

2018-19
ANNUAL
REPORT



FRONT COVER

Nafisa and Mim, both study in class one and get support from the Bely education assistance centre of POPI. The centre is located at Vatikrishnagar village of Shibpur union under Bhairab upazila in Kishoreganj district

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ANNUAL
REPORT





GENERAL BODY

Mr. Abdul Hamid Bhuiyan
Mr. Md. Sharif Uddin Ahmed
Ms. Rafiqua Akhter
Ms. Shamsun Nahar Chowdhury
Mr. Rasel Ahmed Liton
Mr. Syed Mosaddeque Hossain
Mr. Md. Solaiman
Mr. Mohammad Shahibul Islam
Ms. Aspia Sultana
Mr. Chagir Ahmed
Mr. Md. Myn Uddin
Professor Sajeda Begum
Mr. M. Motiur Rahman Sagar
Ms. Afroza Hossain Shila
Ms. Bandana Chaki
Ms. Amena Begum
Mr. M. Alauddin Prodhan
Mr. Md. Ramjan Ali
Mr. Md. Ayub Ali
Ms. Ulfatara Jahan
Mr. Murshed Alam Sarker

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Mr. Md. Sharif Uddin Ahmed

Vice Chairperson

Ms. Rafiqua Akhter

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Ms. Shamsun Nahar Chowdhury

Executive Member

Mr. Syed Mosaddeque Hossain

Executive Member

Mr. Rasel Ahmed Liton

Executive Member

Mr. Murshed Alam Sarker

Member Secretary

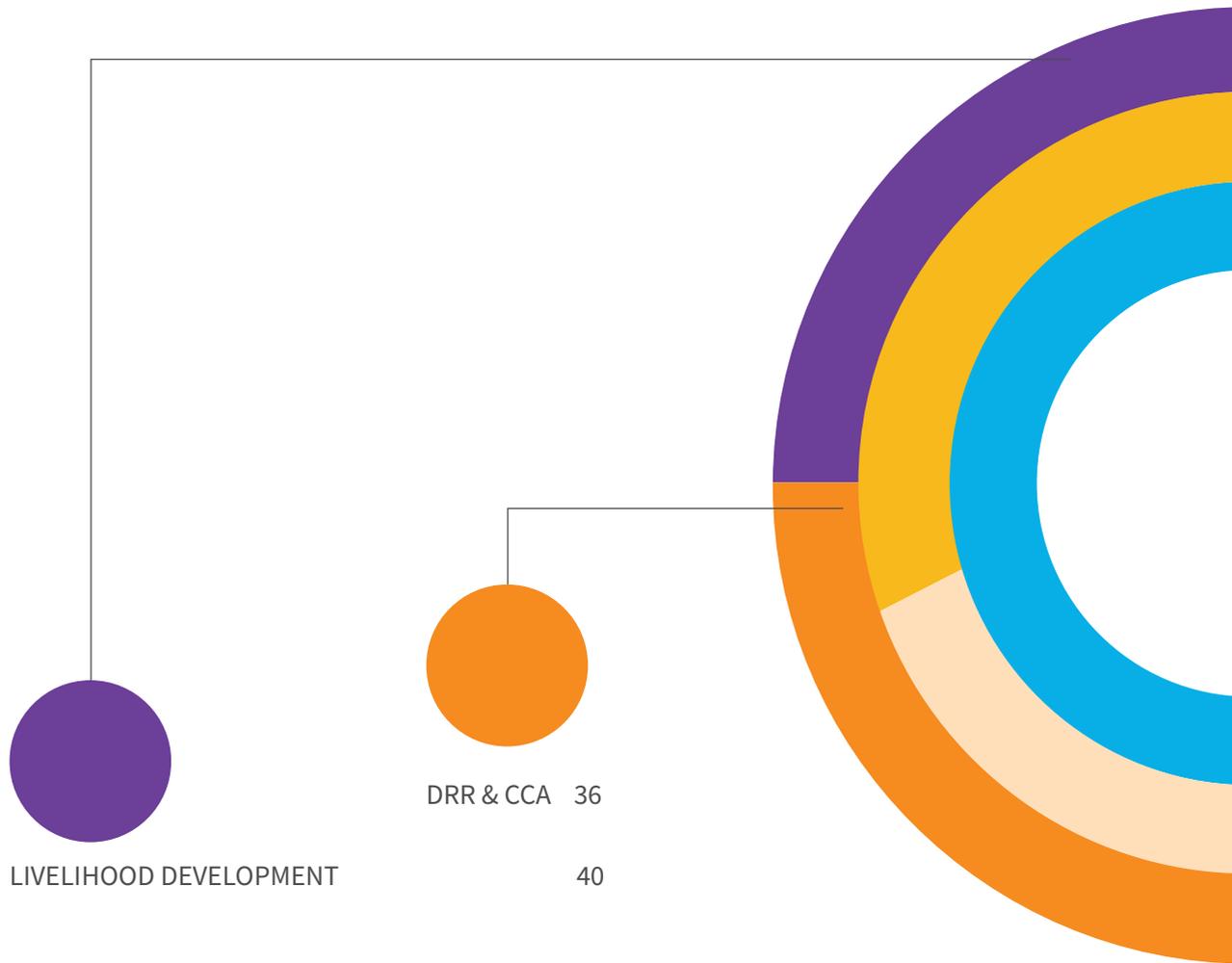


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MESSAGE FROM THE CHAIRPERSON

I am profoundly delighted and feel deeply honored to present the Annual Activity Report of People's Oriented Program Implementation (POPI), for the financial year 2018-19 as the Chairperson of its esteemed Board. This report accounts in brief the activities and achievements that were accomplished during this period.

POPI has been ceaselessly endeavoring to conduct its activities centering around six very important and interconnected development areas as indicated in its current strategic plan (2017-2021). This report candidly attempts to depict the pictures of achievements that were attained during this year with the splendid support of all relevant stakeholders. POPI has furthered its reputation at home and abroad by rendering quality services in every thematic area and geographical location through methodical planning and timely delivery with desired level of qualities. This was possible due to tireless and committed work that was offered by the all staff members of POPI posted to every level and location.

In this reporting year, POPI was able to reach more than 800000 people living across the country. It was also able to maintain its reputation as a national organisation providing services to the excluded people living in difficult geographical conditions. POPI has been particularly trying to expand its operations in poverty prone urban areas, far-flung haors (wetland) regions and char (newly emerged landmasses) areas. POPI is now increasingly replicating its integrated development models in the remote and backward geographical areas such as haor in the north-east regions of Bangladesh. Special emphasis is being given to education extension and livelihood development.



Adolescent and youth development also remain to be a key focus of POPI's development endeavor. Its gender specific development strategy has been particularly useful when it comes to remote geographical locations.

I would like to convey my sincere most thanks to POPI's programme partners along with other stakeholders, government officials, and development partners at home and abroad for their excellent cooperation and support for conducting programmes aiming at bringing long lasting change in the life and livelihoods of the people who suffer from various forms of marginalization and exclusion. I earnestly hope that this cooperation will be continued in a larger way in the years to come.

I would like to congratulate the management and hard working staff of POPI for their splendid work and continued success. I also like to offer my sincere most thanks to my Board colleagues for their great cooperation extended to me.

It is with profound sense of hope we continue to remain steadfast to make real and positive difference to the lives of the people in need.

EXECUTIVE DIRECTOR'S FOREWORD



In the financial year of 2018-2019, we took even a bolder step in expanding our impact, reaching more people across Bangladesh. This is part of an ongoing effort to pursue our five-year strategic plan which sets forth a mission to expand our horizon with unprecedented pace. We are driven to reach more communities facing the challenges of the recent doldrums in the development arena of Bangladesh by exercising our motto, REACH PEOPLE WITH LOVE AND RESPECT.

The meticulous and matured planning along with the hard work and ceaseless efforts put by the staff members posted at different levels and locations deserve the credit for this remarkable achievement. The volume of cooperation received from the programme participants and other stakeholders were indeed excellent. The cooperation and assistance from development partners from home and abroad proved to be very essential and extremely valuable for attaining the reporting year's target on time in quantity and quality. However, we do strongly believe that we had the capability and potential to achieve much more if we could ensure access to required financial resources for conducting additional programme activities to address the emerging needs of our current and future programme participants. As donor financing for investing in development is consistently on the decline, we need to look for alternative

sources of development financing from within Bangladesh. One of the possibilities could be to allocate a portion of annual development budget by the GoB to the NGOs having proven record and reputation. Similarly, private sector may forge partnership with Bangladeshi Development NGOs to make their CSR endeavors more relevant, cost effective and visible.

I would like to offer my big thanks to all stratum of partners from home and abroad as well as our programme participants for whom and with whom we conduct all our activities aiming at bringing meaningful changes in their lives and livelihoods. I would like to express my deep gratitude for the critical financial, technical and policy supports extended by our partners at home and abroad that have contributed enormously in successful implementation of planned activities of POPI. I earnestly hope that the level of cooperation with them will be further strengthened and expanded in the coming years.

Finally, I would like to offer my sincere thanks to my colleagues at POPI for their hard work and my honorable Board members for their extremely useful insights, cooperation and support in implementing POPI's planned activities of the year and contributing for achieving POPI's long cherished development goal and objectives.

REACHING PEOPLE WITH LOVE AND RESPECT



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 and 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 23 districts of the country. In its long journey of 33 years, it remains firmly committed as ever to bring about long lasting positive changes 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 project offices operate as per the projects life cycles. In this reporting year a total of 23 social development projects are being 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

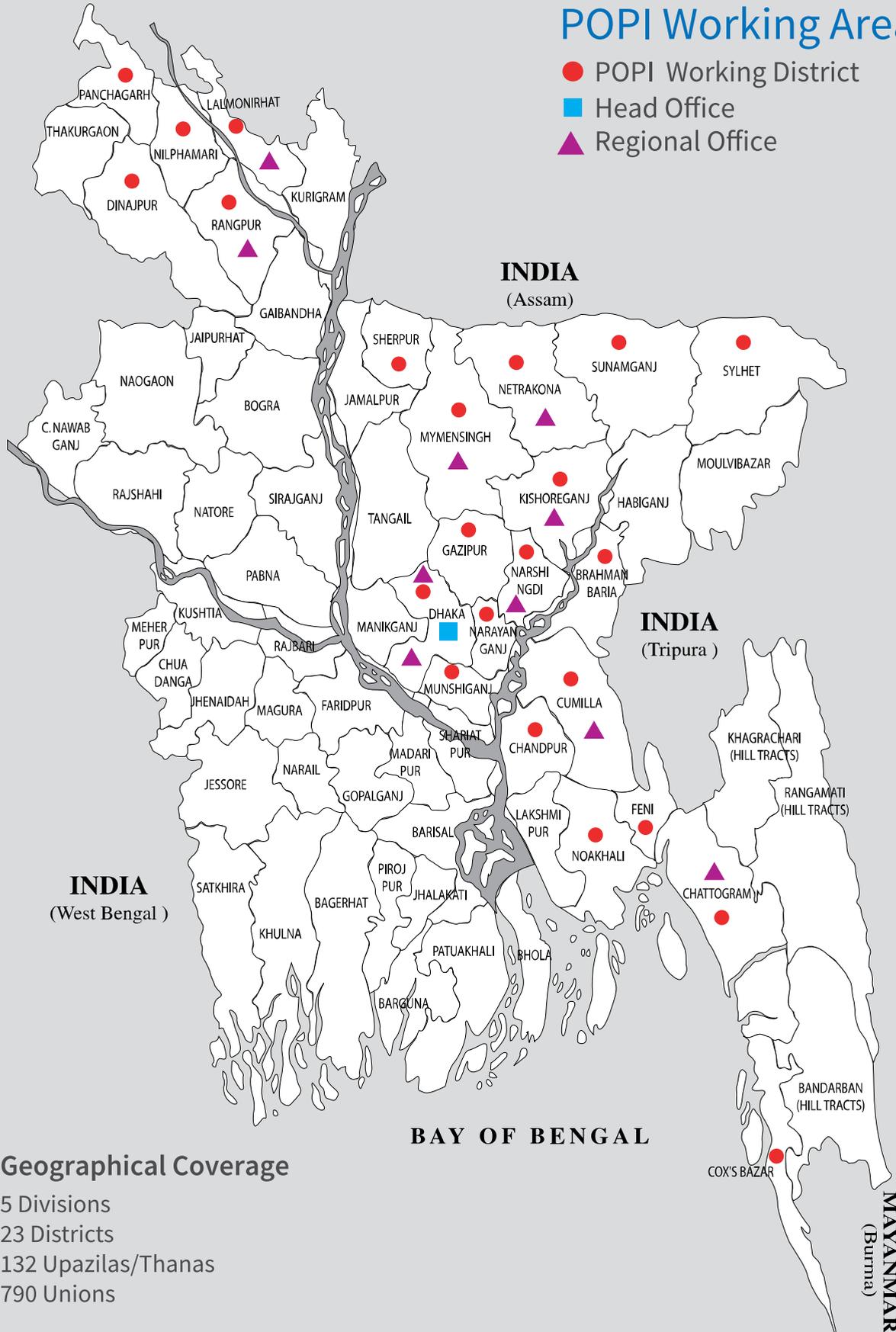


OUR GEOGRAPHICAL PRESENCE

| Division | District | Upazilas/ Thanas |
|------------|--------------|--|
| DHAKA | Dhaka | 30 Thanas: Uttara, Savar, Ashulia, Khilkhet, Khilgoan, Shyampur, Dhanmondi, Jatrabari, Sabujbag, Demra, Bimanbandar, Badda, Sutrapur, Mugda, Motijheel, Turag, Mohammadpur, Adabar, Uttarkhan, Dakshinkhan, Kalabagan, Gandria, New Market, Darussalam, Ramna, Gulshan, Wari, Bangshal, Keraniganj, Dohar. |
| | Gazipur | 6 Upazilas: Gazipur Sadar, Kaliganj, Sreepur, Kaliakair, Tongi, Kapasia. |
| | Kishoreganj | 12 Upazilas: Kishoreganj Sadar, Austagram, Bajitpur, Bhairab, Hossainpur, Itna, Karimganj, Katiadi, Kuliarchar, Mithamain, Nikli, Pakundia. |
| | Munshiganj | 5 Upazilas: Sreenagar, Munshiganj Sadar, Tangibari, Sirajdikhan, Gazaria. |
| | Narayanganj | 7 Upazilas: Narayanganj Sadar, Rupganj, Araihasar, Sonargaon, Bandar, Fatullah, 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 | 2 Upazilas: Companiganj, Senbagh |
| | Feni | 3Upazilas: Feni Sadar, Daganbhuiyan, Sonagazi |
| | Chandpur | 1 Upazilas: Kachua |
| | Cox's Bazar | 1 Upazila: Cox's Bazar Sadar |
| RANGPUR | Dinajpur | 2 Upazilas: Parbatipur,Chirirbandar. |
| | Lalmonirhat | 5 Upazilas: Lalmonirhat Sadar, Hatibandha, Kaliganj, Patgram and Aditmari |
| | Nilphamari | 6 Upazilas: Nilphamari Sadar, Jaldhaka, Dimla, Domar, Saidpur, Kishoreganj. |
| | Panchagarh | 1 Upazila: Debiganj |
| | Rangpur | 5 Upazilas: Rangpur Sadar, Gangachara, Taraganj, Kaunia, Badarganj |
| SYLHET | Sunamganj | 1 Upazila: Dharmapasha. |
| | Sylhet | 1 Upazila: sadar. |

POPI Working Area

- POPI Working District
- Head Office
- ▲ Regional Office



Geographical Coverage

- 5 Divisions
- 23 Districts
- 132 Upazilas/Thanas
- 790 Unions

ACHIEVEMENT 2018-19 IN NUMBERS



156825

students in **744** government primary Schools provided nutrient-rich biscuits

18000

Learners enrolled in adult literacy centres

2217

Adolescent girls imparted life skills education

1218

Slow learners in government primary schools provided assistance to improve further



868

Satellite clinic and health camps extended health services in the working area

16451

Patients offered treatment for different diseases in working areas across the country

1935

Women brought under the purview of ANC and PNC services



POPI continues to extend support for technology transfer. This year too it supports its programme participants to introduce Hydroponic technology

1803

Persons with disability provided assistive devices

18238

People received de-worming tablets

6268

Pregnant mother received food ration support for nutrition improvement

6060

Women and adolescent girls received folic acid, iron and calcium tablets

4067

Children brought under immunization



POPI's static and satellite clinics operating in its programme areas have been able to reach the doorsteps of the people of under privileged section

129

UDV received training on disaster management

1500

Meters mound protection wall constructed

35554

Imparted training for livelihood development

11929

Children provided vitamin-A supplement

1802

CBOs formed to realise people's rights and entitlements



1,37,589+

Borrowers given support

2, 91,580+

Fulltime employment generated

2, 39,699+

Part time employment generated

36284

CBO members remained active in realising their right

55

Incidences of VAW prevented and or mitigated

4986

Elderly persons brought under programme coverage

122

HH plinths raised





“Your thoughts shape your vision.
You see what you choose to see.”

Anonymous

WHAT WE DO

OUR PROGRAMMATIC AREAS

At present, POPI is implementing its programmes in as many as six strategic areas





EDUCATION

Ensuring quality education to children, especially to the children from most marginalized segment of society is one of POPI's key development concerns. POPI conducts multiple activities to ensure quality education to the children belonging to various zones of exclusion and deprivation including school dropouts, slow learners and ethnic minority groups.

In POPI's right based development approach, education occupies a very important place. The prime concern of POPI's education endeavor is to ensure quality education to all children of families who suffer from poverty and other forms of marginalization and exclusion. As such, its education programme is designed and implemented considering the special needs of the children. Children experiencing exclusion in some form or other remain priority of POPI's education endeavor. Special efforts are rendered for the children who never attended any education programme or ended up being school dropout. Many underprivileged children lag behind compared to their classmates due to their slower learning ability. POPI provides special support to such children to become competitive. Besides, working children and children from the minority groups are given special attention. Special programmes are also implemented for children living in the remote and geographically backward areas such as haor, chars and hilly regions. POPI prefers to impart education through mother languages. Particularly, special programmes are undertaken for the ethnic minority children to enjoy opportunity to continue education through their mother language.

MAJOR COMPONENTS

- Pre-primary Schooling
- Afternoon School and Scholarship Support
- Mother Language based Education
- Floating School
- Strengthening Mainstream School Education System
- Adolescent Development Programme
- Extra Curricular Activity
- School Feeding Programme
- Adult Literacy

PERFORMANCE AT A GLANCE

- **366** children enrolled in pre-primary schools
- **1,218** slow learners from government primary schools received study assistance from **51** afternoon schools
- **204** out of school children enrolled in floating schools
- **2,217** adolescent girls imparted life skills education
- **420** Adolescent girls provided with IGA/ skill development training
- **779** Primary schools received supports for performance improvement
- **18,000** learners enrolled in adult literacy centers
- **145** student received scholarship support
- Nutrient-rich biscuits delivered to **1,56,825** students from **744** government primary schools received nutrient-rich biscuits





Floating school

is a unique intervention by POPI to ensure quality education to children of deep haor areas. As haor remains inaccessible nearly for 8 months in a year and most villages are scattered, due to communication difficulties, children of many villages where there is no government or community-run schools are deprived of education. 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 centers and dispensaries that treat common ailments by POPI's trained paramedics. This year a total of 204 students (girls -103, boys- 101) were enrolled in 4 floating schools.

Pre-primary schooling

POPI runs two types of pre-school to fully prepare the learners so that they become eligible to be admitted to primary schools. The type one caters to the children of 4-5 years old, whereas the other one is designed for the children of 5+ years of age. The first type offers two years syllabus and the second one is designed with one year syllabus. In this reporting period a total of 366 learners were imparted pre-primary education through 19 learning centers.



Afternoon Schools

Through 44 afternoon schools funded by the PKSF (ENRICH), POPI imparts special coaching assistance to the slow learners studying at different government primary schools in Bhairab and Karimganj Upazilas of Kishoreganj district. This year a total of 1218 learners (girls- 657, boys- 5561) were enrolled in these centers and provided with special coaching supports. They prepared their home lessons/ works given by their respective schools here and trained teachers helped them understand difficult topics and tasks on daily basis. These special arrangements have been very beneficial for the children from the poor and extreme poor families who are usually not in a position to hire private tutors for their children. The rate of dropout has been greatly declined due to this intervention. Many of them did extremely good in annual examination and occupied high places in the classes.



Mother Language based Education (MLE)

For long the children of Hajong community remained deprived of education for various reasons including lack of schools in their neighborhoods as well as lack of opportunity to receive education in their mother tongue, Hajong.”

POPI has been working with the Hajong, a small ethnic minority community living in the hilly and border areas in greater Mymensingh for quite some time. For long the children of Hajong community remained deprived of education for various reasons including lack of schools in their neighborhoods as well as lack of opportunity to receive education

in their mother tongue, Hajong. Though the Hajong can speak Bangla and interact with mainstream Bengali community in Bangla, they speak their own language when they converse amongst themselves. As all books and teaching materials used in a mainstream primary school are in Bangla, the Hajong children usually cannot cope up with the somewhat foreign teaching-learning environment. Consequently, they lose interest and end up being dropout from the schools. To address this challenge, POPI introduced Mother Language Based Education System with the technical expertise and financial assistance from the Stromme Foundation and Hei verden (Norway). In this year a total of 57 (girls-30, boys- 27) have been enrolled in 6 MLE centers.

CASE STUDY

Deepa wants to be a Nurse

Deepa Akhter, a 7-year impoverished girl hails from Madyapara village of Chatirchar union under Nikli upazila in Kishoreganj district. She has got a younger brother. Her parents are very poor. Her father, Jasimuddin, is a farmer who does not have cultivable land. He is a sharecropper who borrows land from landlords. Nowadays, conventional agriculture has become a losing business. Consequently, this family falls into the trap of abject poverty.

Deepa's parents did not have interest to enroll her to school. Education is a kind of luxury for them. Before launching the floating school, the project personnel had several meetings with the parents to enroll their children to the school. Eventually, her parents enrolled her to the school. "Had not the floating school launched at the area, Deepa would not have the opportunity to get enrolled," said her mother.

Deepa is very pleased as she got the opportunity to be enrolled at the floating school. She goes to school every day. She wants to be a nurse in the future.





Support to Mainstream Schools

POPI extended support to 15 government primary schools belonging to category C and D. Those schools have a total of 2830 (girls- 1431 and boys- 1399) learners. POPI worked jointly with them to improve the performance of the schools and quality of education. The major forms of assistances provided were as follows:

- Assisting School Management Committee to be fully functional.
- Extending grant to repair and/or procure furniture and teaching aids
- Assisting schools to organize extracurricular activities
- Supporting schools to create joyful learning environment.

Scholarship Support

This year POPI offered 113 scholarships support to meritorious but extremely poor students of Dimla Upazila under Nilphamari District. HSC or equivalent level students are being given support under this programme. This initiative is jointly sponsored by the PKSF and POPI. All selected students will be given support for 2 years. Each of the selected students will be provided TK. 12000 for each academic year. The selected students received their cheques in an auspicious but simple ceremony held on 23 May, 2019 at the conference room of Dimla Islamia Degree College. The Executive director of POPI chaired the event. The event was also graced by Aftab Uddin Sarker, honourable member of parliament, Nilphamari-1 constituency as chief guest. Concerned government officials, POPI's staff members and a large number of local people were also present at the event. The honourable chief guest handed over cheques to 113 selected students.



Besides, with financial assistance from Anukul Foundation POPI also offers financial support to student belonging to very poor families. This programme is being implemented in 3 Upazilas of Munshiganj district namely Sirajdikhan, Tongibari and Munshiganj Sadar. Besides raising awareness on education among the parents/ guardian, the project provides study support so that dropout children return to school and continue their education.

Extracurricular Activities

POPI's education programmes revolve around its central objective of helping children grow up as responsible citizen. Such an objective cannot be realised without providing them

the local sports and cultural organisations also come under the purview of the programme. The major activities conducted this year under this programme include organising:



with the opportunity to enjoy a congenial atmosphere to develop their body and mind. POPI firmly believes that school students must be encouraged to take part in various forms of cultural and sports activities for their balanced growth. With this understanding, POPI has been implementing a programme named “Cultural and Sports Programme” in Bhairab Upazilla under a joint collaborative arrangement with the Palli Karma Shahayak Foundation (PKSF). Apart from school children from target area, members and organizers of

- competition on creative writings
- debate competition
- football and volley ball competition
- cleanup campaign
- mini marathon / cycling competition
- indigenous games such as Kabadi/ Hadudu competition
- badminton competition
- cultural competition
- wall magazine competition
- science, agriculture, technology and innovation fair etc.

School Feeding Programme

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

744 schools under SFP, 156826 (girls- 81525) student, 198 metric tons biscuits distributed

technical support from the Directorate of Primary Education (DPE) and WFP has been implementing the project.

Programme for Adolescents



POPI's adolescence programme is implemented pursuing Shonglap and EKATA

models. EKATA and Shonglap demonstrate a learning process which focuses on the analytical skills and self esteem of the participating adolescents. As an interactive platform for the adolescent girls, the programme give opportunity to them to participate at the discussion sessions on reproductive health, nutrition, WASH, VAW and other relevant issues. The major target of the programme is to help adolescents to be self reliant. The programme offers various skills training for implementing income generating activities. A total of 2217 adolescent girls form 40 centres were imparted various trainings during the reporting financial year. During the reporting period, 8 adolescent forums were provided with matching grant of Tk. 50000.00 each to implement EIG activities.

Basic literacy Programme

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 Karimganj, Tarail, Mithamoin and Nikli of Kishoreganj district. As per the arrangement, POPI has been offering basic literacy and life skill based literacy to 18,000 adolescents and adult learners facilitated by 600 trained teachers in 600 adult learning centers.

Key numbers

- **600** learning centers
- **18000** (Girls and women- **9000**, boys and men - **9000**) learners enrolled
- **600** facilitators
- **4** Upazilas



প্রতিদিন স্ট্যাটিক ক্লিনিক
গর্ভবতি ও প্রসূতি সেবা
স্বল্প মূল্যে স্বাস্থ্য পরীক্ষা

বিনামূল্যে ঔষধ বিতরণ (নির্ধৃত ঔষধ)
বিনা মূল্যে স্যানিটেশন বিতরণ
দক্ষ সেবিকা কর্তৃক পানীয় জল সরবরাহ
সচেতনতামূলক উঠান বৈঠক
স্বাস্থ্যকর্মীদের সবজীবাগান

স্বাস্থ্য সেবা কেন্দ্র (পলি)
স্যানিটেশন (পলি-কেন্দ্র)

POPI's Health, Nutrition and WASH programme is meant to offer a complete package of health and wellbeing. 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 undertakes 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.



**Health, Nutrition
and WASH**



PERFORMANCE
AT A GLANCE

MAJOR
COMPONENTS

- Awareness raising
 - Direct Health services
 - Mother and child care
 - Nutritional services
 - Health services for elderly
 - Safe water and sanitation services
 - WaterCredit
- **8816** health awareness sessions organised
 - **93657** persons received information and messages covering issues related to health, hygiene and nutrition
 - **868** satellite clinics and health camps organised
 - **16451** patients treated
 - **1430** women received ANC Services
 - **505** lactating mothers received PNC services
 - **1803** persons with disability provided with assistive devices (sticks, wheel chairs, spectacles etc)
 - **18238** people provided with de-worming tablets
 - **6268** pregnant women received food ration support for nutrition improvement
 - **6060** women and adolescent girls received folic, iron and calcium tablets
 - **4067** children brought under immunization
 - **11929** children received vitamin-A supplement (girls-**5880**)

Health



With an objective to ensure access of the target people to the primary health services, POPI's health programme is designed to reach at the doorstep of people. Women and girls remain as the key focus of the POPI's health programme. It advocates for ensuring access of people to the public health services. POPI's health programme provides different health services. It has a long history of imparting health education to the community people.

For the pregnant and lactating mother POPI provides ANC, PNC and Safe child delivery services. Besides, personal and menstrual hygiene services are provided to the women and girls in general. It renders special effort to prevent of communicable diseases such as diarrhoea. Satellite clinics and health camps are organised regularly to provide direct health services. POPI's health programme also raises awareness on breast feeding and some other health issues on a regular basis.

- **8826** health awareness sessions organised
- **868** health camps organised
- **16451** patients received treatment for general ailments
- **205** patients referred to government health centers/ hospitals
- **1803** persons received different types of assistive devices



Nutrition

POPI's endeavour for improving nutritional status of the programme participants has reached to about 200000 people across its working areas. The Community Health Volunteers (CHVs) from different projects are engaged in promoting activities related to improvement of nutritional status. Courtyard sessions on different issues related to nutrition are regularly organised at the

distributed to 156826 students in 744 schools during the reporting period.

Key numbers

- **530** CHV s engaged in improving the nutrition status
- **31,080** homestead gardens cultivated

POPI's endeavour for improving nutritional status of the programme participants has reached to about 200000 people across its working areas. The Community Health Volunteers (CHVs) from different projects are engaged in promoting activities related to improvement of nutritional status.



community level. The programme participants are guided to grow to certain crops and vegetables so that they can have their own sources of nutritious foods. The CHVs also offer technical assistance for homestead vegetable gardening and poultry/duck rearing.

In order to address the problem of child stunting, GMP sessions are carried out regularly across the working area of POPI. Mothers are provided appropriate message on child care and child nutrition etc. The pregnant and lactating mothers are supplied nutritious foods for free of cost. Besides, children are given direct health services by POPI's trained personnel. The CHVs also conduct demonstration session on healthy cooking methods and feeding practices at HH and community levels. POPI has been implementing a large nutrition programme with support from DPE and WFP. A total of 198 metric tons of high energy biscuits were

- **6268** pregnant and lactating mother received monthly food ration for nutrition improvement
- **1,823** demonstration sessions conducted at HH and community levels on healthy cooking methods and feeding practices
- **1,56,826** student received high energy biscuits



CASE STUDY

WaterCredit helps erasing Rejia's concern

Rejia, a 45 years woman is a permanent inhabitant of Kakonhati village of Iswarganj upazila under Mymensingh district. The village is six km away from the upazila headquarters. Most of the people in the village are not very well-off. Traditional agriculture, pulling rickshaw and driving auto-rickshaw are the few major vocations of the local people.

Premature departure of Rejia's father led Rejia to stop her education. At the age of 15, she was given in marriage with Fazlu mia, an impoverished farmer of their neighborhood. Rejia has got 4 children, 3 sons and a daughter. Their elder daughter was given in marriage 2 years ago. This family has not adequate land to grow crops. They have got a piece of land and a small house. Basically, the family is run with the meager income of her husband although she herself has got a cross-breed milch cow.

She had not a sanitary latrine before. At times, her children had to defecate openly. Rejia often thought of the embarrassment her family had to encounter. For the first time, Rejia became a group member of a microcredit group of POPI. Immediately, POPI imparted her a health and hygiene awareness training through the RACE project. She was motivated to have a sanitary latrine, as she was disseminated information of evil consequences of not using sanitary latrine.

While she became eligible to avail credit, she was provided BDT 30000 loan with the WaterCredit programme for installing sanitary latrine. With the loan amount Rejia installed a sanitary latrine at her house. Rejia is happy to have a sanitary latrine of their own.



Water, Sanitation and Hygiene



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

The major components of its WASH programme include:

- Awareness raising on WASH issues
- WASH capacity building
- Assessment and product design
- WASH loan product implementation etc.

Under the component of awareness raising POPI implement a number of activities such as presenting productions of popular theatre, organising mass rallies, conducting school level campaigns and organizing

essay competitions. Besides, POPI observed different days relating to WASH such as world sanitation day and hand washing day etc with due importance. POPI's awareness raising and demand creation activities have two-fold affect on the WASH programme participants. First, they are acquainted with the merits of the usage of safe water and sanitation. Secondly, because of having good information on WASH, people are motivated to have their own sources of safe water and sanitary latrine. POPI imparted a number of training to the target people as part of its capacity building effort. POPI has been able to popularise a new kind of credit facilities for WASH. MF clients are now availing 'water credit' from POPI to install their own water sources or sanitary latrines.

Key numbers

- **302** Staff imparted WASH training
- **5463** beneficiaries imparted training
- **4722** new HHs brought under WASH coverage
- **3202** new tubewell installed
- **1682** new sanitation infrastructure built
- **185** water quality test conducted





**RIGHTS AND
GOVERNANCE**

The rights and governance programme of POPI follows a two pronged strategy. First, making community people aware about their legitimate rights and entitlements and how to access to those rights and opportunities; second, sensitizing the respective officials and building network with different service delivery structures and agencies operating in its working areas. POPI works for promoting human, gender and child rights. The capacity building of CBOs are also done to develop leadership among people. This activity helps people making their voice heard. CBOs are capacitated up to a level so that their leadership is able to negotiate with the respective authority to realise their rights and entitlements.

PERFORMANCE
AT A GLANCE

MAJOR
COMPONENTS

- **1802** CBOs nurtured during the year
 - **36284** CBO members remained active (women-**28779**, men- **7505**)
 - **26718** members involved in promoting women's right and combating VAW (women - **12983**, men- **13735**)
 - **292** Awareness raising events conducted (participants: women-**5875**, men-**3017**, Total-**8892**)
 - **1086** CBO members included in management committee of different local civic/community institutions (women-**199**, men-**887**)
 - **55** incidences of VAW prevented and or mitigated
 - **12695** CBO members participated in day observance events (women-**6306**, men-**6389**)
 - **548** CBO members directly got involved in advocacy and networking (women-**500**, men-**480**)
 - **4986** elderly persons brought under programme coverage (women-**2747**, men-**2249**)
- Formation 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



Capacity Building of CBOs and Networking

For furthering the capacity of the CBOs various trainings, orientation events and workshops etc were organised round the year to make the community people aware about their rights situation and to devise ways and means to realizing / accessing to their legitimate entitlements. A total of 292 events covering gender, human and child rights related issues were organised in this reporting period where a total of 8892 (women- 5875 and men-3017/ CBO members participated. By participating in these events, CBO members enabled to raise their voice for accessing to

their lawful entitlements. A total of 548 CBO leaders (women- 500, men- 480) have been working with great enthusiasm in conducting advocacy and promoting networking with the duty bearers at union and Upazila levels. The capacity of CBOs became further visible as many CBO leaders were included in the management committees of local community and civic institutions including Union Parishad Standing Committees and School Management Committees (women- 199, men- 887, Total- 1086).



Awareness Raising

Under the rights and governance programme of POPI, various activities are carried out. To equip people for being able to deliver for their community, a good number of trainings covering issues relating to rights and development were imparted during the reporting period. Besides, workshops, issue based orientation sessions and campaigns were organised to raise mass awareness. POPI observed different national and international days relating to rights and gender equity.

Key numbers

- **126** Gender Justice training courses conducted
- Covered **3128** participants (Women **2090**)
- **130** Participants received training on Child rights

CASE STUDY

Girl fights back against child marriage

Sakibunnahar Brishty, a 15 years girl hails from the village of Bakpara of Shahedal union under Hossainpur upazila in Kishoreganj district. Brishty is a nine grade student studies in a local madrasa. Her father is a farmer while her mother is a housewife. She got two siblings. Brishty was doing reasonably good in her studies. She had a dream to become self-reliant. But suddenly her father intended to give her in marriage with Sharif Miah Babu, an expatriate of a neighboring village.

On June 2019, as a bride-to-be, Brishty was being smeared with turmeric paste in a pre-wedding ceremony. On the same day, an introductory meeting of the women and adolescent group was going on in an adjacent house. Soon they discovered all about Brishty's weeding. Immediately, all attendees of the meeting went to the Field Facilitator (FF) Mina Akhter. The field facilitator along with the group members paid a visit to Brishty's house and had a discussion with her parents. They informed them about the evil consequences of child marriage. They also wanted to see the birth certificate of Brishty. Her parents were denying to show them certificates and cried that she is 18. Her mother was shouting at them and told it is up to parents whether or not their child is given to marriage.

On 14 June 2019, the marriage was supposed to be solemnized. The family was busy organizing the ceremony. Eventually, Upazila Nirbahi Officer of Hossainpur was informed about the child's wedding. He immediately asked Assistant Commissioner (land) to conduct a mobile court. The commissioner reached Brishty's place. He spoke to the guardians and explain the laws regarding child marriage. He ordered to stop the weeding. Brishty's father gave an undertaking not give her in marriage before she completes her 18.

At present Brishty continues her study as she did in the past. She wants to continue her education further.

Initiatives for wellbeing of elderly citizen

Old aged people's welfare is no longer an issue that we can neglect or delay addressing. POPI as such, give an emphasis to the elderly people's wants and needs. Consequently,



- 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
- Organising cultural programmes and other recreational activities

it implements tailored activities to address certain problems of the elderly people. Particularly, POPI implements its programme for elderly people in few selected Unions of Bhairab and Karimganj Upazilas under Kishoreganj district. POPI's elderly programme aims at realizing rights and entitlements of the elderly. It vows to ensure safety and security of the elderly so that they can live a dignified life. The main activities that are being conducted under this PKSF and POPI jointly funded innovative program include:

Key numbers

- **4** Social Centers established
- **4986** elderly persons inducted in this initiative (**54.90%** women)
- **350** persons receiving monthly allowance (**64.85 %** women)
- **822** persons received assistive devices: (**36.49 %** women)



“To deny people their human rights is to challenge their very humanity”

Nelson Mandela





DRR & CCA

DRR and CCA programme is implemented with the aim to decrease the negative impacts of climate change and natural disasters through enhancing community resilience. The priorities of this programme include equipping community people to fight DRR and CCA consequences, enhancing their capacity for effective CCA planning and increasing emergency preparedness for effective response. The other major component of POPI's DRR and CCA programme is to do continuous advocacy and networking with government and other

PERFORMANCE AT A GLANCE

MAJOR COMPONENTS

- Capacity building (training) and technical support
 - Alternative livelihood development
 - Entrepreneurship development
 - Provide input support
 - Ensure usage of advanced technology
 - Acquire new and marketable skills with special emphasize to youths for implementing IGAs
 - Facilitate market linkages and networking
- **290** CRAs conducted
 - **335** CAs done at community level
 - **32** UDMC plans reviewed
 - **1572** HHs received dry food container from Upazila Parishad
 - **122** HH plinths raised
 - **129** UDV's imparted training on disaster management
 - **1500** meters mound protection wall constructed
 - Emergency partnership continued with CARE, OXFAM and Start Fund
 - Networking with NAHAB, NAWG and NELHA etc continued



Community Risk Analysis and formulation of contingency plan



After conduction of their respective CRA, community people formulated their

community based contingency plan. The contingency plan takes account of the possible forms and extent of natural hazards and disasters usually the communities encounter, and devise the ways and means to mitigate those shocks and challenges. They also share their plan with the union parishad officials, especially with the Union Disaster Management Committee (UDMC) so that their plan and concerns are accommodated in Union's DM plan. The Field Trainers extended assistance to the community leaders to review the contingency and risk reduction plan in the 229 villages.



Enhancing Community Awareness

Like earlier years, this year too, disaster risk analysis was conducted with the community people. POPI's Community Volunteers facilitated awareness sessions with community that helped to increase awareness of community members on disaster

preparedness and mitigation of shocks. In this reporting period, a total 229 villages were covered with awareness sessions where group representatives like adult women and men, young boys and girls, old age people and in some cases people with disability participated from FFBS, EKATA, VSLA and mothers groups.

POPI's programme participants in general are poor and extreme poor women and men, mostly women who badly suffer from lack of formal education, property title, and access to capital for investment; input shortage and lack or low level of professional skills etc. These shortcomings put barriers for them in accessing to regular and sustained income opportunities. POPI's livelihood development programme works with the community people to enable them to overcome above stated limitations so that they can get engaged in viable income generation activities. With this objective POPI assists them to get organised in groups, identify and assess various income earning options suitable for them, imparts various human, managerial and practical skills development trainings, extends credit to invest in desired activities so that they can implement their activities skillfully and efficiently. POPI also offers value chain development supports by facilitating networks with different segments of market actors to avail better price for the poor producer.



**LIVELIHOOD
DEVELOPMENT**



MAJOR COMPONENTS

- Capacity building (training) and technical support
- Alternative livelihood development
- Entrepreneurship development
- Provide input support
- Ensure usage of advanced technology
- Acquire new and marketable skills with special emphasize to youths for implementing IGAs
- Facilitate market linkages and networking

PERFORMANCE AT A GLANCE

- **1540** groups formed with **25826** members
- **4202** members received human and management development training
- **15639** members imparted Skill development training
- **6833** members received input and asset transfer supports



Capacity building

POPI organises multiple kinds of training of varied duration in different locations for building capacity of its programme participants. Different kinds of human and management development courses are offered for their human and institutional capability enhancement. A whole range of practical skills development trainings are imparted to acquire completely new or/ and upgrade the existing level of skills on a particular trade. For capacity building this year too, POPI organised various types of human, practical skills and financial & management development trainings for group members so that they enable to undertake and implement their economic activities with desired level of efficiency.

Most trainings are developed, designed and conducted by a group of in house expert trainers. However, there are some specialised and highly technical courses which are received from other suitable government



institutions and renowned NGOs and private sector entities. This year a total of 32554 participants were imparted training of which 24747 were women.

Hydroponic technology used successfully for Community enterprise development

This high value vegetable and fruit growing agricultural enterprise was established in



2017 by a group of 50 unsuccessful migrants returning from the Andaman. The farm located at Narsinghdi sadar upazila using the hydroponic technology produces high value

crops like capsicum, lettuce and six seasons tomato etc. Later on they decided to grow honey dew melon, a very tasty and sweet yellow melon which is sold like hot cakes in the super markets as well as in Narsindi's local markets.

For getting better price, POPI assisted the grower groups to enter to a supply contract with Dhaka's important super market outlet like Meena Bazar etc who are very keen to sell this melon in their outlets. The growers are extremely happy as they are having very good harvests using hydroponic technology and regular buyers who are keen to sell their produce that was grown without using any form of chemical and pesticides.

CASE STUDY

Lucky becomes a harbinger of change

Lucky Akhter, an indomitable woman has been a role model in the municipality of Bhairab under Kishoreganj district. She never let any opportunity slip through her fingers. Lucky was a labour of a buying house. She was always looking for opportunities to start off something on her own. But fortune did not favour her immediately although she never stopped thinking big. Lucky was the main earning member of a family of four.

In the year of 2016, Lucky first stepped up to launch her own shoe factory with a humble beginning. She had only two employees. She had a vision to provide employment opportunity for unemployed women of her locality. Initially, her business was not particularly successful as she lacked required skills and technical knowledge. She would earn an average income of BDT 20000-25000 only.

In 2017 PACE project of POPI conducted a preliminary survey. During the survey, the survey team came across Lucky Akter. The survey team found her very special and inspiring. Since then she has been provided several orientations, lead entrepreneur training and microcredit assistance. She attended coordination meeting of the shoe designers and different workshops. At a point of time, she started thinking to mechanize her factory. She always preferred women workers. With the help of POPI, she started renovating her factory to introduce new and elegant designs. Consequently, market demands of her products were increased manifold. Her status was changing slowly but steadily. At present about 15 women workers are working at her factory. After paying salary of about BDT 65000 she earns BDT 40000 to 50000. Now her shoes are not only sold in the local market but also exported to the Middle East.

Lucky expressed her gratitude to POPI saying, “POPI helped me making my dreams come true. I have got required advice and support from POPI. If POPI continues proving support in the future I will be able to have exemplary working facilities for the women workers.”





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

- To advance socio economic development of the poor and marginalised by building institution of their own
- To create fund for target people by encouraging them to generate regular savings
- To develop human resources through offering skills and development management training
- To expand income opportunities of programme beneficiaries
- To extend credit to group members for to undertake EIG activities
- To promote small and micro enterprises



**FINANCIAL
SERVICES**

MAJOR COMPONENTS

- 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

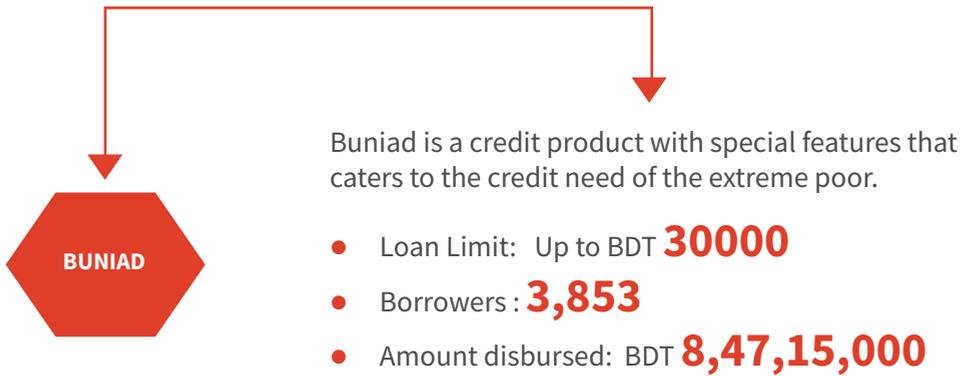
PERFORMANCE AT A GLANCE

| | |
|-----------------------|--|
| Borrowers | 1,37,589 |
| Savings | 194.09 (in crore) |
| Disbursement | 896.22 (in crore) |
| Outstanding | 531.82 (in crore) |
| Recovery | 788 (in crore) |
| Savings | 194.08 (in crore) |
| OTR | 98.29% |
| CRR | 99.52% |
| Employment generation | Full time- 2, 91,580 Part time- 2, 39,699 |

Vision for change

POPI's financial services revolve around its vision to eradicate poverty. With a view to ensure dignified living, POPI assists the target audience to have access to credit without any administrative and bureaucratic hassle. They do not need to pledge any form of collateral in order to secure a loan. The entire operations of microfinance programme pursue the sectoral goals of the Economic Empowerment Sector (EES). POPI's microfinance has a

number of innovative and effective loan products which have been designed to cater to the needs of people from different walks of life. Besides offering credit facility to the target people, POPI extend varied supports such as forming community organisations, raise awareness on issues relating to development, impart training on skills development, management and leadership etc.





As a credit product Jagoron is specially designed to serve the moderate poor.

- Loan limit up to BDT **99,000**
- Borrowers: **1,08,389**
- Amount disbursed: BDT **412,44,89,000**





Agrosor

Agrosor is a microfinance 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.



POPI's entrepreneurship development initiative through the Agrosor financing reached to a new height this year as more than 24000 new enterprises were supported this year alone. The potential entrepreneurs were provided with financial assistances and other services in the form of offering relevant training and technical knowledge so that they could chose, plan and execute their plan with optimal efficiency. POPI also helped them in building networks with market actors. A total of TK.4520 million has been invested in these ventures which created a total of 53538 full time and 41417 part time employments. The categories with Agrosor loan includes: Shoe making factory, power loom weaving factory, commercial livestock and poultry farming, mechanized paddy thrashing business and whole range of cottage/small industries.

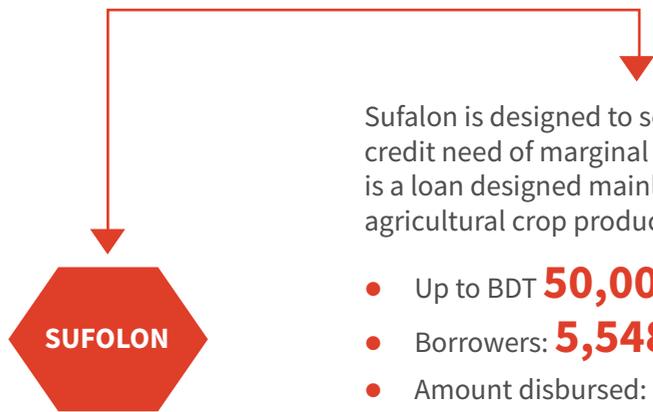
CASE STUDY

Moyna already a role model at her village

Narshingdi is said to be a hub of country's vegetables production. Most of the vegetables available in Dhaka city are from Narshingdi. POPI's microfinance programme has been supporting many vegetables farmers in Narshindi. Many of the farmers have wonderful success stories. Moyna Begum is one of the successful vegetables growers who have been able to change the fate of their family. Moyna was given in marriage with Joynal Mia, a young man of Baroicha village under Belabo Upazila in Narshdi district in 2002. She was only a student of class eight then. After wedding the newlywed couple was separated from their family. The husband and wife did not have anything in their hand to start off their new journey. They had to bear an inexpressive difficulty to run their family. Her husband Joynal was left with no choice but to work as a porter at a local bazaar. His meager income was not at all sufficient for them. In 2005, Moyna gave birth to her first son. Now Joynal had no clue whatsoever to earn more to bear the increased family expenditure but Moyna had a different plan. In 2006, she took BDT 7000 loan from POPI. She helped her husband to start vegetables business. Suddenly, their income increased manifold. They could easily repay their loan installments. In 2009, Moyna was blessed with her second son. As the new member came to the family, their family expenditure increased further. Moyna continued taking loan from POPI and rented some pieces of arable land from a landowner. She, along with her husband, started growing beans in the rented land. Her husband collected required seed, fertilizer and other necessary items while Moyna prepared land and started cultivating beans. She made a huge profit from her bean project. Now she bought 17 decimals land to cultivate vegetables. Last time she was allotted BDT 150000 loan by POPI. At present, she owns two milch cows and 26 decimal own lands. Moyna cultivates beans in 83 decimals lands. Last year she made BDT 400000 profits growing beans. Now she employs 3 to 4 labours round the year.

Her husband has become a very well-known vegetables businessman in the Baraicha bazaar. Both of her children are now going to a good school at Baraicha. She wants to launch a dairy farm in the near future.





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**
- Borrowers: **5,548**
- Amount disbursed:
BDT **18,88,99,000**



SAHOS

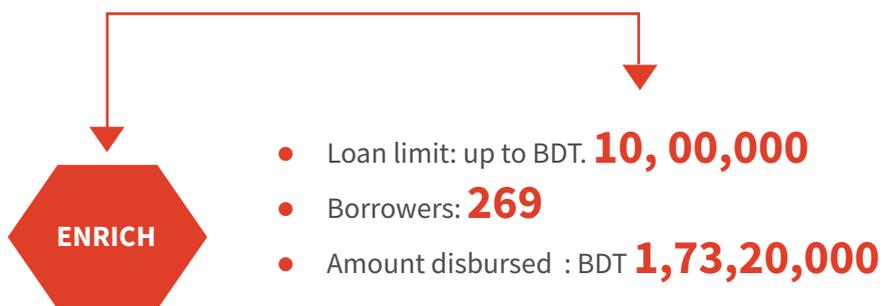
Sahos is offered to meet the emergency credit needs of HHs affected by natural disaster. Affected members use this loan for meeting the expenses related to disaster preparedness, for survival during the disaster and also meeting expenses for the post disaster period.

- Loan limit : Up to BDT. **15,000**
- Borrowers: **55**
- Outstanding: BDT **2,77,000**





Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH) is a whole family development programme 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 development.



CASE STUDY

Once a beggar, now a solvent housewife

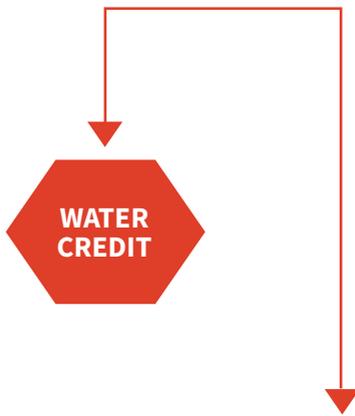
Sufia Begum, a widowed woman, hails from a remote village of Jamalpur Gang Kulhati under Bhairab upazila in Kishoreganj district. She is 73. She is very unfortunate that at her early age she gave birth to a baby boy with special needs 40 years ago. Sufia did not know how to maintain her family. She had to endure unbearable misery. As time went by, her son became eligible to get married. Sufia gave her son in marriage to a young woman who cannot speak. In four years time, her daughter-in-law gave birth to four children. As her son, Rustam, was hardly able to earn any money for the family, Sufia was the only earning member of a family of 7 members. She had no choice but to beg. The family members remained to be half-starved almost every day.

While POPI's samriddhi programme conducted a survey before launching the programme, Sufia was found to be a penniless beggar. She was chosen to be given support by the Samriddhi programme. POPI provided her BDT 100,000 to buy a milch cow and make a shed for the cow. She started selling milk immediately. Initially she was selling 10 litres of milk every day. Sufia saved a portion of her income after buying food and other essentials. She bought 7 decimal lands and rented in an acre of arable land from others.

Sufia is no longer be ignored by the fellow members of her community now as opposed to before. Previously they were not sold food and other commodities on credit as they were treated to incapable of paying off credit. But now they do not face much difficulty. All the shopkeepers of their village know that Sufia's financial condition is not fragile any more. She can easily buy foods, fertilizer or other commodities on credit.

Sufia remains grateful to POPI and PKSf for supporting her becoming self-reliant.





- Loan limit: Up to BDT **80,000**
- Borrowers: **4724**
- Amount disbursed:
BDT **16,58,15,000**

This component devotes to ensure easy access to safe water and sanitation facilities of the poor in its working areas. This programme is being financially and technically supported by water. org, USA.

Under this programme credit are being disbursed to the deserving people to avail safe water and sanitation facilities. Awareness raising and demand creation activities are also done to spread the idea of safe water and sanitation. Training and orientation sessions are organised for the community people to enhance their knowledge and capacity on water and sanitation. Different mass awareness activities are also done under the programme. This programme organises different activities to observe important days such as world sanitation day and hand washing day etc with due importance. Mass rallies, school level campaigns, essay competition and staging popular theatre are done to raise mass awareness.



Microfinance staff award

Region-wise best employee award was handed over to the microfinance team members working at the field level. They contributed immensely to the organisation's success during the year. In this period their performance and conduct was excellent and much appreciated by the management.



Region wise best employees during the FY 2018-2019

| | | | | |
|---|---|---|---|--|
|  Liton Chandra De Senior Field Officer PIN No. 7225 Homna Branch → CUMILLA |  Mohammad Ali Senior Field Officer PIN No. 5957 Uttara Branch → DHAKA NORTH |  Md. Wasim Hasan Senior Field Officer PIN No. 6591 Abdullahpur Branch → DHAKA SOUTH |  Mst. Lilifa Akter Senior Field Officer PIN No. 1679 Borobari Branch → HATIBANDHA | |
|  Nurnahar Begum Senior Field Officer PIN No. 814 Bhairab Bazar Branch → KISHOREGANJ |  Sadia Rafin Nila Field Officer PIN No. 7613 Trishal Branch → MYMENSINGH |  Rushia Akter Senior Field Officer PIN No. 604 Madhobdi-2 Branch → NARSHINGHDI |  Saidur Rahman Senior Field Officer PIN No. 3142 Shyamganj Branch → NETROKONA |  Md. Alal Uddin Senior Field Officer PIN No. 6326 Rangpur Sadar Branch → RANGPUR |



**ORGANIZATIONAL
DEVELOPMENT**

Peoples Academy for Role Transfer (PART)

Founded in 2005, the Peoples Academy for Role Transfer (PART), a supporting unit of POPI, have been offering very useful services through its 2 Campuses, one located in Kishoreganj district headquarters and another at Jamalpur of Bhairab Upazila. PART is run and managed by qualified training and management staff. It functions as a capacity building and knowledge sharing and dissemination hub. Both these campuses are well equipped with state of art facilities including air conditioned rooms for organising trainings, workshops, seminars and meetings for local, national and international development organisations, government entities and corporate bodies. Both these campuses are capable of offering venue and catering services for organising

residential events. PART has well furnished air conditioned/non air-conditioned guest rooms and multiple dining facilities to accommodate more than one event at a time. This year both campuses underwent through massive renovation with construction of multiple deluxe rooms and installation of capsule lift.

In 2018-2019 a good number of distinguished clients including government, national and international NGOs, and corporate houses organised various events in PART venues.

In this reporting year (2018-2019) a total of 113 residential training events were organised in PART venues with a total of 3175 participants attended. Further, a total of 1294 participants attended in 35 daylong meetings organized at both the venues.



POPI Integrated Farm

POPI runs a social enterprise at Hatibandha upazila of Lalmonirhat district. The enterprise is a kind of agricultural complex which includes cow rearing sheds, goat rearing sheds, poultry farm, fish pond, plant nursery, fodder growing plots, vegetable garden and orchard. The farm owns 5 acres of land. The best part of the farm is that the products grown there are sold out locally. It has been able to supply healthy calves and cows, goat, hens and quality saplings to the local producers and targeted beneficiaries to support their employment and income generating activities.





**Membership
Affiliations**

POPI has membership with the following organisations/groups/institutions.

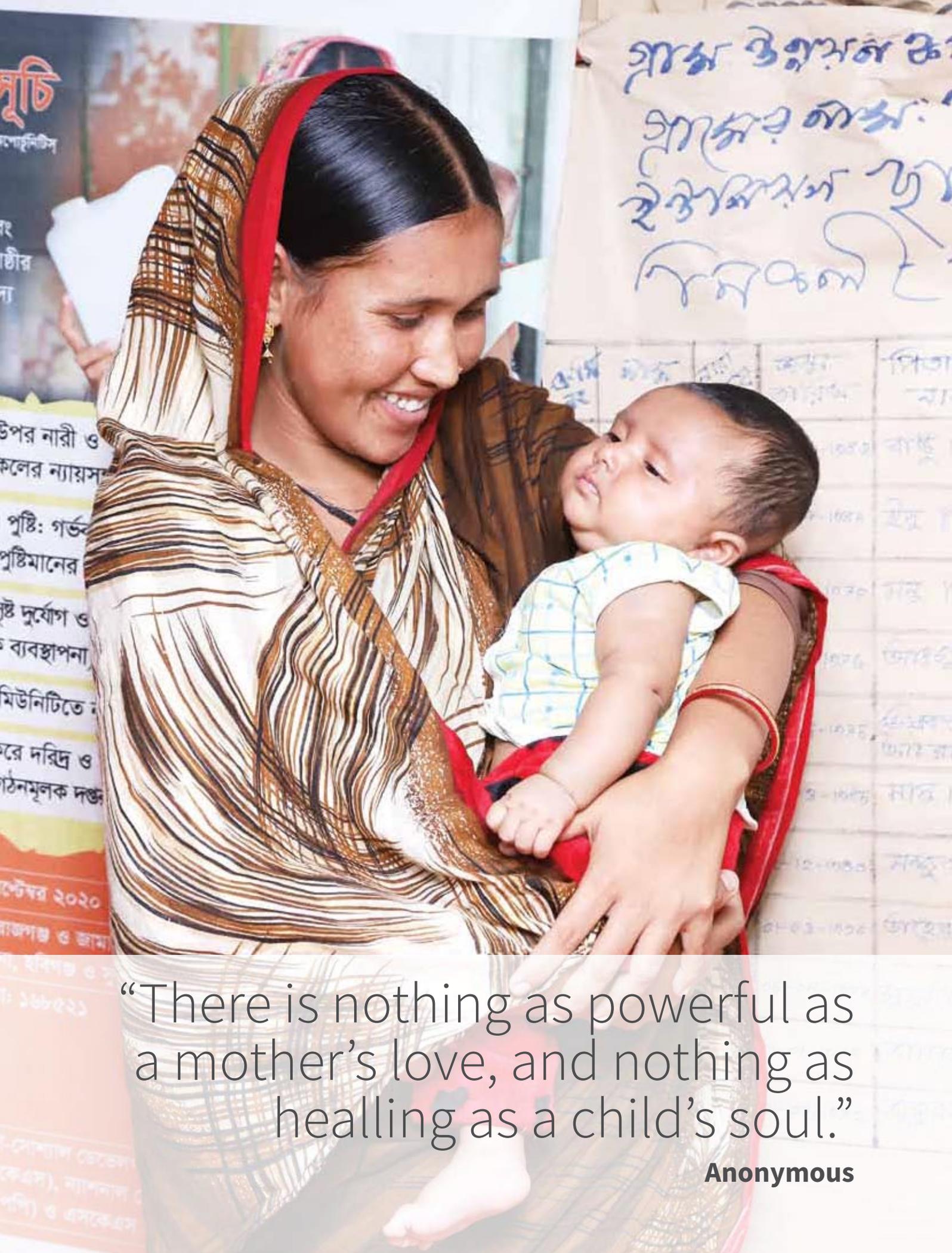
- Credit & Development Forum (CDF)
- National Alliance of Humanitarian Actors in Bangladesh (NAHAB)
- Campaign for Popular Education (CAMPE)
- Bangladesh Shishu Adhikar Forum (BSAF)
- INAFI – Bangladesh
- Civil Society Alliance for Child Rights in South Asia (India)
- Enterprise Development Network (EDN)
- 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



মহিলা ও শিশু বিষয়ক মন্ত্রণালয়
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার





“There is nothing as powerful as a mother’s love, and nothing as healing as a child’s soul.”

Anonymous



FINANCIALS

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

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the financial statements of **People's Oriented Program Implementation (POPI)** which comprise the consolidated financial position as at 30th June, 2019, the statement of comprehensive income, statement of changes in equity and statement of cash flows 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 consolidated financial statements give a true and fair view, in all material respects, of the financial position of the Organization as at 30th June, 2019 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). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. 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 consolidated and separate 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 Micro Credit Regulatory Authority (MRA) guidelines, Rules & Regulations of 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 Organization.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate 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 consolidated and separate financial statements

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




- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- 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 Micro Credit Regulatory Authority (MRA) guidelines, Rules & Regulations of 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 Organization so far as it appeared from our examination of those books;
- c) the statements of consolidated financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Place: Dhaka
Date: 16-09-2019


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



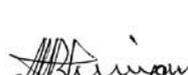
People's Oriented Program Implementation (POPI)
Consolidated Statement of Financial Position
As at 30 June 2019

| Particulars | Notes Ref. | FY 2018-2019 | | | FY 2017-2018 |
|---|------------|--------------------|----------------------|----------------------|----------------------|
| | | SDP | MF | Total | Total |
| Property and Assets: | | | | | |
| Non-Current Assets | | | | | |
| | | 119,116,997 | 317,471,446 | 436,588,443 | 426,757,275 |
| Property, Plant & Equipment | 6.00 | 119,116,997 | 317,471,446 | 436,588,443 | 425,211,494 |
| Intangible Asset | 7.00 | - | - | - | 1,545,781 |
| Current Assets | | | | | |
| | | 36,924,182 | 6,418,761,806 | 6,455,685,988 | 5,043,492,107 |
| Loan to Member's | 8.00 | - | 5,318,299,621 | 5,318,299,621 | 4,234,442,794 |
| Investment in Fixed Deposit | 9.00 | - | 846,345,022 | 846,345,022 | 488,804,739 |
| Accounts Receivables | 10.00 | 1,068,622 | 38,153,089 | 39,221,711 | 29,448,695 |
| Advance, Deposit & Prepayments | 11.00 | 6,978,845 | 29,180,957 | 36,159,802 | 52,203,488 |
| Stock & Stores | 12.00 | - | 803,327 | 803,327 | 369,998 |
| Unsettled Staff Advance | 13.00 | - | 25,134,661 | 25,134,661 | 24,629,929 |
| Biological Assets | 14.00 | - | 16,807,995 | 16,807,995 | 17,166,725 |
| Cash in Hand | 15.00 | 40,298 | 13,163,685 | 13,203,983 | 13,255,887 |
| Cash at Bank | 16.00 | 28,836,417 | 130,873,449 | 159,709,866 | 183,169,852 |
| Total Property and Assets | | 156,041,179 | 6,736,233,252 | 6,892,274,431 | 5,470,249,382 |
| Capital Fund and Liabilities | | | | | |
| Capital Fund | | | | | |
| | | 84,029,178 | 980,906,643 | 1,064,935,821 | 810,684,135 |
| Donor's Fund | 17.00 | - | 28,065,573 | 28,065,573 | 33,865,573 |
| Cumulative Surplus | 18.00 | 25,484,178 | 712,389,737 | 737,873,915 | 512,903,679 |
| Statutory Reserve Fund | 19.00 | - | 79,154,416 | 79,154,416 | 54,368,775 |
| Revaluation Reserve Fund | 20.00 | 58,545,000 | 110,565,155 | 169,110,155 | 169,110,155 |
| LLP on Standard Loan | 34.01 | - | 50,731,762 | 50,731,762 | 40,435,953 |
| Non-Current Liabilities | | | | | |
| | | 351,473 | 2,723,903,997 | 2,724,255,470 | 2,149,807,088 |
| Loan from PKSF | 22.00 | - | 353,594,682 | 353,594,682 | 298,816,660 |
| Loan from Commercial Banks | 23.00 | - | 554,682,873 | 554,682,873 | 603,699,763 |
| Loan NBFIs & Others Institutions | 24.00 | - | 323,889,582 | 323,889,582 | 159,889,658 |
| Loan from Other Sources | 25.00 | - | 17,230,000 | 17,230,000 | 3,085,000 |
| Emergency Fund | 26.00 | - | 212,888,634 | 212,888,634 | 160,623,095 |
| Gratuity Fund | 27.00 | 351,473 | 34,324 | 385,797 | 2,450,155 |
| Member's Savings Deposit | 32.01 | - | 1,261,583,902 | 1,261,583,902 | 921,242,757 |
| Current Liabilities | | | | | |
| | | 71,660,528 | 3,031,422,612 | 3,103,083,140 | 2,509,758,159 |
| Loan from PKSF | 28.00 | - | 424,113,638 | 424,113,638 | 375,599,999 |
| Loan from Commercial Banks | 29.00 | - | 1,520,033,346 | 1,520,033,346 | 1,017,582,605 |
| Loan NBFIs & Others Institutions | 30.00 | - | - | - | 35,866,631 |
| Loan from Other Sources | 31.00 | 40,047,378 | 174,090,402 | 214,137,780 | 14,100,000 |
| Member's Savings Deposit | 32.02 | - | 679,314,409 | 679,314,409 | 614,161,838 |
| Provision for Member Savings Interest | 33.00 | - | 5,895,715 | 5,895,715 | 4,911,396 |
| LLP on Classified Loan | 34.02 | - | 163,426,892 | 163,426,892 | 127,117,942 |
| Accounts Payable | 35.00 | 2,911,352 | 19,593,973 | 22,505,325 | 239,345,522 |
| Other Liabilities | 36.00 | 28,701,798 | 44,954,237 | 73,656,035 | 81,072,226 |
| Total Capital Fund and Liabilities | | 156,041,179 | 6,736,233,252 | 6,892,274,431 | 5,470,249,382 |

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.





People's Oriented Program Implementation (POPI)
Consolidated Statement of Profit or Loss or Other Comprehensive Income
For the year ended 30 June 2019

| Particulars | Notes Ref. | FY 2018-2019 | | | FY 2017-2018 |
|-------------------------------------|------------|--------------------|----------------------|----------------------|--------------------|
| | | SDP | MF | Total | Total |
| Income | | | | | |
| Micro Finance Revenue | 37.00 | - | 1,136,419,457 | 1,136,419,457 | 909,932,790 |
| Interest Income | 38.00 | 1,250,591 | 29,297,770 | 30,548,361 | 22,522,927 |
| Other Income | 39.00 | - | 293,414 | 293,414 | 148,715 |
| Total Income from Operations | | 1,250,591 | 1,166,010,641 | 1,167,261,232 | 932,604,432 |
| Expenses | | | | | |
| Interest Expense | 40.00 | - | 344,375,338 | 344,375,338 | 237,479,636 |
| Loan Loss Expense | | - | 85,252,643 | 85,252,643 | 70,929,535 |
| Financial Margin | | 1,250,591 | 736,382,660 | 737,633,251 | 624,195,261 |
| Grant Income | 41.00 | 190,090,474 | 14,339,572 | 204,430,046 | 230,439,599 |
| Operational Surplus | | 191,341,065 | 750,722,232 | 942,063,297 | 854,634,860 |
| Expenditure | | | | | |
| Salaries and Benefits | 42.00 | 57,338,241 | 374,753,412 | 432,091,653 | 370,072,807 |
| Social Development Program Cost | 43.00 | 108,124,337 | - | 108,124,337 | 143,285,650 |
| Office Rent | | 2,984,739 | 25,061,411 | 28,046,150 | 25,152,586 |
| Repair & Maintenance | | 614,120 | 4,647,609 | 5,261,729 | 3,368,990 |
| Utilities | | 1,091,096 | 4,229,955 | 5,321,051 | 4,839,398 |
| Postage & Telephone | | 1,427,964 | 6,203,727 | 7,631,691 | 6,012,841 |
| Entertainment | | 217,057 | 2,470,558 | 2,687,615 | 2,701,738 |
| Printing & Stationery | | 1,449,959 | 7,945,942 | 9,395,901 | 9,574,611 |
| Fuel & Lubricants | | 573,448 | 8,476,631 | 9,050,079 | 6,864,371 |
| Travelling & Conveyance | | 6,447,900 | 8,903,918 | 15,351,818 | 14,899,823 |
| Newspaper & Periodicals | | 62,129 | 597,197 | 659,326 | 397,351 |
| Bank Charge & Commission | | 420,207 | 3,757,147 | 4,177,354 | 4,130,249 |
| Training & Development | 44.00 | - | 4,862,679 | 4,862,679 | 2,714,401 |
| Legal Expenses | | 3,000 | 3,215,998 | 3,218,998 | 3,411,454 |
| Registration & Renewals | | 42,705 | 597,386 | 640,091 | 804,744 |
| Programs & Project Expenses | 45.00 | - | 15,022,163 | 15,022,163 | 9,407,334 |
| Audit, Monitoring & Evaluation | 46.00 | 137,800 | 755,000 | 892,800 | 1,664,303 |
| Depreciation Expense | | 6,232,138 | 4,938,873 | 11,171,011 | 9,202,347 |
| Amortization | | - | 1,545,781 | 1,545,781 | 272,785 |
| Other Operating Expenses | 47.00 | 2,242,866 | 18,573,032 | 20,815,898 | 18,214,617 |
| Income Tax Expense | 48.00 | - | 357,428 | 357,428 | 4,617,919 |
| Total Expenditure | | 189,409,706 | 496,915,847 | 686,325,553 | 641,610,319 |
| Net Surplus | | 1,931,359 | 253,806,385 | 255,737,744 | 213,024,541 |
| Total | | 191,341,065 | 750,722,232 | 942,063,297 | 854,634,860 |

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


Director (F & A)


Executive Director


Chairperson

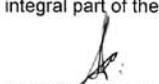
Signed in terms of separate report of even date annexed.

People's Oriented Program Implementation (POPI)
Consolidated Statement of Cash Flows
For the year ended 30 June 2019

| Particulars | FY 2018-2019 | | | FY 2017-2018 |
|--|----------------------|------------------------|------------------------|------------------------|
| | SDP | MF | Total | |
| Cash Flows from Operating Activities | | | | |
| Excess of Income over Expenditure | 1,931,359 | 253,806,385 | 255,737,744 | 213,024,541 |
| Add: Amount as Non-Cash Items | (183,337,929) | 331,182,842 | 147,844,913 | 25,681,045 |
| Loan Loss Expense | - | 85,252,643 | 85,252,643 | 70,929,535 |
| Amortization | - | 1,545,781 | 1,545,781 | 272,785 |
| Depreciation Expense | 6,232,138 | 4,938,873 | 11,171,011 | 9,202,347 |
| Interest on Member's Savings | - | 74,377,097 | 74,377,097 | 52,823,312 |
| Gratuity Expense | - | 10,691,438 | 10,691,438 | 8,310,052 |
| Interest Expenses | - | 188,871,002 | 188,871,002 | 126,229,586 |
| Other Expenses | 2,246,260 | 9,430,302 | 11,676,562 | 23,920,136 |
| Grant Receivable | (190,090,474) | (14,339,572) | (204,430,046) | (230,439,599) |
| Interest Receivable | - | (2,187,745) | (2,187,745) | (18,205,769) |
| Other Income | (1,725,853) | (27,396,977) | (29,122,830) | (17,361,340) |
| Adjustment for Other Accounts: | 14,835,286 | (1,323,262,668) | (1,308,427,382) | (1,030,488,252) |
| Micro Credit Loan Disbursement | - | (1,267,779,431) | (1,267,779,431) | (1,052,792,672) |
| Accounts Receivable | 4,239,613 | 6,466,358 | 10,705,971 | 2,337,682,424 |
| Advance, Deposit & Prepayments | 7,462,775 | (6,588,048) | 874,727 | (6,000,503) |
| Stock and Stores | - | (2,609,626) | (2,609,626) | (2,930,970) |
| Unsettled Staff Advance | - | (504,732) | (504,732) | (2,335,342) |
| Biological Assets | - | 64,460 | 64,460 | 300,469 |
| Accounts Payable | 4,946,724 | (138,715,167) | (133,768,443) | (2,373,824,332) |
| Emergency Fund | - | 85,619,354 | 85,619,354 | 68,914,342 |
| Gratuity Fund | (1,813,826) | 784,164 | (1,029,662) | 498,332 |
| (A) Net Cash from/ (Used) in Opt. Activities | (166,571,284) | (738,273,441) | (904,844,725) | (791,782,666) |
| Cash Flow from Investing Activities: | | | | |
| Fixed Assets Purchase | (12,433,403) | (10,250,202) | (22,683,605) | (20,225,140) |
| Investment in Fixed Deposit | - | (357,540,283) | (357,540,283) | (133,330,463) |
| (B) Net Cash from/ (Used) in Invt. Activities | (12,433,403) | (367,790,485) | (380,223,888) | (153,555,603) |
| Cash Flow from Financing Activities: | | | | |
| Loan from PKSF | - | 103,291,661 | 103,291,661 | 28,041,660 |
| Loan from Banks | - | 455,377,803 | 455,377,803 | 399,317,035 |
| Loan from Others Organizations | - | 128,133,293 | 128,133,293 | 98,913,491 |
| Loan from Others Sources | (8,406,174) | (71,331,770) | (79,737,944) | 16,885,000 |
| Member's Savings Deposit | - | 469,614,113 | 469,614,113 | 270,577,917 |
| Provision for Member Savings Interest | - | (2,949,367) | (2,949,367) | (2,789,499) |
| Other Liabilities | 179,606,247 | 8,220,917 | 187,827,164 | 241,698,258 |
| (C) Net Cash Used in Financing Activities | 171,200,073 | 1,090,356,650 | 1,261,556,723 | 1,052,643,862 |
| Net Increase/(Decrease) (A+B+C) | (7,804,614) | (15,707,276) | (23,511,890) | 107,305,593 |
| Opening Cash & Cash Equivalent | 36,681,329 | 159,744,410 | 196,425,739 | 90,824,343 |
| Decrease of Cash & Cash Equivalent | - | - | - | (1,704,197) |
| Closing Cash & Cash Equivalent | 28,876,715 | 144,037,134 | 172,913,849 | 196,425,739 |

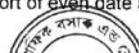
The annexed notes form an integral part of these Financial Statements.


Director (F & A)


Executive Director


Chairperson

Signed in terms of separate report of even date annexed.





**People's Oriented Program Implementation (POPI)
Consolidated Statement of Changes in Capital Fund
For the year ended 30 June 2019**

| Particulars | Donor Fund | Cumulative Surplus | Statutory Reserve Fund | Revaluation Reserve Fund | Reserve for Unsettled Staff Advance | LLP on Standard Loan | Total |
|-------------------------------------|-------------------|--------------------|------------------------|--------------------------|-------------------------------------|----------------------|----------------------|
| 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 |
| Adjustment with Inter Project Loan | (5,800,000) | (5,981,867) | - | - | - | - | (5,800,000) |
| Adj. with Interproject Loan | - | - | - | - | - | - | (5,981,867) |
| Transfer to Standard Loan | - | - | 24,785,641 | - | - | 10,295,809 | 10,295,809 |
| Transfer to Reserve Fund | - | (24,785,641) | - | - | - | - | - |
| As at 30 June 2019 | 28,065,573 | 737,873,915 | 79,154,416 | 169,110,155 | - | 50,731,762 | 1,064,935,821 |
| Balance as at 01 July 2017 | 33,865,573 | 328,502,457 | 34,931,812 | 166,669,655 | 5,000,000 | 30,981,095 | 599,950,592 |
| Surplus during the year | - | 213,024,541 | - | - | - | - | 213,024,541 |
| Adj. with Pro. Unsettled Staff Adv. | - | 5,000,000 | - | - | (5,000,000) | - | - |
| Adjustment with Surplus Fund | - | (14,186,356) | - | - | - | - | (14,186,356) |
| LLP on Standard Loan | - | - | - | - | - | 9,454,858 | 9,454,858 |
| Transfer to Reserve Fund | - | (19,436,963) | 19,436,963 | - | - | - | - |
| Revaluation Reserve | - | - | - | 2,440,500 | - | - | 2,440,500 |
| As at 30 June 2018 | 33,865,573 | 512,903,679 | 54,368,775 | 169,110,155 | - | 40,435,953 | 810,684,135 |

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


Director (F & A)


Executive Director


Chairperson

Place: Dhaka
Dated: 16 September 2019

Signed in terms of separate report of even date annexed.




Shafiq Basak & Co.
Chartered Accountants

PROJECT SYNOPSIS 2018-19

| 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 | Building Resilience of Returning Migrants from the Andaman sea through Economic Reintegration and community Empowerment (DIBPA supported) | August 2016 | Sadar upazila of Narsingdi | Reintegration of returning migrants, Resilience building of communities | International Organization for Migration (IOM) in Bangladesh, Australian and Danish Government |
| 3 | Building Resilience of Returning Migrants from the Andaman sea through Economic Reintegration and community Empowerment (DANIDA supported) | August 2016 | Sadar upazila of Narsingdi | Reintegration of returning migrants, Resilience building of communities | International Organization for Migration (IOM) in Bangladesh |
| 4 | Cultural and Sports Programme | July 2016 | Bhairab upazila of Kishoreganj | Sports and Cultural Programme, Social values and ethics | Palli karma Shahayak Foundation (PKSF) |
| 5 | Empowering Local and National Humanitarian Actors (ELNHA) | October 2016 | Sadar and Tahirpur upazilas of Kishoreganj | Strengthen the capacity of LNHA. Voice raise to create a strong domestic humanitarian agenda, Influence development of partners | Oxfam |
| 6 | 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) |
| 7 | 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) |
| 8 | Floating School and Primary Health Care centre | February 2012 | Nikli upazila of Kishoreganj | Primary education Primary Health Care | POPI own fund |

| Sl | Project Name | Inception | Working Area | Major Components | Development Partner/ Donor |
|----|--|---------------|--|---|---|
| 9 | 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) |
| 10 | Income increase and create employment opportunity of entrepreneurs through mechanization of small shoe factories, establishment of common service centre and marketing of products: Shoe value chain development project | 25 July 2017 | Bhairab upazila of Kishoreganj | Ensure quality inputs, machineries, spare parts and other services for shoe industry. Quality shoe production through mechanization. Year round marketing of products. Ensure trade license, fire safety, insurance and business environment of micro shoe industry. | Palli karma Shahayak Foundation (PKSF), IFAD |
| 11 | ICT based response and support mechanism to address violence against women and girls | November 2017 | Sadar and Sibpur upazilas of Narsingdi | Elimination of violence against women and girls | Acid Survival Foundation (ASF) |
| 12 | Inclusive Basic Education for the Hard to Reach Children in Bangladesh | January 2015 | Durgapur, Kalmakanda, Mohanganj and Khaliajuri upazilas of Netrokona | Basic & functional education Adolescent Empowerment Child protection | Stromme Foundation, Hei verden (Norway) |
| 13 | Natun Alo (NAP-2) | July 2011 | Madan upazila of Netrokona | Social Development Health and Nutrition Basic and Functional Education Economic Development Disaster Risk Reduction | Stromme Foundation and ERIKS Development Partners |
| 14 | Primary Health Care (PHC) | January 2011 | Sadar, Sirazdikhan, Sreenagar and Tongibari upazilas of Munshiganj | Primary health care | ANUKUL FOUNDATION (MDF) |
| 15 | 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) |

| Sl | Project Name | Inception | Working Area | Major Components | Development Partner/ Donor |
|----|--|----------------|---|--|--|
| 16 | 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 |
| 17 | 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 |
| 18 | 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) |
| 19 | 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 |
| 20 | Socio Economic Empowerment with Dignity and Sustainability (SEEDS) | January 2014 | Durgapur, Kalmakanda, Mohanganj Khaliajuri | People's Organisation Basic & functional education Adolescent Empowerment Economic development Entrepreneurship development. Child protection | Stromme Foundation |
| 21 | SHOUHARDO III | September 2015 | Kishoreganj and Netrokona | Agriculture and livelihoods, Health hygiene and Nutrition, Resilience, Women empowerment and governance | USAID & GoB through CARE |
| 22 | Small Floating School | 1 January 2017 | Nikli upazila of Kishoreganj | Primary education Girls empowerment | Learning for life, UK |
| 23 | 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) |

ACRONYM

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| 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 |

