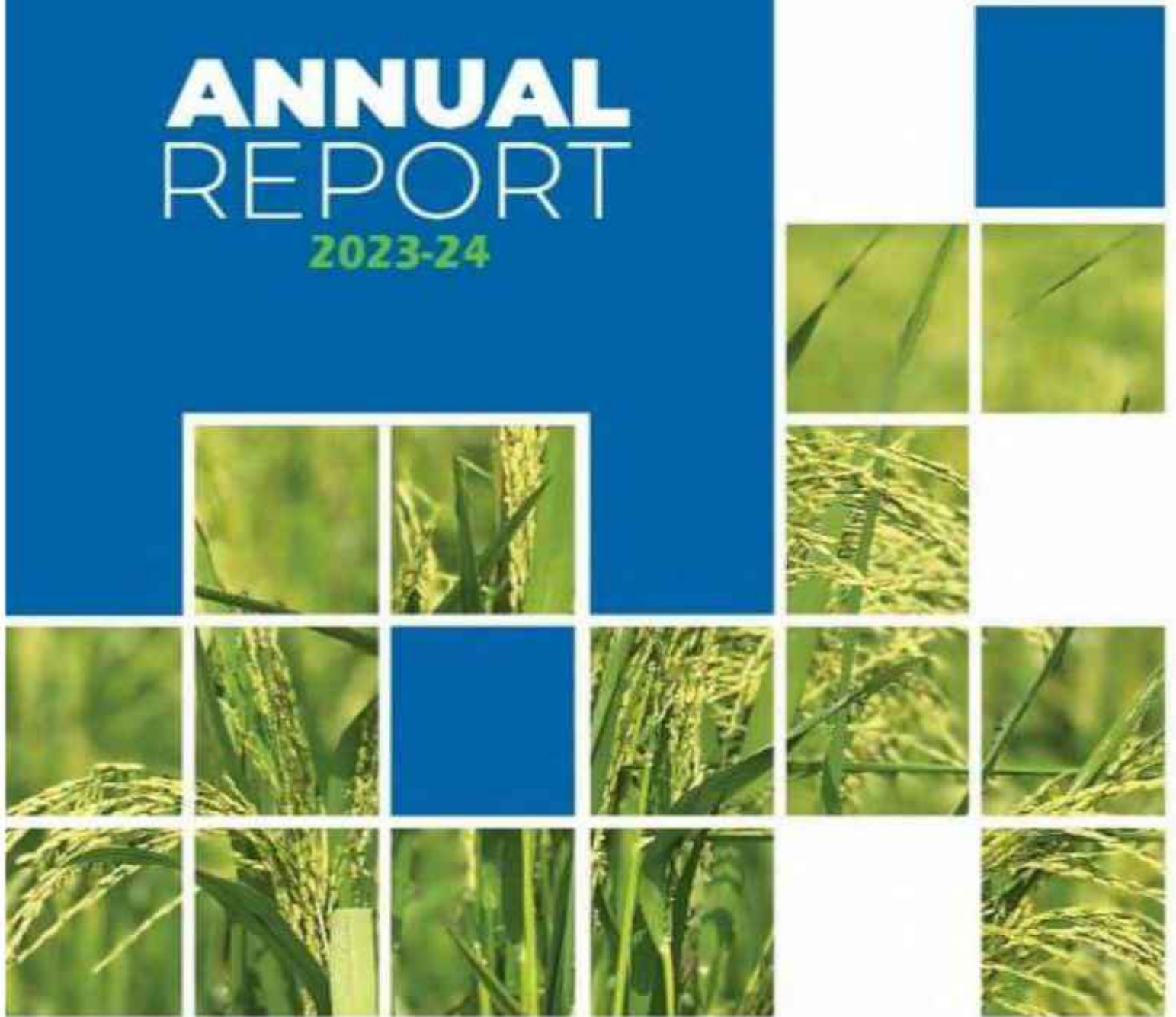


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# ANNUAL REPORT

2023-24



**NOWABENKI GONOMUKHI FOUNDATION**



## NOWABENKI GONOMUKHI FOUNDATION

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## Chairman's Forward

With great pleasure, we are presenting the NGF's "Annual Report 2024," which outlines our efforts to further coastal area's overall development since the organization's founding in 1987. With our limited resources, NGOs like ours do make a modest contribution and complement each other in achieving the national goals of sustainable development. Bangladesh has made great progress in socioeconomic development, but there are still many obstacles to overcome. Inequality, discrimination, and backwardness still exist, and one in four Bangladeshis live in poverty. To address these issues, our organization has been putting in place several initiatives that support entrepreneurship, community-based institutions in coastal areas, and economic empowerment. We have given over 90,000 low-income families access to capital through our Microfinance (MF) program, enabling them to start businesses and support economic growth. In addition to the MF Program, we provide support for market, and youth development, addressing the effects of climate change, introducing agricultural innovation, and disaster risk reduction efforts. Despite the difficulties posed by natural disasters, we have come a long way since the beginning. Though we experienced a cyclone once more last year, however, that did not make us stagnate. To help these marginalized communities deal with the effects of this natural disaster and climate change, the Nowabeni Gonomukhi Foundation (NGF) has been working tirelessly. That challenge did not deter us from supporting the community. We are committed to advancing sustainable development in Bangladesh, even though we recognize that much more needs to be done. I would like to thank Mr. Lutfor Rahman for his outstanding leadership to advance the organization. We are grateful to our partners, donors, and supporters. I am grateful to the Palli Karma-Sahayak Foundation (PKSF) and all other national and international donors for their unwavering support; without them, NGF could not have accomplished what it has over the years. I want to express my gratitude to all of our employees for their tireless efforts in achieving the organization's objectives.

**Md Ekramul Kabir**

Chairman

**Nowabeni Gonomukhi Foundation (NGF)**



## Executive Director's Forward

I'm overjoyed to announce that we've finished another year and started the 38th year of our journey. This noteworthy accomplishment is evidence of our perseverance and teamwork. Given the global uncertainties brought on by international crises like war, natural calamity, global price hikes, and inflation, the past year has been difficult for us. Notwithstanding these challenges, we have advanced thanks to the steadfast assistance and cooperation of public officials, representatives of the people, development partners, the private sector, program participants, the local community, civil society, and all other stakeholders. Presenting our Annual Report of 2023-2024, which summarizes the various projects and activities we carried out during this time depicted our outstanding work. Our dedication will remain steadfast in supporting the development programs outlined by the government of Bangladesh is unwavering, ultimately aligning with the attainment of the Sustainable Development Goals (SDGs). Our goal is to improve the lives of marginalized and underprivileged people sustainably through a variety of interventions. Beyond our efforts at development, we support disaster-affected communities throughout Bangladesh. Community members, development partners, government representatives, civil society, local government entities, the private sector, and—above all—PKSF and other Program participants were all essential to making this journey possible. The smooth execution of our planned activities has been made possible by your support. I want to express my sincere appreciation to each and every one of you for being a steadfast partner on our path to improving the lives of the underprivileged. My sincere gratitude goes out to our hardworking colleagues and the members of the executive committee and general body of the NGF, whose cooperation has been essential to our success. We always appreciate your comments and ideas to improve our limitations. We sincerely hope that any input will be helpful in improving our subsequent endeavors.

A handwritten signature in black ink, appearing to read 'Luffor Rahman'.

**Md Luffor Rahman**

Executive Director

**Nowabanki Gonomukhi Foundation(NGF)**



# Nowabeni Gonomukhi Foundation (NGF)

Nowabeni Gonomukhi Foundation (NGF) is a non-profit, non-political, and non-government social development organization working to improve the lives of the poor. NGF is implementing various development projects focusing on the promotion of agricultural technology including livestock and fisheries, on-farm and off-farm technology, food security, health & nutrition, integrated WASH, youth development and employment creation, climate change and adaptation, access to safe drinking water, social infrastructure development, sub-sector wise value chain development, and forward & backward service market development in addition to inclusive finance. It is the 38th year NGF has continued its operation in the southwest part of Bangladesh covering 14 Upazilla under 3 districts. It has 44 branches 5 project offices 581 staff, and achieved a direct outreach of 92583, with 94% of women beneficiaries. It has received the City Micro Entrepreneurship Award 2013, City Micro Entrepreneurship Award 2010, City Micro Entrepreneurship Award 2007, and Global Micro Entrepreneurship Award 2005 as recognition for its outstanding achievement.

## LEGAL IDENTITY:

NGF has registered in the following Govt. Departments/authorities;

	Department of Cooperative, Government of the peoples' Republic of Bangladesh Registration Number : 27 Date of Registration: 13.09.1988
	Department of Social Service, Government of the Peoples' Republic of Bangladesh Registration Number : 447/2002 Date of Registration: 26.12.2002
	Joint Stock Companies and Firms, Government of the Peoples' Republic of Bangladesh Registration Number : 102 Date of Registration: 19.08.2004
	Micro credit Regulatory Authority Government of the peoples' Republic of Bangladesh Registration Number : 0151900587-00345 Date of Registration: 29.10.2008
	NGO Affairs Bureau (NGOAB) Government of the peoples' Republic of Bangladesh Registration Number : 2450 Date of Registration: 02.06.2009
	PADOR (European Commission) Registration Number : BD-2010-BRS-0805725275 Date of Registration: 21.12.2020

## Vision, Mission, & Values

The Nowabenki Gonomukhi Foundation's Core Ideology consists of our vision, mission, and core values. Our mission describes why we exist. Our vision describes our aspiration for such a situation for what the foundation is working on along with other actors. Our core values articulate the enduring principles that guide our decisions and actions at every level of the organization.

### VISION:

NGF envisions a peaceful, equitable, and prosperous Bangladesh where all people can explore their optimum opportunities, and potentialities and live with self-reliance, dignity, and a diversified identity.

### MISSION:

NGF's mission is to support vulnerable and excluded people for their sustainable development and improved livelihoods.

### VALUES:

The Nowabenki Gonomukhi Foundation Strategic Plan holds us to the highest standards of ethics, integrity, service, and fiduciary responsibility. This strategic plan is constructed to advance, uphold, and strengthen our vision, mission, and core values. It translates our enduring ideals into tangible outcomes and pragmatic strategies. Core Values are- **Integrity, Participation, Equity, Inclusiveness, Accountability**

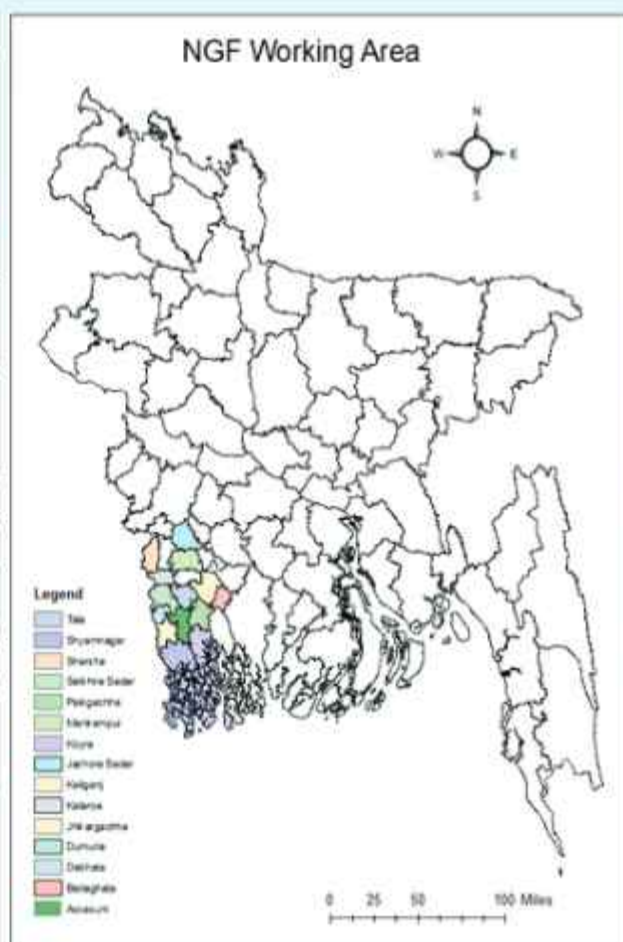
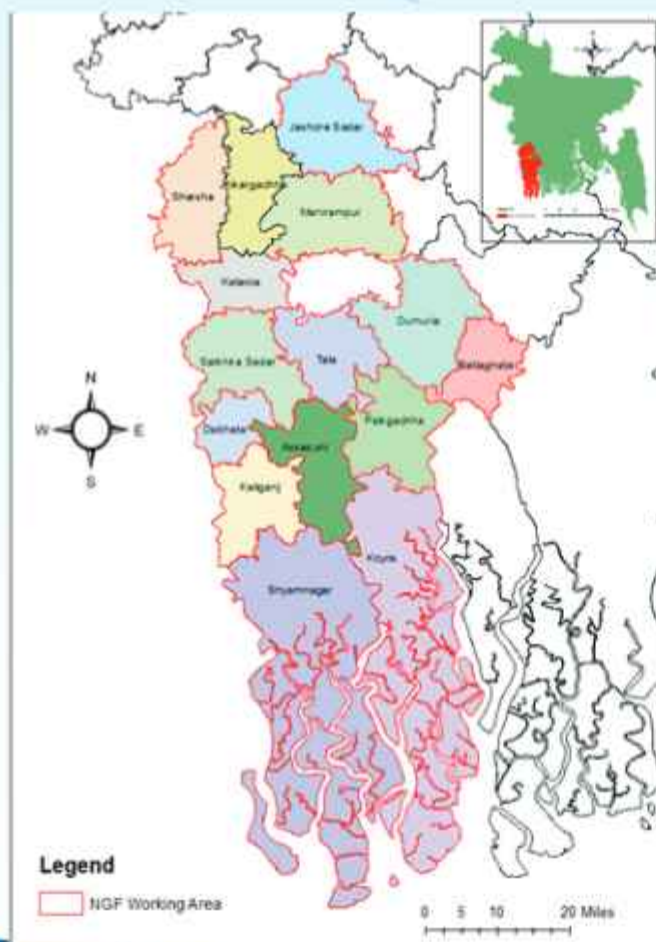




# Geographic Coverage

At the national level, NGF directly touches three districts covering 14 sub-districts. Local competence is the key to sustainable programs, so NGF always works through local people with local authorities. NGF is one of the leading organizations in Bangladesh and intervenes through 44 branches.

District	Upazila/Sub-District
Satkhira	Shyamnagar, Kaliganj, Debhata, Satkhira Sadar, Assasuni, Tala, and Kolaroa (7)
Khulna	Koyra, Paikgacha, Batiaghata, Dumuria (4)
Jashore	Monirampur, Sarsa, Jashore Sader -(3)
<b>Total: District-03</b>	<b>Upazila-14</b>



# Beneficiary Coverage

No	Name of Project/Program	Beneficiary Outreach
1	Pathway to prosperity for Extremely poor people (PPEPP)	21,185
2	Development of Life Standard for Aboriginal Munda People through Alternative IGAs:	500
3	Sustainable Development of Ultra Poor Households by Increasing the Production of Meat and Egg producing Duck	3500
4	Sustainable Enterprise Project (Crab)	779
4	Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Sheep at household level	4000
5	Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change	200
6	Supee-Pani Production and ensure supply to the high saline content areas people of Koira upazila under Khulna district	5100
7	Low-cost safe drinking water production & supply through establishing desalinization water treatment Plant,	2,100
8	ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty	42591
9	Program for Uplifting the Quality of the Lives of the Elderly People (Probin)	1956
10	RMTP-Rural Micro-enterprise Transformation Project	6300
11	Recovery & Advancement of Informal Sector Employment (RAISE)	800
12	(Integrated Agriculture Unit) agriculture Livestock and Fisheries Unit	
13	Koishore Programme	1,200
14	Multipurpose Overhead Tank Water Supply Project	1500
15	Strengthening Resilience of Livestock Farmers through Risk Reducing Service (Livestock Risk Mitigation Program - LRMP)	4000
16	Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)	15000
17	The Cyclone Forecast-Based Early Actions to Reduce Disaster Loss and Damage (CFBA) Project	1800
18	"Reducing the Impacts of Cyclone on Vulnerable Community" Through Anticipatory Actions (RICAAP)"	625
19	Survival Assistance for Cyclone Remal Affected Families in the Coastal Districts (SARA)	1200
20	Participatory Action on Resilience (PAR)	3,050
21	Microfinance Program	90,354



# Management of NGF

Team building and performance tracking are carried out by NGF Management in compliance with the organization's strategy, policy, and constitution. Five divisions oversee the Foundation's operations. (1) Credit Operations and Management; (2) Administration and Human Resources; (3) Finance and Accounts; (4) Records-keeping, Monitoring, Assessment, and Instruction; and (5) Internal Audit.



**Microfinance and operation division:** This is the operation department of NGF includes various types of micro-finance interventions and specialized development projects headed by a Director-Microfinance. Division consists of Micro-finance Operations, Enterprise Development, Technical Support, and Management Information System (MIS).



**HR and Administration:** Division of Administration and Human Resources in addition to its primary responsibility of exploring, assessing, developing, and retaining human resources for the organization in accordance with its strategic goal, the HR and Administration division offers administrative and necessary support to its employees.



**Accounts and Finance department:** Division of Accounts and Finance in charge of handling daily accounting and financial reporting as well as producing financial data for NGF's stakeholders, the Finance and Accounts Department operates separately led by the Head of Accounts and Finance responsible to Executive Director.



**Monitoring, Evaluation, & Documentation Division:** The monitoring and evaluation separate wing of NGF is led by the Head of M&E, responsible for baseline surveys, market assessments, sub-sector studies, updating the M&E system, and ensuring the quality control of project interventions effectively.



**Internal Audit Division:** The internal audit department of NGF provides independent assurance, ensuring NGF's risk management, governance, and internal control processes are operating effectively. This includes assessing compliance with laws and regulations, identifying potential issues, and recommending corrective actions.

# Ongoing Project of NGF

## Value Chain & Market Development Component

- *Sustainable Enterprise Project*
- RMTP-Rural Micro-enterprise Transformation Project

## Enhancing Resources, Food Security & Livelihood Development

- *Pathways to Prosperity for Extremely Poor People (PPEPP)*
- ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
- Program for Uplifting the Quality of the Lives of the Elderly People (Probin)
- Development of Life Standard for Aboriginal Munda People through Alternative IGAs.

## Adaptive Agriculture, Fisheries & Livestock Sector

- Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Sheep at the household level
- Sustainable Development of Ultra-Poor Households by Increasing the Production of Meat & Egg producing Duck
- Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change
- Integrated Agriculture Unit
- Fingerlings Production of Native Fish Species and Extension of Climate Adaptive Fish Culture Technology through Establishing Hatchery in the Coastal Area

## Response, Disaster Risk Reduction, advocacy, and climate resilience Activities

- Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)
- The Cyclone Forecast-Based Early Actions to Reduce Disaster Loss and Damage (CFBA) Project
- "Reducing the Impacts of Cyclone on Vulnerable Community" Through Anticipatory Actions (RICAAP)"
- Survival Assistance for Cyclone Remal Affected Families in the Coastal Districts (SARA)
- Participatory Action on Resilience (PAR)
- *Promotion of Sustainable Crab Farming in South-West Region of Bangladesh*
- Low-cost safe drinking water production & supply through establishing desalinization water treatment Plant,

## Social Enterprise and Youth development

- Recovery & Advancement of Informal Sector Employment (RAISE)
- NGF Adolescent Program
- Multipurpose Overhead Tank Water Supply Project

## HR & Administration

The HR and Administration department of NGF is responsible for managing all aspects of the employee lifecycle, including recruitment, hiring, onboarding, performance management, employee benefits, payroll, record-keeping, policy enforcement, and maintaining a positive work environment. It also oversees administrative tasks like office operations and compliance with company regulations.

One of its main tasks is recruiting human resources based on the annual plan and after recruitment capacitating them to perform the desired task. Therefore, the employee is given orientation on the policy, procedure, norms, and culture of the organization. Last year 16 sessions were conducted on the orientation of Gender policy, safeguard policy code of conduct, Conflict of Interest Management Policy, Do not Harm Policy, Grievance Redress Management (GRM) Policy, NGF Youth Development Policy, and Shariah-based investment and savings activities. Moreover, 40 accounts officers received training on the accounts management system and VAT and tax compliance issues. It also had arranged refresher 12 batches of day-long non-residential training where the total participants were 300 in the 2023-24 fiscal year.

The department consists of 7 personnel led by the Head of Human Resources and Administration. It has a separate training cell under the department dedicated to upgrading the skills of the personnel based on the need assessment.







## **Value Chain & Market Development Component**



## Sustainable Enterprise Project (SEP)

*“Strengthening Crab Sector Enterprises in Satkhira District through Technological Intervention and Environmental Improvement”*

**Funded by : World Bank & PKSF**

Improving climate resilience and environmental sustainability is becoming more and more crucial to maintaining Bangladesh's economic development. According to Yale's 2016 Environmental Performance Index, Bangladesh came in at number 173 out of 180 nations. Micro, small, and medium-sized businesses (MSMEs) have dominated the manufacturing sector's rapid growth, which has resulted in a significant increase in the use and degradation of natural resources as well as rising air, soil, and water pollution. One of the top priorities for Bangladesh's ongoing efforts to combat poverty and inequality is lowering adverse environmental externalities. Bangladesh would gain a lot from starting down a greener growth path, including improved productivity and innovation, access to new markets, increased public revenue, and reduction of vulnerability to shock. The World Bank and Palli Karma-Sahayak Foundation





(PKSF) fund the Sustainable Enterprise Project (SEP), which supports microenterprises in the manufacturing and agribusiness sectors through environmentally friendly investments (energy, water, and resource efficiency). It also aims to change the micro-lending ecosystem, encourage the adoption of fundamental operational safety standards in project-supported enterprises, and promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas. In order to carry out a sub-project under SEP called "Strengthening Crab Sector Enterprises of Satkhira District through Technological Intervention and Environmental Improvement," PKSF has chosen the Nowabnki Gonomukhi Foundation (NGF) as the Partner Organization (PO). The duration of the sub-project is 33 months.

## Intervention Activities

The intervention activities of the sub-project are as follows:

Sl. #	Intervention Activities	Target	Achieved
<b>1.0</b>	<b><i>Interventions for revenue generating common service facilities development</i></b>		
1.1	Packaging materials and culture box/cage development	5	9
1.2	Reuse of soft-shell waste (only shell) by establishing shell drying facility (chatal)	2	2
1.3	Development of input sellers for crab (Medicine/Fertilizer/Net)	6	6
<b>2.0</b>	<b><i>Interventions for Non-revenue generating physical activities development</i></b>		
2.1	Support facilities for crab disease diagnosis	1	1
2.2	Pond renovation for rain water reservation with natural fish farming	3	3
2.3	Drainage system development of crab market	2	2
2.4	Solid Waste Management (development of dumping facilities)	2	3
2.5	Mud Crab farming with mangrove tree: Silvofishery	8	8
<b>3.0</b>	<b><i>Initiatives to Increase Eco Labeling and Access to Premium Markets</i></b>		
3.1	Workshop on Good Aquaculture Practice (GAP)	8	8
3.2	Training on Post-Harvest Management	6	6
3.3	Training on traceability enables issues	2	2
3.4	Round Table Meeting with the Crab Value Chain Actors to increase bargaining power	2	2
3.5	E-platform (online marketing) & Brand Promotion	1	1
<b>4.0</b>	<b><i>Interventions for Capacity development of MEs</i></b>		
4.1	Training on Soft shell crab farming technology with GAP	11	11
4.2	Training on Crab fattening with GAP	9	9
4.3	Training on Mud Crab farming with mangrove tree (Silvofishery)	3	3
4.4	Training on occupational hazard and safety	4	4
4.5	Follow-Up Training/Meeting on Certification & GAP	15	15
4.6	Demonstration of advanced crab farming technology	15	15
4.7	Distribution of poster and leaflet to crab stakeholders	2	2
4.8	Cluster demonstration on soft shell farming	1	1
4.9	Environment Development Club activities	27	27
4.10	Field day on the established demonstration farms	3	3
4.11	Knowledge sharing workshop	1	1

# Rural Micro Enterprise Transformation Project (RMTP)

*Sub-project: Production and Marketing of Safe Fishery Products*

**Funded by : PKSF, IFAD & DANIDA**

The "Production and Marketing of Safe Fishery Products" value chain development sub-project will be implemented starting in July 2022 as part of the "Rural Micro Enterprise Transformation Project (RMTP)" project. The sub-project will run for three years, from July 2022 to June 2025. With 6000 members, the aforementioned sub-project will conduct fisheries-related activities in Shyamnagar, Kaliganj, and Debhata upazila of Satkhira district. The sub-project will organize entrepreneurs, increase productivity, provide training, set up demonstration plots, expand more productive technologies, develop new diversified products and developing markets, select entrepreneurs and dedicated services, build provider capacity, and more to increase fish production while maintaining quality.

## **Aims of the sub-project:**

Increase income of small and marginal fisher/fisherman families and small entrepreneurs, ensure food security and improve family nutrition.

## **Objectives of the sub-project:**

- a) Increasing the income of entrepreneurs through safe fish production and marketing.
- b) Increasing the income of entrepreneurs through the production and marketing of processed fish products.
- c) Increasing the use of safe fisheries materials and modern farming technologies at the local level.
- d) Creation of employment and a sustainable sector through the creation of a service market at the local level.
- e) Creation of production and market systems taking into consideration the environment, safe and nutritious food, and climate change issues and
- f) Increasing participation of women and youth in initiatives.





### Achievements of the project:

S/N	Activities	Target	Achievement
01	Information and Introductory Meeting on Financial Literacy	70	70
02	Training on Nutrition, Climate, Environment and Social Issues.	70	70
03	TOT on Financial Literacy of their trainers through affiliates.	1	1
04	Training on business management to members of small entrepreneurs	5	5
05	Training on conservation of fisheries resources	9	9
06	Organization of experience exchange tour on safe fish production.	1	1
07	Training on the use of safe fishery equipment in fish farming.	60	60
08	Training on good fisheries practices and use of modern technology.	3	3
09	Skill Development of Entrepreneurs in Biofloc, Black Soldier Worm and Probiotic Production.	5	5
10	Setting up demonstration plots of shrimp farming ( semi-intensive ).	14	14
11	Monoculture of high value Vetki fish.	7	7
12	Assisting nurserymen in setting up fish nurseries	9	9
13	PL production trial of Prawn in earthen ponds.	1	1
14	Providing support to take up activities related to shrimp PL	10	10
15	Demonstration plots for scaling up of technologies for use probiotics	4	4
16	Demonstration plots for black soldier worm production	7	7
17	Improvement of quality of local fish market or hatchery.	1	1
18	Orientation on project implementation to project manpower.	0	0
19	Providing skill development training to project manpower	0	0
20	Establishment of Fisheries Service and Advisory Center at local level	5	5
21	Campaigns to encourage fish farmers for soil & water test	3	3
22	Formation of Value Chain Steering Committee/	4	4



**Rural Microenterprise Transformation Project (RMTP)**  
দ্বিতীয় খসড়া পদ্ম উপদমন ও বাজারজাতকরণ শীর্ষক তালু (ইইন উপ-প্রকল্পের অধীনে)

**আধা-নিবিড় পদ্ধতিতে মাছ ও গলদা চিংড়ী চাষ**

কার্যক্রম শুরু তারিখ: ১২ সেপ্টেম্বর-২০২৪  
উদ্যোক্তার নাম: শেখ আব্দুল আজিজ  
ঠিকানা: কুলশাব্বার, কালিপাড়া, সাতক্ষীরা।  
যোগাযোগ: ০১৭৫৭-৮৪৭০০৪

অর্থায়নে: পান্চী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)  
বাস্তবায়নে: নওয়াবেকী গণমুখী ফাউন্ডেশন (এনজিএফ)

IFAD  
MINISTRY OF FISHERIES  
NF

**Enhancing Resources, Food Security & Livelihood Development Component**



# Pathways to Prosperity for Extremely Poor People (PPEPP-EU) Project

**Funded by : PKSF & European Union**

The project builds on the experiences of earlier successful extremely poverty reduction projects such as PRIME, EEP, SHIRRE, TUP, FSVGD and UPP-Ujjibito project. The PPEPP-EU project will help extremely poor people connect with mainstream economic growth and development

## **Objectives:**

To enable people to exit from extreme poverty for good;

To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosperous.

## **Working area:**

Working area is under NGF's 11 branches of 9 unions that are Gabura, Padmapukur, Munshigonj, Koikhali and Ramjannagar under Shyamnagar upazilla, Krishnonagar union under Kaligonj upazilla, Anulia union under Assasunni upazilla in Satkhira district, Koyra and Uttar Bethkhasi union under Koyra upazilla in Khulna district. Duration of the project is 3 years.



## Main Component of the Prosperity:

### A. Resilient Livelihood: Conducted Activity

SL	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1.0	Agriculture Related IGA	210	218
2.0	Livestock Related IGA	273	273
3.0	Fisheries Related IGA	178	178
4.0	Off-farm Related IGA	60	60
	Grand Total	721	729



### Training & Others Activities

S L	Name of the Activities	Unit/ Number	Benef Coverage
1	Agriculture Related Training	9	225
2	Livestock Related Training	12	300
3	Fisheries Related Training	9	225
4	Off-farm Related Training	3	75
5	Vocational Related Training	2	30
6	Field/Farm Days	14	1050
7	Prosperity Bari	10	10
8	Seed Distribution	4	8000
9	Vaccination & De-warming	2	12000
	Total	65	21915



## B. Nutrition & Primary Health: Conducted Activity;

SL.	Name of the Activities	Unit	Benef Coverage
1	Form mother & child forum, Kishori & Kishore club	75	1286
4	Liaison meeting with local community clinic	22	440
5	Demonstration on food selection and food preparation	176	3520
6	Organized special general, health camps & eye camp	40	1360
7	Day Celebration of nutrition & health related	2	100
8	Organized digital health camp (Health & Nutrition)	32	480
9	Coordination meeting with Upazila health office	2	60
10	Nutrition Fair	2	400
<b>Total</b>		<b>351</b>	<b>7646</b>



## C. Community Mobilization: conducted Activities;

SL	Name of the Activities	Unit	Benef Coverage
1	Coordination meeting with UNO	2	60
2	Advocacy meeting with Service Providers	28	710
6	Meeting with UP, UDMC, WDMC	236	11800
9	Liaison meeting with community clinic	100	2000
10	Health Related Campaign	9	450
11	Day Celebration	11	550
12	Issue based campaign	6	600
13	Show on road drama	28	2800
<b>Total</b>		<b>420</b>	<b>18970</b>





#### D. Disaster & Climate Changes: Conducted Activities;

SL.	Name of the Activities	Unit	Benef. Coverage
1	Distribution of water tanks	5	5
2	Set-up disaster related billboards	5	1000
3	Providing Rescue Materials	1	25
4	Training of CL of (UDMC & CPP	2	50
5	Repairing House	12	12
Total		25	1092



#### E. Gender Equity: Conducted Activity;

SL.	Name of the Activities	Unit/ Number	Benef Coverage
1	Our family is our flower garden (Couple Training)	11	220
2	Exemplary Fathers Campaign	22	440
3	Successful Women Entrepreneurs (We can) Campaign	2	50
4	Meeting with Youth , Men (Fellow Travelers on Path of Light)	3	75
5	Meeting with Parents of Mother and Child Forum	11	220
Total		49	1005





## F. Isability Inclusion Components Activities; Conducted Activity

SL.	Name of the Activities	Unit/ Number	Benef Coverage
1	Formation of disability Forum	4	82
2	Monthly meeting with disability forum	30	82
3	IGA grants for disable person	104	104
4	Advocacy meeting with UP on disable budget	9	180
5	Facilitated inclusion in the social safety net	353	353
6	Distribution of aid to persons with disabilities	26	26
	Total	526	827





## ENRICH

**Funded by : PKSF**



Enrich is a new approach for developing a Paradigm Shift Program. Enhancing Resources and Increasing the Capacities of Poor Households towards Elimination of their Poverty (abbreviated as ENRICH) is a human-centered holistic development approach. The overall vision that underpins ENRICH is to work with the poor, to create a humanly dignified living standard, and to enjoy universal human rights. It is not just a collection of individual projects; rather it is an integrated approach. It adheres to the motto of sustainable development which is 'leaving no one behind.' ENRICH covers all aspects of human life from cradle to grave. ENRICH focuses on components such as education, health, sanitation, nutrition and employment generation, youth development, beggar rehabilitation, etc. Basically, three main pillars of the Enrich Program; community, household & coordination.

### **Working Area: Atulia Union, Shyamnagar, Satkhira**

NGF has been implementing all those activities driven by the Community people aiming to address all sorts of problems at community level. Accordingly, the organization has been implementing HHS based activities driven by family members aim to increase income and employment.

## Main Activities:

Name of the activity	Sub Activity	Number, Piece	Benef. Reach
Health Program	Static clinic	554	5287
	Satellites clinic	143	4409
	Special Health Camp	4	728
	Eye camp	1	417
	Diabetics examine	2652	2652
	Active Health Card	2428	2428
	Free Medicine	55029	55029
	PUSHTIKONA	6390	6390
Education Programme	Afternoon Education Centers	47	1179
	Yearly Sport	1	1579
Enrich WC	Meeting with Ward and UC	56	99
Enrich House, and Vermicompost	ENRICH House	80	80
	Vermi Compost Plant	78	78
Youth Development	Youth word and UC Meetings	56	199
Beggar Rehab	Beggar Rehabilitation	12	12
Training	IGA, Youth, Teacher, and Health Visitor	15	364

In addition to that, there are savings program that has savings of 139 members amounted BDT 7326736, and a special Financial Assistance program under which 3091 members received loan assistance of 23.95 Crore as IGA loan, 94 members received 81.4 lac as LIL loan and 129 members got 33.49 lac as ACL loan.



# Elderly People Programme (Probin)

Funded by : PKSF

To sustainable poverty for poor people in their life by economically and improved their life in human and sustainability life. In this program elderly people of Atulia union involved and get them several accesses

## Main Activities:

Name of the activity	Sub Activity	Number Event	Benef. Reach
Probin Ward	Meeting -Ward & UC	58	1956
Elderly Allowances	Best Probin	5	5
	Best Probin Children	5	5
Materials support	Blanket dis.	75	75
	Commode Chair	12	12
	Walking Stick	29	29
	walking stick	08	08
Elderly Sports	Yearly Sport	1	450
Funeral support	Funeral	25	50000
Health Support	Satellites clinic	1644	1784



*Learning and Innovation Fund to Test New Ideas (LIFT) Program*

## Improving the Quality of life of the Munda Tribal Community through Integrated Activities of Alternative Occupations' Projects.

Funded by : PKSF

Like Many Countries in the world, tribal people are living in Bangladesh. Among these tribals, Mundas are the most neglected community in our country. Munda Communities live in Jashore, Khulna South west coastal region Satkhira, and its surrounding areas. The Mundas are lagging in terms of education, culture, and social and economic development compared



to the others. For this reason, quality development projects of the Munda community have been started through integrated activities of alternative professions.

### Working Area and duration:

Working areas are Shyamnagar, Munshigonj, Burigualine and Gabura Padmapukur, Munshigonj, Koikhali and Ramjan-nagar under Shyamnagar upazilla in Satkhira district, and Koyra and Uttar Bethkhasi union under Koyra upazila in Khulna district. Duration of the project is 3 Years ( May 2022 to April 2025).

Sl. No	Name of activities	Unit	Benef. Coverage
1	Inception Workshop	1	25
2	Skill Development Training	2	125
3	Goat Rearing Demonstration	10	15
4	Fish Culture Demonstration	5	10
5	Rabbit Rearing Demonstration	10	15
7	Homestead Vegetable Demonstration	20	30
8	Native Chicken Rearing Demonstration	5	10
9	Buck Center Demonstration	0	5
10	Pigeon Rearing Demonstration	5	10
11	Native Fish Culture Demonstration	10	20
12	Setting Up Pre-School	2	40
15	Seasonal Seed Distribution	1	2
16	Water Tank Distribution	15	25
17	Sanitary Latrines	10	15
18	Sewing Machine Distribution	0	8
20	Baseline Survey Report	0	200
21	Video Documentary	0	0
		96	555





***PPEPP-EU Innovative Initiatives Program***

**Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Lamb at the Ultra-poor Farm Level**

Coastal areas have great potential for sheep farming. By rearing this sheep it is possible to increase the income of the ultra-poor households. Breeding farms of sheep have also been set up at the organizational level so that the ultra-poor households can get the quality lamb.

Working area: NGF implemented the project last 2 years in four Union that are Munshigonj, Koikhali, Ramjannagar and Gabura under Shyamnagar upazila of Satkhira district.



**Implemented Activities**

Sl No	Name of activities	Unit	Benef. Coverage
1	Construction of Parent stock farms for Sheep	1	30
2	Sheep Rearing in Organizational Level	1	50
3	Sheep Rearing Demonstration at HHs	134	142
6	Livestock Product Processing, Marketing Centers	2	30
7	Skill Development Training	10	250
10	Meeting With Govt. and Non-Govt. Organization	1	20
11	Campaign on Animal Protein	2	100
12	Billboard	4	80
13	Booklet/Leaflet/Poster	1	100
14	Video Documentary	1	200
	<b>Total</b>	<b>157</b>	<b>1002</b>



**PPEPP-EU Innovative Initiatives Program**

## **Sustainable Development of Ultra-poor Household through Increasing the Productivity of Meat and Egg Producing Duck**

Working area: NGF implemented the project last 2 years in four Union that are Munshigonj, Koikhali, Ramjannagar and Gabura under Shyamnagar upazila of Satkhira district.

### **Implemented Activities**

<b>Sl. No</b>	<b>Name of activities</b>	<b>Achievement</b>	<b>Beneficiaries Coverage</b>
1	Construction of Parent stock farms for Duck	1	50
2	Duck Rearing in Organizational Level	1	50
3	Duck Rearing Demo at the HHs	138	144
6	Livestock Product Processing & Marketing Centers	2	30
7	Established of Duck mini Hatchery at the HHs	2	20
8	Skill Development Training	9	225
10	Entrepreneurship Development Workshop	2	60
11	Market Linkage Workshop	2	50
12	Meeting With Govt. & Non-Govt.Organizations	1	25
13	Campaign on Animal Protein	2	100
14	Billboard	4	80
15	Booklet/Leaflet/Poster	1	100
16	Video Documentary	1	200
	<b>Total</b>	<b>166</b>	<b>1134</b>



### *Agricultural Adaption Strategies to cope with Climate Change*

## **Initiative To Increase Crop Production And Create Employment Through Improved Agricultural Adaptation Strategies To Combat Climate Change**

Climate change is one of the greatest threats to human lives and livelihoods all over the world especially for the coastal region of Bangladesh. Furthermore, climate change and agriculture hold an inverse relationship; that is climate change impacts hamper agricultural production. Among other sectors, agriculture is facing deadliest experiences from climate change related natural disasters, as agriculture is the main livelihood option for the coastal people of Bangladesh. Hence, agricultural adaptation approach is one of the key aspects that are helpful to reduce agricultural crop vulnerability. In this connection, considering local level experiences, the main objective of this project is to find out suitable and viable adaptation measures that have the potential to help farmers to adapt climate change. These adaptation practices include identification of suitable cropping pattern, choice of seed, irrigation water management, crop intensification suitable transplanting and so on.

Working area: NGF implemented the project last 8 Months in two Union that are Munshigonj and Gabura under Shyamnagar upazila of Satkhira district.

### **Implemented Activities**

Sl. No.	Name of activities	Achievement	Beneficiaries Coverage
1	Mine pond (>33 decimal) based adaptive agricultural Demonstration	20	20
2	Mine pond (>15 decimal ) based adaptive agricultural Demonstration	80	80
3	Trico-compost Production Demonstration	4	4
4	Skill Development Training	5	125
5	Field days	4	320
6	Agricultural Inputs distribution (Vegetable Seeds & Seedlings)	180	180
	<b>Total</b>	<b>293</b>	<b>729</b>





**Adaptive Agriculture,  
Fisheries & Livestock Sector**



## Integrated Agriculture Unit

Funded by : PKSF

To ensuring sustainable livelihood, NGF from its beginning emphasizes the agro based technological knowledge development and industries. In addition, to overcome the adverse effect of climate change and ensuring proper nutrition and maximum profit of the marginal farmers, NGF is implementing Integrated Agriculture Unit (IAU) program funded by PKSF since January/2014. in the south west coastal region of Bangladesh on Agriculture, Fisheries and Livestock based activities. Under this program NGF is working mainly on adaptation and dissemination of modern technologies related to Agriculture, Fisheries and Livestock among marginal farmers.



### Working Area:

Ratonpur, Sankerhati, Krishnanagar, Kodomtola, Koikhali, Nalta, Burigoalini branches of NGF under Shyamnagar and kaliganj Upazila under Satkhira district.

**The following activities are done under this program:**

Name of the activities	Target and Achievement						Total achievement
	Agriculture sec		Fisheries sec		Livestock sec		
	T	A	T	A	T	A	
Demonstration Plots Establishment	152	152	117	117	162	162	431
Skill Development Training of Farmers	5	5	5	5	7	7	17
Farm day/ Field day	4	4	6	6	4	4	14
Agriculture Information Meeting	2	2	4	4	4	4	10
Coordination Meeting at Upazilla Level	1	1	0	0	0	0	1
Market Linkage Workshop	0	0	2	2	2	2	4
Material Support (seed, leur, vaccine etc)	285	285	0	0	0	0	285
Bill Board, Sign Board	22	19	2	2	1	1	22
Fish Fry Release	0	0	1	1	0	0	1
Day Celebration	1	1	0	0	1	1	2
Print Electronic media coverage	2	2	2	2	1	1	5
Exposure/ Officer training	0	0	2	2	3	3	5



## Climate resilient Agricultural Practices through IAU :

Rainwater is the only resource used by farmers in the coastal region to grow aman rice. Farmers plant their seeds after rain causes the salt on the soil's surface to dissolve and seep downward. After cultivation, aman rice causes the soil's surface salinity to rise again, and farmers struggle to find enough water for irrigation. After that, the land becomes fallow for the rest of the year. To minimize the impact, IAU used a variety of contemporary farming techniques, such as mini-ponds, surgeons, mulching, salt-tolerant new crops, earth towers, and hanging vegetables, among others, to adapt to and lessen the saline problem. The technique allows farmers to harvest three crops and vegetables in a year instead of late Aman as well as provides opportunities to culture fish in the drainage-connected mini-pond.

IAU emphasizes organic vegetables, meat, eggs, and fish production. Besides training the producer and building up market linkage facilities from equipping mental support to retailers in the local market. For good value chain facilitation, marginal farmers become good entrepreneurs in the Shyamnagar and Kaligonj Upazilla.



### *PPEPP-EU Innovative Initiatives Program*

## **Fingerlings Production of Native Fish Species and Extension of Climate Adaptive Fish Culture Technology through Establishing Hatchery in the Coastal Area**

The coastal region is considered one of the most suitable areas in Bangladesh for farming Shrimp, Crab, koral/Vetkhi, etc. It is famous for its amazing taste. To increase the production of fish PPEPP-EU Innovative Initiatives Program initiated the native fingerlings hatcheries with a objective of i) Fingerlings production of native fish species through establishing

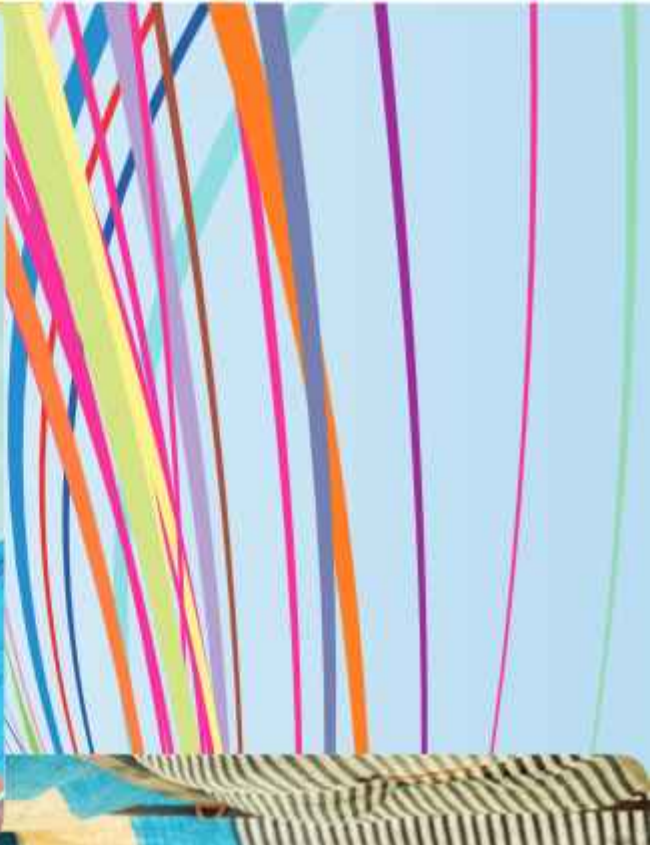
hatchery in coastal area ii) To create an employment opportunity of poor people through coastal fish farming iii) Awareness building of farmers and extension of coastal fish farming technology, and iv) To support the farmers' development and linkage with Government Non-Government and research institutions

**Working Area & Duration:** NGE's six branches that are Murshigonj, Harinagar Gabura, Laxmikhali, Koikhali & Vetkhali under Shyamnagar upazila of Satkhira district. The duration is three years.



### Implemented Activities:

Sl. No	Name of activities	Achievement (2023-24)	Beneficiaries Coverage
1	Established a Hatchery for local fish	01	01
2	Vetki-Talapia Fish Culture	30	30
3	Bagda fish Culture (Cluster based)	20	20
4	Fingerlings production & Nurserer	10	10
5	Fingerlings transport by Oxygenated Van	04	04
6	Crab Fattening	10	10
7	Skill Development & residential training	06	150
9	Fish & Fish Products Sailing Center	06	100
10	Aquatic services & Information center	06	120
11	Fisheries Kitbox	01	200
12	Printed Technology-based Folder	01	500
13	Field Days	06	480
14	Market Linkage-related workshop	01	25
15	Video Documentary	01	01
16	Billboard	04	80
17	Native fish Culture	20	20
<b>Total</b>		<b>127</b>	<b>1751</b>





**Response, Disaster Risk Reduction, advocacy,  
and climate resilience Activities**



## **Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh**

**Funded by : GCF & PKSF**

Many coastal residents depend on seasonal subsistence agriculture and agriculture wage labor, which are highly climate-sensitive. Moreover, many coastal inhabitants live in houses built of mud and plants severely affected by cyclones, storm surges, and high tides. The lack of climate-resilient housing poses a serious poverty trap as significant portions of the incomes of coastal communities go towards house repairs. Under this circumstance, to develop a climate-adaptive coastal community in Bangladesh by adopting climate-resilient housing and livelihood technologies, the Green Climate Fund (GCF) approved “Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL),” a five-year project. The primary goal of the RHL project is to enhance the climate resilience of Bangladesh’s vulnerable coastal communities. As an implementing entity of the RHL project, Nowabanki Gonomukhi Foundation (NGF) is implementing this project in Shyamnagar Upazila of Satkhira district which is geographically positioned in the most climate-vulnerable region.



**Working Area:**

NGF is implementing this project in 10 unions of Shyamnagar Upazila. Those are-Gabura, Padmapukur, Munshiganj, Burigoalini, Atulia, Ramjannagr, Koikhali, Kashimar, Ishwaripur, Nurnagar

**Duration & Budget:** 06 March 2024 to 16 August 2028 and 18,40,37120

**Activity target up to June '25:**

SI No	Activity Name	Unit
1	Design and building of homesteads	100
2	Homestead tree planting	15000
3	Construction of slatted houses for goat/sheep	562
4	Introduce saline-tolerant vegetables	750
5	Development of crab hatcheries (1st stage)	1
6	Technical & financial support for "crab nurseries"	74
7	Technical & financial support to "crab farmers"	1100
8	Beneficiary selection and group formation	168
9	Prepare Beneficiaries' socio-economic profile	15648
10	Training for beneficiaries and stakeholders	557
11	Implement workshops and seminars	2





## The Cyclone Forecast-Based Early Actions to Reduce Disaster Loss and Damage (CFBA) Project

**Funded by: Christian Aid**

Christian Aid partnered with NGF to implement Cyclone Forecast-Based Disaster Loss and Damage Reduction Early Action (CFBA) in the coastal zone of Bangladesh to mitigate losses and damages from impending cyclones. Dakshin-Bedkhashi Union under the district of Khulna is surrounded by embankments and is severely affected by river erosion, salinization, and intense cyclones. Moreover, the marginal areas remain poor and backward, lacking health, education, and emergency services. Lack of social services leads to inadequate healthcare and low education levels, especially among women and children. Hence, the target areas for the project were selected based on a vulnerability analysis carried out by START Network and its stakeholders. The project was designed following the START Fund Network trigger mode based on forecasts from the Bangladesh Meteorological Department (BMD), Regional Specialist Meteorological Centre (RSMC), and European Centre for Medium-Range Weather Forecasts (ECMWF).

One notable aspect of the project is the introduction of the Group Cash Transfer (GCT) approach, which emphasizes community participation and empowerment. This strategy aligns with Christian Aid's broader commitment to Survivor and Community-Led Response (SCLR) principles, ensuring that interventions are tailored to local needs and priorities. Through the GCT approach, the project focuses on activities such as improving access roads to shelters and reinforcing embankments with sandbags, thereby enhancing the community's resilience to cyclonic events. However, the CFBA project provided early action cash assistance to 961 vulnerable household beneficiaries within 3 days before the Remal cyclone. Through strategic partnerships and participatory processes, the project seeks to enhance the capacity of vulnerable communities to withstand and recover from the impacts of cyclonic events, ultimately contributing to sustainable development and improved livelihoods in the region. The following are the activities of the CFBA project:

Planned activities	Achievement	Benef. Cover.
1.1.1 Support UDMC & UzDMC to organize meetings and facilitate	2	100
1.1.2 Improving access roads to shelter	4	500
1.2.1 Providing rescue equipment (Hand mike/ Rechargeable Torch Etc	20	1500
1.2.2 Coordination meeting with CPP Volunteer	2	50
1.2.3 Prepare VAG , pregnant and lactating mothers for moving to	1668	1668
1.3.1 Provide first aid box for shelter	14	500
1.3.2 Dropping Sands filling bags at embankment breaching points	3	2000
1.3.3 Preserve the heads of community level tube wells	34	250
1.3.4 Unconditional cash grants for multi-purpose use	961	3744
1.4.1. Operational strategy development	1	5
1.4.2. Coordination meeting and staff capacity building	3	7



Figure 10 Wooden bridge constructing (before and current scenario) at ward-7





## Reducing the Impacts of Cyclone on Vulnerable Community through Anticipatory Actions (RICAAP-Early Action)

**Funded by : Muslim Aid, Start Fund**

The project RICCAP was implemented based on the triggering mode of the Start Fund Network followed by the data and forecast of the Bangladesh Meteorological Department (BMD), Regional Specialized Meteorological Centre (RSMC), and European Centre for Medium-Range Weather Forecasts (ECMWF). The idea was to take action before the cyclone so that the loss and damage could be minimized. To develop the model a vulnerability assessment was conducted to identify the most vulnerable red zone using the risk assessment. A database was made by KOBO to track them on time. Under the project preparedness programs were taken to make the cyclone shelter useable for all types of vulnerable people or reactivate before the cyclone and distributed unconditional cash support before the cyclone so that targeted people can buy their needs beforehand. At the time of Cyclone Remal the activities was implemented to reduce the loss and damage based on the early warning system.

### The working area was Atulia union

Activities	Numbers	Beneficiary
Distribution of MPCG	105	105
Shelter Management and Maintenance	15	2000
Distribution of hygiene materials (Soap, Bucket, Mug, Sanitary napkin etc)	120	400
Distribution of safe water	320	320
Distribution of food items to the affected families	148	592
Evacuation support	125	125
Arrange cattle sheds on higher roads/embankments	1	35



## Survival Assistance for Cyclone Remal Affected Families in the Coastal Districts (SARA)



The Khulna district is identified as one of the most vulnerable districts to cyclones, as per the Joint Contingency Plan for Cyclones prepared by Start Fund Bangladesh. To effectively address the community's diverse needs and enhance disaster resilience, the project employs an approach to conducting vulnerable group mapping exercises to identify and assist those most at risk during disasters.

Under the SARA project the Group Cash Transfer (GCT) approach was used, emphasizing community participation and empowerment. This strategy ensures that interventions are tailored to local needs and priorities. Through the GCT approach, the project focuses on activities such as improving access roads to shelters and renovating drainage systems to minimize the impact of cyclones based on the community's opinion. Cash support before the cyclone and food support at the time of the cyclone event. The project was implemented in the Botiaghata Upazilla of Khulna District.

Activities	Numbers	Benf. Cov.
Unconditional Cash Grants Multi-purpose cash grant to HHs )	400	400
Community kitchen/food security support for 7 days	200	200
Customized hygiene and dignity items distribution	400	1600
Innovation activity based on the community consultation	4	500
Inception & staff orientation	7	7
Inception meeting with local government and administration	20	20
Safeguarding and Visibility	500	500

## Participatory Actions on Resilience (PAR) Project, Phase-III

Funded by : Christian Aid



Since 2018 Nowabenki Gonomukhi Foundation (NGF) has been partnered with Christian Aid in diversified development projects. While implementing these projects in coastal areas, CA noticed that in these areas women are more vulnerable, women-led CSOs, and women farmers are less capacitated. The people of these areas have to survive fighting with disaster. Keeping these in mind Christian Aid

designed a project namely PAR to strengthen the capacity and knowledge of women-led CSOs and Union Disaster Management Committees and women farmers on resilient action planning and executing of the plans in their respective locality by establishing climate-resilient on-farm and off-farm trails, improving the resources they depend on, and empowering them to better deal with disaster. Total number of beneficiaries were 3247 and selected Union were Munshiganj, Burigoalini, Atulia, Gabura, Krishnanagar, Varashimla, of Shyamnagar and 5 No. Koyra, Uttar Bedkashi, Pankhali, Kamarkhola of Koyra and Dakop of Khulna distri

Activity Name	Achieved	Participants
Support UDMC to review & finalization of the Union Resilience Action Plan (UPRAP)	10	120
Resilience Action Plan Implementation through mitigation/or adaptation intervention	10	200
Regular followup meeting on Implementation Status and next planning update	5	14
Early Warning and climate change-related information Dissemination session (Courtyard session	720	1080
Advocacy Meetings with local UDMC, administration, CPP, and Environmental Clubs	10	350
Afforestation initiatives across the mangrove/shoreline by the project team and CSOs	5	350
Agri-Aquifer Storage & Recover to increase crop intensity in climate vulnerable location	1	26
context-specific smart livelihood options trial for capacity building and support to selected women.	30	30
Supporting Climate Movements by CSOs	30	1500
CSOs Asset Building Support	2	20



S.N	Name of the CSO partnered with NGF
1	Kamarkhola Sutarkhali Daridro Mahila Unnayan Sangathon
2	Moromi Mohila Unnayan Sangathon
3	Atulia Swaponir Mohila Somobaya Samittee
4	Bonojibi Nari Unnayan Sangathon
5	BINDU
6	ASDDW, Dacope
7	Mission Mohila Unnayan Sangstha
8	Mohila O Sishu Sangathon
9	Kajol Rekha Akota Mohila Unnayan Sangathon
10	PRERONA





## Promotion of Sustainable Crab Farming in South-West Region of Bangladesh

Funded by : WorldFish, USAID

Presently mud crab farming has emerged as an alternative livelihood, a source of income and nutrition and an innovative way of helping vulnerable littoral communities adapt to a changing climate. However, in Bangladesh, all the seed stock needed for mud crab farming is collected from the wild, with the estuaries and mangroves of the Sundarbans being the main source of seed stock for the coastal areas in the southwest. In addition, at present years crab farming transformed into a new mode of soft-shell crab farming as the global demand increasing day by day and earning handsome foreign currency. The coastal district Satkhira has around 400 soft shell farms that require at least 60,000,00 seed crabs per cycle. To run these farms smoothly a huge number of seed crabs need to be harvested from the wild putting under pressure the integrity of the Sundarbans' eco-system and biodiversity. Concerning this issue, the Nowabnki Gonomukhi Foundation (NGF) partnership with WorldFish implemented the "Promotion of Sustainable Crab Farming in the Southwest Region of Bangladesh" project to ensure the sustainability of this sector.





## Geographic Coverage

Shyamnagar Upazila in Satkhira district is renowned for crab trading (Crab collector, crab fatteners, Soft shell crab farmers and depots all are present here), Koyra Upazila in Khulna district and Maheshkhali, Chakaria and Teknaf Upazila in Cox's bazar district are also well known for crab farming and trading therefore the project activity will be implemented in Shyamnagar Upazila of Satkhira district, Koyra Upazila in Khulna district and Maheshkhali, Chakaria and Teknaf Upazila in Cox's bazar district.

Sl no.	Activity Name	Number	Benf Cov
01	Mud Crab Value Chain Assessment	01	-
02	Capacity development training for crab farmers & Nursery owners on good aquaculture practices	02	50
03	Courtyard Meeting with Crab Farmers, Input Sellers & Others	48	960
04	Capacity Building for Hatchery technician on crab let production	02	30
05	Hands-on Training to the Hatchery Technicians	01	10
06	Crablet Nursing Demonstration	25	100
07	Advance Crab Farming Demonstration	40	160
08	Trial of comparing growth & survivability of wild and Hatchery Crab-let	10	40
09	Linkage building workshop with crab buyers, exporters and private sector	01	01
10	Organize regional knowledge-sharing workshop	01	50
11	Booklet development on "Sustainable Crab-let Nursing Technique"	1200	1200

## Low-cost Safe Drinking Water Production & Supply Through Establishing a Desalinization Water Treatment Plant





The coastal regions of Satkhira and Khulna, adjacent to the Sunderban mangrove forest, are undergoing significant atmospheric changes, which encompass alterations in both landscape and weather conditions. These transformations have inevitably affected long-standing patterns of livelihood. While numerous factors contribute to this situation, a prominent catalyst is the manmade saline intrusion, which has diminished the availability of fresh groundwater sources. Consequently, the scarcity of fresh water has emerged as a critical issue for coastal communities, disproportionately impacting women and adolescent girls who bear the responsibility of providing potable water for their households. In response to this pressing challenge, the Nowabnki Gonomukhi Foundation (NGF) initiated the production and distribution of clean drinking water on March 11, 2014, through a desalination water treatment plant

established under the LIFT project of the Palli Karma-Sahayak Foundation (PKSF). This water treatment technology has been operating effectively and has provided essential services since its launch. Building on the success of the LIFT project, another initiative known as the CCCP under PKSF has replicated the water treatment plant in additional locations. Till today, the organization has established 17 desalination water treatment plants across the Khulna and Satkhira districts. Detailed information regarding the plants, including their establishment costs, is presented in the following table.

Sl.	Project	Name of Desalination Plant
1	LIFT	Desalination Plant of Kacari Bridge, Atulia, Shyamnagar, Satkhira.
2	LIFT	Desalination Plant of Noani, Mohishoripur, Koyra, Khulna.
3	LIFT	Desalination Plant of Hodda, Gilabari, Koyra, Khulna.
4	CCCP	Desalination Plant of Hacthery, Kolbari, Bazar, Burigoalini, Shyamnagar, Satkhira.
5	CCCP	Desalination Plant of Cuna Bridge, Dakhin Atulia, Shyamnagar, Satkhira.
6	CCCP	Desalination Plant of Porakhatla, Burigoalini, Shyamnagar, Satkhira.
7	CCCP	Desalination Plant of Gayen Bari, Gabura, Shyamnagar, Satkhira.
8	CCCP	Desalination Plant of 10 No. Shora, Gabura, Shyamnagar, Satkhira.
9	CCCP	Desalination Plant of Cadkhali, Payekghasa, Khulna.
10	CCCP	Desalination Plant of Uttar bedkashi, Koyra, Khulna.
11	Prosperity	Kaltali Harimondir Prangon, Munsigang, Shyamnagar
12	Prosperity	Harinagar Jame masjid prangon, Munsigang, Shyamnagar
13	Prosperity	Kholpetua Masjid Prangon, Gabura Shyamnagar, Satkhira
14	Prosperity	Dumuri hafezi Khana Masjid Prangon
15	Prosperity	9 no Dristinandon Hafezi Madrasa prangon
16	Prosperity	Lakhkhikhali Eid ga Prangon
17	ECCU	Amadi rishipara Church prangon



## **Social Enterprise and Youth Development**



## Recovery and Advancement of Informal Sector Employment (RAISE)

**Funded by : World Bank & PKSF**

**Recovery and Advancement of Informal Sector Employment (RAISE)** project aims to improve the capacity of youth entrepreneurs & provide credit support and engage youth from low-income families in sustainable employment through apprenticeship programs.

**Target Group:** Dalits, minorities, Chars, Howrs, hilly areas, tea plantations, coastal areas and youth with disabilities (PwD)

**Area of Operation:** Atulia, Shyamnagar, Burigualini, Kaligonj, Bohera, Satkhira sadar, Brommarajpur, Ashasuni, Kolarua, Bagachra, Navaron, Munshigonj and Nowabenki

**Main Activities:** The statistical information on the main achievement against the target is given in the table below:

Sl No	Item/ Activity	Unit	Beneficiaries Coverage
1.	Training for low-income youth and micro-entrepreneurs	400	1200
2.	Apprenticeship Training for Low-income youth	200	600
3.	Training for Master Craftsperson	48	144
4.	Community outreach & Psychometrics profiling	950	950

The **RAISE** project is playing an important role for taking various techniques on small **business through Business Management and Entrepreneurship Development training** as well as apprenticeship skills training. The project has made connectivity with the poor farmers and with the Livestock Departments for having support from respective departments which is assisting NGF to implement the project smoothly.





## NGF Adolescent Program

The 'Program for Adolescents' has been in operation as a mainstream program since July 2019. With the motto of 'Investment in Adolescents for Sustainable Development', the program supports the formation of two adolescent clubs in each Ward (one for boys and another for girls). NGF has 26 club in the area to operate the activities. The main objective of the program is to develop enhanced moral values in the future generation. The activities are conducted in four wider categories: awareness raising and practicing moral values, leadership and life-skill development, nutrition and healthcare, and cultural and sports activities.

### **Awareness Raising and Practicing Moral Values:**

Activities like discussion meetings and workshops are conducted to raise awareness against child marriage, violence against women, sexual harassment, dowry, and substance abuse conducted under this component.

### **Leadership and Life-skill Development**

At the Adolescent Clubs, training and discussion sessions are organized on leadership qualities and development, moral values and skill development, the habit of saving, and nutritional food preservation ways.

### **Nutrition and Healthcare**

Adolescent clubs conducted discussion meetings, workshops, and nutrition camps to make the club members aware of good physical and mental health and encourage the adolescents to better maintain personal hygiene.

### **Cultural and Sports Activities**

Book reading, music, poetry recitation, debate, and drawing competitions, were organized to offer a platform for adolescent girls and boys to showcase their abilities.



Sl. N	Classes	Unit	Benf. Cov
01	Social and health awareness activities	24	600
02	Soft skill development training (appropriate pronunciation, poetry cover/speech)	24	24
03	Leadership Development Orientation	24	480
04	Sports (Outdoor-Football, Cricket, Badminton, Volleyball, Jump Rope,)	24	1200
05	Sports (Indoor- Keram, Chess, Arm Wrestling)	24	1200
06	Poetry Writing/ Story and Essay Writing/ Painting	24	240
07	Appropriate pronunciation and poetry recitation/ speech/ music/ drama	24	480
08	Marathon run/cycle rally, adolescent health awareness fair, Cultural activities, sports	4	800
09	Upazila wise coordination meeting	24	240
10	Social Advocacy and Knowledge Dissemination (Anti-Tobacco Awareness)	2	200





## Multipurpose Overhead Tank Water Supply Project

The Shyamnagar Upazila, situated in the Satkhira district of Bangladesh, has been grappling with a severe water crisis for an extended period, primarily driven by climate change and the consequent rise in salinity levels due to increasing sea levels. This predicament has resulted in a considerable scarcity of potable water for the local population, as saline water from the Bay of Bengal has infiltrated the existing aquifers, rendering them unsuitable for use and negatively impacting the livelihoods of the inhabitants. The salinity levels have escalated to unprecedented levels, further hindering agricultural productivity. In response to this freshwater shortage, the Rural Development Board (RDA) of Bogura, in partnership with NGF, launched an overhead tank water supply initiative in 1913. This project continues to fulfill the freshwater requirements of adjacent villages of the establishment within the Shyamnagar Upazila and has gradually transformed into a social business unit.

**Objective of the project:** The primary aim of the project was to extract fresh groundwater from an appropriate location using DHTW, in order to satisfy the demand for potable water and to ensure a reliable water supply for irrigation purposes. The cost of the establishment was 741751.

Activities	Beneficiaries	Cost
Fresh Portable Water Supply	300 HHs	200 per HH
Water supply for Irrigation	100 Farmers	300 per month





**Microfinance program**

## Introduction

In 1987, the scenario of access to finance in the Shyamnagar Upazilla of Satkhira District was quite different than it is today. The area and financial environment were significantly in control of the 'Mohajan' informal money lender. As they were extremely highly profit-driven, therefore, the poor tended to be neglected and had little means of meeting the collateral requirements of the formal institution or the high, sometimes the double interest rate of the informal lender. The poor were discouraged by exorbitant interest rates or often became victims of such high and poorly regulated rates. Also, the absence of commercial banks in rural areas leaves the poor vulnerable to the activities of lightly regulated moneylenders. In light of these shortcomings, microcredit became a means to provide access to finance in these areas, and NGF initiated the program aimed at strengthening the economic power and socioeconomic development of the southwest coastal region of Bangladesh.

Microfinance serves as an effective tool for alleviating poverty, and NGF successfully tackles this poverty challenge by offering a range of need-based loan products tailored to the financial requirements of individuals across various poverty levels and businesses. The types of the products are:

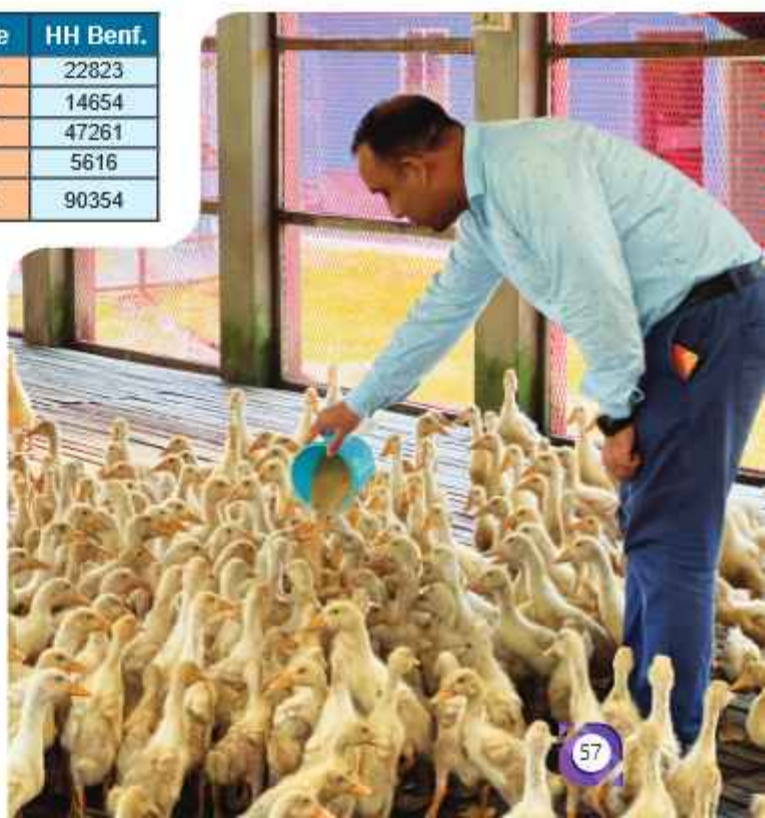
## Microfinance at a Glance

Financial Year: July'2023 to June'2024

### Member position

At the end of June 2024, a total of 90,354 individuals from various households have been organized into 4,424 groups. Among these members, there are 5,049 males and 85,305 females, indicating that females constitute 94.41% of the total membership. The composition of members by program is detailed in the accompanying table

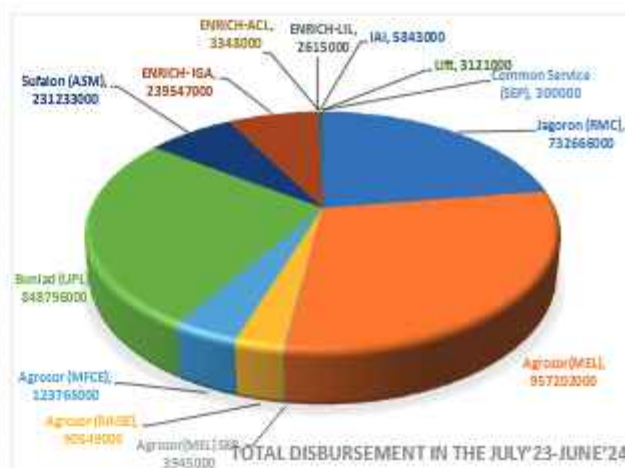
Loan Component	Male	Female	HH Benf.
Jagoron (Rural Microcredit -RMC)	1403	21420	22823
Agrosor all (Micro Enterprise Loan -EL)	2820	11834	14654
Buniad (Ultra Poor Microcredit -UPL)	654	46607	47261
ENRICH	172	5444	5616
Total	5049	85305	90354



## Loan Disbursement

The total loan disbursement allocated to the designated members for the fiscal year 2023-2024, spanning from July 2023 to June 2024, amounts to BDT 3,242,930,000. A detailed breakdown of the disbursement by component for the beneficiaries is provided in the accompanying table.

Total Disbursement in the July'23-June'24	
Name of Component	in BDT
Jagoron (Rural Microcredit )	732666000
Agrosor(Micro Enterprise Loan )	957202000
Agrosor(Micro Enterprise Loan ) SEP	3945000
Agrosor (RAISE)	90549000
Agrosor (MFCE)	123765000
Buniad (Ultra Poor Microcredit )	848796000
Sufalon (Agriculture Sector Microcredit)	231233000
ENRICH- IGA Loan	239547000
ENRICH-LIL	2615000
ENRICH-ACL	3348000
IAI	5843000
Lift	3121000
Common Service Loan (SEP)	300000
<b>Total</b>	<b>3242930000</b>



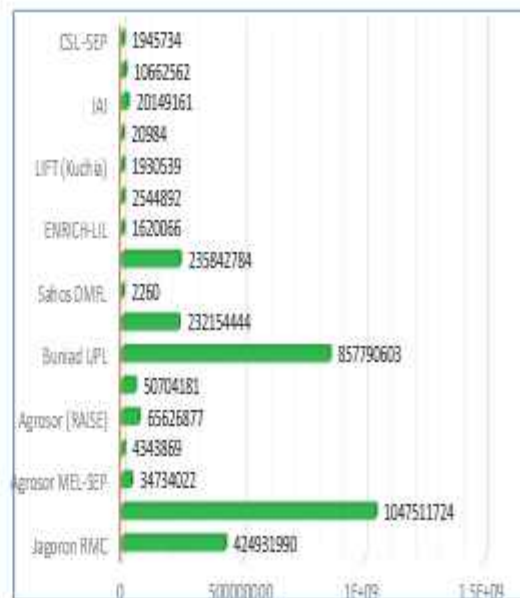
## Loan Realization

During the fiscal year July'2023 to June'2024 BDT 2992516692 has been realized as principal from loan recipients under all components. Component wise loan realization figure is shown in the bellow table

### Total Loan Realization July'23-June'24

Name of Component	Amount in BDT
Jagoron (Rural Microcredit -RMC)	424931990
Agrosor(Micro Enterprise Loan -MEL)	1047511724
Agrosor(Micro Enterprise Loan -MEL) SEP	34734022
Agrosor(Micro Enterprise Loan -MEL) MDP	4343869
Agrosor (RAISE)	65626877
Agrosor (MFCE)	50704181
Buniad (Ultra Poor Microcredit -UPL)	857790603
Sufalon (Agriculture Sector ASM)	232154444
Sahos (Disaster Management Fund -DMFL)	2260
ENRICH- IGA Loan	235842784
ENRICH-LIL	1620066
ENRICH-ACL	2544892
LIFT (Kuchia)	1930539
RRS	20984
IAI	20149161
LRL 2 <sup>nd</sup> Phase	10662562
Common Service Loan (SEP)	1945734
<b>Total Realization</b>	<b>2992516692</b>

Total Loan Realization in the Fiscal year July'23-June'24



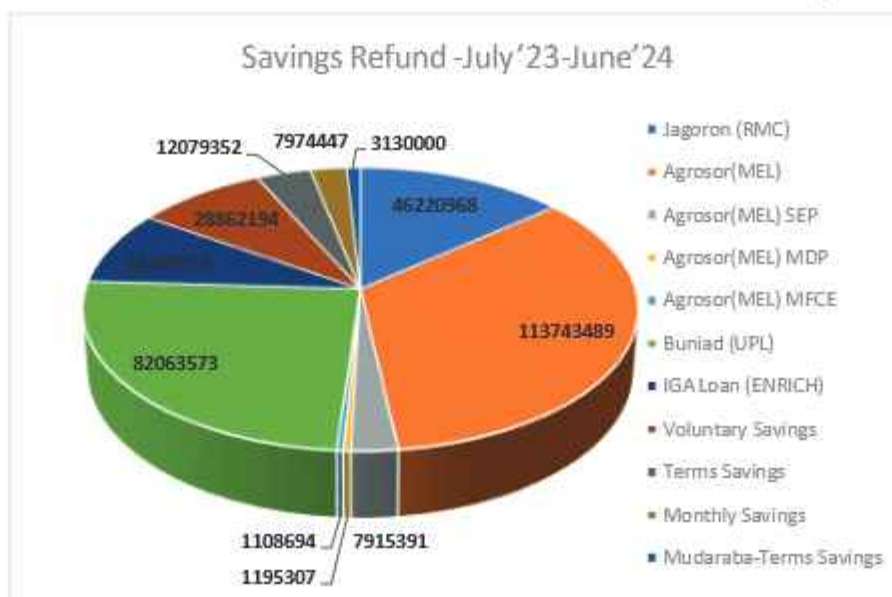


**Savings Accumulation from Members:**  
 BDT 366138068 has been accumulated from members Savings in the fiscal year 2023-2024 (July'23-June'24). Component wise member's Savings accumulation is as under the table.



**Savings Refund to Members:**

Savings of BDT 332503388 has been refunded to members in the fiscal year 2023-2024.





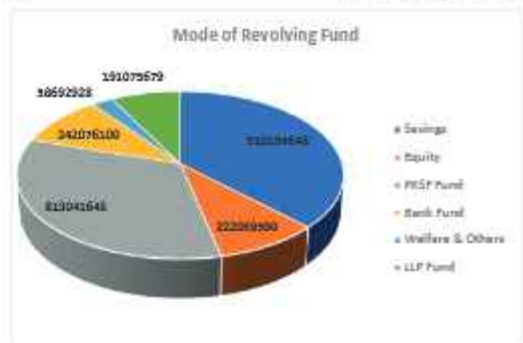
**Fund Received from PKSF & Bank & Fund Refund to PKSF & Bank:**

During the fiscal year July'23 to June'24 BDT 513100000 has been received from PKSF and BDT 408615006 has been refunded to PKSF as the principal. On the other hand, BDT 567750000 has been received from the Bank and BDT 516997791 has been refunded as the principal amount

**Revolving Loan Fund**

Finally, at the end of June'2024, the revolving loan fund of the microfinance program is BDT 2437110583 and which comprises equity, member's savings, and PKSF fund.

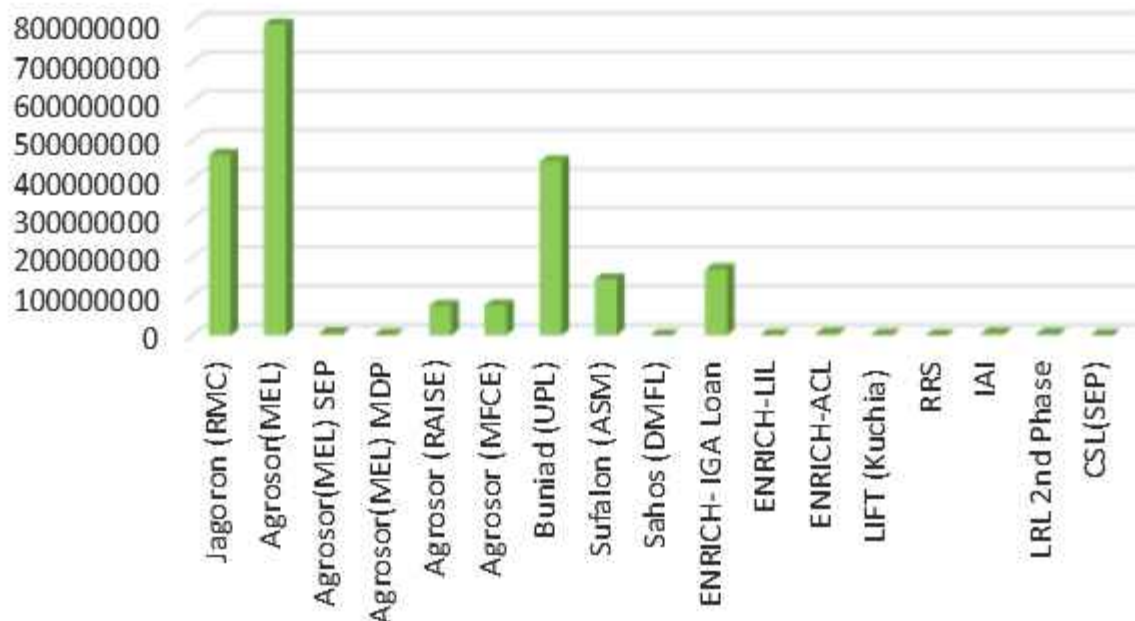
Mode of Revolving Fund	Amount of BDT
Members Savings	910154643
Equity	222069590
PKSF Fund	813041643
Bank Fund	242076100
Member welfare & Others Fund	58692928
Loan Loss Provision (LLP) Fund	191075679
<b>Total</b>	<b>2437110583</b>



## Total Loan Outstanding

Component	Amount in BDT
Jagoron (Rural Microcredit -RMC)	463247177
Agrosor(Micro Enterprise Loan -MEL)	797581797
Agrosor(Micro Enterprise Loan -MEL) SEP	5588463
Agrosor(Micro Enterprise Loan -MEL) MDP	1487345
Agrosor (RAISE)	75149054
Agrosor (MFCE)	76330819
Buniad (Ultra Poor Microcredit -UPL)	446141592
Sufalon (Agri- Sector Microcredit -ASM)	144360803
Sahos (Disaster Management Loan	53924
ENRICH- IGA Loan	169398882
ENRICH-LIL	859589
ENRICH-ACL	4264033
LIFT (Kuchia)	1348076
RRS	34775
IAI	4273228
LRL 2 <sup>nd</sup> Phase	3493466
Common Service Loan (SEP)	516107
Grant Total	2194129130

## Total Loan Outstanding



## Comparative performance Analysis of Microfinance Program: Last Five Years

Particulars	Fy-2019-2020	Fy-2020-2021	Fy-2021-2022	Fy-2022-2023	Fy-2023-2024
Branch	36	40	42	43	44
Member	71423	85877	90522	86500	90354
Borrower	48271	50753	60774	60431	67178
Total Staff	346	346	400	438	428
Total PO	207	207	257	274	267
Member Savings Balance	579569017	603789083	683530974	823598778	910154643
Loan Outstanding	1228338571	1256383775	1602921033	1943715822	2194129130
Surplus	193835313	195380982	202651201	228767056	246743989
PAR	27.59	34.53	15.47	8.81	11.22
OTR	50.89	88.97	98.56	98.21	96.89
CRR	98.84	98.16	98.72	99.80	99.20
PO: Member	345	415	352	316	338
PO: Borrower	233	245	236	221	252
PO: Loan Outstanding	5934003	6069487	6237047	7093853	8217712







**Ms. Shamima Khatun** was awarded the "Best Creative Female Microentrepreneur" award in New York."Microcredit Summit-2005 Gala Award"Accepted.

**Ms. Rahima Khatun**, received the "City Micro Entrepreneur" award as the best female micro entrepreneur in the crab fattening business in 2007.



**Shefali Roy** received the "City Micro Entrepreneur" award as the best female micro entrepreneur in the 2010 Shankabala making business.

**Ms. Samirunnahar Begum**, Rahumukhi Business, received the "City Micro Entrepreneur" award as the best female micro entrepreneur in 2014.



**Ms. Saima Khatun** received the "City Micro Entrepreneur" award as the best female micro entrepreneur in agriculture in 2016.

**Visited H.E Charless Whiteley,  
Ambassador & Head of Delegation(European Union)  
at Nowabenki Gonomukhi Foundation(NGF)**



**Nowabenki Gonomukhi Foundation (NGF)**  
Nowabenki, Shyamnagar, Satkhira.  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Statement of Financial Position**  
As at June 30, 2024

Particulars	Notes	Amount in Taka	
		As at June 30, 2024	As at June 30, 2023
<b>Properties and Assets</b>			
<b>A. Non-Current Assets</b>			
Property, Plant and Equipment (PPE)	7.00	18,307,442	18,328,162
<b>Total Non-Current Assets</b>		<b>18,307,442</b>	<b>18,328,162</b>
<b>B. Current Assets</b>			
Loan to Members	8.00	2,194,129,130	1,943,715,822
Short term Investments	9.00	120,483,157	99,569,120
Loan to Projects & Others-Short term	10.00	27,038,994	26,744,553
Grants and accounts receivables	11.00	40,747,984	42,471,186
Advance, Deposits & Prepayments	12.00	1,725,797	2,443,770
Unsettled Staff Advance	13.00	4,639,020	4,646,020
Staff Loan and Advance	14.00	2,338,989	2,318,839
Closing Cash & Bank Balance	15.00	69,578,798	46,346,530
<b>Total Current Assets</b>		<b>2,460,681,869</b>	<b>2,168,255,840</b>
<b>Total Properties and Assets</b>		<b>2,478,989,311</b>	<b>2,186,584,002</b>
<b>Capital Fund and Liabilities</b>			
<b>A. Capital Fund</b>			
Cumulative Surplus	16.00	222,070,429	205,890,350
Statutory Reserve Fund	17.00	24,674,493	22,876,706
<b>Total Capital</b>		<b>246,744,922</b>	<b>228,767,056</b>
<b>B. Non-Current Liabilities</b>			
Loan from PKSF - Long Term	18.01	369,384,980	361,363,891
Loan from Commercial Banks - Long Term	19.01	62,739,608	-
Member Welfare Fund	20.00	32,268,174	25,355,276
Member Savings Deposits	21.01	119,126,696	101,171,476
<b>Total Non-Current Liabilities</b>		<b>583,519,458</b>	<b>487,890,643.00</b>
<b>C. Current Liabilities</b>			
Loans from PKSF - Short Term	18.02	443,656,663	347,192,758
Loan from Commercial Banks- Short Term	19.02	179,336,492	191,323,891
Member Savings Deposits	21.02	791,027,947	722,427,302
Account Payables	22.00	32,999,500	63,063,404
Loan loss Provision	23.00	191,075,679	139,710,163
Liabilities for Expenses	24.00	10,628,650	6,208,785
<b>Total Current Liabilities</b>		<b>1,648,724,931</b>	<b>1,469,926,303</b>
<b>Total Capital Fund and Liabilities</b>		<b>2,478,989,311</b>	<b>2,186,584,002</b>

  
Executive Director  
**Md. Lutfur Rahman**  
Executive Director  
Nowabenki Gonomukhi Foundation (NGF)  
Nowabenki, Shyamnagar, Satkhira

  
Chief Accountant  
**Noor Md. Rasheel Khan**  
Head of Finance & Accounts  
NGF, Shyamnagar, Satkhira.

Signed in terms of our separate report of even dated annexed.

Place: Dhaka, Bangladesh  
Date: 03-10-2024



  
Md. Jahidul Islam FCA  
Managing Partner  
Enrolment Number - 1008  
Islam Jahid & Co.  
Chartered Accountants  
FRC Enlistment No: CAF-001-0133  
DVC NO: 2410031008A5712764

**Nowabenki Gonomukhi Foundation(NGF)**  
 Nowabenki, Shyamnagor, Satkhira.  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Statement of Profit/Loss and others Comprehensive Income**  
 For the Financial year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		1 July 2023 to 30 June 2024	1 July 2022 to 30 June 2023
<b>Income</b>			
Service Charge on Members Loan		399,345,403	343,815,026
Reimbursement from PKSF against Programs	37.00	80,833,259	103,000,129
Bank Interest		1,156,686	638,488
Interest on FDR		7,209,056	5,122,460
Membership Fee		65,853	70,833
Sales of Forms and Publications		572,015	619,132
Others Income	26.00	3,353,109	3,220,381
<b>Total Income</b>		<b>492,535,381</b>	<b>456,486,449</b>
<b>Expenditure</b>			
Interest on Member 's Savings		54,893,456	46,707,142
Service Charge of PKSF Loan		46,083,374	31,781,417
Interest of Bank Loan		22,293,261	10,665,397
Other loan Interest		1,208,964	1,033,575
Salaries and Allowances		154,341,345	145,880,772
Office Rent		6,101,408	4,940,130
Gas and Electricity		1,587,769	1,251,902
Repair & Maintenance		1,397,927	1,583,810
Telephone, Internet and Postage		1,597,659	1,558,808
Entertainment		2,995,764	2,383,873
Printing & Stationary		4,022,221	4,035,734
Conveyance and Traveling		2,271,169	2,374,898
Fuel Cost		2,661,370	2,046,214
Training Expenses		482,252	513,260
Meeting and Seminar Expenses		495,384	244,911
Advertisement		415,069	285,526
Bank Charge/DD Charges		1,009,842	734,612
Legal Expenses		1,031,801	1,753,849
Work Aid Expenses		74,580	301,070
Donation & Subscription		707,968	634,878
Relief & Rehabilitation		-	101,969
Education Scholarship		357,000	297,000
PF Contribution		5,776,840	5,317,774
Gratuity Expenses		16,972,116	6,876,462
Registration /Renewal Fees		876,524	690,651
Honorarium for EC Members		144,000	127,800
Other Operating Expenses	33.00	1,920,111	1,419,512
Provision for Audit Fees		300,000	275,000
Audit Fee		146,525	-
VAT & Taxes		3,684,802	3,019,121
LLPE		51,365,516	38,811,698
IT Expenses		873,564	882,948
Programs and Projects Expenses	38.00	84,672,234	110,042,397
Depreciation		1,795,700	1,796,484
<b>Total Expenditure</b>		<b>474,557,515</b>	<b>430,370,594</b>
Excess of Income over Expenditure		17,977,866	26,115,855
<b>Total Expenditure</b>		<b>492,535,381</b>	<b>456,486,449</b>

**Nowabnki Gonomukhi Foundation(NGF)**  
 Nowabnki Shyamnagor Satkhira.  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Statement of Cash Flows**  
 For the Period ended June 30, 2024

Particulars	Notes	Amount in Taka	
		FY 2023-2024	FY 2022-2023
<b>A. Cash Flow from Operating Activities:</b>			
Excess of Income over Expenditure		17,977,866	26,115,855
Loan Loss Provision (LLP)		51,365,516	38,811,698
Depreciation for the year		1,795,700	1,796,484
Loss by Damage on Fixed Assets		(4,871)	-
<b>Sub total of Non Cash Item:</b>		<b>71,134,210</b>	<b>66,724,037</b>
Loan Disbursement to Members		(3,242,930,000)	(3,043,904,200)
Loan Realization from Members		2,992,516,692	2,680,202,459
Increase/decrease in other current assets		2,133,584	(421,663)
Increase/decrease in other current liabilities		(25,644,039)	4,251,703
<b>Net Cash used by Operating Activities:(A)</b>		<b>(202,789,553)</b>	<b>(293,147,664)</b>
<b>B. Cash Flow from Investing Activities:</b>			
Acquisition of Property,Plant & Equipment		(1,776,309)	(3,104,341)
Sale of Property ,plant and Equipment		6,200	13,265
Investment in FDR		(42,236,628)	(9,587,125)
Encashment of FDR		21,322,591	5,201,875
<b>Net Cash used in Investing Activities (B)</b>		<b>(22,684,146)</b>	<b>(7,476,326)</b>
<b>C. Cash flows from Financing Activities:</b>			
Loan received form PKSF		513,100,000	493,200,000
Loan received from Bank		567,750,000	214,970,000
Refund of PKSF Loan		(408,615,006)	(321,493,333)
Refund of Bank Loan		(516,997,791)	(191,887,566)
Members Savings Deposits		86,555,865	140,067,804
Member Welfare Fund		6,912,898	(6,486,911)
<b>Net Cash Provided by Financing Activities ©</b>		<b>248,705,966</b>	<b>328,369,994</b>
D.Net increase/decrease (A+B+C)		<b>23,232,268</b>	<b>27,746,004</b>
Add :Cash and Bank Balance at the beginning of the year		46,346,530	18,600,526
<b>E. Cash and Bank Balance at the end of the year</b>		<b>69,578,798</b>	<b>46,346,530</b>

  
 Executive Director  
**Md. Lutfur Rahman**  
 Executive Director  
 Nowabnki Gonomukhi Foundation (NGF)  
 Nowabnki Shyamnagor, Satkhira

  
 Chief Accountant  
**Noor Md. Rashid Khan**  
 Head of Finance & Accounts  
 NGF, Shyamnagor, Satkhira.

Signed in terms of our separate report of even dated annexed.

  
 Md. Jahidul Islam FCA  
 Managing Partner  
 Enrolment Number - 1008  
 Islam Jahid & Co.  
 Chartered Accountants  
 FRC Enlistment No: CAF-001-0133  
 DVC NO: 2410031008A5712764

Place: Dhaka, Bangladesh  
 Date: 03-10-2024





Nowabengi Gonomukhi Foundation (NGF)  
Nowabengi, Shamnogar, Shatkira.  
E-mail : [ngfbd1@yahoo.com](mailto:ngfbd1@yahoo.com), [nfgbd1@gmail.com](mailto:nfgbd1@gmail.com)  
[www.ngf-bd.org](http://www.ngf-bd.org)

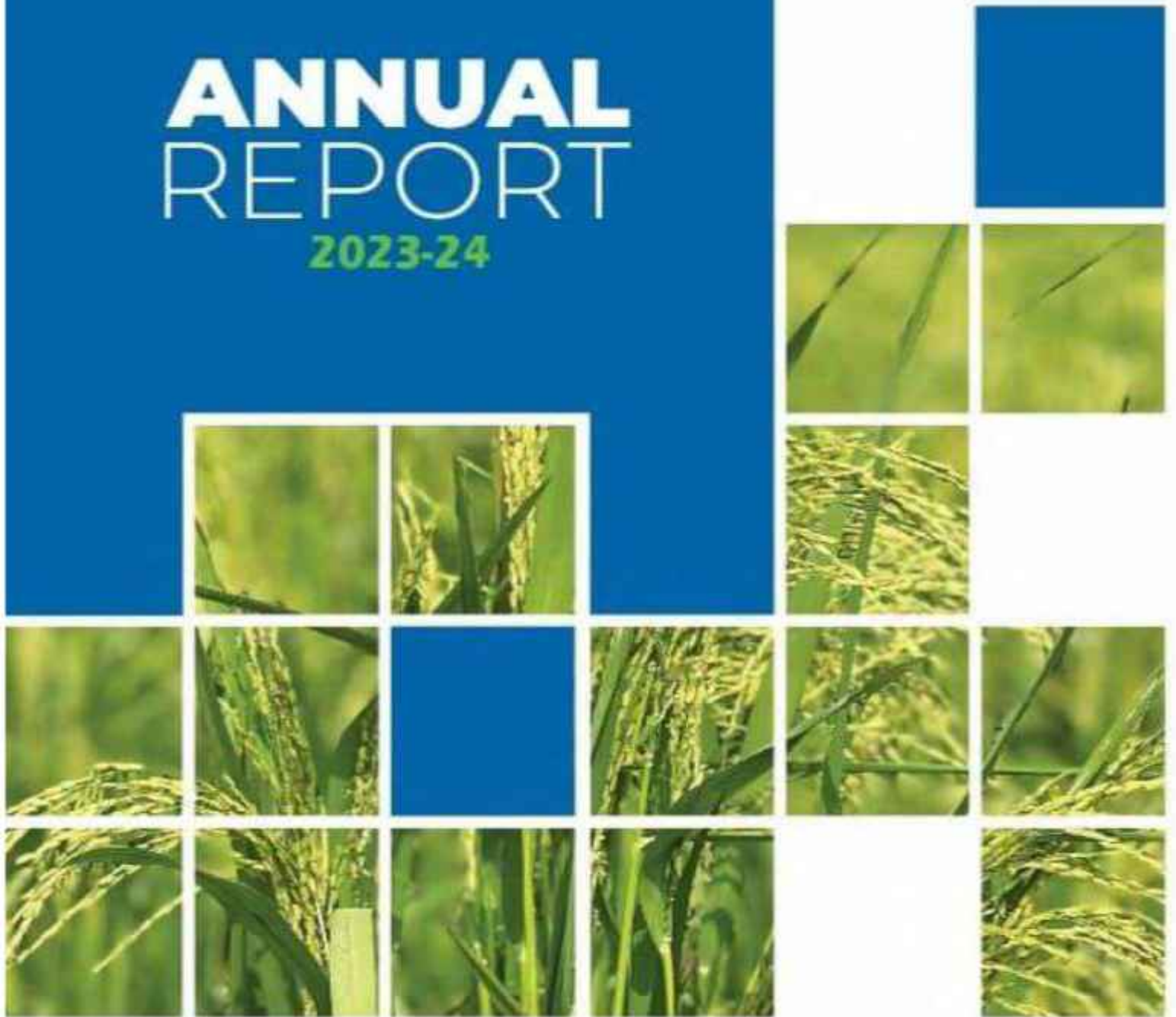


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[www.ngf-bd.org](http://www.ngf-bd.org)

# ANNUAL REPORT

2023-24



**NOWABENKI GONOMUKHI FOUNDATION**