. The programme also engages with the community through

different forums like mothers meeting, parents meeting, community meeting/ workshop and events. The major objective of the programme is to challenge traditional stereotypes to create a supportive environment for the girls to play a role in society. Ultimately, the programme seeks to help young women develop as leaders and the future change maker of society. Besides, adolescent clubs are established at the grassroots level to make them quality citizens and provide them facility of practicing indigenous sports. School level adolescent forums are also run to enhance capacity of the targeted adolescents. This year alone 690 adolescent have been enrolled in in different programmes run by POPI.

POPI's Adolescent Development Programme engages target audiences through different forums such as Songlap and adolescent club etc. Both girls and boys become part of POPI's programme. Besides providing different session on awareness, lifeskills and rights, the adolescent are motivated to become active future citizens so that they can contribute to the mammoth tasks of nation building.



PKSF Chairman Dr. Qazi Kholiuzzaman Ahmed is seen presenting prizes to the winners of a football tournament organized by POPI

## Cultural and Sports Programme

POPI has been implementing the 'Cultural and Sports Programme' for children and young people with support from Palli-Karma Shayahak Foundation (PKSF). The major aim of this Program is to support the development of mental and physical state of the young people in order to build a vibrant society. The programme has an objective to build awareness among young and adolescents to fight terrorism, sexual harassment, drug and violence against women etc. Different cultural activities are implemented under the cultural programme such as drawing, hand writing, wall magazine, recitation,

story-telling, folk songs, local songs, acting, and country songs to uphold the traditional and local culture. Besides, Under this intervention, different awareness campaigns are being carried out to raise awareness of common mass against dishonesty, corruptions, child marriage, drugs addiction and sexual harassment etc. On the other hand, with a view to ensure good health and pure entertainment, different sports are organized under the programme. The sports organized including football, swimming, mini marathon and cycling etc.

The major aim of this Program is to support the development of mental and physical state of the young people in order to build a vibrant society.

## School Feeding Programme

School feeding programme covers 44 schools and provided support to 158441 students. During this financial year 2138 metric tons biscuits have been distributed to them.

In Bangladesh the prevalence of undernourishment has declined manifold. But there are many pockets in the country where nutrition support for children is required. POPI has been partnered with the Directorate of Primary Education (DPE) to implement the School Feeding programme. School feeding programmes play a key role in helping children get nutrients required for their body. With an objective to improve health and learning ability of primary school children by reducing micronutrient deficiencies, the school feeding programme has been one of the most successful programmes of POPI. The other objective of the project is to increase enrollment and attendance rate of primary

school children in food insecure area. The school feeding programme is being implemented with the overall guidance and supervision of the Ministry of Primary and Mass Education (MoPME). POPI with technical support from the Directorate of Primary Education (DPE) and WFP has been implementing the project.

Under a joint collaboration arrangement with supports DPE and UNDP POPI implemented this program aiming at increasing the attendance rate as well as to contribute in improving the nutrition status of the GPS student from poverty prone areas. Under this program the students are provided with High Energy Biscuits throughout the year.

School feeding programmes play a key role in helping children get nutrients required for their body. With an objective to improve health and learning ability of primary school children by reducing micronutrient deficiencies, the school feeding programme has been one of the most successful programmes of POPI.

## Adult Literacy

Illiteracy is a major obstacle to development. It often contributes to disempowerment of vulnerable communities. Illiterates are unable to read and write which particularly keeps people away from obtaining benefit of different social and governmental services and programs. Illiterate persons fail to see the value of education for their own children resulting in perpetuation of the poverty cycle that afflict most illiterates. POPI's adult literacy programme is a development project that aims to overcome this problem through providing quality literacy programs to disadvantaged communities in remote rural areas. The

project provides reading and writing skills training through its learning centres. Each centre provides 30 illiterate adults and adolescents a scope to have literacy practices. Under a partnership arrangement with the Bureau of Non-formal Education of primary and mass education ministry, POPI implements this project in 4 Upazilas namely Tarail, Mithamoin, Karimganj and Nikli of Kishoreganj district. As per the arrangement, POPI has been offering basic literacy and life skill based literacy to 56400 adolescents and adult learners facilitated by 1880 trained teachers through 940 adult learning centers.

POPI's adult literacy programme is a development project that aims to overcome this problem through providing quality literacy programs to disadvantaged communities in remote rural areas.





## HEALTH, NUTRITION AND WASH

POPI implements grassroots programmes and projects that address Health, Nutrition and WASH challenges in the vulnerable communities. It also advocates and provides information that improve utilization and access to social services and health products. POPI's Health, Nutrition and WASH programmes are integrated with Social Behavioral Change Communication strategies through use of community awareness events and printed information and education materials. It engages and sensitizes communities to change behaviors and actions that escalate disease outbreaks.

It implements a series of activities under this programmatic area. Besides providing direct health services through clinics and treatment centres, POPI implements elaborate programme to raise awareness of target people and community at large. Apart from offering certain services for all three components namely Health, Nutrition and WASH, POPI deliberately undertake activities to facilitate ways and means for improved livelihoods of its programme participants. Livelihood support is provided with a view to assist target people to afford nutritious food, get required medical treatment and ensure having pure water sources and hygienic sanitation infrastructures. Besides, POPI sensitises the local public health institutions and health service providers. It advocates for the people of the underprivileged section of society to realize their rights to health.



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

## Major components



## Achievement in Health, Nutrition and WASH

- Reached 250,000 people with nutrition programme
- 300,000 people receive information and messages covering issues related to health, hygiene and nutrition
- 27,000 people received direct treatment
- 170,000 people come under the purview of WASH services

## Health

Besides helping people for getting primary health services, POPI provides appropriate information and alleviation interventions so as to manage preventable disease outbreaks in the most at risk communities.

POPI focuses on improving health through primary health care interventions. It provides curative and preventive measures towards communicable and common preventable diseases in the vulnerable communities. POPI implements some static and satellite clinics for its target audiences. Our major focus diseases are malnutrition and communicable/ preventable diseases. We intervene to prevent and mitigate disease prevalence impacts on the poorest of the community. We provide appropriate information and alleviation interventions so as to manage preventable disease outbreaks in the most at risk communities. We also advocate and ensure that young girls and women realize their right to sexual and reproductive health. We conduct awareness events, provide printed information and education and communication materials and various interpersonal engagement platforms among others to provide information and communication education and awareness services to the community. This communication seeks to increase adoption of healthy behaviors and actions. We advocate for improved access to and utilization of quality and integrated health products and services. POPI integrates provision of maternal and child health care with high priority.

Through established networks and engagements with the community and in collaboration with our partners, we advocate and ensure that young girls and women realize their right to sexual and reproductive health. It has established some platforms such as SONGLAP and ADDA group to raise awareness among adolescents about sexual and reproductive health. We join efforts that discourage bad cultural practices like early and child marriages that put the lives of women and young girls to risk. POPI has particularly established context specific health care services such as floating health care clinic in the wetland area. We train and equip community health workers with basic skills to identify and respond to the health concerns of vulnerable mothers and children in emergency situations in their localities. This aims to mitigate illnesses that put to risk the lives of lactating mothers, pregnant mothers, newborns and children in their critical first 1,000 days. POPI partners with the different health systems and donors not only to facilitate regular community-based services but also for referrals for severe cases. We partner with the existing resource persons within the target community so as to bring health services and products closer to the affected community.



## Quiet wind of change sweeping in villages

Shibpur is a union in Bhairab upazila under Kishoreganj district. The people of the union are not very well off. They even suffer from many common diseases such as high blood pressure and diabetes. People often remain unscreened and untreated. To provide health assistance to the common people, POPI introduces static clinics at the community level in screening people in the community. The static hospitals are equipped with some basic medical devices such as stethoscope, blood pressure machine and glucometer. A paramedic does necessary check-up for primary screening of health. She also motivates people to visit the nearby health centre and get treatment. She refers the high-risk patients to the doctor and follows them up to ensure that they take tablets regularly. Some of her traditional tasks include motivating women to give birth in hospitals, helping mothers and children to have ante natal care and post natal care, bringing children to immunization clinics, encouraging family planning, treating basic illness, maintaining proper nourishment of children and improving village sanitation. She is also meant to serve as a key communication mechanism between the healthcare system and rural populations. Even, the clinic ensures that doctors are not overburdened as the task of screening shifts to the paramedics working in the static clinics. The involvement of the paramedics in health care delivery has not only resulted in many people understanding the risk of undiagnosed diseases, it has also led to their economic and social empowerment.



POPI envisages food and nutrition as a sound basis for socio-economic development.

## Nutrition

POPI's nutrition programmes are key turning points in implementation strategies leading to food and nutrition improvement as a sound basis for socio-economic development. In order to be effective and successful, this programme requires a constellation of methods and services planned from the community along with support for effective implementation, reaching the unreachable and empowering those at the grass roots. Nutrition programmes need to be guided and monitored using a set of indicators specific to the community's needs. Our community-based approach has also been embraced with the Strategic Development Goals (SDGs). In order to be effective, we have adopted sound nutrition improvement with basic services, social mobilization and actions at community

level. Our Nutrition interventions are linked with water sanitation and hygiene and agricultural sectors. We employ Social Behavioral Change awareness and communication at all



levels. These integrated interventions are delivered through community based platforms in the vulnerable communities. Besides, different community events and communication channels to implement the programmes.

POPI's endeavour for improving nutritional status of the programme participants has reached to about 250000 people across its working areas. The Community Health Volunteers (CHVs) from different projects are engaged in promoting activities related to improvement of nutritional status.

## WASH

POPI 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 our innovation. POPI has thus achieved significant success in WASH including project implementation and knowledge management for about more than three decades. Given this level of experience and existing skills, we are able to encounter the challenges in the WASH sector in Bangladesh and implement projects especially for the underprivileged. POPI implements and promotes projects that bring sustainable clean and safe water and sanitation facilities to the communities. This is aimed at mitigating WASH associated disease outbreaks and spread like intestinal infections, dehydration, diarrhea,

dysentery and others. Most of our community WASH interventions are integrated with Social Behavioral Change Communication strategies. We also advocate for provision of products and services so as to alleviate WASH disease outbreaks in the at-risk communities like sanitation infrastructure, HH latrines, community latrines, bathing places, disinfectants, deworming tablets, drinking water sources among others. To ensure sustainability, we empower the beneficiary communities with capacity and skills to independently manage, maintain and supervise operations of the community WASH infrastructure/ assets after the project implementation period. Besides, POPI has been successfully running water credit programme to avail improved water and sanitation facilities at the household level.

POPI implements and promotes projects that bring sustainable clean and safe water and sanitation facilities to the communities.





## RIGHTS AND GOVERNANCE

POPI understands effective governance empowers individuals to live in dignity and freedom. Good governance and human rights are mutually reinforcing and based on core principles of participation, accountability, transparency and state responsibility. Enjoyment of human rights by all rights holders requires a conducive and enabling environment. Inclusive societies provide equal access to justice for all and build effective, accountable and inclusive institutions at all levels. Good governance includes mechanisms for appropriate regulations, institutions and procedures in the way society is governed. While human rights empower people, they cannot be respected and protected in a sustainable manner without good governance. POPI's work spans governance, human rights, and civil society related issues in diverse settings. At the local level, civil society makes key contributions to both good governance and to promotion, protection and advancement of human rights. Human rights frameworks provide performance standards to hold state and other actors accountable, strengthening good governance. Thus civil society functions as human rights in action - as defenders of human rights and bringing critical support to the community and addressing governing deficiencies by advocating for marginalised populations and areas. The Human Rights and Governance programme at POPI has a number of initiatives aimed at further promoting human rights and engaging various stakeholders. For example, this reporting year POPI coordinated various stakeholders and mobilised various platforms to contribute. POPI's human rights and good governance programme focuses more on engagement of people at the community level through one of its various interventions. POPI relies more on transformative aspects of good governance and human rights principles through partnerships with different stakeholders and marginalised groups.



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

## Major components



## Achievement in Rights and Governance

- 10,012 CBO members attended to the capacity building events
- 323,553 people have come under the perview of awarness raising programme
- 331 Awareness raising events conducted
- 1257 CBO members included in management committee of different local civic/community institutions
- BDT 189,00,000 dower money realised by POPI's Rights programme for the opressed women



*In the picture among others Managing Director of PKSF, Deputy Commissioner of Kishoreganj district, Deputy Managing Director of PKSF, Upazila Nirbahi Officer of Nikli Upazila and Executive Director of POPI*

## Prevention of violence against women

Violence against women and girls (VAWG) is considered one of the most pervasive human rights abuses. VAWG is most likely to be perpetrated by someone known to the victim, such as a family member or intimate partner and takes many different forms. This includes, but is not limited to: domestic and intimate partner violence, sexual violence (including rape), sexual harassment; emotional/psychological violence, sexual exploitation and harmful practices such as child, early and forced marriage, and dowry-related violence. POPI has been at the forefront of preventing and responding to VAWG. During the reporting period,

POPI has implemented a number of interventions to eliminate VAWG in its programme area. In the reporting period POPI has been able to come to quite a few women's aid to recover their dower. A total of 189 women have been able to lawfully obtain their dower totaling BDT 189,00,000. While dealing with 105 violence cases, it has helped women received BDT 1,575,000 from the perpetrators of violence. POPI's initiatives against child marriage have been able to reap wonderful success. It has successfully prevented 412 early marriages during the reporting period.

POPI has been at the forefront of preventing and responding to VAWG at the working area.



## Gender equality and women rights

Discrimination on the grounds of gender and sex remains widespread and it impacts women disproportionately. As women and girls bear a disproportionate burden of negative social, economic, and environmental impacts, POPI has been fighting for a just society. This year too POPI's achievements have been remarkable. To sensitize people aware of the gender equity and women rights, POPI has led 1636 group meetings where 27887 people including 156 persons with disability attended. It has also carried out 105 information sharing sessions in the seven selected schools where 1206 boys were participated. During the reporting period, POPI has organized quite a few couple fairs in its working area. One of the major initiatives of POPI has been to fight against dowry. This year,

POPI took stand to stop 228 dowry cases in its working areas through counseling and motivation. POPI has been working to promote woman leadership so that they can take part in the decision making process and represent in different forums. During this financial year, 82 women beneficiaries have been included in different forums and committees in its working area.

This year too POPI's achievements have been remarkable. To sensitize people aware of the gender equity and women rights, POPI has led 1636 group meetings where 27887 people including 156 persons with disability attended.



## **Smriti escapes child marriage**

Smriti's story is an inspiring tale. Part of the poor community in a union named Shahedal under Hossainpur upazila of Kishoreganj district, she was tried to give in marriage. Due to corona outbreak, her father lost his job and became unemployed. It was very difficult for him to bear the expenses of a family of six. Smriti was only 16 and reading in class ten. But her parents surreptitiously organized her wedding. They were well aware of the fact that POPI's vigilant team of young people of the area. They knew if the group gets to know about the wedding to be taken place shortly, they will try to stop the wedding. As a result, they organized the wedding silently. But Smriti was stubbornly opposing her parent's decision. She wanted to continue her education. Eventually one of the POPI's vigilant group named Samya Nari o Kishori Surokkha Dal came to know about Smriti's wedding. They contacted Smriti and her parents. Although Smriti replied candidly not to get married at such an early age but her parents still insisted her to get married. The Samya group members now tried to stop her parents to do such an unlawful act. But they reacted angrily. The group members in reply told her parents if they still organize the wedding, they would face some legal consequences including mobile courts. Assuming the future consequences, her parents eventually stopped her wedding. Smriti is quite a happy girl now and continuing her education.



## Medical and legal services for violence victims

POPI's medical and legal services for the medical and justice processes and appropriate implementation requires coordination between the range of actors and sectors involved in prevention of and response to violence. It provides health services, social services, assistance for forensic lab services, police/investigation, and the legal system, including lawyers and judges. During the reporting period 13 advocacy meetings conducted with department of health where existing challenges of getting services have been discussed. As a result during the reporting period a total of 218 survivors

received government health services. POPI monitored 2611 incidents of violence this year. POPI particularly has taken care of 812 allegations. It has resolved 539 incidents through local arbitration while 73 incidents have been taken care of by assisting survivors through formal judicial procedure. During this financial year, it has dealt 7 sensational rape cases and provided financial support to the survivor and their family members. Besides, medical support has also been provided to the survivors. A total of 1146 women beneficiaries have received medicine support by POPI's support system.

POPI monitored 2611 incidents of violence this year. POPI particularly has taken care of 812 allegations.

In the reporting period 658 beneficiaries have been linked with different safety net programmes of the government such as Cash for Work and Kormo Srijon Prokolpo etc.

## Social safety net services

POPI's social safety net interventions aim at reducing social and economic risk and vulnerability of the poor, enhancing their capacity to protect themselves against hazards and loss of income including under emergency situations. It particularly links the deserving people to government's safety net initiatives. In the reporting period 658 beneficiaries have been linked with different safety net programmes of the government such as Cash for Work and Kormo Srijon Prokolpo etc. Women have

been given particular focus to come under the service of social safety net. Besides, 43 beneficiaries have been provided houses under Ashrayan project. On the other hand, 15 beneficiaries received housing support from different union parishads in its working area. This is the result of the effective linking established with the appropriate authority by POPI. Besides, 155 poor beneficiaries have been able to obtain Khas (state-own) land during the this financial year.

## Capacity building and awareness Raising

In the reporting period a total of 3,23,553 people have come under awareness raising initiatives.

POPI addresses the problem of inadequate citizen involvement in solving social problems, the gender and governance issues and a lack of information. POPI aims to strengthen community based organizations, raise awareness of communities on different social issues, and build their capacity to make people effective in living with fullest potential. In the reporting period a total of 3,23,553 people have come under awareness raising initiatives. However different initiatives have been undertaken to build capacity of people. Training has been a key initiative for capacity building.

With a view to build capacity of the community-based organizations to successfully enable themselves to be adaptable and responsive to constantly

changing environments, POPI undertakes several initiatives. It builds capacity of CBOs through training, organizing support services, savings and credit. Collaborations between POPI and community-based organizations result in the development of the respective communities. Such collaborations produce maximization of production and effectiveness in an environment characterized by limited resources. In this financial year many CBOs have taken part to various trainings, orientation events and workshops etc. to make the community people aware about their rights and to devise ways and means to realizing/ accessing to their legitimate entitlements. A sum total 331 different events have been organized during the reporting period. 10012 CBO members including 7083 women members were participated in the said events. The results of those initiatives have been visible immediately. As many as 1257 including 247 women have been included with different local committees such as union parishad standing committees, school management committees and others.





Executive Director of POPI is seen delivering his speech where Lubna Farzana, Upazila Nirbahi Officer and Himadri Khisa, Assistant Commissioner (Land) of Bhairab Upazila were also present

## Initiatives for wellbeing of elderly citizen

In the village community, the elderly people are most vulnerable and burden of the family as they are unable to contribute any financial support. Moreover, they become dependent of the other family member and loose respect and gradually fall in many frustrations. To give an emphasis to the elderly people's wants and needs, POPI introduces programmes for wellbeing of elderly people. In the reporting period, POPI conducts survey of socio-economic status of 4986 ageing people. It has been conducting its programme through:

- Establishing Social Centers
- Providing old age allowance, introducing

special savings and pension scheme

- Honoring enthusiastic elderly persons for their contributions to the society
- Honoring the children of elderly people for their extraordinary care to their parents
- Providing assistive devices to physically challenged elderly persons
- Bringing deserving elderly people under various social safety net programmes and ensure their rightful entitlements
- Arranging health checkup and physiotherapy
- Organizing cultural programmes and other recreational activities

In the reporting period, POPI conducts survey of socio-economic status of 4986 ageing people.



DRR & CCA

Disaster risk reduction (DRR) and climate change (CC) are pressing fields of action to promote a sustainable level of wellbeing for local communities and to increase the resilience of communities coping with multi-origin hazards. Unfortunately, in the case of Bangladesh, DRR and CCA have even more importance. Besides provide assistance to DRR, POPI particularly focuses on the risk of failure to adapt to climate change in rural Bangladesh particularly hard-to-reach areas such as Haor. POPI's programmes across the country have demonstrated the effectiveness of DRR and CCA for reducing risk exposure and vulnerability and for improved management of migration, particularly in times of crisis.



- Community Risk Assessment (CRA)
- Early Warnings
- Capacity building and awareness raising
- Respones 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

## Major components



## Achievement in DRR & CCA

- 558 CRAs conducted
- BDT 21,847,492 provided as cash and kind support
- 15 CBOs provided seed money to run food bank
- 32 Disaster management committees supported to formulate Disaster management plan
- 453 homestead raised
- 57 CBO members imparted CRA training
- Emergency partnership continued diffierent organizations such as Start Fund



POPI takes measures to get its programme participants prepared to fight such disasters.

## Disaster risk reduction

Geography wise POPI works in some most hard-to-reach areas of Bangladesh. Most of these are disaster prone areas and the community people living there suffer from different forms of hazards, risks and vulnerabilities in a higher degree than many other places in the country. POPI takes measures to get its programme participants prepared to fight such disasters. Community Risk Assessment (CRA) is a key tool for preparedness. POPI assisted programme participants to conduct 558 CRA during this reporting period. It has imparted CRA training to 57 CBO members. In the meantime POPI made a database of 1200 most vulnerable people who were provided

early warnings before any disaster was took place. To prepared themselves to fight against flood, during the reporting 453 families raised their homestead to keep themselves safe during monsoon and ensured vegetable production round the year. POPI helped 32 Union Disaster Management Committee to formulate the disaster management plan for the year. During the reporting period, POPI selected 15 food banks for providing seed money with a view to utilizing that money during disaster.

453 families raised their homestead to keep themselves safe during monsoon

## Response and Rehabilitation

POPI conducts its response activities with careful assessment. It has a pertinent strategic plan of response to identify and help the most vulnerable and severely affected people. As a result, POPI conducts needs assessments and gathers information as soon as possible to determine the available resources, partners and assets of the affected communities. This year POPI responded to assist most vulnerable people in its working area. After an initial assessment of the situation and the needs of affected communities, POPI worked to support the affected community. This year we had to make

improvements in delivering services. POPI extended its support to programme participants during the first wave of Corona outbreak in Bangladesh. POPI extended cash and kind support to more than 10000 people. It has supported BDT 21847492 to its most vulnerable beneficiaries.

*The major relief work done during the period includes:*

- Distribution of food and non-food items
- Distribution of multipurpose cash grant
- Distribution of mask and disinfectant
- Support to other organizations

POPI extended cash and kind support to more than 10000 people. It has supported BDT 21847492 to its most vulnerable beneficiaries.



## Climate Change Adaptation

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

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 eco-friendly and climate adaptive agriculture
- Introduce climate adaptive WASH facilities





## Success Story

### Climate-smart technology brings about changes for Shahjahan

Shahjahan Ali hails from the Haor area. He is a permanent inhabitant of Dowlotpur village in Nikli Upazilla Under Kishoregonj district. He is a farmer. He is the only earning member of a family of five persons. Nowadays, the extreme climatic condition leaves most of the farmers in the Haor area vulnerable. Every year disaster of some kind or another hit their crops and make considerable damage. But they hardly find ways to get out of the problem. POPI stepped up and tried to find sustainable solutions to the emerging problem. Shahjahan was chosen to be trained on climate adaptive crop cultivation technic. With his new found knowledge, he started cultivation of tomato and brinjal in his 25 and 5 decimal of lands respectively. He had been able to sell BDT125,000 worth of vegetables. He received seeds, fertilizer and other support from POPI. Besides, he was linked with the local agriculture office to get technical support. He had been able to use some new technologies such as sex feromon trap. He did not use pesticides of any kind. Consequently, the agricultural productivity increased manifold. Shahjahan was falling the trap of emerging climate condition but this year he didn't. Because of leaving the obsolete technologies and welcoming the new one Shahjahan reaped the highest benefit. Now he has bought an improved breed of cow with his newly earned money. He has also been able to repay his previous debt. He is planning to cultivate much land in the next year.



## LIVELIHOOD DEVELOPMENT

Livelihood development has been a key area for POPI since inception of its journey. It's major interventions remains to be agricultural development, entrepreneurship development, value chain development and more. POPI particularly pays attention to high value agriculture or micro enterprise-based income opportunities. It has establishes a range of household interventions in hard-to-reach areas such as Haor and Char etc. POPI's livelihood development interventions focus particularly on sustainable development. POPI believes that developing sustainable livelihoods to alleviate poverty requires the collaborative efforts of both public and private sectors as also civic society so as to ensure that vulnerable communities are set on a sustainable path to prosperity. Hence, POPI collaborates closely with government and other service providing organizations. Besides, POPI works closely with communities at the grassroots level to build community-level resources.



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

## Major components



## Achievement in Livelihood Development

- 37351 persons including 28691 women were imparted livelihood training
- 1540 groups facilitated with 258826 (women-19035, men-6791) members
- 5009 members received Human and management development training
- 27545 members received Skill development training
- 6833 members received input and asset transfer supports

## Capacity building

This year a total of 37351 participants were provided training of which 28691 were women.

The purpose of the process is the building of capacity to carry out livelihoods analysis using Participatory Rural Appraisal (PRA) tools. Building capacities can be understood in two ways, each derived from different meanings of capacity. The first relates to capacity as commonly understood as capabilities or skills, i.e., creating opportunities for participants to learn the skills necessary to do livelihoods analysis in a participatory way. The second comes from an understanding of capacity as role, i.e., the capacities in which a person works. The introduction of a participatory livelihoods approach means that participants will have to fulfill new roles in their work context which may not have existed before. Examples include learning how to be a facilitator of groups, how

to adapt materials and how to collaborate with new stakeholders. For capacity building of its program participants POPI organizes multiple kinds of training of varied duration in different locations. Different kinds of human and management development courses are offered for their human and institutional capability enhancement. And a whole range of practical skills development trainings are imparted to acquire completely new or/ and upgrading the existing level of skills on a particular trade. For capacity building this year too, POPI arranged various types of human, practical skills and financial & management development training for group members so that they enable to undertake and implement their economic activities with desired level of efficiency. Most training are developed, designed and conducted by a group of in house expert trainers, however, there are some specialized and highly technical courses which are received from other suitable government institutions and renowned NGOs and private sector entities. This year a total of 37351 participants were provided training of which 28691 were women.





## Agricultural support services

POPI's Agricultural Support Services seeks to strengthen and expand a wide range of agricultural support services other than extension. POPI extends support on technology transfer, particularly on crops other than rice and also on small-farm systems to develop technology which will effectively integrate crops and backyard livestock. It aims to improve the agriculture and livestock services of the service providers including government offices. POPI works to raise agricultural productivity and output and enhances rural incomes, particularly of small farmers. To ensure the commercial viability of emerging farmers from a household food security level to commercial level, 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. POPI also encourages bulk purchasing and proper management of post-harvest. It also works to Strengthen the linkages among actors in the respective value chains and foster cooperation through continuous relationship development. POPI focuses particularly on building the availability, quality, capacity, and sustainability of service providers and public and private extension services.

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.





POPI helps new businesses to get over the hurdles of starting up. It assists businesses to grow and increase profits.

## 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 its 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.



## Success Story

### Salma triumphs over all odds

Salma's (26) poverty knew no bounds. She used to experience double burden since she was a person with disability. But Salma lived with a purpose. She was searching for an opportunity. Although her family could not help her realizing her dream, she still crawled for reaching the pinnacle. She did. She was searching for avenues. One day, she met a POPI's field officer by chance and explained her dream comprehensively. The field officer carefully listened to her and requested her to wait for a few days. In the meantime the field officer spoke to his other colleagues and explained everything. They were convinced to extend assistance to the lady. Eventually, Salma were provided a grant worth of BDT 20,000. She bought a calf immediately. She started rearing the calf. Slowly, the calf became older and gave birth to another calf. She took care the new calf and her mother even carefully. Now she started selling milk. Within a few months, she could buy a sewing machine. Shortly, she became a known face in her localities. People started coming to her to sew their dresses. Her poverty ends. At present, she belongs to two cows, four goats, six ducks, twelve chickens and a sewing machine. She is very keen to be an owner of a cattle farm soon.



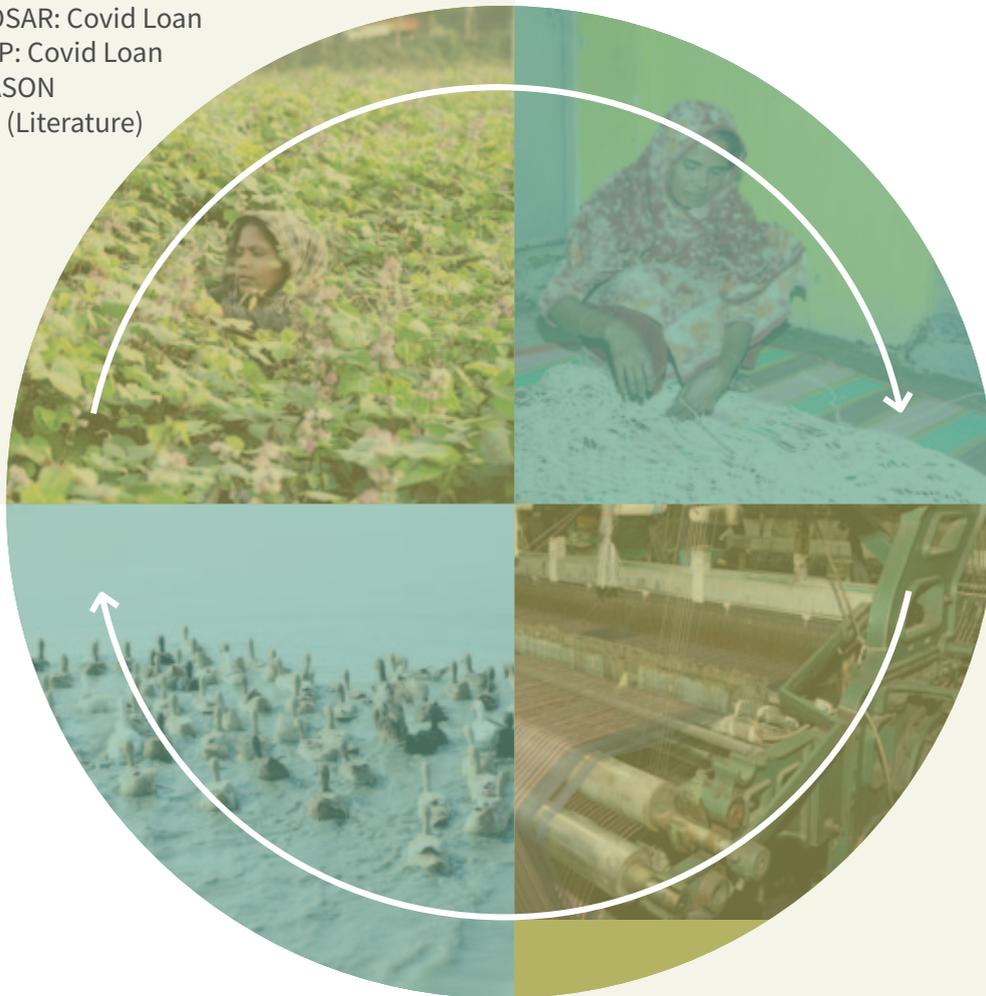
## FINANCIAL SERVICES

Microfinance is one of the key programmes of POPI. Since its launching in 1986, it has covered all 23 districts. It provides support to help the vast majority of the population to get out of the poverty trap. POPI makes micro credit reachable to poor women, especially in rural areas. It encourages poor women in income generating activities through credit provision. POPI encourages the priority need of poor people is to get credit and expend self-employment opportunities. The goal of POPI's Micro financial services programme is to contribute in eradicating poverty by mobilizing the poor women and men suffering from different forms of marginalization and exclusion through promoting solidarity, savings mobilization and capital formation for conducting sustainable employment and income generating activities by offering micro finance services.



- Buniad : Credit for extreme poor
- Jagoron : Loan support to moderate poor
- Agrosor : Credit for middle-income borrowers
- Sufolon : Loan for agriculture development
- Sahos : Emergency credit
- ENRICH : Asset creation loan
- WaterCredit : Loan for WASH
- LIFT: Innovative loan
- PROSAR: Covid Loan
- LRLP: Covid Loan
- ABASON
- SDL (Literature)

## Major components



## Achievement in Financial Services

- Members 1,73,505
- Borrowers 1,41,727
- Savings 2226487966
- Disbursement 7877932000
- Outstanding 5550232805
- Recovery 7647423875
- Net Surplus 106164471
- CRR 99.59%
- Employment generation
  - Full time- 2,57,414
  - Part time-2,05,837



## Buniad

POPI has been implementing Ultra Poor Program with collaboration of Palli-Karma Sahayak Foundation (PKSF). The ultra-poor program has now evolved as Buniad. It focuses on needs of extreme poor people of the country having no or very little access to other formal or informal financial services.

- Loan Limit: Up to BDT 30000
- Member: 3,980
- Borrowers : 3,226
- Amount disbursed: BDT 6,59,37,000

## Jagoron

Jagoron is a MF product of POPI. It helps to promote household-based enterprise development in Bangladesh. Under this program, borrowers are encouraged to undertake family-based income generating activities. This loan is operated in both rural and urban areas across Bangladesh. However, this product is much popular in the urban areas.

- Loan limit up to BDT 99,000
- Member: 1,35,641
- Borrowers: 1,08,357
- Amount disbursed: BDT 344,82,45,000

## Agrosor

Agrosor is a micro-finance initiative to meet the credit need of middle income borrowers, business persons and medium entrepreneurs. The prime aim of this initiative is to develop entrepreneurs who in addition to their own employment would create additional wage employment.

- Loan Limit: Up to BDT 20,00,000
- Member: 31,930
- Borrowers : 28,274
- Amount disbursed: BDT 388,37,76,000



## ENRICH

### Sufalon

Sufalon is a seasonal loan offering flexibilities to borrowers. The loan has created tremendous impetus for investment in different farming. Sufalon is designed to serve the seasonal credit need of marginal and middle farmers. It is a loan designed mainly to promote seasonal agricultural crop production.

- Up to BDT 50,000
- Member: 8,616
- Borrowers: 8,616
- Amount disbursed: BDT 31,38,07,000

### Sahos

Sahos is design for ensuring immediate financial support to disaster vulnerables. Sahos is offered to meet the emergency credit needs of HHs affected by natural disaster. Affected members use this loan for meeting the expenses related to disaster preparedness, for survival during the disaster and also meeting expenses for the post disaster period.

- Loan limit : Up to BDT. 15,000
- Member: 67
- Borrowers: 67
- Amount disbursed: BDT 1,37,000



Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH) is a holistic family development program funded by the PKSF. Along with covering education and health areas it also facilitates for the best utilization of existing resources and capabilities of poor households. ENRICH extends loan for conducting multiple activities simultaneously. The Asset Creation Loan has been designed to assist the households in acquiring any form of productive asset and the Livelihood Improvement Loan offers credit facility to meet up family consumption, purchase of needed household gadgets and undertaking other actions related to livelihood improvement.

- Loan limit: up to BDT. 10,00,000
- Member: 171
- Borrowers: 141
- Amount disbursed : BDT 1,07,00,000



## WaterCredit

This component devotes to ensuring easy access to safe water and sanitation facilities by the poor of its working areas with financial and Technical support from Water.org. Along with offering trainings for mass awareness raising, POPI organized different activities to observe important days such as world sanitation day, hand washing day and sanitation day with due importance in its working areas and organized mass rallies, school level campaigns, essay competition and performing popular theatre in communities.

- Loan limit: Up to BDT 80,000
- Member: 7459
- Borrowers: 7459
- Amount disbursed: BDT 25,15,48,000

## LIFT

Learning and Innovation Fund to Test New Ideas is a product came into view to encourage and patronise pro-pro financial and non-financial innovative initiatives. It benefits the poor and extreme poor people while helping develop new tools for poverty eradication.

- Loan limit: up to BDT. 1,10,000
- Member: 420
- l Borrowers: 382
- Amount disbursed : BDT 1,75,89,000



## PROSAR

PROSAR is a loan being implemented to assist the small and medium enterprize to fight back COVID-19 downfall. Many of such MEs relies on the Microfinance. This loan offers the borrowers a marzin of flexibility to deal with predicament or access to emergency loans.

- Loan limit: Microcredit BDT. 75, 000 ME loan up to BDT. 10,00,000
- Rate of interest : 9%
- Total installment: 34

## LRLP

POPI is working to assist in relief and rehabilitating operations in combating the COVID-19 crises and its fallout to work for the poor who are the hardest hit by COVID-19. POPI has been supporting people through various means such as awareness raising tools, community based communications and strengthening CBOs. However it is felt that this time this is not enough. As a result, POPI has launched a loan product to work with people to support to encounter the emerging vulnerabilities.

LRLP is a loan being implemented to assist the small and medium enterprise to fight back COVID-19 situation. Many of such MEs relies on the Microfinance. This loan offers the borrowers a margin of flexibility to deal with predicament or access to emergency loans.

- Loan limit:  
Microcredit BDT. 75, 000  
ME loan up to BDT. 10,00,000
- Rate of interest : 9%
- Total installment: 34



## 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.

- Loan limit: up to BDT. 4, 00,000
- Member: 36
- Borrowers: 36
- Amount disbursed : BDT 93,00,000

## SDL

SDL is a loan product aims at increasing access to hygienic sanitation facilities for low income households of rural areas of Bangladesh through commercial loan. People can install sanitary latrines of their choice. Many households in rural Bangladesh do not have sufficient cash in hand to upgrade sanitation system, but can afford the cost if they are able to spread the cost over time. To help address this issue, this product has been launched to implement in POPI's working areas across Bangladesh.

- Loan limit: Up to BDT : 15,000
- Member: 7
- Borrowers: 7
- Amount disbursed: 1,05,000



**ORGANIZATIONAL  
DEVELOPMENT**





## Peoples Academy for Role Transfer (PART)

### **PART - Kishoreganj**

PART Kishoreganj is located at the centre of the Kishoreganj town, only 150 Km away from the capital city Dhaka. The five-storied complex of PART Kishoreganj is equipped with the modern and state-of-the-art amenities and facilities. The complex was built to cater to the needs of development agencies, business conglomerates and public organizations. PART Kishoreganj has residential facilities with two spacious conference/training halls available for local, national or international events such as trainings, meetings, conferences, workshops and seminars.

We can be reached via e-mail:  
[kishoreganj@partbd.org](mailto:kishoreganj@partbd.org)

Or you can reach us by  
telephone at 8801711683182

### **PART - JAMALPUR, BHAIRAB**

PART Jamalpur is specially designed to meet the growing needs of development organisations, looking for reasonable, well-equipped and comfortable facilities for their trainings, meetings, workshops, seminars and conferences. It provides complete residential facilities in a tranquil village atmosphere which ensures uninterrupted and isolated living with natural vibrancy. PART Jamalpur is located in Jamalpur village, only 6 Km away from Bhairab, a major business centre of the country. On other hand it is only 56 Km away from the district headquarters of Kishoreganj.

We can be reached via e-mail:  
[info@partbd.org](mailto:info@partbd.org)

## POPI Integrated Farm

The increasing demand for dairy products in Bangladesh offers possibilities for dairy farms to increase milk production. POPI understands that there is room for improvement of feeding and manure management practices, which may not only contribute to improved farm productivity, but also to improved resource use efficiency and reduction of environmental impacts of dairy farming in Bangladesh. POPI farm is located at Shingimari under Hatibandha upazila in Lalmonirhat districts. This integrated enterprise is run and managed by a team having required expertise. The farm is producing calves, cows and goats. Besides, it is supplying milk to the local inhabitants. The integrated farm is covering nearly 5 acres of land. To ensure near-constant production, cows are selectively-bred for optimal milk yield. The project is in continuous expansion and involves a herd of high yielding cows directly. The cows and calves are kept in a hygienic and comfortable environment with full time supervision. Good quality feeds and fodder, round the clock veterinarian support and routine vaccination program ensure good health of the herd and great milk from the cows. In addition to its own contribution towards agricultural value addition, POPI has been providing high breed calves to the neighboring farmers as part of its social responsibility initiative. These calves will contribute in the farmers' financial stability and provide a ready source of dairy milk to bolster their daily mix of nutritious food intake. POPI is also arranging regular training, vaccination programs and providing medicine and veterinarian services on a continual basis. As the area is said to be little backward, the farm has been inspiring locals to follow its suit.





## MEMBERSHIP AND AFFILIATIONS

POPI has membership with the following organisations/groups/institutions

- Credit & Development Forum (CDF)
- National Alliance of Humanitarian Actors in Bangladesh (NAHAB)
- Campaign for Popular Education (CAMPE)
- Bangladesh Shishu Adhikar Forum (BSAF)
- INAFI – Bangladesh
- Civil Society Alliance for Child Rights in South Asia (India)
- Enterprise Development Network (EDN)
- EECR Adolescent Cluster Network of UNICEF
- Forum for Regenerative Agriculture Movement
- National Action & Coordination Group -NACG (Anti-VAC Network)
- Right to Food Network
- NIRAPAD (Disaster Preparedness Forum in BD)
- Bangladesh ECD Network (BEN)
- Campaign for Sustainable Rural Livelihoods (CSRL)
- Banking With the Poor Network (BWTP)
- Logo Link Partnership, PRIA, India.
- National Action Coordination Group (NACG)
- Staff Fund Bangladesh (SFB)

# OUR DEVELOPMENT PARTNERS





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 30<sup>th</sup> June, 2020, 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 30<sup>th</sup> June, 2020 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: 17<sup>th</sup> September, 2020

  
(Sarwar Mahmood FCA)  
Partner  
Shafiq Basak & Co.  
Chartered Accountants



**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2020**

Particulars	Notes Ref.	30.06.2020			30.06.2019
		SDP	MF	Total	Total
<b>Properties and Assets:</b>					
<b>Non-Current Assets</b>		<b>114,525,717</b>	<b>316,982,450</b>	<b>431,508,167</b>	<b>436,588,443</b>
Property, Plant & Equipment	6.00	114,525,717	316,982,450	431,508,167	436,588,443
<b>Current Assets</b>		<b>37,356,398</b>	<b>7,272,562,427</b>	<b>7,309,918,825</b>	<b>6,455,685,988</b>
Loan to Member's	7.00	-	5,550,232,805	5,550,232,805	5,318,299,621
Investment in Fixed Deposit	8.00	-	930,093,651	930,093,651	846,345,022
Accounts Receivables	9.00	750,236	40,469,184	41,219,420	39,221,711
Advance, Deposit & Prepayments	10.00	7,992,053	36,408,407	44,400,460	36,159,802
Stock & Stores	11.00	-	255,906	255,906	803,327
Unsettled Staff Advance	12.00	-	25,931,540	25,931,540	25,134,661
Biological Assets	13.00	-	17,011,895	17,011,895	16,807,995
Cash in Hand	14.00	34,440	7,892,095	7,926,535	13,203,983
Cash at Bank	15.00	28,579,669	664,266,944	692,846,613	159,709,866
<b>Total Properties and Assets</b>		<b>151,882,115</b>	<b>7,589,544,877</b>	<b>7,741,426,992</b>	<b>6,892,274,431</b>
<b>Capital Fund and Liabilities</b>					
<b>Capital Fund</b>		<b>84,452,442</b>	<b>1,104,230,755</b>	<b>1,188,683,197</b>	<b>1,064,935,821</b>
Donor's Fund	16.00	-	61,548,759	61,548,759	28,065,573
Cumulative Surplus	17.00	25,907,442	790,913,220	816,820,662	737,873,915
Statutory Reserve Fund	18.00	-	87,879,248	87,879,248	79,154,416
Revaluation Reserve Fund	19.00	58,545,000	110,565,155	169,110,155	169,110,155
LLP on Standard Loan	32.01	-	53,324,373	53,324,373	50,731,762
<b>Non-Current Liabilities</b>		<b>17,639,230</b>	<b>3,037,460,910</b>	<b>3,055,100,140</b>	<b>2,724,255,470</b>
Loan from PKSF	20.00	-	446,736,502	446,736,502	353,594,682
Loan from Commercial Banks	21.00	-	381,909,452	381,909,452	554,682,873
Loan NBFi & Others Institutions	22.00	-	254,093,789	254,093,789	323,889,582
Loan from Other Sources	23.00	-	50,462,000	50,462,000	17,230,000
Emergency Fund	24.00	-	256,166,102	256,166,102	212,888,634
Gratuity Fund	25.00	351,473	217,646	569,119	385,797
Other Long-term Liability	26.00	17,287,757	44,804,083	62,091,840	-
Member's Savings Deposit	30.01	-	1,603,071,336	1,603,071,336	1,261,583,902
<b>Current Liabilities</b>		<b>49,790,443</b>	<b>3,447,853,212</b>	<b>3,497,643,655</b>	<b>3,103,083,140</b>
Loan from PKSF	27.00	-	448,209,846	448,209,846	424,113,638
Loan from Commercial Banks	28.00	-	1,875,278,239	1,875,278,239	1,520,033,346
Loan from Other Sources	29.00	-	85,527,000	85,527,000	214,137,780
Member's Savings Deposit	30.02	-	623,416,630	623,416,630	679,314,409
Provision for Member Savings Interest	31.00	-	7,477,211	7,477,211	5,895,715
Loan Loss Provision	32.02	-	178,373,947	178,373,947	163,426,892
Accounts Payable	33.00	48,082,586	229,252,761	277,335,347	22,505,325
Other Liabilities	34.00	1,707,857	317,578	2,025,435	73,656,035
<b>Total Capital Fund and Liabilities</b>		<b>151,882,115</b>	<b>7,589,544,877</b>	<b>7,741,426,992</b>	<b>6,892,274,431</b>

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: 17 September 2020

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Shafiq Basak & Co.  
Chartered Accountants

**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Profit or Loss or Other Comprehensive Income**  
**For the year ended 30 June 2020**

Particulars	Notes Ref.	FY 2019-2020			FY 2018-2019
		SDP	MF	Total	Total
<b>Income</b>					
Micro Finance Revenue	35.00	-	1,089,918,095	1,089,918,095	1,136,419,457
Interest Income	36.00	153,644	62,146,231	62,299,875	30,548,361
Other Income	37.00	-	225,165	225,165	293,414
<b>Total Income from Operations</b>		<b>153,644</b>	<b>1,152,289,491</b>	<b>1,152,443,135</b>	<b>1,167,261,232</b>
<b>Expenses</b>					
Interest Expense	38.00	-	434,521,661	434,521,661	344,375,338
Loan Loss Expense		-	43,513,584	43,513,584	85,252,643
<b>Financial Margin</b>		<b>153,644</b>	<b>674,254,246</b>	<b>674,407,890</b>	<b>737,633,251</b>
Grant Income	39.00	147,204,888	15,538,749	162,743,637	204,430,046
<b>A. Operational Surplus</b>		<b>147,358,532</b>	<b>689,792,995</b>	<b>837,151,527</b>	<b>942,063,297</b>
<b>B. Expenditure</b>		<b>145,920,007</b>	<b>583,628,524</b>	<b>729,548,531</b>	<b>686,325,553</b>
Salaries and Benefits	40.00	67,912,293	452,192,223	520,104,516	432,091,653
Social Development Program Cost	41.00	50,947,039	-	50,947,039	108,124,337
Office Rent		3,271,783	29,336,837	32,608,620	28,046,150
Repair & Maintenance		859,944	5,819,123	6,679,067	5,261,729
Utilities		926,151	4,594,753	5,520,904	5,321,051
Postage & Telephone		2,484,907	7,333,215	9,818,122	7,631,691
Entertainment		265,379	2,933,431	3,198,810	2,687,615
Printing & Stationery		1,600,190	9,926,561	11,526,751	9,395,901
Fuel & Lubricants		645,966	7,790,756	8,436,722	9,050,079
Travelling & Conveyance		9,474,715	7,958,355	17,433,070	15,351,818
Newspaper & Periodicals		81,334	543,421	624,755	659,326
Bank Charge & Commission		264,738	3,907,426	4,172,164	4,177,354
Training & Development	42.00	67,300	6,923,332	6,990,632	4,862,679
Legal Expenses		21,000	1,663,260	1,684,260	3,218,998
Registration & Renewals		82,697	477,378	560,075	640,091
Programs & Project Expenses	43.00	-	16,490,384	16,490,384	15,022,163
Audit, Monitoring & Evaluation	44.00	120,000	1,039,591	1,159,591	892,800
Depreciation Expense	45.00	5,460,065	5,739,493	11,199,558	12,716,792
Other Operating Expenses	46.00	1,034,140	18,496,298	19,530,438	20,815,898
Income Tax Expense	47.00	400,366	462,687	863,053	357,428
<b>Net Surplus (A-B)</b>		<b>1,438,525</b>	<b>106,164,471</b>	<b>107,602,996</b>	<b>255,737,744</b>

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: 17 September 2020



  
Shafiq Basak & Co.  
Chartered Accountants

**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Cash Flows**  
**For the year ended 30 June 2020**

Particulars	FY 2019-2020			FY 2018-2019
	SDP	MF	Total	
<b>Cash Flows from Operating Activities</b>				
Excess of Income over Expenditure	1,438,525	106,164,471	107,602,996	255,737,744
<b>Add: Amount as Non-Cash Items</b>	<b>(138,223,899)</b>	<b>128,794,336</b>	<b>(9,429,563)</b>	<b>147,844,913</b>
Loan Loss Expense	-	43,513,584	43,513,584	85,252,643
Depreciation Expense	5,460,065	5,739,493	11,199,558	12,716,792
Interest on Member's Savings	-	78,308,339	78,308,339	74,377,097
Gratuity Expense	-	9,888,524	9,888,524	10,691,438
Interest Expenses	-	51,274,306	51,274,306	188,871,002
Other Operating Expenses	(7,084,699)	10,940,481	3,855,782	11,676,562
Grant Receivable	(147,204,888)	(15,538,749)	(162,743,637)	(204,430,046)
Interest Receivable	-	(7,189,988)	(7,189,988)	(2,187,745)
Other Operating Income	10,605,623	(48,141,654)	(37,536,031)	(29,122,830)
<b>Adjustment for Other Accounts:</b>	<b>1,646,658</b>	<b>(453,095,263)</b>	<b>(451,448,605)</b>	<b>(1,308,427,382)</b>
Micro Credit Loan Disbursement	-	(7,877,932,000)	(7,877,932,000)	(8,961,276,000)
Micro Credit Loan Recovery	-	7,310,746,262	7,310,746,262	7,693,496,569
Accounts Receivable	567,497	10,503,493	11,070,990	10,705,971
Advance, Deposit & Prepayments	(977,394)	(9,834,844)	(10,812,238)	874,727
Stock and Stores	-	(3,307,305)	(3,307,305)	(2,609,626)
Unsettled Staff Advance	-	(796,879)	(796,879)	(504,732)
Biological Assets	-	(203,900)	(203,900)	64,460
Accounts Payable	2,056,555	42,029,897	44,086,452	(133,768,443)
Emergency Fund	-	75,681,881	75,681,881	85,619,354
Gratuity Fund	-	18,132	18,132	(1,029,662)
<b>(A) Net Cash from/ (Used) in Opt. Activities</b>	<b>(135,138,716)</b>	<b>(218,136,456)</b>	<b>(353,275,172)</b>	<b>(904,844,725)</b>
<b>Cash Flow from Investing Activities:</b>				
Fixed Assets Purchase	(868,785)	(4,558,546)	(5,427,331)	(22,683,605)
Investment in Fixed Deposit	-	(83,748,629)	(83,748,629)	(357,540,283)
<b>(B) Net Cash from/ (Used) in Invst. Activities</b>	<b>(868,785)</b>	<b>(88,307,175)</b>	<b>(89,175,960)</b>	<b>(380,223,888)</b>
<b>Cash Flow from Financing Activities:</b>				
Loan from PKSF	-	585,685,000	585,685,000	539,500,000
Loan Refund to PKSF	-	(468,446,972)	(468,446,972)	(436,208,339)
Loan from Banks	-	2,947,915,750	2,947,915,750	2,384,499,340
Loan Refund to Banks	-	(2,783,267,690)	(2,783,267,690)	(1,929,121,537)
Loan from Others NBF1	-	36,000,000	36,000,000	225,000,000
Loan Refund to NBF1	-	(105,795,793)	(105,795,793)	(96,866,707)
Loan from Others Sources	-	111,540,000	111,540,000	2,742,015,757
Loan Refund to Other Sources	-	(31,051,816)	(31,051,816)	(2,821,753,701)
Member's Savings Deposit Collection	-	1,269,804,018	1,269,804,018	1,336,277,656
Member's Savings Deposit Refund	-	(733,586,610)	(733,586,610)	(866,663,543)
Provision for Member Savings Interest	-	(3,801,459)	(3,801,459)	(2,949,367)
Other Liabilities	135,744,895	9,469,012	145,213,907	187,827,164
<b>(C) Net Cash Used in Financing Activities</b>	<b>135,744,895</b>	<b>834,463,440</b>	<b>970,208,335</b>	<b>1,261,556,723</b>
<b>Net Increase/(Decrease) (A+B+C)</b>	<b>(262,606)</b>	<b>528,019,809</b>	<b>527,757,203</b>	<b>(23,511,890)</b>
Opening Cash & Cash Equivalent	28,876,715	144,037,134	172,913,849	196,425,739
Decrease of Cash & Cash Equivalent	-	102,096	102,096	-
<b>Closing Cash &amp; Cash Equivalent</b>	<b>28,614,109</b>	<b>672,159,039</b>	<b>700,773,148</b>	<b>172,913,849</b>

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: 17 September 2020



  
Shafiq Basak & Co.  
Chartered Accountants

**People's Oriented Program Implementation (POPI)**  
**Consolidated Statement of Changes in Capital Fund**  
**For the year ended 30 June 2020**

Particulars	Donor Fund	Cumulative Surplus	Statutory Reserve Fund	Revaluation Reserve Fund	LLP on Standard Loan	Total
Balance as at 01 July 2019	28,065,573	737,873,915	79,154,416	169,110,155	50,731,762	1,064,935,821
Opening Balance Transfer from Plan BD	33,483,186	(18,916,156)	-	-	-	14,567,030
Surplus during the year	-	107,602,996	-	-	-	107,602,996
Capital Fund Adjustment	-	(1,015,261)	-	-	-	(1,015,261)
Transfer to Standard Loan	-	-	-	-	2,592,611	2,592,611
Transfer to Reserve Fund	-	(8,724,832)	8,724,832	-	-	-
<b>As at 30 June 2020</b>	<b>61,548,759</b>	<b>816,820,662</b>	<b>87,879,248</b>	<b>169,110,155</b>	<b>53,324,373</b>	<b>1,188,683,197</b>
Balance as at 01 July 2018	33,865,573	512,903,679	54,368,775	169,110,155	40,435,953	810,684,135
Surplus during the year	-	255,737,744	-	-	-	255,737,744
Adj. with Interproject Loan	(5,800,000)	-	-	-	-	(5,800,000)
Adjustment with Surplus Fund	-	(5,981,867)	-	-	-	(5,981,867)
LLP on Standard Loan	-	-	-	-	10,295,809	10,295,809
Transfer to Reserve Fund	-	(24,785,641)	24,785,641	-	-	-
<b>As at 30 June 2019</b>	<b>28,065,573</b>	<b>737,873,915</b>	<b>79,154,416</b>	<b>169,110,155</b>	<b>50,731,762</b>	<b>1,064,935,821</b>

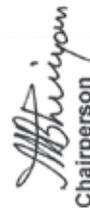
The annexed notes form an integral part of these financial statements.



Director (F & A)



Executive Director



Chairperson

Signed in terms of separate report of even date annexed.



Shafiq Basak & Co.  
Chartered Accountants



Place: Dhaka  
Dated: 17 September 2020

## PROJECT SYNOPSIS 2019-20

Sl	Project Name	Inception	Working Area	Major Components	Development Partner/ Donor
1	Basic Literacy Project (BLP-64)	July 2017	Karimganj, Tarial, Mithamain and Nilki upazilas of Kishoreganj	Basic Literacy, Social mobilisation, Life skill	GoB
2	Cultural and Sports Programme	July 2016	Bhairab upazila of Kishoreganj	Sports and Cultural Programme, Social values and ethics	Palli karma Shahayak Foundation (PKSF)
3	Engaging Communities and Authorities to Tackle Oppression (ECATTO)	January 2019	Sadar, Pakundia and Hossainpur upazilas of Kishoreganj	Awareness raising against violence and discrimination Strengthening institutional capacity Increase access of women to economic activities	Manusher Jonno Foundation (MJF)
4	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	September 2014	Bhairab and Karimganj upazilas of Kishoreganj	Education and Social development Health & Nutrition IGA & Others	Palli Karma-Sahayak Foundation (PKSF)
5	Floating School and Primary Health Care centre	February 2012	Nikli upazila of Kishoreganj	Primary education Primary Health Care	POPI own fund
6	Gender and Social Justice Program (GSJP)	January 2012	Sadar upazila of Kishoreganj	Human Rights Civil Society mobilization Legal aid to the victims Awareness raising	Ain O Salish Kendra (ASK)
7	Primary Health Care (PHC)	January 2011	Sadar, Sirazdikhan, Sreenagar and Tongibari upazilas of Munshiganj	Primary health care	ANUKUL FOUNDATION (MDF)
8	Probin Jonogosthir Jibonman Unnayan (improvement in quality of life of older people)	January 2016	Bhairab upazila of Kishoreganj	Social centre establishment Health service (para-physio therapy), Continuing education Improving older people's access to their rights and entitlements	Palli karma Shahayak Foundation (PKSF)
9	Rural People's Access to congenial and Environment viable water & sanitation Facilities (RACE) Project	July 2014	Kishoreganj Netrokona Mymensingh Gazipur Narayanganj Narsindgi Brahmanbaria	Safe water Sanitation WASH Credit Awareness on hygiene promotion	Water.org, USA

Sl	Project Name	Inception	Working Area	Major Components	Development Partner/ Donor
10	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	April 2012	Nikli and Mithamain upazilas of Kishoreganj	Economic Justice and empowerment of poor Disaster Management Climate Change adaptation Livelihood Security Rights and Governance	Oxfam
11	Save Urban Child from Hazardous job and Linkage with Academy (SUCHALA)	December 2011	Sadar Sirajdikhan and Tongibari upazilas of Munshiganj	Study support	ANUKUL FOUNDATION (MDF)
12	School Feeding Program in Poverty Prone Areas (SFP-PPA)	December 2011	Fulbaria, Gouripur and Haluaghat upazilas of Mymensingh and Kalmakanda upazila of Netrokona	High Energy Biscuit delivery to school children Nutrition and De-Worming Awareness Raising	Directorate of Primary Education (DPE) & WFP
13	SHOUHARDO III	September 2015	Kishoreganj and Netrokona	Agriculture and livelihoods, Health hygiene and Nutrition, Resilience, Women empowerment and governance	USAID & GoB through CARE
14	Small Floating School	1 January 2017	Nikli upazila of Kishoreganj	Primary education Girls empowerment	Learning for life, UK
15	Vulnerable Group development (VGD) Programme	March 2004	Derai upazila of Sunamganj and Sadar upazila of Sylhet	Mobilisation and Organisation of beneficiaries Training on Life skills and IGA Savings generation	Department of Women Affairs (DWA)
16	Sustainable Enterprise Project (SEP)	November 2019	Kuliarchar, Bhairab and Bajitpur Upazila of Kishoreganj	Entrepreneurship Development	PKSF
17	COVID-19 Response Project	April 2020	Nikli Upazila of Kishoreganj	Distribution of Survival Food and non-food items	Learning for Live UK
18	COVID-19 Response Project	April 2020	Nikli and Mithamoin Upazila of Kishoreganj	Distribution of Survival Food and non-food items	Oxfam

## ACRONYM

ANC	Antenatal Care
CHV	Community Health Volunteer
CBO	Community Based Organisation
CP	Contingency Plan
CSP	Community Service Provider
CSR	Corporate Social Responsibility
CRA	Community Risk Analysis
ECCD	Early Childhood Care and Development
EKATA	Empowerment, Knowledge and Transformative Action
EIG	Economic and Income Generation
GMP	Growth Monitoring and Promotion
GPS	Government Primary School
GoB	Government of Bangladesh
HEB	High Energy Biscuits
HID	Human Institutional Development
IMR	Infant Mortality Rate
JNA	Joint Need Assessment
LNHA	Local and National Humanitarian Actors
MLE	Multi Lingual Education
NAHAB	National Humanitarian Actors in Bangladesh
NAWG	Need Assessment Working Group
NFPE	Non Formal Primary Education
PNC	Post Natal Care
PCVA	Participatory Capacity and Vulnerability Analysis
PEP	Poor and Extreme Poor
PLW	Pregnant and Lactating Women
PPE	Pre -Primary Education
PSC	Primary School Certificate
RBA	Rights Based Approach
RTI	Right to Information
Shonglap	Adolescent's centre for life-skills, education and empowerment (Dialogue)
SHOUHARDO III	Strengthening Household Ability to Respond to Development Opportunities III
SMC	School Management Committee
SOD	Standing Order on Disaster (GoB)
SRG	Self Reliant Group
SSN	Social Safety Nets
TBA	Trained Birth Attendants
TNA	Training Need Assessment
UDCC	Union Development Coordination Committee
UDV	Union Disaster Volunteer
UEO	Upazila Education Officer
VAC	Violence against Children
VAW&C	Violence against Women and Children