উন্নয়ন প্রচেষ্টা

ANNUAL REPORT

2024-2025

Resilient Finance
Green Enterprise
Climate-Smart Livelihoods



Unnayan Prochesta

Tala, Satkhira, Bangladesh

At a Glance 2024-2025



35,618
Microfinance members



25,325
Borrowers



BDT 100.15 Cr
Loan outstanding



BDT 26.38 Cr
Member savings



22
Branch offices



3
Working districts



97.34%
On-time repayment



140.92%
OSS

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01 Message from the Executive Director



FY 2024-2025 was a year of resilience, transition and renewed commitment for Unnayan Prochesta.

The southwest coastal region still faced salinity, climate shocks, livelihood insecurity and limited access to services.

In this context Unnayan Prochesta remained close to its members and communities by offering finance, green enterprise development, climate-smart agriculture, WASH services, ultra-poor graduation, gender and youth development and research-based learning.

During the year Unnayan Prochesta strengthened branch operations and integrated environmental compliance and resource efficiency into microenterprise support.

Unnayan Prochesta's updated microfinance portfolio reached BDT 100.15 crore in loan serving 35,618 members and 25,325 borrowers while maintaining strong repayment and operational sustainability.

Alongside finance Unnayan Prochesta promoted dairy and pottery production, resilient homesteads, climate-adaptive livelihoods, safe water solutions and community awareness.

This annual report presents Unnayan Prochesta's work in an updated format.

Unnayan Prochesta thanks PKSF, the Government of Bangladesh donor partners, local administrations, communities and our dedicated colleagues for their trust and support.

Together Unnayan Prochesta will continue to build inclusive and dignified communities, in coastal Bangladesh.

Sk. Yakub Ali
Executive Director
Unnayan Prochesta

02 Acronyms

Acronym	Meaning	Acronym	Meaning
ADB	Asian Development Bank	**NGO**	Non-Government Organization
BDT	Bangladesh Taka	**NGOAB**	NGO Affairs Bureau
CSA	Climate-Smart Agriculture	**OSS**	Operational Self-Sufficiency
CRR	Current Recovery Rate	**OTR**	On-Time Repayment
DRR	Disaster Risk Reduction	**PAR**	Portfolio at Risk
GAP	Good Agricultural Practices	**PKSF**	Palli Karma-Sahayak Foundation
GCF	Green Climate Fund	**PPEPP**	Pathways to Prosperity for Extremely Poor People
GO	Government Organization	**RECP**	Resource Efficient Cleaner Production
IGA	Income Generating Activity	**RHL**	Resilient Homestead and Livelihood Support
IFAD	International Fund for Agricultural Development	**RMTP**	Rural Microenterprise Transformation Project
InM	Institute of Microfinance	**SEP**	Sustainable Enterprise Project
LRMP	Livestock Risk Mitigation Project	**SMART**	Sustainable Microenterprise and Resilient Transformation
M&E	Monitoring and Evaluation	**UP**	Unnayan Prochesta
MFI	Microfinance Institution	**UPG**	Ultra-Poor Graduation
MIS	Management Information System	**WASH**	Water, Sanitation and Hygiene
MRA	Microcredit Regulatory Authority		

03 Organizational Profile

Grassroots roots, climate-resilient focus and inclusive development practice

Who We Are

Unnayan Prochesta is a non-governmental development organization based in Tala, Satkhira. The organization started as a community-led development initiative in 1993. Began its formal development work in 1996. It is registered with the Social Welfare Department and the NGO Affairs Bureau of the Government of Bangladesh. UP works for poverty reduction women's empowerment, climate resilience, inclusive finance and sustainable livelihoods, in the coastal region.

Primary working districts: Satkhira, Khulna and Jashore
Core constituency: poor, women, youth, ultra-poor households, small producers and microentrepreneurs
Approach: group-based development, technical support, finance, market linkage and community institution building



Unnayan Prochesta Head Office

Subject	Information
Head Office	Village/Post/Upazila: Tala, District: Satkhira
Year of Establishment	1993 initiative; formal/expanded NGO operation from 1996
Branch Offices	22
Working Districts	3 – Satkhira, Khulna and Jessore/Jashore
Direct Beneficiaries	35,180 (Female: 33,323; Male: 1,857)
Staff Strength	285
Core Programmes	8
Key Partners	PKSF, World Bank, GCF, IFAD/DANIDA, DFID/EU, Swisscontact, Government agencies and local institutions

Vision

A peaceful, equitable and sustainable society where people live with dignity, with special emphasis on environment and gender justice.

Mission

To implement sustainable development actions for disadvantaged communities, especially women and children, through awareness, training, appropriate technology, counselling, financial inclusion and income-generating activities.

Governance and Management

UP is governed through a General Body and an Executive Committee. The Executive Committee provides policy guidance, approves plans and budgets, and oversees programme performance. The management team operates through programme coordination, finance and accounts, MIS, internal audit, monitoring, research, field operations and project-based technical teams.

04 2024-2025 Highlights



BDT 100.15 Cr

Loan outstanding



BDT 26.38 Cr

Savings portfolio



8.97%

Portfolio at risk



98.85%

Current recovery rate

- Reached a microfinance member base of 35,618 through 1,438 groups and 22 branches across three districts.
- Supported 25,325 borrowers with productive finance for agriculture, livestock, microenterprise, seasonal activities and household resilience.
- Advanced green microenterprise transformation through SMART, SEP Dairy, SEP Pottery and RMTP with RECP, waste management, cleaner production and market linkage support.
- Promoted climate-smart agriculture, fisheries and livestock services through demonstrations, counselling, trainings, field days and technology extension.
- Continued WASH, health, nutrition, ultra-poor graduation, social advocacy, disability inclusion, gender and youth mobilization in climate-vulnerable communities.
- Strengthened internal systems through MIS, monitoring, audit, staff capacity development and publication practices.

SEGMENT 2 Leadership & Governance

UP is governed by a General Body and an Executive Committee. The Executive Committee provides strategic direction, approves plans and budgets, and oversees compliance, programme performance and institutional accountability.

Name	Designation	Background
Md. Mujibur Rahman	Chairman	Social worker
Sardar Nazrul Islam	Vice-Chairman	Retired Principal
Sk. Yakub Ali	Secretary / Executive Director	Social work
Md. Momrej Ali	Treasurer	Teacher
Nurunnahar Begum	Member	Entrepreneur
Keya Rani Mitra	Member	Ex-UP Member
Chondi Das Hajra	Member	Retired Teacher

Management structure

Function	Role
Executive Director	Overall leadership, external representation and strategic management
Programme coordination	Planning, design, supervision, reporting and cross-programme integration
Microfinance operations	Branch management, portfolio quality, member services and recovery monitoring
Finance & accounts	Budgeting, accounting, compliance, reporting and audit coordination
MIS & documentation	Data management, consolidation, documentation and communication
Internal audit	Internal control, verification and risk-based monitoring
Technical teams	Agriculture, fisheries, livestock, WASH, climate, enterprise and social development support

05 Core Programmes at a Glance

Programme	2024-2025 Focus	SDG Link
Inclusive Finance	Microcredit, savings, microenterprise finance, seasonal and disaster/resilience loans	SDG 1, 5, 8
Sustainable Enterprise & Business Cluster Development	Dairy, pottery, green value chain, common service, RECP, eco-labelling and market linkage	SDG 8, 9, 12
Agricultural Technology Extension	Climate-smart crops, fisheries, livestock, GAP, demonstrations and farmer counselling	SDG 2, 8, 13
Environment & Climate Change	Adaptation, clean energy, DRR, climate-resilient livelihoods and rehabilitation support	SDG 7, 13, 15
Gender, Youth & Adolescent Development	Youth clubs, school forums, adolescent development, awareness and social movement	SDG 4, 5, 10
WASH, Health & Nutrition	Safe water, sanitation, primary health, nutrition and resilient water technologies	SDG 3, 6, 13
Ultra-Poor Graduation & Social Protection	PPEPP/RHL/UPG support, livelihoods, nutrition, social empowerment and financial linkage	SDG 1, 2, 10
Training, Research & Publication	Capacity building, evidence generation, learning products, annual report and newsletter	SDG 4, 16, 17

Major Ongoing Programmes and Projects

Programme/Project	Partner/Donor	Main Activities
Microfinance Programme	PKSF	Inclusive finance, savings, productive loans and social mobilization
SMART	PKSF / World Bank	Green growth, environmental knowledge, common facilities, value chain and finance for microenterprises
RHL Project	PKSF / GCF	Resilient homesteads, climate-smart livelihoods and adaptive fisheries/livestock support
PPEPP	PKSF / DFID / EU	Ultra-poor livelihoods, nutrition, primary health and social empowerment
RMTP	PKSF / IFAD / DANIDA	High-value products, IoT/technology transfer, value chain development and branding
LRMP	PKSF / Swisscontact	Livestock risk mitigation, insurance, vaccination and entrepreneur capacity building
IRMP		

06 Inclusive Finance

Financial inclusion for rural livelihoods

UP has implemented its microfinance programme with support from PKSF since 1996. The programme provides financial services to households and microentrepreneurs who have limited access to formal banking. Savings, credit and group-based mobilization help members invest in income-generating activities, manage shocks and strengthen household resilience.



Livelihood support through Microfinance program

Component	Purpose and target group	Core use / support
Jagoron	Mainstream rural and urban microcredit for household-based enterprises and general IGAs.	Small trade, beef fattening, cattle/goat rearing, poultry, vegetable cultivation, transport and aquaculture.
Agrosor	Microenterprise loan for graduated Jagoron members with business expansion potential.	Business expansion finance for entrepreneurs who completed two Jagoron cycles, subject to group guarantee.
Buniad	Ultra-poor finance for disadvantaged households excluded from classical microcredit.	Income enhancement and livelihood improvement for extremely poor households.
Sufolon	Seasonal agriculture loan for potential Jagoron and Buniad members engaged in farming.	Paddy cultivation, cow fattening, fish culture and other seasonal farm activities with training support.
KGF Sufolon	Specialized agriculture finance under Kuwait Goodwill Fund.	Flexible farm/agro-processing loan with technical support, demonstration and repayment schedule based on project nature.
Sahos	Post-disaster recovery loan for affected members.	House repair, tubewell reinstallation, latrine reconstruction and emergency medical support.
Security Loan	Safety and security support finance for rural community members.	Small loan for community safety-related needs.

Indicator	June 2025 Status
Working districts	3
Areas	4
Branches	22
Groups	1,438
Members	35,618
Borrowers	25,325
Borrower coverage	71.1%
Agrosar borrowers	7,880
Agrosar portfolio share	58%
Member savings	BDT 26.38 crore
Savings per member	BDT 7,406
Loan outstanding	BDT 100.15 crore
Average outstanding per branch	Approx. BDT 5.0 crore
Outstanding per field officer	BDT 82.76 lakh

Operational Approach

UP's microfinance approach combines member mobilization, savings discipline, need-based loan products, branch-level supervision and MIS-based reporting. The program is designed not only to provide finance but also to connect members with technical services, awareness, enterprise development and resilience support. Women remain the core membership group, and the model contributes to rural economic activity by enabling members to invest in farm, non-farm and household enterprises.

Key interventions

- Group-based savings and credit services for low-income households.
- Product-specific finance for agriculture, livestock, microenterprise and disaster recovery.
- Computerized reporting for weekly, monthly and consolidated portfolio review.
- Regular supervision and monitoring from field and branch teams.

07 Sustainable Enterprise & Business Cluster Development

Green enterprise as a pathway to income and resilience

UP promotes sustainable microenterprise in hard-to-reach areas where traditional livelihoods are affected by salinity, climate variability and limited market access. The programme supports business clusters such as dairy, pottery, vermicompost, eco-friendly construction materials and high-value agricultural products.



Dairy and livestock-based enterprise support

Project / Sub-project	Period / area from source	Focus	Key interventions	Supported By
Sustainable Microenterprise and Resilient Transformation (SMART) Sub-Project: Promoting Resilient Green Growth in Dairy Sub-sector through ensuring RECP	October 2024 to June 2028 Satkhira, Khulna and Jashore	- Enabling Capacity and Systems for Green Growth of MEs - Providing Access to Finance for MEs to Enable Green Growth - Resource-Efficient and Cleaner Production (RECP)	Resource Efficient and Cleaner Production (RECP) in Dairy Sub-sector. - Promotion of renewable energy use - Maximum use of daylight - Reduce the water and energy consumption - Solid waste management - Liquid waste management - Environment and Climate - Circular Economy	PKSF and The World Bank
Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project	2023 to 2028 Satkhira and Khulna District	- To develop climate-resilient homesteads for marginal vulnerable communities in the southwest coastal zone of Bangladesh; - To develop climate-adaptive livelihoods for coastal vulnerable communities; and	- Design and building of homesteads - Homestead tree planting - Construction of slatted houses for goat/sheep rearing - Introduce the cultivation of saline-tolerant vegetables within homestead areas	PKSF and the GCF

		- To enhance knowledge and awareness of the coastal vulnerable communities on climate change issues.	- Technical and financial support to “crab farmers” - Monthly group meetings on climate change issues for CCAG	
PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT	2021 to 2026 Satkhira and Khulna District	- Resilient Livelihoods - Nutrition and Primary Healthcare - Inclusive Finance - Disability - Women Empowerment - Community Mobilization	- Capacity building of the ultra-poor and marginalized - Soft Loan Support - Nutrition garden - Agricultural technology transfer - Awareness - WASH	PKSF and EU
Microenterprise Financing and Credit Enhancement (MFCE) Project	July 2023 to June 2028 Satkhira, Khulna and Jashore District	- Sustainable employment - Microenterprise Development - Gender Equality and Social Inclusion (GESI) - Environmental and Social Safeguard - Climate and Disaster Risk Management - Poverty Reduction	- Financial Inclusion - Technical Assistance	PKSF and ADB
Recovery and Advancement of Informal Sector Employment (RAISE)	2022-2026 Satkhira, Khulna and Jashore District	- Inclusive Finance - Business Management and Entrepreneurship Development (BMED) - Apprenticeship Program - Risk Management and Business Continuity (RMBC) -	- Financial Inclusion - Hands-on Technical Training for Apprentices - Capacity Enhancement of Young Micro-entrepreneurs - Recovery of Microenterprises Affected by COVID-19 or other Shocks - Community Outreach Activities - Orientation for Master Craftspersons (MCPs)	PKSF and The World Bank
Rural Microenterprise Transformation Project (RMTP)	2020-2025 Satkhira District	- Value Chain Development - Financial Service	- Financial Inclusion - Technical support - Capacity Development - Technology Transfer - Branding, Promotion and Certification	PKSF, IFAD, DANIDA

Strengthening Resilience of Livestock Farmers Through Risk Reducing Services (LRMP)	2020 Satkhira, Khulna and Jashore District	- Livestock Risk Mitigation - Livestock extension services - Enhance Capacity of Farmers	- Microinsurance for Cattle - Capacity development on Good Animal Husbandry - Vaccination	PKSF, SDC and Swisscontact
Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)	2019 Satkhira	- provide financial and non-financial services to the poor to mitigate the effects of climate change and other disasters	- Support for Climate change and disaster - Surokkha Service	PKSF and JICA

Area	2024-2025 Focus
Dairy Cluster Development	Training, AI, vaccination, deworming, shed improvement, fodder and market linkage
Waste-to-Wealth	Cow dung converted into vermicompost and biogas to reduce pollution and generate income
RECP and Green Growth	Resource efficiency, cleaner production, environmental knowledge and compliance support
Risk Mitigation	Livestock risk mitigation, vaccination, health card, awareness and client protection
Market Systems	Eco-labelling, packaging, buyer linkage, digital promotion and value chain coordination

Spotlight: Waste to Wealth in Dairy Clusters

UP's experience with dairy clusters shows that farm waste can become a productive resource. Vermicompost and biogas reduce environmental pressure, improve soil fertility, create new income streams and make dairy farming more climate-smart and commercially viable.

08 Agricultural Technology Extension

Climate-smart agriculture for small farmers

The agriculture, fisheries and livestock units support small and marginal producers with finance, technology, training and market linkage. In a coastal context affected by salinity and disasters, UP prioritizes high-value crops, good agricultural practices, cluster demonstrations, counseling to promote resilient livelihoods.



Climate-smart vegetable cultivation

Objective	Increase farmers' knowledge, skills and income through sustainable agricultural technologies, demonstration and market-oriented extension services.

Core Service	Key Highlights
Agriculture Unit	• High-value & climate-resilient crops • GAP • Cluster demonstrations • Resource Centers • Skill & awareness building • Bio-compost • Homestead Gardening • Floriculture • Field days
Fisheries	• Carp • Prawn • Vietnam Koi (Climbing Fish), • Eel • Cage Culture • Ornamental Fish • Nursery Ponds and RAS.
Livestock	• Black Bengal Goat • Dairy • Beef Fattening • Fodder • Vermicompost • Poultry, Duck, Quail, Rabbit • Improved cattle technologies.



825
Direct beneficiaries



1,243
Tech support



47
Field days



1,990
People trained

Service Package	Activities
Crop and Homestead	Summer Tomato, Fruit Bagging, Homestead Gardening, Flower Cultivation and Saline-Tolerant Options
Soil and Organic Inputs	Bio-compost, Vermicompost, Soil Health Improvement and reduced chemical dependency
Fisheries	Improved pond management, integrated fish farming, crab and high-value aquaculture options
Livestock	Animal health, fodder, housing, vaccination, deworming and productive dairy practices
Capacity Building	Demonstration plots, training, farmer field days, counselling and cross visits

09 Environment, Climate Change and DRR

Responding to coastal climate vulnerability

Southwest Bangladesh is highly exposed to salinity intrusion, cyclone, storm surge, flood, waterlogging and livelihood disruption. As a coastal organization, UP integrates adaptation, mitigation and disaster risk reduction into finance, agriculture, enterprise and WASH services.

- Climate change adaptation and climate-resilient agriculture
- Clean energy and energy transition in livelihoods and enterprises
- Community-based DRR, preparedness, rehabilitation and recovery support
- Salinity-resilient water, sanitation, homestead and livelihood technologies



Resilient Housing support

Project / Sub-project	Period / area from source	Focus	Key interventions	Supported By
Sustainable Microenterprise and Resilient Transformation (SMART) Sub-Project: Promoting Resilient Green Growth in Dairy Sub-sector through ensuring RECP	October 2024 to June 2028 Satkhira, Khulna and Jashore	- Enabling Capacity and Systems for Green Growth of MEs - Providing Access to Finance for MEs to Enable Green Growth - Resource-Efficient and Cleaner Production (RECP)	Resource Efficient and Cleaner Production (RECP) in Dairy Sub-sector. - Promotion of renewable energy use - Maximum use of daylight - Reduce the water and energy consumption - Solid waste management - Liquid waste management - Environment and Climate - Circular Economy	PKSF and The World Bank
Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of	2023 to 2028 Satkhira and	- To develop climate-resilient homesteads for marginal vulnerable communities in	- Design and building of homesteads - Homestead tree planting	PKSF and the GCF

Bangladesh (RHL) Project	Khulna District	the southwest coastal zone of Bangladesh; - To develop climate-adaptive livelihoods for coastal vulnerable communities; and - To enhance knowledge and awareness of the coastal vulnerable communities on climate change issues.	- Construction of slatted houses for goat/sheep rearing - Introduce the cultivation of saline-tolerant vegetables within homestead areas - Technical and financial support to "crab farmers" - Monthly group meetings on climate change issues for CCAG -	
Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)	2019 Satkhira	- provide financial and non-financial services to the poor to mitigate the effects of climate change and other disasters	- Support for Climate change and disaster - Surokkha Service	PKSF and JICA

Thematic Area	UP Approach
Adaptation	Promoting resilient crops, homesteads, water options, fisheries and livelihood diversification
Mitigation and Clean Energy	Biogas, solar-based systems, improved cooking environments and resource-efficient production
DRR and Recovery	Disaster management loans, rehabilitation support, awareness, local mobilization and service linkage
Environmental Compliance	Cleaner production in dairy and pottery, waste management and green value chains
Learning and Advocacy	Crop calendar, community meetings, field schools, leaflets, posters and local knowledge sharing

10 Water, Sanitation, Health and Nutrition

Resilient WASH and primary health services

UP's WASH, health and nutrition work aims to reduce the cycle of disease and contamination caused by unsafe water, poor sanitation and limited health awareness. The programme promotes climate-resilient water technologies and community management so that hard-to-reach communities can access safer services.

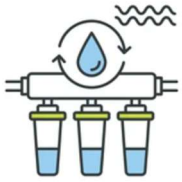
- Safe drinking water through PSF, rainwater harvesting, RO/water treatment and arsenic/iron mitigation
- Community management groups, orientation and maintenance support for water points
- Primary health, nutrition education, health camps, referral services and improved household hygiene



Safe water and community WASH services

Project / Sub-project	Period / area from source	Focus	Key interventions	Supported By
Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project	2023 to 2028 Satkhira and Khulna District	- To develop climate-resilient homesteads for marginal vulnerable communities in the southwest coastal zone of Bangladesh; - To develop climate-adaptive livelihoods for coastal vulnerable communities; and - To enhance knowledge and awareness of the coastal vulnerable communities on climate change issues.	- Design and building of homesteads - Homestead tree planting - Construction of slatted houses for goat/sheep rearing - Introduce the cultivation of saline-tolerant vegetables within homestead areas - Technical and financial support to "crab farmers" - Monthly group meetings on climate change issues for CCAG -	PKSF and the GCF
BD WASH	2019 Satkhira	- provide financial and non-financial services to establish WASH facilities	- Financial Support - Technical Support	PKSF and The World Bank

PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT	2021 to 2026 Satkhira and Khulna District	- Resilient Livelihoods - Nutrition and Primary Healthcare - Inclusive Finance - Disability - Women Empowerment - Community Mobilization	- Capacity building of the ultra-poor and marginalized - Soft Loan Support - Nutrition garden - Agricultural technology transfer - Awareness - WASH	PKSF and EU



12

Reverse Osmosis Plant



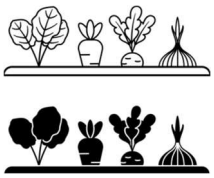
850

Rain Water Harvesting System



8500

Sanitary Latrine to HHs



2210

Nutrition Garden

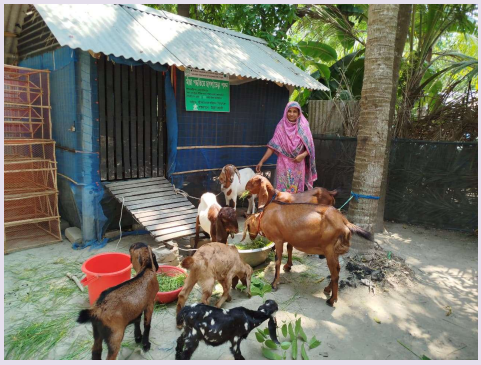
Area	Activities and Results
Water Technology	Solar-based PSF, low-cost rainwater harvesting, RO/water treatment and pond maintenance
Sanitation	Improved and disaster-friendly latrines, hygiene orientation and safe practices
Health and Nutrition	Preventive health education, nutrition sessions, health camps and referral support
Community Management	Training for water user groups and local maintenance mechanisms
Institutional Experience	12 desalination/water treatment plants with 18,000 litres daily capacity serving around 2,000 people daily

11 Ultra-Poor Graduation and Social Protection

Sequenced support for the most vulnerable households

Ultra-poor households face multiple barriers: lack of assets, fragile livelihoods, poor health, social stigma and limited access to services. UP uses a sequenced graduation approach that combines livelihood support, financial linkage, nutrition, primary health, social empowerment and market connection.

- PPEPP, RHL, UPP and PRIME experience with ultra-poor and vulnerable households
- Support for women-headed households, small producers, microentrepreneurs and climate-affected families
- Nutrition-sensitive income generation, social awareness, health services and resilience planning



Livelihood support for ultra-poor households

Project / Sub-project	Period / area from source	Focus	Key interventions	Supported By
Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project	2023 to 2028 Satkhira and Khulna District	- To develop climate-resilient homesteads for marginal vulnerable communities in the southwest coastal zone of Bangladesh; - To develop climate-adaptive livelihoods for coastal vulnerable communities; and - To enhance knowledge and awareness of the coastal vulnerable communities on climate change issues.	- Design and building of homesteads - Homestead tree planting - Construction of slatted houses for goat/sheep rearing - Introduce the cultivation of saline-tolerant vegetables within homestead areas - Technical and financial support to “crab farmers” - Monthly group meetings on climate change issues for CCAG -	PKSF and the GCF
PATHWAYS TO PROSPERITY FOR EXTREMELY	2021 to 2026	- Resilient Livelihoods	- Capacity building of the ultra-poor and marginalized	PKSF and EU

POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT	Satkhira and Khulna District	- Nutrition and Primary Healthcare - Inclusive Finance - Disability - Women Empowerment - Community Mobilization	- Soft Loan Support - Nutrition garden - Agricultural technology transfer - Awareness - WASH	



6500
Direct beneficiaries



550
Youths



32
PWD



6500
People trained

Package	Core Components
Livelihood Pathways	Productive assets, skills, climate-resilient IGA and technical follow-up
Nutrition and Health	Nutrition education, primary health care and referral linkage
Social Empowerment	Group formation, awareness, rights, gender equality and community mobilization
Financial Linkage	Soft microcredit, savings discipline, enterprise finance and graduation linkage
Resilience	Homestead strengthening, water options, disaster preparedness and diversified income sources

12 Gender, Youth and Adolescent Development

Mainstreaming gender and youth leadership

UP recognizes women, youth and adolescents as critical drivers of sustainable development. Since 2010, the organization has mobilized youth clubs, school forums and adolescent groups to build awareness, prevent harmful practices and promote leadership, health and social participation.

- Adolescent clubs and school forums for awareness and leadership
- Youth mobilization through anti-drug campaigns, cultural programmes, sports and social movement
- Women's livelihood skills, health/nutrition training and empowerment activities embedded across programs



Youth and community mobilization

Project / Sub-project	Period / area from source	Focus	Key interventions	Supported By
Sustainable Microenterprise and Resilient Transformation (SMART) Sub-Project: Promoting Resilient Green Growth in Dairy Sub-sector through ensuring RECP	October 2024 to June 2028 Satkhira, Khulna and Jashore	- Enabling Capacity and Systems for Green Growth of MEs - Providing Access to Finance for MEs to Enable Green Growth - Resource-Efficient and Cleaner Production (RECP)	Resource Efficient and Cleaner Production (RECP) in Dairy Sub-sector. - Promotion of renewable energy use - Maximum use of daylight - Reduce the water and energy consumption - Solid waste management - Liquid waste management - Environment and Climate - Circular Economy	PKSF and The World Bank
PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE-EUROPEAN UNION (PPEPP-EU) PROJECT	2021 to 2026 Satkhira and Khulna District	- Resilient Livelihoods - Nutrition and Primary Healthcare - Inclusive Finance - Disability - Women Empowerment - Community Mobilization	- Capacity building of the ultra-poor and marginalized - Soft Loan Support - Nutrition garden - Agricultural technology transfer - Awareness - WASH	PKSF and EU

Recovery and Advancement of Informal Sector Employment (RAISE)	2022-2026 Satkhira, Khulna and Jashore District	- Inclusive Finance - Business Management and Entrepreneurship Development (BMED) - Apprenticeship Program - Risk Management and Business Continuity (RMBC) -	- Financial Inclusion - Hands-on Technical Training for Apprentices - Capacity Enhancement of Young Micro-entrepreneurs - Recovery of Microenterprises Affected by COVID-19 or other Shocks - Community Outreach Activities - Orientation for Master Craftspersons (MCPs)	PKSF and The World Bank
ADOLESCENT PROGRAM	2018 to Continuing	- Adolescent empowerment - SRHR - Life skill - Social Campaign - Youth Engagement	- Adolescent empowerment - SRHR - Life skill - Social Campaign - Youth Engagement	PKSF

Theme	Summary
Core Approach	Adolescent club, school forum, youth mobilization, capacity building, awareness, health care and social movement
Historic Reach	Experience includes 1,700 ultra-poor women supported under UPP-Ujjibito and development of 12 youth clubs and 8 school forums
2024-2025 Direction	Mainstream women and youth participation in finance, enterprise, WASH, climate resilience and social advocacy
Safeguarding Focus	Early marriage prevention, violence reduction, child rights, disability inclusion and safe community practices

13 Training, Research and Publication

Learning systems for better implementation

UP's training and research functions help staff, members and community groups improve capacity, adopt new technologies and document practical learning. The training cell supports field-level member education and staff development, while research and publication activities generate evidence for better decisions.

- Member training: leadership, accounts, sanitation, nutrition, health, enterprise and seasonal planning
- Staff training: microfinance management, governance, monitoring, evaluation, agriculture, law and management
- Research and publication: annual report, quarterly newsletters, case studies, learning notes and climate-related research



Training and capacity development sessions

Function	2024-2025 Practice
Training	Field-level member training, staff capacity building, ToT and practical skill sessions
Research	Climate-adaptive livestock, hydroponic fodder, resilient agriculture and impact learning
Publication	Annual report, quarterly newsletter, case studies, progress updates and programme documentation
Knowledge Management	MIS reports, monitoring reports, field visit notes, photographs and success stories
2025-2026 Priority	Stronger evidence-based planning, digital documentation, dashboards and learning dissemination

14 Partnerships, M&E and Accountability

UP works through long-term partnerships with PKSF, Government departments, local administrations, unions, private sector service providers, community groups and development partners. The organization uses these partnerships to connect finance with technical services, market systems, climate resilience, health, water, education and social protection.

Partner Group	Contribution
PKSF	Core microfinance partner; supports SMART, SEP, PPEPP, RHL, RMTP, LIFT, agriculture units and social advocacy initiatives
World Bank	Supports green microenterprise transformation through relevant PKSF projects such as SMART and SEP
GCF / UNFCCC	Supports resilient homestead and livelihood initiatives through RHL
IFAD / DANIDA	Supports RMTP/value chain development and high-value agricultural products
DFID / EU	Supports ultra-poor graduation experience through PPEPP/UPG initiatives
Swisscontact	Supports livestock risk mitigation initiatives
Government and Local Institutions	DAE, Fisheries, Livestock, SRDI, Social Welfare, local administration, Union Parishads and community institutions

Accountability Systems

- Regular branch and project monitoring through supervisors, technical officers and management review.
- Automated microfinance MIS for weekly, monthly and consolidated reporting.
- Internal audit and financial control systems for compliance and risk reduction.
- External audit by registered C.A. firm and reporting to relevant authorities and donors.
- Documentation of field activities through reports, case studies, photographs and publications.

15 Financial and Operational Sustainability

The microfinance programme remains the main institutional sustainability engine of UP. In FY 2024-2025, the portfolio scale, savings mobilization and strong OSS created a stable foundation for continuing development services while requiring disciplined attention to PAR and internal control.

Area	Summary
Portfolio Scale	BDT 100.15 crore loan outstanding and BDT 26.38 crore savings
Operational Performance	OSS 140.92%, yield 21.23%, surplus BDT 9.04 crore
Risk Management	PAR 8.97%, loan loss provision BDT 5.47 crore, branch-wise arrear review needed
Capital Discipline	Debt-to-capital 9.23% and savings-loan ratio around 26%
Client Protection	Group-based monitoring, welfare/risk mitigation support, disaster-responsive finance and grievance-sensitive operations
Note	Detailed audited financial statements may be annexed when the final audit report is available.

16 Looking Ahead: 2025-2026

The next phase of UP's work will focus on stronger portfolio quality, climate-resilient enterprise growth, inclusive service delivery and institutional modernization. The following priorities will guide programme planning and budget decisions:

No.	Priority	Action Direction
1	Strengthen portfolio quality	Reduce PAR, improve collection discipline, refine borrower segmentation and intensify branch-level recovery planning.
2	Scale green microenterprise	Expand RECP, waste management, biogas, vermicompost, eco-labelling and cleaner production in dairy and pottery clusters.
3	Deepen climate-resilient livelihoods	Promote CSA, resilient fisheries, livestock services, homestead resilience and safe water in coastal hotspots.
4	Improve institutional systems	Upgrade MIS dashboards, internal audit, digital documentation, staff accountability and risk-based monitoring.
5	Mainstream gender, youth and inclusion	Strengthen women's leadership, youth engagement, disability inclusion and safeguarding across all programmes.
6	Build partnerships and evidence	Use evidence to mobilize partners.

17 Acknowledgements and Contact

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Data note: Microfinance figures are updated to June 2025 based on the latest UP portfolio data provided for this report. Audited financial statements should be annexed before final external publication.