

ANNUAL REPORT

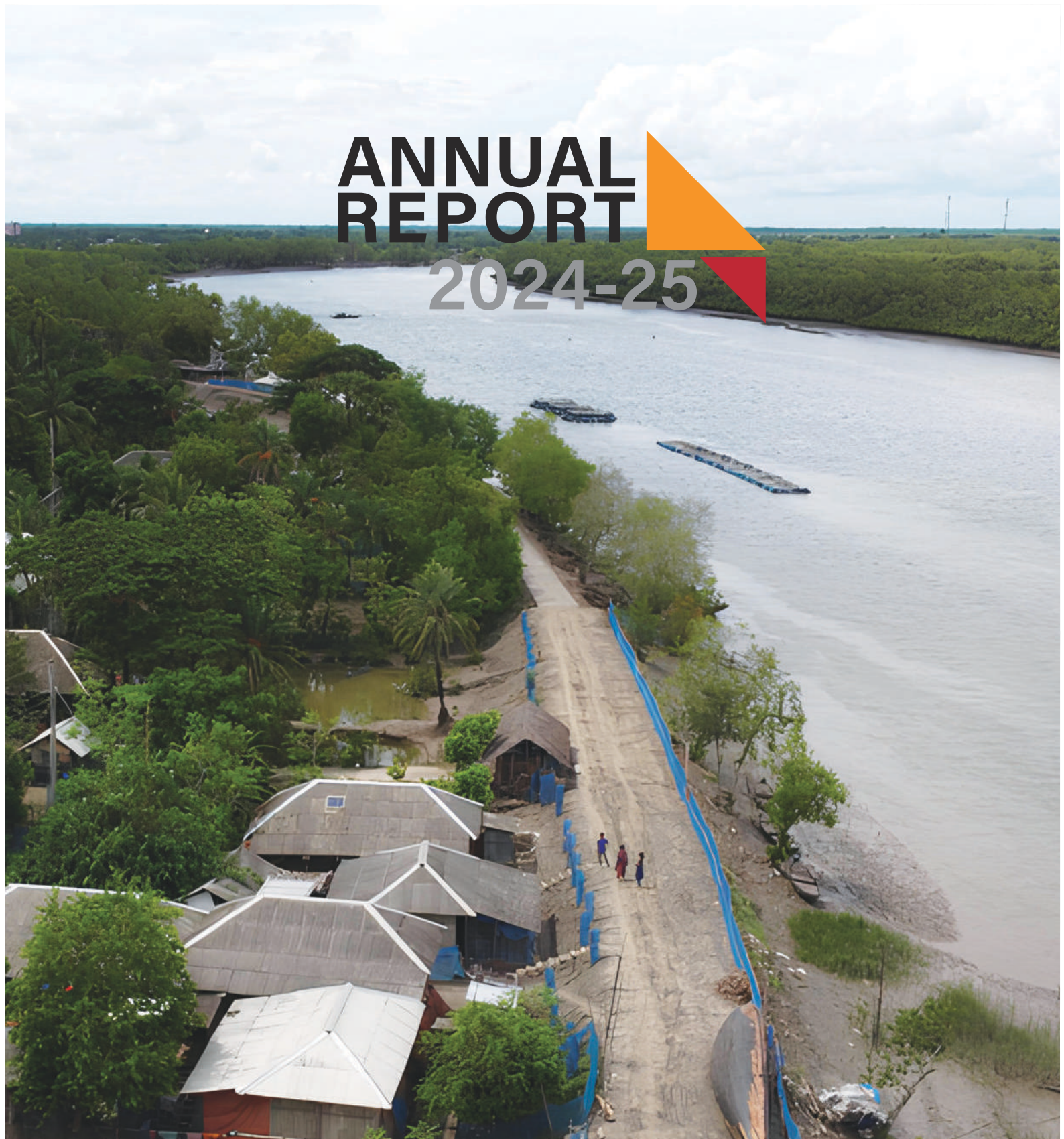
2024-25



NOWABENKI GONOMUKHI FOUNDATION

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Chairman's Forward

The past year has been a period of both resilience and reflection for the Nowabenki Gonomukhi Foundation (NGF). While our operations continued without major interruption, we encountered external circumstances that tested the strength of our organization. The national economy slowed under the pressure of high market interest rates, while political uncertainties created additional complexities for community-based development work. These realities made timely recovery more difficult and impacted the efficiency of our programs.

Yet, in the midst of these challenges, NGF has shown steady progress. Our total outstanding portfolio grew, a clear sign of the confidence our members place in us. Although profitability did not expand in the same proportion, we consider it an achievement to have sustained growth while maintaining services for vulnerable families during such a turbulent period. More importantly, we have continued to invest in the long-term well-being of communities through microfinance, climate adaptation, disaster preparedness, youth development, and innovative livelihood support.

Looking ahead, our commitment remains firm. We will focus on building resilience in the face of economic and political uncertainty, improving efficiency in our operations, and ensuring that our programs continue to provide meaningful opportunities for those most in need. The road is not without obstacles, but we believe that with perseverance and collective effort, we can overcome them and remain a trusted partner in Bangladesh's journey toward sustainable development.

I extend my deepest gratitude to our partners, donors, and well-wishers for their constant support, especially the Palli Karma-Sahayak Foundation (PKSF) and other national and international allies. I also wish to acknowledge the dedication of our staff, whose hard work has been the cornerstone of our progress. Together, we will continue to move forward with determination and optimism for a brighter future.

A handwritten signature in black ink, appearing to read 'Md Ekramul Kabir'.

Md Ekramul Kabir

Chairman

Nowabenki Gonomukhi Foundation(NGF)



Executive Director's Forward

It is my privilege to present the Annual Report of the Nowabenki Gonomukhi Foundation (NGF) for the year 2024–2025. This year reminded us that development work is never free from external shocks. The combination of economic slowdown, rising interest rates, and political uncertainty made our operating environment more complex than in previous years. Meeting recovery timelines was particularly demanding, and program efficiency was tested at every step.

Even so, NGF remained steadfast in serving its mission. Our teams worked closely with communities to ensure that microfinance services, livelihood initiatives, and resilience-building programs continued without disruption. Beyond financial services, we have invested in youth development, innovation in agriculture, and support for climate-affected areas—because our vision goes beyond numbers and extends to building sustainable futures for those who are most vulnerable.

The achievements highlighted in this report are the result of collective effort. I extend heartfelt thanks to our development partners, donors, civil society actors, and local government representatives who stood beside us during this challenging period. Above all, I acknowledge the courage and trust of our program participants, who are the true drivers of NGF's journey.

I would also like to express my deep appreciation to my colleagues across the organization. Their dedication and teamwork turned challenges into opportunities, ensuring that NGF continues to move forward. As we step into another year, we do so with renewed determination to adapt, innovate, and keep serving the people of Bangladesh with integrity and commitment.

Md Luffor Rahman

Executive Director

Nowabenki Gonomukhi Foundation(NGF)

Core Ideology

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
- Accountabilit

LEGAL IDENTITY:

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

 সমবায় অধিদপ্তর	Department of Cooperative, Government of the peoples' Republic of Bangladesh Registration Number : 27 Date of Registration: 13.09.1988
 সমাজসেবা অধিদপ্তর DEPARTMENT OF SOCIAL SERVICES	Department of Social Service, Government of the Peoples' Republic of Bangladesh Registration Number : 447/2002 Date of Registration: 26.12.2002
 জয়েন্ট স্টক কোম্পানী ও ফার্মস - বিভাগ	Joint Stock Companies and Firms, Government of the Peoples' Republic of Bangladesh Registration Number : 102 Date of Registration: 19.08.2004
 Microcredit Regulatory Authority	Micro credit Regulatory Authority Government of the peoples' Republic of Bangladesh Registration Number : 0151900587-00345 Date of Registration: 29.10.2008
 NGO AFFAIRS BUREAU	NGO Affairs Bureau (NGOAB) Government of the peoples' Republic of Bangladesh Registration Number : 2450 Date of Registration: 02.06.2009
 EUROPEAID	PADOR (European Commission) Registration Number : BD-2010-BRS-0805725275 Date of Registration: 21.12.2020

PARTNERSHIP & NETWORKING :

The organization has been developing partnership with trustworthy relation in the following national international organization;

Name of Organization	Nature of Organization
Palli Karma-Sahayak Foundation (PKSF)	Government supported non profit management organization
Credit & Development forum (CDF)	National Networking Organization
Christian Aid Bangladesh	International Development Agency
VSO Bangladesh	Voluntary Service Organization-INGO
Japan Association of Drainage and Environment (JADE)	International Association for Environment and Development
German Development Cooperation (GIZ)	International Development Agency
Muslim Aid UK	UK based International NGO working in Bangladesh
Bangladesh Bank	The central bank and regulatory authority of Monetary system.
Department of Woman Affairs	Ministry of women & Child department.
NGO Forum for Public Health	National NGO and Network on WASH
Rural Developmental Academy, Bogra	Government supported Foundation

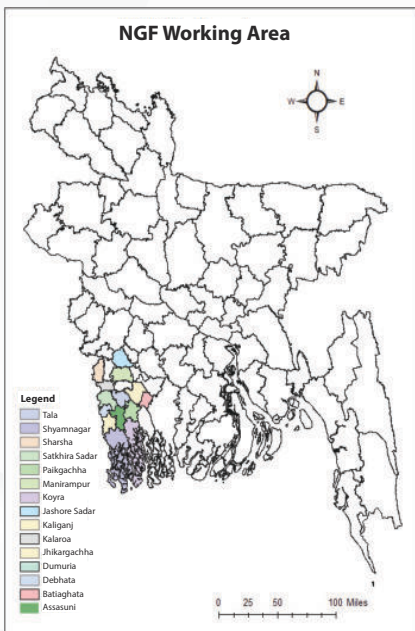




GEOGRAPHIC COVERAGE

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)
Total: District-03	Upazila-14



Beneficiary Coverage

No	Name of Project/Program	Beneficiary Outreach
1	Pathway to prosperity for Extremely poor people (PPEPP)	69,000
2	Development of Life Standard for Aboriginal Munda People through Alternative IGAs.	140
3	Sustainable Development of Ultra Poor Households by Increasing the Production of Meat and Egg producing Duck	4100
4	Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Sheep at household level	5000
5	Fingerlings Production of Native Fish Species and Extension of Climate Adaptive Fish Culture Technology through Establishing Hatchery in the Coastal Area	61000
5	Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change	2500
6	Supeo-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	1,04000
9	RMTP-Rural Micro-enterprise Transformation Project	24000
10	Recovery & Advancement of Informal Sector Employment (RAISE)	2400
11	(Agriculture Unit) agriculture Livestock and Fisheries Unit	40000
12	Koishore Programme	20000
13	Multipurpose Overhead Tank Water Supply Project	1500
14	Strengthening Resilience of Livestock Farmers through Risk Reducing Service (Livestock Risk Mitigation Program - LRMP)	48000
15	Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)	15000
16	Microfinance Program	90,229



Ongoing Project of NGF

Value Chain & Market Development Component

RMTP-Rural Microenterprise 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

Development of Life Standard for Aboriginal Munda People through Alternative IGAs.

Adaptive Agriculture, Fisheries & Livestock Sector

Sustainable Development of Ultra-Poor Households by Increasing the Production of Meat & Egg producing Duck

Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Sheep at the household level

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

Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change

Agriculture Unit

Livestock Risk Mitigation Programme (LRMP)

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

Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)

Low-cost safe drinking water production & supply through establishing desalination water treatment Plant,

Social Enterprise and Youth development

Recovery & Advancement of Informal Sector Employment (RAISE)



HR & Administration

Human Resource Development and Policy Achievements

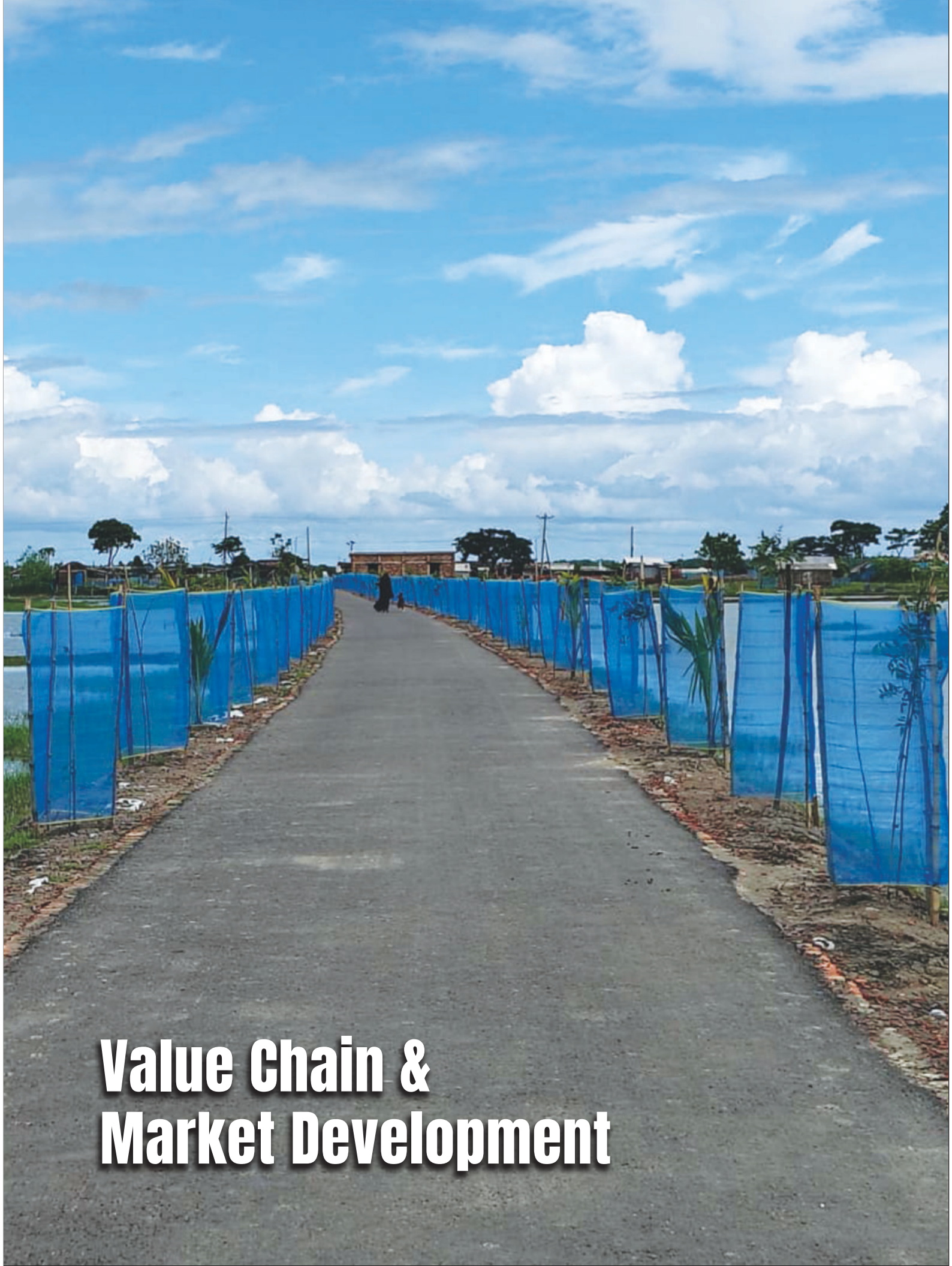
NGF places strong importance on building the capacity of its workforce and ensuring the effective utilization of human resources across both Microfinance Programs and Development Projects. To sustain this commitment, the organization allocates an annual training budget under the Training Department, guided by Training Needs Assessments and evaluations of past activities. During FY 2024–25, the Training Department successfully conducted 14 batches of day-long, non-residential training sessions, benefiting 385 participants. In addition, 11 staff members from both field and head offices participated in specialized external training programs to enhance their professional skills.

Given that more than 95% of NGF staff are field-based, managing and developing human resources poses unique challenges. To address these, NGF has adopted and continuously updated its HR policies and procedures, ensuring efficient operations while protecting staff rights. The organization remains committed to fostering a workplace culture rooted in transparency, gender equality, staff well-being, and organizational values. In the reporting year, NGF revised its Human Resource Policy, introduced a Code of Conduct for Child Protection, and reinforced initiatives that encourage diversity, ethical practices, and positive employee relations.

Key Policy Achievements in FY 2024–25

In FY 2024–25, NGF strengthened its institutional framework by developing and updating several core policies. These include the Conflict-of-Interest Management, Do No Harm, Anti-Fraud and Corruption, Grievance Redress Mechanism (GRM), and Safeguarding Policies, all aimed at promoting accountability, transparency, and ethical practice. NGF also updated its Memorandum of Association to reflect current priorities and introduced the NGF Youth Development Policy to foster youth engagement. Additionally, the organization expanded its financial services through Shariah-based Investment and Savings Activities, enhancing inclusion and sustainability across its programs.

Description	Male	Female	Total
Recruitment	61	16	77
Total	456	137	593



Value Chain & Market Development



Rural Micro Enterprise Transformation Project (RMTP) Sub-project: Production and Marketing of Safe Fishery Products

Since 1987, NGF has been working to improve the livelihoods of people in south-western Bangladesh through development initiatives and microcredit programs. As part of this effort, from July 2022 to June 2025, NGF is implementing the sub-project “Production and Marketing of Safe Fishery Products” under the Rural Micro Enterprise Transformation Project (RMTP). Covering Shyamnagar, Kaliganj, and Debhata upazilas of Satkhira, the project engages 6,000 fisheries members to boost production, ensure quality, build entrepreneurship, and expand markets. RMTP focuses on three areas: value chain development, financial service expansion, and institutional strengthening—ultimately aiming to raise incomes, improve nutrition, and enhance food security for small farmers and entrepreneurs.

Aims of the sub-project:

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

The sub-project was implemented in **three upazilas of Satkhira district — Shyamnagar, Kaliganj, and Debhata** — covering a diverse range of rural communities where NGF promotes inclusive economic development and sustainable livelihoods.

During the reporting year, the project worked with a total of **6,000 entrepreneurs** across these areas. Among them were **3,780 small entrepreneurs, 1,620 participants** from poor households, and **600 individuals from very poor households**, reflecting NGF's strong commitment to reaching marginalized groups. Additionally, **720 youths** actively participated in entrepreneurship and skill development activities, further strengthening community resilience and youth engagement in local enterprise growth.

Information about Market Actors and Service Providers:

NGF works with around 6,000 market actors and service providers in the fisheries sector, including over 4,200 producers, 70 traders and processors, and more than 100 suppliers and service providers. Among them, 720 are youth (445 men and 275 women), reflecting a strong potential for engaging the next generation in safe fish production and marketing. This broad involvement demonstrates both the scale of the sector and the opportunities for inclusive growth.

Progress of this fiscal year :

S/N	Activities	Target	Achievement
01	Information and Introductory Meeting on Financial Literacy	134	134
02	Training on Nutrition, Climate, Environment and Social Issues.	144	144
03	TOT on Financial Literacy of their trainers through affiliates.	2	2
04	Training on business management to small entrepreneurs and producer	12	12
05	Training on conservation of fisheries resources	16	16
06	Organization of experience exchange tour on safe fish production.	2	2
07	Training on the use of safe fishery equipment in fish farming.	83	83
08	Training on good fisheries practices and use of modern technology	6	6
09	Skill Development of Entrepreneurs in Biofloc Fish Farming, Black Soldier	7	7
10	Setting up demonstration plots of shrimp farming in semi-intensive system.	16	16
11	Monoculture of high value Vetki fish.	9	9
12	Providing assistance to nurserymen in setting up fish nurseries of SPF PL,	8	8
13	PL production trial of Prawn in earthen ponds.	2	2
14	Providing support to fish farming for alternative income to shrimp PL	10	10
15	Demo Plots for Probiotics in Fish Production	6	6
16	Demo Plots for Black Soldier Worm Production	5	5
17	Improvement of quality of local fish market or hatchery.	6	6
18	Orientation on project implementation to project manpower.	0	0
19	Training on HACCP, ISO, BAP, Global GAP	1	1
20	Fisheries Service & Advisory Centers (LEAF, etc.)	6	6
21	Campaigns on Soil & Water Testing	4	4
22	Value Chain Committee Formation & Meetings	4	4



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

The project builds on the experiences of earlier successful extremely poverty reduction projects such as PRIME, EEP, SHIREE, TUP, FSVG 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 6.5 years.

Resilient Livelihood

The project supported extreme poor households in developing resilient livelihoods through a flexible package of grants, soft loans, and skill-based training under the PPEPP-EU initiative. Diverse income-generating activities were promoted in agriculture, fisheries, and livestock, alongside vocational training and technical services to enhance income, productivity, and resilience against shocks.

Conducted Activity; Livelihood Component

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Agriculture Related IGA	235	1016
2	Livestock Related IGA	230	860
3	Fisheries Related IGA	176	704
4	Off-farm Related IGA	50	200
	Grand Total	691	2780



Training & Others Activities

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Agriculture Related Training	8	200
2	Livestock Related Training	10	250
3	Fisheries Related Training	6	150
4	Off-farm Related Training	4	100
5	Vocational Related Training	2	30
6	Field/Farm Days	10	800
7	Prosperity Bari	6	6
8	Seed Distribution	3	7500
9	Vaccination & De-worming	4	4000
	Total	53	13036



Conducted Activity: Nutrition & Primary Health Care

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Formation of mother & child forum	42	693
2	Formation of Kishori club	30	544
3	Formation of Kishore club	3	49
4	Liaison meeting with local community clinic	22	440
5	Demo of ideal food selection and food preparation	22	440
6	Demo of age wise food selection and food preparation	55	1650
7	Organized special health camps on women`s health	27	1350
8	Organized special health camps on adolescent health	15	420
9	Organized general health camp	15	450
10	Organized specialized health camp Gynecology & child	10	300
11	Day Celebration of nutrition & health related	2	100
12	Organized digital health camp (Health & Nutrition)	32	480
13	Organized special eye camp	16	480
14	Coordination meeting with pазila health office	2	60
15	Nutrition Fair	6	180
16	Distribution of Sanitary Napkin	30	1500
17	Calorie-rich nutritious food for (MAM/SAM)	57	57
Total		386	9193



Community Mobilization Activity in Prosperity Project

The community mobilization component of the Prosperity Project focuses on engaging extremely poor households and the wider community to build social support and transform norms that restrict women, girls, persons with disabilities, and other marginalized groups from accessing basic services and livelihood opportunities.





Conducted Activity; Community Mobilization

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Coordination meeting with UNO	2	60
2	Advocacy meeting with Service Providers of Union & Upazila GO	18	450
3	Advocacy meeting with UHO officials	2	50
4	Advocacy meeting with UAO, ULO & UFO officials	2	80
5	Advocacy meeting with Upazila youth officials, Social service	2	80
6	Meeting with Union parishad standing committee	80	1600
7	Meeting with UDMC	36	7200
8	Meeting with WDMC	120	3000
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
Total		416	18920




Conducted Activity; Disaster & Climate Changes

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Distribution of water tanks to store rain water	8	8
2	Set up disaster preparedness related billboards	4	200
3	Providing Rescue Materials at Community Level	2	50
4	Training of community leaders (UDMC & CPP)	2	50
5	Repairing House	7	7
Total		23	315

Conducted Activity; Gender Equity and Disability inclusion

SL.	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1	Our family is our flower garden (Couple Training)	44	880
2	Exemplary Fathers Campaign	13	260
3	Successful Women Entrepreneurs Campaign	2	50
4	Meeting with Youth and Men	13	325
6	Meeting with Parents of Mother and Child Forum	11	220
7	Formation of disability Forum	4	82
8	Monthly meeting with disability forum person	60	220
9	IGA grants for disable person	7	7
10	Advocacy meeting with UP	15	360
11	Facilitated inclusion in the social safety net	215	215
12	Distribution of aid to persons with disabilities	1	15
Total		385	2634





Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)

The ENRICH program, implemented by NGF in Atulia and Podopukur Unions of Shyamnagar upazila, promotes holistic household development under the "One Union, One PO" approach. Funded by PKSF, it supports poor families through income generation, health, education, youth, and community development initiatives, aiming for sustainable poverty reduction and enhanced human dignity.

Main Activities at Shyamnagor Upazila (ENRICH):

Name of the activity	Sub Activity	Number/Event/Piece	Beneficiary Reach
Health Program	House hold service by Health visitor	14627	61542
	Static clinic	83	550
	Satellites clinic	12	730
	Special Health Camp	2	319
	Eye camp	1	156
	Diabetics examine	125	125
	Active Health Card	50	50
	Presser examine	4128	4128
	Health Visitor Training	1	9
Education Programme	Afternoon Education Centers	18	462
	Teacher Training	1	18
Adolescent Programme	Word, Union & Upazila Committee	241	6915
	Word, Union & Upazila Committee meeting	669	6596
	Social and Health Mobilization Meeting	12	684
	Leadership Training	12	702
	Soft Skill training	12	715
Youth Development Programme	Word & Union Committee	10	610
	Word & Union Committee meeting	70	770
	Youth Training	4	100
Probin Programme	Word & Union Committee	10	323
	Word & Union Committee meeting	70	770
Cultural and sports	Cultural and sports activities	12	3320



Adolescent Program

The Adolescent Program, funded by PKSF and implemented by NGF in Kaliganj upazila of Satkhira district, aims to build morally strong, skilled, and socially aware future leaders. Through adolescent clubs, sports, cultural events, and soft-skill training, the program promotes leadership, health awareness, and positive social values among youths at the grassroots level.

Main Activities at Kaliganj Upazila (Adolescent Program):

Name of the activity	Sub Activity	Number/Event/Piece	Beneficiary Reach
Adolescent Programme	Word, Union & Upazila Committee	241	8591
	Word, Union & Upazila Committee meeting	2884	28032
	Social and Health Mobilization Meeting	12	756
	Leadership Training	12	806
	Soft Skill training	12	785
Cultural and sports Programme	Cultural and sports activities	12	3200

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.

The Munda community, one of the most neglected tribal groups in Bangladesh, mainly lives in Jashore, Khulna, Satkhira, and nearby coastal areas. They remain backward in education, culture, and socio-economic development. To improve their living standards, an integrated development project has been initiated to promote alternative livelihoods.

Working Area:

Working area is under NGF's 6 branches of 6 unions that are Shyamnagar, Munshigonj, Burigaline and Gabura Padmapukur, Munshigonj, Koikhali and Ramjannagar under Shyamnagar upazilla in Satkhira district, Koyra and Uttar Bethkhasi union under Koyra upazilla in Khulna district. Duration of the project is 3 Years (May 2022 to April 2025).

Total Budget & Beneficiaries Coverage:

Total budget of the project for 3 years 37,59,954/- and 506 beneficiaries in 6 Union.



Implemented Activities of the Project

Sl. No	Name of activities	Achievement	Benf.Coverage
1	Inception Workshop	1	25
2	Skill Development Training	2	100
3	Agriculture, Livestock, fisheries and off Farm related IGAs	58	232
4	Setting Up Pre-School for Munda Children	2	40
5	Organized Vaccination Camps for Cattle & Poultry	2	50
6	De-Warming Campaign	2	40
7	Seasonal Seed Distribution	1	20
8	Water Tank Distribution	15	15
9	Sanitary Latrines	10	10
10	Booklet, Poster & Leaflet Distribution	1	10
11	Video Documentary	1	10



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

Duck farming holds great potential in coastal regions for improving the livelihoods of ultra-poor households. To ensure access to quality ducklings, organizational breeding farms have been established to support income generation through duck rearing. NGF has been implementing this project for the last three years in four unions—Munshigonj, Koikhali, Ramjannagar, and Gabura—under Shyamnagar upazila of Satkhira district.



Sl. No	Name of activities	Achiev	Benf. Coverage
1	Construction of Parent stock farms for Duck in Organizational Level	1	50
2	Duck Rearing in Organizational Level	1	50
3	Duck Rearing Demonstration at the Advance and Progressive Level of Ultra-Poor HHs	122	488
5	Duck Rearing Demonstration at the Entrepreneurial Household Level	4	40
6	Poverty-friendly Livestock Product Processing & Marketing Centers	2	30
7	Established of Duck mini Hatchery at the Progressive level of Ultra-poor HHs	2	20
8	Skill Development Training and Residential training on Entrepreneurship Devel	6	150
10	Entrepreneurship Development Workshop	2	60
11	Market Linkage Workshop	2	50
12	Meeting With Government & Non-government Organizations	1	25
13	Campaign on Animal Protein	2	100
14	Billboard,Leaflet and video Documentary	6	380
	Total	151	1443



Poverty Alleviation and Sustainable Development through Production of Improved Breeds of Lamp 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 3 years in four Union that are Munshigonj, Koikhali, Ramjan-nagar and Gabura under Shyamnagar upazila of Satkhira district.

Sl. No	Name of activities	Achievement	Benf.Coverage
1	Construction of Parent stock farms for Sheep in Organizational Level	1	1
2	Sheep Rearing in Organizational Level	25	25
3	Sheep Rearing Demo at the Advance and Progressive Level of Ultra-Poor HHs	126	744
5	Sheep Rearing Demo at the Entrepreneurial Household Level	4	12
6	Poverty-friendly Livestock Product Processing & Marketing Centers	2	30
7	Skill Development Training	4	100
8	Residential Training on Entrepreneurship Development	2	50
9	Entrepreneurship Development Workshop	2	50
10	Meeting With Government & Non-government Organizations	2	40
11	Campaign on Animal Protein	2	100
12	Billboard,Booklet/Leaflet and Video Documentary	6	380
	Total	176	1274

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

Bangladesh, with vast inland and coastal water resources, is one of the world's leading fisheries producers. The 714 km coastline along the Bay of Bengal offers ideal conditions for farming shrimp, crab, and fish such as Koral and Vetki, which are highly valued for their quality and taste. To utilize this potential and improve coastal livelihoods, the project focuses on several key objectives: producing fingerlings of native fish species through hatcheries in coastal areas; creating employment opportunities for poor communities through coastal fish farming; raising farmers' awareness and extending aquaculture technologies; and strengthening their development linkages with government, non-government, and research institutions.



Working Area & Duration:

The project has been implemented by NGF for the last three years in four unions—Munshigonj, Koikhali, Ramjannagar, and Gabura—under Shyamnagar upazila of Satkhira district.

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Sl. No	Name of activities	Achievement	Benf. Coverage
1	Established Hatchery for local fish production	1	100
2	Vetki-Talapia Fish Culture	30	30
3	Bagda fish Culture (Cluster based)	30	30
4	Fingerlings production & Nurserier Development	10	10
5	Fingerlings transportation through Oxygenated Van	4	4
6	Crab Fattening	10	10
7	Skill Development Training and Residential training	8	200
9	Fish & Fish Products sailing Center	4	100
10	Aquatic services & Information center	6	120
11	Fisheries Kitbox	1	200
12	Printed Technology based Folder	4	400
13	Field Days ,Video Documentary and Bill board	9	400
14	Market Linkage related workshop	2	50
17	Native fish Culture	16	16
Total		135	1670

Agricultural Adaption Strategies to cope with Climate Change

(Cultivation of Crops and Vegetable by saving irrigation water by digging mini pond in Saline areas)

Climate change poses a serious threat to agriculture, particularly in the coastal areas of Bangladesh where salinity and water scarcity reduce crop productivity. To address these challenges, NGF has implemented a project promoting climate-adaptive agricultural practices. The initiative focuses on introducing salt-tolerant crop varieties, utilizing mini ponds to conserve irrigation water, and cultivating crops and vegetables on fallow saline lands. These adaptive measures aim to increase farmers' income, enhance food production, and create wage-based employment opportunities while strengthening local resilience to climate change.

Working Area and Budget:

The project has been implemented by NGF for one year in four unions—Munshigonj, Gabura, Koikhali, and Ramjannagar—under Shyamnagar upazila of Satkhira district, with a total budget of Tk. 32,50,000.

Implemented Activities

Sl. No.	Name of activities	Achievement	Benf. Coverage
1	Mine pond based adaptive agricultural Demo	120	480
3	Trico-compost Production Demonstration	4	4
4	Skill Development Training	4	100
5	Field days	4	320
6	Agricultural Inputs distribution	120	120
	Total	252	1024





Agriculture Unit

NGF has been working in the southwest coastal region of Bangladesh for over three decades, focusing on sustainable livelihood, women's economic empowerment, and humanitarian support through environmentally friendly approaches. To promote sustainable livelihoods and combat climate change impacts, NGF has been implementing the Agriculture Unit (AU) program funded by PKSF since January 2014. Through this initiative, NGF enhances farmers' access to modern technologies in agriculture, fisheries, and livestock, ensuring improved nutrition, productivity, and profit for marginal farmers while maintaining safety and environmental standards.

Working Area

NGF operates in the Satkhira district, covering the upazilas of Shyamnagar and Kaliganj. The organization implements its programs through branch offices located in Ratonpur, Sankarkati, Krishnanagar, Nur-nagar, Koikhali, Nalta, and Burigoalini. These branches collectively serve as the core operational areas for NGF's development activities in the southwest coastal region of Bangladesh.



The following activities are done under this program:

Name of the activities	Target and Achievement					
	Agriculture sec		Fisheries sec		Livestock sec	
	Ache.	Benf. Cov	Ache.	Benf. Cov	Ache.	Benf. Cov
Demonstration Plots Establishment	143	572	134	536	174	696
Skill Development Training of Farmers	6	150	5	125	7	175
Farm day/ Field day	4	320	6	480	4	320
Agriculture Information Meeting	5	350	4	280	4	280
Market Linkage Workshop	0	0	2	50	2	50
Material Support (seed, leur, vaccine etc)	540	540	0	0	0	0
Fish Fry Release, Day Celebration	1	100	1	80	1	120
Print Electronic media coverage/Bill Board	2	350	4	360	2	450
Exposure/ Officer training	1	40	1	35	1	38

Table: Target and Achievement of the Activities for Fiscal Year 2022-23



Livestock Risk Mitigation Programme (LRMP)



Under the Risk Mitigation Division of the Palli Karma-Sahayak Foundation (PKSF), the "Livestock Protection Service Program" is being implemented by Nowabanki Gonomukhi Foundation (NGF) through 10 branch offices across 6 upazilas of Satkhira district. Under this program, farmers are being encouraged and trained to improve their livestock rearing skills, provided with vaccinations against various infectious diseases, and supported with investments for livestock rearing activities.

Objective:

To strengthen livestock productivity and reduce mortality by providing livestock-related services (training and vaccination camps), thereby ensuring better investment returns in the livestock sector.

LRMP Project Activities:

Sl. No.	Name of activities	Achievement	Benf. Coverage
1	Insurance (Dairy Farm)	1260	1260
2	Insurance (Cow Fattening)	1575	1575
3	Insurance (Goat)	4940	4940
4	Insurance (Lamb)	225	225
5	Skill Development Training	100	7500
6	Vaccination Camp	20	400
7	Providing Primary Treatment of Cattle	2650	2650
	Total	10770	18550





Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Annual Report 2024-25

Introduction

The Resilient Homestead and Livelihood (RHL) Project, implemented by NGF in Shyamnagar, Satkhira with support from PKSF and funding from the Green Climate Fund, aims to strengthen climate resilience in vulnerable coastal communities. The project promotes climate-resilient housing, saline-tolerant crops, improved livestock and crab farming, tree planting, and rainwater harvesting. This report presents the year's key achievements, challenges, and impacts in enhancing livelihoods and resilience in the southwest coastal region.

Goal:

The goal of the project is to develop climate-adaptive coastal communities in Bangladesh through the adoption of climate-resilient housing and livelihood technologies. The project will also enhance the capacity of communities and organisations to address climate change impacts in their localities

The specific objectives are:

1. To develop climate-resilient homesteads for vulnerable communities in the southwest coastal zone of Bangladesh
2. To develop climate-adaptive livelihoods for vulnerable coastal communities; and
3. To enhance the capacity of vulnerable communities and institutions so that they are able to plan and implement adaptation interventions.

Working Area:

The Resilient Homestead and Livelihood (RHL) Project is being implemented by NGF in five unions of Shyamnagar Upazila under Satkhira district. These unions are Atulia, Burigoalini, Gabura, Munshiganj, and Padmapukur — all located in the southwest coastal region of Bangladesh, highly vulnerable to salinity, tidal flooding, and climate impacts.

Sl. No.	Name of activities	Achievement	Benf. Coverage
1	Reconstruction of resilient house, with rainwater system	155	620
2	Solar Panel Installation, and improve cooking system	155	620
3	Planting trees on the homestead	15000	18500
4	Material cost for construction of goat/sheep house	562	2248
5	Introduce the cultivation of saline tolerant vegetables	750	3000
6	Technical and financial support for “crab nurseries”	74	296
7	Technical and financial support to “crab farmers”	1100	4400
8	Prepare Beneficiaries’ socio-economic profile	9648	9648
9	Training to beneficiaries on adaptation and CC issues	2625	2625
Total		30069	38592







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

The coastal areas of Satkhira and Khulna, located beside the Sundarbans mangrove forest, are experiencing notable atmospheric and environmental changes. These shifts encompass both landscape transformations and fluctuations in weather patterns, which have, in turn, disrupted traditional livelihood practices. Among the various contributing factors, human-induced saline intrusion stands out as a key driver, severely reducing access to fresh groundwater. As a result, freshwater scarcity has become a major concern for coastal communities, particularly for women and adolescent girls who are primarily responsible for collecting drinking water for their families. To address this growing crisis, the Nowabnki Gonomukhi Foundation (NGF) launched a desalination-based clean drinking water initiative on March 11, 2014, under the LIFT project of the Palli Karma-Sahayak Foundation (PKSF). Since its inception, this desalination plant has been operating successfully, ensuring a consistent supply of safe drinking water to local communities. Building upon the achievements of the LIFT project, another PKSF initiative—known as the CCCP—has replicated this model in several additional sites.

To date, NGF has established a total of 17 desalination water treatment plants across the Khulna and Satkhira districts. Detailed information on these plants, including their installation costs, is provided 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	Lakhhikhali Eid ga Prangon
17	ECCU	Amadi rishipara Church prangon



Recovery and Advancement of Informal Sector Employment (RAISE) project

Recovery and Advancement of Informal Sector Employment (RAISE) project supports small enterprises and entrepreneurs affected by Covid-19, providing credit and skills development while promoting youth employment through apprenticeships. Priority is given to underprivileged and marginalized communities, including Dalits, minorities, remote areas, and persons with disabilities.

Working Area:

Recovery and Advancement of Informal Sector Employment (RAISE) project is being implemented by NGF in sarsa, of Jessore district and Shyamnagar , kaligang, Satkhira sadar, Asashuni, and kaloroa Upazila of Satkhira District . Total budget were 580,00,000.

Sl. No.	Name of activities	Achievement	Benf. Coverage
1.	Training for low- income youth and micro ME	281	843
2.	Apprenticeship Training for Low-income youth	260	780
3.	Training for Master Craftsperson	25	75
4.	Community outreach & Psychometrics profiling	2295	6885

Special Feature Achievement:

Apprentice Imran's Journey

Md. Imran Hossain (23) comes from Nawabenki village in Shyamnagar Upazila, where his family struggled with poverty in a disaster-prone coastal area. After passing SSC, he had to stop studying and work as a day laborer to support his family of six. Through his mother's association, Imran learned about the RAISE project and enrolled in welding and fabrication training in January 2023. With dedication, he gained hands-on skills in welding, cutting, and fabrication, along with life skills such as leadership, communication, and business planning. His trainers praised him for his hard work and reliability. After six months of training and



wage-based work, Imran decided to open his own welding shop. Using his training allowance, loans from his family, and support from his mother's group, he invested Tk. 1,20,000 to start "Ma-Bababar Doa Engineering Workshop." Today, Imran earns about Tk. 12,000 a month and has created jobs for two others. He is now supporting his family, gaining recognition in society, and saving to expand his business. From a life of hardship, Imran has built a future filled with confidence and hope.

Conclusion:

RAISE project has significantly advanced training, apprenticeships, and community outreach, ensuring meaningful support for entrepreneurs and marginalized youth.



Microfinance Program



In 1987, access to finance in the Shyamnagar area of Satkhira was dominated by informal mohajans, whose extremely high and unregulated interest rates left the poor excluded and vulnerable. With limited presence of formal banking services in rural areas, marginalized communities had almost no affordable financial options.

To address these challenges, NGF introduced microfinance as a sustainable solution, providing accessible credit to strengthen the economic resilience of the southwest coastal population. Over the years, NGF has offered a range of need-based loan products tailored to different poverty levels and business needs, making microfinance an effective tool for poverty reduction and socioeconomic development.

Member position

At the end of June 2025, a total of 90,229 members from various households have been organized under NGF’s microfinance programs. Among them, 5,285 are males and 84,944 are females, indicating that females represent 94.13% of the total membership. The member composition across loan components is presented below:

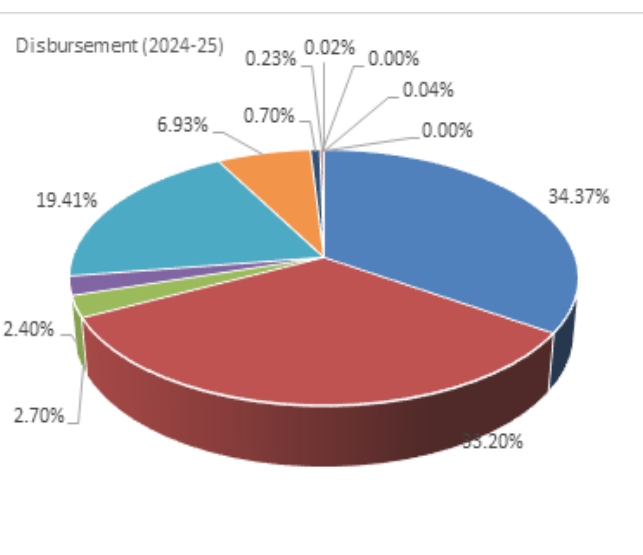
Loan Component	Male	Female	HH Benfs
Jagoron (Rural Microcredit -RMC)	1822	29675	31497
Agrosor All (ME-Loan)	2535	10564	13099
Buniad (Ultra Poor Microcredit -UPL)	816	41340	42156
ENRICH	85	2087	2172
RHL	27	1278	1305
Total	5285	84944	90229



Loan Disbursement

The total loan disbursement made to the designated members for the fiscal year 2024–2025, from July 2024 to June 2025, stands at BDT 3,766,851,000. A detailed breakdown of the disbursement by component for the beneficiaries is presented in the following table.

Loan Disbursement Name of Component	2024-2025 Total Disbursement
Jagoron (Rural Microcredit -RMC)	1294571000
Agrosor(ME Loan)	1250501000
Agrosor (RAISE)	101824000
Agrosor (MFCE)	90283000
Buniad (Ultra Poor Microcredit -UPL)	731135000
Sufalon (Agri-Sector Microcredit -ASM)	261101000
RHL	26255000
ENRICH- IGA Loan	8582000
ENRICH-LIL	10000
ENRICH-ACL	75000
IAI	844000
Lift	1670000
Total	3766851000



Loan and Service Charge Realization

During the fiscal year July'2024-2025 BDT 3454168053 has been realized as principal from loan recipients and BDT 461994446 were realized as service charge under all components.

Loan and Service Charge Realization

Name of Component	Loan Realization- 2024-2025	Service Charge Realization: 2024-2025
Jagoron (Rural Microcredit)	1042350667	126541748
Agrosor(MEL)	1007911462	179666665
Agrosor(MEL) SEP	4848116	1050269
Agrosor(MEL) MDP	633077	111835
Agrosor (RAISE)	88859214	11886025
Agrosor (MFCE)	95754509	11031451
Buniad (Ultra Poor -UPL)	791319057	77546144
Sufalon (Agri- Sector ASM)	261218885	28307391
ENRICH- IGA Loan	144307575	24171270
ENRICH-LIL	600492	38587
ENRICH-ACL	2245180	260814
LIFT (Kuchia)	2222070	216385
RRS	9852	448
IAI	3624245	322165
LRL 2 nd Phase	1193942	52182
Common Service Loan (SEP)	332786	35253
RHL	6736924	755814
	3454168053	461994446



Savings Accumulation and Refund from and to Members:

During the fiscal year 2024–2025 (July 2024–June 2025), a total of BDT 454,920,092 has been accumulated from members' savings under various components, while BDT 386,294,138 has been refunded to members during the same period as per their requirements and eligibility; the detailed component-wise breakdown of both savings accumulation and refund is presented in the following table.

Component	Savings Accumulation :2024-2025	Savings Refund : 2024-2025
Jagoron (RMC)	119104927	92211659
Agrosor(MEL)	117126674	117340046
Agrosor(MEL) SEP	755653	1122133
Agrosor(MEL) MDP	41615	70184
Agrosor(MEL) MFCE	8931842	10808984
Buniad (UPL)	111019658	83197676
IGA Loan (ENRICH)	15996610	22527092
Voluntary Savings	30613324	35505370
Terms Savings	30407712	12013004
Monthly Savings	10603359	7380718
Mudaraba-Terms Savings	9300000	3945000
RHL	1016918	172272
Lift	1800	0
Total	454920092	386294138

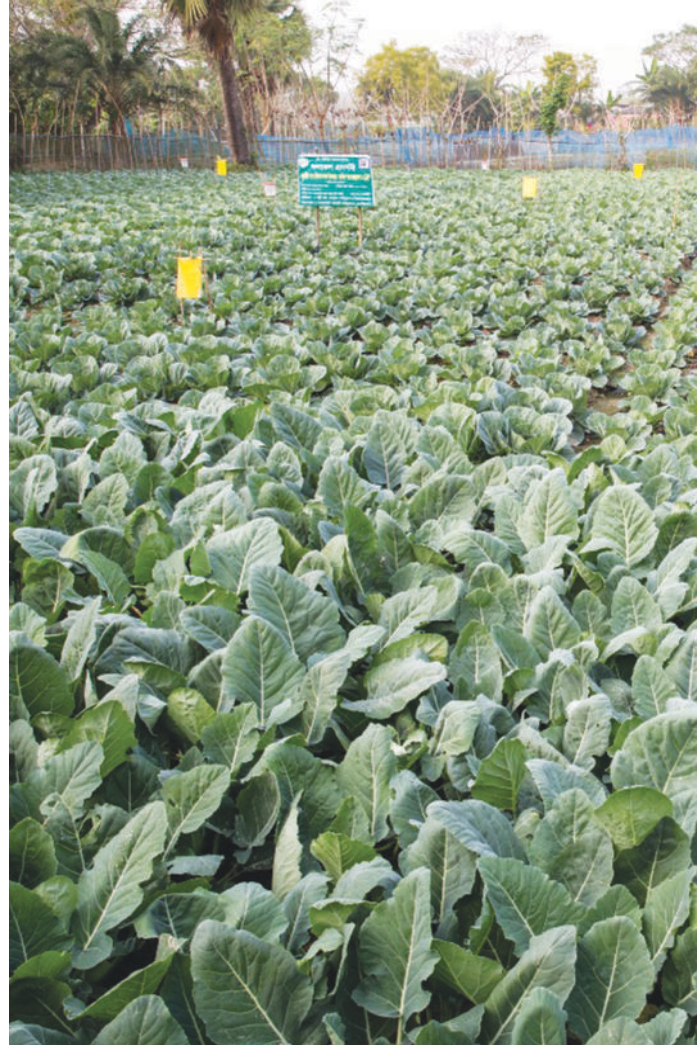
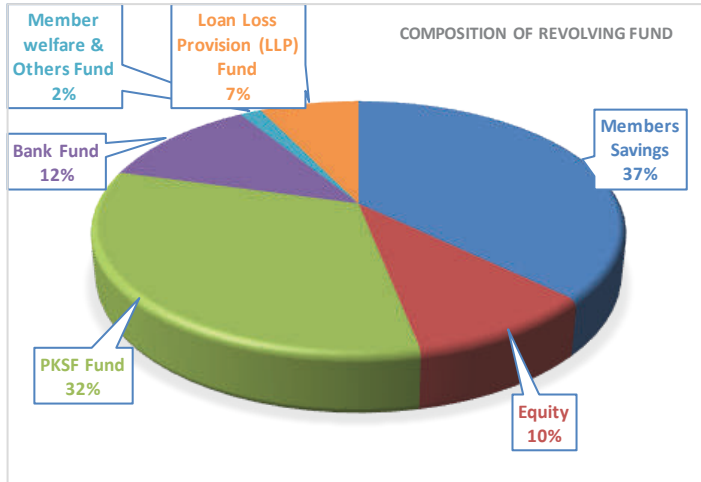


SAVINGS ACCUMULATION AND REFUND



Revolving Loan Fund

Mode of Revolving Fund	Amount of BDT
Members Savings	928571269
Equity	271418233
PKSF Fund	811318314
Bank Fund	296958817
Member welfare & Others Fund	39220306
Loan Loss Provision (LLP) Fund	181700768
Total	2529187707



Loan Portfolio composition: As of June 2025

Component	TLO
Jagoron (Rural Microcredit -RMC)	703597141
Agrosor(Micro Enterprise Loan -MEL)	1012834610
Agrosor(Micro Enterprise Loan -MEL) SEP	201961
Agrosor(Micro Enterprise Loan -MEL) MDP	350636
Agrosor (RAISE)	88113840
Agrosor (MFCE)	70859310
Buniad (Ultra Poor Microcredit -UPL)	373199014
Sufalon (Agriculture Sector Microcredit - ASM)	124477830
ENRICH- IGA Loan	30057727
ENRICH-LIL	76770
ENRICH-ACL	1961627
LIFT (Kuchia)	648934
RRS	24923
IAI	1457099
LRL 2 nd Phase	1976333
Common Service Loan (SEP)	183321
RHL	19518076
Grant Total	2429539152



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	Fy 2024-2025
Branch	36	40	42	43	44	44
Member	71423	85877	90522	86500	90354	90229
Borrower	48271	50753	60774	60431	67178	62700
Total Staff	346	346	400	438	428	428
Total PO	207	207	257	274	267	270
Member Savings Bal.	579569017	603789083	683530974	823598778	910154643	1037905206
Loan Outstanding	1228338571	1256383775	1602921033	1943715822	2194129130	2429591832
Surplus	193835313	195380982	202651201	228767056	246743989	271418233
PAR	27.59	34.53	15.47	8.81	11.22	11.31
OTR	50.89	88.97	98.56	98.21	96.89	95.58
CRR	98.84	98.16	98.72	99.8	99.2	99.34
PO: Member	345	415	352	316	338	334
PO: Borrower	233	245	236	221	252	232
PO: Loan Outstanding	5934003	6069487	6237047	7093853	8217712	8998488

VISITED

H.E. Michael Miller

Ambassador (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, 2025

Particulars	Notes	Amount in Taka	
		As at June 30, 2025	As at June 30, 2024
Properties and Assets			
A. Non Current Assets			
Property, Plant and Equipment (PPE)	8.00	30,382,870	18,307,442
Total Non-Current Assets		30,382,870	18,307,442
B. Current Assets			
Loan to Members	9.00	2,429,539,152	2,194,129,130
Short term Investments	10.00	136,519,679	120,483,157
Loan to Projects & Others-Short term	11.00	23,190,747	27,038,994
Grants and accounts receivables	12.00	32,136,727	40,747,984
Advance, Deposits & Prepayments	13.00	6,500,759	1,725,797
Unsettled Staff Advance	14.00	4,639,020	4,639,020
Staff Loan and Advance	15.00	5,403,279	2,338,989
Closing Cash & Bank Balance	16.00	28,296,772	69,578,798
Total Current Assets		2,666,226,135	2,460,681,869
Total Properties and Assets		2,696,609,005	2,478,989,311
Capital Fund and Liabilities			
A. Capital Fund			
Cumulative Surplus	17.00	244,277,249	222,070,429
Statutory Reserve Fund	18.00	27,141,917	24,674,493
Total Capital		271,419,166	246,744,922
B. Non-Current Liabilities			
Loan from PKSF - Long Term	19.01	333,743,319	369,384,980
Loan from Commercial Banks - Long Term	20.01	85,228,593	62,739,608
Member Welfare Fund	21.00	39,220,306	32,268,174
Member Savings Deposits	22.01	148,939,428	119,126,696
Total Non-Current Liabilities		607,131,646	583,519,458.00
C. Current Liabilities			
Loans from PKSF - Short Term	19.02	477,574,995	443,656,663
Loan from Commercial Banks- Short Term	20.02	211,730,224	179,336,492
Member Savings Deposits	22.02	888,965,778	791,027,947
Account Payables	23.00	32,858,047	32,999,500
Loan loss Provision	24.00	181,700,768	191,075,679
Liabilities for Expenses	25.00	25,228,381	10,628,650
Total Current Liabilities		1,818,058,193	1,648,724,931
Total Capital Fund and Liabilities		2,696,609,005	2,478,989,311



 Executive Director
MD. LUTFUR RAHMAN
 Executive Director
 Nowabenki Gonomukhi Foundation

Dhaka, Bangladesh
 Dated : 28/09/2025
 DVC : 2509281710AS754928

Signed in terms of our separate report of even dated annexed


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




 Sharif Wadud, FCA
 Enrolment No: 1710
 Partner
G. NABI & CO.
 Chartered accountants

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, 2025

Particulars	Notes	Amount inTaka	
		1 July 2024 to 30 June 2025	1 July 2023 to 30 June 2024
Income			
Service Charge on Members Loan		462,005,141	399,345,403
Reimbursement from PKSF against Programs and Projects Expenses	41.00	61,874,234	80,833,259
Bank Interest		1,266,599	1,156,686
Interest on FDR		10,777,698	7,209,056
Membership Fee		93,285	65,853
Sales of Forms and Publications		537,700	572,015
Others Income	27.00	3,438,958	3,353,109
Total Income		539,993,615	492,535,381
Expenditure			
Interest on Member 's Savings		61,589,273	54,893,456
Service Charge of PKSF Loan		45,806,867	46,083,374
Interest of Bank Loan		29,609,026	22,293,261
Other loan Interest		939,029	1,208,964
Salaries and Allowances		166,551,563	154,341,345
Office Rent		6,675,427	6,101,408
Gas and Electricity		1,777,764	1,587,769
Repair & Maintenance		2,209,112	1,397,927
Telephone,Internet and Postage		2,279,007	1,597,659
Entertainment		3,998,571	2,995,764
Printing & Stationary		4,428,935	4,022,221
Conveyance and Traveling		2,702,733	2,271,169
Fuel Cost		4,941,848	2,661,370
Training Expenses		620,759	482,252
Meeting and Seminar Expenses		930,681	495,384
Advertisement		350,668	415,069
Bank Charge/DD Charges		1,118,474	1,009,842
Legal Expenses		1,241,023	1,031,801
Work Aid Expenses		594,363	74,580
Donation & Subscription		722,185	707,968
Relief & Rehabilitation		235,300	-
Education Scholarship		288,000	357,000
PF Contribution		6,046,722	5,776,840
Gratuity expense for the current year		7,761,095	16,972,116
Gratuity expense for the shortfall of previous years		18,743,021	
Registration /Renewal Fees		1,048,491	876,524
Honorarium for EC Members		177,500	144,000

Other Operating Expenses	37.00	2,310,582	1,920,111
Provision for Audit Fees		350,000	300,000
Audit Fee		233,250	146,525
VAT & Taxes		1,583,933	1,974,859
LLPE		67,845,334	51,365,516
IT Expenses		1,020,391	873,564
Programs and Projects Expenses	42.00	66,634,358	84,672,234
Depreciation		1,954,086	1,795,700
Total Expenditure		515,319,371	472,847,572
Excess of Income over Expenditure		24,674,244	19,687,809
Total Expenditure		539,993,615	492,535,381


 Executive Director
MD. LUTFUR RAHMAN
 Executive Director
 Chowbsenki Gonomukhi Foundation

Signed in terms of our separate report of even dated annexed


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



Sharif Wadud, FCA
 Enrolment No: 1710
 Partner
 G. NABI & CO.
 Chartered accountants

Dhaka, Bangladesh
 Dated : 28/09/2025
 DVC : 2509281710AS754928

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, 2025

Particulars	Notes	Amount in Taka	
		FY 2024-2025	FY 2023-2024
A. Cash Flow from Opareting Activities :			
Excess of Income over Expenditure		24,674,244	19,687,809
Loan Loss Provision (LLP)		67,845,334	51,365,516
Depreciation for the year		1,954,086	1,795,700
Loss by Damage on Fixed Assets		(1,704,010)	(4,871)
Sub total of Non Cash Item:		92,769,654	72,844,153
Loan Disbursement to Members		(3,766,851,000)	(3,242,930,000)
Loan Realization from Members		3,454,220,733	2,992,516,692
Increase/decrease in other current assets		4,672,932	2,133,584
Increase/decrease in other current liabilities		14,458,278	(25,644,039)
Net Cash used by Operating Activities:(A)		(200,729,403)	(201,079,610)
B. Cash Flow from Investing Activities :			
Acquisition of Property,Plant & Equipment		(15,250,844)	(1,776,309)
Sale of Property ,plant and Equipment		2,925,340	6,200
Investment in FDR		(16,036,522)	(42,236,628)
Encashment of FDR		-	21,322,591
Net Cash used in Investing Activities (B)		(28,362,026)	(22,684,146)
C. Cash flows from Financing Activities :			
Loan received form PKSF		489,600,000	513,100,000
Loan received from Bank		430,800,000	567,750,000
Refund of PKSF Loan		(491,323,329)	(408,615,006)
Refund of Bank Loan		(375,917,283)	(516,997,791)
Members Savings Deposits		127,750,563	86,555,865
Member Welfare Fund		6,952,132	6,912,898
Net Cash Provided by Financing Activities ©		187,862,083	248,705,966
D.Net increase/decrease (A+B+C)		(41,229,346)	24,942,211
Add :Cash and Bank Balance at the beginning of the year		71,288,741	46,346,530
E. Cash and Bank Balance at the end of the year		30,059,395	71,288,741



 Executive Director
MD. LUTFUR RAHMAN
 Executive Director
 Nowabnki Gonomukhi Foundation

Dhaka, Bangladesh
 Dated : 28/09/2025
 DVC : 2509281710AS754928

Signed in terms of our separate report of even dated annexed


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




 Sharif Wadud, FCA
 Enrolment No: 1710
 Partner
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