



**Annual
Report
2024-2025**

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Chairperson

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Vice-chairperson.

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Ms. Shamima Parvin Mukta
Executive Member

Mr. Pramatha Nath Biswas
Executive Member

Dr. Abul Hossen Sheik
Executive Member

Mr. Murshed Alam Sarker
Member Secretary



"In the face of global challenges, we are reinforcing our foundations to build a resilient, inclusive, and sustainable future for all."

Chairperson's Foreword

It is with great pride and heartfelt gratitude that I present the 2024–2025 Annual Report for POPI, an organisation that, since 1986, has woven a rich tapestry of hope and transformation across Bangladesh. This year, as our nation stands at a pivotal moment of renewal, POPI's steadfast commitment to empowering the most marginalised communities shines ever brighter, nurturing a future where equity and opportunity flourish.

Bangladesh is navigating a transformative phase, with an interim government guiding the country towards democratic vitality and economic resilience amidst global uncertainties and rising inflation. These challenges, compounded by far-reaching conflicts, test our nation's spirit, yet they also illuminate the enduring strength of our communities. POPI stands at the heart of this resilience, weaving inclusive development into the very fabric of our society, in harmony with the Sustainable Development Goals for poverty reduction, quality education, decent work, and innovation.

Through our Social Empowerment initiatives, we have kindled sparks of change, equipping young minds with leadership skills, safeguarding children, nurturing early learners, and fostering vocational expertise. These efforts empower individuals to shape their own destinies whilst strengthening local economies against systemic challenges such as inequality and climate vulnerability. In our Economic Empowerment sphere, the Microfinance Programme remains a beacon of hope, offering tailored financial services that ignite entrepreneurship, bolster agriculture, and enhance access to housing and sanitation. By promoting financial inclusion, we enable families to build sustainable livelihoods with confidence and dignity.

Our impact is amplified through cherished partnerships with local authorities, national stakeholders, and global allies. These collaborations drive innovative solutions and strengthen our advocacy for policies that champion inclusive growth. This Annual Report unveils our collective achievements, reflects on challenges surmounted, and charts a vision for a brighter, more equitable future.

As we look forward, POPI remains resolute in its pursuit of community-driven progress and systemic change. Together, we are crafting a Bangladesh where every individual can thrive, contributing to a nation that is resilient, inclusive, and prosperous.

Md. Ayub Ali
Chairperson

"In the midst of challenges and global uncertainties, we stand at a crucial crossroads, where the principles of good governance and accountability must guide our way forward."



Message from the Executive Director

This fiscal year, amid a shifting socio-political and economic landscape, POPI strengthened its commitment to empowering marginalised communities, promoting good governance, and building resilience. As Bangladesh advances through a transitional period, we intensified efforts to address climate vulnerabilities, enhance disaster risk reduction, and support sustainable ecosystems, aligned with the SDGs particularly No Poverty, Decent Work and Economic Growth, Climate Action, and Life on Land.

Despite political unrest, inflation, and global uncertainties, including the Russia-Ukraine war, POPI expanded climate-smart and disaster-preparedness initiatives. Our Social Empowerment programmes delivered strong results, including skills development for 300 footwear distributors in Bhairab and capacity-building support through PART. Our Microfinance Programme reached 355,670 members across 5,485 villages, disbursing BDT 295.64 million with a 95.83% on-time realisation rate, supporting entrepreneurship, agriculture, housing, and sanitation.

We also launched our Strategic Plan 2030, focusing on expanding outreach, driving innovation, diversifying resources, and mainstreaming inclusion and gender equity. Through digital transformation, policy advocacy, and enhanced financial literacy, we aim to build a more inclusive and sustainable microfinance ecosystem.

This Annual Report reflects our progress and determination to build a resilient, climate-smart, and inclusive Bangladesh.

Murshed Alam Sarker
Executive Director
POPI

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Our Vision

A resilient nation free from poverty, hunger, and all forms of injustice where everyone lives with dignity and has the opportunity to thrive.

Our Mission

POPI strives to empower marginalised individuals and communities particularly women and youth to overcome poverty, realise their rights, and achieve lasting well-being. Through inclusive, community-led, and sustainable development, the organisation addresses the root causes of inequality and builds resilience by delivering long-term, integrated solutions across economic, social, and advocacy domains.



CORE VALUES



ACCOUNTABILITY

Decisions are made openly, resources are used responsibly, with communities leading the way forward to ensure shared ownership.



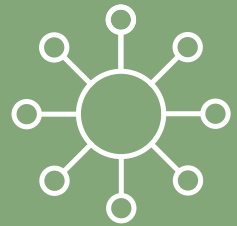
EQUITY AND JUSTICE

Ensuring fairness and breaking down barriers to create a society where everyone has the opportunity to live a healthy and fulfilling life.



INTEGRITY

Uphold honesty, transparency, and the highest standards of accountability across all partnerships and responsibilities.



INNOVATION

Creative thinking drives our solutions, which are tailored to local contexts and responsive to evolving challenges.



INCLUSIVENESS

We build inclusive communities and promote diversity with a particular emphasis on the voice of women and marginalized communities to lead, shape solutions, and access opportunities.



OUR STRATEGIC APPROACH



POPI pursues a twin-faceted strategic approach that integrates Social and Economic Development. This approach serves as the foundation for its wide range of initiatives, spanning poverty reduction, education, health, water and sanitation, livelihood, climate change, and community resilience, ensuring that all interventions contribute to sustainable and inclusive development.





Introducing POPI Strategy 2030: Our Inclusive & Resilient Pathway (2025–2030)

We are proud to launch our Strategy 2030, a people-centred framework guiding our work through this decade. Built on over 40 years of experience, it addresses Bangladesh's social, economic, and climate challenges.

The strategy focuses on Social & Economic Development, driven by equity, opportunity, and resilience. It outlines our priorities, partnerships, and a roadmap for organizational growth and advocacy.

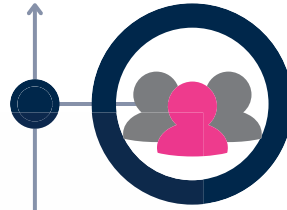
Through 2030, it will direct our planning, partnerships, and actions empowering marginalized groups, especially women and youth, for equitable national progress.

We thank our partners, donors, staff, and communities. We look forward to implementing this together.

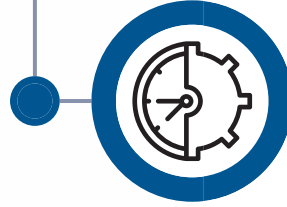


- POPI Core Values:**
- 1) Accountability
 - 2) Equity and Justice
 - 3) Integrity
 - 4) Innovation
 - 5) Inclusiveness.

SOCIAL DEVELOPMENT PROGRAMME



01.78 Million Programme Participants



23 Projects



07 Divisions
35 Districts
223 Upzillas



17 Regions
69 Zones
294 Branches



356K Members
298K Borrowers



৳19498 Million Loan Outstanding
৳8766 Million Savings

ECONOMIC DEVELOPMENT PROGRAMME

*POPI's Intervention Overview

EDUCATION

Direct Impact for 28,000+ Children

Education Programme reached 28,081 children and adolescents
(13,853 boys and 14,228 girls)

01

Increased enthusiasm
for learning

02

Decrease in school
dropout rates

03

Increased participation in
early childhood education
in remote areas



Shaping Futures, Building Resilience

Since its inception in 1986, the Education Programme of POPI has remained a cornerstone of the organisation’s mission to empower marginalised communities through equitable and quality education. From the remote haor villages to the climate-vulnerable char lands, the programme continues to bring learning opportunities to children and adolescents who are often left behind by mainstream systems.

During the reporting period from July 2024 to June 2025, the programme reached a total of 28,081 children and adolescents, including 13,853 boys and 14,228 girls, across Bangladesh. Guided by the principles of equity, participation, and resilience, POPI’s education interventions covered a wide spectrum from early childhood care and development to adolescent leadership and school strengthening ensuring that children not only learn but also thrive in challenging environments.

POPI’s education approach blends formal and non-formal learning models within a strong community-based framework. Through the integration of Early Childhood Development (ECD), Non-Formal Primary Education (NFPE), adolescent clubs, and partnerships with government schools, the programme nurtures the cognitive, emotional, social, and physical growth of learners. Innovative strategies such as floating schools in flood-prone regions and digital campaigns against child marriage have helped address both geographical and socio-cultural barriers to education.

During the reporting year, POPI operated 37 ECD centres reaching 646 children, with girls’ enrolment exceeding targets reflecting a strong commitment to gender inclusion. In pre-school education, 47 centres served 1,234 children, achieving 96 percent of the annual target with balanced gender representation. The NFPE component covered 564 centres supporting 16,830 learners across various districts. Although overall enrolment was strong, girls’ participation in haor areas still demands additional attention. The community-based education model, implemented through 58 centres, engaged 2,053 learners, expanding access to flexible and inclusive learning opportunities.

The adolescent clubs and girls’ forums remained vibrant spaces for 1,946 adolescents, where participants engaged in rights awareness, leadership development, sports, and social cohesion activities. Under the school-strengthening initiative, 40 government primary schools benefited from POPI’s support, reaching 5,151 students through sessions on disaster risk reduction and climate



education. Furthermore, the secondary school support initiative provided mentorship and material assistance to 221 girl students from eight schools, enabling them to pursue their education and develop confidence through gender-equity- focused pathways.

The achievements of the reporting period demonstrate both the scale and the strategic depth of POPI's Education Programme. By expanding coverage in hard-to-reach areas and aligning interventions with national education priorities, POPI contributed significantly to Sustainable Development Goal 4 (Quality Education) and Goal 5 (Gender Equality). The outcomes reveal not only quantitative progress but also qualitative transformation enhancing learning continuity, promoting gender inclusion, and strengthening community ownership of education. Despite notable success, certain challenges persist, particularly in addressing gender disparity in haor areas and sustaining programme quality under resource constraints in climate-vulnerable regions.

Through its Education Programme, POPI has reaffirmed its position as a catalyst for inclusive and resilient learning in Bangladesh. By reaching over 28,000 children and adolescents during 2024–2025, the organisation continues to build sustainable pathways for future generations empowering learners, families, and communities to contribute meaningfully to long-term social progress and sustainable development.

Score Card



Early Childhood Development (ECD) and Pre-School

84 centres reached 1880 children. Girls' enrolment exceeded targets, reinforcing POPI's gender-inclusive approach.

Direct Impact for 28,000+ Children

Education Programme reached 28,081 children and adolescents (13,853 boys and 14,228 girls)

01

Increased enthusiasm for learning

02

Decrease in school dropout rates

03

Increased participation in early childhood education in remote areas

Non-Formal Primary Education (NFPE)

564 centres supported 16,830 learners.





Community-Based Education (CbEM)

58 centres engaged 2,053 learners

Adolescent Clubs and Girls' Forums

Empowered 1,946 adolescents (46 Groups), focusing on rights awareness, leadership, sports, and social cohesion.

Stewardship Support to Government Primary Schools

Trained 5,151 students of 40 schools, with DRR/climate education sessions.

Secondary School Support

POPI supported 221 girl students of 8 schools on gender equity pathway support.



Education Champion Network (ECN) Project

Supported by the Malala Fund | Duration: April 2022 to March 2026 | Reporting Period: July 2024 to June 2025

The Education Champion Network (ECN) Project, supported by the Malala Fund, strengthens POPI's commitment to advancing inclusive, quality education for girls in the climate-vulnerable Haor region of Bangladesh. Implemented in Nikli Upazila of Kishoreganj, the project addresses the interconnected challenges of climate risk, gender inequality, and digital exclusion that continue to limit educational opportunities for girls in this geographically isolated area.

During the reporting period from July 2024 to June 2025, the project reached a total of 5,757 beneficiaries, including 3,677 girls, through an integrated approach promoting climate resilience, education continuity, and digital empowerment.

Building Girls' Climate Leadership

The project placed adolescent girls at the forefront of climate action and disaster preparedness. Through structured sessions, peer-led campaigns, and community engagement events, 1,585 students (71 percent girls) strengthened their understanding of climate change, adaptation, and environmental conservation. More than 1,100 trees were planted under the Green Haor Initiative, contributing to local ecosystem restoration and flood resilience.

In parallel, 414 teachers and education officials received capacity-building support, enabling all eight participating schools to incorporate climate adaptation strategies into their School Development Plans. These efforts strengthened institutional capacity and aligned school practices with national climate policies. At the community level, over 3,200 people (68 percent women) participated in awareness dialogues and supported local innovation initiatives such as floating gardens and homestead-based nutrition projects.

"Through climate education, digital inclusion, and community action, 3,677 girls are shaping a more resilient and equitable future for their communities."

Advancing Girls' Education and Well-being

In response to persistent challenges related to school dropout and early marriage, the ECN Project organized 193 awareness sessions and courtyard meetings that engaged 9,457 parents, adolescents, and community leaders. These interventions directly contributed to the enrollment of 221 new students and the re-enrollment of 91 girls who had previously dropped out of school. Furthermore, 92 child marriages were successfully prevented during the period, reflecting tangible progress in reducing gender-based educational barriers.

While traditional social norms in the Haor region continue to pose challenges, these activities fostered positive community attitudes and built strong local support for girls' education. Collaboration with school authorities, local government, and religious leaders played a vital role in driving behavioral change and sustaining community ownership of education initiatives.

Creating Girl-Friendly and Digitally Inclusive Schools

The project made significant progress in transforming schools into safe, inclusive, and technology-enabled learning spaces. Eight Digital Learning Centers for Girls were established across the target schools, where 7,780 students, most of them girls, participated in 193 structured digital literacy sessions. These interventions helped narrow the digital divide and enhanced girls' ICT skills.

Gender-responsive teaching practices were strengthened through comprehensive training for 177 teachers and 120 School Management Committee members on gender equality, inclusion, and harassment prevention. All eight schools now have functional Sexual Harassment Prevention Committees (SHPCs) that ensure confidential reporting and timely response to complaints, reinforcing accountability and student safety.

Menstrual health management was another key area of progress. The project distributed 13,936 sanitary pads and conducted school-based awareness sessions that successfully reduced menstruation-related absenteeism and encouraged open discussion about reproductive health. In addition, targeted academic support for 481 slow learners resulted in measurable improvement for 92 percent of participating students, contributing to better academic performance and reduced dropout rates.

Through these achievements, the ECN Project demonstrates a holistic and sustainable approach to education in climate-affected regions empowering girls as learners, leaders, and changemakers while strengthening institutional systems for inclusive and resilient education.

“By transforming schools into safe, inclusive, and tech-enabled spaces, ECN is ensuring that every girl can learn, lead, and thrive.”

“The ECN Project empowers girls in Bangladesh's Haor region to become climate leaders, bridging the gap between education, gender equality, and resilience.”



With a laptop in my hand and courage in my heart, I'm not just learning the future- I'm building it.

- Tasfiya Tasnim Toba, Class 10
EDUCATION CHAMPION NETWORK (ECN)



MICROFINANCE

We serve 355,670 members, including 297,587 active borrowers, enabling families to invest in livelihoods, income-generating activities





POPI MICROFINANCE

Driving Economic Empowerment

Bangladesh is globally recognised as the birthplace of microfinance, a transformative model, that has redefined how financial services empower the poor and marginalised. Over the decades, microfinance has stood as a cornerstone of poverty reduction, women's empowerment, and rural economic growth, enabling millions of households to break the cycle of deprivation.

Building on this national legacy, POPI's Microfinance Programme has grown into a trusted and dynamic initiative, steadily advancing the organisation's vision of inclusive prosperity and resilient communities.

As of June 2025, POPI Microfinance operates through 17 Regional Offices, covering 7 divisions, 35 districts, 223 upazilas, 1,316 unions, and 5,485 villages. This extensive network ensures access to financial services for communities often left out of formal banking. The programme now serves 355,670 members, including 297,587 active borrowers, enabling families to invest in livelihoods, income-generating activities, and education. A dedicated workforce of 2,505 staff, of whom 1,569 are field officers, ensures that services remain accessible, transparent, and responsive to community needs.

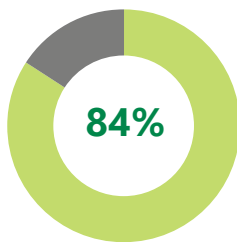
A Diverse Portfolio for Inclusive Growth

POPI's microfinance portfolio is designed with inclusivity and innovation at its core, offering products that match the diverse realities of rural and peri-urban households:

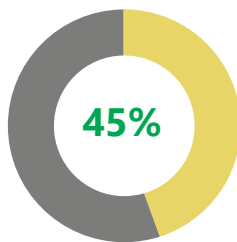
- **Buniad** – Entry-level credit for the extreme poor.
- **Jagoron & Agrosor** – Loans for households moving from moderate to middle-income status.
- **Sufolon** – Financing to promote agricultural growth and food security.
- **Sahos** – Emergency loans to provide urgent relief.
- **Enrich** – Support for livelihoods, income generation, and asset creation.
- **RACE Plus & BD WASH** – Expanding access to safe water, sanitation, and hygiene for healthier communities.
- **LIFT** – Credit for SMEs and innovative ventures.
- **Abason** – Housing loans financed through the central bank, supporting safe and secure shelter for members.
- **RAISE** – Revitalising informal sector employment.

This tiered and responsive approach ensures that POPI is able to support households at every stage of their journey from subsistence assistance for the ultra-poor to growth capital for small enterprises reinforcing sustainable pathways to resilience, dignity, and prosperity.

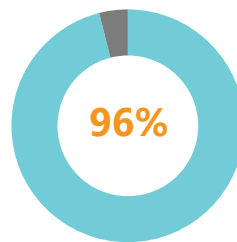
MF Performance



Member-Borrower Ratio



Savings - Outstanding Ratio



On-time Realisation

84% of members accessed loans, reflecting strong demand and outreach of the programme. The savings-to-outstanding ratio stood at 45% that helps minimise portfolio costs and strengthen financial sustainability. Equally important, the programme maintained a good on-time realisation rate of 96% a steady growth towards stability.

SAVINGS SCHEMES

GENERAL SAVINGS

A compulsory savings scheme designed for all active members - serving as the foundation of members' financial portfolios.



SPECIAL SAVINGS

A fully flexible scheme that allows members to deposit and withdraw funds at their convenience, providing liquidity while simultaneously encouraging a culture of savings.



SECURED SAVINGS

A long-term, systematic savings product collected on a monthly basis, with contribution options ranging from BDT 100 to BDT 10,000. This instrument is designed to build financial resilience and prepare households for future obligations.



SFF FIXED

A fixed-term savings scheme with deposits ranging from BDT 5,000 to BDT 500,000 and tenure options from 6 months to 6 years. The distinctive advantage of this product is that the principal investment doubles over a six-year period, offering members a secure avenue for wealth accumulation.



GENERAL SAVINGS PLUS

A premium savings scheme providing monthly interest payouts, offering both security and regular income. Deposit options range from BDT 50,000 to BDT 2,500,000, making it attractive for members seeking stable returns with higher-value deposits.



Steady Financial Growth and Efficiency

During the fiscal year July 2024 – June 2025, POPI Microfinance demonstrated consistent financial growth alongside strong institutional efficiency. The programme disbursed loans amounting to BDT 29,564 million, reflecting the trust of members in leveraging credit for income generation and household advancement. At the same time, loan collections reached BDT 26,813 million, underscoring the borrowers' resilience and their commitment to timely repayment despite broader economic challenges.

By the end of the reporting period, total loan outstanding stood at BDT 19,498 million, balanced by a healthy savings portfolio of BDT 8,767 million. This high savings mobilization equivalent to nearly half of the outstanding loans with a savings-to-outstanding ratio of 45% - demonstrates the growing financial discipline within communities and the confidence members place in POPI as a safe and reliable financial partner. POPI offers five tailored savings products to strengthen financial security and growth within communities. These include a compulsory General Savings scheme for all members and a flexible Special Savings option that allows deposits and withdrawals at will. For long-term asset building, members can opt for the Secured Future Fund, with monthly contributions ranging from BDT 100 to BDT 10,000, or the Secured Future Fund Fixed, a deposit scheme from BDT 5,000 to BDT 500,000 over 6 months to 6 years, which doubles in value within six years. Additionally, the General Savings Plus product provides a premium option, offering monthly interest returns on deposits between BDT 50,000 and BDT 2,500,000. Together, these instruments promote both financial discipline and flexible growth opportunities for members.

Equally noteworthy is the On-Time Realisation (OTR) rate of 96%, which highlights the strong repayment culture cultivated over the years. This performance is not only a reflection of borrower accountability but also of the close engagement and support provided by POPI's field officers, who maintain deep community ties.

With an annual operating budget of BDT 59,309 million, the programme continues to expand its scale responsibly, striking a balance between growth and financial prudence. Taken together, these achievements reflect both the institutional strength of POPI Microfinance and its ability to nurture resilience at the household level - transforming small loans into long-term opportunities for economic empowerment.



Health, Nutrition & WASH

POPI's integrated Health, Nutrition and WASH activities made significant community impact this year. The health programme reached 55,087 people and inspired 25,484 through awareness efforts, while over 21,000 received direct health services. Care was provided to 1,618 mothers and 1,326 newborns, supported by immunisations, vitamins and essential trainings. WASH interventions reached 20,111 individuals, with sanitary latrine support for 14,995 households and water facilities installed for 4,470 people. Participation in WASH-Climate (631) and sanitation entrepreneurship (15) remained low, indicating the need for greater focus in these areas. Nutrition activities reached 27,130 people, including 3,068 homestead gardeners, under-five children screened for nutrition, and 16,873 adolescents engaged highlighting opportunities for deeper outreach among youth.



HEALTH, NUTRITION AND WASH PROGRAMME

We Tailor the Health Services

Goal: To foster health, resilience, and well-being by ensuring equitable access to quality healthcare, improved nutrition, and sustainable WASH (Water, Sanitation, and Hygiene) services through integrated, community-driven, and disaster-resilient interventions.

At POPI, we believe that access to health, nutrition, and safe water is not merely a service it is a right. Guided by this conviction, we strive to enhance community well-being by providing affordable healthcare, improving nutritional outcomes, and establishing robust WASH systems. Our holistic approach reduces health risks, combats malnutrition, and builds climate-resilient infrastructure, ensuring long-term community health and resilience.

Health

Over the year, POPI brought essential healthcare services closer to underserved populations through both static and satellite clinics. A strong focus remained on maternal and child health, with antenatal and postnatal care ensuring safer pregnancies and healthier early development. Preventive services such as immunisation and vitamin supplementation further improved child survival.

Beyond clinical services, POPI enhanced access through health information and referral systems, including the innovative use of water ambulances in flood-prone areas. Community awareness sessions, held with support from local and international partners, spread vital messages on health and environmental issues, while investments in disaster-resilient health infrastructure ensured continuity of care during crises.

Performance data reflect these efforts: the health programme reached 55,087 individuals, surpassing its target of 53,872. Awareness sessions exceeded expectations, engaging 25,484 people against a target of 19,140. Treatment services supported over 21,000 individuals, close to target. While ANC and PNC services (1,618 and 1,326 respectively) fell slightly short of their ambitious goals, they nonetheless provided crucial support to mothers and newborns. Immunisation, vitamin campaigns, and capacity strengthening training were successfully implemented, with training meeting its target in full.

Nutrition

POPI's nutrition interventions worked to tackle malnutrition by promoting both behavioural change and sustainable practices. Families were supported through counselling sessions on nutritious diets, while homestead gardening provided households with practical opportunities to diversify their food intake and strengthen food security. Adolescents received iron, folic acid, and micronutrient supplements, and children under five were monitored through regular MUAC and SAM assessments to detect and address malnutrition early.

Against a target of 30,086, nutrition activities reached 27,130 individuals. The homestead gardening programme met its full target of 3,068 participants, and nutrition testing for children under five also achieved 100 per cent of its 7,189 target. However, nutrition support for adolescents reached 16,873 against a target of 19,829, underscoring the need for expanded outreach and engagement with this age group.

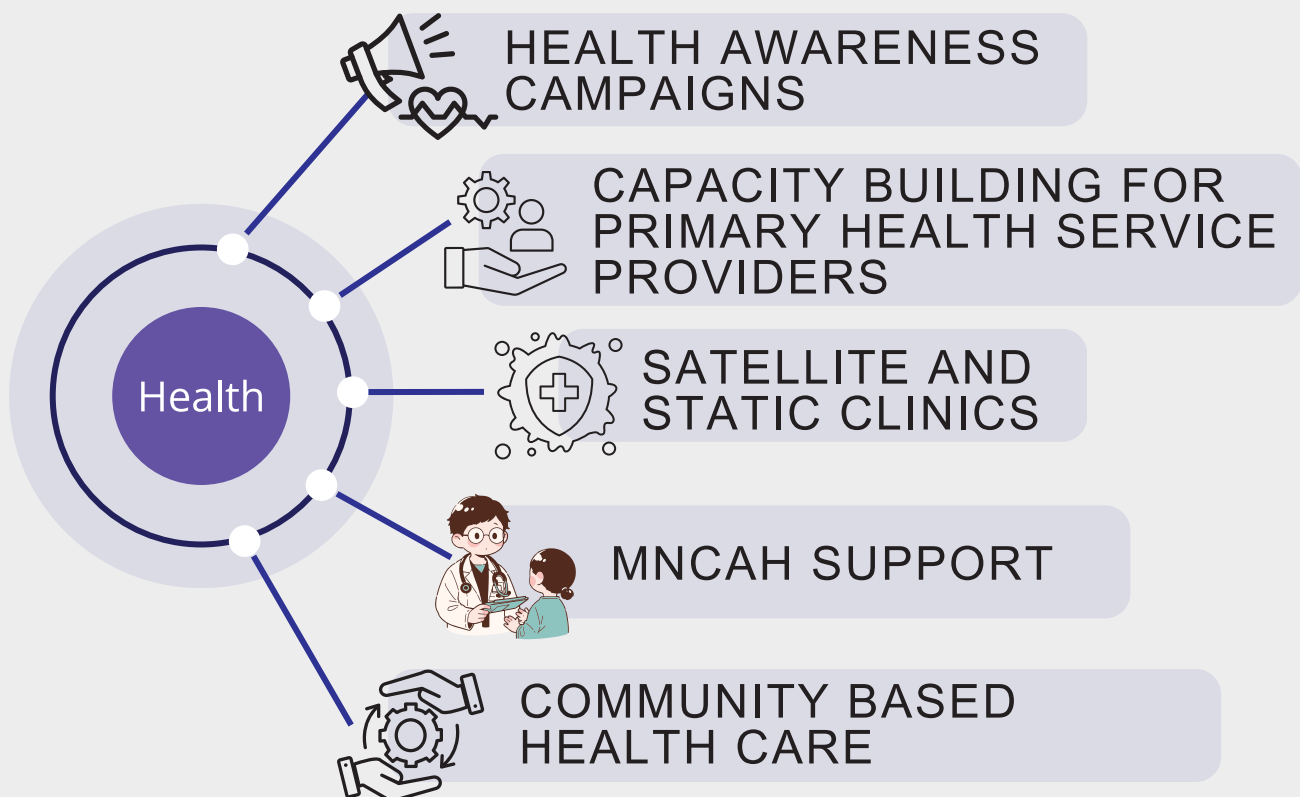
WASH

The WASH interventions combined awareness-building with infrastructure development to ensure sustainable hygiene practices. Hygiene promotion campaigns encouraged hand washing, menstrual hygiene management, and safe sanitation, while POPI supported the installation of water facilities and sanitary latrines in vulnerable areas. The WASH-Climate initiative piloted climate-resilient technologies, and the WASH Entrepreneurship scheme provided loans to stimulate local sanitation businesses, linking health outcomes with livelihoods.

This year, WASH activities reached 20,111 individuals against a target of 32,966. Sanitary latrine support performed strongly, with 14,995 households supported out of a target of 17,900. However, water facility installation achieved only 4,470 of the targeted 11,766, and WASH-Climate and entrepreneurship initiatives fell significantly short, with just 631 and 15 achieved against targets of 3,000 and 300 respectively. These results highlight the need for renewed focus on climate-resilient solutions and stronger promotion of sanitation entrepreneurship to accelerate progress.

Moving Forward

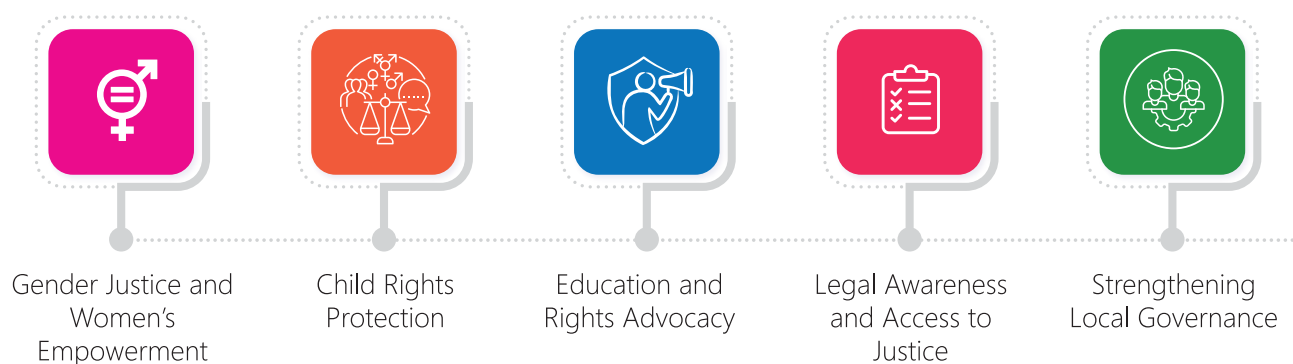
The Health, Nutrition and WASH Programme in 2024–25 demonstrated strong performance in health and nutrition interventions, with several targets exceeded, while WASH outcomes pointed to areas requiring further investment and innovation. Together, these initiatives reflect POPI’s enduring commitment to inclusive development and to building resilient communities where health, nutrition, and safe water are secured for all.



RIGHTS AND GOVERNANCE PROGRAMME

Empowering Communities for Justice and Equity

POPI's Rights and Governance Programme reflects our deep conviction that justice, equity, and child protection can only be realised when communities themselves are empowered to act as both advocates and agents of change. In 2024–25, the programme focused on strengthening community-based structures, promoting women's and children's rights, and enhancing local governance systems, while addressing persistent social barriers and the challenges of climate vulnerability.



Gender Justice and Women's Empowerment

Women and girls remained at the forefront of POPI's interventions. Through awareness campaigns, leadership training, and human rights orientations, women enhanced their confidence to challenge discrimination and engage in decision-making processes at both household and community levels. Across different projects, thousands of women gained knowledge about gender equity and entitlements, allowing them to seek justice and actively participate in civic life.

The Community-based Resilience, Women Empowerment and Action (CREA) Project, supported by MJF and the Embassy of Sweden, further integrated gender equality with climate resilience and governance. Women's groups mobilised against violence and child marriage, often leading protests and campaigns, while also accessing training in alternative livelihoods and climate-adaptive agriculture. Domestic violence cases were successfully resolved at Union Parishad level, signalling stronger responsiveness from duty-bearers. Yet challenges persist, particularly in increasing men's participation in planning and advocacy, which remains limited compared to women's involvement.

Child Rights Protection

Child protection continued to be a central pillar of the programme. The Community-Based Child Protection System (CBCPS) Project worked to prevent child marriage, combat online sexual exploitation, and raise awareness of children's rights. Community monitoring groups, including youth volunteers, played a key role in identifying risks and mobilising families. Participation of girls and mothers was particularly strong, exceeding targets in awareness activities.



Support to Violence Against Women and Children Prevention Committees (VAWCPCs) reinforced institutional accountability at the union level, but gaps in male engagement highlighted the need for broader community mobilisation. While cumulative progress has been significant, inactivity during certain quarters raises concerns about sustaining momentum in the fight against child marriage.

Education and Rights Advocacy

The Education Champion Network (ECN) Project, supported by the Malala Fund, bridged rights, governance, and education in the climate-vulnerable haor region of Nikli. The project addressed structural barriers to girls' education by promoting climate resilience, menstrual health management, and digital inclusion. Significant achievements included the enrolment and re-enrolment of girls, prevention of early marriages, and the training of teachers in gender-sensitive pedagogy.

At the school level, initiatives such as the distribution of sanitary pads and the establishment of Safe Health and Protection Committees (SHPCs) reduced absenteeism, tackled stigma, and addressed harassment cases. At the community level, parents, teachers, and School Management Committees were sensitised on gender and climate issues, creating a stronger enabling environment for girls' education. Persistent cultural resistance to girls' leadership and underreporting of harassment cases, however, remain critical barriers to sustained progress.

Legal Awareness and Access to Justice

Recognising that many marginalised groups face barriers in accessing justice, POPI facilitated legal education, rights literacy, and referrals to legal aid. These services focused on domestic violence, workplace discrimination, land rights, and child protection. By engaging communities in dialogues and linking them with legal service providers, POPI helped individuals reclaim their rights and secure protection under the law.

Strengthening Local Governance

A cornerstone of the programme is ensuring that local government institutions fulfil their roles as responsive duty-bearers. POPI worked closely with Union Parishads and community structures to enhance knowledge of rights, gender justice, and inclusive governance. Training

sessions strengthened capacity in planning and service delivery, while advocacy led to better allocation of resources for women and children. Community dialogues created spaces for civic participation, helping to establish transparent feedback and accountability mechanisms between citizens and institutions.

Insights and Way Forward

Together, the CBCPS, CREA, and ECN projects highlight the breadth and depth of the Rights and Governance Programme. Each has shown strong female engagement—in child protection sessions, livelihood training, education initiatives, and governance dialogues—demonstrating the transformative potential of women and girls as agents of social change.

However, persistent gender imbalances remain a cross-cutting concern. Male participation is still low in critical areas such as child marriage prevention, education advocacy, and alternative livelihoods, limiting the depth of social norm transformation. In addition, quarterly inactivity in some interventions underscores the need for stronger coordination and resource alignment to sustain momentum.

Looking forward, three strategic priorities will guide the programme:

1. Deepening inclusivity by engaging fathers, boys, and community leaders in advocacy against child marriage, gender-based violence, and barriers to girls' education.
2. Expanding institutional responsiveness by increasing women's representation in planning and strengthening accountability mechanisms such as SHPCs in schools and VAWCPCs at union level.
3. Building resilience in governance and education systems by scaling up digital learning centres, menstrual health initiatives, and climate-adaptive planning to ensure continuity of rights and education in disaster-prone contexts.

POPI's Rights and Governance Programme stands as a powerful expression of our belief in people's agency and the transformative power of inclusive governance. By equipping women, children, and marginalised groups with knowledge, skills, and platforms for engagement—while strengthening institutions to be more accountable and responsive—POPI is shaping communities that are more just, equitable, and resilient.



ENVIRONMENT, CLIMATE CHANGE & DISASTER RISK REDUCTION PROGRAMME

POPI's work reflects decades of expertise in disaster-prone regions - haor, coastal, char, and riverine areas, where climate change intensifies vulnerabilities and community-led solutions drive lasting impact.

ENVIRONMENT, CLIMATE CHANGE & DISASTER RISK REDUCTION PROGRAMME

POPI's Commitment to Building Resilient Communities

At POPI, we recognise that climate change and environmental degradation are not merely ecological concerns—they threaten livelihoods, food security, public health, and overall well-being. Bangladesh, as a low-lying deltaic country, remains highly climate-vulnerable. Frequent floods, cyclones, riverbank erosion, salinity intrusion, droughts, and changing rainfall patterns undermine development and deepen poverty, especially for communities dependent on agriculture and natural resources.

Women, children, youth, and marginalised groups bear the greatest burden due to their reliance on fragile ecosystems and limited adaptive capacity. In response, POPI prioritises resilience, sustainable practices, and disaster preparedness.

POPI's Experience in Environment, Climate Change, and Disaster Response

With decades of grassroots experience, POPI works extensively in haor, coastal, char, and riverine areas. Its interventions emphasise community participation, gender inclusion, and policy advocacy, ensuring locally relevant and scalable solutions.

Through partnerships with development actors, national institutions, and global funds, POPI has implemented multiple climate resilience initiatives. Its strong performance in achieving targets, mobilising communities—particularly women—and ensuring accountable fund utilisation establishes POPI as a trusted partner in climate adaptation and disaster risk reduction.



Designing and delivering climate-resilient infrastructure (protecting land erosion through natural protection and building wave protection walls, safe water systems, flood-proof latrines, plinth-raising).



Promoting climate-smart agriculture and livelihoods to secure food systems and reduce poverty risks.



Integrating women's empowerment, health, and SRHR into climate resilience and DRR frameworks.



Establishing and revitalising local disaster management committees (DMCs) to institutionalise preparedness.



Championing green energy solutions (solar energy, waste management) for sustainable growth.

Climate Change Programme Achievements and Activities

In climate-vulnerable regions like Kishoreganj and Lalmonirhat, POPI supports communities facing erratic weather, salinity, and livelihood risks. Vulnerable groups continue to be most affected.

CREA Project (Kishoreganj)

In Nikli Upazila, the CREA Project supported 96 women-led groups. Rina, a participant, gained skills to address violence and child marriage, resolving all reported cases through Union Parishad arbitration. Eight demonstration plots introduced adaptive agriculture, and six deep tube wells served 120 households. Around 8,000 people joined advocacy campaigns, though male participation remains limited.

ECCCP-Flood Project (Lalmonirhat)

Supported by PKSF and Green Climate Fund, this project utilised 95% of its BDT 38.6 million budget. It supported 1,593 members in 57 groups. Key achievements include 559 raised homesteads, 27 tube wells, 158 latrines, livestock support for 532 families, and training for 1,367 farmers. While all targets were achieved, gender-disaggregated monitoring needs improvement.

Women-Led Climate Resilience Project (WLCRP)

Implemented in Kishoreganj and Netrokona, this project reached 3,434 direct and 17,170 indirect beneficiaries. Through 1,008 sessions, women like Salma learned about climate resilience, SRHR, and WASH. The project strengthened disaster committees, trained volunteers, and conducted awareness activities. Tree plantation and community engagement improved resilience, though cultural and logistical challenges persist.

Climate-Smart Agriculture and Infrastructure Support

Across programmes, 2,830 farmers adopted climate-resilient crops. Infrastructure improvements—homestead raising, tubewell repair, and road development—benefited 1,885 households, enhancing resilience and living conditions.

Disaster Risk Reduction Programme

POPI's DRR initiatives reached 46,501 people through early warning awareness, contingency planning, simulations, and campaigns. These efforts improved community preparedness and response capacity.

Environmental Programme

Environmental initiatives include tree plantation, homestead raising, tubewell repair, and road improvements. These activities benefited 1,885 households and supported sustainable resource management.

Humanitarian Response

POPI also provides emergency support during disasters. Recently, 14,744 households received assistance worth BDT 1.39 crore, including food, cattle feed, ORS, and protective gear. These interventions helped stabilise affected communities during crises.

Reflections and Future Directions

POPI's work demonstrates strong impact in disaster-prone regions through community-driven approaches. Key achievements include:

- 100% target attainment in ECCCP-Flood
- 46,501 people reached through preparedness programmes
- 14,744 households supported through humanitarian assistance

Challenges remain, including limited male engagement, cultural barriers, and logistical constraints.

Key lessons:

- Women-led groups drive transformation
- Integrated climate-health approaches are effective
- Community-based disaster management strengthens resilience

Future priorities:

- Expand climate-resilient WASH and agriculture
- Increase male engagement in gender initiatives
- Strengthen monitoring systems
- Promote women's leadership
- Scale successful models

Through partnerships and innovation, POPI continues working toward a resilient and equitable Bangladesh.

LIVELIHOOD DEVELOPMENT

POPI's support reached over 21,000 individuals, reinforcing the link between health security and livelihood sustainability.

LIVELIHOOD DEVELOPMENT PROGRAMME

Building Sustainable Futures

POPI's Livelihood and Food Security Programme is central to our mission of building resilient, sustainable, and inclusive futures for vulnerable communities. Through an integrated model that combines skills development, entrepreneurship, agriculture and fisheries support, market linkages, and access to social protection, we aim to address both economic and social insecurities while laying foundations for long-term growth.

Sustainable Livelihood Development

At the core of this programme is the drive to ensure sustainable income opportunities for families. Support for self-employment, group-based enterprise, and agricultural diversification has enabled communities to explore new avenues of resilience. Our interventions emphasise climate-smart practices, recognising the increasing risks posed by disasters and environmental change.

During the reporting period, the Recovery and Advancement of Informal Sector Employment (RAISE) project, supported by the World Bank and PKSF, made notable progress in reviving COVID-19-affected microenterprises. Financial disbursements exceeded programme targets, and youth-focused loans and business training created meaningful opportunities for recovery. Community outreach was particularly effective, reflecting the strong demand for capacity development. Nonetheless, gaps remain in apprenticeship loan disbursement and consistent participation in training sessions, highlighting areas for improvement.

Agriculture and Fisheries-Based Livelihoods

POPI's interventions for farmers and fisherfolk continue to yield tangible results. Training in modern farming, aquaculture, and post-harvest practices has improved productivity and increased income for hundreds of rural producers. Access to quality inputs and extension services, alongside linkages to stable markets, has strengthened livelihoods in both agriculture and fisheries. The SUFAL II project built on this work by integrating disaster preparedness measures in haor regions. Achieving 100 per cent of planned activities, the project introduced innovative tools such as WhatsApp-based early warning systems and promoted climate-resilient practices like silage production for livestock. While the outcomes were strong, women's participation in technical training lagged behind men's, pointing to the need for more inclusive approaches.

Skills Development, Youth Empowerment, and Entrepreneurship

POPI places strong emphasis on equipping youth and women with employable skills and an entrepreneurial mindset. Through vocational training, digital literacy, and e-business development, thousands of young people have been supported to transition into work or launch enterprises.

The Youth Empowerment for Social Transformation (YES) project expanded opportunities for adolescents and youth by mobilising them through clubs, campaigns, and sports activities. Cumulative achievements in stakeholder engagement and community mobilisation were significant, with notable female participation. However, limited progress in vocational training under this initiative risks weakening the employability dimension, which remains essential for sustainable transformation.

Meanwhile, the PRABRIDDDHI footwear distribution project in Bhairab provided wholesalers with training in financial literacy, modern marketing, and digital tools. Participants reported improved sales and customer loyalty, yet challenges such as reliance on credit sales and limited access to formal financial services persist, requiring more structural interventions.

Market Linkages and Social Protection

Connecting producers and entrepreneurs to markets remains a cornerstone of the programme. POPI has fostered fairer pricing, reduced reliance on middlemen, and promoted stronger value chain integration. In parallel, thousands of families accessed safety nets, including cash transfers, healthcare, and food support, ensuring that vulnerable households could maintain stability even during crises. Notably, vaccination support reached over 21,000 individuals, reinforcing the link between health security and livelihood sustainability.

Our Impact

- Empowering 3,800 participants through training and mentorship in livelihood management.
- Over 2,000 individuals equipped with technical and vocational skills, enabling pathways into employment and enterprise.
- Youth engagement in the digital economy through e-business, freelancing, and social commerce.
- Hundreds of farmers and fisherfolk reporting improved productivity and income.
- 21,000 people supported with vaccinations, directly connecting health with resilience.

Insights and Way Forward

POPI's livelihood initiatives demonstrate our capacity to combine financial access, training, and market linkages into impactful, complementary interventions. However, three cross-cutting challenges remain:

- Inclusivity gaps, particularly for women and marginalised groups in technical training and financial access.
- Skill sustainability, with training not always translating into long-term employment or enterprise opportunities.
- Market integration, where reliance on informal credit and uneven digital adoption limits income security.

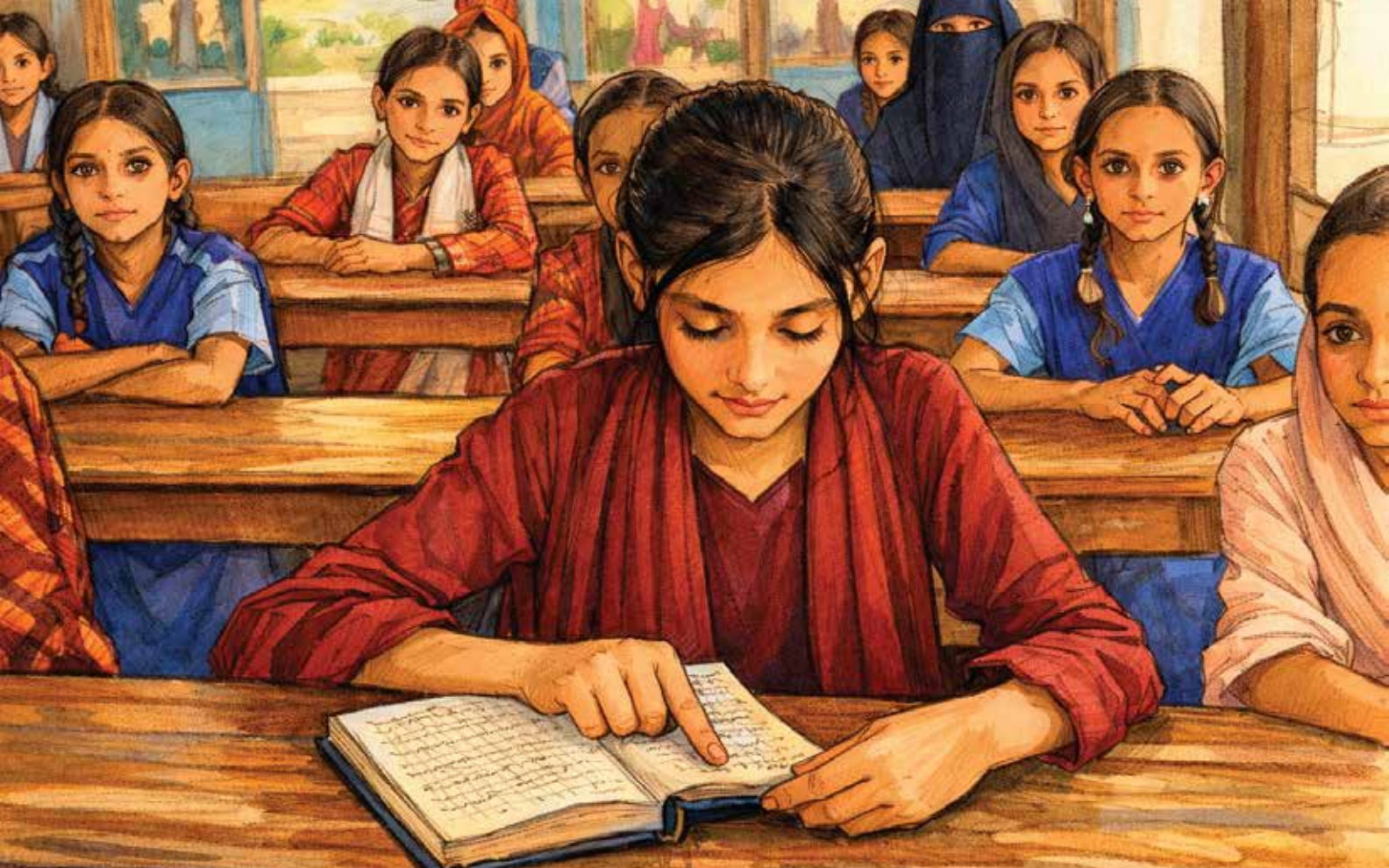
To deepen impact, POPI will place greater emphasis on aligning training with actual market demand, modularising vocational courses for better retention, and simplifying access to financial products. Expanding certification schemes such as Recognition of Prior Learning (RPL) will improve employability, while gender-sensitive outreach and flexible training models will help close participation gaps. Strengthening value chains and building stronger linkages with buyers and financial service providers will be critical in translating skills and capacities into resilient livelihoods.

The Livelihood and Food Security Programme embodies POPI's commitment to resilience and self-reliance. By blending skills training, entrepreneurship, agricultural strengthening, social protection, and system-level capacity building, we are creating pathways out of poverty and laying the foundation for inclusive, sustainable futures.

Rights and Governance

POPI's Rights and Governance Programme empowers communities, especially women, children, and marginalised groups to claim their rights and participate in accountable local governance. In 2024–25, the programme strengthened gender justice, child protection, girls' education, and community-based governance systems, while working closely with Union Parishads to improve responsiveness and equity. These efforts together advance POPI's vision of just, inclusive, and resilient communities.





Breaking the Cycle of Child Marriage in Kashipur Char

Kashipur Char is a remote riverine settlement formed only 25 years ago, located 25 kilometres from the nearest upazila and accessible solely by river. Seasonal floods and isolation left the community with little access to education or services, allowing traditional practices to dominate daily life. In the absence of alternatives, child marriage became the norm, with girls often married off as young as eight to ten years old as a perceived form of security.

Change began through POPI's adolescent empowerment sessions, which introduced awareness of rights, education, and legal protections. The shift from awareness to action occurred when a group of adolescent girls intervened to stop the marriage of a 12-year-old peer. Through dialogue with the family and village elders, they highlighted the legal consequences and health risks of child marriage, successfully preventing the union.

This intervention led to a broader community commitment known as the "Kashipur Declaration," pledging to uphold the legal marriage age of 18 for girls and 21 for boys. The adolescent group has since grown into a 30-member Community Watch, actively monitoring risks of child marriage, counselling families, and promoting education as a viable path for the future.

The initiative has reshaped Kashipur's social norms. Adolescent girls are now recognised as community leaders and agents of change, while education is increasingly valued as the foundation for long-term development. This case demonstrates that in isolated riverine communities, The adolescent group creates the conditions for lasting social transformation and protection of children's rights.

Enterprises

POPI advanced its enterprise work with the launch of “Solara Step,” a footwear unit in Bhairab providing affordable quality shoes and creating local employment. The Breeding Farm in Singimari, Hatibandha established on 4.5 acres supports poor and targeted beneficiaries with livestock and saplings, and supplies PRIME project participants with goats, saplings, compost fertiliser and earthworms for vermi-compost.





POPI Enterprise Development: Introducing “Solora Step”



As part of POPI’s enterprise development initiative, a new milestone has been achieved with the establishment of a shoe manufacturing unit at our Bhairab factory. Under the brand name “Solora Step”, POPI has entered the footwear sector to promote quality, affordability, and employment opportunities for local communities.



Breeding Farm: POPI established an animal Breeding Farm in 2010 at Singimari, Hatibandha of Lalmonirhat district on about 4.50 acres of land with the aim of supplying healthy cows, goats, hens and saplings to poor people and targeted beneficiaries. The farm is designed as an integrated enterprise comprising a cow shed, goat breeding shed, chicken farm, fish cultivation, plant nursery, fodder cultivation, vegetable garden and a mini orchard of fruit trees. The needs of beneficiaries under the PRIME project (demands for goats, sapling distribution, compost fertiliser, earthworms for vermi-compost production, etc.) are met from this farm.



Capacity Development

Peoples' Academy for Role Transfer (PART)

PART provides training and workshops to POPI staff, partners, and communities, strengthening skills in microfinance, leadership, and community development. In 2024–25, the Kishoreganj and Jamalpur centres trained over 1,390 participants through 58 courses, achieving all targets. PART's modern facilities and tailored programmes foster practical learning, collaboration, and sustainable community impact.



CAPACITY DEVELOPMENT

Peoples' Academy for Role Transfer (PART) Empowering Change

The Peoples' Academy for Role Transfer (PART) promotes collaboration, skill development, and transformative change. It provides a supportive environment, modern facilities, and logistical services for workshops, seminars, and training programmes, aligned with POPI's vision of inclusive and sustainable development.

In rural Bangladesh, PART serves as a key platform for learning and knowledge exchange. With training centres in Kishoreganj and Jamalpur, it supports human resource development for POPI staff and programme participants, contributing to SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth).

Training Activities in Kishoreganj

In Kishoreganj, PART organised 11 training courses and workshops focused on microfinance, leadership, and community development. Additional sessions covered digital marketing, child protection, and community awareness.

The centre also hosted training programmes for organisations such as Beximco, Square Pharmaceuticals, USAID, and Save the Children, strengthening collaboration between development and private sector actors. However, improved gender-disaggregated data is needed for more inclusive reporting.

Training and Capacity Development in Jamalpur

From July 2025 to June 2026, the Jamalpur centre trained 1,392 participants through 47 courses across eight thematic areas, including microfinance, leadership, and management.

Participants such as Field Officers and Branch Managers gained practical skills in loan management, supervision, accounting, and auditing. These role-based trainings enhanced operational efficiency and staff capacity within POPI programmes.

PART's practical training approach strengthened organisational performance, while partnerships with Swisscontact and WorldFish expanded knowledge exchange. Further expansion of community-focused training could increase its overall impact.



**Auditor's Report
and
Audited Financial Statements
of POPI**

**INDEPENDENT AUDITORS' REPORT
TO THE GENERAL BODY OF
PEOPLE'S ORIENTED PROGRAM IMPLEMENTATION (POPI)****Report on the Audit of the Consolidated Financial Statements****Opinion**

We have audited the accompanying consolidated financial statements of **People's Oriented Program Implementation (POPI)**, (the "Entity"), which comprise the Consolidated Statement of Financial Position as at 30 June 2025, the Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Receipts and Payments, Consolidated Statement of Cash Flows and Consolidated Statement of Changes in Capital Fund for the year ended 30 June 2025 and notes to the consolidated financial statements, including a summary of material accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Entity as at 30 June 2025, and its consolidated financial performance and its consolidated cash flows and its consolidated receipts and payments for the year then ended in accordance with the accounting policies summarized in notes 3-5 to the said consolidated financial statements.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report.

We are independent of the Entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the consolidated financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

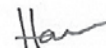
Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on such work we perform, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged with governance.



Responsibilities of Management and Those Charged with Governance for the consolidated financial Statements

Management is responsible for the preparation and fair presentation of the Consolidated financial statements of the Entity in accordance with the accounting policies summarized in notes 3-5 to the said Consolidated financial statements and for such internal control as management determines is necessary to enable the preparation of Consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the consolidated financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Entity to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

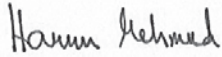
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory

We also report that the financial statements of the Entity comply with the Societies Registration Act 1860 (Act XXI of 1860), Microcredit Regulatory Authority Act 2006, Microcredit Regulatory Authority Rules 2010, Foreign Donations (Voluntary Activities) Regulation Act 2016, and other applicable laws and regulations. We, as required by law, further report that:

- i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- ii) In our opinion, proper books of account as required by law and MRA Act and Rules have been kept by the entity so far as it appeared from our examination of those books; and
- iii) In our opinion, the Consolidated Statement of Financial Position and Consolidated Statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts.


Harun Mahmud FCA
Partner
Enrolment no: 850

M. J. ABEDIN & CO
Chartered Accountants
Firm Reg. no: CAF-001-111

Dated, Dhaka
15 SEP 2025

DVC:
2509220850AS756739

People's Oriented Program Implementation (POPI)
Consolidated
Statement of Financial Position
As at 30 June 2025

Particulars	Ref. Notes	As at 30.06.2025			As at 30.06.2024
		SDP	Micro Finance	Consolidated	Consolidated
Properties and Assets:					
A. Non-Current Assets		147,283,294	425,047,791	572,331,085	572,539,084
Property, Plant & Equipment (PPE)	6.00	147,283,294	417,729,134	565,012,428	565,720,735
Intangible Assets	7.00	-	237,750	237,750	25,500
Staff Loan	8.00	-	7,080,907	7,080,907	6,792,849
B. Current Assets		146,860,622	22,895,888,774	23,042,749,396	19,515,287,635
Loan to Members	9.00	-	19,498,236,719	19,498,236,719	16,746,911,617
FDR Investment	10.00	8,960,884	2,092,981,442	2,101,942,326	1,542,074,747
Accounts Receivables	11.00	22,214,701	108,790,222	131,004,923	118,728,078
Advance, Deposits & Prepayments	12.00	7,574,114	73,528,719	81,102,833	79,486,714
Stock & Stores	13.00	-	228,252	228,252	209,890
Unsettled Staff Advance	14.00	-	13,077,267	13,077,267	24,582,403
Biological Assets	15.00	-	11,730,575	11,730,575	12,574,575
Cash in Hand	16.00	44,907	62,733,429	62,778,336	91,577,024
Cash at Bank	17.00	108,066,016	1,034,582,149	1,142,648,165	899,142,587
Total Properties and Assets (A+B)		294,143,916	23,320,936,565	23,615,080,481	20,087,826,719
Capital Fund and Liabilities					
A. Capital Fund		132,284,116	3,207,544,003	3,339,828,119	2,960,909,363
Donor's Grant for Capital Fund	18.00	-	61,548,759	61,548,759	61,548,759
Cumulative Surplus Fund	19.00	77,882,701	2,579,243,735	2,657,126,436	2,331,439,999
Statutory Reserve Fund	20.00	-	286,582,638	286,582,638	251,657,260
Health Fund-Enrich	21.00	-	99,300	99,300	149,030
Revaluation Reserve Fund	22.00	54,401,415	102,533,913	156,935,328	156,935,328
Loan Loss Provision (Standard)	23.00	-	177,535,658	177,535,658	159,178,987
B. Non-Current Liabilities		38,141,006	9,148,248,394	9,186,389,400	7,819,726,263
Loan from PKSF	24.00	23,198,000	938,512,953	961,710,953	753,657,181
Loan from Commercial Banks	25.00	-	2,239,788,671	2,239,788,671	2,132,228,737
Loan from NBFIs & Institutions	26.00	-	877,786,576	877,786,576	695,764,131
Loan from Other Sources	27.00	-	8,031,000	8,031,000	27,285,000
Member's Welfare Fund	28.00	-	853,892,798	853,892,798	695,672,606
Gratuity Fund	29.00	351,473	-	351,473	838,716
Other Long-Term Fund	30.00	14,591,533	589,101,546	603,693,079	709,824,367
Member's Savings Deposit	34.01	-	3,641,134,850	3,641,134,850	2,804,455,525
C. Current Liabilities		123,718,794	10,965,144,168	11,088,862,962	9,307,191,093
Loan from PKSF	31.00	-	1,028,346,226	1,028,346,226	1,104,682,699
Loan from Commercial Banks	32.00	-	3,354,002,039	3,354,002,039	2,991,381,346
Loan from Other Sources	33.00	-	14,400,500	14,400,500	41,821,750
Member's Savings Deposit	34.02	-	5,124,940,154	5,124,940,154	4,003,347,467
Provision for Interest on Member Savings	35.00	-	13,009,092	13,009,092	78,899,754
Loan Loss Provision (Classified)	36.00	-	1,143,810,041	1,143,810,041	735,923,427
Accounts Payables	37.00	46,986,787	246,222,144	293,208,931	267,145,112
Other Liabilities	38.00	76,732,007	40,413,972	117,145,979	83,989,538
Total Capital Fund and Liabilities (A+B+C)		294,143,916	23,320,936,565	23,615,080,481	20,087,826,719

The annexed notes form an integral part of these Financial Statements

Director (F&A)

Executive Director

Chairperson

Signed in terms of separate of even date annexed.

Place: Dhaka
 Dated: September 15, 2025

Harun Mahmud
 Harun Mahmud FCA,
 Partner
 Enrolment No: 850
 M. J. Abedin & Co.
 Chartered Accountants
 Firm Registration No: CAF-001-111

DVC: 2509220850 AS 756739



People's Oriented Program Implementation (POPI)
Consolidated
Statement of Profit or Loss and Other Comprehensive Income
For the Year ended 30 June 2025

Particulars	Ref. Notes	FY 2024-2025			FY 2023-2024
		SDP	Micro Finance	Consolidated	Consolidated
A. Income					
Micro Finance Revenue	39.00	-	3,757,573,062	3,757,573,062	3,399,825,260
Interest Income	40.00	1,987,646	154,545,059	156,532,705	83,674,398
Other Income	41.00	-	1,427,245	1,427,245	374,614
Grant Income	42.00	147,172,591	40,688,737	187,861,328	211,519,473
Total Income		149,160,237	3,954,234,103	4,103,394,340	3,695,393,745
B. Expenditure					
Service Charge on PKSF Loan	43.00	-	112,926,839	112,926,839	129,462,810
Interest on Member's Savings	44.00	-	531,750,861	531,750,861	437,039,175
Other Loan Interest	45.00	-	845,712,056	845,712,056	693,947,239
Salaries & Allowances	46.00	18,054,257	1,073,606,632	1,091,660,889	1,080,424,513
Office Rent	47.00	2,507,789	66,538,878	69,046,667	58,056,826
Printing & Stationery	48.00	768,390	27,096,425	27,864,815	25,141,343
Travelling	49.00	2,400,970	11,652,901	14,053,871	17,143,643
Telephone & Postage	50.00	728,867	13,250,519	13,979,386	12,757,952
Repair & Maintenance	51.00	764,220	14,447,483	15,211,703	13,926,996
Fuel Cost	52.00	328,801	38,060,005	38,388,806	32,097,772
Gas and Electricity	53.00	1,397,587	11,877,766	13,275,353	12,711,632
Entertainment	54.00	77,007	8,193,927	8,270,934	7,252,345
Advertisement	55.00	-	1,672,104	1,672,104	1,903,207
Newspaper & Periodicals	56.00	40,323	88,994	129,317	182,017
Bank Charge/DD Charge	57.00	1,060,021	14,517,611	15,577,632	15,018,150
Training Expenses	58.00	1,746,022	5,506,974	7,252,996	7,073,306
Vehicle Maintenance	59.00	-	2,550,557	2,550,557	1,489,585
Legal Expenses	60.00	119,001	8,178,815	8,297,816	9,909,165
Registration Fee	61.00	176,832	817,800	994,632	1,094,191
Meeting Expenses	62.00	-	5,248,082	5,248,082	6,371,110
Programs & Projets Expense	63.00	97,721,776	41,510,756	139,232,532	147,272,025
Other Operating Expenses	64.00	3,082,893	73,202,488	76,285,381	64,067,198
Audit, Monitoring & Evaluation	65.00	473,918	1,113,166	1,587,084	1,373,943
Board Members Honorarium	66.00	-	-	-	-
Tax Expense	67.00	37,800	53,030,671	53,068,471	24,648,022
Loan Loss Expenses (LLE)	68.00	-	600,592,584	600,592,584	261,848,344
Depreciation & Amortization Expense	69.00	6,315,730	14,598,294	20,914,024	20,879,362
Total Expenditure		137,802,204	3,577,743,188	3,715,545,392	3,083,091,871
Excess of Income Over Expenditure (A-B)		11,358,033	376,490,915	387,848,948	612,301,874

The annexed notes form an integral part of these Financial Statements

Director (F&A)

Executive Director

Chairperson

Signed in terms of separate of even date annexed.

Place: Dhaka
Dated: September 15, 2025

Harun Mahmud
Harun Mahmud FCA,
Partner
Enrolment No: 850
M. J. Abedin & Co.
Chartered Accountants
Firm Registration No: CAF-001-111

DVC: 2509220850 AS 756739



People's Oriented Program Implementation (POPI)
Consolidated
Statement of Cash Flows
For the Year ended 30 June 2025

Particulars	FY 2024-2025			FY 2023-2024
	SDP	Micro Finance	Consolidated	Consolidated
A. Cash Flows from Operating Activities				
Excess of Income over Expenditure	11,358,033	376,490,915	387,848,948	612,301,874
Add/(Less): Amount Considered as Non-Cash Items	(140,880,177)	1,343,071,351	1,202,191,174	735,315,868
Loan Loss Expense	-	600,592,584	600,592,584	261,848,344
Depreciation Expense	6,315,730	14,598,294	20,914,024	20,879,362
Interest on Member's Savings	-	531,750,861	531,750,861	436,359,134
Gratuity Expense	-	25,497,320	25,497,320	160,063,929
Interest Expenses	-	235,873,798	235,873,798	198,135,949
Other Operating Expenses	(25,831,035)	193,444,189	167,613,154	51,371,348
Grant Income	(147,172,591)	(40,629,175)	(187,801,766)	(211,331,465)
Interest Income	(942,650)	(28,353,713)	(29,296,363)	(14,057,802)
Other Operating Income	26,750,369	(189,702,807)	(162,952,438)	(167,952,931)
Adjustment for Other Accounts	187,611,839	(251,741,979)	(64,130,140)	132,150,002
Accounts Receivable	854,477	33,283,099	34,137,576	33,880,758
Advance, Deposit & Prepayments	4,833,677	(52,384,074)	(47,550,397)	(28,644,311)
Stock and Stores	-	(7,741,536)	(7,741,536)	(12,848,622)
Unsettled Staff Advance	-	(240,674)	(240,674)	(313,051)
Biological Assets	-	844,000	844,000	1,205,530
Health Fund-ENRICH	-	8,820	8,820	149,030
Gratuity Fund (Provision)	-	101,086	101,086	38,749
Prov. For Interest on Members Savings	-	(85,708,848)	(85,708,848)	(53,588,740)
Accounts Payable	3,908,584	(154,832,341)	(150,923,757)	(39,009,107)
Other Liabilities	178,015,101	14,928,489	192,943,590	231,279,946
Net Cash generated from/ (Used) in Operating Activities	58,089,695	1,467,820,287	1,525,909,982	1,479,767,744
B. Cash Flows from Investing Activities:				
Micro Credit Loan Disbursement	-	(29,564,440,000)	(29,564,440,000)	(26,598,652,500)
Micro Credit Loan Recovery	-	25,355,777,283	25,355,777,283	22,507,717,448
Fixed Assets Acquisition	(7,295,976)	(6,720,841)	(14,016,817)	(51,606,850)
Fixed Assets Sales	61,045	334,993	396,038	468,058
Staff Loan Paid	-	(3,606,000)	(3,606,000)	-
Staff Loan Recovered	-	896,481	896,481	-
FDR Encashment	5,710,290	92,093,064	97,803,354	77,910,401
FDR Investment	-	(656,979,049)	(656,979,049)	(326,034,295)
Net Cash generated from/ (Used) in Investing Activities	(1,524,641)	(4,782,644,069)	(4,784,168,710)	(4,390,197,738)
C. Cash Flows from Financing Activities:				
Loan from PKSF	-	1,336,400,000	1,336,400,000	1,105,465,000
Loan Refund to PKSF	-	(1,204,682,701)	(1,204,682,701)	(1,068,589,036)
Loan from Commercial Banks	-	9,895,500,862	9,895,500,862	7,987,100,000
Loan Refund to Commercial Banks	-	(9,462,930,290)	(9,462,930,290)	(7,787,671,281)
Loan from NBFIs & Institutions	-	858,000,000	858,000,000	621,000,000
Loan Refund to NBFIs & Institutions	-	(675,977,555)	(675,977,555)	(866,610,244)
Loan from Other Sources	-	52,000	52,000	-
Loan Refund to Other Sources	-	(46,723,000)	(46,723,000)	(30,631,873)
Member's Savings Deposit Collection	-	7,349,335,738	7,349,335,738	5,858,647,099
Member's Savings Deposit Refund	-	(4,564,947,941)	(4,564,947,941)	(3,178,719,832)
Member's Welfare Fund	-	289,843,403	289,843,403	261,506,875
Other Long-Term Fund Received	-	(300,904,898)	(300,904,898)	(81,172,485)
Net Cash generated from/(used) in Financing Activities	-	3,472,965,618	3,472,965,618	2,820,324,224
D. Net Increase/(Decrease) In Cash & Bank Balance (A+B+C)	56,565,054	158,141,836	214,706,890	(90,105,770)
Opening Cash & Cash Equivalent	51,545,869	939,173,742	990,719,611	1,080,825,381
Closing Cash & Cash Equivalent	108,110,923	1,097,315,578	1,205,426,501	990,719,611

The annexed notes form an integral part of these Financial Statements.

Director (F&A)

Executive Director

Chairperson

Signed in terms of separate of even date annexed.

Place: Dhaka
Dated: September 15, 2025

Harun Mahmud
Harun Mahmud FCA,
Partner
Enrolment No: 850
M.J. Abedin & Co.
Chartered Accountants
Firm Registration No: CAF-001-111
DVC:



People's Oriented Program Implementation (POPI)
Consolidated
Statement of Receipts and Payments
For the Year ended 30 June 2025

Particulars	FY 2024-2025			FY 2023-2024
	SDP	Micro Finance	Consolidated	Consolidated
Receipts:				
Opening balance	51,545,869	939,173,742	990,719,611	1,080,825,381
Cash in Hand	78,028	91,498,996	91,577,024	20,157,965
Cash at Bank	51,467,841	847,674,746	899,142,587	1,060,667,416
Items of Statement of Profit or Loss	27,795,365	3,697,182,535	3,724,977,900	3,304,949,501
Service Charge Income	-	3,553,598,146	3,553,598,146	3,187,752,102
Jagoron	-	1,614,107,125	1,614,107,125	1,333,675,434
Agrosor	-	1,733,700,440	1,733,700,440	1,585,981,664
Buniad	-	31,075,536	31,075,536	45,348,345
Sofolon	-	25,740,091	25,740,091	46,064,901
Sahos	-	361,944	361,944	287
Enrich (IGA)	-	4,165,592	4,165,592	8,237,954
Enrich (AC)	-	101,390	101,390	111,476
Enrich (LI)	-	4,169	4,169	14,341
LIFT	-	12,444,881	12,444,881	11,172,850
SL-ME	-	-	-	2,758
Abason	-	53,864,539	53,864,539	19,697,250
Agrosor-SEP	-	9,110,507	9,110,507	47,431,858
Agrosor-MDP	-	4,268,688	4,268,688	26,400,297
SDL	-	892	892	11,470
LRLP	-	39,312	39,312	320,483
ECCCP Flood	-	361,582	361,582	1,102,810
LRL 2nd Phase	-	904,653	904,653	3,699,228
LEPIG	-	-	-	-
Household Water	-	9,599,936	9,599,936	6,767,294
Household Sanitation	-	25,856,760	25,856,760	11,674,783
SEP CSL	-	325,608	325,608	591,544
Agro Rasie	-	9,892,997	9,892,997	28,448,799
PLDP II	-	-	-	12
Agrosor-MFCE	-	17,671,504	17,671,504	10,996,264
Membership Fee	-	2,039,830	2,039,830	1,576,620
Membership Fee	-	2,039,830	2,039,830	1,576,620
Sales of Forms and Publications	-	3,639,231	3,639,231	2,909,267
Passbook Sales	-	2,134,920	2,134,920	1,654,410
Form Sales	-	1,504,311	1,504,311	1,254,857



POPI Current Projects

1. Out of School Children Education Programme
2. Floating Schools
3. Equitable and Quality Education for the Children of Disadvantaged and Indigenous Communities
4. Early Years Education (EYE)
5. Education Champion Network
6. Joint Action Grant Project
7. Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO-III Plus)
8. PRABRIDDIH
9. Pathways to Prosperity for Extreme Poor People (PPEPP)
10. Recovery and Advancement of Informal Sector Employment (RAISE)
11. Sustainable Enterprise Project
12. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)
13. Youth empowerment for social transformation (YES)
14. DISHARI Project
15. Women-led Climate Resilience (WLCR)
16. ECCCP-Flood
17. Sustainable Enterprise Project (SEP-Buffalo)
18. Education Champion Network
19. Vulnerable Women Benefits (VWB)
20. Scaling Up Flood Forecast-based Action and Learning (SUFAL-II)
21. Floating Primary Health Care Center
22. Static Clinic
23. Satellite Clinic
24. Rural People's Access to Congenial and Environment Viable water and sanitation facilities (RACE Plus)
25. BD WASH
26. Promote Community-Based Child Protection System
27. Adolescent Programme
28. Probin Programme
29. Community based Resilience, Women's Empowerment and Action (CREA)

Empowering women, strengthening communities, and fostering sustainable resilience – together, we create a future where quality, inclusivity, and growth flourish for all.





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