



ANNUAL REPORT 2025

Prepared By :

ASPADA PARIBESH UNNAYAN FOUNDATION

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Message from the Executive Director

Dear Friends, Partners, Donors, and Well-Wishers,

It is my great pleasure to present the Annual Report 2025 of ASPADA Paribesh Unnayan Foundation. As I reflect on the year, I am filled with gratitude, pride, and renewed determination. The achievements documented in this report demonstrate not only the dedication of our team and partners but also the resilience, creativity, and aspirations of the communities we serve.

The year 2025 was one of recovery, innovation, and strategic growth. While Bangladesh continued to face economic pressures, climate-related challenges, and uncertainties in the development financing landscape, ASPADA remained steadfast in its mission to promote sustainable development, environmental conservation, social justice, and community empowerment.

One of the most significant milestones of the year was the introduction of an innovative Early Childhood Development (ECD) research initiative focusing on preschool performance enhancement through pedagogical games. Drawing inspiration from the successful experiences of our partner organization, KrY in Cambodia, ASPADA introduced pedagogical games in selected preschools in Bhaluka and initiated a research study to evaluate their effectiveness in improving children's learning outcomes. We also developed a comprehensive teacher training curriculum on ECD and pedagogical approaches and successfully trained preschool educators. We believe this initiative has the potential to become a scalable and replicable model for enhancing preschool education across Bangladesh.

Another important achievement was the adaptation and introduction of a gender education model inspired by the work of Pahal in India. By developing localized training and session modules for Self-Reliance Group (SRG) members, we have strengthened community awareness on gender equality, rights, and social inclusion. This initiative reflects our commitment to fostering equitable and inclusive communities where women and men can contribute equally to social and economic development.

I am also pleased to note that ASPADA successfully secured new funding support during the year, particularly for vocational skills development and livelihood enhancement programmes. These investments will enable us to expand opportunities for youth and vulnerable populations, helping them build sustainable futures through skills, employment, and entrepreneurship.

Environmental sustainability continued to remain at the heart of our work. In 2025, ASPADA implemented an ambitious tree plantation campaign, planting approximately 100,000 trees across Gazipur and Tangail districts. Alongside this effort, we initiated biodiversity conservation activities aimed at protecting local ecosystems and promoting environmental stewardship among communities. These interventions contribute not only to ecological restoration but also to climate change mitigation and adaptation.

Furthermore, we strengthened our climate-smart agriculture initiatives by supporting farmers with knowledge, training, and practical solutions to enhance resilience in the face of changing climatic conditions. Through these efforts, farming communities are increasingly adopting sustainable agricultural practices that improve productivity while protecting natural resources.

The accomplishments of 2025 would not have been possible without the commitment of our dedicated staff, the trust of the communities we serve, the support of our donors, and the collaboration of our national and international partners. I extend my heartfelt appreciation to all who have contributed to ASPADA's journey and success.

As we look toward the future, we remain committed to learning from global best practices, investing in innovation, and building stronger partnerships to address the interconnected challenges of poverty, inequality, environmental degradation, and climate change. We believe that sustainable development can only be achieved when communities are empowered, ecosystems are protected, and opportunities are accessible to all.

The year ahead presents both challenges and opportunities. With renewed energy, strategic vision, and collective commitment, ASPADA Paribesh Unnayan Foundation will continue to serve as a catalyst for positive change, fostering resilient communities and contributing to a more equitable, sustainable, and prosperous Bangladesh.

Thank you for your continued trust, partnership, and support.

Warm regards,

A handwritten signature in black ink, appearing to read 'Lion Md. Abdur Rashid', with a stylized flourish at the end.

Lion Md. Abdur Rashid
Founder and Executive Director
ASPADA Paribesh Unnayan Foundation

2. About ASPADA

Background

ASPADA Paribesh Unnayan Foundation is a non-political, non-profit, and voluntary development organization established in 1993 with the vision of empowering marginalized communities and promoting sustainable development. Founded initially as the Agroforestry Seed Production and Development Association (ASPADA), the organization began its journey by addressing rural poverty, environmental degradation, and livelihood insecurity through agroforestry, sustainable agriculture, and community-based development initiatives.

Since its inception, ASPADA has been guided by the principles of participation, equity, environmental stewardship, and social justice. Under the leadership of its founder, Mr. Abdur Rashid, the organization has evolved from a small grassroots initiative into a recognized development institution working to improve the lives of disadvantaged populations in rural and semi-urban Bangladesh. ASPADA's development approach emphasizes strengthening people's capacities, promoting self-reliance, and creating opportunities for inclusive social and economic advancement.

Over the past three decades, ASPADA has expanded its interventions across a broad range of development sectors, including poverty reduction, microfinance, education, climate change adaptation, disaster risk reduction, environmental conservation, public health, gender equality, human rights, youth development, and local governance. The organization has consistently prioritized the needs of vulnerable groups, particularly women, children, youth, smallholder farmers, and low-income households.

A number of significant milestones have shaped ASPADA's institutional growth. Following its registration with the Department of Social Services in 1993, the organization launched innovative community-based financial services and livelihood support programs. In 1997, ASPADA became a Partner Organization of Palli Karma-Sahayak Foundation (PKSF), enabling it to expand financial inclusion initiatives among underserved communities. The organization further strengthened its contribution to education through partnerships with national organizations and scholarship support for talented students from economically disadvantaged families. Recognition of ASPADA's commitment to excellence came in 2007 when it received the Citi Microentrepreneurship Award as one of Bangladesh's leading microfinance institutions.

Today, ASPADA Paribesh Unnayan Foundation stands as a resilient and adaptive organization responding to emerging development challenges. In an era marked by climate change, economic uncertainty, environmental degradation, and social transformation, the organization continues to focus on building resilient communities through climate action, environmental restoration, sustainable livelihoods, youth empowerment, public health initiatives, and strengthened local governance.

As ASPADA enters its fourth decade of service, it remains committed to its founding vision of creating a just, inclusive, and sustainable society where all people, regardless of their socio-economic background, have the opportunity to live with dignity, security, and hope.

Legal Status

ASPADA Paribesh Unnayan Foundation is a legally recognized non-governmental and non-profit development organization in Bangladesh. The organization is registered with the relevant government authorities and regulatory bodies as follows:

1. Department of Social Services (DSS) – Registration No. Ma-0874, dated 10 October 1993.
2. Registrar of Joint Stock Companies and Firms (RJSC) under the Societies Registration Act, XXI of 1860 – Registration No. S-5755(872)/06, dated 29 June 2006.
3. Microcredit Regulatory Authority (MRA) – Certificate No. 00178-00261-00199; MRA Registration No. 0000200, dated 25 March 2008.
4. NGO Affairs Bureau (NGOAB), Government of the People's Republic of Bangladesh – Registration No. 2394, dated 19 November 2008, under the Foreign Donations (Voluntary Activities) Regulation framework.

These registrations authorize ASPADA to implement development programmes, mobilize resources, undertake microfinance operations, and collaborate with national and international development partners in support of sustainable community development initiatives.



Figure 1: Land use pattern in the ASPADA working area

Working Areas

• Health, Nutrition & WASH • Agriculture & Food Security • Education • Environment and Biodiversity conservation • Women's Empowerment • Vocational Skills Development • Youth Employment • Early Childhood Development • Livelihood Development • Community Development • Community skills development • Climate Change & Disaster Risk Reduction etc.

Geographic Coverage

ASPADA Paribesh Unnayan Foundation currently operates across 52 upazilas, municipalities, and city corporation areas in the districts of Dhaka, Mymensingh, Tangail, Jamalpur, Netrokona, Gazipur, Narsingdi, Narayanganj, and Kishoreganj. Through its network of field offices and community-based initiatives, the organization reaches both rural and urban populations with programmes focused on sustainable livelihoods, microfinance, climate resilience, environmental conservation, education, health, and social development.

In Dhaka District, ASPADA's activities are concentrated in Savar and selected areas of Dhaka City Corporation. In Mymensingh and Netrokona districts, the organization maintains a broad presence covering all upazilas, municipalities, and city corporation areas. In Tangail District, programmes are implemented in Tangail Sadar, Sakhipur, Ghatail, Madhupur, Dhanbari, Kalihati, Basail, and Mirzapur upazilas.

ASPADA also operates in Jamalpur District, covering Jamalpur Sadar, Nandina, and Digpait areas, while in Gazipur District its interventions extend across Joydebpur, Sreepur, Kaliakoir, Kapasia, and Kaliganj upazilas. In Narsingdi District, the organization serves all upazilas and municipal areas.

In Narayanganj District, ASPADA's programmes are implemented in Sonargaon and Rupganj, including municipal areas. The organization also works in Kishoreganj District, covering Kotiadi, Pakundia, Hossainpur, and Isahorganj upazilas.

Through this extensive geographic coverage, ASPADA continues to support vulnerable and underserved communities across central and north-central Bangladesh, promoting inclusive development, environmental sustainability, climate resilience, and improved quality of life.

3. Vision, Mission and Core Values

Vision

The vision of the ASPADA Paribesh Unnayan Foundation is to improve the socio-economic status of the poor target families. Create the scope of employment for both poor men and women to maintain sustainable standards of living.

Mission

The mission of ASPADA Paribesh Unnayan Foundation is to build capacity for poor families to change their economic and social status in society through development of agro-based livelihoods and income generation activities, primary health care education, disaster mitigation and management, through their empowerment, self-reliance, and improvement of lifestyles by its endeavor for sustainable development.

Core Values

- Compassion, loyalty, and commitment for, by and with the poor
- Equality and participation
- Integrity, dedication, and professionalism
- Responsibility, accountability, and transparency
- Team spirit
- Indiscrimination on basis of gender, caste, creed or ethnic origin

4. Year at a Glance

Key statistics from 2025.

- 15 districts covered across Bangladesh
- 135,000+ direct beneficiaries reached
- 8,500 farmers supported through climate-smart agriculture initiatives
- 3,200 women empowered through livelihoods and leadership programs
- 200 youth completed vocational and skills development training
- 1,500 children benefited from Early Childhood Development interventions
- 120 community groups strengthened
- 25 disaster-prone communities supported through resilience-building activities
- 10 development partners collaborated with ASPADA

5. Major Achievements in 2025

The year 2025 marked a significant milestone for ASPADA, characterized by innovation, knowledge transfer, environmental stewardship, and institutional growth. Building on its commitment to community development and sustainable change, ASPADA achieved several notable accomplishments during the year.

1. Introduction of an Innovative Early Childhood Development Research Initiative

One of ASPADA's most significant achievements in 2025 was the introduction and initiation of a research programme on preschool performance enhancement through pedagogical games. Drawing on valuable lessons and experiences gained from KrY in Cambodia, ASPADA introduced a set of pedagogical games in selected preschools in Bhaluka to improve children's cognitive, social, emotional, and motor skills.

As part of this initiative, ASPADA launched a research study to evaluate the effectiveness of the Cambodian pedagogical game model within the Bangladeshi context. To support implementation, the organization developed a comprehensive training curriculum on Early Childhood Development (ECD) and pedagogical games and provided capacity-building training for preschool teachers. If proven successful, this innovative approach has strong potential to become a replicable model for improving preschool education across Bangladesh.

2. Adaptation of Gender Education Model from India

ASPADA further strengthened its social development initiatives by introducing a gender education model inspired by the experiences of Pahal, India. The organization adapted the learning approach to the local context and developed training manuals and session modules for Self-Reliance Group (SRG) members.

Through this initiative, ASPADA enhanced awareness and understanding of gender equality, rights, and social inclusion among community members. The programme represents an important step toward promoting gender-sensitive attitudes and practices at the grassroots level.

3. Securing New Funding for Skills Development

During 2025, ASPADA successfully expanded its resource mobilization efforts and secured new funding support, particularly for vocational skills development programmes. These resources will enable the organization to enhance employment opportunities for youth and vulnerable populations through market-oriented skills training and livelihood development initiatives.

4. Large-Scale Environmental Conservation and Tree Plantation

Environmental conservation remained a key priority throughout the year. ASPADA successfully implemented a large-scale tree plantation campaign, planting approximately 100,000 trees across Gazipur and Tangail districts. The initiative contributed to ecosystem restoration, carbon sequestration, and increased community awareness regarding environmental protection.

In addition, ASPADA initiated biodiversity conservation activities aimed at protecting local ecosystems and promoting sustainable natural resource management practices.

5. Promotion of Climate-Smart Agriculture

ASPADA continued to promote climate-smart agricultural practices among farming communities to strengthen resilience against climate change and environmental challenges. During 2025, the organization expanded and strengthened its support to farmers through training, awareness-building, and the dissemination of climate-resilient agricultural techniques.

These interventions contributed to improved agricultural productivity, sustainable resource use, and enhanced adaptive capacity among smallholder farmers.

Looking Forward

The achievements of 2025 demonstrate ASPADA's commitment to innovation, evidence-based programming, environmental sustainability, and community empowerment. The successful introduction of international best practices from Cambodia and India, combined with strengthened climate and livelihood initiatives, has positioned the organization to further expand its impact and contribute to sustainable development in Bangladesh in the years ahead.

6. Programme and Project Activities

6.1 Health Programme 1: Health and Nutrition Initiative for Mother and Child (HNIMC) project

Objectives

The overall objective of the Health and Nutrition Initiative for Mother and Child (HNIMC) project is to improve the health, nutrition, early childhood development, and gender-sensitive practices among vulnerable communities through capacity building, awareness creation, and technical support.

Specific objectives of the first year of implementation were:

- To strengthen the capacity of ASPADA staff, schoolteachers, and community groups on Early Childhood Development (ECD), gender awareness, and gender-sensitive nutrition.
- To develop context-specific training modules and educational materials based on Knowledge, Attitude, and Practice (KAP) survey findings.
- To promote child-friendly learning approaches through the introduction of pedagogical games in ASPADA tutorial centers.
- To enhance community awareness on ECD, gender equality, nutrition, and prevention and response mechanisms for Gender-Based Violence (GBV).
- To establish mechanisms for victim support services and strengthen community-based support groups on GBV issues.
- To provide technical assistance to ASPADA teams for effective implementation of ECD and gender-sensitive interventions at community level.



Figure 2: Exchange participants from India and Cambodia conducting session with SRG members in Bhaluka, Mymensingh

Activities Conducted

A. Activities Conducted by KrY Participant (Leab VIN)

- Early Childhood Development (ECD) and Learning Support
- Developed 5–6 session training modules on Early Childhood Development (ECD) based on findings from the KAP survey for conducting two-hour sessions with Self-Help/Small Resource Groups (SRGs).
- Developed an ECD training module to enhance the capacity of the ASPADA health team.
- Identified, designed, and selected appropriate pedagogical games for introduction in ASPADA tutorial centers.
- Developed training materials on pedagogical games for schoolteachers.
- Facilitated practical sessions on pedagogical games and provided continuous technical support to ASPADA staff and schoolteachers.

B. Activities Conducted by Pahal Participant (Rahul Kumar Galphat)

- Gender Awareness, GBV Prevention, and Nutrition
- Developed a plan for establishing victim support services and forming victim support groups focusing on GBV-related issues.
- Developed training modules on gender education and gender-sensitive nutrition for ASPADA staff.
- Developed 5–6 session gender awareness modules based on KAP survey findings for conducting two-hour sessions with SRGs.
- Facilitated meetings of GBV support groups at the community level.
- Developed mechanisms and guidelines for providing victim support services related to GBV.

C. Joint Activities Conducted by Both Participants

- KAP survey tools designed, supported data collection, conducted data analysis, and prepared reports.
- Developed Information, Education, and Communication (IEC) materials on:
 - Early Childhood Development (ECD)
 - Gender education
 - Gender-sensitive nutrition
- Provided technical guidance and mentoring support to the ASPADA team for implementing ECD and gender-sensitive activities in project communities.
- Supported knowledge sharing and capacity strengthening among project stakeholders.

3. Outputs

- KAP survey tools were developed, data collected, analyzed, and findings documented to guide project interventions.
- ECD training modules consisting of 5–6 sessions were developed for community-level awareness sessions.
- Gender awareness and gender-sensitive nutrition training modules were developed for ASPADA staff and community groups.
- IEC materials on ECD, gender education, and nutrition were developed.
- Pedagogical games were selected and introduced for use in ASPADA tutorial centers.
- Training packages on pedagogical games were prepared for schoolteachers.
- ASPADA health staff and teachers received technical guidance on ECD-based learning approaches.
- Plans and mechanisms for GBV victim support services were developed.
- Community-based GBV support groups were facilitated and strengthened.



Figure 3: Health and Nutrition fair inaugurating by executive Director of ASPADA

4. Outcomes

- Improved capacity of ASPADA staff, teachers, and community facilitators on ECD, gender awareness, nutrition, and child-friendly learning approaches.
- Increased understanding among community groups regarding early childhood development practices and gender equality.

- Enhanced availability of structured training resources and IEC materials for future project activities.
- Improved capacity of schools and tutorial centers to apply participatory and play-based learning methods.
- Strengthened community mechanisms for identifying, referring, and supporting GBV survivors.
- Increased integration of gender-sensitive approaches within health and nutrition interventions.
- Improved technical capacity of ASPADA teams for implementing evidence-based community interventions.

5. Beneficiaries Reached

During the first year of project implementation, the project reached and supported:

- ASPADA project staff and health team through capacity-building initiatives.
- Schoolteachers from ASPADA-supported tutorial centers through pedagogical game training.
- Community groups/SRG members through ECD and gender awareness sessions.
- Mothers, caregivers, and children in project communities through improved ECD, health, and nutrition interventions.
- Community members through GBV awareness and support group activities.
- Potential GBV survivors through development of victim support mechanisms.

6. Key Results

- A strong foundation was established for implementing integrated health, nutrition, ECD, and gender-responsive interventions during the remaining project period.
- Evidence-based training modules and IEC materials were developed using KAP survey findings.
- ASPADA's institutional capacity was strengthened to deliver quality community-based interventions.
- Child-centered learning approaches were promoted through pedagogical games in tutorial centers.
- Community awareness on gender equality, GBV prevention, and gender-sensitive nutrition were enhanced.
- A framework for GBV victim support services was developed to improve referral and response mechanisms.
- Collaboration between Norec participants and ASPADA teams contributed to knowledge transfer, innovation, and sustainable project implementation.

6.1.1 ENRICH Project

Project Overview

ASPADA Paribesh Unnayan Foundation has been implementing the Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) project since 2014 with financial and technical support from Palli Karma-Sahayak Foundation (PKSF). The project follows a holistic household development approach focusing on poverty reduction, health improvement, nutrition promotion, social development, and enhancement of human dignity.

During 2025, ASPADA continued ENRICH project implementation in Hobirbari Union of Bhaluka Upazila until June 2025 and shifted its operation to Mollikbari Union from July 2025. Following the ENRICH project design, ASPADA implemented targeted interventions focusing on accessible healthcare services, preventive healthcare, maternal and child health, nutrition promotion, community awareness, and youth engagement.

The project operates through Primary Healthcare Centers (PHCCs), satellite clinics, household visits by trained health visitors, health camps, community awareness sessions, and nutrition-sensitive interventions. The project ensures regular health monitoring, referral support, and health education at household and community levels.



Figure 4: Conducting Satellite clinic at Hobirbari Union of Bhaluka Upazila

1. Objectives

The objectives of the ENRICH project during 2025 were:

- To improve access to affordable and quality healthcare services for poor and vulnerable households.
- To increase health-seeking behavior and promote preventive healthcare practices among community members.
- To improve maternal, neonatal, child, adolescent, and elderly health outcomes through targeted healthcare interventions.
- To promote nutrition awareness and encourage improved dietary practices among women, children, and families.
- To provide doorstep healthcare services through regular household visits, health monitoring, and counseling.
- To strengthen community awareness on health, nutrition, hygiene, disease prevention, and healthy lifestyles.
- To improve early detection and management of common health problems through screening and referral services.
- To strengthen community participation through youth engagement and social awareness initiatives.

2. Activities Conducted

During the reporting period, ASPADA implemented the following activities under the ENRICH project:

A. Household Health Services and Health Monitoring

- Distributed health cards among targeted households and maintained household health records.
- Conducted regular household visits by trained health visitors for:
 - Health status monitoring
 - Identification of health problems
 - Health counseling
 - Referral support
 - Updating household health information
- Maintained health information through household passbooks and computerized databases.

B. Primary Healthcare Services

- Operated Primary Healthcare Centers (PHCCs) to provide essential healthcare services.
- Organized weekly satellite clinics with support from qualified MBBS doctors.
- Provided consultation, diagnosis, basic treatment, medicines/supplements, and referral services.
- Arranged specialized health camps including:
 - General healthcare
 - Eye care
 - Dental care
 - Gynecological care
 - Diabetes and cardiac screening

C. Maternal, Child, and Adolescent Health Services

- Provided antenatal care (ANC) services to pregnant women.
- Conducted counseling sessions on:
 - Safe motherhood
 - Pregnancy care
 - Nutrition during pregnancy
 - Newborn care
- Distributed micronutrients including iron, folic acid, zinc, and calcium supplements.
- Provided nutrition counseling to mothers, caregivers, and families.

D. Nutrition Promotion Activities

- Conducted nutrition awareness sessions at household and community levels.
- Promoted kitchen gardening as a nutrition-sensitive intervention.
- Organized practical cooking demonstrations on nutritious food preparation.
- Provided nutritional support and counseling for malnourished children and vulnerable mothers.

E. Disease Prevention and Health Awareness

- Conducted community awareness meetings on health-related issues.
- Organized preventive health campaigns including deworming activities.

- Provided blood pressure monitoring and blood glucose testing services.
- Raised awareness on non-communicable diseases and healthy lifestyles.

F. Community and Youth Engagement

- Organized community events, cultural activities, and awareness programs.
- Strengthened youth participation through youth committees.
- Conducted awareness activities on:
 - Early marriage
 - Gender-based violence
 - Health and nutrition
 - Social issues affecting communities



Figure 5: Refresher training of Health Visitors

3. Outputs

Major outputs achieved during 2025 include:

- Health services continued in both project locations through PHCCs, satellite clinics, and household-based services.
- Community members received regular health monitoring and counseling through household visits.

- Health cards and household health records were maintained for tracking health conditions.
- Pregnant women received ANC services and maternal health counseling.
- Community members received blood pressure and blood glucose screening services.
- Micronutrient supplements were distributed among pregnant women, adolescent girls, and children.
- Health awareness sessions and community meetings were conducted regularly.
- Specialized health camps provided services to community members requiring additional medical attention.
- Nutrition education and kitchen gardening promotion activities were continued.
- Youth groups and community platforms were strengthened for social awareness activities.

4. Outcomes

The major outcomes of the ENRICH project during 2025 were:

- Increased access to essential healthcare services among poor and vulnerable households.
- Improved health-seeking behavior through continuous community engagement and doorstep services.
- Increased awareness among community members regarding preventive healthcare, nutrition, hygiene, and disease management.
- Improved utilization of maternal healthcare services, including ANC and pregnancy-related counseling.
- Enhanced early detection of hypertension, diabetes, and other health conditions through regular screening.
- Improved nutritional knowledge among mothers, caregivers, and community members.
- Strengthened capacity of households to adopt healthier dietary practices through nutrition education and kitchen gardening.
- Improved healthcare support for elderly people through targeted services.
- Increased community participation in addressing social issues through youth and community groups.

5. Beneficiaries Reached

During 2025, the ENRICH project reached:

- Poor and vulnerable households in:
 - Hobirbari Union (January–June 2025)
 - Mollikbari Union (July–December 2025)
- Pregnant women and lactating mothers through ANC, nutrition counseling, and micronutrient support.
- Children, particularly those requiring nutritional support and health monitoring.
- Adolescents through health awareness and micronutrient interventions.
- Elderly community members requiring regular health support.
- Community members receiving healthcare services, screening, awareness sessions, and referral support.
- Youth groups and community volunteers engaged in social awareness activities.

6. Key Results

- ASPADA successfully continued implementation of the ENRICH project following PKSF-approved project design and successfully completed the operational transition from Hobirbari Union to Mollikbari Union.
- Community-based healthcare services remained accessible throughout the reporting period through PHCCs, satellite clinics, and household visits.
- The project strengthened preventive healthcare practices through regular screening, awareness sessions, and health counseling.
- Maternal and child health services improved through ANC, nutrition support, and counseling services.
- Community awareness regarding nutrition, disease prevention, and healthy lifestyles increased.
- Poor households received improved access to essential healthcare services and referral support.
- Nutrition-sensitive interventions contributed to improved household food practices and awareness.
- Youth and community engagement mechanisms contributed to addressing social and health-related issues.

- The project continued contributing toward the ENRICH vision of poverty reduction, improved quality of life, and enhancement of human dignity among vulnerable households.

6.1.2 Health Cooperative Project

Objectives

The Health Cooperative Project continued its efforts in 2025 to strengthen and nurture Self-Reliance Groups (SRGs) in Bhaluka Upazila with the long-term vision of establishing a community-owned health cooperative and hospital. The project aimed to enhance the leadership, managerial, financial, and organizational capacities of SRG members so that they can collectively form, register, and govern a health cooperative. The envisioned cooperative hospital will operate as a social enterprise where members hold shares, participate in management and decision-making processes, access quality healthcare services, and ultimately benefit from the profits generated by the enterprise.

Activities Conducted

During 2025, ASPADA continued to provide technical guidance and capacity-building support to SRG members and leaders through a range of activities, including:

- Regular SRG meetings focusing on group governance, leadership development, financial literacy, and cooperative management.
- Capacity-building sessions on cooperative principles, registration procedures, organizational management, and member responsibilities.
- On-site coaching and mentoring for SRG leaders on bookkeeping, savings management, internal lending, and financial transparency.
- Network meetings among SRGs to promote peer learning, collective planning, and shared problem-solving.
- Orientation and awareness sessions on the concept and benefits of a community-owned cooperative hospital.
- Advocacy and consultation meetings with local stakeholders, community leaders, and relevant authorities regarding cooperative formation and registration requirements.
- Continued health promotion activities, health awareness sessions, and access to preventive healthcare services through static and satellite clinics.
- Development of an action plan and preparatory processes for the formal registration of the Health Cooperative.

Outputs

- SRG members and leaders participated in regular training, coaching, and mentoring sessions throughout the year.
- Strengthened operational systems for savings management, record-keeping, and group governance were introduced and practiced by SRGs.
- Increased awareness among members regarding cooperative ownership, governance structures, and social enterprise management.
- Functional SRG networks continued to facilitate coordination, learning, and collective decision-making.
- Preparatory documentation and organizational requirements for cooperative registration were reviewed and strengthened.
- Community discussions and consultations on the establishment of a cooperative-based hospital were conducted.



Figure 6: SRGs Network Meeting

Outcomes

- SRG members demonstrated improved leadership, organizational, and financial management skills.
- Confidence and readiness among SRGs increased to move forward with the formation and registration of a Health Cooperative.

- Group leaders enhanced their capacity to maintain transparent financial records and manage collective savings.
- SRGs strengthened their collective vision for establishing a community-owned hospital that can provide affordable and quality healthcare services.
- Community ownership and commitment toward the cooperative model continued to grow, creating a strong foundation for long-term sustainability.
- Members developed a better understanding of social enterprise principles and their role as future shareholders, users, and managers of the cooperative hospital.

Beneficiaries Reached

The project directly reached members of 30 Self-Reliance Groups (SRGs), including women leaders and their households in Bhaluka Upazila. Indirect beneficiaries included community members who participated in awareness sessions, health promotion activities, and consultations related to the development of the Health Cooperative and community hospital initiative.

Key Results

- Sustained capacity-building efforts further strengthened the institutional readiness of SRGs for cooperative formation and registration.
- SRG members continued to accumulate savings and improve their collective financial management practices.
- Increased leadership and governance competencies among women members enhanced their ability to participate in cooperative management.
- Strong community interest and commitment were maintained toward establishing a cooperative-based hospital.
- A clear pathway was developed for the registration of the Health Cooperative as a member-owned institution.
- The project strengthened the foundation for a future community hospital that will be jointly owned, managed, and utilized by cooperative members, ensuring access to quality healthcare services while generating social and economic benefits for member households.

6.1.3 BD Rural WASH for Human Capital Development Project

Objectives

The BD Rural WASH for Human Capital Development (HCD) Project continued its implementation in 2025 with the objective of improving access to safely managed water supply, sanitation, and hygiene (WASH) services in rural communities of Mymensingh district. The project sought to enhance the health, well-being, and human capital of rural households through improved water and sanitation facilities while simultaneously strengthening institutional and market systems for sustainable WASH service delivery. The project also aimed to promote behavioral change, support local entrepreneurship, and increase access to financial services for WASH-related investments.

Activities Conducted

During 2025, ASPADA Paribesh Unnayan Foundation continued to coordinate and facilitate project implementation across Bhaluka, Trisal, Fulbaria, Gouripur, and Muktagacha upazilas. Key activities included:

- Disbursement of Household Water Loans to facilitate access to safe drinking water facilities and water supply systems.
- Provision of Household Sanitation Loans for the construction and upgrading of hygienic sanitation facilities.
- Distribution of incentives to eligible households for the installation of twin-pit toilets to promote environmentally sustainable sanitation solutions.
- Support to local entrepreneurs through Water and Sanitation Market Development Loans to strengthen WASH-related businesses and service delivery systems.
- Promotion of Hygiene Market Development initiatives for women entrepreneurs, including the marketing and distribution of hygiene products.
- Implementation of Behavior Change Communication (BCC) campaigns, community awareness sessions, courtyard meetings, and promotional activities to encourage improved hygiene and sanitation practices.
- Monitoring and technical support visits to ensure quality implementation and utilization of WASH facilities.

Outcomes

- Increased access to safe drinking water and improved sanitation facilities among rural households.
- Enhanced adoption of hygienic behaviors and improved awareness regarding sanitation, personal hygiene, and environmental health.
- Reduced vulnerability to waterborne and sanitation-related diseases through improved household WASH practices.

- Strengthened local WASH markets and service delivery mechanisms through support to entrepreneurs.
- Increased participation of women entrepreneurs in hygiene-related business activities, contributing to household income generation and local economic development.
- Improved community awareness regarding the importance of safe water, sanitation, and hygiene for human capital development.



Figure 7: Project supported water and Hygiene facility

Beneficiaries Reached

The project directly benefited approximately 4300 households across five upazilas of Mymensingh district through water and sanitation financing, hygiene promotion, and market development interventions. Indirect beneficiaries included family members, community residents, local entrepreneurs, and consumers who gained improved access to WASH products and services through strengthened local markets.

Key Results

- A total of XX water facilities and XX sanitation facilities were installed or upgraded through project-supported financing mechanisms.
- XX households adopted environmentally friendly twin-pit sanitation systems with project incentives.
- Access to safe water and improved sanitation increased significantly among participating households.
- WASH-related enterprises expanded their operations, creating livelihood opportunities and improving the availability of water and sanitation products in rural communities.
- Women entrepreneurs strengthened their business capacities and increased their engagement in local hygiene markets.

- Community awareness and behavioral change regarding hygiene and sanitation practices improved through sustained BCC interventions.
- The project continued to contribute to the achievement of SDG-6 by promoting equitable access to safe water, sanitation, and hygiene services while strengthening local systems for long-term sustainability.

6.1.4 Training Building Capacity to Integrate Smaller Microfinance Partners through BURO project.

Objectives

The project aims to strengthen the capacity of ASPADA's microfinance team and partner staff to effectively integrate water credit products into existing microfinance services. By enhancing the knowledge and skills of field personnel, the project seeks to expand access to affordable financing for safe drinking water, sanitation, and hygiene (WASH) facilities among underserved households. The initiative contributes to improved public health, environmental sustainability, and the achievement of Sustainable Development Goal 6 (SDG-6) on clean water and sanitation.



Figure 8: Inception of water credit adoption project

Activities Conducted

During 2025, ASPADA continued implementing the project in collaboration with Water.org and BURO Bangladesh across Fulbaria, Gouripur, and Bhaluka Upazilas of Mymensingh district; Sonargaon, Rupganj, and Bandar Upazilas of Narayanganj district; Monohardi Upazila of Narsingdi district; and Katiadi Upazila of Kishoreganj district.

The major activities undertaken included:

- Organizing refresher Training of Trainers (ToT) sessions for microfinance staff on water credit adoption and WASH financing.
- Conducting capacity-building training for Credit Officers (COs) on water credit promotion, client counseling, and loan management.
- Providing technical mentoring and coaching support to field staff for expanding water credit outreach.
- Integrating WASH awareness messages into weekly group meetings and borrower interactions.
- Conducting community awareness sessions on safe drinking water, sanitation, hygiene practices, and climate-resilient water solutions.
- Monitoring project implementation and documenting lessons and best practices for scaling up water credit initiatives.

Outputs

- 48 microfinance staff participated in refresher Training of Trainers (ToT) and capacity-building sessions.
- 132 Credit Officers received training on water credit implementation and WASH financing.
- 210 technical support and mentoring sessions were conducted for field-level staff.
- 3,850 weekly group meetings included awareness discussions on safe drinking water, sanitation, and hygiene.
- 9,600 community members received information and counseling on water credit opportunities and improved WASH practices.
- Information, Education and Communication (IEC) materials on water, sanitation, and hygiene were disseminated throughout the project areas.

Outcomes

- Improved technical capacity of microfinance staff and Credit Officers to promote and manage water credit products.
- Increased awareness among borrowers and community members regarding the health and economic benefits of investing in safe water and sanitation facilities.
- Enhanced confidence of field staff in providing guidance on WASH-related financing solutions.
- Increased interest and demand for water credit products among low-income households.

- Strengthened integration of water, sanitation, and hygiene financing within ASPADA's microfinance operations.
- Improved community engagement and participation in promoting healthy hygiene and sanitation behaviors.

Beneficiaries Reached

The project directly reached 180 microfinance professionals, including trainers, branch managers, and Credit Officers, through training and mentoring initiatives. Additionally, approximately 9,600 community members and borrowers were reached through weekly meetings, awareness sessions, and counseling services. Indirectly, an estimated 38,000 household members benefited from improved knowledge and access to water and sanitation financing opportunities.

Key Results

- Strengthened institutional capacity for integrating water credit products within microfinance services.
- Enhanced knowledge and skills of 180 field personnel and managers on WASH financing and water credit promotion.
- More than 9,600 community members were sensitized on safe drinking water, sanitation, and hygiene practices.
- Increased uptake of water credit products, enabling more households to invest in improved water and sanitation facilities.
- Improved collaboration between microfinance services and community-based WASH promotion activities.
- Greater awareness and behavioral change among targeted communities regarding the importance of safe water and hygienic sanitation.
- The project continued to contribute to sustainable access to water and sanitation services while supporting the achievement of SDG-6 targets in the intervention areas.

6.2 Cooperative Based Agricultural Development Program

Project Overview

Agriculture remains the backbone of Bangladesh's economy and a primary source of livelihood for rural communities. ASPADA (Agroforestry Seed Production and Development Association) implements the Cooperative-Based Agricultural Development Program to promote sustainable and profitable agriculture through modern technologies, mechanization, and cooperative farming approaches. The program addresses key challenges faced by marginal farmers, including limited access to quality inputs, inadequate technical knowledge, weak market linkages, and the impacts of climate change. By strengthening farmers'

organizations and promoting collective production and marketing systems, the project aims to enhance agricultural productivity, profitability, food security, and rural livelihoods.

Objectives

- Establish a modern agricultural technology demonstration village with farmer training facilities.
- Enhance farmers' knowledge and skills in modern agricultural technologies, mechanization, and cooperative-based production systems.
- Transform traditional farming practices into profitable commercial agriculture.
- Improve household food security, nutrition, and livelihoods.
- Develop sustainable value chains for crops, livestock, and fisheries, including improved market access.
- Strengthen farmers' organizations and facilitate the formation of agricultural cooperatives.



Figure 9: Farmers meeting on cooperative based agriculture

Activities Conducted

- Formed and strengthened six farmers' groups comprising approximately 50 members per group.
- Facilitated access to high-yielding and improved crop varieties through collaboration with BRRI, BARI, BINA, and BADC.
- Supported seed and seedling production for rice and vegetable cultivation.
- Provided access to agricultural machinery and mechanization services.
- Delivered technical advisory services through qualified agricultural professionals.
- Promoted livestock rearing through the provision of dairy cows and calves.

- Organized veterinary support services for livestock health management.
- Conducted training on compost production using *Trichoderma* spp. and sustainable farming practices.
- Promoted seasonal vegetable cultivation and homestead gardening.
- Conducted crop-specific training on modern cultivation, pest management, and post-harvest handling.
- Encouraged improved fodder grass cultivation for livestock development.
- Promoted fish cultivation in household ponds.
- Established collective marketing mechanisms and facilitated direct market linkages with bulk traders.



Figure 10: Rice seedbed preparation

Outputs

- Six farmers' groups established and actively engaged in cooperative farming activities.
- Farmers received improved seeds, seedlings, and technical support services.
- Agricultural machinery support mechanisms introduced for participating farmer groups.
- Farmers trained on modern crop production, livestock management, compost preparation, and climate-smart agriculture.
- Veterinary services provided to livestock-rearing households.
- Homestead vegetable gardens, fish ponds, and fodder cultivation activities expanded among participating households.
- Collective marketing systems initiated to support group-based sales and market access.

Outcomes

- Increased adoption of modern agricultural technologies and improved farming practices.
- Enhanced productivity and efficiency in crop and livestock production.
- Improved cooperation and collective decision-making among farmers through group-based approaches.
- Strengthened access to agricultural inputs, technical services, and market opportunities.
- Increased awareness of climate-resilient and sustainable agricultural practices.
- Improved household food security, dietary diversity, and livelihood opportunities.
- Enhanced bargaining power of farmers through collective marketing initiatives.

Beneficiaries Reached

- Approximately 300 farmers organized into six farmers' groups directly benefited from project interventions.
- Farming households gained access to improved agricultural technologies, training, livestock support, and market linkage services.
- Community members indirectly benefited from increased agricultural production, knowledge sharing, and strengthened local agricultural systems.



Figure 11: Rice transplanting by farmer

Key Results

- Six functional farmers' groups established as a foundation for future agricultural cooperatives.
- Increased utilization of improved crop varieties and modern farming technologies among participating farmers.
- Enhanced technical knowledge and capacity of farmers through training and advisory support.
- Improved access to mechanization services, reducing labor requirements and increasing production efficiency.
- Strengthened livestock production through veterinary services and livestock support initiatives.
- Expanded household-level vegetable cultivation, fish farming, and compost production practices.
- Improved market access and sales opportunities through collective marketing and direct engagement with bulk traders.
- Contributed to increased agricultural productivity, household income generation, and improved food and nutrition security among participating farming families.

6.3 Safe Water Supply, Sanitation and Biogas technology for rural livelihood Improvement in Climate Victim People of Bangladesh

Project Overview

The project, *Safe Water Supply, Sanitation and Biogas Technology for Rural Livelihood Improvement in Climate-Vulnerable Communities of Bangladesh*, has been implemented since 2012 and continues to support climate-affected communities in Bhaluka Upazila of Mymensingh District and Sadar Upazila of Jamalpur District. The project aims to improve access to safe drinking water, climate-resilient irrigation systems, renewable energy, and sustainable livelihood opportunities for rural households vulnerable to climate change impacts.

The project promotes integrated infrastructure development through the installation of deep tube wells, overhead water tanks, drinking water supply networks, subsurface irrigation systems, community biogas plants, solar energy technologies, and agricultural equipment support. These interventions contribute to improved water security, enhanced agricultural productivity, renewable energy access, climate adaptation, and sustainable livelihood development.

Objectives

- Improve access to safe and reliable drinking water for climate-vulnerable rural communities.
- Enhance year-round irrigation facilities to increase agricultural productivity and resilience.
- Promote renewable energy solutions through biogas and solar technologies.

- Strengthen climate adaptation capacities of rural households through sustainable infrastructure and livelihood support.
- Improve household income and employment opportunities through skills development and enterprise promotion.
- Contribute to environmental sustainability through reduced carbon emissions and efficient resource utilization.



Figure 12: Established deep tubewell to increase irrigation facilities

Activities Conducted

- Operated deep tube wells and water distribution systems to provide safe drinking water.
- Maintained overhead water storage facilities and subsurface irrigation networks.
- Expanded irrigation support for agricultural production throughout the year.
- Operated community biogas plants for clean cooking fuel production.
- Provided solar energy support for selected beneficiary households.
- Facilitated access to agricultural equipment including power tillers, weeders, sprayers, threshers, and gas-operated generators.
- Conducted training on climate-smart irrigation management and water conservation.
- Organized capacity-building programs on poultry and livestock rearing.
- Promoted compost production and organic farming practices.
- Supported horticultural nursery development and tree planting initiatives.
- Delivered training on food processing, preservation, and small-scale entrepreneurship.
- Conducted awareness sessions on climate change adaptation and environmental sustainability.

Outputs

- Safe drinking water supply systems remained operational and expanded within target communities.
- Deep tube wells, overhead tanks, irrigation facilities, biogas plants, and solar energy systems continued to provide essential services.
- Agricultural equipment support facilitated efficient crop production activities.
- Community members received training on climate-resilient agriculture and alternative livelihood options.
- Rural households adopted improved practices in livestock rearing, compost production, horticulture, and food processing.
- Renewable energy services contributed to reduced dependence on traditional fuel sources.

Outcomes

- Increased access to safe drinking water and improved public health conditions among beneficiary households.
- Enhanced agricultural productivity through reliable year-round irrigation facilities.
- Improved household energy security through access to biogas and solar energy technologies.
- Strengthened livelihood resilience and income-generating opportunities for climate-affected families.
- Increased community awareness and adoption of climate-resilient agricultural and environmental practices.
- Reduced environmental degradation and greenhouse gas emissions through the use of renewable energy technologies.
- Improved adaptive capacity of vulnerable communities to climate-related risks and shocks.

Beneficiaries Reached

- **750 households** gained access to safe drinking water through the project-supported water supply systems.
- **250 acres of agricultural land** benefited from year-round irrigation facilities.
- **15 households** received support through biogas and solar energy services.
- More than **1,200 community members** participated in training, awareness, and livelihood development activities.

- Farmers, women, youth, and vulnerable households directly benefited from climate-resilient livelihood interventions.

Key Results

- Access to safe drinking water expanded from 600 households to **750 households**, improving health and reducing water-related vulnerabilities.
- Irrigation coverage increased from 200 acres to **250 acres**, contributing to higher agricultural productivity and food security.
- Renewable energy services expanded from 10 households to **15 households**, increasing access to clean energy solutions.
- Community members enhanced their knowledge and skills in climate adaptation, sustainable agriculture, and alternative income-generating activities.
- Improved access to irrigation, agricultural equipment, and technical training contributed to increased crop production and household income.
- Adoption of biogas and solar technologies reduced dependence on traditional fuels and contributed to lower carbon emissions.
- Strengthened resilience of climate-vulnerable communities through integrated water, energy, and livelihood support services.
- Continued contribution to sustainable rural development through employment generation, poverty reduction, and environmental conservation.

6.4 Partnership Reinforcement for Integrated Skills Enhancement (PRISE)

Project Overview

With financial support from BRAC, ASPADA Environment Development Foundation has been implementing the Partnership Reinforcement for Integrated Skills Enhancement (PRISE) project from September 2025 to June 2026 across five upazilas of Mymensingh District—Trishal, Bhaluka, Gafargaon, Fulbaria, and Gouripur. The project aims to enhance the employability and economic inclusion of disadvantaged and marginalized adolescents and youth through market-oriented skills training, life skills development, and employment linkage support.

The project engages Master Craft Persons (MCPs) and local enterprises to provide practical workplace-based training, enabling young people to acquire technical competencies, soft skills, and entrepreneurship knowledge necessary for sustainable employment and income generation.

Objectives

- Enhance employability and income-generating opportunities for disadvantaged youth through market-driven skills development.
- Strengthen technical and life skills competencies of adolescents and young adults.
- Promote economic empowerment of women and persons with disabilities through inclusive vocational training.
- Facilitate workplace-based learning and employment linkage opportunities.
- Foster entrepreneurship, financial inclusion, and career development among trainees.
- Strengthen collaboration among training providers, local businesses, market committees, and communities to support youth employment.



Figure 13: Young women training on tailoring

Activities Conducted

- Selected and enrolled 250 trainees (132 women and 118 men) aged 14–35 years across five upazilas.
- Engaged 125 Master Craft Persons (MCPs) to provide workplace-based technical skills training in nine trades.
- Signed training agreements between trainees and MCPs and facilitated six-month apprenticeship placements.
- Conducted soft skills and life skills training sessions covering communication, workplace behavior, teamwork, problem-solving, and career planning.

- Organized workplace safety and training environment improvement initiatives at MCP establishments.
- Conducted baseline and midline assessments using digital monitoring tools.
- Facilitated regular skills assessments and monitoring visits to evaluate trainee progress.
- Developed and maintained peer leader databases and monitoring systems.
- Conducted meetings with local market committees to strengthen employment and apprenticeship opportunities.
- Organized confidence-building sessions for female trainees.
- Conducted awareness meetings with parents and guardians to encourage support for youth participation, particularly for women trainees.
- Provided assistive devices and accessibility support for trainees with disabilities.
- Facilitated bank account opening for all trainees to promote financial inclusion and savings practices.
- Organized enterprise development training for MCPs to strengthen mentorship and business management capacity.
- Participated in coordination and review meetings with project stakeholders and partner organizations.



Figure 14: Beauty salon trainee learning by doing

Outputs

- 250 youth enrolled in workplace-based skills development training programs.
- 125 Master Craft Persons mobilized and engaged as training providers and mentors.
- Training placements completed across nine market-oriented trades.
- Regular life skills and soft skills sessions conducted in all project locations.
- Baseline and midline data collected and maintained through digital monitoring systems.
- Parent, guardian, and community awareness sessions conducted to enhance social acceptance of youth employment.
- Assistive support provided to trainees with disabilities to ensure inclusive participation.
- Bank accounts established for all trainees to encourage financial literacy and inclusion.
- Market committees and local businesses actively engaged in supporting trainee employment opportunities.

Outcomes

- Improved technical and employability skills among participating youth.
- Enhanced confidence, workplace readiness, and social skills of trainees.
- Increased participation of young women in skills development and economic activities.
- Strengthened support from families and communities for youth employment and entrepreneurship.
- Improved access to inclusive training opportunities for persons with disabilities.
- Enhanced financial awareness and savings practices among trainees.
- Strengthened linkages between trainees, local enterprises, and labor market opportunities.
- Improved mentoring capacity of Master Craft Persons to support skills transfer and employment outcomes.

Beneficiaries Reached

- 250 direct trainees (132 women and 118 men) received technical and employability skills training.
- 15 trainees with disabilities (5 women and 10 men) received inclusive training support and accessibility assistance.
- 125 Master Craft Persons (MCPs) participated as mentors and workplace trainers.
- More than 500 parents and guardians engaged through awareness and support meetings.
- 20 local market committees participated in employment linkage and stakeholder engagement initiatives.
- Approximately 1,000 community members indirectly benefited from increased awareness, economic opportunities, and community engagement activities.

Key Results

- Successfully enrolled and trained 250 disadvantaged and marginalized youth in market-oriented vocational trades.
- Strengthened the capacity of 125 Master Craft Persons to provide quality workplace-based training and mentorship.
- Enhanced trainees' technical competencies, workplace behavior, communication skills, and career readiness.
- Increased confidence and participation of female trainees in skills development and economic activities.

- Improved accessibility and inclusion for trainees with disabilities through targeted support measures.
- Strengthened family and community support for youth employment, particularly for young women.
- Established financial inclusion mechanisms through bank account registration for all trainees.
- Developed stronger partnerships between local businesses, market committees, MCPs, and project stakeholders to facilitate employment and self-employment opportunities.
- Contributed to improved livelihood prospects and economic empowerment of vulnerable youth in Mymensingh District.

6.5 VGD Life Skill Development Project

Project Overview

The VGD (Vulnerable Group Development) Life Skill Development Project was implemented in partnership with the Department of Women Affairs (DWA) and the World Food Programme (WFP) to improve the socio-economic condition of vulnerable women through capacity building, life skills development, and livelihood enhancement interventions. The project focused on empowering disadvantaged women by strengthening their knowledge, skills, confidence, and access to economic opportunities, enabling them to become more self-reliant and resilient.

ASPADA implemented the project in Mohongonj and Modan Upazilas of Netrokona District, reaching a total of 2,740 vulnerable women beneficiaries, including 1,926 women in Mohongonj and 814 women in Modan. Through life skills training, awareness sessions, group development activities, and livelihood guidance, the project promoted financial literacy, health and nutrition awareness, gender equality, leadership, and social inclusion. The initiative also encouraged women's participation in income-generating activities and strengthened their ability to make informed decisions within their households and communities.

Over the implementation period, the project contributed to enhancing beneficiaries' confidence, social engagement, and livelihood preparedness, while creating a supportive environment for sustainable economic and social empowerment.

Objectives

- Enhance the life skills, confidence, and decision-making capacity of vulnerable women.
- Promote economic empowerment through skills development and income-generating opportunities.
- Facilitate access to financial services, savings, and credit for vulnerable women.
- Strengthen awareness on health, nutrition, hygiene, gender equality, and women's rights.

- Support women in improving household livelihoods and acquiring productive assets.
- Foster self-reliance, social inclusion, and community participation among vulnerable women.



Figure 15: Life skill training of vulnerable women

Activities Conducted

- Identified and enrolled eligible VGD beneficiaries in Mohongonj and Modan Upazilas.
- Formed and strengthened beneficiary groups to facilitate collective learning and support.
- Deployed a project team comprising a Project Manager and Community Organizers for project implementation and monitoring.
- Conducted Training of Trainers (ToT) for project personnel to strengthen facilitation and community engagement skills.
- Developed and implemented a comprehensive life skills training plan for beneficiaries.
- Organized life skills development sessions covering communication, leadership, financial literacy, health and hygiene, nutrition, legal awareness, gender equality, and family well-being.
- Conducted regular group meetings, awareness sessions, and community engagement activities.
- Provided guidance on income-generating activities, savings practices, and financial management.

- Conducted follow-up visits and monitoring activities to track beneficiary participation and progress.

Outputs

- Beneficiary groups established and actively functioning in project areas.
- A total of 2,740 vulnerable women enrolled and participated in project interventions.
- Project staff successfully completed ToT and strengthened their capacity to deliver life skills training.
- Life skills training curricula and implementation plans developed and delivered.
- Regular awareness sessions and group meetings conducted throughout the project period.
- Beneficiaries received information and guidance on livelihoods, financial management, health, nutrition, and social development.

Outcomes

- Improved self-confidence, communication skills, and leadership capacity among participating women.
- Increased awareness of health, nutrition, hygiene, gender equality, and legal rights.
- Enhanced financial literacy and savings behavior among beneficiaries.
- Strengthened social support networks and community participation through beneficiary groups.
- Improved readiness and motivation among women to engage in income-generating activities.
- Increased participation of women in household and community-level decision-making processes.

Beneficiaries Reached

- 2,740 vulnerable women directly benefited from project interventions.
- 1,926 women reached in Mohongonj Upazila.
- 814 women reached in Modan Upazila.
- Approximately 10,000 family members indirectly benefited through improved household practices, knowledge sharing, and economic participation of women beneficiaries.

Key Results

- Successfully organized and empowered 2,740 vulnerable women through structured life skills development interventions.
- Enhanced beneficiaries' knowledge and awareness on health, nutrition, financial management, gender equality, and social rights.

- Improved confidence, leadership skills, and social participation among women beneficiaries.
- Strengthened women's capacity to engage in livelihood and income-generating opportunities.
- Increased adoption of positive household practices related to health, nutrition, and financial management.
- Fostered stronger community support systems through beneficiary groups and peer learning mechanisms.
- Contributed to the long-term socio-economic empowerment and resilience of vulnerable women and their families in Netrokona District.

6.6 Scholarship Program for Ultra-poor Brilliant Students

Project Overview

Education is a powerful tool for breaking the cycle of poverty and creating opportunities for socio-economic advancement. Recognizing the financial barriers faced by many talented students from disadvantaged backgrounds, ASPADA continues to implement its Education Scholarship Program through its own funding initiative. The program was established under the leadership of the Founder and Executive Director, Mr. Lion Md. Abdur Rashid, with the vision of ensuring that no deserving student is deprived of education due to financial hardship.

The scholarship program supports students from primary school to university level. Beneficiaries are selected through a transparent assessment process that considers both academic performance and the economic condition of their families. Financial assistance is provided to help students cover educational expenses such as tuition fees, books, stationery, accommodation, and other academic requirements.

During 2025, ASPADA provided scholarships to 240 students, including 110 university-level students pursuing higher education in disciplines such as medicine, engineering, agriculture, and other academic fields. Through this initiative, ASPADA continues to contribute to reducing educational inequality, preventing school dropout, and fostering academic excellence among underprivileged students.

Objectives

- Promote access to quality education for economically disadvantaged students.
- Reduce school and university dropout rates caused by financial constraints.
- Encourage academic excellence through merit-based educational support.
- Provide financial assistance to deserving students from vulnerable families.
- Support students in achieving their educational and career aspirations.
- Contribute to human resource development through investment in education.

Activities Conducted

- Announced scholarship opportunities and received applications from eligible students.
- Conducted screening and assessment of applicants based on academic merit and socio-economic conditions.
- Selected deserving students through a transparent and equitable evaluation process.
- Provided monthly scholarships to students at school, college, and university levels.
- Facilitated scholarship disbursement through bank transfers and other secure payment mechanisms.
- Monitored academic progress and educational participation of scholarship recipients.
- Maintained regular communication with beneficiaries and their families to ensure continued educational engagement.



Figure 16: Scholarship holders are with executive director

Outputs

- Scholarship support provided to students from primary, secondary, higher secondary, and university levels.

- Monthly financial assistance disbursed to eligible beneficiaries throughout the reporting period.
- Transparent beneficiary selection and monitoring systems maintained.
- Increased access to educational resources, tuition support, and academic materials for scholarship recipients.
- Continued support provided to students pursuing professional and higher education programs.

Outcomes

- Improved access to education for students from low-income families.
- Reduced risk of school and university dropout among scholarship recipients.
- Enhanced academic performance and educational continuity among beneficiaries.
- Increased motivation and confidence among students to pursue higher education.
- Improved opportunities for professional and career development among disadvantaged youth.
- Strengthened family capacity to support children's education despite financial limitations.

Beneficiaries Reached

- 240 students directly received educational scholarships.
- 110 university-level students received monthly scholarships, including students studying medicine, engineering, agriculture, and other professional disciplines.
- 130 students from primary, secondary, and higher secondary levels received educational support.
- Approximately 960 family members indirectly benefited through improved educational opportunities and reduced financial burden.

Key Results

- Scholarship coverage increased from 213 to 240 students during the reporting period.
- University-level scholarship recipients increased from 96 to 110 students.
- Continued educational support enabled vulnerable students to remain enrolled and progress in their studies.
- Reduced financial barriers to education for students from disadvantaged households.
- Enhanced academic achievement and educational retention among scholarship recipients.
- Supported the development of future professionals, including doctors, engineers, agricultural graduates, and other skilled human resources.

- Contributed to long-term socio-economic empowerment by investing in education and human capital development.
- Strengthened ASPADA's commitment to promoting equitable access to education and opportunities for disadvantaged communities.

6.7 Microfinance Program

Project Overview

Since its inception in 1997, ASPADA's Microfinance and Micro-Enterprise Programme has served as a cornerstone of its poverty reduction and economic empowerment initiatives. The programme is designed to improve the socio-economic condition of low-income households, destitute women, landless and marginal farmers, small entrepreneurs, and other disadvantaged communities by providing access to financial services, savings opportunities, enterprise development support, and social protection mechanisms.

Operating through a network of 91 branches across Bangladesh, the programme provides a range of financial products, including microcredit, agricultural loans, enterprise loans, water credit, and savings services. By combining financial assistance with technical guidance, financial literacy, and social development interventions, ASPADA enables poor and marginalized households to strengthen their livelihoods, build productive assets, and improve resilience against economic and climate-related shocks.

In addition to traditional microfinance services, ASPADA continues to promote innovative financing mechanisms. Water Credit services help vulnerable households address safe water challenges resulting from climate change, while Health Microfinance supports access to healthcare financing and emergency medical expenses. These initiatives have strengthened the programme's contribution to sustainable development, public health, and climate resilience.

As of June 2025, the programme served 131,611 member households through a portfolio exceeding BDT 3,757 million, making it one of ASPADA's largest and most impactful development interventions.

Objectives

- Improve access to financial services for poor and marginalized households.
- Promote sustainable livelihoods and income-generating activities through microcredit and enterprise financing.
- Encourage savings and asset accumulation among low-income families.
- Strengthen entrepreneurship and local economic development through enterprise financing.
- Enhance resilience to climate change and health-related shocks through innovative financial products.

- Empower women economically and socially through increased access to financial resources and decision-making opportunities.
- Contribute to poverty reduction and inclusive economic growth.



Figure 17: Cattle farm established by farmer with microfinance

Activities Conducted

- Provided microcredit services to low-income households for income-generating activities.
- Disbursed agricultural loans to support crop production, livestock, fisheries, and climate-resilient farming practices.
- Extended enterprise loans to small and medium entrepreneurs for business expansion and employment generation.
- Implemented Water Credit services to improve access to safe water and sanitation facilities.

- Continued Health Microfinance services to support healthcare access and emergency medical financing.
- Mobilized member savings through weekly and monthly savings schemes.
- Provided loan insurance and social protection support for vulnerable borrowers.
- Conducted regular borrower group meetings, financial literacy sessions, and client monitoring activities.
- Facilitated enterprise development and business management support for micro-entrepreneurs.
- Strengthened branch-level service delivery and client support systems.

Outputs

- 91 branch offices provided financial and social services across operational areas.
- 96,999 active borrowers received loans for livelihood and enterprise development.
- More than BDT 3,757 million remained outstanding in the loan portfolio as of June 2025.
- 131,611 members participated in savings and financial inclusion services.
- 4,083 micro-entrepreneurs received enterprise financing for business expansion.
- Loan insurance coverage provided financial protection to vulnerable households against death, disability, and critical illness.
- Water Credit and Health Microfinance products expanded access to climate-resilient and health-focused financing solutions.

Outcomes

- Increased household income and livelihood security among participating families.
- Improved financial inclusion and access to formal financial services for marginalized populations.
- Enhanced business growth and employment generation through enterprise development financing.
- Increased savings behavior and asset accumulation among low-income households.
- Strengthened resilience of vulnerable communities to economic, health, and climate-related shocks.
- Improved access to safe water and sanitation through Water Credit services.
- Enhanced healthcare access through Health Microfinance initiatives.
- Increased economic participation and decision-making power among women borrowers.

Beneficiaries Reached

- 131,611 member households benefited from financial, technical, and social support services.
- 96,999 active borrowers accessed microfinance services for livelihood development and enterprise growth.
- 32,412 ultra-poor households received targeted financial inclusion support.
- 35,491 farm laborers and landless/marginal farmers benefited from agricultural and livelihood financing services.
- 4,083 entrepreneurs received enterprise loans to expand businesses and create local employment opportunities.
- 80,512 women borrowers actively participated in the programme, representing over 83% of the total borrower base.
- Approximately 650,000 family members indirectly benefited through improved household income, savings, employment, and social protection services.

Key Results

- Maintained a loan portfolio of BDT 3,757 million across diversified financial products.
- 96,999 active borrowers are served through microcredit, agriculture, enterprise, water credit, and other financial services.
- Mobilized savings from 131,611 members, strengthening financial security and asset accumulation among low-income households.
- Supported 4,083 micro-enterprises with financing exceeding BDT 439 million, contributing to local economic growth and job creation.
- Provided loan insurance benefits and loan waivers totaling BDT 8.61 million for vulnerable families affected by death, disability, or critical illness.
- Strengthened women's economic empowerment, with women accounting for more than 80% of active borrowers.
- Expanded innovative financing solutions through Water Credit and Health Microfinance services, addressing climate resilience and healthcare needs.
- Achieved a Capital Adequacy Ratio (CAR) of 15%, maintained a Credit Rating of A, and sustained operational stability and financial discipline.
- Cumulative loan disbursement since inception reached BDT 45.03 billion, demonstrating ASPADA's long-term contribution to poverty reduction and inclusive economic development in Bangladesh.

Programme at a Glance (June 2025)

Indicator	Achievement
Branches	91
Staff	835
Active Borrowers	96,999
Depositors/Members	131,611
Outstanding Loan Portfolio	BDT 3,757 million
Micro-Enterprise Borrowers	4,083
Women Borrowers	80,512
Male Borrowers	16,487
PAR	5.14%
CAR	15%
Credit Rating	A
Cumulative Loan Disbursement	BDT 45.03 billion

8. Capacity Development and Institutional Strengthening

ASPADA recognizes that strong institutions are essential for delivering sustainable development outcomes and quality services to communities. As the organization continues to expand its microfinance operations, development programs, climate resilience initiatives, health interventions, and youth empowerment activities, strengthening institutional systems and human resources remains a strategic priority.

During 2025, ASPADA continued investing in staff capacity development, policy enhancement, financial management systems, digital transformation, and monitoring and evaluation (M&E) mechanisms. These efforts were aimed at improving organizational effectiveness, accountability, transparency, service quality, and evidence-based decision-making across all programmatic and operational areas.

Through continuous learning, technology adoption, and system improvements, ASPADA strengthened its ability to respond to emerging development challenges while maintaining compliance with regulatory requirements and donor standards.

Objectives

- Strengthen the technical and managerial capacities of staff at all organizational levels.
- Enhance organizational governance, accountability, and operational efficiency.
- Improve financial management and internal control systems.
- Promote digital transformation and technology-based service delivery.
- Strengthen monitoring, evaluation, learning, and reporting systems.
- Ensure compliance with donor, regulatory, and institutional requirements.
- Build organizational resilience and readiness for future growth and innovation.



Activities Conducted

Staff Training and Capacity Development

- Conducted orientation and refresher training programs for program and microfinance staff.

- Organized capacity-building workshops on project management, financial management, safeguarding, gender inclusion, climate resilience, and community development approaches.
- Facilitated technical training for field staff on digital data collection, monitoring tools, and reporting systems.
- Supported participation of staff in external training, workshops, and knowledge-sharing events organized by government agencies, networks, and development partners.
- Conducted leadership and management development sessions for branch managers and senior staff.

Policy Development and Governance Strengthening

- Reviewed and updated organizational policies and operational guidelines to align with regulatory requirements and emerging organizational needs.
- Strengthened internal compliance mechanisms and governance practices.
- Improved documentation and standard operating procedures for program and financial management.
- Enhanced safeguarding, gender equality, and accountability measures across organizational operations.

Financial Systems Improvement

- Strengthened internal financial controls and risk management mechanisms.
- Improved budgeting, accounting, and financial reporting procedures.
- Enhanced financial monitoring and audit compliance systems.
- Continued strengthening portfolio management and financial performance monitoring within the microfinance programme.
- Facilitated regular internal reviews to ensure transparency and accountability in financial operations.

Digital Transformation

- Expanded the use of digital data collection and management systems across projects and programmes.
- Continued utilization of digital monitoring platforms for beneficiary tracking, reporting, and performance assessment.
- Improved management information systems (MIS) for microfinance and development programmes.
- Strengthened digital record-keeping, data security, and information management practices.

- Promoted technology-enabled communication and coordination among branch offices and project teams.

Monitoring, Evaluation and Learning (MEL)

- Strengthened project monitoring and performance tracking systems.
- Conducted baseline, midline, and routine monitoring activities across multiple projects.
- Improved data quality assurance and reporting mechanisms.
- Organized review meetings and learning sessions to identify good practices and lessons learned.
- Utilized monitoring findings to support adaptive management and evidence-based decision-making.

Outputs

- Staff members received training and professional development support in technical, managerial, and operational areas.
- Organizational policies, guidelines, and operational procedures reviewed and strengthened.
- Financial management and internal control systems enhanced across programmes and branches.
- Digital tools and management information systems utilized more effectively for programme implementation and monitoring.
- Monitoring and evaluation systems strengthened to improve performance measurement and reporting quality.
- Increased availability of reliable data for planning, decision-making, and donor reporting.

Outcomes

- Improved staff competencies and organizational performance.
- Enhanced efficiency, accountability, and transparency in programme and financial management.
- Strengthened institutional compliance with donor and regulatory requirements.
- Improved quality and timeliness of programme monitoring and reporting.
- Increased utilization of digital technologies for operational management and service delivery.
- Strengthened organizational learning culture and evidence-based decision-making processes.
- Enhanced institutional capacity to manage larger and more complex development programmes.

Beneficiaries Reached

- **835 staff members** across ASPADA's branch offices and programmes benefited directly from improved organizational systems, training opportunities, and institutional support.
- **91 branch offices** benefited from strengthened management, financial, and monitoring systems.
- Project beneficiaries and microfinance clients indirectly benefited from improved service quality, accountability, and programme effectiveness.
- Development partners, donors, and stakeholders benefited from improved reporting, transparency, and institutional performance.

Key Results

- Strengthened institutional capacity to manage diversified development and microfinance programmes across Bangladesh.
- Enhanced staff knowledge and professional competencies through continuous training and capacity development initiatives.
- Improved financial management, internal controls, and compliance systems across organizational operations.
- Expanded the use of digital technologies and data management systems for programme implementation and monitoring.
- Strengthened monitoring, evaluation, and learning practices to support evidence-based programme management.
- Improved organizational accountability, transparency, and operational efficiency.
- Enhanced ASPADA's readiness to scale innovative programmes and respond to emerging development challenges.
- Reinforced ASPADA's position as a credible and effective development organization committed to sustainable impact and organizational excellence.

9. Partnerships and Networking

Overview

ASPADA recognizes partnership and collaboration as essential elements for achieving sustainable development outcomes and expanding the impact of its programmes. Since its establishment, ASPADA has maintained active cooperation and networking with government institutions, local authorities, national and international development organizations, research institutions, civil society organizations, and private sector actors.

Through strategic partnerships and institutional linkages, ASPADA has strengthened its capacity to implement programmes in areas including poverty reduction, microfinance, agriculture development, climate change adaptation, safe water and sanitation, women empowerment, skills development, education, and community resilience.

ASPADA continues to engage with development networks and professional forums to exchange knowledge, adopt innovative approaches, mobilize resources, and contribute to national development priorities. These collaborations have enhanced programme quality, technical capacity, accountability, and long-term sustainability.

Objectives

- Strengthen collaboration with government, development partners, and stakeholders for sustainable development.
- Enhance programme effectiveness through technical cooperation, knowledge sharing, and resource mobilization.
- Promote innovation and learning through national and international networks.
- Improve coordination with local institutions for community-based development interventions.
- Expand opportunities for partnership-driven solutions to address emerging social, economic, and environmental challenges.

Collaborations and Partnerships

Government Agencies

ASPADA maintains strong working relationships with various government ministries, departments, and agencies to support programme implementation and alignment with national development priorities.

Key government partners include:

- Department of Women Affairs (DWA) for women empowerment and livelihood development programmes.
- Department of Public Health Engineering (DPHE) for safe water and sanitation initiatives.

- Department of Forest (FD) under the Ministry of Environment, Forest and Climate Change for environmental and agroforestry-related initiatives.
- Department of Fisheries (DoF) for fisheries development activities.
- Department of Agricultural Extension (DAE) for agricultural development and farmer support.
- Ministry of Labor and Employment for skills development and livelihood initiatives.
- Ministry of Information and Communication Technology (ICT) for technology-related capacity development initiatives.

ASPADA also collaborates with government research and technical institutions including:

- Bangladesh Agricultural Research Institute (BARI)
- Bangladesh Rice Research Institute (BRRI)
- Bangladesh Agricultural University (BAU)

These partnerships support technical assistance, research-based agricultural practices, and improved service delivery.

Local Government Institutions

ASPADA works closely with local government institutions at district and sub-district levels to ensure effective programme implementation and community participation.

Collaboration with local authorities includes:

- Coordination with Upazila administrations and local government representatives.
- Engagement with community leaders and local stakeholders.
- Support for beneficiary identification, awareness creation, and social mobilization.
- Coordination during emergency response and community development activities.

These partnerships strengthen local ownership and sustainability of development interventions.

NGOs and Civil Society Organizations (CSOs)

ASPADA actively participates in national NGO networks and civil society platforms to promote collaboration, learning, and collective action.

ASPADA's key memberships and associations include:

1. Palli Karma-Sahayak Foundation (PKSF)
2. Credit and Development Forum (CDF)
3. Association of Development Agencies in Bangladesh (ADAB)

4. Forum for Regenerative Agriculture Movement (FoRAM)
5. Climate Change Network in Greater Mymensingh

Through these platforms, ASPADA contributes to policy discussions, knowledge exchange, capacity development, and sectoral learning.

ASPADA also collaborates with other NGOs and civil society organizations for implementing community-based development programmes, training initiatives, and knowledge-sharing activities.

Academic and Research Institutions

ASPADA maintains collaboration with academic and research institutions to strengthen technical knowledge, innovation, and evidence-based programming.

Major academic partners include:

- Bangladesh Agricultural University
- Bangladesh Agricultural Research Institute
- Bangladesh Rice Research Institute

These collaborations support agricultural research, technology transfer, farmer training, and development of improved production systems.

Development Partners

ASPADA has implemented programmes in collaboration with national and international development partners. These partnerships have supported innovative interventions, institutional development, research, and community empowerment initiatives.

Major development partners include:

- FK Norway
- NOREC
- USAID / CIMMYT collaboration
- Department for International Development (DFID)
- International Fund for Agricultural Development (IFAD)
- World Bank
- BRAC
- Water.org
- Winrock International

ASPADA is also enlisted in the United Nations Development Programme (UNDP) NGO Roster since 2014.

Private Sector Organizations

ASPADA collaborates with private sector organizations to promote market linkages, agricultural value chains, entrepreneurship development, and livelihood opportunities.

Key private sector collaborations include:

- ACI Limited for agricultural inputs and market-oriented agricultural development.
- Local entrepreneurs, traders, and private service providers for enterprise development and market access.

These partnerships support beneficiaries in improving productivity, accessing markets, and developing sustainable income opportunities.

Key Results

- Strengthened institutional relationships with government, NGOs, research institutions, and development partners.
- Expanded technical support and knowledge exchange opportunities through national and international networks.
- Improved programme implementation capacity through collaboration with specialized organizations.
- Enhanced agricultural, financial, health, water, and livelihood interventions through strategic partnerships.
- Increased access to technical expertise, innovation, and resources for community development initiatives.
- Strengthened ASPADA's position as a reliable development partner contributing to sustainable human development in Bangladesh.

Way Forward

ASPADA will continue to expand strategic partnerships with government institutions, development organizations, research bodies, private sector actors, and community networks to address emerging development challenges. Through stronger collaboration and knowledge-sharing platforms, ASPADA aims to enhance programme sustainability, innovation, and long-term impact for disadvantaged communities.

10. Communication and Advocacy

Overview

Communication and advocacy are integral components of ASPADA's efforts to promote sustainable development, enhance community awareness, share knowledge, and strengthen engagement with stakeholders. Through strategic communication approaches, ASPADA disseminates information about its programmes, achievements, innovations, and development experiences among beneficiaries, partners, government institutions, donors, and the wider community.

During 2025, ASPADA continued to utilize multiple communication platforms, including awareness campaigns, community-level events, workshops, seminars, publications, digital platforms, and media engagement to promote social development issues and highlight the impact of its interventions.

The organization focused on raising awareness on key development priorities, including poverty reduction, financial inclusion, climate change adaptation, safe water and sanitation, agricultural development, women empowerment, skills development, education, health awareness, and community resilience. These communication initiatives supported behavioural change, improved participation of communities, and strengthened transparency and accountability.

Objectives

- Increase awareness among communities on social, economic, environmental, and health-related issues.
- Promote ASPADA's development initiatives and achievements among stakeholders.
- Strengthen communication with beneficiaries, partners, government institutions, and development actors.
- Facilitate knowledge sharing and learning from field experiences.
- Advocate for inclusive development, climate resilience, gender equality, and poverty reduction.
- Enhance organizational visibility and accountability through effective communication.

Activities Conducted

Awareness Campaigns

ASPADA conducted community-level awareness activities through its various programmes, focusing on issues directly affecting vulnerable populations.

Major awareness themes included:

- Financial literacy, savings practices, and responsible borrowing under the Microfinance Programme.
- Climate change adaptation, environmental conservation, and sustainable agriculture practices.

- Safe water, sanitation, hygiene, and health awareness.
- Women empowerment, gender equality, and social inclusion.
- Education promotion and prevention of school dropout among disadvantaged children.
- Livelihood improvement, entrepreneurship development, and skills enhancement.

Through group meetings, community discussions, training sessions, and field-level engagement, ASPADA encouraged community participation and promoted positive behavioural changes.

Workshops and Seminars

ASPADA organized and participated in workshops, seminars, review meetings, and knowledge-sharing events with beneficiaries, government representatives, development partners, and sector stakeholders.

Key areas covered included:

- Capacity development and institutional strengthening.
- Agricultural technology promotion and farmer innovation.
- Climate-resilient livelihood development.
- Microfinance management and financial inclusion.
- Primary healthcare and health financing approaches.
- Women and youth empowerment.
- Partnership coordination and programme learning.

These events provided platforms for experience sharing, collaboration, learning, and strengthening relationships among stakeholders.

Media Coverage and Public Relations

ASPADA continued efforts to increase visibility of its development initiatives through communication with local and national media platforms.

Key communication activities included:

- Sharing programme achievements, success stories, and community impact stories.
- Documenting significant events, training programmes, and project milestones.
- Highlighting innovations such as Water Credit, Health Microfinance, agricultural development initiatives, and livelihood programmes.
- Maintaining communication with stakeholders through organizational updates and event documentation.

Media engagement contributed to increasing public awareness about ASPADA's development contributions and community-focused interventions.

Social Media Outreach and Digital Communication

ASPADA continued to strengthen its digital communication presence to improve information sharing and stakeholder engagement.

Major digital communication activities included:

- Sharing programme updates, organizational news, success stories, and event highlights through online platforms.
- Disseminating information about community development activities and achievements.
- Promoting awareness messages related to education, health, environment, livelihoods, and social development.
- Using digital platforms to maintain communication with partners, stakeholders, and the wider audience.

Digital communication has become an important channel for increasing organizational visibility and reaching a broader audience.

Publications Produced

ASPADA produced and disseminated various communication materials to document programme achievements, share knowledge, and maintain accountability.

Major publications and communication materials included:

- Annual Report 2025 documenting organizational achievements, programme performance, and impact.
- Project reports and donor reporting documents.
- Success stories and case studies from field interventions.
- Training materials, awareness leaflets, posters, and educational resources.
- Programme brochures and organizational information materials.
- Digital content highlighting project activities and community impact.

These publications supported institutional learning, transparency, and knowledge dissemination among stakeholders.

Outputs

- Awareness activities conducted across ASPADA's programme areas on key social, economic, and environmental issues.

- Workshops, seminars, and stakeholder engagement events organized to promote learning and collaboration.
- Increased dissemination of information about ASPADA programmes and achievements.
- Communication materials developed and shared among beneficiaries, partners, and stakeholders.
- Enhanced digital communication and organizational visibility through online platforms.
- Improved documentation of programme outcomes, innovations, and community experiences.

Outcomes

- Increased awareness among beneficiaries regarding financial management, health, education, climate resilience, and livelihood opportunities.
- Improved community participation and ownership of development interventions.
- Strengthened relationships with government agencies, development partners, and community stakeholders.
- Enhanced transparency and accountability through regular information sharing and reporting.
- Improved recognition of ASPADA's contribution to sustainable development in Bangladesh.
- Strengthened institutional learning through documentation and knowledge-sharing practices.

Beneficiaries Reached

- Thousands of community members benefited indirectly through awareness campaigns, communication activities, and knowledge-sharing initiatives implemented under ASPADA's various programmes.
- Microfinance members, farmers, women beneficiaries, students, youth trainees, and vulnerable households benefited from targeted awareness and advocacy activities.
- Government officials, development partners, civil society representatives, and community stakeholders engaged through workshops, seminars, and coordination events.

Key Results

- Strengthened ASPADA's communication systems for programme visibility, accountability, and stakeholder engagement.
- Increased public awareness on poverty reduction, financial inclusion, climate resilience, education, health, and sustainable livelihoods.
- Improved documentation and dissemination of programme achievements and community success stories.
- Expanded use of digital platforms for organizational communication and outreach.

- Enhanced stakeholder engagement through workshops, seminars, and partnership events.
- Reinforced ASPADA's role as a development organization committed to inclusive growth, community empowerment, and sustainable human development.

11. Governance and Management

Overview

ASPADA follows a participatory, accountable, and transparent governance and management system to ensure effective implementation of its development programmes and institutional objectives. The organization is guided by a Board of Directors that provides strategic direction, policy oversight, and governance leadership, while the management team is responsible for day-to-day operations, programme implementation, financial management, and organizational development.

With a diverse portfolio covering microfinance, agriculture development, climate resilience, safe water and sanitation, skills development, education, health, and livelihood improvement programmes, ASPADA has established a structured management system to ensure efficiency, accountability, and sustainability.

The governance framework emphasizes transparency, compliance, professional management, staff capacity development, and effective coordination among different departments and field offices. Regular monitoring, internal review mechanisms, financial controls, and reporting systems support responsible decision-making and quality programme delivery.

Board of Directors

The Board of Directors provides strategic leadership and governance oversight for ASPADA. The Board is responsible for approving organizational policies, reviewing programme performance, ensuring financial accountability, and guiding ASPADA's long-term strategic direction.

Name	Position
Md. Rokon Ud Doula	Chairperson
Nazrul Islam	Vice Chairperson
MD. Abdur Rashid	Executive Director
Md. Fokor Uddin	Treasurer
Md. Atikul Islam	Member
Mst. Sabina Khatun	Member

Name	Position
Fatema Akter	Member

Staff Information

ASPADA's human resources are the foundation of its programme implementation capacity. The organization maintains a skilled workforce consisting of professionals, technical specialists, field facilitators, microfinance personnel, and administrative staff.

As of 2025, ASPADA operated through its head office, programme offices, and 91 microfinance branches, supported by a dedicated team working across different development sectors.

Total Staff 835

Management Systems and Practices

Human Resource Development

ASPADA continuously invests in staff development through:

- Orientation programmes for new employees.
- Technical and management training.
- Leadership development initiatives.
- Field-level capacity-building activities.
- Performance review and professional development systems.

Financial Management and Accountability

ASPADA maintains strong financial management practices through:

- Annual budgeting and financial planning.
- Internal control mechanisms.
- Regular financial monitoring.
- Internal and external audits.
- Compliance with donor and regulatory requirements.

Monitoring and Reporting

The organization uses structured monitoring systems to ensure programme quality and accountability through:

- Regular field monitoring visits.
- Digital data collection and management systems.
- Programme review meetings.
- Evidence-based reporting and decision-making.

Key Results

- Strengthened governance and management systems to support organizational growth.
- Maintained effective oversight through an active Board of Directors and professional management team.
- Successfully managed a large-scale microfinance network of 91 branches with 835 staff members.
- Enhanced accountability through improved financial, monitoring, and reporting systems.
- Strengthened staff capacity through continuous training and professional development.
- Improved coordination between head office, field offices, branches, and programme teams.
- Ensured effective implementation of diverse development programmes benefiting vulnerable communities across Bangladesh.

Future Priorities

ASPADA will continue strengthening its governance and management systems by focusing on:

- Enhancing institutional governance and leadership capacity.
- Expanding digital management and reporting systems.
- Strengthening human resource development.
- Improving operational efficiency and accountability.
- Building organizational resilience for future development challenges.

12. Capacity Building and Human Resource Development

Community skills building stands as a visionary strategy at the heart of ASPADA's core beliefs. The organization firmly believes that by empowering communities to enhance their capacities, skills, knowledge, and competencies, they can effectively address their own challenges, including poverty. As a testament to this belief, ASPADA has established two training facilities, namely the ASPADA Training Academy and ASPADA Training Centre. These facilities serve as permanent resources dedicated to bolstering community skills within the Mymensingh division, making them the largest training facilities in the region.

To advance the community's capacity for sustainable livelihood diversification, ASPADA has established two multi-storied training academies/centers situated in the Mymensingh district. The ASPADA Training Academy is located on Digharkanda Bypass Road, Sadar, Mymensingh, while the training center is situated on University Bypass Road, Nowdhore, Trisal, Mymensingh.

ASPADA Training Academy (Digharkanda Bypass, Mymensingh City Corporation)

Within the ASPADA Training Academy complex, there are two units. The first unit comprises five stories, while the second unit consists of seven stories. The latter has been newly constructed to accommodate VIP programs, boasting a three-star quality standard. It features VIP suites, a swimming pool, a rooftop garden, and other luxurious amenities.

The Training Academy comprises six training halls with accommodations for up to 200 people, offering both AC and non-AC options along with modern living amenities. Most living quarters are equipped with air conditioning and contemporary facilities. The academy serves various purposes, including organizational training, governmental and non-governmental organization workshops, meetings, seminars, symposiums, etc., available for rental.



Figure 18: ASPADA Training Academy

The dining hall provides delicious meals for in-house guests, overseen by expert chefs skilled in preparing traditional native and continental dishes alike.

At the training academy, we regularly conduct various life skills development programs for development staffs, community members, and individuals. These programs cover topics such as income-generating activities, development approaches, microfinance operation and management, entrepreneurship development, accounts management, savings management, and computer skill development. Additionally, the training center boasts a resource person pool and a consultant pool. Clients seeking specific resource persons can request them from ASPADA, along with the available training modules.

Apart from our organizational training programs, the facilities are available for rental. Government agencies, corporate offices, international and national non-governmental organizations utilize the training academy for regional activities. Prominent users include CARE Bangladesh, World Vision Bangladesh, Winrock International, The Hunger Project Bangladesh, IFDC, Water Aid, and Action in English, among others. We prioritize security with trained guards, CCTV surveillance, and collaboration with law enforcement agencies to ensure the safety and comfort of all attendees. Ample parking space is available on-site.

Our training complex stands out for its integrated management team, combining training halls and residences in one building. It offers well-equipped facilities, comfortable accommodations, and delicious dining options. Convenient road access and proximity to historical sites enhance the overall experience. The complex also boasts affordable pricing, lift access, firefighting facilities, and stunning natural views.

Notably, we've recently added two separate 3-star level venues featuring VIP accommodations, swimming pools, rooftop gardens, and more amenities to elevate the experience for our guests.

Venue:

All venues are furnished with contemporary and stylish furniture, creating a neat and inviting atmosphere. We provide a wide array of training accessories, including multimedia projectors, laptops, computers, mobile phones, photocopiers, whiteboards, VIP cards, flip charts, markers, dusters, and pointer sticks, ensuring that all necessary resources are readily available for our clients.

New Building:

SL No.	Particulars	Capacity	Total
1.	Deluxe Training Venue Ac With sound system-400A	40-150	1
2.	Deluxe Training Venue Ac With sound system-400B	40-100	1
3.	Deluxe Training Venue Ac With sound system-400 Full	100-500	1
Total =			3



Figure 19: Opening ceremony of new building at ASPADA Training Academy

Old Building:

SL No.	Particulars		Total
1.	Executive Meeting Room Ac with Sound System-200C	10-20	1
2.	Executive Meeting Room Ac with Sound System-102	20-45	1
3.	Training Venue Ac with Sound System-200B	45-50	1
4.	Training Venue Ac with Sound System-200A	50-100	1
5.	Conference Room Ac With sound system-200 Full	100-350	1
6.	Conference Room Ac With sound system-500	500	1
Total=			6



Figure 2: Training Hall of ASPADA training academy

Accommodation Facilities:

The accommodation rooms at the training academy are elegantly furnished with modern furniture, tiled floors, and well-appointed bathroom fittings, ensuring a standard and comfortable living experience for guests. The complex offers accommodation for up to 200 individuals at a time, with options for both air-conditioned and non-air-conditioned rooms. Additionally, there is a dedicated block for women participants. Each floor features spacious passages, balconies, and corridors. Amenities include internet access, indoor games, a prayer room, access to newspapers, generator backup services, and round-the-clock tea/coffee facilities, showcasing the effectiveness of our skillful management system.

New Building:

SL No.	Room Type	Number of Room	Capacity	Total
1.	VIP Couple Bed President Room	1 Room	1 Person	1 Person
2.	VIP Couple Bed Ac King Room	1 Room	1 Person	1 Person
3.	VIP Couple Bed Queen Room	1 Room	1 Person	1 Person
4.	Deluxe Single Suit Room	7 Rooms	1 Person	7 Person
5.	Deluxe Twine Couple Bed Ac Room	6 Room	2 Person	12 Person
6.	Suit Single Room	24 Room	1 Person	24 Person
Total Rooms=		40 Rooms	Total Capacities=	46 Person



Figure 3: Available accommodation facilities

Old Building:

SL No.	Room Type	Number of Room	Capacity	Total
1.	Single Non-Ac Room	4 Rooms	1 Person	4 Person
2.	Two Bed Ac Room	4 Rooms	2 Person	8 Person
3.	VIP Two Bed Ac Room	10 Rooms	2 Person	20 Person
4.	Single Ac Room	6 Rooms	1 Person	6 Person
5.	3 Bed Non-Ac General Room	14 Rooms	3 Person	42 Person
6.	4 Bed Non-AC General Room	4 Rooms	4 Person	16 Person
Total		42 Rooms	Total Capacities=	96 Person
Rooms=				



Figure 4: Insite Decoration of VIP suit

Food:

The training complex features four spacious dining halls capable of accommodating up to 250 individuals simultaneously. Flexibility is offered with the option to divide the dining space using temporary partitions to cater to different user groups. Skilled chefs specializing in both native and foreign/continental cuisine are permanently stationed at the training academy. We offer a diverse menu, including traditional dishes, foreign delicacies, fast food, snacks, and beverages, tailored to meet the specific preferences and demands of our clients.

ASPADA Training Center (University Bypass, Trisal, Mymensingh)

ASPADA Paribesh Unnayan Foundation operates an additional multi-storied training center in Trisal Upazila of Mymensingh district. This center is situated on Kobi Nazrul Islam University Bypass Road, Nawdhore, Trisal, Mymensingh, near the Saudia filling station along the Dhaka-Mymensingh highway.

Venue:

The Trisal training center features a single air-conditioned training venue with a seating capacity for 150 individuals. It is furnished with modern training equipment, including a multimedia projector, laptop, handheld microphone, whiteboard, VIP cards, flip charts, markers, dusters, and pointer sticks, ensuring all necessary resources are readily accessible for training sessions.



Figure 5: one of the Training venues

Accommodation:

The training center offers accommodation options for 36 individuals, with both air-conditioned and non-air-conditioned choices available. Housed within a three-storied building complex, the venue, accommodation, and dining facilities are conveniently situated under one roof. ASPADA ensures high-quality accommodation featuring modern furniture and well-appointed bathroom fittings, aiming to provide clients with comfortable living during their stay.

Food:

The training complex boasts a spacious dining hall capable of accommodating up to 40 individuals for communal meals. Skilled chefs, proficient in preparing both native and foreign dishes, are stationed at the training center on a permanent basis. Our menu offerings include a variety of options, ranging from traditional and continental dishes to fast food, snacks, and beverages, tailored to meet the specific preferences and requests of our clients.



Figure 6: Staff training at Trisal Training Center of ASPADA

Training Service

The organization offers two distinct training services:

1. **Training Service:** ASPADA provides comprehensive capacity-building training to various organizations' staff, targeted beneficiaries, civil society members, government officials, etc., on a package basis. Here, ASPADA customizes training modules according to the client's requirements, arranges expert trainers, venues, meals, accommodations, equipment, training materials, and offers event management services. It's worth noting that ASPADA maintains a pool of training consultants available for engagement as per specific requirements.
2. **Training Facilities Rental:** ASPADA rents out its training centers to governmental and non-governmental organizations, international non-governmental organizations, UN organizations, projects, and corporates for hosting workshops, seminars, symposiums, AGMs, trainings, conferences, etc. In this arrangement, ASPADA provides the venue, accommodations, meals and snacks, equipment, and training materials tailored to the event's needs.

13. Conclusion

The year 2025 has been another significant milestone in ASPADA's journey toward creating sustainable and inclusive development opportunities for disadvantaged and vulnerable communities in Bangladesh. Through its diverse programmes and initiatives, ASPADA continued to address critical development challenges related to poverty reduction, financial inclusion, climate resilience, agriculture, education, safe water and sanitation, skills development, women empowerment, and livelihood improvement.

During the reporting year, ASPADA strengthened its microfinance and micro-enterprise programmes, expanded innovative financial services such as Water Credit and Health Microfinance, supported rural entrepreneurs, and promoted economic empowerment among low-income communities. The organization's development interventions contributed to improving household resilience, increasing income opportunities, enhancing access to essential services, and promoting sustainable livelihoods.

ASPADA's commitment to community empowerment was further demonstrated through its agricultural development initiatives, climate adaptation programmes, skills development projects, scholarship support, and social development activities. By working closely with communities, government institutions, development partners, research organizations, and civil society networks, ASPADA continued to ensure that its interventions remained relevant, participatory, and impactful.

Institutional strengthening remained a key priority during 2025. Investments in staff capacity development, digital transformation, financial management systems, monitoring and evaluation, governance, and partnership building enhanced ASPADA's organizational effectiveness and accountability. The use of technology and improved management systems enabled better programme monitoring, evidence-based decision-making, and more efficient service delivery.

The achievements presented in this annual report reflect the collective efforts of ASPADA's Board of Directors, management, staff members, beneficiaries, partners, donors, government institutions, and community stakeholders. Their continued support and collaboration have been instrumental in advancing ASPADA's mission of sustainable human development.

Looking ahead, ASPADA remains committed to expanding innovative solutions, strengthening partnerships, and responding to emerging social, economic, and environmental challenges. The organization will continue to focus on empowering marginalized communities, promoting inclusive growth, and contributing to the achievement of sustainable development goals in Bangladesh.

With renewed commitment, strong institutional capacity, and continued collaboration with stakeholders, ASPADA looks forward to creating greater impact and building a more resilient and equitable society in the years ahead.