



ANNUAL REPORT 2023-24



GJUS
Grameen Jano Unnayan Sangstha





কসামটিকস্



মাছ



গোস্ত



শাক সবজি



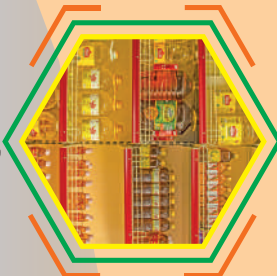
ফল



ডিম



মসল্লাদী



মুদি



দুগ্ধজাত পণ্য



জিজেইউএস এন্টারপ্রাইজ

আলতাজের রহমান, পুলিশ বাইনস মোড়, ভোলা।

মোবাইল নং- ০১৩২২-৯৩১৭০০

পৌর সুপার মল (সাবেক কিচেন মার্কেটের দ্বিতীয় তলা)

মোবাইল নং- ০১৩৩৪-৭৬৪০৯৯

জমা উন্নয়ন টেকনিক্যাল এডমিনিস্ট্রেশন ইনস্টিটিউট



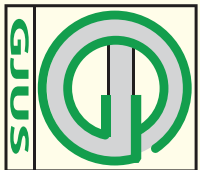
7. 2D & 3D CAD, Level-3
8. Caregiving for Infant Toddler and Children, Level-3
9. Caregiving for Persons with Special Needs, Level-3
10. Domestic Food Preservation, Level-3



17. Food and Beverage Service, Level-2
18. Beautification, Level-2
19. Driving, Level-3
20. training course for young people

APPROVAL TRADE FROM NSDA TRAINING PROGRAMS

1. Graphic Design, Level-3,
2. Mobile Phone Servicing, level-1, 2,3
3. Tailoring and Dress Making, Level- 2, 3
4. General Caregiving, Level- 2
5. Computer Operation, Level- 3
6. Web Design, Level- 3
11. Electrical Installation and Maintenance for Construction, Level-2
12. Caregiving for Elderly Persons, Level- 3
13. Caregiving for Elderly Persons, Level- 3
14. Dementia Caregiving, Level- 3
15. Poultry Rearing, Level-3
16. Electrical Installation and Maintenance for Light Engineering, Level-3



জিজেইউএস মেডিসিন কর্নার

এখানে মানুষ ও গবাদি প্রাণির সকল ধরনের দেশী-বিদেশী ঔষধ সুলভ মূল্যে পাওয়া যায়।



সার্বক্ষণিক অভিজ্ঞ ডাক্তার দ্বারা পরীক্ষা-নিরীক্ষার মাধ্যমে গবাদি প্রাণীর চিকিৎসা সেবা প্রদান করা হয়।

সার্বক্ষণিক অভিজ্ঞ ডাক্তার দ্বারা যে কোন বয়সের মানুষের স্বল্প খরচে পরীক্ষা নিরীক্ষার মাধ্যমে চিকিৎসা প্রদান করা হয়।

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

শুরু করছি আল্লাহর নামে যিনি পরম করুণাময়, অতি দয়ালু।

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا ۚ وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا
﴿يُعِظُكُمْ بِهِ ۚ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا﴾ ٥٨

Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice. Excellent is that which Allah instructs you. Indeed, Allah is ever Hearing and Seeing.

৫৮. নিশ্চয় আল্লাহ তোমাদেরকে নির্দেশ দিচ্ছেন আমানত(১) তার হকদারকে ফিরিয়ে দিতে।(২) তোমরা যখন মানুষের মধ্যে বিচারকার্য পরিচালনা করবে তখন ন্যায়পরায়ণতার সাথে বিচার করবে(৩)। আল্লাহ তোমাদেরকে যে উপদেশ দেন তা কত উৎকৃষ্ট(৪)! নিশ্চয় আল্লাহ সর্বস্রোতা, সর্বদ্রষ্টা।(৫)

حَدَّثَنَا سَعِيدُ بْنُ يَحْيَى بْنِ سَعِيدٍ الْأُمَوِيُّ الْقُرَشِيُّ قَالَ: حَدَّثَنَا أَبِي قَالَ: حَدَّثَنَا أَبُو بَرْدَةَ بْنُ عَبْدِ
اللَّهِ بْنِ أَبِي بَرْدَةَ عَنْ أَبِي بَرْدَةَ عَنْ أَبِي مُوسَى رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالُوا يَا رَسُولَ
اللَّهِ عَالِمٌ، أَيُّ الْإِسْلَامِ أَفْضَلُ: قَالَ مَنْ سَلِمَ الْمُسْلِمُونَ مِنْ لِسَانِهِ، وَيَدِهِ

Saeed Ibn Yahya Ibn Saeed Al Umabi Al Qurashi (R.A.)..... On the authority of Abu Musa (R.A.). He said, the Companions asked, O Messenger of Allah! Which work is better in Islam? He said, from whose tongue and hands Muslims are safe

সাইঈদ ইবন ইয়াহইয়া ইবন সাঈদ আল উমাবী আল কুরাশী (র). আবু মুসা (রা) থেকে বর্ণিত।
তিনি বলেন, সাহাবায়ে কিরাম জিজ্ঞাসা করলেন, ইয়া রাসুলুল্লাহ! ইসলামে কোন কাজটি উত্তম?
তিনি বললেন: যার জিহ্বা ও হাত থেকে মুসলিমগণ নিরাপদ থাকে।



***There are no secrets to success.
It is the result of preparation,
hard work,
and learning from failure." –
Colin Powell***

Grameen Jano Unnayan Sangstha (GJUS) has been completed gloriously 27 years in 2024 and entered 28 years.



Proposed Design of GJUS Main Building 3D View.



GRAMEEN JANO UNNAYAN SANGSTHA

GJUS **ANNUAL** **REPORT** **2022-2023**

DIRECTING

ZAKIR HOSSAIN MOHIN

EDITOR

BEATHY ISLAM

EDITING ASSISTANT

SYFUL ISLAM

MAHFUJUR RAHMAN RAHAD

EDITORIAL ASSOCIATES

HUMAYUN KABIR

MD. MOSTAFA KAMAL

MD. AZAD HOSSAIN

DR. MD. KHALILUR RAHMAN

MD. FORKAN MIA

ABUL HOSSAIN MEEM

LEND A HAND

MD. HARUN-UR-RASHID

SAKIB

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DESIGNED & PRINTED BY

MR MASUM

DRISHTI IT

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Grameen Jano Unnayan Sangstha (GJUS)

- 📍 Altajer Rahman Road, Charnoabad, Bhola, Bangladesh.
- 📞 +8802478894169, +8801914-059478, +8801714-059479
- ✉️ gjus.1997@gmail.com, zakirmohin212121@gmail.com
- 🌐 website: www.gjus-bd.org
- 📘 <https://www.facebook.com/gjus0/>



The Concise Tale of

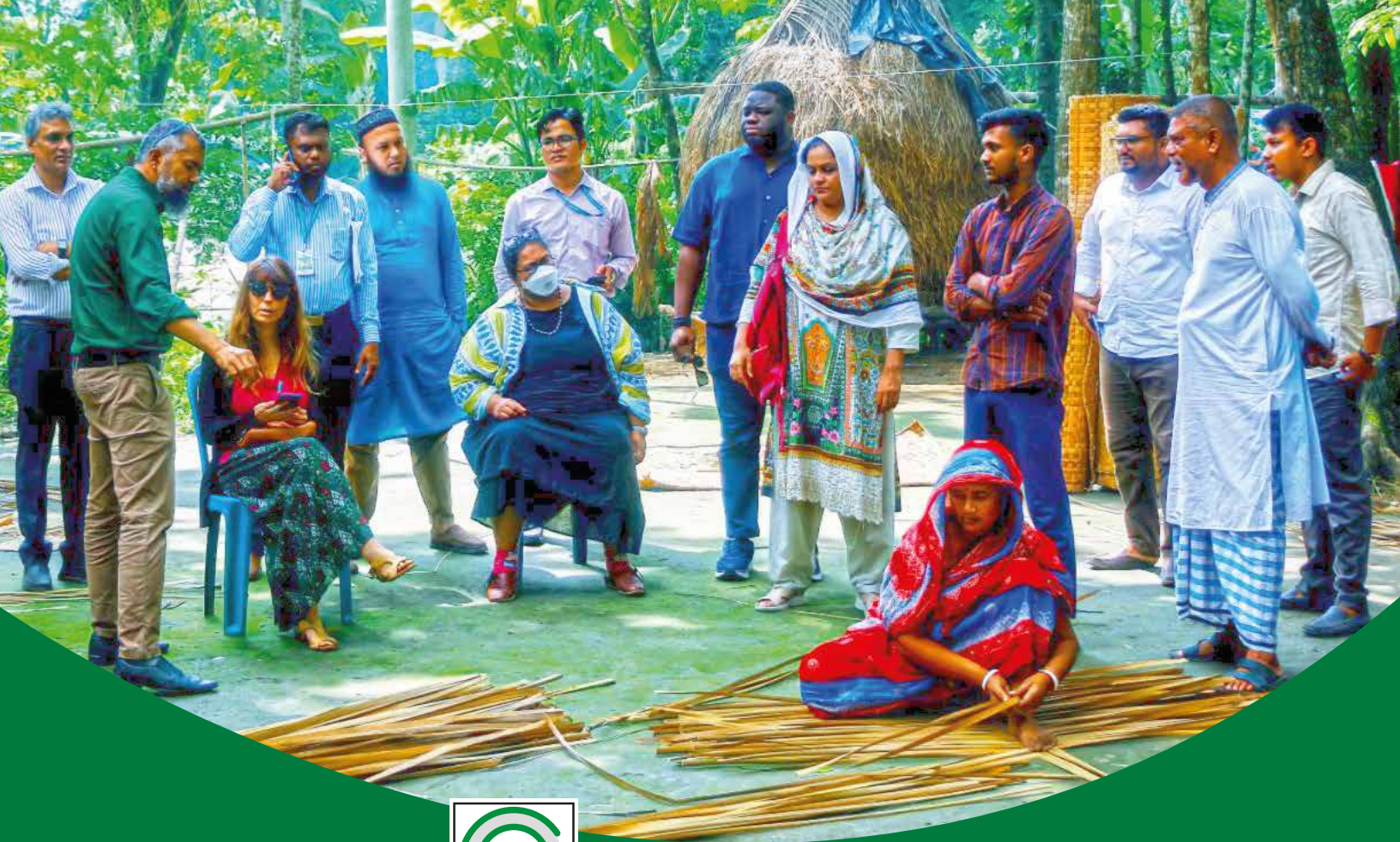
Grameen Jano Unnayan Sangstha (GJUS)

Grameen Jano Unnayan Sangstha (GJUS) is a non-profitable, non-political, voluntary & deliberate, Social Welfare organization which is performing their needs for the purpose of the improvement of coastal district areas of southern disadvantaged and hardcore poor people of Bangladesh. The organization was initiated in 1997 but formally launched in 1998 with the registration of Social Welfare Ministry, NGO Affairs Bureau, Department of youth Affairs, Micro-Credit Regulatory Authority for providing voluntary services in the distant areas in Bangladesh.

To observe the necessities of the disadvantaged & needy people of coastal areas of Bangladesh for instance marginal farmers, fishermen, small businessmen and landless people, some self inspired wise social workers have got together to construct the non- profitable and uncommon deliberate organization. GJUS renders financial support to the targeted beneficiaries in order to eliminate poverty by providing micro credit supports, engaging people in various projects, applying new methodology.

The organization is not only assisting the marginal deprived people of the society but also has engaged them in social and cultural activities. The organization thinks that only financial help cannot make a fully solvent and developed. That is why, GJUS organizes different social, cultural, creative programs. Realization the sufferings of deprived people who have become solvent with the technical, financial, help of GJUS and changed their lives from poverty to economically solvent.

The organization is directed by a General Committee and an Executive Committee. The respected Executive Director is the secretariat member of the committee and is the chief person of staff team. The Executive Director has created job opportunities by the side of developing the people. He is trying heart and soul for the development of coastal people who are deprived, less-educated, landless, and unemployed. All the staffs of the organization are grateful to respected Executive Director.



Registration



Ministry of Social Welfare

034/98
03 June 1998



Department of Youth Affairs

JU0/Bhola32/Bhola Sadar 8/98
07 June, 1998



NGO AFFAIRS BUREAU

2000
16 January, 2005



Micro Credit Regulatory Authority

00552 - 01111 - 00275
15 June, 2008

Membership

01

VOLUNTARY HEALTH
SERVICE SOCIETY (VHSS)

04

CREDIT AND DEVELOPMENT
FORUM (CDF)

02

CENTER FOR DISABILITY
AND DEVELOPMENT (CDD)

05

DISTRICT LEGAL AID
COMMITTEE

03

CAMPAIGN FOR POPULAR
EDUCATION (CAMPE)

06

ZILA NARI NIRJATON
PROTIRODH CELL

07

INTER-AGENCY NETWORK FOR
EDUCATION IN EMERGENCIES (INEE)



Vision

GJUS envisages that it longs for a country of desire, inclusion, social justice, where penury has been eliminated from the society and all people live with dignity and security.

Mission

Humanity and inclusion are an independent and impartial aid organization working in situation of poverty, exclusion and disaster. The mission of GJUS is to develop the people with penury, marginality, landlessness in order to improve their living condition, promote respect for their dignity and fundamental rights.



Goal

To eradicate the penury of needy, marginalized communities in order to improve lives and livelihood side by side the empowerment of women and girls in the marginalized regions.



Objectives

To come up as a humanitarian and holistic organization.

To build up the awareness among the people with poverty, mal-nutrition, low- education through IGA training program.

To make a society where the safety of women is ensured and women can be self- reliant.

To enhance various non- financial programs for the development of the society.

To improve the socio- economic condition of the marginal people so that they can lead a standard life.

To engage in rendering financial support in time of natural disaster, catastrophe and pandemic situation.

To enhance employment opportunities through various training programs.

To organize different sports programs so that the school and college going students abstain from ill- practices such as mobile games, ill- practice of internet.



Principles

1. Sustainable approaches
2. Gender equality and women's empowerment
3. Financial support on vulnerable community
4. Equity
5. Transparency
6. Accountability
7. Congenial environment to women, girl and disabled persons.

VALUES

INTEGRITY

TRUST

VALUE-
CENTRICITY

RESPECT

SELFLESSNESS

INNOVATION

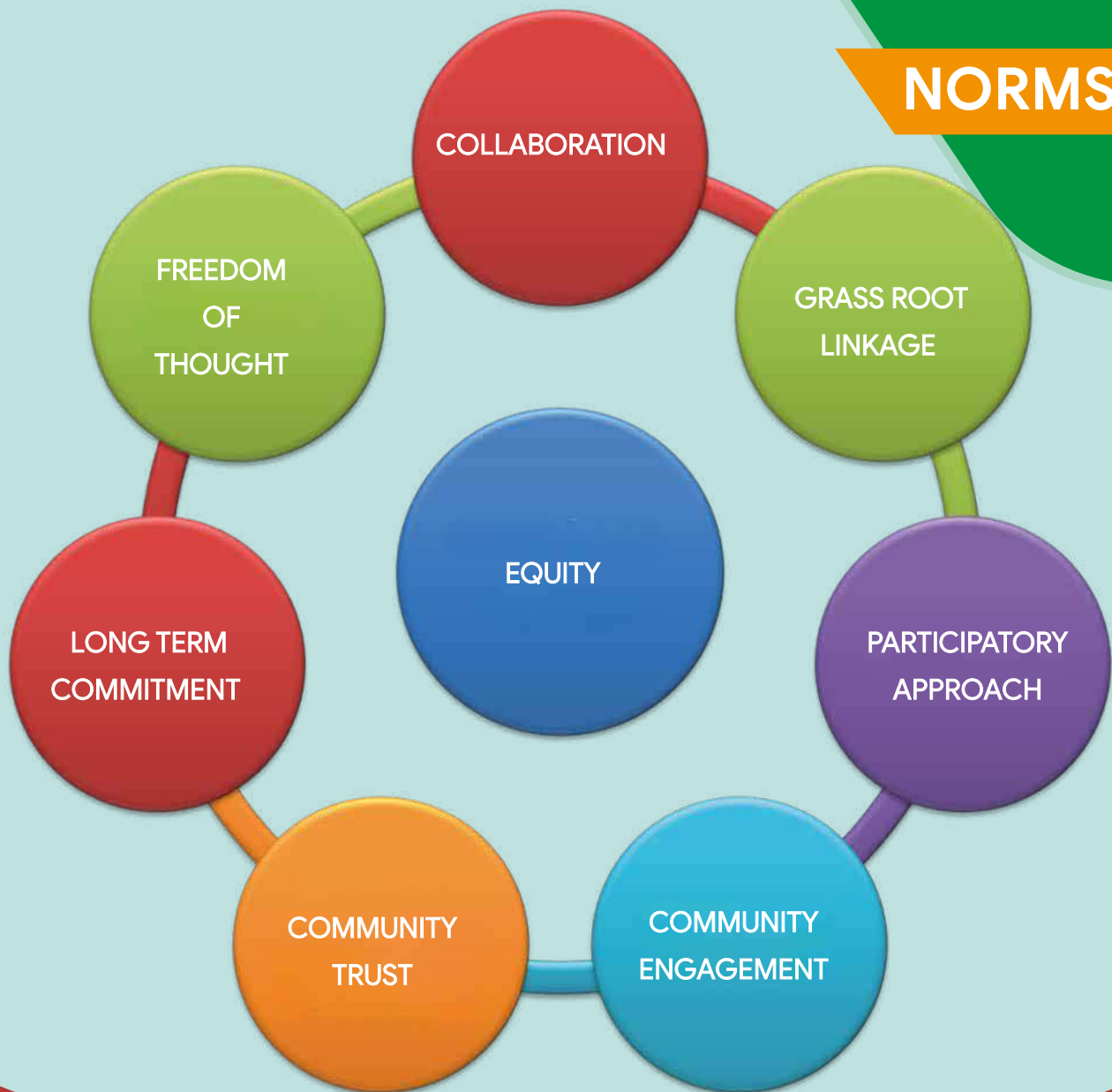
WELL-
COMMUNICATION

VULNERABLE,
UNDER-PRIVILEGED
PEOPLE ORIENTED

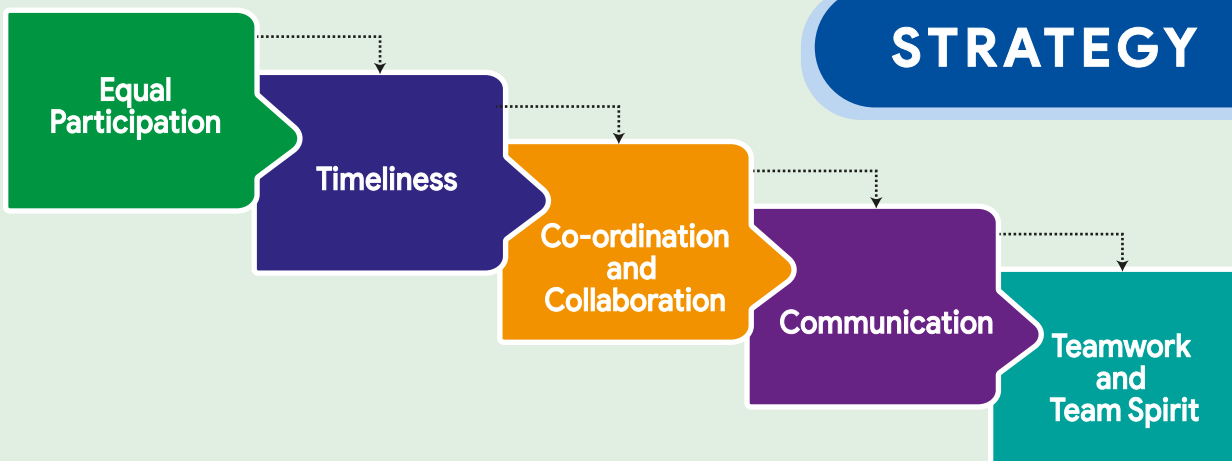
PHILANTHROPIES

SOLIDARITY

NORMS



STRATEGY





MESSAGE FROM THE HONORABLE CHAIRMAN

An annual report is a comprehensive report on an organization's activities over the past year. I am very pleased to announce that this year's Annual Report (2023-24) has been published. I express my gratitude to the almighty because Allah has given us the opportunity to serve the underprivileged people in the marginal areas. I am very hopeful that in the coming years, using this experience and the lessons learned from it, sincere congratulations and gratitude to all of you for being with us in this long journey of Grameen Jano Unnayan Sangstha (GJUS). Economic assistance alone cannot make people self-reliant. In order to make people self-reliant, first of all, every person must be healthy, people's talent should be developed, people should move towards modern technology in keeping with the times, people's thinking should be changed. For this reason, various cultural, social development, agriculture, livestock, fisheries programs are being organized through the organization to make people self-reliant.

GJUS is revolutionizing agriculture, animal husbandry, fisheries with training in the use of various modern technologies and technological development. Several people have said that their lives have changed by taking training in different ways from various projects of the organization. GJUS is contributing to the development of underprivileged, marginalized and landless people. From the beginning, the organization strives best for the development, self-reliance, better health of the poor, landless people. GJUS is working with reputation and I hope will be able to improve the deprived people of marginalized areas in future. I would like to thank the editors who worked tirelessly to prepare the annual report.

Above all, I pray to Almighty Allah for the success of Grameen Jano Unnayan Sangstha (GJUS). This year's annual report includes the organizational vision, mission, objectives and strategy, and highlights of our major achievements and weaknesses this year. I hope, concerned stakeholders and readers will find the report informative and useful. We welcome criticism and comments from stakeholders and readers on any part of this report for further improvement. On behalf of the organization, I would like to forward this report and thank everyone.

Md. Hadis
Chairman
Grameen Jano Unnayan Sangstha (GJUS)



MESSAGE FROM THE HONORABLE EXECUTIVE DIRECTOR



Each annual report highlights our performance, success, new achievements and ambitions. In (2023-24) FY Annual Report have been revealed the picture of poverty alleviation of our marginalized population, empowerment of women, reduction of child labor, increased employment through participation in income-generating activities.

Since the inception of Grameen Jano Unnayan Sangstha (GJUS) has been successfully working to meet demand the food and nutritional, health, education, life and livelihood development, climate change and disaster management, humanitarian assistance, providing legal assistance to oppressed women, strengthening local government, sustainable agriculture of people in the coastal region, create employment for marginal people and eliminate poverty.

Each and every year we are coming with a new hope and prosperity. We have achieved significant changes in promoting the empowerment of marginalized communities of costal region.



It should be noted that behind the success of this financial year, the GJUS Executive Council and effective consultation and management policies and effective roles have been played by the role of GJUS staff, managers. Besides, the cooperation of the relevant departments, offices and directorates of the current government has given us courage. I would like to express my sincere thanks to all those who have contributed to the successful implementation of the GJUS Annual Plan for this financial year and who have worked hard and provided effective suggestions for problem solving.

This year has made us enriched in the sign of some virtuous people that are honorable Sir Mahmuda Begum, Additional Secretary-Ministry of Finance, Abu Taher Md. Samsuzzaman, Deputy Director (Senior Assistant Secretary) NSDA, Md. Arifuzzaman, DC, Bhola Dr. S.M. Hemayet Jahan, Department of Entomology, PSTU and Professor Dr. Raihan Habib, Dept. of Dairy Science, BAU. They are visited different activities of project, GJUS Breeding & Buffalo Farms for various research trails. It's a great achievement of GJUS. We are proud that all the respected visitors become happy to observe our activities and they inspire us to retain the consecutive success of GJUS.

Zakir Hossain Mohin
Executive Director
Grameen Jano Unnayan Sangstha (GJUS)



IMPRESSION OF ANNUAL REPORT TEAM

In favor of the quite Annual Report Team, I would like to thank all the team members who have worked relentlessly to make the Annual Report in Which includes all the economic, social, cultural and developed actives of the entire year. Our GJUS works for the welfare, development of marginalized and landless poor communities for 27 years. The concern Team members has represented the overall activities of the organization with integrity, truthfulness, accountability. Our Annual report team have taken the interview of all the departments and have gathered all the authentic information from them. I would

like to thank all the departments for their contribution. I want to tell with delight that Grameen Jano Unnayan Sangstha gives more emphasis on the empowerment of the women.

To sum up, I pray to Al-mighty Allah that GJUS might retain the consecutive success and might build up the village, marginalized and landless communities developed self-reliant and self – employed and meet the determents and challenges properly.

EXECUTIVE COMMITTEE (EC)

2022-2025



Md. Hadis
Chairman



Md. Zakir Hossain
Vice-Chairman



Dr. Md. Kamal Uddin
Treasurer



Nasrin Sultana Khanom
Member



Nigarun Nahar
Member



Md. Mizanur Rahman
Member



Zakir Hossain Mohin
Secretary

General Committee (GC)

Members

SL	NAME	DESIGNATION
1	Md. Ilias	Member
2	Md. Zakir Hossain	Member
3	Zabir Hasnain Diken	Member
4	Nasrin Akter	Member
5	Md. Hadis	Member
6	Md. Abdul Hai	Member
7	Md. Kabir	Member
8	Md. Sohel	Member
9	Muhammad Fazlur Rahman	Member
10	Sharmin Shikder	Member
11	Muhammad Zahurul Haque	Member
12	Khaleda Begum	Member
13	Farzana Akter	Member
14	Mst. Easmin Akter	Member
15	Md. Monir Hossain	Member
16	Sultana Razia	Member
17	Nigarun Nahar	Member
18	Md. Mainuddin	Member
19	Md. Mesbah Uddin Ahmed	Member
20	Dr. Md. Kamal Uddin	Member
21	Md. Abul Hossain	Member
22	Mst. Rumana Easmin	Member
23	Suraiya Rahman	Member
24	Rabeya Begum	Member
25	Md. Mamunur Rashid	Member
26	Mst. Roksana	Member
27	Md. Rasel	Member
28	Fazilatunnessa Biku	Member
29	Md. Mizanur Rahman	Member
30	Nasrin Sultana Khanom	Member

MANAGERIAL TEAM



ZAKIR HOSSAIN MOHIN
Executive Director



HUMAYUN KABIR
Director (Microfinance)



BEATHY ISLAM
Director (Legal, Training & Program)



MD. MOSTAFA KAMAL
Director (Accounts & Finance)



MD. AZAD HOSSAIN
Additional Director (HRD & Admin)



MD. AHSANULLAH
Deputy Director (Audit)



MD. ZAHIDUR RAHMAN
Deputy Director (Microfinance)



ARUN KUMAR SINGHA
Deputy Director (Technical)



DR. MD. KHALILUR RAHMAN
Deputy Director (Technical)



MD. ABU BAKAR
Deputy Director (Technical)



ENGR. SHADHON KUMAR PAUL
Principal (JUTTI)



MD. IQBAL HOSSAIN
Assistant Director (Training)



MD. ANISUR RAHMAN TIPU
Assistant Director (Technical)



MD. FORKAN MIA
Assistant Director (IT & MIS)



MD. MOMIN ULLAH
Assistant Director (Monitoring)



MD. ZAKIR HOSSAIN
Assistant Director (Microfinance)



MD. SHAHAB UDDIN
Assistant Director (HRD)



MD. MIJANUR RAHMAN
Assistant Director (Microfinance)



DR. TORUN KUMAR PAUL
Assistant Director (Technical)



Management Functions & Activities

According to the honorable General & Executive Committee management is a main switch which is responsible for effective planning and regulation of operation of an organization. Management is essential for an organized life and essential for conducting all types of programs. All staffs of GJUS are directed by General committee and Executive committee through our honorable Executive Director. By the direction and co-operation of our honorable Executive Director, all staffs perform their activities with honesty, punctuality, modesty and discipline.

There are basically five primary functions of management of Grameen Jano Unnayan Sangstha (GJUS). These are:

- 1. Planning**
- 2. Organizing**
- 3. Staffing**
- 4. Directing**
- 5. Controlling**
- 6. Motivation**
- 7. Monitoring & Evaluation**



Planning determines the direction of an organization. It is a logical and systematic way of creating notions which will contribute to the future of organization. The honorable Executive Director takes the decision by consulting with Executive Committee. GJUS works with reputation in the coastal areas of Bangladesh for best planning and hard-industry of EC Committee and GC Committee through respected Executive Director. Organizing, Staffing, Directing, controlling functions are performed properly by all Departments through honorable Executive Director. The operational areas are directed by the respected honorable Executive Director's Office. GJUS belongs to Micro-finance Unit, Legal & Program Unit, Accounts and Finance Unit, HRD and Admin Unit, Audit Unit, Monitoring Evaluation & Research Unit, IT & MIS Unit, Training, Advocacy and Compliance Unit as well as GJUS Enterprise.

Micro-finance Unit- There is a Honorary Director who is responsible for the Microfinance Unit. He manages all activities related of microfinance.

Legal & Program Unit- There is an Honorary Director who heads the Legal and Program Unit. He plays important role for its better.

Accounts and Finance Unit- One respected Director is liable for all the responsibilities of this Department.

HRD and Admin Unit- There is an Honorary Additional Director who heads the HRD and Admin Unit.

Audit Unit- There is an Honorary Additional Director who heads Audit Unit

Monitoring Evaluation & Research Unit- There is an Honorary Assistant Director who heads Monitoring Evaluation & Research Unit.

IT & MIS Unit- There is an Honorary Assistant Director who heads IT & MIS Unit

Training, Advocacy and Compliance Unit- There is an Honorary Director who heads the Training, Advocacy and Compliance Unit.

GJUS Enterprise Unit- There is a Managing Director who heads the GJUS Bazar, GJUS Nirapad Dairy, GJUS Agent Banking, GJUS Kreeshi Khamar and GJUS Medicine Corner.



The story of becoming a successful entrepreneur

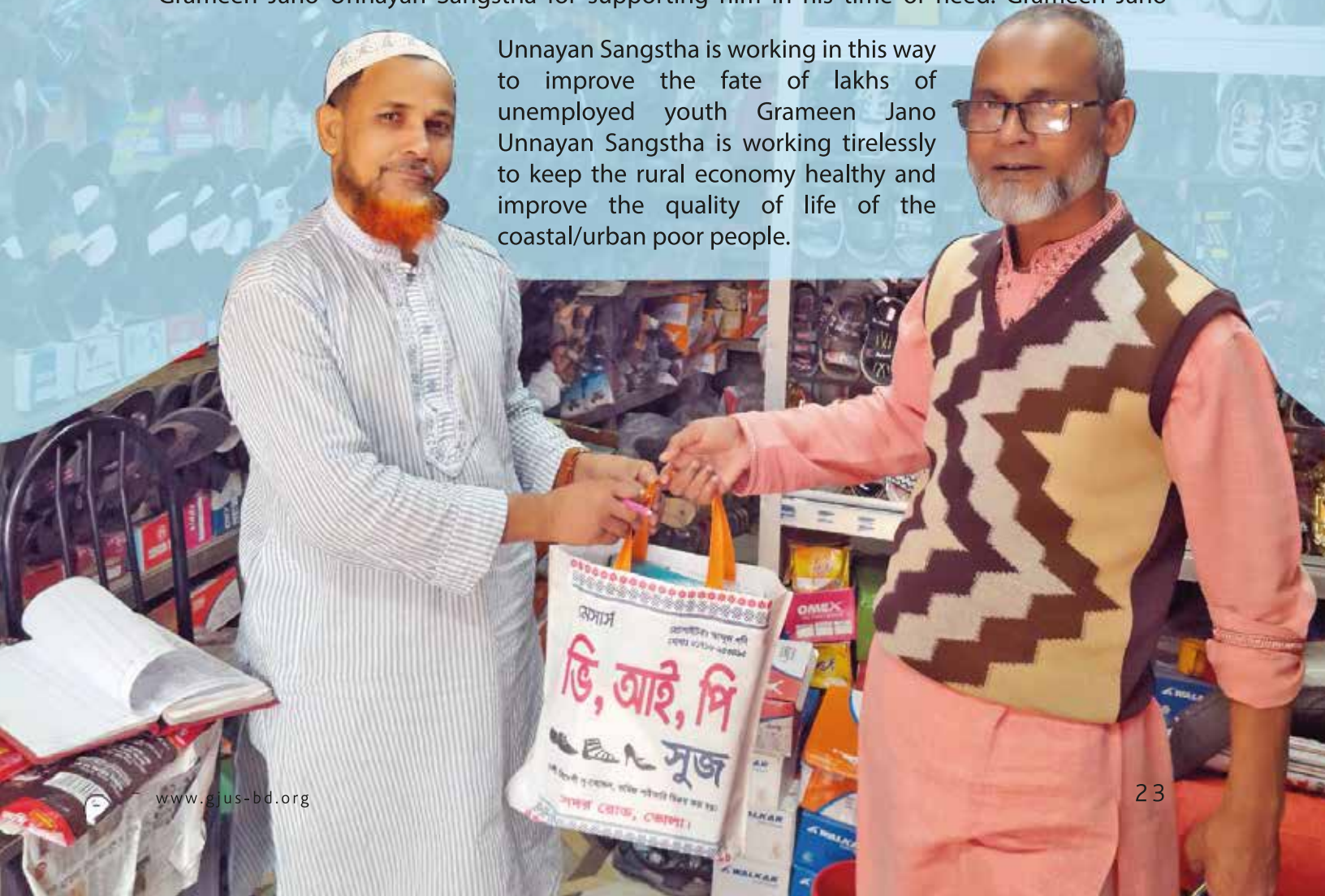
Md. Abdul Gani, age (40), Father: Md. A. Rashid, lives in Western Para, Bhola Sadar, Bhola. Currently, he is very happy with his elderly mother and three children. He has his own shoe shop in Bhola Sadar, which is called VIP Shoe Store. From the income of the shop, he pays for the education of his three children and his living expenses and earns 3-4 lakhs at the end of the year. Currently, his shop has goods worth about 3000000/- taka.

But Abdul Gani's childhood life was not happy. He was the 2nd child of his father in his family. His father was a daily wage laborer. With this small income of his father, his family somehow managed. When he was in 10th standard, his father fell ill and his studies were stopped. To meet his family daily expenses, he borrowed some money from a neighbor and bought shoes for a total of 8,000 taka and he started selling shoes on the sidewalk. He used to pay his family expenses with the money he earned from selling shoes and saved a little money. But this money is not enough for giving shoes shop in Bhola Sadar.

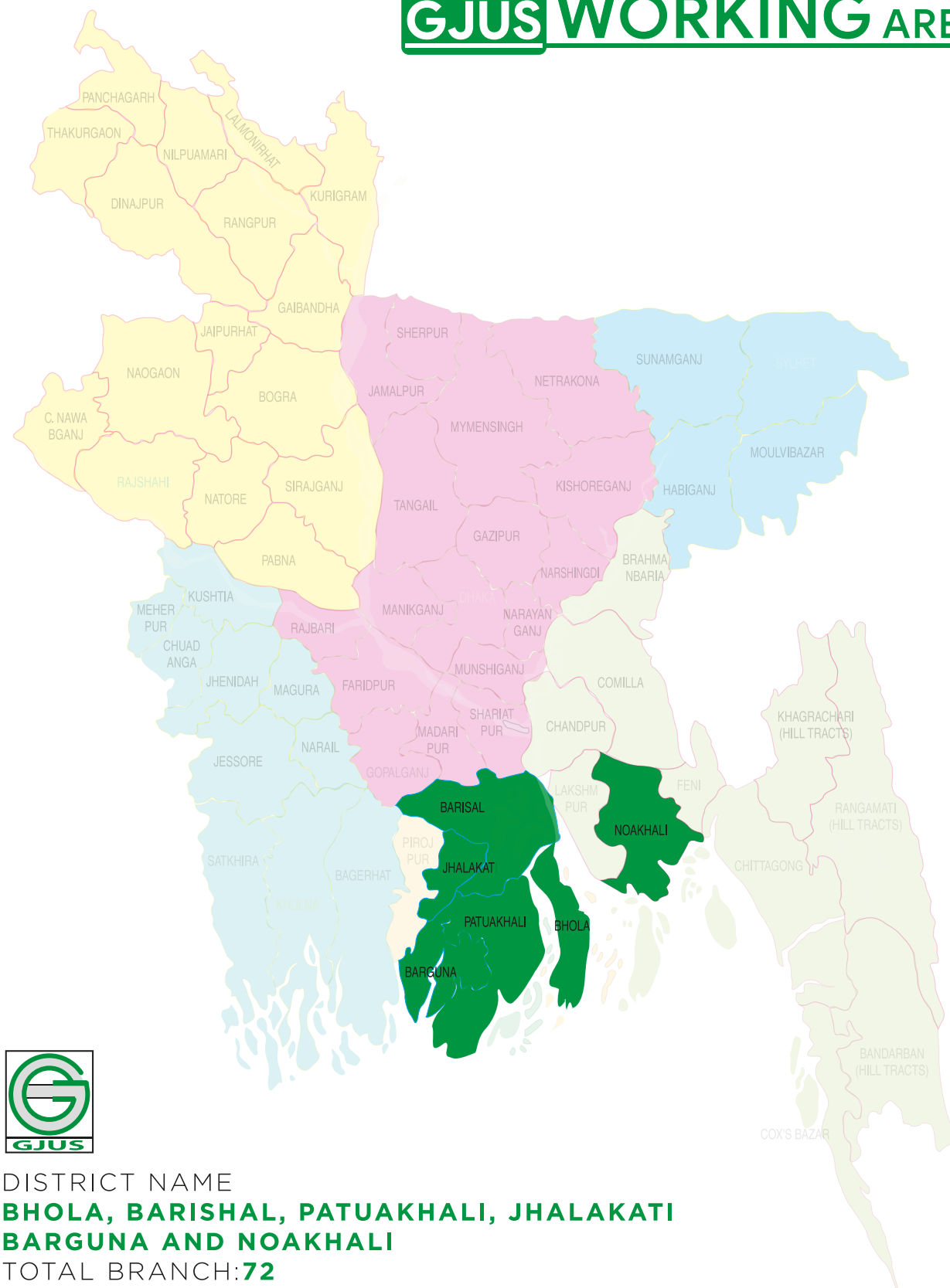
Later one day, he meets the loan officer of the Grameen Jano Unnayan Sangstha and he trained him on business management. When he wanted to expand his business, GJUS gave him a loan of 50000/- taka. With this money, he opened a small shoe shop. Due to his business skills and good relationship with customers, his shop used to sell well every day. He got married in 2000. At that time, he spent a lot of money and the family expenses also increased. Then he again took a loan from GJUS at low interest. With that money, he bought a big shop in 2015. His income was good, but during the Covid-19 pandemic, all the shops were closed, so his

sales were stopped and he had to run his family by breaking the capital and borrowing money. Later, when the situation worsened, he was not in a position to do business. Later, GJUS provided him with a Covid-19 relief loan as a Covid-19 affected member. After that, he never looked back. Currently, his loan amount from GJUS is Rs. 700,000/-. His elder son is in Civil Engineering, his middle son is in SSC and his younger daughter is in class 8. Now, three workers work in his shop. He built a house with the money of a businessman and he thanks the Grameen Jano Unnayan Sangstha for supporting him in his time of need. Grameen Jano

Unnayan Sangstha is working in this way to improve the fate of lakhs of unemployed youth. Grameen Jano Unnayan Sangstha is working tirelessly to keep the rural economy healthy and improve the quality of life of the coastal/urban poor people.



AT A GLANCE GJUS WORKING AREA



DISTRICT NAME
**BHOLA, BARISHAL, PATUAKHALI, JHALAKATI
BARGUNA AND NOAKHALI**
TOTAL BRANCH:**72**

Grameen Jano Unnayan Sangstha

Altajer Rahman Road, Charnoabad, Bhola

Branch Address & Contact Details of GJUS

SN	Branch Name	Contact
01	Grameen Jano Unnayan Sangstha Bhola Branch-1 Haji Arsad Ali Road, Bhola. e-mail: gjus.001@gmail	Name: Priyanka Vawal Designation: Senior Officer (Branch Incharge) Mobile: 01322929701
02	Grameen Jano UnnayanSangstha Veduria Branch Bangker Hat, Veduria, Bhola. e-mail: gjus.002@gmail	Name: Md Mijanur Rahman Designation: Senior Officer (Branch Incharge) Mobile: 01322929702
03	Grameen Jano Unnayan Sangstha Uttar Joynagar Branch Guinger Hat, Daulatkhan, Bhola. e-mail: gjus.003@gmail	Name:Ratna Rani Singha Designation:Senior Officer (Branch in charge) Mobile: 01322929703
04	Grameen Jano Unnayan Sangstha Janata Bazar Branch Janata Bazar,Charfassion, Bhola. e-mail: gjus.004@gmail.com	Name: Md. Ohidujjaman Designation: Officer (Branch Incharge) Mobile: 01322929704
05	Grameen Jano Unnayan Sangstha Borhanuddin Branch Pauro Sava Link Road, Borhanuddin, Bhola. e-mail: gjus.005@gmail	Name: Md. Jamal Hossain Designation: Principal Officer (Branch in charge) Mobile: 01322929705
06	Grameen Jano Unnayan Sangstha Miarhat Branch Miarhat, Daulatkhan, Bhola. e-mail: gjus.006@gmail.com	Name: Sujan Kumar Das Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929706
07	Grameen Jano Unnayan Sangstha Alimabad Branch MajhkajiBazar, Alimabad, Mehendigonj, Barishal. e-mail: gjus.007@gmail.com	Name: Md. Abdul Hai Designation: Principal Officer (Branch Incharge) Mobile: 01322929707
08	Grameen Jano Unnayan Sangstha Charfassion Branch Sarifpara,Charfassion, Bhola. e-mail: gjus.008@gmail.com	Name: Md. Alomgir Hossain Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929708
09	Grameen Jano Unnayan Sangstha Porangonj Branch Porangonj Bazar, Bhola Sadar, Bhola e-mail: gjus.009@gmail.com	Name: Anup Podder Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929709
10	Grameen Jano Unnayan Sangstha Velumia Branch Velumia Bazar, Bhola Sadar, Bhola. e-mail: gjus.010@gmail.com	Name: Md. Mostafizur Rahman Designation: Principal Officer (Branch Incharge) Mobile: 01322929710

SN	Branch Name	Contact
11	Grameen Jano Unnayan Sangstha Soshivusion Branch Letra Bazar, Carfassion, Bhola. e-mail: gjus.011@gmail.com	Name: Md Tohidur Rahman Designation: Senior Officer (Branch Incharge) Mobile: 01322929711
12	Grameen Jano Unnayan Sangstha Dularhat Branch Hospital Road, Charfassion, Bhola e-mail: gjus.0012@gmail.com	Name: Samsuddin Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929712
13	Grameen Jano Unnayan Sangstha Mehendiganj Branch RC College Road, Mehendiganj, Barishal. e-mail: gjus.013@gmail.com	Name: Md. Masum Designation: Principal Officer (Branch Incharge) Mobile: 01322929713
14	Grameen Jano Unnayan Sangstha Gojaria Branch Gojaria Bazar, Lalmohan, Bhola. e-mail: gjus.014@gmail.com	Name: Md. Rasel Designation: Officer (Branch Incharge) Mobile: 01322929714
15	Grameen Jano Unnayan Sangstha Bhola Branch-2 Haji Arsad Ali Road, Bhola. e-mail: gjus.015@gmail.com	Name: Sanzida Khatun Designation: Officer (Branch Incharge) Mobile: 01322929715
16	Grameen Jano Unnayan Sangstha Bhola Branch-3 Paner Arot, PTI Road, Bhola. e-mail: gjus.016@gmail.com	Name: Kamrun Nahar Designation: Principal Officer (Branch Incharge) Mobile: 01322929716
17	Grameen Jano Unnayan Sangstha Dakkhin Aicha Branch Dakkhin Aicha Bazar, Dakkhin Aicha, Charfession, Bhola. e-mail: gjus.017@gmail.com	Name: Md. Samim Designation: Officer (Branch Incharge) Mobile: 01322929717
18	Grameen Jano Unnayan Sangstha Choto Dowry Branch Muchi Bari kona, Choto Dowry, Tajumuddin, Bhola. e-mail: gjus.018@gmail.com	Name: Md. Akter Hossain Designation: Principal Officer (Branch Incharge) Mobile: 01322929718
19	Grameen Jano Unnayan Sangstha Lalmohan Branch Karim Road, Lalmohan, Bhola. e-mail: gjus.019@gmail.com	Name: Md. Zakir Hossain Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929719
20	Grameen Jano Unnayan Sangstha Darun Bazar Branch Shachra, Borhanuddin, Bhola. e-mail: gjus.020@gmail.com	Name: Khadija Designation: Senior Officer (Branch Incharge) Mobile: 01322929720
21	Grameen Jano Unnayan Sangstha Gongapur Branch Gongapur union parisad, Borhanuddin, Bhola. e-mail: gjus.021@gmail.com	Name: Abul Hasan Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929721
22	Grameen Jano Unnayan Sangstha Dhologownagor Branch Mongol sikder Bazar, Lalmohan, Bhola e-mail: gjus.022@gmail.com	Name: Rabiul Hasan Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929722
23	Grameen Jano Unnayan Sangstha Hazirhat Branch, Hazirhat Bazar, Charfession, Bhola. e-mail: gjus.023@gmail.com	Name: Md. Rashed Designation: Senior Officer (Branch Incharge) Mobile: 01322929723

SN	Branch Name	Contact
24	Grameen Jano Unnayan Sangstha Baburhat Branch Baburhat Bazar, Charfashion, Bhola. e-mail: gjus.024@gmail.com	Name: Banamali Sarker Designation: Senior Officer (Branch Incharge) Mobile: 01322929724
25	Grameen Jano Unnayan Sangstha Shaheber Hat Branch Char Pattonia, Shaheber Hat, Barishal. e-mail: gjus.025@gmail.com	Name: Muhammad Hossain Noyon Designation: Senior Officer (Branch Incharge) Mobile: 01322929725
26	Grameen Jano Unnayan Sangstha Kalishuri Branch School Road, Kalisuri, Bauphal, Patuakhali. e-mail: gjus.026@gmail.com	Name: Md. Asadujjaman Designation: Senior Officer (Branch Incharge) Mobile: 01322929726
27	Grameen Jano Unnayan Sangstha Kalaiya Branch Adrita Manshon, Kalaiya, Bauphal, Patuakhali. e-mail: gjus.027@gmail.com	Name: Jogesh Chandraw Shil Designation: Senior Officer (Branch Incharge) Mobile: 01322929727
28	Grameen Jano Unnayan Sangstha Muladi Branch Fahima Villa, Molla Bari Road, Muladi, Barishal. e-mail: gjus.028@gmail.com	Name: Md. Liton Hossain Sarder Designation: Principal Officer (Branch Incharge) Mobile: 01322929728
29	Grameen Jano Unnayan Sangstha Hizla Branch Vill: Sripur, Uni: Borojalia, Hizla, Barishal. e-mail: gjus.029@gmail.com	Name: Md. Hasan Designation: Junior Principal Officer (Branch In charge) Mobile: 01322929729
30	Grameen Jano Unnayan Sangstha Kazirhat Branch AsoliSontoshpur, Kazirhat, Mehendiganj, Barisal. e-mail: gjus.0030@gmail.com	Name: Ashis Chandraw Shil Designation: Senior Officer (Branch Incharge) Mobile: 01322929730
31	Grameen Jano Unnayan Sangstha Barisal Branch 40 C&B Road, Nearby Upazila parishad, Barishal. e-mail: gjus.031@gmail.com	Name: Rabeya Begum Runa Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929731
32	Grameen Jano Unnayan Sangstha Monpura Branch Hazarhat Bazar, Monpura, Bhola e-mail: gjus.032@gmail.com	Name: Md. Omar Faruk Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929732
33	Grameen Jano Unnayan Sangstha Bankerhat Branch Bangker Hat, Veduria, Bhola. e-mail: gjus.033@gmail.com	Name: Moni Mukta Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929733
34	Grameen Jano Unnayan Sangstha Bhola-4 Branch Sadar Road, Bhola Sadar, Bhola. e-mail: gjus.034@gmail.com	Name: Prokash Chandra Roy Designation: Senior Officer (Branch Incharge) Mobile: 01322929734
35	Grameen Jano Unnayan Sangstha Sakuchia Branch Banglabazar, Sakuchia, Monpura, Bhola. e-mail: gjus.035@gmail.com	Name: Md Monzil Hossain Designation: Officer (Branch Incharge) Mobile: 01322929735
36	Grameen Jano Unnayan Sangstha Kunjerhat Branch Tazumuddin Road, Kunjerhat, Bhola. e-mail: gjus.036@gmail.com	Name: Md. Monjur Alom Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929736

SN	Branch Name	Contact
37	Grameen Jano Unnayan Sangstha Bogabandar Branch Boga, Bauphal, Patuakhali e-mail: gjus.037@gmail.com	Name: Md. Mannan Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929737
38	Grameen Jano Unnayan Sangstha Nurainpur Branch Nurainpur, Surjomoni, Bauphal, Patuakhali e-mail: gjus.038@gmail.com	Name: Md. Forhad Hossain Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929738
39	Grameen Jano Unnayan Sangstha Rupatoli Branch Rupatoli Am Bagan, Sultana Monjil, Barisal e-mail: gjus.039@gmail.com	Name: Md. Lokman Hossain Designation: Officer (Branch Incharge) Mobile: 01322929739
40	Grameen Jano Unnayan Sangstha Raichand Branch Raichand Bazar, Lalmohan, Bhola. e-mail: gjus.040@gmail.com	Name: Md. Ibrahim Designation: Officer (Branch Incharge) Mobile: 01322929740
41	Grameen Jano Unnayan Sangstha Babuganj Branch Pach Rasta College Road, Babuganj, Barishal. e-mail: gjus.041@gmail.com	Name: Md. Tariqul Islam Designation: Junior Officer (Branch Incharge) Mobile: 01322929741
42	Grameen Jano Unnayan Sangstha Kashipur Branch Kashipur Bazar, Nearby Track stand, Barishal. e-mail: gjus.042@gmail.com	Name: Md. Golam Morshed Designation: Senior Principal Officer (Branch Incharge) Mobile: 01322929742
43	Grameen Jano Unnayan Sangstha Elisha Branch Elisha Junction Bazar, Bhola Sadar, Bhola e-mail: gjus.0043@gmail.com	Name: Umme Rumman Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929743
44	Grameen Jano Unnayan Sangstha Aewazpur Branch Gonimiar Tower Aewazpur Bazar, Charfassion, Bhola e-mail: gjus.0044@gmail.com	Name: Md. Sahidul Islam Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929744
45	Grameen Jano Unnayan Sangstha Hazarigonj Branch Chairman Bazar, Charfassion, Bhola e-mail: gjus.0045@gmail.com	Name: Md. Elias Designation: Senior Officer (Branch Incharge) Mobile: 01322929745
46	Grameen Jano Unnayan Sangstha Charmontaj Branch Charmontaj, Rangabali, Patuakhali e-mail: gjus.0046@gmail.com	Name: Md. Al-Amin Designation: Officer (Branch Incharge) Mobile: 01322929746
47	Grameen Jano Unnayan Sangstha Velumia Branch-2 Velumia Bazar, Velumia, Bhola. e-mail: gjus.0047@gmail.com	Name: Md. Azizul Haq Designation: Senior Officer (Branch Incharge) Mobile: 01322929747
48	Grameen Jano Unnayan Sangstha Kalatoli Branch Kalatoli, Monpura, Bhola e-mail: gjus.0048@gmail.com	Name: Md. Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929748

SN	Branch Name	Contact
49	Grameen Jano Unnayan Sangstha Char Kukri Mukri Branch Char kukri Mukri, Dhakkhin Aicha, Chrfassion, Bhola e-mail: gjus.049@gmail.com	Name: Billal Hossain Designation: Officer (Branch Incharge) Mobile: 01322929749
50	Grameen Jano Unnayan Sangstha Bakeganj Branch C&B Road, Ward-4, Bakerganj, Barishal. e-mail: gjus.0050@gmail.com	Name: Sajal Kumar Shil Designation: Officer (Branch Incharge) Mobile: 01322931650
51	Grameen Jano Unnayan Sangstha Dularhat Branch-02 Hospital Road, Charfassion, Bhola e-mail: gjus.0051@gmail.com	Name: Md Awolad Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322931651
52	Grameen Jano Unnayan Sangstha Dashmina Branch Dashmina Thana, Patuakhali e-mail: gjus.0052@gmail.com	Name: Mohammad Yunus Designation: Senior Officer (Branch Incharge) Mobile: 01322931652
53	Grameen Jano Unnayan Sangstha Kalashkathi Branch Kalashkathi Bazar, Bakerganj, Barishal e-mail: gjus.0053@gmail.com	Name: Md Khairul Islam Designation: Officer (Branch Incharge) Mobile: 01322931653
54	Grameen Jano Unnayan Sangstha Hatiya Branch char Kailashs 01 no ward, oskhali,Thana, Hatiya, Noakhali. e-mail: gjus.0054@gmail.com	Name: Md Riaj Uddin Designation: Officer (Branch Incharge) Mobile: 01322931654
55	Grameen Jano Unnayan Sangstha NurMiarhat Branch Nurmiharhat Bazar,Daulatkhan, Bhola e-mail: gjus.0055@gmail.com	Name: Rabeya Begum Designation: Officer (Branch Incharge) Mobile: 01322931655
56	Grameen Jano Unnayan Sangstha Akota Bazar Branch Akotar Char,Thana, Hizla, Barishal e-mail: gjus.0056@gmail.com	Name: Abdul Motaleb Designation: Senior Officer (Branch Incharge) Mobile: 01322931656
57	Grameen Jano Unnayan Sangstha Kamarkhali Branch Kamarkhali Bazar, Bakerganj, Barishal e-mail: gjus.0057@gmail.com	Name: Md. Nuruddin Designation: Officer (Branch Incharge) Mobile: 01322931657
58	Grameen Jano Unnayan Sangstha Harinathpur Branch Harinathpur Bazar,Hizla, Barishal e-mail: gjus.0058@gmail.com	Name: Md. Arsad Designation: Officer (Branch Incharge) Mobile: 01322931658
59	Grameen Jano Unnayan Sangstha Dumki Branch Dumki, Patuakhali e-mail: gjus.0059@gmail.com	Name: AKM Abubaker Siddik Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322931659
60	Grameen Jano Unnayan Sangstha Patuakhali Branch Patuakhali Sadar, Patuakhali e-mail: gjus.0060@gmail.com	Name: Md Saddam Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322931660

SN	Branch Name	Contact
61	Grameen Jano Unnayan Sangstha Ulania Branch Ulania Bazar, Patuakhali e-mail: gjus.0061@gmail.com	Name: Md Abu Bokkor Siddik Designation: Officer (Branch Incharge) Mobile: 01322931661
62	Grameen Jano Unnayan Sangstha Galachipa Branch Galachipa, Patuakhali e-mail: gjus.0062@gmail.com	Name: Md Sabuj Designation: Senior Officer (Branch Incharge) Mobile: 01322931662
63	Grameen Jano Unnayan Sangstha Mirzaganj Branch Mirzaganj, Patuakhali e-mail: gjus.0063@gmail.com	Name: Mohammad Afjal Hossen Designation: Principal Officer (Branch Incharge) Mobile: 01322931663
64	Grameen Jano Unnayan Sangstha Hetalia Branch Patuakhali Sadar, Patuakhali e-mail: gjus.0064@gmail.com	Name: Md. Afjal Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322931664
65	Grameen Jano Unnayan Sangstha Dawri Branch Debirchar Bazar, Lalmohan, Bhola e-mail: gjus.0065@gmail.com	Name: Md Alamin Designation: Officer (Branch Incharge) Mobile: 01322931665
66	Grameen Jano Unnayan Sangstha Rangabali Branch Rangabali, Patuakhali e-mail: gjus.0066@gmail.com	Name: Md Bahauddin Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322931666
67	Grameen Jano Unnayan Sangstha Kalapara Branch Kalapara, Patuakhali e-mail: gjus.0067@gmail.com	Name: Md Moniruzzaman Monir Designation: Officer (Branch Incharge) Mobile: 01322931667
68	Grameen Jano Unnayan Sangstha Amtali Branch Amtali, Barguna e-mail: gjus.0068@gmail.com	Name: Md Yunus Ali Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322931668
69	Grameen Jano Unnayan Sangstha Madrasha Bazar Branch Alinagar, Bhola Sadar, Bhola e-mail: gjus.0069@gmail.com	Name: Taslima Begum Designation: Junior principal Officer (Branch Incharge) Mobile: 01322931669
70	Grameen Jano Unnayan Sangstha Majherchar Branch Majherchar, Kachia, Bhola Sadar, Bhola e-mail: gjus.0070@gmail.com	Name: Md. Nure Alam Designation: Senior Officer (Branch Incharge) Mobile: 01322931670
71	Grameen Jano Unnayan Sangstha Harta Branch Harta Bazar, Ujirpur, Barishal e-mail: gjus.0071@gmail.com	Name: Md. Shamim Designation: Officer (Branch Incharge) Mobile: 01322931671
72	Grameen Jano Unnayan Sangstha Mahipur Branch Mahipur, Patuakhali e-mail: gjus.0072@gmail.com	Name: Sajal Das Designation: Senior Officer (Branch Incharge) Mobile: 01322931672



**RECENTLY
GATHERED EXPERIENCE
WITH WHOM
WE HAVE BEEN
WORKING**

Grameen Jano Unnayan Sangstha (GJUS) is blossomed with perfection. Keeping that in mind, GJUS possesses the scopes to co-operate along with many benevolent organization and NGOs. That's why GJUS conveys greetings those organizations who plays significant role in building today's GJUS.



STATEMENT OF COMPLETED PROJECTS AND DONOR'S DETAILS

PROJECT	DONOR	DURATION	AMOUNT(BDT)
Advocacy on Reproductive Health, HIV, STD and Gender issue	Department of youth Development	2000-2003	75000
Community Based Cage Fisheries	Proshika	2001	316700
Arsenic Screening and Mitigation	Jatio Bandujan Parishad	2001	428000
Voter Education	Proshika and Brotee	2001	334000
Care aquaculture for greater economic Security Program	Care Bangladesh	2001-2002	300000
Sanitation Program	NGO Forum	2001-2003	30332
Post Literacy and Continuing Education for Human Development (PLCEHD-1) (Monitoring)	Bureau of Non formal Education, Ministry of Primary and Mass Education	2003-2007	673220
Post Literacy and Continuing Education for Human Development (PLCEHD-1) (Implementation)	Bureau of Non Formal Education, Ministry of primary and Mass Education	2003-2004	2231760
Water and Sanitation Program	Save the Children -USA and NGO Forum	2003-2010	4182502
Micro Finance and Technical Support Program (MFTS)	IFAD Through PKSF	2003-2012	4711007
Education Support Program	BRAC	2004-2017	6982828
Homestead Food Production Program	Helen Keller International and Save the Children - USA	2004-2010	11798073
Maternal Child Health and Nutrition (MCHN)	Helen Keller International	2007-2009	1814720
Post SIDR Rehabilitation for Disability in Bangladesh	CBM and CDD	2008-2009	1662255
Disability in Development Program	CDD	2008-2010	1662255
Maternal Child Health and Nutrition (MCHN)	Save the Children - USA	2009-2011	5645742
Charfession Pilot Project	Save the Children - USA	2009-2010	5623464
Emergency Safety Net Program (Cash for Work)	Save the Children & WFP	2009-2009	1180193
CSISA- MI	CSISA- CIMMYT	2012-2018	9065294
Sustainable Rice Seeds Production and Delivery in Southern Bangladesh (SRSPDS)	IRRI	2012-2014	2057825
RVC	IRRI	2012-2017	5421585
Protyasha	CAMPE	2012-2018	12339788
KGF-Native Chicken Hatchery	PKSF	2018-2021	3506955
PACE- M&A (2)	PKSF	2016-2022	21047000
PACE- Buffalo	PKSF	2016-2021	25308000
PACE-Buffalo (2)	PKSF	2018-2021	18260000
PACE- Crab	PKSF	2018-2022	17960000
PACE- Coastal Fisheries	PKSF	2019-2022	37995591
PACE- Crop Cultivation	PKSF	2021-2023	17500000
LIFT- Sheep	PKSF	2017-2021	10621800
LIFT- Kuchia	PKSF	2019-2022	8526000
LIFT- Jatka	PKSF	2018-2021	11000000
LIFT- Duck	PKSF	2019-2021	13014400
LIFT- Agriculture Adaptation	PKSF	2019-2022	7129690
KGF Fish Cage Cultivation	PKSF	2017-2020	39830
CYMMIT (RESEARCH PROJECT)	CYMMIT	2022-2023	697917,50
SDC(LRMP)	PKSF	2020-2023	4246550
LICHs (Abashon) program	PKSF	2019-2023	62746298
LIFT-Char lease program	PKSF	2018-2023	24636362
PACE-Coastal Marine Fisheries	PKSF	2020-2023	9914209
SEIP (General caregiving. Level 2)	PKSF	2023	3140420

Discussion Meeting Between IFAD FAST Design Mission & GJUS of PKSf

PKSf GJUS Hall Room, Date: 24 June 2024

The Continuing programs & timing projects status FY 2023-2024

SL NO	Program Name	Amount up to 30-06-2023	Amount up to 30-06-2024
1	Microfinance	4878328000	5542356000
2	ENRICH Program	2755230	2795320
3	Integrated Agriculture Unit	6881310	10145250
4	Elderly People Program	615725	1440950
5	Adolescent Program	1228615	1415900
6	RAISE	5015346	18417577
9	LIFT- Color Broiler	1807518	1537760
10	LIFT- Fish Hatchery	2500000	152818
11	PPEPP(FCDO)	17568730	
12	PPEPP(EU)	35462730	32979551
13	Sustainable Enterprise Project (SEP)	88351836	91176654
14	SEP Native Poultry	211055553	213660353
15	RMTP-Safe meat & Dairy product market development	30947469	27115000
16	PACE-Market Developments	5600000	6890648
17	PACE-Online Marketing & Branding	1547163	5000000
18	PACE-Fishing Boat Mechanization		7500000
19	PACE-Summer Onion		300000
20	Community based Resilience, Women Empowerment and Action-CREA	2644510	6996740
21	CYMMIT (Climate Resilient Crop Trail)	23100000	2070739
22	Access to Finance in Livestock Sector-ACDI/VOCA	2035027	3282380
23	Resilient Homestead & Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)	0	9614412
24	BD Rural Wash for HCD Project	0	14008790
25	Innovation Fund -PPEPP-EU	0	3684000
26	Skill Development Training (SDF)	0	45022000
27	Non-Formal Primary Education (NFPE)	78000	96000
28	ASA-EOL	228500	375000
29	Social Advocacy	891000	891000
	TOTAL	5318642262	6048924842



Accounts and Financial Reflections of the Fiscal Year 2023-2024



FINANCIAL

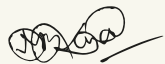
HIGHLIGHTS OF THE FISCAL

YEAR 2023-2024

Sl. No.	Narration	Jun-22-23	Jun-23-24
1	Total Number of Members	97,318	107352
2	Total Number of Loanee Members	77,098	82696
3	Total Coverage	79.22%	77.03%
4	Branch wise average members	1,431	1491
5	Total Disbursement	392,691,000	5542356000
6	Total Collection	379,593,894	4812220636
7	Loan Outstanding of Organization	2,899,240,182	3382901636
8	Loan Outstanding of Foundation	1,189,620,877	1448725977
9	Debt Equity Ratio	4.70	4.54
10	Liquidity Ratio (%)	9.14	7.82
11	Cumulative Recovery Rate (%)	99.73	99.74
12	OTR	99.37	98.87
13	Portfolio at Risk (PAR) (%)	2.51	2.91
14	Due as % of total outstanding	1.82	1.92
15	Field Worker: Members	231	258
16	Field Worker: Loanee	183	199
17	Field Worker: Loan Outstanding	6,870,237	8131975
18	Staff: Outstanding	4,889,107	4711562
19	Field Worker: Savings	2,074,373	2567247
20	Samity: Members	20	19
21	New Due in Current Month	1,709,668	3699703
22	Total Due of the end of current Month	52,895,254	64911715
23	Increasing of Due of Current Month	-676,320	215025
24	Bad Loan	36,981,508	33868377
25	Write Off	1,923,916	1923916

Grameen Jano Unnayan Sangstha (GJUS)
Altajer rahaman road, Charnoabad, Bhola.
PKSF-POMIS-4 Report, Income Statement

Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount	Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount
EXPENSE				INCOME			
Financial Expenses	19,385,136	188,288,733	834,841,198	Service Charge from Member Loan	59,205,667	706,785,295	3,427,391,298
Service Charge-PKSF	3,591,290	73,286,812	362,123,112	RMC-SC	-	3,114	143,388,422
RMC-SC-PKSF	-	-	21,728,477	ME-SC	226	12,964	94,984,829
ME-SC-PKSF	-	-	9,734,082	UPP-SC	-	173	16,863,875
UPP-SC-PKSF	-	-	760,640	MFTS-SC	-	1,131	61,829,060
MFTS-SC-PKSF	-	-	7,340,635	ASM-SC	-	-	7,113,606
ASM-SC-PKSF	-	-	1,539,151	Seasonal-SC	-	-	6,387,171
Seasonal-SC-PKSF	-	-	1,390,500	RESCUE-SC	61	750	1,681,387
RESCUE-SC-PKSF	-	-	825,005	SAHOS-SC	-	-	18,174
LRP-SC-PKSF	-	-	7,500	LRP-SC	-	-	68,412
ID Loan-SC-PKSF	-	-	18,688	BUNIAD-SC	4,369,552	53,013,911	239,873,710
BUNIAD-SC-PKSF	45,834	1,187,501	6,346,257	JAGORON-SC	8,892,025	109,218,147	680,940,847
JAGORON-SC-PKSF	637,500	18,121,875	103,790,628	AGROSOR-SC	24,249,531	299,665,531	1,406,114,104
AGROSOR-SC-PKSF	262,500	10,507,500	59,087,375	SUFOLON-SC	6,954,089	73,007,834	161,926,807
SUFOLON-SC-PKSF	-	2,437,500	9,372,917	KGF SUFOLON-SC	3,590,693	39,879,449	149,536,833
KGF SUFOLON-SC-PKSF	-	2,062,500	12,355,417	IGA-SC	1,123,088	13,344,578	62,076,522
ENRICH IGA-SC-PKSF	56,250	4,230,938	16,487,814	LIL-SC	1,600	28,996	278,007
ENRICH LI-SC-PKSF	-	7,876	85,879	ACL-SC	10,771	173,787	1,308,037
ENRICH AC-SC-PKSF	125	20,500	163,751	LIFT-Char Lease-SC	76,153	928,923	17,576,003
LIFT-Char Lease-SC-PKSF	-	83,333	756,258	LIFT-Sheep-SC	-	4	2,457,833
LIFT-Sheep-SC-PKSF	-	17,188	976,252	LIFT-Kuchia-SC	-	-	2,399,620
LIFT-Kuchia-SC-PKSF	-	-	500,001	LIFT-Jatka-SC	-	-	1,851,630
LIFT-Jatka-SC-PKSF	-	-	1,031,250	Abashon-SC	642,061	7,036,116	18,633,433
Abashon-SC-PKSF	331,818	3,677,275	8,609,097	AGROSOR-SEP-SC	1,748,647	26,902,288	106,045,047
AGROSOR-SEP-SC-PKSF	37,500	6,210,572	30,853,628	LICHSP-Abashon-SC	40,181	881,665	12,827,827
LICHSP-Abashon-SC-PKSF	230,454	1,178,863	6,964,205	Agri. Mechanization-SC	3,020	35,554	147,044
Agri. Mechanization-SC-PKSF	5,313	113,438	373,752	AGROSOR-MDP-SC	10,773	1,213,449	30,972,623
AGROSOR-MDP-SC-PKSF	245,000	5,493,125	27,774,375	SDL -SC	-	-	76,125
SDL-SC-PKSF	-	-	1,031,250	IAI-Agri.-Adap.-SC	-	-	583,804
IAI-Colour-SC-PKSF	-	161,667	1,034,667	IAI-Peking-Duck-SC	-	407	2,661,538
IAI-Agri.Adap.-SC-PKSF	-	50,000	500,000	IAI-Colour Broiler-SC	-	3,447	1,146,876
IAI-Peking-Duck-SC-PKSF	-	155,000	992,000	COVID-19-SC	111,807	8,672,513	61,368,037
LRL-SC-PKSF	18,750	418,750	7,143,750	LRL-SC	69	14,671	14,734,056
IAI-Fisheries-SC-PKSF	-	46,875	843,750	SEP-RGCSL-SC	9,648	373,961	804,832
IAI-Sheep-SC-PKSF	-	687,500	2,625,000	IAI-Fisheries-SC	-	-	764,503
SEP-RGCSL-SC-PKSF	19,621	394,286	755,786	IAI-Jatka-SC	-	-	97,365
LRL-2nd Phase-SC-PKSF	18,750	142,500	311,250	IAI-Sheep-SC	291,787	2,003,522	7,630,984
LEPIG-SC-PKSF	1,250	12,500	93,750	AGROSOR-MDP-AF-SC	3,664,864	42,084,581	71,290,250
Agrosor-RAISE-SC-PKSF	735,000	8,956,500	11,004,000	LEPIG-SC	16,829	244,131	616,091
RMSF-SC-PKSF	625	3,750	6,875	LRL-2nd Phase-SC	1,284	113,207	2,599,791
SUC-SC-PKSF	-	337,500	337,500	Agrosor-RAISE-SC	1,544,562	15,327,451	22,584,769
Lease-SC-PKSF	-	647,500	647,500	RMSF-SC	-	38,444	74,100
Agrosor-MFCE-SC-PKSF	945,000	4,095,000	4,095,000	SUC-SC	20,656	451,094	545,310
SPL-RMTP-SC-PKSF	-	1,827,500	1,827,500	Lease-SC	55,000	1,011,117	1,413,617
DMF-Expenses	-	-	310,003	Agrosor-MFCE-SC	960,820	7,634,216	7,634,216
LLP- Expenses	7,591,928	17,136,364	98,210,919	SPL-RMTP-SC	727,624	3,246,043	3,246,043
Depreciation Expenses	7,184,310	7,184,310	44,705,666	Househol Water-SC	25,834	40,551	40,551


Md. Mostafa Kamal
Director (Accounts & Finance)


Humayun Kabir
Director (Microfinance)


Zakir Hossain Mohin
Executive Director

Grameen Jano Unnayan Sangstha (GJUS)
Altajer rahaman road, Charnoabad, Bhola.
PKSF-POMIS-4 Report, Income Statement

Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount	Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount
EXPENSE				INCOME			
Savings Interest	445,663	54,645,173	243,071,028	Household Sanitation-SC	62,416	177,576	177,576
General Savings Interest	-1,479,454	39,051,715	181,752,577	Interest & Other	6,701,765	12,882,734	64,522,920
Interest RMC-GS	-	-	7,414,437	Bank Interest	848,041	1,499,176	5,700,227
Interest ME-GS	-	-	2,103,552	FDR Interest	5,853,724	11,383,558	58,822,693
Interest UPP-GS	-	-	643,560	Other Income	18,323,562	140,609,740	733,312,815
Interest MFTS-GS	6	6	3,547,168	Loan Loss Provision (Income)	-	-	9,727,887
Interest ASM-GS	-	-	127,090	Member Admission Fee	15,300	251,070	2,840,830
Interest BUNIAD-GS	-266,123	6,831,425	30,285,169	Member Loan Form	23,280	308,960	3,852,845
Interest JAGORON-GS	-972,030	10,916,869	53,725,389	Member Pass Book sale	36,000	567,620	3,731,130
Interest AGROSOR-GS	-276,308	16,021,489	64,636,994	Contribution from PKSF	16,497,871	120,837,813	610,372,069
Interest SUFOLON-GS	-44,118	118,250	1,641,536	Contribution from other Donor	-	329,500	19,820,082
Interest KGF SUFOLON-GS	-31,873	122,275	2,645,354	Sale of Fixed Asset	482,100	2,052,100	2,052,100
Interest ENRICH IGA-GS	-38,453	866,792	3,824,719	Miscellaneous Income	18,150	166,581	10,170,017
Interest AGROSOR-SEP-GS	-221,456	1,192,557	4,618,463	Grass Cultivation from seal	-	-	75,850
Interest AGROSOR-MDP-GS	-72,039	47,822	1,590,323	Savings accounts Closing Charge	-	-	362,800
Interest AGROSOR-MDP-AF-GS	-137,989	1,153,600	2,437,289	Income from Training	-	4,000	220,949
Interest AGROSOR-RAISE-GS	34,263	949,561	1,678,132	Income from Vocational	-	600	65,635
Interest SUC-GS	-5,668	14,983	17,316	Contribution From GJUS	1,230,476	15,861,996	67,092,713
Interest Agrosor-MFCE-GS	349,197	612,949	612,949	Health Sector Income (ENRICH)	15,440	190,640	983,610
Interest SPL-RMTP-GS	203,137	203,137	203,137	Student fees	-	-	1,005,000
Security Savings Interest	-1,587	-	3,569,585	Loan write off Income	-	-	102,059
Interest RMC-SS	-	-	265,301	Early Settlement Charge	4,945	38,860	87,240
Interest ME-SS	-	-	6,356	Contribution from Natun Bidhut	-	-	750,000
Interest UPP-SS	-	-	44,317	Service-SC	1,418,265	3,176,059	71,952,612
Interest ASM-SS	-	-	387	Branch-SC	-	-	67,595,263
Interest BUNIAD-SS	-1,401	-	784,304	Service-SC	1,418,265	3,176,059	4,357,349
Interest JAGORON-SS	-73	-	1,693,603	Project	26,525	207,743	6,128,452
Interest AGROSOR-SS	-	-	694,519	PPEPP-Income	26,525	157,493	294,077
Interest SUFOLON-SS	-	-	10,018	Income from Vocational (PPEPP-EU)-Income	26,525	157,493	294,077
Interest KGF SUFOLON-SS	-	-	10,408	Project Income	-	50,250	5,834,375
Interest ENRICH IGA-SS	-	-	42,814	KGF-Native Chicken-Income	-	-	3,522,015
Interest AGROSOR-SEP-SS	-113	-	12,387	LIFT Sheep-Income	-	-	394,355
Interest AGROSOR-MDP-SS	-	-	5,171	Agri, Mechanization-Income	-	-	653,919
Monthly Savings Interest	704,384	6,755,593	32,456,907	LIFT Kuchia-Income	-	-	3,710
Interest RMC-MS	-	-	128,218	Income from Vocational (PPEPP-FCDO)-Income	-	5,450	209,252
Interest ME-MS	-	-	95,342	IAI-Colour-Broiler Income	-	-	89,145
Interest UPP-MS	-	-	9,810	IAI-Duck Income	-	-	619,379
Interest ASM-MS	-	-	76	SEP-AHC Income	-	44,800	342,600
Interest BUNIAD-MS	155,066	1,729,027	7,545,920	Khamar Income	1,036,227	11,151,106	23,095,256
Interest JAGORON-MS	202,272	2,108,486	10,916,305	Khamar Native Chicken Income	719,156	8,071,098	16,004,031
Interest AGROSOR-MS	176,182	2,162,905	10,914,847	Khamar Sheep Income	-	554,060	1,116,477
Interest SUFOLON-MS	130,209	184,069	544,995	Khamar Duck Income	-	118,048	1,550,838
Interest KGF SUFOLON-MS	1,736	23,169	492,227	GJUS-Breeding Farm Income	294,012	2,251,892	4,074,390
Interest ENRICH IGA-MS	7,338	86,070	494,210	Khamar Miscellaneous Income	23,059	156,008	349,520
Interest AGROSOR-SEP-MS	8,039	133,633	554,045	Financial Incomes	-	-	-67,595,263
Interest AGROSOR-MDP-MS	389	22,663	233,683	Head Office-SC	-	-	-67,595,263
Interest AGROSOR-MDP-AF-MS	6,652	181,951	343,110	Head Office-SC	-	-	-67,595,263
Interest AGROSOR-RAISE-MS	10,850	103,180	163,663				


Md. Mostafa Kamal
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Humayun Kabir
Director (Microfinance)


Zakir Hossain Mohin
Executive Director

Grameen Jano Unnayan Sangstha (GJUS)
Altajer rahaman road, Charnoabad, Bhola.
PKSF-POMIS-4 Report, Income Statement

Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount
EXPENSE			
Khamar-GJUS	1,061,405	10,423,001	25,581,572
Khamar-GJUS-Expense	1,061,405	10,423,001	25,581,572
GJUS-Breeding Farm	3,363,201	18,969,187	45,423,366
GJUS-Breeding Farm Expense	3,363,201	18,969,187	45,423,366
RMTP	1,501,025	22,343,825	87,815,121
RMTP-Expense	1,501,025	22,343,825	87,815,121
Social Advocacy Unit	-	-	367,479
Social Advocacy Expense	-	-	367,479
RAISE	6,381,771	14,474,276	19,439,566
Salary & Benefits - RAISE	199,815	2,574,110	7,539,400
Project Coordinator - RAISE	63,000	816,300	5,781,590
Case Management Officer - RAISE	47,250	610,701	610,701
Officer (Life Skills & Entrepreneurs) - RAISE	47,250	601,556	601,556
Accounts Officer - RAISE	42,315	545,553	545,553
Operating Expe - RAISE	6,181,956	11,900,166	11,900,166
Monitoring - RAISE	6,000	74,000	74,000
Stationery - RAISE	2,087	24,000	24,000
Internet - RAISE	1,000	12,000	12,000
Conveyance - RAISE	2,000	22,000	22,000
Mobile Bill - RAISE	2,000	24,329	24,329
Apprenticeship Training-Expense	177,153	4,754,266	4,754,266
Selection of master-craftsperson	-	50,000	50,000
Training for master-craftsperson	-	144,236	144,236
Community outreach &PP	39,335	138,649	138,649
BMED Training RAISE-Exp.	5,952,381	6,656,686	6,656,686
PACE-Market Dev. Exepenses	-	8,528,974	22,968,330
PACE-Market Dev. Exepenses	-	8,528,974	22,968,330
PACE-E-Commerce-Expense	-	3,464,548	5,066,545
PACE-E-Commerce-Expense	-	3,464,548	5,066,545
PPEPP-EU- Innovation	700,135	3,800,579	3,800,579
PPEPP-EU- Innovation-Expense	700,135	3,800,579	3,800,579
GCF-RHL-Expense	1,345,645	2,316,670	2,316,670
GCF-RHL-Expense	1,345,645	2,316,670	2,316,670
BD WASH-Expenses	-	21,600	21,600
BD WASH-Expenses	-	21,600	21,600
Total Expense	74,512,858	764,075,985	3,599,443,966
Surplus/Deficit	12,199,152	110,736,693	659,364,125

Particular	This Month (30-06-2024)	This Year (01-07-2023 To 30-06-2024)	Cumulative Amount
INCOME			
Total Income	86,712,011	874,812,678	4,258,808,091


Md. Mostafa Kamal
Director (Accounts & Finance)


Humayun Kabir
Director (Microfinance)


Zakir Hossain Mohin
Executive Director



GJUS
Grameen Jano Unnayan Sangstha



GRAMEEN JANO UNNAYAN SANGSTHA (GJUS)
Altajer Rahman Road, Chamobad, Bhola
MICRO CREDIT PROGRAM
Statement of Financial Position
As at June 30, 2024

Particulars	Notes	Amount in Taka	
		30.06.2024	30.06.2023
Assets:			
Non-current assets:		194,050,820	99,236,471
Property, plant and equipment	6.00	194,050,820	99,236,471
Current Assets		3,864,796,725	3,369,134,804
Investments	7.00	163,006,520	158,010,304
Loan to beneficiaries	8.00	3,382,901,637	2,899,240,182
Vehicle loan	9.00	16,432,056	4,800,002
Interest receivable on FDR	10.00	5,853,724	4,204,186
Advances, deposits & pre-payments	11.00	35,527,189	20,728,852
Donation receivable- PKSf	12.00	79,157,672	110,911,580
Unsettled staff advance	13.00	490,638	243,838
Cash and cash equivalents	14.00	181,427,289	170,995,860
Total Assets		4,058,847,545	3,468,371,275
Capital Fund and Liabilities:			
Capital Fund		693,688,815	582,952,122
Cumulative Surplus & Reserve Fund	15.00	693,688,815	582,952,122
Non-Current Liabilities		1,448,725,977	1,189,620,877
Loan from PKSf & others	16.00	1,448,725,977	1,189,620,877
Current Liabilities		1,916,432,753	1,695,798,276
Member savings deposit	17.00	1,067,974,854	875,385,548
Loan loss provision (LLP)	18.00	87,070,588	69,934,224
Member Welfare Fund	19.00	173,718,614	(0)
Staff Welfare Fund	20.00	892,100	214,885
Staff Security Fund	21.00	6,140,325	4,879,325
Provision for expenses	22.00	3,855,258	2,257,910
Miscellaneous liability	23.00	4,974,799	4,184,087
Savings interest payable	24.00	10,479,879	12,823,575
Loan Account - Other	25.00	-	155,769,792
Loan Account - PF & GF	26.00	-	10,000,000
Loan Account - Bank	27.00	458,760,856	500,655,762
Livestock Safety Fund	28.00	6,765	6,765
Reimbursement / Replenishment	29.00	3,778,085	251,300
ENRICH advance	30.00	2,300,000	2,300,000
PACE advance	31.00	-	8,627,517
SEP Advance	32.00	5,700,000	16,000,000
PPEPP Advance	33.00	14,402,000	14,883,697
LRMP Advance	34.00	-	111,496
RMTP Advance	35.00	20,000,000	16,500,000



GRAMEEN JANO UNNAYAN SANGSTHA (GJUS)
Altajer Rahman Road, Charnobad, Bhola
MICRO CREDIT PROGRAM
Statement of Comprehensive Income
For the year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
Income			
Service charge on members loan	41.00	709,961,355	571,421,514
Income from bank interest	42.00	12,882,734	10,608,118
Other Income	43.00	151,968,589	196,642,785
Total Income		874,812,678	778,672,518
Expenditure			
Service charge paid to PKSF	44.00	73,286,812	56,485,765
Service charge paid to other loan	45.00	36,036,074	19,744,880
Financial expenses	46.00	54,645,173	41,021,527
Administrative expenses	47.00	600,107,925	554,289,373
Total Expenditure		764,075,985	671,541,545
Excess of Income over Expenditure		110,736,693	107,130,973
Total		874,812,678	778,672,518

The accompanying notes form an integral part of these financial statements


Director (A & F)

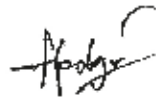

Director (MF)


Executive Director

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010
Signed By:

Place: Dhaka
Dated: September 25, 2024


Md Habibullah FCA
Managing Partner
Enrolment No. - 0411
DVC: 2409250411AS418992



GRAMEEN JANO UNNAYAN SANGSTHA (GJUS)
Altajer Rahman Road, Chamobad, Bhola
MICRO CREDIT PROGRAM
Statement of Receipts and Payments
For the year ended June 30, 2024

Particulars	Amount in Taka	
	2023-2024	2022-2023
Receipts		
Opening balances	170,995,860	97,032,737
Cash in hand	25,905,181	6,049,853
Cash at banks	145,090,678	90,982,884
Other receipts		
Fund received from PKSF & other	935,600,000	761,200,000
BUNIAD	120,000,000	100,000,000
JAGORON	200,000,000	135,000,000
AGROSOR	140,000,000	70,000,000
AGROSOR-SEP	-	74,200,000
AGROSOR-SEP (RGCSL)	10,000,000	-
AGROSOR-MDP	-	60,000,000
AGROSOR-RAISE	82,600,000	92,000,000
AGROSOR-MFCE	100,000,000	60,000,000
SUFOLON	100,000,000	40,000,000
KGF-SUFOLON	60,000,000	40,000,000
ENRICH-IGA	29,000,000	29,000,000
ENRICH-LIL	400,000	300,000
ENRICH-ACL	600,000	700,000
LIFT-CL	-	-
ABASHON	40,000,000	35,000,000
Agriculture Mechanization	-	10,000,000
I.R.L (2nd Phase)	-	-
RMSF	-	-
SUC	-	5,000,000
Lease	-	10,000,000
SPL-RMIP	40,000,000	-
Household Water	5,000,000	-
Household Sanitation	8,000,000	-
Member loan realized	4,812,220,636	4,076,873,593
BUNIAD	497,650,006	399,783,863
JAGORON	810,422,161	683,232,598
AGROSOR	1,796,959,515	1,504,166,574
AGROSOR-SEP	144,534,204	147,980,400
AGROSOR-SEP (RGCL)	5,801,723	6,037,484
AGROSOR-MDP	5,343,587	34,437,707
AGROSOR-MDP (AF)	274,301,203	178,448,544
AGROSOR-RAISE	120,768,843	60,964,829
AGROSOR-MFCE	50,010,305	-
SUFOLON	513,888,879	285,912,678
KGF-SUFOLON	283,798,717	255,196,391
ENRICH-IGA	83,785,019	75,498,289
ENRICH-LIL	684,952	217,692
ENRICH-ACL	2,145,704	953,761
LIFT-CL	8,039,557	24,638,362
LIFT-Sheep	17,440	31,573
LIFT-Kuchia	7,992	26,383
LIFT-Jatka	-	5,000



Particulars	Amount in Taka	
	2023-2024	2022-2023
IAI-Sheep	14,711,370	7,418,400
IAI-Jatka	-	-
IAI-Pacen Duck	1,118	2,830,287
IAI-Color Broiler	16,702	225,993
IAI-Fisheries	-	22,953
IAI-Agriculture Adaptation	22,700	180,582
ABASHON	33,784,016	20,122,391
LICHSP-ABASHON	10,865,390	19,758,321
Agriculture Mechanization	1,724,686	864,223
SDL	-	81,919
LRL	82,992	10,533,370
LRL (2nd PHASE)	1,978,164	31,086,718
LEPIG	3,259,910	3,983,015
MFTS	8,580	1,758
RESCUE	3,281	12,812
SAHOS	362,791	563,950
COVID-19	113,150,934	316,449,263
RMSF	767,791	721,784
SUC	3,084,588	706,084
Lease	5,055,583	2,762,500
Housing	-	31,497
CSISA (BBL & MBL)	-	985,653
SPL-RMTP	23,510,182	-
Household Water	314,794	-
Household Sanitation	1,355,256	-

General savings realized

	585,458,309	515,985,064
BUNIAD	123,871,561	105,980,233
JAGORON	205,820,061	167,067,451
AGROSOR	200,811,321	192,599,194
AGROSOR-SEP	12,105,742	13,655,287
AGROSOR-MDP	1,374,202	3,801,523
AGROSOR-MDP (AF)	17,546,474	11,932,198
AGROSOR-RAISE	9,293,443	6,482,331
AGROSOR-MFCE	1,328,282	-
SUFOLON	2,122,171	3,553,163
KGF-SUFOLON	1,289,223	2,408,526
ENRICH-IGA	8,910,018	8,423,398
MFTS	100	1,461
SUC	135,734	100,299
SPL-RMTP-Loan	849,977	-
CSISA (BBL & MBL)	-	-

Security savings realized

	2,794	5,117
BUNIAD	1,964	2,437
JAGORON	830	2,280
AGROSOR	-	400
AGROSOR-MDP	-	-

Monthly savings realized

	61,638,895	54,509,160
BUNIAD	15,127,155	14,615,800
JAGORON	20,221,750	18,733,500
AGROSOR	21,238,680	16,660,150
AGROSOR-SEP	1,225,500	1,112,600
AGROSOR-MDP	98,300	377,800



Particulars	Amount in Taka	
	2023-2024	2022-2023
AGROSOR-MDP (AF)	1,037,700	844,700
AGROSOR-RAISE	922,100	485,210
AGROSOR-MFCE	163,200	-
SUFOLON	440,000	630,700
KGF-SUFOLON	125,300	206,700
ENRICH-IGA	977,000	837,200
SUC	12,200	1,800
SPL-RMTP-Loan	50,000	-
CSISA (BBL & MBL)	-	-
Fixed savings realized	90,250,000	20,050,000
BUNIAD	10,950,000	550,000
JAGORON	31,550,000	12,050,000
AGROSOR	31,450,000	6,150,000
AGROSOR-SEP	300,000	200,000
AGROSOR-MDP	100,000	-
AGROSOR-MDP (AF)	13,000,000	-
AGROSOR-RAISE	1,300,000	300,000
SUFOLON	-	700,000
KGF-SUFOLON	900,000	100,000
ENRICH-IGA	700,000	-
Service charge received	666,411,572	538,277,399
BUNIAD	49,228,443	39,489,986
JAGORON	102,244,315	86,189,624
AGROSOR	281,172,108	236,091,861
AGROSOR-SEP	25,793,952	25,206,006
AGROSOR-SEP (RGCL)	318,740	352,205
AGROSOR-MDP	1,053,372	5,622,392
AGROSOR-MDP (AF)	39,592,434	22,803,764
AGROSOR-RAISE	14,738,752	7,146,370
AGROSOR-MFCE	7,270,330	-
SUFOLON	68,253,785	37,895,549
KGF-SUFOLON	37,701,727	33,646,569
ENRICH-IGA	12,781,058	11,099,833
ENRICH-LIL	27,398	8,708
ENRICH-ACL	171,656	76,301
LIFT-CL	879,630	2,677,995
LIFT-Sheep	4	28
LIFT-Kuchia	-	470
LIFT-Jatka	-	1,516
IAI-Sheep	1,944,632	981,014
IAI-Jatka	-	-
IAI-Pacen Duck	142	378,960
IAI-Colo* Broiler	2,184	29,520
IAI-Fisheries	-	3,037
IAI-Agriculture Adaptation	-	19,989
ABASHON	7,033,877	5,035,061
LICHSP-ABASHON	861,424	2,593,847
Agriculture Mechanization	35,554	23,927
SDI	-	4,096
LRL	8,163	1,048,184
LRL (2nd PHASE)	100,066	731,754
MFTS	1,072	220
RESCUE	203	512



Particulars	Amount in Taka	
	2023-2024	2022-2023
SAHOS	-	18,174
LRL	-	-
COVID-19	7,211,177	18,147,329
LEPIG	212,836	256,891
RMSF	36,493	35,656
SUC	444,728	94,216
Lease	819,272	402,500
SPL-RMTP	3,057,859	-
Househol Water	40,551	-
Household Sanitation	177,576	-
BRANCH	3,176,059	1,100,990
CSISA (BBL & MBL)	-	62,347
Other loan account	571,593,525	716,106,299
Loan Account - Bank	425,000,000	550,672,333
Loan Account - PF & GF	-	15,500,000
Loan Account - MWF	10,000,000	-
Loan Account - Natun Bidhut	-	750,000
Loan Account - Other	136,593,525	149,183,966
Investment	136,096,304	247,266,000
Savings FDR encashment	58,097,464	110,609,000
Reserve Fund FDR encashment	66,974,000	45,540,000
Death Management Fund FDR encashment	11,024,840	91,117,000
Other realized	420,049,769	246,598,069
Advance realization	43,320,126	45,074,641
Vehicle loan	558,245	577,687
FDR Interest Receivable	2,221,686	-
Receivable from PKSf	16,951,331	7,990,022
Member Welfare Fund	53,445,687	46,981,307
Staff Security Fund	1,993,000	1,836,000
Staff Welfare Fund	12,995	18,985
Miscellaneous Liability	797,914	619,696
Provision received	49,338	2,388
Reimbursement / Replanisment	141,354,817	89,276,306
Savings Safty Fund	299,140	326,544
ENRICH advance	-	2,300,000
PACE advance	14,100,000	15,000,000
SEP advance	8,200,000	8,200,000
PPEPP advance	27,602,000	27,076,000
RMTP Advance	7,000,000	-
RAISE Advance	7,454,310	953,593
IAU-Advance	4,358,000	-
Incentive for 2nd pit of Toilet Advance	960,000	-
GCF-RHL-Advance-PKSf	85,342,880	-
Co-Payment	746,000	-
ACDI-VOCA Advance	3,282,300	364,700
Other income received	45,981,676	41,804,786
Member admiss on fees	251,070	237,630
Member loan form sales	308,960	307,255
Member pass book sales	567,620	502,330
Contribution PKSf	5,596,590	3,822,438



Particulars	Amount In Taka	
	2023-2024	2022-2023
Contribution GJUS	14,507,696	13,343,261
Contribution Other	29,500	634,500
Sale of Fixed Asset	3,936,200	-
Bank interest	1,499,176	599,706
FDR interest	7,512,334	11,612,912
Miscellaneous/Other Income	179,581	1,189,121
Income from Vacation	600	-
Income from Training	4,000	3,900
Income from Health	190,640	179,540
Income from Project	207,743	276,456
Income from Khamer	11,151,106	9,057,212
Early settlement charge	38,860	35,525
Recovery of write off loan	-	1,000
Total Receipts	8,496,299,339	7,316,708,223

Payments

Fund refunded to PKSf & other	676,494,900	555,467,657
BUNIAID	91,666,666	85,000,000
JAGORON	113,000,000	101,750,000
AGROSOR	63,000,000	58,000,000
AGROSOR-SEP	41,785,713	63,308,570
AGROSOR-SEP (RGCSL)	8,017,143	-
AGROSOR-MDP	52,700,000	52,100,000
AGROSOR-RAISE	40,400,000	6,000,000
AGROSOR-MICE	12,000,000	-
SUFOLON	65,000,000	45,000,000
KGF SUFOLON	55,000,000	45,000,000
ENRICH-IGA	25,800,000	18,000,000
ENRICH-LIL	150,000	100,000
ENRICH-ACL	333,333	250,000
LIFT-CL	13,333,334	6,666,666
LIFT-Sheep	687,500	1,875,000
LIFT-Kuchia	-	1,666,666
LIFT-Jatka	-	2,500,000
IAI-Sheep	5,000,000	5,000,000
IAI-Pacen Duck	3,000,000	3,000,000
IAI-Color Broiler	3,166,666	3,166,666
IAI-Fisheries	1,875,000	3,750,000
IAI-Agriculture Adaptation	1,500,000	2,000,000
ABASHON	17,045,451	9,999,998
LICHSP-ABASHON	11,159,094	11,159,091
Agriculture Mechanization	4,125,000	2,125,000
SDL	-	2,800,000
LRL	17,000,000	33,000,000
LRL (2nd Phase)	20,000,000	11,000,000
LEPIG	1,000,000	1,000,000
RMSF	750,000	250,000
SUC-PKSf	2,000,000	-
Lease-PKSf	2,000,000	-
SPL-RMTP-PKSf	4,000,000	-



Particulars	Amount in Taka	
	2023-2024	2022-2023
Member loan disbursement	5,542,356,000	4,878,328,000
BUNIAD	603,548,000	461,891,000
JAGORON	995,544,000	770,305,000
AGROSOR	1,936,775,000	1,785,947,000
AGROSOR-SEP	94,770,000	168,290,000
AGROSOR-SEP (RGCSL)	400,000	9,525,000
AGROSOR-MDP	-	-
AGROSOR-MDP (AF)	266,400,000	380,180,000
AGROSOR-RAISE	152,548,000	126,004,000
AGROSOR-MFCE	175,060,000	-
SUFOLON	651,858,000	456,455,000
KGF-SUFOLON	337,908,000	300,637,000
ENRICH-IGA	95,318,000	83,802,000
ENRICH-LIL	570,000	530,000
ENRICH-ACL	1,595,000	1,645,000
LIFT-CL	7,745,000	8,888,000
IAI-Sheep	26,865,000	4,899,000
ABASHON	41,250,000	50,850,000
LICHSP-ABASHON	-	150,000
Agriculture Mechanization	1,000,000	1,800,000
LRL (2nd PHASE)	-	30,000,000
LEPIG	3,017,000	5,229,000
SAHOS	740,000	800,000
COVID-19	58,250,000	214,181,000
RMSF	-	1,500,000
SUC	-	5,120,000
Lease	-	10,000,000
SPL-RMTP	78,400,000	-
Household Water	5,005,000	-
Household Sanitation	7,820,000	-
General savings refund	227,787,601	210,202,579
BUNIAD	45,505,672	41,325,057
JAGORON	76,458,707	66,682,242
AGROSOR	76,399,664	72,992,203
AGROSOR-SEP	7,103,386	8,609,591
AGROSOR-MDP	1,736,396	2,478,862
AGROSOR-MDP (AF)	8,613,877	8,478,485
AGROSOR-RAISE	4,665,545	3,309,934
AGROSOR-MFCE	241,400	-
SUFOLON	2,076,021	1,250,562
KGF-SUFOLON	1,194,096	1,961,167
ENRICH-IGA	3,277,657	2,687,221
MFTS	100	109
SUC	15,080	-
SPL-RMTP	500,000	-
Housing	-	21,141
CSISA (BBL & MBL)	-	405,905
Security savings refund	44,844	125,968
BUNIAD	38,582	4,768
JAGORON	3,245	21,621
AGROSOR	-	63,186
AGROSOR-SEP	3,016	34,783
AGROSOR-MDP	-	1,609
SUFOLON	-	-
KGF-SUFOLON	-	-
ENRICH-IGA	-	-



Particulars	Amount in Taka	
	2023-2024	2022-2023
Monthly savings refund	63,550,346	36,137,110
BUNIAD	15,007,465	9,722,000
JAGORON	19,324,750	11,020,835
AGROSOR	23,477,321	10,439,275
AGROSOR-SEP	1,534,400	780,900
AGROSOR-MDP	515,600	227,100
AGROSOR-MDP (AF)	1,258,300	997,800
AGROSOR-RAISE	982,610	313,700
AGROSOR-MFCE	45,000	-
SUFOLON	413,700	809,100
KGF-SUFOLON	92,500	528,400
ENRICH-IGA	888,000	1,066,000
SUC	1,200	-
SPL-RMTP	9,500	-
CSISA (BBL & MBL)	-	232,000
Fixed savings refund	33,726,600	7,178,400
BUNIAD	4,222,000	2,095,800
JAGORON	12,318,600	1,964,800
AGROSOR	13,767,200	1,787,800
AGROSOR-SEP	210,000	140,000
AGROSOR-MDP	-	-
AGROSOR-MDP (AF)	1,000,000	-
AGROSOR-RAISE	1,395,600	-
AGROSOR-MFCE	20,000	-
SUFOLON	130,000	890,000
KGF-SUFOLON	653,200	200,000
ENRICH-IGA	10,000	50,000
CSISA (BBL & MBL)	-	50,000
Service charge paid to PKSF & other	73,286,812	56,485,765
BUNIAD	1,187,501	1,245,833
JAGORON	18,121,875	16,246,875
AGROSOR	10,507,500	9,318,750
AGROSOR-SEP	6,210,572	3,796,806
AGROSOR-SEP (RGCSL)	394,286	-
AGROSOR-MDP	5,493,125	7,731,250
AGROSOR-RAISE	8,956,500	2,047,500
AGROSOR-MFCE	4,095,000	-
SUFOLON	2,437,500	1,687,500
KGF-SUFOLON	2,062,500	1,687,500
ENRICH-IGA	4,230,938	3,234,375
ENRICH-LIL	7,876	1,250
ENRICH-ACL	20,500	4,875
LIFT-CL	83,333	191,667
LIFT-Sheep	17,188	93,438
LIFT-Kuchia	-	50,001
LIFT-Jatka	-	93,750
IAI-Sheep	687,500	1,937,500
IAI-Pacen Duck	155,000	279,000
IAI-Color Broiler	161,667	291,000
IAI-Fisheries	46,875	234,375
IAI-Agriculture Adaptation	50,000	150,000



Particulars	Amount in Taka	
	2023-2024	2022-2023
ABASHON	3,677,275	2,322,727
LICHSP-ABASHON	1,178,863	1,623,980
Agriculture Mechanization	113,438	37,188
SDL	-	74,250
LRL	418,750	1,960,000
LRL (2nd Phase)	142,500	168,750
LEPIG	12,500	32,500
RMSF	3,750	3,125
SUC	337,500	-
Lease	647,500	-
SPL-RMTP	1,827,500	-
CSISA (BBL & MBL)	-	-
Service charge paid to Other Loan	36,036,074	19,744,880
PF & GF Loan	394,959	2,175,890
Bank Loan	35,641,115	17,568,990
Capital expenditure	93,348,694	11,888,398
Purchases of fixed assets	93,348,694	11,888,398
Investment	141,095,020	198,010,304
Savings FDR	61,568,092	80,011,464
Reserve Fund	57,918,312	76,974,000
Death Management Fund	11,608,616	41,024,840
Other loan & refund	973,726,400	756,002,536
Member Welfare Fund	33,249,673	322,520
Staff security	732,000	1,110,000
Staff Welfare Fund	1,032,960	452,925
Advance payment	93,277,134	62,577,515
Bank Interest Receivable	3,000	-
Unsettled staff advance	246,800	104,180
Vehicle loan	2,535,999	1,037,000
Loan Account	11,200,000	-
Loan Account- Bank	486,894,906	399,727,442
Loan Account- PF & GF	10,000,000	30,500,000
Loan Account- MWF	3,163,719	-
Loan Account- Other	136,593,525	150,994,530
Miscellaneous liability	7,202	10,221
Reimbursement / Replenishment	63,029,514	43,307,088
Provision for Expenses	71,276,731	49,063,457
Savings Saffy Fund	299,140	326,544
Savings interest payable	14,587,618	8,573,215
VAT Payable	13,311	-
Tax Payable	8,674	-
Co-Payment	746,000	-
PACE Advance-PKSF	7,050,000	7,500,000
RMTP Advance-PKSF	3,500,000	-
SEP Advance-PKSF	8,200,000	-
RAISE Advance-PKSF	124,555	31,200
GCF-RHL-Advance-PKSF	42,871,440	-
ACDI-VOGA Advance-PKSF	3,282,300	364,700



Particulars	Amount in Taka	
	2023-2024	2022-2023
Administrative expenses	453,418,758	416,140,767
Salary & allowance	173,939,727	119,096,331
Lunch allowance	9,973,333	9,156,552
Travelling & conveyance	5,930,543	5,758,178
Printing and stationery	2,151,767	2,678,821
Office rent	8,689,463	5,979,440
Telephone and postage	1,422,709	1,364,669
Electricity/Water/Gas bill	3,044,651	2,177,932
Entertainment	1,127,252	1,352,598
Newspaper bill	157,167	156,489
Bank charge and commission	1,593,651	1,452,487
Fuel cost	8,154,787	5,635,095
Repair and maintenance	9,140,855	3,717,097
Audit fee	-	25,000
Publication	233,960	759,650
Advertisement	408,705	370,040
Registration & Renewal Fee	1,142,370	796,667
Advance Income Tax	4,252,079	4,572,384
VAT	4,846,756	4,306,447
Annual conference	498,270	1,559,514
Legal advocacy & consultancy fees	1,331,560	1,424,503
Security expenses	4,674,856	2,907,179
Gratuity expenses	30,000,000	30,000,000
Training & Development	928,201	4,057,289
Agricultural, Fisheries & Livestock expenses	9,457,807	7,105,549
Social Advocacy Unit	-	-
ENRICH expenses	3,552,488	2,754,763
KGF-SUFOLON expenses	-	-
Elderly People Program Expenses	1,219,340	1,231,094
PACE expenses	22,439,188	31,066,344
LIFT expenses	130,050	2,729,124
KGF-Native Chicken expenses	-	-
Cultural & Sports expenses	-	-
Koishor	1,475,525	1,264,793
LICHSP Expenses	-	-
SEP Expenses	3,035,815	10,249,497
SEP-AHC Expenses	6,369,661	10,757,067
SEP-Native Poultry	3,625,951	8,474,340
NPH-SEP	13,800	3,610,423
Agriculture Mechanization	668,282	3,927,332
PPEPP Expenses	43,469,471	33,686,808
LRMP/SDC	-	5,962,725
RMTP	17,555,485	24,152,803
RAISE	11,271,230	4,965,290
GCF-RHL-Expense	1,544,328	-
BD WASH-Expenses	399,010	-
GJUS Khamar	9,337,756	9,322,788
GJUS Breeding Farm	18,409,527	17,162,076
Education expenses	72,800	73,480
Technical Training Centre Expenses	5,500,000	5,660,000
Shishu Surakkha Kendro Expenses	650,000	1,200,000
Digester and Relif	404,675	204,000



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Particulars	Amount in Taka	
	2023-2024	2022-2023
Miscellaneous expenses	1,471,011	1,558,344
Loan rebate expenses	4,436,938	5,492,056
GJUS Contribution to project	14,927,159	13,343,261
Scholarship Expense	336,000	782,000
Savings interest payment	3,000	90,448
Total Payments	8,314,872,050	7,145,712,364
Closing balance	181,427,289	170,998,850
Cash in hand	22,454,651	25,905,181
Cash at banks	156,972,738	145,090,678
Total	8,496,299,339	7,318,708,223

The accompanying notes form an integral part of these financial statements


Director (A & F)


Director (MF)


Executive Director

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010
Signed By:

Place: Dhaka
Dated: September 25, 2024




Md Habibullah FCA
Managing Partner
Enrolment No. - 0411
DVC: 2409250411A3418892



Micro-Finance Program

Microfinance refers to the financial services provided to low-income individuals or groups who are typically excluded from traditional banking. Most microfinance institutions focus on offering credit in the form of small working capital loans, sometimes called microloans or microcredit. However, many also provide insurance and money transfers, and regulated microfinance banks provide savings accounts. Microfinance aims to improve financial services access for marginalized groups, especially women and the rural poor, to promote self-sufficiency. Many micro, small and medium- sized enterprises are women-led and owned, so providing them with better financial options will decisions. To achieve this great goal Grameen Jano Unnayan Sangstha (GJUS) implements microfinance as a way to end the

cycle of poverty, decrease unemployment, increasing earning power and aid the financially

marginalized communities. Since 1998, GJUS provides microfinance program in Bhola, Barishal, Patuakhali, Noakhali with a view to assist the disadvantaged households and entrepreneurs gain access to affordable financial services to help them finance income- generating activities, and protect themselves against the risks of daily life such as illness, natural disasters and pandemic situation.

Grameen Jano Unnayan Sangstha (GJUS) renders various product loans like Buniad, Jagoron, Agrosor, Agrosor SEP, Agrosor MDP, including supporting loan such as – sufolon, LRL, LICHSP, LEPIG, covid -19 and SDL etc.

GOAL

To provide financial services to deprived, hard core people who have low, irregular, unpredictable income to become self-reliant.

OBJECTIVES

Poverty Alleviation: GJUS tries its level best to alleviate poverty from the society. Microfinance of GJUS has been found as an operational tool for lifting the poor by providing them financial services to start a small business so that they can meet the expense of food, health care, education for their children. These small businesses create job opportunities.

Women Empowerment: GJUS plays an important role for empowering the women same as poverty reduction. Poor women use small loans to start a small business activity and raise their income.

Mobilization of Savings: GJUS develops the saving habit of people. Now low-income people also save money and afford to make saving habit.

Financial Stability: Microfinance provides financial stability to individuals which contribute to local economy significantly. Small loans have presented changes to earn extra income so that hard core people meet their extreme needs.

Development of Skills: GJUS provides skillful training and technical services as well as financial assistance to the rural poor farmers, Small entrepreneurs to become successful entrepreneurs.

ACTIVITIES

It provides resources and access to capital to the financially underserved, such as who are unable.

It acts as a way to end the cycle of poverty, decrease unemployment.

It increases earning power and aid the financially marginalized communities.

It protects the marginalized people against the risks of daily life such as illness, natural disasters and pandemic situation.

To prevent climate change providing home support loans at low cost.



GJUS Provides various loan supports to the deprived, marginalized, hard core people. The loan supports are mentioned below:

BUNIAD LOAN PRODUCT

GJUS provides Buniad product loan for supporting the extremely poor people in a way that enables them to create a foundation for sustainable income opportunities and live with dignity in society. 'Buniad' offers distinctive flexibilities to the extremely poor in terms of deposit and withdrawal of savings, loan repayment schedules. Loan ceiling BDT 30000-60000. Number of installments is forty-four and grace period is 15 days.



JAGORON LOAN PRODUCT

GJUS provides Jagoron product loans to the marginalized, under-privileged communities who undertake family-based income-generating activities and meaningful roles in the household's decision-making power of women. Loan ceiling BDT 40000-100000. The number of installments is forty-four and the grace period is 15 days.

AGROSOR LOAN PRODUCT

To ensure sustainable poverty alleviation, there is no alternative to enterprise development. GJUS provides Agrosor loan product to entrepreneur such as; producer different agricultures product, Small business, whole sealer, Processor Unit in the marginalized area. The main objective of this product loan is to develop the economic condition of the entrepreneurs and create some new employment. Loan ceiling BDT 100000-3000000. The grace period at each phase is 30 days. The number of installments is 12 if it is based on one year and the number of installments is 24 if it is based on two years.

SUFOLON PRODUCT LOAN

GJUS provides Sufolon product loan with the finance of PKSF in order to promote the crop cultivation, livestock rearing, pisciculture. The principal objective is to enhance the capacity of farmers in agriculture sectors, management of irrigation, mechanized and technology- based farming and to produce skilled human resources and increased productivity. In Sufolon product loan, GJUS provides 5000-100000 BDT based on two or one year for the purpose of paddy culture, fish farming, cattle rearing etc. The number of installments is 46 if it is weekly and the number of installments is 12 if it is monthly. By taking this product loan, a lot of people become self- reliant and self- employed.

LRL PRODUCT LOAN

GJUS provides LRL product loan in order to revive the economic activities of the poor affected by Covid-19 by creating self-employment opportunities with the finance of PKSF. The main objective is to improve the agriculture related small entrepreneurs, trained youth, unemployed youth, returning migrant workers. In LRL product loan, GJUS provides 50000 BDT based on two years for the purpose of revival of the covid-19 affected communities. The grace period of this product loan is 6 months. It is seen that a number of covid-19 affected people revive the livelihood.

LICHSP PRODUCT LOAN

GJUS provides LICHSP product loan with a view to improving the living conditions in selected low income and informal settlements in designed municipalities with the finance of PKSF. The principal objective is to enhance the security of tenure, improving infrastructure and facilitating access to microfinance for improvement in shelter. In LICHSP product loan, GJUS provides 80000-500000 BDT for 5 years for housing. GJUS Believes that housing is one of the basic needs of human being. The number of installments is 60. A lot of people afford to build up their living house and they are very happy to meet the basic need.

SDL PRODUCT LOAN

Many households in marginal areas do not have adequate cash in hand to upgrade sanitation system but they can bear the expense if they are able to spread the expense over time. GJUS provides SDL product loan in order to bring the marginal, ultra-poor, under-privileged communities under sanitization for better health with the finance of PKSF. The principal objective is to increase access to hygienic sanitation facilities for low-income households in the marginal areas. In SDL product loan, GJUS provides 10500 BDT based on one year for sanitation development. Most of the people in the marginal area not careful of sanitation. Our GJUS arranges various awareness programs focusing on sanitation.

Target & Achievement FY (2023-24)

The Target & Achievement of Microfinance Department in GJUS in presented below:

SL NO.	Component	Target in FY 2022-2023	Achievement in FY June 2023-2024
01	Member	97318	107352
02	Loanee	77098	82696
03	The number of persons of Disbursement	87312	89062
04	The amount (BDT) of Disbursement	4878328000	5,604,766,000.
05	Loan Outstanding (BDT)	2899240182	3382901636
06	Savings Outstanding (BDT)	875385548	1067974654
07	The amount (BDT) of Due	52895254	64911715
08	Loanee coverage	79%	77.03%







ABASON PROGRAM

Grameen Jano Unnayan Sangstha (GJUS) implemented the “ABASON” program to create employment opportunities and ensure holistic development of the poor in Urban & peri-urban areas and marginalized regions since 2019. GJUS aims at establishing the houses of the low-income community housing support and homeless people with the financing of PKSf. House is one of the Basic needs of human beings. Grameen Jano Unnayan Sangstha (GJUS) has been fulfills the dream of marginalized communities.

GOAL

To bring the homeless communities of the deprived and marginalized area under the opportunities of housing.

OBJECTIVES

1. To improve the living condition of the target disadvantaged people.
2. To extend financial and technical support to the homeless people.
3. To provide a variety of housing opportunities in appropriate locations.
4. To create public’s awareness of housing needs through informational and educational efforts.
5. To expand the ownership for homeownership.



ACTIVITIES

1. It establishes the houses of the homeless people properly.
2. It widens financial and technical assistance to the homeless people.
3. It raises consciousness of the homeless people about the necessity of housing.

BENEFICIARY

The ultra-poor, under-privileged, marginalized communities who are homeless are the beneficiaries of this program. The inhabitants of Bhola, Bankerhat, Paranganj get the opportunities of ABASON program. The communities of these regions are very pleased to come to ABASON program.

IMMEDIATE RESULT

407 homeless people get the financial and Technical support to build home as well as develop social status. In these cases, 257 members built their houses newly and 150 members repaired their houses.





Recovery and Advancement of Informal Sector Employment (RAISE)

Since 2022 Grameen Jano Unnayan Sangstha (GJUS) will materializing this project with the financial support of PKSF and World Bank. During pandemic situation, a lot of traders become harmed economically. Many of them leave their trade. GJUS wants to create some new entrepreneurs to make them economically solvent. The youth, pre-urban /urban districts, low-income, low-education attainment including people will be benefited through this project. GJUS believes that by providing technical, vocational, consultation, business plan, it is possible to build up new entrepreneurs and create employment.

GOAL

The goal of the project is to provide services that can enhance earning opportunities for low-income urban youth, and urban youth impacted by COVID-19.

OBJECTIVES

- ◆ To restore the COVID-19 affected micro-enterprise/ business by developing capacities of micro-entrepreneurs of urban and peri-urban areas and providing inclusive finance.
- ◆ To enhance the capacities and productivity of youth and young micro-entrepreneurs in the informal sector by developing their capacities and providing inclusive finance.
- ◆ To engage youth from low-income households in sustainable employment through apprenticeship programs.



ACTIVITIES

- ◆ Soft loan support for Covid-19 affected Micro-entrepreneurs & Low-income youth & Micro-entrepreneurs.
- ◆ Training for Covid-19 affected Micro-entrepreneurs (RMBC).
- ◆ Training for Low-income youth & Micro-entrepreneurs (BMED)
- ◆ Apprenticeship Training for Low –income youth (06 Months)
- ◆ Selection of Master-craftsperson (MCP)
- ◆ Life Skills Training for Low –income youth (05 days)
- ◆ Community Outreach

BENEFICIARY

From 21 branches of two district's (Bhola and Barishal) who take the Covid-19 loan are the beneficiary's member of this project. By taking this loan, the informal sector of small entrepreneur can take initiative again to their entrepreneur and start up their business especially those who are affected by the COVID-19 epidemic and gear up economic mobility of the informal sector.

IMMEDIATE RESULT

The RAISE project is playing an important role in achieving the Perspective Plan 2021-2041 of the Government of Bangladesh and Sustainable Development Goals (SDGs) by creating opportunities for youths to engage in dignified and decent work environments.

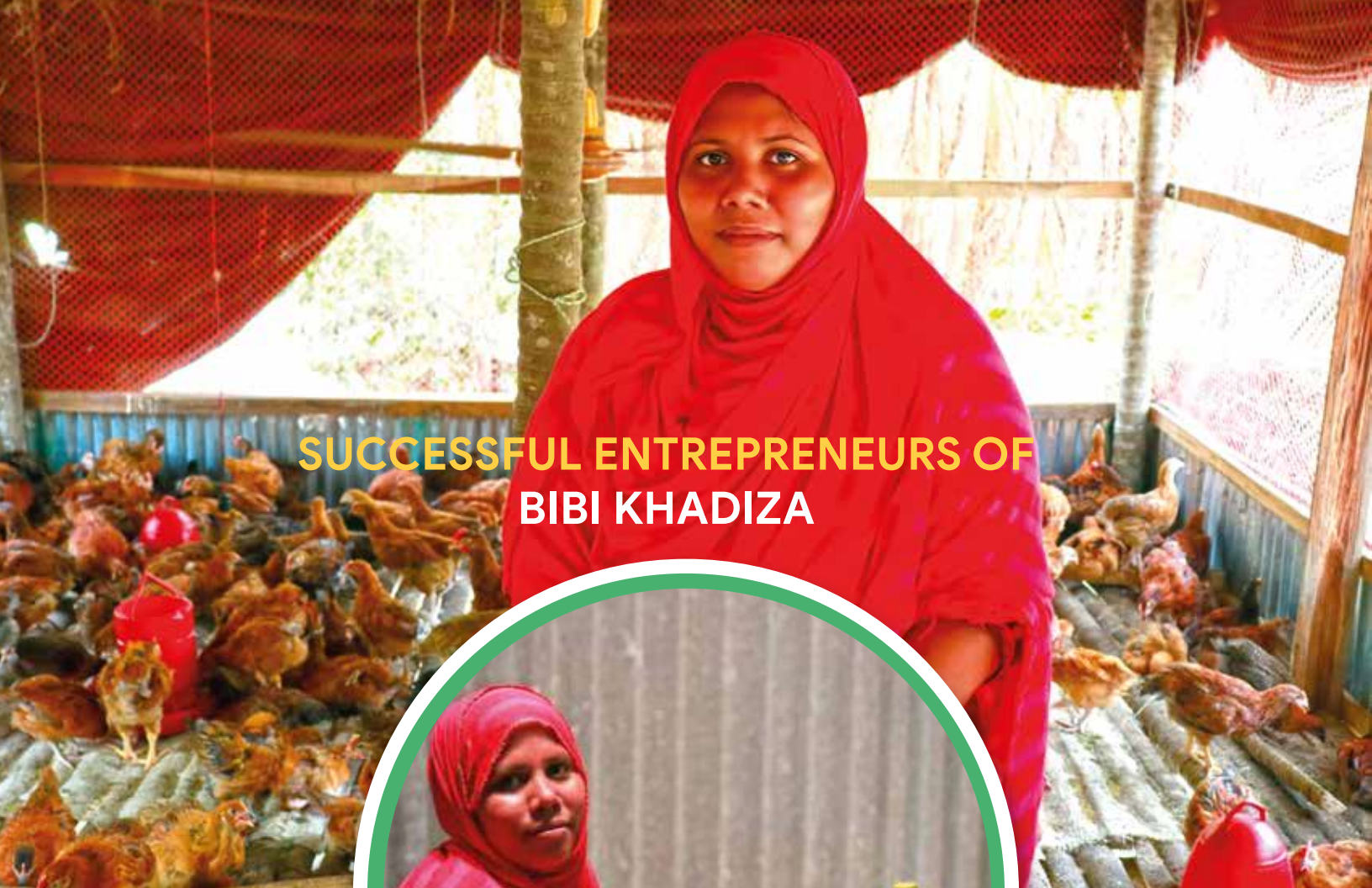
TO GET LOAN OF COVID 19 AFFECTED MICRO-ENTREPRENEURS 800

TO CREATING LOW-INCOME YOUTH AS A MICRO-ENTREPRENEUR WITH THE SUPPORT SOFT LOAN 729

TO TRAIN OF APPRENTICES PEOPLE FOR CREATING A SKILLFUL MANPOWER 245

TO CREATING EMPLOYMENT OF MASTER CRAFTSPERSON 71

SUCCESSFUL ENTREPRENEURS OF BIBI KHADIJA



BIBI Khadija
Case Study
(RAISE)

Bibi Khadija is the daughter of a poor fisherman's family. After completing SSC, her parents married to Md. Kamal Hossain (37), son of Boyati Bari, Charkhalipa Union, Daulatkhan Upazila, Bhola District. After their marriage, the married life was very happy and peaceful. In the meantime, three daughters gradually brightened their house. Her husband used to work in agriculture, later on he took a loan from "Grameen Jano Unnyan Sangstha" and bought an auto rickshaw with what he had and thus their days were going very well.

Suddenly one day Kamal came to Khadija and said that I will go to Saudi Arabia, if I will go

there I can earn a lot of money very easily. Khadija herself also thought about foreign money, having 3 daughters, if you can earn more money in a short time, then it is good.

To implement their idea, they sell their autos, borrow money on interest from village moneylenders and travel abroad. After going to Saudi Arabia, Kamal Hossain got into trouble with his work permit and in the meantime, the terrible violence of Covid-19 started. This may be the cruel irony of fate. Hard lockdown has started abroad, there Kamal Hossain is starving without eating and here Bibi Khadija with her 3 daughters is starving for some days at her father's house and some days at her husband's house. Her

last possessions were some native chickens and a sewing machine. She has already taken a loan of 40,000-50,000 from his father's family and neighbors to settle the problem. Her hope is that if Kamal Mia sends money from Saudi, she will pay off her debt, but her hope is shattered. Kamal Mia does not have any job arrangement and he can't find a job. Later, you may know that "Grameen Jano Unnayan Sangstha" gives loans with low service charges? Then they went to the Meyarhat branch of the GJUS and inquired about the matter from the branch manager.

Loans at low service charges (interest rate of 18% which is Taka.10,000/- per lakh) under "RAISE Scheme" implemented by Grameen Jano Unnayan Sangstha funded by Palli Karma-Sahayak Foundation (PKSF) and World Bank and for three days from this scheme Training on "Risk Management and Business Continuity" will also be given, then after learning about everything, Khadija applied for a loan to the branch manager, he went to her house according to Khadija's request and approved a loan of 100000/- (one lakh) and then gave Khadija a bank account was done and given a loan from the "Agsar Reise Project" through the bank. With a loan from the "Rural Public Development Corporation" Khadija turned around, gave a chicken farm and raised some clothes at home for sewing, now she is "Risk Management and Business Continuity". "received training on "Rural Public Development Organization" and gained skills from "Risk Management and Business Continuity" training.

Khadija Apa said, "I am much better than before and to say I am 99% better than 100%, now my dream is if my venture expands further I will bring my husband from abroad." He thanked Chai "Grameen Jano Unnayan Sangstha" and "RAISE Project" through whom he learned to walk with the hope of living in a new way.





Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of their Poverty

ENRICH PROGRAM

Grameen Jano Unnayan Sangstha (GJUS) implements “ENRICH” project in collaboration with PKSF in order to make an entire community focusing on health, education and youth development activities along with income generation. The marginal, poor, poor-educated, deprived communities get the facilities in respect of sanitization, seed distribution, health service, small loan, rehabilitation. The whole communities will be benefited a great deal accepting all the opportunities of ENRICH project.

GOAL

To ensuring human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty in a sustainable development at the household level.

OBJECTIVES

To Attain total development of each household as well as the whole community participating in ENRICH.

- ◆ To Empower the poor households through capacity building To Ensure human dignity for all.
- ◆ To Facilitate the best utilization of the existing capabilities and resources of the poor households and to help enhance both their capabilities and resources in order to enable them to come out poverty and move ahead towards a life of human dignity.



ACTIVITIES

1. To ensure health service of poor beneficiaries by providing Health Card & arranging different health camp.
2. Access to Government and awareness of social service to arrange different types of training.
3. It increases the capacities of the poor households.
4. It materializes the socio-economic development activities.
5. It eradicates poverty promoting sustainable livelihoods.

BENEFICIARY

The learners of primary level, IGA accepting members, the deprived young generation and all types of people who are lagging behind are the beneficiaries. The inhabitants of Gongapur union under Borhanuddin Upazila of Bhola district are continuously benefited.

IMMEDIATE RESULT

1. Health Card- 516
2. Rehabilitation- 8 person
3. Health Camp- 721-take service-2187
4. Eye Camp- 126- Eye opration-46
5. Satellite Clinic-212- take service-1486
6. Enrich Home- 25
7. School- 25
8. 06.Latrine: 405
9. 07.Tubewell: 11

More than 16819 people of this union directly or indirectly get benefitted from this program.





A STORY OF YOUTH ENTREPRENEUR

Md. Zahurul Islam (Sohag) is the eldest son of Md. Bashir Ahmed of Bhola District, Borhanuddin Upazila, Tetulia river bank, Gangapur Union No. 05 Ward, age 25 years. Sohag the eldest son among 03 brothers and sisters, passed his post-graduation (Kamil) from the local Borhanuddin Kamil Madrasa by continuing to study the books of his brothers and sisters with the income of his father's

small business. After unsuccessfully trying to get a job in various public and private institutions, when he was mentally disappointed, at that moment he participated in a 01-day training on vegetables and fish farming under the implementation of the Grameen Jano Unnayan Sangstha, with the assistance of the Palli Karma-Sahayak Foundation, under the Samridhhi Program,

and completed the training. He did and got rid of the addiction of the job and prepared mentally for creating alternative employment. According to the needs of the area, Zahurul Islam started cultivating vegetables on 20 percent of the land and 10 percent of the pond in his house.

Although the amount of profit was modest at first, after seeing his interest, he sold some of his mother's jewelry and with some of his own little money, took a loan of Tk 100,000/-(one lakh) from the company's income enhancement project and started vegetable and fish farming in the family's 01acre land near his house. The way to start a farm was not so easy at first, friends, neighbors, relatives used to make various comments about doing vegetable and fish farming instead of working. The overall advice, financial and emotional support of the officials of the prosperity program of the Grameen Jano Unnayan Sangstha always continued. Then, ignoring everyone's words and social barriers, I managed to create a profitable farm today. At present, integrated and single fish farms have tilapia and pangas fish and my vegetable farm has puishak, red cabbage, gourd, bean, corolla, saffron, pepper, radish, tomato, brinjal, papaya, chichinga, cucumber, cucumber and sugarcane. The farm uses pheromone traps and various modern devices for irrigation and weed control to grow toxin-free vegetables. At present 02 laborers work on daily wages in the farm. The average monthly income from the farm is 30000 (thirty thousand) Tk. Local people visit the farm every day. Know about various consultations and costings. Being interested in my sighting, some other people in the area started farming vegetables and fish. New entrepreneurs are being created. There is a plan to expand the farm further and establish another cow farm if more financial and technical support is received from the government-private sector. Every day I spend busy time on my farm, and gain new experiences. I will show the unemployed youth of my area that it is possible to earn a living through alternative employment besides jobs.

Expressing his gratitude, the young entrepreneur said that through training the income-enhancing members of the Samriddhi program in collaboration with the Grameen Jano Unnayan Sangstha and PKSf, thousands of unemployed youth are helping the family by conducting various income-enhancing activities after training. Crime in the society has reduced a lot. May the training, financial and technical overall support of the Samriddhi program continue for a long time to the Gangapur Union.





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

Grameen Jano Unnayan Sangstha (GJUS) is implementing “Pathways to Prosperity for Extremely Poor People – EU (PPEPP-EU)” is a poverty reduction project co-funded by PKSF and the European Union. The project delivers a carefully sequenced package of multidimensional interventions, with a thrust on enterprise development and resilience building to help target households progress toward the mainstream socio-economic growth trajectory. In order to engage the hardcore-poor communities in developing activities and upgrade their economic condition.

GOAL

To contribute to poverty reduction and resilient livelihoods in the target regions of Bangladesh.

OBJECTIVE

1. To improve the lives of the ultra- poor people.
2. To eliminate penury by enhancing the ability of under-privileged communities.
3. To end hunger and achieve food security.
4. To establish the right of women.
5. To ensure women’s empowerment leading to gender equality.
6. To ensure improved nutrition and promote sustainable culture.
7. To take necessary steps to accelerate the economic development and adaptation capability.



ACTIVITIES

- 1) Livestock, Fisheries & Agriculture based Income Generating Activities (IGA)
- 2) Non-agriculture & Vocational based IGA (Small Business)
- 3) Livestock, Fisheries & Agriculture based training
- 4) Enterprise development training
- 5) Primary Health Care activity
- 6) Group, Club and Forum based activity
- 7) Access to Government Service to linkage our member.

BENEFICIARY

The extreme poor communities (10165) of Bhola sadar, Charfassion, Rangabali are the beneficiaries. The ultra-poor people are upgrading day by day to take all the opportunities of prosperity project materialized by GJUS. They are very pleased to PKSF & GJUS for improving their lives.

IMMEDIATE RESULT

1. 1270 Livestock based IGA, 1150 Agriculture based IGA and also 580 Fisheries based IGA already established to boost income of Extremely Poor people.
2. 15100 household received Nutrition and primary health service to reduce spending their income for illness.
3. 810 people received allowance from different Social Safety net program.
4. To take different trade training 1050 poor people and apprentices adolescents. Out of 1050 people, 350 have established themselves as successful entrepreneurs and contribute their family.



JOSNA'S FORTUNES TURNED IN THE CULTIVATION OF HIGH-VALUE SAFE VEGETABLES.



Josna Begum-35, her husband Md. Alauddin, is currently living in Project No. 5 housing with their 2 (two) sons and 1 (one) daughter in Majher Char. The elder son study in 5th standard, daughter in 1st standard and husband works in agriculture Field. Since, 15 years ago Josna Begum who is financially very poor, has been living in Char-Anand village in Ilshia Union with her husband Allaiddin. Fortunately, after being affected by the river erosion, her family migrated to Kachaiya Union, a scattered char in the Majher Char of Ramdevpur village Government Housing Project No. 5. Josna's husband, Alauddini, came to the Majher Char and joined the fishing profession with others. Josna and his family live by fishing sometimes they take eat or not.

Josna Begum Grameen Jano Unndyan Sangsthan (GJUS) village committee member for financial needs while taking a loan met Assistant Technical Officer (Livelihood) of PPEPP-EU project With Hasibur Rahman. In consultation with him, Josna Begum learned that cultivating high-value



the PPEPP-EU project to implement the IGA for High-Value Safe Vegetables including Capsicum, Tomato and Cauliflower seeds and various farming tools (such as turmeric traps, pheromone traps, organic fertilizers, organic pesticides) are provided. He earned a net income of around 120000/- by cultivating paddy in the Aman season with these vegetables from 75 cents of land in that year. Next year in 2022, with a loan of 30000/-, he cultivated capsicum, tomato and cauliflower as well as broccoli, cabbage and rice and earned a net income of about 180000/- from the 110th century land. In 2023, Josna earned a net income of

varieties of vegetables can be more profitable in a short period of time. He had cultivated some vegetables before, but he did not know which vegetables could be cultivated with little investment and more profit. In 2000, Josna earned a net income of Rs. Josna Begum took the first loan of 2000/- from the organization at the end of 2021. That year her husband received a 3-day training on agri entrepreneurship under



Rs.195,000/- by cultivating capsicum, tomato, cauliflower, broccoli, cabbage and paddy from his 140century land. After that there was no looking back for Josna and her family. He bought 2 cows from his income.

Josna's husband Alauddin took a 3-day training on agricultural entrepreneurship under the PPEPP-EU project and acquired knowledge about various modern technologies in agriculture, which he applied to field crops to harvest more than before. Alauddin this year in 2024 cultivated Capsicum, Tomato, Cauliflower, Broccoli, Cabbage and newly pepper on 175 cents of land and earned net income of 250000/- by cultivating paddy in Aman season. Earlier, he used to farm himself on a small amount of land, but now due to the increase in the amount of land, new employment has been created for 4 people in his agricultural work. Currently, the vegetables produced by Josna Begum and many other farmers are profiting by selling them directly to the Dhaka market through the agricultural service and marketing center established under the PPEPP-EU project. Apart from agriculture, Josna Begum is directly contributing to the income of the family by rearing cows, rearing swans and domestic chickens.

Josna said, "My family would have been drowning in the sea of misery if not associated with the Grameen Jano Unndyan Sangsthan (GJUS) and the PPEPP-EU project". Seeing Josner's success, many middle-aged farmers are now interested in cultivating high-value safe vegetables.



INTEGRATED AGRICULTURE UNIT

Grammen Jano Unnayan Sangstha (GJUS) implementing Integrated Agricultural Unit (IAU) which are financed by Palli Karma-Sahayak Foundation (PKSF). Near about 10 years have passed after launching the program. It is helping not only in agricultural sector but also ensuring the inclusive finance to IGA development. As a result, entrepreneurs are maintaining products upto end market which is a major effort of increasing our national economy.





GOAL

Sustainable employment, income and food security through agricultural production.

OBJECTIVES

1. New Sustainable technology dissemination on agricultural sector among beneficiary level through accelerating organization's microcredit program and contribution to the national economy.
2. To create new entrepreneurs.
3. To establish different sustainable technology of agriculture, fisheries and livestock.

ACTIVITIES

1. To establish new technology dissemination demo on Agriculture, Fisheries & Livestock.
2. Development of demonstration farm; i.e. Layer, BAU Chicken, Pekin duck, Muscovy, Hilli Chicken, Geese and native chicken etc. in perch method.
3. Supply of hybrid grass cutting in beneficiary level.
4. Demonstration of different fish mixed culture; i.e.
5. To create sustainability through inclusive finance.
6. Technology based teasers/fillers/reels development.
7. Capacity Building in different agricultural sector.
8. Linkage with different stakeholders. i.e. Government, dealer, multinational company etc.

BENEFICIARY

The ultra-poor, grameen and micro entrepreneurs are the beneficiaries. 3415The beneficiaries belong to Bhola sadar and Daulatkhan upazila.

MAJOR ACHIEVEMENTS:

- Cluster based Value Chain Hub (CVH) (20-25 numbers of clusters) of native chicken, BAU chicken and duck have been developed in our working area.
- Income status of the beneficiaries have been increased up to 80% or above.
- New variety of crop, fish & livestock have been successfully introduced in Bhola district.
- Cluster based dealership have been developed over poultry feed and medicine.
- Different sales center of agriculture, fisheries and livestock have been developed.



SARJAN METHOD CHANGES FATE OF SHAHABUDDIN'S

Farmer Shahabuddin is the father of three sons and one daughter. He has been involved in agriculture for 45 years. The elder son is Taylor, the younger son is engaged in agricultural work besides studying for his degree and the younger son lives abroad. Only daughter has given SSC this time. 53-year-old Md. Shahabuddin has studied up to 5th standard besides managing agricultural work. Previously he had no land of his own. They have been maintaining the household expenses by cultivating paddy and growing seasonal vegetables on the ancestral land. In order to sustain himself in the current booming market, he has explored new technologies and sought a lot of government support. However, due to low land and sudden floods, he could not get the desired profit in any crop.

In the previous financial year 2019-2020, get an idea of the Sarjan system under the Integrated Agriculture Unit and if you follow this system, you will know that there will be no harm in flood or stagnant water. This is where the creation process begins.

With all the technical support of the agriculture and technical officers of the Grameen Jano Unnayan Sangstha and he made 10 beds as per the instructions on his own 0.40 acar land and made 7 feet wide 7 feet deep canal. After land preparation by Sarjan method, he is producing seasonal vegetables throughout the year and started tilapia fish

farming in the canal. Although vegetable cultivation is going on throughout the year, fish farming is somewhat dependent on the weather.

By following the Sarjan method, he is earning a profit of 2 to 3 lakh Taka per year and inspired by his profit, many other entrepreneurs have started vegetable cultivation in the designated fields of Shahabuddin.

By following Sarjan method, regular cultivation of his land has created employment for 2 part-time workers.

In some southern districts of the country, sea salt water has been intruded due to low tides in cropland and most residential areas. In the dry monsoon, salt upwelling occurs in this region i.e. the effect of salt rises to the top of the soil/land. Rainwater can be stored by cutting a drain in the land and then making a high thick aisle. Cultivation of vegetables in raised aisles with rain water and fish cultivation in canal/khadi between two beds. In this way, after seeing the creation of Shahabuddin in that area, 10 more farmers were motivated to cultivate vegetables and fish, and it was possible to bring many fallow lands under crop cultivation and they benefited. In this way, by growing vegetables year-round in saline areas, apart from meeting the nutritional needs of the family, additional vegetables are being sold and are being financially profitable.





Rural Micro Enterprise Transformation (RMTP)

Rural Micro Enterprise Transformation Project is implemented all over Bangladesh from 2020 to 2025 focuses on promoting potential agricultural products through value chain expansion. Our Grameen Jano Unnayan sangstha (GJUS) implemented "Safe Meat & Dairy Product Market development sub-project collaborate PKSF with the financial support of International Fund for Agricultural development (IFAD) in order to introduce Global Good Agriculture practices by available veterinary service, feed market development, introduce new machineries, develop meat and dairy products market and access to ICT and finance for marginal farmers.

GOAL

The project goal is to sustainably increase the income, food security and nutrition of marginal and small farmers, and micro-entrepreneurs across selected value chains.

OBJECTIVES

The development objective is the sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs.

ACTIVITIES

1. To develop Livestock services, for vet. service related activities are available in coastal areas by developing transport Talar , GENARIC Training, vaccine hub and model Killa.
2. Access to feed & Fodder: Create fodder market & available ready feed for the marginal farmers by grass demonstrations, Setup dealer, sub-dealer points.
3. To develop Farm Mechanization and waste management.
4. Dairy Market Development and Certification.
5. To develop infrastructure of slaughter house and butcher shop and introduce new technology.
6. A to F and ICT Services Market Develop.



BENEFICIARY

The project interventions primarily target the poor, the transitional poor, and the enterprising poor. An estimated 28000 households are participants of the project and directly benefited from value chain development different activities.

IMMEDIATE RESULT

1. Developed 450 LSPs, they are able to reach 55,000 farmers of which 28,000 project HHs through different apps and services, DLS Dairy Association, Different institution Engagement
2. Developed 31 Fodder Suppliers, 315 machinaries, 31 dealers that's are able to reach more than 31000 farmers and decrease 15 % farm management cost.
3. After carrying out of policy development meeting, the Food Safety Authority conducted several mobile courts. As a result, processors are interested to take the 35-BSTI certificate and 6 new products are introduced.
4. More than 500 farmers are engaged with contact farming for safe milk & meat market developments.
5. E-Brokers engaged with 500 farmers, F-comarce-136 and Introduce ICT aps-7-4561 farmer & entrepreneur use.





A SUCCESSFUL STORY OF DAIRY ENTREPRENEUR

Shree Jatin Chandra Mistri son of Shakhi Chandra Mistri resident of village- Rabindra Das road of Baufal Upazilla of Patuakhali district is a successful dairy processor. He was born in 1969. He possesses about 8 acre of land which includes his dairy processing area. He could not go to school. Previously he worked under an owner in an industry. After gaining a lot of experience, he started the dairy business himself. He was struggling to become a successful entrepreneur in dairy sector.

He started his dairy business in 2010 with only 20000 taka. That time his average income was

not enough for his family. And very soon he realized that the dairy industry could be the way to serve the people of his country and they are not getting more dairy products and protein. He decided to produce dairy products like dairy sweets, curd, ghee from the raw cow milk under his own brand and he did not know how to expand his business, how to fortify dairy products, how to get certification from BSTI of different dairy products.

In 2023 he decided to expand his business and took the help of technical Officer (RMTP PROJECT) of Grammen Jano Unnayan Sanggtha (GJUS). He got technical support,

training, machineries support, certification support, branding support etc from GJUS. Right now he can produce different types of dairy products like Matha , Ghee, Dahi, under his own brand and got dairy products certification from BSTI. He can produce many diversified and fortified dairy products. In 2023, with the help of Modern automatic cream separator machine, he is able to separate cream from milk and produce ghee in the best hygienic way. GJUS has also provided him automatic yogurt incubator machine. He can produce 1000 cup



(100gm) yogurt in each batch and he is able to produce the best quality yogurt in a hygienic environment. After getting BSTI certification of ghee, dahi, matha, products demand has been increased. He also runs an online facebook

page for online sell service. He now dreams of supplying products to every district of Bangladesh. He is now the inspiration of many people of Bangladesh





SUSTAINABLE ENTERPRISE PROJECT

BUFFALO REARING

Grameen Jano Unnayan Sangstha (GJUS) has implemented the Sustainable Enterprise project on Buffalo Rearing by the finance of world bank with the help of PKSf. This project works to meet the demand of environmentally clean and safe milk, meat and developing the economic condition of buffalo farmers. Buffalo is a multipurpose animal that helps the livelihood of people by providing high quality milk and meat. Buffalos are reared for agricultural production. In Bangladesh Buffalo has never been addressed and remained neglected species despite their important role in national economy. Besides, there are many problems in buffalo rearing in coastal area-like natural disaster, lack of grazing area, lack of feed, poor socio-economic condition of buffalo boy, lack of veterinary service etc.

GOAL

Environmentally sustainable and climate resilient buffalo production.

OBJECTIVES

1. To convert the buffalo farm existing in project area into sustainable farm by taking climate resilient technology.
2. To decrease calf mortality, increase meat and milk production by establishing Buffalo breeding farm.
3. To decrease the disease of Buffalo by improving veterinary service.
4. To ensure the production of safe milk, meat and milky product by training.
5. To increase the production of buffalo by providing scientific buffalo rearing technology.



ACTIVITIES

1. Buffalo rearing training to the buffalo farmer.
2. Construction of climate resilient buffalo shelter.
3. Establishment of animal health center.
4. Establishment of Buffalo breeding farm.
5. Develop linkage to stakeholder of buffalo value-chain.
6. Mechanization in dairy production section.
7. Development of environmentally safe and clean Model business.

BENEFICIARY

The beneficiary of this project is those who are in Buffalo rearing value-chain. The buffalo farmer, feed seller, fodder cultivator, medicine seller, vermi-compost producer of Bhola sadar, lalmohan and charfassion upazilas are the main beneficiary of this project.

IMPACT

As a result of the implementation of the project, buffalo farmers in coastal areas are rearing buffaloes through climate tolerant buffalo shelters. Buffalo diseases are reduced, buffaloes are safe from floods, calf mortality is reduced and farmers are benefiting. Trained through the project, farmers have focused on providing nutritious grains to their buffaloes and cultivating grass. Farmers are producing bio-fertilizers from dung besides producing safe milk and meat. Under this project, members are producing and marketing environmentally safe and healthy dairy products. The implementation of this project has created a suitable environment for buffalo rearing in the project area and the sector has prospered.





SUSTAINABLE ENTERPRISE PROJECT SEP – (NATIVE POULTRY)

Grameen Jano Unnayan Sangstha (GJUS) implements “Sustainable Enterprise Project –SEP (Native Poultry)” project with the finance of PKSF. Since 2022, to increase the adoption of environmentally sustainable practices by targeted micro-enterprises. In recent years, Bhola district has been developing commercially as domestic chicken farms. It is very popular in Bangladesh for producing poultry like chicken, pigeons and ducks. Domestic chicken is in high demand in Bangladesh as a Meat consumer and for various festivals and events. With this growing demand, the poultry sector in Bhola is growing. This project can help to analyze environmental impacts arising from intensive poultry reduction.

GOAL:

To enhance ecological farming practices and market promotion of native poultry in Bhola district.

OBJECTIVES:

1. To adopt environmentally sustainable practices to produce safe poultry.
2. To improve the farm management and waste management.
3. To ensure safe poultry feed supply by quality feed production and market chain development
4. To develop the poultry cluster by backward and forward linkage with increasing the production capacity.



ACTIVITIES:

1. It increases the adoption of environmentally sustainable practices by targeted microenterprises. We setup demonstration among 300 different demos for increasing native poultry farms
2. Initiatives to increase eco-labeling and access to premium markets. we arrange various training and workshop for arising important of product certification.
3. To Capacity Development of the MEs.
4. To Strength Access Finance for Environment friendly and resilient microenterprises.

BENEFICIARY:

The Native poultry entrepreneurs of Bhola Sadar and Daulatkhan upazila are the beneficiaries of this project. They are capable of increasing their solvency gradually by this project.

IMMEDIATE RESULT:

1. 1247 farmers of this projects are habituated at least one environmental practice and among 78 members are becoming poultry entrepreneurs.
2. After engagement of Food Safety Authority & DOE, processors are interested to take the BSTI certificate and sanitary and environment certificate for native poultry farms.
3. More than 500 farmers are engaged with contact farming for safe meat and their premium market developments.
4. By clinic poultry service center more than 10 thousand people getting their animal health services and at least 15% mortality decreased.
5. 200 Model ME developed whose are attached all types of environmental practice like Compost plant, Modern shed.



ADOLESCENCE PROGRAM

Today's adolescents are the future leaders by observing this notion Grameen Jano Unnayan Sangstha (GJUS) implemented the "Adolescence program" with the financial support of PKSF to make the sustainable development of socio-economic and human capability necessary. To stop social degradation the program will keep a visible contribution to strengthening the foundation of sustainable development by developing the desired values of people in grassroots area, families and societies.

GOAL

The program aims to build a future generation imbued with good values and ethics.

OBJECTIVES

1. The main objective is to raise awareness against child marriage, violence against women, sexual harassment, dowry, substance abuse.
2. To develop the leadership quality and life skills.
3. To ensure nutrition and health care.
4. To enhance cultural and sports activities for avoiding jealousy and hypocrisy.
5. To create awareness of hygiene, sanitation, seasonal health care etc.
6. To inspire to love the country and against corruption.

ACTIVITIES

The activities of the program are conducted in the following four wider categories:

- Awareness Raising and Practicing Moral Values
- Leadership and Life-skill Development
- Nutrition and Healthcare
- Cultural and Sports Activities
- Observance of Special Days



BENEFICIARY

24 Union of Bhola Sadar & Daulatkhan Upazila of Bhola district of the adolescents aged between 09-18 years are the beneficiaries. They get all types of facilities (Social awareness programs and activities) of adolescent program.

IMMEDIATE RESULT

1. Club preparation-432

Male Club-216

Female Club-216

2. Library:27

3. More than 15830 adolescents of 24 union directly or indirectly involved with this program.

4. Football-216 & Chess Board-216 and Ludo-216 & Skipping-216 are supplied to this club.

5. 31 % adolescents are now contributing in difference social program.





INCREASING RESILIENCY OF LIVESTOCK FARMERS AND ENTREPRENEURS BY FACILITATING ACCESS TO LIVESTOCK PRODUCT INPUTS AND FINANCIAL SERVICES (ACDI/VOCA)



Grameen Jano Unnayan Sangstha (GJUS) implements “Increasing Resiliency of Livestock Farmers and Entrepreneurs by Facilitating Access to Livestock Product Inputs and Financial Services” project in collaboration with ACDI/VOCA funded by United States Agency for International Development (USAID) and co- operation in order to improve resiliency of livestock farmers and entrepreneurs by facilitating access to livestock product inputs and financial services through training, vaccination camps to reduce mortality risk for livestock. Grameen Jano Unnayan Sangstha (GJUS) works to increasing the capacity and knowledge of different stakeholders on risk mitigation services for the livestock sector and access to financial services in the marginalized area.

GOAL:

Goal of this Program is to make Sustainable livestock value chain approach for Nutritional Food Security at Coastal region of Bangladesh as well as 5000 market different stakeholders are expected to receive loan.

OBJECTIVES:

- Increased livestock productivity through the improvement of livestock management techniques and primary animal healthcare services
- Increased access of rural households to hygienic, diverse, and high-quality food to enhance nutrition and health status, especially among women and children
- Improved nutrition-related behaviors of rural households
- Addressed gender gaps and increased women's empowerment in livestock households and communities

ACTIVITIES:

- Engaged livestock service provider networks and private sector partners to make livestock services available in farming communities
- Increased access to livestock inputs (feed and animal health care, etc.)
- Improved market access for dairy and beef cattle and enhanced access to information
- Promoted improved nutrition behaviors among rural households through nutrition education on hygienic, diverse, and quality food.
- Collaborated with the government of Bangladesh's livestock agencies to expand livestock services to farmers

BENEFICIARY:

All of the loanee who take loan and buy animal for income generation are the beneficiaries. The deprived 5000 poor farmers and Market actors of Bhola Sadar, Bauphal and Bakergonj Upazilas are capable of developing their lives.

IMMEDIATE RESULT:

1. 125 dairy cluster got at least one dairy technology.
2. 10 farmers promote new technology Hay & Silage
3. Promote 50 LSP whose give services More than 5000 farmers of in 3 upazila. to this club.
4. Linkage with different producer with farmers.
5. Regular animal Health campaign arrange that ensure safety of animals.





STRENGTHENING PARTICIPATORY HYGIENIC MARKET SYSTEM THROUGH THE DEVELOPMENT OF PHYSICAL INFRASTRUCTURE

Grameen Jano Unnayan Sangstha (GIUS) implemented “Strengthening Participatory Hygienic Market System through the Development of Physical Infrastructure” project in Tulatoli of Bhola sadar with the financial support of PKSF to develop physical infrastructure and ensure a hygienic environment for buying and selling of products by all buyers and sellers and increasing income of small entrepreneurs in the coastal areas.





GOAL

Ensuring hygienic buying and selling of products by all buyers and sellers through the development of physical infrastructure in Tulatuli market and reducing health risk” is the main goal of the project.

OBJECT OF THE PROJECT

1. Effectively execution of responsibilities of Market Management Committee and all others stakeholders related to product buying and selling by physical infrastructure development.
2. Positive behavioral change of all buyers and sellers coming to the market about cleaning.
3. Increasing availability of fresh water at the market.
4. Keeping the market clean by removing and managing market waste.
5. Improving muddy condition in the market.

MAIN ACTIVITIES

1. To constricted of Toll Shed, Parament flour, develop drainage systems, linkage road, Public toile, waste management station, Repairing main road and water supply station.
2. To Train and campaign on awareness capacity building to save the market infrastructure.

BENEFICIARY:

25900 members of Buyers, Aratdar, transport labour and different product sellers are beneficiary members of the project in Tulatoli Market.

IMMEDIATE RESULT:

1. Developed a hygienic market system for a community.
2. Reducing health hazard.
3. Active market management committee (MMC).
4. Modern infrastructure of the market.



Improve the productivity of Mung bean through different fertilizer management practices. (CIMMYT)

Grameen Jano Unnayan Sangstha (GJUS) implemented this project with financial support of CIMMYT. Under rice- mungbean cropping system, we are targeting to improve the productivity of mung bean crops through fertilizer management trial. Initially, we were supposed to work two villages named Amkhola bazar (Doribaher chor) and North Khakuani of polder no 43/2B and 43/2F that are located in Galachipa and Amtoli Upazilla of Patuakhali and Borguna district respectively.

GOAL

To improve the productivity of mung bean crops through fertilizer management trial.

OBJECTIVE

1. As BARI Mungbean 6 is widely grown there. We will consider that variety for the trial.
2. Except fertilizer application all management practices must be maintained same for all treatments.
3. Increase income of marginal farmers through cultivate Mungbean 6

ACTIVITIES

Beneficiary selection, Seed sowing, Demo plot labeling, Experimental plot site visit, Fertilizer.

IMMEDIATE RESULT

- Number of Plants/m²: Significant variation was found in case of number of plants per square meter at 45 days after sowing (Figure 4).
- Plant Height: Significant variation also found in case of plant height among different treatments. This may be the effect of use of Nitrogen fertilizer and Rhizobium fertilizer.
- Plant Biomass at maturity stage: In case of plant biomass at maturity stage, it was found that maximum biomass found at T4 treatments.
- Nodule Formation: After harvesting the mungbean crop, we uprooted the plants randomly from the different treatments plot. Unfortunately, we did not get any difference in nodule formation among the treatment plants.

SUCCESS STORY OF MD SAIFUL MAJHI



TURNED FORTUNE USE MODERN TECHNOLOGY

Md. Saiful Majhi, Father- Abdul 3, Nabi Nagar, Char Kukri Mukri, Char of a very poor family. His father was a common fisherman. His by rivers and seas. Due to the poverty of the family, he could not study when he was young. Due to family's financial situation, father's profession as a fisherman was chosen as his main profession. Involved in this profession for 30 years. His family consists of 5 people including 1 son and 2 daughters. He is the only earner. Once worked as a boatman. Later bought a trawler with money from Artdar. For 12-15 days the trawler goes to sea for fishing. Due to climate change, not enough fish are available. Due to which the family's insolvency occurs and the amount of debt gradually increases. Day by day the burden of debt surrounds him from all sides. He tried to educate one of his sons. Later the cost increased. Because of which it is very difficult to pay the expenses of the son's institution. In such a situation, he started thinking about changing his profession.

In such a situation, he came to know that through Char Kukri Mukri branch of GJUS Organization, fish finder, echo sounder, GPS and VHF have been introduced to modernize seagoing boats and improve the quality of life of fishermen. Then the three contacted the Char Kukri Mukri office of the GJUS. Later the Grameen Jano Unnayn Sangstha (GJUS) selects its trawler based on various categories and sets fish finder, echo sounder, GPS and VHF devices in its trawler.

Then he can easily travel to specific places through this GPS system. You can determine where there are catchable fish in the bottom of the sea. Cast the net where the presence of fish is more visible and be able to catch more fish than before. By using VHF sets at sea, you can avoid various disasters. Due to having a route map, fuel consumption is also reduced. Through the use of this device, where it used to take 12-15 days to catch fish, now it takes 6-8 days, due to which food and other expenses are reduced. You can catch more fish than before and sell it to earn double or more than before. Due to getting more fish, the family's wealth returns, it is less difficult to pay the son's education expenses. Slowly being able to repay the loan. At present he is well by the grace of Allah.



Fishing Boat Mechanization (PACE)

Promoting Agriculture Commercialization & Enterprise (PACE) project implemented of Grameen Jano Unnayan Sangstha (GJUS) with the Support Palli Karma-Sahayak Foundation (PKSF) under the theme “Increasing Income of Coastal Fishermen through Production and Marketing of Fish and Fishery Products Value Chain”. The sub-project has been successfully implemented among 5,545 members in Charfassion upazila of Bhola district. Under this sub-project, modernization of seagoing trawlers (improvement of productivity and safety system) was undertaken considering the safety of life and property of fishermen and reduction of operating cost of seagoing trawlers and ensuring more fish haul.

GOAL

To increase the income of coastal fishermen, create employment and improve their standard of living through modernization of seagoing vessels.

OBJECTIVES

To reduce fuel consumption and ensure safety of life and cargo through modernization of seagoing vessels.

Increasing the income of coastal fishermen and creating wage-based employment for poor communities.

Linkage coastal fisheries with technology.



ACTIVITIES

Preparation of navigation route map
Depth determination
Determine the direction
Locating fish schools
Establish contact

BENEFICIARY

Various big fish Ghats of Bhola and Patuakhali districts were visited. After the inspection, all the trawlers who go to sea and stay for 10-15 days and bring fish from there, we select all the fishermen of those seagoing trawlers for the seagoing vessel modernization project. Of these, 65 marine vessels expressed interest for modernization. Based on their interest we select 25 marine vessels with the help of our branch in-charges and area managers.

IMPACT

Vessels can pass through the deep and shallow parts of the sea by identifying the deep and shallow parts of the ocean while sailing.

Fishermen are saving significant amount of oil.

By using the device, fishermen can come directly to their desired fish landing center using GPS.

100 route maps created through the device can be saved.

Through the transducer attached to the bottom of the boat, the monitor can see the water depth under the boat.

Can determine the direction with the help of GPS.

Due to the installation of fish finder devices, fishermen have been able to harvest 2-3 times more fish than before due to the fact that they can spot fish schools and cast nets.





SKILL FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

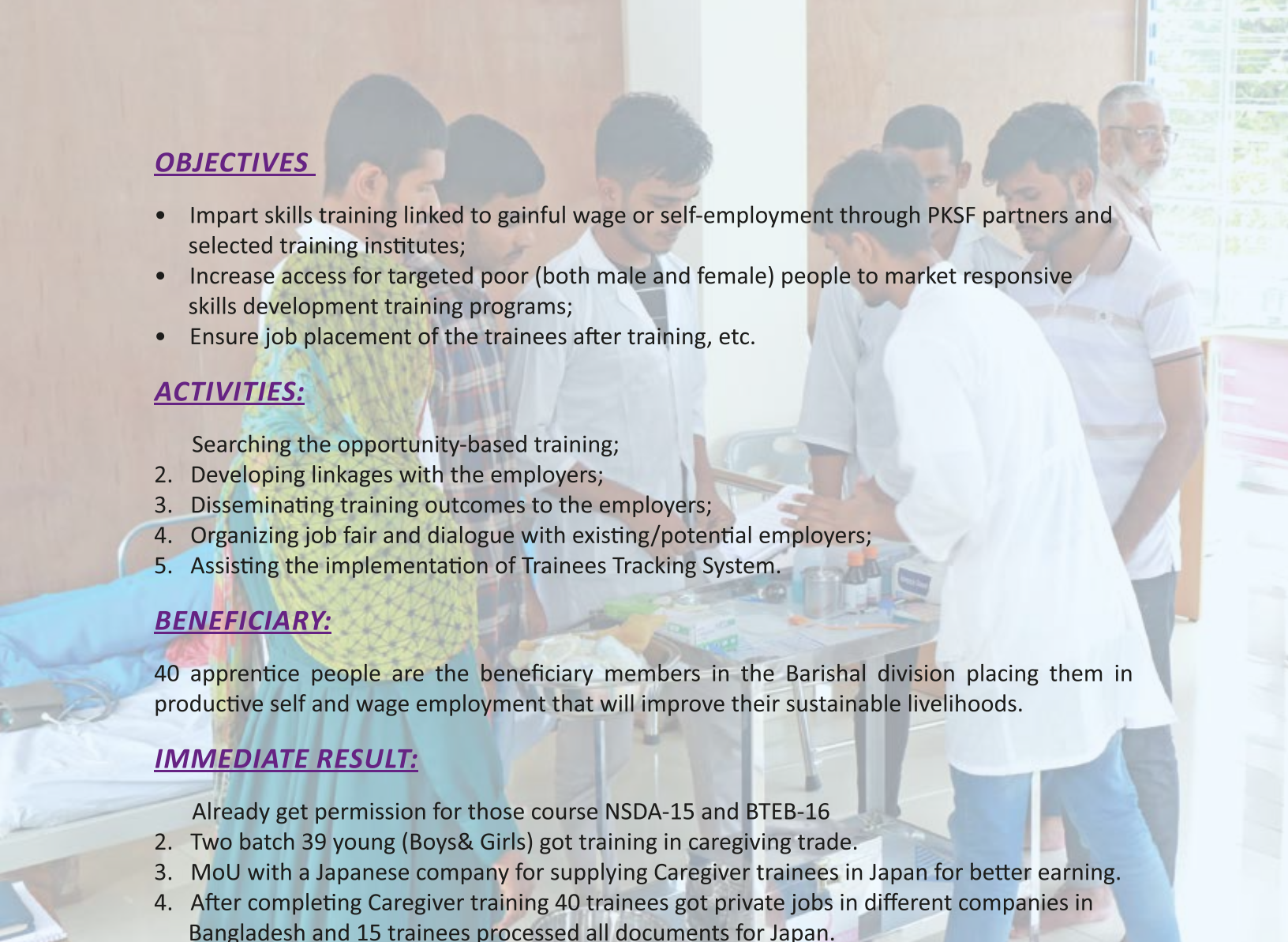
Grameen Jano Unnayan Sangstha (GJUS) organized “Skill for Employment Investment Program” with the collaboration of PKSf funds to create self-employment of apprentice people by training to develop their skills to turn into sustainable income.



GOAL

The goal of the project is to develop skilled workforce through skills development training and therefore placing them in productive self and wage employment that will improve their sustainable livelihoods.





OBJECTIVES

- Impart skills training linked to gainful wage or self-employment through PKSF partners and selected training institutes;
- Increase access for targeted poor (both male and female) people to market responsive skills development training programs;
- Ensure job placement of the trainees after training, etc.

ACTIVITIES:

- Searching the opportunity-based training;
2. Developing linkages with the employers;
 3. Disseminating training outcomes to the employers;
 4. Organizing job fair and dialogue with existing/potential employers;
 5. Assisting the implementation of Trainees Tracking System.

BENEFICIARY:

40 apprentice people are the beneficiary members in the Barishal division placing them in productive self and wage employment that will improve their sustainable livelihoods.

IMMEDIATE RESULT:

- Already get permission for those course NSDA-15 and BTEB-16
2. Two batch 39 young (Boys& Girls) got training in caregiving trade.
 3. MoU with a Japanese company for supplying Caregiver trainees in Japan for better earning.
 4. After completing Caregiver training 40 trainees got private jobs in different companies in Bangladesh and 15 trainees processed all documents for Japan.





COMMUNITY BASED RESILIENCE, WOMEN'S EMPOWERMENT AND ACTION (CREA) PROJECT

Grameen Jano Unnayan Sangstha implemented with the collaborate of MJF since 2023. This project in Gangapur and Sachra Union of Borhanuddin Upazila to achieve locally-led climate change impact adaptation for sustainable development so that women and girls can enjoy a life with socio-economic safety and security and become resilient to climate change impacts. The project will foster a community approach to climate change awareness and adaptation planning, which will be endorsed and implemented by service delivery institutions and local government bodies. By empowering marginalised climate vulnerable women and girls, the project aims to increase their access to water resources, diversified livelihood activities, reproductive health and sanitation services, and agricultural production.

GOAL

goal is to build women's leadership capacity and increase resilience of the most vulnerable communities to climate change impacts.

OBJECTIVE

To build women and girls' capacity in leadership development and to empower them in taking collective action to tackle climate change impacts, climate poverty, child marriage, domestic violence and mal-governance public institutions



ACTIVITIES

1. Strengthened public institutions (PI) and local government bodies (LGBs) to ensure services.
2. Resilience enhancement of community people to take climate adaptive options.
3. Capacity development of women and girls to deal with inequalities and violence against women and girls.
4. Citizen and civil society engagement to stop child marriage and domestic violence against women and girls.
5. Provide financial and technical support to reduce poverty through increased income.

BENEFICIARY

7946 men, women and adolescents are beneficiaries' members in Gangapur and Sachra Union of Borhanuddin Upazila to achieve Gender Equity and empower all women.

IMMEDIATE RESULT

1. Strengthened public institutions (PI) and local government bodies (LGBs) and responsive for ensuring services to arrange-558 meeting with different formation club-67.
2. Communities (CREA Project) are capable of making adaptation plans and collective actions by getting training and disaster resilience activities.
3. Communities especially women and girls groomed as leaders and raise voice and take actions to stop child marriage, domestic violence and protest.
4. Citizens are capable to implement social accountability tools to make the public institutions accountable.

PRODUCT QUALITY IMPROVEMENT BRANDING AND E-COMMERCE BASED MARKETING (PACE)



Grameen Jano Unnayan Sangstha implemented with the collaboration of PKSf fund of “Product quality improvement, branding and E-commerce based marketing of small-scale enterprises sub-project” in Bhola, Barishal and Patuakhali district to produce unique products and create physical and online market with support product branding, creating, E-Commerce, F-commerce and Certification.

GOAL

Expanding markets by improving the quality of products produced by small enterprises, packaging, branding and expanding e-commerce services.

OBJECTIVE

- Assisting in quality improvement and marketing of products produced by small enterprises.
- 2. Developing branding and e-commerce skills of entrepreneurs through training.
- 3. Development of market system by expanding e-commerce services to small enterprises.

ACTIVITIES:

Promoting ICT services for MEs

2. Product style and Design.
3. Developing product Branding, Labeling, Packaging and Certification.
4. To Training on E-commerce/ F-commerce of small crafts entrepreneurs for better sell and extend their business.

BENEFICIARY:

Bhola, Barishal and Patuakhali district different producers are the beneficiary members of this project creating online market increase income and change their livelihood.

IMPACT:

1. To develop online market, opened Facebook page-110 in project areas, now their sales are 30% higher than before and profit is increased.
2. To introduce new technology and diversify products, 58 members of different product entrepreneurs used machines to make diversified products for safe and decreased product costs.
3. More than 750 entrepreneurs are engaged with online platform and E-Brokers engaged with 22 MEs.





RESILIENT HOMESTEAD AND LIVELIHOOD SUPPORT TO THE VULNERABLE COASTAL PEOPLE OF BANGLADESH (RHL) PROJECT

Bhola is the coastal region of Bangladesh and is vulnerable to disasters due to its location and low elevation. Climate change can have a devastating impact on the lives and livelihoods in this area. Addressing problem and sustainable develop, GJUS implementing “Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh” (RHL) Project with the financial support of PKSF and GCF. The project focuses

on addressing three key aspects of vulnerability: climate-sensitive livelihoods, vulnerable settlements in low-lying areas, and scarcity of safe drinking water. To develop adaptive livelihood options for highly vulnerable and women-headed households such as saline-tolerant and mangrove tree and homestead vegetable plantation, rainwater harvesting, and climate-resilient housing.

GOALS

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 organizations to address climate change impacts in their localities.

OBJECTIVES

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.



ACTIVITIES

1. To design and build resilient homesteads and construct houses for selected beneficiaries.
2. Provide financial support for goat/sheep rearing, saline-tolerant tree plantation and introduce the cultivation of saline-tolerant vegetables within homestead areas.
3. Provide technical and financial support to crab farmers for producing crablets, the development of crab hatcheries and crab nurseries.
4. Arrange monthly group meetings, workshops and Seminars for awareness of climate change issues and their impact.

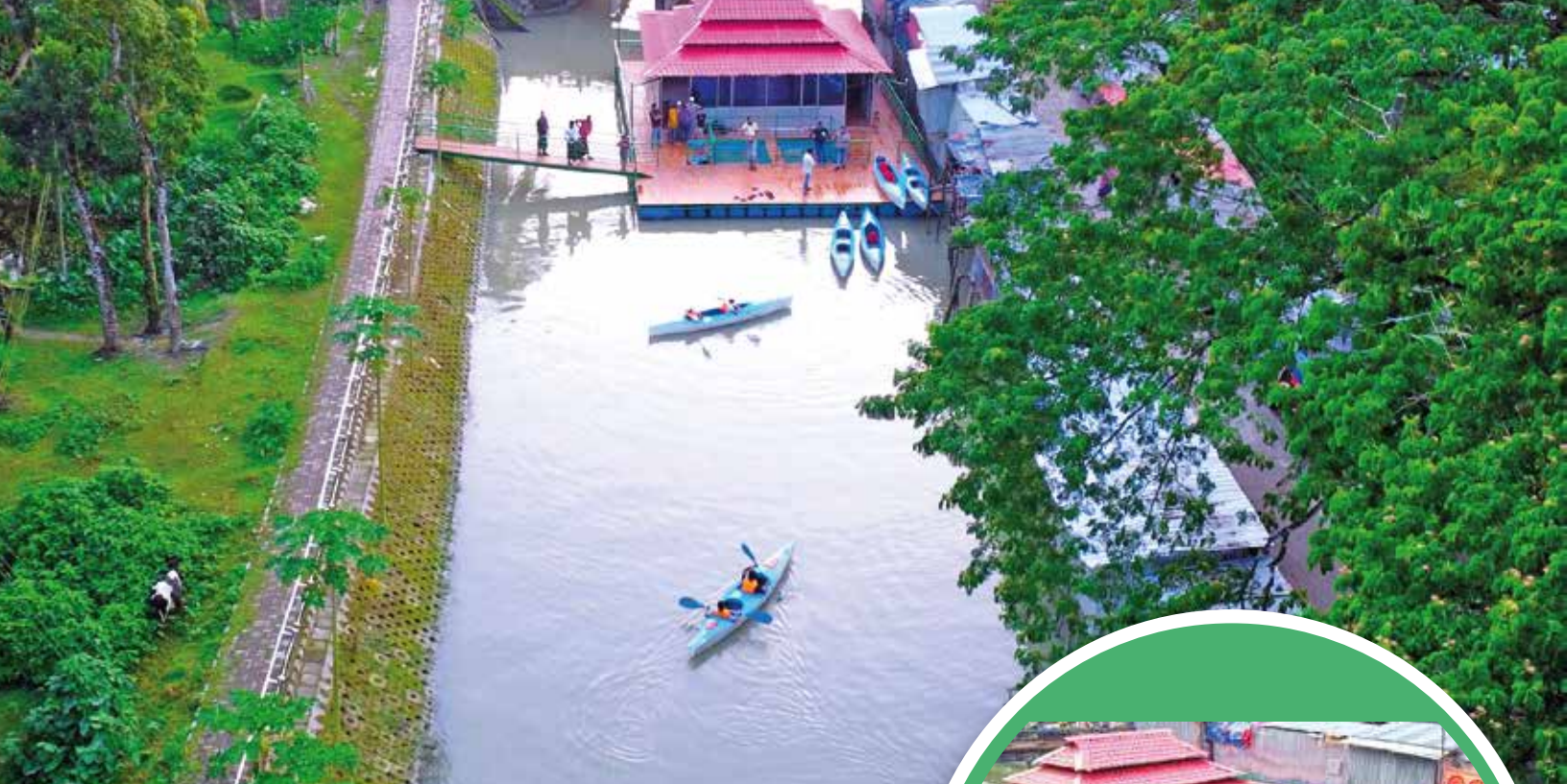
BENEFICIARY

5259 beneficiaries of Bhola District (Bhola Sadar, Borhanuddin Upazilla). Climate-vulnerable coastal people to become climate resilient. The project will also address the specific needs of often excluded people, such as person with disabilities, ethnic minorities, elderly people, women headed families and widows.

IMMEDIATE RESULT

Arranged inception meeting, there present DC, ADC, UNO, DLO, DD(Agriculture), DFO, Forest officer, Chairman of different unions of Bhola district, Mass media, journalist, Officer of RHL project of GJUS.





PPEPP-EU INNOVATION FUND

Under the PPEPPU project, with the aim of providing more intensive assistance in improving the quality of life of the ultra-poor communities, various innovative initiatives that help in poverty alleviation, as per the plan to implement the initiative titled "Development of specialized value chain business clusters for the coastal ultra-poor communities through integrated fisheries and value-added fishery products processing and marketing" The sub-project titled "Employment Creation" is the Rural People's Development Agency Implementation at field level funded by PKSF.



GOAL

To contribute to poverty reduction and resilient Fisheries in the target marginal people through innovative fish culture and fish processing.

OBJECTIVE

1. To improve the lives of the ultra- poor people.
2. To Practice modern technology and Gap in Fisheries Sectors.
3. To Reduce Extra-Cost Fisheries Sectors by cultivating Aquarium fish.
4. To develop fish market by diversify product of fish item.
6. To ensure women's empowerment leading to gender equality.

ACTIVITIES

- 1) Fisheries based Income Generating Activities (IGA)
- 2) Non-agriculture & Vocational based IGA (Small Business)
- 3) To train on Gap practices and fish culture using by modern technology.
- 4) Enterprise development training
- 5) Access to linkage with govt authority.

BENEFICIARY

The extreme poor communities (300) of Bhola sadar are the beneficiaries. The ultra-poor people are upgrading day by day to take all the opportunities of prosperity project materialised by GJUS. They are very glad to PKSF & GJUS for supporting their improvement.

IMMEDIATE RESULT

- 106 Fisheries based IGA already established to boost income of Extremely Poor people.
2. 10 Farmer farmed fish with new technology and reduced 2% product cost.
3. 300 farmer take training on Gap practices and fish culture using by modern technology in Fish sectors.





EDUCATION OUT LOUD (EOL) ADVOCACY & SOCIAL ACCOUNTABILITY

(ASA) PROJECT

Grameen Jnao Unnayan Sangstha implemented "Education Out Loud (EoL) Advocacy & Social Accountability (ASA) Project" support of CAMPE at Dunia and Veduria union under Bhola Sadar Upazila. CAMPE addressed the root causes of gender-based violence faced by girls and women in marginalized communities. Empowering girls and women for gender equality in education involves reforming school programs, incorporating sensitive teaching-learning methods, and enhancing teachers' sensitivity through a blended learning approach.

GOAL:

The project aims to enhance equitable access to safe, quality education for girls and boys.

OBJECTIVES:

- Bolster the CAMPE's capabilities to become a more inclusive national coalition for education, especially for marginalized communities and groups.
- To fortify the learning collaborations and promote knowledge sharing for enhancing the institutional development of civil society organizations, with a special emphasis on advancing the principles of social accountability, inclusion, and gender equality.
- Strengthen monitoring mechanisms to improve quality, effectiveness and gender-responsive education planning and policy development.

MAIN ACTIVITIES:

1. Bringing irregular children and dropouts back to school.
2. Conducting door to door campaign to prevent child marriage and drop out children.
3. To arrange parent meetings of schools and school-wise planning meetings for dropout students.
4. To arrange orientation to understand the activities and responsibilities of the Youth Forum.

BENEFICIARY:

20 school of Dunia & Veduria Union of Bhola Sadar teacher, guardian and students are beneficiaries of project.

IMMEDIATE RESULT:

1. Two Schools were awarded as Model Schools and 12 students' scholarships among 20 schools in Dunia & Veduria Union of Bhola Sadar.
2. Arranged 70 meetings with Watch Committee, primary teachers, Local guardians and retired teachers to reduce dropout and increase attendance of students.
3. Reduced dropout by 95% in 20 schools in Dunia & Veduria Union of Bhola Sadar.
4. Increased attendance by 90% in 20 schools in Dunia & Veduria Union of Bhola Sadar.
5. Linkage with UESC with the Watch Committee for the development.





GJUS EDUCATION PROGRAM

Grameen Jano Unnayan Sangstha (GJUS) implements GJUS Education Program with its own finance for the Purpose of providing proper education for poor, disadvantaged and marginalized children especially girls which will equip them with basic reading, writing, listening, speaking and life skills. The non-formal primary education includes a five-year primary school program syllabus for deprived, poor children aged 5-11, who are never enrolled

GOAL

To create important opportunity to the attainment of education for the marginalized under-privileged children.

OBJECTIVES

1. To promote education for poor, disadvantaged children.
2. To ensure proper education to children who have come from poor families.
3. To continue education program for rural, disadvantaged people.
4. To enable them to read, write, speak properly.
5. To develop fundamental habits, manners, etiquettes to build up their future.

ACTIVITIES

1. GJUS ensures proper education to disadvantaged children.
2. It improves manners, etiquettes of the children.
3. To makes the children aware of their future.

BENEFICIARY

The under-privileged, poor, marginalized children become benefited with the own finance of GJUS.

IMMEDIATE RESULT

GJUS appoints a well-qualified teacher for each 30 students. At present there are 60 students and two skilled teachers.





HUMAN RESOURCE DEVELOPMENT AND ADMINISTRATION

Human Resource Development (HRD) and Administration is one of the major functional units of Grameen Jano Unnayan Sangstha (GJUS) responsible for managing potential and existing human resource. HRD execute various roles including candidate's recruitment, training, development, compensation, promotion and motivation. On the other hand, Administration section of this department is responsible to manage office supplies, deals with clients, organize systems and update the database of GJUS in all aspects. Assisting procurement functions is another key responsibility of Administration Department.

GOAL

The Executive Committee and the General Committee has set a unique goal of HRD and Administration Department and it is 'to maintain, direct, support and accumulate the resources and activities to deliver the best services to the staff and stakeholders.

OBJECTIVES

1. To analyze the needs of human resources in all offices of GJUS.
2. To select and recruit the potential candidates after proper and fair assessment Test.
3. To train up the selected and existing candidates to make them skilled manpower by our experienced trainers.
4. To promote employee's benefit and compensation based on standard scale.
5. To update the human resource management rules and regulations by our Executive Committee and General Committee.
6. To communicate with functional units and share valuable information.

ACTIVITIES

1. HRD recruits potential candidates through the best selection process.
2. It imparts training to the selected candidates so that employees can play significant role in their workplace.
3. It communicates with functional units and share valuable information.

ACHIEVEMENT

We recruited 260 new employees by taking exams and interviews. To boost up new recruited employees by effective motivation and training. Developing Staff skill, trained 30 staff on leadership and office Management, four staffs sent to PKSF for higher training and ten staff sent to abroad for Leadership and Value Chain Approach training.





AUDIT

Audit is derived from the Latin word 'Audire' which means 'To Hear'. During the medieval times, when manual book keeping was prevalent, Auditors in Britain used to hear the accounts read out for them. The internal audit team is conducted by the employees of Grameen Jano Unnayan Sangstha(GJUS). The Audit Team is being supervised by our honorable Director (Training, Advocacy and Compliance Department) and our Audit Team are working with honesty, integrity, accountability, transparency by the direction of our honorable Director (Training, Advocacy and Compliance Department) An Audit is the process of verifying the information in financial statement. An Audit is conducted for accessing the effectiveness of internal processes, reviewing the financial information. Internal Audit is termed as a first checkpoint for every organization to check the authenticity of their book of accounts, operational process and security protocol.

The Ethics of Audit Team

According to the code of Grameen Jano Unnayan Sangstha(GJUS) , Ethics is a code of moral standards of conduct for what is "good" and "right" as opposed to what is "Bad" or "wrong". The Audit Team comply with relevant ethics including those pertaining to independence, relating to financial statement. Relevant ethics comprise the code of ethics for professional Accountants related to an audit of organizations.

GOAL

The goal of an Audit is for an independent third party to examine the all types of financial and organizational activities of an entity and this examination is an objective evaluation of the statements which results in an audit regarding the statements have been presented fairly.

OBJECTIVES

- To check arithmetical accuracy of books, accounts verifying, posting, balancing etc.
2. To verify authenticity and validity of transactions.
 3. To confirm the existence and value of assets and liabilities.
 4. To enhance reputation of the organization through exact auditing.
 5. To assist Management in detecting and preventing errors and frauds.
 6. To find out the misappropriation.
 7. To render information on financial affairs to the Management.
 8. To obtain reasonable assurance.
 9. To ensure the financial statement as a whole are free from material misstatement.
 10. To ensure the verification of liabilities.
 11. To form and express true and fair view of financial statement
 12. To check that financial statements are prepared as per accounting guideline and reporting framework by the Management.

ACTIVITIES

1. Audit assists Management in detecting and preventing errors and frauds.
2. It enhances reputation of the organization through exact auditing.
3. It renders information on financial affairs to the Management.
4. It finds out the misappropriation.

ACHIEVEMENT

The audit team visited individually all branches and all projects of GJUS assessing of all activities at the field level. After completing the visit, they are provided a report of assessment of all activities and recommendations





MONITORING, EVALUATION & RESEARCH

Monitoring is a process in which to collect information for the comparison between wanted and achieved results according to the principles of the organization and this is why it is possible to take decision easily for the organization. Monitoring works as regular temporary scale for knowing about achieved results, elements used in project. Monitoring justifies input, process, output compares between real situation and planned situation and recommends the necessary amendatory activities.

Research is defined as careful consideration of study regarding a particular concern or problem or problem using scientific method. Research is based on fixed aim and is an effort-based system by which the reasonable answer or solution of any question or problem can be solved. The increase, enhancement, justification of knowledge and the way of discovery is made. Research is creative and systematic work undertaken to increase the stock of knowledge.

Evaluation is a systematic determination and assessment of a work using criteria administered by the organization. It assists Grameen Jano Unnayan Sangstha (GJUS) in decision making. Michal Quinn Patton motivated the concept that the evaluation procedure should be directed towards:

Activities, b. Characteristic, c. Outcomes, d. The making of judgement, e. Improving effectiveness, f. Rendering assistance to make decision

GOAL

To evaluate whether the running activities of organization is being materialized or not according to the plan by organization and to conduct the next activities after researching the result.

OBJECTIVES

1. To or office level observe the materialization of running activities in field according to the plan of organization.
2. To identify the problem by visiting the branches of micro-finance activities and the samity of branches and recommend amendment.
3. To learn from experience to improve practices and activities in the future.
4. To promote empowerment of the beneficiaries.
5. To identify potential problems and their causes at an early stage and suggest possible solution to problems.
6. To make the internal accountability of resources used.

ACTIVITIES

1. Monitoring Evaluation & Research team visits the branches of micro-finance activities and the samity of branches and recommend amendment.
2. It observes the materialization of running activities in field according to the plan of organization.
3. It Renders assistance to make decision

ACHIEVEMENT

Every Month the Monitoring team individually visited all branches and all projects of GJUS assessing all activities at the field level. After completing the visit, they are providing a Monitoring report and recommendations





IT & MIS DEPARTMENT

IT and MIS Department plays an important role in maintaining the digital services and Mobile Banking of GJUS. The development and advent of technology has led to transition of working of our organization. Technological development has led to exponential increase in the use of information technology and it plays the roles in case of communication, planning and monitoring of organization. GJUS provides loan without any security. Loan activities are more velocrisiously by dint of inclusion of digital service in micro- credit. The loanee can be certain of deposition of installment, savings, and withdrawal of savings. For this, The IT & MIS department of GJUS is very well organized, modern technology based, highly efficient. Besides this, the members can watch his/ her passbook by using mobile App.

Mobile banking services implemented for the purpose of giving more digital services to the loanees. Our IT & MIS department plays vital role in bringing better results. Grameen Jano Unnayan Sangstha (GJUS) has brought about digital change with the aid of IT & MIS department department.

The IT & MIS department of GJUS contributes to management such as performance, evaluation and accountability.

GOAL

All ongoing activities of the organization are brought under the ambit of automation through technology and introduced new technology for better achievement.

ACHIEVEMENT

1. To bring the 72 branches beneficiary members under mobile banking, facility of remittance of loan and savings through “Nagad” app has been introduced.
2. MoU with A Software company for proper maintaining and accounting of General Provident Fund and Gratuity Fund of GJUS officers and employees.
3. Accurate Loan activities information data has been transferred to PKSf through API broadcast.
4. This year 4 new branches were brought under automation





ACCOUNTS & FINANCE DEPARTMENT

Accounts and Finance Department play an important role of any organization. Accounts and Finance Department is at the center of an organization and is responsible for ensuring the efficient financial management and financial controls necessary to support all activities. Accounts and Finance Department concerned with the analysis and control of financial information to assist in the day-to-day operations of the organization. Accounts and Finance Department of our GJUS is very well-equipped, skillful, well-organized and is playing significant roles in financial activities.

GOAL

To prepare the financial report and preserve all the accounts of all the programs of organization under materialization.

OBJECTIVES

1. To enhance the work area of organization.
2. To create honest, skilled and experienced accountants.
3. To retain the reputation increasing the quality of work.
4. To maintain cash flow management properly.
5. To prepare financial statement exactly.

THE STAFFS OF ACCOUNTS AND FINANCE DEPARTMENT

- | | |
|-------------------------------|---|
| 1. Director- | 01 (Head of Accounts and Finance Department, Head Office) |
| 2. Senior Principal Officer - | 02 (Head Office) |
| 3. Principal Officer - | 02 (Head Office) |
| 4. Junior Principal Officer - | 01 (Head Office) |
| 5. Senior Officer - | 02 (Head Office) |
| 6. Officer - | 01 (Head Office) |
| 7. Branch Accountants - | 72 (Various Branch Offices) |

ACHIEVEMENT

The Accounts team check all voucher of project and microcredit of different activities. They are promised to keep transparency in every transaction of projects and microcredit. They are preparing reimbursement of project-wise and sending it to donor parties.





LEGAL, TRAINING & PROGRAM DEPARTMENT

Legal aspect is a mechanism that enables the poor and vulnerable sections of the society to exercise their legal rights to access a fair justice in the society. The aim of the Training, Law and Program Department is to provide legal services to the litigants who are unable to seek justice due to financial insolvency, indigency and various socio-economic weak conditions to make them self-reliant through legal services. Training and Program is empowering the poor, illiterate and economically disadvantaged people of the

society to become self-reliant through the provision of agriculture, fisheries, livestock rearing, Training, medical, housing and financial services.

Grameen Jano Unnayan Sansthan (GJUS) believes that legal aid is a fundamental right for a human being or a citizen of a state. The legal system is the support given to people who would otherwise be unable to access legal representation or the courts. It is not charity or mercy; It is the right of the poor and the underprivileged.

GOAL

To establish basic human rights, amenities, social security, social fair justice, eve-tising free society and improvement of the quality of life through different activities.

OBJECTIVES

To establish rule of law in society for fair trial.
To organize various programs against dowry system.
Organizing gender workshops to eliminate gender inequality.
To play an important role in preventing child marriage by creating social awareness among the masses.
To identify the violation of rights of children and women in the society.
Sending legal notices to defaulters for repayment of loans.
To provide legal assistance to all employees of rural public development organizations.
To help people in need financially and with various grants.
To train the farmer brothers on agriculture, fisheries and animal sectors.
Help with counseling and financial assistance in education, medical and housing.
Assisting people with various loans.

ACTIVITIES:

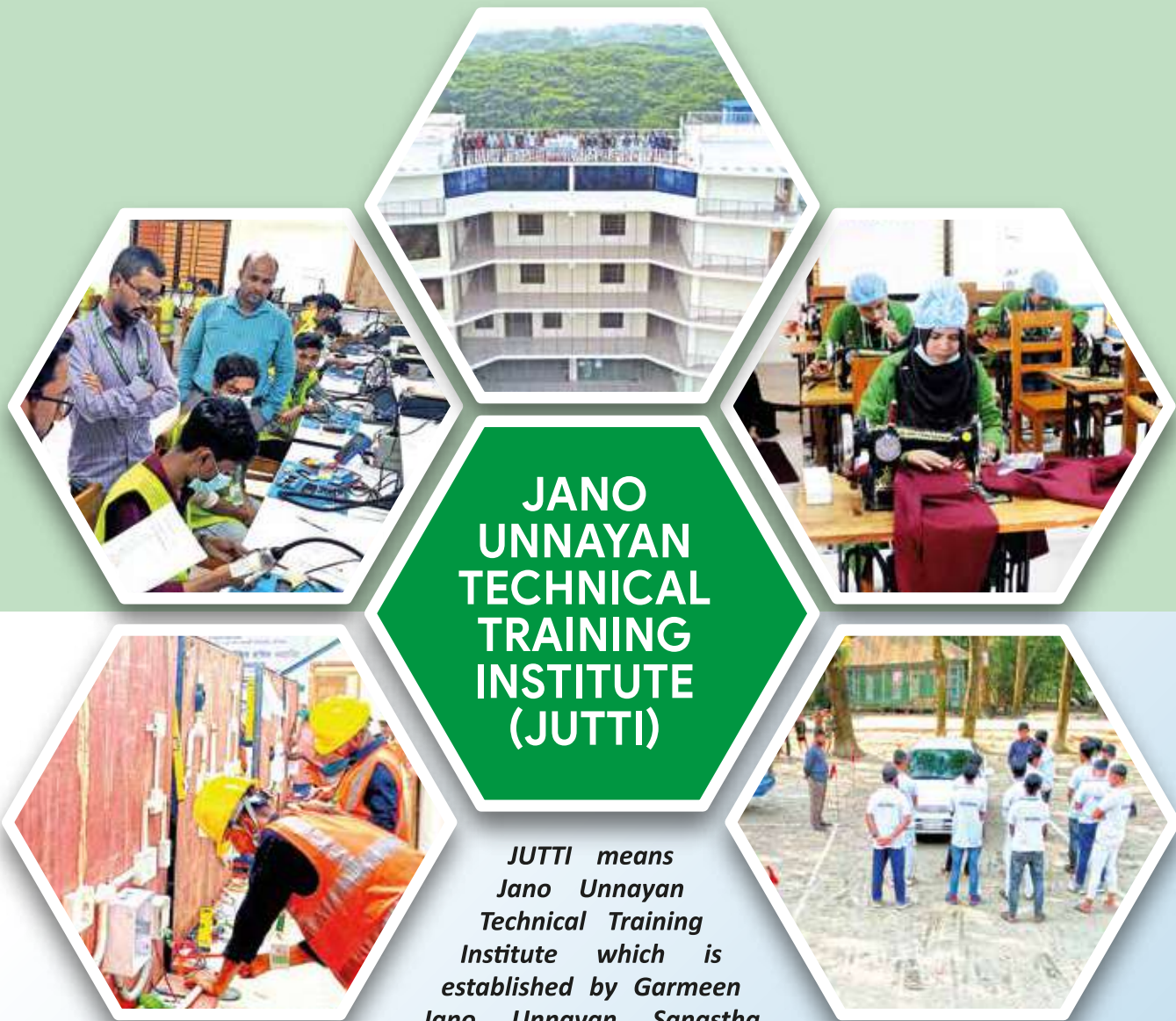
It plays important roles in preventing child marriage.
It ensure equal justice to all, especially to the poor women so that no one is deprived of equal rights.
It provides service to the women who are oppressed, exploited, deprived and also assist the members and staff of GJUS.
To visit and monitoring all activities of project.
To communicate and discuss all donor organization about project related activities.
To take updating information from focal person and project managers of different project.

BENEFICIARY

The poor, illiterate, marginal, underprivileged, repressed communities who are deprived of the basic human rights are the beneficiaries with the assistance of Legal, Training & Program Department of Grameen Jano Unnayan Sangstha (GJUS).

ACHIEVEMENT

The number of Legal Notice	Continuous case on the way of disposal	The number of disposal case	Collect Over Due Taka
366	44	44	95%



JANO UNNAYAN TECHNICAL TRAINING INSTITUTE (JUTTI)

*JUTTI means
Jano Unnayan
Technical Training
Institute which is
established by Garmeen
Jano Unnayan Sangstha
(GJUS) for conducting different*

trade-based training course among

adult girls and boys to ensure self-employment or source of job for their better future as well as smooth development over all country. It has initiated in 2022 with the registration of NSDA. At present JUTTI Historically it is true that a large number of people still now unemployment and conducting is working in Bhola district different types of activities in the society. As a result, the society and families of those has suffering in insulting. On the other hand, due to unemployment national income is not increasing. While we try to Bangladesh's economy improving persistently, the country continues to face numerous obstacles. As the number of working parents, particularly working mothers rises in Bangladesh, so does the demand for professional housekeeping, elderly care and child care services, where care giver training is an important trade. side by side now Bangladesh is also endeavoring to develop in agriculture, livestock, fisheries, poultry & technical sectors in different trades. Keeping this in mind, to create income generation for smart Bangladesh.

GOAL

To reduce poverty and create job opportunities for youth through capacity building and women empowerment.



OBJECTIVES

The objectives of JUTTI are as follows:

1. To enhance employment opportunities through various training programs.
2. To remove unemployment.
3. To improve the socio- economic condition of unemployed people so that they can lead a standard life.
4. Sustainable engagements between training institution, service seekers and service providers through developing an enabling ecosystem with relevant & high-quality training programs.
5. Creating awareness among the prospects, relevant stakeholders and public at large about the existing training industry and related opportunities for both types of prospects.
6. Devising improved market and better uniformity in the relevant training industry through policies including standardization.
7. Capacity development of trainees through rigorous training followed by refresher training & stringent evaluation and quality assurance.

PARTNER ORGANIZATION

- Skill Employment Investment Programme (SEIP)
- Social Development Foundation (SDF)
- Palli Karma-Sahayak Foundation (PKSF)
- National Human Resource Development Fund (NHRDF)

APPROVAL TRADE FROM NSDA TRAINING PROGRAMS

1. Graphic Design, Level- 3
2. Mobile Phone Servicing, level- 1, 2,3
3. Tailoring and Dress Making, Level- 2, 3
4. General Caregiving, Level- 2
5. Computer Operation, Level- 3
6. Web Design, Level- 3
7. 2D & 3D CAD, Level- 3
8. Caregiving for Infant Toddler and Children, Level- 3
9. Caregiving for Persons with Special Needs, Level- 3
10. Domestic Food Preservation, Level- 3
11. Electrical Installation and Maintenance for Construction, Level-2
12. Caregiving for Elderly Persons, Level- 3
13. Caregiving for Elderly Persons, Level- 3
14. Dementia Caregiving, Level- 3
15. Poultry Rearing, Level-3
16. Electrical Installation and Maintenance for Light Engineering, Level-3
17. Food and Beverage Service, Level-2
18. Beautification, Level-2
19. Driving, Level-3
20. training course for young people.



APPROVAL TRADE FROM BTEB TRAINING PROGRAMS:

1. Electrical House Wiring
2. Dairy Farm Management
3. Caregiving for Infant Toddler and Children
4. Poultry Rearing
5. Animal Rearing
6. Functional Microfinance

ACHIEVEMENT

1. Jano Unnayan Technical Training Institute (JUTTI) a training Institute approval under BTEB & NSDA.
2. This year income of JUTTI BDT:574310.00 and expenditure BDT: 976014.00

JUTTI ALREADY COMPLETED TRAINING PROGRAM LAST FINANCIAL YEAR

SI	Name of Trade	Enrolled Student	Certified Student	Job Placement	Remarks
1	General Caregiving	130	130	85	
2	Electrical installation & Maintenance	40	40	35	
3	Fashion Garments	15	15	15	
4	Omnium Cap Making	250	250	25	
5	Garol Rearing	200	200	200	
6	Beautification	65	65	65	
7	Lead Farmers	1000	1000	1000	
Total		1700	1700	1425	





GJUS ENTERPRISE

GJUS Enterprise is established in the year 2021 with a goal of achieving revolution in the area of agricultural sector by increasing quality and improvement in quality of products by manufacturing the Argo-based in the Country. Since the Inception Agro Industries the company GJUS founder Mr. Zakir Hossain Mahin has been responsible for translating his 1st year of field experience into abstaining and innovative products from across the local community that will benefit you as our customer & our environment. Now it is reliable organization for marketing of safe food and other versatile daily essential products under the supervision of Grameen Jano Unnayan Sangsha (GJUS). The organization has been acting a business-oriented organization with the aim of marketing the products, produced at the national level safely and providing fair prices to the producers and ensuring the quality of the products at the consumer level.

GJUS ENTERPRISE HAS FIVE BUSINESS DIMENSIONS

- GJUS BAZAR,**
- GJUS AGRICULTURAL FARM,**
- GJUS ANIMAL HEALTH CENTER & MEDICINE CORNER.**
- 4. GJUS AGENT BANKING.**
- 5. GJUS NIRAPAD DAIRY.**

GOAL

Our goal is to serve on our country by setting standards of quality, services and commitment to customers. We measure and our success based on the satisfaction of our valuable customers.

OBJECTIVE

The main aim of the organization is to market the products produced at the national level safely and at a fair price and to supply the producers with a fair price and to ensure the quality of the products at the consumer level. To achieve the above objectives, to organize and train the beneficiaries and the grassroot level producers under the various programs of the Ministry so that they produce the desired quantity as well as the quality of the products.





GJUS BAZAR

GJUS Bazaar is an independent company of GJUS Enterprises. It is owned Grameen Jano Unnayan Sangstha. The main objective of establishing GJUS market is to market safe food and other versatile daily essential products to the GJUS employees, members and general public. GJUS is marketing the products which was produced and manufactured from its own agricultural farms, Buffalo farms, Breeding farms, Canteens and members under the project at safe and fair prices for the general consumer. In addition, GJUS Market has been established as a welfare-oriented social commercial organization with the aim of ensuring fair prices to the producers of their products at the GJUS member and local level as well as controlling the quality level of the products for the consumer.

GOAL:

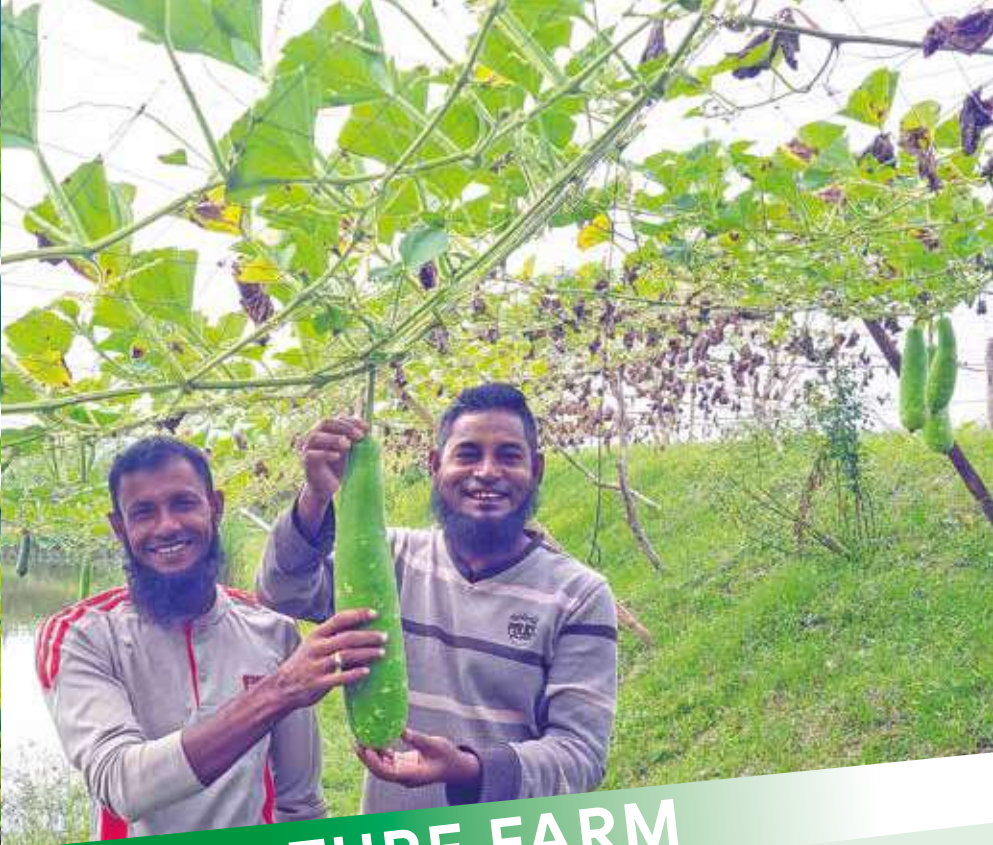
The main goal of the organization is to market locally produced products at a safe and fair price to the producers and ensuring the quality of the products at the consumer level.

OBJECTIVES

- To Market the hygienic food and safe versatile daily essential products.
- To Linkage with the different producers in Local and national level.
- To trainig to the farmars for producing safe products and ensuring fair price for the producers.

ACHIEVEMENT

Till now income of GJUS market is BDT 3271454 and the expenditure of GJUS market is BDT 3896788.92.



GJUS AGRICULTURE FARM

Agriculture and farmers are the backbone of Bangladesh economy. Agriculture is very closely connected with the life and livelihood of the people of Bangladesh. Agriculture is a special sector of social activity that is closely related to important issues such as food and nutrition security, income generation and poverty reduction. In addition, agriculture is a source of various consumer goods, especially goods based on consumer market demand in rural areas. Similarly, the island district of Bhola in Bangladesh is a suitable place for agriculture. The land here is very fertile as the soil here is silt. At present we are not getting safe vegetables due to the use of many types of harmful pesticides and chemical fertilizers in the crops. So, the Rural People's Development Organization established the GJUS Agricultural Farm thinking about the common people. Where GJUS is producing safe vegetables free from harmful pesticides and chemical fertilizers and reaching the common people through the market.

GOAL

To alleviate the poverty of the deprived, hardworking, rural people of marginal areas as well as to establish the agricultural farm as a renowned agricultural farm.

OBJECTIVES

- To provide safe vegetables at low cost to common people.
- To provide training to the underprivileged who want to become entrepreneurs.
- Making hard people self-reliant.
- To improve the living conditions of the underprivileged people of the society.

ACHIEVEMENT

This year income of Agricultural Farm is BDT:1436812.79 and expenditure BDT: 269704.14



GJUS ANIMAL HEALTH CENTER

Grameen Jano Unnayan Sangstha established GJUS Animal Health center and Medicine Corner with the support of the SEP project at Veduria Union in Bhola Sadar. Farmers in remote areas are getting their animal health services from this health center and take medicine, vaccine at a nominal cost. GJUS try to establish rearing animal become a successful business.

GOAL

To available veterinary services in coastal areas of Bhola Sadar.

OBJECTIVE

1. To reduce disease and sudden death due to inappropriate medication.
2. Increase income and employment in the livestock sector.

MAIN ACTIVITIES

1. To increase awareness of farmers for animal health.
2. To Provide medical care for advanced and complex diseases at nominal cost.
3. To provide veterinary diagnoses laboratory service.
4. To Arrange Vaccination campaign.
5. To provide veterinary service at remote char.



BENEFICIARY

All animal farmers of coastal areas are the beneficiary members to take vet service from this Animal Health Center.

IMMEDIATE RESULT

- | | |
|-----------------------------|------|
| 1. Prescription- | 3651 |
| 2. Vaccine - | 1871 |
| 3. Surgical treatment- | 105 |
| 4. Laboratory Facilities- | 100 |
| 5. Artificial Insemination- | 250 |

All animal farmers of coastal regions of Bankerhat are happy to take vet service and thanked to GJUS for taking the praiseworthy initiative to set up an Animal Health Center.

ACHIEVEMENT

This year income of GJUS Animal Health center and Medicine Corner is BDT:451305.78 and expenditure BDT: 355047.15





GJUS NIRAPAD DAIRY

“GJUS Nirapad” Dairy is an extra-ordinary initiative company of GJUS Enterprises. It is owned Grameen Jano Unnayan Sangstha. As Bhola district has more Char areas, most of the people here are associated with buffalo rearing. There is a huge producing buffalo milk but they make sour curd only from buffalo milk. This factory produce different dairy products from milk, marketing and increase the price of raw milk. So that Bhola and the whole of Bangladesh introduce new dairy products and customers can eat unadulterated products. The main objective of establishing GJUS Nirapad Dairy is to supply diversity dairy products to the GJUS employees, members and general public. GJUS is marketing the dairy products which was produced and manufactured from its own Factory that are raw material supply from GJUS Buffalo farms and consumers take product with fair price.

GOAL

The main goal to produce safe and diversify dairy product and sell with fair price to the consumer. Increase income and creating milk demand to the produce group and consumer level.

OBJECTIVES

1. To supply the hygienic food and safe dairy products.
2. To make diversify dairy product.
3. To increase raw milk demand.
4. To linkage with the different producers in informal and formal market buyer.
5. To give training to the farmers for producing safe products and ensuring fair price for the producers.

ACHIEVEMENT

Till now income of GJUS Nirapad Dairy is BDT 690885 and the expenditure of GJUS Nirapad Dairy is BDT 572339



AGENT BANKING

Grameen Jano Unnayan Sangstha (GJUS) provides the agent banking services to its staffs and all classes of people including marginalized, under-privileged, under-served people with the co-operation of Bank Asia & Exim Bank. GJUS always tries its level best to render services to the mass people. All classes of people get the banking services in Exim Bank & Bank Asia. The lagged behind communities come under banking services and they get the good result. Considering these, GJUS imitates agent banking services. All types of people get the privilege to open bank account and Bank Asia & Exim Bank provide DPS service to all types of people and staffs of GJUS. People get the facilities of Agriculture Loan, School Banking Account, Monthly Savings Account, Cheque Book & all sorts of banking activities.

GOAL

To reduce the gap between banked and non-bank population which would contribute a lot to the economic growth of the country.

OBJECTIVES

1. To contribute to the national economy with social commitments.
2. To bring financial services at the doorstep of non-bank and under-served people.
3. To provide banking services including savings, loans, remittances and various payment services such as utility bills, taxes to the people.
4. To bring the marginalized people under banking services who have remained non-bank due to distant location.

ACTIVITIES

Bank Asia & Exim Bank provide savings, loans, remittances services to people.

Both Bank contribute to the national economy with social commitments.

Both Bank bring the marginalized people under banking services largely who are non-bank due to distant areas.

ACHIEVEMENT

This year income from Bank Asia (Agent) is BDT:433164.92 and expenditure BDT:3773148.08 and Exim Bank (Agent) is BDT:1965616.60 and expenditure BDT:1579542



GJUS BREEDING FARM

GJUS Breeding Farm is located near Hazi Arshad Ali Sharak, Charnoabad, Bhola is built in 2017. Grameen Jano Unnayan Sangstha (GJUS) Breeding Farm has established this farm to stabilize the supply of native Poultry, eggs, Duck, Color Boiler and chicks in Bhola region. Once upon a time in Bhola region every house rearing native chicken but now a days native chickens are almost on the verge of extinction. As a result, people are not able to buy and eat meat according to their needs and nutrition. So GJUS has set up breeding farm in Bhola to meet the demand of meat and generate income for women.

GJUS Breeding Farm is supervised by the respected Director who is the chief of this Farm. The respected Director always efforts her utmost to make the marginalized, deprived, helpless women self-reliant and self- motivated by providing the GJUS Farm produced animals. The entire area of GJUS Breeding Farm is 5 acres. The whole Farm is segmented into various portion for diverse animal breeding. It is portioned as for Turkish Chicken Breeding, Native Chicken Breeding, Color Broiler Chicken Breeding, Pecking Duck, Khaki Campbell, Jinding Duck Breeding. GJUS believes that only financial assistance can't make the under-privileged people self- sufficient. That's why GJUS provides various farm generated animals to the deprived people at a low price so that they can make them self- dependent by starting business with those produced animals which are provided.

GOAL

To establish the Breeding Farm as one of the most renowned Breeding Farm as well as eliminate poverty of the deprived, hardcore, rural communities in the marginalized area.

OBJECTIVES

To increase population of native chicken in rural area.

To produce breeding peking Duck, Color Broiler, Native Chicken, Sheep, Goat, to the hardcore people at a low & affordable price.

To provide the IGA training to the deprived who want to be entrepreneur.

To make the hardcore people self-sufficient.

To develop the living status of the under-privileged people of the society.

To produce multiple species of animals for various choice of the marginalized, deprived people.

ACHIEVEMENT

This year income of GJUS Breeding Farm is BDT:593583 and expenditure BDT: 870372





GJUS BUFFALO BREEDING FARM

Buffalo is being reared for many years in the island district, Bhola of Bangladesh. The calf mortality rate is high and that's why the production of Buffalo goes down. Grameen Jano Unnayan Sangstha (GJUS) establishes GJUS Buffalo Breeding Farm for the development of deprived people add marginalized areas with the co-operation of Sustainable Enterprise Project (SEP) financed by PKSF. GJUS provides the productive Buffalo Bull to the under-privileged people at an affordable price so that they can be self- reliant by rearing Buffalo. In the meantime, 45 members of Buffalo are brought from India. The respected Director, GJUS always tries to do betterment for the hardcore poor people and that's why the Technical teams of organization observes Buffalo Farm very carefully. By the mercy of Almighty Allah, day by day increasing impact of GJUS Breeding Farm in coastal area of Bhola district.

GOAL

To prevent inbreeding of Buffalo and work to increase high-yielding breed of Buffalos.

OBJECTIVES

1. To develop the buffalo breeding farm.
2. To maintain the open nuclear breeding systems (ONBS).
3. To cultivate high yielding variety grass and proper management feeding techniques.
4. To preserve the pure breed of Buffalo.

IMMEDIATE RESULT

1. The mortality of buffalo has been decreased up to 5%.
2. The number of buffalo farms has been increased up to 75%
3. The income of entrepreneurs increased up to 85%
4. Reduced inbreeding of buffalo day by day.

ACHIEVEMENT

This year income of GJUS Buffalo Breeding Farm is BDT 2251892 and the expenditure of Buffalo Breeding Farm is BDT 18969187.







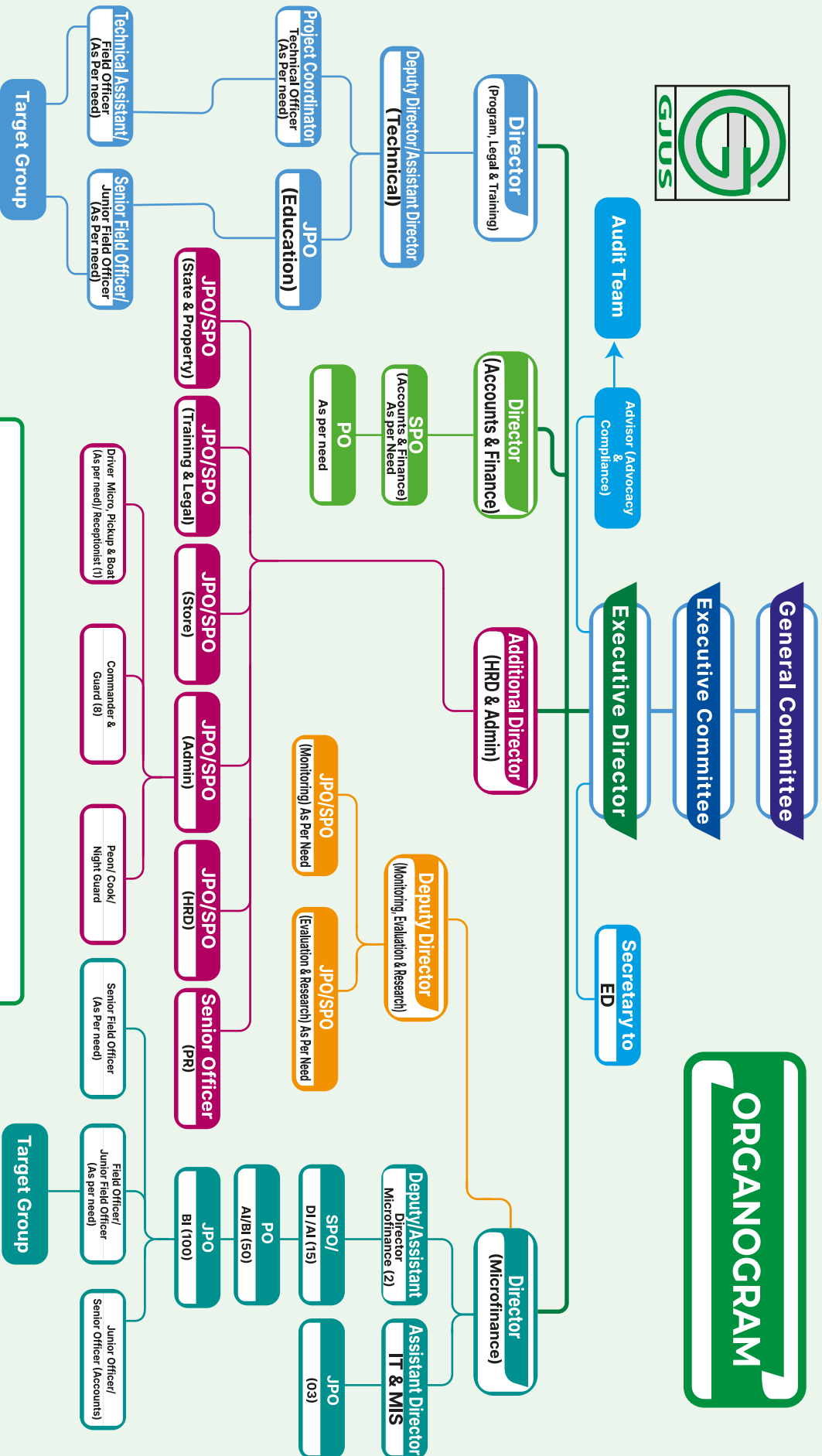
DIFFERENT DAY OBSERVATION

Language Martyr's Day International Mother Language Day	21 February
International Women Day	08 March
National Independence Day	26 March
World Health Day	07 April
Bengali New Year	14 April
International Labor Day	01 May
World Mother Day	13 May
World Environment Day	05 June
World Population Day	11 July
World Breastfeeding Day	01 August
National Mourning Day	15 August
International Literacy Day	08 September
World Teacher Day	05 October
National Sanitation Month	05 October
Natural Disaster Prevention Day	13 October
International Egg Day	14 October
Global Hand Washing Day	15 October
World Food Day	16 October
UN Day	24 October
World AIDS Day	01 December
Rokeya Day	09 December
International Human Rights Day	10 December
National Victory Day	16 December
Youth Day	30 December

GJUS PHOTO GALLERY







Grameen Jano Unnayan Sangstha (GJUS)
 Altajer Rahman Road, Charnoabad, Bhola, Bangladesh.