

# ANNUAL REPORT

July 2017 - June 2018



**POPI**

**People's Oriented Program Implementation**

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**People's Oriented Program Implementation (POPI)**

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# ACRONYMS

## ACRONYMS

ANC	: Antenatal Care
CC&V	: Climate Change and Vulnerability
CHV	: Community Health Volunteer
CBO	: Community Based Organization
CP	: Contingency Plan
CSP	: Community Service Provider
CSR	: Corporate Social Responsibility
CSCA	: Climate Smart Community Approach
CRA	: Community Risk Analysis
ECCD	: Early Childhood Care and Development
EKATA	: Empowerment Knowledge and Transformative Action
EIG	: Employment and Income Generation
GMP	: Growth Monitoring and Promotion
GPS	: Government Primary School
GoB	: Government of Bangladesh
HAP	: Humanitarian Assistance Program
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
MMR	: Maternal Mortality Rate
NAHAB	: National Humanitarian Actors in Bangladesh
NAWG	: Need Assessment Working Group
NFPE	: Non Formal Primary Education
PNC	: Post Natal Care
PEP	: Poor and Extreme Poor
PCVA	: Participatory Capacity and Vulnerability Analysis
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 Disaster Coordination Committee
UDV	: Union Disaster Volunteer
UEO	: Upazila Education Officer
VAC	: Violence Against Children
VAW&C	: Violence Against Women and Children



**Abdul Hamid Bhuiyan**  
Chairperson, POPI

## **Message from the Chairperson**

This is my great pleasure to present the Annual report of People's Oriented Program Implementation (POPI) for the financial year of 2017-2018 as the Chairperson of its Board. This report is a brief account of activities and programs that POPI conducted in this period in its working areas in collaboration of its program participants and stakeholders. I would like to extend my heartfelt thanks and congratulation to all concerned for their valuable contribution towards successful execution of planned activities for the reporting period.

POPI conducts its multi sectoral comprehensive development programs with the objectives of bringing meaningful changes in the lives of most marginalized segment of society who do suffer from various forms of exclusion and deprivation. With the active cooperation of various stakeholders, like previous years, this year too, POPI's management and staff members with their meticulous planning and hard work have been able to attain desired level of success in combating poverty, illiteracy, disaster and climate change related challenges; creating WaSH infrastructure, promoting women rights and accessing to public resources by its program beneficiaries. I sincerely would like to congratulate all of them for their commendable jobs.

I would like to specially thank the community people, government officials, NGOs, CBOs, elected representatives, banks and other financial institutions, development partners from home and abroad, networks and private sector institutions for their excellent support in advancing POPI's development efforts.

Finally, I would like to offer my deep gratitude to my Board colleagues and General Body members for their all out support and thus for making outstanding contribution towards building a poverty free, just, non-discriminating and inclusive Bangladesh.



**Murshed Alam Sarker**  
Executive Director, POPI

## Message from the Executive Director

The annual Report of People's Oriented Program Implementation (POPI) delineates the various programs and activities that were conducted for the financial year of 2017- 2018. With our effective planning and hard work we successfully could implement all targets and attained expected results which in turn contributed to improve the quality of lives of our program participants. I would like to thank you all for your sincere cooperation to our journey to bring out meaningful and sustainable changes in the lives and livelihoods of the community people for whom POPI's all efforts are directed to.

While we had a very successful year in terms of execution of our targeted activities, we were constrained to further expand and deepen our program activities due to challenges associated with accessing to desired level of financing of our programs- both social and economic. For conducting our social and economic development programs we largely do rely on our external development partners. But the level of external funding for conducting development activities is constantly in decrease. On the other hand, most local commercial banks and financial institutions, with some exceptions of course, were not in a position to extend loan to NGOs for conducting their micro- finance programs as they themselves some times were suffering from liquidity shortage.

Like previous year some projects supported by various international and local development partners were phased out and a few were initiated this year. The successful implementation of different programs made valuable contributions to the broader vision of the organization.

I would like to extend my deep gratitude to our development partners at home and abroad for their valuable support and cooperation for conducting different development programs. My special thanks to respective government officials - from local to national level, elected representatives, PKSF, MRA, NGOAB, commercial banks, financial institutions, networks, research institutions and think tanks for their kind supports and cooperations in various ways.

Finally, I would like to express my heartfelt thanks to my colleagues in POPI and its Board members for extending their all out supports and hard work in executing our planned activities and thus for contributing in advancing POPI's long cherished development objectives.

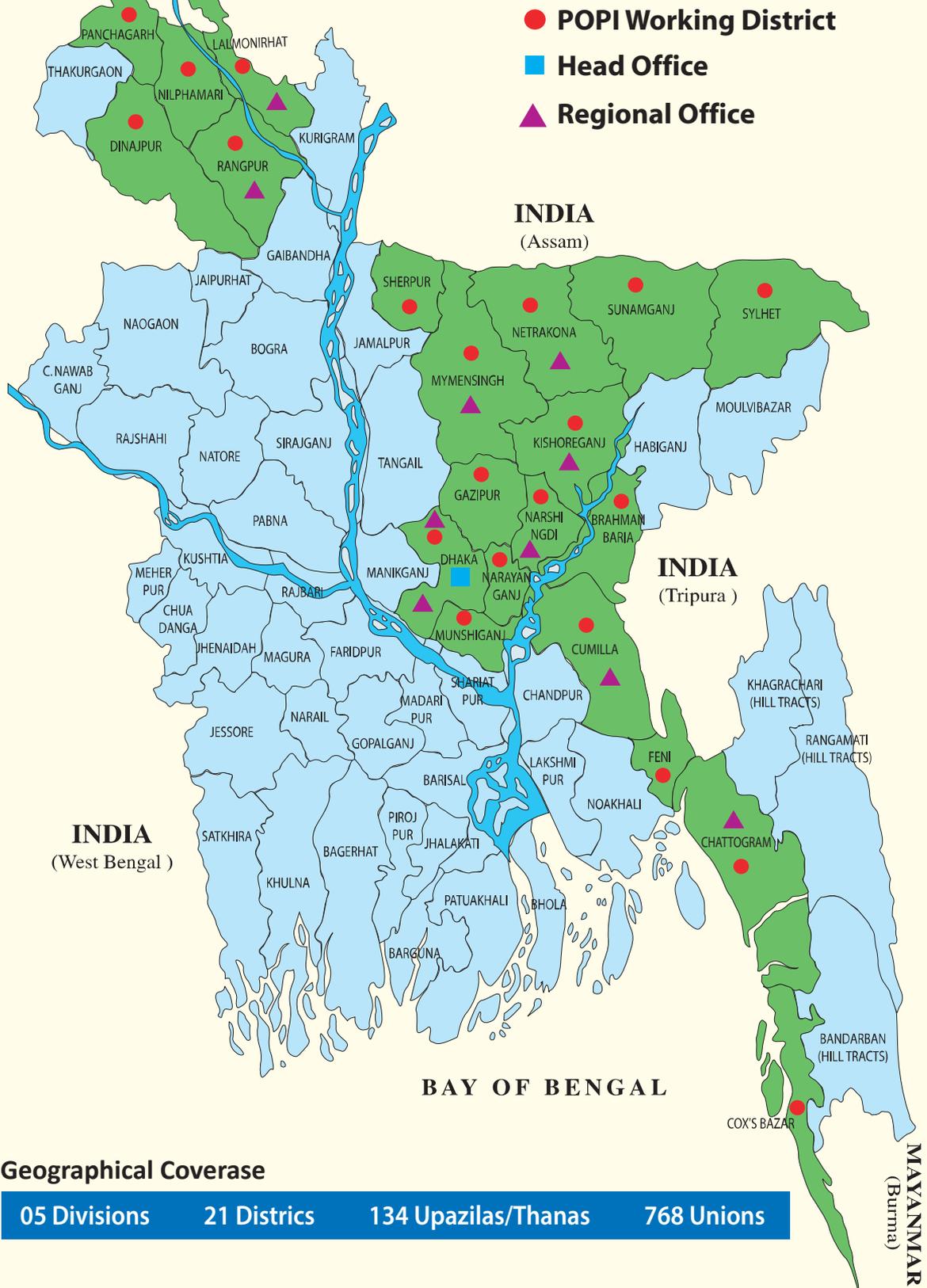
## Executive Committee

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

## General Body

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

# POPI Working Area



# Chapter -1

## *Executive Summery*



# Executive Summary

People's Oriented Program Implementation (POPI) has been working in Bangladesh with a vision to build a prudent nation free from hunger and poverty where every citizen will lead a life with dignity and equity. In 2017, POPI reviewed its strategic plan for the period of 2017-2021; aligning with Bangladesh government's 7th 5 year plan and considering the Sustainable Development Goals (SDGs). In the reviewed strategic plan major programs and priorities were organized in such a way that it could support and contribute to achieve the targets of 7th 5 year plan as well as can complement to the efforts of Bangladesh government to achieve the SDGs. One of our important strategic program is micro-finance which is contributing substantially for poverty reduction and hunger (SDS 1 and 2) from the country through financial inclusion and employment generation of the program participants. Other strategic programs like education, livelihood development, health, nutrition and WaSH, rights and governance, DRR & CCA are directly supporting for attaining the SDGs like Good Health and Well-Being, Quality Education, Gender Equality, Clean Water and Sanitation, Reduce Inequality, and Climate Action. This annual report attempts to highlight major programs and activities that were conducted in POPI's working areas in 2017-18 and documents the positive changes that were brought in the lives and livelihoods of community people with whom and for whom POPI does work. A very short brief of this progress is stated below:

Micro finance program is a very important strategic element of POPI's approach that has extremely been effective in improving the living standard

of common people by assisting them with mechanisms of financial inclusion and involving them in income earning activities. This year POPI has brought 1,35,930 people under its financial inclusion umbrella and extended a total of Tk 749.11 crore as loan. Through these financial inclusion arrangements program participants invested their resources in different types of micro-enterprises and these investments created employment opportunities for 2, 79,859 people. POPI's education program conducts multiple activities to ensure quality education for the children belonging to various zones of exclusion and deprivation. This year a total of 2005 children (58% girls) were enrolled in POPI established non formal schools and coaching support centers. Like previous year, POPI this year too, worked very closely with 35 Government Primary Schools (GPS) to improve the schools' performance and to ensure the joyful learning environment for 5,287 children. A total of 1, 67,542 students of 740 GPS were supported by distributing high energy biscuits in the classroom to enhance the attendance and improve the nutrition level. 6,762 adolescent girls were organized through forming 282 adolescent forums and received life-skill education including awareness on reproductive health, WaSH, VAW, nutrition and other social issues

To cater the needs of the community people, POPI conducts various activities attached to raising awareness on health, nutrition and WaSH related issues along with extending technical and financial support to install and create WaSH infrastructures in their homesteads and neighborhoods. In this year a total of 6,665 health awareness sessions were

organized where 55,994 persons (52,159 female) were provided with messages and knowledge covering various issues on health, hygiene and nutrition. 816 satellite clinics and health camps were held. 14,210 poor community people received treatment from these clinics and camps. ANC services were extended to 2,116 women, 1,072 lactating mothers received PNC services and 5,165 pregnant women received food ration supports and 6,503 women/ adolescent girls were provided with tablets on iron/ folic acid. 1,574 people received different assistive devices. Under WaSH component 916 new households were brought with sanitation coverage and a total of 1,416 new tube wells were installed this year in POPI working areas.

POPI works with community members and other relevant stakeholders to promote human, gender and child rights and rights to accessing to various public utilities, resources like khas land, khas water bodies, road and embankment sides, safety net opportunities, medical assistance etc. 18,484 persons belonging to 980 CBOs remained constantly vigilant to establish their rights and entitlements. The messages covering various gender justice and development issues were disseminated to 5,089 people who participated in different events this year. They remained alert and active in promoting gender justice and preventing different forms of VAW&C including preventing child marriage. A total of 1,049 program participants made inroads to become committee members of different social and civic bodies. Various training and learning activities were conducted for capacity building of 6,762 adolescent girls and women so that they can play active roles to realize their rights and entitlements.

POPI conducts its DRR and CCA program in its working areas to encounter and mitigate the negative impacts of climate change hazards

and making urgent response and later on implementing rehabilitation activities. In this reporting period 320 CRA were conducted and 634 contingency plans were reviewed and developed at family, community and union level. Currently there are 1,443 staffs in POPI to conduct response in any case of a natural disaster. Relief and rehabilitation support was extended to 2,708 flood victim households.

POPI has been assisting 26,154 poor, especially the women from poor families to get organized in 1,231 new groups, identified various income earning options that are suitable for them and their respective areas, offered 13,589 program participants required managerial, skills and entrepreneurship development training and marketing knowledge and extended much needed input, and technical supports through its livelihoods development program. POPI also offers support for value chain development by facilitating networks building with market sector actors, and establishing or strengthening linkages to ensure better price for the poor producers. 7,293 program participants received input support for livelihood development. Besides, 9,329 poor and destitute persons were brought under government SSN programs with POPI's facilitation this year.

# Chapter -2

*An Overview  
of POPI*

*Core Value  
and  
Legal Status*

*Strategic  
Programs*

*Lists of Current  
Projects*

# An Overview of POPI

Established in 1986, POPI started development work through raising awareness, sensitizing and organizing the women living in poverty and extreme poverty on development issues and building their leadership and management skills. The initial aim of the work was to alleviate poverty through empowering women. From that humble beginning, POPI has grown in

strength, and today it is one of the leading NGO in Bangladesh. As a development organization, POPI's services have been deeply appreciated by the people it works for, and it has expanded its geographic footprint across 21 districts of the country. In its long journey of 32 years, the organization remains committed to make a difference in the lives of people by promoting justice and social harmony.

## Vision

POPI envisages a prudent nation free from hunger and poverty where every citizen leads a life with dignity and equity

## Mission

- *To* work for the people and with the people irrespective of religion, caste, ethnicity, creed, belief, age and sex who are in any form of marginalization and exclusion
- *To* implement appropriate, need based, result oriented and right based development programs
- *To* build linkages and render cooperation/ coordination with among government, civil societies, NGOs, and community based organization
- *To* enhance capacity of personnel, institutions and groups who are involved in development and welfare activities
- *To* strengthen organizational sustainability for rendering services to the people.

## Core Values

Respectful behavior with all people and the value of diversity

Humanity and perseverance

Equity and justice

Honesty, sincerity, transparency and accountability to all levels for the effectiveness

Solidarity with the poor, powerless and excluded, Independence from any religious or political affiliation

## Legal Status

1986

Voluntary Social Welfare Organization (Registration and control), Ordinance 1961 Sec-46. Registration No: Kishore 0056, 15 November

1991

NGO Affairs Bureau. Under Foreign Donation (Voluntary activities) Regulation Ordinance, 1978; Registration No: 507, 30 July

2006

Certificate of Registration of Societies (Act XXXI of 1860), Registration No. Khulna- 179 , 28 August

2008

Micro Credit Regulatory Authority; Act 2006 [Sec-16, sub-section- 3]; Registration No. 02150-01563-00159, 16 March

## Strategic Programs

- Education
- Health, Nutrition and WaSH
- Rights and Governance
- Disaster Risk Reduction and Climate Change Adaptation (DRR & CCA)
- Livelihood Development
- Micro-finance

## List of Current Projects

- 1 *B*asic Literacy Project (BLP-64)
- 2 *B*uilding Resilience of Returning Migrants from the Andaman Sea through Economic Reintegration and community Empowerment (DIBPA supported)
- 3 *B*uilding Resilience of Returning Migrants from the Andaman Sea through Economic Reintegration and community Empowerment (DANIDA supported)
- 4 *C*ultural and Sports Program
- 5 *D*eveloping technical skill, increasing income and creating employment opportunity of small scale shoe – micro entrepreneurs: Shoe value chain development project under PACE
- 6 *E*mpowering Local and National Humanitarian Actors (ELNHA)
- 7 *E*mergency Humanitarian support to flash flood affected people in Haor areas of Kishoreganj and Sunamganj districts
- 8 *E*nhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)
- 9 *F*loating Education and Primary Health Care Centre
- 10 *G*ender and Social Justice Program (GSJP)
- 11 *I*ncome 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
- 12 *I*nclusive Basic Education for the Hard to Reach Children in Bangladesh
- 13 *I*CT based response and support mechanism to address violence against women and girls
- 14 *N*atun Alo Project (NAP) Phase 2
- 15 *P*OPI-Relief Programme
- 16 *P*rimary Health Care (PHC)
- 17 *P*robin Jonogustir Jibonman Unnayan; improvement in quality of life of older people.
- 18 *R*ural People's Access to Congenial and Environment viable water & sanitation Facilities (RACE) Project
- 19 *R*esilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL\_2012)
- 20 *S*ave Urban Child from Hazard job and Linkage with Academy (SUCHALA)
- 21 *S*chool Feeding Program in Poverty Prone Areas (SFP-PPA)
- 22 *S*ocio Economic Empowerment with Dignity and Sustainability (SEEDS)
- 23 *S*trengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III
- 24 *S*mall Floating School
- 25 *V*ulnerable Group Development (VGD) Program

# Chapter -3



# Education

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

## *Key Component:*

*Mother Language based Education (MLE)  
Pre Primary Education (PPE) Program  
Floating School  
Bridge School  
Strengthening Mainstream School Education System  
Afternoon School and Scholarship Support  
Adolescent Development Program  
School Feeding Program  
Extracurricular Activity*



## Education Performance

- 👉 **817** children enrolled in 37 pre-primary schools.
- 👉 **217** out of school children enrolled in 7 floating schools.
- 👉 **1,069** slow learners from GPS received study assistance through 40 afternoon schools.
- 👉 **6,762** adolescent girls received life-skill education through 282 adolescent forums.
- 👉 **316** adolescent girls received IGA / skills training on different trades.
- 👉 **35** GPS were supported to improve the performance.
- 👉 **40,357** people received messages on education and others social issues that contributed to ensure quality education.
- 👉 **2207** metric tons of biscuits were distributed among 1, 67,542 students of 740 government primary schools.



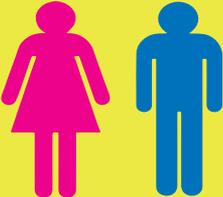
## Mother Language based Education (MLE)

### MLE Schools

The Hajong is one of the small ethnic minority community with a population around 10,000, living in the hilly and border areas of greater Mymensingh. The children from Hajong families remained deprived of education for various reasons including absence of required number of schools in the Hajong neighborhoods as well as lack of opportunities to receive education in their own mother language- Hajong. Though the Hajong speak Bangla and interact with mainstream Bengali community in Bangla but they have their own language to communicate with themselves. As all books, teaching aids and instructions of education are in Bangla, the Hajong children failing to cope with Bengali children loss interest in attending schools and eventually get dropped out. To overcome these challenges and to restore their own language, POPI introduced Mother Language based Education (MLE) program for Hajong children with the technical assistance from Stromme Foundation and Hei verden (Norway).

#### Facts:

174 Hajong children enrolled.



93

81

15 types of Education Materials Developed.

# Pre Primary Education (PPE) Program



## Facts:

817 children enrolled.  
37 pre-primary schools.



436



481

Enrollment

In January 2017, total 486 children were admitted to mainstream schools after completion of pre-schooling.



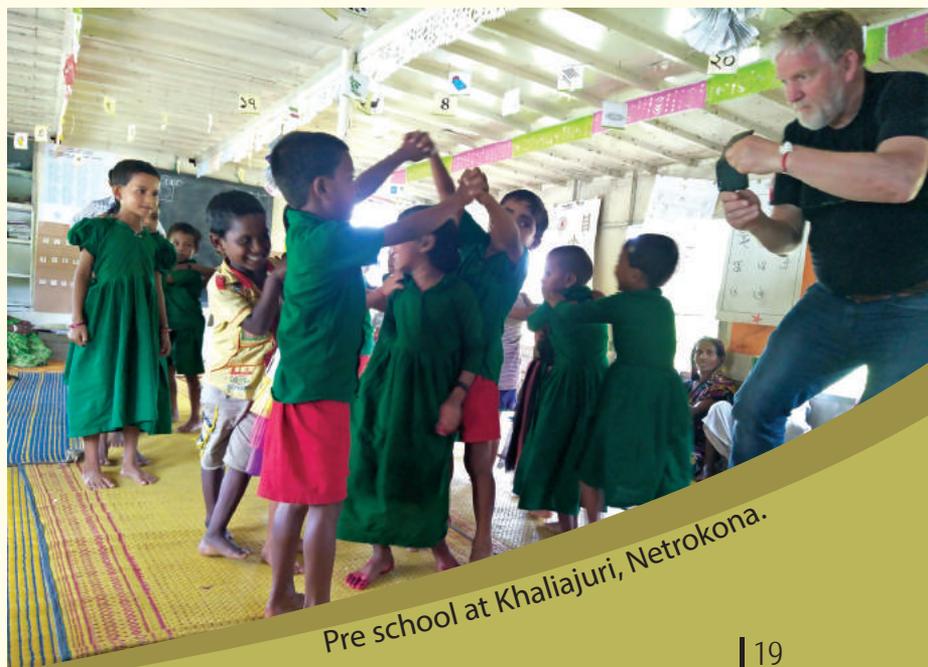
264



222

Admitted at GPS

POPI offers two types of pre-school education support to prepare the children for readiness to formal schooling. One is only for 4 years old children and another is for 5+ years of age. For 4 years old children POPI offers 2 years of curriculum while for 5+ years aged children it offers a specially designed 1 year of curriculum. A total of 37 pre-primary schools were established this year for the under privileged children from hard to reach areas.



Pre school at Khaliajuri, Netrokona.



POPI Floating School at Nikli, Kishoreganj



## *Floating School*

To address the schooling problem and to ensure quality education for the children living in remote haor villages, POPI runs its Floating School Program. Floating schools are housed in specially designed and built water launches and /or big boats equipped with required facilities and teaching/learning aids. Besides being used as schools, the Floating school boats are also used for other purposes including as meeting place for Shonglap, Self Reliant Group (SRG) and Community Service Provider (CSP) forums.

### **Facts:**

7 floating schools running.  
217 children enrolled.



137



80

Enrolled



## Bridge Schools

*Dropped outs* from class III and IV and within the age group of 9-12 are enrolled in Bridge Schools. This year POPI established 7 Bridge Schools and enrolled 140 (60 % girls) dropout children. 105 children were receiving follow up and coaching supports.

## Getting a Second Chance



### Case story

Tofayel Ahamed (14) from Gaglajur, a small haor village under the Mohanganj upazila lost his father in 2014. He at that time, was a student of class III. But due to economic hardship he was forced to discontinue his schooling. To help his family with supplementary income he started fishing in the haor. However, he remained very keen to continue his education and was waiting for a second chance for his studies. Finally it came in 2015, when POPI-SEEDS Program launched Bridge School program for dropout students in his village. After receiving academic support from POPI-bridge school he took re-admission in class IV at government primary school and at the same time continued to receive coaching support under the bridge school program. In 2016 he completed PSC and achieved GPS 2.50. Now he is a regular student of class VII.



POPI supported joyful classroom  
GPS, Durgapur, Netrokona

## Strengthening Mainstream School Education System (Government primary school)



Schools 35



Students 5287

POPI selected 35 government primary schools belonging to grade “C” and “D” to work jointly with them through its SEEDS, IBE and Naton Alo projects to improve the quality of education and school management system.

### Key activities

Assist SMC and made them fully functional.

Support schools to prepare School Development Plans (SDP).

Assist schools to repair and procure furniture and fixtures.

Organize extra-curricular activities.

Support to create joyful learning environment.



## Afternoon School

### Key Features

Students are slow learners of GPS of pre class, class I and II.

25-30 learners for each centre.

Children come to the centre every afternoon.

Study for two hours.

They also play, sing and dance at the centers.

POPI has been extending study support through ENRICH project supported by PKSf for slow learners of GPS by setting up afternoon schools to extend coaching assistance and additional care.

### Facts:

40 afternoon schools running.  
1069 children enrolled.



564

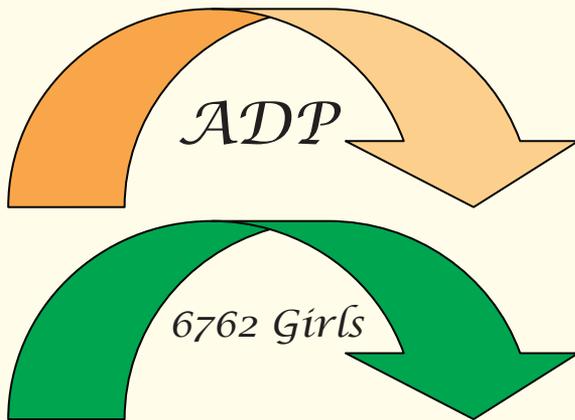


505

### Scholarship support

POPI extended financial support to the poor but meritorious students. 275 students (190 girls and 85 boys) received scholarship support.

# Adolescent Development Program (ADP)



POPI conducted adolescent development program under Shonglap and EKATA process. Shonglap and EKATA ran well designed learning process for adolescents that enhanced their analytical skills, self esteem, confidence and self-reliance.

*Shonglap* program included adolescence girls (13-19 years old) who had either not attended school at all or were dropped out from the schools. The main objective of Shonglap program was to increase access to resources and services by the adolescents through awareness creation, network building, and facilitating economic well being through assisting them to implement viable income earning activities. They also were provided with life-skill education including awareness on reproductive health, nutrition, WaSH, violence against women (VAW) and other relevant social issues.

## *Shonglap*

POPI has 52 Songlap forums with 2516 adolescent girls.

269 adolescent girls received training on different skills and IGAs.

## *EKATA*

229 EKATA groups formed comprising of 4246 members for empowering women and girls and promoting gender equity by POPI SHOUHARDHO III program.

517 EKATA members received advocacy and leadership training to advance various aspects of women empowerment at community.





## School Feeding Program (SFP)

POPI supported the children of poverty prone areas to increase their attendance rate in schools and also to improve their nutrition status through supplying High Energy Biscuits (HEB) round the year. The program was implemented in Furlbaria, Gouripur and Haluaghat Upazilas under Mymensingh and Klamakanda Upazila of Netrokona district.

### *Facts:*

SFP schools: 740.

167542 students received HEB regularly at their classrooms.

2207 metric ton biscuits were distributed this year.



WFP representative  
visiting a school in Fulbaria, Mymensingh



## Extracurricular activity

POPI firmly believes that the school student must be encouraged to get involved in various forms of cultural and sports activities for their balanced growth. From these understandings, a program entitled “Sports and Cultural Program” was undertaken and implemented this year, under a joint collaboration arrangement with PKSF.

Various types of sports and cultural events were organized where huge number of students, parents, teachers

and members of public along with important government and civil society members and other distinguished guests attended. In some events high officials of PKSF including its Chairperson Dr. Kholiquzzaman Ahmed and the Executive Director of POPI were present. Dr. Kholiquzzaman Ahmed graced the occasion of prize giving ceremony of Inter District Football Tournament 2018 as the chief guest.



## Health, Nutrition and WaSH

Health camp at Karimganj, Kishoreganj.

### Key Performance

-  6,665 health awareness sessions organized.
-  55,994 persons (52,159 female) were provided with messages and knowledge covering various issues on health, hygiene and nutrition.
-  807 satellite clinics and health camps organized.
-  2116 women received ANC services.
-  1072 lactating mothers received PNC services.
-  14210 patients (84.49 % women) received treatment on different ailments.
-  1574 people received different assistive devices (stick, umbrella, spectacles etc).
-  De-worming tablets distributed to 15,850 people.
-  5,165 pregnant and lactating mothers were provided with food ration supports.
-  16761 adolescent girls received iron and folic acid.
-  2355 children were brought under immunization.

POPI's Health, WaSH and Nutrition program is specially designed to address to the need of most marginalized and disadvantaged section of community members specially women and girl children of hard to reach areas. To cater the needs of the community people, POPI conducts activities attached to raising awareness on Health, Nutrition and WaSH related issues along with extending technical and financial support to install/create WaSH infrastructures in their homesteads and neighborhoods.



ANC service: 2116  
PNC service: 1072

## Health

Health program is conducted to provide primary health care services and increase access to health services by the poor, particularly by women suffering from different forms of exclusion. Its health program focuses on ANC, PNC, safe child delivery, personnel hygiene, use of safe water, diarrhoea prevention, exclusive breast feeding, immunization, adolescent health, menstrual hygiene, hygienic latrine, supplementary food and cooking-feeding demonstration etc.

### Facts

14,210 poor patients (84.49 % women) received general treatment.

266 patients with severe illness were referred to the government hospitals for better treatment.

807 health camps, satellite and static clinics organized.

16761 adolescent girls received iron folic acid assistance.

1574 people received different types of assistive devices from POPI.

## Nutrition

539 CHVs were engaged in improving the nutritional status of the targeted families. They conducted courtyard sessions regularly on what agriculture crop would be suitable for which season and how these crops should be produced. A total of 3,369 homestead vegetable gardens were set up with technical assistance from CHVs. Receiving technical assistance program participants got engaged in poultry and duck rearing. Furthermore, families with malnourished children were supported with micronutrient foods.

Another note worthy event

was to conduct GMP sessions to monitor the growth of children in order to reduce stunting. A total of 17,378 children under 2 were covered through GMP sessions. To support MCHN mothers and pregnant women, supplementary rations were distributed among 5,165 PLWs. 63829 demonstration sessions on cooking and feeding practices were organized at household and community level.



### Facts

539 CHVs were working.

3,369 homestead vegetable gardens set up.

GMP sessions conducted for 17,378 children.

Supplementary rations distributed among 5,165 PLW's.

63829 demonstration sessions conducted on cooking and feeding practices.



# WaSH

## Facts

- 916 new HHs came under sanitary latrine coverage.
- 1,416 hand tube wells installed.
- 1348 tube wells brought under arsenic test.

Awareness building and demand creation activities for water and sanitation products continued and strengthened further in this year. As a part of demand creation intervention, multiple activities were conducted including organizing trainings and orientation sessions for community people from different professions and backgrounds.

As a part of awareness campaign, POPI observed World Water Day 2018 with the theme “Nature for Water” and organized school level campaign, rally, essay writing, art competition and street drama etc.



# Rights and Governance

POPI works with community members and other relevant stakeholder to promote human, gender and child rights and rights to accessing to various public utilities and resources like khas land, khas water bodies, road and embankment sides, safety net opportunities, medical assistance and other extension services. POPI also works for women's empowerment and gender equity, works capacity building of CBOs so that they can raise voice to realize their entitlements and rights.

## Key performance

**987** CBOs were facilitated and capacitated who have been working actively to address the rights issues of the poor people.

**18484** members belonging to the CBOs were active to establish their rights and entitlements.

**5089** people participated in different events and received messages on gender justice and development issues and were active in preventing VAW&C including preventing child marriage.

**1049** program participants became committee members of different social and civic bodies.

**6762** adolescent girls and women played active roles in realizing their rights and entitlements.



UNO, Kishoreganj Sadar delivering his speech

## Awareness rising initiatives

There were 18,484 people from 987 CBOs who put continued efforts to establish their rights and entitlements. Trainings, workshops, orientation sessions, campaigns and day observance events were organized to make the community people aware about various right related issues. 18,235 individuals participated in these day celebration events.

Issues relating to VAW have been further highlighted through organizing Legal Camps and Study Circles

throughout the year. Open public meetings and human chains were organized to create awareness on human and gender rights issues among the general public.

For deepening and broadening the level of awareness on matters related to child rights and child protection, multiple activities including stipend support, birth registration, organizing protest against child marriage and dowry were conducted throughout the year.

## Capacity Building of CBOs and Networking

*Necessary* steps were taken for the capacity building of CBOs through offering trainings on leadership, human and gender rights, issue selection, communication skills, advocacy and network building so that they can raise voice to realize their entitlements and rights. CBOs capacities were further consolidated by strengthening their institutional development processes. Three CBOs received legal registration from the Department of Social Welfare and a good number of CBOs were in the process of getting registration.

*The CBOs* comprising of landless people built network with respective government offices so that they can get access to the khas land/ pond and water resources. To ensure the representation in the civic bodies as well as to make contribution in the decision making of local governance process, CBOS members have been encouraged to get elected as the member of local government bodies. Many of them were inducted in the union standing committees.

## Women's Empowerment and Gender Equity

- 64 meetings of VAW forum conducted.
- 2748 couple dialogue sessions held.
- Interactive meetings conducted with local religious leaders for sensitizing on VAW and stooping early marriage.



## *Training on Human Rights and Gender*

*Two training* events were organized for local human rights defenders for developing their capacity on issues related to human rights and gender justice. In December 2017, a three days long training program for local human rights workers from Manabadikar Sangrakhon Parishad and Manabadikar Nari Samaj was held at Technical Training Centre (TTC), Katabari, Kishoreganj.

*Another workshop* was held again in December 2017 at Kishoreganj with local Salishkars. The workshop emphasized on importance of delivery of proper judgment to the justice seekers and the local Salishkars became fully aware about their role and the procedures of delivering proper judgment.

## *Promotion of Transformative Leadership*



*Sobita Rani (left)  
transformative leader*

For developing transformative leadership among women, POPI imparted training on Capacity Measurement and Transformative Leadership for selected women leaders. 1049 program participants enabled to occupy positions in the various local committees and bodies including being elected as members of Union Parishad. 517 EKATA members received Advocacy and Leadership training to lead women empowerment issues at community level effectively.

## Initiatives for well being of elder citizen and marginalized people

**POPI** has been implementing a project at Bhairab Upazila, Kishoreganj named “**Probin Jonogustir Jibonman Unnayan**” for the wellbeing of the elderly people so that they can live in the society with security and dignity and uphold their rights and entitlements.

Selected aged people get Tk. 600 monthly as old age allowance. Enthusiastic elderly persons are inspired and encouraged through awarding crests and medals.



**2 social centers** were established to discuss and share the views of elderly persons with each other. These social centers also are used as recreation and health support centre for the community people.

- **1843** elderly people (57% women) inducted in this program.
- **300** people who are physically very fragile, financially helpless and out of government SSN program coverage have been receiving Tk. 600 per month as old age allowance.
- **11** enthusiastic aged persons were honored through awarding crests and medals for their contribution in their society.
- **5** offsprings were honored as the best children who looked after their parents with great care.
- **9,329** HHs brought under the SSN program with our facilitation.

# Disaster Risk Reduction and Climate Change Adaptation (DRR&CCA)



## DRR & CCA Coverage

- 320 CRA completed.
- Contingency plan developed at families level (339), community levels (62) and union levels.
- Supported 9 Lead actors to prepare their emergency logistic and financial policy.
- Emergency partnership with CARE-Bangladesh, Oxfam, UNDP and WFP.
- Strong networking with humanitarian actors like NAHAB, NAWG, LNHA etc.
- 218 UDVs received training and refreshers on disaster management and 1,443 staffs including UDVs in POPI to conduct/ make response in any case of disaster.
- 115 quarterly learning and sharing meetings held with UzDMC and UDVs.
- School-Based Teenage Brigades (SBTB) formed comprising of 13581 members.
- 2008 HHs received relief and rehabilitation and cash grant support.

POPI conducts its DRR and CCA program in its working areas with twin objectives: 1. Building community capabilities to encounter and mitigate the negative impacts of climate change and natural disaster through enhancing community resilience and 2. Making urgent response to the disaster victims in the form of extending emergency relief for their immediate survival, and later on implementing rehabilitation activities



Execuative Director of POPI distributing cash to the flood victims

to recover from the loss caused by a natural disaster.

## *Community Risk Analysis (CRA)*

POPI has been working in 134 Upazilas of 21 districts covering 5 divisions of Bangladesh. Most of these are disaster prone areas and the community people living here suffer from different forms of hazards, risks and vulnerabilities in a higher degree than many other places in the country. In this reporting period a total of 320 CRA has been prepared by the communities which were followed by development of Contingency Plans.

## Contingency Plan Development

POPI attaches high importance to preparing, reviewing and updating the contingency plan as an important activity for addressing DRR&CCA related issues. Through indentifying various types of disaster that usually occur in the POPI working areas, contingency plans at community level as well as organizational level have been prepared, reviewed and updated this year. POPI also offered capacity building assistance to 14 local humanitarian lead actors (NGOs) as well as government sectors so that they are equipped with required knowledge and skills to design, deliver and lead disaster preparedness process and make responses in their respective working areas effectively.



### Training on CP development

In August-September 2017, POPI facilitated a training for 14 local humanitarian lead actors on CP development; as a result they developed their CPs.

#### CP developed

- 234 at Union level.
- 62 at community level.
- 339 at family level.

# Disaster Preparedness



POPI forged a strong partnership with reputed organizations such as CARE-Bangladesh, Oxfam, UNDP and WFP and under this partnership arrangement POPI staff attended in training workshops and orientation sessions organized by them. As a member of NAWG, POPI participated in all the sessions for finalization of JNA tools.

A total of 39 UDMC has been activated this year with POPI's facilitation. There are 1272 Union Disaster Volunteers (UDVs) who have been working with POPI. A total of 218 UDVs received new and refresher trainings on various aspects of disaster management.

## Activities

- Building awareness on CC&V.
- Training on DRR&CCA.
- Training on CSCA.
- Activation of UDMC.
- Constructed pipe culverts, U-drains, mound protection wall.
- Supply search and rescue equipments and improved cooking stoves.

## Response and Rehabilitation

POPI conducted humanitarian response and rehabilitation program for the flood (April 2017) victims in the most affected areas of haor, POPI formed Haor Consortium with 4 major NGO partners (Caritas Bangladesh, DAM, DSK and ERA) with support of Oxfam Humanitarian Response Grant Facility (HRGF) fund through ELNHA project and also with the financial support from Stromme Foundation and UBICO. This relief and rehabilitation program was continued up to December, 2017.

### Activities

- Relief package distribution to 2008 HHs.
- Cash transfer to 2708 HHs.
- Rehabilitation support to 1770 HHs.



## Advocacy and Lobby

POPI has been implementing ELNHA project aiming at enhancing voice of and broadening space for local and national humanitarian actors operating in Bangladesh. One of the objectives of ELNHA process is to strengthen the voice and empower the organizations/ entities engaged in influencing relevant policies. In February 2018, the community members and Lead Actors jointly conducted a Lobby meeting with service providers in order to influence them to take

appropriate actions for repairing a local embankment before the monsoon to reduce the suffering caused by the flash flood.

POPI is also a member of NAHAB; a first humanitarian platform of local and national organizations in Bangladesh. Being a member secretary of NAHAB, Executive Director of POPI has been playing proactive role to reshape the national humanitarian system and amplify the voice of local and national actors for relevant policy change and reforming humanitarian aid channeling mechanisms.





Livelihood Development

## Livelihood Performance

- 1231 groups working comprising of 26,154 Poor and extreme poor.
- 13589 people trained on different skills, trades and IGAs.
- 824 people trained on HID and Leadership.
- 7293 participants received Input support.
- 9329 destitute persons brought under SSN program.



## *POPI's Livelihood*

POPI's livelihood development program aims to work with the poor community members by capacitating them so that they become qualified and cable to get engaged in viable income earning activities. This program assists the poor, especially the women from poor families to get organize in groups, identify various income earning options that are suitable for them and their respective areas, offer them with required managerial, skills and entrepreneurship development training and marketing knowledge as well as extending much needed input, credit and technical supports for successful implementation of their income earning activities. POPI also offers support for value chain development by facilitating networks building with market sector actors, and establishing and /or strengthening linkages to ensure better price for the poor producers.

## *Training for Livelihood*

POPI imparted training to 333 youths on vocational and entrepreneurship so that they can get involved in income generating activities of their choice.

Special training was designed and offered on Footwear Enterprise and Management. 158 lead entrepreneurs received this skill development training on quality shoe production using advanced technologies and techniques. These training equipped shoe designers, shoe box designers with modern designing techniques and capacitated them to provide quality services to the local producers as per their needs. POPI also imparted training to 13,589 individuals on different skills, trade and IGAs.





## *Livelihood development initiatives*

In addition to offering training, POPI provided capital support to meet beneficiaries' cash investment needs. 7,293 program participants received livelihood assistance in the form of different input and capital support. On behalf of POPI-DIBP project, 50 program participants (returnees from the Andaman) received individual assistance of an amount Taka one lac each (1, 00,000) for livelihood development.

Along with the direct input support, linkages with private sectors were also established which contributed positively in improving the livelihoods of the program participants.



Alom (Narsingdi) gets Coffee machine and grocery items as livelihood support

## *An exceptional*

initiative came into being this year in the form of establishment of a community enterprise. It was a collectively owned and managed farm located at Narsingdi district participated jointly by 50 growers to produce high value vegetables using Hydroponic technology, a new technology introduced for the first time in Bangladesh. There will be 3400 plates for producing capsicum, and it is expected that around 3400 Kg of capsicum will be produced in every 3 month production cycle.



*Hydroponic farm  
at Narsingdi*

## *Uses of eco-friendly and climate adaptive technology*

POPI imparted training on advance, eco-friendly and climate adaptive technology for integrated farming to the community members. Participants got involved in producing high yielding crops using appropriate knowledge and techniques.



*Poultry rearing using platform method*

### **Used techniques:**

- Goat rearing using platform method.
- "Hajol" method for hatching chicks.
- Vegetable gardening on floating bed.
- Vegetable production through Hydroponic farm.
- Prepare compost/vermicompost and using organic manure.
- Sex Pheromone trap for pest management.
- Hand pollination.
- Using soil bag method for creeping vegetable plants.



Ms. Rawsan Ara, a shoe making entrepreneur Bhairab, Kishoreganj

## INCREASING INCOME BY USING ADVANCED TECHNOLOGY

Ms. Rawsan Ara, with her 3 very young children lives in village Jamalpur of Shibpur Union under Bhairab Upazilla. She undertook an initiative of shoe making in a small room in her own house in 2012 with 3 part time assistants. She used to buy her input and sell her product to the local shops and used to earn a very meagre income which was extremely scanty to meet her family needs. However she was always keen to expand her business and wanted to improve her product quality but without success as she did not have opportunity of accessing to new knowledge, techniques and technology to do so.

However, finally came the long waited opportunity to Ms. Rawsan Ara in 2017 when POPI with the financial and technical assistance from the PKSF initiated its Shoe Value Chain Project. Her enthusiasm for improving her business led her to contact with the project office of Bhairab and she was inducted in the shoe value chain development process. Under this project she received advanced training on shoe making and other related matters including business planning and management, and use of advanced technologies for higher quality shoe production and ways and means to develop market linkages.

After the successful completion of training, Ms. Rawshan Ara was provided with financial and technical assistance from the project to upgrade her machineries. This upgradation of machineries made her workshop attractive to new genre of buyers from outside of Bhairab . Currently with higher productivity owing due to using advanced technology, she has been able to make high end shoe which raised her income several fold. Now Ms. Rowshan Ara is a very well known name in the business circle of Bhairab and considered as a successful women entrepreneur of the area.

# Chapter - 4

*Micro-Finance*

*Organizational  
Affairs and  
Development*



## Micro Finance

POPI for years successfully has been implementing a multi sectoral comprehensive development program with more than 5 million people living in its working areas spread over 127 Upazilas of 21 districts covering 5 Divisions in Bangladesh. POPI's especially designed micro finance program is an important strategic intervention for poverty alleviation and employment generation which directly contributes towards achieving sustainable development goal 1 and 2. Through different

types and innovative products/credit features micro-finance services are offered to its program participants and they are: Jagoron, Agrosor, Buniad, Sahos, Sufalon, ENRICH and Water credit. This program has extremely been effective in improving the living standard of the common people by assisting them with financial resources for investment in EIG activities along with needed skills, management training, technical assistance and marketing supports.

## Loan Features

*Jagoron* is a micro finance product especially designed to cater the poor.

*Loan limit: Up to Tk 99,000*

*Borrowers: 106966*

*Outstanding: Tk 1,942,001,747*

**Investment categories:** Goat and cow rearing, beef fattening, vegetable gardening, grocery shop, vending, small business, rickshaw/van purchase, tailoring, crop production, weaving, rice husking, puffed rice, bamboo products making, plant nursery, pisci-culture etc.



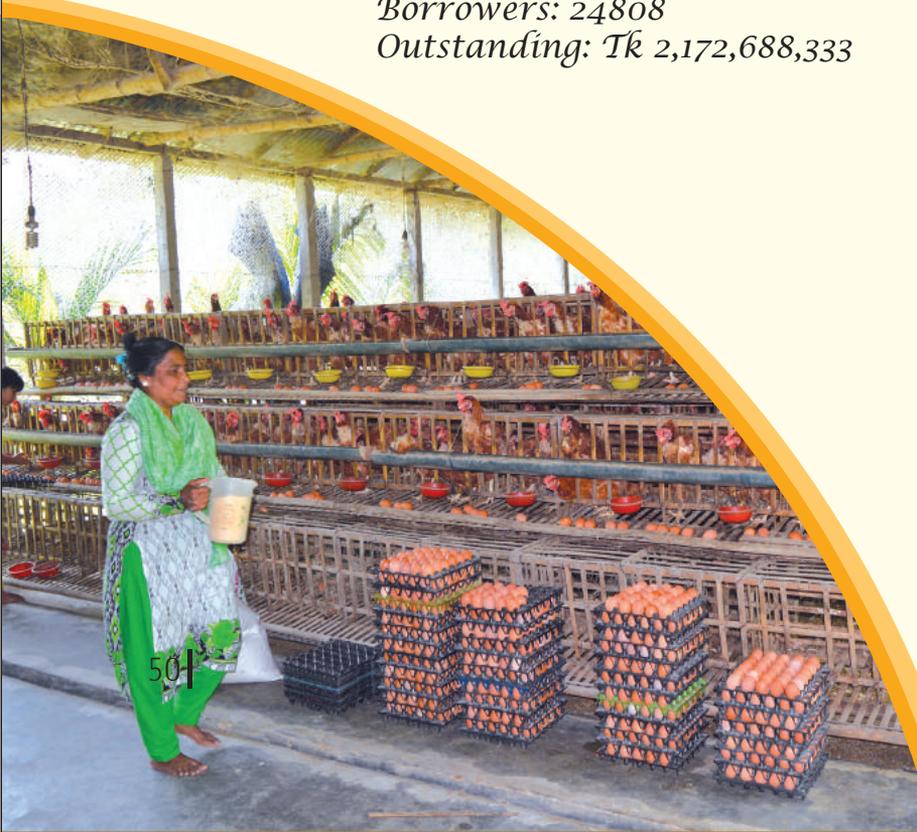


*Agrosor is a micro finance initiative to cater the middle income group, business persons and small and medium entrepreneurs.*

*Loan limit: Up to Tk 20 lac  
Borrowers: 24808  
Outstanding: Tk 2,172,688,333*

**Investment categories:**

Farming (poultry, dairy), handicraft, pharmacy, shoe making factory, housing, small enterprise (garments, workshop), whole sale entity, printing press, and power tiller etc.



**Buniad** is a micro finance product with special features to serve the extreme poor.

Loan limit : Up to Tk 30,000

Borrowers : 3949

Outstanding : Tk 45,618,616

### **Investment categories:**

Grocery shop, handi-craft, bamboo products making, tailoring, vendoring, poultry rearing, net making etc.

**Sufalon** is designed aiming to serve the seasonal needs of marginal and middle farmers. It is a loan designed mainly to promote seasonal agricultural crop production.

Loan limit : Up to Tk 50,000

Borrowers : 1821

Outstanding : Tk 53,216,711

### **Used categories:**

- Crop category.
- Non crop category.
- Agricultural material and implements purchase.

**Sahos** product is designed to cater the emergency credit needs of natural disaster victims. Members can use this loan for purposes related to disaster preparedness, for survival during disaster and also for meeting expenses during the post disaster period.

Loan limit : Up to Tk 15,000

Borrowers : 291

Outstanding : Tk 1,610,618





## Water Credit

In July 2014, POPI conducted a survey on water and sanitation situation in 4 Upazilas of Kishoreganj district and found that 91.6 percent population had access to tube-well water. Many households who did not have their own tube well had to collect water from their neighbor's tube wells, sometimes far from their homes. Women and girls had to spend much of their time and energy for fetching water. They suffered from inferiority as they were to collect water from others tube well.

The findings on sanitary latrine and WASH situations were much below than acceptable standard. Only 25.18 percent households used sanitary latrine, and a significant number of

households used pit latrines which were not safe as well as were uncomfortable. The households who had no latrines, would practice open defecation. In many cases they were to wait until the sunset. It was very embarrassing especially for women and girls. Many household had plan to set up their own water sources and improved latrine but could not do so due to financial resource constraints. In 2014, to address the people's credit and technical needs for installing/creating WaSH infrastructures, POPI initiated this water credit program entitled "Rural People's Access to Congenial and Environment viable water and sanitation facilities (RACE)".



## *Water credit features* loan limit Tk-80,000/=

### *Water loan Products*

*Shallow Hand Tube Well, Deep Tube Well, Submersible Pump, Water Filter, Water Renovation, Rain Water Harvesting System, Household Water Connection*

**# of borrower : 1366**  
**Disbursement: Tk 3, 76, 89,000**

### *Sanitation loan Products*

*Ring Slab Latrine, Twin Pit Latrine, Offset Pit Latrine, Toilet with Septic Tank, Sanitation Renovation*

**# of borrower : 646**  
**Disbursement: Tk 1, 47, 19,000**



Income Generating Activities

## ENRICH, an approach of poverty reduction and human development

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is an idea or concept of whole family development. Along with covering education and health it also facilitates for the best utilization of the existing capabilities and resources of the poor households. Through this program POPI has been contributing to poverty reduction by offering micro-finance services for IGA, Livelihood improvement and Asset Creation. ENRICH member can take loans for more than one activity under IGA and can use this loan for multiple economic activities with potential for productivity growth. The Asset Creation Loan has been designed to assist the household in acquiring any kind of productive asset and the Livelihood Improvement Loan offers to meet up the family consumption, purchase of necessary household gadgets, and taking other actions related to livelihood improvement.

Loan limit : Up to Tk 10,00,000  
 Borrowers : 331  
 Outstanding : Tk 14,210,000

**Borrowers for IGA: 65**  
**Amount: Tk 82,70,000**

**Borrowers for Livelihood Improvement: 65**  
**Amount: Tk 1,00,000**

**Asset Creation**  
**Borrowers: 201**  
**Amount: Tk 58,40,000**



Annual Report 2018

## Micro-Finance Highlights as of June'2018

Member  
174471

Borrower  
135930

Disbursement  
Tk 749.11  
(crore)

Recovery  
Tk 648.87  
(crore)

Outstanding  
Tk 423.44  
(crore)

Savings  
Balance  
Tk 153.54  
(crore)

### Staff Information of POPI (as on June 2018)

Level			Total
Core staff	1069	229	1298
Project staff	208	164	372
Volunteer	128	728	856
Total	1405	921	2526

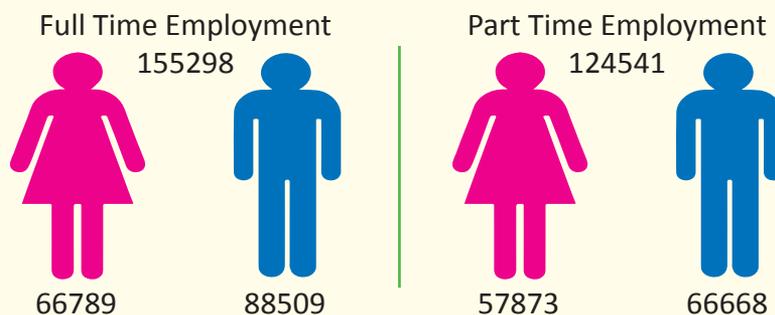


## Employment Generation

POPI offers diversified loan products named AGROSOR, JAGORON, BUNIAD, SUFOLON, SAHOS etc. and these products are developed considering the economic background/capacity/category of the beneficiaries, crop seasonality and incidence of natural disaster. The prime goal of micro finance program through these products is to contribute in poverty reduction, employment creation and income generation of the program participants. As of June 2018, a

total of 1, 64,012 people were enrolled with POPI as its MF program participants. Out of them 1, 35,930 (82.87%) program participants received loan assistance from POPI and invested the loan amount for implementing income generating activities. These investments created opportunities for both self and wage employment (part time and full time) of 2, 79,859 people. On an average two employment opportunities were created by each loan.

### *Employment Generated in 2017-2018*



## Habiba Akhter An employment creator

Habiba Akhter's owned a small plot of agriculture land. The income from this piece of land was insufficient to meet the family needs. Along with tilling their piece of land her husband had to work as wage labourer for survival. There is a beel (marshland) in front her house. Sitting in her yard, Habiba used to think and dreamt of duck rearing there. But due to her family's hand to mouth condition she could not materialize her dream. At last an opportunity arrived. Habiba became a member of POPI and after receiving training on duck rearing; she borrowed an amount of Tk 10000 and started to fulfill her dream. Soon after that she received a higher training on duck hatching and in 2013 she again borrowed an amount of Tk 50000 from POPI. Habiba and her husband arranged some additional money by keeping their agriculture land mortgaged out and thus they managed to arrange a total of Tk 2,50,000 to invest in a duck hatchery business. Along with the eggs from

their own ducks farm, eggs started to come from every corner of their village to be hatched. Now it is busy hatchery and this initiative has created 5 full time employments including her husband. Last year a total of Tk 4,50,000 was earned as net profit from this venture. With this income Habiba has purchased 80 decimal of land, have been able to release their mortgaged out land and also purchased a small pond next to her house. Thus Habiba has emerged as a successful small entrepreneur and an employment creator.



Annual Report 2018



# ORGANIZATIONAL AFFAIRS AND DEVELOPMENT

## *Peoples Academy for Role Transfer (PART)*

Peoples Academy of Role Transfer (PART) as a supporting unit of POPI, since its establishment in 2005, has been rendering very useful services in achieving POPI's long term development objectives and goal. It has been playing very vital role by offering venue and services to the local, national and international organizations, public and corporate sector entities. PART campuses, one situated at Batrish of Kishoreganj District HQ, and another at Jamalpur of Bhairab Upazila are well equipped with state of art facilities including air-conditioned lecture/ class rooms to organize residential trainings, seminar, workshop and meetings. PART centers are equipped with adequate number of well furnished air-conditioned and normal guest rooms along with multiple dining facilities to accommodate more than one event at a time. Through renovation and installation of advance facility (lift, deluxe rooms and Wi-Fi) its capacity and comfort has been further enhanced this year.



In 2017-2018, a total of 3815 participants received training from PART venues. At total of 135 events were organized in the above stated 2 campuses.

### Contact with

- PART Kishoreganj Sadar  
Email: [popipart@yahoo.com](mailto:popipart@yahoo.com)  
[kishoreganj@partbd.org](mailto:kishoreganj@partbd.org)  
Cell: 8801711683182.
- PART Jamalpur, Bhairab  
Email: [info@partbd.org](mailto:info@partbd.org)  
Cell: 01715980708
- Web: [www.partbd.org](http://www.partbd.org)

## PART Transport

POPI transport established in 2012 is a sister concern of POPI- PART. It provides carrying service to the development organizations, government agencies and general public as well. The system has two pick-up vans operated by three regular staffs. The transport system was also made available to serve to response any emergency need.

- Total income Tk. 4211349
- Total expenditures Tk. 2672930
- Surplus Tk. 1538419

## *POPI Integrated Farm*



POPI breeding farm at Singimari, Hatibandha

On around 4.50 acres of lands with the objective to supply healthy calves/cows, goat, hens and saplings to the poor people and targeted beneficiaries for conducting EIG activities, an integrated firm was established in Sringamari, Hatibandha of Lalmonirhat District. As an integrated enterprise it is equipped with cow shed, goat breeding shed, poultry farm, fish pond/nursery, plant nursery, fodder cultivation plots, vegetable garden and mini orchard.



# Chapter - 5

*Cash  
Flows*

*Profit Or Loss  
Or Other  
Comprehensive  
Income*

*Financial  
Position*

*Performance  
Analysis*

*Receipts  
and  
Payments*

*Changes in  
Capital  
Fund*

*Credit  
Rating*

*Portfolio  
Report*

INDEPENDENT AUDITORS' REPORT  
TO THE MEMBERS OF GENERAL BODY

We have audited the accompanying Consolidated Statement of Financial Position of **People's Oriented Program Implementation (POPI)**, 5/11-A, Block-E, Lalmatia, Dhaka-1207 as at June 30, 2018 and the related Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Cash Flows, Consolidated Statement of Changes in Capital Fund, Consolidated Statement of Receipts & Payments and other explanatory notes for the year ended on that date with the books of accounts, vouchers and other relevant papers and documents as maintained by the Authority. Preparation of the financial statements is the responsibility of the Authority. Our responsibility is to express an independent opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted in Bangladesh. Those standards require that, we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above, present fairly in all material respect, the consolidated financial position of **People's Oriented Program Implementation (POPI)** as at June 30, 2018 and the results of its activities for the year then ended and comply with the Foreign Donations (Voluntary Activities) Regulation Ordinance, 2016 and other applicable laws and regulations.

**SUBJECT TO THE FOREGOING COMMENTS WE REPORT THAT:**

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- In our opinion, proper books of accounts have been kept by the project as required by law;
- The financial statements dealt with by this report are in agreement with the books of accounts maintained by the Organization;
- There are no misrepresentations and short comings in the financial statements.
- The entire activities of the programs have been implemented by **People's Oriented Program Implementation (POPI)** and the expenditures were for the programs only.

Place: Dhaka  
Date: 23 September, 2018



  
SHAFIQ BASAK & CO.  
CHARTERED ACCOUNTANTS

People's Oriented Program Implementation (POPI)  
Consolidated Statement of Financial Position  
As at 30 June 2018

Particulars	Notes Ref.	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Properties and Assets:</b>					
<b>Non-Current Assets</b>					
		<b>113,361,444</b>	<b>313,395,831</b>	<b>426,757,275</b>	<b>412,861,010</b>
Property, Plant & Equipment	6.00	113,361,444	311,850,050	425,211,494	411,042,444
Intangible Asset	7.00	-	1,545,781	1,545,781	1,818,566
<b>Current Assets</b>					
		<b>64,964,331</b>	<b>4,978,527,776</b>	<b>5,043,492,107</b>	<b>3,789,357,802</b>
Loan to Member's	8.00	-	4,234,442,794	4,234,442,794	3,272,600,352
Investment in Fixed Deposit	9.00	-	488,804,739	488,804,739	323,731,911
Accounts Receivables	10.00	2,318,290	27,130,405	29,448,695	22,394,230
Advance, Deposit & Prepayments	11.00	25,964,712	26,238,776	52,203,488	42,246,718
Stock & Stores	12.00	-	369,998	369,998	557,126
Unsettled Staff Advance	13.00	-	24,629,929	24,629,929	22,294,587
Biological Assets	14.00	-	17,166,725	17,166,725	14,708,535
Cash in Hand	15.00	42,372	13,213,515	13,255,887	3,128,056
Cash at Bank	16.00	36,638,957	146,530,895	183,169,852	87,696,287
<b>Total Properties and Assets</b>		<b>178,325,775</b>	<b>5,291,923,607</b>	<b>5,470,249,382</b>	<b>4,202,218,812</b>
<b>Capital Fund and Liabilities</b>					
<b>Capital Fund</b>					
		<b>82,129,710</b>	<b>728,554,425</b>	<b>810,684,135</b>	<b>599,950,592</b>
Donor's Fund	17.00	-	33,865,573	33,865,573	33,865,573
Cumulative Surplus	18.00	23,584,710	489,318,969	512,903,679	328,502,457
Statutory Reserve Fund	19.00	-	54,368,775	54,368,775	34,931,812
Revaluation Reserve Fund	20.00	58,545,000	110,565,155	169,110,155	166,669,655
Provision for Unsettled Staff Advance	21.00	-	-	-	5,000,000
LLP on Standard Loan	34.00	-	40,435,953	40,435,953	30,981,095
<b>Non-Current Liabilities</b>					
		<b>2,165,299</b>	<b>2,147,641,789</b>	<b>2,149,807,088</b>	<b>1,294,606,208</b>
Loan from PKSF	22.00	-	298,816,660	298,816,660	543,187,492
Loan from Commercial Banks	23.00	-	603,699,763	603,699,763	34,867,140
Loan NBFIs & Others Institutions	24.00	-	159,889,658	159,889,658	88,193,921
Loan from Other Sources	25.00	-	3,085,000	3,085,000	-
Emergency Fund	26.00	-	160,623,095	160,623,095	119,523,248
Gratuity Fund	27.00	2,165,299	284,856	2,450,155	8,687,700
Member's Savings Deposit	32.00	-	921,242,757	921,242,757	500,146,707
<b>Current Liabilities</b>					
		<b>94,030,766</b>	<b>2,415,727,393</b>	<b>2,509,758,159</b>	<b>2,307,662,012</b>
Loan from PKSF	28.00	-	375,599,999	375,599,999	103,187,507
Loan from Commercial Banks	29.00	-	1,017,582,605	1,017,582,605	1,058,734,777
Loan NBFIs & Others Institutions	30.00	-	35,866,631	35,866,631	66,292,569
Loan from Other Sources	31.00	-	14,100,000	14,100,000	-
Member's Savings Deposit	32.01	-	614,161,838	614,161,838	750,220,061
Provision for Member Savings Interest	33.00	-	4,911,396	4,911,396	2,063,711
Loan Loss Provision	34.01	-	127,117,942	127,117,942	83,096,981
Accounts Payable	35.00	58,362,081	180,983,441	239,345,522	20,417,076
Other Liabilities	36.00	35,668,685	45,403,541	81,072,226	223,649,330
<b>Total Capital Fund and Liabilities</b>		<b>178,325,775</b>	<b>5,291,923,607</b>	<b>5,470,249,382</b>	<b>4,202,218,812</b>

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

  
Director (F & A)

  
Executive Director

  
Chairperson

Signed in terms of separate report of audit date annexed.

Place: Dhaka  
Dated: 23 September 2018



  
Shafiq Basak & Co.  
Chartered Accountants

People's Oriented Program Implementation (POPI)  
Consolidated Statement of Profit or Loss or Other Comprehensive Income  
For the year ended 30 June 2018

Particulars	Notes Ref.	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Income</b>					
Micro Finance Revenue	37.00	-	909,932,790	909,932,790	640,879,269
Interest Income	38.00	1,796,191	20,726,736	22,522,927	13,054,103
Other Income	39.00	51,071	97,644	148,715	105,919
<b>Total Income from Operations</b>		<b>1,847,262</b>	<b>930,757,170</b>	<b>932,604,432</b>	<b>654,039,291</b>
		-	308,409,171	308,409,171	211,924,364
Interest Expense	40.00	-	237,479,636	237,479,636	184,604,355
Loan Loss Expense		-	70,929,535	70,929,535	27,320,009
<b>Financial Margin</b>		<b>1,847,262</b>	<b>622,347,999</b>	<b>624,195,261</b>	<b>442,114,927</b>
Grant Income	41.00	220,509,051	9,930,548	230,439,599	195,089,008
<b>Operational Surplus</b>		<b>222,356,313</b>	<b>632,278,547</b>	<b>854,634,860</b>	<b>637,203,935</b>
<b>Expenditure</b>					
Salaries and Benefits	42.00	44,911,086	325,161,721	370,072,807	310,924,502
Social Development Program Cost	43.00	143,285,650	-	143,285,650	108,010,407
Office Rent		3,183,753	21,968,833	25,152,586	22,378,467
Repair & Maintenance		426,372	2,942,618	3,368,990	3,959,965
Utilities		962,072	3,877,326	4,839,398	4,759,711
Postage & Telephone		1,635,773	4,377,068	6,012,841	4,809,880
Entertainment		405,698	2,296,040	2,701,738	2,211,036
Printing & Stationery		1,627,046	7,947,565	9,574,611	10,695,282
Fuel & Lubricants		763,985	6,100,386	6,864,371	6,278,281
Travelling & Conveyance		6,847,622	8,052,201	14,899,823	12,834,486
Newspaper & Periodicals		59,423	337,928	397,351	208,165
Bank Charge & Commission		462,297	3,667,952	4,130,249	2,976,521
Training & Development	44.00	-	2,714,401	2,714,401	4,424,174
Legal Expenses		35,927	3,375,527	3,411,454	2,118,665
Registration & Renewals		230,153	574,591	804,744	730,110
Audit, Monitoring & Evaluation	45.00	382,263	1,282,040	1,664,303	1,609,783
Depreciation Expense		5,747,098	3,455,249	9,202,347	9,367,371
Amortization		-	272,785	272,785	320,924
Other Operating Expenses	46.00	2,295,793	25,326,158	27,621,951	24,759,880
Income Tax Expense	47.00	-	4,617,919	4,617,919	230,648
<b>Total Expenditure</b>		<b>213,262,011</b>	<b>428,348,308</b>	<b>641,610,319</b>	<b>533,608,258</b>
<b>Net Surplus</b>		<b>9,094,302</b>	<b>203,930,239</b>	<b>213,024,541</b>	<b>103,595,677</b>
<b>Total</b>		<b>1,847,262</b>	<b>930,757,170</b>	<b>932,604,432</b>	<b>654,039,291</b>

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

  
Director (F & A)

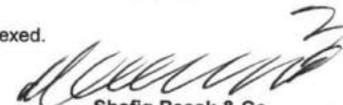
  
Executive Director

  
Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka  
Dated: 23 September 2018



  
Shafiq Basak & Co.  
Chartered Accountants

People's Oriented Program Implementation (POPI)  
Consolidated Statement of Cash Flows  
For the year ended 30 June 2018

Particulars	30 June 2018			30 June 2017
	SDP	MF	Total	Total
<b>Cash Flows from Operating Activities</b>				
Excess of Income over Expenditure	9,094,302	203,930,239	213,024,541	103,595,677
<b>Add: Amount as Non-Cash Items</b>	(212,291,104)	237,972,149	25,681,045	(32,015,970)
Loan Loss Expense	-	70,929,535	70,929,535	27,320,009
Amortization	-	272,785	272,785	320,924
Depreciation Expense	5,747,098	3,455,249	9,202,347	9,367,371
Interest on Member's Savings	-	52,823,312	52,823,312	44,630,495
Gratuity Expense	-	8,310,052	8,310,052	8,319,025
Unsettled Staff Advance Expense	-	-	-	3,000,000
Interest Expenses	-	126,229,586	126,229,586	55,986,318
Other Expenses	8,240,505	15,679,631	23,920,136	38,619,095
Grant Receivable	(220,509,051)	(9,930,548)	(230,439,599)	(195,089,008)
Interest Receivable	(1,511,589)	(16,694,180)	(18,205,769)	(5,845,025)
Other Income	(4,258,067)	(13,103,273)	(17,361,340)	(18,645,174)
<b>Adjustment for Other Accounts:</b>	<b>(6,437,358)</b>	<b>(1,024,050,894)</b>	<b>(1,030,488,252)</b>	<b>(1,076,823,045)</b>
Micro Credit Loan Disbursement	-	(1,052,792,672)	(1,052,792,672)	(980,040,476)
Accounts Receivable	23,097,129	2,314,585,295	2,337,682,424	1,535,149,477
Advance, Deposit & Prepayments	(5,717,992)	(282,511)	(6,000,503)	(21,201,086)
Stock and Stores	-	(2,930,970)	(2,930,970)	(3,804,717)
Unsettled Staff Advance	-	(2,335,342)	(2,335,342)	(636,128)
Biological Assets	750,289	(449,820)	300,469	805,781
Accounts Payable	(24,943,144)	(2,348,881,188)	(2,373,824,332)	(1,655,638,795)
Emergency Fund	-	68,914,342	68,914,342	50,943,322
Gratuity Fund	376,360	121,972	498,332	(2,400,423)
<b>(A) Net Cash from/ (Used) in Opt. Activities</b>	<b>(209,634,160)</b>	<b>(582,148,506)</b>	<b>(791,782,666)</b>	<b>(1,005,243,338)</b>
<b>Cash Flow from Investing Activities:</b>				
Fixed Assets Purchase	(8,272,911)	(11,952,229)	(20,225,140)	(10,849,500)
Investment in Fixed Deposit	2,541,350	(135,871,813)	(133,330,463)	(67,966,115)
<b>(B) Net Cash from/ (Used) in Invt. Activities</b>	<b>(5,731,561)</b>	<b>(147,824,042)</b>	<b>(153,555,603)</b>	<b>(78,815,615)</b>
<b>Cash Flow from Financing Activities:</b>				
Loan from PKSF	-	28,041,660	28,041,660	30,983,331
Loan from Banks	-	399,317,035	399,317,035	591,171,233
Loan from Others Organizations	-	98,913,491	98,913,491	63,802,431
Loan from Others Sources	-	16,885,000	16,885,000	-
Member's Savings Deposit	-	270,577,917	270,577,917	236,608,233
Provision for Member Savings Interest	-	(2,789,499)	(2,789,499)	(2,063,307)
Other Liabilities	234,192,992	7,505,266	241,698,258	187,086,059
<b>(C) Net Cash Used in Financing Activities</b>	<b>234,192,992</b>	<b>818,450,870</b>	<b>1,052,643,862</b>	<b>1,107,587,980</b>
<b>Net Increase/(Decrease) (A+B+C)</b>	<b>18,827,271</b>	<b>88,478,322</b>	<b>107,305,593</b>	<b>23,529,027</b>
Opening Cash & Cash Equivalent	17,854,058	72,970,285	90,824,343	67,295,316
Decrease of Cash & Cash Equivalent	-	(1,704,197)	(1,704,197)	-
<b>Closing Cash &amp; Cash Equivalent</b>	<b>36,681,329</b>	<b>159,744,410</b>	<b>196,425,739</b>	<b>90,824,343</b>

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

  
Director (F & A)

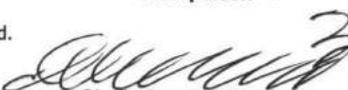
  
Executive Director

  
Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka  
Dated: 23 September 2018



  
Shafiq Basak & Co.  
Chartered Accountants

People's Oriented Program Implementation (POPI)  
Consolidated Statement of Changes in Capital Fund  
For the year ended 30 June 2018

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 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)
Transfer to Reserve Fund	-	(19,436,963)	19,436,963	-	-	9,454,858	9,454,858
Revaluation Reserve	-	-	-	2,440,500	-	-	2,440,500
<b>As at 30 June 2018</b>	<b>33,865,573</b>	<b>512,903,679</b>	<b>54,368,775</b>	<b>169,110,155</b>	<b>-</b>	<b>40,435,953</b>	<b>810,684,135</b>
Balance as at 01 July 2016	33,865,573	235,718,439	23,905,903	25,704,207	3,800,000	22,285,341	345,279,463
Surplus during the year	-	103,595,677	-	-	-	-	103,595,677
Adjustment during the year	-	214,250	-	-	-	-	214,250
Reserve during the year	-	-	-	-	1,200,000	8,695,754	9,895,754
Transfer to Reserve Fund	-	(11,025,909)	11,025,909	-	-	-	-
Revaluation Reserve	-	-	-	140,965,448	-	-	140,965,448
<b>As at 30 June 2017</b>	<b>33,865,573</b>	<b>328,502,457</b>	<b>34,931,812</b>	<b>166,669,655</b>	<b>5,000,000</b>	<b>30,981,095</b>	<b>599,950,592</b>

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

  
Director (F & A)

  
Chairperson

Place: Dhaka  
Dated: 23 September 2018

Signed in terms of separate report of even date annexed.

  
Shafiq Basak & Co.  
Chartered Accountants



PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)  
Consolidated Statement of Receipts and Payments  
For the year ended 30 June 2018

Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>RECEIPTS:</b>					
Opening balance		17,854,058	71,266,088	89,120,146	89,835,013
Cash in Hand		81,118	3,046,938	3,128,056	2,155,558
Cash at Bank		17,772,940	69,923,347	87,696,287	87,679,455
Decrease of Cash & Bank		-	(1,704,197)	(1,704,197)	-
<b>Items of Statement of Profit or Loss</b>		<b>18,255,573</b>	<b>910,332,223</b>	<b>928,587,796</b>	<b>667,006,612</b>
Service Charge on Microcredit loan		-	897,407,787	897,407,787	634,712,914
Bank Interest		168,691	1,078,461	1,247,152	1,018,245
Interest on fixed deposit		115,911	2,264,528	2,380,439	5,488,640
Admission Fee		-	790,695	790,695	952,355
Pass Book		-	989,855	989,855	2,283,595
Format Sales		-	903,765	903,765	-
Accounts Closing Fee		-	-	-	150
Penalty from Clients		-	-	-	590
Surrender Income		-	-	-	169,597
Productive Goods Sales		51,071	1,155,210	1,206,281	1,012,754
Gain on Biological Asset		-	1,068,272	1,068,272	1,799,109
Interest on Housing Loan (Staff)		-	252,910	252,910	275,518
Write off Loan recovery		-	214	214	15,434
Write off Service charge recovery		-	27	27	1,577
Philips Goods Sales Income		-	13,303	13,303	15,279
SFF Late Fee		-	7,060	7,060	16,111
Membership Subscription		-	2,100	2,100	-
Recruiting Fee		-	114,370	114,370	132,850
Staff House Rent		460,953	1,542,886	2,003,839	1,792,345
Training Fee		9,531,838	-	9,531,838	10,058,039
Contribution from Project Expense		7,530,785	-	7,530,785	4,491,962
Sale of Asset		26,000	-	26,000	91,118
Other Income		370,324	2,740,780	3,111,104	2,678,430
<b>Items of Statement of Financial Position</b>		<b>334,146,587</b>	<b>13,523,135,399</b>	<b>13,857,281,986</b>	<b>10,387,286,952</b>
Microcredit Recovery	48.00	-	6,438,310,328	6,438,310,328	4,649,957,524
<b>Encashment of Fixed Deposits</b>		<b>2,541,350</b>	<b>187,961,486</b>	<b>190,502,836</b>	<b>218,251,409</b>
Interest On Savings FDR		-	100,462,918	100,462,918	150,779,062
Interest on Surplus FDR		-	40,157,500	40,157,500	19,433,909
Interest on General FDR		2,541,350	47,341,068	49,882,418	48,038,438
<b>Accounts Receivable</b>		<b>23,097,129</b>	<b>2,323,361,787</b>	<b>2,346,458,916</b>	<b>1,526,374,278</b>
Accrued Interest on fixed deposit		-	-	-	16,667
Grant Receivable Received		-	3,976,405	3,976,405	4,392,839
Hire purchase Receivable-Motorcycle		-	336,995	336,995	205,756
Sundry Debtor		112,268	-	112,268	2,200
Inter Unit Loan Received	49.00	22,984,861	2,319,048,387	2,342,033,248	1,521,756,816
<b>Advance, Deposit &amp; Prepayments</b>		<b>9,635,312</b>	<b>25,773,825</b>	<b>35,409,137</b>	<b>22,090,179</b>
Advance		9,635,312	15,529,449	25,164,761	12,907,011
Staff Loan		-	8,640,902	8,640,902	8,475,811
Housing Loan (Staff)		-	233,474	233,474	207,357
Loan to VCP Project		-	1,370,000	1,370,000	500,000



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
Stock of Philips Goods		-	91,414	91,414	97,240
Unsettled Staff Advance		-	84,400	84,400	-
Biological Asset		1,036,440	35,374	1,071,814	1,743,261
<b>External Loan Received</b>		-	<b>3,283,050,000</b>	<b>3,283,050,000</b>	<b>2,720,300,000</b>
Loan from PKSF	50.00	-	450,000,000	450,000,000	431,500,000
Loan from Banks	51.00	-	2,717,050,000	2,717,050,000	2,215,800,000
Loan from NBFi & Other Institutions	52.00	-	116,000,000	116,000,000	73,000,000
<b>Loan from Members</b>		-	<b>18,460,000</b>	<b>18,460,000</b>	-
Loan from Member's-Long		-	3,435,000	3,435,000	-
Loan from Member's-Short		-	15,025,000	15,025,000	-
Emergency Fund		-	73,106,340	73,106,340	54,996,851
Gratuity Fund		763,959	8,114,338	8,878,297	7,847,310
<b>Member's Savings Collection</b>		-	<b>1,093,325,271</b>	<b>1,093,325,271</b>	<b>867,494,589</b>
General Savings		-	705,305,732	705,305,732	577,839,110
Special Savings		-	298,270,311	298,270,311	241,207,221
Member SFF		-	80,034,228	80,034,228	48,448,258
Member SFF Fixed		-	9,715,000	9,715,000	-
<b>Accounts Payable</b>		<b>1,014,508</b>	<b>57,056,032</b>	<b>58,070,540</b>	<b>42,542,841</b>
Provident Fund		-	32,759,541	32,759,541	28,589,773
Liabilities to MDF-PHC		-	739,226	739,226	-
Suchala Project		-	159,200	159,200	-
Revolving Loan Fund-LIFT		-	5,000,000	5,000,000	-
Advance Received-Enrich		-	4,489,471	4,489,471	290,405
Advance Received-Enrich GoB		-	4,704,000	4,704,000	-
Advance Received-PACE		-	9,000,000	9,000,000	12,000,000
Advance Received-LIFT		-	-	-	1,473,000
Bills Payable		1,014,508	-	1,014,508	-
Sundry Payable		-	204,594	204,594	189,663
<b>Other Liabilities</b>		<b>296,057,889</b>	<b>14,404,804</b>	<b>310,462,693</b>	<b>275,591,470</b>
Client Premium Received		-	-	-	5,648,155
CWF		-	3,284,123	3,284,123	3,136,963
Staff DSF/SFF		-	10,836,681	10,836,681	8,118,925
Utilizable Grant Fund		295,756,474	-	295,756,474	253,636,891
Security Money		301,415	284,000	585,415	5,050,536
<b>Total Receipts</b>		<b>370,256,218</b>	<b>14,504,733,710</b>	<b>14,874,989,928</b>	<b>11,144,128,577</b>



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>PAYMENTS:</b>					
<b>Items of Statement of Profit or Loss</b>		<b>221,452,375</b>	<b>468,429,835</b>	<b>689,882,210</b>	<b>617,966,602</b>
Service Charge Paid on PKSf loan		-	47,188,666	47,188,666	48,177,460
Interest Paid on Member's Savings	53.00	-	11,863	11,863	278,883
Interest on Borrowing to Others	54.00	-	11,226,209	11,226,209	35,726,557
Salaries, Allowance Other Benefits		59,547,453	309,274,303	368,821,756	319,454,569
Social Development Program Cost		141,095,135	-	141,095,135	82,469,993
Office Rent		3,095,993	21,047,216	24,143,209	22,249,797
Printing and Stationery		1,626,724	7,877,757	9,504,481	10,640,708
Traveling and Conveyance		6,771,172	8,029,150	14,800,322	12,703,686
Postage and Telephone		1,567,421	4,543,679	6,111,100	4,809,740
Repair And Maintenance		426,372	2,942,618	3,368,990	3,948,604
Fuel And Lubricant		763,985	6,100,386	6,864,371	6,272,914
Utilities		904,645	4,012,085	4,916,730	4,759,215
Entertainment		405,698	2,296,040	2,701,738	2,198,215
Advertisement		-	757,761	757,761	769,496
News Paper and Periodicals		59,423	337,928	397,351	208,165
Bank Charge and Commission		462,297	3,402,596	3,864,893	2,230,769
Legal Expenses		35,927	3,375,527	3,411,454	2,072,487
Registration and Renewals		230,153	574,591	804,744	650,110
Training and Development		-	2,585,507	2,585,507	3,808,079
Software Development Expense		-	4,905,518	4,905,518	5,512,645
Photocopy		-	604,696	604,696	696,357
Wages		1,447,820	6,731,022	8,178,842	5,559,720
Poultry Feed Cost		-	18,950	18,950	72,868
Livestock Feed Cost		-	102,884	102,884	-
Fish Cost		-	42,007	42,007	15,430
Gardening Cost		-	93,825	93,825	106,365
Medicine Cost		-	16,539	16,539	27,050
Incentive		-	1,699,393	1,699,393	812,145
Donation and Subscription		23,000	2,484,053	2,507,053	2,418,544
Exhibition & Demonstration		-	460,887	460,887	30,000
Medical Instruments		-	-	-	3,613
Recruiting Expenses		404,892	29,004	433,896	293,466
Other Expenses		2,169,922	211,632	2,381,554	4,916,717
Land and Holding Tax		-	26,300	26,300	19,506
Tax on FDR Interest		-	1,325,100	1,325,100	-
Insurance		57,080	55,276	112,356	53,824
Education Program		-	3,500,000	3,500,000	-
Education Program Expense (Enrich)		-	1,330,390	1,330,390	15,541,992
Health Program Expense (Enrich)		-	1,559,946	1,559,946	13,191,679
Operating Expense (Enrich)		-	4,658,962	4,658,962	3,142,316
Consultancy Fee		-	832,040	832,040	802,400
Vaccination Program Cost		-	2,300	2,300	1,288
Service Charge Rebate		-	65,926	65,926	15,454
Membership Fee		-	245,500	245,500	84,000
Maturity Claim		-	-	-	22,200
Audit Monitoring		357,263	-	357,263	587,383
Senior Citizen-Operation Cost		-	1,843,803	1,843,803	610,193
<b>Items of Statement of Financial Position</b>		<b>112,122,514</b>	<b>13,876,559,465</b>	<b>13,988,681,979</b>	<b>10,435,337,632</b>
Fixed Assets purchase		8,272,911	11,952,229	20,225,140	10,849,500
Microcredit Disbursement	55.00	-	7,491,103,000	7,491,103,000	5,629,998,000



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Investment on fixed deposit</b>		-	<b>323,833,299</b>	<b>323,833,299</b>	<b>286,217,524</b>
Interest On Savings FDR		-	94,181,806	94,181,806	179,480,615
Interest on Surplus FDR		-	65,000,000	65,000,000	30,236,909
Interest on General FDR		-	164,651,493	164,651,493	76,500,000
<b>Accounts Receivable</b>		-	<b>8,776,492</b>	<b>8,776,492</b>	<b>2,724,801</b>
Grant Receivable		-	4,209,192	4,209,192	1,473,000
Hire purchase Receivable-Motorcycle		-	4,567,300	4,567,300	1,251,801
<b>Advance, Deposit &amp; Prepayments</b>		<b>15,353,304</b>	<b>26,056,336</b>	<b>41,409,640</b>	<b>31,791,265</b>
Advance payment		15,341,714	25,630,252	40,971,966	27,024,684
Loan to VCP Project		-	158,333	158,333	2,635,555
Loan to Enrich-GoB		-	4,000	4,000	-
Advance Income Tax		11,590	263,657	275,247	581,026
Staff Loan		-	94	94	-
Housing Loan (Staff)		-	-	-	1,550,000
<b>Stock &amp; Stores</b>		-	<b>3,022,384</b>	<b>3,022,384</b>	<b>3,901,957</b>
Stock Item		-	5,493	5,493	40,629
Stock of Poultry Feed		-	207,208	207,208	1,537,086
Stock of Livestock Feed		-	2,809,683	2,809,683	2,324,242
Unsettled Staff Advance		-	2,419,742	2,419,742	636,128
Biological Asset		286,151	485,194	771,345	937,480
<b>External Loan Refund</b>		-	<b>2,756,777,814</b>	<b>2,756,777,814</b>	<b>2,034,343,005</b>
Loan Refund to PKSF	56.00	-	421,958,340	421,958,340	400,516,669
Loan Refund to Banks	57.00	-	2,317,732,965	2,317,732,965	1,618,865,680
Loan Refund to Other Organizations	58.00	-	17,086,509	17,086,509	14,960,656
<b>Other Liabilities</b>		<b>61,864,897</b>	<b>6,899,538</b>	<b>68,764,435</b>	<b>88,505,411</b>
Client Premium Refund		-	-	-	6,538,990
CWF		-	1,572,638	1,572,638	1,679,222
Staff DSF/SFF		-	5,252,900	5,252,900	5,851,343
Grant Fund Transfer to Projects		61,745,389	-	61,745,389	69,352,439
Grant Fund Return to Donor		119,508	-	119,508	2,366,424
Security Money		-	74,000	74,000	2,716,993
Emergency Fund		-	4,191,998	4,191,998	4,053,529
<b>Members Saving Refund</b>		-	<b>822,747,354</b>	<b>822,747,354</b>	<b>630,886,356</b>
General Savings		-	516,622,978	516,622,978	403,676,373
Special Savings		-	262,397,684	262,397,684	200,750,802
Member SFF		-	41,246,692	41,246,692	26,459,181
Member SFF Fixed		-	2,480,000	2,480,000	-
<b>Provision for Savings</b>		-	<b>2,789,499</b>	<b>2,789,499</b>	<b>2,064,773</b>
Provision for GS Interest		-	-	-	1,466
Provision for SFF Interest		-	2,789,499	2,789,499	2,063,307



Particulars	Notes	30 June 2018			30 June 2017
		SDP	MF	Total	Total
<b>Loan Refund to Members</b>		-	<b>1,575,000</b>	<b>1,575,000</b>	-
Loan Refund to Member's-LT		-	350,000	350,000	-
Loan Refund to Member's-ST		-	1,225,000	1,225,000	-
<b>Accounts Payable</b>		<b>25,957,652</b>	<b>2,405,937,220</b>	<b>2,431,894,872</b>	<b>1,698,180,170</b>
Provident Fund		-	15,737,073	15,737,073	14,231,378
Provision for Expenses		368,000	220,000	588,000	693,305
Accrued Expense		664,159	-	664,159	879,956
Provision for Salary		-	107,606	107,606	-
Liabilities to MDF-PHC		-	422,063	422,063	-
Suchala Project		-	152,000	152,000	122,800
Sundry Payable		-	8,377	8,377	16,391
Revolving Loan Fund-LIFT		-	5,000,000	5,000,000	-
Advance Received (Enrich)		-	4,489,471	4,489,471	6,000,000
Advance Received-Enrich GoB		-	1,200,000	1,200,000	-
Advance Received (PACE)		-	9,000,000	9,000,000	-
Interest Payable		-	89,160,994	89,160,994	26,120,915
Provision for Savings Interest		-	2,801	2,801	-
Provision for Special Savings Interest		-	14,283	14,283	-
Provision for Members loan Interest		-	69,174	69,174	-
Inter Unit Loan Refund	<b>59.00</b>	24,925,493	2,280,353,378	2,305,278,871	1,650,115,425
Gratuity Fund		387,599	7,992,366	8,379,965	10,247,733
<b>Total Payments</b>		<b>333,574,889</b>	<b>14,344,989,300</b>	<b>14,678,564,189</b>	<b>11,053,304,234</b>
<b>Closing Balance</b>		<b>36,681,329</b>	<b>159,744,410</b>	<b>196,425,739</b>	<b>90,824,343</b>
Cash in Hand		42,372	13,213,515	13,255,887	3,128,056
Cash at Bank		36,638,957	146,530,895	183,169,852	87,696,287
		<b>370,256,218</b>	<b>14,504,733,710</b>	<b>14,874,989,928</b>	<b>11,144,128,577</b>

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

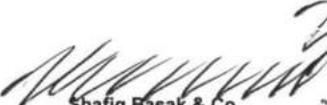
  
Director (F & A)

  
Executive Director

  
Chairperson

Signed in terms of separate report of even date annexed.

Place: Dhaka  
Dated: 23 September 2018

  
Shafiq Basak & Co.  
Chartered Accountants



People's Oriented Program Implementation (POPI)  
Consolidated  
Statement of Performance Analysis

Annexure-A

Performance Parameters	Aspects	Formula	PKSF Standards	FY 2017-2018	FY 2016-2017
Long Term Solvency Indicators	Debt:Capital Ratio	Total Debts/Adjusted Capital Fund	Max 9:1	6.24:1	6.27:1
	Capital Adequacy Ratio	(Adjusted Capital Fund*100)/Total RBA	Min 10%	14.25%	13.63%
	Debt Service Cover Ratio	(Net Income Principal & Service Charge Payable)/Principle & Service Charge Payable	1.25:1	1.07:1	1.25:1
Short Term Solvency Indicators	Current Ratio	Total Current Assets/Total Current Liabilities	Min 2:1	2.01:1	2.02:1
	Liquidity to Savings Ratio	(Total Savings FDR*100)/Total Savings Fund	Min 10%	10.12%	10.18%
Profitability Indicators	Return on Capital	(Net Income*100)/Average Capital Fund	Min 15%	30.20%	25.03%
	Return on Total Assets	(Net Income*100)/Average Total Assets	Min 3%	4.40%	3.00%
Productivity Indicators	Member Per Branch	Total Members/Total Branch	1500-200	887	1029
	Credit Officer: Member	Total Credit Officers/Total Members	1:300-400	1:207	1:239
	Borrower Coverage	Total Borrowers/Total Members	Min 70%	83%	82%
	Credit Officer: Borrower	Total Credit Officers/Total Borrowers	1:240-250	1:171	1:197
	Credit Officer: Total Staff	Total Credit Officer/Total Staff	1:1.5-1.7	1:0.62	1:0.62
	Loan Outstanding per Credit Officer	Total Loan Outstanding/Total Credit Officers	1:25-30	-	1:43.44
Portfolio Quality Indicators	Total Overdue Loan	-	-	190,847,535	124,175,542
	Total Bad Loan	-	-	72,209,376	63,262,161
	On Time Realization (OTR)	(Sum of regular recovered loan balance in the last 12 months*100)/Sum of regular recoverable loan balance in the last 12 months	Min 92%	98%	99%
	Cumulative Recovery Rate (CRR)	(Cumulative Recovery-Advance Recovery-Loan Write off*100)/(Cumulative Recoverable-Advance Recovery+Principal Overdue)	Min 95%	99.32%	99.60%
	Portfolio at Risk (PAR)	(Outstanding Loan of Overdue Loanee*100)/Total Loan Outstanding	Max 10%	4.50%	3.79%
	Good loan as % of total outstanding loans	(Good Loan Outstanding*100)/Total Loan Outstanding	-	95.50%	94.67%



**People's Oriented Program Implementation (POPI)  
Consolidated Statement of Performance Analysis**

**Income and Expenditure Patterns of Latest 05 Years**

**Annexure-A**

Year	Total Income	Total Expenditure	Net Income	Total Income to Total Expenditure %	Disbursement of Loan to POs	Balance of Loan to Program	Total Expenditure to Disbursement of loan to Program %	Total Expenditure to Loan Balance with Program %
FY 2017-2018	1,163,044,031	950,019,490	213,024,541	122.42	7,491,103,000	4,234,442,794	12.68	22.44
FY 2016-2017	849,128,299	745,532,622	103,595,677	113.90	5,629,998,000	3,272,600,352	13.24	22.78
FY 2015-2016	662,588,495	604,473,702	58,114,793	109.61	4,085,365,000	2,339,674,058	14.80	25.84
FY 2014-2015	628,427,452	597,953,977	30,473,475	105.10	3,274,768,000	1,837,440,324	18.26	32.54
FY 2013-2014	377,397,624	346,715,694	30,681,930	108.85	2,892,137,147	1,553,080,371	11.99	22.32



PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)  
Consolidated Portfolio Report  
For the year ended 30 June 2018

Review of Loan Classification and Provisions

(i) Classification of Loan and Loan Loss Provision

Annexure-B

Sl. No.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Rate	Loan Loss Provision on Loan Outstanding
	1	2		3	4	=3*4
1	Good Loan	No Overdue	-	4,043,595,259	1%	40,435,953
2	Watchful	1-30 days	3,037,727	12,913,426	5%	645,671
3	Substandard Loan	31-180 days	34,128,116	55,906,443	25%	13,976,611
4	Doubtful Loan	181-365 days	46,277,834	49,818,290	75%	37,363,718
5	Bad Loan	365 < days	72,209,376	72,209,376	100%	72,209,376
			<b>155,653,053</b>	<b>4,234,442,794</b>		<b>164,631,328</b>

(ii) Loan Loss Provision (LLP) Status of the PO

Particulars	Amount
Required Provision as per MRA Policy	164,631,328
Actual Provision made by the PO	167,553,895
Excess/(Shortfall) of Provision	2,922,567
Comment on LLP for Credit Program	<b>Excess</b>

Disclosure of Written off Loan	
Opening balance of loan write off	178,644,263
Loan write off during the year	-
Write off loan recovered during the year	(214)
Closing balance of Loan Written-off	<b>178,644,049</b>



People's Oriented Program Implementation (POPI)  
Portfolio Report  
For the year ended 30 June 2018

Loan Operational Report for Overall Loan Program Including PKSF  
Funded Other Program & Projects

Annexure-B

Sl. No.	Particulars	FY 2017-2018		FY 2016-2017	
		Amount	% of Individual with sub-total and sub-total with total	Amount	% of Individual with sub-total and sub-total with total
<b>Loan Component</b>					
Jagoron	Jagoron	1,926,763,891	99.34	1,771,462,359	99.24
	RMC	8,358,164	0.43	8,934,307	0.50
	UMC	4,367,430	0.23	4,558,884	0.26
	<b>Sub Total</b>	<b>1,939,489,485</b>	<b>100</b>	<b>1,784,955,550</b>	<b>100</b>
Agrosor	Agrosor	2,164,477,763	99.62	1,377,512,818	99.32
	MEL	8,210,572	0.38	9,427,197	0.68
	<b>Sub Total</b>	<b>2,172,688,335</b>	<b>100</b>	<b>1,386,940,015</b>	<b>100</b>
Sufolon	Sufolon	52,695,827	99.02	33,526,623	98.44
	ASMF	520,883	0.98	531,665	1.56
	<b>Sub Total</b>	<b>53,216,710</b>	<b>100</b>	<b>34,058,288</b>	<b>100</b>
Buniad	Buniad	45,515,610	99.77	3,600,770	96.51
	UPP	103,006	0.23	130,240	3.49
	<b>Sub Total</b>	<b>45,618,616</b>	<b>100</b>	<b>3,731,010</b>	<b>100</b>
Sahos	Sahos	1,608,657	99.88	204,035	99.05
	DMF	1,962	0.12	1,962	0.95
	<b>Sub Total</b>	<b>1,610,619</b>	<b>100</b>	<b>205,997</b>	<b>100</b>
Enrich	IGA	5,854,802	68.45	5,976,788	66.15
	AC	2,645,866	30.93	2,720,680	30.11
	LI	52,727	0.62	337,779	3.74
	<b>Sub Total</b>	<b>8,553,395</b>	<b>100</b>	<b>9,035,247</b>	<b>100</b>
Others	MFTS	886,370	6.68	937,602	1.75
	PLDP-2	1,462,453	11.02	1,689,184	3.15
	MFMSF	163,438	1.23	178,149	0.33
	SL-ME	1,651,861	12.45	-	-
	Flexible	-	-	40,575,927	75.60
	LIFT	9,101,512	68.61	10,293,383	19.18
<b>Sub Total</b>	<b>13,265,634</b>	<b>100</b>	<b>53,674,245</b>	<b>100</b>	
<b>Grand Total</b>		<b>4,234,442,794</b>		<b>3,272,600,352</b>	



People's Oriented Program Implementation (POPI)  
Portfolio Report  
For the year ended 30 June 2018

Member Savings for Overall Loan Program Including PKSF Funded  
Other Program and Projects

Annexure-B

Sl. No.	Particulars	FY 2017-2018		FY 2016-2017	
		Amount	% of Individual with sub-total and sub-total with total	Amount	% of Individual with sub-total and sub-total with total

Savings Component

2. Savings Component Balance	Compulsory Savings	1,145,341,291	74.60	947,835,978	75.87
	Voluntary Savings	263,008,334	17.13	181,691,861	14.54
	Term Savings	127,054,970	8.28	119,836,659	9.59
<b>Grand Total</b>		<b>1,535,404,595</b>	<b>100</b>	<b>1,249,364,498</b>	<b>100</b>

3. Risk Fund Component Balance	Credit Risk Fund	-	-	-	-
	Livestock Risk Fund	-	-	-	-
	Others Risk Fund	160,623,095	100.00	119,523,248	100.00
<b>Grand Total</b>		<b>160,623,095</b>	<b>100</b>	<b>119,523,248</b>	<b>100</b>

4. Other Vital Information	Number of Branch	185	173
	Number of Samity	11,558	11,480
	Number of Member	164,012	177,946
	Number of Borrower	135,930	146,680
	Number of Staff	1,288	1,200
	Borrower:Member	1:0.83	1:0.82
	Average Loan Size Per Member	33,152	45,500





**Ref No** : ACRSL15993/18  
**Company Name** : People's Oriented Program Implementation (POPI)  
**Assigned Ticker** : POPI  
**Activity** : Execution of credit disbursement and skill development programs for the underprivileged men, women, youth and children  
**Incorporated On** : 15th November, 1986  
**Head Office** : House# 5/11-A, Block # E, Lalmatia, Dhaka-1207

**Rating Type** : Corporate / Entity  
**Rating Validity** : 20 Dec 2018  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees

**Rating Summary**

Credit Rating	Current	Previous
Long-Term	A+	A
Short-Term	ST-3	ST-3
Publishing Date	20 Dec 2017	20 Dec 2016

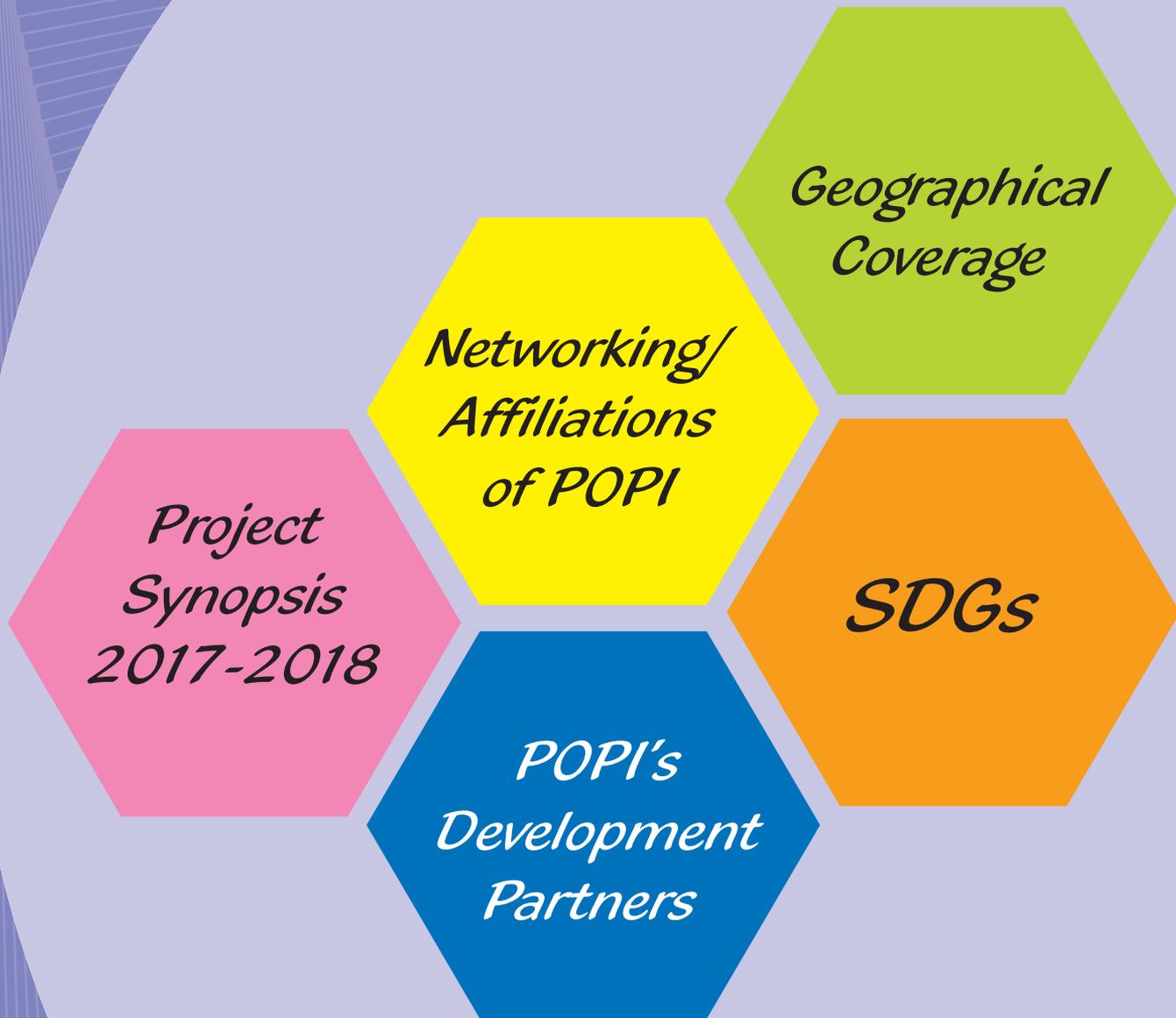
**Rating Explanation**

Rating	Explanation
A+	Investment grade. High credit quality and low expectation of credit risk. When assigned this rating indicates the obligor has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions compared to obligors with higher credit ratings.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY17 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY17.

  
**TAMIM MARZAN HUDA**  
 Chief Operating Officer  
 ARGUS Credit Rating Services Ltd.

# Chapter - 6



## Project Synopsis 2017-2018

Sl	Project Name	Inception	Working Area/Upazila	Focus Components	Supporter(s)/ Development Partner
1	Basic Literacy Project (BLP-64)	July 2017	Karimgang, Tarial, Mithamoin, Kishoreganj	Basic Literacy, Social mobilization, Life skill	GoB
2	Building Resilience of Returning Migrants from the Andaman sea through Economic Reintegration and community Empowerment (DIBPA supported)	August 2016	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 (DIBPA supported)	August 2016	Narsingdi	Reintegration of returning migrants, Resilience building of communities	International Organization for Migration (IOM) in Bangladesh
4	Cultural and Sports Programme	July 2016	Bhairab	Sports and Cultural Programme Social values and ethics	Palli karma Shahayak Foundation (PKSF)
5	Developing technical skill, increasing income and creating employment opportunity of small scale shoe – micro entrepreneurs: Shoe value chain development project under PACE	19 April, 2016	Bhairab	Increase factory level production. Technological support for quality improvement of the products. Linkage development. Support in business promotion, creating employment opportunity and increasing income.	Palli karma Shahayak Foundation (PKSF), IFAD
6	Empowering Local and National Humanitarian Actors (ELNHA)	October 2016	Kishoregonj sadar Tahirpur	Strengthen the capacity of LNHA. Voice raise to create a strong domestic humanitarian agenda, Influence development of partners	Oxfam

Sl	Project Name	Inception	Working Area/Upazila	Focus Components	Supporter(s)/ Development Partner
7	Emergency Humanitarian support to flash flood affected people in Haor areas of Kishoreganj and Sunamganj districts	June 2017	Mithamain	Multipurpose cash grant to the most vulnerable affected people to ensure access to food basic needs.	Oxfam
8	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	September 2014	Bhairab Karimgaonj	Education and Social development Health & Nutrition IGA & Others	Palli Karma - Sahayak Foundation (PKSF)
9	Floating Education and Primary Health Care centre	February 2012	Nikli	Primary education Primary Health Care	POPI own fund
10	Gender and Social Justice Program (GSJP)	January 2012	Kishoregonj Sadar	Human Rights Civil Society mobilization Legal aid to the victims Layers association Follow up and reporting Awareness raising	Ain O Salish Kendra (ASK)
11	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	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

Sl	Project Name	Inception	Working Area/Upazila	Focus Components	Supporter(s)/ Development Partner
12	Inclusive Basic Education for the Hard to Reach Children in Bangladesh	January 2015	Durgapur, Kalmakanda, Mohangonj Khaliajuri	Basic & functional education Adolescent Empowerment Child protection	Stromme Foundation, Hei verden (Norway)
13	ICT based response and support mechanism to address violence against women and girls	November 2017	Narsingdi Sibpur	ICT based response and support	Acid Survival Foundation (ASF)
14	Natun Alo (NAP-2)	July 2011	Madan	Social Development Health and Nutrition Basic and Functional Education Economic Development Disaster Risk Reduction	Stromme Foundation and ERIKS Development Partners
15	POPI-Relief Programme	May 2017	Madan Mohonganj Khaliajuri	Relief and rehabilitation	Stromme Foundation
16	Primary Health Care (PHC)	January 2011	Munshigonj sadar Sirazdikhan Sreenagar Tongibare	Primary health care	ANUKUL FOUNDATION (MDF)
17	Probin Jonogustir Jibonman Unnaan; improvement in quality of life of older people	January 2016	Bhairab	Social centre establishment Health service (para-phygeo therapy), Continue education Improve older people's access to their rights and entitlements	Palli karma Shahayak Foundation (PKSF)

Sl	Project Name	Inception	Working Area/Upazila	Focus Components	Supporter(s)/ Development Partner
18	Rural People's Access to congenial and Environment viable water & sanitation Facilities (RACE) Project	July 2014	Kishoregonj Sadar, Kuliarchar, Bajitpur Bhairab Nikli Pakundia Hussainpur Kotiadi	Safe water Sanitation WaSH Credit Awareness on Hygiene promotion	Water.Org
19	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	April 2012	Nikli and Mithamoin	Economic Justice and empowerment of poor Disaster Management Climate Change adaptation Livelihood Security Rights and Governance	Oxfam
20	Save Urban Child from Hazard job and Linkage with Academy (SUCHALA)	December 2011	Munshiganj Sadar Serajdekhan Tongibare	Study support	ANUKUL FOUNDATION (MDF)
21	School Feeding Program in Poverty Prone Areas (SFP-PPA)	December 2011	Fulbaria Gouripur Haluaghat Kalmakanda	High Energy Biscuit delivery to school children Nutrition and De-Worming Awareness	Directorate of Primary Education (DPE) & WFP
22	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	January 2014	Durgapur Kalmakanda Mohangonj Khaliajuri	People's Organisation Basic & functional education Adolescent Empowerment Economic development Entrepreneurship development. Child protection	Stromme Foundation

SI	Project Name	Inception	Working Area/Upazila	Focus Components	Supporter(s)/ Development Partner
23	SHOUHARDO III	September 2015	Austagram, Itna, Mithamoin, Nikli, Kalmakanda, Khaliajuri, Madan	Agriculture and livelihoods, Health hygiene and Nutrition, Resilience, Women empowerment and governance	USAID & GoB through CARE
24	Small Floating School	1 January 2017	Nikli	Primary education Girls empowerment	Learning for life
25	Vulnerable Group development (VGD) Programme	March 2004	Derai Jamalgonj	Mobilisation and Organisation of beneficiaries Training on Life skills and IGA Savings	Department of Women Affairs (DWA)

## Networking /Affiliations of POPI

**POPI has strong networking with the following Organizations/groups/institutions.**

- 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)
- INAFI – Bangladesh
- Campaign for Popular Education (CAMPE)
- Bangladesh ECD Network (BEN)
- Bangladesh Shishu Adhikar Forum (BSAF)
- CDF (Credit & Development Forum)
- Campaign for Sustainable Rural Livelihoods (CSRL)
- Banking With the Poor Network (BWTP)
- Logo Link Partnership, PRIA, India.
- National Action Coordination Group (NACG)



# Geographical Coverage

5 Divisions, 21 Districts, 134 Upazilas/Thanas, 768 Unions

Division	Districts	Upazilas/Thanas
Dhaka	Dhaka	<b>30 Thanas</b> : Savar , Ashulia ,Turag, Biman Bondar, Uttarkhan, Dakshinkhan, Uttara, Khilkhet, Khilgaon,Gulshan, Badda, Sabujbagh, Sutrapur, Mugda, Jatrabari, Demra, Shampur, Ramna, Kalabagan, Dhanmondi,Wari,Bangshal,Motijheel, Paltan, Tejgaon, Mohammadpur, Adabor, Keraniganj Uttar, Keraniganj Dakshin , Dohar.
	Gazipur	<b>6 Upazilas</b> : Joydebpur, Kaliganj, Sreepur, Kaliakoir, Tongi, Kapasia,
	Kishoreganj	<b>12 Upazilas</b> : Kishoreganj Sadar, Austagram, Bajitpur, Bhairab, Hosenpur, Itna, Karimganj, Katiadi, Kuliarchar, Mitamain, Nikli, Pakundia .
	Munshiganj	<b>5 Upazilas</b> : Munshiganj sadar, Sreenagar, Tangibari, Serajdikhan, Gazaria.
	Narayanganj	<b>7 Upazilas</b> : Narayanganj Sadar, Rupganj, Araihasar, Sonargaon, Bandar,Fatulla, Siddirganj
	Narsingdi	<b>6 Upazilas</b> : Narsingdi Sadar, Shibpur, Raipura, Palash, Belabo, Monohardi.
Mymensingh	Mymensingh	<b>8 Upazilas</b> : Mymensingh Sadar, Gouripur, Iswarganj, Bhaluka, Trishal, Haluaghat, Dhubaura, Fulbaria,
	Netrakona	<b>10 Upazilas</b> : Netrakona Sadar, Durgapur, Barhatta, Madan, Kalmakanda, Khaliazuri, Mohanganj, Kendua ,Purbadhala and Atpara
	Sherpur	<b>2 Upazila</b> : Sherpur Sadar, Nalitabari
Chattogram	B. Baria	<b>4 Upazilas</b> : Ashuganj, Bancharampur, Kosba, Nobinagar
	Chattogram	<b>6 Upazilas</b> : Haliashohor ,Chandgaon, Hathazari, Double Mooring, Bandor, Patiya.
	Cumilla	<b>12 Upazilas</b> : Cumilla Sadar, Debiduar, Bramhanpara, Chandina, Daudkandi, Homna, Burichang, Laksham, Barura, Titas, Langolkot, Monohorganj.
	Cox's Bazar	<b>1 Upazila</b> : Cox's Bazar Sadar
	Feni	<b>3 Upazila</b> : Feni sadar, Daganbhuiyan, Sonagazi
Rangpur	Dinajpur	<b>2 Upazilas</b> : Parbatipur,Chirirbandhar.
	Lalmonirhat	<b>5 Upazilas</b> : Lalmonirhat Sadar, Hatibandha, Kaliganj, Patgram and Aditmari.
	Nilphamari	<b>6 Upazilas</b> : Nilphamari Sadar, Jaldhaka, Dimla, Domar, Saidpur, Kishoreganj.
	Rangpur	<b>5 Upazilas</b> : Rangpur Sadar, Gangachara, Taraganj, Kaunia, Badarganj.
Sylhet	Panchagarh	<b>1 Upazila</b> : Debiganj
	Sunamganj	<b>2 Upazilas</b> : Taherpur and Dharmapasha
	Sylhet	<b>1 Upazila</b> : Sylhet

# POPI's Development Partners





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