



Naria Unnayan Samity (NUSA)

# Annual Report 2025





# NUSA ANNUAL REPORT

## 2024 - 2025

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**NUSA**

Work on Business Plan  
2025-2026



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## A Heartfelt Tribute to the Founder Chairman of NUSA



**Late National Hero Col. (Ret.) Shawkat Ali**  
*Founder Chairman, NUSA*

The non-governmental development organization 'Naria Unnayan Samity (NUSA)' was established in 1979 by the National Hero Colonel Shawkat Ali, MP, for the socio-economic development of the extremely poor, middle-class, and women with special needs and those who are lagging behind in the rural areas. NUSA is gaining confidence in providing modern services to the beneficiaries through the successful implementation of the government's MDG and currently the SDG, and by undertaking time-befitting diverse programs. In the post-COVID pandemic period, NUSA has been serving the people by standing by them through various activities such as distributing relief among people affected by Corona, providing scholarships to students, offering free medical treatment for health protection, distributing medicines, conducting Corona vaccine registration, distributing safety materials, and arranging various other facilities.

The organization's Annual Report for the period 2024-2025 compiles information on the various programs implemented by the organization, the progress made in realizing the organization's goals and objectives as a result, and its contribution to the overall development of the work area. Throughout the compilation of the report of all activities, we pray for the eternal peace of the soul and pay tribute to the late Founder Chief Advisor, National Hero, former Deputy Speaker, and 6-time Member of Parliament, Colonel Shawkat Ali, who passed away on November 16, 2020, plunging millions of NUSA members, well-wishers, and the entire nation into a sea of sorrow.

May the Almighty Allah grant Colonel Shawkat Ali a place in Jannat (Heaven), Amen. This is possible through the continuous cooperation and heartfelt prayers of all development partners, respected donors, members of the General Council and the Governing Body, NUSA officials and employees, and all well-wishers associated with NUSA, including its main driving force, the nearly one hundred thousand members.

- NUSA Beneficiaries, Staff, Officials, Members of the General Body, Governing Body, and Advisory Committee.





**Advocate Firoj Ahmed**

*Chairman, NUSA*

NUSA has been successfully conducting its activities as a highly visible and developing non-governmental organisation by implementing various public welfare initiatives for the extremely poor and impoverished populace. Through the sincere efforts of the **Executive Director of NUSA**, all staff and employees have been paid their due salaries and allowances by skilfully navigating the prevailing unrest in the country.

Furthermore, despite a hundred adversities, progress was achieved in various development activities implemented during the last Fiscal Year 2024-2025 with the support of different donor agencies, development partners, and through NUSA's own initiatives. Due to the sincere cooperation and collective efforts of the **General Body, Executive Board, and the officials/employees**, significant momentum has been created in organizational activities and implemented programs at all levels of the institution, resulting in the desired success. On this occasion, I extend my heartfelt congratulations to all concerned. At the same time, I wish for the organisation to continue improving.

Finally, on behalf of the Governing Body of NUSA, I pray for the eternal peace of the soul of the Founder Chief Advisor, the late National Hero Colonel Shawkat Ali, Honourable former Deputy Speaker and Member of Parliament, Bangladesh National Parliament.

Date: 05 December 2025



**Freedom Fighter Majeda Shawkat Ali**

*Executive Director, NUSA*

The visionary of the non-governmental development organization, the National Hero Colonel (Retd.) Shawkat Ali, as the founder of 'Naria Unnayan Samity (NUSA)', took steps to implement multifaceted activities for the empowerment and socio-economic development of the backward community and women. We are working for the organization's development by cherishing his ideals and directives.

Currently, by elevating the organization to the national level, we are assisting the poor, vulnerable, and disadvantaged populace in 6 districts across 3 divisions in improving their socio-economic conditions and supporting poverty alleviation programs. This is done by ensuring good governance and integrity among members, maintaining gender equality, establishing justice and providing legal aid for social security, striving for the rehabilitation of the disabled, and enhancing transparency and efficiency.

NUSA is currently working tirelessly to achieve the government's SDG targets by conducting social development activities such as education, health, sanitation, rehabilitation of the disabled, improving the living standards of the elderly, making unemployed youth self-reliant through skill development, encouraging poor students to pursue higher education through scholarships, undertaking various programs for disaster preparedness, and supporting gender equality and inclusive development. We are delighted to play a role in the socio-economic development of the backward community in the working area through NUSA's efforts.

I sincerely thank the **Advisory Board, General Body, Executive Board, and the staff at all levels of the organization** for enabling us to achieve the desired success in the last financial year (2024-25) through our collective efforts.

I believe that establishing good governance in all sectors, systemic reform of GOs (Government Organizations) and NGOs, enhancing their effectiveness and efficiency, and above all, adopting a coordinated, unified, and timely initiative are essential. **Good governance and integrity are our commitment.**

Date: 05 December 2025



### About NUSA

#### Background:

In 1979, after Colonel (Retd.) Shawkat Ali was elected as a Member of Parliament for the first time, he announced the name of a non-profit non-governmental organization for the development of the poor populace: 'Naria Thana Non-Government Development Association' from the victory stage at Naria B.L. High School field. Subsequently, this name was changed to 'Naria Unnayan Samity (NUSA)', or simply 'NUSA'.

Initially, NUSA started implementing its activities across Naria Upazila, later expanding to Shariatpur district, and currently implementing various development activities through 45 branch offices in the districts of Madaripur, Chandpur, Munshiganj, Barisal, and Faridpur.

### NUSA's Vision, Mission, Values and Objectives



#### Vision

NUSA aspires for a social system where equal opportunities exist for all.



#### Mission

Through the increase in skills and awareness of the backward community, social equity, financial capacity, education, health, and creativity will be enhanced, resulting in all members of society enjoying equal benefits.



#### Values

- » Good Governance
- » Upholding Human Rights
- » Gender Equality
- » Active Participation



#### Objectives

1. Achieving the welfare of distressed people, rehabilitation of those affected by climate change, and assisting employment generation for the unemployed.
2. Development of programs related to education, literature, culture, information technology, sports, fine arts, etc.
3. Ensuring health services and social security for all people, including mothers and children, and providing awareness and support in family planning programs.
4. Development of sanitation, hygiene promotion, and health education.
5. Extension of technology-dependent agriculture, fisheries, and livestock.
6. Providing training to youth in various trades of modern technology, especially information technology and technical education, and assisting in their employment.
7. Establishing women's empowerment, women's rights, and gender equality.
8. Establishing the rights and enhancing the capacity of persons with special needs (people with disabilities)
9. Motivating the practice of democracy.
10. Establishing human rights and legal rights.
11. Fostering a saving mentality among the public and promoting inclusive financing to create entrepreneurs.
12. Development of adolescents (both boys and girls).
13. Improving the standard of living of the elderly population.
14. Accelerating development by utilizing natural resources.
15. Awakenning national and international values.
16. Cooperation in government and non-government development work.
17. Increasing NUSA's managerial capacity to implement quality development activities.
18. Establishment as a national-level organization.

## Activities



NUSA began its journey with the goal of reducing poverty and improving the socio-economic conditions of marginalized communities through initiatives in health, education, and poverty alleviation. Over time, the organization expanded its activities, introducing diverse programs focused on **public health and nutrition, family planning, legal aid, sports, culture, skills development, and climate change adaptation.**

Through **45 branch offices**, NUSA now supports small entrepreneurs with credit services, helping many low-income families progress to middle-income status. As of June 30, 2025, the organization has contributed to employment creation for nearly one hundred thousand families across various sectors. **Income-generating training** and marketing support have strengthened beneficiaries' livelihoods, while **3-month residential technical training programs** are enabling unemployed youth to access domestic and overseas job markets.

NUSA also works for the rights and development of specialized individuals, operating a **specialized school** in Naria and implementing women's empowerment projects, including a **women-friendly workplace environment.** Its social development initiatives include beggar rehabilitation, assistive devices for persons with disabilities, free sanitary latrine distribution, and scholarships for poor meritorious students.

Additionally, with government and donor support, NUSA implements programs such as training for VWB beneficiaries, cow-rearing grants for erosion-affected families, and the large-scale 'Guidance Project' promoting gender equality and inclusive development in **39 unions of Shariatpur.**

## Description of NUSA's Overall Working Areas

Division	District	Upazila	Union (No.)	Pourosava (No.)	Village (No.)
Dhaka	Shariatpur	Naria	14	01	84
		Jangira	12	01	80
		Shariatpur Sadar	11	01	70
		Bhedorgonj	13	01	84
		Damuddya	07	01	58
		Gosairhat	08	01	76
	Madaripur	Madaripur Sadar	12	01	44
		Shibchar	16	01	52
		Kalkini	12	01	47
		Rajoir	12	01	33
	Munsigonj	Tongibari	08	01	35
	Faridpur	Bhanga	07	01	34
		Sadarpur	08	00	26
Chattogram	Chandpur	Chandpur Sadar	08	00	27
		Haimchar	04	00	22
		Motlob North	06	00	29
Barishal	Barishal	Gouronadi	07	01	32
		Hijla	07	01	36
		Muladi	10	01	35
03	06	19	182	15	904





# Late National Hero Colonel Shawkat Ali

Chief Advisor, NUSA  
Former Deputy Speaker  
Bangladesh National Parliament

The late National Hero Colonel Shawkat Ali, the founder of NUSA, will live forever in our hearts. He will remain the eternal Chief Advisor of NUSA. We, the NUSA family, will continue our efforts for ages to operate the organization he created, 'Naria Unnayan Samity (NUSA)', according to his ideals and policies.

“

People must be liberated from  
all forms of social, administrative, and  
political oppression.

- National Hero Colonel Shawkat Ali

”

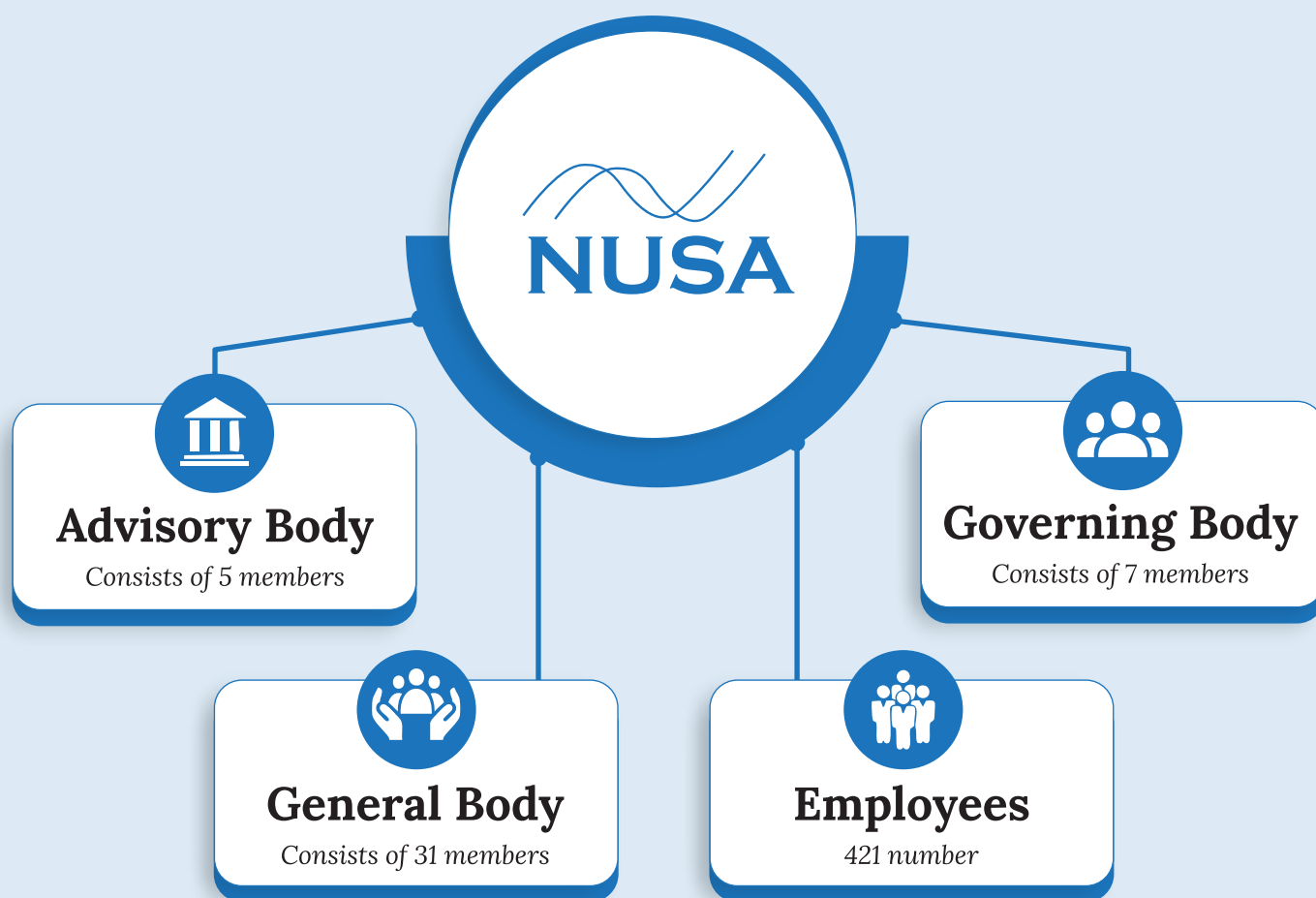
“

The country has not yet been built in  
the way we had hoped and aspired to  
build it through the Liberation War.

- National Hero Colonel Shawkat Ali

”

## Organizational Structure



### Description of Employees

Description	Male	Female	Total
Senior Management	10	01	11
Mid-Level Management	65	05	70
Staff	204	74	278
Support Staff	22	40	62
<b>Total</b>	<b>301</b>	<b>120</b>	<b>421</b>



## NUSA Advisory Board

### Advisory Board:

The organization has a five-member Advisory Board that provides timely advice for successful implementation. They are approved by the NUSA General Body. The position of Chief Advisor is reserved for the late National Hero Colonel Shawkat Ali, as the founder of NUSA, and a new position, Executive Advisor, has been created. Dr. Khaled Shawkat Ali serves as the Executive Advisor, and four other members serve as Advisors: Mr. Feroz Shawkat Ali, Mr. Gias Uddin Sardar, Ms. Akimon Nesa, and Dr. Jagadish Chandra Mondol.



**Firoz Shawkat Ali**

*Advisor*



**Dr. Khaled Shawkat Ali**

*Executive Advisor*



**Gias Uddin Sardar**

*Advisor*



**Akimon Nesa**

*Advisor*



**Dr. Jagadish Chandra  
Mandal**

*Advisor*

## NUSA Governing Body (2024-2026)

### Governing Body:

NUSA has a strong 7-member Governing Body responsible for the correct control of the organization, making timely decisions for the realization of goals and objectives, approving, managing, and supervising administrative activities. The said board includes 2 female members. The Governing Body is nominated by the General Body.

The board is constituted with one Chairman, one Vice-Chairman, one Treasurer, and four Members. The Governing Body correctly manages the organization. The Chairman of NUSA is Mr. Advocate Feroz Ahmed.

The Governing Body holds at least 4 to 5 meetings annually to discuss all matters, make decisions, and provide guidance for their implementation.



**Advocate Feroz Ahmed**  
Chairman  
*Legal Profession*



**Bir Muktijoddha  
Abdul Hafiz Bepari**  
Vice Chairman  
*Business*



**Md. Abdul Latif**  
Treasurer  
*Business*



**Bir Muktijoddha  
BM Zahed Ali Bepari**  
Executive Member  
*Business*



**Merina Shawkat Ali**  
Executive Member  
*Service Holder*



**Ah Rahman Dhali**  
Executive Member  
*Business*



**Kamrun Nahar Dipali**  
Executive Member  
*Service Holder*

# NUSA General Body

## General Body:

The organization has a 31-member General Body. The members of the General Body are selected from various professions, classes, and areas of society.

The General Body performs important duties such as advising on the formulation of organizational policy, passing the budget, conducting the organization's annual audit, reviewing the audit report, and electing the Governing Body. Members attend the meetings through the Annual General Meeting (AGM). The implementation rate of NUSA's General Body decisions is nearly one hundred percent.



**Advocate Firoz Ahmed**

Father: Late Jogendra Ahmed

Legal Practitioner



**Dr. Tanina Khaled Ali**

Husband: Dr. Khaled Shawkat Ali

Physician



**Gias Uddin Sardar**

Father: Late Abdur Hamid

Retired Government Officer



**Bir Muktijoddha  
B.M. Ahmed Ali Bepari**

Father: Late Malai Bepari

Business



**Dr. Khaled Shawkat Ali**

Father: Late Colonel (Retd.)  
Shawkat Ali

Physician



**Yusuf Ali Jojo**

Father: Late Colonel (Retd.)  
M. M. Ali

Business



**Merina Shawkat Ali**

Husband: Yusuf Ali Jojo

Service Holder



**Firoz Shawkat Ali**

Father: Late Colonel (Retd.)  
Shawkat Ali

Marine Executive, Australia (Service)



**Abdur Rahman Dhali**

Father: Late Ahammed Dhali

Business



**Sudhir Kumar Sen**

Father: Late Mahadev Sen

Business



**Md. Abdul Latif**

Father: Late Hatem Ali Master

Business



**Bir Muktijoddha  
Abdul Hafiz Bepari**

Father: Late Abdur Wahid Bepari

Business





**Akimon Nesa**  
Husband: Abdur Razzak  
Social Service



**Harun-or-Rashid**  
Father: Late Hatem Ali Chowkidar  
Business



**Dulal Bepari**  
Father: Late Abdur Mannan Bepari  
Business



**Principal Abdul Khaleq**  
Father: Late Md. Mangal Khan  
Service



**Adv. M. M. Bashirul Alam**  
Father: Late Abdul Aziz Majhi  
Business



**Shahidul Islam Bandukchi**  
Father: Late Mohiuddin Ahmed  
Service



**Malabox Kazi**  
Father: Late Korob Ali Kazi  
President, Elderly Committee



**Khandker Wahedur Rahman**  
Father: Khandker Sajedur Rahman  
Researcher



**Md. Ali Azgor Chunnu**  
Father: Late Haji Ashraf Mia  
Business



**Hridoy Shawkat Ali**  
Father: Dr. Khaled Shawkat Ali  
Student



**Shahidul Islam (Babu Rari)**  
Father: Hossain Ali Radhi  
Former Mayor



**Dr. Jagadish Chandra Mondol**  
Father: Late Satkori Mondol  
Physician



**Ataur Rahman Sabuz Khan**  
Father: Late Ismail Khan  
Business



**M. M. Shahjahan**  
Father: Late Mir Md. Amin  
Service



**Mrs. Khadiza Begum**  
Husband: Md. Hannan Fakir  
Service

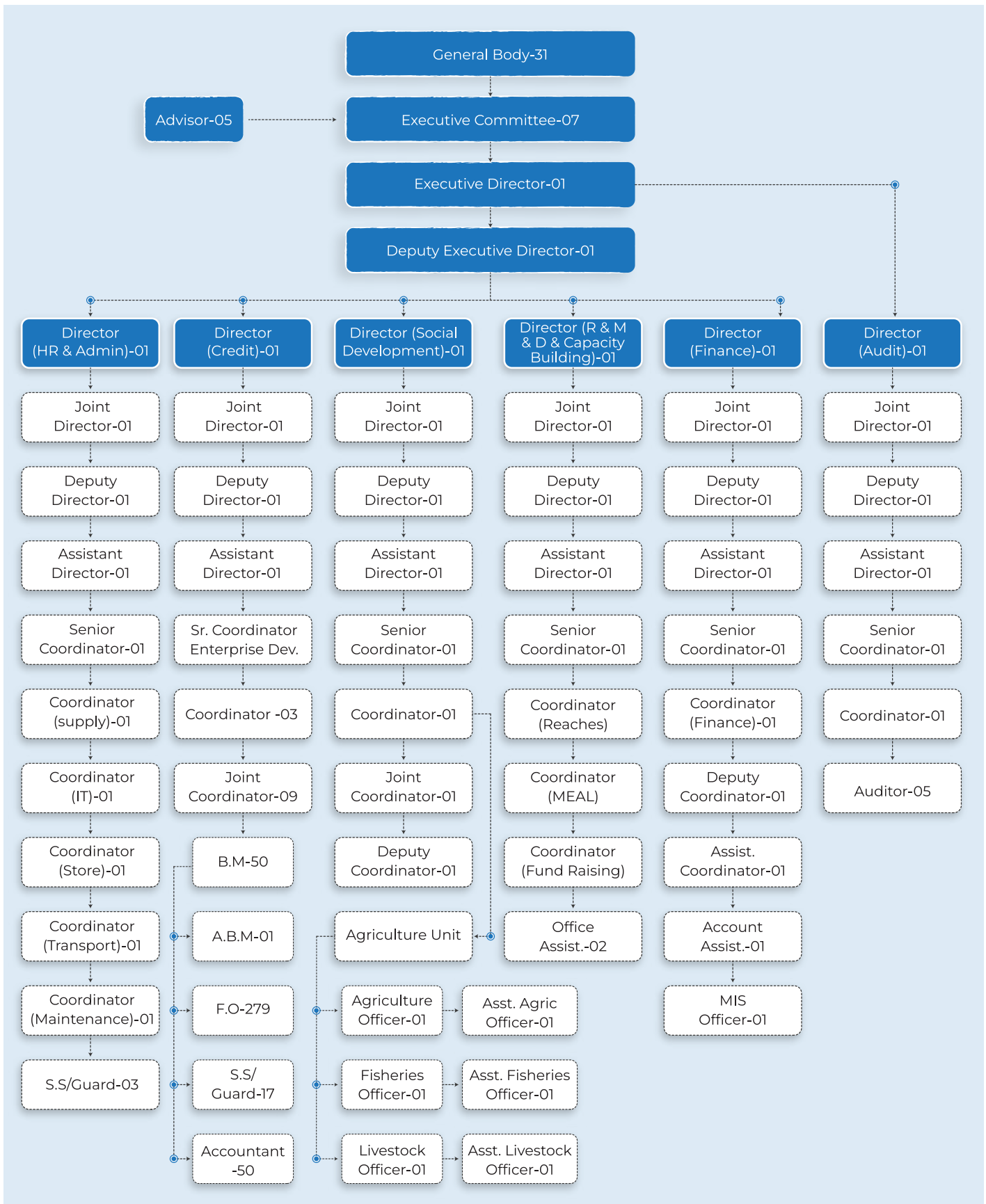


**Adv. Meherun Nesa Khanam**  
Husband: Nazmul Alam  
Service



**Kamrun Nahar Dipali**  
Husband: Late Ataur Rahman Swapan  
Teacher

# NUSA Organogram (2024-2025)



# Organizational Management

## Human Resources and Administration Management

NUSA's human resource management is guided by the decisions and advice of the Governing Body, with the Administration and HR Unit serving as a bridge between the Executive Director, the Governing Body, and all staff. To ensure smooth and efficient operations, NUSA employs 11 senior management staff, 70 mid-level management staff, 278 field-level staff, and 62 support staff.

The HR and Administration Unit oversees key responsibilities such as staff recruitment, placement, transfer, promotion, evaluation, benefit management, and disciplinary actions. It also supports professional skill development, duty allocation, and ensures appropriate staffing across all levels. Additionally, the department manages administrative functions including office establishment, maintenance, repairs, and the purchase or disposal of vehicles and organizational assets.

As of June 30, 2025, NUSA has a total of 421 employees, including 336 regular staff and 85 project-based or part-time staff. Notably, 326 employees (56%) are women, and the Executive Director is also a woman, contributing to the organization's recognition and praise for promoting women's empowerment by government and donor agencies.

NUSA maintains a strict recruitment standard across all positions. A Recruitment Committee appointed by the Governing Body ensures transparent selection, and all appointed staff are assigned duties based on expertise enhanced through appropriate training.

### Management Information System (MIS):

NUSA's Management Information System (MIS) operates using automation methods by utilizing modern technology.

Through automation, reports for the microcredit, finance, and accounting departments are prepared accurately. The MIS of all branch offices and the head office is being maintained under online automation. Currently, 45 branch offices are covered by the online automation system, connecting them with the organization's head office.

### NUSA: Finance and Accounts Department:

NUSA's Finance and Accounts operations are managed by 50 skilled staff, including 5 officials at the head office led by the Chief Accounting Officer and 45 branch accountants across the country. The department is responsible for accurately recording all financial transactions, preparing financial statements, maintaining accounting records, and ensuring the correct presentation of financial reports.

A major function of the Finance and Accounts Department is to verify the legitimacy of all expenditures at the head office, project offices, and branches, and to ensure timely realization of income. The team plays a critical role in maintaining an effective internal control system and ensuring financial integrity.

All staff strictly comply with regulatory and professional standards set by the Microcredit Regulatory Authority (MRA), PKSF, IFRS, IAS, banks, NBR, donor agencies, and NUSA's internal policies. The department works in close coordination with the Internal Audit Unit, external auditors, stakeholders, and officials at all levels.

Each accounting staff member follows assigned responsibilities on a daily, weekly, monthly, quarterly, semi-annual, and annual basis, approved by management. All organizational transactions are conducted through banks. NUSA's financial management adheres to BAS and IAS, and annual audits are conducted by approved Chartered Accounting Firms. For FY 2024-2025, the audit was completed by M/s Kazi Zahir Khan & Co.



## NUSA Policies

NUSA has policies in place for the smooth and effective operation of its activities, which have been approved by the Governing Body.

The policies are listed below:



## Audit Cell

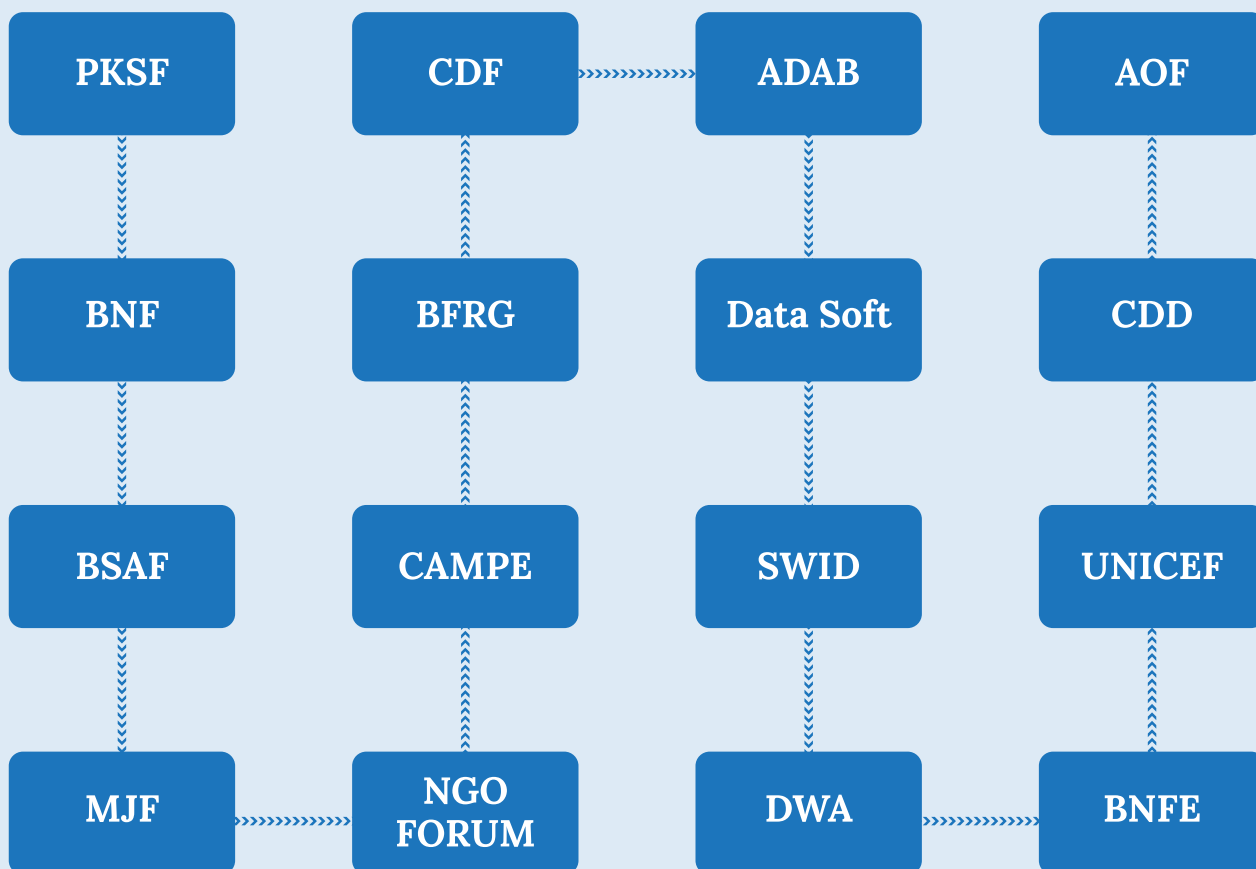
An Assistant Director performs duties in the Audit Cell at all times. He regularly monitors all ongoing programs and projects of NUSA, verifies their progress through the collection of necessary information, and submits the report to the Executive Director for necessary action. The organization's Audit Cell functions under the constant supervision of, and is accountable to, the Executive Director. The Audit Cell's report is provided to the relevant officials, branch offices, and project offices. Based on the observations received during the audit, the respective departments take the necessary steps.



During the Fiscal Year 2024-2025, the Audit Department completed the audit of all 45 branches (field and office levels) of the organization, as well as the head office and all projects.

## NUSA's Networking

Various Networks and Forums that NUSA is Affiliated with:



## Details of NUSA's Ongoing Programs/Projects

NUSA is playing a role in development work as a member of the following development partners and NGO networks.

Program/Project	Donor/Partner Organization	Duration from start to finish
Guidance Project	SDC and Canada through GFA (Germany)	2024-2027
Microcredit Program / Loan Program	PKSF	Ongoing since 1994
NUSA Prosperity Program	PKSF	Ongoing since September 2014
Elderly Population Livelihood Improvement Program	PKSF / NUSA	July 2017 – Ongoing
Skill for Employment Investment Project (SEIP)	PKSF	Ongoing since 01 February 2016
Adolescent Program	PKSF	2024-2025
Integrated Agriculture Unit (Agriculture & Livestock)	PKSF / NUSA	Ongoing since July 2020
RAISE Project	PKSF	Ongoing since 2021
Distressed Women Development Program (VGD)	Ministry of Women Affairs	Ongoing since July 2019
NUSA Special School	NUSA's Own Fund	Ongoing since 01 May 2010
Agriculture Unit	PKSF / NUSA	Ongoing since July 2020
Cow Rearing Program	Bangladesh NGO Foundation (BNF)	Ongoing since 01 April 2020
Social Development Program	NUSA's Own	July 2024 – June 2025
Naria Public Library	NUSA / Government Grant	Ongoing since 01 January 1991
Integrated Women Development Project	NUSA / Government Grant	Ongoing since 1998



## Completed Project of NUSA

Sl. No.	Project/Program	Donor/Partner Organization	Time Period	Budget (in Crore Taka)
1.	NIHP (National Integrated Health Project)	Australian High Commission NGO Forum	1997	0.04
2.	Water and Sanitation Project	DPIF, Khamarbari	1999	0.005
3.	Vegetable Cultivation in Home Yard	DNFPE	2000	0.02
4.	Adult Education Project	DPIF, Khamarbari	1999 - 2001	0.10
5.	Mini Nursery	DFID, British High Commission	2001	0.02
6.	Community Development Project (CDP)	Proshika Manobik Unnayan	2000 - 2001	0.14
7.	Mass Cultural and Education Support Project	New York/IVS	2000 -2002	0.05
8.	Trickle Up Project	Concern Worldwide	2002-2003	0.02
9.	Amader School Project (ASP)	Concern Worldwide	2006 - 2012	1.03
10.	Emergency Relief Distribution	Concern Worldwide	2007	2.63
11.	Post-Flood Rehabilitation	BNWLA, Dhaka	2008	0.88
12.	Legal Aid Project	Concern Worldwide	2007- 2009	0.02
13.	WASH for School Campaign	Ministry of Primary and Mass	2009 - 2011	0.48
14.	100% Enrolment of Students from Poor Families	Education	2010 - 2011	0.10
15.	Sanitation, Hygiene Education and Water Supply, Bangladesh Project (SHEWABI)	GOB-UNICEF	2009-2012	0.30
16.	P-WASH Project (Sanitation)	NGO Forum, Faridpur	2011 - 2015	0.37
17.	Basic Literacy Project (64 Districts) 1st Phase	Bureau of Non-Formal Education	2017 - 2018	0.42
18.	Participatory Action Towards a Resilient School and Education System	ActionAid Bangladesh & UNICEF Bangladesh	2009-2010	0.37
19.	Microfinance and Technical Support Project (MFTS)	PKSF	2006 - 2010	4.37
20.	Housing Project	Housing Fund, Bangladesh Bank	2000 - 2010	0.70
21.	Violence Against Women	UNAIDS	2010 - 2012	0.09
22.	Construction of Multi-Dimensional Training Complex	Japan Embassy, Bangladesh	2011-2012	0.75

Sl. No.	Project/Program	Donor/Partner Organization	Time Period	Budget (in Crore Taka)
23.	Construction of Multi-Dimensional Training Complex	German High Commission, Bangladesh	2012-2013	0.12
24.	SaniMart (Napkin) Project	Practical Action, Bangladesh	2013	0.004
25.	Rehabilitation Project for the Disabled	CDD & MJF	2010 - 2013	0.25
26.	Expand High-Level Advocacy to Create Enabling Environment	Save the Children International	2013	0.03
27.	Southwestern Bangladesh Rural Development Project	JICA & Government of Bangladesh	2012 - 2013	0.22
28.	Lactating Mother Support Project	Directorate of Women Affairs	2013 - 2014	0.09
29.	Sanitation for All	Bangladesh NGO Foundation	2012 - 2014	0.04
30.	Mukhomukhi Project	TAF & IED	2011 - 2014	0.18
31.	Sanitation for All	Bangladesh NGO Foundation	2012 - 2014	0.04
32.	Southwestern Rural Development Project	LGED & JICA	2012 - 2014	0.22
33.	Tailoring Training Project for Poor Women	Bangladesh NGO Foundation	2015- 2015	0.03
34.	Education Support Project (ESP)	BRAC	2011 - 2015	0.68
35.	Making Women Legal Rights a Reality in Bangladesh (MWLRR)	BNWLA	2013 - 2016	0.69
36.	Maternity Allowance Project	Directorate of Women Affairs	2014 - 2016	0.09
37.	Community Development Project (CDP)	DFID	2000 - 2016	1.50
38.	Promoting Rights of People with Disabilities - Inclusive Local Governance and Service Providing Institution (PRPD-ILG)	MJF / through CDD	2013 - 2016	0.42
39.	Vulnerable Group Development (VGD)	Directorate of Women Affairs	2007 - 2020	2.77
40.	Basic Literacy Project (64 Districts) 2nd Phase	Bureau of Non-Formal Education	2019 - 2021	1.50
41.	Tailoring Training Project for Poor Women	Bangladesh NGO Foundation	2017 - 2018	0.02
42.	Goat Rearing Program	Bangladesh NGO Foundation	2021-2022	0.03
43.	Income Generation and Employment Creation Project for Farmers of Padma River Bank through Cow Rearing	PKSF / NUSA	2017 - 2020	1.30
Total project expenditure (in BDT)				23.11

#### NUSA Multidimensional Training Complex

One of NUSA's key objectives is to develop skilled human resources and create employment opportunities through training. To achieve this, a Training Cell has been formed within the organization, whose responsibilities include arranging training programs, conducting training, communicating with various partner organizations, and creating opportunities to organize training under NUSA's management.

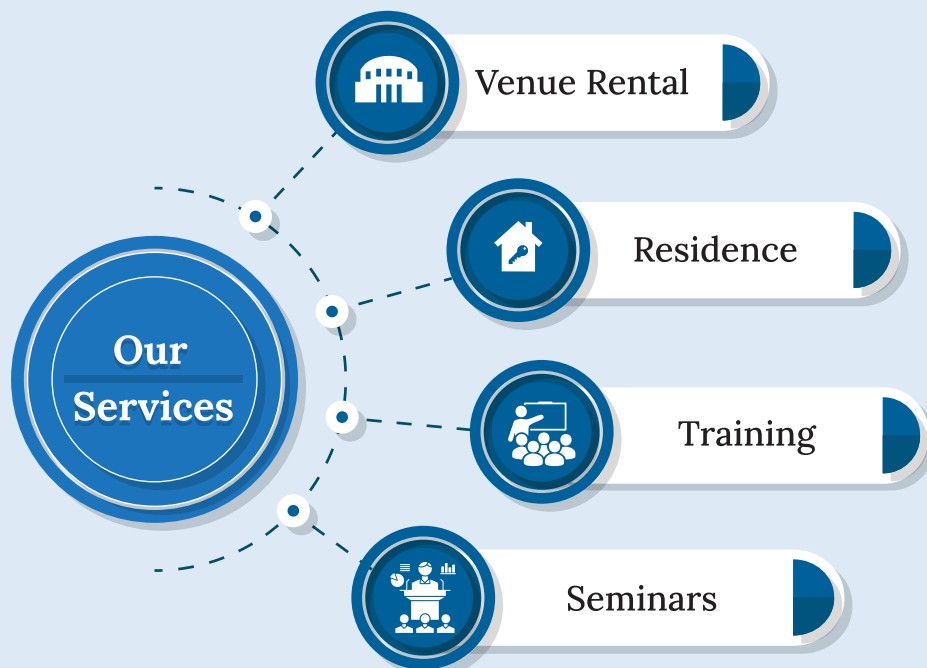
NUSA has a five-story building constructed on 24 percent of its land, equipped with all facilities required for meetings, seminars, symposiums, conferences, workshops, and training sessions.

"NUSA Multidimensional Training Complex - Naria Development Association" is one of NUSA's training centers. This center offers an excellent and pleasant environment suitable for all types of training programs. The training center contains multiple rooms suitable for conducting training. It includes a dining room (with seating for 50 people at a time), an office room, and an information room.

Additionally, there are five separate lab rooms for technical training such as fashion garments, mobile phone servicing, electrical installation and maintenance, consumer electronics, and auto mechanics. Separate toilet facilities are available for men and women. The center also has accommodation for 100 people.

To conduct training effectively, the center is equipped with sufficient computers, multimedia projectors, sound systems, video players, televisions, VIP boards, and whiteboards. Some rooms in the center are equipped with air conditioning.

In the past, many visitors who came to Naria for official purposes had no place to stay overnight and were forced to stay in the district town. Considering their needs, NUSA has arranged accommodation facilities for them. Our available facilities are listed below.





## Features/Facilities of Our Training Centre:

- ✓ There is a garage for vehicle parking.
- ✓ There is a generator and solar power.
- ✓ The training centre is secured by CCTV cameras.
- ✓ There is Wi-Fi facility.
- ✓ DSLR camera for picture and video capture.

## NUSA's Training Modules

01 Basic Training on Credit Program Operations

02 Training on Management Skills Development

03 Training on Accounting and Financial Management

04 Training on Risk Management

05 Training on Savings and Credit Management

06 Training on Centre Management and Leadership



07 Basic Training under NUSA Skills Development Program

08 Duck and Poultry Rearing/Farming

09 Cattle and Goat Rearing/Farming

10 Cultivation of Vegetables using Modern Methods

11 Women's Empowerment and Positive Change for Women

12 Training on Climate Change and Disaster Management



### NUSA has a Skilled Resource Pool for Providing Training:

Sl. No.	Name	Designation	Qualification
1.	Md. Jahangir Hossain	Joint Director	B.A.
2.	Md. Kabir Hossain	Joint Director	M.S.S.
3.	Aminul Haque Mintu	Joint Director	M.S.S.
4.	Md. Faruque Hossain	Assistant Director	M.Com.
5.	Md. Shah Alam	Assistant Director	M.Com.
6.	Md. Fokoruiddin	Coordinator	M.A.
7.	Md. Shawkat Hossain	Coordinator	M.Sc.
8.	Md. Firoz Uddin	Zonal Manager	M.A.
9.	Ujjal Banerjee	Zonal Manager	M.A.
10.	S. M. Mizanur Rahman	Area Manager	M.Com.
11.	Md. Amir Hossain Amu	Area Manager	B.A.
12.	Asia Khatun Ruma	Deputy Coordinator (Training)	B.A.
13.	Md. Khorshed Alam	Trainer, Guidance	M.A.
14.	Md. Nur Mohammad	Area Manager	M.A.
15.	Maruf Hasan Tarek	Area Manager	B.A.
16.	Md. Nuruzzaman	Training Officer	M.A.



The trainings provided by NUSA's Training Cell in the fiscal year 2024-2025 are as follows:

Sl. No.	Training Topic	No. of Batches	No. of Participants	Total Budget and Expenses
1.	Training on Management Skills Development	01	19	<p>In the fiscal year 2024-2025, the total budget for training was 1,000,000 (one million) Taka.</p> <p>The total expenditure was 893,175/- (eight hundred ninety-three thousand one hundred seventy-five) Taka. 89% of the budget was spent</p>
2.	Basic Training on Credit Program Operations	01	20	
3.	Software-Based Training for Accountants	02	39	
4.	Training on Accounting for Non-Accountants	01	07	
5.	Workshop on RMPT Report for Accountants	01	10	
6.	Training on Risk Management	03	58	
7.	Basic Training under NUSA Skills Development Program	01	18	
8.	GPS System Training (BD Rural WASH)	01	13	
9.	Training for Service Staff	01	27	
Total Staff Training		12	211	
10.	Member Training on 8 Topics under the Social Development Sector	55	1375	
Total		67	1586	





# Skill for Employment Investment Program (SEIP)

Time Period	:	January 2016 to December 31, 2024
Donor Agency	:	Palli Karma-Shahayak Foundation (PKSF)
Objective	:	To create employment by enhancing the skills of working-age youth.
Working Area	:	Any citizen from any district of Bangladesh can receive the training.
No. of Beneficiaries	:	1,551 people
Budget	:	6,96,43,400/- Taka



## SEIP Project Phases and Training Details:

Sl. No.	Contract Phase	Training Topic	Number of Trainees	Budget (in Taka)
1.	Phase-1, 1st Contract	Electrical and Electronics Works	175	87,75,000
2.	Phase-1, 2nd Contract	Electrical Installation and Maintenance	225	1,03,02,100
3.	Phase-1, 3rd Contract	Mobile Phone Servicing	50	2,200,000
4.	Additional Phase-1	IT Support Service	100	4,617,100
5.	Phase-2, 1st Contract	Graphics and Web Design	250	10,629,000
6.	Phase-2, 2nd Contract	Auto Mechanics	250	11,555,250
7.	Phase-3, 1st Contract	Consumer Electronics	250	98,70,000
8.	Phase-3, 2nd Contract	Fashion Garments	300	1,16,94,950
Total			1600	6,96,43,400

## Context of the SEIP Project:

One-third of Bangladesh's population falls within the age group of 15–45 years, and a large portion of this population is entering the workforce without the necessary skills. As a result, their expected economic productivity is not being realized, which in turn limits their contribution to family and national economic growth. Foreign remittances play a very important role in accelerating Bangladesh's economic momentum. The majority of Bangladeshis working abroad are either unskilled or skilled individuals engaged in low-wage jobs in low-skilled work environments. Ensuring a higher flow of foreign remittances is possible by sending skilled workers abroad.

In this context, to create employment opportunities through skill development training tailored to the needs of suitable candidates from low-income families in Bangladesh, the Government of the People's Republic of Bangladesh, with funding from the Asian Development Bank (ADB) and the Swiss Agency for Development and Cooperation (SDC), and technical support from the Palli Karma-Sahayak Foundation (PKSF), is implementing the Skills for Employment Investment Program (SEIP) project jointly through Naria Unnayan Samiti (NUSA) and Naria Polytechnic Institute (NPI).

## Objectives:

The objective of this project is to create human resources by providing skills development training that is aligned with market demands. Furthermore, the project aims to establish the human dignity of individuals and their families by ensuring opportunities for income-generating, productivity-based wage employment and self-employment after training. This is expected to be achieved by increasing the financial capability of at least 70-80% of the trainees, enabling them to sustainably improve their quality of life.

## Training Program Features and Standards:

1. Training is provided for a 3-month duration.
2. Quality training is provided by experienced trainers.
3. Training is conducted with two trainers per trade.
4. Conducting job-based evaluation of trainees' training quality and taking necessary actions.
5. Each batch consists of 25 trainees.
6. Accommodation is mandatory for every trainee.
7. 80% practical and 20% theoretical classes are conducted.
8. Training includes concepts related to general knowledge, English, entrepreneurship development, and business matters.
9. Arranging apprenticeship training to give trainees an understanding of the trade-based working environment.
10. Arrangements are made for recreation, sports, and picnics for trainees during the training period.
11. Trainees are evaluated by an assessor upon completion of the course.
12. Certificates are awarded to the trainees after completing the training.
13. Assistance is provided with capital grants for self-employment and technical advice is given.
14. Providing counselling and assistance for employment after training.

## Project Achievements to Date (2016 to 2024)

Sl. No.	Trade/Course Name	No. of Batches	Total Trainees	No. of Course Completers	Employment (Total)	Wage-based Employment	Self-Employment
1.	Electrical Installation and Maintenance	18	450	450	304	177	127
2.	Mobile Phone Servicing	20	500	500	357	248	109
3.	IT Support Service	07	176	176	114	89	25
4.	Graphics and Web Design	02	50	50	36	16	20
5.	Fashion Garments	05	125	125	104	06	98
6.	Consumer Electronics	04	100	100	65	47	18
7.	Auto Mechanics	06	150	150	75	57	18
Total		62	1551	1551	1131	687	444

## NUSA Trainees Who Migrated Abroad After Training:

Sl. No.	Country Name	No. of Trainees	Remarks
1.	Italy	20	
2.	Malaysia	12	
3.	Saudi Arabia	09	
4.	Dubai	04	
5.	Bahrain	02	
6.	Singapore	03	
7.	Greece	02	
8.	Oman	02	
9.	Romania	03	
10.	Libya	03	
Total		60	

## Project Impact and Success:

Through this project, **skilled manpower has been created**, resulting in job creation, a reduction in the unemployment rate across the country, a change in the nation's economic condition, and further **acceleration of Bangladesh's development momentum**. Specifically, the socio-economic condition of beneficiaries in NUSA's working area is transforming.

The placement of trainees in various small and large jobs in renowned Bangladeshi companies such as **Rahimafrooz, PRAN Food & Beverage, Walton, Dutch-Bangla Pac, and Energy Pac Company** has taken this project several steps forward. Additionally, many individuals are working abroad and sending remittances, thereby contributing to the country's prosperity.





## Trainee Success Story

Trainee's Name	⌘	Ritu Akter
Course/Trade Name	⌘	Fashion Garments
Training Centre Name	⌘	NUSA Multidimensional Training Complex
Training Duration	⌘	3 (three) months
Organization/Association	⌘	NUSA
Monthly Income	⌘	15,000/-



### Short descriptive information

#### Social and Financial Status Before Training

**Ritu Akter** is the daughter of **Azhar Sardar**, a day laborer from Adashon village in Damudya Upazila, Shariatpur district. Ritu is the fourth child among three brothers and two sisters. She was married at the age of 18 in Damudya Upazila, but her fortune did not favor her for long. After only three and a half years of marriage, Ritu had to leave her husband due to **spousal abuse**. By then, they had a daughter. In this helpless situation, Ritu was forced to live with her father, often going without food.

Ritu could not find a way out and was frequently lost in worry. One day, through a field worker of NUSA's Matherhat branch, she learned that NUSA offers a **3-month skills-based "Fashion Garments" training** program for women under the SEIP project, and an international standard certificate is awarded upon completion. Furthermore, job placement assistance is provided to those who wish to work, while those interested in self-employment are given loan support from NUSA.

Hearing this, Ritu, accompanied by her brother, visited the NUSA Multidimensional Training Centre in Naria. After a detailed inquiry, she enrolled in the **"Fashion Garments"** course on **30.12.2021**. She trained sincerely for three months. During the training, she started making competitive, modern quality clothes, which significantly **boosted her self-confidence**. The pleasant environment, and the sincerity of the staff and trainers greatly impressed Ritu. As a result, she spent a tension-free time and completed the training successfully.

#### Social and Financial Status After Training (include any national or state-level achievements)

After completing the training, Ritu returned to her father's home and, through him, took a loan of **thirty thousand taka** from NUSA's Motharhat Branch. With the money, she **bought a sewing machine** and fabrics from Dhaka's Islampur Market and soon began receiving regular work orders. She now not only makes clothes but also buys and sells various women's garments, which has increased her recognition and customer base. Ritu currently earns **twelve to fifteen thousand taka per month**, from which she regularly pays her weekly installments and uses the remaining income to support her daughter and expand her business. Her future plan is to ensure her daughter receives **higher education** and to open a shop in Motharhat Bazar to run a small **"mini garments"** business, making herself fully self-reliant.

Trainee's Name	৪	Sobuj Baraik
Course/Trade Name	৪	Auto Mechanics
Training Centre Name	৪	NUSA Multidimensional Training Complex
Training Duration	৪	3 (three) months
Organization/Association	৪	NUSA
Monthly Income	৪	12,000/-



## Short descriptive information

### Social and Financial Status Before Training

**Sobuj Baraik** is the son of **Kanta Baraik**, a tea worker from Shamshernagar village, Kulaura Upazila, Moulvibazar district. He is the second child among two sisters and two brothers. He is the son of a poor family; his father is a tea worker and his mother is a housewife. The family barely survives on his father's meager income from working as a day laborer in the Moulvibazar tea garden. Due to the hardship and scarcity, his father struggled significantly to raise his four siblings.

He was constantly sleepless, worrying about his sisters growing up, how to arrange their marriages, how to support his struggling family, and how to relieve the hardship of his parents. Due to financial constraints, he could not pursue education beyond **SSC (Secondary School Certificate)**. Consequently, he slowly became an unemployed youth, falling into a sea of despair with his surroundings enveloped in darkness.

Through a workshop organized by **Naria Unnayan Samity (NUSA)** in collaboration with **PKSF** for trainee recruitment in that region, Sobuj learned that a 3-month skills-based "Auto Mechanics" training program under the **SEIP** project was being offered for men. He also learned that those interested in employment would receive job placement assistance, and those interested in self-employment would be offered loan support from NUSA.

Hearing this, Sobuj Baraik applied for admission to the **NUSA Multidimensional Training Complex** and secured a place in the "Auto Mechanics" trade. After enrolling in the course, he felt some **mental peace** and completed the training.

### Social and Financial Status After Training (include any national or state-level achievements)

After completing the Auto Mechanics course, NUSA's Job Placement Officer informed him about an opening for several 'Junior Machine Operator' positions at the RFL Factory in Olipur, Habiganj, Sylhet (an area near his home). With the cooperation of NUSA's Job Placement Officer, Sobuj Baraik applied, interviewed, and was subsequently hired by the factory.

His initial salary was Taka 8,000/-. He performed his duties sincerely, and his work quality gradually increased, catching the attention of the officials there. He has now been promoted to 'Senior Machine Operator' and receives a monthly salary of Taka 12,000/-, including overtime.

His parents, siblings, and family are now living happily and peacefully with his salary, and the family's financial stability has been restored. Sobuj Baraik thanked the Government of Bangladesh for this initiative, and both his family and the PKSF/NUSA authorities are grateful.

## Mobarak is Now a Successful Businessman

### The Scene and Initial Status

It is a scorching summer afternoon in the village market. In the middle of the market, there is a shop, and while other shops have few customers, this one is busy. Moving closer, one sees the shop named 'Moktar Electrical'. A young man of twenty, wearing a Panjabi, is talking to customers and selling electrical goods according to their demands. His name is Mobarak. Just two years ago, their shop was not in this prosperous condition.

Mobarak's elder brother, Moktar Hossain, started the electrical business about four years ago. Mobarak was put to work in the shop by his brother, and Mobarak, lacking skill, somehow managed to assist Moktar. The business was not finding much success.

### Discovery of Training and Enrolment

One day, Mobarak's elder brother learned from Masud Rana, a field worker of NUSA's Tarabunia branch, that the Skills for Employment Investment Program (SEIP), with financial support from the Palli Karma-Shahayak Foundation (PKSF), was providing various types of free technical training to unemployed youth and young women through the NUSA Multidimensional Training Centre.

Mobarak contacted the NUSA Tarabunia branch for details. After learning about the program, Mobarak Hossain decided to end his unskilled life and enrol in the six-month "Electrical and Electronics Work" training. He completed the training in the first batch of the six-month course at the NUSA Multidimensional Training Centre through hard work.

### Transformation and Business Expansion

During the training, alongside technical education, he participated in discussions on business management. He successfully identified the weak points of their family business and resolved to manage it properly. After training, Mobarak became proficient in electrical house wiring, fan-motor repair, and solar system installation and repair.

Returning home after the course, he took a loan of Taka 1,00,000/- (One Lac) from NUSA and restarted the business with full force.

In addition to electrical equipment and solar products, he also learned Computer Operating System and Adobe Photoshop. He integrated a laptop, a Brother-brand printer (photocopy, scan, and print), and a digital camera into his business. They have now hired one additional employee besides the two brothers, who assists their business and performs electrical wiring, solar system repair, and maintenance work.

### Current Impact and Future Vision

Mobarak's business now generates a regular monthly income of Taka 15,000 - 20,000. The income from this shop covers all their family expenses. Mobarak has already spent Taka 1,37,000/- (One Lac Thirty-seven Thousand) on repairing their house. The remaining money is being reinvested, allowing their business to grow day by day.

Before training, the store's inventory was worth Taka 50,000/-. Now, the shop holds stock valued at approximately Taka 5,00,000/- (Five Lac).

Mobarak's goal is to expand his business further and emerge as an established businessman in society. In the next ten years, he plans to run for a Union Parishad member to engage in social service. He credits NUSA's skills enhancement training with revitalising their stagnant business. For this, Mobarak extends his heartfelt thanks and gratitude to NUSA and Palli Karma-Shahayak Foundation (PKSF).

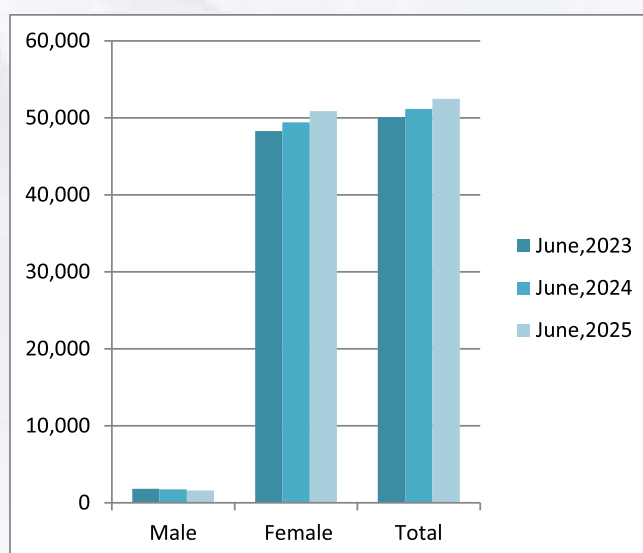


## Credit Program

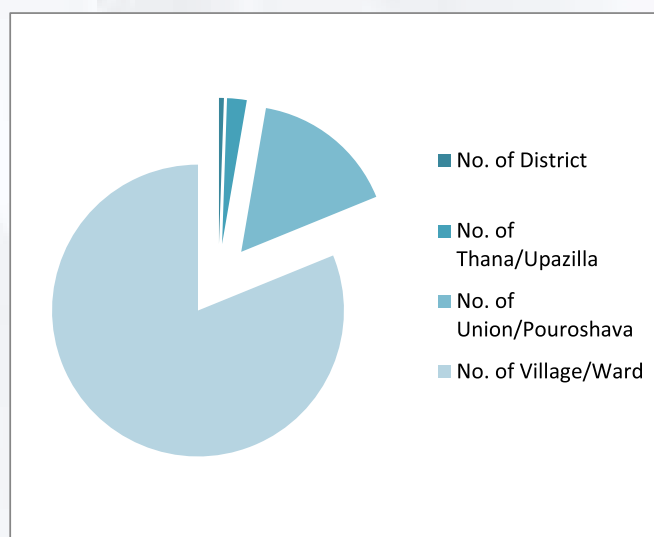
Time Period	⌘	Ongoing since 1994.
Partner Organizations	⌘	Palli Karma-Shahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF), Mercantile Bank, South-East Bank, EXIM Bank.
Goal	⌘	Poverty reduction and entrepreneurship creation through financing.
Objectives	⌘	To create capital through savings, provide loan assistance for income-generating activities, and create micro and small entrepreneurs.
Brief Description	⌘	The microcredit program primarily works to financially strengthen 4 sectors: agriculture, production, business, and services.

### The Credit Program section includes the following:

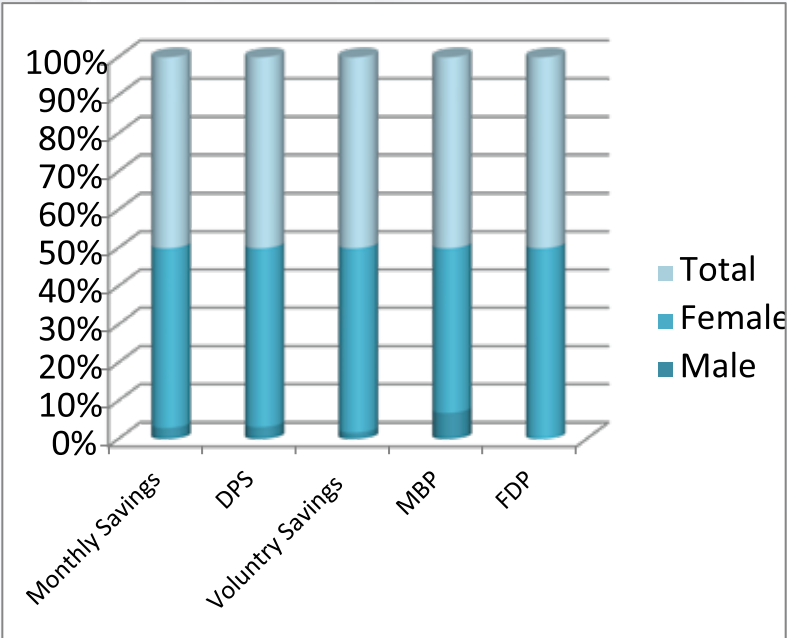
#### 1. Presentation of 3-year group member status (in a Bar Chart).



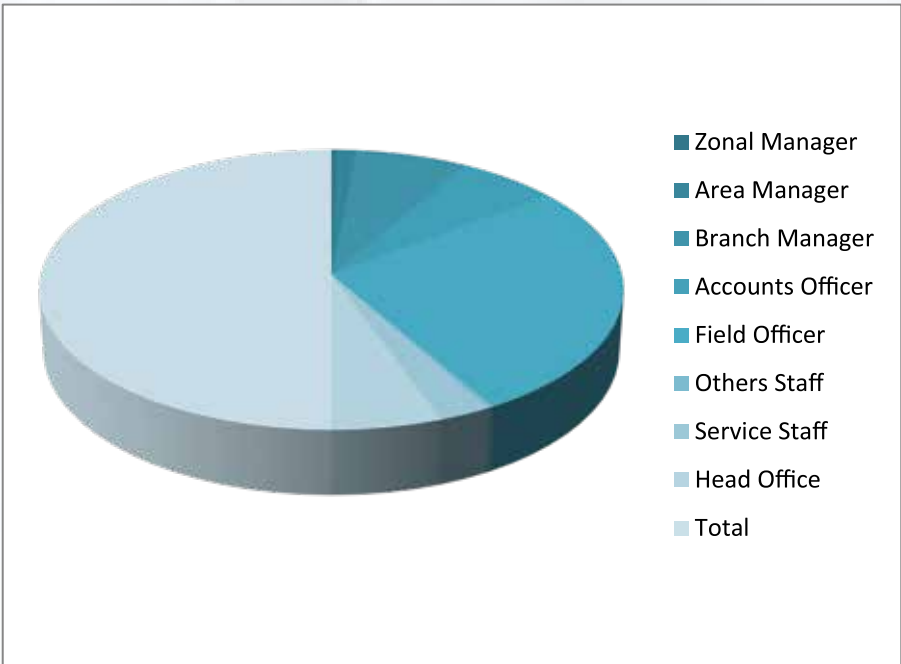
#### 2. Area of Operation as of 30.06.2025.



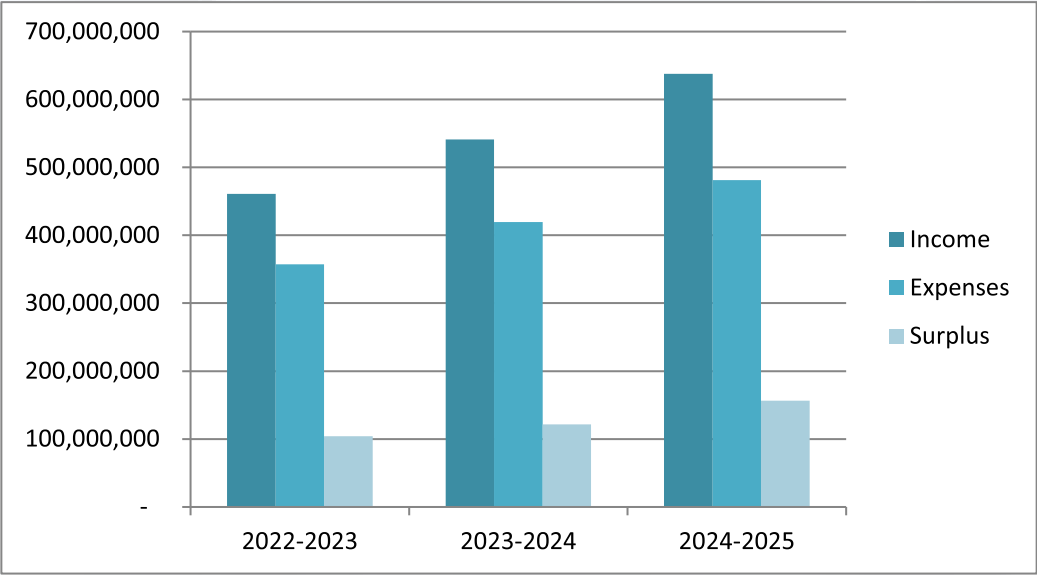
3. Savings Information as of 30.06.2025.



4. Staff Structure as of 30.06.2025



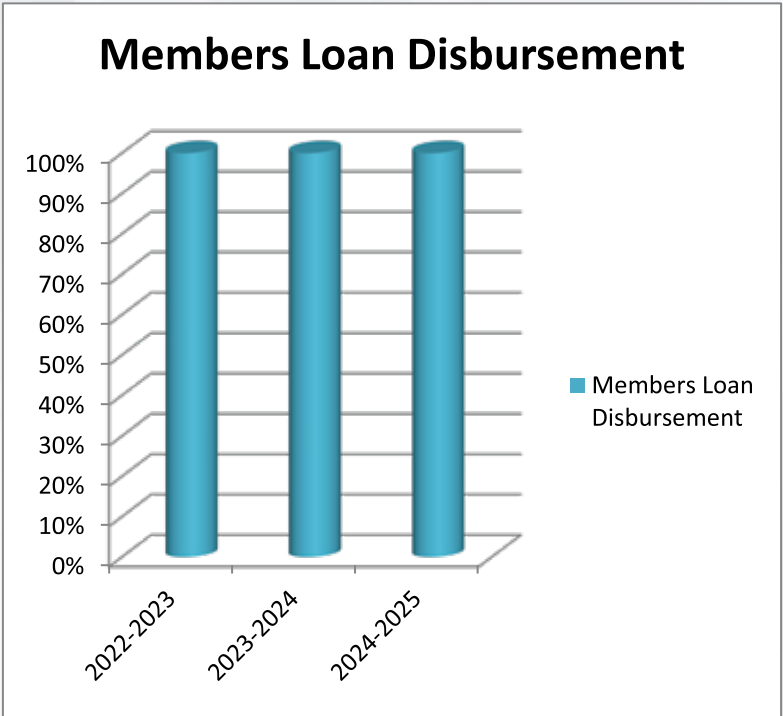
5. Presentation of NUSA Microfinance Program's 3-Year Income Statement Data in a Chart (Bar Chart)



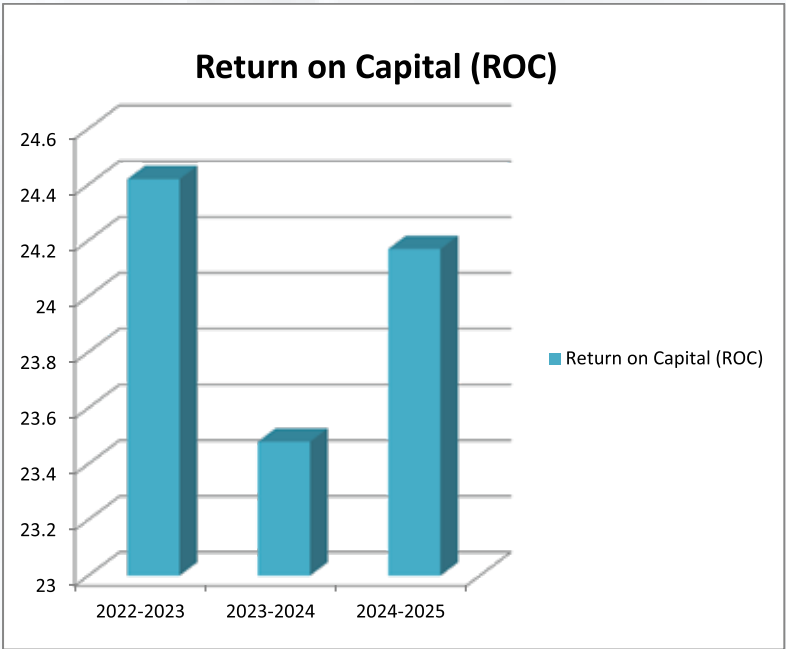
6. Presentation of the 3-Year Member Loan Portfolio/Outstanding Balance Data in a Chart (Bar Chart)



7. Presentation of the 3-Year Member Loan Disbursement Data in a Chart (Bar Chart)

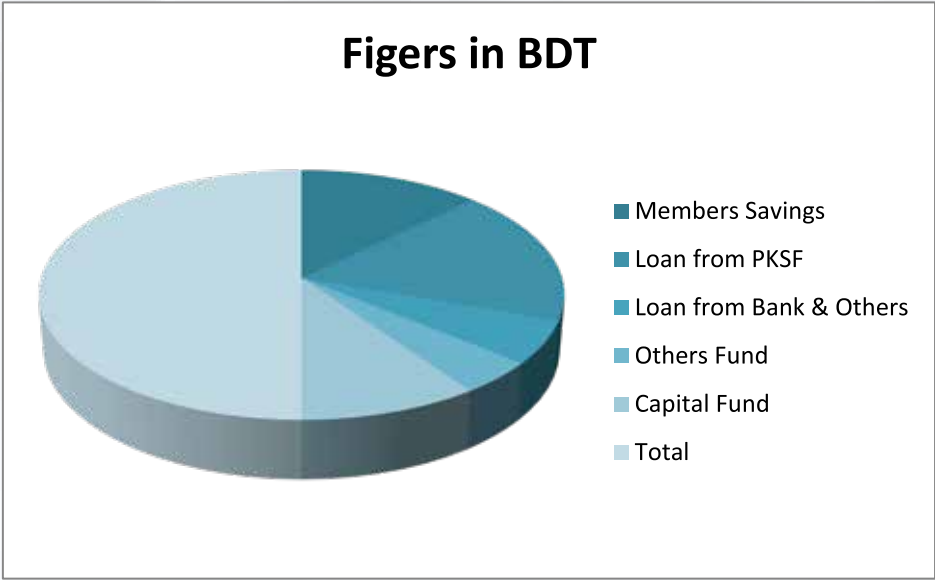


8. Graphical (Bar Chart) Presentation of the 3-Year Return on Capital (ROC)





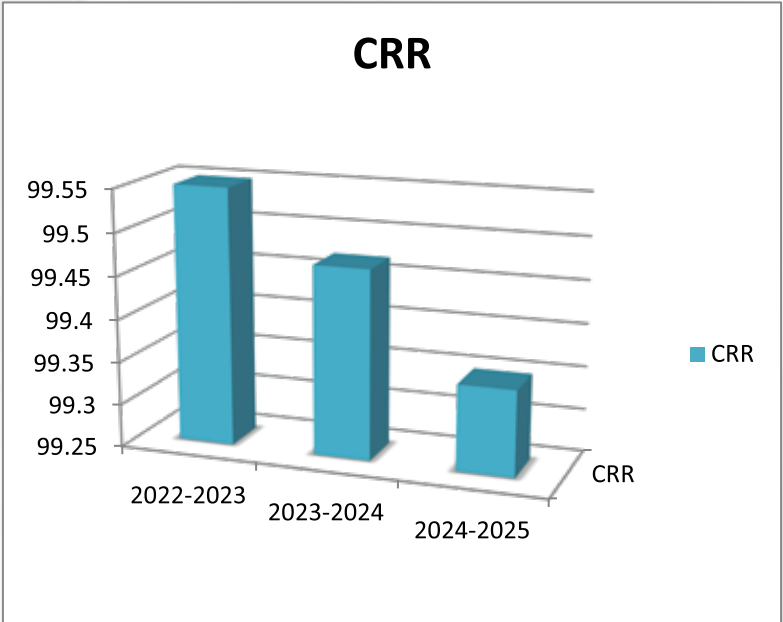
9. Graphical (Bar Chart) Presentation of Fund Conservation as of 30.06.2023



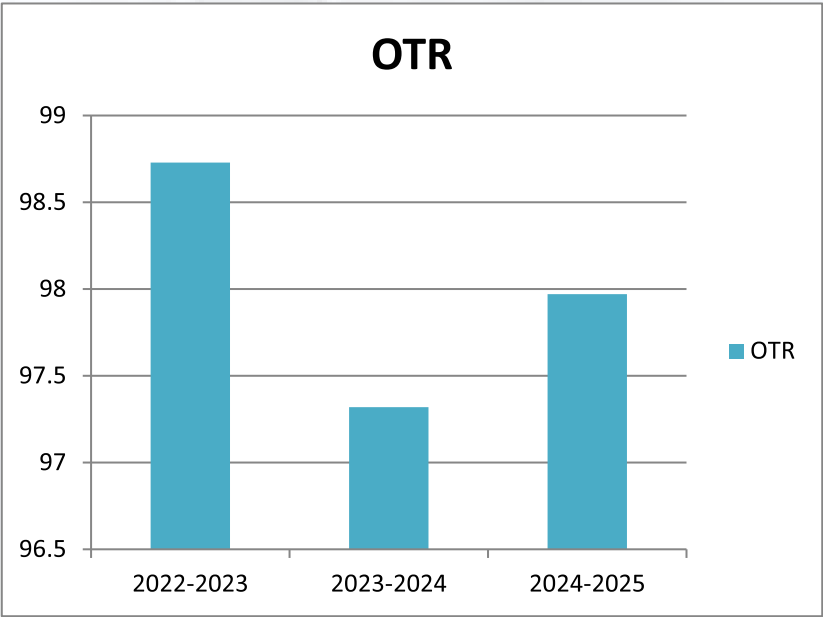
10. Portfolio at Risk (PAR)



11. Presentation of the Collection Realization Rate (CRR)



12. Presentation of the On-Time Realization Rate (OTR)



## Success Story 1 - From Local Business to National Market: Ebadul Talukdar, the Handicraft Tycoon.



Ebadul Talukdar is a dynamic and hardworking entrepreneur who has established a distinct position in Bangladesh's handicraft sector. He is a resident of Khwajpur Union in Madaripur district and is well-known as a successful boutique business owner. Through vision, dedication, and hard work, he has built a profitable and sustainable enterprise, which now provides employment to many people.

He became a member of Naria Unnayan Samiti (NUSA), Mothar Bazar Branch, on July 10, 2023. To expand his business, he has taken loans from NUSA in three installments. The first loan of 1.5 million taka was taken on July 17, 2023, and most recently, he took 3 million taka on February 18, 2025, under the SPTL-MFCE component. This financial support has played a key role in installing modern machinery in his factory, hiring skilled workers, and increasing productivity.

Currently, a total of 26 workers are employed in his factory, including 10 permanent salaried employees, with the rest working on a temporary basis. Two family members also actively contribute to daily operations. His average monthly net income is approximately 450,000 taka, reflecting his entrepreneurial success.

For production, he sources high-quality exportable fabrics from Gaussia Market in Dhaka and, through his own designs and advanced embroidery, produces various home decor items such as bed sheets, cushion covers, curtains, tablecloths, nakshi kantha, dining table runners, and sofa covers. The modern automated machines in his factory ensure both quality and speed of production.

The primary and sole major buyer of his products is the country's leading handicraft marketing company, Aarong, which distributes his products nationwide, supporting market expansion and establishing his credibility. The key to Ebadul Talukdar's success lies in timely loans and their effective use, adoption of modern technology, skilled and dedicated workforce, quality production, and partnership with a reliable marketing channel like Aarong.

Ebadul Talukdar's journey demonstrates that with proper guidance, financial support, and self-confidence, even a small entrepreneur can achieve large-scale success. His success story serves as an inspiration for other entrepreneurs in the country.

## Success Story 2 - Nazma Begum: The Journey of a Successful Woman Entrepreneur



Nazma Begum is an enterprising woman from Shiringal village, Naria Thana, Shariatpur district. She is a member of the "Ekta" group under the Bhojeshwar Branch of Naria Unnayan Samiti (NUSA). Her husband's name is Md. Babul Khan, and the family consists of four members. As a woman, her entrepreneurial initiative, self-reliance, and leadership serve as a shining example for other women in the area.

Nazma Begum became a member of the group on May 3, 2017, and took her first loan of 50,000 taka on May 23, 2017. With this money, she established a small-scale workshop for repairing old auto-rickshaws and making sheet covers. Over time, through business expansion and continued loan support, she has grown her operations. Most recently, on January 23, 2025, she received her 8th loan of 1,000,000 taka from NUSA, which played a key role in her business advancement.

Currently, eight skilled workers are employed in her workshop, where auto bodies are constructed, sheet covers are made, and old auto-rickshaws are repaired and refurbished. The workshop's average monthly sales income is approximately 3.5 million taka, with a net profit of around 10% or 350,000 taka. This enterprise has provided economic stability and employment opportunities for multiple families.

Nazma Begum's future plans are ambitious and timely. She intends to further expand the workshop and establish two showrooms to display and sell both new and refurbished auto-rickshaws. Implementation of these plans will create employment for around 30 full-time workers, generating significant local job opportunities.

Her entrepreneurial journey is a true source of inspiration for women in Bangladesh. Her story demonstrates that with proper planning, timely financial support, and hard work, a woman can become a successful industrial entrepreneur. Nazma Begum's workshop exemplifies how cooperative-based microcredit programs combined with women's confidence can build a thriving industrial enterprise. If her future plans are realized, it will not only improve her family's financial well-being but also bring positive economic changes to the entire region.

### Success Story 3 - Sustainable Success: How Md. Russel Built an Agri-Empire with NUSA's Support



Md. Rasel, a visionary young expatriate, returned to Bangladesh after completing his career in Malaysia and has set a new benchmark in the country's agricultural sector. Upon returning, he decided to start his own venture on his land. His courage and hard work have established him today as a successful farm entrepreneur.

Rasel began his farm journey with a single native cow. Gradually, the farm expanded, and currently, he owns five improved breed cows. The cows produce an average of 50–55 liters of milk daily, which he sells in the local market.

In addition to dairy farming, Rasel cultivates vegetables on his land, primarily eggplant, bitter gourd, pointed gourd, and chili. He uses organic fertilizers instead of chemical ones, making his agricultural activities environmentally friendly and sustainable. His monthly income from dairy farming ranges from 40,000 to 50,000 taka, while annual income from vegetable cultivation is approximately 300,000 to 400,000 taka. The current value of his cattle assets is around 1.5 million taka.

Rasel financed his farm with loans from Naria Unnayan Samiti (NUSA), which became a milestone in his entrepreneurial journey. He took his first loan of 200,000 taka on November 16, 2022, to purchase improved breed cows, and currently, his third loan installment is 500,000 taka.

Inspired by his success, many unemployed youth in the area have developed interest in farming. Following Rasel's guidance, some have started their own farms and become self-reliant.

Rasel aims to further modernize and technologically enhance his farm, expand his operations, and create employment opportunities for local unemployed youth. His farm initiative is an exemplary model, demonstrating that with proper planning, hard work, and necessary support, returning expatriate youth can become self-reliant in their homeland. He has not only transformed his own life but also positively impacted the local economy.



## Success Story 4 - Shiuli Begum: The Entrepreneurial Force Behind a Thriving Food Factory



Shiuli Begum is a courageous woman entrepreneur from Dulukhand village, Bhojeswar Union, Naria Thana, Shariatpur district. She is a member of the "Modhumoti" society under the Bhojeswar branch of Naria Unnayan Samity (NUSA). Her family consists of five members, including her husband, Md. Arif Hossain Mridha.

Shiuli Begum joined the society on July 9, 2018, and began her entrepreneurial journey by taking her first loan of Taka 50,000 on September 22, 2018.

### Business Expansion and Financial Milestones

Initially, the business began on a small scale with the production of chanachur (a savory snack mix). Over time, her initiative gained momentum, and production capacity increased. She utilized loans in a total of seven instalments, with the latest being Taka 10,00,000 disbursed on January 14, 2025. This latest loan significantly contributed to the expansion of her factory.

### Current Operations and Impressive Income

Currently, 25 workers are permanently employed at her factory. They produce various food items, including:

- Chanachur (Bombay Mix)
- Chips
- Fried Nuts (Badam Bhaja)
- Fried Peas (Motor Bhaja)
- Fried Lentils (Dal Bhaja)

These products are supplied to adjacent upazilas in addition to the local market.

- Shiuli Begum's factory generates approximately Taka 25 Lakh in monthly sales, maintaining an average surplus (net profit) of about 20%.
- This translates to a remarkable average monthly net profit of nearly Taka 5 Lakh, an outstanding achievement for a small and medium-sized enterprise (SME).

The quality and taste of her products have earned widespread popularity in the market, which is a key factor in her business success.

### Ambitious Future Plans

Her future plans are extensive. Shiuli Begum aims to expand her factory so that it can eventually employ 100 to 150 full-time workers. Through this plan, she is determined not only to enhance her own income but also to create significant local employment opportunities. To achieve this, she recognizes the necessity for more capital and emphasizes the need for skills development training.

### A Model for Empowerment

Shiuli Begum's case study is an inspirational example of a rural woman who achieved economic self-reliance with the support of NUSA, establishing herself as a new job creator in the community. Her initiative contributes to the economic development of the entire area, not just her family. Her story clearly reflects how a woman can become a large-scale entrepreneur through cooperative microcredit programs.

## Gender Uplifting for Inclusive Development and Community Empowerment (GUIDANCE) Project

The Gender Uplifting for Inclusive Development and Community Empowerment (GUIDANCE) project is working in 39 unions across Bhedarganj, Naria, and Jajira Upazilas of Shariatpur district to promote inclusive development, women's leadership, and gender equality. The project is funded by the governments of Canada and Switzerland and implemented by GFA Consulting as a civic engagement project under the Civic Engagement Fund (CEF). The project is led by NUSA, in collaboration with partner organizations DORP and VERC, and the volunteer organization AKT. The total budget of the project is BDT 55,257,246, of which BDT 24,423,046 for the first year has been approved by the NGO Bureau for expenditure.

The main objective of this project is to enhance the capacity of civil society organizations (CSOs) and strengthen cooperation between citizens and government institutions to ensure more gender-sensitive and accountable services.

Under the four main objectives of the project, NUSA and its consortium partners have achieved significant progress. Through participatory and inclusive approaches, the project has organized communities, increased the capacity of CSOs, and strengthened women's empowerment, creating an enabling environment for promoting gender equality at the grassroots level.



The GUIDANCE project will implement 20 activities over 30 months through its four main objectives. Below is a brief description of the activities implemented in 2024–2025:

### Objective 1: Enhancing CSO Capacity in Advocacy and Leadership

Throughout the year, various capacity development and orientation programs were conducted to foster a strong and effective civil society.

- **Gender Initial Workshops:** Three workshops were organized in Bhedarganj, Naria, and Jajira Upazilas, attended by a total of 263 participants (37% female). Participants gained knowledge on fundamental gender concepts, Gender-Based Violence (GBV), empowerment, and inclusive development. These workshops encouraged CSO leaders and members to align with gender-sensitive frameworks and actively promote equality in society.
- **Capacity Building Training:** Six training batches were organized focusing on Community Mobilization, Advocacy, and ICT-based Problem Solving. A total of 180 CSO members (30 per batch) participated in these two-day sessions, of which 36% were female. This training equipped CSOs to organise communities, advocate for inclusive policies, and utilise ICT skills to address local issues.
- **Methodology Alignment Workshop:** Sixty CSO leaders participated in two workshops, where they reaffirmed their commitment to gender-development, women's leadership, and inclusive development.

## Objective 2: Increasing Citizen Engagement in Gender Equality and Inclusive Development

The GUIDANCE project focused on raising awareness and building collective responsibility this year.

- **Project Launch Workshop:** The inception workshops organized across the three Upazilas saw the participation of 90 individuals, including UNOs (Upazila Nirbahi Officers), government officials, Union Parishad representatives, CSO members, journalists, and NUSA leadership. These workshops created a joint vision and local ownership for the project.
- **Participatory Monitoring of Gender Practices:** A total of 405 participants (58% female) engaged in assessing the progress of gender behaviour at the household and community levels. Through this process, participants verified their progress and committed to positive behavioural and institutional changes.

## Objective 3: Strengthening Networks and Partnerships for Policy Advocacy

The GUIDANCE project has encouraged collaboration, knowledge exchange, and joint advocacy among CSOs, students, and local institutions.

- **Gender-Sensitive Budget Monitoring:** NUSA partnered with local clubs and CSOs to monitor the public budget from a gender perspective, contributing to transparency and equitable resource allocation.
- **CSO Knowledge and Experience Sharing:** Sixty CSO leaders participated in participatory learning sessions, sharing success stories, best practices, and innovative strategies related to development and women's empowerment.
- **Student Gender-Sensitive Sanitation Promotion:** Thirty CSO leaders supported the activation of student brigades in local schools, who are actively promoting gender-sensitive sanitation systems. This is fostering healthier and more inclusive school environments.

## Objective 4: Strengthening Government-CSO Cooperation in Inclusive Development.

To strengthen citizen engagement and state-citizen relations, the project organised joint advocacy campaigns that brought visible momentum to gender equality and inclusive development.

- **Joint Advocacy Campaigns:** Advocacy events and campaigns organized across the three Upazilas were attended by 719 participants (75% female). These activities raised awareness and called for action on issues like wage discrimination, child marriage, and workplace harassment. This helped in bringing stronger expression to women's leadership at the local level.

Through all these activities, the GUIDANCE project is achieving visible progress in empowering CSOs, increasing citizen participation, and enhancing institutional accountability in Shariatpur. Guided by **feminist and rights-based principles**, NUSA is working resolutely to advance gender equality, amplify women's voices, and include rural communities in building an equitable future.



## (RAISE) Project

Name	⌘	Recovery and Advancement of Informal Sector Employment (RAISE)
Duration	⌘	July 2022 to June 2026
Funders	⌘	Palli Karma-Shahayak Foundation (PKSF) and the World Bank
Objective	⌘	The overall objective is to increase income by creating employment and developing skills among low-income youth and COVID-19-affected micro-entrepreneurs living in urban and sub-urban areas of the project, through the provision of financial and training support.
Budget (Total)	⌘	Taka 6,51,83,895/- (Six crore, fifty-one lakh, eighty-three thousand, eight hundred and ninety-five).

With the theme “Human Capacity Development through Small Enterprises,” Naria Unnayan Samiti (NUSA), with joint funding from PKSF and the World Bank, is implementing the project titled ‘Recovery and Advancement of Informal Sector Employment (RAISE)’ in urban and peri-urban areas of 10 upazilas across Shariatpur, Madaripur, Faridpur, and Munshiganj districts through 25 branches. The project aims to create employment and enhance the productivity of low-income youth, small entrepreneurs, and small business owners affected by COVID-19 in the informal sector of urban and peri-urban areas. It works to strengthen their capacity by providing inclusive financing and training support.

### Project Activities

#### Capacity Building of Participants:

A total of 874 young small entrepreneurs under the project have received “Business Management and Enterprise Development” training to expand their businesses. Additionally, 1,000 small entrepreneurs affected by the COVID-19 pandemic have undergone “Risk Management and Business Continuity” training.

Under the apprenticeship program, 500 apprentices have already completed this training. During this six-month apprenticeship, the participants gain hands-on experience under the guidance of experienced masters while also acquiring knowledge related to managing enterprises. Furthermore, apprentices receive a five-day training on “Life Skills Development” under skilled trainers.

To ensure proper implementation of the apprenticeship program, 95 master craftspeople have been provided with a two-day orientation, and among them, 50 master craftspeople have received a refresher orientation.





## Success Story 1 – Skills Are Showing Ismail the Path to Europe



Ismail Hossain is a resident of Kanchikata Kandi village in Sakhipur Thana, Bhedarganj Upazila. He is the youngest of seven children of Nur Mohammad Bepari and Piara Begum. His father, a poor farmer, wanted Ismail to become a successful person through education, so he enrolled him in school. However, due to his interest in technical work and his dream of going to Europe, Ismail did not continue higher education after passing SSC.

Under the NUSA RAISE project, a community outreach program was conducted by the Sakhipur branch to enroll participants for the project. Ismail Hossain attended this outreach program. Having had an interest in technical fields since childhood, he expressed his desire to learn mobile servicing after counseling following the program. As a result, he was nominated to undergo a **six-month Mobile Servicing Training** at Ma Mobile Servicing Center in Naria, Shariatpur under the supervision of instructor Humayun Kabir Sumon. Alongside the technical training, Ismail also participated in a **five-day Life Skills Development Training**, successfully completing it.



After the training, his instructor Humayun Kabir Sumon joined Shariatpur Technical School and College as a trainer. Ismail started his own mobile servicing business by renting the Ma Mobile Servicing Center. He has employed one worker and is training one apprentice. Currently, his **monthly income is BDT 20,000**. He has also completed **Level-2 Mobile Phone Servicing Recognition of Prior Learning (RPL)** under NSDA.

Ismail has applied to work in Europe and has received a **work permit for Serbia**. He is currently awaiting his visa, and once granted, he will move to his dream destination, Serbia, Europe. His ambition is to establish himself professionally in mobile servicing while living in Europe.

## Success Story 2: Apprenticeship Program: A Step Towards a Better Life



Sanatan Gain is a resident of Paitokathi village, Moderhat Union, Damudya Upazila, Shariatpur district. His father, Shrikrishna Gain, is a carpenter who had to support an eight-member family, including five siblings, on a meager income. Due to financial constraints, Sanatan could study only up to the 8th grade and could not continue further education. Left unemployed, he lost direction in life, causing constant worry for his parents.

Under the NUSA RAISE project, a community outreach program was conducted by the Nagerpara branch to enroll participants. Sanatan Gain attended this outreach program. After counseling, he expressed interest in learning **motorcycle servicing**. He then received **six months** of practical training in motorcycle servicing from instructor Sohag Sheel at Mostafapur Bus Station in Madaripur. Alongside this, he also completed a **five-day Life Skills Development training**. To further enhance his skills, he continued additional training for two more months under his instructor.

Through Facebook, he learned about a technician position at **Shariatpur Yamaha Showroom**. After applying and demonstrating his skills, he was hired as a technician with a **monthly salary of BDT 12,000**. At the showroom, he handles all aspects of motorcycle servicing. Following his employment, he received two **advanced-level five-day training sessions** at the ACI Motors (Yamaha) Central Training Center in Gazipur, which further improved his skills.



Thanks to his enhanced skills, he is able to earn additional income through tips, supplementing his salary. Not only does he cover his own expenses, but he also regularly contributes to his family's livelihood. Sanatan is now very happy to be able to support his household financially while advancing in his career.

### Success Story 3: Ramzan's Dream: From a Small Venture to a Successful Entrepreneur



Kamal Sheikh, along with his two wives, lives in Chandni village of Bhojeshwar Union, Naria Upazila. The first wife has three sons and four daughters, while the second wife, Ruma Begum, has two sons, making a joint family of 11 members. Despite hardships and sharing joys and sorrows, Kamal Sheikh's household managed to live together. One of Ruma Begum's children is **Ramzan Sheikh Robin Sheikh**. When Ramzan was three years old, his father passed away due to a chronic illness. After his father's death, the family split, leaving Ramzan's mother, Ruma Begum, struggling to care for her two young children. With the support of

relatives and by working in others' homes, she managed to sustain the family. Ramzan was able to study only up to the 8th grade due to financial constraints.

Driven by the need to earn a living, Ramzan sought work in various places, but his lack of skills made it difficult to find employment, leaving him frustrated. During this time, he attended a **community outreach program** organized under the NUSA RAISE project at the Bhojeshwar branch. After counseling, he expressed interest in **welding and fabrication**. Subsequently, Ramzan underwent a six-month training in welding and fabrication at Sanjida Engineering Workshop in Bhojeshwar Bus Station, Naria, under the supervision of instructor Shahalam Mir. Alongside, he also participated in a **five-day Life Skills Development training**, gaining knowledge related to business management.



After completing the training, he started his own business with a total capital of **BDT 500,000—BDT 200,000** from the NUSA Bhojeshwar branch apprenticeship loan and **BDT 300,000** collected from relatives. His business now employs staff and generates a **monthly income of BDT 40,000**. In addition to covering household expenses, he is reinvesting profits to expand his business.

Ramzan is extremely happy to be able to work and earn independently. His future plan is to further expand his business, bringing greater recognition and success to his name.



## Agricultural Unit

NUSA is working with dedication to ensure food and nutrition security for the people of Bangladesh by expanding sustainable agricultural technologies and enhancing the capacity of small and marginal farmers. Through its dedicated Agriculture Unit, a wide range of activities is being implemented across the crop, fisheries, and livestock sectors.

To increase agricultural production, boost members' income, create employment opportunities, and maintain soil fertility, the unit is expanding various proven technologies through five branches, giving priority to climate-vulnerable and poverty-prone areas.

### Crop Sector Activities

In the crop sector, various technologies are promoted, including the cultivation of climate-resilient, high-value, high-yielding, and nutrient-rich rice and crops; ginger cultivation in bags; off-season watermelon cultivation; establishment of high-value fruit orchards; introduction of improved and profitable cropping patterns to ensure maximum land use; intercropping/companion cropping to increase productivity; rice and onion seed production to maintain seed quality; and year-round vegetable and fruit production. In addition, suitable agricultural technologies and cultivation practices are expanded, such as crop cultivation using eco-friendly mulching paper, quality seedling production in coco media, safe vegetable production using Tricho compost and organic pesticides, and climate-adaptive techniques for crop cultivation.

Total Grant Provided	৳	22,40,500 Taka
Total Demonstrations	৳	127
Total Training Sessions	৳	4
Total Field Days	৳	5
Total Consultations Provided	৳	6



## Fisheries Sector Activities

In this sector, several technologies are being expanded, including the cultivation of fast-growing G-3 rohu, semi-intensive fattening of carp fish, and cultivation of micronutrient-rich indigenous fish species. Other expanded technologies include establishing brood banks for mola fish, improved Chinese carp cultivation, semi-intensive mixed culture of indigenous shing-carp and gulsha-carp, high-value chital-carp mixed culture, off-flavor-free pangas-tilapia mixed culture through better management, fish culture by renovating derelict and abandoned ponds, fry rearing, ornamental fish cultivation, aquaculture mechanization, black carp culture, and production of value-added fish products.

Additionally, to enhance members' skills in fish farming, training on improved management techniques, consultation meetings on aquaculture, field days, and market linkage workshops are organized. For publicity, National Fish Week is celebrated, fish fingerlings are released, billboards are installed in various visible locations, and reports are published in national newspapers and on television.

Total Grant Provided	৳	23,19,800 Taka
Total Demonstrations	৳	102
Total Training Sessions	৳	4
Total Field Days	৳	5
Total Consultations Provided	৳	4



## Case Story: Md. Babul Chhayal: Building a Life from the Water



Poverty holds many people back, while for others it becomes a window of new opportunities. The life of Md. Babul Chhayal from Shirangal village of Naria upazila in Shariatpur district is the second kind of story—where success emerged from struggle. His journey from a small business to becoming a successful fish entrepreneur is now a shining example for the people of his area.

Md. Babul Chhayal and his wife Parvin Begum have a family of four, including their two children. Babul initially ran a small business in Dhaka. They had 1 acre of arable land inherited from his family, but because the land was low, crops could be grown only once a year, making it very difficult to support the family. While searching for an additional source of income, he thought of excavating a pond on part of the land to start fish farming.

In 2004, Parvin Begum came to know about Naria Unnayan Samiti (NUSA) from a relative, and with the help of a field officer, she became a member. After regularly depositing savings, she took a loan of 40,000 taka and, in consultation with her husband, excavated a pond on part of their low-lying single-crop land and began fish farming. With NUSA's technical advice, they stocked fish fry, applied feed properly, took care of the pond, and made good profit by selling the fish in the market. The initial profit encouraged them to expand fish farming further. Each year, NUSA continued to increase Babul's loan amount and support. Currently, he is operating



with a loan of 1.2 million taka from the Bhojeshwar branch and has savings of about 200,000 taka. At present, Babul Chayal is cultivating fish in 5 ponds of his own and 3 leased ponds, totaling 9 hectares of land. He is now a well-known successful fish farmer and entrepreneur in the area. With the income from fish farming, he is not only changing his own life but also transforming the lives of others.

At the beginning of 2025, Babul Chayal received technical support—an aerator, water testing equipment, materials, and training—from the Agriculture Unit run by NUSA with PKSF funding. This made his fish farming more modern and more productive. Now he is a skilled and confident entrepreneur.

Babul's fish farming project has created permanent and seasonal employment for 10–12 people. Local unemployed youths are benefiting from this, and his initiative is making a positive impact on the local economy.

The success story of Md. Babul Chayal proves that with technology, training, and a helping hand (such as NUSA), poverty is not a barrier. Today, Babul is not just a successful fish farmer but also a role model who has built a life from water.

## Livestock Sector Activities

Intensive cattle fattening, good medical practices and strong-economical methods of cow fattening and cow rearing, indigenous chicken rearing using special housing, cage system for complete alternative climate, tolerant Bou chicken and Pekin breed duck rearing technology, including various advanced technologies in the resource sector, employment creation, sustainable development and development are being done. In addition, additional capacity to control cattle capacity, layer chicken rearing to meet egg demand, artificial insemination to ensure children and dairy multi-dimensional technology technology are being expanded.

Total Grant Provided : 22,92,800 Taka

Total Demonstrations : 123

Total Training Sessions : 5

Total Field Days : 4

Total Consultations Provided : 4

Market Linkage Workshops : 2



## Case Story 1 – The Successful Goat Farm of Liton Jamardar



Liton Jamardar, from the village of Ponditsar under Naria Upazila in Shariatpur district, is a hardworking farmer. His family consists of one son and two daughters. The son is studying in college, the elder daughter passed SSC this year, and the younger daughter is in class two. To make his family self-reliant, he had long been involved in duck and poultry rearing as well as agricultural work.

After learning about NUSA's programs, he received goat-rearing training under

the member program at the Ghorishar branch. Later, he got the opportunity to start activities under the goat fattening demonstration program.

He first took a loan of one lakh taka from NUSA and started his farm with 12 goats. As grant support from NUSA, he received pellet feed, grass seeds, and various vitamins and minerals. This assistance played a significant role in the advancement of his farm.

Gradually, Liton Jamardar was able to expand his farm. After selling the first batch of goats, he added 35 goat kids to the farm. During the last Qurbani season, he sold 27 goats, and currently his farm has 22 goats.

With NUSA's support and his own hard work, Liton Jamardar is now known locally as a successful farmer. His income has brought financial stability to the family, and his children's education has become easier. Liton Jamardar's success proves that when proper training, financial assistance, and hard work come together, self-reliance is achievable. With NUSA's support, he has not only changed his own life but has also become an inspiring example for other farmers.



## Case Story 2: Santona Akter, a Successful Rural Woman Entrepreneur in Indigenous Chicken Rearing

### Introduction:

Santona Akter is a rural woman entrepreneur who initially supported her family through agricultural work. Her family consists of her husband and two sons. The elder son is studying in HSC, and the younger one is in class one. Three years ago, she became involved with NUSA, and one year ago she received a loan from NUSA.

### NUSA Support:

On 30 December 2024, NUSA provided her with an indigenous chicken demonstration unit. She initially started with 8 chickens. From NUSA, she received:

- 3 egg-incubating nests
- Cage with creeper
- Night shelter
- Food and water containers
- Disinfectants and medicines
- Spray and electric bulb
- Bird scaring tools, signboard, and register

The objective was to increase family income and meet nutritional needs by rearing indigenous chickens at low cost.

### Best Practices in Rearing and Care:

- The cage and night shelter are placed on elevated ground to prevent waterlogging.
- Dry straw or husk powder is spread inside the shelter.
- Chickens are provided with food and water daily, and the shelter is kept clean.
- Vaccines are administered on schedule, and deworming is done once a month.

### Meticulous Records and Effective Marketing:

Santona recorded the daily egg production and kept accounts of feed, medicine, and income-expenses in a register. She sold eggs and chickens at the local market and to neighbors. During festivals, she sold old chickens to earn additional income.



## The Economic Account:

Monthly Expenses	
Description	Taka
Feed	1,200
Medicine & Vaccine	200
Others	100
<b>Total Expenses</b>	<b>1,500</b>

Monthly Income	
Description	
Average 7 eggs × 30 days = 210 eggs. 20 taka per egg = 4,200 taka. Occasionally sell 2 old chickens (additional income of about 1,200 taka every 3-4 months) <b>Total income = 4,200 taka</b>	

### Monthly profit

4,200 - 1,500 = 2,700 taka (+ additional income from selling chicken)

## Climate Change and Disaster Management Activities

**Objective**      ⚙      To assist in protecting the lives and assets of people affected by disasters.

**Target Population**      ⚙      Beneficiaries of all NUSA projects and the general public.

The impact of climate change in Bangladesh is increasing at an alarming rate, keeping pace with global trends. As the current measures adopted by the government are often insufficient, they are not always effective in protecting people and property. Therefore, Climate Change Management is a priority area of work for NUSA.

Since Shariatpur District is a disaster-prone area, NUSA's Disaster Management Division remains prepared throughout the year to mitigate and tackle disaster risks. The organization maintains its own Climate Change Contingency (Emergency) Plan. Whenever a major disaster occurs, causing harm to human life, the organization undertakes supportive programs, including financial aid.

### Financial Preparedness and Authorization

- In the last 2024-2025 fiscal year, the organization allocated a budget of Taka 3,00,000/- (Three Lakh) for this sector and maintained preparedness to bear necessary expenses.
- Furthermore, NUSA has standing authorization from the regulatory body of the Bangladesh government, MRA, to provide disaster assistance at any time, subject to post-facto approval.

### Disaster Response and Collaboration

In the area, thousands of people have been affected and harmed by past disasters such as floods, excessive rainfall, and Cyclone Sidr. NUSA has stood by these affected individuals and provided appropriate assistance.

The organization has actively sought to work alongside people affected by climate change events, often in collaboration with various national and international donor organizations, including the World Food Programme (WFP), Concern Worldwide, UNICEF, and the European Union.



## BNF Cow Rearing Program

The Muktarer Char Union and the villages of Boishakhipara and Kalika Prasad in Naria Upazila, Shariatpur District, have long lagged in development services due to being river-eroded and shoal (Char) areas. The primary challenge for the residents of these areas is the limited opportunity to secure a sustainable livelihood.

Considering this situation, NUSA (Naria Unnayan Samity), with assistance from the Bangladesh NGO Foundation (BNF), initiated a program this year titled “Income Generation for Rural Women through Cow Rearing.” The core objective of this initiative was to empower disadvantaged women economically.

### Program Implementation and Support

- **Beneficiaries:** Ten selected women were supplied with high-quality cross-bred cow calves.
- **Training:** Beneficiaries were provided with hands-on training covering cow rearing, feed management, increasing milk production, and essential healthcare.
- **Health Services:** Regular vaccination programs and field-level advisory services were ensured.
- **Transparency:** Informative billboards were installed in the area to increase awareness and transparency regarding the program.

### Impact and Outcome

The initiative has demonstrated significant direct results:

- **Income Generation:** Each beneficiary family has been able to generate an average monthly income of approximately Taka 20,000, which has provided crucial support in improving their living standards.
- **Community Interest:** This success has generated widespread enthusiasm among local women, and already, nearly 20 women have expressed interest in starting cow rearing.

Overall, this initiative is playing a significant role in fostering self-employment, economic stability, and social empowerment for women in the rural areas.





## ENRICH Programme

“Enhancing Assets and Capacities of Poor Households for Poverty Reduction (Samriddhi)” is an integrated program of NUSA funded by PKSF. The core principle of this program is to identify the multidimensional nature of poverty and provide poor communities with various financial and non-financial services, creating an environment that enables them to enjoy their universal human rights and lead a dignified life.

### Free Cataract Surgery

Currently, the Samriddhi program is being implemented in Ghorishar Union of Naria Upazila and U.Tarabunia Union of Vedarganj Upazila in Shariatpur district. Around 63,250 members of 9,370 families are receiving more than 12 types of services. Notable among these are health and nutrition services, educational support, and youth development. The program reflects the core human-centered development concept enshrined in the United Nations Sustainable Development Goals (SDGs).

In the fiscal year 2024–25, approximately 4,000 people received various essential health and medical services through 384 static clinics, 48 satellite clinics, and 4 health camps. These services included regular diabetes testing, blood pressure monitoring, maternal care and counseling for pregnant and lactating women, child health services, consultations on other diseases, and referrals to government and private hospitals for complicated cases. During this period, two eye camps provided consultation and services to 200 people with eye problems, and 30 individuals received free cataract surgery.

Additionally, through 36 education centers, 1,080 children were supported in classes including pre-primary, first, and second grades.

Under the Youth Development activities, 18 youth female and 18 youth male clubs were formed, comprising 198 female and 198 male members. Within this program, 200 youth—both male and female—were trained and organized. National Youth Day was observed with due respect, and 10 youth were honored for their contributions to society.

Under activities for improving the quality of life of senior citizens, 18 women and 18 men clubs were formed, with 110 female and 110 male members. National Senior Citizens' Day was observed with due respect, and 10 senior citizens and 10 exemplary children were honored for their contributions to society.





## Adolescent Program

Under the theme “Investing in Youth for Sustainable Development,” with the support of PKSF, this program is being implemented in every ward of all unions of Naria Upazila by forming 2 clubs (one for boys and one for girls) per ward. Currently, there are 270 clubs with a total membership of 3,168.

The adolescent program mainly operates in four areas: (1) awareness raising and practice of values, (2) leadership and life skills development, (3) nutrition and health services, and (4) cultural and sports activities. To enhance the skills of adolescents, 1,020 boys and girls have been trained through 17 batches of training on health and social activities, soft skills development and practice, and leadership development.



# Bangladesh Rural Water, Sanitation and Hygiene Human Capacity Development Project

Name	⌘	Bangladesh Rural Water, Sanitation and Hygiene Human Capacity Development Project
Duration	⌘	July 2024 to June 2025
Funders	⌘	Palli Karma-Shahayak Foundation (PKSF) and the World Bank
Budget (Total)	⌘	Taka 77,68,000 (Seventy-seven lakh, sixty-eight thousand only).



## Project Activities:

**Awareness Raising through BCC Camp:** The program raises awareness among family members in the project area about the benefits of improved 2-pit latrines and water installations, encouraging the construction of more 2-pit latrines and water facilities. In the construction of 2-pit latrines, the project provides the opportunity for easy-condition loans and a cash incentive of 3,000 Taka. The advantage of this project is that when one pit fills with waste, there is no need to spend money immediately to empty it; one pit can be closed and the other opened to allow waste entry.

## Activity details of the Bangladesh Rural Water, Sanitation, and Hygiene Human Capital Development Project for June 2025:

Sl. No.	Description of Work	Combined (up to this month)	
		Target (Goal)	Achievement
1	<b>People with access to improved water sources</b>		
1.1	E & S (Environmental & Social) Screening Completed	60	56
1.2	Number of improved water sources	49	49
1.3	Number of households benefited by improved water sources	44	44
	Number of people with access to improved water sources	151	151
2	<b>people with access to improved Sanitation</b>		
2.1	E & S Screening Completed	120	118
2.2	Number of Twin Pit Toilets constructed	117	116
2.3	Number of households benefited by Twin Pit Toilet construction	44	44
2.4	Number of people with access through the Twin Pit Toilet construction	168	168
2.5	Number of toilets upgraded (Single Pit to Twin Pit)	18	18
2.6	Number of households benefited by toilet upgrades	44	43
2.7	Number of people with access through toilet upgrades	79	78
2.8	Total incentive provided for Twin Pit Toilets and upgrades	123000	123000
	Total people with access to improved sanitation (2.4 + 2.7)	247	246
3	<b>Household Loans (HHSL/HHWL) and Financial Mobilization</b>		
3.1	Household Sanitation Loan (HHSL) Disbursed - Principal Amount	5180000	5180000

Sl. No.	Description of Work	Combined (up to this month)	
		Target (Goal)	Achievement
3.2	Household Water Loan (HHWL) Disbursed - Principal Amount	2465000	2465000
3.3	Number of EEs (Entrepreneurs) receiving loans for water facilities	0	0
3.4	Amount of loan disbursed to EEs for water facilities	0	0
3.5	Number of EEs receiving loans for toilet facilities	0	0
3.6	Amount of loan disbursed to EEs for toilet facilities	0	0
3.7	Number of women EEs receiving loans for sanitary napkins	0	0
3.8	Amount of loan disbursed to women EEs for sanitary napkins	0	0
3.9	Number of sanitary napkins sold by women EEs (with or without loan)	0	0
	Total Loan Disbursed for Water & Sanitation Improvement (3.1+3.2+3.4+3.6+3.8)	7645000	7645000
4	<b>Percentage of Project Area Families Benefited (1.3, 2.2)</b>		
4.1	Households benefited by water source improvement (as per 1.2)		44
4.2	Households benefited by Twin Pit Toilet construction (as per 2.2)		44
4.3	Households benefited by toilet upgrade (as per 2.5)		43
	Total Households Benefited by Services Provided by PO (4.1+4.2+4.3)		131
5	<b>Safely Managed WASH Infrastructure: New Trained LEs</b>		
6	<b>BCC Campaign</b>		
6.1	Weekly Demand Generation Sessions with Credit Group Members (HP Session)	77	66
6.2	Safely Managed Water	35	30
6.2.1	Participants - Male	155	145
6.2.2	Participants - Female	385	345
	<b>Total</b>	<b>570</b>	<b>520</b>
6.3	Safely Managed Sanitation	53	49
6.3.1	Participants - Male	340	330
6.3.2	Participants - Female	685	665
	<b>Total</b>	<b>1025</b>	<b>995</b>
6.4	Handwashing	3	3
6.4.1	Participants - Male	15	15
6.4.2	Participants - Female	70	70
	<b>Total</b>	<b>85</b>	<b>85</b>



Sl. No.	Description of Work	Combined (up to this month)	
		Target (Goal)	Achievement
6.5.1	Participants - Male	7	7
6.5.2	Participants - Female	61	38
	<b>Total</b>	<b>45</b>	<b>45</b>
6.6	Baby Wash	3	3
6.6.1	Participants - Male	12	12
6.6.2	Participants - Female	48	48
	<b>Total</b>	<b>60</b>	<b>60</b>

## NUSA Educational Scholarship Program

**Objective**                      ⚙ To assist poor and meritorious students in achieving higher education.

**Goals of the Program**       ⚙ - To prevent students from dropping out of education.  
    - To encourage students from poor families to pursue higher education.  
    - To support and advance female students.  
    - To enhance students' ability to acquire quality education.  
    - To create equal opportunities for all students to receive an education.

**Budget for 2024-2025**       ⚙ Taka 7,35,000/- (Seven Lakh, Thirty-Five Thousand only).



### Activity Details:

01. **PSC Pass:** 50 students studying in Class 6 received a one-time grant of 3,000 BDT each, totaling 150,000 BDT.
02. **SSC Pass:** 30 students who passed the Secondary School Certificate exam received a one-time grant of 5,000 BDT each, totaling 150,000 BDT.
03. **HSC Pass:** 20 students who passed the Higher Secondary Certificate exam received a one-time grant of 6,000 BDT each, totaling 120,000 BDT.
04. Additionally, among NUSA's underprivileged members' children, 31 meritorious SSC pass students received a one-time grant of 12,000 BDT each from Palli Karma-Sahayak Foundation (PKSF), totaling 372,000 BDT, and 2 students received a second-year scholarship of 18,000 BDT each.

## Ujjal Farooq's life in Nusa Education Scholarship



Farid Hawlader was born in Nondonsar, Ghorishar, Naria, Shariatpur. His father is Md. Jamshed Ali Hawlader and his mother is Morsheda Begum. Farid was born visually impaired (blind in both eyes).

### Educational Journey

Despite his visual impairment, Farid pursued education vigorously:

- He completed his early studies at the Savar Christian Missionary Educational Institute.
  - From the 6th grade, he studied at Angaria High School, Shariatpur, where he passed his Secondary School Certificate (SSC) exam in 2015, achieving a GPA of 3.33.
  - He later passed his Higher Secondary Certificate (HSC) exam in 2017 from Syed Abul Hossain College in the Humanities group, achieving an excellent GPA of 4.08.
- Following this success, he secured admission to the University of Dhaka in the Islamic Studies department, commencing his undergraduate studies in the 2017-2018 session.

### Support from NUSA and Academic Achievement

Farid Hawlader struggled tremendously with poverty while continuing his studies with a visual disability. He eventually contacted the Executive Director of NUSA (Naria Unnayan Samity), valiant freedom fighter Majeda Shawkat Ali, and applied for an educational scholarship.

- Under the NUSA Higher Education Scholarship program, Farid received a grant of Taka 3,000 per month consistently for three years, starting in 2022.
- With the aid of the NUSA scholarship, Farid completed both his Honours and Master's degrees in Islamic Studies (2017-2018 session), graduating with a Second Class standing.

### Current Status

Farid Hawlader is currently applying for various government job positions. His success story exemplifies how determination, combined with timely financial support, can help individuals overcome severe physical and financial barriers to achieve their goals.

# Legal Aid Programme

Reporting Period	:	July 2024-June 2025
Working Area	:	All areas where NUSA's programmes are implemented.



## Goals of the Programme:

- ▶ Human rights.
- ▶ Raise awareness on legal issues.
- ▶ Resolve family disputes and complaints through mediation.
- ▶ Prevent violence and abuse against women.
- ▶ Provide legal assistance to the poor and support access to government legal aid.

## Method:

A panel of several experienced advocates practicing in Shariatpur District Judge Court is formed, and with their support, legal services are provided to poor people seeking assistance.

## Annual Budget:

The proposed annual budget for the legal aid program is 278,000 BDT.

## Activity Process:

- **Marriage and Divorce Registration:** 17 cases/complaints resolved.
- **Family Violence:** 80 cases/complaints resolved.
- **Debt Recovery:** 30 cases/complaints resolved.
- **Maintenance:** 25 cases/complaints resolved.
- **Dowry Prevention:** 20 cases/complaints resolved.
- **Child Marriage Prevention:** Awareness courtyard meetings, sensitization seminars.
- **Women and Child Abuse Prevention:** Awareness courtyard meetings, sensitization seminars.
- **Sexual Harassment and Eve-Teasing Prevention:** 22 cases/complaints resolved.
- **Women's Property Rights:** 9 cases/complaints resolved and awareness courtyard meetings, sensitization seminars.





# Integrated Women Development Project

**Goal:** Promote the socio-economic development of women.

## Objectives:

- ▶ Increase family prosperity by enhancing women's employment.
- ▶ Promote employment and entrepreneurship for women.
- ▶ Ensure women's participation in all areas.
- ▶ Establish social recognition for women.
- ▶ Strengthen women's capacity in decision-making.
- ▶ Prevent child marriage.
- ▶ Work area: Entire Shariatpur district.
- ▶ Uphold women's rights and stop violence against

**Work Area:** Entire Shariatpur district.

## Achievements:

S.No	Description	Number	Remarks
1.	Discussion Meetings	12	Monthly discussions on work development and progress
2.	Courtyard Meetings	12	Early child care, breastfeeding, prevention of abuse, child marriage, educating girls, use of sanitation
3.	Day Celebrations	03	Women's Day, Independence Day, Language Movement Day
4.	Sewing Training	20	Skill development and employment opportunities

## Results:

- Members have become much more aware of women's rights.
- 20 women learned sewing and gained skills for self-employment.





## Vulnerable Women Benefit (VWB) Programme

Project Duration	⌘	August 1, 2021, to December 2024
Donor Agency	⌘	Ministry of Women and Children Affairs
Budget	⌘	Taka 14,79,531
Project Manpower	⌘	1 Project Manager, 5 Trainers. Additionally, organizational staff: 1 Focal Person, 1 Accountant, Audit Cell, and Senior Management.

### Goal:

Poverty Alleviation and Women's Empowerment through Food Provision and Capacity Development

### Objectives:

- Ensure the right to food for the ultra-poor population.
- Establish social safety nets.
- Improve socio-economic dignity.
- Make poor women self-reliant through skill development.
- Enhance the capacity of the ultra-poor population.

Sl. No.	District	Upazila	Union	Card Holders (Beneficiaries)	Remarks
1.	Shariatpur	Shariatpur Sadar	11	1785	Complete Upazila
2.	Shariatpur	Damudya	3	1000	Partial Upazila

### Program Details:

VWB provides women with life skills development and income-generating training. Life skills training includes:

1. Personal health and hygiene under the VWB program;
2. Disaster management and the impact of climate change;
3. Maternal, child, and adolescent health, food, and nutrition;
4. Women's empowerment;
5. The effects of HIV/AIDS, drugs, and tobacco products.

Income-generating training includes:

1. Entrepreneurship development;
2. Rearing of native chickens and ducks;
3. Backyard vegetable cultivation and raising cows and goats.



### Achievement:

NUSA has completed life skills and refresher training for the beneficiaries. Out of a total of 2,785 beneficiaries, 2,775 have received all trainings, gaining technical knowledge for life skills development and income-generating activities. Most beneficiaries save BDT 200 monthly and, at the end of the term, have invested the total savings as capital to increase household income. Additionally, many have taken necessary loans from NGOs and become entrepreneurs.

# NUSA Special Education School

Duration	⌘	Ongoing since 2010.
Funding	⌘	NUSA's own fund.
Budget	⌘	6,64,721/- (2024-25)



## Introduction:

NUSA has established a specialized school for students who cannot study alongside regular students in mainstream schools. Under a trained headteacher, 40 co-teachers provide regular general and technical education year-round to children with special needs.

## Goal:

To integrate children with special needs into the mainstream by providing primary and technical education.

## Objectives:

- Establish the social integration of children with special needs.
- Make children with special needs self-reliant by teaching them the use of assistive tools.
- Develop children with special needs into healthy and strong individuals through therapy.
- Support the mental and physical development of children with special needs through cultural and sports activities.

## Students' Details:

- Number of enrolled children with special needs: 40
- Types of special needs students: Cognitive – 10, Physical – 2, Multiple Disabilities – 11, Speech – 8, Hearing – 2, Partial Vision – 1, Normal – 6

## Teachers:

- Number of teachers: 3 (Head Teacher – 1, Assistant Teachers – 2)

## Program Details:

- ☑ Teacher training: 3 teachers.
- ☑ Education provided daily from 9:30 AM to 12:00 PM, except weekly holidays.
- ☑ Parent meetings: 2 held.
- ☑ Cultural programs organized for students.
- ☑ Annual sports event organized.
- ☑ Daily tiffin provided to students.
- ☑ Therapy provided at the education center and at students' homes.
- ☑ Drawing competitions organized for students.
- ☑ Awareness courtyard meetings conducted about persons with special needs.
- ☑ International Day of Persons with Disabilities observed.

## Achievements:

Through need-based lessons and scholarship-supported education, children's physical and mental development has progressed. The rate of disability in society is decreasing. Persons with disabilities are able to live a normal life like any other member of society.

## NUSA Therapy Centre

The Naria Unnayan Samity (NUSA) and Majeda Hospital jointly run the therapy program under NUSA's social development activities through their own financing. Therapy is provided using various advanced equipment by two experienced therapists (one male and one female). Hundreds of patients are regaining their health and returning to a normal life after receiving therapy. The following is a case study illustrating the recovery of a paralyzed patient:



<b>Patient Name</b>	: Md. Nawab Ali
<b>Age</b>	: 75 years
<b>Address</b>	: Ward No. 1, Naria Pourasabha, Naria, Shariatpur.
<b>Patient's Profession</b>	: Rickshaw puller
<b>Past Problem Description</b>	: Suffered a Paralysis (left side: hand and leg) due to an Ischemic Stroke and became completely bedridden. As he was the sole earner, his family suffered severe hardship.
<b>Treatment or Therapy Provided</b>	: Md. Nawab Ali attends the NUSA Therapy Centre and, following the centre's guidance for approximately 40 days, performs 1) Manual therapy – Passive Exercise, Active-Passive Exercise, Bridging Exercise, Balancing Exercise, Gait Re-education. In addition, 2) Electrotherapy – IRR, EENS, SWD, Vibratory therapy has helped restore his health to a normal condition.

Currently, Md. Nawab Ali has resumed driving a rickshaw, managing his household, and earning a living, and he is doing well with his wife and children.

## Elderly Population Livelihood Improvement Program

<b>Project Name</b>	⌘	Program for Improving the Quality of Life for the Elderly Population
<b>Project Status</b>	⌘	Ongoing
<b>Project Start Date</b>	⌘	October 1, 2017
<b>Budget</b>	⌘	Taka 2,50,000



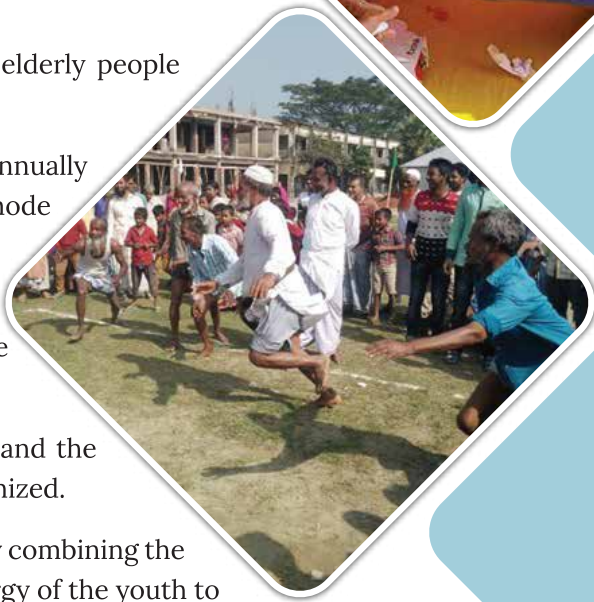
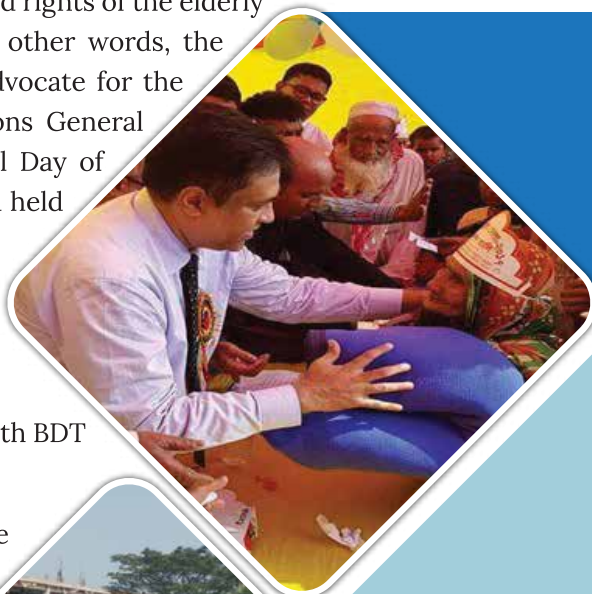
To enhance the human dignity of the elderly, NUSA has initiated the Elderly Population Livelihood Improvement Program in Char Sensus Union of Vedarganj Upazila, Shariatpur District. In continuation, this program has been implemented since 1st October 2023. While in developed countries there are various measures for improving the quality of life of the elderly, in our country, although there has been some attention, the program is currently being implemented jointly by PKSf and NUSA under the framework of the Government of Bangladesh's Elderly Policy.



The main objective of this program is to ensure that the respect and rights of the elderly in society are not violated and that they are not neglected; in other words, the program aims to improve the quality of life of the elderly. To advocate for the rights of the elderly, on 14th December 1990, the United Nations General Assembly designated 1st October each year as the International Day of Older Persons. Since 1994, various forms of observance have been held globally to promote the rights of the elderly.

Through this program, we provide the elderly with various opportunities and services to improve their quality of life, which are outlined below:

- ▶ Each month, a destitute, homeless elderly person is provided with BDT 4,000 for housing and sustenance.
- ▶ Every year, 100 blankets are distributed among elderly people suffering from cold.
- ▶ Physically ill elderly individuals are provided annually with 20 umbrellas, 20 walking sticks, 20 commode chairs, and 2 wheelchairs.
- ▶ Monthly coordination meetings are organized to raise various types of awareness among the elderly.
- ▶ To foster social interaction between the elderly and the youth, annual sports and cultural events are organized.
- ▶ Additionally, various activities are implemented by combining the long-term experience of the elderly with the energy of the youth to promote community development.
- ▶ To ensure healthcare for the elderly, a satellite clinic is organized every month by an MBBS doctor, where elderly individuals receive free medical services.



### Activities for Improving the Quality of Life of the Elderly Population:

Ward Meetings	45 meetings	Total so far: 342 meetings
Elderly ecognition	5 persons	Total so far: 25 persons
Best Child Recognition	5 persons	Total so far: 12 persons
Funeral Services	8 persons	Total so far: 68 persons
Satellite Clinic	600 persons	Total so far: 6,664 persons
Cataract Surgery	28 persons	Total so far: 400 persons
Wheelchair Distribution	4 persons	Total so far: 9 persons

# Naria Public Library

Duration	⌘ Ongoing since 1991
Donor Agency	⌘ Grant from the Ministry of Culture and Own Funds
Budget (2024-2025)	⌘ Taka 1,50,000



## Introduction:

Naria Public Library is one of the prominent educational and social development institutions. The library increases people's knowledge and supports intellectual development. Every day, college students, government and private sector employees, and other educated people from various professions come here to read newspapers, magazines, novels, history, religious, literary, and other books. Regular members can also borrow books to read at home.

**Number of Readers:** Approximately 2,100

**Goal:** To create interest among the educated population of the area for reading habits and knowledge acquisition.

**Objectives:**

1. Increase the number of readers
2. Raise awareness through various activities to develop reading habits

**Working Area:** Entire Naria Upazila

## Activity Description:

Naria Public Library conducts its activities through reading competitions, children's drawing and debate competitions, topic-based awareness courtyard meetings, discussion sessions, and celebration of various national and international days.

## Achievements:

No.	Description	Quantity	Remarks
1.	Number of Books	3624	Collection includes novels, history, religious texts, and works by Colonel (Rtd.) Shawkat Ali, MP.
2.	Number of Staff	02	1 librarian and 1 library assistant
3.	Number of Daily Readers	20-30	Any person, even non-members, can read books of their choice at the library.

## Activities during 2024-25:

4.	Courtyard meeting	04	There is a detailed discussion about becoming an enlightened person.
5.	Day celebration	02	Women's Day, Disabled Day, Children's Rights Day, Victory Day, Independence Day.
6.	Reading competition	10	3 people were awarded prizes and others were given consolation prizes.
7.	Painting competition	20	3 people were awarded prizes and others were given consolation prizes.
8.	Essay competition	11	3 people were awarded prizes and others were given consolation prizes.

**Results:**

- Local readers' habit of knowledge-seeking has increased.
- Children and adolescents can read rhymes, poems, and stories of their choice.
- Approximately 4,000 books are preserved.

## NUSA Information Service Centre

<b>Duration</b>	⌘ Ongoing since July 2012
<b>Goal</b>	⌘ To make information services easily accessible to the public using modern methods.
<b>Objective</b>	⌘ To ensure all residents in the working area can access the necessary information and receive services.
<b>Target Population</b>	⌘ Beneficiaries of all NUSA projects and the general public.
<b>Introduction</b>	⌘ NUSA offers information services to members and the public through its social programs.
<b>Working Area</b>	⌘ The entire Shariatpur District.

### Achievements:

Sl. No.	Description of Work	Target	Achievement	Comments
1.	Primary Exam Result Notification	700	750	
2.	JSC Exam Result Notification	600	500	
3.	SSC Exam Result Notification	800	700	
4.	HSC Exam Result Notification	500	400	
5.	Teacher Registration Form Filling	1200	800	
6.	Online Job Application Filling	2100	1000	
7.	Facebook ID Creation	1200	700	
8.	New Email ID Creation	1750	1000	
9.	Online Admission Form Filling	1400	1200	
10.	Computer Composing/Typing	2100	2000	
11.	Document Scanning	1600	1700	
12.	Informing Members of Savings & Loan Data	15500	17000	
13.	Dissemination of Disaster Information	6500	4000	
14.	Video Calls via Skype	1700	1800	
15.	Photo Printing	1500	1600	
16.	Distribution of Class Routines to School Students	3000	4000	



# National and International Day Observances.

## Introduction:

The observances of National and International Days falls under NUSA's regular scope of activities.

## Objectives:

- ▶ To participate in the government's overall development efforts through the celebration of these days.
- ▶ To motivate and inform the public about the implemented projects and activities.
- ▶ To help the public understand the significance of the various commemorated days.



## Activities and Days Observed (FY 2024–2025)

During the last 2024–2025 fiscal year, the following days were celebrated with due dignity. Steps were taken for proper implementation by discussing the significance of each day:

Sl. No.	Title of the Day	Date
1.	International Mother Language Day	February 21
2.	International Women's Day	March 08
3.	Independence Day	March 26
4.	International Labour Day	May 01
5.	World Environment Day	June 05
6.	International Literacy Day	September 08
7.	National Sanitation Month	October
8.	Disaster Mitigation Day	October 15
9.	National Disability Day	December 03
10.	Victory Day	December 16
11.	International Migrants Day	December 18


**NARIA UNNAYAN SAMITY (NUSA)**  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Consolidated Statement of Financial Position**  
**AS AT JUNE 30, 2025**


Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
<b>A. PROPERTIES &amp; ASSETS :</b>			
<b>Non-Currents Assets:</b>		<b>87,345,294</b>	<b>84,152,385</b>
Property, Plant & Equipment's	6.00	87,345,294	84,152,385
<b>B. Current Assets:</b>		<b>4,141,299,432</b>	<b>3,309,098,190</b>
Loan to Members	7.00	3,547,327,238	2,592,169,371
Investments- Short term	8.00	321,700,354	306,327,386
Other Short Term Loans	9.00	13,916,785	217,594,240
Accounts Receivable	10.00	4,723,469	47,846,327
Advance, Deposit & Prepayments	11.00	13,919,671	13,596,969
Unsettled Staff Advance	12.00	6,084,073	6,084,073
Cash & Cash Equivalent	13.00	233,627,842	125,479,824
<b>TOTAL PROPERTIES &amp; ASSETS : (A+B)</b>		<b>4,228,644,726</b>	<b>3,393,250,575</b>
<b>CAPITAL FUND &amp; LIABILITIES :</b>			
<b>A. Capital Fund</b>		<b>856,854,913</b>	<b>786,077,256</b>
Donors Grant for Capital Fund	14.00	147,441,976	211,568,640
Cumulative Surplus	15.00	633,207,849	501,364,682
Statutory Reserve Fund	15.01	76,205,088	60,594,080
PKSF Grant Advance		-	12,549,854
<b>B. Non-Current Liabilities :</b>		<b>2,024,155,874</b>	<b>1,538,980,829</b>
Loan from PKSF-Long term	16.00	1,578,423,468	1,316,647,713
Loan from Commercial Banks -Long Term	17.00	408,244,287	169,601,552
Loan from Other Source - Short Term	18.00	10,586,310	28,672,480
Accumulated Deprecation	6.01	26,901,809	24,059,084
<b>C. Current Liabilities:</b>		<b>1,347,633,939</b>	<b>1,068,192,489</b>
Members Savings	19.00	1,044,714,800	796,803,775
Provisions for Interest on Member Savings	20.00	944,773	661,323
Loan Loss Provision (LLP)	21.00	164,577,045	123,003,855
Accounts Payables	22.00	1,265,881	40,209,294
Provision for Expenses	23.00	2,773,111	2,227,487
Staff security	24.00	4,897,375	3,567,375
Insurance Fund	25.00	120,050,814	94,664,117
Forfit to Leave Staff	26.00	-	257,488
Other Liabilities - Programs & Projects	27.00	8,410,140	6,797,775
<b>TOTAL CAPITAL FUND &amp; LIABILITIES : (A+B+C)</b>		<b>4,228,644,726</b>	<b>3,393,250,574</b>

The accompanying notes form an integral part of these financial statements.

  
Asst. Director (F&A)  
Signed in terms of our separate report of even date annexed.  
**Shah Alam**  
Assistant Director (F&A)  
NUSA.

Dated: October 13, 2025  
Dhaka

  
Executive Director  
**Majeda Shawkat Ali**  
Executive Director, NUSA.

  
Chairman  
**কাজি জাহির খান**  
কাজি জাহির খান, নুসা।

Kazi Zahir Khan & Co.  
Chartered Accountants

**NARIA UNNAYAN SAMITY (NUSA)**  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Consolidated Statement of Profit or Loss and other Comprehensive Income**  
**For the FY Ended 30th June, 2025**


Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
<b>A. Income:</b>			
Service Charges on Members Loan	28.00	620,394,567	529,378,555
Others Income / NUSA Contribution	29.00	35,362,277	5,369,030
Bank Interest	30.00	30,297,210	16,366,306
<b>Total income (A)</b>		<b>686,054,054</b>	<b>551,113,891</b>
<b>B. Expenditure:</b>			
Service Charges Paid To PKSF Loan	31.00	74,224,563	65,707,563
Interest on Member Savings	32.00	50,475,322	45,633,634
Interest on Bank Loan	33.00	31,436,438	20,251,758
Interest Expenses on other Loan	34.00	627,731	585,142
Salary and allowances	35.00	251,765,825	198,661,839
Operating / Program Activity Cost	36.00	106,055,862	132,607,656
<b>Total expenditure(B)</b>		<b>514,585,741</b>	<b>463,447,592</b>
C. Excess of Income over Expenditure (A-B)		171,468,313	87,666,299
<b>Grand Total(B+C)</b>		<b>686,054,054</b>	<b>551,113,891</b>

The accompanying notes form an integral part of these financial statements.

  
Asst. Director (F&A)


**Shah Alam**  
Assistant Director (F&A)  
NUSA.

  
Executive Director  
Majeda Shawkat Ali  
Executive Director, NUSA.

  
Chairman  
খ্যাডভোকেট ফিরোজ আহমেদ  
চেয়ারম্যান, নুসা।

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

Dated: October 13, 2025  
Dhaka

  
Kazi Zahir Khan & Co.  
Chartered Accountants





**NARIA UNNAYAN SAMITY (NUSA)**  
**Overall Loan Program Including PKSf Funded Other Programs and Projects**  
**Consolidated Statements of Receipts & Payments**  
**For the FY Ended 30th June, 2025**

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
<b>A. RECEIPTS:</b>			
Opening Balance:		149,379,688	111,752,291
Cash & Cash Equivalents		149,379,688	111,752,291
Loan/Fund Received from PKSf	37.00	873,997,630	854,500,000
Loan from Bank	38.00	427,000,000	115,000,000
Loan Received from Others Source	39.00	188,281,718	75,552,877
Members Loan Recovery	40.00	4,281,448,309	3,842,040,062
Members Savings Collection	41.00	545,738,157	421,982,105
Encashment of Investment FDR	42.00	119,671,467	30,348,750
Service Charges on Members Loan	43.00	620,329,307	528,373,517
Others Short Term Loans (Project)	44.00	29,641,597	32,924,600
Others Income	45.00	3,444,082	4,434,692
Interest of Income	46.00	28,890,658	17,117,368
Others Receipts Fund	47.00	130,874,718	132,674,231
Advance Collection	48.00	15,302,800	25,346,521
NUSA Social Development Fund	49.00	-	696,000
Receipts on Provision & Payable	50.00	5,402,367	8,823,142
<b>Total Cash Available (A)</b>		<b>7,419,402,498</b>	<b>6,201,566,156</b>
<b>B. PAYMENTS:</b>			
Loan Disbursement to Members/Microfin	51.00	5,057,344,000	4,256,865,000
Refund of PKSf Loan	52.00	605,224,245	557,335,610
Refund of Bank Loan	53.00	188,357,265	202,721,261
Refund of Others Loan	54.00	168,875,815	61,277,741
Refund of Savings	55.00	460,873,953	353,384,205
Service Charge Paid to PKSf	56.00	74,224,563	65,707,563
Interest on Group Savings	57.00	14,974,738	14,112,351
Interest of Bank Loan	58.00	31,436,438	20,251,758
Interest of others Loan	59.00	627,731	585,142
Refund Other Short Term Loans (Project)	60.00	33,298,349	58,950,992
Salary & Allowance	61.00	250,044,676	195,810,139
Operating cost	62.00	42,045,161	46,993,596
Advance Payment	63.00	33,032,521	17,772,665
Investment (FDR)	64.00	133,729,505	136,914,653
Capital Expenditure (to be specified)	65.00	2,660,622	2,635,044
Others Payment	66.00	40,088,084	22,639,611
Provision & Payable	67.00	45,389,432	57,346,137
Programs and Projects Expenses	68.00	438,537	226,645
Social Development Work	69.00	3,109,021	4,556,219
<b>Total Cash Payment (B)</b>		<b>7,185,774,656</b>	<b>6,076,086,332</b>

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
<b>C. CLOSING BALANCE (A-B)</b>			
Cash & Cash Equivalents	13.00	233,627,842	125,479,824
<b>GRAND TOTAL (B+C)</b>		<b>7,419,402,498</b>	<b>6,201,566,156</b>

  
Asst. Director (F&A)  
**Shah Alam**  
Assistant Director (F&A)  
NUSA.

মজিদা শহকাত আলি  
Executive Director  
**Majeda Shawkat Ali**  
Executive Director, NUSA.

  
Chairman  
এ্যাডভোকেট ফিরোজ আহমেদ  
চেয়ারম্যান, নুসা।




**NARIA UNNAYAN SAMITY (NUSA)**  
**Overall Loan Program Including PKSf Funded Other Programs and Projects**  
**Consolidated Statement of Cash Flows**  
**For the FY Ended 30th June, 2025**

PARTICULARS	Notes	Amount in Taka	
		30.06.2025	30.06.2024
<b>A. Cash Flow from Operating Activities:</b>			
Excess of Income over Expenditure or, Excess of Expenditure over Income		171,468,313	87,666,299
<b>Add: Amount Considered as Non Cash Transactions :</b>		-	-
Loan Loss Provision (LLP)		41,573,190	34,581,257
Depreciation for the Year		3,632,268	3,549,231
Interest on Members Savings		35,501,584	31,521,283
Salary and allowances		-	450,881
Others Operating Non Cash Transactions (to be specified)		-	43,151,525
Social Development Fund		7,971,872	179,259
<b>Sub Total of Non Cash Items</b>		<b>260,147,227</b>	<b>201,099,735</b>
Loan Disbursement to Members	49.00	(5,057,344,000)	(4,256,865,000)
Loan Realization from Members	39.00	4,281,448,309	3,842,040,062
Increase /Decrease in other Current Assets		483,032,075	250,967,756
Increase /Decrease in other Current Liabilities		-	(40,942,198)
		<b>(292,863,616)</b>	<b>(204,799,380)</b>
<b>Net Cash Generated from/(Used in) Operating Activities</b>		<b>(32,716,389)</b>	<b>(3,699,645)</b>
<b>B. Cash Flows from Investing Activities</b>			
Acquisition of Property, Plant and Equipment	63.00	(2,660,622)	(2,635,044)
Sale of Property, Plant and Equipment		-	-
Investment of FDR	62.00	(133,729,505)	(136,914,653)
Encashment of FDR	41.00	119,671,467	30,348,750
Others (to be specified)		-	-
<b>Net Cash Generated from/(Used in) Investing Activities</b>		<b>(16,718,660)</b>	<b>(109,200,947)</b>
<b>C. Cash Flow from Financing Activities:</b>			
Loan Received from Different Sources	38.00	188,281,718	75,552,877
Repayment of Loan Received from Different Sources	52.00	(168,875,815)	(61,277,741)
Received on Other Short Term Loans (Project)	43.00	29,641,597	32,924,600
Refund of Other Short Term Loans (Project)	58.00	(33,298,349)	(58,950,992)
Member Savings	40.00	545,738,157	421,982,105
Refund of Members Savings	53.00	(460,873,953)	(353,384,205)
Members welfare fund	46.00	130,874,718	132,674,231
Refund Members welfare fund	64.00	(40,088,084)	(22,639,611)
Advance Receipts	47.00	15,302,800	25,346,521
Advance Payment	61.00	(33,032,521)	(17,772,665)
Receipts on Provision & Payable	48.00	5,402,367	8,823,142
Payment on Provision & Payable	65.00	(45,389,432)	(57,346,137)
<b>Net Cash Generated from/(Used in) Financing Activities</b>		<b>133,683,203</b>	<b>125,932,125</b>
<b>D. Net Increase / decrease in Cash &amp; Bank Balance (A+B+C)</b>		<b>84,248,154</b>	<b>13,031,533</b>
Add: Cash & Bank Balance at the beginning of the year		149,379,688	111,752,291
<b>Cash &amp; Bank Balance at the end of the year</b>		<b>233,627,842</b>	<b>124,783,824</b>

  
Asst. Director (F&A)  
**Shah Alam**  
Assistant Director (F&A)  
NUSA.

  
Executive Director  
Majeda Shaikat Ali  
Executive Director. NUSA.



  
Chairman  
কাজি জাহির খান  
চেয়ারম্যান, নুসা।



**NARIA UNNAYAN SAMITY (NUSA)**  
**Overall Loan Program Including PKSF Funded Other Programs and Projects**  
**Consolidated Statement of Changes in Capital Fund**  
**For the Ended 30th June, 2025**

Particulars	Notes	Amount in TK	
		30.06.2025	30.06.2024
<b>Opening Balance</b>		<b>633,207,849</b>	<b>501,364,682</b>
Add : Excess of Income over Expenditure during the year or, Excess of Expenditure over Income		171,468,313	87,666,299
Add.Social Development Unspent Cost		-	71,580
Add.Advance Return of General Fund		-	40,000
Add. Fixed Assets Disposal		-	17,040
<b>Total</b>		<b>804,676,162</b>	<b>589,162,456</b>
Less. Social Development Work During The Year		7,971,872	9,358,362
Less. Project Contribution during the year		891,396	-
Less. Fixed Assets Disposal		3,826	5,710
Less. Land Registratioon Cost		-	1,000,000
<b>Total</b>		<b>8,867,094</b>	<b>10,364,072</b>
<b>Closing Balance</b>		<b>795,809,068</b>	<b>578,798,384</b>
Less. Statutory Reserve fund during the year		15,634,473	12,149,329
<b>Closing Balance</b>		<b>780,174,595</b>	<b>566,649,055</b>

  
**Asst. Director (F&A)**  
**Shah Alam**  
Assistant Director (F&A)  
NUSA.

  
**Executive Director**  
**Majeda Shawkat Ali**  
Executive Director. NUSA.

  
**Chairman**  
**আব্দুল হক কবীর আহমেদ**  
চেয়ারম্যান, নুসা।





# NUSA

নড়িয়া উন্নয়ন সমিতি (নুসা)

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