

On the way to attainment of sustainable development goal, our prime vision on poverty alleviation, quality education, and healthcare service and nutrition development for deprived people of the society.

MOUSUMI

Annual Report 2020



Our Activities

- Healthcare Service
- Quality Education
- Nutrition Development
- Sanitation
- Scholarship
- Training for Employment
- Improving life standard of elderly people
- Efforts to evolve cattle resources
- Setting Bio-Gas Plant
- Acceleration of using eco-friendly cook stove
- Vermi compost and organic fertilizer production
- Humanitarian Assistance
- Pisciculture
- Agriculture & Livestock Unit
- Micro Finance Program



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Setting the goal to perform development services among poor people and backward communities of the society, since 1986, Mousumi has been working among them. As part of its philanthropic efforts into mentioned segments, the organization continuously has been providing trainings at grassroot level to unemployed portion of the society on different income generating relevant activities to improve their socio-economic status.

As continuation of mentioned human welfare services, 09 upazilas of Naogaon, 02 upazilas of Bogura and respectively 01 upazila of Rajshahi and Joypurhat districts already have been taken under the organizational activities.

Farmers are always neglected in this country. They neither get deserved respect, nor get necessary agricultural machineries. Lack of necessary appropriate technology or for the cause of emptiness, many advanced agro apparatus are still beyond their reach. As a result, most of the farmers still have been rotating into a dark circle with a whirlwind of misery.

The organization has been continuously working to introduce appropriate agro technologies. On the way, Mousumi has been imparting soil test service and supplying necessary accessories for cultivating safe vegetable. Apart from that, has been making efforts for helping farmers to sell at a fair price of their produced vegetables. The organization also has been helping farmers to produce and marketing of vermi compost fertilizer. Besides mentioned services, technological and financial support has already accelerated setting of environmental and health friendly cook stoves and bio-gas plants in houses of beneficiaries. Above all, conducting artificial insemination, assistance in conversion of cows from indigenous to cross breeds are the services of Mousumi for beneficiaries to evolve their cattle resources. Besides that, along with other various activities, to reduce risk of livestock diseases, organization also has been delivering free vaccination services across their working area.

Apart from that, as sustainable development partner of the Government, on the way to alleviate multi dimensionality of poverty and destitution, Mousumi remarkably has been performing healthcare service, working for educational & nutritional development, making efforts for improving life standard of elderly people. Multi dimensional activities relating to healthy evolve of cultural activities along with extension of sports activities Mousumi has been working with.

As always, the organization expects cooperation from beneficiaries, people from entire segments, local leaders and public representatives and local administration as well. Our walking has been advancing towards highway of development. All out cooperation from all level of the society, tireless effort by a swarm of workers are our source of eternal inspiration.

Balance sheet, Income-expenditure and entire financial statements along with reports of ongoing activities for a single year reflect on annual report of an organization. As this annual report is published in 2020, our expectation is to continue of publishing annual reports in future. We apologize for typographical errors during composition.

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Preface

Footmark of poverty is still seen in independence subsequent phase. Various social problems like superstition, unconsciousness, early marriage, polygamy, dowry, violence against women, juvenile delinquency, unemployment, rural conflict have been crippling people and taking them towards social downfall. Numerous people have been depriving from basic needs. Always poverty is devouring them. Illiteracy, ignorance and superstition are their main obstructions. Early marriage, polygamy, drug abuse and unemployment have been spoiling their long cherished dreams. Now the cries of wailing and howl are daily companions of human consciousness. The people of Naogaon and adjacent areas had been facing these mentioned painful events. Considering relieving them from these human catastrophes, founder of the organization SIR S.K.M Maznu-nul Huq had established a volunteer based organization naming MOUSUMI in 1986. The prime objective of this organization is to alleviate poverty, establishment of right of human being, sustainable development, organic fertilizer production, safe vegetable production and overall village development. After establishment to today as a non-governmental organization, setting the target to achieve social development goal Mousumi has been conducting varied programs to alleviate poverty to attach the marginal and backward people to the mainstream. At present, Mousumi has been implementing development programs through 27 branches in 15 upazilas of 4 districts of the country and has been playing supporting role for improving life standard of poor and ultra poor people.

Chapter 01: Introducing the Organization

1.1 Introducing the Organization

- (a) Name of the Organization: MOUSUMI.
- (b) Year of Establishment: 1986.
- (c) Year of Opening Micro-Finance Program: 2000.
- (d) Year of gaining membership of PKSF: 2003.
- (e) Location of Head Office: Ukil Para, Naogaon.
- (f) Telephone: 0741-61131
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- (h) Website: www.mousumi.org
- (i) E-mail: ranamousumi@yahoo.com

1.2. Legal Recognition (Registration Authority, Number of Registrations and Date of Registration):

Sl.	Registration Authority	Registration Number	Date of Registration
01	Social Welfare Department	Dha-02113	0/02/1988
02	NGO Affairs Bureau	397	22/10/1990
03	MRA	00563-00229-00240	14/05/2008

1.3 Vision: To play an effective role in poverty alleviation along with the development of health, education and agriculture of the poor and deprived people through partnership programs.

1.4 Mission: To establish rights of poor womenfolk, backward and neglected people of the society, conducting consciousness programs for making them conscious and self-reliant. Bringing the positive change in the society by various volunteer programs like empowerment of women, producing chemical fertilizer and pesticide free vegetables, ensuring primary education of poor and helpless children, upgrading gender equality.

1.5 Objective:

- * Providing all out support for developing lives of deprived and neglected people of the society. Besides that, making continuous efforts to poor and inefficient women to make them self-dependent by imparting trainings on various sort of income generating activities.
- * Provide free prescription service and conducting motivational programs among helpless poor for making them health conscious.
- * To make participatory contributions for extension of women empowerment and to improve their life standard. Playing an effective role to establish their social rights through providing financial assistance as much as possible.
- * Making participation to conduct timely programs to create consciousness regarding adverse effects of climate change due to global warming.
- * Conduct public awareness programs regarding food pollution at unbearable limit during food production, food preservation and food processing by automated method to fulfill daily food demands.
- * Creating social awareness realizing the sensitivity of horrible effects on human body for gradually increasing application of chemical agents in foods.

1.7 Working Area:

SL	District	Upazilla
01	Naogaon	Naogaon Sadar, Badalgachhi, Atrai, Raninagor, Niamotpur, Mohadeppur, Patnitola, Sapahar Manda, Porsa
02	Bogra	Adamdighi, Dupchacia, Nandigram
03	Rajshahi	Bagmara
04	Joypurhat	Akkelpur

1.8 Existing Regions:

SL	Area	No of Branches
01	Badalgachhi	06
02	Aamdighi	05
03	Raninagor	06
04	Mohadebpur	05
05	Bandaikhara	05
Total Branches		27

1.9 List of Branches:

SL	Branch Name	Upazilla
01	Naogaon Sadar	Naogaon Sadar
02	Atrai	Atrai
03	Raninagor	Raninagor
04	Bhobanipur	Atrai
05	Bandaikhara	Atrai
06	Kirtipur	Naogaon Sadar
07	Abadpukur	Raninagor
08	Hapania	Naogaon Sadar
09	Badalgachhi	Badalgachhi
10	Saharpukur	Dupchachiya
11	Adamdighi	Adamdighi
12	Shoilgachi	Naogaon Sadar
13	Betgari	Raninagor
14	Tilokpur	Akkelpur
15	Santahar	Adamdighi
16	Cheragpur	Mohadebpur
17	Nazipur	Patnitola
18	Mohadebpur	Mohadebpur
19	Paharpur	Badalgachhi
20	Chatra	Niamotpur
21	Sapahar	Sapahar
22	Chowbaria	Manda
23	Fatepur	Manda
24	Sisahat	Porsa
25	Hatgangopara	Bagmara
26	Katkhoir	Naogaon Sadar
27	Hatkoroi	Nandigram

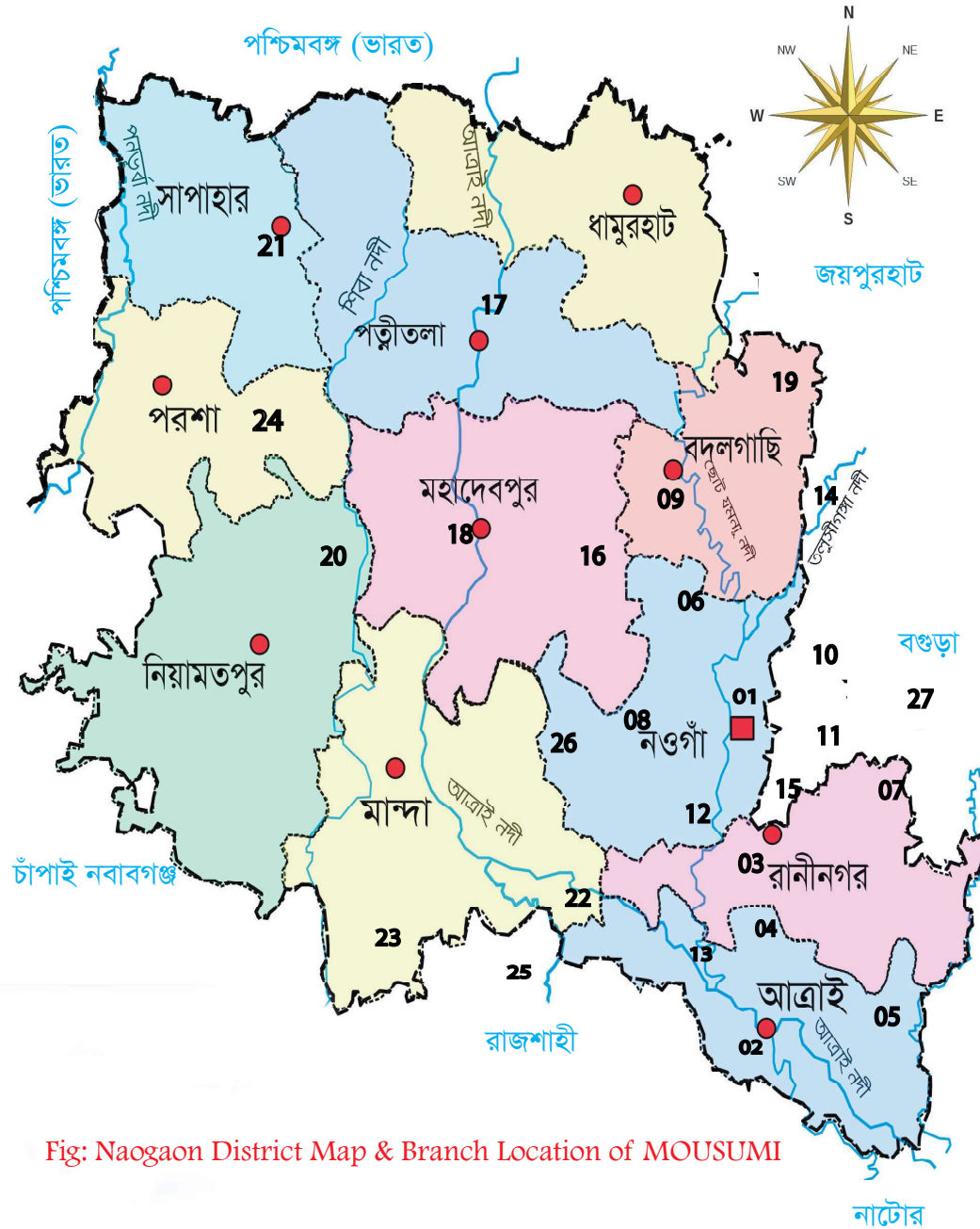


Fig: Naogaon District Map & Branch Location of MOUSUMI

2.10. Mousumi Enrich Program:

Not only micro finance to alleviate poverty rather need to adopt an integrated program like healthcare support, nutrition development, quality education and other life and livelihood relevant events. Micro finance will play role as special component of this integrated program. Into this perspective president of the executive council of PKSF Dr. Qazi Kholiquzzaman has taken an initiative to sketch an exceptional program design titled "Enrich". Funded by PKSF with a little contribution by Mousumi, this program is implementing in selected union council territory named Cheragpur of Mohadevpur upazila of Naogaon district. It's a union council territory based program so Mousumi has been implementing this program in the above mentioned area since 2011. Providing healthcare service, educational development, youth development, community development, infrastructural development, imparting technical training for employment creation, setting eco-friendly cook stove, setting solar panel, medicinal plant cultivation and micro finance support activities are ongoing under this program.



2.1.1. Healthcare and Nutrition Development Activities:

To create opportunity of getting healthcare nutrition service for deprived people of program implementing area, Mousumi has been continuing necessary activities since inception of the program. In the union 02 diploma health assistants and 32 health nurses are working in 6873 households. Under this service period everyday from 2.00 P.M. to 5.00 P.M patients are receiving service in static clinic at main enrich office. In addition, patients are provided services at the satellite clinic at the unit office 2 days a week. Apart from that, also has been providing services in health camp including eye camp after every 03 months.

2.1.2: Educational Activities:

To prevent students from dropping out of school at the primary level an education program is implementing under Enrich program in Cheragpur union. Because of tiredness and being illiterate, at the end of a day, generally parents from poor families can't help their children in daily study. As a result, those children who come from poor families fall behind in their daily study and eventually lost eagerness of study or drops out from school. All these students are being taught under the educational activities of the program. As a result, school drop-out is already reduced with a remarkable rate. In order to update daily reading of the children of the area and to create eagerness in going to school, educational activities have been introduced in afternoon session at enrich education centers. In all these education centers, schooling is being updated 6 days a week for two hours daily from children to 2nd class. At present 30 educational centers are being run under the program.



2.1.3 Beggar Rehabilitation Activities:

Begging is the most downcast valid profession in the society. Beggars have no self-respect. With the financial assistance of PKSF in every fiscal year the organization has been rehabilitating 2 beggars at Cheragpur union council territory of Mohadecpur upazila of Naogaon district under the enrich program.



Beggar Rehabilitation activities at a glance:

Sl.	Name	Date of rehabilitation	Name of Rehabilitation Project	Monthly Income (Tk)
1.	Kosimuddin	20/05/2016	Charger Van, Cow Rearing, Land Lease	2300
2.	Samena	20/05/2016	Charger Van, Cow & Sheep Rearing	6000
3.	Gouribala	24/06/2017	Goat & Sheep Breeding, Spicy-Fried Crispy rice trading	7000
4.	Jorina	24/06/2017	Cow & Goat rearing, Billy Goat breeding	2500
5.	Indrabala	24/06/2018	Cow rearing, Sewing machine, Micro enterprise	7500
6.	Mira Rani	24/06/2018	Cow & Goat rearing, Van Cart	8000

Gouribala: A bright instance of rehabilitation

Mrs. Gouribala is the name of a helpless poor old women living in Rabna village of 9th Cheragpur union in Mohadecpur upazila of Naogaon district. She got married with Shoshodhar who was a son from a marginal day labor family. At her life struggling stage, in the midst of raising children and get them to married with their life partners, one day her husband passed away. Then Gouribala started floating on Deep Ocean of life. Darkness descends before her eyes. There is no such thing as the last resort in a destinationless life.



Once she expressed about her struggling life story to a teacher of Mousumi-Enrich education center Mrs. Sudha Rani. Then that teacher informed about the fact of Gouribala's recent painful life to coordinator of Mousumi-Enrich program. During the time Gouribala was surviving for her life by begging door to door. Subsequently, Mousumi-Enrich program coordinator sent a report to PKSF after closer observation about Gouribala's life struggling.

Subject to receive an amount of taka one lakh as approval and grant from PKSF, the rehabilitation process begins for Gouribala on June 24, 2017. During rehabilitation process, Mousumi-Enrich program personnel played a vital role for taking destitute/endangered Gouribala to brighter way. Firstly, possible income generating activities had been fixed by discussion with beneficiary. After repeated discussion it had been fixed that she will trade spicy-crispy rice with a van cart. Except that, she will buy a Billy goat for goat breeding purpose, a cow with a calf will be given to her and she will take initiative for homestead gardening. A new dream starts with her only son towards an indomitable hard work. They both cut the grass and fed it to the calves and goats. It's like a relentless rush towards a golden victory. At present, by selling milk she earns about Tk. 1200-1500. From goat breeding service she earns about Tk. 3000-3200. By selling spicy-crispy fried rice her monthly earning is about Tk. 2500-2700. Thus now her total monthly earning amount is about Tk. 6700 to Tk. 7400. Moreover, she got another 3 goats by rearing and so far she has earned Tk. 21000 by selling goats. Except that, she fulfills her daily vegetable need from her homestead gardening. In this way, the struggling life of Gouribala and her family is being spent in the hope of brightening the dream of the future.

2.2.0 Mousumi-Elderly People Program:

2.2.1 Program Perspective

As part of multi dimensional programs of PKSF, maintaining similarity with "National Policy on Older Persons 2013", a program entitled "Improving Life Standard of Elderly People" has been adopted by PKSF. Initially, on January, 2016 pursuant the shadow of Dishari this program had been implemented through 19 partner organizations in only 20 unions. On subsequent phase, in 2017-2018 fiscal years this program had been implemented through 54 partner organizations in 100 unions of the country. Then on the perspective of visible results of this program, afterwards assessing entire potentiality, PKSF authority has decided to implement this program through 116 partner organizations in 243 unions across the country. According to decision of PKSF as a partner organization, Mousumi successfully has been implementing this program. With the continuation of implementation process, as one of the Partner organization of PKSF, Mousumi has started to implement among 1400 person who were identified in the preliminary survey as possible beneficiaries in Cheragpur union of Mohadevpur upazila of Naogaon district.



Pic: Elderly People Day Celebration



Pic: Winter cloth distribution among elderly people.

2.3.0 Musumi Healthcare Service: The relentless walking for the deprived.

Getting healthcare service is one of the fundamental rights of human being. But it's not possible for everybody to met 100% of this demand. Poverty is the perceptible reasoning of that. Most of the people of our country haven't the financial affordability to get healthcare service. For this reason lack of necessary healthcare service every year, a plenty of people are facing dreadful diseases that carry unexpected consequences later. Some are dying, or some are crippled, and others have been suffering from chronic diseases. Not only adequate healthcare service rather it's essential to have necessary consciousness with improved mandatory healthcare relevant habits for wellness.

Most important matter for human being is to keeping continuation of necessary hygiene indications and making daily practice. Obviously, this continuous practice is the main regulator of healthy long life. As part of healthcare service on a small scale, Mosumi has been continuing free prescription service, creating safeguard to get exemption from attack of diseases along with free healthcare protection advice and distributing free medicine in applicable and possible cases. By coordination with doctors and health volunteers, since 1997, Mousumi has been working to provide health service as much as possible and to raise awareness on healthcare.

Whereas health awareness is the main regulator of wellness, awareness raising is one of the major aspects of Mousumi healthcare activities. As part of this effort, engaged employees of micro finance project organizes regular open yard meetings for the under privileged at village level that helps to motivate healthcare deprived people about mandatory daily health relevant activities.



2.4.0 Mousumi Integrated Water Supply and Irrigation Project:

Only water is the name of life. Where there is no water there no life exists also. The origin of life, the preservation of life, the fulfillment of all the food and drink needs of life, the preservation of the continuity of health, water is the only essential ingredient in every matter. In every matter like saving lives, preservation of natural environment, production, water acts as final catalyst. Where water is inadequate for agricultural production or where it's hard to collect safe water for the inhabitants, in an area where acute water scarcity exists there Mousumi has decided to implement the project entitled as "Integrated irrigation and water management Project"



Mousumi has taken the initiative for implementing this integrated project in a drought-prone area where despite having fertile land, only for lack of irrigation facility it's impossible to take these lands under cultivation in peak production season. In drought season, inhabitants of these localities have to face a lot of sufferings to collect safe water for everyday household use. Realizing that, to contribute in agro production along with to fulfill the daily demand of the local people, with the financial assistance of rural development academy, Bogura, Mousumi has been continuing this project activity in Sagarpur village of Adamdighi upazila under Bogura district.

2.5.0 Mousumi Adolescent Program:

As part of multi-dimensional program of sustainable poverty alleviation by integrating the practice of human scholarship with economic development, the practice of moral values with adolescents, the practice of empathy, adolescent health and nutrition awareness, child marriage and sexual harassment prevention one of the main goals and objectives of the youth program is to build a civilized and progressive nation through organizing. Development of social values and social awareness under the adolescent program; hygiene, food and nutrition awareness; various



programs are being implemented in this four areas of leadership and skills development and cultural sports activities. Apart from this, varied initiatives are being taken to make the people of the area aware of various issues and to ensure social security. In addition to taking initiatives to increase the wealth and capacity of

2.6.0 Mousum Eco-Friendly Cook Stove (BANDHU CHULA) Program:

Under the direct guidance and supervision of SIR S.K.M Maznu-nul Huq, founder president of Mousumi, an environmentally friendly MOUSUMI-BANDHU CHULA program is underway in the joint venture at the member level from the surplus funds of the organization. At present, a total of 1287 environment-friendly cook stoves (BANDU CHULA) programs are covered in the entire work area, especially in Cheragpur, Bandaikhara, Tilakpur, Kirtipur, Badalgachi, Hapania, Naogaon Sadar. The program is being run with the organization's self funding.



2.7.0 Scholarship Programs:

Providing Scholarships to the children of members:

Education is one of the human rights. The children of the extreme poor families often drop out of school due to lack of financial support from their families. Generally those who get GPA 5.00 / Golden GPA 5.00 are given priority in getting scholarships from various local and foreign organizations, foundations, banks etc. On the other hand, those who have the potential but cannot achieve the desired result i.e. GPA 5.00 / Golden GPA 5.00, are deprived of all these benefits. Considering the above mentioned subject, PKSf has been providing scholarship twice in total among children of the members of ultra poor (Buniad) loan program of the organization who has achieved GPA 4.00 to 4.99 during first year and second year of their study.

Scholarship Information At a Glance:

SL No	Year	Number of Students	Amount	Total
01	2015	28	18000	5,04,000/-
02	2016	30	18000	5,40,000/-
03	2017	44	12000	5,28,000/-
04	2018	47	12000	5,64,000/-
05	2019	25	12000	3,00,000/-
06	2020	36	12000	4,32,000/-
Total				28,68,000/-



2.8.0 Programs Initiated by Founder Chairman Sir:

Development activities of Mousumi are not limited into the organizational activities by self fund. With the financial assistance of his friends and relatives of founder chairman SIR. S.K.M Maznu-nul huq and with help of staffs of the organization, he developed following funds to upgrade the poor people to mainstream of the society.

- (1) Daisy Memorial Fund;
- (2) Kabir Fund;
- (3) Noor Welfare Fund;
- (4) Founder Fund;
- (5) Officer Help Fund;

The main objective of creating this fund is to transfer productive assets for helping their daily satisfactory earning thus they will be capable to conjunct themselves with mainstream of the society. Except that, into a short extent, accidental disabled persons, physically disabled persons and ailing persons are being provided financial assistance from this fund. To execute sustainable development following development activities are underway by joint funding with Mousumi.

- (1) Organic Fertilizer Production;
- (2) Vermi Compost Production;
- (3) Social Forestry;
- (4) Village Development by Adolescent children;
- (5) Chemical Pesticide free vegetable production;
- (6) Library;
- (7) Healthcare Service;
- (8) Goat rearing by Scientific method;

2.9.0 Fisheries and Livestock Unit:

For achieving the "The Sustainable Development Goals" declared by United Nations along with food security keeping in mind moreover developing fish and livestock resources, considering the agro-ecological realities of the work area by joint funding of the organization and Palli Karma-Sahayak Foundation, the agriculture unit of Mousumi relentlessly has been working to meet the mentioned purposes.

In the sector of agricultural production at beneficiary level besides providing soil test service and developing agricultural environment, so far 103 vermi compost plants have been set and also have been working to involve farmers for using Tyco derma as an eco-friendly component.

Except that, so far 104 homesteads have been taken under chemical pesticide free vegetable production by motivating farmers for using pheromone trap. 25 plants have already been set up in direct collaboration in making organic compost. As a result of the year-long ongoing motivational program under the activities, new farmers in the work area are being encouraged to use organic ingredients in farming. In addition, Mousumi agro unit have been distributing free seed to motivate farmers for spice cultivation. With the continuation of multi-functional programs the agro unit of Mousumi so far set 400 eco-friendly cook stoves and 27 bio-gas plants in houses of beneficiaries considering reducing limit of carbon emission to atmosphere for protecting human health and environment. Apart from that, for carbon mitigation, 8000 saplings have been distributed in the year of 2020 among beneficiaries. For livestock development so far 5818 cattle's have vaccinated and artificial insemination service has been provided to 44 cattle's.



2.10.0 Mousumi-Fisheries Unit:

Aiming at transferring appropriate and sustainable technology along with to ensure full utilization of resources by good management and above all by prioritizing food security under two separate units namely "Agriculture Unit" and "Fisheries & Livestock Unit", Palli Karma-Sahayak Foundation (PKSF) begins implementation in agriculture, fisheries livestock based activities across the country from 2013-2014. Activities of these two units are ongoing by simultaneous funding of PKSF and its partner organizations. Considering agro-ecological zone in terms of geographic reality, by selected partner organizations of PKSF, activities of these two units are running in entire country for agricultural & livestock development, and for pisciculture. With the continuation of activities in 2020-2021 fiscal years the management of PKSF has considered a branch based approval for "Fisheries & Livestock" unit to the organization initially for implementing in the sector of fisheries development in Atrai upazila of Naogaon district. Accordingly, with the financial & technical support of PKSF, the organization has been implementing mentioned activities in Bandaikhara branch of the organization of the district. At present, this "Fisheries & Livestock Unit" being run with coordination between a fisheries officer (B.S.C. fisheries and MS in fisheries) and a PA-Tech (Diploma) officer.



Chapter 3: Socio Economic Empowerment:

In order to bring about positive social change, the organization has selected the appropriate persons of the backward sections of the society and brought them under the applicable loan programs after providing necessary training on different income generating activities as assistance. In the field of social empowerment the organization provides loan support in following components:

Jagoron:

It's a weekly repayable loan. Mainly micro finance activities was got introduced by this program into the organization. Tk. 49000 is the highest ceiling of this program for beneficiaries. So far 6374 members have been taken under this loan program and existing outstanding is TK. 9,65,59,262 at field level.

Buniad:

This is a relatively low service charge and payable loan on easy terms for the ultra poor people. Under this program, a maximum loan of TK. 30,000 is provided to a beneficiary. At present, 1265 members have been taken under this loan program and existing outstanding is TK. 2,04,37,328 at field level.

Agrosor:

According to potentiality of a project/enterprise TK. 50,000 to 10, 00,000 is provided as credit support. At present, 3153 members have been taken under this loan program and existing outstanding is TK. 25,74,79,696 at field level.

Sufolon:

This loan is a short term loan that repayable within 5 months. This is provided in agricultural sector. So far 7737 members are included under this loan and existing loan outstanding is TK. 27, 92, 25,297.

Enrich Loan Program:

A total of 03 (three) loan components are here under enrich program that are respectively as IGA loan, Asset creation loan (ACL), and Livelihood Improvement loan (LIL). IGA debt position is TK. 1, 86, 13, 400 among 411 members; ACL debt position is TK. 10, 84, 000 among 60 members, and LIL debt position is TK. 6, 88,718 among 124 members.

Livelihood Restoration Loan (LRL) to combat with COVID-19:

A total of 03 (three) loan components are here under enrich program that are respectively as IGA loan, Asset creation loan (ACL), and Livelihood Improvement loan (LIL). IGA debt position is TK. 1, 86, 13, 400 among 411 members; ACL debt position is TK. 10, 84, 000

Comparative Advancement Statements:

Core Subject	2017-18	2018-19	2019-20	December'2020
1. Total Branch	19	22	24	27
3. Members	25171	25657	26031	27369
4. Borrowers	20265	21261	20009	21307
5. Total Staffs	145	158	161	180
6. Outstanding	41.00 Crore	55.10 Crore	60.18 Crore	75.77 Crore
7. Savings	16.46 Crore	20.89 Crore	24.53 Crore	25.66 Crore
8. Net Surplus	2.92 Crore	3.97 Crore	4.07 Crore	
9. Capital Fund	10.85 Crore	14.56 Crore	18.86	20.99

Satus of increasing outstanding of last 7 years:

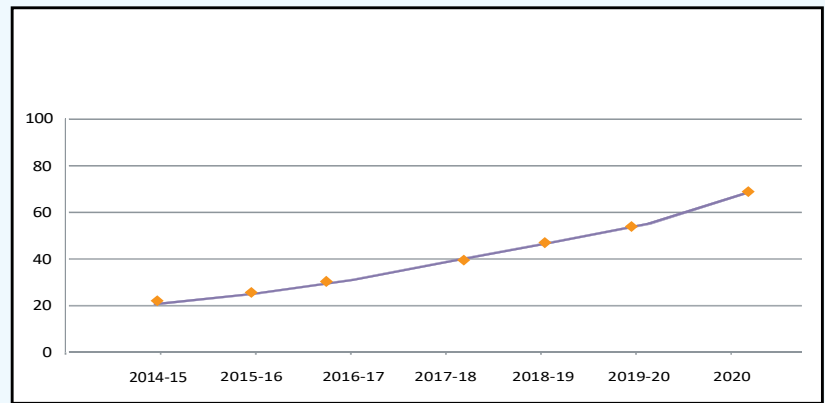


Fig: Increasing Outstanding

Satus of increasing savings of last 7 years:

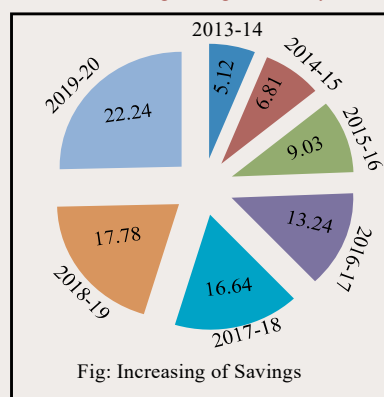
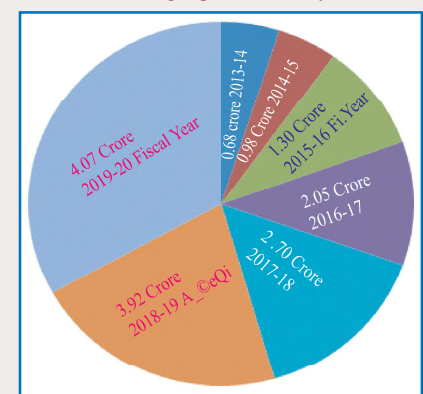


Fig: Increasing of Savings

Satus of increasing capital of last 7 years:



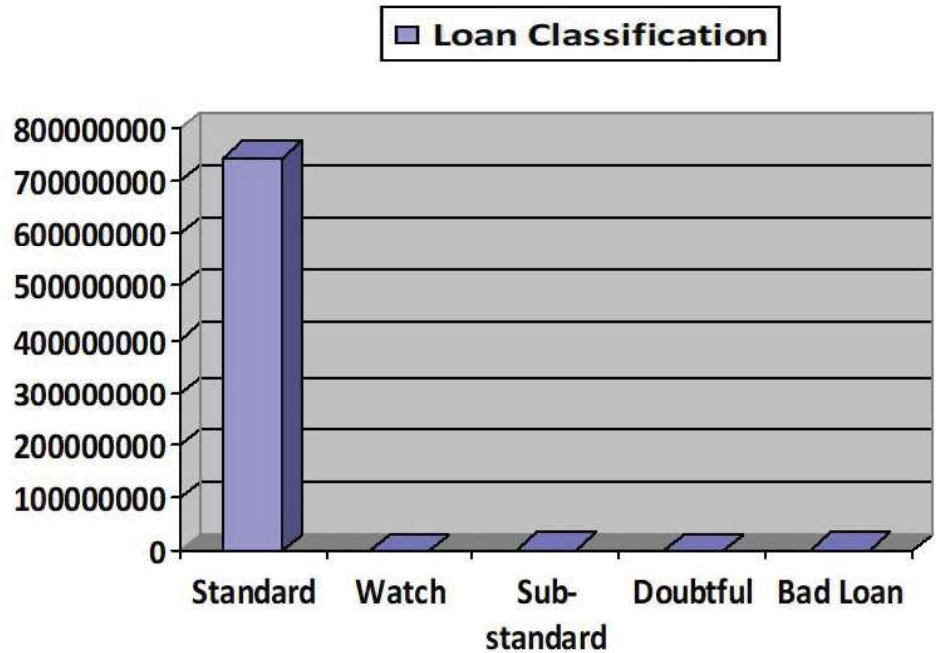
Agrosor MDP:

This is an area and cluster based credit operational program. This loan is financed to to facilitate the implementation and expansion of any initiative in the agriculture, livestock and fisheries sectors. Considering potentiality of any project or initiative Tk. 50,000 to 10, 00,000 being provided as debt support. Present debt position is TK. 5, 03, 97,376 among 349 members.

Chapter 4: Ratio Analysis

4.1 Loan Classification

In order to protect the deposits of the depositors and to control the investment as well as to maintain the credit discipline, the microcredit regulatory authority (MRA) has adopted varied rules under the provisions in the lending collection of loans. Loan classification is one of them. Entire microfinance institutions have been maintaining their books of accounts during preparing for loan provisions and classifications accordingly. During loan classification, the organization is following this rule for disbursing loan to right person and to right sector for obligation of this directive of MRA.



4.2 Source of Fund:

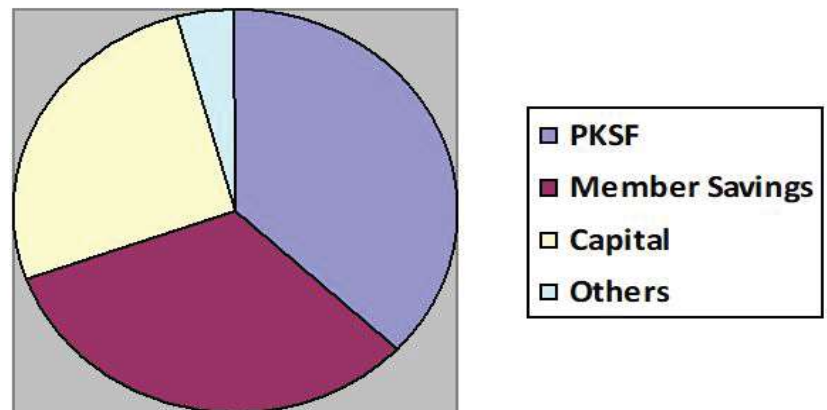
As per rules of microcredit regulatory authority (MRA) revolving funds for the microfinance operation is generating from the following sources:

Cumulative Surplus Fund: Tk. 20, 99, 07,775

Member Savings Fund: Tk. 25, 66, 19,576

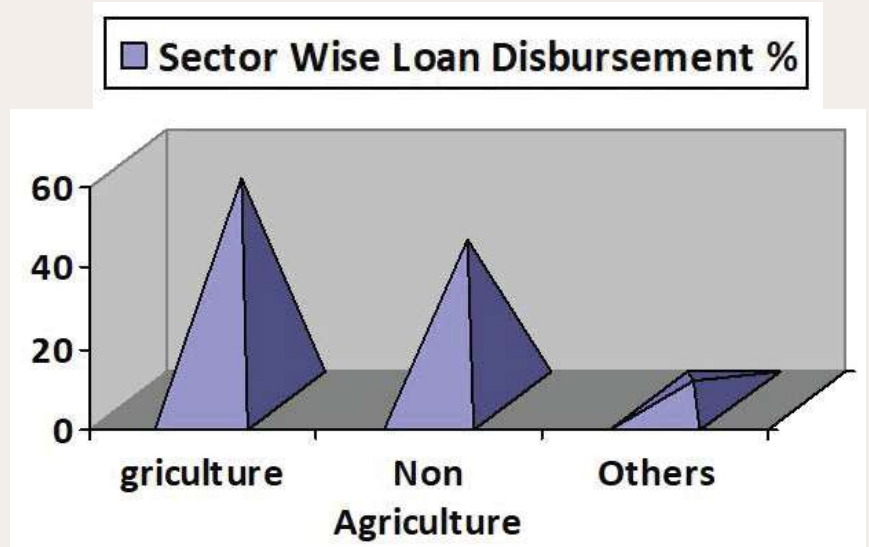
Loan form PKSf: Tk. 29, 34, 71,657

Other Fund: Tk. 3, 24, 52,239



4.3 Loan Disbursement Sectors:

Mainly, Naogaon and adjacent areas is agriculture region. Known as capital of paddy, this district is now the top producer of mango in Bangladesh. So, usually members of agriculture sector gets priority for micro funding.



ASHRAF UDDIN & CO.

Chartered Accountants

MOUSUMI

Ukail Para, Naogaon.

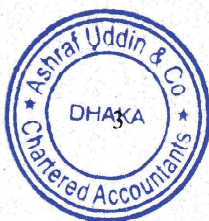
Micro Credit Program

PKSF Funded

Statement of Financial Position

As at June 30 , 2020.

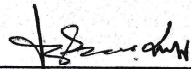
PROPERTY AND ASSETS	Notes	Amount in Taka 2019-2020	Amount in Taka 2018-2019
Non Current Assets			
Property, Plant and Equipment	6	9,325,332.00	7,087,308.00
Total Non Current Assets		9,325,332.00	7,087,308.00
CURRENT ASSETS :			
Loan to Members	7	601,869,010.00	551,070,624.00
Short term Investment	8	47,714,606.24	41,250,725.98
Accounts Receivable	9	4,778,396.00	4,967,792.00
Advances, Deposits & Payments	10	73,192.64	-
Providend Fund Loan	11	-	1,851,144.00
Staff Loan (Motor Cycle)	12	2,321,406.00	2,954,029.00
Staff Loan (Mobile)	13	-	-
Staff Loan (Laptop)	14	328,500.00	671,500.00
Other Currents Assets	15	1,250,000.00	9,900,000.00
Cash in Hand	17.01	2,053,761.00	230,749.00
Cash at Bank	17.02	115,017,867.60	27,394,381.17
Total Current Assets		775,406,739.48	640,290,945.15
Total Property & Assets		784,732,071.48	647,378,253.15




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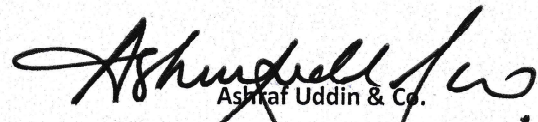
CAPITAL FUND & LIABILITIES	Notes	Amount in Taka 2019- 2020	Amount in Taka 2018 - 2019
Capital Fund :		188,652,378.24	145,616,181.17
Cumulative surplus	18	169,787,140.42	131,054,563.05
Statutory Reserve fund	19	18,865,237.82	14,561,618.12
Non Current Liabilities :		288,269,680.03	222,668,692.66
Loans from PKSF-long term	20	287,889,995.00	217,133,328.00
Loans from other-long term			-
Risk Fund	26	379,685.03	374,697.41
Gratuity Fund	29	-	5,160,667.25
CURRENT LIABILITIES		307,810,013.21	279,093,379.32
Member Savings Deposit	21	245,350,288.00	208,980,434.00
Fixed Deposit (Employee)	22	-	-
Member insurance	23	25,049,272.00	19,878,987.00
Disaster Management Fund (DMF):	24	-	-
Providend Fund:	25	-	10,671,429.78
Reserve fund	27	39,766.21	2,699,805.54
Loan Loss Provision (LLP)	28	12,309,987.00	10,705,184.00
DPS (Employee)	30	-	-
Staff Welfear Fund	31	128,013.00	73,534.00
Accounts Payable	32	3,723,405.00	12,331,493.00
Provision for Interest	33	21,209,282.00	13,752,512.00
Total Capital fund and Liabilities		784,732,071.48	647,378,253.15

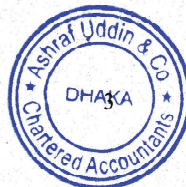
The annexed notes form an integral part of the statement of financial Position


Director (Finance)


Executive Director

Date : 31/08/2020
Dhaka


Ashraf Uddin & Co.
Chartered Accountants





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