

Annual Report

2023 – 2024



Mohila Bohumukhi Shiksha Kendra (MBSK)
Balubari, Dinajpur.



Annual Report:

July 2023– June 2024

Mohila Bohumukhi Shikkha Kendra (MBSK)

Balubari, Dinajpur

Publication Time:

July 2024

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Message from the
Chairperson

Expressing institutional greetings to all.

We are pleasure that Mohila Bohumukhi Shikhha Kendra (MBSK), Balubari, Dinajpur, is going to publish Annual report of FY 2023-24. At present the organization rendering various activities through its 30 branches as well many development programs. I confidence all staff members will do their careers with heart and soul and expecting further growth of the Organization. To ahead the Organizational working volume, desire robust attempt of the staff members.

It is remarkable that due to heartiest and cordial striving of all staff members possible to gain the success, thus expressing congratulate and gratefulness to the concern. Aside by conveying sincere cheers to the General body member and Executive members, Donor organizations for their simultaneous support cordial cooperation.

শাহানা বেগম
Mst. Shahana Begum
President, MBSK
Balubari, Dinajpur.



Message from the
Chief Executive

Mohila Bohumukhi Shikhha Kendra (MBSK), Balubari, Dinajpur publish its Annual activities report of different project and programs of FY 2023-24. MBSK introduced as familiar Organization in Dinajpur, Thakurgaon, Nilphamari and Rangpur district through implementation of socio-economic development activities. MBSK presently reached with diversified services to the people of its 30 branches. The aim of the organization is boost up the people from poverty line and gradual increase of women empowerment. The Organization striving to maximize the visual change in livelihoods of the vulnerable people thus MBSK acting importance role. The diversified attempt of the organization such as ENRICH program (education, health, household development, enrich house, Integrated Agriculture (technology transfer of Agriculture, Fisheries and Livestock, Agricultural modernization), Black Bengal goat rearing under LIFT program, elderly people livelihoods development program, youth program, sanitation, RAISE program, SEP program and the micro credit program for poverty elimination is very remarkable which gradually acquainted of the Organization to the people. We believe the same was possible by the heartiest efforts of the staff members.

Finally expressing heartiest and sincere thanks to the Donor Organization, Government and non-Government Organization, District and Upazila Administration, , General committee member, Executive committee members, all level staff members of the project for their direct and indirect complements.

A handwritten signature in black ink, appearing to read 'Sultana Razia Khatun'.

Most. Sultana Razia Khatun
Chief Executive
MBSK, Balubari, Dinajpur

Evolution:

Mohila Bohumukhi Shikkha Kendra (MBSK) has been working for livelihood development of the poor people by which the less power people has advantage to build capacity and ensure women participation in decision-making process. The organization includes innovative program such as Education support centre for quality education and thrive of intellect, establish Enrich house by utilizing homestead yard, Beggars rehabilitation, prepare household plan & community development, uplifting the quality of the life of elderly people, increase income through vasak cultivation, stipend to poor meritorious student, support to poor patient, technology transfer through agriculture unit, fishery and livestock unit, black Bengal goat rearing, value chain project on beef fattening, youth program and gender development to prevent violence, technical skill training to unemployed youth, sanitation development. Moreover the organization is driving various socio-economic developments under micro finance program in different areas of Dinajpur, Thakurgaon, Nilphamari and Rangpur District.

Vision:

Empowerment of women and practically enjoy the fundamental rights through establishing social, economic and cultural justice and sustainable development, which recognize the diverse realities of women and respect their efforts at self-determination.

Mission:

MBSK is committed to the empowerment of the disadvantaged and marginalized members of our society. We focus on women and children, who suffer under discrimination, ignorance and poverty, find themselves vulnerable and as a result extremely exploited and deprived. We are working to bring about a change in the condition of this group by providing them the means to take their fair and just social and economic role next to the men in our communities. MBSK emphasize to promote food security, gender development and health development, empower women and eliminate violence against women by raising awareness, climate change, basic rights and fundamental freedoms and prevention of HIV/AIDS through advocacy and lobbying. MBSK commits to strengthen the role of women by ensuring a source of employment through vocational and skill development training.

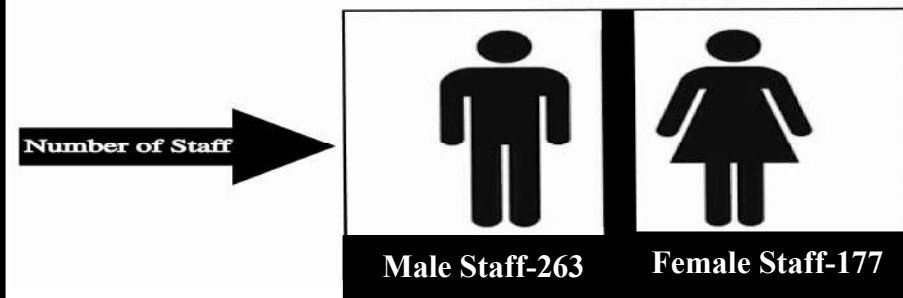
Legality:

The Organization has legal registration with the following Government Institutions:

1. Govt. Women Affairs Department: Dhaka. MBM 60 (80) Date: 10.10.1980
2. Govt. Family Planning Department, Dhaka D/FP/88/19 Date: 10.09.1988.
3. NGO Affairs Bureau (Foreign Donation), Dhaka. No. 474, Date: 26.05.1991
4. Societies Act XX1 of 1860, Dhaka. No. S. 3245 (34)/2003 Date: 24.07.2003
5. MRA, Dhaka No. 03703-01005-00363 Date: 28.12.2008

Particulars of General Committee and Executive Committee & Staff

- a) General Committee : Members - 31
- b) Executive Committee : Members - 09



Information on Head Office & Branch offices of MBSK

Sl	Name of District	Name of Branches	Location of Head office/Branches
1	Dinajpur	Head office	Nimnagar Balubari, Dinajpur
2		Sadar-1 Branch	Bishow Road(Khokon Moulovir more) Sadar, Dinajpur
3		Sadar-2 Branch	Bishow Road (Khokon Moulovir more) Sadar, Dinajpur
4		Sankarpur Branch	AamBagan, Sankorpur, Sadar, Dinajpur
5		Uthrail Branch	Maligram, Sadar, Dinajpur
6		Khajapur Branch	Putkia, Phulbari, Dinajpur
7		Ranigonj Branch	Ranigonj Bazar, Sadar, Dinajpur
8		Ashkorpur Branch	Ramshagor more, Sadar, Dinajpur
9		Kutubdanga Branch	Gobindopur, Chirirbander, Dinajpur
10		Binnakuri Branch	Binnakuri Bazar, Chirirbander, Dinajpur
11		Phulbari Branch	Suzapur, Phulbari, Dinajpur
12		Fultola Branch	Fultola Bazar, Sadar, Dinajpur
13		Pukurihat Branch	Atpukurhat, Phulbari, Dinajpur
14		Bhoerbazar Branch	Bhoerbazar, Parbotipur, Dinajpur
15		Champatoli Branch	Champatoli Bazar, Chirirbander, Dinajpur
16		Kabirajhat Branch	North Suzalpur College More, Birgonj, Dinajpur
17		Kaugaon Branch	Kaugaon More, Sadar, Dinajpur
18		Birjol Branch	Tayebpur, Forakkabath, Birjol, Dinajpur
19		Kholahati Branch	Dhobacole, Kholahati, Parbotipur, Dinajpur
20		Birampur Branch	Kolabagan (Hospital more), Birampur, Dinajpur
21		Setabgonj Branch	Hospital Road, Bochagonj, Dinajpur
22		Kaharole Branch	Hospital Road, Kaharole Dinajpur
23		Bhabanipur Branch	Bhabanipur, Parbatipur, Dinajpur
24		Katlahat Branch	Katlahat, Birampur, Dinajpur
25		Janotar More	Komolpur, Sador, Dinajpur
		Ranigonj-2 Branch	Ranigonj, Ghoraghat, Dinajpur
26	Nilphamari	Nilphamari Branch	Jotdarga Morh, Nilphamari Sadar , Nilphamari
27		Kamarpukur Branch	Bokshapara, Kamarpukur, Saidpur, Nilphamari
28	Thakurgaon	Pirgonj Branch	Mitrabati, Pirgonj, Thakurgaon
29		Ranisankoil Branch	Ranisankoil, Thakurgaon
30		Lohagara branch	Lohagara, Pirgonj ,Thakurgaon

List of Executive Committee of MBSK:

Sl.	Name of Member	Designation	Address
1	Shahana Begum	President	North Balubari, Sadar, Dinajpur
2	Taslina Begum	Vice President	Chowdhury vila,H # 2, R # 1 Upashor, Sadar, Dinajpur
3	Sultana Begum	Vice President	Munshipara, Sadar, Dinajpur
4	Most. Sultana Razia Khatun	Member Secretary /Chief Executive	Nimnagar, Balubari, Sadar, Dinajpur
5	Rukhshana Begum	Treasurer	Nimnagar Balubari, Sadar, Dinajpur
6	Iren Parvin	Member	South Balubari, Sadar, Dinajpur
7	Syeada Rejwana Shamim	Member	Enayetpur Patuapara, Sadar, Dinajpur
8	Rokeya Begum	Member	Nimnagar, Balubari, Sadar, Dinajpur
9	Most. Anowara Begum	Member	South Balubari, Sadar, Dinajpur

List of General Committee Member of the Organization:

Sl.	Name of Member	Address
1	Shahana Begum	North Balubari, Sadar, Dinajpur
2	Taslina Begum	Chowdhury Villa,H # 2, R # 1 Upashor, Sadar, Dinajpur
3	Sultana Begum	Munshipara, Sadar, Dinajpur
4	Most. Sultana Razia Khatun	Nimnagar, Balubari, Sadar, Dinajpur
5	Rejia Khatun	North Balubari,Dinajpur
6	Arjumand ara Mojid	Nimnagor Balubari sadar, Dinapur.
7	Shamsun Nahar	Bishoroad Uttar Balubari Sadar, Dinajpur
8	Most. Hamida Khatun	Nimnagar, Balubari, Sadar, Dinajpur
9	Aysha Khatun	South Balubari, Sadar, Dinajpur
10	Most. Anowara Begum	South Balubari, Sadar, Dinajpur
11	Rokeya Begum	Nimnagar, Balubari, Sadar, Dinajpur
12	Rukhshana Begum	Nimnagar Balubari, Sadar, Dinajpur
13	Syeada Rejwana Shamim	Enayetpur Patuapara, Sadar, Dinajpur
14	Setara Begum	Nimnagor Balubari, Sadar, Dinajpur
15	Salina Yesmin	Talpokur Munshipara Sadar Dinajpur
16	Afroza Pervin	Nimnagor Balubari, Sadar, Dinajpur
17	Iren Parvin	South Balubari, Sadar, Dinajpur
18	Syeada Marina Yesmin	Permanent Address: Balubari, Dinajpur, present Address: H # 337, 2 nd Kandirpar, R # Thakurpara Zorpukur Rammala Road, Kumilla-3500 Kumilla Pourashova, Kumilla.
19	Most. Asia Khatun	Shosora Huglipara Fasiladanga, Sadar, Dinajpur
20	Most. Rahima Khatun	Munshipara talpokur, Sadar, Dinajpur
21	Fatema Begum	Nimnagar, Balubari, Sadar, Dinajpur
22	Magfera Begum	Tikiapara Balubari, Sadar, Dinajpur
23	Momotaj Begum	Uttar Balubari,Sadar, Dinajpur
24	Mahamuda Begum	Nimnagar Balubari,Sadar, Dinajpur
25	Rashida Khatun	Uttar Balubari ,Sadar, Dinajpur.
26	Mrs. Shamima Hamid	Permanent Address: Balubari, Dinajpur, present Address: R.K Mission Road, Morolbari, Mymensing
27	Mst. Sufia Begum	Barabandar Nutunpara, Sadar, Dinajpur.
28	Moziron Nesa	Nimnagor Shekpura, Sadar, Dinajpur
29	Most. Alpona Begum	Nimnagor Shekpura, Sadar, Dinajpur
30	Salina Begum	Permanent Address: Balubari, Dinajpur, present Address : Navana garten, Tulip 4/dn, Kallanpur, Mirpur Dhaka (Late on 09-01-2020)
31	Golenur Begum	Nimnagar Balubari, Sadar, Dinajpur (Late on: 19-9-2018)

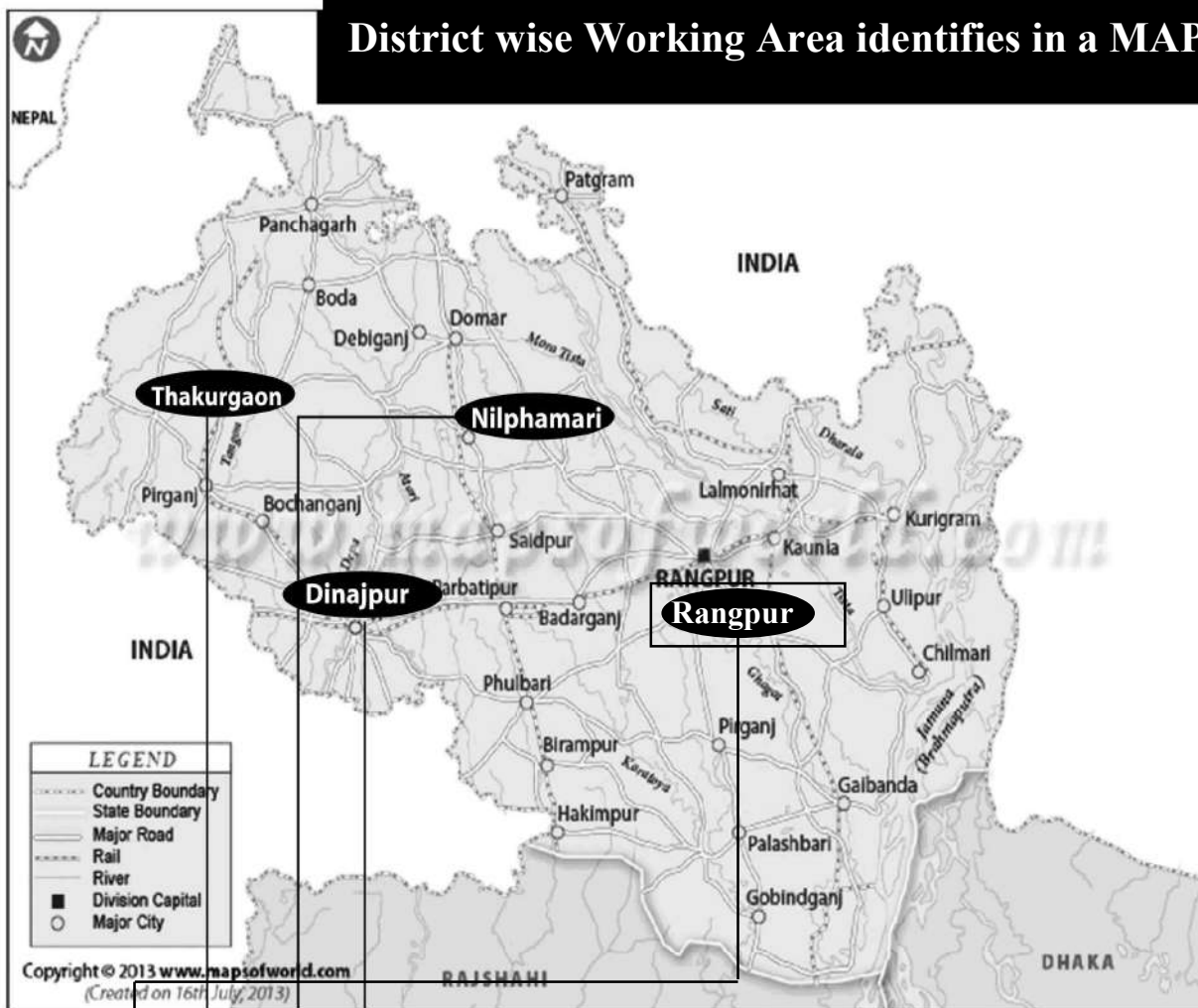
Photo Gallery



Particulars of Human Resource:

Sl.No.	Designation	Assigned Person	
		Female	Male
1	Chief Executive	01	0
2	Credit Coordinator	0	01
3	Senior Internal Auditor	0	01
4	Asst. Coordinator	0	02
5	Senior Accountant	0	01
6	Senior Human Development Manager	0	01
7	Monitoring Officer	01	01
8	Project Manager and Project Coordinator	0	02
9	Internal Auditor	0	02
10	ENRICH Program Coordinator	0	02
11	Area Manager	0	08
12	Environment Officer	0	01
13	Agriculture Officer	0	01
14	Livestock Officer (SEP & Livestock unit)	0	02
15	Fisheries Officer	0	01
16	Case Management Officer (CMO)	0	01
17	Officer (Life Skill and Entrepreneurship Development)	0	01
18	MIS Officer	0	01
19	Accounts Officer (Head Office & RAISE)	0	02
20	Asst. Auditor	0	01
21	Training In-charge	0	01
22	Asst. MIS officer	0	01
23	Asst. Officer	01	0
24	Branch Manager	0	30
25	Asst. Branch Manager	0	01
26	Senior Program Officer (Adolescent Program)	0	01
27	Program Officer (Elderly Program)	0	01
28	Finance and Procurement Officer	0	01
29	MIS cum Accountant	02	28
30	Accountant (General Fund)	0	01
31	ENRICH MIS Officer	01	02
32	ENRICH Health Officer	02	02
33	Social Development Officer	0	03
34	Enterprise Development Officer	0	03
35	Education Supervisor	01	0
36	Asst. Agriculture Officer-1, Asst. Livestock Officer-1, Asst. Fisheries Officer-1	0	03
37	Para-vet	0	01
38	Trainer	01	01
39	Field Organizer	46	140
40	Health Visitor	28	0
41	Teacher	54	0
42	Teacher (Maa Fatema (R.) Primary School)	03	01
43	Trade Teacher	02	0
44	Driver	0	01
45	Support Staff	34	09
	TOTAL	177	263

District wise Working Area identifies in a MAP



Dinajpur District-25 Branches, Upazila-13 (Sadar, Chirirbander, Khansama, Phulbari, Parbotipur, Bochagonj, Kaharol, Birol, Birgonj Birampur, Nowabgonj Ghoraghat & Hakimpur) Pourasava & Union-139, Village-684

Nilphamari District-2 Branches
Upazila-2 (Nilphamari Sadar & Saidpur)
Pourasava & Union-16, Village-88

Thakurgaon District-1 Branch
Upazila-2 (Pirgonj & Ranisankail)
Pourasava & Union-22, Village-110

Rangpur District
Upazila-2 (Badargonj & Taragonj)
Pourasava & Union-12, Village-45

Description of Donor Organization and Working Period with MBSK:

Particulars	Period	Program
01. SAP-Bangladesh	1991-2005 2011-	Women development, Non formal Health, Education, Governance, Empowerment of Adolescent
02. Misereor Germany	1993-2001	Integrated Village development, Feeder School
03. IVS	1993-1994	Credit Support
04. Govt. Primary & Mass Education	1993-1995	Education Project
05. NGO Forum	1993-	Safe Water & Sanitation
06. CARE-Bangladesh	1994-1996	Family Planning
07. OXFAM	1994-1997	Non Formal Education
08. PKSF-Dhaka	1995- till now	Credit support
09. Proshika Bangladesh	1996-2001	Post Flood Rehabilitation, Non Formal Education, Prevention of women violation network
10. Madaripur Legal Aid Association	1997-1999	Local Mediation
11.. IFADEP-SP-2 (Fishery & Livestock Ministry)	1997-1999	Pond digging & Fish cultivation
12. ODA British High Commission	1997-2000	Fish Hatchery development
13. World Day of Prayer League, Germany	1997-1999	Women development & IGA
14. IFADEP-SP-1 (Women & Child Affairs Ministry)	1998-1999	Asset less Women development
15. CARE Bangladesh –Food Security	2001-2008	Community Mobilization, Health Hygiene & Nutrition, IGA, infrastructure Development
16. Practical Action Bangladesh	2002-2007	Livelihood development and Enterprise development
17. Manobik Shahajjo Sangstha-MSS	2004-2007	Right based Education (Human Rights, Women Right Child Rights)
18. SID DANIDA/GOB	2004-2008	Training, Seed production & Marketing
19. World Bank & GOB-PLCEHD	2005-2007	Post literacy & Continuing Education, Vocational Training, linkage
20. Manusher Janna Foundation through USHA	2005-2008, 2008-2017	Gender & Women Development
21. Action Aid Bangladesh	2007- 2009	Acid violence-Advocacy, Workshop & Training (Network)

22. IDCOL, Netherlands, Germany and Organic Fertilizer Development Program	2008-2013	Training, motivation, Biogas Plant Installation
23. Action Aid Bangladesh	2011	Coalition Marginalized people
24. Manusher Jonno Foundation	2012	Gender Social Protection and Human Rights
25. PKSF, Dhaka	2012-on going	ENRICH Project-01 (Health, Education, IGA, livelihood development & asset creation)
26. PKSF, Dhaka	2013-on going	Integrated Agriculture Unit
27. PKSF, Dhaka	2014- on going	ENRICH Project-02 (Health, Education, IGA, livelihood development & asset creation)
28. IFAD & PKSF, Dhaka	2016- on going	PACE Project
29. PKSF, Dhaka	2016- on going	LIFT Project (Black Bengal Goat Farm)
30. PKSF, Dhaka	2016- on going	Livelihood Development of Elderly people.
31. PKSF & World Bank	2016- on going	MILIS (Sanitation Development Loan)
32. PKSF, Dhaka	2017- on 2019	Eel Fish Fattening project
33. PKSF, Dhaka	2017- on going	Adolescent Program
34. GOB	2017-2019	Basic Literacy Project (64 District)
35. PKSF, Dhaka	2019- on going	Micro Enterprise Development Project (MDP)
36. PKSF, Dhaka	2020-on going	Sustainable Enterprise Project (SEP)
37. PKSF-Dhaka	2021-on going	Livelihood Restoration Loan (LRL)
38. PKSF-Dhaka	2022-on going	RAISE Project

MBSK Network Membership:

Sl	Organization	Membership category	Network program
1	Gender Development Forum(GDF-North)	Coordinator	Gender & Development
2	Credit Development Forum	Member	Capacity development Institutional capacity
3	Coordination council for Mediation program	Member	Legal Aid & Mediation program
4	CDS Network	Member	Women Development
5	NAOW-Proshika	Member	Women Empowerment
6	Aquacultures Forum	Member	Fish culture
7	CDL	Member	Library
8	A.L.R.D	Member	Land Reform Program
9	Enterprise Development Network	Member	Training and Enterprise Development
10	Upazila Agriculture Extension Committee	Member	Agriculture Extension
11	NGO Forum	Member	Safe water & Sanitation
12	CAMPE (Campaign for Popular Education)	Member	Education & ICCD
13	Gender & Child Right Forum	Member	Children development
14	BRAC	Member	ECDD Network
15	Self-help Network Sustain	Member	Self-help network
16	Nari Nirjaton Protirodh cell	Member	CARE Bangladesh
17	Supro-Campaign for good governance	Member	Campaign for good governance
18	BLAST	Member	Legal support
19	South Asia Partnership	President	Right To Food Bangladesh
20	ADAB Bangladesh	Member	ADAB , Dinajpur District

Special Activities of the Organization 2022-2023:

1. Mohila Shikkha Kendra (MBSK) Balubari, Dinajpur organized general health camp on 19-02-24 and provided treatment support about skin and sexual disease under ENRICH program at Binnakuri high school in Esobpur union of chiribandor upazila with the support of PKSF. Provided treatment support to 189 patients with medicine in free of cost. The said camp was visited by Md Najrul Islam Coordinator ENRICH program. The treatment service provided by Dr. Md Zahangir Alom, MBBS, BCS(Health) M.D.(Skin & sexual Disease) Dinajpur Medical College Hospital, Dinajpur and Dr. Omor Faruque MBBSW, BCS(Health) Upazila health complex Chirirbandor, Dinajpur.



2. With the support of Polli Karmo Shohayok Foundation (PKSF), MBSK arranged day long training about vegetable cultivation in organic method for micro credit borrowers that held in Esobpur union on dated 12-02-24 under ENRICH program. The said training is provided by the Agriculturist Md. Shamin Ahmed, also discussed about the various issues of vegetable cultivation in organic methods, also was present Md. Nazrul Islam coordinator ENRICH and Enterprise Development Officer(EDO) Md. Monjurul Islam.



3. Mohila Bohumukhi Shikkha Kendra (MBSK) organized Annual sports and cultural activities prize givion ceremony 2024 under ENRICH and Elderly Peoples Livelihoods development program in 4 No. Esobpur union chirirbondar upazila. The Chairman of the Esobpur union Md. Abu Hyder Lithon and chaired by Deputy Chief Executive Khaled Mossarof Hossain, MBSK, Dinajpur, special guest were Md. Ali Shohel Milky (Head Teacher Horischandrapur high school) Md. Kofil Uddin Accounts Officer MBSK.



4. Mohila Bohumukhi Shikkha Kendra (MBSK) provided warm cloth blanket to the extreme poor 75 elderly people on dated 21-01-24 in Esobpur union. The function was chaired by Most Luthfun Naher (Tuli) monitoring officer MBSK, others were elite people of the locality union members etc, through the program given blanket to the distress people, MBSK done such program habitually.



5. With the support of Polli Karmo Shohayok Foundation (PKSF), MBSK arranged union coordination meeting under ENRICH program in Esobpur union on 10-12-23 and discussed about the importance and objectives of union coordination meeting and word coordination meeting along with implementation of meetings decisions. Md. Nazrul Islam ENRICH coordinator and Md. Khairot Hossain Enterprise Development Officer (EDO) were present along with other staff of ENRICH Program.



6. Mohila Bohumukhi Shikkha Kendra (MBSK) organised general health camp with the support of Polli Karmo Shohayok Foundation (PKSF) at Horichandrapur High school in Esobpur union concerning ENT diseases. on 05-12-2023. Treatment and medicine support were provided to 168 patient in free of cost. The health camp was visited by Md. Najrul Islam, program coordinator and treatment services provided by Dr. Sudev Roy (MBBS) BCs (health) medical officer (ENT & head neck Surgeon) rangpur medical college hospital Rangpur and Medical Officer Dr. Md. Omor Faruk also attended.



7. With the assistance of Polli Karmo Shohayok Foundation (PKSF), MBSK arranged day long training about income generating activities like Duck and Hen rearing for micro credit borrowers that held at Esobpur union on dated 12-02-24 under ENRICH program. The said training is conducted by the upazila Veterinary Surgeon(VS), and Md. Nazrul Islam coordinator ENRICH program was present there, also was present and Enterprise Development Officer(EDO) Md. Monjurul Islam.



8. Mohila Bohumukhi Shikkha Kendra (MBSK) Balubari, Dinajpur organized arranged Cataract Operation under health activities of ENRICH program in Esobpur union with the support of PKSF. Total 198 patient were received treatment services and screening of 40 cataract patient. The said camp was held on 05/11/23 conducted by the Morium Eye Hospital, Syedpur and cataract operation done for above mentioned 40 patients.



9. Mohila Bohumukhi Shikkha Kendra (MBSK) organized plantation activities with the assistance of Polli Karmo Shohayok Foundation (PKSF), thus provided saplings to the students of Esobpur union in Chirirbandor upazil, Dinajpur. Each and every student were got 02 saplings (Fruits & woods) in presence of their guardians. The Chief guest was Most. Luthfun naher (Tuli) monitoring officer MBSK Dinajpur, others were present Md. Nazrul Islam coordinator ENRICH program was present, Social Development Officer Md. Khairot Hossain and Enterprise Development Officer(EDO) Md. Monjurul Islam, MIS Officer Sarowar Islam.



10. With the assistance of Polli Karmo Shohayok Foundation (PKSF), Mohila Bohumukhi Shikkha Kendra (MBSK) provided award medal & certificate to 05 Geriatric and award to the 05 best offspring, as such total 10 award and also given 02 while chair to the distress elderly people on 16-05-24 . The said was provided under Elderly people Livelihoods program Sankorpur union. The Chief guest of the function was Md Ataur Rahman Chairman of Sankorpur union, special guest was Freedom Fighter and Elderly Union committee chairman Md. Riyaj Uddin sarker, Md. Tohidul Islam, MBSK sankorpur branch Manager, and Md. Abdul Mojid Chowdhury Program Officer MBSK, Sankorpur branch.



11. With the assistance of Polli Karmo Shohayok Foundation (PKSF), Mohila Bohumukhi Shikkha Kendra (MBSK) implemented cow fattening activities of Sustainable Enterprise Project (SEP) and under the project provided Rice Sorting /winnowing machine to an entrepreneur Most. Shuli Begum on 31-07-23, and same was possible taken from BARI Dinajpur as result of linkage. The linkage was done from MBSK-SEP project. The aim of the SEP project is environment friendly cow fattening. Now most. Sheuli Begum make earning from utilizing of machine and she hope and confident will eradicate their poverty very soon.



12. Due to death of IGA credit member Most. Rohima Khatun, MBSK Khotahati branch provided burial support TK. 5,000/- to Md Abdul Owab Ali husband of the member as nominated person. The said amount given in presence of MD. Abdur Razzak, Area Manager, Md Zahurul Islam, BM and Md. Rakib Hossain, MIS officer and pray to Almighty Allah for wellbeing of her departed soul. MBSK always Provides these from Members welfare fund alongside condone the unpaid credit amount and refund her total savings money. Due to such activities the members fill encourage and they expect of success of the organization.



13. Mohila Bohumukhi Shikkha Kendra (MBSK) arranged new building inauguration that newly constructed in Ranigonj branch. In the inauguration ceremony were attended by Syed Mokaddes Hossain Bablu, former Dist Commander of Freedom Fighter, Dinajpur, Most Sultana Razia Khatun, Chief Executive, MBSK, Md Asraful Alom, Credit Coordinator MBSK. The staff members of Ranigonj branch pay welcome to the honorable guest with giving bunch of flowers. The guest Syed Md. Mokaddes Hossain Bablu says MBSK done social activities and expect further improvement of such development activities. Later Most. Sultana Razia Khatun said the new building is the new foundation of the organization its continuation responsibility is for the branch staff members and expect cooperation from all for the further development of the organization.



14. Mohila Bohumukhi Shikkha Kendra (MBSK) visited RAISE project activities on 19-05-24 along with the representative of World Bank and Polli Karmo Shohayok Foundation (PKSF). The visitors were observed the activities of Mastercraft person Haniman Roy along with others three apprentice entrepreneurs Md. Shahin, Shagor and Md. Ashraf, the visitors want to know their life history. The trade was Aluminum fabrication, venue; Ranibondor, Chirirbandor upazila Dinajpur District. During the period along with the three representatives of World Bank Md. Golam Zillani, Deputy Project Coordinator, Md. Foizul Tarek Chowdhury, Program Manager and Md Billal Hossain Program Manager and MD Shahinur Alom Coordinator Environment specialist, PKSF and others were present from MBSK like- Md. Asraful Alom, credit Coordinator and Hiralal Bishwas, Coordinator and other officers of MBSK.



15. Mohila Bohumukhi Shikkha Kendra (MBSK) implementing RAISE project with the support of World Bank and PKSF and under the project conducted practical training on Business Management and Entrepreneur Development for lower income youth small entrepreneur aiming of slogan “Small Entrepreneur Capacity Building”. The training was simultaneously conducted in Fulbari, Kobirajhat and Champatoli branches of Dinajpur District and the photography of 1st day session of the said three batches and the training were conducted by Most. Luthfun Naher Tuli, Monitoring Officer and Hira Lal Biswas.



16. Mohila Bohumukhi Shikkha Kendra (MBSK) implementing RAISE project with the support of World Bank and PKSF and under the project conducted Community Outreach meeting on 15-01-2024 at Kobirajhat branch for careening and selection of youth entrepreneur from less income family members. The session was conducted by Zimi Hasda, Case Management Officer and Md. Sarowar Hossain Accountant cum MIS, Kobirajhat branch. The interested participants were come to know from the miking and leaflet distribution in the locality. Mr. Zimi Hasda discussed details about various information of the training and its aspect and given answers of the different questions of the participants.



Existing Projects and Activities:

1. Literacy Program:

- Survey, Lesson Planning, Early Education, Parents meeting, Annual sports competition.

2. Handicraft & Tailoring:

- Training, Embroidery, Dress making, Marketing

3. Enrich Program-01 & 02 (Shosora and Ishobpur union):

- Health program (Satellite & Static clinic, Eye camp, Gynecology camp, Dental camp, ENT camp), Education support program, Beggar Rehabilitation, awareness building, employment generation, Infrastructure support for Tube well and latrine, Basak cultivation, Enrich Home, Family Development center, IGA support, Livelihood development, Asset creation support, Microfinance support.

4. Integrated Agriculture, Fishery & Livestock Unit:

Agriculture Unit: Farmers Training, Field day, awareness building workshop, Agriculture Consultancy center,

Demonstration Plot (method): Compost, Trico compost, Block Demo, new variety rice production, high yield variety crop cultivation, Pheromone Trap.

Outcome Demonstration: Quality Seed production and preservation, High yield new variety, Multilayer homestead gardening, Summer Tomato, Parsing, line sowing, Organic vegetable cultivation, lighting trap.

Fisheries & Livestock Sector:

- **Fisheries Sector:** Pond Mix Fish culture & Dyke cropping, Carp Mix culture, Local Sing, Magur carp mix culture, Local Koi/ Vietnam koi (individual or mix) culture.
- **Livestock Sector:** Goat rearing, cow rearing with special management, Beef fattening, Layer rearing, Broiler/Sonali rearing, Vermi compost, poultry processing centre, Bulk center, Boiler type pakin variety duck rearing, Fodder cultivation.

5. Learning and Innovation Fund to Test New Ideas (LIFT):

- Breeding Farm establishment, kids' production and farm management, Necessary materials purchase, Free Medical/Treatment service, Goat rearing Credit support, Cross visit, Workshop, Refresher Training.

6. Livelihood development of Elderly People:

- Committee Formation, Elderly social centre establishment, Workshop/Training/seminar, old age allowance, burial support, special support to old age people, recreation and cultural activities, award.

07. Sanitation Development Loan (SDL).

- Survey, Training/workshop, Entrepreneur selection, Motivational meeting on Sanitation, Credit support, motivational meeting.

08. Adolescent Program:

Through the project intervention expected to develop values and social awareness activities, expenditure on ethical values practices, child marriage, sexual harassment, women and child abuse and dowry prevention, anti-drug, anti-corruption and anti-militancy awareness activities, covid-19 corona virus prevention, hygiene and sanitation activities, food and nutrition awareness activities, adolescent and seasonal health awareness, leadership qualities and development workshops, skills development training, reading, correct pronunciation, recitation and debate workshops, library management, book reading and reading cycles, indigenous cultural and sports competitions, best clubs and adolescents.

09. Microfinance Program

- Group formation, Savings accumulation/capital formation, Group meeting, Provide credit support, Support to distressed members.

10. Micro Enterprise Development Project (MDP)

Group formation, member admission, savings and capital formation, credit support for IGA, environment friendly cow fattening, virmi compost, infrastructure development, E-market development, market linkage, ensure environment and social protection.

11. Sustainable Enterprise Project (SEP)

Group formation, member admission, savings and capital formation, credit support for IGA, environment friendly cow fattening, virmi compost, Bio-gas plant establishment, infrastructure development, E-market development, market linkage, ensure environment and social protection.

12. Livelihood Restoration Loan (LRL):

Group formation, member admission, savings and capital formation, credit support for IGA, technical, trade based credit support to the jobless youth for cattle rearing by which to make them self-sufficient.

13. Recovery and Advancement of Informal Sector Employment (RAISE):

Training Conduction;-Business and entrepreneurship development training, Risk management and business continuation training, Business growth and entrepreneur development, Apprenticeship training to the youth by the Master Craftsperson for six months long technical skill training. Agrosore RAISE credit: Credit for business expansion, Apprenticeship wages based technical life skill training to the youth by the Master Craftsperson and assist for self-employment. To initiate the business credit support to the

3500 apprenticeship trainee for 6 months and TK. 21,000/- provided to the trainee as training allowance.

14. Skill for Employment Investment program (SEIP):

Provide training on different courses like-out sourcing (ICT), web design, graphic design, IT support service, plumbing and pipe fittings, fashion garments, auto mobile mechanics, mobile servicing, light engineering and metal works, electronics works, electrical works, road binding/steel fixtures, leather making and leather goods works, mechanical agricultural farming, welding, and fabrication training.

15. Right to Food Bangladesh Network Program:

- Right to Food Law execution, Rally, Discussion meeting. Gathering, Ensure Food and Nutrition Rights.

16. Shalish, conflict Resolution (Network Program)

- Shalish mediation committee, Family conflict, social conflict, women violence, Child marriage, divorce and dowry resolution, Reporting.

17. Environment Development (Network program)

- Awareness raising meeting, water and sanitation.

18. Disable Development program (Network)

- Selection, Assistive device support, Support to person with disability.

Project wise Progress Report:

Education Program: MBSK, Balubari, Dinapur has been implementing the Literacy program by establishing primary school named Hazrat Ma Fatema (R) with own initiatives for ensuring participation of poor student in education. The organization has been implementing the pre-primary schooling at Hazrat Ma Fatema (R) primary school and then primary schooling. Children of poor and marginal people are student of the school and the school located at Sheikhpura. Till 1440 students have been completed course of Primary schooling and subsequently many of them continuing their study. At present the numbers of the students are 126. The age ranges of learners are 4-12 years. Every year a large number of students enrolled for education. MBSK afford expenditure of Books, Khata, Paper, pen and school dress for the student and class-I, II, III & IV are running. As per class routine 4 days learning, 2 days poem, rhymes, general knowledge and game has to be arranged for recreation. Examination held twice in a year. In every year MBSK arranged 03 mothers gathering, student household visit one time in each month, arrange different function, annual sports and prize giving ceremony. After end of the course the student goes to other school for education in higher class. The School also entitled education of Arabic and Sohii Holy Quran for the different aged people. The people of the area are very gladly such education and it is running successfully.

Class	Boys	Girls	Total student
Nursery	20	17	37
KG	16	12	28
Class-i	09	13	22

Class-ii	08	04	12
Class-iii	07	06	13
Class-iv	03	05	08
Class-v	04	02	06
Total	67	59	126

Photo Gallery



Students and Teachers of Hazrat Ma Fatema (R.) school



Student of Hazrat Ma Fatema (R.) school are in march-past



Photo session of student and Teachers of Hazrat Ma Fatema (R.) primary school



Class session of Hazrat Ma Fatema (R.) primary school

2. Handicraft and Tailoring Project:

MBSK has been implementing skill development training on Handicraft and Tailoring training with imparted widow, divorce, distress women, since its inception. 31% people live below poverty line in Bangladesh. Unemployment is one of the major problems because of job crisis. Aiming to reduce the problem as well as creation of employment opportunity MBSK has been operating the project (Handicrafts and Tailoring) through its own resource. In this project two Trade Teachers has been working. Under this project various orders has been taken to supply of sewing, embroidery, weaving, handicraft etc. On the other hand sales of readymade products through own show room/display center. Besides this, MBSK participated through this project in different fair/exhibition for motivation of mass people. Since beginning to till the period, the project completed training to 317 women participants on Handicraft and Tailoring for self-employment. The organization believes that self-employment is possible through vocational and skill development training.

Photo Gallery



MBSK Bahumukhi Plaza Training session



**MBSK Bahumukhi Plaza
Trailing Program**

3. ENRICH Program: 01 & 02 (Shosora, Sadar & Ishobpur, Chirirbandar, Dinajpur.)

Preface: Mohila Bohumukhi Shikkha Kendra (MBSK) has been working with the support of PKSf to achieve the organizational vision, consequently to make poverty free just society and socio-economic development for the poor and marginalized people implementing Enrich program accordingly.

Background:

Project Title: Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH).

Period : May 2012 to till date in Shosora union of Sadar upazila and from September 2014 in Isobpur union, Chirirbandar Upazila, Dinajpur.

Working Area:

- 1) 05 No. Shosora Union Dinajpur Sadar Upazila Dinajpur
- 2) 04 No. Ishobpur Union Chirirbandar Upazila, Dinajpur.

Program Aims:

- To empower the poor people for alleviation of poverty in sustainable manner.
- To ensure easy access of the poor people to service for health, education and nutrition especially care to women and children.
- To contribute of local people and concerned institutions against disaster management and post flood rehabilitation.
- To develop the cooperation from Govt., NGOs and public aiming to poverty alleviation at grassroots level for sustainable poverty reduction and development.

Objectives:

- To empower poor people regarding the issues for eradication of poverty sustainable and effectively, thus implementing the program and expected the followings;-
- Palli Karmo Sahayok Foundation (PKSF) intend to turn into a model for integrated development from the micro-credit providing model by which able to remove the poverty for the members household within 05 years. The role of micro-credit organizations will be visualized towards employment generation and poverty reduction.
- Reorganize the micro credit organizations and establish effective coordination/ working relation between micro credit organization and Government for sustainable rural development and poverty eradication.

Activities Based Achievement of ENRICH program

Description	Info. of Shasra union	Info. of Isobpur union	Total info.	Remark
Name of union	Shasra union	Isobpur union	Two unions	
Activities start date	May 2012	September 2014	Continuing activities	
No. of Household	6235	7113	13348	
Total population	27764	33919	61683	

Activities Based Achievement:

Sl	Particulars	Unit	Shasora Union		Esobpur Union	
			Achievement	Cumulative	Achievement	Cumulative
1.1	Household visit by the health visitors	Nos./times	4944	6235	7113	7113
1.2	Health awareness coat yard meeting	Nos.	672	7404	672	3588
1.3	Static clinic arrangement	Nos.	384	7513	372	32445
1.4	Service from static clinic	Nos.	3214	34471	3464	32445
1.5	Satalite clinic arrangement	Nos.	96	804	96	772
1.6	Service from Satalite clinic	Nos	2819	28206	2595	21506
1.7	General health camp	Nos.	4	39	4	36
1.8	Service from Gen. health camp	Nos.	621	6998	918	6648
1.9	Special Eye camp	Nos.	1	11	1	10
1.10	Service from Special Eye camp	Nos.	173	1774	198	1637
1.11	Cataract operation from special Eye camp	Nos.	33	313	62	303
1.12	Service to the pregnant mother	Nos.	1763	9465	2129	10301
1.13	Service to the lactating mother	Nos.	210	56022	191	3451
1.14	Diabetic test	Nos.	570	7185	2067	13513
1.15	Blood Presser measurement	Nos.	8582	151919	143009	352255
1.16	Active Health card	Nos.	1286	1286	2458	2458
1.17	Income from health card	TK.	199100	1990040	245800	2184320
2.0	Education Activities					
2.1	Running Education center	Nos.	24	24	30	30
2.2	No.of student -Boys -Girls	Boys	313	313	454	454
		Girls	295	295	442	442

Sl	Particulars	Unit	Shasora Union		Esobpur Union		
			Achievement	Cumulative	Achievement	Cumulative	
2.3	Monthly average presence	%	98%	98%	98%	98%	
2.4	Fee collection from student	TK.	176225	1918622	222710	2311612	
2.5	Guardian meeting	Nos.	120	3149	470	5309	
3.0	Youth Activities for Development						
3.1	Present union committee	Nos.	9	9	9	9	
3.2	Member of youth Committee	Female	56	56	138	138	
		Male	133	133	51	51	
3.3	Ward youth coordination meeting	Nos.	54	379	54	243	
3.4	Union youth coordination meeting	Nos.	2	10	2	13	
3.5	Youth fair arrangement	Nos.	0	0	0	0	
4.0	Special Savings Activities						
4.1	Special Savings of	Disable person	Nos.	0	15	0	5
		Women headed	Nos.	0	89	0	20
		Total	Nos.	0	104	0	25
4.2	Running savings holder	Disable person	Nos.	0	0	0	0
		Women headed	Nos.	0	0	0	0
		Total	Nos.	0	0	0	0
4.3	Savings status of special savings holder	TK.	0	0	0	0	
4.4	Savings refund with matching fund	No. of member	Nos.	0	103	0	21
		Savings amount	TK.	0	1620600	0	228465
		Grant amount	TK.	0	976778	0	221667
		Total	TK.	0	2597378	0	450132
5.0	Enrich house construction & meeting arrangement						
5.1	Enrich house construction	Nos.	0	9	0	9	
5.2	Enrich ward committee meeting	Nos.	54	375	54	483	
5.3	Enrich union committee meeting	Nos.	2	11	2	14	
6.0	Enrich house development Activities						

Sl	Particulars	Unit	Shasora Union		Esobpur Union		
			Achievement	Cumulative	Achievement	Cumulative	
6.1	Enrich house development	Nos.	0	37	0	64	
7.0	Environment related Activities						
7.1	Vermin compost	Plant establishment	Nos.	0	50	0	100
		production	KG	3625	13250	616	4815
7.2.	Bashok Leaf	production	KG	190	19168	0	0
		sale	TK.	20600	759100	0	0
7.3	Active bio-gas	Nos.	0	0	0	0	
7.4	Active Bandhu Chula	Nos.	0	0	0	0	
7.5	Active Solar home system	Nos.	0	0	0	0	
8.0	Inclusion of distress people in to mainstream						
8.1	No. of Begger rehabilitation	Nos.	0	10	0	8	
8.2	Succes begger who refund grant amount to PKSF	Nos.	0	2	0	0	
8.3	No. of Begger death	Nos.	0	2	0	0	
8.4	No. of Present begger	Nos.	0	8	0	8	
9.0	IGA training under micro-credit Program	0	0	0	0	0	
9.1	IGA training arrangement	Batch	Nos.	4	42	4	48
		participants	Nos.	100	1050	100	1191
10	Elderly people Livelihood upliftment program						
10.1	Elderly people Livelihood upliftment program working union			1	1	1	1
10.2	No Elderly people		Female	627	627	1475	1475
			Male	596	596	1562	1562
10.3	Establishment of Elderly community house	Nos	0	1	0	1	
10.4	No. of existing committee		word	9	9	9	9
			union	1	1	1	1
10.5	No. of committee meeting		Word	54	581	54	285
			union	4	479	2	25
10.6	Award to gigantic elder people		Female	0	1	0	1
			Male	5	45	5	23
10.7	Award to best children		Female	0	2	1	3
			Male	5	29	4	18
10.8	Allowance to elderly people		Female	0	32	0	55
			Male	0	51	0	45
10.9	Allowance to elderly people	TK	0	3051500	0	1605500	

Sl	Particulars	Unit	Shosora Union		Esobpur Union	
			Achievement	Cumulative	Achievement	Cumulative
10.10	Amount given for burial purpose	Nos	18	169	16	69
		TK	34000	34000	32000	138000
11.	Material Distribution					
11.1	Total material distribution	Nos	77	676	0	292
		TK	49775	375752	068286	
11.2	Blanket	Nos	75	388	75	273
11.3	Shawl /Chadar	Nos	0	15	0	0
11.4	Umbrella	Nos	0	77	0	10
11.5	Commode	Nos	0	51	0	20
11.6	Walking Strick	Nos	0	133	0	60
11.7	While chair	Nos	2	12	2	10
11.8	Training of Elderly people	participants	0	228	0	0
11.9	Service receive from satellite clinic	Nos.	573	3266	0	0

Credit Information

SL	Description	Disbursement	Unit	Shosora		Isobpur	
				Current FY.	Cumulative	Current FY.	Cumulative
1	IGA loan	Loan disbursement	TK.	119688000	730140000	80430000	395326000
			Nos.	1562	12083	1061	6599
		Loan recovery	TK.	114075996	628778368	86597684	332990360
		Outstanding	TK.	0	0	0	0
		At the end of month Loany	Nos.	0	0	0	0
	At the end of month overdue	TK.	0	0	0	0	
	Members savings(IGA)	Savings collection	TK.	32986192	295466533	20291761	108407830
		No. of savings holder	Nos	40047	132187	2446	2446
		savings refund	TK.	34582477	232535403	18863715	76848365
		At the end of month savings status	TK.	0	0	0	0
3	Livelihood status development	Disbursement	TK.	670000	11583000	2160000	10921000
		Loan recovery	TK.	1020536	11076029	2268786	9614890
		At the end of month outstanding	TK.	0	0	0	0
		At the end of month overdue	TK.	0	0	0	0
4	Asset creation	Disbursement	TK.	6347000	56517000	0	20045000
		Loan recovery	TK.	7914715	51183847	105873	9614890

	At the end of month overdue	TK.	0	0	0	0
	At the end of month overdue	TK.	0	0	0	0

Photo Gallery



Virmi compost plant under ENRICH program



IGA Training of ENRICH program participants



Fruits tree plantation of student under MBSK Enrich program



Union Coordination meeting to enhance humen dignity under Enrich program



General health camp (E & T disease) treatment under Enrich program



Youth training under MBSK Enrich program



Differnt day observation under Enrich Program(Mother, Environmenr, Youth day)



General Eye camp arrangenent under Enrich program



Cataract operation under Enrich program



Sports and cultural program ubder Enrich



Household visit by the Health Visitor



Youth Training containing thime of "The dream will be fulfill"

Integrated Agriculture Unit(Agriculture, Fishery & Livestock):

Introduction: Bangladesh is agriculture-based country, Agriculture has vital role for food security, employment, poverty reduction and economic development. Palli Karma Sahayak Foundation (PKSF) providing financial and technical support on Agriculture, Fishery and Livestock sector and extended cooperation with establishing model demonstration plot on agriculture, Fisheries and Livestock and its replication wider scale among the farmers. Through development of the Agriculture, Fisheries and Livestock providing support for employment generation, motivation to introduce new technology, capacity building of farmers and staff members, processing and marketing.

Goal and Objectives of the Unit:

Enhance production of the Farmers and employment generation through proper utilization of Agriculture based technologies and PKSf financial support.

Objectives

- To ensure food and nutrition through increasing agricultural productivity with utilization of appropriate technology
- To extend the environment friendly and risk reduction agricultural technology consequently poverty reduction.
- Capacity building of farmers on new technology provides financial assistance, quality production and marketing support.

At a glance implemented activities under the units:

Activities starting period: July 2013 and ongoing.

Working area and branches:

Dist.	Upazila	Union	Name of branch	Starting year
Dinajpur	Sador Upazila	Uthrail, Shekhpura, Sankorpur and Askorpur, Komolpur	Uthrail	2013
			Sador-01	2014
			Sankorpur	2017
			Askorpur	2018
			Komolpur	2022
	Birole	Forakkabad	Birole	2023

Income generation activities under Integrated Agriculture unit (Agri. Fisheries and Livestock) are implementing through demonstration plot. Beyond these to provide quality services organized technology-based training and exposure visit for staff skill development.

Integrated Agriculture Unit (Agriculture, Fishery & Livestock) 2023-2024A achievement:

Agriculture Unit Activities:

High Value Crop Cultivation Utilizing Environment Friendly Mulching Paper: It is new method to produce high value vegetable through utilizing mulching paper. There were target to establish 10 demonstration using environment friendly mulching paper in 2023-24 FY and implemented mentioned targeted 10 demo plot. Under this demo each members were have gotten a mulching paper roll, Organic and chemical fertilizer and qualitative high yielding vegetable seeds.

High Yielding New Variety Rice Production: There were target to establish of high yielding new variety disaffected atmosphere tolerance special character rice production like (in Boro season BRRI-81, 89, 92& 104 and in Ammon season BRRI-75, 90 and Bina 17) . There were Target 10 and achieved 10 demo plot in the FY 2023-24, as such total up to the date 109 demo implemented. The selected each farmer were get 10 KGs quality seed of rice, fertilizer and labor & irrigation ets. support (beyond seeds) @ TK 1350/- from the project.

Disaffected Atmosphere Tolerance and Especial character new variety crop introduction: New variety vegetable like-Broccoli, red cabbage, yellow and red cauliflower introduced in the respective field in FY 2023-24, and total 12 such demonstration implemented & cumulative 113 plots. As such each farmer have gotten quality seed/ saplings, fertilizer and irrigation support @ TK. 1350/.

Quality Rice seed Production and Preservation Technology: During FY 2023-24 established 20 rice seed production plot and provide 5 KGs quality rice seeds (BRRI-81) , organic & chemical fertilizer, for seed preservation plastic dram, mud jar, tin dram, polyethylene and candle to each farmer.

Improve cropping pattern to increase the crop intensity: To increase the crop intensity like instead of 2 crops to 3 & 3 to 4 crops with utilizing modern cropping pattern established 04 demonstration in 2023-24 and total 21 cumulative demonstration implemented now on. Each farmer were get quality rice seeds and TK. 2500/- for organic & chemical fertilizer & others purpose.

Multi-Layer Vegetable and Fruits gardening to secure Family Nutrition: To secure the family nutrition implemented 02 multi-layer vegetable and fruits garden in homestead yard were performed as per target during the FY 2023-24. Provided quality vegetable seeds, fruits sapling, fertilizer to each farmer and up to now on cumulative total 221 demo were executed.

Inter cropping to Increase Productivity: There were target to establish 04 inter cropping pattern to increase productivity, as such done the activities accordingly in FY 2023-24. Each farmer was got quality seed & saplings, and for fertilizer and irrigation purpose provided financial support also.

Development of Entrepreneurship for High Value Fruits Production: There were target to establish 04 high value fruits garden as such done the activities accordingly in FY 2022-23. Each farmer was got quality saplings, land preparation, plantation, labor, bamboo pillar, fertilizer, pesticide, & irrigation purpose and cumulative demo were implemented 13.

Summer Season Watermelon Cultivation: In FY 2023-24 established targeted 02 summer season watermelon demonstration in working area and under this plot provided cash support to each farmer like- quality saplings of fruits, land preparation, labor cost, fertilizer, irrigation etc. purpose of costing TK.2500/- to each participant and up to now on total 14 demo were established.

Summer Season Tomato Cultivation: In FY 2023-24 established targeted 02 summer season tomato demonstration in working area and under this plot provided cash support to each farmer like- quality saplings of tomato, land preparation, labor cost, fertilizer, irrigation etc. purpose of costing TK.2500/- to each participant and up to now on total 02 demo were established.

Zinger Cultivation: There were target to establish of high value spice crop production and as such implemented 02 demonstration in FY 2023-24(Zinger). The selected each farmer got zinger seed, land preparation, labor, fertilizer, irrigation including all of costing purpose @ TK 600/- from the project.

Establish Half Cluster to Produce Safe Vegetable: During the reporting year there were target to establish 15 demonstrations to make half cluster of vegetable in working area and as such developed 15 demo of different high value vegetable like- Tomato 08 plot, vegetable -07 plot, each farmers were get support of seeds, land preparation, fertilizer purchase, irrigation, pesticide & others.

Establish Safe Vegetable Sale Center in Local Market: There was target to establish 01 safe vegetable sell center and according established the same in Bahadur Bazar, Dinajpur town

market and from the program provided different materials like- one wooden Chowki, digital scale, plastic cared, bamboo basket /Tukri etc. amounting of support TK. 10,000/-. The objective of the demo is to sale safe vegetable by the producer with reasonable price and have create scope to buy safe product for consumers. In such way encourage to produce safe product by the farmers and as well betterment of human health.

Trico-Compost production to protect the soil health: Provide support to the farmers with establishing 01 demonstration plot in FY 2023-24, as such cumulative achievement are 87, each Trico-compost holder members have gotten 1000 g.m. Trico-drama powder, 20 CI sheet/tin to make shade, bricks to prepared 10 chamber/ pit and ensure the compost pit.

Rice Cultivation with following Somoloy method : This is a new concept to cultivate rice in a field together with at least 50 farmers. The method is used to minimize the labor crisis through using agricultural machineries. Under this method bulk number of farmers will cultivate the rice at a time with using machineries for plantation, harvesting and others activities, as such reduced the production cost. During the reporting year 2023-24 implemented 01 Somoloya method cultivation where includes 50 farmers and use BRRI- 81 rice variety.

Upazila Planning and coordination meeting: Upazila level planning and coordination meeting organized on 09 November 2023 under the management of MBSK Integrated Agriculture Units (IAU) supported by PKSf. Discussion was made about the plan/target of various demonstration plan on Agri. Fish & Livestock unit, technology and technical service (new variety crop, training, follow-up on technical issue, field day arrangement etc), the details were discussed about implementation method and also anticipation of support from Government concern line departments, thus make technical planning at the beginning of the year. In the meeting were attended Upazila Agriculture Officer, Upazila Fisheries Officer, Upazila Livestock Officer, research Officer, Agri. material businessman and success demo farmer of 03 units. Necessary suggestions were seek from the respective Government Officers in regards to implement the technology at field level.

Observation of National Safe Food Day: There are no alternative of safe food to ensure healthy manner of human being. Safe food is one of the essential elements for health, considering the issue the National safe food day observed with includes all categories people of the society. As part to aware the much people government declared the National safe food day on 02 February and accordingly observed the National safe food day 3 rd time in the area attended by Upazila Agriculture Officer, MBSK head office staff, Focal person, local elites, School/College teacher, project staff & others of the community at least were 70-80 participants. The day was observed followed by rally with colorful banner/festoon, essay competition on Safe food (what is safe food, production of safe food, why it is necessary etc.) among high (Godagri)school level students, quiz competition etc. were done and given prize to the winners and for others student common prize to all.

Agriculture Consultation Center: Organized Agriculture consultation center were done at field level under Agri, units aiming to deliver technical knowledge and strengthen the ongoing initiative where included farmers, members etc. Discussion was made on Agricultural various issue like- new variety, technology, modern agriculture for crop production, introduction of modern equipment, control measure of insect, use of chemical fertilizer and pesticide etc. Upazila Agriculture Officer, was attended as facilitator in the consultation center.

Training: Organized 03 Training courses on agriculture and each one course for 02 days, during the FY 2023-24 conducted all 04 courses with imparted of selected demo participants. Total 100 participants were received the said training in different date & venue and each course attended 25 participants and topics were on modern Agriculture technology. The external resource person were Upazila Agriculture Officer Sadar. Dinajpur.

Field Day:

Field Day (Agriculture Unit): Mohila Bohumukhi Shikkha Kendra (MBSK) organized yield day under Agriculture unit in 2023-24, 75 members were attended in each session and unit officials, branch manager & other staff. The above field days were arranged in different places in working area, where made specimen of fish.

Fisheries Unit:

There are numbers of activities were implemented in 2023-24 under Fisheries unit and these are as follows;-

G-3 Rui Fish Cultivation: During the reporting year G-3 Rui culture target were 15 achievement 15 & cumulative achievement 15, replication are 12. Each member was goet 20 KGs G-3 Rui fish ling.

Semi-intensive Method Local Sing, Magur and Carp mix culture: The target was 15 demonstration of local Sing, Magur and Carp mix culture and perform in the field 15 demo & aggregate achievement are 155. The project support were 3500 nos. sing fish-ling to each one.

Semi-intensive Method Carp Fattening: Carp fattening demo establishment target were 05 and performed 05, as such cumulative achievement are-92 and from the program given 30 kgs carp variety fish ling to each i.e. 150 KGs to all 05 participants.

High value Fish Chitol and Carp mix culture: The target was of High value fish Chitol and Carp mix culture 05 and done achievement 05, cumulative achievement are 55. The project provided 100 pieces of Chitol fishing to each as such total 500 pieces Chitol fish ling given to all.

High Value Fish culture in Tank: Now a days fish culture using in tank almost new in the locality and from the project encouraging to practicing, thus the target were-04 and perform -03 demo in reporting FY, cumulative achievement is 37 and replication are -24. Those who have no space for pond they can also culture fish in tank in homestead yard. The project spend 18,000/- for each and total TK. 54,000/- .

Marketing and Cultivation of Ornamental Fish: As per target of FY 2023-24, cultivation of ornamental fish 03 demonstration were established accordingly of which cumulative are 25, replication 01 and each of the participants were get support from project various ornamental brood 350 nos. and total 1050 brood to all 03 participants.

Off Flavor free Pangash Cultivation: There were target in 2023-24 to establish 15 demonstrations as such performed the said target consequently performed and cumulative 25 demo. Each of the participants were get 16 KGs pangash fish lings and total 80 KGs fish lings provided to all 05 participants.

Fish ling Carrying with Oxygenated Van: During the reporting year 2023-24 there is a target to implement oxygenated van by which will carry the fish ling to make available the alive fish ling to the pond holder, besides also carry the alive fish to the market place to maximum profit. As per target provided a oxygenated van to a member with costing TK. 3500/-.

Innovative Fish relevant Activities (Ready to Cook) : During the reporting year 2023-24 there is a target for Innovative Fish relevant Activities, as such provided support to a member make ready to cook fish, thus provided the said demo along with necessary input support amounting to TK. 40,000/-.

Training:

Organized 04 Training courses on fish culture and each one course for 02 days, during the FY 2023-24 conducted all 04 courses with imparted of selected demo participants. Total 100 participants were received the said training in different date & venue and each course attended 25 participants and topics were on modern fish culture technology. The external resource person were Upazila Fisheries officer, Dist. Fisheries officer, and teacher of HSTU Basherhat Dinajpur.

Field Day:

Field Day (Fisheries Unit): Mohila Bohumukhi Shikkha Kendra (MBSK) organized 06 Nos. field day under Fisheries unit in 2023-24, total 450 members were attended and unit officials, branch manager & other staff. The above 06 field days were arranged in different places in working area, where made specimen of fish.

Fish Culture Service and Consultation Centre:

Fish culture service and consultation center arranged quarterly basis and total 01 program were performed and 50 participants were attended of fish culture member. discussion was made on modern technology of fish culture

Market Linkage Workshop:

MBSK organized a market linkage workshop under Fisheries unit that held at MBSK head office-based hall room where participated Fish Arotder, paiker, retailer, feed seller, pond owners (fish farmer) and MBSK concern staff members. The resource facilitator was Dist. Fisheries officer and Sadar upazila Fisheries officer, discussion was made on market management, fresh fish preservation technique, feed price, fish price/rate, market linkage and future strategy for marketing etc.

Livestock Unit:

There are numbers of activities were executed in 2023-24 under Livestock unit and these are as follows:-

Castrated Goat Fattening with Intensive Care:

There were 15 targets for castrated goat fattening with intensive care and accordingly perform all 15 demo in FY 2023-24 and under this scheme each participants have gotten feed of amounting TK. 3250/-, grass cutting of TK. 50/-, vitamin, mineral & register of TK. 200 and TK. 2000/- for trellis/ "macha" and signboard.

Cow Rearing with Standard Management:

In reporting year 2023-24 Cow rearing with standard management target were 15 and as such implemented 15 demon in the field with selection of appropriate participants following the specific criteria. Cumulative achievement is 192 and replication are-68. Each of the participant were get different materials of amounting to TK. 5000/-.

Establishment of Buck Center:

There were activities to establish 10 Buck Center and accordingly done this work, cumulative 115 demo implemented and provided 02 buck, for bamboo made trellis/ "macha" TK. 1200/-, &

TK. 300 for signboard & register to every selected participants. Cumulative achievement is -115 and replication is -37.

Broiler Type Pekin Duck Rearing:

Broiler type pakin duck rearing target were 20 and done the task 20 in reporting FY, Cumulative achievement are 202 and replication are-34 nos. Under this item each participants got 50 pakin duckling, shade repairing purpose TK. 1500/-, vaccine & medicine cost 100/-, feed & antiseptic purpose 2500/- and TK.400/- for signboard & register.

Production of Native Chicken Parent stock with intensive free ranging method: As per target of FY 2023-24 performed the 03 demo on Native chicken parent stock production with intensive free ranging method and replication were 02. Under the scheme given 100 native chicks and shade repairing cost 5500/-, nest cost 1000/-, free ranging area purpose 1000/-, vaccine purpose 100/-, feed & disinfectant purpose 400/- signboard & register 500/-. As such total 11,500/- grant support to each participant from the project.

Native Chicken Rearing with maintaining Especial Housing: Native chicken rearing with maintaining especial housing target were 25 and performed 25 demos in FY 2023-24. the cumulative achievement are 115 up to now on and replication are 15, under this demo given different materials like- shelter/house, next, feed, signboard, register etc. of amounting to TK 6500/- for each participant.

Pigeon Culture following combined method (Intensive & semi-intensive): Pigeon culture through combined method (intensive & semi-intensive) target were 05 nos. and implemented 03 demo in the field and up to now on total 07 demo implemented. A total support of 8000/- provided from the project for each & every participant.

Sonali Bird rearing with Maintaining bio-security Measure: There were target to implement 15 demo of Sonali hen rearing with maintaining bio-security measurement in FY 2023-24 and as such done the targeted activities according. The cumulative achievement are 112 demo and replication are 26 Nos and in reporting year every participants were get 300 chicks including other materials of amounting TK. 9000/-.

Feed Processing and marketing of Pet Animal: Two demos were established 03 Feed processing and marketing center in FY 2023-24 under Integrated Agriculture Unit(IAU) with the support of PKSf in uthrail branch, where now preparing UMS, UTS & others and selling from their demo place and interested farm holder are buying with low cost but nutritious feed for animal. Its objective to introduce the low-cost technology and to make benefit more to the farmers.

Market Linkage Workshop: MBSK organized market linkage workshop on 20 June 2023 under Livestock unit on Broiler type paking duck rearing that held at MBSK head office-based hall room where participated Livestock farmer owner, Feed seller, Arotder, paiker, retailer, and MBSK concern staff members, total 35 participants. The resource facilitator were Dist. Veterinary Officer, Mrs. Ashika Akbor (Tisa), Dist. Veterinary Surgeon Md. Abdul Jalil and Sador upazila Livestock officer Md. Golam Kibria, Deputy Executive Director. Khaled Mossarof Hossain, Focal person and other concern of the Livestock unit. The objective was to make market linkage of the product.

Establish Sale center of Cutting Poultry Meat: Establish 01 sale center of poultry birds cutting meat as per target in FY 2023-24 and the objectives of the sale center is to make

available of safe and fresh meat for the less income people and to meet up the daily nutritious requirement for the low income groups / less quantity required people.

Field Day: Field Day (Livestock Unit): Mohila Bohumukhi Shikkha Kendra (MBSK) organized 02 Nos. field day under Livestock unit in 2023-24, total 150 members were attended and unit officials, Branch Manager & other staff. The objective of the field day is to highlights the success of the demo to others and motivate to do such activities in the future.

Livestock Consultation Center: Livestock consultation center- 04 & Livestock consultation center- 04 were done at field level (sador -01 branch, Askorpur-01, uthrail-01 and Sankorpur branch-01) and attended 40 participants in each, under Livestock units aiming to deliver technical knowledge and strengthen the ongoing initiative. The participants were demo holders, interested members etc. and discussion were made on livestock rearing issues like- disease, vaccination, feed management, housing etc. The Upazila Livestock Officer and Dist. Veterinary Surgeon were attended in the consultation centers and 40 participants were present in each.

Training: Organized 04 batch training courses on livestock unit (one on uncasted goat rearing-01 batch, Cow rearing-01 batch, and Sonali/broiler birds rearing-02 batches) and each one course for 02 days, during the FY 2023-24 conducted all 04 courses with imparted of selected demo participants. Total 100 participants were received the said training in different date & venue and each course attended 25 participants and topics were on modern technology of livestock concern topics e.g. Duck and poultry rearing, goat and cow rearing, vaccination and about proper management. The external resource person were Upazila Livestock officer and Dist. Veterinary Surgeon, Dinajpur.

Workshop to Honor the Success Farmer /Entrepreneur: Mohila Bohumukhi Shikkha Kendra(MBSK) arranged a workshop to pay honor to the farmer those who are implemented very good/excellent demo in the FY 2023-2024, the workshop was organized in MBSK head office hall room on 21 June 2023, almost 100 participants were attended. The objectives of the program is to give honor to success farmers. The chief guest was Additional Deputy Commissioner, (Education & ICT), Farjana Rahman, Upazila Livestock Officer Dr. Md. Golam Kibria, Sadar, Dinajpur, Deputy Chief Executive Khaled Mosharrof Hossain MBSK, Focal Person Md. Abdul Hakim Miah, unit Livestock Officer & others, provided Crest and cheque of prize money to the success farmers.

Photo Gallery of Agri. Unit



Field day observation under MBSK Agri. unit



Multi-layer homestead vegetable cultivation demo.

Training under MBSK Agri. unit



High value bitter goat cultivation



Safe vegetable production using Feromon trap



Tri-cocompost production and marketing by the Agri, enterprenur.



New variety rice production under Agri. unit and smiling of Farmers.



Safe vegetable radish and cabbage cultivation under MBSK Agri. unit

Photo Gallery of Fisheries Unit



Carp fattening demo under MBSK fisheries unit



Fish service and consultation center under MBSK fisheries unit



G-3 Rui cultivation under MBSK Fisheries unit



Nursery pond culture under Fisheries unit



Oxigenated van for carrying alive fish/fishling



Natural feed depended fish Culture under MBSK Fish unit



Off Flavor free Pangash Cultivation under MBSK Fisheries unit



Sing fish cultivation demo under Fisheries unit.

Photo Gallery of Livestock Unit



Sonali Bird rearing with Maintaining bio-security Measure



Cow Rearing with Standard Management



Castrated Goat Fattening with Intensive Care



Pigeon Culture following combined method (Intensive & semi-intensive)



Native Chicken Rearing with maintaining Especial Housing



Brolier type pakin duck rearing under MBSK Livestock unit



Buck center establishment under Livestock unit



Training conduction under MBSK Livestock unit

5. Learning and Innovation Fund to Test New Ideas (LIFT):

Project starting date: 01-12-2015

Project Area: Uthrail and Shosora union, Sadar, Dinajpur.

Goal and Objectives:

The main goal is to ensure food security and alleviation of the poverty of program participants through increase production of Black Bengal goat with establishing goat reproduction center. Through establishing the reproduction center improve genetic resource and productivity of black Bengal goat by which the hardcore poor and marginal participants will be capable to increase their income and enhance livelihood status sustainable manner. To fulfill the program outcomes purchased 1.27 acre land with the financial support of PKSf in Gosaipur of Uthrail union, Sadar upazila, Dinajpur and the activities are running accordingly.

Goat rearing Credit Support:

Black Bengal goat rearing is a probable and profitable sector for alleviation of the poverty and socio-economic development of participants. The black Bengal goat each year produces kids two times and each time gives 2 - 3 kids and the rural people can easily take care of black Bengal goat. But day-to-day the originality of the variety becomes looser due to lack of proper rearing and preservation. Considering the efficacy of the variety PKSf providing financial support and has taken initiatives for increasing involvement of the rural poor in regards of the semi-intensive method goat rearing. The Organization provided loan (Jagoron, Agrosor, Buniad) in FY 2023-24

to 32 members of amounting to TK. 3,02,672/-.

LIFT Project	Micro-credit calculation outstanding to field	Total
	Loan disbursement (cumulative)	69936000
	Total recovery (cumulative)	69567895
	Outstanding to field	278105

Photo Gallery



The goat are eating feed in LIFT Goat farm



Napiar grass field of Goat farm

6. Elderly People Livelihood Development Program :

Introduction: Mohila Bohumukhi Shikkha Kendra (MBSK) is implementing multi-diverse activities for achieving the Organizational goal, as such to determine the poverty free just society and socio-economic development of poor and marginal people started the program “Uplifting the quality of the lives of Elderly people” with the support of PKSDF Dhaka. Considering the multi dimensional elements of poverty implementing activities with includes most distressed people of the society in Shosora union and Sankorpur union respectively from January 2016 and July 2017 in under Sadar upazila, Dinajpur. Later started implementation of activities in Isobpur union from July 2018 in Chirirbandor upazila, Dinajpur.

Program Title: “Uplifting the Quality of the lives of Elderly People”

Period: January 2016 to till date.

Working area: Shosora union, Sankorpur unions in Sadar upazila, Dinajpur and Isobpur union in Chirirbandor upazila, Dinajpur.

Program Aims: This program is an new initiative for alleviation of poverty of the distressed geriatric people and the aims are below;-

- To build capacity of the Elderly program participants by which will be able to reduce their poverty sustainable manner and ahead further for eradication.
- Increase access to health services and have taken special care on health services.
- Collectively with the local people and relevant institutions towards taking proper action during any disaster and post disaster.
- To bring positive change about dignity of Elderly people and to establish strong association.
- To change attitude of Elderly people in respect of gender issue and adaptability with disaster and environment.
- To reduce the poverty with maintaining sustainable development process and that to be

accelerated along with make available the services of Government/ NGOs/ other non-government agencies.

- To make economically solvent through providing old age allowances.

Program Objectives:

To empower the Poor Elderly people to secure/defend the major elements of poverty alleviation with sustainable way.

Target Household and Population: Total household are 11498 Nos. and total population are 95370 in Elderly program working areas(Shosora union, Sankorpur union under Sadar Upazila and Ishobpur union under Chirirbandor Upazila, Dinajpur.

Target and Achievement of Activities

SL	Particular	Unite	Current Year	Cumulative
01	Health & Nutrition Activities:			
02	Special Eye camp arrangement	Number	1	1
03	Service receiver from eye camp	Number	150	225
04	Cataract operation from eye camp	Number	33	49
05	Elderly people's Livelihood Development program:			
06	Union coverage under Elderly Peoples program	Number	1	1
07	No. of Elderly people in union	Woman	593	0
		Man	646	646
08	Establishment of elderly peoples social center	Number	0	1
09	No. Existing Elderly peoples committee	Word committee	9	9
		Union committee	1	1
10	No. of meeting arranged by Elderly committee	Word committee	54	472
		Union committee	4	49
11	Award to best elderly people	Woman	1	3
		Man	4	32
12	Award to best children	Woman	0	0
		Man	5	26
13	No.of Old age allowance	Woman	0	36
		Man	0	44
14	Old age allowance	Amount TK.	0	2434000
15	Amount provided for Burial service	Number	13	125
		Amount TK	26000	250000
	Material Distribution			
16	Total Material distribution	Number	79	578
		Amount TK.	50000	287372
17	Blanket	Number	77	375
18	Shawl/Chadar	Number	0	0
19	Umbrella	Number	0	45

SL	Particular	Unite	Current Year	Cumulative
20	Commode chair	Number	0	31
21	Walking stick	Number	0	115
22	While chair	Number	2	12
23	Income generating training to the elderly people	Batch	0	6
		No. of Participants	0	120
24	No. of elderly people among service receiver from satellite clinic	Number	781	3170

Photo Gallery



Village and Ward Elderly peoples committee meeting



Awar giving ceremony to best elderly people and best son



Provides health service from Satellite clinic under Elderly people program



While chair distribution to the Elderly people



International Elderly people's day obdrvation under Elderly people program



Football tournament arrangement under Elderly people program

07. Sanitation Development Loan (SDL) Project.

Background: Sanitation program of World Bank has entered into collaboration with PKSf with includes micro finance partner Organizations as trial basis and designed participatory way. As a trail project, WSP–MILIS provided technical and skilled support. Later will undertake nationwide scale-up the program considering the success and gained experiences.

Inception Date: February 2016 (continue up to August 2018 (31 months), and 2nd phase 2019 to continuing.

Objective and Target Population:

Market promotion of sanitation materials and expand the scope of micro-finance in the sanitation sector through local entrepreneurs and the work done jointly with PKSf and partner organizations. Side by side enhance access of rural poor people for using health hygiene latrine with providing credit support. The target population/consumers are all categories people of rural community specially emphasis to the poor.

Progress of Activities FY 2022-2023**Working area information:**

District Name	Name of Upazila	Name of Union	No. of Village	Branch info,
Dinajpur	Dinajpur sador	Shosora	15	01
	Chirirbandor	Ishobpur	25	01
Total			40	02

PKSF Credit information (Lac TK.)

Total Loan receive from PKSf	Total Refund to PKSf	Outstanding loan of PKSf	Last Loan receive date from PKSf	Last amount of loan receive from PKSf
100,00,000	100,00,000	-	22/3/2020	50,00,000

Loan information of field(Lac TK.)

Cumulative Loan disbursement	Cumulative Loan recovery	Outstanding to field	Over due to field	Ideal money to Bank
1,14,89,000	1,14,83,991	5009	5009	0

Toilet installation & LE information

Branch name	No. of toilet installed in this montg	Up to date installed toilet	special toilet with contribution of members	No. of LE in the area	No. of trained LE	No. of LE involved with members	No.of LE receive Loan
1	2	3	4	5	6	7	8
Uthrail	01	335	309	3	2	2	-
Sankorpur	02	374	342	4	2	2	-
Total	03	709	651	7	4	4	-

LE= Local Entrepreneur

Sanitation Credit Support for Shomitte members:

- Disburse micro credit to the members for sanitation purpose.
- Also disburse credit support to the members of other the organizations in the catchment areas.
- The household those who are not members of any organization imparted them in nearby group or form new group and given loan support for health hygiene latrine.
- Loan amount selling TK. 10,000/- to 20,000/-
- Loan recovery is weekly/fortnightly/monthly basis.
- Loan recovery period 01 year.
- Service charge of loan 9%.

08. Adolescent Program**Title:** Adolescent program.**Working Area:** Dinajpur Sadar upazila under Dinajpur District.**Inception Date:** 01 July 2019 to on going.**Goal and Objective of the Program:**

Adolescent program for adolescents under inclusive development activities by providing human-centered multi-dimensional and integrated services to establish human dignity. Today's teenager will lead the country and society in the future. The aim of the program is to educate the youth in proper education to get the benefits of the ongoing dividends in the country as well as to promote sustainable development for the youth by inculcating high values and patriotism.

2023-24 Achievement of Adolescent Program

Working area information	No. of District	01	Remarks
	No. of Upazila	01	
	No. of Union/ pouroshova	11	

Club and members information;

Sl	Description		Cumulative up to last year	Achievement in current month	Achievement in current year	up to date achievement
	Achievement against target					
1	Number of club	No. of adolescent boys club	99	99	100%	99
		No. of adolescent girl's club	99	99	100%	99
	Total		198	198	100%	198
2	No. of mentor	Adolescent Boys	198	198	100%	198
		Adolescent Girls	198	198	100%	198
		Total	396	396	100%	396
3	Present Member of club	Adolescent Boys	2612	3960	66%	2612

		Adolescent Girls	2984	3960	75%	2984
		Total	5596	7920	71%	5596
Social and health awareness development, Leadership and soft skill development activities						
4	Social awareness activities training/ orientation	Number of Activities	11	11	100%	228
		No. of participants	402	0	0	6313
5	Health awareness activities training / orientation.	Number of Activities	11	11	100%	51
		No. of participants	429			1758
6	Soft skill development training/ practice	Number of Activities	11	11	100	22
		No. of participants	255	0	0	672
7	Leadership development activities training/ orientation	Number of Activities	11	11	100%	50
		No. of participants	444	0	0	1821
8	Marathon run	Number of Activities	0	0	0	1
		No. of participants	0	0	0	100
9	Others Bicycle rally	Number of Activities	1	1	100	1
		No. of participants	100	100	100%	100
10	Youth fair	Number of Activities	1	1	100%	1
		No. of participants	850	0	0	850
11	Upazila Day observation	No. of activities	1	1	100%	1
		Participants	245	0	0	595
12	Sub-Total(4-11)	No. of activities	46	46	100%	355
		Participants	2725	0	0	12209
13	Courtyard meeting	No. of activities	80	0	100%	523
		Participants	2202	0	0	15696
14	Others Training under the program	Adolescence boys	0	0	0	0
		Adolescence girls	0	0	0	0
		Total	0	0	0	0
Cultural and Sports Activities						
15	Cultural activities	Rhyme/story/Es sayist/ artist	11	11	100	38
			319	0	0	861

		Correct spelling & rhyme	11	11	100	37
			330	100	0	690
	Recitation & Lecture	Upazila level	1	1	100	2
		Final cultural arrangement	265	0	0	930
15	Sports Activities	Union level outdoor sports	11	11	100	22
			1770	0	0	3035
		Union level indoor sports	11	11	100	22
			637	0	100%	1682
		Upazila level Final sports arrangement	1	1	100%	2
			240	0	0	390
16	Club meeting arrangement	Club Members meeting	1597	2376	67%	4430
			22918	0	0	50837
			23626	0	0	56544
			46544	0	0	107381
		Union committee meeting	66	66	100%	167
			1366	0	0	3730
		Upazila meeting	10	12	83%	15
			600	0	0	848
17	Club visit by the Officer		526	600	88%	1765

Photo Gallery



Union based Cultural and Sports competition.



Upazial based Cricket competition.



Upazila based Art competition



Upazila based monthly coordination.



Upazila level Cultural and Sports program.



Upazila level Cultural and Sports program.



MBSK Bi-cycle rally.



MBSK Bi-cycle rally.



Adolescent club visited by Mosle Rumman, PKSf



Adolescent fair and Felicitation to Journalist

09. Microfinance program:

Mohila Bohumukhi Shikkha Kendra (MBSK), Balubari, Dinajpur has been working with own initiative from the year 1993 on Savings and Credit activities properly aiming to uplift the economic development of poor people in Dinajpur, Nilphamari, Thakurgaon and Rangpur district. Later from the year 1995 MBSK working with the support of PKSf. At present MBSK have been operating different components of Credit program such as Jagoron (Rural Micro credit), Agrosor (Micro enterprise development), Sufolon (Seasonal loan) program and Buniad (Ultra poor) program, MDF, LRL, MFC, MDP, RAISE, MDP-AF and IGA Goat rearing, Sanitation development with the involvement of poor people. It is mentioned here PKSf supported agriculture based Seasonal loan of which is contributed to agriculture sector. During the group session awareness rising on homesteads vegetable gardening, fish culture, livestock and paddy plantation.

In Bangladesh 10.44% (2022) people live below poverty line which two third of the people are women. The women are not lagging behind. They are being participated for controlling the activities at family, society and also country with equally to the men. Now they are become self-reliant to discharge power. They have overcome of all barriers and moving towards continuously and their impetus /enthusiasm inspired MBSK and accordingly MBSK provided periodic loan(short, mid and long term) with minimum service charge to them for income generation and create employment through different approach. At present MBSK working in Dinajpur, Thakurgaon, Nilphamari and Rangpur District through 30 branches.

MBSK provided micro finance facility to the poor people of the society especially women folk through small group formation for socio economic development as well as for family stability

and self-reliant. The organization provided small-scale loan to the poor, helpless and workless people for creating income and small entrepreneur. Banking facilities provided to the poor landless and helpless people both male and female at their doorstep. The poor people of village have got rid of exorbitant rate of interest from village money lender. Due to lack of capital some skilled person did not utilize their efficiency i.e. in animated but revived them.

At present MBSK is working in 927 villages of 189 unions of 21 Upazilas in 4 districts of Dinajpur, Thaurgaon , Nilphamary & Rangpur with 2842 groups with 42158 beneficiaries. Among of them total loan received by 31884 members(female- 31360 & male -524).

Sl	Credit product	No. of branch	No. of group	Member	Savings	DPS	borrower	Outstanding
01	Jagoron	30	2536	23317	143232393	49687885	15009	313004149
02	Buniad	28	1561	4357	22731206	8572910	3067	37541702
03	Sufolon	30	0	8247	0	0	8247	284755537
04	Agrosor	27	2343	5931	94078065	35036975	5091	308019873
05	IGA	03	557	6052	66795775	25871600	4513	178601088
06	LIFT	05	0	32	0	0	32	302672
07	SDL	02	0	01	0	0	01	5009
08	MDP, MDP-AF	23	435	555	8563807	4099900	374	13600614
09	SEP	06	181	246	3651394	1509200	125	6428914
10	LRL	27	0	221	0	0	221	1033805
11	RAISE	15	672	872	17309062	6204200	807	64581573
12	MFCF	23	578	907	21571575	7752985	891	88757185
Total		30	8863	50738	377933277	138735655	38378	983627972

Photo Gallery



MBSK organization's Lone member's cloth sewing tailor project



Chanachur Business Of Lone Member Of MBSK Organization.



Clothing business of the Lone member of MBSK Organization



Cow rearing of Lone member in of MBSK organization

10. Micro-enterprise Development Project (MDP):

Program Title: Micro-enterprise Development Project (MDP).

Project period: 01-01-2019 to ongoing

Branch : MDP activities implementing under 16 branches.

Beneficiaries: 555 Nos. of which 85% are female.

Implemented activities:

Sl	Description	Person/TK.
01	Numbers of member / Entrepreneur:	555 Nos
02	Total credit member	374 Nos
03	Outstanding	13600610/-

Introduction: To strengthen the micro credit program Mohila Bohumukhi Shikkha Kendra (MBSK) initiated a new project named Micro Enterprise Development Project (MDP) with the financial and technical support of Pally Karmo Shahayok Foundation (PKSF) and Asian Development Bank(ADB). The Micro Enterprise Development Project (MDP) is designed with consideration of sustainable environment and economic development initiative taken by the country wide small business holders. The goal of the project is to include additional 40,000 supplementary business man among those who were members at the end of 2013 (1.3 Million) under the PKSF enterprise development program. There was an agreement between Bangladesh Government and ADB and in between PKSF and ADB in 06 February 2019, another agreement

was sign between Bangladesh Government and PKSF on 22 April 2018 and later it was declared by ADB on 4 April 2019.

Objective of the Project: To accelerate the small initiative for inclusive economic development and elimination of rural poverty.

Project element: project element are 02 (two) Credit support and Technical support

Expected immediate result of the project:

Immediate result-01	Immediate result-02	Immediate result-03
It is increase the outstanding of amount 17.0 billion instead of 13.0 billion in small enterprise credit sector of PKSF partner organizations.	It is increase the capacity of the partner organization to disburse credit amount and at least 10.000 small entrepreneurs will include with mobile based transaction and of which 70% will female.	To enhance the support to small entrepreneur with include 1,000 credit members of which will be 70% female.

11. Sustainable Enterprise Project (SEP):

Program Title: Sustainable Enterprise Project (SEP).

Project started date: 22-03-2020 to 31 January 2024.

Branch name : Total 05 branches (Sadar-01, Sadar-02, Ranigonj, Uthrail, and Fulbari branch).

Introduction:

In order to create employment, PKSF basically takes into consideration all the conditions from the beginning to the end of the human life cycle with which socio-economic and environmental development is involved. Therefore, in addition to emphasizing environmental development along with financial development, PKSF is committed to ensuring sustainable development of micro-enterprises through sustainable positive changes in the environment through business-based micro-enterprises. With the support of the Government of the People's Republic of Bangladesh, the World Bank took the initiative to implement the Sustainable Enterprise Project (SEP).

Goal of the sub-project :

To secure the sustainable development of cow fattening small entrepreneur in Dinajpur Sadar and Fulbari upazila.

Objectives of sub-project:

1. Environment friendly cow fattening to be assured in Sadar and Fulbari upazila.
2. Capacity building of small entrepreneur to produce safe beef with maintaining environment.
3. To accelerate the business through environment friendly cow fattening.
4. Regular vaccination to the cattle aiming to safe the beef in catch meant area.
5. To ensure the safe beef with storied injection and hormone drug free rearing practice.
6. To ensure use of green grass as cow feed, healthy cattle house and health protection of entrepreneur.

Activities sub-project:

1. **Generating services beyond income-**
 - 1.1 Environment friendly cattle house and compost pit
 - 1.2 Cow market development(Ram, digital weight scale)

1.3 Wash and management system(sanitary toilet and tube well).

2. Access to Premium Market and Branding

- 2.1. Coordination with Environment department and Livestock department.
- 2.2. Workshop on farm registration
- 2.3. Training on environment certification.
- 2.4. Training on business certification.
- 2.5. Website, apps development and e-marketing.
- 2.6. Media coverage.

3. Capacity building of Partner Organization:

- 3.1. Training on environment friendly cow fattening for staff members.
- 3.2. Training on environment conservation.

4. Capacity Building of Small Entrepreneur:

- 4.1. Project inception workshop.
- 4.2. Environment friendly cow fattening training
- 4.3. Local Service provider (LSP) training
- 4.4. Waste management, cattle feed, grass production and slice making training.
- 4.5. Training and coordination meeting with materials supplier and service delivery dealer.
- 4.6. Cluster based vaccination and de-worming activities.

2023-2024 Activities Achievement :

S L	Branch name	Target of last month		Environment improvement commitment wise monthly target & achievement				Environment improvement commitment wise monthly cumulative target & achievement	
		# of Entrepre neur	Environme nt relevant developme nt activities	Monthly target	Achievemen t in current month	# of entrepreneur	# of activities relevant to environment		
1	Sador - 01	223	371	2	4	2	3	225	376
2	Sador- 02	144	224	1	2	1	2	145	226
3	Ranigon j	293	519	1	2	1	1	294	520
4	Uthrail	137	420	0	0	0	0	137	420
5	Fulbari	230	516	1	2	1	2	231	518
	Total	1027	2050	5	10	5	8	1032	2060

Note: During credit disbursement the members given commitment as such done the above task.

At a glance practice target to improve environment:

S L	Practice	Target of last month		Environment improvement commitment wise monthly target & achievement				Environment improvement commitment wise monthly cumulative target & achievement	
				Current month target		Current month Achievement			
		# of Entrepreneur	Environment relevant development activities	# of Entrepreneur	Environment relevant development activities	# of entrepreneur	# of activities relevant to environment		
1	Practice-1	652	652	2	4	2	3	655	655
2	Practice-2	75	75	0	0	0	0	75	75
3	Practice-3	34	34	0	0	0	0	34	34
4	Practice-4	223	223	1	2	1	2	225	225
5	Practice-5	117	117	1	2	1	1	118	118
6	Practice-6	0	0	0	0	0	0	0	0
7	Practice-7	5	5	0	0	0	0	5	5
8	Practice-8	11	11	0	0	0	0	11	11
9	Practice-9	16	16	0	0	0	0	16	16
10	Practice-10	42	42	0	0	0	0	42	42
11	Practice-11	0	0	0	0	0	0	0	0
12	Practice-12	0	0	0	0	0	0	0	0
13	Practice-13	0	0	0	0	0	0	0	0
14	Practice-14	27	27	0	0	0	0	27	27
15	Practice-15	230	230	0	0	0	0	230	230
16	Practice-16	22	22	0	0	0	0	22	22
17	Practice-17	596	596	1	2	1	2	598	598
	Total	2050	2050	5	10	5	8	2058	2058

Environment Friendly Cow Fattening Initiative Activities:

1. PPE to be used to clean Cow dung, urine and wastage like- Gloves, Musk, shoe, Apron etc.
2. First Aid box to be used for primary treatment.
3. Fire Distinguisher arrangement (earth, sand, water).
4. Use of clean water to wash face, hand, leg, use sanitary toilet, drinking safe water.
5. Make well ventilation like- light, wind, LED light, Fan, window, etc in cattle house.
6. Canal development and clean the drain around the shed.
7. Cow dung and wastage of shed to be used to make compost or bio-gas, recycling product Development and compost pit preparation.
8. Awareness notice to be hanged about sound pollution, earth, wind,, water and to protect child Labour, fire control measure and primary treatment.

Photo Gallery



Virmi compost production under MBSK SEP Project



Beef fattening under MBSK SEP Project



Bio-gas plant installation under MBSK SEP Project



Cooking through using bio-gas under SEP Project

12. Livelihood Restoration Loan(LRL):

Title of the Programe: Livelihood Restoration Loan (LRL)

Starting date: 11 February 2021.

Name of working branch: All micro-credit branches of the organization.

Introduction:

The economic activities Bangladesh are being affected due to the COVID-19 epidemic like other countries in the world. In that circumstances, Hon'ble Prime Minister Sheikh Hasina was announced short, medium and long term stimulus packages to keep economic activities active and thereby improve the lives and livelihoods of the people.

Notable among them is a stimulus package of TK. 500 crore approved in favor of the Pally Karma-Sahayak Foundation (PKSF). With this funding from the Government of Bangladesh (GOB), PKSF initiated a special loan program Livelihood Restoration Loan (LRL).

Goal :

LRL's goal is to revive the economic activities of the poor affected by COVID-19, including creating self-employment opportunities. Under this program, PKSF is providing loan support through partner organizations to create self-employment and revive the economic activities of the epidemic-affected five groups in rural areas.

1. Farmer and farmer relevant small entrepreneur
2. Small and cottage/handicraft relevant entrepreneur

3. Trained up youth
4. Unemployed youth
5. Return immigrant from abroad.

Implemented Activities:

1. Number of Branch-27
2. No. of members: 221
3. Number of Loan member : 221
4. Outstanding amount Tk.: 10,33,805/-

13. Recovery and Advancement of Informal Sector Employment (RAISE)

Meaning of the Program: Sustainable Livelihood development through capacity building of small entrepreneur.

Starting date: July 2022

Name of Program working branches:

Micro credit working area (Sador-01, Sador-02, Ranigonj, Ashkorpur, Sankorpur, Uthrail Champatoli, Khajapur Fulbari, Pukurihar, Birol and Kabirajhat branch.

Number of branch: 12

Number of member: 609

Number of Credit member: 541(women)

Outstanding amount TK. 2,83, 58, 965/-.

Introduction of RAISE Project:

Establishment of Palli Karmo Shahayok Foundation (PKSF) in 1990 to eliminate the poverty from Bangladesh through creation of employment generation. Beyond the micro-credit the organization implementing microenterprise activities from 2001. Aside by PKSF working for employment creation and economic empowerment for micro entrepreneur providing financial and technical support of different program from the last 20 years. Due to COVID-19 pandemic the small entrepreneur of urban and pre-urban area become looser, as such PKSF undertake the Recovery and Advancement of Informal Sector Employment project from 23 February 2022 for 5 years to increase the small entrepreneur and support for sector wise technical development program and to increase technical and business skill for unemployed youth. The program is implemented by the 70-partner organization. The under the program skill development and financial support will be provided to total 1(one) lac 75 thousand households member of less income youth and small entrepreneur. It is mentioned that deprive people such as- Dalit, Ethnic people, Char, Hawor, hill track people, tea garden labor, coastal area, person with disability, youth and small entrepreneur will be emphasized.

Service under RAISE Program:

Capacity building activities	Time/ duration	Financial support	Target people	Numbers
Risk management and business continuation training	3 days duration (12 hours)	Credit support with 18% service charge	COVID-19 victim entrepreneur	50,000
Business and entrepreneur development	12 weeks duration (96 hours)	Credit support with 18% service charge	Less income household disadvantage people	50,000 (31,500 women)

Trainee (Apprenticeship - Master Craftsperson)	6 months duration (40 hours Life skill dev. training)	Credit support with 18% service charge	Less income household unemployed youth	35000 (12,200 women)
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Capacity Building for Risk Management and Business Continuation and Financial support:
Providing loan support with minimum rate of service charge to the looser small enterprise of COVID-19 pandemic, besides also providing training on risk and business management.

Principal Service are:

- Agrishore RAISE Loan: Loan for re-initiate the business
- Loan for risk management and business continuation
- Provide TK 1500/- for the participants as honorarium.

Capacity Building for Business Management and Entrepreneurship Development and Financing:

Among the total employment 85.10% people are involved in informal sector in Bangladesh. To make sustainable development of the mentioned sector providing training about risk management, life skill development, technical skill development issues and loan support.

Principal Service are:

- Aggressor RAISE Loan: Loan for business expansion.
- Training: Business development and enterprise development
- Provide TK 5000/- for the participants as honorarium.

Condition to Select Participants:

Those who are age between 15-35 years and come from less income family and have minimum primarily educational certificate along with minimum 02 years practical experience in particular enterprise they will be considered for selection.

Traineeship Activities:

To involve the appropriate job of unemployed youth of less income family providing technical development training by the skilled master craftsperson using (Apprenticeship - Master Craftsperson) methods.

Principal Service are:

- Providing Life skill training to the traineeship under skilled master craftsperson on technical issues.
- Assist to initiate wages-based self-employment arrangement.
- To initiate business, provide loan support to 3500 Traineeship
- Provide TK. 21,000/- to (for six months) participants as training allowance
- Arranged allowances for 3500 participants for Recognition for Prior Learning (RPL)

Those who are age between 15-35 years and come from less income family and have no primarily qualification and have no experience may allow for selection.

Photo Gallery



Outreach meeting for screening youth entrepreneur



Outreach meeting for screening youth apprenticeship



MCP screening for apprenticeship participant.



MCP Orientation



Inauguration speech of BMED Training



Closing ceremony of BMED Training



PKSF initiative for BMED Training



PKSF concern Officer visited apprenticeship.



World bank representative visit

Life skill training of apprenticeship.



Meeting with world Bank representative

Micro-credit disbursement through Bank cheque.



Exposure visit of BMED training under RAISE

Group photo session of MCP after orientation

14. Skill for Employment Investment program (SEIP):

Background: Skill for Employment Investment Program (SEIP) has been implementing in all branches of the organization with the support of PKSF, Dhaka. PKSF has made a Plan for 10,000 youths will be imparted Skill Development Training on various Trades. With this aim of the program MBSK has enlisted the poor and jobless youth from the branches and on scrutiny the list of the interested trainees submitted to PKSF for necessary step. Later, as per suggestion and requirement of PKSF forwarded the participant's name for obtaining training.

- **Inception date:** 29-07-2015 to continue.
- **Project area:** All branches of Dinajpur, Thakurgaon, Nilphamari and Rangpur District.
- **Objective of the Project:** To collect the list of interested trainees on different trades from the poverty stricken area as well as more unemployment area branches for imparting training on various trade for build up their capacity. By which the poor youth receive skill training and will able to make solvency. The organization forwarded the list of interested participants to PKSf and later will forwarded the candidate name for different trade as per approval of PKSf. As per requirement of PKSf to create self employment scope arranging the said training.

15. Right to Food Bangladesh Network:

Network: Right to Food Bangladesh-RTF BD

Network Secretariat: The secretariat will be at Dhaka City corporation area

Network areas: Whole Bangladesh including Dinajpur

Vision: A hunger and poverty free just society.

Mission: Ensure right to food and nutritional security for citizen especially for the poor, marginalized, women and children and it will decline the underlying causes of hunger and poverty.

Objectives:

1. To strengthen Right to Food Bangladesh network at local and national level and deepening south Asia region and international process for participation, non-discrimination and empowerment of citizens for solidarity and communicative action.
2. To develop and formulate a legal framework and regulatory provisions as right to food law and related national policies for ensuring right to adequate food and nutritional security for all.
3. To monitor the social protection program based on NSSS, Seventh Five year plan and SDGs for improved implementation towards achieving the Right to Food.
4. To safeguard and ensure the sovereign rights of small holder agriculture, local food producers and communities to the biodiversity, right to work and employment, access to safe and renewable seed and market for sustainable agriculture.
5. To monitor and measure the adequacy in a rights-based perspective of land ownership and tenure rights, food safety, food wastage, water rights and consumer protection agencies' legal, regulatory and institutional structures and the mandates of relevant institutions.

Photo Gallery



MBSK observation the world food day 2023, arrange gathering, discussion and rally



A scene of rally and discussion to observe world food Day- 2023

16. Mediation and Conflict Resolution Project (Network program):

Men are social being so man position identified through socially. In this society everybody wants to have property assets, exalted dignity and power. In a bid to establish such rights, man sets aside his humanity and conscience, men is taking jealousy, envy depriving tendency. In this way depriving tendency is grown up and a fair and worth living society is adversely hit which results in family feuds and conflicts and the rift family are stepping towards mental and financial loss which is never welfare. The project has been operating to save the people from legal litigations, harassment, time and financial expenses by resolution of family feuds and matters relating to social, economic and poverty related affairs. Consequently, aiming at achieving legitimate rights of women and empowerment, the project has played a vital role in the matters of child marriage, polygamy, divorce, dowry, torture and land related feuds on conflicts through arbitration process. MBSK implementing this program in 04 District (Dinajpur, Thakurgaon, Nilphamari and Rangpur) of 21 upazilas and in group level 2023-2024 done mediation of 2500 conflict at group level(family conflict, quarrel, early marriage, sexual harassment, conflict about land, conflict among husband & wife etc. Through this program to get law assistance to oppressed women 36 oppressed women has referred to BLAST and local police administration, Dinajpur. During the period with the support of BLAST and Deputy Commissioner Dinajpur arranged awareness raising session, seminar and human chain on legal aids where MBSK participated actively. Beyond these through micr-finance program organized mediation meeting under 30 branches.

17. Environment Development Program (Network program):

Environment called around the people's ammunitions and it is treated as pre condition. To survive the people environment should be favorable. At present no fund for available for the program so that MBSK has been working with own initiative for environment development through awareness rising. During the year 2023-24 provided 5000 saplings and planted to different school in Dinajpur Sadar, Birol, Birgonj, Fulbari, beyond these Mst. Sultana Razia Khatum Chief Executive MBSK, planted 10 seeds of palmyra in Shosra union as protection measure from thunderbolt.

Activities:

- Awareness on Health Hygiene and Nutrition * To use Sanitary Latrine
- To use paper bag instead of polythene * Seed and saplings distribution.
- To keep cleanliness of Road, drain and Latrine * Motivate to use Hand tube well/Pump
- To motivate for tree plantation and nursery * Motivation to use of Jute materials.

Photo Gallery



MBSK organized tree plantation program.



Trees plantation on the World Environment Day celebration.

18. Disable Development program (Network program):

MBSK, Balubari, Dinajpur has been working for the development of disable whose livelihood is risky and burdens of the community. MBSK desires to work with this disable people for their development, so it will be a success once. MBSK has been working from the year July 2006 with own initiative for the development of the persons with disability. MBSK identify the problem of disable and enlisted the disable person among them some are physically handicapped, sight, intellectual and mentally impaired. By this time MBSK maintaining communication and support with 336 numbers disabled persons for their mental courage. In the future if the support will be available from Donor MBSK will undertake the activities for their development. The Chief Executive of MBSK is a member of Disable development network and regularly attended in the meeting.

Observation of Different National and International Days During 2019-2020

MBSK observed the following National and International Day during 2021-22 through its central office and Project area with the activity of Meeting, Seminar and Rally in a befitting manner:

- ◆ International mother Language Day on 21st February.
- ◆ International Women Day on 8th March.
- ◆ Independence Day on 26th March.
- ◆ World Health day on 7th April.
- ◆ Bangla new year 1st Boishak.
- ◆ International Labor Day on 1st May.
- ◆ World Environment Day on 5th June.
- ◆ World population day 11 July
- ◆ Prevention of women torture Day on 24th August (The day was observed through Rally, Meeting, Milad-Mahfil). In every year Grave of Yeasmin reform by MBSK
- ◆ National Mourning day 15 August.
- ◆ International Literacy day 8 September.
- ◆ World AIDS Day on 1st December
- ◆ Begoum Rokeya day 9 December.
- ◆ Universal Human Rights Day on 10th December
- ◆ Victory Day on 16th December

Photo Gallery



Martyr and International mother Language Day observation



Environment Day 2023 observation

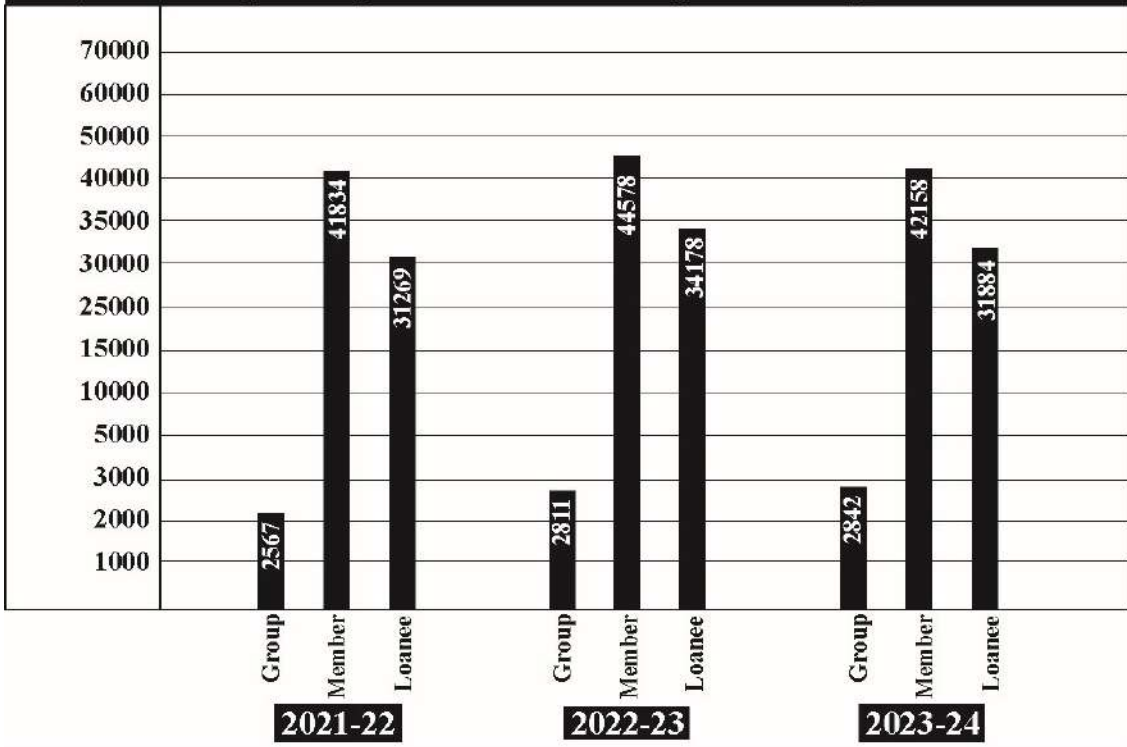


Women anti-oppression day observation rally and graveyard prayer



Int'l Elderly people Day 2023 Observation.

Graphics Showing on comparative statement of last 3 years on Group, Member & Loanee



Graphics Showing last 3 years on loan (Disbursement, Recovery, Outstanding) & Saving

