GRACE
GREEN RESILIENCE AND COOPERATION FOR ECOSYSTEM

People-Centred Solutions for a Stronger Bangladesh



SMALL PRIVATE INVESTMENT LEADS BIGGER IMPACT

GRACE Zakat Assistance Program 2025–2026

A Private Funding Initiative for Food Security, Livelihood Recovery and Self-Reliance

Abstract

The GRACE Zakat Assistance Program 2025–2026 demonstrates how targeted private funding can improve food security, restore livelihoods, and strengthen the economic resilience of climate-vulnerable households in Khulna and adjacent areas. By supporting 120 households with food assistance in 2025 and 36 households with income-generating activities in 2026, GRACE is helping vulnerable families move towards sustainable livelihoods, dignity, and self-reliance. The initiative highlights the potential of Zakat to create lasting social impact through accountable, community-focused support.



Program Period:
2025–2026

Geographic Focus:
Jolma Union, Batiaghata, Khulna and Ward No. 31, Khulna City, Bangladesh

Funding Source:
Private Zakat contributions from four Executive Committee members and some well-wishers of GRACE

Program Approach:
Immediate Food Assistance, Income-Generating Activities (IGA), Household Economic Empowerment and Community Resilience

Program Goal:
To support vulnerable families in achieving food security, self-reliance, stable livelihoods and long-term resilience through dignified and accountable Zakat assistance.

Project Locations in Khulna District



"Together, we can turn Zakat into hope, opportunity
one family at a time."

Date of Publication: 15 October 2026

What GRACE Did Through Zakat?

2025–2026 Assistance Overview

2025 – Food Support

Zakat bringing food, joy, and hope to vulnerable households



Support Name	Reached No. of Households	Amount/HH (BDT)	Total Amount (BDT)
Eid-ul-Fitr Food Support	120	1,150	138,000
Eid-ul-Adha Meat Support	120	508	61,000
2025 Total	**240**	**-**	**BDT 199,000**

2026 – IGA Support

Zakat creating livelihood opportunities for a stronger tomorrow



Support Name	Reached No. of Households	Amount/HH (BDT)	Total Amount (BDT)
Small Business	11	8,500	93,500
Poultry & Livestock Rearing	25	4,000	100,000
2026 Total	**36**	**-**	**BDT 193,500**

Food Support for vulnerable households

Livelihood opportunities strengthened

Dignity, resilience and self-reliance

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Key Impact Highlights
GRACE Zakat Assistance 2025–2026

Total Population Covered: 1,380 people across 276 households

Food Package Support – 2025

240

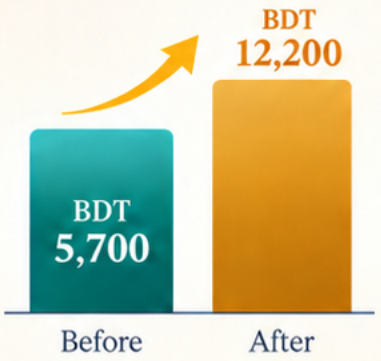
vulnerable households received food assistance during two major Muslim festivals, ensuring food security and dignity.



Income growth

36

households increased their average monthly income from **BDT 5,700 to BDT 12,200.**



Average increase: BDT 6,500

Sustainable livelihoods

21

households established sustainable livelihood opportunities through income-generating activities.



Savings and net income

7

households achieved around **BDT 20,000** monthly net income and developed regular savings habits.



Savings: BDT 5,000–7,500 per month.

Productive assets

Livelihood assets increased significantly.



Goats: 4



Goats: 7



Asset value: **BDT 32,000**



Asset value: **BDT 56,000**

From food support to stronger livelihoods
Zakat is helping vulnerable families move toward resilience.

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Emerging Impact and Contribution to Resilience

Household economic resilience

The reported increase in average monthly income suggests improved earning potential among participating households. More regular earnings can help families manage routine expenditure, maintain productive activities and prepare for financial shocks.



Tahamina Begum, ID 275 by GRACE AD on 12 October 2026

"Before receiving support from GRACE, I was struggling to manage my household expenses and even provide food for my family due to my husband's chronic illness. He was unable to continue working as an easy-bike driver, which made our financial situation extremely difficult. In February 2026, I received small business support from GRACE and started running my own shop. Since then, I have been working hard day and night and now earn approximately BDT 15,000–20,000 per month. This income has enabled me to cover my children's educational and other expenses, my husband's medical costs, and our household needs. I am grateful to GRACE for helping me become financially independent and improve my family's living conditions."

— Tahamina, 32 years, GRACE ID: 275

Productive asset development

The reported growth in livestock holdings indicates progress in building productive assets. Such assets can provide future earning opportunities when supported by appropriate animal health, feeding and market management.





Moni Begum, ID 138, on 03 October, 2026, by FK, GRACE

"In February 2026, I received a female goat from GRACE as livelihood support. At the time of distribution, the goat was approximately 6–7 months old, and its purchase price was BDT 6,500. After around four months, the goat gave birth to a female kid, which was an exciting and encouraging moment for me. The mother goat is now pregnant again, and the young female goat is five months old. Hopefully, by January 2027, the young goat will be mature enough for breeding.

I am happy to share that the current combined market value of my two goats is approximately BDT 21,000, compared to the initial purchase price of BDT 6,500 for the original goat. This support has given me an opportunity to build a sustainable livestock-based livelihood. My goal is to gradually expand my goat farm to 20 goats by 2030, improve my family's financial security, and generate more income through goat rearing. I am grateful to GRACE for helping me take the first step toward achieving my dream."

— Moni | GRACE ID: 138

Potential reduction in economic vulnerability

Households that combine income generation with regular savings may be better positioned to manage unexpected expenses without immediately selling productive assets or seeking emergency assistance.

The program's reported income and savings outcomes are consistent with this pathway, although the long-term effect on vulnerability remains to be established.



Sultana Khatun, ID 264, on 08.10.2026, by GRACE, Johna photopath by KM, FG GRACE

"I received tea shop support and start-up assistance from GRACE in February 2026. During the first few months, my business was running slowly, but things have improved significantly over the last three months. Now, I earn a daily profit of BDT 500–700. After covering my household and personal expenses, I am able to save around BDT 250 per day. At the end of each month, I deposit BDT 600 into my bank account to support the future expansion of my business and prepare for potential disasters and emergencies. I also want to ensure a better future for my five-year-old daughter, Sova, by providing her with a good education. I am grateful to GRACE for supporting me in becoming more financially independent and building a more secure future for my family."

Sultana Khatun, 28 years, GRACE ID-264

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Our Priority Areas for Zakat Support

Janu–April 2027

GRACE aims to direct Zakat resources towards eligible and underserved people through the following priority areas:

Food Assistance

Helping vulnerable families meet essential food needs during periods of hardship and religious festivals.



Clothing Assistance

Supporting disadvantaged individuals and families with essential clothing.



Children's Education

Helping eligible families address education-related needs and improve children's learning opportunities.



Income-Generating Activities (IGA)

Providing appropriate start-up support for small businesses, poultry, livestock and other locally viable livelihoods.



Support for Imams and Khotibs

Developing targeted livelihood and income-generating opportunities for eligible, financially disadvantaged religious leaders, alongside support for Quranic education where appropriate.



Habitat for Humanitarian Resilience

Working towards affordable, low-cost, resilient housing solutions for eligible extremely poor households, subject to Zakat eligibility and applicable requirements.



Transparency, Financial Accountability & Donor Engagement

"Every Contribution Matters. Every Taka Counts. Every Result Deserves to Be Shared"

- Clear and responsible use of Zakat funds
- Regular updates on progress and impact
- Accountable and ethical practices
- Building lasting partnerships for greater good

Your Trust | Our Accountability | Their Resi

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Thank You

For More Information Please Connect to Action

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Together, we can turn Zakat into hope, opportunity and resilience — one family at a time.

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