International
Partnership with

KATHAK ACADEMY BANGLADESH

Divorced Mother and Child Family Care

USD 156.755 MILLION DONATION REQUEST

10,000 families and approximately 20,000 children in Bangladesh



Image Illustration — proposed family care and economic recovery

10,000 families	Approx. 20,000 children	USD 120 monthly base	USD 12 per eligible child

Monthly support • Education • Healthcare • Livelihoods

Proposed recipient and implementer Kathak Academy in support of DWI

72 month delivery plan | Up to five years of standard family support

600,000 family months | 1,200,000 child months budgeted

www.kabbd.org | info@kabbd.org | October 2026

USD 1 = BDT 125 planning rate | Base BDT 15,000 plus BDT 1,500 per child

Institutional profile and programme contacts

Kathak Academy for Bangladesh Biodiversity and Development is the proposed grant recipient and programme lead. The Academy's institutional profile describes its work in education, social welfare, biodiversity, community development and international cooperation. This programme applies that institutional purpose to mothers and children experiencing severe household disruption.

Proposed responsibilities

The Academy will be accountable for donor agreements, beneficiary selection, payment administration, contracting, safeguarding, financial reporting and results. Specialist delivery partners will be contracted where qualified clinical, legal, livelihood or protection capacity is required. Institutional connections will not substitute for demonstrated delivery capacity.

Institutional office

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Chairman and Chief Executive Officer

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Programme and international partnership enquiries

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Institutional readiness

Before grant activation, the Academy will provide registration and governing documents, board authority, audited accounts, verified bank details, tax and regulatory documentation, policies and evidence of delivery capacity as needed.

Diplomatic World Institute may assist with international introductions and resource mobilisation through a written agreement.

Kathak Academy organisational profile



Vision mission and strategic programmes

Institutional purpose

Kathak Academy seeks to empower people, protect nature and promote sustainable development through partnerships, innovation and inclusive action. The Divorced Mother and Child Family Care applies this purpose through protection of vulnerable households, education continuity and practical economic recovery.

Strategic field	Institutional focus	Programme connection
Inclusive development	Education health social welfare and community participation	Monthly family support school continuity essential care and safe referrals
Sustainable enterprise	Skills responsible business and local economic opportunity	Employment preparation suitable SME grants mentoring and market access
Community resilience	Household recovery and access to services	Transition assistance documentation childcare and individual case plans
International cooperation	Knowledge exchange and development partnerships	Qualified technical partners transparent funding and independent assurance

Delivery responsibility

The Academy is the proposed recipient and implementing lead. Qualified service providers and field staff will deliver against written agreements. Funding activation depends on demonstrated readiness, confirmed financing and documented regulatory requirements.

Family participation

Mothers will be consulted about safe payment methods, school and medical access, practical earning options and exit planning. Feedback will inform service adjustments without making participation in publicity or advisory groups a condition of support.

Programme boundaries

This proposal funds the defined first cohort and costed services. It does not finance land acquisition, permanent campuses or unlimited medical and recurring cash obligations. Additional cohorts and commitments require a separately approved affordability assessment.

International engagement and partnership approach

The Academy's supplied institutional materials describe engagement with international organisations, networks and cooperation initiatives. The nature and current standing of each relationship will be documented during appraisal. Such relationships do not establish funding or endorsement of this programme.

Diplomatic World Institute

Diplomatic World Institute may assist with international introductions and resource mobilisation through a written agreement.

Education health and legal partners

Qualified schools, training organisations, healthcare providers and legal services may supply defined assistance. Agreements will state prices, eligibility, referral limits, clinical or professional responsibility, safeguarding, information sharing and evidence required for payment.

Employers and enterprise partners

Employer relationships will support realistic work preparation and introductions. Business mentors will help assess demand, startup costs and practical constraints. Neither employment nor business profits will be guaranteed.

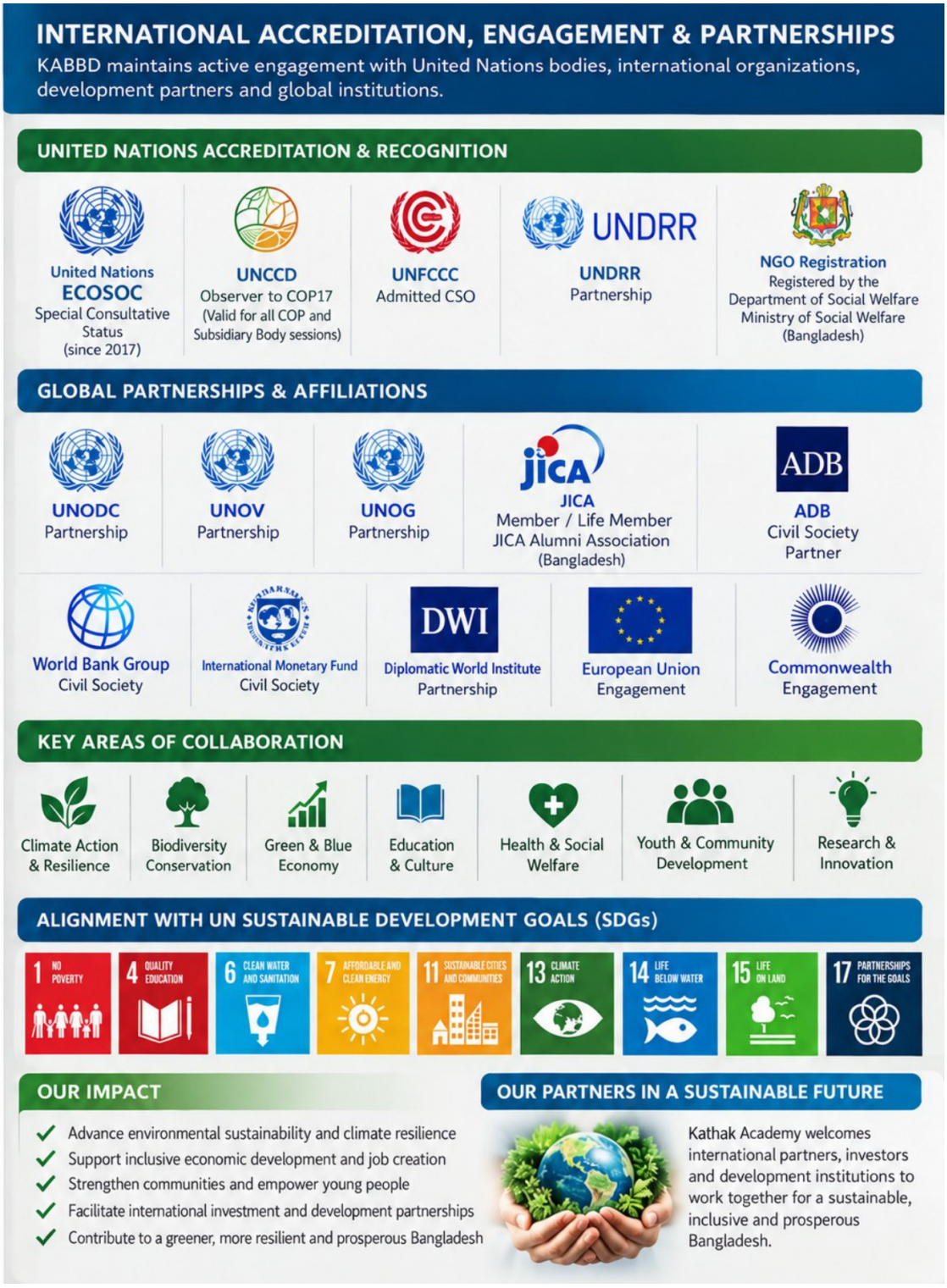
Public and local coordination

Coordination with relevant authorities will support lawful operation, benefit interaction checks and access to services. Local leaders may assist outreach but cannot charge fees, control selection or require political support.

Written commitments

Names, logos, financial contributions and free services will be treated as programme commitments only after appropriate written confirmation. Prospective introductions remain opportunities rather than secured resources.

International engagement and affiliations



Kathak Academy international engagement and institutional relationships

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Donation request and programme purpose

Dear Prospective Donor,

Kathak Academy requests a donation commitment of **USD 156,755,159** to deliver Divorced Mother and Child Family Care in Bangladesh. Your donation will support an initial 10,000 vulnerable families and approximately 20,000 children through a defined package of monthly living assistance, education, essential healthcare, transition assistance and economic recovery.

We will prioritise mothers and dependent children affected by divorce, separation, widowhood, abandonment, a missing husband, loss of household earnings associated with a husband's disability or serious illness, or neglect linked to an additional marriage. These hardship groups are eligible subject to verified need and child vulnerability.

At the planning exchange rate, the opening household base is USD 120 (BDT 15,000) monthly plus USD 12 (BDT 1,500) per eligible child. A family with two children receives USD 144 (BDT 18,000) monthly. We budget 600,000 family months and 1,200,000 child months across five standard support years, without assuming savings from early graduation.

We request 72 months of staffing and core operation to allow up to one year for campaigns, applicant visits and enrolment, followed by the full support window for later entrants. Every applicant will receive a team location visit using a safe method. Support may be shorter where recovery is achieved or extended for approved critical needs within available funding.

Your donation may fund the entire programme, an agreed cohort or a defined component. We offer traceable payments, quarterly financial and results reporting, independent annual audits, donor review access and clear controls over programme adjustments. Detailed bank instructions will be provided through verified institutional correspondence after the donation agreement and required approvals.

We invite you to discuss a donation partnership that protects families during a critical period and enables mothers to build more secure futures for their children.

Yours sincerely,

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Why Bangladesh needs family care and recovery support

Bangladesh's population was estimated at 175.7 million in 2025, equivalent to approximately 17.57 crore people. [1] In a country of this scale, divorce, widowhood, abandonment and loss of household earnings can place substantial demands on family protection services. Kathak Academy is actively considering this programme to help mothers and children through a critical period of disruption.

Four year national divorce rate series

Year	Crude divorce rate per 1,000 population	Estimated annual divorce total
2020	0.8	Approximately 134,000
2021	0.7	Approximately 119,000
2022	1.4	Approximately 240,000
2023	1.1	Approximately 190,000

Source [2] Bangladesh Bureau of Statistics, Bangladesh Sample Vital Statistics 2023, Key Indicators. Rates and year-specific population figures come from the same report. Totals are calculated estimates, not registered case counts; see reference [2].

The rate increased sharply in 2022 and fell in 2023, while remaining above the 2020 and 2021 levels. These figures demonstrate a continuing need for responsive family services; they do not show an uninterrupted annual increase. The unit is per 1,000 total population, not the percentage of marriages ending in divorce.

Household disruption can compound existing vulnerability

Evidence	Why it matters to this programme
28.9% of children faced multidimensional poverty [3]	The National MPI released in 2025 uses a 2019 baseline. Overlapping deprivations support an integrated response across learning, health and living needs.
Nearly 62 million people were vulnerable to falling into poverty [4]	The World Bank's 2025 assessment identifies exposure to illness, disaster and other unexpected shocks, supporting the case for predictable crisis assistance.
69.6% of ever-married women reported lifetime intimate partner violence [5]	BBS Violence Against Women Survey 2024, UN-standard measure, women aged 15 and above. Confidential assessment and safe referrals are therefore essential.

Why Kathak Academy is actively considering action

Rent, food, medicine and schooling costs remain due while maintenance may be unpaid, documentation incomplete or a legal case unresolved. We propose predictable monthly assistance combined with essential services and a realistic recovery plan. Our purpose is to protect children's continuity of care and education while giving mothers time and practical support to rebuild household security.

Eligibility will depend on verified financial need, child vulnerability and accessible support. National population and divorce rates are contextual evidence, not a count of eligible families or affected children. The initial 10,000-family cohort will be established through individual assessment and safe team visits.

Why Kathak Academy is preparing this initiative

Kathak Academy sees a practical opportunity to connect family protection with recovery. The proposed programme brings living assistance and specialist services into one family plan, with a named caseworker, traceable payments and regular reviews. We are seeking donor support to establish and deliver this framework.

Why monthly protection and recovery support belong together

A one-time grant may leave a household exposed to the next month's rent or treatment bill. Business training cannot resolve an immediate housing or care crisis, while cash alone may leave barriers to earning unresolved. We therefore propose a sequence: stabilise essential needs, keep children learning, address urgent health and legal barriers, then support a feasible income pathway. The pace will reflect the mother's circumstances and caregiving responsibilities.

Design commitment	What it enables donors to support
10,000 families and approximately 20,000 children	A defined initial cohort with verified household and child records and tracked service commitments.
Up to five years of standard family support	Time to recover, with earlier graduation when secure and costed critical extensions when necessary.
72 months of staffing and core operations	Up to one year for outreach and enrolment while protecting the support period for later entrants.
USD 120 base plus USD 12 per eligible child monthly	Predictable opening support equivalent to BDT 15,000 plus BDT 1,500 at the planning rate of USD 1 = BDT 125.
Team verification and independent review	Selection based on actual resources, child needs and safety, with free applications and an appeal route.

How the programme will help mothers and children rebuild their lives

We aim to help mothers meet essential household costs, keep children in education and obtain necessary treatment without sacrificing food or shelter. Legal assistance and safe referrals will help families address unresolved rights and protection needs. Skills, suitable enterprise support and regular guidance will help mothers build reliable income. Support will follow each family's circumstances, with progress towards a secure household guiding recovery and graduation.

The case for donor partnership

The purpose is to prevent a period of family disruption from becoming prolonged deprivation for children. By supporting a mother's stability and capacity to care, donors can protect children's learning and essential needs while helping the household move towards greater security. We invite donors to help turn this proposed, needs-based response into a carefully managed programme with clear costs, accountable delivery and measurable results.

What your donation will support

Support or outcome	Initial programme commitment
Family living protection	10,000 unique families with a household base and eligible child supplements
Children supported	Approximately 20,000 children at entry with education and essential care access
Standard funded volume	600,000 family months and 1,200,000 child months before actual eligibility changes
Monthly opening payment	USD 120 base plus USD 12 per child; USD 144 with two children
Education continuity	Up to 20,000 child places with materials access and catch up support
Income preparation	8,000 mothers offered suitable work or business preparation
SME development	Up to 6,000 assessed grant or equipment packages with mentoring
Transition assistance	5,000 planned crisis recovery packages with safe referrals
Selection assurance	Team visit for every applicant; free applications and independent appeal
Financial accountability	Monthly reconciliation quarterly donor reports and annual independent audit

The change we seek

We seek fewer interruptions to food, housing, schooling and essential care during household crisis, followed by stronger and more stable family resources. Support will reflect care responsibilities and ability to earn. Women who cannot work will continue to receive assessed protection rather than be judged against employment targets.

How we will measure success

Our proposed targets include at least 95 percent timely monthly payments, 90 percent school participation among eligible school-age children by family year 2, and 60 percent sustained earning improvement among livelihood participants by exit. These targets will be validated at inception. Secure graduation will be reported separately from closure when funding ends.

Executive summary

Element	Programme commitment
Donation request	USD 156,755,159
Initial reach	10,000 families and approximately 20,000 children
Monthly support	USD 120 base plus USD 12 per eligible child at the planning rate
Equivalent local benefit	BDT 15,000 base plus BDT 1,500 per child
Family support duration	Up to 60 months with need based early exit or critical continuation
Staff and operations	72 months including up to 12 months of enrolment and verification
Geography	Bangladesh with phased cluster delivery and national application access
Core cash provision	USD 86,400,000 before approved inflation adjustments
Inflation and critical needs	USD 9,082,908 cash uplift provision and USD 1,600,000 continuation reserve
Implementer	Kathak Academy in support of DWI

We will use qualified staff and contracted services, with 20 proposed delivery clusters, 100 caseworkers and 20 supervisors. Vehicle procurement will follow actual requirements within its approved allowance. Land acquisition and construction of a permanent campus are not included.

Funding and local purchasing power

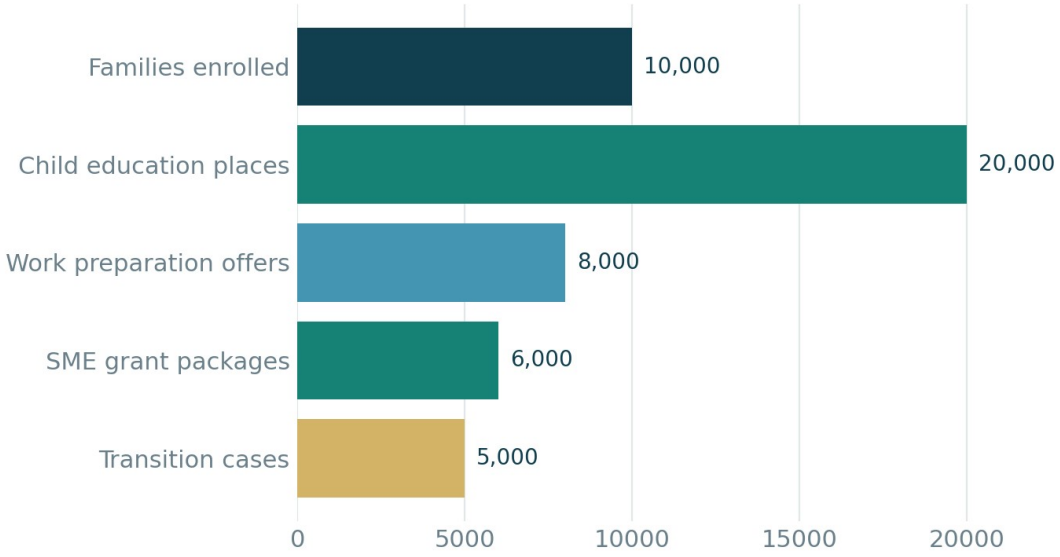
We present the donation budget in USD using USD 1 = BDT 125 as a planning conversion, not a quoted current rate. Tables also show BDT equivalents where useful. The local household payment standard is protected through actual exchange conversion and approved funding adjustments; currency gains or losses will be reported transparently.

Family reach and support dashboard

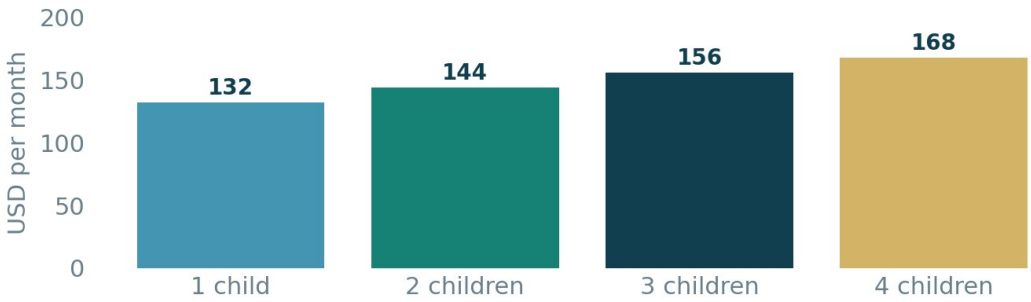
Family support and service capacity

10,000 unique families and approximately 20,000 children | Overlapping services

10,000	20,000	100
Initial families	Approximate child places	Family caseworkers



Opening monthly support at the planning exchange rate



Base USD 120 (BDT 15,000) plus USD 12 (BDT 1,500) per child at USD 1 = BDT 125.

Planning capacities overlap and are not added as unique families

Need and programme rationale

Divorce, bereavement, abandonment and loss of household earnings can combine immediate financial shock with prolonged caregiving pressure. A mother may need to find housing, restore school attendance, obtain documents, seek treatment and secure earnings at the same time. A small business grant alone cannot meet these simultaneous needs.

The proposed response links income protection with services and a realistic recovery pathway. Monthly payments provide predictability, education assistance helps preserve learning, healthcare funds reduce interruptions caused by untreated illness, and livelihood support addresses future earnings. Case management connects these components rather than requiring repeated applications to separate schemes.

Relationship with public social protection

Bangladesh already operates assistance for widowed and deserted women. The Department of Social Services published eligibility information includes restrictions concerning regular NGO financial assistance and remarriage. Enrolment must therefore include an individual check of benefit interactions with the relevant authority. The programme must not promise that all public and private benefits can automatically be combined. Source 1 provides the official published information; operative rules will be confirmed at inception.

Design basis

This proposal does not claim a measured national caseload or a verified poverty impact. A local baseline will establish family circumstances, support gaps, costs and service availability. Initial selection will respond to demonstrated need and delivery capacity. Results targets are proposed management commitments, to be confirmed through inception appraisal.

Why a five year framework

Five years provides a clear recovery horizon and a manageable financial model. It allows time for stabilisation, skills, income development and transition, while avoiding an open-ended promise linked to the youngest child’s age. Flexibility is retained for rapid recovery and exceptional continuing hardship. Duration decisions will be explained to the family and subject to appeal.

Family protection and recovery in practice



Image illustration — a fictional family and proposed recovery activities

A practical family response

A mother entering the programme may face lost income, rent arrears, interrupted schooling and new care responsibilities at the same time. The first plan will identify the most urgent needs and establish predictable support before introducing an earning pathway.

From crisis to stability

Monthly assistance protects basic living needs. Education and essential care are separately planned so that one school admission or illness does not consume the household allowance. Skills, employment or a suitable small business can then be developed at a realistic pace.

Support can end earlier when the household becomes secure. Critical cases can receive an approved extension. A family’s safety, actual resources and children’s needs determine the decision within the available funded plan.

Objectives and expected change

Overall objective

Improve the security and resilience of 10,000 vulnerable mother-led or mother-managed households by protecting essential living needs and enabling sustainable recovery during a standard five-year support window.

Specific objectives

- Provide predictable and traceable monthly assistance to all approved families.
- Maintain or restore education participation for supported children, with accessible alternatives where formal attendance is temporarily impossible.
- Improve access to essential healthcare through affordable contracted services and documented referrals.
- Support feasible employment or enterprise pathways without excluding mothers unable to work because of disability, illness or caregiving.
- Deliver fair, safe and accountable enrolment, payment, review, graduation and exceptional-extension decisions.

Pathway to results

Verified need leads to a family support plan. Predictable transfers and essential services reduce immediate household pressures. Skills, childcare solutions, employment links and suitable enterprise grants create opportunities for earnings. Continued mentoring and measured tapering help preserve progress. Families graduate when they are secure, reach the end of their funded plan, or transfer to a suitable protection arrangement.

Conditions for success

The pathway depends on predictable financing, functioning payment channels, accessible schools and healthcare, appropriate local work opportunities and a safe household environment. The programme cannot guarantee employment, business profitability or independence for every family. It will report both successful recovery and continuing hardship honestly.

Outcome definitions

A secure graduation requires evidence that essential needs can be met without the withdrawn programme payment, children’s education and care are protected, and income or reliable support has been sustained for at least six months. A duration-based closure is recorded separately and must never be reported automatically as successful graduation.

Eligibility and priority groups

Circumstance	Eligibility interpretation
Divorced or separated	Actual household resources and maintenance received are inadequate.
Widowed	Husband deceased from an accident illness or another cause; financial need is verified.
Husband missing	Absence and resulting hardship are assessed; provisional assistance may precede complete documents.
Husband disabled or seriously ill	Household earnings and care burden are assessed without assuming every disabled person cannot work.
Additional marriage by husband	Neglect or inadequate maintenance creates hardship for the mother and children.
Abandonment or violence	Confidential assessment demonstrates absent support or a need to leave an unsafe household.

Entry normally requires residence in an approved service area, at least one dependent child under 18, insufficient accessible household resources and informed consent. A husband's presence does not automatically exclude a family where disability or serious illness creates qualifying need. A mother's marital status is not published or used as a public label.

Priority assessment

Use a proposed 100-point assessment: basic income and food insecurity 30; housing insecurity 15; child education or protection risk 20; medical and disability-related needs 15; immediate loss of support or violence risk 10; absence of accessible assistance 10. Inception testing will refine scoring and prevent systematic exclusion of poorly documented households.

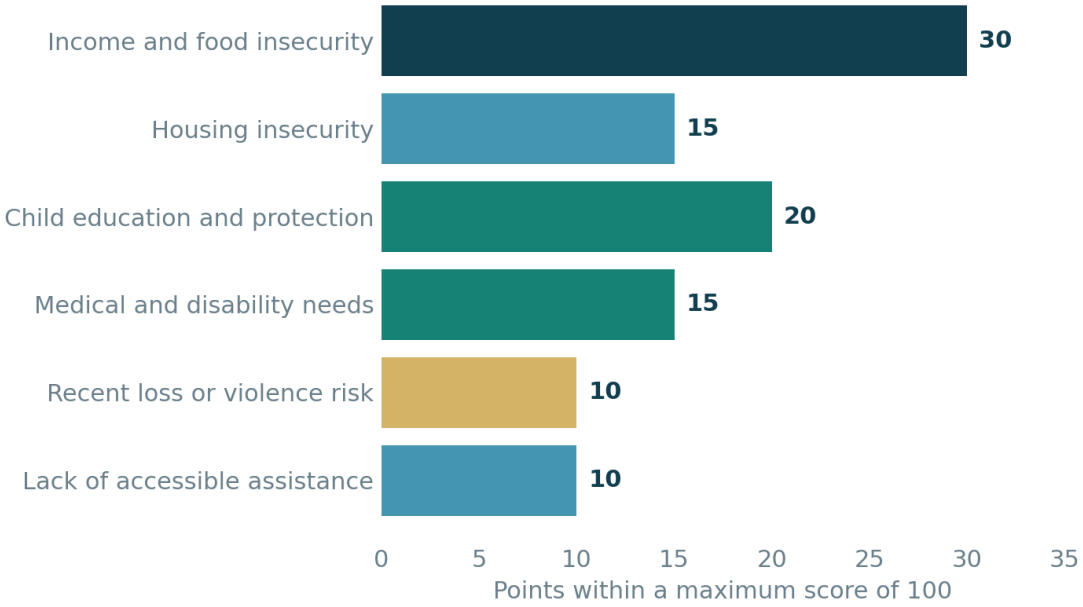
Selection must not depend on political affiliation, religion, personal connections, an application fee, willingness to appear in publicity or willingness to pursue legal proceedings. Adolescent mothers and cases involving a caregiver under 18 require a specialist safeguarding route rather than automatic rejection.

Priority assessment dashboard

Priority assessment and safe selection

100 point proposed assessment | Verified household need and independent review

100 points	100%	No fee
Transparent scoring basis	Applicants receive team visit	Free application and appeal



Application to approved support

1	**Apply**	National district and subdistrict access with assisted options
2	**Verify**	Team visit family discussion where safe and evidence checks
3	**Review**	Score second person review conflict controls and appeal
4	**Support**	Written plan safe payment and scheduled reassessment

Proposed assessment weights support transparent selection and require inception calibration

Outreach selection and verification

Application and safe access

Applications will be accepted through local service points, assisted telephone access and approved community referrals. Notices will describe the payment structure, available places, five-year planning rule and appeal process. Applications are free. Applicants may request a female interviewer and a safe contact method.

Verification sequence

- Register the application and explain consent and confidentiality.
- Check identity family composition child ages household resources and existing benefits.
- Assess urgency and authorise provisional emergency help where necessary.
- Conduct proportionate home or remote verification using a safe method.
- Score the application and obtain a second-person review.
- Issue a written decision support plan and payment schedule or a reason for non-selection.

Death certificates, divorce records, birth records, medical assessments and missing-person reports may support verification. Their absence must not automatically prevent urgent provisional assistance. Caseworkers will help obtain documents, accept proportionate alternative evidence where permitted, and record the basis for approval. No intrusive surveillance or compulsory contact with an alleged abuser is authorised.

Selection controls

Selection panels will include programme, social support and independent representation. Members will declare conflicts and withdraw from affected decisions where necessary. A secure unique family identifier and child-level records will help detect duplicate applications. Suspected duplication is investigated before adverse action; children will not be left without urgent support during an unresolved administrative dispute.

Appeals

Applicants and enrolled families may appeal selection, payment, tapering or exit decisions through confidential channels. The target is acknowledgment within five working days and a reasoned decision within 20 working days, with urgent safety matters triaged immediately. Appeals will be reviewed by someone outside the original decision chain.

Team visits for every applicant

A verification team will visit every applicant’s stated location. With informed consent and where safe, it may meet family members or other appropriate persons to verify circumstances. No contact with an alleged abuser is required. Applicants facing danger may use an agreed safe meeting location and specialist protection procedure. Visit findings will be documented and independently reviewed.

Rescue and urgent protection

Where an application reveals immediate danger, arrange safe rescue or emergency referral through qualified authorised services. Assistance is confidential and does not require reconciliation. Routine field teams do not undertake hazardous rescue operations outside their competence.

Monthly family and child payments

Eligible children	Base USD	Child USD	Total USD	Total BDT
1	120	12	132	16,500
2	120	24	144	18,000
3	120	36	156	19,500
4	120	48	168	21,000

Opening full-rate household base USD 120 (BDT 15,000), plus USD 12 (BDT 1,500) per verified dependent child under 18. Two children per family is a budgeting assumption and not a cap. An actual portfolio with more children requires a costed adjustment before additional commitments.

Payment administration

We will pay monthly to an account the mother can safely control. Accessible alternatives require documented approval. The programme bears transfer fees, and intermediaries may not deduct commissions. Failed transfers remain payable after validation and are tracked to resolution.

Age and family changes

The ordinary child supplement ends after the final approved month before or at the 18-year eligibility boundary under the adopted policy. The household base may continue within the remaining assessed family period. Education bridging and disability-related needs require separate approval. New births or custody changes trigger reassessment within the existing family window rather than restarting five years.

Safeguards

School absence or missed meetings triggers outreach and support rather than automatic suspension of essential assistance. Death or incapacity of the mother triggers a safeguarding review and suitable authorised caregiver arrangement. Any taper, suspension or closure includes reasons, advance notice where feasible and appeal access.

Support duration graduation and critical extensions

The standard plan is up to 60 months from the first paid month. The approved period may be shorter for temporary crisis support or earlier recovery. Assessment occurs at entry, at least every six months and after a major reported change. Reviews must be proportionate and must not create excessive travel or documentation burdens.

Decision	Proposed rule
Continue full support	Essential needs remain unmet and recovery income is insufficient or unstable.
Begin tapering	Adequate accessible income or reliable support is sustained for six months.
Taper	Agree a three to six month transition with advance written notice and protection checks.
Restore within the window	A verified crisis reverses recovery during the original approved period.
Extend beyond 60 months	Critical hardship and a costed plan receive independent approval from a funded reserve.
Close	Secure graduation planned end transfer or another documented reason; provide appeal and referral.

USD 120 (BDT 15,000) is the full-rate household base. During an agreed exit transition, payments may be reduced in documented stages; this is a time-limited taper, not an unannounced reduction to the programme standard. An example is 75 percent, 50 percent and 25 percent of the household payment across three transition months. Actual arrangements must follow the family assessment.

Critical continuation

Approve extensions in blocks of up to six months, renewable following independent review and available financing. Relevant circumstances include severe illness, disability-related dependency, unresolved protection danger, a major disaster or a child’s immediate education transition. Critical status creates priority for review, not an unlimited unfunded entitlement.

The USD 1,600,000 continuation reserve could finance approximately 11,111 family months at USD 144 (BDT 18,000) before inflation and related service costs. For example, 1,000 families receiving six additional cash months would require USD 864,000. The reserve’s purchasing capacity decreases when education, care or medical assistance is also authorised.

Remarriage maintenance and household changes

Remarriage initiates reassessment of the mother's and children's actual financial security. It does not automatically prove that a new spouse supports the children. Decisions must be based on accessible resources, safety and caregiving arrangements, not assumptions about marital status.

Proposed decision framework

- Where remarriage produces adequate sustained support, arrange gradual graduation with advance notice.
- Where the new household remains poor or children remain unsupported, continue assessed assistance within the existing window.
- Where the new relationship becomes unsafe or breaks down, reassess urgently and restore eligible support within the original window.
- Where a missing husband returns or an estranged husband resumes support, verify actual contributions before adjusting payments.

Reconciliation is never a condition for assistance. Programme staff must not pressure a woman to return to a violent or unsafe household. Changes in marital status are reported privately and are not communicated to community members without a lawful and necessary reason.

Maintenance and other household resources

Maintenance, compensation, insurance, inheritance and earnings will be assessed according to amounts actually accessible. A court order or an unpaid promise is not treated as cash received. Qualified legal support can help families pursue rights, but benefit access must not depend on filing a case against a husband.

Public benefit coordination

Before changing a family's support, caseworkers will check the rules of any relevant public scheme and explain possible interactions. Where private assistance could disqualify a public allowance, the family will receive an informed assessment and the programme will seek authoritative clarification. The design will not rely on concealing assistance or misreporting household circumstances.

Fraud and recovery

Deliberate material misrepresentation will be investigated through a fair process. Staff will distinguish fraud from illiteracy, inconsistent records and understandable reporting delays. Any recovery decision requires lawful advice, proportionality and consideration of children's essential needs.

Cost summary before detailed schedules

Kathak Academy requests USD 156,755,159 for the complete initial programme. The USD totals below control the donation request; BDT values are planning equivalents at USD 1 = BDT 125.

Code	Component	USD	BDT crore
A	Monthly household and child payments	86,400,000	1,080.0000
B	Education assistance	9,600,000	120.0000
C	Medical care and referral	7,200,000	90.0000
D	Livelihood and SME development	4,800,000	60.0000
E	Emergency transition assistance	1,600,000	20.0000
F	Staff and field coordination	8,523,600	106.5450
G	Required vehicles and operation	840,000	10.5000
H	Offices equipment and communication	840,000	10.5000
I	Systems monitoring and assurance	1,000,000	12.5000
J	Critical continuation reserve	1,600,000	20.0000
K	Cash inflation provision	9,082,908	113.5363
L	Controlled contingency	2,400,000	30.0000
M	Campaigns and applicant verification	1,800,000	22.5000
N	Critical family support and specialist services	21,068,651	263.3581
	TOTAL	156,755,159	1,959.4395

No assumed early graduation savings are deducted. Education medical livelihood and transition allocations are pooled service budgets, not identical cash entitlements for each family. Reserves require approved use and cannot be counted twice.

Education continuity and cost schedule

We request USD 9,600,000 to protect learning for approximately 20,000 child places across five family support years. Individual plans will address fees where necessary, materials, uniforms, transport, examination costs and catch up learning.

Education assistance total requested USD 9,600,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Basic education package	20,000 child places × USD 80 × 5 years	8,000,000	100.0000
Catch up inclusion and bridging	20,000 child places × USD 16 × 5 years	1,600,000	20.0000
TOTAL	Education assistance	9,600,000	120.0000

Component closing summary USD 9,600,000 equivalent to BDT 120.0000 crore at the planning rate. No additional component overhead is added.

Service access and age transitions

Packages follow need and verified local prices. Direct provider payments may be used with consent. Do not invoice an identical expense under both the child supplement and education assistance. A child turning 18 may receive a defined bridge to finish the current academic year or short vocational course; longer scholarships require additional approval and financing.

Protection and evidence

Caseworkers will address school withdrawal, exploitation, hazardous work and early marriage risks through practical help and specialist referrals. School absence triggers support. Qualified schools and learning providers must meet safeguarding and invoice requirements. No new school campus is funded.

Medical support and cost schedule

We request USD 7,200,000 for essential care for mothers and children. Relevant assessment or referral for a disabled or seriously ill husband may be authorised where it directly supports the family recovery plan and is separately recorded.

Medical care and referral total requested USD 7,200,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Routine care envelope	10,000 families × USD 96 × 5 years	4,800,000	60.0000
Higher need referrals	Pooled approved treatment and diagnostics	1,600,000	20.0000
Mental health and rehabilitation referrals	Qualified contracted services	800,000	10.0000
TOTAL	Medical care and referral	7,200,000	90.0000

Component closing summary USD 7,200,000 equivalent to BDT 90.0000 crore at the planning rate. No additional component overhead is added.

Clinical and financial responsibility

The routine allowance is a portfolio average, not an automatic cash award. Licensed providers make clinical decisions. Higher-cost referrals need a cost estimate and authorised approval within the pool. Emergency procedures enable rapid decisions and later reconciliation. The programme does not promise unlimited treatment.

Quality and confidentiality

Provider contracts will state agreed prices, consent, professional responsibility, referral limits and complaints arrangements. Care will be coordinated with available public services. Health records will be restricted to authorised staff. Insurance is considered only through a separately verified affordable contract.

Critical family support and specialist services

Component N requested allocation USD 21,068,651. This needs assessed fund provides additional exceptional services beyond the ordinary education medical legal and transition packages.

The case volumes and average costs below are planning estimates and approval ceilings, not automatic awards or verified supplier quotations. We will validate service prices and needs before commitments. Cases may overlap within the existing 10,000 families and approximately 20,000 children; these are not additional beneficiaries.

Exceptional support	Planning volume and basis	USD	BDT crore
Emergency hospital treatment and surgery	2,000 exceptional cases × average USD 2,000	4,000,000	50.0000
Critical medicines and prolonged treatment	2,000 cases × average USD 1,500	3,000,000	37.5000
Divorce maintenance and custody legal assistance	3,000 complex cases × USD 3,000	9,000,000	112.5000
Emergency accommodation and safe relocation	1,000 exceptional cases × average USD 1,000	1,000,000	12.5000
Specialist rehabilitation and disability related care	1,000 cases × average USD 1,500	1,500,000	18.7500
Exceptional education continuity	1,000 children × average USD 1,000	1,000,000	12.5000
Essential specialist caregiver assistance	1,000 cases × average USD 1,000	1,000,000	12.5000
Emergency patient referral transport	Pooled ceiling for approximately 500 referrals	568,651	7.1081
TOTAL	Critical family support and specialist services	21,068,651	263.3581

Component closing summary USD 21,068,651; revised complete donation request USD 156,755,159. Chairman and Director salary rates are unchanged.

Additional need and no duplicate charging

Ordinary component budgets fund routine services first. Component N pays only the verified additional cost of exceptional services beyond those provisions, with the ordinary contribution deducted. Each approval records the family identifier, service, provider estimate, existing support and incremental amount. The same invoice, treatment, medicine, journey or service cannot be charged twice.

Legal assistance covers qualified professional work and documented official fees for complex divorce, maintenance or custody matters, up to USD 3,000 per approved case. Patient transport uses actual justified journeys within the pooled ceiling. Professional invoices, receipts or other appropriate service evidence and independent authorisation support payments. Standard family cash extensions remain in the separate continuation reserve. Unspent funds remain restricted to agreed eligible purposes.

Healthcare access and family wellbeing



Image illustration — proposed community healthcare consultation with fictional people

Care without avoidable financial disruption

A routine consultation, necessary medicine or diagnostic test should not force an enrolled family to miss food or school expenses. Caseworkers will help families access approved services and understand the limits of the medical allocation.

Referral and professional responsibility

Qualified providers make clinical decisions. Higher-cost referrals require documented need, a cost estimate and approval through the pooled fund. Emergency arrangements allow rapid action while retaining a clear record and later reconciliation.

Confidential support

Health, grief and mental health information is handled privately. Mothers may accept or decline voluntary counselling without losing core assistance. Disability access and caregiving demands will be reflected in each family plan.

Emergency transition and cost schedule

Emergency transition assistance total requested USD 1,600,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Housing and household recovery	5,000 cases × average USD 200	1,000,000	12.5000
Documentation legal and protection referral	5,000 cases × average USD 80	400,000	5.0000
Urgent transport childcare and safe access	Needs assessed pool	200,000	2.5000
TOTAL	Emergency transition assistance	1,600,000	20.0000

Component closing summary USD 1,600,000 equivalent to BDT 20.0000 crore at the planning rate. No additional component overhead is added.

Practical protection

Support may include rent deposits, essential goods after displacement, safe relocation, replacement documents and short-term childcare. Emergency help can precede completion of a long-term case file. Qualified shelter and protection referrals will be used; construction or operation of a residential shelter is not included.

Legal support

Qualified advisers may assist with maintenance, custody, inheritance, insurance, compensation and missing-person or civil records. No legal result is guaranteed. Access to financial protection does not require litigation against a husband or return to an unsafe relationship.

Authorisation and safety

An authorised manager may approve urgent provisional assistance within delegated limits, followed by independent review and reconciliation. Safe contact preferences and location confidentiality will guide every action. Hazardous rescue is referred to qualified authorised services.

Livelihood and SME cost schedule

Livelihood and SME development total requested USD 4,800,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Skills and work preparation	8,000 mothers × USD 120	960,000	12.0000
SME grants and equipment	6,000 packages × average USD 480	2,880,000	36.0000
Mentoring market access and placement	Portfolio service contracts	640,000	8.0000
Childcare and work access	Targeted enabling support	320,000	4.0000
TOTAL	Livelihood and SME development	4,800,000	60.0000

Component closing summary USD 4,800,000 equivalent to BDT 60.0000 crore at the planning rate. No additional component overhead is added.

Suitable voluntary pathways

An interested mother will choose employment, home-based income or a feasible business after assessing skills, market demand, caregiving, safety and access. Women unable to work retain assessed protection. Employment and profits are not guaranteed.

Grant and mentoring process

Simple plans and independent review will support staged grants or equipment. Purchases will be verified and practical control retained by the woman. These grants are not loans; no repayments are counted as future programme funding. Any later credit product requires separate appraisal.

Recovery and tapering

Review net accessible earnings at three, six and twelve months after enterprise support. A grant alone does not establish independence. Sustained resources over six months support a fair taper decision; business setbacks trigger reassessment rather than automatic benefit loss.

Women building sustainable household income



Image illustration — proposed mentoring and home enterprise activity with fictional people

Choose a feasible pathway

A woman may prefer paid employment, a home-based enterprise or a short skills course. The right choice depends on her interests, existing capability, childcare, safety, disability access and genuine local demand. Business support is optional.

Protect the transition

Grants and equipment are released in stages with practical mentoring. Issuing a grant is not evidence of dependable income. Monthly protection continues according to assessed need while actual net earnings develop.

Verify before graduation

Sustained accessible income is reviewed over at least six months before cash tapering. A business setback triggers reassessment and problem-solving. The programme records secure graduation separately from closure at the end of funding.

Implementation and the 72 month delivery calendar

Period	Actions and obligations
Programme months 1 to 3	Staff recruitment controls service mapping national call initial district campaigns and payment tests.
Programme months 1 to 12	Phased national district and subdistrict outreach; team visits verification and enrolment towards 10,000 families.
Programme months 1 to 72	Funded staffing field supervision payment administration assurance and coordination.
Each family months 1 to 60	Living assistance services livelihood support and six monthly need reviews.
Programme months 61 to 72	Complete later entrants standard support settle liabilities and prepare closeout.
Approved critical continuation	Costed support and service arrangements subject to reserve balance and financing.

Enrolment and affordability

We allow at least a full operational year to find, visit and enrol the initial families. Enrolment timing will follow actual response and capacity. A family starting near month 12 must receive its approved support window within the protected programme schedule. If recruitment takes longer, we will approve and finance the revised delivery calendar before making additional promises.

Field model

Twenty proposed service clusters average 500 enrolled families each. A team will visit every applicant; travel and temporary campaign costs are separately budgeted. National access does not mean a permanent office in every subdistrict. Locations and local delivery arrangements may be adjusted as ground experience develops.

Change authority

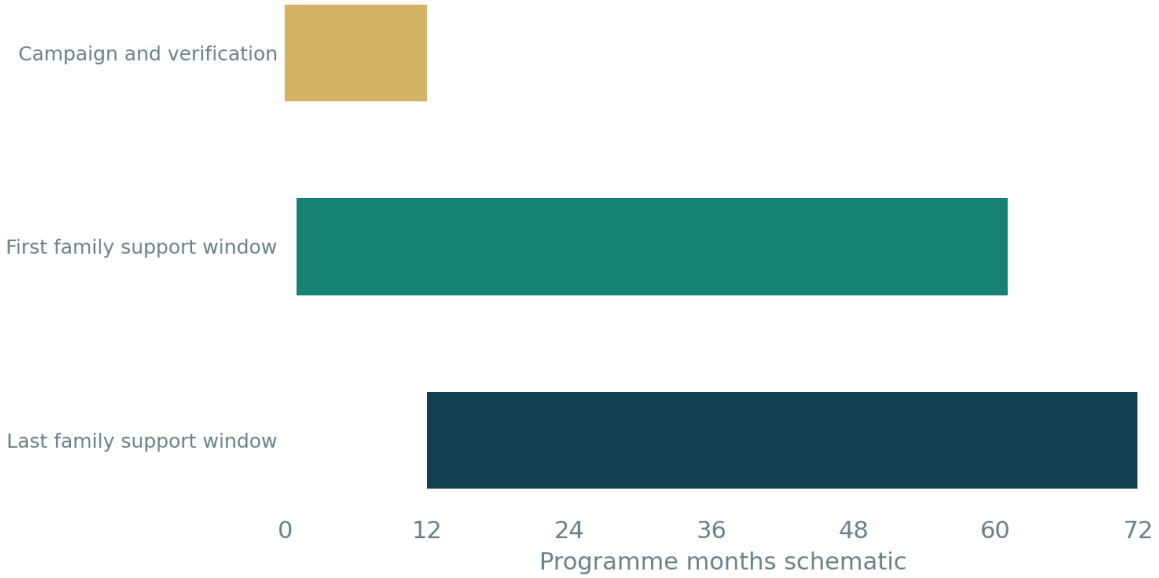
At any stage Kathak Academy may adjust recruitment requirements, staffing deployment, payment plans and other programme parameters based on actual ground experience and assessed need. Changes will be documented with reasons, affordability and beneficiary effects. Material changes to the approved scope or donor restrictions require written donor consent; already approved family obligations will be protected.

Recovery sequence and financing dashboard

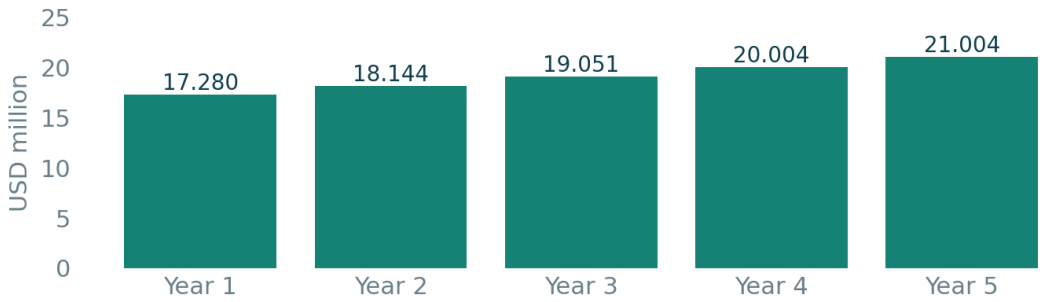
Enrolment and family recovery

Up to 12 months to enrol | Up to 60 months of standard family support

72 months	600,000	1,200,000
Staff and operating horizon	Budgeted family months	Budgeted child months



Five family years of cash with a 5 percent planning uplift



Family months are counted from first payment. Critical extensions require approved finance and service capacity.

The 72 month institutional plan supports staggered enrolment and five family support years

Governance accountability and partnerships

Body or role	Accountability
Governing board	Approve policies financing major changes leadership pay and independent oversight.
Steering committee	Review quarterly results risks partner delivery and financial forecasts.
Programme director and manager	Lead implementation contracts service quality and corrective action.
Finance and procurement	Control budgets payments supplier competition asset records and reconciliation.
Cluster supervisors and caseworkers	Assess need maintain plans follow up services and support appeals access.
Safeguarding and appeals functions	Handle sensitive complaints and independent decision reviews.
Independent auditor and evaluator	Provide external financial assurance and outcome assessment.

A delegation matrix will separate selection, approval, payment preparation and reconciliation. No individual may approve their own remuneration, select a related supplier without disclosure or control an entire payment process. Leadership charges require independent board review and donor acceptance.

Partnership agreements

Contracts with training providers, clinics, schools, legal services, banks and local organisations will specify outputs, prices, safeguarding, confidentiality, reporting, termination and audit rights. No institution is named as a confirmed service provider without written agreement. Public coordination does not imply government endorsement.

Family voice

Safe feedback sessions and a voluntary beneficiary advisory mechanism will inform access and service improvements. Participation is not a benefit condition. Families may submit confidential concerns without involving local leaders or caseworkers connected to the complaint.

Reporting

Management will issue monthly internal payment and risk reports, quarterly donor performance and expenditure reports, and annual independently audited statements. Reporting will distinguish funds received, commitments, cash paid, services delivered, provisional cases, successful graduations and administrative closures.

Staffing and full remuneration for 72 months

We request USD 7,426,800 for core personnel over 72 paid months. The Chairman and Director are budgeted at full monthly pay for their programme responsibilities.

Position	Posts	Monthly USD per post	72 month total USD
Chairman	1	15,000	1,080,000
Director	1	13,000	936,000
Programme Manager	1	5,000	360,000
Additional Programme Manager	1	4,500	324,000
Finance and compliance officer	1	1,800	129,600
Accountant	1	1,000	72,000
Livelihood coordinator	1	1,500	108,000
Education coordinator	1	1,500	108,000
Health and protection coordinator	1	1,500	108,000
Monitoring and quality officer	1	1,500	108,000
Shared IT support	1	750	54,000
Office associates	2	450	64,800
Procurement and logistics officer	1	1,200	86,400
Cluster supervisors	20	700	1,008,000
Family caseworkers	100	400	2,880,000
TOTAL			7,426,800

Core personnel closing summary USD 7,426,800. Leadership rates are USD 15,000 monthly for the Chairman and USD 13,000 for the Director. The Programme Manager receives USD 5,000 monthly and the Additional Programme Manager USD 4,500.

All programme salaries require written contracts, independent board approval where relevant and donor budget acceptance. This programme pays for actual services provided. Financial controls will prevent duplicate billing of the same work or cost to more than one source while retaining the approved remuneration schedule.

One hundred caseworkers serve approximately 100 enrolled families each, supported by 20 cluster supervisors. Recruitment verification surge teams may include contracted local specialists within the approved campaign and specialist budgets.

Staffing coordination and personnel cost summary

Staff and field coordination total requested USD 8,523,600. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Core personnel	Detailed 72 month role schedule	7,426,800	92.8350
District liaison assignments	64 × 12 task months × USD 350	268,800	3.3600
Field supervision and coordination travel	72 month operating pool	288,000	3.6000
Employer obligations and staff protection	Provision against actual eligible liabilities	360,000	4.5000
Specialist and surge assignments	Defined programme tasks	180,000	2.2500
TOTAL	Staff and field coordination	8,523,600	106.5450

Component closing summary USD 8,523,600 equivalent to BDT 106.5450 crore at the planning rate. No additional component overhead is added.

Recruitment and management

Contracts will specify duties, remuneration, performance requirements, safeguarding and reporting. The Additional Programme Manager will coordinate field implementation and support continuity during travel or leave. Leadership remuneration and related-party decisions require approval by persons without a personal interest.

Cost boundaries

Applicant verification travel is funded under campaigns and applicant verification, rather than billed again under staff field travel. Driver costs belong to required vehicle operations. Instructors, mentors and clinicians are paid from their respective service components. Recruitment and payment adjustments follow the change-control authority described in this proposal.

Campaigns and applicant location verification

Campaigns and applicant verification total requested USD 1,800,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
National application advertising	National media and digital outreach	180,000	2.2500
District campaigns	64 event envelopes × USD 2,500	160,000	2.0000
Subdistrict campaigns	256 phased event envelopes × USD 750	192,000	2.4000
Temporary campaign facilities	20 clusters × USD 1,000 × 12 months	240,000	3.0000
Applicant location visits and verification	20,000 visits × USD 40	800,000	10.0000
Applicant helpline and scheduling	Assisted application and visit coordination	108,000	1.3500
Accessible materials and local notices	Application information and translation	120,000	1.5000
TOTAL	Campaigns and applicant verification	1,800,000	22.5000

Component closing summary USD 1,800,000 equivalent to BDT 22.5000 crore at the planning rate. No additional component overhead is added.

National district and subdistrict access

We will combine national advertisements with district and selected subdistrict campaigns, temporary application points and assisted communication. Initial envelopes cover all 64 districts and 256 phased subdistrict campaign events. Additional or differently distributed events may be approved in response to need within the financed plan.

Every applicant receives a team visit

The opening allowance funds 20,000 applicant visits, including applicants who may not enter the final 10,000-family cohort. Every applicant will be visited by a team using a safe location-based procedure. Family discussions will occur only where needed, consented and safe. Additional applications above this planning volume require a funded verification adjustment; no applicant will be charged a visit fee.

The USD 40 average visit allowance covers documented travel, local access and necessary meeting costs. Routine staff salaries and fleet costs are separately budgeted. The same trip or expense cannot be charged twice. Re-visits for disputed or high-risk cases use approved field or contingency resources.

Required vehicles premises and operations

Required vehicles and operation total requested USD 840,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Required vehicle acquisition	Fleet procurement allowance	180,000	2.2500
Drivers	72 months of pooled driver provision	252,000	3.1500
Fuel and authorised field use	72 month controlled pool	192,000	2.4000
Maintenance and repairs	72 month controlled pool	120,000	1.5000
Registration insurance and inspection	Acquisition and operation	96,000	1.2000
TOTAL	Required vehicles and operation	840,000	10.5000

Component closing summary USD 840,000 equivalent to BDT 10.5000 crore at the planning rate. No additional component overhead is added.

The fleet quantity and vehicle types will be selected against approved delivery requirements and whole-life cost. The acquisition allowance may support purchases, suitable used vehicles or a costed hire arrangement. The driver line is a pooled staffing provision. No fixed vehicle count is a public programme commitment.

Offices equipment and communication total requested USD 840,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Central rent and service costs	USD 2,500 × 72 months	180,000	2.2500
Utilities internet and communications	USD 1,500 × 72 months	108,000	1.3500
Furniture computers and equipment	Startup and essential replacement	120,000	1.5000
Cluster shared coordination space	20 clusters × USD 200 × 72 months	288,000	3.6000
Supplies safety and adaptations	72 month operating provision	144,000	1.8000
TOTAL	Offices equipment and communication	840,000	10.5000

Component closing summary USD 840,000 equivalent to BDT 10.5000 crore at the planning rate. No additional component overhead is added.

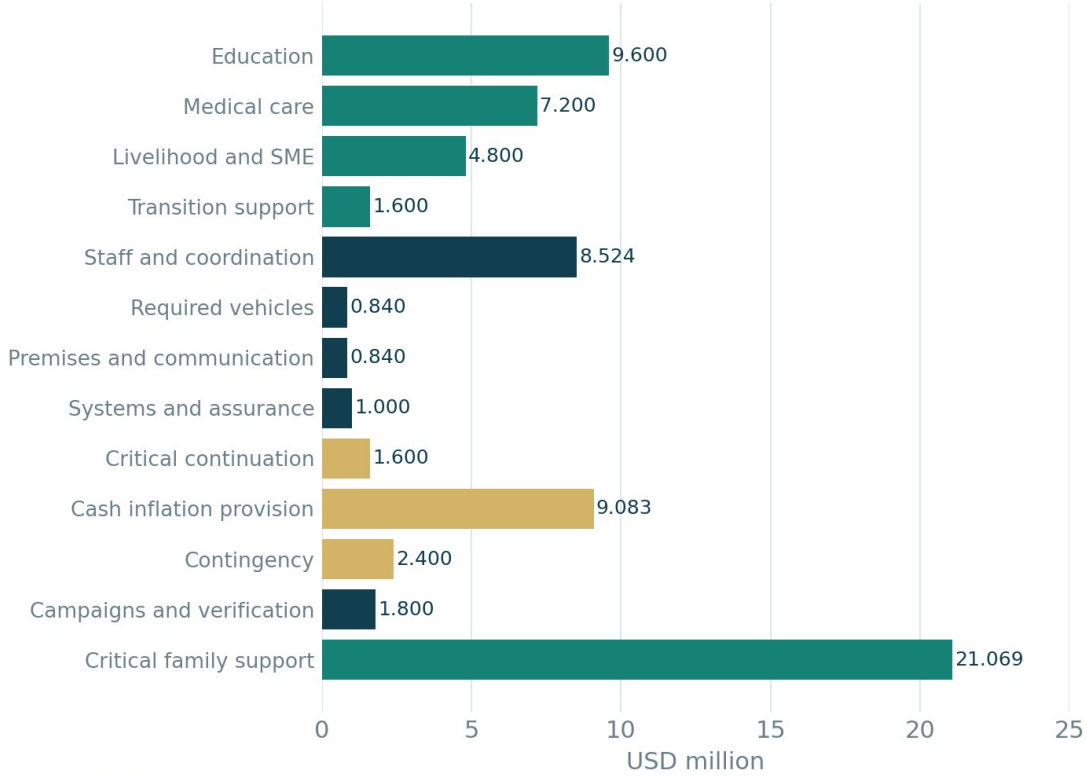
We will lease central premises and use shared cluster facilities. No land acquisition or permanent headquarters construction is included. National and local application advertising and temporary campaign points are funded separately. Asset registers, insurance, logs and competitive procurement will support accountability.

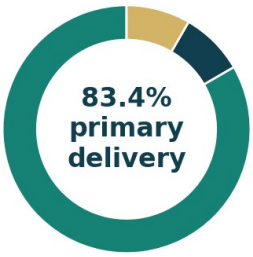
Programme funding dashboard

Donation funding overview

Complete request in USD million | All services operations and reserves included

156.755M	86.400M	72 months
Total donation request USD	Opening rate family cash USD	Staff and operating horizon





Primary delivery	**130.669M**
Operations campaigns and assurance	**13.004M**
Inflation continuation and contingency	**13.083M**

Core cash of USD 86.400 million is excluded from the bars for readability.

Donation budget in USD with all programme components and reserves included

Core cash inflation and family size sensitivity

Opening rate household and child payments total requested USD 86,400,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Household base	10,000 families × USD 120 × 60 months	72,000,000	900.0000
Child supplements	20,000 children × USD 12 × 60 months	14,400,000	180.0000
TOTAL	Opening rate household and child payments	86,400,000	1080.0000

Component closing summary USD 86,400,000 equivalent to BDT 1,080.0000 crore at the planning rate. No additional component overhead is added.

Cash inflation provision

We request a separate USD 9,082,908 provision for a 5 percent annual cash uplift from family year 2. This is a budgeting assumption, not an inflation forecast. Adjustments require review and approval. The five family-year cash amounts are shown below; staggered enrolment will be mapped without double-indexing.

Family year	Cash with uplift USD	Opening rate cash USD
1	17,280,000.00	17,280,000.00
2	18,144,000.00	17,280,000.00
3	19,051,200.00	17,280,000.00
4	20,003,760.00	17,280,000.00
5	21,003,948.00	17,280,000.00
TOTAL	95,482,908.00	86,400,000.00

At opening rates, a cohort averaging one, two or three eligible children costs USD 79,200,000, USD 86,400,000 or USD 93,600,000 over five years. Each additional average child across 10,000 families adds USD 7,200,000 before inflation and additional service needs. Actual child ages and family composition will be verified before commitments.

Cash and cash uplift closing summary USD 95,482,908. The family-month and child-month figures are conservative budget volumes, not an assurance that every case remains eligible for the same duration.

Funding flow reserves and family commitments

We request a multi-year donation agreement that protects the initial cohort and its service obligations. The programme will maintain a rolling 12-month cash forecast and a family commitments ledger showing approved payments, services and remaining funded months. A signed pledge is recorded separately from funds actually received.

Cash delivery and liquidity

At full cohort opening rates, monthly family cash is USD 1,440,000 and annual cash USD 17,280,000. Before a major expansion of enrolment, we seek accessible liquidity covering at least six months of expected family cash, plus scheduled services and operating obligations. This is a cash management rule within the budget, not an additional expense.

Distinct reserve purposes

The USD 1,600,000 critical continuation reserve funds approved beyond-window hardship support. The USD 9,082,908 cash inflation provision funds approved rate adjustments. The USD 2,400,000 contingency covers other unforeseen eligible costs. The 72-month operating schedule is already funded, so a second standard operating-tail allocation is not added.

Donor restrictions and expansions

Restricted donations will be tracked by component or cohort. Future donors, assumed business repayments and early graduations are not counted as secured financing. Unspent funds may support new cases only after existing commitments, liabilities and reserves have been protected and required approvals obtained.

Currency management

We will maintain USD donation accounts and/or approved local-currency accounts as permitted, record actual conversion rates and reconcile exchange differences. Local benefits retain the adopted BDT payment standard. Material exchange losses or price changes will trigger a donor-approved revision rather than concealed reductions in family payments.

Critical continuation and closure arrangements

The standard family window is up to 60 months from the first payment. A verified recovery may justify earlier graduation; critical hardship may justify a costed extension. Extensions are normally approved in blocks of up to six months and reviewed independently before renewal.

What the reserve can finance

At USD 144 monthly for a two-child household before inflation and services, the USD 1,600,000 reserve represents about 11,111 family months. For example, 1,000 families receiving six additional cash months require USD 864,000. Education, medical and delivery costs reduce the remaining cash capacity and must be costed explicitly.

Beyond programme month 72

Any family extension that passes the funded operating horizon requires a complete support and administration plan. It may use an approved combination of the continuation reserve and contingency or separately confirmed funding. The same cost cannot be charged to both reserves. Additional operating capacity will not be assumed unpaid.

Safe transition

Exit preparation begins at least six months before expected closure. Review household stability, children’s care and learning, remaining bills, public service access and appeal rights. A household reaching the end of funding without adequate income will be recorded as continuing hardship and referred for further support; it will not be called financially independent.

Closeout

Before closing the programme we will settle approved beneficiary and supplier liabilities, complete the final audit, report assets and unspent restricted balances, resolve outstanding complaints and apply the records retention policy. Unspent donations will be carried forward, reallocated or returned only under the agreement with the donor.

Monitoring systems and assurance cost schedule

Systems monitoring and independent assurance total requested USD 1,000,000. All items below are included in this component.

Item	Costing basis	USD	BDT crore
Secure case and payment system	72 month implementation support	300,000	3.7500
Baseline midterm and final evaluation	Independent evaluations	180,000	2.2500
Audit and independent spot checks	Six annual cycles and targeted reviews	240,000	3.0000
Safeguarding and accessible complaints	Independent reporting and protection	160,000	2.0000
Data quality and donor reporting	Training reporting and payment reconciliation	120,000	1.5000
TOTAL	Systems monitoring and independent assurance	1,000,000	12.5000

Component closing summary USD 1,000,000 equivalent to BDT 12.5000 crore at the planning rate. No additional component overhead is added.

Proposed results commitments

Indicator	Target or standard
Verified enrolled families	10,000 unique families and approximately 20,000 children
Payment timeliness	At least 95 percent within the agreed monthly window
Payment reconciliation	100 percent reconciled monthly
School participation	At least 90 percent of school-age children engaged by family year 2
Family reviews	At least 95 percent within the six month cycle
Earning improvement	60 percent of livelihood participants by exit subject to baseline validation
Appeal decisions	At least 90 percent within 20 working days

Baseline, midterm and final evaluation will assess access, service quality, household security and recovery. Report outcomes against actual eligible denominators. Evaluation will distinguish observed improvement from proven causal effect and disclose sampling and missing-data limitations.

Cost summary after detailed schedules

Kathak Academy requests USD 156,755,159 for the complete initial programme. The USD totals below control the donation request; BDT values are planning equivalents at USD 1 = BDT 125.

Code	Component	USD	BDT crore
A	Monthly household and child payments	86,400,000	1,080.0000
B	Education assistance	9,600,000	120.0000
C	Medical care and referral	7,200,000	90.0000
D	Livelihood and SME development	4,800,000	60.0000
E	Emergency transition assistance	1,600,000	20.0000
F	Staff and field coordination	8,523,600	106.5450
G	Required vehicles and operation	840,000	10.5000
H	Offices equipment and communication	840,000	10.5000
I	Systems monitoring and assurance	1,000,000	12.5000
J	Critical continuation reserve	1,600,000	20.0000
K	Cash inflation provision	9,082,908	113.5363
L	Controlled contingency	2,400,000	30.0000
M	Campaigns and applicant verification	1,800,000	22.5000
N	Critical family support and specialist services	21,068,651	263.3581
	TOTAL	156,755,159	1,959.4395

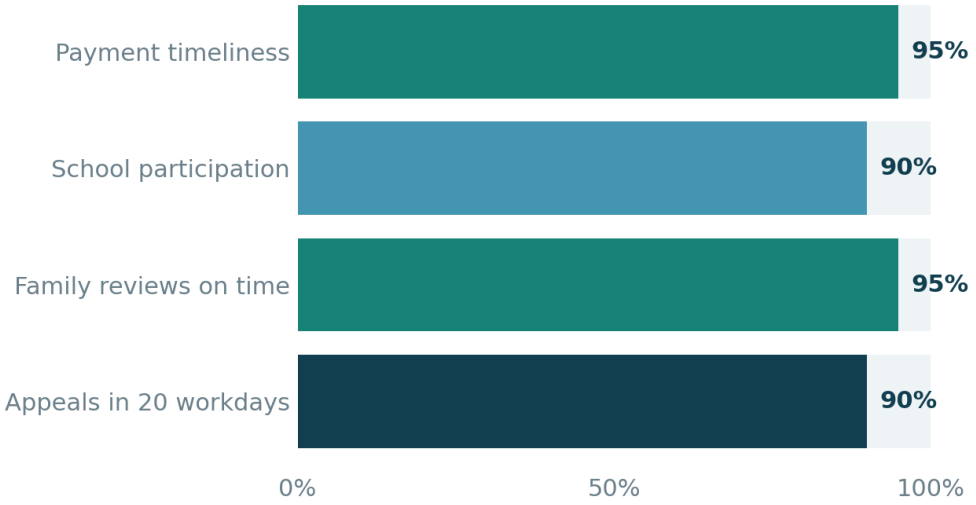
No assumed early graduation savings are deducted. Education medical livelihood and transition allocations are pooled service budgets, not identical cash entitlements for each family. Reserves require approved use and cannot be counted twice.

Results and outcome dashboard

Results and donor accountability

Proposed performance commitments | Reported against verified eligible denominators

95%	90%	100%
Payment timeliness target	School participation target	Monthly reconciliation



The reporting commitment to donors

Monthly	Payments reconciliation exceptions and cash forecast
Quarterly	Narrative financial and dashboard reports within 30 days
Annually	Independent audit within 120 days of financial year end
At closeout	Final results financial report and liability settlement

Report secure graduation separately from end of funded duration. No guaranteed jobs or business profits.

Proposed targets and donor reporting commitments subject to the signed donation agreement

Donor reporting mechanism and review access

Kathak Academy will provide donors with a consistent reporting package linking donations received, actual spending, remaining family obligations and verified results. Reporting dates will be included in the donation agreement.

Report	Content	Timing
Receipt and allocation confirmation	Amount currency value date restrictions and agreed component or cohort	Within 10 working days of cleared receipt
Monthly internal control report	Transfers reconciliation exceptions cash forecast and commitments	Monthly with donor summary on request
Quarterly donor package	Narrative progress budget versus actual component ledger dashboard and risks	Within 30 days of quarter end
Annual donor review	Performance work plan financial forecast and corrective actions	Within 60 days of programme year end
Independent annual audit	Audited statements management letter and response	Within 120 days of financial year end
Incident notification	Material financial safeguarding or delivery incidents under agreed confidentiality rules	Promptly within agreement timelines
Final report	Results final expenditure liabilities assets unspent balances and lessons	Within 90 days of closeout subject to audit schedule

Reporting tools

A secure Power BI or equivalent reporting model will show families and children served, planned and actual family months, payment timeliness, services, grants, case decisions and component spending. Donor dashboards will use aggregated or de-identified data. Images in this booklet are planning summaries rather than live measured results.

Donor access and accountability

Donors may request scheduled review meetings, independent verification and reasonable site visits under the agreement. Visits require consent and safeguarding arrangements and may not expose sensitive family circumstances. Audit and record-access rights, confidentiality, retention and corrective-action deadlines will be specified in writing.

Donor payment options to Kathak Academy

We welcome donations for the complete programme or clearly defined components and cohorts. All contributions must be made to Kathak Academy through verified authorised institutional channels. The agreed donation purpose will be recorded before funds are applied.

Option	How it works
Full programme donation	One commitment for the complete USD 156,755,159 envelope; release may be upfront or staged. (Preferred)
Multi-year annual instalments	Signed multi-year commitment with annual work plans cash forecasts and review-based releases.
Quarterly or milestone instalments	Fund agreed periods or verified milestones while maintaining sufficient family-payment liquidity.
Component or cohort donation	Support education healthcare livelihood a geographic cluster or an agreed family cohort with its shared costs.
Regular family sponsorship	Monthly or annual contribution pooled against approved family commitments with transparent service and delivery costs.
Approved in-kind support	Equipment or professional services accepted only after suitability valuation custody and cost-displacement review.

Verified payment process

Following agreement and any required regulatory approval, Kathak Academy will issue signed bank instructions showing the registered account name, bank and branch, account number, currency, SWIFT and other applicable transfer details. We will provide a unique donation reference and receipt. Account details should be independently confirmed with our institutional contacts before transfer. Personal accounts and unofficial intermediaries are not authorised.

Contribution examples

Opening core cash for one two-child household is USD 144 monthly, USD 1,728 annually or USD 8,640 over five years before inflation, services and shared costs. The complete programme averages approximately USD 15,675.52 per initial family, including services, 72-month delivery, reserves and inflation. These are budget averages, not identical household cash entitlements.

Agreement terms

The donation agreement will define restrictions, exchange treatment, permitted reallocations, reporting, payment conditions, safeguarding, audit rights, suspension, refunds and use of unspent balances. Donations are grants with no promised financial return. Any tax relief depends on applicable law and the donor’s circumstances.

Safeguarding privacy and complaints

Protection commitments

Adopt policies covering child safeguarding, sexual exploitation and abuse, harassment, violence, discrimination and retaliation. All staff and providers will sign codes of conduct and receive induction. Families will be told that services are free and that no payment, personal favour, political support or intimate relationship is required.

Incident response

Provide confidential reporting through telephone, assisted in-person access and a channel independent of caseworkers. Urgent safety concerns receive immediate triage and specialist referral. Allegations will be handled by trained staff with survivor-centred procedures and appropriate legal advice. The programme will explain the limits of confidentiality where applicable reporting obligations arise.

Data minimisation

Collect only information needed for eligibility, service delivery, financial accountability and protection. Separate sensitive violence, health and legal records from general payment files. Apply role-based access, encryption where appropriate, backups, breach response, access logging and a defined retention and deletion schedule.

Consent for services is separate from consent for photography or publicity. Refusing photographs cannot affect eligibility. No public beneficiary list will identify a woman as divorced, abandoned or a survivor of violence. Donor reporting should use aggregated or de-identified information unless a lawful, necessary and secure individual disclosure is agreed.

Safe payments and field work

Assess whether visible account notifications or home visits could create risk. Agree safe contact arrangements, provide accessible payment options and avoid public distribution events. Field staff will use check-in procedures and avoid carrying large amounts of cash.

Independent recourse

A family can complain about staff behaviour, selection, service quality or payment without losing assistance. Adverse decisions will include reasons and appeal instructions. Management will review trends and publish aggregated actions without revealing identities.

Financial controls procurement and risk management

Use dedicated grant accounts and component codes with monthly reconciliation. Separate payment-file preparation, approval and release. Validate unique payees, family status, payment month and amount before transfer. Resolve failed transactions, investigate anomalies and retain a complete audit trail. Unpaid approved benefits remain liabilities until settled or lawfully cancelled.

Procurement and grants

Use documented competitive methods proportionate to purchase value, independent evaluation, conflict declarations and contract deliverables. Obtain provider quotations and assess whole-life cost. Beneficiary grants require approval, receipts or appropriate alternative evidence, and follow-up. Related-party dealings require independent approval and donor disclosure.

Material risk	Response
Funding interruption	Limit enrolment to financed commitments maintain liquidity and agree donor continuity arrangements.
Costs above assumptions	Review actual prices family size and exchange exposure before commitments; approve changes transparently.
Fraud or diversion	Independent checks payment separation reconciliation and confidential reporting.
Violence or retaliation	Safe contact restricted records specialist referrals and no compulsory reconciliation.
Livelihood failure	Market assessment staged grants mentoring and continued protection when needed.
Staff overload	Monitor caseworker capacity use surge support and pause expansion where necessary.
Medical claims exceed pool	Clinical referral thresholds transparent prioritisation and additional financing requests.
Critical extensions exceed reserve	Independent prioritisation costed blocks and referrals with no unlimited promise.

A monthly risk register will identify owners, deadlines, residual exposure and decisions. Contingency release requires a specific eligible need, finance confirmation and approval under the delegation matrix. There is no discretionary general deduction from the grant.

Ground based adjustments and donor consent

Kathak Academy may adjust recruitment requirements, payment plans, staffing and other programme parameters in response to actual conditions. We will document reasons, costs, results implications and effects on families. Routine deployment decisions may be approved under delegated authority; material changes, leadership pay changes and restricted-budget reallocations follow donor consent and independent approval requirements. No change will hide a reduction in an approved family entitlement.

Sustainability readiness and donation invitation

Family recovery and responsible continuation

Your donation will combine protection during a critical period with the means to rebuild stable household resources. Skills, employment and suitable enterprise support will be linked to actual local opportunity. We do not assume that every mother can work or that future donations automatically cover remaining obligations.

Activation arrangements

Before grant activation, the Academy will provide registration and governing documents, board authority, audited accounts, verified bank details, tax and regulatory documentation, policies and evidence of delivery capacity as needed. We will validate service access and costs, confirm benefit interactions, obtain applicable approvals and test payment and safeguarding systems before scaled enrolment.

Implementation readiness milestones

- Confirm donation agreement multi-year financing liquidity and board-approved controls.
- Recruit the programme team and contract qualified services.
- Launch national district and subdistrict application campaigns and safe applicant visits.
- Validate the first payment cycle and approve phased expansion.
- Review results and family commitments before every major funding or scope change.

Donation invitation

Kathak Academy requests USD 156,755,159 for the initial 10,000-family programme supporting approximately 20,000 children. We invite donors to finance the complete programme or an agreed component and to participate in transparent performance review. We are ready to discuss the proposed donation agreement and delivery arrangements.

Annex family support plan and decision record

Use a separate confidential plan for each enrolled family. The record should be concise enough for caseworkers to maintain and complete enough for an independent reviewer to understand the decision.

Minimum family record

- Family identifier safe contact address service cluster and consent date.
- Mother or caregiver identity and authorised payment arrangement.
- Children’s identifiers birth dates dependency and education status.
- Qualifying circumstances household resources public benefits and immediate risks.
- Monthly base child supplements approved service ceilings and remaining funded months.
- Recovery goal suitable livelihood option care responsibilities and agreed actions.
- Review dates responsible caseworker approvals and changes with reasons.

Review and graduation record

Record food and housing security, children’s education, unmet care needs, actual accessible earnings, stability of maintenance and safety. Compare with entry conditions and previous review. State whether the case continues, changes payment, enters taper, closes or seeks extension. Record the family’s views, advance notice, appeal information and next contact date.

Critical extension record

State the specific critical need, why standard exit would cause serious hardship, requested months, cash and service costs, reserve balance, alternative services considered and independent approval. Review at least every six months. A renewed extension requires a new affordability and needs assessment.

Payment control record

For each month retain the approved amount, eligible child count, payment reference, confirmation or failure, reconciliation date and any correction. The finance record should not contain unnecessary violence or clinical details. A payee change requires identity and safeguarding checks plus independent approval.

Case closure classification

Use separate codes for secure graduation, completion of funded duration, transfer to another service, relocation, death, voluntary withdrawal and substantiated ineligibility. Report outcomes honestly and do not count all closures as successful independence.

Annex budget assumptions and donor safeguards

Assumption	Approved planning basis
Initial cohort	10,000 unique families and approximately 20,000 children at entry
Standard cash volume	600,000 family months and 1,200,000 child months
Family support window	Up to 60 months subject to need and approved critical continuation
Staff and operations	72 paid months including up to 12 months for enrolment
Exchange conversion	USD 1 = BDT 125 planning rate; actual conversions reported
Leadership remuneration	Full monthly Chairman USD 15,000 and Director USD 13,000
Programme management	Programme Manager USD 5,000 and Additional Programme Manager USD 4,500 monthly
Campaign and visits	USD 1,800,000 including a team visit for every applicant
Applicant visit volume	20,000 planned visits; additional demand requires a funded adjustment
Vehicle provision	Required fleet based on actual need within the approved allowance
Cash rate uplift	5 percent yearly from family year 2 funded through USD 9,082,908
Critical cases	USD 1,600,000 reserve with costed independent approval
Contingency	USD 2,400,000 for unforeseen eligible needs
Exceptional specialist support	USD 21,068,651 including 3,000 complex legal cases at up to USD 3,000 each
Total donation request	USD 156,755,159

Independent approval and donor protection

Leadership remuneration and related-party transactions require independent approval. All costs must nevertheless correspond to actual eligible services and avoid duplicate billing. Donor restrictions, tax and regulatory requirements, safeguarding and audit rights apply throughout.

Changing conditions

Kathak Academy may refine the programme based on experience and assessed need, using documented change control. Any proposed increase beyond the approved donation envelope requires confirmed additional funding or an agreed affordable revision before new obligations are created.

References and statistical notes

Numbered references beside the introductory statistics identify the sources below. Sources were checked on 29 October 2026.

1 Bangladesh population

United Nations Population Fund. Bangladesh Population 2025, World Population Dashboard. Total mid-year population estimate 175,700,000, presented as 175.7 million or 17.57 crore. This is a dated estimate, not a census count or a claim about the 2026 population. UNFPA Bangladesh population data

2 Four year national divorce rate series

Bangladesh Bureau of Statistics. Bangladesh Sample Vital Statistics 2023. Key Indicators, crude divorce rate row, PDF page 49: 2020 0.8; 2021 0.7; 2022 1.4; 2023 1.1, per 1,000 population. Annual totals are proposal calculations: rate × matching mid-year population ÷ 1,000, rounded to the nearest thousand. Population figures from PDF page 41, PHC 2011-based series used consistently across all four years, are 168.08 million (2020), 170.07 million (2021), 171.74 million (2022) and 172.92 million (2023). Derived totals before rounding are 134,464; 119,049; 240,436; and 190,212 respectively. These are approximate survey-based totals, not official registered or court case counts; rounded rates and population revisions affect the estimates. BBS official report

Interpretation The crude divorce rate is a population-based annual rate. It is not the percentage of existing marriages ending in divorce, the proportion of women who are divorced, or a count of mothers with dependent children. We do not multiply this rate by the population to claim an eligible programme caseload.

3 Multidimensional child poverty

General Economics Division and UNICEF. National Multidimensional Poverty Index for Bangladesh, released 31 July 2025, reflecting a 2019 baseline. UNICEF reports multidimensional poverty among 28.9 percent of children, compared with 21.44 percent of adults. The national MPI differs from the global MPI and from monetary poverty measures. UNICEF findings | GED National MPI

4 Vulnerability to poverty and social protection coverage

World Bank. Bangladesh Poverty and Equity Assessment 2025, release dated 25 November 2025. Nearly 62 million people are described as vulnerable to poverty following unexpected shocks. The report also states that half of the poorest families did not receive social protection benefits in 2022. These figures concern national populations, not specifically divorced mothers. World Bank report findings

5 Violence against women

Bangladesh Bureau of Statistics and UNFPA. Violence Against Women Survey 2024 Key Findings, published 27 February 2025. Table 1, printed page 11, reports 69.6 percent lifetime experience of any intimate partner violence among ever-married women aged 15 and above under the UN-standard measure. This includes physical, sexual, psychological or economic violence and is not a physical-violence-only estimate. BBS and UNFPA survey findings

Programme figures such as 10,000 families, approximately 20,000 children and planned support duration are Kathak Academy planning commitments. They are not estimates derived from the national statistical sources above.

6 Public social protection

Department of Social Services Bangladesh. Published eligibility information for the widow and husband deserted women allowance. https://dss.gov.bd/pages/static-pages/6922de9e933eb65569e1c133. Applicable benefit interactions will be confirmed with the authority at enrolment. Individual eligibility and support decisions will not rely on a general assumption that public and private benefits can always be combined.

International
Partnership with

Divorced Mother and Child Family Care

KATHAK ACADEMY REQUESTS YOUR DONATION



Image Illustration — family care and practical economic recovery

10,000 families	Approx. 20,000 children	600,000 family months	1,200,000 child months

USD 156.755 million complete donation request

Proposed recipient and implementer Kathak Academy in support of DWI

Monthly support • Education • Healthcare • Livelihoods

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72 month delivery plan | Up to five years of standard family support
Need based shorter support and critical extensions within approved financing