

ANNUAL REPORT 2024-25



GJUS

Grameen Jano Unnayan Sangstha



Ongoing Courses

Electrical Installation and Maintenance

Mobile Phone Servicing

Graphics Design

Beautification

Digital Marketing for Freelancing and Entrepreneurship Development

Machinery Steel Binding and Fabrication

Tiles and Marble Works

Fashion Design and Product Development and Entrepreneurship Development

Food and Beverage Production and Entrepreneurship Development



জন উন্নয়ন টেকনিক্যাল ট্রেনিং ইনস্টিটিউট (JUTTI)

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের বাংলাদেশ কারিগরি শিক্ষা বোর্ড ও জাতীয় দক্ষতা উন্নয়ন কর্তৃপক্ষ কর্তৃক অনুমোদিত

(CODE NO 40094, STP-BHO-000925)

ব্যাংকেরহাট বাজার, ব্যাংকেরহাট

মোবাইল নম্বর-০১৭২৫৬৬৩১১০

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

শুরু করছি আল্লাহর নামে যিনি পরম করুণাময় অতি দয়ালু

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ
بِاللهِ وَلَوْ اٰمَنَ اَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِنْهُمْ الْمُؤْمِنُونَ وَاَكْثَرُهُمُ الْفٰسِقُونَ [ال عمران: 110]

"You are the best of nations raised up for mankind. You enjoin what is right and forbid what is wrong, and believe in Allah. And if the People of the Book had believed, it would have been better for them. Of them are some who believe, but most of them are transgressors." (Surah Al-Imran: 110)

‘তোমরা হলো সর্বোত্তম উম্মত, যাদেরকে মানুষের জন্য বের করা হয়েছে। তোমরা ভাল কাজের আদেশ দেবে এবং মন্দ কাজ থেকে বারণ করবে, আর আল্লাহর প্রতি ঈমান আনবে। আর যদি আহলে কিতাব ঈমান আনত, তবে অবশ্যই তা তাদের জন্য কল্যাণকর হত। তাদের কতক ঈমানদার। আর তাদের অধিকাংশই ফাসিক’ (সূরা আলে ইমরান: ১১০)।

حَدَّثَنَا قُتَيْبَةُ بْنُ سَعِيدٍ، حَدَّثَنَا لَيْثٌ، عَنْ عُقَيْلٍ، عَنِ الزُّهْرِيِّ، عَنْ سَالِمٍ، عَنْ
ابيه، اَنَّ رَسُولَ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ قَالَ " الْمُسْلِمُ اَخُو الْمُسْلِمِ لَا يَظْلِمُهُ وَلَا
يُسْلِمُهُ مَنْ كَانَ فِي حَاجَةِ اَخِيهِ كَانَ اللهُ فِي حَاجَتِهِ وَمَنْ فَرَّجَ عَنْ مُسْلِمٍ كُرْبَةً
فَرَّجَ اللهُ عَنْهُ بِهَا كُرْبَةً مَنْ سَتَرَ مُسْلِمًا سَتَرَهُ اللهُ يَوْمَ الْقِيَامَةِ ..

6342. Qutaybah ibn Saeed (RA) It was narrated from Salim's father that the Messenger of Allah (ﷺ) said: A Muslim is the brother of another Muslim. He does not wrong him or abandon him to the hands of his enemy. Whoever fulfills the needs of his brother, Allah will fulfill his needs. Whoever removes a Muslim's distress, Allah will save him from distress on the Day of Resurrection. Whoever conceals the faults of a Muslim, Allah will conceal his faults on the Day of Resurrection.

৬৩৪২। কুতায়বা ইবনে সাঈদ (রাহঃ) সালিমের পিতা থেকে বর্ণিত যে, রাসূলুল্লাহ (ﷺ) বলেছেনঃ এক মুসলমান আরেক মুসলমানের ভাই। সে তার প্রতি যুলুম করে না এবং তাকে দুশমনের হাতে সোপর্দও করে না। যে ব্যক্তি তার ভাই এর প্রয়োজন পূরণ করবে আল্লাহ তার প্রয়োজন পূরণের দায়িত্ব গ্রহণ করবেন। আর যে ব্যক্তি কোন মুসলমানের বিপদ দূর করবে, আল্লাহ তাআলা তার বিনিময়ে কিয়ামত দিবসে তাকে বিপদ থেকে উদ্ধার করবেন। যে ব্যক্তি মুসলমানের দোষত্রুটি গোপন রাখবে, আল্লাহ তাআলা কিয়ামত দিবসে তার দোষত্রুটি গোপন রাখবেন।



**"Success is not final, failure is not fatal: it is the courage to continue that counts."
– Winston Churchill**



Grameen Jano Unnayan Sangstha (GJUS) has been completed gloriously 28 years in 2025 and entered 29 Years.



Proposed Design of GJUS Main Building 3D View.

ANNUAL REPORT 2024-2025

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The concise Tale of Grameen Jano Unnayan Sangstha (GJUS)

Grameen Jano Unnayan Sangstha (GJUS) is a non-profitable, non-political, voluntary, and dedicated social welfare organization working to improve the lives of disadvantaged and hardcore poor people in the coastal districts of southern Bangladesh.

The organization was initiated in 1997 and formally launched in 1998 with registration under the Ministry of Social Welfare, NGO Affairs Bureau, Department of Youth Affairs, and Microcredit Regulatory Authority. Since then, GJUS has been providing voluntary services in remote areas of Bangladesh.

Observing the pressing needs of marginalized and underprivileged communities—such as small farmers, fishermen, small entrepreneurs, and landless people—a group of self-motivated and socially conscious individuals came together to establish this non-profitable and humanitarian organization.

GJUS provides financial assistance to its target beneficiaries through microcredit support and engagement in various development projects, with the aim of reducing poverty and improving livelihoods through and sustainable innovative approaches.

The organization not only supports the economically disadvantaged but also involves them in social and cultural development activities. GJUS firmly believes that financial assistance alone cannot ensure sustainable prosperity. Therefore, it organizes different social, cultural, and creative programs to foster empowerment and community participation.

Many deprived individuals have transformed their lives with the technical and financial support of GJUS, Progressing from poverty toward self-reliance and economic stability.

GJUS is governed by a General Committee and an Executive Committee. The respected Executive Director serves as the Member Secretary of the Executive Committee and acts as the head of the staff team. Under his dynamic leadership, GJUS has created employment opportunities alongside promoting socio-economic development in coastal areas. The Executive Director is tirelessly working for the welfare of deprived, less-educated, landless, and unemployed people. All staff members of the organization express their sincere gratitude and respect to him for his visionary leadership and dedication.

Grameen Jano Unnayan Sangstha



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Registration



A



Ministry of Social Welfare

034/98
03 June, 1998

B



Department of Youth Affairs

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

C



NGO Affairs Bureau

2000
16 January, 2005

D



**Micro Credit
Regulatory Authority**

00552 - 01111 - 00275
15 June, 2008



MEMBERSHIP

01

**Voluntary
Health Service
Society (VHSS)**

02

**Center for
Disability and
Development
(CDD)**

03

**Campaign
for Popular
Education
(CAMPE)**

04

**Credit and
Development
Forum (CDF)**

05

**District
Legal Aid
Committee**

06

**Zila Nari
Nirjaton
Protirodh Cell**

07

**Inter-Agency
network for
Education in
Emergencies
(INEE)**



Development Partners





Networking With



European Union



Department of Environment



UNIVERSITY OF VETERINARY AND ANIMAL SCIENCES LAHORE



UKaid
from the British people



Bringing hope, dignity and meaning to life

THE VISION

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



THE 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.

THE 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.

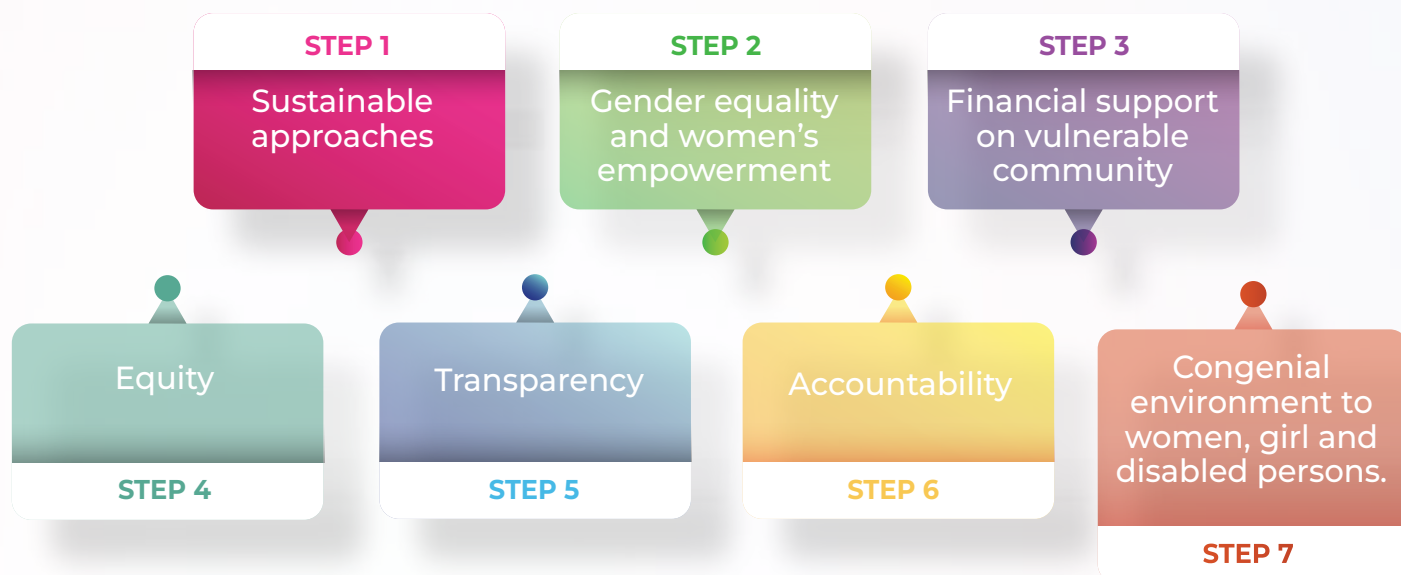




The objectives:

1. To come up as a humanitarian and holistic organization.
2. To build up the awareness among the people with poverty, mal-nutrition, low-education through IGA training program.
3. To make a society where the safety of women is ensured and women can be self-reliant.
4. To enhance various non- financial programs for the development of the society.
5. To improve the socio- economic condition of the marginal people so that they can lead a standard life.
6. To engage in rendering financial support in time of natural disaster, catastrophe and pandemic situation.
7. To enhance employment opportunities through various training programs.
8. 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.

The principles:





The Values

01 Integrity

Innovation 06

02 Trust

Well- communication 07

Vulnerable, under-privileged people oriented 08

03 Value- centrality

Philanthropies 09

04 Respect

Solidarity 10

05 Selflessness

Productivity 11

The Norms

1.Collaboration

5.Community Trust

2.Grass root linkage

6.Long Term Commitment

3.Participatory approach

7.Freedom of Thought

4.Community engagement

8.Equity

The Strategy

Timeliness

05

04

Co-ordination and
Collaboration

Communication

03

02

Equal
Participation

Team Work and
Team Spirit

01



MESSAGE FROM THE HONORABLE CHAIRMAN

Grameen Jan Unnayan Sangstha (GJUS) has come a long way in the last 28 years and is now a renowned institution in the southern region of the country. Like every year, this year too, GJUS is going to publish its annual report for the fiscal year 2024-25, for which I am happy and proud as always. This annual report is a brief summary of all the activities that we have been able to conduct in the past fiscal year in the socio-economic context of the country. Due to the unrelenting efforts of the Executive Director, top management and dedicated workforce of GJUS, who have provided strong leadership in conducting these activities, GJUS has made significant progress this year, for which I express my sincere gratitude to all of them.

This success has been possible through the fighting spirit of building a disciplined organizational structure while remaining steadfast in the goals and ideals of the founding of GJUS. This progress is not the successful effort of a single individual but rather the successful efforts of collective activities. The success of 2024-25 will become the inspiration and the basis for guiding the success of the next year. Like every year, GJUS has organized various developmental programs for the socio-economic development of the people of the marginalized areas this year. In organizing these developmental programs, it was not easy to manage the program in a hostile environment due to political instability in the country, severe heat, and various natural disasters like heavy rains due to the influence of seasonal climate. Even then, the GJUS workforce has continued their relentless efforts, which cannot be ended with just expressing gratitude. On the occasion of the publication of the annual report, I would like to say to them, you should patiently fulfill your great responsibilities; God will surely reward you, because He has promised to reward you.

On the occasion of the publication of this annual report, I would like to express my sincere gratitude to all the well-wishers, civil society, various commercial banks, PKSf, other donor organizations, and partner organizations, with whose direct and indirect support GJUS is moving forward. I express my sincere congratulations and gratitude to the Advisory Board and the General and Executive Councils of GJUS, who have continued their policy-making role and overall cooperation as always. I respect the tireless work of all the dedicated staff, who has dedicated themselves to the development of GJUS despite various obstacles. I expect prayers, blessings and good wishes from everyone for GJUS.

Sincerely,

Zabir Hasnain Diken
Chairman

Grameen Jano Unnayan Sangstha (GJUS)



MESSAGE FROM THE HONORABLE EXECUTIVE DIRECTOR

Serving humanity has always been our core strength. Since its inception, Grameen Jano Unnayan Sangstha (GJUS) has been striving to stand beside the marginalized communities of the coastal region. Despite facing constant adversities, the people of this disaster-prone area continue their struggle for survival. Bringing light into their lives and empowering them economically has always been one of our prime objectives.

During this fiscal year, we have achieved remarkable progress—promoting women entrepreneurship, creating employment opportunities for youth, expanding self-employment through microfinance initiatives, strengthening education and health services, and above all, advancing together on the path of human development. These achievements have been made possible through the active participation of local communities, the relentless dedication of our staff, and the unwavering support of our development partners.

I firmly believe that if we continue to move forward hand in hand, the marginalized people of the coastal region will not remain confined to mere survival struggles; rather, they will emerge as self-reliant, dignified, and empowered members of society.

Your trust, cooperation, and encouragement inspire us to move ahead on this journey. In the future, we remain committed to sustaining this momentum of development to build a prosperous, just, and sustainable society.

With heartfelt gratitude and best wishes to all.

Sincerely,

A handwritten signature in black ink, appearing to read 'Zakir Hossain Mohin'.

Zakir Hossain Mohin
Executive Director

Grameen Jano Unnayan Sangstha (GJUS)

Impression of Annual Report Team

On behalf of the Annual Report Team, I would like to express my heartfelt appreciation to all team members who have worked tirelessly to prepare this report. It comprehensively reflects the economic, social, cultural, and developmental activities of the entire year.

For the past 27 years, **Grameen Jano Unnayan Sangstha (GJUS)** has been dedicated to the welfare and development of marginalized, landless, and poor communities. The concerned team members have presented the overall achievements and activities of the organization with sincerity, transparency, and accountability.

Our Annual Report Team conducted interviews across all departments and collected accurate, reliable information to ensure the report's credibility. I would also like to extend my sincere gratitude to every department for their valuable contribution and cooperation throughout the process.

It is a matter of great pride that **GJUS continues to place strong emphasis on women's empowerment**, recognizing it as a cornerstone of sustainable development.

In conclusion, I humbly pray to Almighty Allah for the continued success and progress of GJUS. May the organization persist in its mission to build self-reliant and self-employed communities among the rural, marginalized, and landless people, while effectively addressing future challenges and opportunities.

Sincerely,



Beathey Islam
Director

Grameen Jano Unnayan Sangstha (GJUS)



Executive Committee (EC)-07 Members 2025-2028



Zabir Hasnain Diken
Chairman



Nasrin Akter
Vice-Chairman



Dr. Md. Kamal Uddin
Treasurer



Tania Akter
Executive Member



Nasrin Sultana Khanom
Executive Member



Md. Mizanur Rahman
Executive Member



Zakir Hossain
Secretary

General Committee (GC)- 30

Members

01 | Md. Ilias

Member

03 | Zabir Hasnain Diken

Member

05 | Md. Hdis

Member

07 | Md. Kabir

Member

09 | Muhammad Fazlur Rahman

Member

11 | Muhammad Zahurul Haque

Member

13 | Farzana Akter

Member

15 | Md. Monir Hossain

Member

17 | Nigarun Nahar

Member

19 | Md. Mesbah Uddin Ahmed

Member

21 | Md. Abul Hossain

Member

23 | Suraiya Rahman

Member

25 | Md. Mamunur Rashid

Member

27 | Md. Rasel

Member

29 | Md. Mizanur Rahman

Member

Md. Zakir Hossain | 02

Member

Nasrin Akter | 04

Member

Md. Abdul Hai | 06

Member

Md. Sohel | 08

Member

Sharmin Shikder | 10

Member

Khaleda Begum | 12

Member

Mst. Easmin Akter | 14

Member

Sultana Razia | 16

Member

Md. Mainuddin | 18

Member

Dr. Md. Kamal Uddin | 20

Member

Mst. Rumana Easmin | 22

Member

Rabeya Begum | 24

Member

Mst. Roksana | 26

Member

Fazilatunnessa Biku | 28

Member

Nasrin Sultana Khanom | 30

Member

Managerial Team



ZAKIR HOSSAIN MOHIN
Executive Director



HUMAYUN KABIR
Director (Microfinance)



BEATHY ISLAM
Director (Legal, & Program)



MD. MOSTAFA KAMAL
Director (Accounts & Finance)



ABUL HOSSAIN MEEM
Managing Director (GJUS Enterprise)



MD. AZAD HOSSAIN
Additional Director (HRD & Admin)



MD. AHSANULLAH
Deputy Director (Monitoring)



MD. ZAHIDUR RAHMAN
Deputy Director (Microfinance)



DR. 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. ANISUR RAHMAN TIPU
Deputy Director (Technical)



MD. FORKAN MIA
Deputy Director (IT & MIS)



MD. MOMIN ULLAH
Deputy Director (Audit)



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)



MD. SHAHAB UDDIN
Assistant Director (Audit)



ABDUL GABBER
Assistant Director (LEGAL)



ARJUN BABU
Assistant Director (Microfinance)



Management Functions & Activities

According to the Honorable General and Executive Committees, **management is the central driving force** behind effective planning and the smooth operation of an organization. Sound management is essential not only for maintaining an organized structure but also for implementing all types of programs efficiently.

All staff members of **Grameen Jano Unnayan Sangstha (GJUS)** work under the guidance of the General Committee and the Executive Committee, led by the Honorable Executive Director. Under his direction and cooperation, every staff member performs their duties with honesty, punctuality, humility, and discipline.

Core Functions of Management at GJUS
GJUS follows a structured management system consisting of **seven core functions**:

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

Planning determines the overall direction of the organization. It is a logical and systematic process of developing strategies that contribute to the organization's future. The Honorable Executive Director, in consultation with the Executive Committee, takes strategic decisions to guide operations.

GJUS has earned a strong reputation in the coastal areas of Bangladesh due to its effective planning, dedicated leadership of the Executive and General Committees, and the tireless efforts of its Honorable Executive Director.

The functions of **Organizing, Staffing, Directing, and Controlling** are carried out efficiently by different departments under the supervision of the Honorable Executive Director. The operational areas of the organization are centrally managed through the Executive Director's Office.

Administrative and Functional Units of GJUS

GJUS operates through several specialized units, each led by experienced personnel:

- **Micro-Finance Unit:** Headed by an Honorary Director, responsible for managing all activities related to microfinance operations.
- **Legal & Program Unit:** Led by an Honorary Director, playing a key role in legal and programmatic affairs.
- **Accounts and Finance Unit:** Managed by a respected Director who oversees all financial responsibilities of the organization.
- **HRD and Admin Unit:** Headed by an Honorary Additional Director, responsible for human resource development and administrative functions.
- **Audit Unit:** Led by an Honorary Additional Director, ensuring transparency and accountability through regular audits.
- **Monitoring, Evaluation & Research Unit:** Managed by an Honorary Deputy Director, responsible for performance monitoring, evaluation, and research activities.
- **IT & MIS Unit:** Led by an Honorary Assistant Director, overseeing digital systems, data management, and IT infrastructure.
- **Training, Advocacy & Compliance Unit:** Headed by an Honorary Director, responsible for capacity building, awareness, and compliance initiatives.
- **GJUS Enterprise Unit:** Managed by a Managing Director, overseeing several enterprises including GJUS Bazar, GJUS Nirapad Dairy, GJUS Agent Banking, GJUS Krishi Khamar, and GJUS Medicine Corner.



From Struggle to Success of The Entrepreneurial Journey of Zakir Hossain through GJUS Support

Zakir Hossain and his wife Razia Begum live in Ghuinghar Hat, Bhola district. They have a family of six members, including three sons and one daughter. Zakir Hossain was a small grocery shop owner by profession. It was very difficult for him to maintain his family with the limited income from that small shop. Due to a lack of sufficient capital, he could not bring variety to his store's products. As a result, the business scope was limited, and it became difficult to survive in the competitive market. Since the wholesale market was far from the village, collecting goods regularly was challenging. Consequently, product shortages often occurred in his shop, reducing sales.

During this time, Zakir met a field officer from Grameen Jano Unnayan Sangstha (GJUS). He shared his problem of inadequate capital, and the officer advised him to become a member of the organization. Later, he became a member and, with technical and financial support from GJUS, started to expand his business by taking a loan. In the first phase, he took a loan of BDT 50,000 and increased the range of products in his grocery shop. Initially, Zakir was not accustomed to maintaining accounts or managing loan repayments. Regular installment payments and balancing business expenses were challenging at first. Moreover, the emergence of new shops in the area affected his sales. To retain customers, he realized the need to improve service quality and product variety.

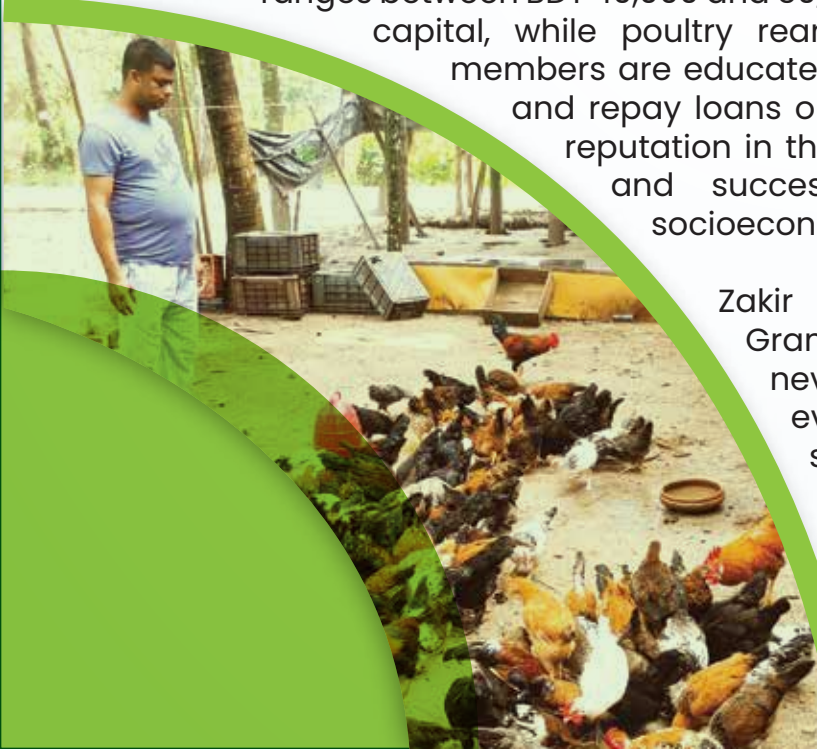
Following the advice of the GJUS field officer, Zakir started maintaining accounts properly and planning his installment payments. He repaid the first loan on time and later applied for a larger one. In the second phase, he received a loan of BDT 200,000 and further expanded his business. He purchased a refrigerator and started selling cold drinks, milk, and dairy products. He diversified his shop's product line and improved customer service.

Gradually, Zakir Hossain became hardworking and self-reliant. With increased sales, he successfully repaid his first two loans and took several more to further expand his business. He improved the cleanliness of his shop, customer service, and product variety. Using GJUS loans effectively, he increased his investment and built connections with nearby wholesalers to ensure a regular supply of goods, which helped his business acceleration. He also created an employment opportunity for another person in his shop.

To become even more self-sufficient and increase family income, his wife Razia Begum received training and a grant from the SEP Native Poultry Project implemented by GJUS and started rearing indigenous chickens. She believed this would further enhance their family income. After some time, their poultry faced occasional disease outbreaks, leading to losses due to the lack of vaccination and treatment. Moreover, managing both the grocery business and poultry farming at the same time initially caused time management difficulties. Later, with the vaccination support and technical advice from GJUS livestock officers and through their own hard work, they became increasingly self-reliant in both grocery trading and poultry rearing.

At present, Zakir Hossain is managing a loan of BDT 500,000 from GJUS. His grocery shop has become a well-known name in the area. His average monthly income ranges between BDT 40,000 and 50,000. He now runs his business with his own capital, while poultry rearing adds extra income. All his family members are educated and aware. They regularly save money and repay loans on time. Zakir Hossain has earned a good reputation in the community as an honest, hardworking, and successful entrepreneur, achieving notable socioeconomic progress.

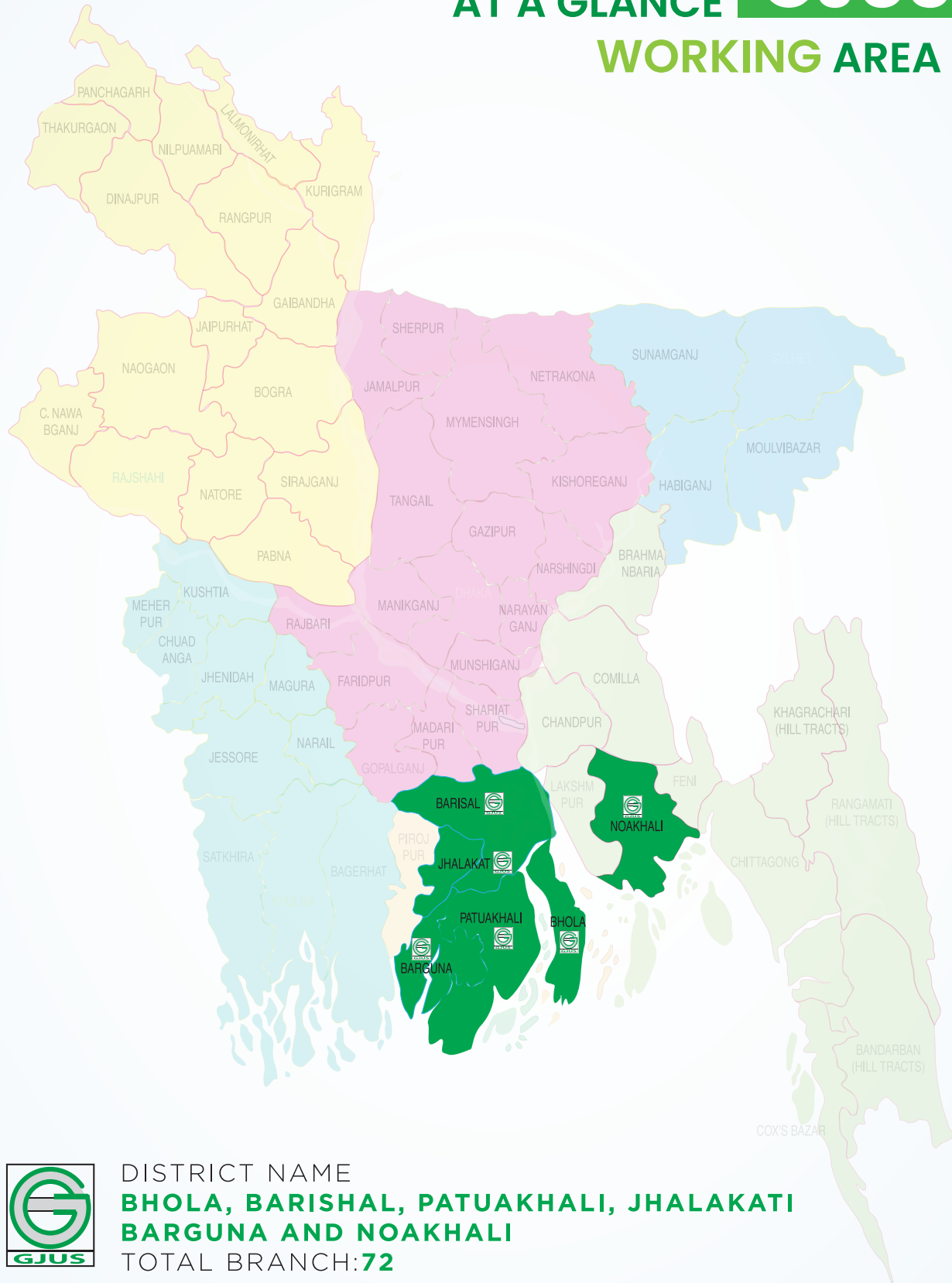
Zakir Hossain says, "Without the support of Grameen Jano Unnayan Sangstha, I could never have reached this position. By utilizing every loan properly, I have been able to stand on my own feet. Now, I encourage others to use loans effectively and become successful entrepreneurs like me."



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

SL	Office Name & Address	Contact Person
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: Moni Mukta Designation: Principal 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: Abdul Karim Designation: Senior Officer (Branch Incharge) Mobile:017289-729201
05	Grameen Jano Unnayan Sangstha Borhanuddin Branch Pauro Sava Link Road, Borhanuddin, Bhola. e-mail: gjus.005@gmail	Name: Abul Hasan Designation: Junior Principal Officer (Branch in charge) Mobile:01322929705
06	Grameen Jano Unnayan Sangstha Miarhat Branch Miarhat, Daulatkhan, Bhola. e-mail: gjus.006@gmail.com	Name: Taslima Begum 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: Rima Akter Designation: Senior Officer (Branch Incharge) Mobile: 01322929707
08	Grameen Jano Unnayan Sangstha Charfassion Branch Sarifpara,Charfassion, Bhola. e-mail: gjus.008@gmail.com	Name: Md. Rubel Hossain Designation: Senior 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: Zahirul Islam Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929710

SL	Office Name & Address	Contact Person
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: Md. Ohidujjaman Designation: Senior 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. Omar Faruk Designation: Junior Principal 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: Samsuddin Designation: Junior Principal 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: Md. Tanvir Designation: Senior 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. Monjur Alom Designation: Junior Principal 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. Jakir Hossain Designation: Junior 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. Akter Hossain Designation: Principal Officer (Branch Incharge) Mobile: 01322929719
20	Grameen Jano Unnayan Sangstha Darun Bazar Branch Shachra, Borhanuddin, Bhola. e-mail: gjus.020@gmail.com	Name: Md. Sobuj Designation: Senior Officer (Branch Incharge) Mobile: 01322929720
21	Grameen Jano Unnayan Sangstha Gongapur Branch Gongapur union parisad Bhaban, Borhanuddin, Bhola. e-mail: gjus.021@gmail.com	Name: Md. Jamal Hossain Designation: Principal Officer (Branch Incharge) Mobile: 01322929721

SL	Office Name & Address	Contact Person
22	Grameen Jano Unnayan Sangstha Dholigownagor 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. Awlad Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929723
24	Grameen Jano Unnayan Sangstha Baburhat Branch Baburhat Bazar, Charfashion, Bhola. e-mail: gjus.024@gmail.com	Name: Ariful Hasan 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: Md. Lokman Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929725
26	Grameen Jano Unnayan Sangstha Kalishuri Branch School Road, Kalisuri, Ward no.-04 2no. Kalisuri Union, Bauphal, Patuakhali. e-mail: gjus.026@gmail.com	Name: Saddam Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929726
27	Grameen Jano Unnayan Sangstha Kalaiya Branch AdritaManshon, Dashmina Road; 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 Old Bus Stand, 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. Asadujjaman Designation: Senior Officer (Branch In charge) Mobile: 01322929729
30	Grameen Jano Unnayan Sangstha Kazirhat Branch AsoliSontoshpur, Kazirhat, Mehendiganj, Barisal. e-mail: gjus.0030@gmail.com	Name: Sajal Kumar Shil Designation: Senior Officer (Branch Incharge) Mobile: 01322929730
31	Grameen Jano Unnayan Sangstha Barisal Branch 40 C&B Road, Nearby Upazila parishad, Barishal sadar, 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 Hazirhat Bazar, Monpura, Bhola e-mail: gjus.032@gmail.com	Name: Alomgir Hossain Designation: Principal Officer (Branch Incharge) Mobile: 01322929732

SL	Office Name & Address	Contact Person
33	Grameen Jano Unnayan Sangstha Bankerhat Branch Bangker Hat, Veduria, Bhola. e-mail: gjus.033@gmail.com	Name: Md. Nazim Designation: Senior 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. Rasel Designation: Senior Officer (Branch Incharge) Mobile: 01322929735
36	Grameen Jano Unnayan Sangstha Kunjerhat Branch Tazumuddin Road, Kunjerhat, Bhola. e-mail: gjus.036@gmail.com	Name: Md. Imran Designation: Senior Officer (Branch Incharge) Mobile: 01322929736
37	Grameen Jano Unnayan Sangstha Bogabandar Branch Boga, Bauphal, Patuakhali e-mail: gjus.037@gmail.com	Name: Nirmol Bairagi 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. Bazlur Rahman Designation: Senior Officer (Branch Incharge) Mobile: 01322929738
39	Grameen Jano Unnayan Sangstha Rupatoli Branch Rupatoli Am Bagan, Sultana Monjil .Rupatoli, Barisal e-mail: gjus.039@gmail.com	Name: Md. Emon Designation: Senior 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: Senior 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: Senior Officer (Branch Incharge) Mobile: 01322929741
42	Grameen Jano Unnayan Sangstha Kashipur Branch Kashipur Bazar, Nearby Kashipur 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

SL	Office Name & Address	Contact Person
44	Grameen Jano Unnayan Sangstha Aewazpur Branch Gonimiar Tower Aewazpur Bazar, Charfassion, Bhola e-mail: gjus.0044@gmail.com	Name: Md. Ilias 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. Sahidul Islam Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322929745
46	Grameen Jano Unnayan Sangstha Charmontaj Branch Charmontaj, Rangabali, Patuakhali e-mail: gjus.0046@gmail.com	Name: Abdul Jalil 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: Billal Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322929748
49	Grameen Jano Unnayan Sangstha Char Kukri Mukri Branch Char kukri Mukri, Dhakkhin Aicha, Chrfassion, Bhola e-mail: gjus.049@gmail.com	Name: Md. Hossain Designation: Senior 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: Afjal Hossain Designation: Principal 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 Rashed Designation: Senior Officer (Branch Incharge) Mobile: 01322931651
52	Grameen Jano Unnayan Sangstha Dashmina Branch Infront of Dashmina Thana, Patuakhali e-mail: gjus.0052@gmail.com	Name: Md. Mannan Hossain 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: Palash Hosen Designation: Senior 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 Mijan Designation: Officer (Branch Incharge) Mobile: 01322931654

SL	Office Name & Address	Contact Person
55	Grameen Jano Unnayan Sangstha Nurmiarhat Branch Nurmiarhat Bazar,Daulatkhan, Bhola e-mail: gjus.0055@gmail.com	Name: Rabeya Begum Designation: Senior 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: Md. Harun Or Rashid 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: Senior 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: Senior Officer (Branch Incharge) Mobile: 01322931658
59	Grameen Jano Unnayan Sangstha Dumki Branch Dumki, Patuakhali e-mail: gjus.0059@gmail.com	Name: Md. Yeamin Designation: Officer (Branch Incharge) Mobile: 01322931659
60	Grameen Jano Unnayan Sangstha Patuakhali Branch Patuakhali Sadar, Patuakhali e-mail: gjus.0060@gmail.com	Name: Md. Forhad Hossain Designation: Junior Principal Officer (Branch Incharge) Mobile: 01322931660
61	Grameen Jano Unnayan Sangstha Ulania Branch Ulania Bazar, Patuakhali e-mail: gjus.0061@gmail.com	Name: Md Abu Bokkor Siddik Designation: Senior Officer (Branch Incharge) Mobile: 01322931661
62	Grameen Jano Unnayan Sangstha Galachipa Branch Galachipa, Patuakhali e-mail: gjus.0062@gmail.com	Name: Mohmmad Yunus Designation: Senior Officer (Branch Incharge) Mobile: 01322931662
63	Grameen Jano Unnayan Sangstha Mirzaganj Branch Mirzaganj,Patuakhali e-mail: gjus.0063@gmail.com	Name: Partha Biswas Designation: Senior Officer (Branch Incharge) Mobile: 01322931663
64	Grameen Jano Unnayan Sangstha Char Chatkimara Branch Char Chatkimara, Veduria, Bhola e-mail: gjus.0064@gmail.com	Name: Md. Hasibullah Designation: Senior Officer (Branch Incharge) Mobile: 01322931664
65	Grameen Jano Unnayan Sangstha Dawri Branch Debirchar Bazar, Lalmohan, Bholal e-mail: gjus.0065@gmail.com	Name: Md Alamin Designation: Senior Officer (Branch Incharge) Mobile: 01322931665

SL	Office Name & Address	Contact Person
66	Grameen Jano Unnayan Sangstha Rangabali Branch Rangabali, Patuakhali e-mail: gjus.0066@gmail.com	Name: Md Amin Designation: Senior Officer (Branch Incharge) Mobile: 01322931666
67	Grameen Jano Unnayan Sangstha Kalapara Branch Kalapara, Patuakhali e-mail: gjus.0067@gmail.com	Name: Md Khairul Islam Designation: Officer (Branch Incharge) Mobile: 01322931667
68	Grameen Jano Unnayan Sangstha Amtali Branch Amtali, Barguna e-mail: gjus.0068@gmail.com	Name: Md. Monjil Hossain Designation: Senior Officer (Branch Incharge) Mobile: 01322931668
69	Grameen Jano Unnayan Sangstha Madrasha Bazar Branch Alinagar, Bhola Sadar, Bhola e-mail: gjus.0069@gmail.com	Name: Mizanur Rahman Designation: 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: Ashish Candra Shil Designation: Senior 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





We developed our knowledge, capacity, and skills by implementing those projects.

Grameen Jano Unnayan Sangstha (GJUS) has flourished with dedication and excellence. With this spirit, GJUS continues to collaborate and maintain strong partnerships with many benevolent organizations and NGOs. We

extend our heartfelt gratitude and appreciation to all those institutions whose valuable support and cooperation have played a vital role in shaping and strengthening GJUS into what it is today.



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	May2009 to August 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

PROJECT	DONOR	DURATION	AMOUNT(BDT)
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
Elderly People Program	PKSF	2017-24	9530000
Adolescent Program	PKSF	2019-24	6109400
LIFT- Color Broiler	PKSF	2018-22	1537760
LIFT- Fish Hatchery	PKSF	2018-22	152818
PPEPP(FCDO)	PKSF	2019-22	129178962
Sustainable Enterprise Project (SEP)	PKSF	2019-24	49600000
SEP Native Poultry	PKSF	2019-24	45800000
PACE-Market Developments	PKSF	2022-23	21700000
PACE-Online Marketing & Branding	PKSF	2024-25	5000000
PACE-Fishing Boat Mechanization	PKSF	2022-23	7500000
PACE-Summer Onion	PKSF	2022-23	3000000
CYMMIT (Climate Resilient Crop Trail)	CYMMIT	2022-23	2070739
Access to Finance in Livestock Sector-ACDI/VOCA	ACDI/VOCA & USID	2024-25	4526000
Skill Development Training (SDF)	PKSF	2024-2025	45022000
Social Advocacy	Self	2024-25	891000
Agriculture Mechanization	IRRI	2019-2024	1000000/-





THE CONTINUING PROGRAMS & TIMING PROJECTS STATUS

FY 2024-2025

SL NO	Program Name	Amount up to 30-06-2024	Amount up to 30-06-2025
1	Microfinance	5542356000	6494644000
2	ENRICH Program	2795320	5100200
3	Integrated Agriculture Unit	10145250	13309000
4	RAISE	18417577	18567567
5	PPEPP(EU)	32979551	39546789
6	RMTP-Safe meat & Dairy product market development	27115000	47088650
9	Community based Resilience, Women Empowerment and Action-CREA	6996740	7587759
10	Resilient Homestead & Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)	9614412	108883283
11	BD Rural Wash for HCD Project	14008790	3029770
12	Innovation Fund -PPEPP-EU	3684000	907740
13	Non-Formal Primary Education (NFPE)	96000	102000
14	ASA-EOL	375000	264200
15	GJUS Enterprise	0	0
16	JUTTI	0	0
17	Adopting technologies and practices for resilient green growth in fisheries sub-sector-SMART	0	18502300
18	Promoting Sustainable growth in Poultry sub sector through RECP practices-SMART	0	14297100
19	ALC Project –UNDP	0	2310000
20	Summer Onion Project-RMTP	0	1733400
21	To GHET-2 Project-funded by CDD	0	0
22	Livestock Risk Mitigation Program (LRMP)	1204000	1204000



Accounts and Financial Reflections of the Fiscal ***Year 2024-2025***

FINANCIAL HIGHLIGHTS OF THE FISCAL YEAR 2024-2025

SL NO	Narration	Jun-23-24	Jun-24-25
1	Total Number of Members	107352	107,257
2	Total Number of Loanee Members	82696	86,065
3	Total Coverage	77.03%	80.24%
4	Branch wise average members	1491	1,490
5	Total Disbursement	5542356000	457,367,000
6	Total Collection	4812220636	472,148,683
7	Loan Outstanding of Organization	3382901636	4,022,182,817
8	Loan Outstanding of Foundation	1448725977	2,003,525,731
9	Debt Equity Ratio	4.54	4.57
10	Liquidity Ratio (%)	7.82	8.47
11	Cumulative Recovery Rate (%)	99.74	99.69
12	OTR	98.87	98.81
13	Portfolio at Risk (PAR) (%)	2.91	3.50
14	Due as % of total outstanding	1.92	2.40
15	Field Worker: Members	258	235
16	Field Worker: Loanee	199	188
17	Field Worker: Loan Outstanding	8131975	8,801,275
18	Staff: Outstanding	4711562	5,078,514
19	Field Worker: Savings	2567247	2,731,739
20	Samity: Members	19	18
21	New Due in Current Month	3699703	4,555,046
22	Total Due of the end of current Month	64911715	96,701,312
23	Increasing of Due of Current Month	215025	(1,797,107)
24	Bad Loan	33868377	45,548,105
25	Write Off	1923916	1,923,916





Our Audit

Report 2024-25



GRAMEEN JANO UNNAYAN SANGSTHA (GJUS)

Altajer Rahman Road, Charnobad, Bhola

MICRO CREDIT PROGRAM

Statement of Financial Position

As at June 30, 2025

Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
Assets:			
Non-current assets:		201,049,983	194,050,820
Property, plant and equipment	6.00	201,049,983	194,050,820
Current Assets		4,812,560,544	3,864,796,725
Investments	7.00	205,545,247	163,006,520
Loan to beneficiaries	8.00	4,022,182,814	3,382,901,637
Loan Accounts	9.00	14,947,022	16,432,056
Interest receivable on FDR	10.00	7,913,421	5,853,724
Advances, deposits & pre-payments	11.00	19,264,746	35,527,189
Donation receivable- PKSF	12.00	158,017,350	79,157,672
Unsettled staff advance	13.00	2,022,740	490,638
Work in Progress	14.00	81,062,077	-
Cash and cash equivalents	15.00	301,605,128	181,427,289
Total Assets		5,013,610,527	4,058,847,545
Capital Fund and Liabilities:			
Capital Fund		840,978,731	693,688,815
Cumulative Surplus & Reserve Fund	16.00	840,978,731	693,688,815
Non-Current Liabilities		2,003,525,731	1,448,725,977
Loan from PKSF	17.00	2,003,525,731	1,448,725,977
Current Liabilities		2,169,106,065	1,916,432,753
Loan from Bank & Other	18.00	384,308,800	458,760,856
Member savings deposit	18.00	1,248,404,909	1,067,974,654
Loan loss provision (LLP)	19.00	112,599,143	87,070,588
Member Welfare Fund	20.00	188,496,310	173,718,614
Staff Welfare Fund	21.00	512,970	892,100
Staff Security Fund	22.00	7,177,325	6,140,325
Provision for expenses	23.00	2,929,622	3,855,258
Miscellaneous liability	24.00	8,268,376	4,974,799
Interest payable	25.00	14,080,571	10,479,879
Livestock Safety Fund	26.00	6,765	6,765
Savings Safety Fund	27.00	112	-
Reimbursement / Replenishment	28.00	-	3,778,085
ENRICH advance	29.00	2,300,000	2,300,000
SEP Advance	30.00	-	5,700,000
PPEPP Advance	31.00	13,948,800	14,402,000
RMTP Advance	32.00	22,000,000	20,000,000
RAISE Advance	33.00	20,351,691	7,399,390
IAU-Advance	34.00	4,600,000	4,358,000
Incentive for 2nd pit of Toilet Advance	35.00	-	960,000





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
GCF-RHL Advance	36.00	116,203,672	42,671,440
Incentive BD WASH Advance	37.00	2,427,000	-
SMART Poultry Advance	38.00	9,100,000	-
SMART Poultry Advance	39.00	10,400,000	-
Co-Payment	40.00	990,000	990,000
Total Capital Fund and Liabilities		5,013,610,527	4,058,847,545

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:

Md Habibullah FCA

Managing Partner

Enrolment No. - 0411

FRC NO. CA-001-397

DVC: 2509100411AS228117

Place: Dhaka

Dated: September 10, 2025





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

GRAMEEN JANO UNNAYAN SANGSTHA (GJUS)

Altajer Rahman Road, Charnobad, Bhola

MICRO CREDIT PROGRAM

Statement of Comprehensive Income

For the year ended June 30, 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Income			
Service charge on members loan	41.00	811,955,143	709,961,355
Income from bank interest	42.00	20,913,093	12,882,734
Other Income	43.00	248,927,924	151,968,589
Total Income		1,081,796,159	874,812,678
Expenditure			
Service charge paid to PKSF	44.00	98,680,534	73,286,812
Service charge paid to other loan	45.00	50,328,576	36,036,074
Financial expenses	46.00	100,635,738	78,965,847
Administrative expenses	47.00	387,604,428	362,673,907
Other / Miscellaneous Expenses	48.00	64,537,464	43,478,463
Project Expenses:	49.00	232,719,505	169,634,881
Total Expenditure		934,506,244	764,075,985
Excess of Income over Expenditure		147,289,915	110,736,693
Total		1,081,796,159	874,812,678

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:

Md Habibullah FCA

Managing Partner

Enrolment No. - 0411

FRC NO. CA-001-397

DVC: 2509100411AS228117



Place: Dhaka

Dated: September 10, 2025



GRAMEEN JANU UNNAYAN SANGSTHA (GJUS)

Altajer Rahman Road, Charnobad, Bhola

MICRO CREDIT PROGRAM

Statement of Receipts and Payments

For the year ended June 30, 2025

Particulars	Amount in Taka	
	2024-2025	2023-2024
Receipts		
Opening balances	181,427,289	170,995,860
Cash in hand	22,454,551	25,905,181
Cash at banks	158,972,738	145,090,678
Member Loan Realized	5,389,456,440	4,812,220,636
BUNIAID	547,098,648	497,650,006
JAGORON	915,388,234	810,422,161
AGROSOR	1,855,367,736	1,796,959,515
AGROSOR-SEP	58,016,896	144,534,204
AGROSOR-SEP (RGCL)	388,523	5,801,723
AGROSOR-MDP	542,753	5,343,587
AGROSOR-MDP (AF)	264,129,926	274,301,203
AGROSOR-RAISE	136,915,192	120,768,843
AGROSOR-MFCE	186,259,674	50,010,305
AGROSOR-SMART Poultry	14,823,053	-
AGROSOR CS-SMART Poultry	91,706	-
AGROSOR-SMART Fisheries	30,333,174	-
AGROSOR CS-SMART Fisheries	20,899	-
SUFOLON	714,844,044	513,888,879
KGF-SUFOLON	398,960,340	283,798,717
ENRICH-IGA	65,138,041	83,785,019
ENRICH-LIL	223,883	684,952
ENRICH-ACL	410,732	2,145,704
LIFT-CL	1,919,924	8,039,557
LIFT-Sheep	-	17,440
LIFT-Kuchia	3,450	7,992
IAI-Sheep	11,344,332	14,711,370
IAI-Pacen Duck	-	1,118
IAI-Color Broiler	-	16,702
IAI-Agriculture Adaptation	9,000	22,700
ABASHON	42,448,356	33,784,016
LICHSP-ABASHON	2,226,971	10,865,390
Agriculture Mechanization	1,069,413	1,724,686
LRL	33,469	82,992
LRL (2nd PHASE)	1,521	1,978,164
LEPIG	1,968,936	3,259,910
MFTS	3,564	8,580
RESCUE	1,248	3,281
SAHOS	16,401,361	362,791
COVID-19	57,637,050	113,150,934
RMSF	-	767,791
SUC	1,113,738	3,084,588
Lease	1,961,323	5,055,583
SPL-RMTP	44,132,751	23,510,182
RHL	374,319	-
Household Water	7,283,939	314,794
Household Sanitation	10,568,321	1,355,256





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Particulars	Amount in Taka	
	2024-2025	2023-2024
Investment	186,276,205	136,096,304
Savings FDR encashment	113,482,092	58,097,464
Reserve Fund FDR encashment	61,187,997	66,974,000
Death Management Fund FDR encashment	11,606,116	11,024,840
Other Asset	61,171,926	63,051,388
Advance realization	41,135,611	43,320,126
Vehicle loan	750,920	558,245
FDR Interest Receivable	3,448,924	2,221,686
Grant Receivable from PKSf	15,589,671	16,951,331
Unsattled Staff Advance	246,800	-
Fund Received from PKSf	1,446,500,000	935,600,000
BUNIAD	140,000,000	120,000,000
JAGORON	210,000,000	200,000,000
AGROSOR	270,000,000	140,000,000
AGROSOR-SEP	-	-
AGROSOR-SEP (RGCSL)	-	10,000,000
AGROSOR-MDP	-	-
AGROSOR-RAISE	118,500,000	82,600,000
AGROSOR-MFCE	60,000,000	100,000,000
AGROSOR-SMART Poultry	140,000,000	-
CS-SMART Poultry	6,000,000	-
AGROSOR-SMART Fisheries	160,000,000	-
CS-SMART Fisheries	7,000,000	-
SUFOLON	150,000,000	100,000,000
KGF-SUFOLON	80,000,000	60,000,000
ENRICH-IGA	-	29,000,000
ENRICH-LIL	-	400,000
ENRICH-ACL	-	600,000
SAHOS	20,000,000	-
ABASHON	50,000,000	40,000,000
SPL-RMTP	-	40,000,000
RHL	9,000,000	-
Household Water	6,000,000	5,000,000
Household Sanitation	20,000,000	8,000,000
Loan Recived from Bank & Other	1,341,768,594	571,593,525
Loan Account - Bank	330,000,000	425,000,000
Loan Account - PF & GF	74,993,843	-
Loan Account - MWF	-	10,000,000
Loan Account - Other	936,774,751	136,593,525





Particulars	Amount in Taka	
	2024-2025	2023-2024
General Savings Realized	708,236,547	585,458,309
BUNIAD	142,516,754	123,871,561
JAGORON	244,023,074	205,820,061
AGROSOR	261,361,799	200,811,321
AGROSOR-SEP	6,329,872	12,105,742
AGROSOR-MDP	328,002	1,374,202
AGROSOR-MDP (AF)	14,316,966	17,546,474
AGROSOR-RAISE	11,107,850	9,293,443
AGROSOR-MFCE	12,348,975	1,328,282
AGROSOR-SMART Poultry	2,297,744	-
AGROSOR-SMART Fisheries	2,916,590	-
SUFOLON	956,249	2,122,171
KGF-SUFOLON	814,241	1,289,223
ENRICH-IGA	6,472,629	8,910,018
SUC	36,705	135,734
MFTS	-	100
SPL-RMTP	2,409,097	849,977
Security Savings Realized	-	2,794
BUNIAD	-	1,964
JAGORON	-	830
Monthly Savings Realized	64,368,725	61,638,895
BUNIAD	16,551,350	15,127,165
JAGORON	21,097,050	20,221,750
AGROSOR	21,864,125	21,238,680
AGROSOR-SEP	465,400	1,225,500
AGROSOR-MDP	14,900	98,300
AGROSOR-MDP (AF)	1,038,600	1,037,700
AGROSOR-RAISE	1,069,700	922,100
AGROSOR-MFCE	865,600	163,200
AGROSOR-SMART Poultry	40,600	-
AGROSOR-SMART Fisheries	141,800	-
SUFOLON	239,100	440,000
KGF-SUFOLON	107,800	125,300
ENRICH-IGA	832,700	977,000
SUC	9,000	12,200
SPL-RMTP	31,000	50,000
Fixed Savings Realized	158,200,000	90,250,000
BUNIAD	24,200,000	10,950,000
JAGORON	45,600,000	31,550,000
AGROSOR	55,500,000	31,450,000
AGROSOR-SEP	1,250,000	300,000
AGROSOR-MDP	-	100,000
AGROSOR-MDP (AF)	25,500,000	13,000,000
AGROSOR-RAISE	3,100,000	1,300,000
AGROSOR-MFCE	100,000	-
AGROSOR-SMART Poultry	100,000	-
AGROSOR-SMART Fisheries	1,000,000	-
SUFOLON	600,000	-
KGF-SUFOLON	100,000	900,000
ENRICH-IGA	1,150,000	700,000





Particulars	Amount in Taka	
	2024-2025	2023-2024
Other Realized	406,826,629	356,998,381
Member Wealfare Fund	61,151,663	53,445,687
Staff Welfare Fund	20,970	12,995
Staff Security Fund	1,890,000	1,993,000
Provision received	83,400	49,338
Miscellaneous Liability	3,610,138	797,914
Reimbursement / Replanishment	47,051,760	141,354,817
Savings Safty Fund	78,723	299,140
PACE advance	-	14,100,000
SEP advance	-	8,200,000
PPEPP advance	32,497,600	27,602,000
RMTP Advance	20,000,000	7,000,000
RMTP Onion Advanced	4,000,000	-
RAISE Advance	12,952,301	7,454,310
IAU-Advance	4,600,000	4,358,000
Incentive for 2nd pit of Toilet Advance	-	960,000
GCF-RHL Advance	177,010,000	85,342,880
Incentive BD WASH Advance	2,400,000	-
SMART-Poultry Advance	18,200,000	-
SMART Fisheries- Advance	20,800,000	-
Co-Payment	-	746,000
ACDI-VOCA Advance	-	3,282,300
Project Bank Interest Payable	480,074	-





Particulars	Amount in Taka	
	2024-2025	2023-2024
Service Charge Received	753,282,906	666,411,572
BUNIAD	54,036,715	49,228,443
JAGORON	115,485,473	102,244,315
AGROSOR	297,274,038	281,172,108
AGROSOR-SEP	11,882,249	25,793,952
AGROSOR-SEP (RGCL)	35,031	318,740
AGROSOR-MDP	110,205	1,053,372
AGROSOR-MDP (AF)	39,575,142	39,592,434
AGROSOR-RAISE	17,993,696	14,738,752
AGROSOR-MFCE	25,257,896	7,270,330
AGROSOR-SMART Poultry	3,040,847	-
AGROSOR-CS SMART Poultry	15,644	-
AGROSOR-SMART Fisheries	4,519,909	-
AGROSOR-CS SMART Fisheries	5,601	-
SUFOLON	95,196,934	68,253,785
KGF-SUFOLON	52,976,832	37,701,727
ENRICH-IGA	10,329,442	12,781,058
ENRICH-LIL	8,955	27,398
ENRICH-ACL	32,859	171,656
LIFT-CL	209,475	879,630
LIFT-Sheep	-	4
IAI-Sheep	1,488,619	1,944,632
IAI-Pacen Duck	-	142
IAI-Color Broiler	-	2,184
ABASHON	7,452,415	7,033,877
LICHSP-ABASHON	126,867	881,424
Agriculture Mechanization	22,087	35,554
LRL	-	8,163
LRL (2nd PHASE)	79	100,066
MFTS	445	1,072
RESCUE	50	203
SAHOS	331,420	-
LRL	3,336	-
COVID-19	4,514,981	7,211,177
LEPIG	129,023	212,836
RMSF	-	36,493
SUC	216,192	444,728
Lease	377,297	819,272
SPL-RMTP	5,864,804	3,057,859
RHL	38,806	-
Househol Water	798,575	40,551
Household Sanitation	1,203,168	177,576
BRANCH	2,727,798	3,176,059





Particulars	Amount in Taka	
	2024-2025	2023-2024
Other Income Received	38,894,764	45,981,676
Member admission fees	254,820	251,070
Member loan form sales	323,530	308,960
Member pass book sales	535,630	567,620
Grant from PKSF	954,319	5,596,590
Grant from GJUS	3,749,243	14,507,696
Grant from Other	16,260	29,500
Grant from Natun Biddhut	75,000	-
Sale of Fixed Asset	-	3,936,200
Bank interest	3,609,308	1,499,176
FDR interest	10,181,353	7,512,334
Miscellaneous/Other Income	599,129	179,581
Income from Vocation	-	600
Income from Training	14,000	4,000
Income from Health	109,750	190,640
Income from Project	123,938	207,743
Income from Khamer	18,308,957	11,151,106
Early settlement charge	39,527	38,860
Total Receipts	10,736,410,024	8,496,299,339
Payments		
Capital Expenditure (Fixed Asset)	36,224,943	93,348,694
Purchases of fixed assets	36,224,943	93,348,694
Member Loan Disbursement	6,363,632,000	5,542,356,000
BUNIAD	571,634,000	603,548,000
JAGORON	937,763,000	995,514,000
AGROSOR	2,228,283,000	1,936,775,000
AGROSOR-SEP	290,000	94,770,000
AGROSOR-SEP (RGCSL)	-	400,000
AGROSOR-MDP (AF)	363,300,000	266,400,000
AGROSOR-RAISE	207,730,000	152,548,000
AGROSOR-MFCE	219,650,000	175,060,000
AGROSOR-SMART Poultry	84,789,000	-
AGROSOR CS-SMART Poultry	600,000	-
AGROSOR-SMART Fisheries	157,120,000	-
AGROSOR CS-SMART Fisheries	1,100,000	-
SUFOLON	901,229,000	651,858,000
KGF-SUFOLON	507,048,000	337,908,000
ENRICH-IGA	19,020,000	95,318,000
ENRICH-LIL	80,000	570,000
ENRICH-ACL	-	1,595,000
LIFT-CL	-	7,745,000
IAI-Sheep	-	26,865,000
ABASHON	47,800,000	41,250,000
Agriculture Mechanization	-	1,000,000
LEPIG	860,000	3,017,000
SAHOS	21,025,000	740,000
COVID-19	60,400,000	58,250,000
SPL-RMTP	12,000,000	78,400,000
RHL	1,615,000	-
Household Water	6,711,500	5,005,000
Household Sanitation	13,584,500	7,820,000





Particulars	Amount in Taka	
	2024-2025	2023-2024
Investment	226,903,092	141,095,020
Savings FDR	135,703,512	61,568,092
Reserve Fund	78,913,413	67,918,312
Death Management Fund	12,286,166	11,608,616
Other Assets	122,139,776	107,259,933
Advance payment	94,290,100	93,277,134
Vehicle loan	5,169,996	2,535,999
Loan Account (Asset)	12,100,000	11,200,000
Unsettled staff advance	1,778,902	246,800
Work In Progress (Head Office Building)	8,800,778	-
Fund Refunded to PKSF	891,888,620	676,494,900
BUNIAD	111,666,668	91,666,666
JAGORON	147,000,000	113,000,000
AGROSOR	96,000,000	63,000,000
AGROSOR-SEP	24,000,000	41,785,713
AGROSOR-SEP (RGCSL)	13,392,856	8,017,143
AGROSOR-MDP	30,000,000	52,700,000
AGROSOR-RAISE	65,320,000	40,400,000
AGROSOR-MFCE	54,000,000	12,000,000
AGROSOR-SMART Poultry	8,000,000	-
AGROSOR-CS-SMART Poultry	400,000	-
SUFOLON	150,000,000	65,000,000
KGF-SUFOLON	60,000,000	55,000,000
ENRICH-IGA	34,000,000	25,800,000
ENRICH-LIL	350,000	150,000
ENRICH-ACL	433,333	333,333
LIFT-CL	-	13,333,334
LIFT-Sheep	-	687,500
IAI-Sheep	5,000,000	5,000,000
IAI-Pacen Duck	1,500,000	3,000,000
IAI-Color Broiler	1,583,335	3,166,666
IAI-Fisheries	-	1,875,000
IAI-Agriculture Adaptation	-	1,500,000
ABASHON	25,000,006	17,045,451
LICHSP-ABASHON	10,909,089	11,159,094
Agriculture Mechanization	4,000,000	4,125,000
LRL	-	17,000,000
LRL (2nd Phase)	16,000,000	20,000,000
LEPIG	-	1,000,000
RMSF	-	750,000
SUC	2,000,000	2,000,000
Lease	4,000,000	2,000,000
SPL-RMTP	16,000,000	4,000,000
Household Water	4,333,333	-
Household Sanitation	7,000,000	-
Loan Refund to Bank & Other	1,430,116,298	616,652,149
Loan Account- Bank	477,452,057	466,894,906
Loan Account- PF & GE	11,993,843	10,000,000
Loan Account- MWF	-	3,163,719
Loan Account (Liability)	940,670,399	136,593,525





Particulars	Amount in Taka	
	2024-2025	2023-2024
General Savings Refund	283,505,356	227,787,601
BUNIAD	54,626,519	45,505,672
JAGORON	100,237,118	76,458,707
AGROSOR	96,708,879	76,399,664
AGROSOR-SEP	4,405,832	7,103,386
AGROSOR-MDP	458,949	1,736,396
AGROSOR-MDP (AF)	5,447,838	8,613,877
AGROSOR-RAISE	6,559,913	4,665,545
AGROSOR-MFCE	7,328,561	241,400
AGROSOR SMART Poultry	420,334	-
AGROSOR SMART Fisheries	568,782	-
SUFOLON	714,486	2,076,021
KGF-SUFOLON	562,247	1,194,096
ENRICH-IGA	3,895,695	3,277,657
SUC	41,117	15,080
MFTS	200	100
SPL-RMTP	1,528,886	500,000
Security Savings Refund	-	44,844
BUNIAD	-	38,582
JAGORON	-	3,246
AGROSOR-SEP	-	3,016
Monthly Savings Refund	53,089,225	63,550,346
BUNIAD	14,405,150	15,007,465
JAGORON	16,378,050	19,324,750
AGROSOR	18,877,225	23,477,321
AGROSOR-SEP	808,000	1,534,400
AGROSOR-MDP	3,600	515,600
AGROSOR-MDP (AF)	400,900	1,258,300
AGROSOR-RAISE	711,800	982,610
AGROSOR-MFCE	372,000	45,000
AGROSOR SMART Fisheries	16,000	-
SUFOLON	219,300	413,700
KGF-SUFOLON	130,900	92,500
ENRICH-IGA	721,300	888,000
SUC	22,000	1,200
SPL-RMTP	23,000	9,500
Fixed Savings Refund	112,113,042	33,726,600
BUNIAD	16,516,750	4,222,000
JAGORON	32,351,350	12,318,600
AGROSOR	32,316,900	13,767,200
AGROSOR-SEP	933,200	210,000
AGROSOR-MDP (AF)	27,714,742	1,000,000
AGROSOR-RAISE	804,700	1,395,600
AGROSOR-MFCE	210,000	20,000
SUFOLON	125,000	130,000
KGF-SUFOLON	122,000	653,200
ENRICH-IGA	1,018,400	10,000





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Particulars	Amount in Taka	
	2024-2025	2023-2024
Other Liabilities	273,070,809	235,201,515
Member Welfare Fund	30,824,076	33,249,673
Staff Welfare Fund	1,600,500	1,032,960
Staff security Fund	853,000	732,000
Provision for Expenses	99,078,089	71,276,731
Miscellaneous liability	115,339	7,202
Reimbursement / Replanishment	20,130,582	63,029,514
Savings Saffy Fund	78,723	299,140
Co-Payment	-	746,000
PACE Advance-PKSF	-	7,050,000
RMTP Advance-PKSF	12,000,000	3,500,000
SEP Advance-PKSF	-	8,200,000
RAISE Advance-PKSF	-	124,555
GCF-RHL-Advance-PKSF	88,505,000	42,671,440
Incentive BD WASH-PKSF	385,500	-
SMART-Poultry Advance-PKSF	9,100,000	-
SMART Fisheries- Advance-PKSF	10,400,000	-
ACDI-VOCA Advance-PKSF	-	3,282,300
Payable	14,300,123	14,612,803
Bank Interest Payable	-	3,000
Savings Interest payable	14,300,123	14,587,618
VAT Payable	-	13,311
Tax Payable	-	8,874





Particulars	Amount in Taka	
	2024-2025	2023-2024
Service Charge Paid to PKSF	98,492,159	73,286,812
BUNAD	1,858,333	1,187,501
JAGORON	24,918,750	18,121,875
AGROSOR	18,030,000	10,507,500
AGROSOR-SEP	2,475,000	6,210,572
AGROSOR-SEP (RGCSL)	499,450	394,286
AGROSOR-MDP	2,257,500	5,493,125
AGROSOR-RAISE	9,578,450	8,956,500
AGROSOR-MFCE	10,955,000	4,095,000
AGROSOR-SMART Poultry	4,500,000	-
SUFOLON	5,250,000	2,437,500
KGF-SUFOLON	2,625,000	2,062,500
ENRICH-IGA	4,496,250	4,230,938
ENRICH-LIL	12,375	7,876
ENRICH-ACL	24,083	20,500
LIFT-CL	-	83,333
LIFT-Sheep	-	17,188
IAI-Sheep	437,500	687,500
IAI-Pacen Duck	31,000	155,000
IAI-Color Broiler	32,333	161,667
IAI-Fisheries	-	46,875
IAI-Agriculture Adaptation	-	50,000
ABASHON	4,613,636	3,677,275
LICHSP-ABASHON	739,999	1,178,863
Agriculture Mechanization	65,000	113,438
LRL	-	418,750
LRL (2nd Phase)	45,000	142,500
LEPIG	-	12,500
RMSF	-	3,750
SUC	112,500	337,500
Lease	315,000	647,500
SPL-RMTP	2,700,000	1,827,500
CS-SMART Poultry	225,000	-
Household Water	645,000	-
Household Sanitation	1,050,000	-
Service Charge Paid to Bank & Other	50,328,576	36,036,074
PF & GF Loan	-	394,959
Bank Loan	50,328,576	35,641,115
Savings Interest	100,645	3,000
Fixed Savings Interest	100,645	3,000





Particulars	Amount in Taka	
	2024-2025	2023-2024
Administrative Expenses	279,329,220	278,197,336
Salary & allowance	207,530,654	173,939,727
Lunch allowance	11,649,113	9,973,333
Travelling & conveyance	6,144,281	5,930,543
Printing and stationery	2,728,489	2,151,767
Office rent	7,621,473	8,689,463
Telephone and postage	1,479,749	1,422,709
Electricity/Water/Gas bill	3,590,842	3,044,651
Entertainment	1,304,059	1,127,252
Newspaper bill	123,706	157,167
Bank charge and commission	1,676,883	1,593,651
Fuel cost	5,809,514	6,154,787
Repair and maintenance	6,093,095	9,140,855
Audit fee	60,707	-
Publication	667,000	233,960
Annual conference	299,390	498,270
Automation Expenses	35,340	-
Gratuity Expenses	2,802	30,000,000
Digester and Relif	1,812,500	404,675
Legal advocacy & consultancy fees	402,773	1,331,560
Advance Income Tax	4,456,397	4,252,079
VAT Expenses	3,609,667	4,846,756
Security expenses	4,447,486	4,674,856
Advertisement	197,835	408,705
Registration & Renewal Fee	1,291,239	1,142,370
Technical Training Centre Expenses	4,214,000	5,500,000
Shishu Surakkha Kendro Expenses	5,717	650,000
Expenditure on beautification activities	1,149,494	-
Training & Development	925,015	928,201
Other Expenses	11,881,170	21,243,708
Miscellaneous expenses	1,052,765	1,471,011
Loan rebate expenses	3,866,756	4,436,938
GJUS Contribution to project	6,323,543	14,927,159
Scholarship Expense	472,000	336,000
Education expenses	166,106	72,600





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Chartered Accountants

Particulars	Amount in Taka	
	2024-2025	2023-2024
Project Expenses	187,689,842	153,974,714
Agricultural, Fisheries & Livestock expenses	10,784,873	9,457,807
ENRICH expenses	3,045,199	3,552,488
Elderly People Program Expenses	118,411	1,219,340
PACE expenses	-	22,439,188
LIFT expenses	-	130,050
Koishor	173,973	1,475,525
SEP Expenses	-	3,035,815
SEP-AHC Expenses	880,800	6,369,661
SEP-Native Poultry	-	3,625,951
NPH-SEP	-	13,800
Agriculture Mechanization	-	668,282
PPEPP Expenses	32,753,684	43,469,471
LRMP/SDC	1,332,938	-
RMTP	23,713,886	17,555,485
RAISE	13,633,289	11,271,230
GCF-RHL-Expense	71,538,368	1,544,328
BD WASH-Expenses	653,290	399,010
SMART Poultry Expenses	6,017,128	-
SMART Fisheries Expenses	6,315,326	-
GJUS Khamar	8,972,709	9,337,756
GJUS Breeding Farm	7,755,968	18,409,527
Total Payments	10,434,804,896	8,314,872,050
Closing Balance	301,605,128	181,427,289
Cash in hand	14,731,017	22,454,551
Cash at banks	286,874,111	158,972,738
Total	10,736,410,024	8,496,299,339

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:

Md Habibullah FCA

Managing Partner

Enrolment No. - 0411

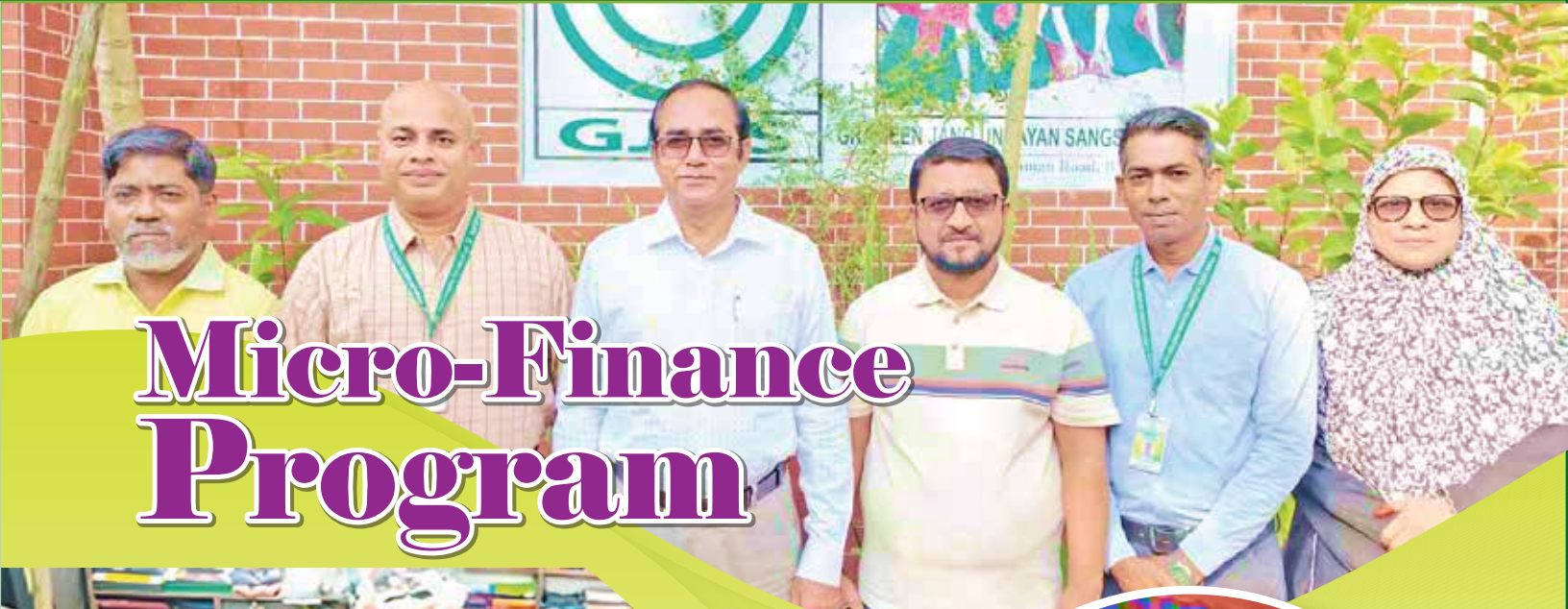
FRC NO. CA-001-397

DVC: 2509100411AS228117

Place: Dhaka

Dated: September 10, 2025





Micro-Finance Program



Microfinance refers to the financial services provided to low-income individuals or groups who are typically excluded from traditional banking. Microfinance aims to improve financial services access for marginalized groups, especially women and the rural poor, to promote self-sufficiency. 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 for 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, , LEPIG, covid -19 and SDL etc.



Microfinance refers to financial services offered to low-income individuals or groups who are generally excluded from the traditional banking system. Most microfinance institutions provide small working capital loans—commonly known as microloans or microcredit—but many also offer additional services such as savings accounts, insurance, and money transfers. The primary objective of microfinance is to enhance financial inclusion among marginalized populations, particularly women and the rural poor, thereby fostering self-reliance and economic empowerment.

Recognizing this potential, Grameen Jano Unnayan Sangstha (GJUS) has been implementing microfinance initiatives since 1998, with the vision of breaking the cycle of poverty, reducing unemployment, and strengthening the economic resilience of financially disadvantaged communities. Through its programs in Bhola, Barishal, Patuakhali, and Noakhali, GJUS supports underprivileged households and small entrepreneurs by providing access to affordable financial services that enable them to invest in income-generating activities and safeguard their livelihoods against everyday risks such as illness, natural disasters, and pandemic crises.

GJUS offers a diverse range of microfinance products tailored to the needs of its clients. These include Buniad, Jagoron, Agrosor, Agrosor SEP, and Agrosor MDP. In addition, GJUS provides several supportive loan schemes such as Sufolon, LRL, LICHSP, LEPIG, COVID-19 Recovery Loan, SDL, RHL, SPL RMTP, Smart Fisheries, Smart Poultry & Abason all designed to promote sustainable economic growth and financial security among its beneficiaries.

Goal:

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

Objectives

1. **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.
2. **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.
3. **Mobilization of Savings:** GJUS develops the saving habit of people. Now low-income people also save money and afford to make saving habit.
4. **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.
5. **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:

1. It provides resources and access to capital to the financially underserved, such as who are unable.
 2. It acts as a way to end the cycle of poverty, decrease unemployment.
 3. It increases earning power and aid the financially marginalized communities.
 4. It protects the marginalized people against the risks of daily life such as illness, natural disasters and pandemic situation.
 5. To prevent climate change provide house 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, enterprise development is indispensable. GJUS offers the Agrosor Loan Product to empower entrepreneurs such as agricultural producers, small business owners, wholesalers, and processing unit operators in marginalized areas. The primary objective of this loan is to strengthen the economic condition of entrepreneurs and generate new employment opportunities.

The loan ceiling ranges from BDT 100,000 to BDT 3,000,000, with a 30-day grace period at each phase. The repayment structure includes 12 installments for a one-year term and 24 installments for a two-year term.

SUFOLON PRODUCT LOAN:

GJUS offers the Sufolon Loan Product, financed by PKSF, to promote crop cultivation, livestock rearing, and pisciculture. The primary objective of this loan is to enhance farmers' capacity in agricultural production, irrigation management, and mechanized, technology-based farming—ultimately developing skilled human resources and increasing productivity.

Under the Sufolon loan, GJUS provides financing ranging from BDT 5,000 to BDT 100,000 for activities such as paddy cultivation, fish farming, and cattle rearing. The repayment schedule consists of 46 weekly installments or 12 monthly installments, depending on the loan duration (one or two years). Through this initiative, many beneficiaries have become self-reliant and self-employed, contributing to sustainable rural development.

LRL PRODUCT LOAN:

GJUS offers the LRL Loan Product, financed by PKSF, to revive the economic activities of the poor affected by the COVID-19 pandemic by creating self-employment opportunities. The primary objective of this loan is to support small agriculture-based entrepreneurs, trained and unemployed youth, and returning migrant workers in rebuilding their livelihoods.

Under the LRL loan, GJUS provides BDT 50,000 for a two-year term, with a grace period of six months. This initiative has enabled many COVID-19-affected individuals to restore their livelihoods and regain economic stability..

ABASAN LOAN Product:

GJUS offers the Abasan Loan Product, financed by PKSF, with the aim of improving living conditions in selected low-income and informal settlements within designated municipalities. The primary objective of this loan is to enhance tenure security, improve housing infrastructure, and facilitate access to microfinance for better shelter development.



Under the Abasan loan, GJUS provides financing ranging from BDT 80,000 to BDT 500,000 for a tenure of five years, repayable in 60 installments. GJUS firmly believes that housing is one of the fundamental needs of human life. Through this initiative, many families have been able to build or improve their homes and are now living with dignity and happiness.

SDL PRODUCT LOAN:

Many households in marginalized areas lack sufficient cash to upgrade their sanitation systems, though they can afford the cost if it is spread over time. To address this issue, GJUS offers the SDL (Sanitation Development Loan) Product, financed by PKSF, to bring marginalized, ultra-poor, and underprivileged communities under improved sanitation coverage for better health and hygiene.

The primary objective of this loan is to enhance access to hygienic sanitation facilities for low-income households in rural and marginalized areas. Under the SDL product, GJUS provides BDT 10,500 for a one-year term to support sanitation development. Recognizing that many people in these areas are not fully aware of the importance of proper sanitation, GJUS also organizes various awareness programs to promote hygiene practices and ensure healthier communities

Impacts:

The impact of GJUS's Microfinance Program has been profound and transformative in rural and marginalized communities. By providing accessible financial services, GJUS has enabled thousands of low-income families to engage in income-generating activities, start small enterprises, and achieve economic stability. Women, in particular, have gained greater confidence, decision-making power, and social recognition within their families and communities. As a result, household incomes have increased, children's education and healthcare have improved, and dependency on moneylenders has significantly declined. Overall, through the support of loans, IGA, and capacity-building training, GJUS has uplifted 107,352 people, fostering self-reliance, reducing poverty, and contributing to sustainable community development.



Target & Achievement FY (2024-25)

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

SI No.	Component	Target in FY 2024-2025	Achievement in FY June,2024-2025
01	Member	117031	107,257
02	Loanee	93285	86065
03	The number of persons of Disbursement	97065	91659
04	The amount (BDT) of Disbursement	6494644000	6363632000
05	Loan Outstanding (BDT)	493877282	4,022,182,817
06	Savings Outstanding (BDT)	144129875	1,248,404,909
07	The amount (BDT) of Due		96701312
08	Loanee coverage	79.70	80.24







Abason Program

Since 2019, Grameen Jano Unnayan Sangstha (GJUS) has been implementing the “Abason” Program to create employment opportunities and ensure the holistic development of poor communities in urban, peri-urban and marginalized areas. The program, financed by PKSF, aims to provide housing support for low-income and homeless families, helping them achieve a safe and dignified living environment.

Recognizing that housing is one of the fundamental needs of human life, GJUS has been fulfilling the dreams of marginalized communities by enabling them to build and own secure homes, thereby contributing to improved living conditions and long-term social stability.

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, underprivileged, and marginalized communities who are homeless are the primary beneficiaries of this program. Residents of Bhola-1, Bhola-2, Bhola-3, Bhola-4, Madrasah Bazar, Bankerhat, Veduria, Velumia, Uttar Joynagar, and Paranganj have

been given the opportunity to benefit from the Abason Program. The communities in these areas have expressed great satisfaction and gratitude for being included in the program, as it has significantly improved their living conditions and provided them with hope for a better future.

Immediate Result:

A total of 554 homeless individuals have received financial and technical support to build homes and improve their social status. Among them, 366 members constructed new houses, while 118 members repaired and upgraded their existing homes.





Recovery and Advancement of Informal Sector Employment (RAISE)

Since 2022, Grameen Jano Unnayan Sangstha (GJUS) has been implementing this project with the financial support of PKSF and World Bank. Many businessmen are financially affected in the pandemic situation. Many of them quit the business. GJUS wants to create some new entrepreneurs to become economically self-reliant. Youth, pre-urban/urban districts, low income, less educated people will be benefited through the said scheme. Grameen Jano Unnayan Sangstha (GJUS) believes that by providing technical, vocational, consulting, business planning, it is possible to create new entrepreneurs and new entrepreneurs will contribute to the economy. A lot of employment opportunities will be created. The problem of unemployment will be reduced to a great extent from our society.

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:

1. 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.
2. To enhance the capacities and productivity of youth and young micro-entrepreneurs in the informal sector by developing their capacities and providing inclusive finance.
3. To engage youth from low-income households in sustainable employment through apprenticeship programs.

Activities:

1. Soft loan support for Covid-19 affected Micro-entrepreneurs & Low-income youth & Micro-entrepreneurs.
2. Training for Covid-19 affected Micro-entrepreneurs (RMBC).
3. Training for Low-income youth & Micro-entrepreneurs (BMED)
4. Apprenticeship Training for Low –income youth (06 Months)
5. Selection of Master-craftsperson (MCP)
6. Life Skills Training for Low –income youth (05 days)
7. Community Outreach Program



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 initiatives 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 to achieve 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.

1. To get loan of Covid 19 affected micro-entrepreneurs: 800
2. To creating Low-income youth as a Micro-entrepreneur with the support soft loan: 1255
3. MCP Soft loan: 27
4. Apprentices Soft loan: 14
5. To train of Apprentices people for creating a skillful manpower: 505
6. To creating employment of Master craftsperson:91





A Glimpse of Light in a Life Drowning in Darkness

Md. Arif, is the only child of his parents, lives with his family in Vedurua Union near Bankerhat Bazar. His father, Md. Mansur, is a daily wage laborer whose irregular income often left the family struggling to meet their basic needs. Due to these financial constraints, Arif had to assist his father in supporting the household and was unable to continue his education beyond the sixth grade, despite his strong aspiration to study further.

Arif's father is a member of the Grameen Jano Unnayan Sangstha (GJUS). Through a field officer, Arif came to know about the RAISE Project, implemented by GJUS with financial support from the Palli Karma-Sahayak Foundation (PKSF) and the World Bank. The project offers a six-month Apprenticeship Program in various trades, which includes a five-day Life Skills Development Training and a travel allowance of Tk. 750. The training is completely free of cost, and each apprentice receives a stipend of Tk. 21,000 throughout the training period. After learning about the opportunity, Arif expressed interest in enrolling and chose Mobile Phone Servicing as his preferred trade. Upon submitting the required documents—such as his birth certificate, School certificate and proof of completing at least fifth grade—he was admitted into the program.

Arif commenced his apprenticeship on December 1, 2023, under the guidance of his master craftsman Md. Monir, proprietor of Monir Telecom. Under his supervision, Arif learned practical mobile servicing skills through hands-on training. His mentor was sincere and patient, guiding him carefully even when mistakes occurred. Arif found the Life Skills Development Training particularly enlightening, as it provided him with valuable insights beyond technical skills. He successfully completed his apprenticeship on May 30, 2024.

Following the completion of his training, Arif aspired to establish his own mobile servicing enterprise but lacked the necessary startup capital. Upon consulting the field workers, he was informed that apprentices under the RAISE Project were eligible for financial support. Subsequently, Arif received a loan of Tk. 100,000 (one lakh) and established his own business, M/s Arif Telecom.

At present, Arif earns approximately Tk. 10,000 per month from his enterprise. By the grace of Almighty Allah, he has achieved financial stability and contributes significantly to his family's well-being. Arif expressed his heartfelt gratitude to the PKSF, the World Bank, the RAISE Project, and the GJUS for their invaluable support in transforming his life from hardship to self-reliance.





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

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:

1. To attain total development of each household as well as the whole com-

munity participating in ENRICH.

2. To empower the poor households through capacity building to ensure human dignity for all.
3. 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-968
2. Rehabilitation- 23 person
3. Health Camp:6-take service-984
4. Eye Camp:3- Eye operation-45
5. Satellite Clinic :36- take service-1256
6. School:60

More than 53,857 people from 11,243 households have benefited directly or indirectly from this program.

Pathways to Prosperity for Extremely Poor People- European Union (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 hard-core-poor communities in developing activities and upgrade their economic condition.

Goal:

The project delivers a carefully sequenced package of multidimensional interventions, with a thrust on enterprise development and resilience building to help target households

progress towards the mainstream socioeconomic growth trajectory.

Objectives:

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

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. Non-agriculture & Vocational based training



5. Enterprise development training
6. Vaccination & Seed Distribution activity
7. Primary Health Care activity
8. Group, Club and Forum based activity
9. Behavior change & Gender related activity
10. Disaster and Climate adaptation activity
11. Access to Government Service to link-age our member.

Beneficiary:

10432 extremely poor people from 5 unions (Velumia, Ilisha, Kachia, Hazariganj, Awazpur) of Bhola district and 1 union (Charmontaj) of Patuakhali district are beneficiaries of this project. These very poor people are day by day improving their quality of life by taking all the opportunities of the PPEPP-EU project implemented by GJUS. They are thankful to PKSF, European Union and GJUS for improving their living standards.

Immediate Result:

1. To increase the income of the extremely poor, 172 livestock-based IGAs, 123 agriculture-based IGAs, 71 fisheries-based IGAs, and 31 non-agriculture-based IGAs have already been provided to small businesses.
2. To facilitate the implementation of IGA-based activities, 12 batches of livestock training, 6 batches of agricultural training, 3 batches of fisheries training, and 12 batches of technical training in other fields are conducted for the very poor.
3. 15100 household received Nutrition and primary health service to reduce spending their income for illness.
4. 810 people received allowance from different Social Safety net program.

The story of the fortune of Matin by inclusion in the PPEPP-EU Project

Joygun Begum and Abu Qasim couple of Bagharhawala village of Illisha union lives on the banks of the Meghna of Bhola Sadar upazila. Of their three sons, the younger son is 19 years teenager, whose name is once in the face of the people, as a burden, reckless, bakht and society burden. His daily partner was wasting time to play games on mobile phones, chatting with friends. But today, that Matin is a new name in his village, a new identity. He is now a symbol of adolescents, the light and change of society. His journey is not just a story of a person's life; This is an example, where the path of the darkness to return from the darkness has been written.

Grameen Jano Unnayan Sangstha (GJUS), Palli Karma-Shahayak Foundation (PKSF) and European Union jointly implemented PPEPPP-EU project act behind this transformation of the life of Matiur Rahman (Matin). He was associated with a Social Development Center (Kishore) named Pragati. At first participation in this center was a mere formality for him. But from

attending the meetings, he gradually realizes the real meaning of life. Discussions, suggestions and directions teach him to think new. This is how the journey of its inner change began at one time.

He is now serving as the president of the "Pragati" Social Development Center. Under his leadership, the teenagers in the area have formed a powerful association, who is working for the development of society as well as the development of themselves. At the club meetings, Matin learned that vegetable farming techniques in the courtyard of the house and teaching other members of the club. Today, the vegetables of their house are not only meeting the nutritional needs of their family, but it has become a symbol of confidence.

Matin's father is unable. From the meeting of the club, he can find out that government allowance is available for the disabled.





Based on that information, he collected a golden card for his father from the Department of Social Services with the help of GJUS. Today, he is not serving a child, but he is setting an example of his own responsibility towards society.

The Matin club has held a "traveler on the path of light" with adolescents and men, through which they can find out about gender equality and women's empowerment. Since then his behavioral change has been reached by his family. Matin, who once neglected his parents, now stands in every responsibility of the world. Assisting the mother's work, helping the father's farming, and even participating in various development activities in the area are all new forms of his life.

The activities of the teenagers of Matin and his club are in the face of the people of the area today. They have renovated the village broken barricades, mosque roads, Ojur ghats, planting trees along the road. Through these works, they not only developed the area, but their work has delivered a message-if desired, but with little ability, a lot is possible. Various sports are often organized through the "Pragati" social development center. Through which the adolescent of the area has been removed.

In collaboration with the PPEPP-EU project, Matin has been trained in Electric Installation and House Wiring under the Jano Unnyan Technical Training Institute (JUTTI). Now he sell electric equipment and mobile servicing at the rental shop in the local market. Besides, he is doing a living by doing electrical work from house to house. By doing this, Matin earns an average of 5000/- a month. Besides, he earns Tk 10,000 a month by doing agricultural work. Through this work he has changed his family's economic situation. The world where there was once a constant companion, today is comfortable.

This change of life in Matin is not just a story of his personal success; It is an image of the light of society. Once upon a time, a kind of burden for adolescent society, is a symbol of inspiration for adolescents in the area today. The story of this change in his life not only gave him a new life, but many others have shown new ways of life. The journey of Matin teaches us- if you wish, if the right direction is found, then the sunrise is possible in the dark life



GJUS

Grameen Jano Unnayan Sangstha





PPEPP-EU Innovation Fund



Under the PPEPP-EU project, funded by the Palli Karma Sahayak Foundation (PKSF) and the European Union (EU), with the aim of providing more intensive support to improve the living standards of the extremely poor, the Grameen Jano Unnayan Sangstha (GJUS) has planned to implement an initiative titled “Employment Creation for Coastal Ultra-Poor Population through Integrated Fisheries and Value-Added Fisheries Product Processing and Marketing” under the PPEPP-EU project. Through this initiative, by using modern and innovative technologies in the fisheries sector, the extremely poor population will be interested in fish farming, fish fry transportation, fish meal processing, and the production of value-added fish products from fish, through which it will be possible to earn more profits at lower costs.

Goal:

To contribute to poverty alleviation of marginalized communities and sustainable fisheries through innovative fish farming and

transportation of fish fry, fish meal processing, and production of value-added fish products from fish using modern technology.

Objectives:

1. To improve the living standards of the very poor.
2. To practice modern and innovative technologies in the fisheries sector.
3. To create interest in domestic and aquarium fish farming.
4. To create interest in earning more profit through transportation of fish fry and processing of fish meal.
5. To develop a fish market through diversification of fish products.
6. To inform the public about these fish products through processing and marketing of value-added fish products.

Activities:

1. Fisheries based Income Generating Activities (IGA)

2. Encouraging mobile traders to produce value-added products from fish by providing IGA.
3. To train on Gap practices and fish culture using by modern technology in Fish sectors.
4. Enterprise development training
5. Access to linkage with government authority.

Beneficiaries:

The beneficiaries of the PPEPP in the area of Bhola Sadar Upazila are (350) extremely poor people. All these people have improved their quality of life day by day by taking advantage of all the opportunities provided by the initiative implemented by GJUS. They are very grateful to PKSf and GJUS for helping them in their development.

Immediate Result:

1. 151 very poor people have already been provided with fisheries-based IGA to increase their income.
2. 15 farmers have cultivated fish using modern and innovative technologies and reduced additional costs by 25%.
3. 450 farmers have received training on improved management of fish farming by using modern and innovative technologies in the fisheries sector to earn more profit at less cost.



Integrated Agricultural Unit (IAU)

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:

New Sustainable technology dissemination on agricultural sector among beneficiary level through accelerating organization's microcredit programme and contribution to the national economy.

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. Carp-mola-tilapia-shing-magur-pabda-gulsha-chital-aire-sheafish-pangas-koi etc.
5. To create sustainability through inclusive finance.
6. Media coverage.
7. Technology visualization.
8. Awareness campaign related to World Egg/Milk Day.
9. ICT Based data management.
10. Technology based teasers/fillers/reels development.
11. Market Linkage & Value chain development.
12. Capacity Building in different agricultural sector.
13. Workshop (Market linkage/entrepreneur development etc.)
14. Publication & awareness activity.
15. Linkage with different stakeholders. i.e. Government, dealer, multinational company etc.



Beneficiaries:

Type of Beneficiary	No. of Beneficiary	No. of Demo	No. of Trainee
Agriculture Unit	2000	129	1845
Livestock Unit	2110	188	2898
Fisheries Unit	3050	128	2245
Total	7160	335	6988

Immediate Result:

1. 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.
2. Income statuses of the beneficiaries have been increased up to 80% or above.
3. New varieties of crop, fish & livestock have been successfully introduced in Bhola district.
4. Cluster based dealership have been developed over poultry feed and medicine.
5. Different sales center of agriculture, fisheries and livestock have been developed.



Pekin Duck Expansion Entrepreneur of Md. Zahid Uddin

Md. Zahid Uddin is a hardworking farmer and a promising entrepreneur. Except for his ancestral homestead, he owns no land of his own. In the early stage of his life, he tried to become self-reliant through a broiler poultry farming business. After running the business for about two years without achieving the expected profit, he started fish cultivation and vegetable farming on the banks of his pond. Through these activities, he managed to sustain the livelihood of his 12-member family with great difficulty.

Choto Manika village is located on the bank of the Tentulia River, making it highly suitable for duck rearing. However, due to river erosion, almost half of their ancestral land—about 180 decimals—was lost to the river, putting the

family in financial distress. As a result, none of Zahid's siblings could continue their education beyond the primary level.

Zahid personally started rearing 10 native chickens and 20 Muscovy ducks. By regularly hatching and selling ducklings, he managed to earn a modest income. However, natural hatching yielded a limited number of chicks—one hen could hatch a maximum of 10–15 ducklings—making it difficult to earn a satisfactory profit.

Realizing that artificial incubation could significantly increase production and profit, Zahid aspired to adopt the technology but lacked the necessary technical knowledge to do so.





Md. Zahid is a regular member of Shapla-202, a group under the Borhanuddin branch of Grameen Jano Unnayan Sangstha (GJUS). He used to hatch the eggs of his 30 native ducks using hens. Later, under the livestock component of the Agriculture Unit of GJUS, he received the opportunity to establish a duck hatchery at the entrepreneur level.

With organizational support, he initially received a hatching machine with a 400-egg capacity as a grant and participated in a hands-on training program organized by GJUS to learn how to operate the machine.

In his first trial, he placed 80 native chicken eggs in the machine and successfully hatched 70 chicks, confirming its efficiency. Later, he incubated 70 Pekin duck eggs, 25 Muscovy duck eggs, and 60 native duck eggs, from which he obtained 52 Pekin, 15 Muscovy, and 43 native ducklings.

He sold the Pekin and native ducklings at BDT

60 each, and the Muscovy ducklings at BDT 100 each, earning BDT 7,200 in one batch. After four consecutive hatching cycles, his total profit reached approximately BDT 50,000.

Currently, he has purchased 120 Pekin duck parent stocks with his own investment, which are now around five months old. He expressed optimism that artificial incubation will bring him even greater profit in the future. Besides his own duck farming, he has inspired around 22 other households in his village to start duck rearing, forming a visible duck-rearing cluster in the area.

The climate and topography of Bhola district are highly suitable for duck farming. Md. Zahid Uddin's initiative has created new opportunities for the expansion of Pekin duck rearing and hatchery establishment in the region.



Rural Micro Enterprise Transformation (RMTP)

Rural Micro Enterprise Transformation Project (RMTP), implemented nationwide in Bangladesh from 2020 to 2025, focuses on promoting high-potential agricultural products through value chain development across three major sub-sectors: 1) High-value agro-products and horticulture 2) Livestock and 3) Fisheries.

Under this initiative, Grameen Jano Unnayan Sangstha (GJUS) has implemented the “Safe Meat & Dairy Product Market Development” sub-project in collaboration with PKSF, with financial support from the International Fund for Agricultural Development (IFAD). The sub-project aims to introduce Global Good Agricultural Practices (GGAP) by enhancing veterinary services, developing the feed market, introducing modern machinery, expanding meat and dairy product markets, and providing marginal farmers with access to ICT tools and financial services. This initiative seeks to increase productivity, improve market access and strengthen the livelihoods of smallholder 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.



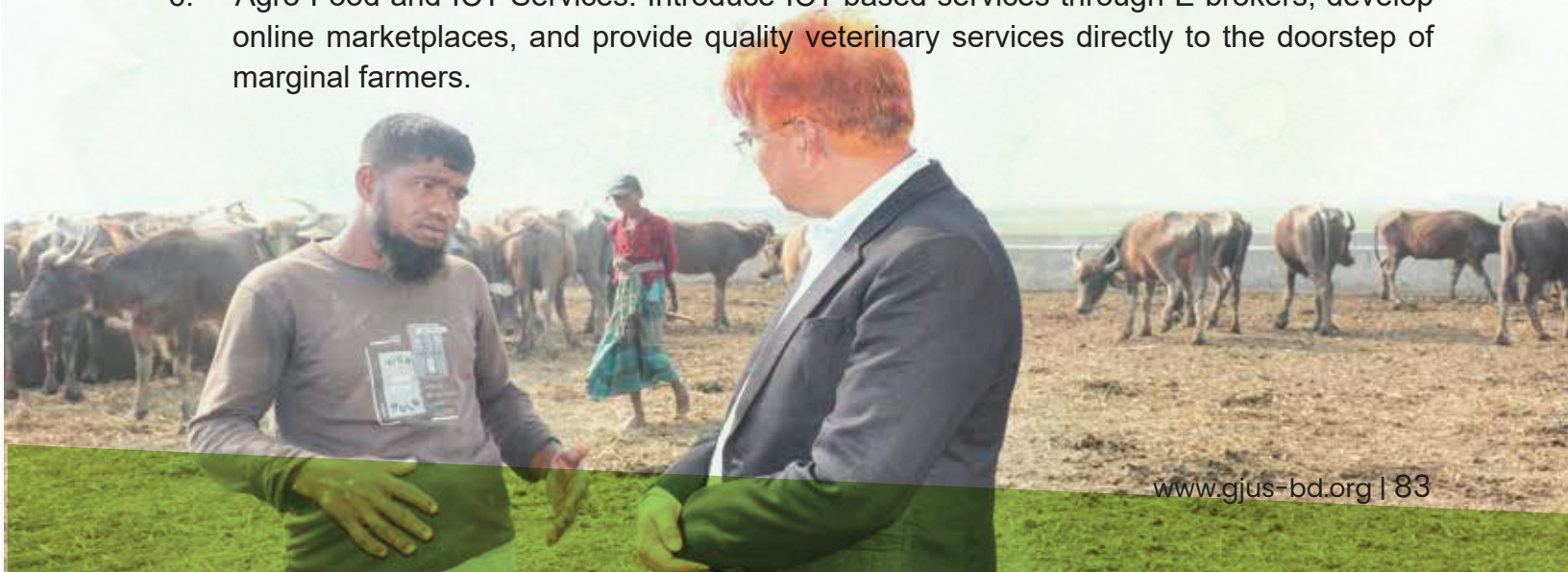


Objectives:

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. Livestock Services and GGAP Practices: Develop Livestock Service Providers (LSPs) through institutional training, provide training on Global Good Agricultural Practices (GGAP), and work on breed improvement. Veterinary services are made accessible in coastal areas through transport facilitation and the establishment of model demonstration units (Talar and Killa).
2. Access to Feed and Fodder: Establish fodder markets and provide ready-to-use feed for marginal farmers through grass demonstrations. Set up dealer and sub-dealer points, and introduce new feed demonstration methods to ensure proper nutrition and reduce feed costs.
3. Farm Mechanization and Waste Management: Introduce a variety of farm machinery in project areas and develop Vermi-Compost plants to promote environmentally safe practices while reducing production costs.
4. Dairy Market Development: Promote the production of diverse dairy products and introduce modern technologies. Develop both formal and informal market linkages to strengthen dairy product distribution. Introducing different certification (BSTI, ISO, HALAL & HACCAP) to entrepreneur's for adding product value
5. Meat Market Development: Upgrade slaughter house and butcher shop infrastructure, introduce modern technologies, and produce diverse meat products. Promote contract farming to ensure consistent supply and quality.
6. Agro-Food and ICT Services: Introduce ICT-based services through E-brokers, develop online marketplaces, and provide quality veterinary services directly to the doorstep of marginal farmers.



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 in Bhola sadar, Daulathkhan, Borhanuddin, Bakerganj, Bauphal and Dasmina.



Immediate Result:

1. A total of 450 LSPs have been developed, reaching 55,000 farmers, including 28,000 project households, through various apps, services, the DLS Dairy Association, and engagements with multiple institutions
2. 31 fodder suppliers, 615 pieces of machinery, and 31 dealers have been established, benefiting over 35,000 farmers and reducing farm management costs by 15%.
3. Following policy development meetings, the Food Safety Authority conducted several mobile courts. As a result, processors have shown interest in obtaining BSTI-51, ISO-9, and HACCP-2 certificates, and six new products have been introduced to the market.
4. Over 500 farmers are engaged in contract farming for safe meat production. Additionally, three meat processing centers and slaughterhouses have been developed, connecting more than 100,000 consumers directly or indirectly.
5. More than 500 farmers are engaged with contact farming for safe milk & meat market developments and development 3 meat processing center as well as slaughter house in project area. More than 35000 consumer are connected directly or indirectly.
6. E-Brokers engaged with 500 farmers, F-commerce-136 and Introduce ICT apps-7-85% farmer & entrepreneur gets financial support from various.

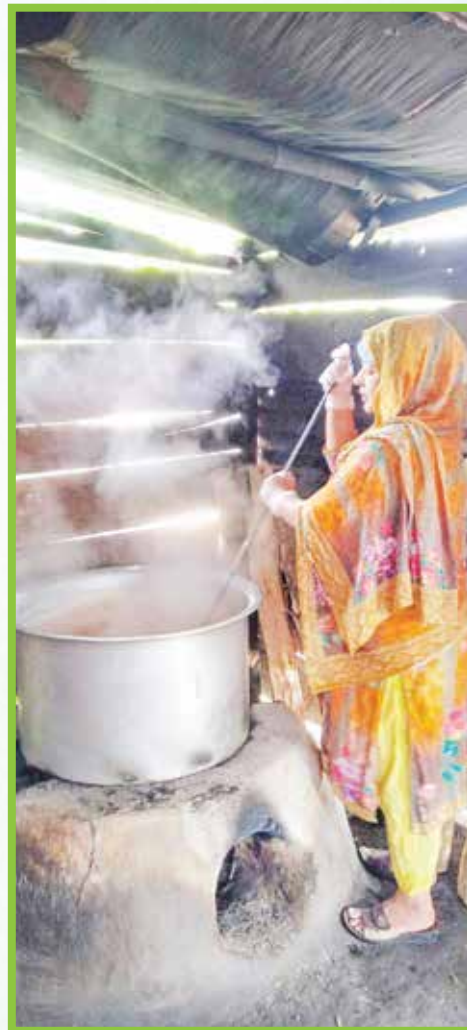




From a Small-Scale Dairy Producer to a Successful Enterprise Owner

In the rural economic landscape of Bangladesh, women's participation is steadily increasing, contributing significantly to family welfare and local development. Among these change-makers stands Ms. Tanjila Begum, a 29-year-old woman who has established herself as a promising entrepreneur in the dairy processing industry. Her journey from a small initiative to a well-recognized dairy brand is not only a story of economic success but also an inspiring example of women's empowerment through perseverance and innovation.

Tanjila Begum was born into a humble farming family where financial hardship was a daily reality. Despite these challenges, she nurtured a dream of becoming self-reliant and improving her family's standard of living. After completing her graduation from Sher-e-Bangla Fazlul Haque College, she appeared in several competitive job exams but eventually became disheartened by widespread irregularities and corruption in the recruitment system. Determined to chart her own path, she decided to embark on the journey of entrepreneurship.





Tanjila noticed a recurring problem in her community the frequent spoilage of fresh milk due to lack of preservation and processing facilities. This observation sparked an innovative idea: to process milk into value-added dairy products such as yogurt, sweets, and ghee to reduce wastage and generate income. In 2022, shortly after the COVID-19 pandemic, she started her business with a modest capital of BDT 35,000, partly from personal savings and small loans. She personally handled

every stage of production collecting milk, preparing yogurt, and selling it in the local market. Despite initial losses, she remained determined and learned from her early mistakes, gradually improving her technical and managerial skills.

Recognizing her potential, Grameen Jano Unnayan Sangstha (GJUS) extended their support to Tanjila Begum under the Rural Microenterprise Transformation Project (RMTP), funded by the Palli Karma-Sahayak Foundation (PKSF).

Through this partnership, Tanjila received comprehensive assistance including:

- Technical training on dairy product processing, quality control, and machinery operation.
- Guidance on product certification, packaging development, and brand promotion.
- Financial and advisory support for mechanization and business expansion.
- ICT-based services to enhance production efficiency and record management.

This holistic support helped her transform her small household-based production into a structured enterprise.

With continuous training and guidance, Tanjila established her own dairy brand named “Saba Dairy” located at Kashipur, Barishal Sadar.

Key achievements include:

- Monthly production of 1.2 tons of buttermilk, 15 kg of ghee, and 12,000 cups of yogurt.
- Ongoing production setup for ice cream with modern machinery.
- Monthly income of approximately BDT 70,000.
- ISO-22000 certification and BSTI license for product quality assurance.
- Establishment of an in-house Water Treatment Plant and Dairy Laboratory to ensure product safety and high standards.

The superior taste and quality of her products have quickly gained popularity in the local market, expanding her customer base and reputation.

Tanjila's journey was not without obstacles. As a woman entrepreneur in a conservative rural society, she often faced social criticism and discouragement—

“Why should a woman engage in such a big business?”

Despite these remarks, she remained steadfast in her vision and responded with hard work, discipline, and excellence in her craft.

Her determination and quality-focused approach not only earned community respect but also inspired other women to follow her path toward self-employment and empowerment.

Today, Tanjila Begum stands as a role model for aspiring women entrepreneurs in rural Bangladesh. Her enterprise has contributed to local employment, enhanced community awareness about value-added dairy production, and encouraged women's participation in agribusiness.

She aims to expand Saba Dairy further by:

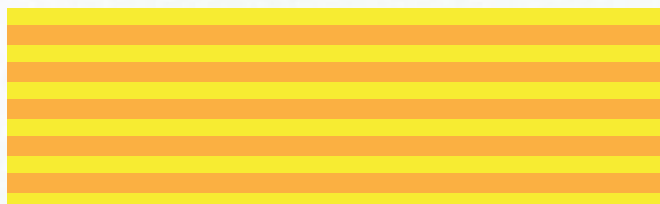
- Increasing product variety (ice cream, flavored milk).
- Strengthening distribution networks in nearby districts.
- Adopting advanced cold-chain logistics to maintain quality.

Tanjila expressed deep gratitude to GJUS and the RMTP Project for their continuous technical and financial support in shaping her dream into reality.

The success story of Ms. Tanjila Begum is not merely a tale of business growth—it is a testament to resilience, innovation, and women's empowerment. Through her perseverance,

she has proved that with proper guidance, training, and institutional support, women in rural Bangladesh can break barriers and emerge as successful entrepreneurs contributing to the nation's socio-economic development.

“Tanjila's journey from struggle to success is a shining example of how empowering women means empowering an entire community





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

The southern coastal belt of Bangladesh, the lives and livelihoods of millions of people in these regions are frequently disrupted by climate-induced disasters, which damage homesteads, destroy crops, and undermine local economies. As a result, poor and marginalized communities particularly women-headed households and people with disabilities remain trapped in a cycle of poverty and vulnerability.

To address these challenges, the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project was launched on March 21, 2024, as a strategic initiative to strengthen climate resilience and improve livelihood security among coastal populations. The project is being implemented by Grameen Jano Unnayan Sangstha (GJUS) with the financial and technical support of PKSf (Palli Karma-Sahayak Foundation) and the Green Climate Fund (GCF).

Under the RHL project, a range of climate-resilient interventions have been introduced, such as disaster-resilient housing, saline-tolerant crop cultivation, homestead gardening, crab farming, livestock rearing, and community-based capacity-building training. These activities aim to build both physical and economic resilience, enabling communities to recover from climatic stress and sustain their livelihoods in the long term.

Goal: To enhance the resilience and adaptive capacity of vulnerable coastal communities in Bhola, Bangladesh by improving climate-resilient housing, promoting sustainable livelihoods, and supporting environmental conservation to reduce the risks and impacts of climate change.

Objectives:

1. To strengthen the disaster resilience of vulnerable coastal families by providing climate-resilient housing with raised plinths, solar systems, eco-friendly cook-stoves, and sanitary latrines.
2. To improve food security and household nutrition through homestead-based cultivation of saline-tolerant vegetables, sack gardening, and diversified climate-adaptive farming.
3. To promote sustainable livelihood options by supporting goat rearing (in slatted houses), crab farming, and ginger cultivation, thereby enhancing household income and reducing poverty.
4. To build community capacity in climate change adaptation and disaster risk reduction by forming Climate Change Adaptation Groups (CCAG) and organizing technical training, awareness programs, and leadership development.
5. To enhance environmental conservation efforts through homestead tree plantation, promoting green technologies, and raising community awareness on environmental protection.

6. To improve socio-economic data management by developing comprehensive beneficiary profiles using Kobo data collection and GIS-based mapping for better planning and monitoring.
7. To ensure participation and inclusivity by engaging women marginalized groups, and local stakeholders in the planning and implementation process for sustainable community resilience.

Activities:

1. Construction of Climate-Resilient Houses
2. Homestead Vegetable Gardening Support
3. Slatted Goat House Construction & Goat Rearing
4. Crab Farming Support (3rd Stage)
5. Tree Plantation for Environmental Protection
6. Beneficiary Selection & Socio-Economic Profiling
7. Formation of Climate Change Adaptation Groups (CCAG)
8. Capacity Building & Trainings
9. Workshops and Seminars
10. Monitoring & Evaluation

Beneficiaries:

The project operates in Bhola Sadar and Borhanuddin upazilas under 6 unions including 63 village of Bhola District, targeting 4,251 low-income households living in highly climate-ex-

posed areas. Its beneficiaries include women-headed families, ultra-poor households, and persons with disabilities groups that are often disproportionately affected by climate shocks.

Immediate Result:

Selected beneficiaries were provided with 143 climate-tolerant houses. Salinity-tolerant vegetable seeds were distributed (summer vegetables distributed to 450 beneficiaries and winter vegetables distributed to 500 beneficiaries). Beneficiaries were trained in sack gardening (ginger cultivation among 800 beneficiaries) and composting techniques. 375 beneficiaries received technical and financial assistance for construction of Slatted goat house. 30 local crab farmers were trained on improved crab fattening methods and provided technical guidance on pond management and crab feeding. 28,500 fruit and medicinal plant saplings were distributed to households, schools and public areas. Socio-economic profiles of 4,486 households were prepared using Kobo tools. 200 community-based groups were formed to build resilience, which provided leadership training and disaster preparedness facilities. 116 batches of training were organized for beneficiaries on various livelihood and climate adaptation.



Environmental and Social Safeguard (ESS) Case Study

Climate-Resilient Housing Ensures Safety During Floods

1. Introduction

This report presents the outcomes of the RHL Project's climate-resilient housing intervention for Jahanara Begum, a marginal woman living in a flood-prone area near the Tetulia river under Borhanuddin upazila of Bhola District. The project aimed to enhance disaster resilience, environmental sustainability and household wellbeing through improved housing and associated safeguards.

2. Background

Jahanara Begum is a resident of a remote coastal village severely affected by riverbank erosion and frequent disasters. Despite having two sons, neither supports her. Her husband, a fisherman, earns irregularly and the family often goes days without sufficient food. Her youngest daughter, Nupur, is divorced and lives with her along with her child, adding additional pressure to the struggling family.

In the flood season of 2024, their small, dilapidated house was completely damaged for cyclone REMAL. Due to financial hardship, Jahanara could not rebuild the house, forcing the family to live in a vulnerable structure in an area that frequently floods during the monsoon and cyclones. This repeated displacement undermined the family's safety, dignity and livelihood.

3. Intervention Details

Under the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project, implemented by Grameen Jano Unnayan Sangstha (GJUS), Jahanara Begum received a climate-resilient house built on a raised plinth designed to withstand tidal surges and flooding, including:



Raised Plinth: Elevated foundation to prevent floodwaters from entering the house during inundation.

Solar Lighting System: Clean and reliable lighting to reduce kerosene use and indoor air pollution.

Eco-friendly Cookstove: To improve indoor air quality and health.

Sanitary Latrine: To enhance hygiene and sanitation.

The integrated design promotes disaster risk reduction while supporting environmental and social sustainability.

4. Impact Assessment.

4.1 Environmental Impact

- Avoidance of environmental degradation linked to repeated house reconstruction after flood damage.
- Reduced kerosene consumption due to solar lighting, decreasing indoor pollution and greenhouse gas emissions.



4.2 Social Impact

- Improved household safety and security during flood events.
- Elimination of displacement during storms enhances psychological wellbeing and dignity.
- Ability to shelter in place preserves family unity and protects possessions.



4.3 Economic Impact

- Significant savings by eliminating repair and rebuilding costs caused by flood damage.
- Secure storage of farming inputs and tools supports continuous livelihood activities.



5. Beneficiary Testimonial

"Before this house, I had no peace of mind. During every storm or flood, we would panic. This new house gave us shelter, security, and hope. I'm grateful to GJUS and the RHL Project for changing our lives." - Jahanara Begum





Community based Resilience, Women's Empowerment and Action -CREA

The CREA project is being implemented by Grameen Jano Unnayan Sangstha (GJUS) with the support of Manusher Jonno Foundation (MJF) and funding from the Embassy of Sweden. The project is being carried out in Sachra and Gangapur Unions under Borhanuddin Upazila, focusing on strengthening community resilience and promoting women's leadership to address the impacts of climate change.

During the reporting period, community-based initiatives strengthened disaster preparedness, climate adaptation, gender equality, and social resilience. Women, youth, and adolescents gained knowledge on DRR, climate-resilient livelihoods, and disaster-safe practices. Mass campaigns raised awareness on child marriage, domestic violence, and riverbank protection, ensuring active community participation.

Support services, financial assistance, and

karate training empowered women survivors and adolescent girls with protection, confidence, and self-reliance. Governance was enhanced through Citizen Charters, public hearings, and participatory action planning. Institutional coordination at union, upazila, and district levels improved preparedness, accountability, and integrated action. Overall, these initiatives-built resilience, promoted equity, and empowered vulnerable groups socially and economically.

Goal: Build women's leadership capacity and increased resilience of most vulnerable communities to address climate change impact.

Objectives: Building women's and girl's capacity towards leadership and empowering them to take collective action to tackle climate change impacts, climate poverty, stop child marriage, domestic violence and strengthen public institutions.



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.

Beneficiaries:

Under the CREA Project implemented by GJUS in Sachra and Gangapur Unions of Borhanuddin Upazila, a total of 7,896 beneficiaries has been targeted through various project interventions.

1. Direct Beneficiaries: A total of 1,620 individuals are expected to be directly reached by project activities, including 880 women, 390 men, 148 boys, and 202 girls.

2. Indirect Beneficiaries: The project will indirectly benefit an estimated 6,276 individuals, comprising 2,678 women, 2,187 men, 611 boys, and 800 girls.

Immediate Result:

1. Project activities significantly enhanced

community resilience, gender equality, and social accountability. Local service providers and UP members now demonstrate stronger capacity to integrate gender and climate considerations in local planning. Coordination meetings and public hearings improved institutional responsiveness and community trust in service delivery. Citizen Charters and display boards increased public access to information and rights awareness.

2. Community adaptation initiatives such as installation deep tubewell, plantations, and food banks strengthened disaster preparedness and access to safe water and food. Livelihood trainings and IGA fund support improved women's income opportunities and family stability. Youth and volunteers, equipped with disaster-response tools, played an active role in emergency actions.

3. Awareness sessions and campaigns reduced social stigma around gender-based violence and child marriage, while empowering women, men, and adolescents to promote equality. Observance of key national and global days increased public awareness of climate justice and women's rights. Strengthened GECA and CAG forums enhanced women's leadership and collective advocacy, contributing to more inclusive and resilient community governance.



MOYNA'S FIGHT FOR JUSTICE



Moyna, a 22 year old woman from Dharia village in Gongapur Union, Borhanuddin Upazila of Bhola District, was married two years ago to Sohag from a nearby village. Despite her family's poor financial condition, they paid a dowry of BDT 100,000 to secure her future. However, soon after marriage, Moyna became a victim of continuous physical and mental abuse, which intensified during her pregnancy, ultimately forcing her to return to her parental home.

In her time of distress, Moyna sought help from the Gandharaj Women's Group formed under the Community Resilience to Endure the Adversity (CREA) Project. The group leader immediately informed the Field Facilitator of GJUS, who coordinated with local authorities and connected Moyna to the

District Legal Aid Committee (DLAC). Through this collaboration, Moyna received free legal support and filed a case against her husband. The legal process led to Sohag's arrest, ensuring protection for Moyna and her newborn child.

Moyna's case became a turning point in her community. Her courage and the prompt response from the CREA project and government authorities highlighted the effectiveness of community-based women's groups and legal aid systems.

The case inspired other women to speak out against domestic violence and dowry abuse, fostering awareness and collective action in the village.

a) Strengthened community awareness on women's rights and legal protection

b) Enhanced coordination between NGOs, women's groups, and government bodies

c) Empowered other women to seek justice and report violence

d) Reinforced the CREA project's commitment to gender equality and social resilience

Moyna's story is a powerful example of resilience, justice, and empowerment. It demonstrates how timely intervention, community solidarity, and institutional support can help vulnerable women reclaim their dignity and rebuild their lives. Through projects like CREA, GJUS continues to promote a society where women live free from violence, fear, and discrimination.



Livestock Risk Mitigation Program (LRMP)

Grameen Jano Unnayan Sangstha (GJUS) implements “Livestock Risk Mitigation Program (LRMP)” in collaboration with Palli Karma Sahayok Foundation in order to improve capacity and knowledge of livestock farmers on good farming practices through training, vaccination camps to reduce mortality risk for livestock. Grameen jano unnayan Sangstha(GJUS) works to improve the capacity of different stakeholders on risk mitigation services for the livestock sector in the marginalized area.

Goal: To provide extension services to improve livestock rearing skills of farmers, reduce animal mortality and continue to farmer's interest and capacity to invest in the livestock sector.

Objectives:

- 1.To provide technical knowledge to improve the skills of farmers.
- 2.To render technical knowledge to reduce the risk of illness and death of livestock.
- 3.To encourage farmers to invest in livestock farming.
- 4.To reduce the financial risk of the farmers.



5.To organize training workshop, vaccination camp, deworming program in case of animal health and medical care.

Activities:

1. It develops ability and wisdom of livestock farmers on good farming practices.
2. It provides training and vaccination camps to reduce mortality risk of livestock.
3. It inspires farmers to invest in livestock sector.

Beneficiaries:

All of the loanees who take loan and buy animal for income generation are the beneficiaries. The deprived, poor farmers of Bhola sadar, Mehendiganj, Doulotkhan, Tazumuddin, Lalmohan, Charfassion are capable of developing their lives.

Immediate Result:

Through this program, 4,500 members have been trained in animal husbandry this fiscal year. 5,000 animals have been vaccinated.





Increasing income of entrepreneurs and creating employment through expansion of summer onion cultivation.

Onion is one of the most essential kitchen commodities in Bangladesh, with demand remaining steady throughout the year. However, its cultivation is traditionally confined to the winter season. The harvested onions can usually meet domestic demand for about six to seven months. From November to March/April of the following year, a seasonal shortage occurs as local stocks run out and new crops are not yet available. To meet this demand, Bangladesh has long been dependent on imported onions, which not only raises prices but also affects farmers' income and market stability.

To address this recurring supply gap, Grameen Jano Unnayan Sangstha (GJUS) implemented the Summer Onion Project with the financial support of PKSF. The aim of the project is to promote off-season (summer) onion cultivation to reduce dependence on imports and ensure year-round market availability. By adopting improved varieties and modern cultivation techniques, farmers are encouraged to produce onions during the off-season, enabling them to earn higher profits and contribute to national self-sufficiency in onion production.

This initiative reflects GJUS's commitment to

enhancing agricultural innovation, food security, and rural livelihood development in Bangladesh's coastal and climate-affected regions.

Goal: Sustainable income growth & employment creation for entrepreneurs through year-round onion production.

Objectives:

1. Increase production through year-round onion cultivation.
2. Establishing cost-effective commercial seed storage facilities.
3. Creating wage-based employment in the project area.

Activities: Summer onion production, seed production and storage.

Beneficiaries: Total 500 farmers of Bhola sadar and Borhanuddin upazila under Bhola district are the beneficiaries of this project.

Immediate Result: The implementation of the project will increase the availability of onion seeds at the field level, which will play a major role in expanding summer onion cultivation. Farmers will be able to improve their skills through training on various technical aspects of onion cultivation.





A Promising Young Farmer Transforming Agriculture through Summer Onion Seedling Production

Entrepreneur Profile: Md. Alam is a budding young entrepreneur. He has been involved in agriculture since he was 14 years old. He is the eldest son of his father, Tausir Ahmed, among 3 sons and a daughter. His father was a farmer by profession. Suddenly, one year, all the crops were destroyed due to the fierce influence of nature. At that time, Alam was approximately 12 years old. After that, Md. Alam gradually became involved in agriculture. Due to financial problems, he worked as a daily wage laborer on the next farm and then started cultivating his own land. Then, after saving money, he bought some land next to his father's land.

Current status: He is currently an agricultural entrepreneur. In addition to farming, he now produces and sells various types of vegetable seedlings wholesale and retail. For example, they produce seedlings of brinjal, tomato, gourd, chilli, cauliflower, cabbage, indigenous beans, bitter gourd, and onion and sell them in the market, with a monthly selling price of around 40,000-45,000 taka. He also manages his household by cultivating Red Amaranth, Vinespinach, jute leaf, coriander, Radish and fenugreek in stages.

Summary of summer onion seedling production in Palisade: As Md. Alam's work area is adjacent to Borhanuddin Manikarhat Market, he can easily ensure a market for his produce. Although he cultivated various seasonal crops on his own land, there was a slight shortage in the year-round supply of crops. One of the main problems was the lack of technical skills. Being a bit far from the locality or city, it did not come to Ethirpur under the support of any government or NGO.

In the meantime, Project Manager and Assistant Value Chain Facilitator of the RMTP (Summer onion) Sub-Project field visit. After visiting the field on site, he highlighted the possibility of producing summer onion seedlings on a large scale through palisade. Mr. Alam is now producing seedlings on 3 decimal land through Palisade with the technical assistance of the Grameen Jano Unnayan Sangstha (GJUS). He expressed hope to sell summer onion seedlings worth around 70,000-80,000 taka this year. Later, based on demand, he will increase the number of Palisades and produce onion seedlings during the rainy season and will also play a major role in the country's economy by cultivating these onions.





Accelerating Climate Change Adaptation Learning Centre (ALC)

The Accelerating Climate Change Adaptation Learning Centre (ALC) is a joint initiative of UNDP and Grameen Jano Unnayan Sangstha (GJUS), established in February 2025 at Kukri-Mukri Island, Bhola. The centre comprises a training building and four dormitories and aims to improve the livelihoods and resilience of local communities living in coastal and island areas.

The ALC conducts training, awareness programs, and technical support activities to help local residents adapt to climate change and improve agricultural productivity. At the start of the project, an assessment of local challenges and opportunities was conducted, which formed the basis for planning targeted interventions.

Through these initiatives, the ALC has become a model hub for climate adaptation learning, providing technical and livelihood support to help residents improve their socio-economic conditions.

Goal:

To enhance climate resilience and sustainable livelihoods in coastal and island communities of Bhola by providing training, technical support, and awareness programs through a dedicated learning centre.

Objectives:

1. To train local communities in climate-resilient agriculture and disaster preparedness.
2. To raise awareness among local residents about climate change impacts and adaptive practices.
3. To provide technical and livelihood support, including seeds, ducklings, and training in diversified farming techniques.
4. To promote sustainable income-generating activities, such as ginger cultivation, online marketing, smart tourism, and safe food services.
5. To enable local residents to adopt innovative farming and adaptation techniques to improve their socio-economic conditions.
6. To foster community interest and engagement in climate adaptation practices through demonstration and hands-on learning.





Activities:

1. Conduct initial assessment surveys to identify local challenges and adaptation needs.
2. Organize trainings on climate-resilient agriculture, disaster preparedness, and income-oriented practices.
3. Host workshops and awareness campaigns on climate change and resilience.
4. Provide technical support and material inputs such as vegetable seeds, ducklings, grass, and ginger cultivation guidance.
5. Train residents in online marketing, smart tourism, and safe food services to promote sustainable livelihoods.
6. Support community members in implementing climate-resilient practices, monitoring progress, and sharing knowledge to inspire broader participation.

Immediate Result:

Since its establishment, the centre has organized ten training sessions, three workshops, and two awareness campaigns focused on climate-resilient agriculture, disaster preparedness, and sustainable livelihood practices. Additionally, local residents have benefited from support activities such as distribution of vegetable seeds, ducklings, ginger cultivation training, smart tourism guidance, and safe food services. So far, 240 local residents have received support, with 100 successfully implementing climate-resilient farming techniques, inspiring others in the community to follow their example.





Promoting Sustainable growth in poultry sub-sector through RECP practices (SMART Poultry)

The Sustainable Microenterprise and Resilient Transformation (SMART) project is a key initiative aimed at driving resource-efficient and climate-resilient green growth in the microenterprise (ME) sector of Bangladesh. Launched with a significant financial contribution from the World Bank and additional support from the Palli Karma-Sahayak Foundation (PKSF), this project seeks to address the environmental challenges posed by the rapid expansion of microenterprises. Grameen Jano Unnayan Sangstha (GJUS) is implementing a sub-project of SMART, titled “Promoting sustainable growth in poultry sub-sector through RECP practices” in four Upazillas (Bhola Sadar, Daulatkhan, Borhanuddin, Tajumuddin) of Bhola district in Bangladesh. The sub-project activities are implementing in poultry sub-sector of Bhola District. This project focuses on promoting Resource-Efficient and Cleaner Production (RECP) practices (like-Auto drinker, Solar system, use of insulator, sprinkler, waste management- compost production, Bio-gas plant etc.) among MEs, aiming to improve environmental sustainability, enhance productivity, and build climate resilience. SMART project comprises three major components: enabling capacity and systems for green growth, providing access to finance and improving project management and knowledge dissemination. Additionally, the project aims to encourage development of environment-friendly businesses and the adoption of operational safety standards within microenterprises. The SMART project places significant emphasis on the need for capacity building, technology adoption, knowledge sharing, and behavioral change among microenterprises. This multifaceted approach ensures the promotion of green growth solutions that are both sustainable and beneficial the environment. By integrating green growth approaches, enhancing capacity-building initiatives and facilitating access to finance, SMART

seeks to create a robust and sustainable ME sector in Bangladesh, supporting the country’s long-term development goals while addressing climate vulnerabilities.



Goal:

Promote Resource efficient and cleaner production in poultry sub-sector.

Objective:

- 1.To adopt resource efficient, cleaner production and good farming practices
- 2.To adopt climate resilient technologies
- 3.To promote circular economy
- 4.To increase technical knowledge and capacity of the MEs

Activities:

- 1.Material use: Use black soldier fly as feed ingredient.
- 2.Water use: Automatic drinking water, Sprinkler
- 3.Energy use: Installation of solar panel.
- 4.Solid waste: Vermi-compost, Trico-compost, Biogas
- 5.Hatchery plant
- 6.Litter collection and processing center
- 7.Biogas plant

Beneficiaries:

Number of Districts	Number of Upazila	Number of ME
1(Bhola)	4 (Bhola Sadar, Daulatkhan, Borhanuddin, Tazumuddin)	1500

Immediate Result:

Out of 1,500 members, 750 members have been included under this project. Out of which 300 members have started using water-saving technologies on their own initiative. 200 members have started using electricity-saving technologies and renewable energy. At least 20 members have built the necessary facilities for making organic fertilizer, through which they are transforming waste into resources by making fertilizer from the waste generated by their initiative. Under the general services, loans and grants have been provided to a hatchery, a litter processing center and a biogas plant, as a result of which their activities are being run well.





Adopting technologies and practices for resilient green growth in fisheries sub-sector (SMART Fisheries)

Adopting Technologies and Practices for Resilient Green Growth in Fisheries (SMART) Sub-project is being implemented by Grameen Jano Unnayan Sangstha (GJUS) with collaborative financial support from PKSF and the World Bank. The project is being implemented in nine upazilas under Bhola and Barishal districts to promote climate-resilient Resource Efficient and Cleaner Production (RECP) practices and technologies among microenterprises (MEs). This initiative equips MEs to anticipate, prepare and respond effectively to climate-related challenges.

The project supports small and medium fishery enterprises in adopting environmentally friendly technologies, climate-smart practices and operational safety standards. By focusing on capacity building, knowledge dissemination, and behavioral change, SMART Fisheries fosters sustainable livelihoods, reduces environmental impacts and strengthens the adaptive capacity of communities against climate-related hazards. The initiative emphasizes green growth solutions that are replicable, scalable and aligned with ecosystem

preservation, pollution reduction and economic resilience.

Goal:

1. Climate Resilience
2. Resource-Efficient and Cleaner Production (RECP)
3. Green Growth

Objectives:

1. To adopt resource efficient, cleaner production and good aquaculture practices
2. To adopt climate resilient technologies for reducing susceptibilities
3. To increase technical knowledge and capacity of the MEs
4. To increase fish production and reduce post-harvest loss
5. To improve market accessibility





Activities:

1. Training (Climate vulnerability and climate resilient RECP, advanced/resource efficient aquaculture technologies etc.)
2. Establishment of Environment Club
3. Resource Efficient Basic and Model Fisheries Enterprise Development
4. Technical Assistance for Climate Resilient RECP
5. Demonstration of cage culture
6. Support to Fish waste (scale) collector development
7. Fish finder and GPS Technology
8. Restructuring Fish Market for ensuring good environment
9. Technology Transfer

Beneficiaries:

This project works with a total of 1500 members in 6 upazilas of Bhola district (Bhola

sadar, Daulatkhan, Borhanuddin, Tazumuddin, Lalmohon, Charfasion) and 3 upazilas of Barishal district (Barishal sadar, Babugonj and Mehendigonj).

Immediate Result:

1. To promote behavioral change and technology adoption, training on climate vulnerability and climate-resilient RECP has been provided to 600 participants
2. To enhance new technology in fisheries sector, training on advance/resource efficient aquaculture technology-100 person
3. To get RECP support 180 entrepreneurs reduce their product cost and earn more money.





Education Out Loud (EoL) Advocacy & Social Accountability (ASA) Project

Grameen Jano Unnayan Sangstha implemented “Education Out Loud (EoL) Advocacy & Social Accountability (ASA) Project” with support of CAMPE at Dhonia and Vedhuria 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:

1. Bolster the CAMPE's capabilities to become a more inclusive national coalition for education, especially for marginalized communities and groups.
2. 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.

3. To Strengthening monitoring mechanisms to improve quality, effectiveness and gender-responsive education planning and policy development.

Main Activities:

1. Bringing irregular children and drop-outs 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 Dhonia & Vedurua Union of Bhola Sadar teacher, guardian and students are beneficiaries of project.

Immediate Result:

1. Out of 20 schools in Dhonia and Vedurua unions of Bhola Sadar, two schools have been given model schools and 10 students have been provided scholarships.
2. 70 meetings have been organized with watch committees, primary teachers, local parents and retired teachers to reduce dropout and increase student attendance.
3. The dropout rate in 20 schools in Dhonia and Vedurua unions in Bhola Sadar has been reduced by 97%.
4. Attendance in 20 schools in Dhonia and Vedurua unions in Bhola Sadar has increased by 90%.
5. More than 14 different programs were implemented with the youth to eliminate social degradation and increase awareness.
6. Various awareness-raising and debate competitions focusing on women are organized in secondary schools.



Bangladesh Rural WASH for Human Capital Development Project



The "Bangladesh Rural Water, Sanitation and Hygiene Project for Human Resource Development" is being implemented by Grameen Jano Unnayan Sangstha (GJUS) with the aim of providing safe water supply, hygienic sanitation, awareness raising activities (BCC) and installing women-friendly and disabled-friendly toilets, funded by Palli Karma Sahayak Foundation (PKSF), World Bank & AIIB from January 2024. Through the said project, each water and sanitation facility is monitored through a digital reporting system which is helping in transparency, accountability and information-based decision-making in the project. The project is playing a sustainable role in improving the quality of life of the concerned region.



Goal:

To build a healthy, functional and sustainable society through safe water, healthy sanitation and proper hygiene practices for the rural population and to play an effective role in human resource development.

Objectives:

- Ensure safe water supply.
- Provide improved sanitation facilities.
- Develop healthy hygiene behaviors at the individual and community levels.
- Increase resilience to climate change and environmental hazards.

Main Activities:

1. Monitoring each water and sanitation facility through a digital reporting system.
2. Supporting data-based decision-making.
3. Playing a sustainable role in improving the quality of life of the respective region.
4. Implementing safe water supply, healthy sanitation, and awareness raising activities (BCC).
5. Women-friendly and disabled-friendly toilets are being installed.

Beneficiary:

Worked with 283 families from 6 branches of Grameen Jano Unnayan Sangstha (GJUS) (Hijla, Ekotabazar, Harinathpur, Charmantaj, Rangabali, Kolapara) in 3 upazilas (Rangabali, Kolapara, and Hijla) of Barisal and Patuakhali districts.

Immediate Result:

Till June 2025, safe water sources have been installed in 283 households and 544 toilets have been constructed under the project, thereby ensuring hygienic and dignified sanitation facilities. 434 BCC sessions have been conducted to increase public awareness.

Notable progress in financing is: 1,17,16,500 Taka has been provided in the water sector and 2,14,14,500 Taka in the sanitation sector at low interest.



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, 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 contribution 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 make the children aware of their future.

Beneficiary

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

Immediate Result:

GJUS appointed a well-qualified teacher for each group of 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 executive 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 clients and stakeholders.

Objectives:

1. To analyze the need 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.

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 up to FY:

We recruited 180 new employees by taking exams and interviews. To boost up new recruited employees by effective motivation and training. For developing Staff skill, trained 120 staff on leadership and office Management, 6 staffs sent to PKSf for higher training and 12 staff sent to abroad for Leadership and Value Chain Approach training.



The term audit is derived from the Latin word “Audire”, meaning “to hear.” During medieval times, when manual bookkeeping was common, auditors in Britain would literally hear the accounts read aloud.

At Grameen Jano Unnayan Sangstha (GJUS), the internal audit function is carried out by our dedicated employees under the supervision of our honorable Director of the Microfinance Department. Guided by principles of honesty, integrity, accountability, and transparency, the Audit Team ensures the organization’s operations and financial records are thoroughly examined and verified.

An audit is the process of verifying the accuracy of financial statements, assessing the effectiveness of internal processes, and reviewing organizational financial information. Internal audit serves as the first checkpoint for any organization, ensuring the authenticity of accounting records, operational processes, and security protocols.

According to the code of GJUS, ethics represent the moral standards of conduct that distinguish what is “good” and “right” from what is “bad” or “wrong.” The Audit Team strictly adheres to relevant ethical guidelines,

including independence in relation to financial statements. These guidelines encompass the Code of Ethics for Professional Accountants, ensuring that every audit is conducted with professionalism, objectivity, and integrity.

GOAL:

The goal of an audit is for an independent third party & internal to examine all financial and organizational activities of an entity. This examination provides an objective evaluation of the information, resulting in a determination of whether the financial statements are presented fairly and accurately.

Objectives:

1. To verify the arithmetical accuracy of books, including posting, balancing, and account reconciliation.
2. To confirm the authenticity and validity of all transactions.
3. To ascertain the existence and proper valuation of assets and liabilities.
4. To enhance the organization’s credibility through accurate and reliable auditing.
5. To assist management in detecting and preventing errors and fraud.

6. To identify any misappropriation or irregularities.
7. To provide management with comprehensive information on financial affairs.
8. To obtain reasonable assurance about the accuracy of financial records.
9. To ensure that the financial statements are free from material misstatement.
10. To verify the completeness and accuracy of liabilities.
11. To form and express a true and fair view of the financial statements.
12. To ensure that financial statements are prepared in accordance with applicable accounting standards and reporting frameworks.

Activities:

1. Audits help management detect and prevent errors and fraud.
2. They enhance the organization's credi-

bility through accurate and reliable reporting.

3. They provide management with clear and timely information on financial affairs.
4. They identify instances of misappropriation or irregularities

Achievement up to FY:

The Audit Team undertook thorough field visits to all branches and project sites of GJUS to evaluate operational activities and processes at the grassroots level. Upon completion of these assessments, a detailed report was prepared and submitted, outlining the findings, observations, and recommendations to enhance efficiency, accountability, and compliance across the organization.





Monitoring, Evaluation & Research

The Monitoring Department of GJUS is responsible for systematically collecting and analyzing information to compare actual performance against the organization's planned objectives. By providing regular feedback on project activities and outcomes, the department enables informed decision-making and ensures the effectiveness of ongoing initiatives. Monitoring activities assess inputs, processes, and outputs, identify gaps between actual and planned results, and recommend necessary corrective measures to enhance project performance.

The department conducts field visits to all Microcredit branches and project sites to assess operational activities at the grassroots level. Upon completion of these visits, the team prepares and submits detailed reports outlining findings, observations, and recommendations to improve efficiency, accountability, and service delivery.

The Monitoring Department also supports research activities by carrying out systematic investigations into specific issues or challenges using scientific methods. This goal-oriented and structured approach helps identify practical solutions, validate findings, expand organizational knowledge, and strengthen evidence-based decision-making.

In addition, the department facilitates evaluation processes within GJUS. Evaluation involves systematic assessment of programs, projects, and activities against predefined criteria to support organizational learning and decision-making. Following the guidance of Michael Quinn Patton, the department's evaluation process emphasizes:

- a. Activities
- b. Characteristics
- c. Outcomes
- d. Improving effectiveness
- e. Providing support for decision-making

Goal:

To systematically evaluate whether the organization's ongoing activities are being executed in accordance with the approved plan and to inform the design and implementation of subsequent activities based on the insights and findings derived from research.

Objectives:

1. To observe and assess the implementation of ongoing activities at the field and office level in accordance with the organization's plan.
2. To identify issues by visiting Microfinance branches and their associated Samities and recommend corrective actions.
3. To capture lessons learned from experience to improve future practices and activities.
4. To promote the empowerment of beneficiaries.
5. To identify potential problems and their root causes at an early stage and suggest feasible solutions.
6. To ensure internal accountability for the utilization of resources.

Key Activities:

1. The Monitoring, Evaluation, and Research (MER) team conducts regular visits to Microfinance branches and their Samities, providing recommendations for improvement.
2. The team observes the execution of ongoing activities in the field to ensure alignment with the organization's plan.
3. The department provides actionable insights and support to facilitate informed decision-making.

Achievement up to FY:

Each month, the Monitoring Team conducts individual visits to all branches and projects of GJUS to assess activities at the field level. Upon completion of these visits, the team prepares and submits comprehensive monitoring reports along with specific recommendations for improvement.





IT & MIS DEPARTMENT

The Information Technology (IT) and Management Information System (MIS) Department of Grameen Jano Unnayan Sangstha (GJUS) plays a vital role in ensuring the organization's technological advancement, data management, financial transparency, and effective decision-making. These two units work complementarily—while the IT Department focuses on building and maintaining the technological infrastructure, the MIS Department is responsible for data analysis, planning, and reporting within the organization. In this way, the IT and MIS Department of GJUS plays a crucial role in the organization's digital transformation, data-driven decision-making, financial transparency, and efficient service delivery.

Goal:

To bring all organizational operations under a digital and data-driven management system to enhance efficiency, transparency, and the quality of service delivery.

Objectives:

- To increase efficiency and reduce time and cost through technology-driven operations.
- To support accurate and timely decision-making through precise data management.
- To ensure financial and administrative transparency within the organization.
- To maintain data security and information privacy.
- To provide regular and reliable reports to donors, boards, and government agencies.
- To identify risks through data analysis and take preventive measures accordingly.

Activities:

- Digital Database Management: Maintaining and updating data related to loans, savings, member information of 72 branches and project-based records.

- **Automation:** Automating manual tasks such as loan calculations, installment tracking, and profit distribution.
- **Reporting and Analysis:** Generating regular branch-wise activity reports for management decision-making.
- **Training and Support:** Providing training to branch-level staff on the use of digital tools and platforms.
- **Network and Server Management:** Ensuring smooth and uninterrupted data exchange between head office and branch offices.
- **E-Communication and Online Monitoring:** Facilitating fast communication and observation through email, video conferencing, and online platforms.
- **Risk Analysis:** Identifying potential loan defaults or project-related issues through data analytics.

Achievement up to FY:

- **Ensuring Digital Services:** Transforming all microfinance activities such as loan disbursement, installment collection, and member registration into digital platforms.
- **Information Management:** Collecting, storing, and analyzing data related to loans, savings, agriculture, health, and education.
- **Ensuring Transparency and Accountability:** Maintaining transparency at donor, board, and government levels through data-driven decisions and reports.
- **Technical Support:** Providing technical assistance in server management, networking, email systems, online reporting, and automation processes.
- **Monitoring and Supervision:** Regularly monitoring branch-level activities and assisting management in decision-making through data analysis.





ACCOUNTS & FINANCE DEPARTMENT

The Accounts and Finance Department of Grameen Jano Unnayan Sangstha (GJUS) plays a vital role in ensuring the smooth and efficient functioning of the organization. As the central pillar of GJUS, this department is responsible for maintaining sound financial management and strict financial controls that support all organizational activities. It carefully analyzes, monitors, and controls financial information to guide decision-making and facilitate the day-to-day operations of the organization. The department ensures transparency, accountability, and effective utilization of funds in all development activities. The Accounts and Finance Department of GJUS is well-equipped, highly skilled, and efficiently organized, contributing significantly to the overall financial stability and sustainable growth of the organization.

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 up to FY:

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 & Program Department

The Legal and Program Department of Grameen Jano Unnayan Sangstha (GJUS) serves as a vital mechanism to ensure that the poor and vulnerable sections of society can exercise their legal rights and access fair justice. The department is dedicated to providing legal services to individuals who are unable to seek justice due to financial insolvency, indigence, or various socio-economic constraints, with the ultimate goal of making them self-reliant through legal empowerment. In addition to legal assistance, the department actively works to uplift the poor, illiterate, and economically disadvantaged by offering training and support in agriculture, fisheries, livestock rearing, healthcare, housing, and financial services.

GJUS firmly believes that legal aid is a fundamental right of every human being and citizen, not an act of charity or mercy. It represents the essential support that enables those without means to access legal representation and the justice system. Through its Training, Law and Program Department, GJUS strives to build an inclusive society where justice, equality, and self-reliance prevail for all

Goal

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



Objectives:

- To establish rule of law in society for fair trial.
- Organizing 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.
- Helping 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:

1. it establishes basic human rights, amenities, social security, social fair justice in society.
2. It plays important roles in preventing child marriage.
4. It ensure equal justice to all, especially to the poor women so that no one is deprived of equal rights.
5. It provides service to the women who are oppressed, exploited, deprived and also assist the members and staff of GJUS.
6. To visit and monitoring all activities of project.
8. To communicate and discuss all donner organization about project related activities.
9. To take updating information from focal person and project managers of different project.

Beneficiary:

The poor, illiterate, marginalized, underprivileged, and repressed communities—those deprived of basic human rights—are the primary beneficiaries of the Legal and Program Department of Grameen Jano Unnayan Sangstha (GJUS). Through its dedicated initiatives, the department empowers these vulnerable groups by ensuring access to justice, providing essential training, and supporting their overall socio-economic development.

Achievement up to FY:

The number of Legal Notice	Continuous case on the way of disposal	The number of disposal case	Collect Over Due Taka
401	103	79	96%



Jano Unnayan Technical Training Institute (JUTTI)

JUTTI (Jano Unnayan Technical Training Institute) is an initiative of Grameen Jano Unnayan Sangstha (GJUS), established in 2022 with registration under the National Skills Development Authority (NSDA). The institute was founded to provide diverse trade-based training programs for young men and women, aiming to ensure self-employment opportunities and create a skilled workforce for a prosperous and sustainable future.

JUTTI was established in response to the growing challenge of unemployment in Bangladesh, particularly in the Bhola district, where many individuals remain without stable jobs. This situation has led to financial hardship and social insecurity for countless families, hindering both personal and national development. Recognizing these challenges, JUTTI is working to transform unemployment into productivity by equipping individuals with practical, market-oriented skills.

As Bangladesh continues its journey toward becoming a Smart and self-reliant nation, there is a rising demand for skilled workers in various sectors—including housekeeping, elderly care, childcare, agriculture, livestock, fisheries, poultry, and technical trades. JUTTI plays a crucial role in meeting this demand by providing high-quality vocational training that empowers youth to contribute effectively to the nation's economic growth and social well-being

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 up to FY:

1. Jano Unnayan Technical Training Institute (JUTTI) is a training Institute approval under BTEB & NSDA.

2. Successfully Completed Training on General Caregiving-130, Electrical installation & Maintenance-40, Fashion Garments-15, Omnium Cap Making-250, Garol Rearing-200, Beautification-65, Lead Farmers-1000

3. We were able to Job Placement of 405 trainees.

4. This year income of JUTTI BDT:574310.00 and expenditure BDT: 976014.00

JUTTI already completed training program last financial year

Sl	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 was established in 2021 with the vision of bringing a transformative revolution to Bangladesh's agricultural sector by enhancing both the quality and productivity of agro-based products. Since its inception, under the leadership of its founder Mr. Zakir Hossain Mohin, GJUS Enterprise has been dedicated to translating years of practical field experience into the development of innovative, sustainable and environmentally friendly products that benefit both consumers and the community.

Today, GJUS Enterprise operates as a reliable and progressive organization for the marketing of safe food and other essential daily products, functioning under the direct supervision of Grameen Jano Unnayan Sangstha (GJUS). The organization follows a business-oriented approach with a strong social commitment—ensuring fair prices for producers, maintaining high product quality for consumers, and promoting safe, nutritious, and locally sourced products across the country. Through its efforts, GJUS Enterprise continues to contribute to rural economic development and the creation of a sustainable and fair agricultural market in Bangladesh.

GJUS enterprise has five business dimensions



- ➔ GJUS Bazar.
- ➔ GJUS Agricultural Farm.
- ➔ GJUS Animal Health Center & Medicine Corner.
- ➔ GJUS Agent Banking.
- ➔ GJUS Nirapad Dairy.

Goal:

The goal of GJUS Enterprise is to serve the nation by setting exemplary standards in quality, service and customer commitment within the agro-based industry. The organization aims to create a positive impact on both producers and consumers by ensuring fair trade practices, sustainable production and safe food marketing. Its ultimate measure of success lies in the satisfaction of customers, the empowerment of producers, and the contribution to building a sustainable agricultural economy in Bangladesh.



Objectives:

- To ensure the safe marketing of agricultural and dairy products at fair and competitive prices across the country.
- To guarantee fair prices for producers while maintaining high-quality standards for consumers.
- To promote sustainable agricultural practices and environmentally friendly production methods.
- To organize and train grassroots producers and beneficiaries under various development programs to enhance both the quality and quantity of their products.
- To strengthen rural economies by creating effective market linkages between producers and consumers.
- To promote locally produced, nutritious and safe food for a healthier nation.



GJUS Bazar is an independent business unit of GJUS Enterprise, owned and operated by Grameen Jano Unnayan Sangstha (GJUS). It was established with the primary purpose of marketing safe, hygienic and essential daily products to GJUS employees, members and the general public.

The Bazar market products which are produced and manufactured from GJUS's own agricultural farms, buffalo and breeding farms, canteens, and by member producers under various GJUS projects. These products are offered to consumers at safe and fair prices, ensuring both quality assurance and producer welfare.

Beyond commercial activities, GJUS Bazar functions as a welfare-oriented social enterprise committed to supporting local producers by ensuring fair pricing and maintaining high standards of food safety and quality. Through this initiative, GJUS aims to create a sustainable marketing channel that benefits both rural producers and consumers while promoting the consumption of locally produced, nutritious, and safe food items.

Goal:

The main goal of GJUS Bazar is to establish a fair, transparent, and sustainable market

system for locally produced goods ensuring that producers receive fair compensation for their efforts while consumers gain access to safe, hygienic, and high-quality products at reasonable prices.

Objectives:

1. To market safe, hygienic and diverse essential daily products through GJUS members and the general public.
2. To establish partnerships (MoUs) with local and national level producers for sustainable product sourcing and marketing.
3. To train farmers and producers in safe and sustainable production methods that ensure product quality and fair pricing.
4. To create a welfare-oriented commercial platform that supports rural producers and strengthens the local economy.
5. To ensure continuous monitoring and control of product quality to build consumer trust and promote food safety awareness

Achievement up to FY:

Till now income of GJUS Bazar is BDT 3580053.41 and the expenditure of GJUS Bazar is BDT 5143334.09.



GJUS Breeding Farm

GJUS Breeding Farm established in 2017 is located near Haji Arshad Ali Sharak, Char-noabad, Bhola. The farm was founded by Grameen Jano Unnayan Sangstha (GJUS) with the vision of restoring and stabilizing the supply of native poultry, eggs, ducks, color broilers, and chicks in the Bhola region.

In the past, almost every household in Bhola reared native chickens, which played a vital role in family nutrition and small-scale income generation. However, due to the decline in traditional poultry practices, native chicken breeds have become nearly extinct in the region. This shortage has created a nutritional gap and reduced local income opportunities especially for rural women.

To address these challenges, GJUS established the Breeding Farm as a sustainable initiative aimed at meeting the growing demand for quality meat and eggs, while simultaneously creating income-generating opportunities for marginalized and underprivileged women. The farm covers an area of five acres, systematically divided into different

sections for the breeding of Turkish chickens, native chickens, color broilers, Pekin ducks, Khaki Campbell ducks and Jinding ducks.

Supervised by a respected Director, the farm operates with a strong commitment to women's empowerment and rural development. GJUS believes that true empowerment requires more than financial support; it requires opportunity, skill and access. Therefore, the organization provides farm-produced animals to deprived women at low and affordable prices, helping them become self-reliant and develop sustainable livelihoods through small-scale poultry and livestock enterprises.

Goal:

To establish GJUS Breeding Farm as one of the most recognized and sustainable breeding centers in the region, while contributing to poverty reduction, nutritional improvement, and women's empowerment among marginalized rural communities in Bhola.

Objectives:

1. To increase the population and availability of native chicken breeds in rural areas.
2. To produce and supply breeding species such as Pekin ducks, color broilers, native chickens, sheep, and goats at affordable prices to low-income communities.
3. To provide Income Generating Activities (IGA) training for deprived individuals especially women who aspire to become entrepreneurs.
4. To make marginalized and hardcore poor households economically self-sufficient through livestock and poultry farming.
5. To improve standards and nutritional status of underprivileged people through sustainable animal husbandry practices.
6. To diversify animal production by introducing multiple species that cater to the preferences and needs of local communities

Achievement up to FY:

This year income of GJUS Breeding Farm is BDT:13426490.58 and expenditure BDT: 15496473.02





GJUS AGRICULTURE FARM

Agriculture and farmers are the backbone of Bangladesh's economy. The agricultural sector is deeply connected to the life and livelihood of the nation's people, playing a crucial role in ensuring food and nutrition security, generating income, and reducing poverty. It also provides a wide range of consumer goods, particularly in rural areas where agriculture is the foundation of economic and social stability.

The island district of Bhola is one of the most agriculturally suitable regions in Bangladesh. Its fertile, silt-enriched soil makes it ideal for producing a variety of crops and vegetables. However, in recent years, the excessive and unsafe use of chemical fertilizers and pesticides has severely affected the quality and safety of agricultural products. As a result, consumers are increasingly deprived of safe and nutritious vegetables.

To address this challenge, Grameen Jano Unnayan Sangstha (GJUS) established the GJUS Agricultural Farm, with the aim of producing and marketing safe, organic vegetables free from harmful chemicals. The farm focuses on sustainable agricultural practices that protect both human health and the environment. Through its initiatives, GJUS ensures that safe vegetables reach the hands of ordinary consumers via the GJUS Bazar and other local markets, while simultaneously

supporting rural farmers with technical guidance and fair pricing.

Goal:

To alleviate poverty among the deprived and hardworking rural communities in marginalized areas, while establishing GJUS Agricultural Farm as a leading model of sustainable and organic farming in Bangladesh.

Objectives:

- 1.To produce and supply safe, pesticide-free vegetables at affordable prices for the general people.
- 2.To provide agricultural training and technical support to underprivileged individuals aspiring to become entrepreneurs.
- 3.To empower rural farmers and marginalized people to become self-reliant through sustainable farming practices.
- 4.To improve the living standards and nutritional well-being of underprivileged communities by promoting organic and eco-friendly agriculture.
- 5.To protect the environment by reducing the use of harmful chemical fertilizers and pesticides

Achievement up to FY:

This year income of Agricultural Farm is BDT:4411324.17 and expenditure BDT: 342271.76

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 diagnosis laboratory

service.

- 4.To arrange Vaccination campaign.
- 5.To provide veterinary service at remote areas.

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.

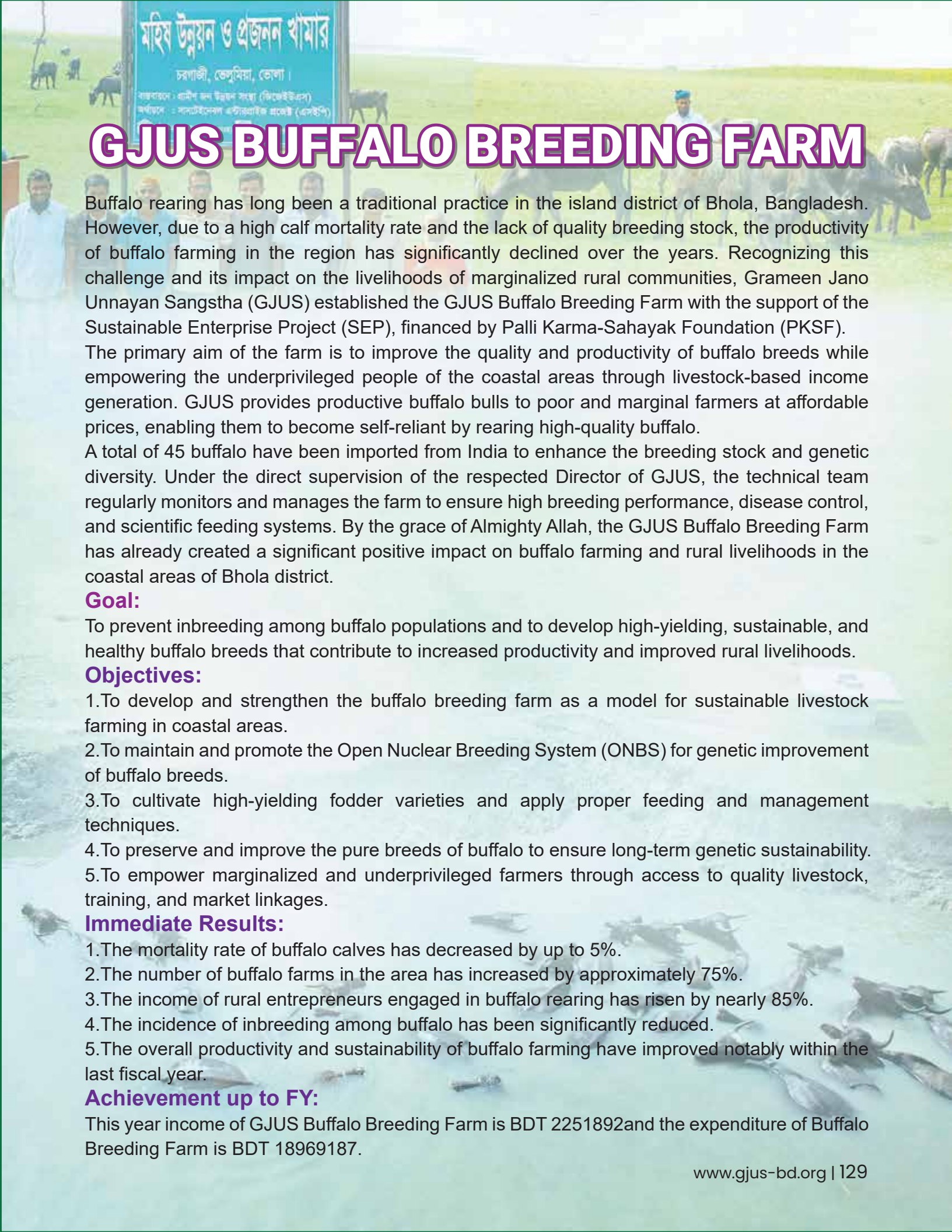
Achievement up to FY:

This year income of GJUS Animal Health center and Medicine Corner is BDT:493051.729 and expenditure BDT: 419956



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GJUS BUFFALO BREEDING FARM

Buffalo rearing has long been a traditional practice in the island district of Bhola, Bangladesh. However, due to a high calf mortality rate and the lack of quality breeding stock, the productivity of buffalo farming in the region has significantly declined over the years. Recognizing this challenge and its impact on the livelihoods of marginalized rural communities, Grameen Jano Unnayan Sangstha (GJUS) established the GJUS Buffalo Breeding Farm with the support of the Sustainable Enterprise Project (SEP), financed by Palli Karma-Sahayak Foundation (PKSF).

The primary aim of the farm is to improve the quality and productivity of buffalo breeds while empowering the underprivileged people of the coastal areas through livestock-based income generation. GJUS provides productive buffalo bulls to poor and marginal farmers at affordable prices, enabling them to become self-reliant by rearing high-quality buffalo.

A total of 45 buffalo have been imported from India to enhance the breeding stock and genetic diversity. Under the direct supervision of the respected Director of GJUS, the technical team regularly monitors and manages the farm to ensure high breeding performance, disease control, and scientific feeding systems. By the grace of Almighty Allah, the GJUS Buffalo Breeding Farm has already created a significant positive impact on buffalo farming and rural livelihoods in the coastal areas of Bhola district.

Goal:

To prevent inbreeding among buffalo populations and to develop high-yielding, sustainable, and healthy buffalo breeds that contribute to increased productivity and improved rural livelihoods.

Objectives:

1. To develop and strengthen the buffalo breeding farm as a model for sustainable livestock farming in coastal areas.
2. To maintain and promote the Open Nuclear Breeding System (ONBS) for genetic improvement of buffalo breeds.
3. To cultivate high-yielding fodder varieties and apply proper feeding and management techniques.
4. To preserve and improve the pure breeds of buffalo to ensure long-term genetic sustainability.
5. To empower marginalized and underprivileged farmers through access to quality livestock, training, and market linkages.

Immediate Results:

1. The mortality rate of buffalo calves has decreased by up to 5%.
2. The number of buffalo farms in the area has increased by approximately 75%.
3. The income of rural entrepreneurs engaged in buffalo rearing has risen by nearly 85%.
4. The incidence of inbreeding among buffalo has been significantly reduced.
5. The overall productivity and sustainability of buffalo farming have improved notably within the last fiscal year.

Achievement up to FY:

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



GJUS Human Health Center

Most of the people living in the char and remote areas of Bhola are still deprived of adequate and quality healthcare services. In particular, the poor and marginalized communities suffer from various diseases due to the lack of proper treatment and genuine medicines. When they travel to the district town for treatment, they often fall victim to broker groups and become deceived, failing to receive the expected medical services.

Considering this real situation, Grameen Jano Unnayan Sangstha (GJUS) has taken the initiative to ensure accessible, affordable, and quality healthcare services for marginalized communities. For this purpose, under GJUS Enterprise, a “GJUS Human Health Center” has been established, where high-quality and approved medicines are available. In addition, experienced and registered doctors are providing regular medical consultations to patients.

Through this initiative, the Executive Director of GJUS, Mr. Zakir Hossain Mohin, has opened a new horizon of healthcare services for the poor and disadvantaged people of Bhola.

Goal

To ensure the availability of quality healthcare and genuine medicines for the poor and marginalized people in the char and remote areas of Bhola and to deliver affordable medical services to them.

Objectives

1. To ensure the supply of genuine and high-quality medicines for marginalized people.
2. To provide regular medical consultations through experienced and registered doctors.
3. To establish a transparent and broker-free healthcare system.
4. To create opportunities for low-cost treatment and access to medicines for poor and helpless people.
5. To increase health awareness and encourage preventive healthcare practices among the people.
6. To expand this initiative as a sustainable effort to improve the quality of rural healthcare services.

Result/Outcome

Moreover, through regular healthcare services, people’s awareness about health and hygiene has increased, their understanding of disease prevention has strengthened, and the overall standard of rural healthcare has improved. In the future, there are plans to expand this initiative to other upazilas of Bhola so that more people can come under the coverage of this essential service.



GJUS Nirapad Dairy

GJUS Nirapad Dairy is an exceptional initiative of GJUS Enterprise, owned and operated by Grameen Jano Unnayan Sangstha (GJUS). The dairy was established to create new opportunities for value addition in the milk sector, particularly in Bhola district, which is known for its vast char (island) areas where a large portion of the population is involved in buffalo rearing.

Although buffalo milk production in Bhola is abundant, local farmers traditionally produce only sour curd from it, limiting their income potential and the variety of available dairy products. Recognizing this gap, GJUS took the initiative to establish GJUS Nirapad Dairy, a factory dedicated to producing, processing, and marketing a variety of safe, high-quality dairy products. This initiative aims to train local producers in modern dairy processing techniques, improve the market value of raw milk, and promote the consumption of unadulterated, nutritious dairy products across Bangladesh.

The factory sources its raw milk directly from GJUS Buffalo Farms, ensuring strict quality control and hygienic standards throughout the production process. GJUS Nirapad Dairy not only supplies safe and diversified dairy products to GJUS employees, members, and the general public but also plays a vital role in strengthening rural livelihoods by increasing demand for raw milk and ensuring fair prices for producers.



Goal:

The main goal of GJUS Nirapad Dairy is to produce and market safe, diverse, and high-quality dairy products at fair prices—enhancing income opportunities for milk producers, increasing consumer access to pure dairy foods, and creating a sustainable link between rural production and national consumption.

Objectives:

1. To market safe, hygienic, and high-quality dairy products for both local and national consumers.
2. To diversify dairy production by introducing new and innovative milk-based products.
3. To increase the demand for raw milk by expanding market opportunities for buffalo farmers.
4. To establish partnerships (MoUs) with local and national producers for sustainable dairy development.
5. To provide training and technical support to farmers and producers on safe milk production, processing, and value addition.
6. To ensure fair prices for producers while supplying nutritious, unadulterated dairy products to consumers.

Achievement up to FY:

Till now income of GJUS Nirapad Dairy is BDT 1745997.24 and the expenditure of GJUS Nirapad Dairy is BDT 1761421.68



GJUS LANDING STATION

Grameen Jano Unnayan Sangstha (GJUS) has established the GJUS Canteen to provide hygienic, delicious, and nutritious meals to all staff during lunch. The respected Director of GJUS supervises the overall environment of the canteen to ensure cleanliness, health standards, and smooth management. All canteen staff work under the direct supervision of the Director.

The GJUS Canteen is well-decorated, neat, clean, and regularly updated. Except on holidays, all GJUS staff enjoy healthy, tasty, and standard-quality lunches in a pleasant environment.

Goal:

To promote healthy eating habits among all staff members.

Objectives:

To provide nutritious food items.

To enhance the quality and efficiency of food service.

To ensure that staff develop hygienic eating habits.

To maintain the quality of the daily diet.

To ensure a safe, healthy, and hygienic canteen environment.

Impacts:

All staff members of Grameen Jano Unnayan Sangstha (GJUS) are benefiting from the services of the GJUS Canteen. The menu is developed based on staff feedback, ensuring that their preferences and rights are respected.



Agent Banking

Grameen Jano Unnayan Sangstha (GJUS) has taken a visionary step toward financial inclusion through the introduction of GJUS Agent Banking Services, in collaboration with Bank Asia and EXIM Bank. This initiative aims to bring modern banking facilities to all classes of people, especially those who are marginalized, underprivileged, and underserved, living in remote and rural areas.

Through this partnership, GJUS ensures that even the lagged-behind communities gain access to essential financial services such as savings accounts, DPS, agricultural loans, school banking, remittance services, monthly savings accounts, and cheque facilities. This initiative enables people to enjoy the same banking privileges that were once limited to urban populations.

GJUS Agent Banking plays a significant role in bridging the gap between banked and unbanked populations by offering a reliable, accessible, and safe banking system at the grassroots level. By doing so, it not only empowers individuals financially but also contributes meaningfully to the economic growth and social development of Bangladesh.

Goal:

To reduce the gap between the banked and unbanked population by ensuring easy access to formal banking services, thereby contributing to inclusive economic growth and national development.

Objectives:

1. To provide a safe and reliable alternative delivery channel for banking services to the underprivileged and underserved people living in remote areas.
2. To bring financial services such as sav-

ings, loans, remittances, and payments (including utility bills and taxes) to the doorstep of unbanked communities.

3. To contribute to the national economy through the promotion of financial inclusion with strong social commitments.
4. To empower marginalized people by integrating them into formal banking systems and ensuring financial literacy.
5. To strengthen partnerships with commercial banks like Bank Asia and EXIM Bank for the sustainable expansion of agent banking services.

Activities:

1. Bank Asia and EXIM Bank provide comprehensive banking services including savings, loans, and remittances to the target population.
2. Both banks contribute actively to the national economy by promoting inclusive financial practices and ensuring community-level outreach.
3. Through agent banking outlets, GJUS has successfully brought rural and marginalized people under the umbrella of modern banking services, significantly reducing the financial exclusion gap.

Achievement up to FY:

This year income from Bank Asia (Agent) is BDT:4998112.17 and expenditure BDT:4289260.33 and Exim Bank (Agent) is BDT:2187107.2 and expenditure BDT:1417833.29



Social Advocacy & Knowledge Dissemination

The Social Advocacy & Knowledge Dissemination unit of Grameen Jano Unnayan Sangstha (GJUS) was established to promote awareness, creativity, and social consciousness among marginalized and underprivileged communities. Recognizing the challenges faced by rural populations, including lack of education, health awareness, and social inequalities, GJUS conducts various cultural, social, and educational programs to empower these communities and bring about positive behavioral changes.

Through this initiative, GJUS addresses critical social issues such as child marriage, women and child oppression, public health awareness, and the rights of differently-abled individuals. Additionally, the program helps provide identity registration services for autistic individuals and supports their inclusion in national development programs. By implementing awareness campaigns in areas like Rangabali, Bhola Sadar, and Charfassion Upazilas, GJUS ensures that deprived communities gain knowledge, confidence, and access to social rights.

Goal:

To build social awareness and empower mar-

ginalized, superstitious, and underprivileged communities by organizing educational, cultural, and advocacy programs that promote social justice, health, and equality.

Objectives:

1. To disseminate knowledge and awareness messages among ordinary people living in rural regions.
2. To educate communities on critical social issues, including child marriage, women and child rights.
3. To encourage compliance with government health regulations through public awareness campaigns.
4. To provide identity cards and registration support for autistic individuals.
5. To raise students' awareness about the adverse effects of child marriage and promote responsible behavior.
6. To ensure equitable development and social privileges in accordance with national government policies and principles.
7. To document and define family structures and population numbers within the autistic community in Bangladesh.





Beneficiaries:

The primary beneficiaries of the Social Advocacy & Knowledge Dissemination unit include women, children, the autistic community, and ordinary people living in rural areas. Through continuous programs in Rangabali, Bhola Sadar, and Charfassion Upazilas, GJUS ensures that marginalized communities are informed, empowered, and able to exercise their social and legal rights

Activities:

1. Conduct cultural and social programs to foster creativity and awareness among marginalized populations.
2. Implement awareness campaigns addressing child marriage, gender equality, and women and child rights.
3. Organize public health campaigns to promote adherence to government health regulations.
4. Provide identity and registration services for autistic individuals and facilitate their inclusion in national welfare initiatives.





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





New horizon for pearl cultivation in Bhola

Pearls are a symbol of elegance and nobility. Pearls are very valuable gems adorned in jewelry. Although the main use of pearls are as jewelry, pearls and pearl powder are used to make medicines for the treatment of some complex diseases. According to astrology, wearing pearls improve health. In addition, shells are used to make various types of jewelry and are a major source of calcium, which is an essential ingredient in the diet of poultry, fish and shrimp. Pearls meat is the main food for fish and shrimp. In many countries, pearls meat is used as human food. That's, a farmer can also profit by cultivating pearls and selling the pearls shells and meat. Just as the demand for pearls in the international market is increasing day by day, the demand for pearls in the domestic market is also significant. Pearl farming is economically profitable, can reduce unemployment and can create employment opportunities, especially for women.

Potential of pearl farming:

The potential of pearl farming in Bangladesh is very bright. The country's climate, natural water bodies and availability of fresh water have created an ideal environment for this sector. Currently, efforts are being made to produce pearls by cultivating freshwater pear in Bangladesh, which can meet the huge demand in the local and international markets. Like fish farming, it does not require much additional food or expenses. Only lime and fertilizer have to be applied regularly to the ponds, which is necessary to keep the pear clean. This can be a profitable venture, where it is possible to produce a large amount of pearls in a small space with the help



of training and the right technology. Unemployed young women in rural areas can become skilled in pear operations in 3-4 days of training, which will create employment opportunities for them. Suitable environment for pearl farming exists in the rivers, ponds and haor areas of Bangladesh.

At the same time, the government's support to entrepreneurs through various projects in the agriculture and fisheries sectors is opening new horizons in pearl farming. The demand for pearls are increasing day by day in the domestic and global markets, which can play an important role in economic development. With the adoption of the right training, technology and policies, Bangladesh can become an international center of pearl cultivation.

Activities implemented by GJUS in pearl cultivation:

Grameen Jano Unnayan Sangstha (GJUS) has achieved unprecedented success in experimental pearl cultivation in Char Gazi village of Velumia union of Bhola district. In reality, this initiative, which seems like a fairy tale, has already opened a new horizon of possibilities. This experimental project started in September 2024 with a small number of oysters collected from Jessore with its own funding at the GJUS agricultural farm. After checking the quality of the soil and water of the pond, the pear are replaced with plastic nuclei or artificial pearls in a natural way and immersed in a basket at a certain depth of water. As a result of daily care and regular observation, a layer of pearls gradually forms inside the oysters. Usually, it takes 6 to 12 months to prepare pearls, but under the supervision of GJUS, success comes in just 7 months. As



part of the care, urea, potash, DAP are sprinkled in the pond every 15 days. Natural food is prepared for pearls. At the same time, the quality of water and soil is regularly tested to ensure the growth of pearls. Advocate Bithi Islam, Director (Legal, Advocacy and Programs) of GJUS, said, "Our pilot project has been successful. In the future, we plan to spread this farming method to our members as well." There is now a lot of interest in pearl farming among the locals. Many are planning to start pearl farming. AHM Zakir Hossain, Farm Manager of Bhola Fisheries Department, said, "If this success in pearl farming continues, not only will the country's economic potential increase, but it will also be possible to earn foreign currency by exporting it abroad."

Conclusion:

According to experts, such initiatives will create new employment opportunities in the country's rural economy and pave the way for self-reliance. This experimental pearl farming in Char Gazi can become an exemplary example for other regions of the country as well.



Which Award Enlighted of GJUS

01 Youth Development Award 2013

For creating employment opportunities for educated youth in the coastal belt, awarded by the Department of Youth Development.

02 Agriculture Award 2013

for contribution to agricultural sector awarded by IFDC

03 Cultural Award 2017

For specialization in cultural and sports activities in Bhola District, awarded by the Ministry of Cultural Affairs.

04 Agro Award 2019

For special contribution to agricultural development in the Barishal Division, awarded by Channel i.

05 Dairy Icon (Award) 2023

For significant contribution to livestock sector development in the coastal areas of the Barishal Division, awarded by the Ministry of Fisheries and Livestock.

06 Prokritio Jibon Award 2024

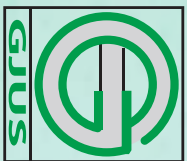
For contribution to the tree plantation program in Bhola District, awarded by Channel i and the Prokritio Jibon Club.



GJUS PHOTO GALLERY

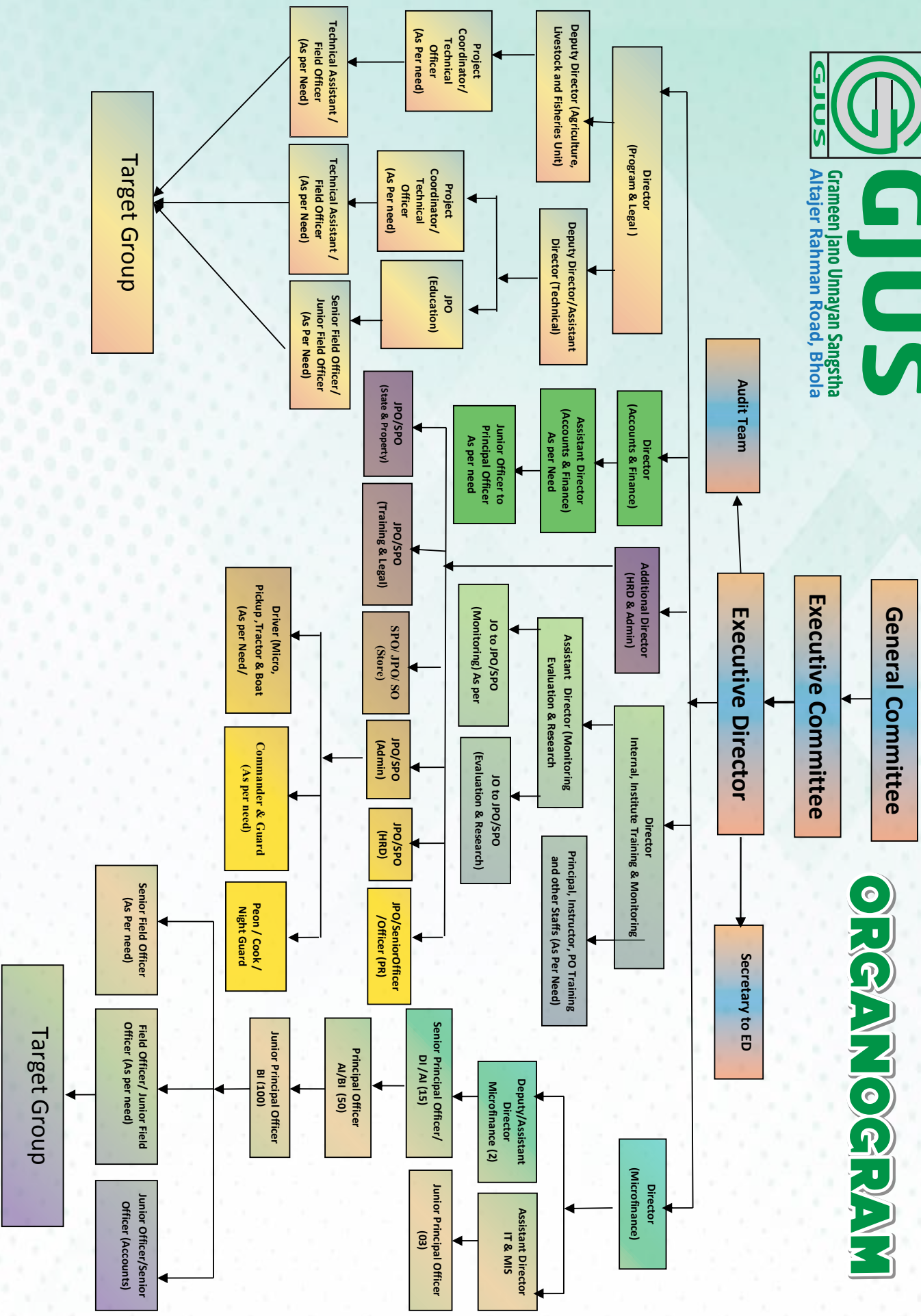






GJUS
Grameen Jano Unnayan Sangstha
Altajer Rahman Road, Bhola

ORGANOGRAM





জিজেইউএস মেডিসিন কর্নার

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

যোগাযোগ : ব্যাংকেরহাট বাজার, ব্যাংকেরহাট

মোবাইল নম্বর- ০১৬১৭৪৩৮১৯২, ০১৭৫৪৩৫৬৮৯০



সার্বক্ষণিক অভিজ্ঞ ভেটেরিনারি ডাক্তার দ্বারা পরীক্ষা ও নিরীক্ষার মাধ্যমে গবাদি প্রাণির চিকিৎসা সেবা প্রদান করা হয়।



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



GJUS SOHOJATRI TOURISM SERVICE





জিজেইউএস এন্টারপ্রাইজ

আলতাজের রহমান, পুলিশ লাইনস্ মোড়, ভোলা।

মোবাইল নং- ০১৩২২-৯৩১৭০০

পৌর সুপার মল (সাবেক কিচেন মার্কেটের দ্বিতীয় তলা)

মোবাইল নং- ০১৩৩৪-৭৬৪০৯৯