



ANNUAL REPORT 2014



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



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STARTING THE STORY OF PKSf

That Palli Karma-Sahayak Foundation (PKSF) is a very strong and leading actor in the development sector of Bangladesh is a fact now commendably recognised at home and even beyond. With the passage of not just one single year but at every two months the Management of PKSf makes a regular audit of the progress of all the activities in which its officials are tirelessly engaged. As its very nomenclature suggests, PKSf's dedicated activities relate primarily to the creation of employment opportunities in the rural areas of the country. Geo-physically albeit geo-economically, energising the economy of Bangladesh would necessarily mean well-planned interventions at the rural level. PKSf realises this key fact and accordingly initiates and conducts programmes so that the 'classical' discrimination between the rural and the metropolitan is gradually lessened. This is no easy objective and its achievement depends on the successful encounter of the hydra-headed hurdles that the ground realities often unkindly represent.

Established by the Government of Bangladesh in the very first leg of the last decade of the last century and registered under the Companies Act 1913/1994 as a "not-for-profit" organisation, PKSf started its humble journey and stepped into the conventional or contemporary path of extending microcredit to the poor, following all the existing practices of transactions. Naturally, by its pronounced purpose, it seeks to employ strategies with alleviation of poverty as the end while the means it concentrates relate to employment generation, more particularly at the rural level. Initially, PKSf also started with extending assistance to people in the form of microcredit. However, in view of the experiences of years and with the objective of addressing the multiple dimensions of poverty, PKSf, in the

recent times, has brought in some fundamental shift in its vision and mission to realize the basic 'philosophy' of life that pertains to promote the poor in a largely comprehensive way with an understanding of the essential human dignity that they deserve. The attachment of this view of life now works thoughtfully and actively behind all the programmes and projects of this Foundation. And hence, any casual observer of the priorities and performances of the agencies devoted to the development sector of Bangladesh would discover that PKSf has more to offer in quantity and very distinctive in quality as well.

Throughout mid-2014 to mid-2015, PKSf is celebrating its silver jubilee not just by festivity and merriment but with the inclusion of very serious food for thought that are supposed to outline the charter of its future path. PKSf's movement onward has always been characterised by both horizontal and vertical expansion. That has been the key to its continuous growth. The achievements of PKSf have been highly hailed by the Government and it has been recognised as a supplementary actor in the overall socio-economic progress of the country. PKSf does not believe in beating its own drum, however, visitors from different countries including the Secretary General of the Organisation of Islamic Countries (OIC) felt happy and convinced of the lasting efficacy and impact of the Foundation's activities.

PKSf dares to volunteer to tread into the paths that others shun in apprehension of high risks or under-achievement. PKSf moved ahead to include the poor who used to chronically suffer from

monga, a state characterised by forced unemployment and threat of starvation and it has created a historic success story. PKSf is now vigorously engaged in interventions targeted to help the poor to learn simultaneously the adaptability mechanism and to make the best use of the mitigation measures needed to face the hazards created by climate change. Initiated in 2010, a new idea and practice of the programme known as *Enhancing Resources and Increasing capabilities of the Poor Households towards Elimination of their Poverty* (ENRICH) is now a smiling reality in the areas under its operation. ENRICH is a new rose in the garland of PKSf's successful journey ahead.

The governance of PKSf is run on a public-private partnership basis. It now has a General Body consisting of 22 members, while the number of the members of the Governing Body is seven. Members of the two bodies are widely known nationally and internationally for their individual contribution to diverse fields of services, excellence in administration and academia. With regular guidance, review of the performance and analysis of the prospective programmes by the General Body, the Governing Body makes policy decisions, approves programmes, allocates funds and oversees appropriate implementation in the letter and spirit of the vision and mission of the organisation.

The Managing Director, the chief executive as well as a member of the General and Governing bodies, looks after all the functional proceedings of PKSf.





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MESSAGE

from the

CHAIRMAN




The PKSF Annual Report 2014 is a brief documentation of the activities of the Foundation in the year concerned. PKSF has been engaged in continuous efforts and diverse programmes to reach the poor and disadvantaged people at large to help them get out of chronic miseries they suffer from and to gradually uplift them to the platform of human dignity. PKSF is increasingly redefining and redesigning its interventions, taking into account the concerns and needs of the poor as expressed by them. Indeed, the primary thrust of PKSF activities is to facilitate such conditions for the people so that they are enabled to move ahead not only in financial or economic terms but also in social and cultural terms and in terms of

increased capacity to deal with environmental problems including adverse impacts of climate change to which they are highly vulnerable.

This report is, in fact, a printed display of our accountability. All PKSF staff are careful to dispense their respective responsibilities to ensure individual and organisational accountability and transparency. From top to bottom, all PKSF personnel are intellectually and professionally trained and motivated to discharge their responsibilities efficiently and with dedication, supporting the POs and enabling the participants to make the best possible endeavours towards the uplift of the socio-economic

conditions of the participants so that they themselves become partners in the development of the country.

The success and achievements of Bangladesh relating to primary and secondary education in terms of, for example, expansion of education and achieving gender equality; poverty reduction with the MDG targets already bettered; child, infant, and maternal mortality rates; and rejuvenation of the rural economy including both agriculture and non-agricultural activities. Significant major thrust can be identified in the ICT sector. It has reached most of the lowest administrative units, namely Union Parishads, where ICT-based information centres have been set



up. The fast expanding exports, particularly of RMGs; remittances exceeding US\$14 billion a year; and foreign exchange reserve reaching a record US\$22 billion are some of the highlights of Bangladesh's notable and steady forward march. The wage rate in rural areas has in recent years reached, in terms of rice, a record level of 9 to 10 kgs per day. The PKSf is, in fact, a significant player, particularly in rural areas, both in relation to agriculture and multifarious non-agricultural activities that help productivity and employment generation.

The country's march ahead is now an abiding reality which has been duly reckoned by important international quarters. For some years now, Amartya Sen, the Nobel Laureate in Economics has been referring to the commendable progress of Bangladesh, particularly in the social sectors. He has noted that Bangladesh is the leader in terms of progress in various social indicators among the Asian countries including India. *The Economist*, in spite of its reservation in some areas, could not underplay Bangladesh's exceptional advancement in the socio-economic sector. Such recognition of Bangladesh's socio-economic achievements has also been echoed by the British daily *The Guardian*. The World Bank and the IMF have also recognized the remarkable successes in poverty reduction and social sector advancements in Bangladesh during the past several years. Indeed, Bangladesh has continued its forward march despite the global financial meltdown in 2008 and the following global recession. In addition to those difficulties, Bangladesh has also been fighting natural disasters of one type or another, which are becoming more frequent and devastating in the wake of intensifying climate change. A rough estimate shows, if the country was not afflicted by the consequences of frequent natural disasters, the economic growth rate could have been higher by up to 2 percentage points every year.

The PKSf activities are formulated and translated into action based on its own experiences as well as from new ideas that combine innovation, local wisdom and ground realities. Accordingly it adjusts, reorients, redesigns, and changes its programme portfolios and contents and the methods of

implementation. Its vision is now firmly grounded on creating conditions for achieving human dignity by all citizens of the country. Hence, it is not just income poverty but all aspects of human life and dignity that are now kept sharply in focus in designing the programmes and activities.

The evolution of the PKSf activities would show that it no longer provides funds to MFIs to implement micro-credit programmes only. Of course, financing is important; but it is now being tailored more to meeting the requirements of people so that they can build on their achievements and move forward, breaking out of poverty trap and addressing various constraints faced as they move up beyond poverty. The PKSf is now increasingly focusing on promoting integrated approaches to human development. In this approach, financing is one of the key elements among various others such as education, training, health services, sanitation, proper utilization of available assets, expansion of ownership of assets, food security and nutrition, access to information relating to market and technology, institutions, infrastructure, mobilization of social capital, and so on.

One very significant movement in the PKSf programming within the framework of this fundamental shift in vision has been reflected in the integrated programme ENRICH, which is being implemented in all its aspects in 43 Unions of the country since 2010. The performance is monitored regularly and we are happy to report that significant achievements have already been made in these Unions. There exists a great deal of enthusiasm among the people with regard to ENRICH. In order to secure an unbiased assessment of the way this particular approach has been conceptualized, the manner and methods of its implementation and the results being achieved, an external evaluation has recently been commissioned. The preliminary results have been presented to us, and on that basis and on the basis of internal assessments, necessary corrective measures have already been taken. If anything more is found necessary to do, once the final evaluation report is available, that will certainly be taken care of.

In the meantime, ENRICH has been extended to another 100 Unions, but initially the following key

components are being implemented: education, skill training, health services and nutrition, and social advocacy.

As is well known, the PKSf works through its Partner Organisations (POs), and it is the POs that work in the field with the people. But the PKSf officials keep a close watch on how things are shaping up and moving at the field-level. In the case of ENRICH, the Union Parishads are also involved in an advisory capacity. The overall partnership in ENRICH, therefore, includes the PKSf, the POs, the Union Parishads, and the programme participants, i.e. the people who join the programme with a view to improving their own lot and, in fact, as they do so they also contribute to national development.

One of the PKSf's realistic, pro-poor, and flexible changes in its operational activities is the diversification of its financial services in terms of both the size and the terms of repayment. No longer it's just weekly repayment-based micro-credit, which is increasingly being de-emphasized. Depending on the realities on the ground, repayment of the amount of money lent and the service charges can be adjusted monthly, six-monthly, even yearly or, if appropriate, after a longer period. Naturally, there may arise some issues that must be addressed as such changes are introduced and expanded. In this context, the PKSf is critically watchful and it responds as quickly as possible when need be.

All PKSf programmes are now required to include education and health services. It's mandatory for the POs to spend 10% of their net annual surpluses on social issues such as education and health services. Many POs have reached the target and others are working towards it. This is being done because the PKSf and the POs agree that it is the

human capability that crucially determines how an individual may make the best use of the available opportunities and resources.

Before I conclude, let me express my gratitude to the Government of the People's Republic of Bangladesh for the support we have been receiving. In particular, we are grateful to Hon'ble Prime Minister Sheikh Hasina who kindly inaugurated the PKSf Development Fair 2013 and encouraged us by appreciating our work and giving guidelines relating to further strengthening of our programmes in the context of promoting human development, particularly focusing on the poor and the disadvantaged. I also want to thank Hon'ble Finance Minister Abul Maal Abdul Muhith for his keen interest in the work of the PKSf and his support to it. Let me put on record my thanks to our Development Partners for their support.

I am thankful to the members of the General and Governing Bodies of the PKSf for their support and contribution. I am appreciative of the efforts of our POs in implementing the programmes efficiently, providing quality services to the programme participants. Last but not the least, I commend all colleagues at the PKSf for their hard, committed and honest work, so crucial to ensure the purposeful journey of PKSf towards realizing its vision and mission.

This Annual Report 2014 lays out what we have been able to achieve in the past year as well as our future directions. I hope readers will find it useful as a source of knowledge and information related to the concerned fields and, also, relevant to some of the things that they may be doing or thinking about. All of us, working from our respective vantage points, can together build an inclusive, prosperous, and happy Bangladesh.



Qazi Kholiquzzaman Ahmad

Chairman

Dhaka, January 29, 2015



MESSAGE from the MANAGING DIRECTOR

2014 is the Silver Jubilee year of Palli Karma-Sahayak Foundation (PKSF). I take great pride in being associated with this magnificent institution, especially during a strategically critical phase of its journey in transforming itself from a wholesale microcredit lending organisation to an apex inclusive financing and development Institution for poverty alleviation. PKSF is now redefining its core goal as instituting “human dignity” of the poor instead of simply limiting its efforts towards achieving their economic development. With this end in view and as part of this transformation process, this year PKSF has further consolidated its strategies, plans, policies and programmes. It has restructured

its programmatic actions into five major categories, namely, Social & Human Capacity Enhancement; Inclusive Financing; Enterprise Development; Social Protection & Institutional Development. In order to make the best use of the enormous potential of social capital and simultaneously to play a lead role towards emancipation from poverty, PKSF has incorporated Social Advocacy Programme in its mainstream activities. The objective is to raise awareness on socially important issues as endorsed by the Government of Bangladesh and the United Nations.

ENRICH, launched in 2010 as a new programmatic approach by taking into account the

multi-dimensional facets of poverty, has already created enormous impact and enthusiasm among many of PKSF's Partner Organisations (POs). Under this programme, preventive health care services, complimentary tutorial assistance for poor students, scholarship programme, skill development training, job placement services etc. have been integrated with suitable financial services in 143 Unions of the country. This innovative approach is expected to be a model programme towards making a sustainably positive dent on poverty eradication across the country. Institute of Microfinance (InM) has already undertaken a research project to assess the impact of this programme.

Enhanced financial support of the Government is critical for expansion of this programme all over the country.

PKSF has, in the recent times, successfully completed the Finance for Enterprise Development and Employment Creation (FEDEC), a milestone project funded by IFAD. This project helped combine microenterprise lending programme with Value Chain Development services. Based on accumulated experiences from FEDEC and other projects, PKSf has decided to expand such services to microenterprise business clusters in the country. PKSf will implement IFAD-supported PACE (Promoting Agricultural Commercialisation and Enterprises) Project which is a 92.85 million US dollar six-year project starting from early-2015. This would help microenterprises to create their own umbrella brand. PKSf has decided to explore the possibility of developing a virtual market for microenterprise in this regard. Coverage of the PKSf-supported microenterprise lending programmes stood at 0.66 million. With reformed policies of PKSf in favour of promoting growth-based microenterprises, the programme is showing all the positive symptoms of taking off as a leading catalytic programme for ensuring pro-poor growth, sustainable employment generation and economic parity in the country.

In line with the objectives of our human capacity enhancement programme, PKSf has decided to participate in Skills for Employment Investment (SEIP) project supported by Asian Development Bank through in which PKSf will work on providing skills training to youths from the ultra-poor families to ensure their employment. The project is expected to be launched in mid-2015. This year PKSf has provided demand-driven skill training to more than 85,000 programme participants through a number of highly effective non-credit service-providing projects like PROSPER (PRIME), Ujjibito, FEDEC and CCCP.

Complimentary non-formal schooling programme supported by PKSf with a view to reducing school-dropout rate and enhancing performance of

students from the poor families in primary schools has started taking off the ground. The number of schools run by Partner Organisations (POs) now stands at more than 3200. School dropout at the primary level in PKSf's operational area dropped from 12.5% national average to 0.59% during the last four years. Moreover, inspired by PKSf, POs also provided scholarships for higher education to 12,320 students from families participating in their microfinance programme.

The paradigm shift in microfinance triggered by PKSf has further been consolidated in 2014. Agricultural microfinance constituted about 40 percent of PKSf's lending programme. The small and marginal farmers are being offered loans with suitable repayment structures with scope for using the whole amount of loan for the entire agricultural season. It may be mentioned that the conventional microcredit is usually characterized by weekly repayment structure with equal annuity.

It is worthy to note that PKSf has earned a commendable recognition from the United States Department of Treasury in appreciation of *Microfinance for Marginal and Small Farmers Project* (MFMSFP) for its superior performance. Hoonae Kim, Director, Asia and Pacific, IFAD wrote: *IFAD highlighted the key role of PKSf in ensuring success. It was the commitment, the expertise and the dedication of PKSf and its staff that made the project a success and that led to lasting change for thousands of rural women and men.*

PKSf firmly endorses the need for increasing the flow of finance to the targeted poor. This year loan disbursement at the grassroots level has increased by 13.15 percent compared to the previous year, while PKSf infused resources by an amount of 5 more percent than the previous year. Till now PKSf has been financing Partner Organisations (POs) as a quasi-equity participant since it finances their lending activities on a perpetual basis using a combination of medium and short term lending instruments. This unique financing strategy laid a firm foundation of a vibrant and sustainable set of excellent MFIs in the country and positioned them

to leveraging manifold funds from PKSF by enabling mobilisation of savings from their clients, bank loan and their own surplus. This year POs disbursed loan amounting to BDT 185 billion, which is 5 times higher than PKSF fund outstanding with them.

PKSF has combined agricultural technology transfer programme with its agricultural lending activities. Agriculture Unit of PKSF has been staffed with skilled man power. The lending programme for the ultra-poor has been integrated with skill and health care programme. The ultra-poor is charged an interest rate, which is 26% lower than the highest admissible rate fixed by the Microcredit Regulatory Authority (MRA). At present, PKSF has brought about 20% of the ultra-poor families under its programmatic umbrella.

To ensure reduction of vulnerability, PKSF has strengthened its social protection programmes by mainstreaming disaster management support, micro insurance service and climate change adaptation programme in its core activities. Three actuarial-based micro insurance schemes have already shown their enormous potential in mitigating risk in life insurance and health insurance products of poor people as well as livestock insurance of farmers. PKSF intends to expand this programme both horizontally and vertically. Under Community Climate Change Project (CCCCP), 41 sub-projects have been launched in the most climate vulnerable and poorest upzilas of the country for enhancing resilience of people at grassroots to face the adverse effects of climate change.

PKSF has put utmost importance on institutional development of its Partner Organisations so that

they can continue on providing various financial and non-financial services for poverty alleviation in a sustainable way. Apart from providing its regular training services to POs on programme and project management, PKSF, in association with the Institute of Microfinance (InM), has played a key role in developing the course outline of the first Diploma Course on Microfinance. The course has been designed to develop the future leaders in the area of microfinance of the country.

Palli Karma-Sahayak Foundation has been successful in instituting values pertaining to transparency, accountability, efficiency and especially a passion to serve the poor at all levels of its management. It will keep on moving with demand-driven sustainable progressive programmes for poverty alleviation. The upcoming challenge of PKSF will be mobilizing necessary resources for its various development activities, especially for lending in microenterprise, implementation of ENRICH and climate change adaptation interventions.

PKSF has received continuous support from the Government of Bangladesh, its Development Partners, Partner Organisations and above all, from the participants of its various programmes and projects. Prudent and visionary guidance of the Chairman and the members of Governing Body has been instrumental in further consolidating the outstanding image of PKSF. The relentless and sincere efforts of the highly committed professional staff of PKSF made all its activities a reality in the ground in a very efficient manner. With the firm belief in their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.



Md. Abdul Karim
Managing Director

Dhaka, January 29, 2015

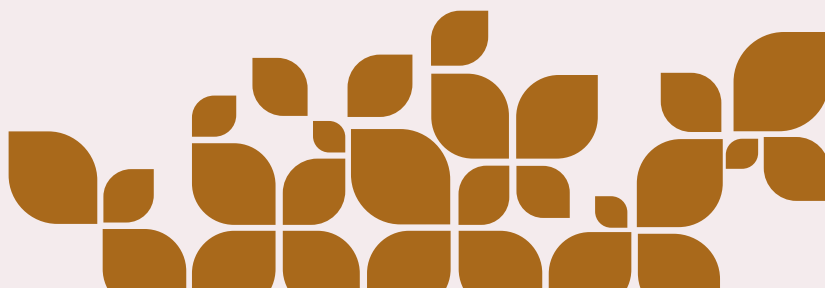
GOVERNANCE



THE GENERAL BODY

The General Body is responsible for the overall policy directions to the management of PKSf to take care of its activities. It also analyses and approves the annual budget and the audited accounts of the Foundation. Moreover, the General Body considers the annual report presented by the Governing Body of PKSf. The meeting of this group is required to be held at least once every year. However, since 2012, the General Body has decided to meet twice a year: the Annual General Meeting (AGM) would preferably be held during the month of December and the other General Meeting during the month of June.

The General Body may have a maximum of 25 members. Out of them, the Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with the government agencies, voluntary organisations or private individuals having a successful record of service in poverty alleviation and/or interest in such activities. The Chairman must not be in the service of the Republic. The General Body, in the Annual General Meeting, nominates the remaining 10 members who are from Partner Organisations (POs) and/or private individuals. As of December 31, 2014, there are 22 members in the General Body.



The Members of the General Body

(as on December 31, 2014)

Dr. Qazi Kholiquzzaman Ahmad

Chairman, PKSF

Member of the Intergovernmental Panel on Climate Change (IPCC), which won the Nobel Peace Prize in 2007

Mr. Md. Abdul Karim

Managing Director, PKSF

(Former Principal Secretary to the Government of Bangladesh)

Dr. Pratima Paul-Majumder

Former Senior Research Fellow,

Bangladesh Institute of Development Studies (BIDS)

Professor A.K.M. Nurun Nabi

Vice-Chancellor, Begum Rokeya University, Rangpur

Dr. Mihir Kanti Majumder

Chairman, Palli Sanchoy Bank and

Former Secretary to the Government of Bangladesh

Mr. Khondkar Ibrahim Khaled

Former Deputy Governor, Bangladesh Bank and

Former Chairman, Bangladesh Krishi Bank (BKB)

Dr. M. A. Quassem

Chairman, National Disaster Management Advisory Committee

Professor M. A. Baqui Khalily

Executive Director,

Institute of Micro-finance (InM)

Ms. Nihad Kabir

Senior Partner,

Syed Ishtiaq Ahmed & Associates (SIA&A)

Mr. C. M. Shafi Sami

Former Foreign Secretary and

Former Adviser to the

Caretaker Government of Bangladesh

Dr. Bondana Saha

Supernumerary Professor and

Former Director General

Bangladesh Institute of Bank Management (BIBM)

The Members of the General Body

(as on December 31, 2014)

Ms. Bulbul Mohalanabish

Professor,
Southeast University, Dhaka

Mr. Md. Emranul Haque Chowdhury

Executive Director,
UDDIPAN (a PO of PKSF)

Begum Razia Hossain

Executive Director,
Mohila Bohumukhi Shikkha Kendra (a PO of PKSF)

Mr. Ishtiaq Uddin Ahmad

Country Representative, IUCN
(International Union for Conservation of Nature) &
Former Chief Conservator of Forests, Bangladesh

Mr. Nazir Ahmed Khan

Former Chief Executive,
Bangladesh Bank Training Academy

Dr. Nazneen Ahmed

Senior Research Fellow,
Bangladesh Institute of Development Studies (BIDS)

Professor Shafi Ahmed

Former Professor, Department of English,
Jahangirnagar University

Ambassador Munshi Faiz Ahmad

Chairman,
Bangladesh Institute of International & Strategic Studies

Mrs. Monowara Hakim Ali

First Vice President,
Federation of Bangladesh Chambers of Commerce & Industries

Mr. S.M. Wahiduzzaman Babur

Head of Finance, Admin, HR and IT,
Practical Action Bangladesh

Dr. Mujib Uddin Ahmad

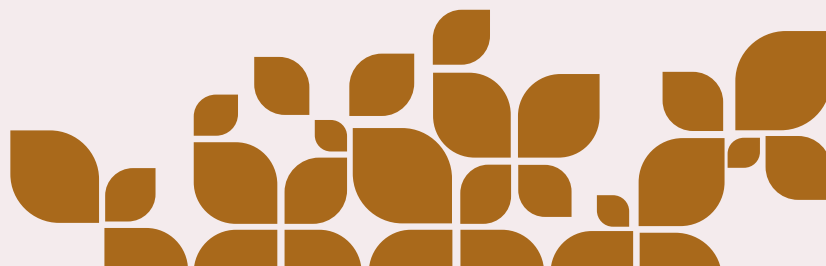
Professor and Chairperson,
Department of Tourism and Hospitality Management
University of Dhaka

THE GOVERNING BODY



The Governing Body of PKSF, in accordance with the general guidance and authorization of the General Body, holds the responsibility to pursue and carry out the programmes as per the vision and mission of the Foundation. It determines the direction and scope of the activities of the organisation in order to achieve its pronounced objectives. The Governing Body holds the financial control of the organisation, including approval of projects, grants, donations, loans or other financial assistance to the Partner Organisations (POs).

The Governing Body consists of 7 members. The Government of Bangladesh (GoB) nominates the Chairman and two other members from amongst individuals having a record of service in activities of poverty alleviation and income generation and/or interests in such activities. The General Body, in its Annual General Meeting, elects three other members representing Partner Organisations and/or individuals having demonstrated contribution in the development sector. The Governing Body, in consultation with and approval of the Government, appoints the Managing Director who is the Chief Executive Officer of the organisation and an ex-officio member of the Governing Body and the General Body of PKSF. As on December 31, 2014, there are 7 members in the Governing Body.



The Members of the Governing Body

(as on December 31, 2014)



Chairman

Dr. Qazi Kholiquzzaman Ahmad

a renowned economist and development thinker and a reputed specialist on Climate Change, is the Chairman of PKSf. He is also the current Chairman of the governing council of Dhaka School of Economics (DScE) and a member of Clean Development Mechanism (CDM) Executive Board under Kyoto Protocol of UNFCCC.

He is a former President of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91. He was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007. He received the Ekushey Padak 2009, one of the highest Bangladesh National Civilian Awards, presented by the Government of Bangladesh.

Dr. Ahmad's vision of development centres around the establishment of human rights and human dignity for all by ensuring basic education and healthcare. He has played the pivotal role in formulating the Bangladesh National Education Policy 2010, which focuses, among many other aspects, on inclusiveness and quality of education.

He has been keenly promoting the cause of comprehensive sustainable development. Dr. Ahmad has played a lead role at the national level, in the case of both the Government initiatives and civil society efforts, in the formulation of proposals and recommendations relating to the Post-2015 Development Agenda from Bangladesh perspective.

Dr. Ahmad has produced several pioneering research works on South Asia regional issues pertaining to water, with particular reference to Ganges-Brahmaputra-Meghna region. In addition, there are a number of publications on water resource by Dr. Ahmad. He was also a member of the National Water Resources Council, Government of Bangladesh (GoB), 1997-2001; and Honorary Adviser to GoB National Water Policy and National Water Management Plan formulation processes, 1998-2001.

Dr. Ahmad has to his credit some very important publications that won national and international acclaim. In an approximate estimate, he has authored and edited 35 books and over 250 articles on diverse areas that include development economics, education, environment, regional cooperation and global issues. These publications have come out at home and from abroad.



Managing Director

Mr. Md. Abdul Karim

a former Principal Secretary to the Government of Bangladesh, is the Managing Director of PKSF. He is the Chief Executive Officer of the Foundation and also an ex-officio member of both General Body and Governing Body of PKSF. Earlier, he served as the Secretary to the Government in the Ministries of Commerce, Fisheries and Livestock, Home Affairs, Communications (Bridge Division) and Finance (Internal Resource Division). He was Chairman of the National Board of Revenue (NBR) and Bangladesh Petroleum Corporation (BPC). He also served as the Economic/Commercial Counsellor of Bangladesh Embassy in Belgium. He was Chairman/Director of a number of companies including Eastern Refinery Limited. Mr. Karim was Chairperson of a number of national level committees of various ministries.

Mr. Karim obtained his Master of Social Science degree in Development Administration from the University of Birmingham, UK and Master of Science degree in Chemistry from the University of Chittagong, Bangladesh. He participated in many professional training programmes at home and abroad.

Mr. Karim is the Secretary General of the South East Asian Cooperation (SEACO) Foundation, a Board Member of the Institute of Microfinance (InM), Microcredit Regulatory Authority (MRA), Social Development Foundation (SDF) etc. He is a Paul Harris Fellow (PHF) Rotarian and contributes towards improvement of the socio-economic conditions of the disadvantaged people. He is the President of Bangladesh Table Tennis Federation. He was immediate past President of Bangladesh Scouts (both Boy Scouts and Girl Guides) and received the highest Scout Award of the country.

Mr. Karim has lectured as a guest speaker at various Universities and other institutions including National Defence College of Bangladesh. He authored books and articles on local government and other subjects. He has travelled to 45 countries of Asia, Europe, Americas, Africa and Australia.



Member

Dr. Pratima Paul-Majumder

is one of the former Senior Research Fellows of Bangladesh Institute of Development Studies (BIDS). She conducted an intensive research on *Cooperative Way of Agricultural Development in Bangladesh* for which she was awarded PhD degree from the University of Warsaw, Poland. Dr. Paul-Majumder is the pioneer researcher who undertook studies on the prevailing working conditions of the garment sector since 1990. She is seriously and continuously engaged with the issue of gender budgeting for over a decade. She has very commendable action research on the state of women of the religious minority communities.



Member

Professor A.K.M. Nurun Nabi

a Canadian Commonwealth Scholar and a former Professor of Sociology and of Population Sciences, University of Dhaka, is currently the Vice-Chancellor of Begum Rokeya University, Rangpur. He obtained his PhD degree in Demography from the University of Alberta, Canada in 1991. He is the Founder Chairman of the Department of Population Sciences, University of Dhaka. Dr. Nabi has published and co-authored books with national and international scholars and authored a large number of research articles in reputed national and international journals and books. Apart from being the member of Bangladesh National Population Council, a member of the Governing and General Bodies of PKSf and Institute of Microfinance (InM), he also holds important positions in many professional bodies.



Member

Mr. Khondkar Ibrahim Khaled

has a very widely acclaimed career in commercial banking as well as in Bangladesh Bank, the central bank of Bangladesh. Formerly, he was the Deputy Governor of Bangladesh Bank. He is also the former Chairman of Bangladesh Krishi Bank (BKB). During his long banking career, he served as the Managing Director of BKB, Agrani Bank, Sonali Bank and Pubali Bank Limited. He also served as a General Manager of PKSf. He secured M.B.A. degree from the Institute of Business Administration (IBA), University of Dhaka. Mr. Khaled has been actively associated with various professional and social organisations.



Member

Dr. M.A. Quassem

is the former Director General of Water Resources Planning Organisation. He has served in many high positions related to water management in Bangladesh. Currently, he is the Chairman of National Disaster Management Advisory Committee of the Government of the People's Republic of Bangladesh. He is also the member of the National Water Resources Council and the Governing Council of Bangladesh Water Development Board. Dr. Quassem obtained his PhD degree on Participatory Water Management from the University of Barrington, USA in 2000. He completed his Post-Graduation in Hydraulic Engineering from UNESCO-IHE and Rural Policy & Planning from ISS, the Netherlands.



Member

Ms. Nihad Kabir

is an advocate of the Supreme Court of Bangladesh. She is the Senior Partner of Syed Ishtiaq Ahmad and Associates, a leading law firm of the country. She was the Vice-President of the Metropolitan Chamber of Commerce and Industry, a Member of the Bangladesh Employers' Federation, a member of the Company Law Reforms Committee and was a member of the Bangladesh National Education Policy Committee. Nihad is an Independent Director of BRAC Bank, Apex Adelchi Footwear Ltd. and Square Pharmaceuticals Ltd. She is a Board Member of South Asia Centre for Policy Studies, Infrastructure Development Company Ltd., PKSF and BKash. Ms. Kabir was called to the Bar from Gray's Inn in England. She has a BA (Hons.) degree in law, an LLM and an MA degree from the University of Cambridge, England.

MANAGEMENT



PKSF Management formulates organisational design and strategy, develops team and leadership and looks after the continuous enhancement of the efficiency of the high standard of performance and employees. The Governing Body of Palli Karma-Sahayak Foundation (PKSF) approved a new organogram of PKSF in its 175th meeting held on June 10, 2012. Taking into account the experience and future vision and with the objective to improve the performance record, activities of the Foundation are distributed among five Divisions. These are: (1) Credit Operations and Programme Development (2) Administration, Finance and Integrated Development (3) Credit Operations and Capacity Development (4) Audit and (5) Research.

Credit Operations and Programme Development

Core development programmes of PKSF include various types of micro-finance interventions and specialized projects. This Division is headed by a

Deputy Managing Director (DMD). Under this Division, there are several sub-divisions/units/cells which look after Micro-finance Operations, Enterprise Development, Technical Support, Social Protection (Climate, Insurance, Disaster, Safety Net etc.), New Project Development and Management Information System (MIS). To support operations, management and providing of necessary assistance to translate the objectives of PKSF into action, this Division takes appropriate care to oversee that the MIS cell works efficiently to help the management with reports containing financial and operational information on lending activities of PKSF as well as of its Partner Organisations (POs). Till date, total number of officers employed in this Division is 54.

Administration, Finance & Integrated Development

Headed by a Deputy Managing Director (DMD), this Division provides the primary budgetary,

administrative and necessary assistance in IT & human resources support to its 306 staff engaged in different Divisions and projects of the Foundation. It helps synchronise the functions of PKSF across the country and even beyond. This Division supervises and coordinates the functions of ten different units/cells, namely Human Resources, General Administration, Publications and Communications, Library, Archives, Information Technology, Training, Construction and Maintenance, Legal Affairs. It also deals with ENRICH, Health Development, Education Development, Special Fund and Programmes-Support Fund (PSF).

PKSF's Finance and Accounts Department functions as a separate department under this Division. Administration also provides the expertise and direction required to implement various programmes and projects of the Foundation. A total of 52 officers are working in this Division. This Division also acts as a liaison between donor community, various Ministries of the Government, development agencies, bank service providers and the Foundation.

Credit Operations & Capacity Development

Headed by another Deputy Managing Director (DMD), this Division concentrates on credit programmes and projects. Under this Division, there are several sub-divisions/units/cells including Credit Operations, Ultra Poor Programme, Seasonal and Agricultural Credit Programme, Disaster Management Programme, Kuwait Goodwill Fund (KGF), Result-Based Monitoring (RBM) and Institutional Development, Work Force Development, Innovative Fund, Livestock Unit and Agriculture Unit. Besides, this Division also manages PROSPER project which comprises of PRIME and LIFT. This Division publishes different operational and management reports annually that help draw future programme directives. A total of 60 officers are now working in this Division.

Audit Division

This Division deals with comprehensive audit-related affairs of PKSF. The Division exclusively reports to the Managing Director. It plays a supervisory role to ensure appropriate accountability and transparency. It operates through two wings: internal and external. One wing is responsible for both PKSF and the POs level internal auditing. This Division also coordinates the tasks of external audit of PKSF and the POs through enlisted audit firms. A General Manager heads this Division. Total number of officers employed in this Division is 16.

Research Division

PKSF conducts various research/studies by its own Research Division, and in collaboration with other institutions/individuals. In addition, the Research Division also helps formulate agenda for research. The Division has four officials led by a Director.

Staff

PKSF maintains a high standard recruitment process. It generally engages nationally renowned organisations to accomplish its recruitment process. Individuals with excellent academic background and work experience are recruited as staff. PKSF management team is comprised of efficient and devoted body of personnel which includes 157 regular officers, 93 staff, 53 project officials and 3 part-time professionals.

As of June 30, 2014, the total number of staff is 306. PKSF endeavours to enhance skills and capacity of its staff through necessary training at home and abroad.

The function of management in the organisation is concerned with achieving effective performance in meeting the goals and objectives that keep the organisation competitive in performance and on track.

WE ARE
PKSF







Strong and Steady Sojourn to Success

Palli Karma-Sahayak Foundation has just reached a glorious milestone. It has touched 25 years of its successful operation. A real achievement that deserves applause from all quarters. To be able to stand upright and march ahead in the trouble-torn battle of fighting poverty of the teeming millions of poor, which shows a rising trend with the growth rate of population is simply worthy of warm felicitations.

Let's join to fly the flag of PKSf's success. Let's join its silver jubilee celebration, the bells of which started ringing on May 11, 2014 and will continue till the mid-May 2015. There are still a number of officials and staff who had been witness to the maiden hours, as PKSf announced its presence in the development sector of the country in 1990 with some humble yet promising accents that it would prove over the years to justify its existence with accumulation of fresher strength. Memories naturally intervene to think that many of our personnel left for different places and some have even left the world. This silver jubilee prompts us to look back and to look forward with an enhanced spirit as well.

In view of the immediate past year when social and political unrest characterised almost every hour of our daily life, 2014 has been comparatively an easy and pacific year for us. However, it's our pleasure to note that the continuously rattling sounds of violence of the last year could not make any negative impact on our performance, which was reflected in the relevant Annual Report. That record of unhindered success naturally prompted us to move ahead with greater vigour and commitment. So, the story of PKSf's success continues, which is unfolded within the pages of the two covers of the present Report with words of substance superbly supplemented by pictorial illustrations.

The areas of coverage of our increasingly diversifying programmes are expanding in all directions across the country. In our activities, we have learnt to actively generate the spirit of love and concern for the holistic well-being of the poor. These people can, with their own capability and humble or no resources, graduate from the poverty level. But they only need some thoughtful

and effective support. PKSf is a friend in need and so a friend indeed.

In our earnest efforts to reach out to them and to attach a more intimate native colour, PKSf has decided to rename some of its important programmes. The 'Ultra Poor Programme' is now *Buniad* (Formative stage); two other interventions earlier known as 'Rural Microcredit' and 'Urban Microcredit' would hence together be called *Jagoron* (Awakening); 'Microenterprise' has a new Bangla name: *Agrosor* (Moving forward); the 'Seasonal Loan' & 'Agriculture Sector Microcredit' have jointly acquired the name *Sufolon* (Good Harvest) and *Sahos* (Courage) replaces 'Disaster Management Fund'. These are no simple toying with vocabulary, they carry with them enormous significance of the indigenous motto that PKSf seeks to uphold. And we are simply confident that PKSf will move forward with a fresh awakening and courage to reap good harvest for the people who expect assistance at the formative stage.



Overall Performance of PKSF

PKSF was established in 1990 by the Government of Bangladesh as a 'not-for-profit' company, registered under the Companies Act 1913/1994. The principal objective of PKSF is to initiate and promote activities that help reduce poverty, with emphasis on employment generation. Such activities are being implemented through carefully selected POs out of appropriately registered and reputed NGOs and CBOs (Community Based Organisations) of the country. A particular focus of PKSF has been to assist the poor who have no land or any credible material possession.

In pursuance of conventional practices in the country, PKSF took off with microcredit operations but it gradually started to move apart to take a significant pro-people strategy that looks at poverty alleviation in multi-dimensional ways. Assistance from PKSF is primarily directed towards creating employment opportunities. These opportunities inspire the poor to stand up on their own and make them understand that there is value of their talent and hard work. This creates a pathway to recognize their human dignity. With this end in view, PKSF has diversified its operations over the years. Earlier, the popular concept was that microcredit is the only answer to poverty alleviation. But years of such interventions revealed that poverty alleviation cannot be achieved with one component only rather

this requires education, training, healthcare, access to resources and efforts to create equal opportunities for all. It should be an incorporative development process that involves multiple socio-economic components.

PKSF's vision is being realized over the years with the firm commitment to contribute towards creating a poverty-free Bangladesh, with each and every citizen of the country living an acceptably decent life with dignity, and its mission is to support all economic and social action programmes through various financial, non-financial and disaster management-related services that help improve the circumstances of the low income people to come out of poverty in a sustainable way.

Based on ground realities, fresh initiatives were taken into account, for example, the comprehensive programmes to tackle the *monga* situation. In northern Bangladesh, a particularly horrific state of unemployment and a drastic fall in income of the people was traditionally known as *monga*. People lived in utter crisis of work, income and food particularly during the months of September and October. Hundreds of families lose their minimum purchasing power. In order to address this terrible state, PKSF came forward with *Programmed Initiatives for Monga Eradication* (PRIME). Surveys were conducted to review the background of the socio-economic conditions of the *monga*-affected communities and accordingly appropriate employment opportunities were created, supplemented by technical assistance and training. Centuries-old *monga* is now in the pages of history. This speaks of PKSF's forethought and committed efforts to do good for the ailing humanity. The success of PRIME also energised PKSF to extend PRIME in the *SIDR* and *AILA*-affected areas in the south of Bangladesh.



Fundamental changes have taken place in PKSF's philosophy of development and programmes for poverty alleviation particularly in the last four years. It has initiated family-based integrated development programmes with a view to bringing the poor and backward people out of the vicious circle of poverty characterized by economic, social and other deprivation so that they can contribute to their individual and national socio-economic progress. This programme, known as *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH), is being implemented by selected Partner Organisations in different areas of the country.

ENRICH includes healthcare, education, training, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises, jobs for the youth, infrastructural development, training on inexpensive and modern home appliances, special savings programme, special projects for the ultra poor, disabled and elderly persons, demand-driven microcredit and community-based programmes. The poor is being particularly facilitated to actively take part in the development process. They can feel that they are the participants in it and hence their human dignity is enhanced.

In the historic journey of PKSF, *Finance for Enterprise Development and Employment Creation* (FEDEC) is a milestone. This project was implemented across the country to strengthen the microenterprise sector. Apart from providing financial services for microenterprises, 44 sub-sector based Value Chain Development sub-projects were implemented in 15 districts of the country under FEDEC. The result was increasing



productivity and income of the entrepreneurs and visible employment generation. PKSf provided various technological and technical support to the entrepreneurs engaged in respective sub-sectors. A total of 15,382 individuals directly benefited from these sub-projects. A wide range of training and other social development is provided to the poor under different programmes and projects.

To add a more humanitarian look to its strategic plans and programmes, PKSf has formed *Special Fund* and *Programmes-Support Fund* with its own fund to facilitate the capability of the poor.

The Governing Body of PKSf gave approval to the establishing of a new Unit with focus on agriculture, to be known as 'Agriculture Unit'. The objective behind this is to strengthen the access of the farmers to the necessary resources for agricultural production and employment generation.

Besides, PKSf has established a *Livestock Unit* to ensure adequate financial services, dissemination of appropriate technology, capacity building of borrowers and establishing value chain and marketing system for the livestock products and by-products.

A new addition to PKSf pro-people thrust is the establishment of a new Unit named *Social Advocacy and Knowledge Dissemination* in August 2013. This Unit will provide assistance to mainstream PKSf activities. It is expected that through this initiative, knowledge and skills would be transmitted to the poor across the country. The primary issues include drug addiction, food adulteration in particular, the use of formalin, eve-teasing, women oppression, acid throwing, early marriage, dowry, child labour etc.

The PKSf Governing Body in its 188th meeting agreed in principle to establish a 'Climate Change Unit'. However, this has been renamed as 'Environment Unit'. This Unit will work under direct supervision of the Managing Director.



PKSf is planning to take up a pioneer role in implementing actuarial based micro insurance in life, health and livestock sector in Bangladesh.

Informal tutorial schools are being conducted to prevent drop out of school children. The POs also provide scholarships to the meritorious students from low-income families. Initiated in 2012, till date a total of 1565 students have been awarded scholarships (2012:182; 2013:433; 2014:950). Out of the 1565 recipients, 655 are girls and 910 are boys.

PKSf puts extra emphasis on the protection of environment. Reference may be made to two instances; Use of Urea Super Granule (USG) decreases the loss of nitrogen and increases fertility of the land by 70%. This too is a financially viable initiative. It is found that rice production increases by 20% to 25% with the use of USG. Another important intervention is vermi-compost which preserves the moisture of the soil, mixes air with soil and causes lesser loss of nitrogen.

PKSf has initiated a Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund. PKSf POs and other NGOs are appropriately motivated and equipped for the active participation of people in the extremely vulnerable areas.

Strength of PKSf is explicitly evident from its progressive trend of loan disbursement over the last two decades. A brief idea of the POs, number of members and borrowers, loan outstanding and volume of members' savings, state of all the programmes and projects under implementation is provided below.

PKSf POs

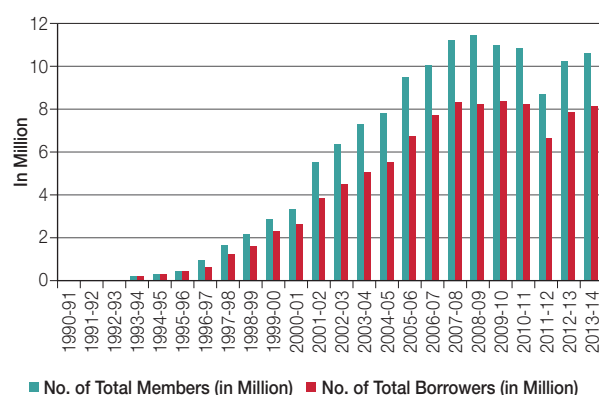
As of June 30, 2014 the total number of POs of PKSf stands at 273. Since inception, PKSf has been adhering to a stringent set of criteria and following strict procedures to select suitable POs. These POs implement the programmes at the field-level.



Members and Borrowers

The members of the POs are at the core of all kinds of field-level operations of PKSF, who are organised in groups. As of June 30, 2014, the total number of members of all POs is 10.64 million of whom 90.13% are women. As of June 30, 2014, the number of borrowers is 8.13 million. Out of the total borrowers, the number of women borrowers is 7.42 million, which is 91.22 percent of total figures. (Figure 1.0)

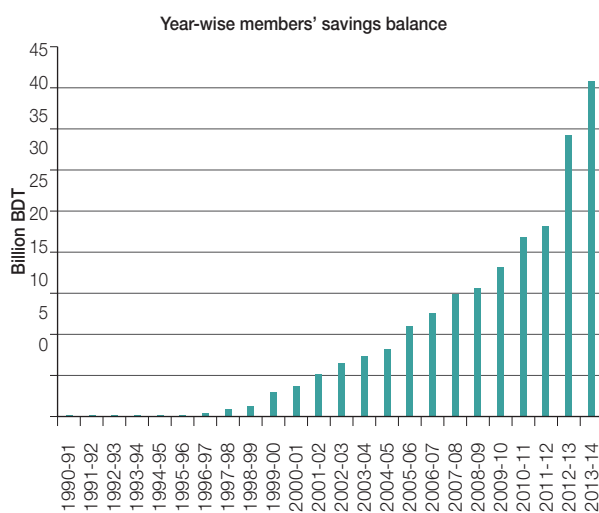
Figure 1.0: Members-Borrowers (million)



Members' Savings

With a steady growth, savings of members stood at BDT 40.69 billion on June 30, 2014. (Figure 2.0)

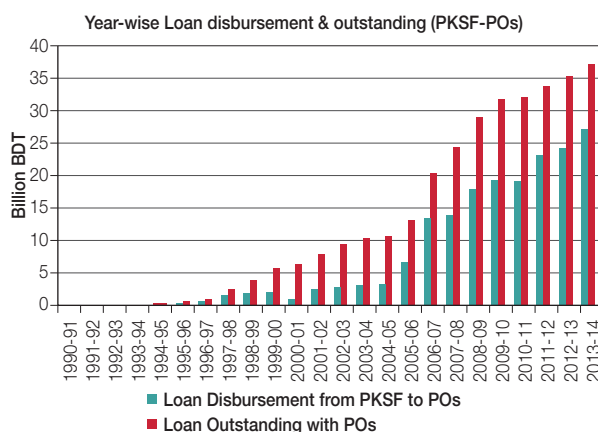
Figure 2.0: Members' Savings Balance (in billion BDT)



Loan Disbursement and Outstanding (PKSF-POs)

Loan disbursement of PKSF has recorded a steady growth in FY 2012-13. Loan disbursement from PKSF to POs increased to BDT 24.51 billion in FY 2012-13, which is 5.63% higher than the previous year. During FY 2013-14, from July 2013 to June 2014, the amount of loan disbursement from PKSF to POs stood at BDT 27.05 billion. The amount of loan outstanding of PKSF with POs stood at BDT 37.03 billion as on June 30, 2014. (Figure 3.0)

Figure 3.0: Loan Disbursement and Outstanding (in billion BDT)



Loan Disbursement and Outstanding (POs-Borrowers)

Loan disbursement from POs to borrowers stood at BDT 163.15 billion by FY 2012-13. During FY 2013-14, from July 2013 to June 2014, the amount of loan disbursement from POs to borrowers stood at BDT 184.60 billion. The amount of loan outstanding of POs with borrowers stood at BDT 104.95 billion as on June 30, 2014. (Figure 4.0)

Figure 4.0: Loan Disbursement and Outstanding (in billion BDT)

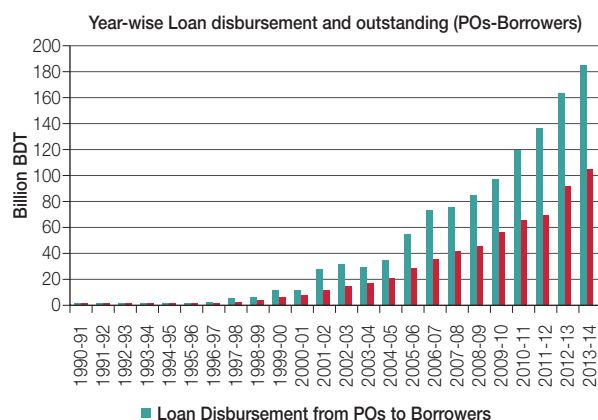


Table-1: Progress of PKSF in Last 24 Years

FY / Indicators	No. of Members of POs (in Million)	No. of Women Members (in Million)	% of Women Members	No. of Borrowers (in Million)	% of Women Borrowers (in Million)	FY Loan Disbursement (PKSF to POs)	Cumulative Loan Disbursement (PKSF to POs)	In Billion (excluding ID Loan)				FY Loan Disbursement (POs to Borrowers)	Cumulative Loan Disbursement (POs to Borrowers)	FY ID Loan Disbursement	Cumulative ID Loan Disbursement
1990-91*	23	0.00	0.00	0.00	0.00	76.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
1991-92	50	0.02	0.01	0.02	0.01	76.87	0.03	0.03	0.03	0.02	0.05	0.05	0.05	0	0
1992-93	81	0.08	0.07	0.08	0.07	85.86	0.11	0.14	0.13	0.08	0.19	0.24	0.24	0	0
1993-94	99	0.19	0.17	0.19	0.17	88.23	0.19	0.33	0.27	0.22	0.40	0.64	0.64	0	0
1994-95	116	0.29	0.25	0.29	0.25	86.66	0.30	0.63	0.46	0.48	0.76	1.40	1.40	0	0
1995-96	128	0.44	0.39	0.44	0.39	88.52	0.47	1.10	0.73	0.81	1.02	2.42	2.42	0	0
1996-97	150	0.96	0.86	0.96	0.86	89.58	0.79	1.89	1.22	1.36	2.69	5.11	5.11	0	0
1997-98	170	1.65	1.48	1.65	1.48	89.42	1.21	3.68	2.61	3.02	5.57	10.68	10.68	0	0
1998-99	182	2.19	2.00	2.19	2.00	91.45	2.10	5.77	4.23	4.68	6.70	17.38	17.38	21.44	21.44
1999-2000	189	2.92	2.65	2.92	2.65	90.52	2.31	8.25	6.11	6.82	11.35	28.73	28.73	15.17	36.61
2000-01	199	3.34	3.06	3.34	3.06	91.51	2.63	9.43	6.52	7.51	12.09	40.82	40.82	16.57	53.19
2001-02	205	5.51	4.59	5.51	4.59	83.37	3.86	11.97	8.03	12.37	28.06	68.88	68.88	8.63	61.82
2002-03	213	6.36	5.38	6.36	5.38	84.63	4.49	15.00	9.47	15.04	30.97	99.85	99.85	10.50	72.32
2003-04	219	7.24	6.23	7.24	6.23	86.08	5.10	18.39	10.44	17.64	30.77	130.62	130.62	12.41	84.72
2004-05	231	7.75	6.84	7.75	6.84	88.23	5.52	22.03	10.67	20.77	34.75	165.37	165.37	19.67	104.40
2005-06	243	9.45	8.36	9.45	8.36	88.40	6.78	28.92	13.20	28.72	55.35	220.72	220.72	39.85	144.24
2006-07	248	10.03	8.94	10.03	8.94	89.13	7.71	42.37	20.30	35.81	72.78	293.50	293.50	55.08	199.32
2007-08	257	11.17	10.06	11.17	10.06	90.06	8.28	56.41	24.30	41.95	76.15	369.65	369.65	34.87	234.19
2008-09	257	11.42	10.24	11.42	10.24	89.69	8.26	74.59	28.98	45.80	85.16	454.81	454.81	24.66	258.85
2009-10	262	10.96	10.14	10.96	10.14	92.54	8.39	93.99	31.63	55.99	96.76	551.57	551.57	8.43	267.28
2010-11	268	10.80	9.93	10.80	9.93	91.96	8.23	113.28	31.99	65.02	119.11	670.68	670.68	23.63	290.91
2011-12	271	8.72	7.85	8.72	7.85	90.10	6.65	136.48	33.82	68.97	135.20	805.88	805.88	5.91	296.82
2012-13	272	10.21	9.19	10.21	9.19	89.97	7.87	160.98	35.17	91.23	163.15	1561.87	1561.87	2.81	299.63
2013-14	273	10.64	9.59	10.64	9.59	90.13	8.13	188.02	37.03	104.95	184.60	1746.48	1746.48	2.15	301.78

*In 1991, all the members were borrowers. The number of members stood at 1,012 of which 779 were women.



Table-2: Five Year's Performance of PKSF's Programs and Projects

Programs	FY 2009-10						FY 2010-11						FY 2011-12						FY 2012-13						FY 2013-14					
	FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)						
	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****					
	Mainstream Programs																													
1	RMC	6.85	52.34	6077	13.97	31.33	6.01	57.18	5866.29	13.18	32.39	5.86	60.07	4174.30	12.73	29.16	6.03	64.80	4294.00	12.68	33.22	6.69	69.57	4348.30	13.33	36.63				
2	UMC	1.64	10.33	645	3.1	5.16	1.40	12.93	659.24	2.91	5.51	1.43	15.79	750.70	2.82	6.89	1.52	16.83	793.57	2.89	8.17	1.62	18.08	852.93	3.03	9.46				
3	ME	2.74	13.09	189	4.35	7.62	3.11	22.69	317.26	5.39	12.76	4.04	31.96	430.60	6.90	18.10	4.57	39.87	593.77	8.17	22.47	5.13	50.68	589.67	9.25	27.75				
4	UP	1.16	4.43	704	1.75	2.38	1.03	4.31	586.56	1.60	2.22	1.65	5.04	558.40	2.23	2.59	1.68	5.52	593.11	2.56	3.17	2.03	7.18	645.66	2.86	4.08				
5	ASM	1.62	2.44	106	1.1	1.26	1.77	4.75	149.57	1.49	1.94	2.87	6.71	211.23	1.48	2.87	3.62	11.22	322.05	2.12	4.52	3.34	13.04	419.48	1.86	5.59				
6	SL	3.25	4.46	163	2.06	2.37	4.00	6.60	249.96	3.12	4.18	5.91	9.28	341.67	4.69	5.66	6.09	10.26	346.19	4.71	5.97	7.31	12.00	403.15	5.20	6.74				
7	ENRICH	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.03	1.35	0.09	0.03	0.16	0.27	7.31	0.23	0.18	0.10	0.29	9.83	0.24	0.22				
8	KGF	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.65	0.45	14.00	0.65	0.43	0.74	0.84	14.33	0.67	0.45	0.62	0.95	18.47	0.58	0.54				
Sub Total		17.27	87.08	7678.88	26.33	50.13	17.31	108.46	7539.78	27.69	58.99	22.51	129.33	6249.50	31.60	65.73	24.40	149.62	6874.32	34.02	78.16	26.84	171.77	7287.48	36.33	91.00				
Projects																														
9	LIFT	0.06	0.02	1	0.09	0.01	0.07	0.08	9.74	0.13	0.05	0.08	0.09	14.76	0.15	0.07	0.07	0.18	16.92	0.16	0.12	0.12	0.26	19.71	0.22	0.18				
10	MFTS	0.33	2.35	175	0.64	1.3	0.35	2.56	170.49	0.65	1.40	0.08	1.71	112.54	0.40	0.82	0.00	0.64	59.82	0.15	0.38	0.00	0.14	20.56	0.02	0.14				
11	MFMSF	0.6	2.38	139	1.07	1.25	1.28	3.56	169.13	1.55	1.72	0.18	1.91	84.30	0.78	0.86	0.00	0.67	40.85	0.38	0.43	0.00	0.33	25.92	0.17	0.30				
12	PLDP-II	0.73	3.74	351	1.37	2.13	0.11	3.82	327.12	0.84	2.11	0.00	1.77	173.40	0.29	0.87	0.00	0.30	74.72	0.11	0.38	0.00	0.08	34.75	0.09	0.16				
13	DMF	0	0.00	2	0	0	0.00	0.01	2.96	0.00	0.01	0.34	0.17	41.05	0.34	0.11	0.03	0.24	43.86	0.25	0.11	0.09	0.20	42.46	0.14	0.13				
14	LRP	0	0.01	47	0.01	0.07	0.00	0.02	37.15	0.00	0.06	0.00	0.06	33.46	0.00	0.05	0.00	0.00	23.80	0.00	0.04	0.00	0.00	18.55	0.00	0.03				
15	EFRRAP	0.37	0.54	137	0.66	0.34	0.17	0.41	115.99	0.38	0.23	0.00	0.08	46.12	0.10	0.12	0.00	0.04	32.94	0.02	0.08	0.00	0.02	21.92	0.02	0.06				
Sub Total		2.09	9.05	666	3.84	5.10	1.97	10.46	667.16	3.54	5.57	0.69	5.78	385.00	2.06	2.90	0.10	2.07	292.89	1.07	1.55	0.21	1.04	183.86	0.65	1.00				
Special Programs																														
16	SAHOS	0	0.02	35	0.21	0.13	0.00	0.00	19.92	0.11	0.08	0.00	0.00	14.59	0.03	0.06	0.00	-0.00	11.99	0.01	0.05	0.00	0.00	9.28	0.01	0.04				
17	RESCUE	0.05	0.08	62	0.75	0.36	0.01	0.03	42.99	0.43	0.26	0.00	0.00	33.74	0.14	0.19	0.00	0.00	27.42	0.08	0.16	0.00	0.00	19.94	0.04	0.12				
18	RNPO	0	0.39	24	0.49	0.18	0.00	0.12	11.90	0.21	0.10	0.00	0.08	8.93	0.00	0.06	0.00	0.00	3.55	0.00	0.03	0.00	0.00	2.16	0.00	0.02				
19	FSOEUP	0.00	0.00	0	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Sub Total		0.05	0.49	24	1.45	0.67	0.01	0.15	11.92	0.75	0.44	0.00	0.09	8.99	0.16	0.31	0.00	0.00	42.97	0.09	0.23	0.00	0.00	31.39	0.05	0.17				
ID Loans																														
20	Mainstream	0.01	0	0	0.01	0	0.02	0.00	0	0.02	0.00	0.01	0.00	0	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00				
21	RNPO	0	0	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
22	MFTSP	0	0	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
23	MFMSF	0	0	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Sub Total		0.01	0.00	0	0.01	0.00	0.02	0.00	0.00	0.02	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00				
Others*																														
0		0	0.13	17	0.01	0.09	0.00	0.04	9.67	0.00	0.02	0.00	0.00	7.82	0.00	0.02	0.00	0.00	11.46	1082.89	0.00	11.29	0.00	11.79	1069.54	0.00	12.77			
Total		19.42	96.76	8386.21	31.64	55.99	19.31	119.11	8228.53	32.01	65.02	23.20	135.20	6651.31	33.84	68.97	24.51	163.15	7865.82	35.18	91.23	27.05	84.60	8131.27	37.03	104.95				

*Category 'Others' include REDP, FSP, SRIP, IFADP, PLDP and all other microcredit programmes of all Partner Organizations.

** Total number of borrowers has been calculated excluding overlapped borrowers.

***P to P : PKSF-POs

****P to B : POs to Borrowers

Journey of PKSF

Year	Name of Programmes/Projects	Main Features	Supported By
1991	Microcredit Programme	Financing the poor	GoB
1996	Poverty Alleviation Microfinance Project-I	Scaling up existing programme	The World Bank
1997	Participatory Livestock Development Project (PLDP)	Financing livestock development with technical support	ADB
1998	Training Employment and Income Generating Project (Jamuna Multipurpose Bridge Authority-JMBA)	Rehabilitation loan for the affected people	GoB
1999	Integrated Food Assisted Development Project (IFADEP)	Financing the poorest with technical support	European Union
1999	Sundarban Bio-diversity Conservation Project (SBCP)	Financing to ensure alternative employment opportunities for the forest users	ADB
1999	Urban Microcredit	Financing the urban poor	PKSF
2000	Socio-Economic Rehabilitation Loan Program (SRLP)	Financing the disaster-stricken people	ADB
2001	Microenterprise (ME) Loan	Financing the progressive borrowers	GoB
2001	Poverty Alleviation Microfinance Project-II	Rural Microcredit Urban Microcredit Microenterprise Loan for the Hardcore poor	The World Bank
2002	Financial Services For the Poorest (FSP)	Financing the poorest	The World Bank
2003	Microfinance and Technical Support (MFTS) Project	Finance for livestock development with technical support	IFAD
2004	Livelihood Restoration Project (LRP)	Loan for recovery from disaster	The World Bank
2004	Participatory Livestock Development Project-II (PLDP-II)	Finance for livestock development with technical support	ADB
2004	Ultra Poor Programme (UPP)	Loan for the ultra poor	GoB
2005	Microfinance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2005	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing to innovate new ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help secure overseas employment for the ultra poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union

Journey of PKSF

Year	Name of Programmes/Projects	Main Features	Supported By
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the Non-Motorized Transport Pullers	The World Bank
2007	Rehabilitation of SIDR-Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR-Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value Chain Development and capacity support for the micro-entrepreneurs and their products	IFAD
2008	Agriculture Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)	Holistic family development to ensure human dignity	GoB & PKSF
2010	Special Fund (SF)	Emergency support for the poor	PKSF
2010	The Health Insurance for the Poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCCP)	Support to the poor to increase their resilience to climate change through civil society organisations	Multiple Donors
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to the micro-entrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund (MCCTF)	Increasing resilience to global warming effects of the poor through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSF
2013	Livestock Unit and Agricultur Unit	Enhance technology-based sustainable livestock, crop and fish production for employment generation, poverty reduction and, for ensuring food and nutrition security of poor	PKSF
2013	Social Advocacy & Knowledge Dissemination Unit	Build awareness on various socially important issues for improving human dignity of the marginal people through establishing equity and justice in the society as well as to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people	PKSF
2013	Results-Based Monitoring (RBM) Unit	Monitor the outputs, desired outcomes and impacts of interventions	PKSF

Major Services of PKSF

Name of Programmes/Project	Starting Year	Nature of Services
Jagoron-Rural Microcredit (RMC)	1990-91	Individual loan through group
Jagoron-Urban Microcredit (UMC)	1998-99	Individual loan through group
Buniad-Ultra Poor Program (UPP)	2004-05	Individual loan through group
Agrosor-Microenterprise (ME) Loan	2004-05	Individual loan through group
Sufolon-Seasonal Loan (SL)	2006-07	Individual loan through group
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Flexible Microcredit (FMC) and Emergency Loan (EL) • Cash for work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkage
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes, such as, soft loan, grants, equity participation and mix of loan & grant
SUFOLON-Agriculture Sector Microcredit (ASM)	2008-09	Individual loan through group
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value Chain Development for selected enterprise
Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)	2009-10	<p>Microcredit for enhancing standard of living, sustainable Income Generating Activities and creating resources.</p> <p>At the Community Level-</p> <ul style="list-style-type: none"> • Pond sand filter (PSF) • Tube-well • Toilet for the public organisations • Bridge, Culvert • Infrastructure for disaster management <p>At the Household Level-</p> <ul style="list-style-type: none"> • Health services • Education • Youth development • Training • Direct linkages with employer
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> • Microinsurance pilot scheme • Market assessment and product development • Strengthening policy, legal and regulatory framework • Awareness creation and capacity development

Major Services of PKSf

Name of Programmes/Project	Starting Year	Nature of Services
Bangladesh Climate Change Trust Fund (MCCTF)	2012-13	Research and Implementation <ul style="list-style-type: none"> • Forestation • Sanitary Latrine • Tube-well • Bandhu Chula
Ujjibito	2013-14	<ul style="list-style-type: none"> • Skill development • Training/Vocational Training • Regular Counseling/awareness building • Practical Nutrition and reproductive health orientation • Awareness raising programme • Motivation drives to encourage children
Livestock Unit and Agriculture Unit	2013-14	<ul style="list-style-type: none"> • Disseminate production and processing technologies and services across livestock, crop and fish value chain • Build capacity of members, POs and PKSf staff on livestock, crop and fish production, processing and marketing • Develop appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming • Adopt national and international sanitary and phyto-sanitary compliances in livestock, crop and fish farming practices • Develop climate resilient livestock, crop and fish farming practices
Social Advocacy & Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> • Organise seminars, workshops and talk shows • Publish awareness-based and knowledge-based books, posters and leaflets • Make public service announcements and video documentaries, set up bill boards and use mobile cinema van and social media for disseminating socially important messages • Build rapport with stakeholders on different subjects by organising public meetings, debate, painting, essay writing competitions and using community radios and the network of grass-root level organisations • Advocacy for pro-poor policies
Results-Based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> • Construct results chain and measure results • Share results for further improvement or understanding the trend of achievements of interventions

MAINSTREAM PROGRAMMES





MAINSTREAM PROGRAMMES

Palli Karma-Sahayak Foundation has just reached a glorious milestone.

It has touched 25 years of its successful operation.



Jagoron

(Rural Microcredit: RMC)

Boosting up rural economy would mean strengthening the economic structure of the country as a whole. This is the core truth for the developing countries like Bangladesh. With this end in view, PKSF's Rural Microcredit (RMC) programme, now renamed *Jagoron*, focuses comprehensively on rural development. The initial idea was to provide credit in favour of off-farm activities with the objective of diversifying the income opportunities of the rural poor. With time and gradual expansion, on-farm activities have also been incorporated in *Jagoron*.

For the rural of Bangladesh, it is difficult to access any formal financial support from various organisations. Since its inception, PKSF has been insistently supporting local Microfinance Institutions (MFIs) who work as Partner Organisations (POs). PKSF consistently addresses the rural poor. Funds are made available with least conventional formalities in the rural areas through its POs. The target group of *Jagoron* is the rural poor who own an arable land of less than 50 decimals or a total asset that is materially worth less than the value of one acre of land. Under *Jagoron*, the rural microcredit borrowers are encouraged to undertake family-based Income Generating Activities (IGAs).

Deserving people from distinctly identified economic strata having confidence and trust are motivated to

become organised under *Jagoron* programme. The loan repayment is easy and primarily borrower-friendly. The administrative and related expenses of POs implementing *Jagoron* are covered from the service charges paid by the borrowers.

In FY 2013-14, PKSf's disbursement to its POs under *Jagoron* was BDT 6694.20 million and outstanding loan reached at BDT 13329.19 million. POs disbursed BDT 69566.59 million to their borrowers through this programme and outstanding loan stood at BDT 36633.09 million (Figures 5.0 & 6.0). PKSf's

disbursement to its POs under *Jagoron* increased by 11.06% in FY 2013-14 from that of the previous FY 2012-13. POs' disbursement to borrowers increased by 7.35%. In FY 2013-14, the total number of *Jagoron* borrowers stood at 4.35 million, which is 73% of the total members under this loan programme.

As on June 30, 2014, the average loan size under this programme stood at BDT 19,624, which is 7.96% higher than the previous FY. RMC still leads PKSf's loan portfolio with its POs (36%).

Figure 5.0: *Jagoron* and total loan portfolio (PKSf with POs): (in million BDT)

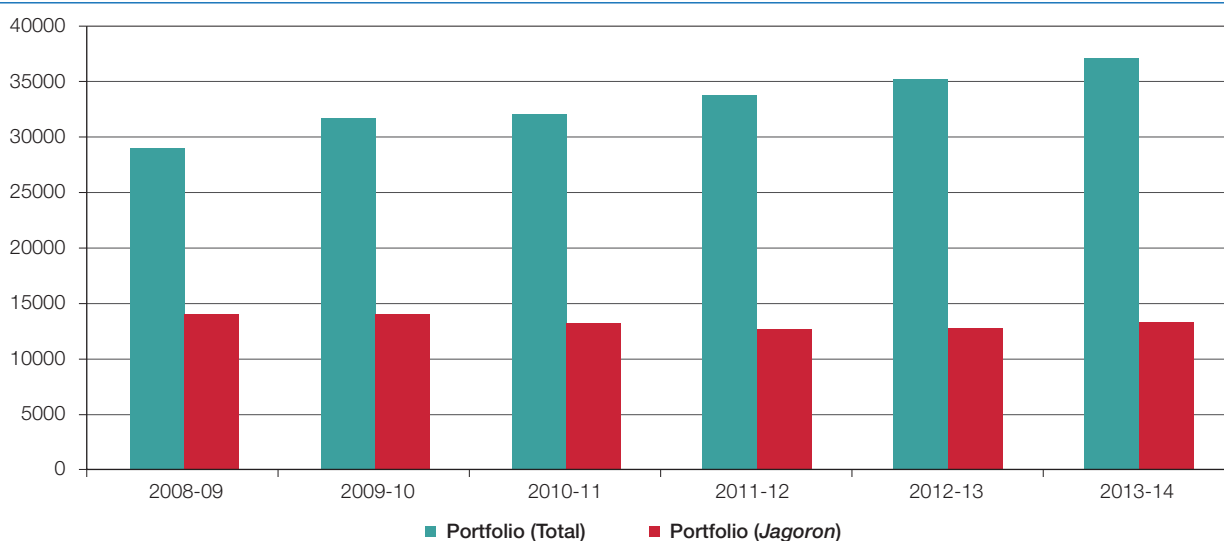
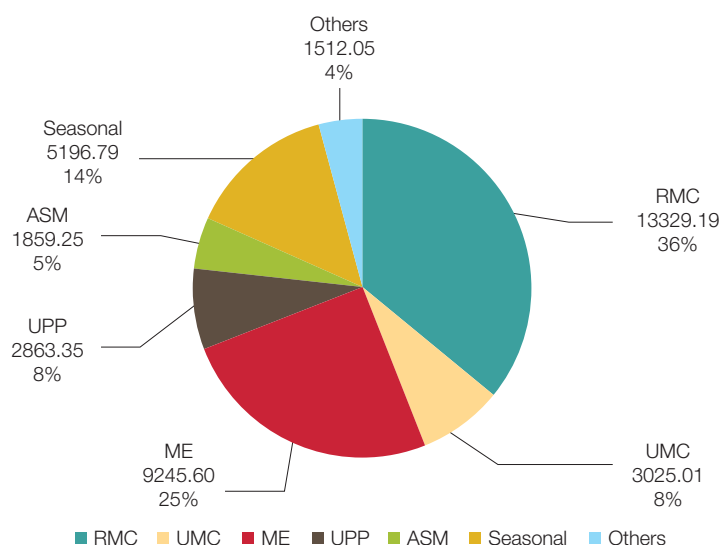


Figure 6.0: Component-wise loan portfolio (PKSf with POs): June 2014 (in million BDT)





Jagoron

(Urban Microcredit: UMC)

The urban poor live within the boundaries of metropolitan areas. In general, urban microcredit borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to threats of eviction, they live in slums or makeshift shacks. The number of urban poor is continuously increasing as a result of forced migration, limited employment opportunities in the rural agriculture sector and recurrent occurrence of several natural disasters. So urban poverty continues to grow, affecting urban life and development.

PKSF felt initiated to extend its microfinance services for the urban poor through Urban Microcredit (UMC) programme, new renamed as *Jagoron* since 1999. The urban poor are in general safe borrowers. The urban economic opportunities provide dynamic and diversified portfolio for the gradual economic development of the urban poor. Besides, the extension of microfinance outreach is more feasible in urban areas because of the lower transaction cost related to rural microfinance. Woman participation in *Jagoron* (urban) is also higher in comparison to its rural counterpart and since they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process.

Target members of *Jagoron* (urban) must satisfy a number of prerequisites. They must be residents of urban or semi-urban areas with no asset and a monthly income of less than BDT 4000-5000. They must be residents of a particular locality for at least three years. People having business of a temporary nature with a good record in handling the previous loans are also covered under this programme.

In FY 2013-14, PKSf's disbursement to its POs under *Jagoron* (urban) has been BDT 1620.50 million with an outstanding of BDT 3025.01 million, while POs

disbursed BDT 18082.92 million to their borrowers through *Jagoron* with an outstanding of BDT 9458.92 million. As of June 30, 2014, the average loan size under to borrowers is BDT 20,630 which is 17.06% higher than *Jagoron* (rural) and 79% members under the urban intervention have availed this loan.

Loan disbursement to POs increased by 6.45% in FY 2012-13 from that of the previous FY. POs disbursement to individuals grew by 7.43% and that reflects the increasing capacity of the POs to revolve loan among the poor. (Figures 7.0 & 8.0)

Figure 7.0: UMC disbursement in last 6 years (million BDT)



Figure 8.0: UMC outstanding in last 6 years (million BDT)





Buniad

(Ultra Poor Programme: UPP)

The ultra poor people constitute the most vulnerable group of the population of our country having no or very little access to the conventional microfinance services due to the existing rigidity of classical microfinance products. Poor socio-economic conditions and capacity level are the key reasons of their social and institutional exclusion. In this context, PKSF designed the Ultra Poor Programme (UPP), to address the needs of the ultra poor. The programme, now renamed as *Buniad* (formative stage), is being implemented throughout the country since 2004.

Recently, UPP has been renamed as *Buniad*. The word *Buniad* in Bangla refers to the act of foundation. *Buniad* seeks to support the extreme poor in such a way that they become capable of creating a foundation of sustainable income opportunities and gain the human dignity they deserve in the society.

Buniad offers distinctive flexibilities to the extreme poor in terms of deposit and withdrawal of savings; loan repayment; attendance in group meetings and minimum savings requirement for a fresh loan. Moreover, PKSF also provides Disaster Management loan and Land Lease loan for the ultra-poor people under *Buniad*.

Beside low income, there are multi-dimensional aspects of extreme poverty that include lack of productive assets, poor health and nutrition, food insecurity, illiteracy, extreme vulnerability to natural and man-made disasters etc. This multi-dimensional nature of poverty prompted PKSF to address multiple causes of extreme poverty. So, PKSF provides different non-financial assistance like primary healthcare services, technical services to implement various Income Generating Activities (IGAs), capacity building support to the disaster-stricken people, training, awareness building on nutrition and social issues etc. Since 2007, PKSF

has been implementing these initiatives through some projects specially designed for the *Buniad* programme.

Rural people living in remote areas, char and disaster prone areas; migrants; beggars; day labourers; female-headed households; elderly and disabled people with no source of income are covered under this programme. With the financial and non-financial support of PKSF, the ultra poor are now involved in sharecropping, small enterprises, food processing, tailoring and other kinds of Income Generating Activities, that ensure secured income and improved livelihood.

Table1: Types of IGAs of the Buniad Members

IGA	Percentage
Sharecropping	26.16
Small enterprise	21.44
Beef fattening	10.71
Rickshaw/van pulling	10.92
Goat rearing	6.61
Duck and Chicken rearing	4.84
Handicrafts	4.44
Food processing	3.46
Tailoring/embroidery	2.50
Others	8.92
Total	100

As of June 2014, PKSF has organised within *Buniad* 1.08 million extreme poor people of which 0.64 million are programme participants through its 137 Partner Organisations across the country. The growth of participants under *Buniad* programme in the last ten years can be seen in Figure-1. The current average loan size of the participants is BDT 11,848. In FY 2013-14, PKSF disbursed a total of BDT 2.02 billion to the POs against the budget of BDT 1.98 billion (102% of the programme budget). On the other hand, POs disbursed a total of BDT 7.18 billion to the participants which is 30% higher than the disbursement of previous year (BDT 5.52 billion).

Figure 1: Year-wise coverage of members and participants

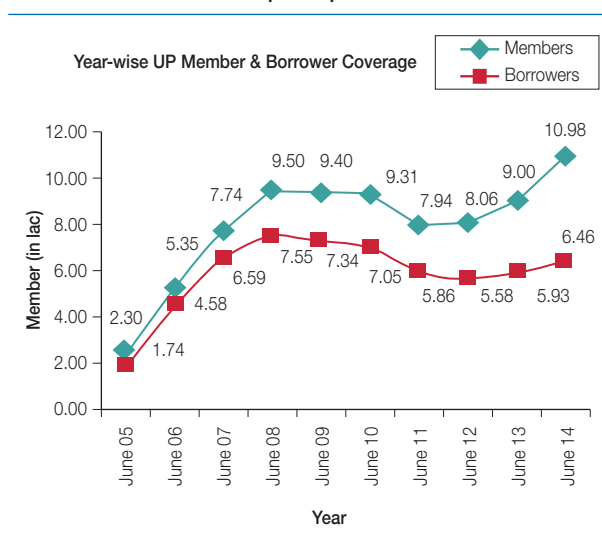
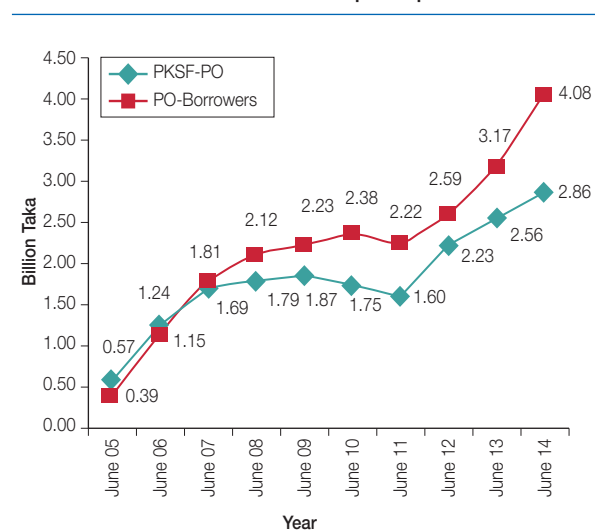


Figure-2: Year-wise loan outstanding from PKSF to PO and PO to the participants





Agrosor

(Micro Enterprise Programme: ME)

In the developing countries like Bangladesh, microenterprise is very important to reduce poverty since it is the key to income generation and employment creation. However, the micro entrepreneurs need financial and technical assistance to change their lot. With this end in view, PKSf launched its Microenterprise (ME) programme, now renamed as *Agrosor*, in 2001 to expand the opportunities of self and wage employment across the country.

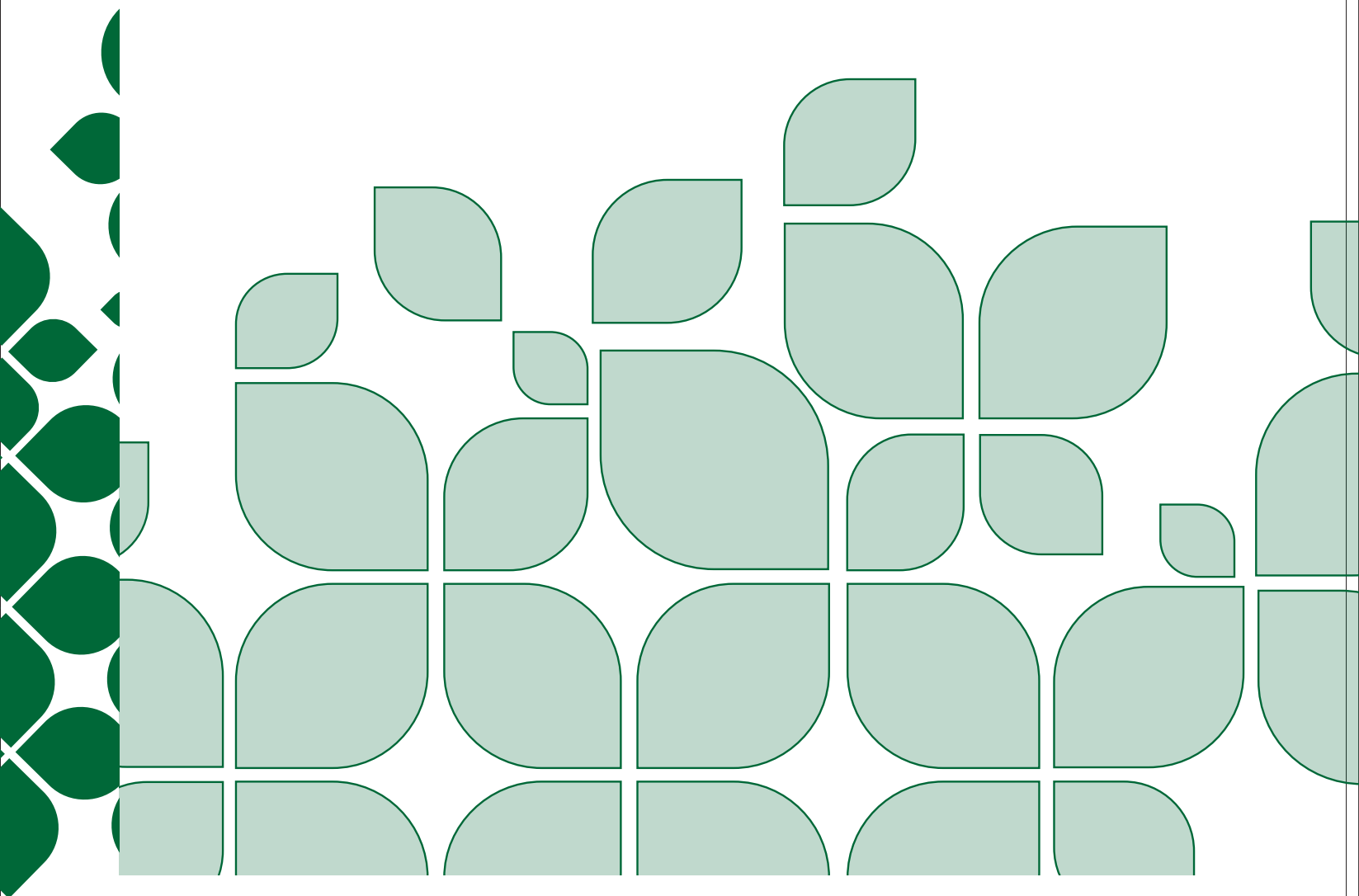
Under PKSf's *Agrosor* programme, micro entrepreneurs have access to greater amount of loan to run and expand their small businesses. The effectiveness of *Agrosor* as a weapon to fight poverty motivated the Government of Bangladesh to finance this programme from 2004. BDT 3750 million has been so far received from the Government as grant.

To further strengthen this programme, PKSf implemented a 6-year long project titled *Finance for Enterprise Development and Employment Creation* (FEDEC) project from March 2008 to March 2014. The project was jointly financed by PKSf and International Fund for Agricultural Development (IFAD).

PKSF has upgraded its policy to cater to the needs of the micro entrepreneurs. *Agrosor* allows any amount of investment within BDT 40,000 to BDT 15 Lac (excluding land and building used in the enterprise). According to the present ME policy, its loan size ranges from BDT 30,000 to BDT 10,00,000 as per the needs of the entrepreneurs. Apart from the progressive borrowers of microcredit programmes, potential individual entrepreneurs also receive loans for their enterprises. In addition, entrepreneurs can have working capital loan to meet their seasonal demands under this programme. PKSF also provides need-based skill development training to the entrepreneurs through its Partner Organisations (POs) to help them manage their respective enterprises more efficiently.

At present, a total of 160 POs are implementing *Agrosor* programme across the country. In FY 2013-14, PKSF disbursed BDT 512.74 crore to its POs under this programme. The cumulative loan disbursement of PKSF to its POs rose to BDT 2552.67 crore at the end of the year. As of June 30, 2014, loan outstanding with the POs is BDT 928.61 crore.

On the other hand, POs disbursed a total of BDT 5067.72 crore to the programme participants during FY 2013-14. Cumulative loan disbursement of POs to the entrepreneurs is BDT 17,944.34 crore. At present, the POs have a loan outstanding of BDT 2,774.79 crore with a total of 5, 89,668 entrepreneurs and the average *Agrosor* loan size is BDT 82,567.





Sufolon

(Seasonal Loan: SL)

The main objective of Income Generating Activities (IGAs) is to socially transform the poor communities in a positive and sustainable way. With the help of *Sufolon* (formerly Seasonal Loan), the members start small businesses/projects that are economically viable and sustainable. Many development organisations are increasing their interventions to support women to secure income through their own efforts. IGA can be a secure and useful tool in this respect.

The patterns and types of IGAs vary according to the seasonal varieties and occasions. Based on seasonal variations, people require different types of financial help. With this reality in view, PKSf launched Seasonal Loan (now *Sufolon*) programme in the year 2006. This is a groundbreaking programme of PKSf. *Sufolon* programme offers flexibilities and has become a prominent core programme of PKSf covering a major share of the yearly loan disbursement.

Since its inception, this unique loan product has created tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of the loan repayment in a single installment after the sale of the product has made it very

popular among the borrowers, especially those engaged in beef fattening and crop cultivation.

Under *Sufolon*, PKSF has disbursed BDT 7.31 billion to concerned POs during FY 2013-14, which is 112.07% of the programme budget.

On the other hand, POs have disbursed a total of BDT 36.49 billion to their beneficiaries. As of June 2014, loan outstanding of *Sufolon* at PKSF-PO level and PO-beneficiary level stood at BDT 5.20 billion and BDT 6.74 billion respectively.

Use of Loan

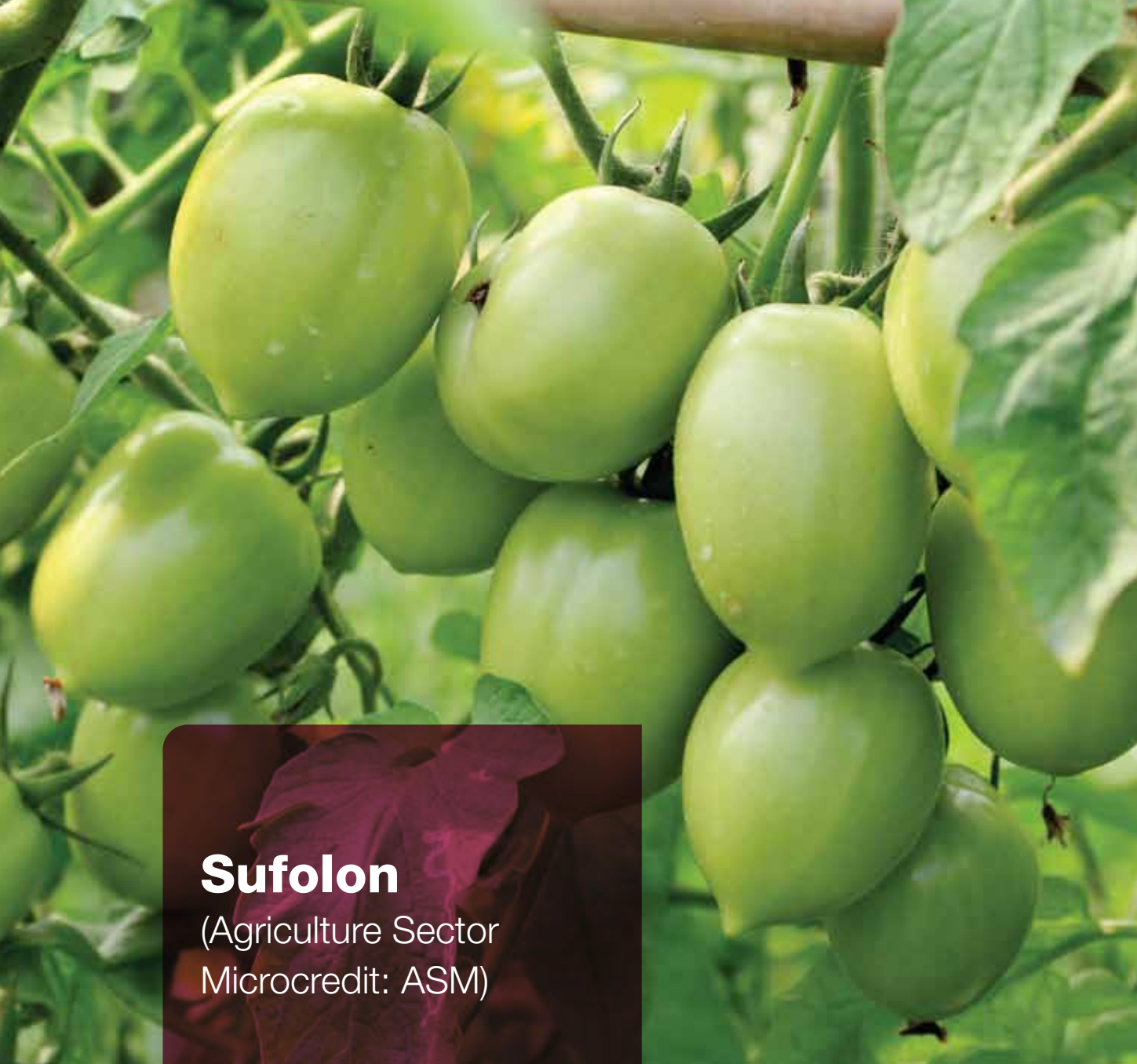
June 30, 2014

Crop Production	Beef Fattening	Livestock Rearing and Fish Culture	Seasonal Business and Others
53.07%	38.28%	5.27%	3.38%

Trend of Disbursement

Figure in Crore

	FY 2008-2009	FY 2009-2010	FY 2010-2011	FY 2011-2012	FY 2012-2013	FY 2013-2014
PKSF-PO	168.85	325.02	399.67	591.46	609.33	730.93
PO-Beneficiary	201.33	445.92	659.81	927.74	1026.08	3649.18



Sufolon

(Agriculture Sector
Microcredit: ASM)

It really remains a wonder how with its alarmingly dense population and scarcity of arable land, the farmers can produce enough food to feed the country's population. The answer lies in the tremendous growth of agriculture. And naturally, this sector has generated higher demand for agriculture loan. This is becoming a key poverty reduction intervention for the finance providing institutions. Due to high covariant risks and uncertainties in the sector, financial service providers are often skeptical to provide loans to the farmers.

While the small and marginal farmers are considered as the core driving force of the economy, the lack of access to financial support has always been one of the major constraints of the farming communities. Associated risks, inadequate agricultural credit services provided by the formal institutions and the rigid microfinance operational modality object to the inclusion of farmers into the mainstream financial borrowing system.

The diverse financial requirement of the farmers prompted PKSf to introduce its Agriculture Sector Microcredit (ASM) in 2008. It has proved to be an effective intervention not only for the farmers but also for the Microfinance Institutes (MFIs). ASM has recently been renamed as *Sufolon*.

The target people of *Sufolon* are defined and selected very carefully. Special attention is given to the disbursement of credit on time while the repayment of loan starts after harvesting.

One of the unique features of *Sufolon* is to provide all-inclusive training support along with credit facilities to the farming communities to build up their capacity. Another important role of *Sufolon* is to transfer various technologies to the traditional farming communities to increase their skills and productivity.

Under Agriculture Sector Microcredit (ASM) or *Sufolon* programme, PKSF disbursed BDT 3.34 billion to concerned POs during FY 2013-14, which is 98.55% of the programme budget.

On the other hand, POs disbursed a total of BDT 27.73 billion to their beneficiaries. As of June 2014, loan outstanding with ASM programme at PKSF-PO level and PO-Beneficiary level stood at BDT 1.85 billion and BDT 5.58 billion respectively.

Use of Loan

30 June, 2014

Crop Production	Beef Fattening	Livestock Rearing and Fish Culture	Seasonal Business and Others
74.09%	12.84%	11.78%	1.24%

Trend of Disbursement

Figure in Crore

	FY 2008-2009	FY 2009-2010	FY 2010-2011	FY 2011-2012	FY 2012-2013	FY 2013-2014
PKSF-PO	79.28	161.86	176.69	286.73	362.10	334.13
PO-Beneficiary	78.89	244.42	475.27	671.27	1121.92	2773.47



Agriculture Unit

Experience of implementing various agro-based projects and programmes reveals that augmentation of agricultural production requires supplementary services of suitable technology and capacity building with credit facility to the farmers. In view of this reality, PKSf has established 'Agriculture Unit' in FY 2013-14 to extend agricultural technologies and services to the door-steps of the marginal and small farmers to increase agricultural production as well as to ensure food security.

The Governing Board of PKSf, in its 182nd meeting on June 29, 2013, has approved the 'Agriculture Unit'. The Agriculture Unit is supposed to enable the farmers to gain access to resources necessary for agricultural production, employment generation and enhancement of the quality of their lives.

The major objectives of this Unit are to provide microfinance services based on the seasonality of agricultural activities; to provide useful, modern and environment-friendly agricultural technologies; to establish market linkages of agricultural commodities and to develop skilled manpower at PKSf, PO and participant levels. This Unit will work in tune with the

financial and administrative capacity of PKSF to act as a supplementary and additional service provider to the Government.

This Unit has been formally inaugurated on September 24, 2013. Initially, 30 POs have been selected for implementing the activities. For FY 2013-14, the budgetary allocation is BDT 25 lacs to provide technologies, training, input support etc. Various efforts have already been taken to enhance coordination of works of different research, educational and extension organisations in order to facilitate the extension of agricultural technologies as well as making the agricultural inputs available at the field-level.

Agriculture Unit of PKSF has successfully completed the first year of its operation, marked by enthusiasm

among farmers and POs for the activities so far undertaken. In FY 2013-14, the Agriculture Unit has taken initiatives to expand some effective and important technologies at the field-level.

During 2013-14, a total of 90 block demonstrations are in place with 1500 porous pipes, 6000 pheromone traps and 10.5 metric tons of Urea Super Granule (USG) to the farmers. In addition, a number of result demonstrations have been completed to popularize high yielding varieties of different crops.

A specific demonstration on compost preparation has been done to encourage the use of bio-fertilizer. Field days have been arranged in order to disseminate the positive results of implemented demonstrations to larger number of farmers.

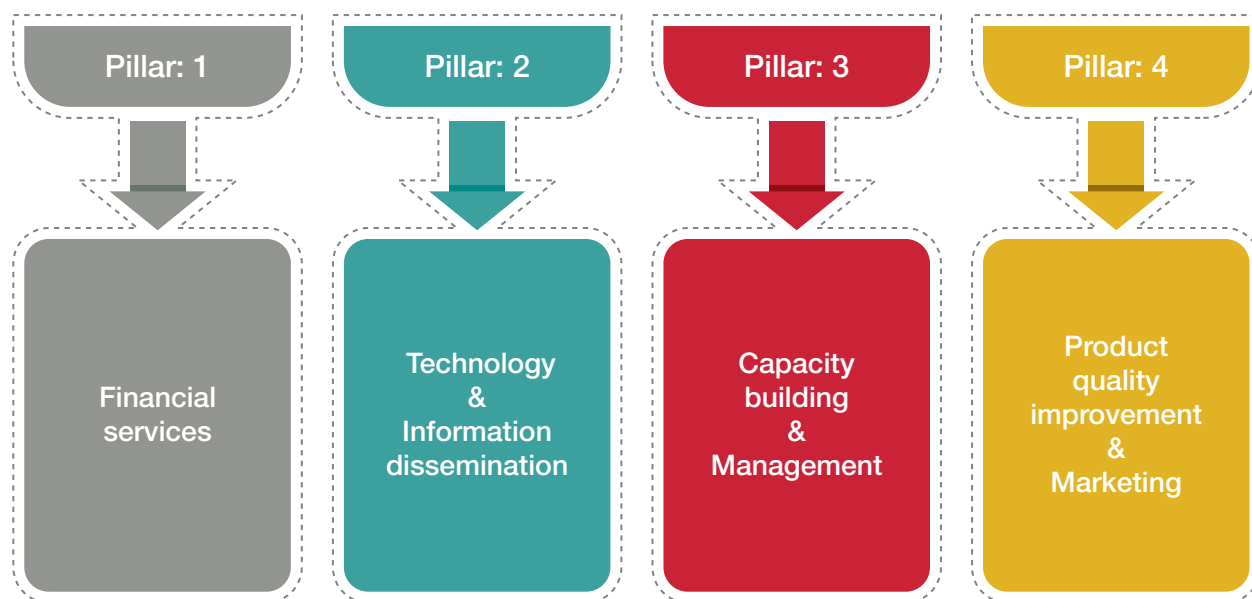


Livestock Unit (LU)

Livestock is often considered as the most important asset in the context of the families having very limited asset, particularly in the poor communities. In Bangladesh, livestock is a very critical area of intervention in the development sector. Productive livestock works as ready source of cash for many poor farmers and it accelerates production of food with the supply of necessary protein. It creates a vital link in nutrient cycles of the soil and is a great source of labour in the field as an alternative to modern farming machines and technologies.

PKSF has been working toward poverty alleviation through sustainable development of the poor and ultra-poor using microcredit as a means. A large part of PKSF credit is being used for farming activities especially in livestock production. Proper implementation of livestock related Income Generating Activities can significantly alleviate poverty of these borrower households to ensure their employment, income and food security. PKSF has established the Livestock Unit (LU) in 2013 as per the decision of the 182nd Board meeting. LU seeks to ensure sustainable livestock production through some pillars as can be seen in Figure-1.

Figure: 1- Strategic Framework of Livestock Unit



Services

LU renders its services to the farming communities under the Operations Division of PKSf through its field-level POs.

Activities

LU demonstrated improved production technologies on goat rearing, dairy cattle production, beef cattle fattening & vermicompost production among selected beneficiaries of its selected POs in FY 2013-2014. There were a total of 1350 demonstrations at 25 upazillas in 30 districts. During this time, LU trained 100 staff of POs and 210 beneficiaries on appropriate technologies. In FY 2014-2015, LU is also implementing demonstrations on buck rearing, broiler rearing, layer rearing, *sonali* chicken rearing, duck

rearing, quail rearing, rabbit rearing and fodder production technologies. Beneficiaries are also being provided with farming input i.e. housing design, fodder cutting/sapling, anthelmintics, vaccines and technical advices.

Objective of these demonstrations is to ensure profitability of beneficiaries. Key challenges in livestock production are namely, cost-effective feeding system, ensuring animal comfort, reducing morbidity and mortality, ensuring regular breeding cycle and environment-friendly waste management. These areas are being adequately addressed.

LU will also facilitate knowledge and technical services among its borrowers by linking them with academic/research institutions, extension organisations and Value Chain Development services both at public and private levels.

সামাজিক
সচেতনতাই
রোধ করবে
এই ঘৃণ্য অপরাধ

নারী উত্যক্তকরণ-কে **না** বলুন



Social Advocacy and Knowledge Dissemination Unit

Palli Karma-Sahayak Foundation is working relentlessly with a view to eradicating poverty through employment generation. This is being continuously strengthened through capacity building interventions. Moreover, for sustainable poverty alleviation, PKSF is actively upholding human centered development by providing training, education and healthcare services to the poor. It also attaches necessary importance to creation of social awareness on some burning social issues which are critical to accelerate the pace of development.

Accordingly, PKSF has established a *Social Advocacy and Knowledge Dissemination Unit* with the objective to disseminate new and popular information, concepts and technologies basically connected with sustainable poverty alleviation strategies. This Unit collects, preserves and shares knowledge in different forms with special focus on the needs of disadvantaged people.

The rationale of this Unit is to develop human dignity with the campaign for equal rights for all. Counselling, lobbying, bargaining, negotiating, networking and social auditing are the popular strategies. Moreover, this Unit arranges talk shows and publishes awareness-based advertisements and documentaries and also organises workshop, seminar and issue-based publicity events, interactive training on

electronic media, issue-based training, study tour etc. as positive approaches to contemporary social issues. In FY 2013-14, *Social Advocacy and Knowledge Dissemination Unit* has published and distributed posters on *Drug addiction*, *Use of formalin in food products* and *Eve-teasing* to keep people aware of the threats of these issues. In addition, another poster on ENRICH has been published to make people aware of the coordinated and sustainable development. This Unit is working on some critical areas of social advocacy such as- early marriage, dowry, nutrition, repression on women, child rights, immunization, education, health, gender equality etc.

In order to achieve the task of knowledge dissemination, this Unit selects the current and crying issues to address their remedies. At the same time, it publishes flipcharts, leaflets, posters and booklets to disseminate knowledge. Establishment of local knowledge centres and network and use of mobile cinema van and community radio are some of the strategies of this Unit to disseminate knowledge.

In order to coordinate the activities of this Unit properly, it involves the Partner Organisations (POs), Local Government agencies, different educational and social organisations.

PROJECTS





PROJECTS

To attach a more intimate native colour, PKSf has decided to rename some of its important programmes... These are no simple toying with vocabulary, they carry with them enormous significance of the indigenous motto that PKSf seeks to uphold.



PROSPER

Promoting Financial Services for Poverty Reduction

Out of the learning rooted in the field experiences accumulated over the years from its poverty reduction programmes, PKSF felt initiated to design sustainable and coordinated initiatives to reduce extreme poverty. In 2006, it launched two innovative programmes:

Programmed Initiatives for Monga Eradication (PRIME), with a view to combatting the extreme poverty pressing hard on the poor in the economically fragile Greater Rangpur region; and *Learning and Innovation Fund to Test New Ideas (LIFT)* to support new ideas with potentials to alleviate poverty.

PKSF invested its own resources in PRIME and LIFT with a specific focus on the extreme poor. Later on, the UKaid (erstwhile Department for International Development: DFID) came forward to finance these programmes to accelerate the pace of poverty alleviation efforts in Bangladesh and DFID has been providing financial support since July 2007 under *Promoting Financial Services for Poverty Reduction (PROSPER)* project. A sectoral approach is used by this project to promote a sustainable micro-finance sector in Bangladesh. The PROSPER project has completed the 7th year of its operation.



PRIME

Programmed Initiatives for Monga Eradication

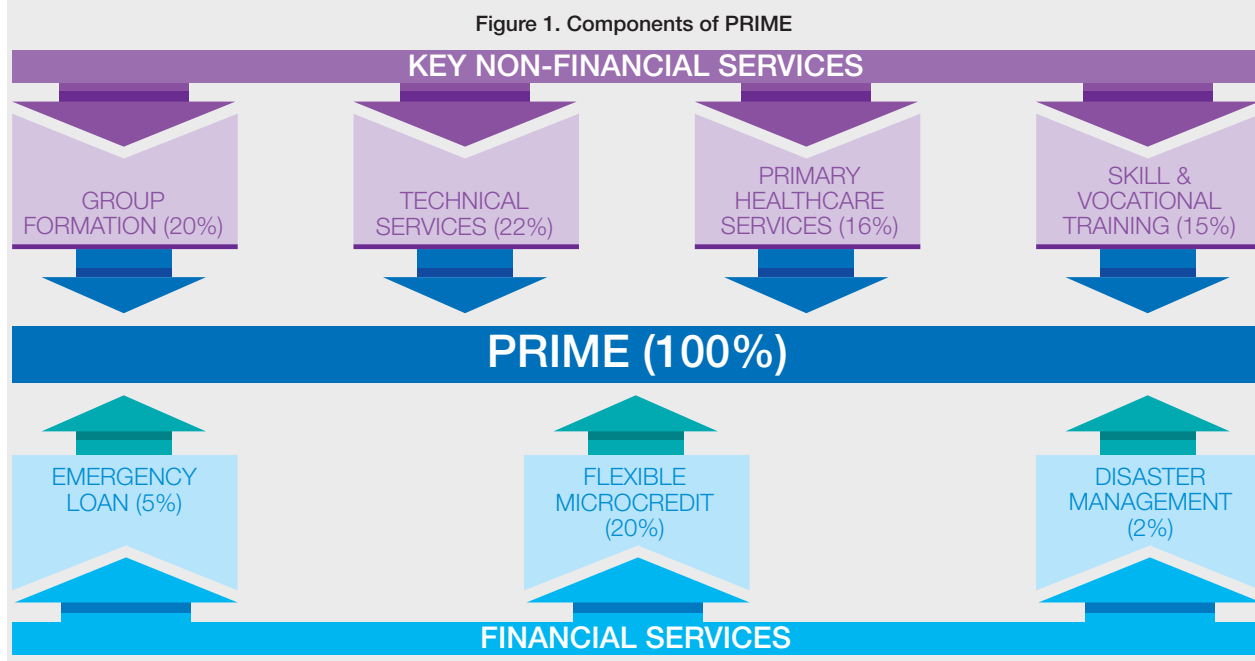
The primary focus of PRIME is on creating wage-employment and self-employment opportunities for the *monga*-affected households to ensure their sustainable income across the year. PRIME concentrates on the negative consequences of *monga* in the North and *monga*-like situation in the southern region of Bangladesh to ease the economic hardships faced by the ultra poor in short term, while alleviating poverty in long term.

PRIME provides financial and non-financial services. The beneficiaries are supported with flexible microcredit, emergency loan, skill development and vocational training, technical assistance for Income Generating Activities (IGAs), primary health care services and innovative ideas that help alleviate poverty to a large extent. The programme is now being operated through 309 branches at fifty upazilas in 11 districts. It is being implemented by 24 Partner Organisations (POs) and has covered around 522,000 food-insecure households. It is one of the largest poverty alleviation projects in Bangladesh.

Nature of Programme Interventions of PRIME

To cope with the multi-dimensional poverty of the ultra poor, PRIME has developed a package of financial and non-financial services. There are several year-round and seasonal components under these services. Financial services include Flexible Microcredit (FMC) and Emergency Loan (EL).

Non-financial services under PRIME include Group Formation, Technical Services for IGA, Skill and Vocational Training and Primary Healthcare Services. There are also provisions of seasonal interventions like cash for work to ease seasonal or other kinds of vulnerability.



Progress of PRIME

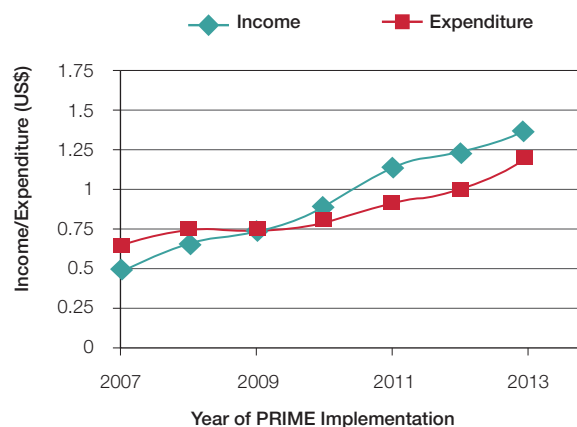
PRIME had a target of covering over 0.51 million ultra poor households. By June 2014, it has covered 0.522 million ultra poor HHs in different regions of Bangladesh.

Series of independent studies by the Institute of Micro-finance (InM) suggest that PRIME is an appropriate model to alleviate poverty of the ultra poor.

Changes in Income of the Extreme poor: Most of the PRIME Households succeeded in crossing the international extreme poverty threshold of US\$1.25 (PPP) by 2012 (Figure 2).

PRIME started its interventions with HHs having daily per capita income of about US\$ 0.49 which, by 2013 has increased to US\$ 1.37 (PPP).

Figure 2-Changes in income and expenditure of the extreme poor under PRIME (US\$ 1.37 at 2013 PPP)



Access to Financial Services by the Extreme Poor:

One of the goals of PRIME has been to increase poor households' access to and usage of formal financial services by 70% over that of the base-line, which was less than 30% in 2007. By 2013, over 85% of PRIME households have gained access to and usage of formal financial services at least once during their involvement in the PRIME programme.

Food Security: In 2007, nearly 96% of PRIME extreme poor HHs suffered severely from food insecurity especially during the *monga* (lean period) period. While over 50% of PRIME HHs used to suffer occasional starvation during 2007. By 2013, over 95% of PRIME HHs are now fully food secured (Figure 3). Besides, dietary diversity score (as defined by USAID) of average PRIME households during the same period is 6, which indicates relatively standard diversified food consumption by an average PRIME HH.

Employment of the Extreme Poor HHs: PRIME started with the extreme poor HHs having mostly unemployed family members especially during *monga* (lean period). After nearly 7 years of interventions, almost 85% of PRIME HHs now find employment even during the *monga* period. (Figure 4)

Value for Money: PRIME has achieved significant impacts on poverty across a huge number of ultra poor HHs but has spent less than \$100 per beneficiary in total figures. This amount is much less than any other poverty alleviating programme in Bangladesh.

Annual Review 2014 on PRIME

DFID Annual Review 2014 recommended that "PKSF has succeeded in designing and implementing an effective programme for delivering extreme poverty reduction, enabling target households to graduate out of extreme poverty. National data indicates that there are significant number of extreme poor households not yet being supported. PRIME should be extended and expanded".

Figure 3. Food Security status of PRIME HHs (RBM 2013-14)

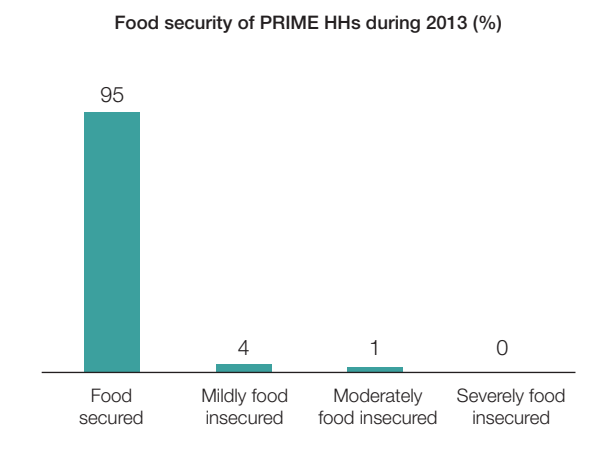
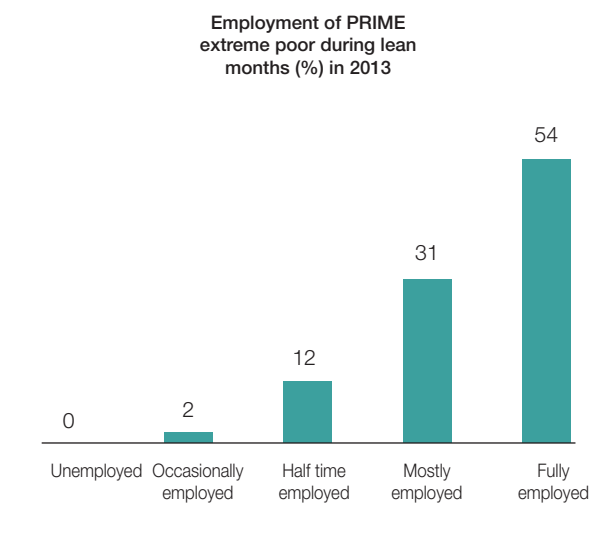


Figure 4. Employment situation of PRIME extreme poor HHs in *Monga* period during 2013





LIFT

Learning and Innovation Fund to Test New Ideas

Innovation is an incremental or radical improvement in products/services, processes, marketing or organisations so as to improve the quality of life, creation of sustained economic and employment opportunities and improvement of productivity, livelihood, health, education/knowledge, social and other living environment of the poor people. The sustained profits of innovation with individual or community skills and experience can offer a lasting contribution to the enhancement of the lot of the toiling poor.

Realizing the importance of innovation as a trail towards growth, PKSf has stepped out from its conventional microfinance activities and exclusively designed a project titled *Learning and Innovation Fund to Test New Ideas* (LIFT). This is an innovative intervention, with a special fund of BDT 100 million to promote and patronize innovations in poverty eradication efforts at the grass root level. PKSf expects to explore the latent talent of the poor to widen their income opportunities. Since its inception in 2006, LIFT promoted considerable pro-poor initiatives and innovations through diversified use of microfinance.

LIFT has been designed to support innovative initiatives that lead to developing new tools for poverty eradication. It was felt that many enthusiastic

entrepreneurs with innovative ideas often fail to turn them into reality due to lack of financial support. With the support of LIFT, a number of organisations have come forward with innovative ideas that have been effectively implemented to the benefit of their enhancement in the standard of life.

LIFT Innovation

Elements of LIFT innovation include a movement toward something new or better than what already exists, economically viable and environment-friendly, something that optimises natural resource utilisation, poor-friendly and scalable as well as replicable. It could be any proven idea and activity with widespread appeal but not supported/scaled up by the public or private sector because of the associated risks or low profit outcomes.

Since July 2010, PKSf has incorporated an innovation matrix that is a framework used to classify innovation and evaluate LIFT proposals. LIFT fund is utilized in the form of soft loans, grants, equity participation and loan and grant depending on the nature of different projects. LIFT finances innovative pilot ventures of which successful and viable ones are later expanded or replicated.

Objectives of LIFT

Encouraging innovation in financial/non-financial products (goods and services) delivered to the poor;

Increasing the uptake of financial services/products that provide a path out of poverty and provide a safety net for those vulnerable to future poverty;

Encouraging subsidy and cross-subsidy systems to allow financial access by the poorest;

Accelerating various types of pro-poor innovative ventures of the organisations so that the poor can be benefited directly/indirectly;

Providing support to organisations to undertake ventures for generating employment for the poor and ultra poor throughout the year, especially during off seasons to combat emergency situations;

Reducing financial service delivery costs through the use of technology and super-efficient processes and promoting technology-based remittance services;

Providing MFIs' non-loan knowledge services to the entire community.

Achievements

Up to June 2014, LIFT has supported a total of 36 innovative initiatives across the country through 45 organisations of which 29 are operated by POs and the rest 16 by non-POs. An amount of BDT 578.25 million has been sanctioned against these projects of which BDT 547.29 million has been allocated as loan and BDT 30.96 million as grant. Against the total amount sanctioned, a total of BDT 486.31 million has been disbursed, of which BDT 467.99 million as loan and the rest as grant. The PROSPER projects funded by UKaid started supporting LIFT from 2007.

So far, 36 innovative enterprises have been financed under LIFT. Independent evaluation of LIFT suggests that there are at least 7 innovations, which have all the attributes for replication and can substantially contribute to self-employment, employment generation, and improved income of the poor and ultra poor. Some of the enterprises have potential and hence have been upscaled and replicated at larger scale.

A number of LIFT initiatives have exerted remarkable impact on sustainable poverty alleviation of both the poor and the ultra poor. Some of the important LIFT initiatives that have already made substantial impact are given below. Names of the implementing POs have been given within the parentheses.

Alternative microcredit in Haor areas (PMUK)

Establishment of Black Bengal goat farm for poverty alleviation (WAVE Foundation)

Char land lease loan project (RDRS)

Production of Omani cap in *monga*-affected areas (SDRS)

Production and utilization of Vermi-compost (GKSS)

Handmade paper and recycled craft (JNDP)

Production of export quality handicrafts by the *monga*-affected People (SDRS)

Manufacture, supply and application of urea super granule (SOJAG)

Livestock development programme through contract farming (GUK)

Employment and income generation through contract dairy farming and marketing of its products (KSF)

By June 2014, Char Land Lease Programme, a LIFT initiative, has been replicated by nine POs in six districts. Furthermore, 8 LIFT initiatives have been upscaled by different implementing organisations in their respective working areas.



Ujjibito Ultra Poor Programme

In spite of Bangladesh's commendable progress in poverty and hunger eradication, a large number of people is still under the pressure of crippling poverty. The extreme poor suffers from multiple and interlocking deprivations that are likely to negatively affect their entire lives and in many cases, their subsequent generations. With a view to reducing extreme poverty of the country, the European Union funded *Food Security 2012 Bangladesh-Ujjibito* project is being implemented from November 2013.

Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED) are jointly implementing the project with two components: (1) Rural Employment and Road Maintenance Programme 2 (RERMP-2) and (2) Ultra Poor Programme (UPP)-Ujjibito. LGED is implementing the RERMP-2 component while PKSF is taking care of the UPP-Ujjibito component under a Memorandum of Understanding (MoU) signed between PKSF and LGED.

The overall objective of UPP-Ujjibito component is to sustainably reduce extreme poverty and hunger of the country that is also at the heart of Millennium

Development Goals (MDGs) and the Sixth Five Year Plan (SFYP). The specific objective is sustainable graduation from ultra poverty of nearly 325,000 vulnerable and women-headed households.

The UPP-Ujjibito component is designed to link the project participants of RERMP-2 to the Ultra Poor programme of PKSF in order to create long-term linkage to microfinance. Moreover, capacity building support to the ultra poor members has been enhanced under this component.

The component concentrates on three elements for sustainable improvements: (1) financial aid, (2) health and (3) social status. The working area of the project (i.e. UPP-Ujjibito component) comprises a total of 1,724 Unions in the target area with a total of 325,000 project participants (27,400 RERMP-2 and 297,600 UPP members) in all districts of Barishal, Khulna and Rajshahi Divisions and all the coastal upazilas of Chittagong Division.

UPP-Ujjibito has been devised towards addressing a decent standard of living, enhanced health and physical

well-being and improved empowerment of the women participants and their family members.

The key tools to ensure a decent standard of living are: skill development training for entrepreneurship development, Income Generating Activities (IGAs), vocational training, training on non-agricultural sectors to create new employment opportunities. At the same time, awareness building programmes such as nutrition and reproductive health orientation programmes are being regularly initiated for the adolescent girls, newly-wed women, pregnant women and young mothers for their health and physical well-being. Under UPP-Ujjibito, children are motivated to complete their primary education. In addition, many community events are being regularly organised to raise awareness among the project participants.

Along with the organising of need-based trainings, UPP-Ujjibito is also providing technical support to the poorest households. Following the microcredit to credit plus approach, non financial services are blended along with the financial ones to instigate success/outcomes of both financial and non-financial services.



Under this component, a total of 9,398 members (8150 UPP and 1248 RERMP-2 members) have already been trained on different agricultural and non-agricultural issues, such as homestead gardening, nursery, vermi-compost production, mixed fish culture, crab fattening, goat rearing, beef fattening and poultry rearing.

Non-agricultural trainings include tailoring, stitching, handicrafts and mat-making. A total of 600 UPP

members out of 9,398 members have already received non-agricultural training. BDT 18,46,000 has been awarded as grants to 284 project participants to demonstrate their farm activities and display the best practices to the communities.

Under UPP-Ujjibito, several project documents and materials have also been prepared. These are- Communication and Visibility Plan, Flipchart and different training manuals.

Services provided under UPP-Ujjibito	
Services	UP Households
Training (Crop)	2250
Training (Livestock & Fish)	6548
Tailoring	350
Handicrafts	250
Seed Distribution	147138
Vaccination	130596
Grants	284



FEDEC

Finance for Enterprise Development and Employment Creation

Since its inception in 1990, Palli Karma-Sahayak Foundation (PKSF) has been relentlessly implementing various multi-dimensional projects across the country for sustainable poverty alleviation. *Finance for Enterprise Development and Employment Creation* (FEDEC) has been one of the flagship projects of PKSF that aims at expanding and strengthening the existing Microenterprise programme. PKSF launched the project in March 2008.

This 6-year long project completed its successful run in March 2014 with the actual loan closing on September 30, 2014. PKSF and International Fund for Agricultural Development (IFAD) jointly funded this project. Total budget of the project was USD 57.8 million, of which IFAD financed USD 35.0 million.

The core idea behind this project has been to contribute to the country's economic growth in order to reduce poverty through employment generation. The objective of the project focused on the expanding existing microenterprises and establishing new ones. The project had three pronounced components.

- Microfinance Services
- Capacity Building and
- Value Chain Development Services

The project made visible contribution to the increase of lending facility to the micro-entrepreneurs, both horizontally and vertically. The project reached out to 563,177 micro-entrepreneurs (net of dropouts), of whom 67.12 percent had been women. According to the project completion report, average loan size of FEDEC project was BDT 80000 in 2014 while in 2008, it came down to BDT 59,281.

A total of 9,540 micro-entrepreneurs received training on *Business Awareness and Skill Development* under the FEDEC project. In addition, about 6,801 staff from the project implementing Partner Organisations (POs) and 103 PKSf officials received training under the project on at least one of the following areas: micro-enterprise management and lending, sub-sector analysis and Value Chain Development, environment and regulatory issues, financial management and accounting etc.

A total of 39 POs have implemented 44 Value Chain sub-projects covering 22 sub-sectors under FEDEC. From these sub-projects, 15,382 entrepreneurs were directly benefited. They received various technical and technological assistance under these sub-projects. Major Value Chain Development sub-projects include: Cattle Fattening, Dairy Farming, Floriculture, Black Bengal Goat Rearing, Fisheries, Safe Vegetable Cultivation, Shawl Production, Automobile Engineering, Summer Tomato Cultivation, Duck Rearing etc. The project completion report reveals that these Value Chain Development projects significantly contributed to increase the productivity and income of the project participants and to create new employment opportunities as well.



Outcome Survey

An outcome survey of FEDEC project was conducted to measure its performance. A consulting firm namely, Environment, Agriculture and Development Services Ltd. (EADS) conducted the survey in April-May 2014. According to the outcome survey, 99% of the sample respondents had expanded their microenterprises with the financial and technical assistance from the project. The annual sales and profit of the enterprises increased during the project period by 100% and 72.54% respectively. The survey report also shows that employment opportunities have been increased up to 25.22% through these microenterprises.

Project Completion Mission

An IFAD Project Completion Mission took place from June 7 to 27, 2014. There were five members in the IFAD Mission. They evaluated the overall performance of the FEDEC project. The Mission reviewed the Project Completion Report (PCR) and Final Outcome Survey. They also made field-visits to practically measure the state of project performance. IFAD Mission has rated the FEDEC project as quite satisfactory.

The closing meeting of the Mission was held on June 19, 2014. Mr. Arijit Chowdhury, Joint Secretary, Bank and Financial Institutions Division, Ministry of Finance chaired the meeting. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1) and Mr. Gokul Chandra Biswas, Assistant General Manager and Project Coordinator of FEDEC participated in the meeting on behalf of PKSf.

Publication

A total of 26 booklets have been published on Value Chain Development sub-projects under FEDEC project to disseminate the experiences and achievements of these sub-projects across the country. These booklets contain detailed description and information of the sub-projects.

Closing Workshop

The closing workshop of the project took place on August 27, 2014 at PKSf Auditorium to share the achievements, impacts and lessons of the project. The project has been successfully completed on March 31,

2014. Mr. M.A. Mannan MP, State Minister, Ministry of Finance and Planning, Government of the People's Republic of Bangladesh graced the workshop as the chief guest while Dr. M. Aslam Alam, Secretary, Banking and Financial Institutions Division, Ministry of Finance was present as the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the event. Mr. Md. Abdul Karim, Managing Director, PKSf also spoke on the occasion. PKSf officials, representatives from the Partner Organisations (POs), Government officers and representatives from other organisations were also present in the workshop.

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSf delivered the welcome speech of the seminar. In his speech, he referred to the background of Microenterprise (ME) programme of PKSf. He highlighted on the ME programme expanded under FEDEC project.

The workshop took off with a presentation on FEDEC by Mr. Mahbubul Islam Khan, an independent consultant. In his presentation, Mr. Khan offered a graphic overview of the success and impact of FEDEC in expanding ME programmes. He concluded with an optimistic note that lessons learned from the project can be useful for any initiative to develop the ME sector in future. Representatives from the Partner Organisations (POs) shared their field-level experiences.

As an impact of the intervention of FEDEC project, microenterprises of the project participants have expanded remarkably leading to the creation of wage employment for about 3.51 lac people in the last five years. Partner Organisations (POs) of PKSf disbursed BDT 15,500 crore to the entrepreneurs during the project period. Around 6 lac microentrepreneurs across the country received financial and technical support from the project.

Mr. Nicolas Syed of the Country Program Office, IFAD thanked PKSf for the successful implementation of FEDEC. Mr. Md. Abdul Karim, Managing Director, PKSf briefly commented on the successful completion of the project. In his speech, Mr. Karim referred to PKSf's *Microfinance for Marginal and Small Farmers* (MFMSF) project funded by IFAD that won Development Impact Honor Award from the US Department of the Treasury.

Dr. Qazi Kholiquzzaman Ahmad referred to various sub-sector development activities following the Business Cluster Approach. He emphasized that in addition to financial assistance, training and other



technical assistance can be more effective for sustainable poverty alleviation which has been reflected by the successful completion of FEDEC. He also mentioned that PKSf has identified around one thousand business clusters across the country that will generate more sub-sector development activities in future and will create a sustainable foundation for microenterprise-based rural industries.

Dr. M. Aslam Alam also appreciated the success of FEDEC. He said more rigorous data collection and analysis would highlight the excellent outcome of the project.

Mr. M.A. Mannan, Honourable State Minister of Finance, in his speech, commended PKSf and its Partner Organisations for the successful implementation of FEDEC project and expressed his hope that FEDEC project would leave its impact in future in achieving equity and growth together, which is very important to expedite poverty alleviation.

The success of FEDEC project bears a clear indication that Bangladesh is in the right track in reaching the target to become a middle-income country. He further hoped that IFAD would continue its support to implement various development activities in Bangladesh.



DIISP

Developing Inclusive Insurance Sector Project

In Bangladesh, assets of poor households often get dramatically reduced due to losses associated with various risks, such as natural calamity, death, illness, loss of crops and livestock etc. These events negatively impact on their consumption and income sources. To overcome the losses caused by these risks, poor households feel constrained to borrow from informal sources, eat up their savings, or sell productive and nonproductive assets. However, this is not the ideal answer to this problem.

Microinsurance or inclusive insurance services for the low-income groups can be the effective tool for such risk mitigation.

Since January 2010, PKSF has been implementing a pilot microinsurance project titled *Developing Inclusive Insurance Sector Project* (DIISP). Financed by the Japan Fund for Poverty Reduction (JFPR) and administered by the Asian Development Bank (ADB), the objective of the project is to design and pilot affordable actuarial insurance services for the low-income people of Bangladesh.

Market Assessment Survey & Microinsurance Services Development

A countrywide detailed market assessment survey has been conducted under DIISP to get required data for

designing pro-poor insurance services. The data collected have been used later as proxy data for actuarial insurance services. DIISP further organised several sharing sessions before finalizing the products for piloting the project. The senior executives of PKSF, Partner Organisations (POs) and other stakeholders took part in the session.

Regulatory Guidelines for Microinsurance

Regulatory guidelines for microinsurance, which include definition of microinsurance, policy-holders' rights and duties, financial management, asset-liability management, confidentiality and restrictions, governance etc. have been drafted to address many unresolved issues related to microinsurance and to expedite the development of this sector. Based on the draft guidelines, a *Microinsurance Operational Manual* has already been prepared for the MFIs to assist the POs in the implementation of microinsurance pilot testing under the project.

Awareness Creation & Capacity Development

Various risk-coping mechanisms have been crafted to enable low-income households familiar with the insurance concept and to extend insurance awareness to 40 potential MFIs, having repute as highly experienced POs of PKSF to operationalize the field-level implementation of DIISP. Insurance awareness activities of DIISP cover 4.5 million members of 40 POs for Credit Life Insurance, while the coverage for Livestock Insurance is for 42,000 members of 28 POs. Special focus is given on Health Insurance being implemented by 80 branches of 40 POs. To facilitate the awareness campaign, 3 video plays on the three categories of insurance services under DIISP and a video documentary on the microinsurance operations of PKSF have been developed and distributed among the POs. To organise public exhibition of these videos, one colour TV and one DVD player have been made available to all the 80 implementing branches of 40 POs. Besides, 2,00,000 health cards and 2,00,000 livestock cards with details of respective insurance services have been distributed to the POs to be provided to each of the policy holders. Posters on three categories of insurance services under DIISP had been distributed earlier.

DIISP provided quality training to the officials of 40 POs in two phases (240 participants in each phase) on *Microinsurance Operations* and then similar training outlined by the project team to 418 of their field-level staff have been provided to help understand the *Microinsurance Operational Manual* and serve the targeted people in a proper manner.

Microinsurance Pilot Testing

PKSF has launched actuarial based Credit life, Livestock (for beef fattening programme) and Health insurance services and further introduced a basic healthcare (paramedic) service for field-level pilot testing under DIISP. Pilot testing of credit life and livestock insurance took place in September 2013. As of May 2014, a total of 26, 53,856 credit life policies have been issued and a total of 11,001 claims have been settled. Under the pilot testing of livestock insurance, a total of 2,40,856 policies have been issued and 782 claims have been resolved. Since January 2014, a total of 13,393 health insurance policies have been issued and a total of 217 claims have been settled till May 2014. Besides, a total of 82,853 patients have received primary healthcare services from paramedics and qualified doctors under DIISP. Pilot testing of health insurance and health services are in place at limited working areas of 40 MFIs (80 branches, 2 from each MFI).

Formation of Covariant Risk Fund (CRF) as an Alternative to Reinsurance

As an alternative to reinsurance, PKSF has established a Covariant Risk Fund (CRF) to meet obligations to pay claims in the event of any catastrophe. In case of any such event, PKSF will compensate the respective MFI under DIISP from the CRF. In turn, the POs shall pay the claims directly to their affected policyholders.

PKSF has been conducting the country's largest actuarial-based microinsurance pilot testing through DIISP. The project ends in December 2014. Based on the result and knowledge gained from the implementation of DIISP, PKSF looks forward to sincerely enhancing the scope of insurance services as a risk mitigation tool for the low-income households across the country.



CCCP

Community Climate Change Project

In present Bangladesh, climate change is considered as one of the most serious threats to human resource development and achievement of the Millenium Development Goals (MDGs). Climate change leaves an adverse impact on natural resources, economic activities, food security, human health and physical infrastructure. But the worst effects of climate change become visible in the lives of the chronically poverty-stricken people, particularly those who live in the far-flung rural areas.

Many of the PKSF beneficiaries live and work at places which are susceptible to frequent climate disasters. This is an inevitable situation. The inhabitants are, in general poor and they have very limited capacity to cope up with any sudden natural disaster. Such disasters not only bring immediate havoc to their lives but these also cause serious material injury that may lead to the jeopardization of their capability in the days ahead. Whatever improvement of the standard of their lives they might have earned with micro-finance from Palli Karma-Sahayak Foundation and/or other organisation(s), or other technical assistance in one to five years that can be thoroughly washed out with the incidence of just one fateful natural disaster.

In apprehension of such concerns and also to address the issue of the negative impact of such disasters in general, PKSf is implementing a climate change adaptation project entitled, *Community Climate Change Project (CCCP)* under Bangladesh Climate Change Resilience Fund (BCCRF) with fiduciary support from the World Bank.

CCCP aims at enhancing the capacity of selected communities to increase their resilience to the adverse impacts of climate change. Initially, CCCP's total budget is US\$12.5 million and duration of the project is until December 2016. Flood, drought and salinity-affected vulnerable areas have been identified as the project's sites for operation.

Sub-project Implementation

At present, there are 27 Project Implementing Partners (PIPs) of CCCP at 25 climate vulnerable upazilas of 12 districts. As of today, total budget of the sub-projects of CCCP is about BDT 66 crore out of which BDT 62.66 crore is allocated from CCCP; community contribution is BDT 2.03 crore and contribution of PIPs is BDT 1.32 crore.

The poor and extreme poor people of the project areas constitute the target groups of this project. Up to June 2014, a total of 32,966 project participants have been selected under 27 sub-projects of CCCP.

Major Field-level Activities

Major field-level activities of CCCP are:

- Raising of homestead plinth;



- Establishing demonstration plots;
- Pumpkin cultivation in char areas;
- Pond re-excavation for safe drinking water;
- Canal re-excavation;
- Installation of tube-wells and deep tube-wells;
- Repairing/raising of roads;
- Consolidation of embankment with tree plantation;
- Installation of environment-friendly cooking stoves;
- Production of renewable energy;
- Implementation of various Income Generating Activities (such as- crab fattening, goat rearing, poultry farming, sheep rearing, vegetable cultivation in the home-yards, fodder production, vermi compost production etc.).

Training

Training is very important component of CCCP Interventions. The victims of natural disasters due to



climate change must acquire some extra capacity to face the unseen adversities and further to adapt to fresh mitigation measures. The persons engaged in implementing the CCCP initiatives should master some technical methods so that they are able to advise the poor people in facing the challenges of such state of helplessness. These trained people also supervise the progress of the implementation of CCCP activities. In FY 2013-14, CCCP organised a number of 3-day long residential training sessions on- *Implementation Arrangements of Sub-Projects: Challenges & Way Forward; Implementation Arrangements of*

Sub-Projects: Challenges & Way Forward: Phase 2; Accounts, Finance and Procurement and Environmental Safeguard & Management of CCCP Intervention and Finance & Accounts.

World Bank's Second & Third Implementation Support Missions

Two World Bank teams of Bangladesh carried out the second and third implementation support missions for CCCP. As part of these missions, the sector specialists of the World Bank had several meetings with the Project Management Unit (PMU) and PKSf management.

A team of WB mission visited the project sites of 4 PIPs. The wrap-up meetings of the second and third missions were held at Bangladesh Secretariat. In the Aide Memoire of these missions, they ranked the progress of CCCP as satisfactory.

CCCP Library Corner

Since the crisis of climate change has grown into a very critical issue all over the world and since this has become a pertinent issue in the general domain of development of some countries with Bangladesh topping the list, many books and research articles, case studies and proceedings of national and international meetings are regularly coming out in different parts of the world. These are considered to be very valuable resources for updating of the situation and enhancement of the capacity of the persons involved in different initiatives undertaken to minimize the negative impacts of climate change. The Community Climate Change Project of PKSf understands the value of such



academic resources. So in order to disseminate information on the climate change issues, an exclusive corner of books and other materials on climate change and related matters has been established within PKSf library. Initially, it is equipped with about 1400 books and journals.

Environment Unit

The activities of CCCP have created great enthusiasm in the areas of its operation and beyond. However, PKSf is thoughtful of continuing such activities also in the coming years when this project will come to an end and there will be no more funding from the external sources. So, the Governing Body of PKSf felt initiated to form a new Unit to be known as 'Environment Unit'. This Unit will be set up soon. This forthcoming Unit will work under direct supervision of the Managing Director, PKSf. Five officials including the Head (to be designated as Director) will initially start this Unit at an appropriate point of time. And thereafter further activities will be accordingly planned and implemented.



PACE Promoting Agricultural Commercialization and Enterprises

Promoting Agricultural Commercialization and Enterprises (PACE), a new PKSf project, is going to be launched shortly. The project will be jointly financed by PKSf and International Fund for Agricultural Development (IFAD). The project aims to reduce poverty through promoting microenterprises both in the farm and non-farm sectors. Preparatory activities of this new and forward-looking project are already in place and in the coming months it is expected to gain the necessary momentum.

PKSf has already implemented three IFAD funded projects across the country. The PACE project has been designed on the basis of experiences and learning of the previous projects. Apart from providing financial and non-financial services to the micro-entrepreneurs under this project, PKSf will intervene with Value Chain Development initiatives targeting various farm and non-farm subsectors with a view to unlocking their potentials for sustainable growth. An e-platform will be established to facilitate the internet-based marketing of the products of the micro entrepreneurs.

PKSf will implement the PACE project across the country through its Partner Organisations (POs) in the next six years. The total cost of the project is USD 92.85 million where IFAD's contribution will be USD 40 million. PKSf and its POs will provide the remaining amount. The Government has accordingly signed Financing Agreement with IFAD on December 11, 2014. PKSf will shortly sign Subsidiary Loan and Grant Agreement (SLGA) with the Government in this connection.

SPECIAL PROGRAMMES





SPECIAL PROGRAMMES

Our increasingly diversifying programmes are expanding across the country. In our activities, we actively generate the spirit of love and concern for the holistic well-being of the poor.



ENRICH

Enhancing
Resources and
Increasing
Capacities
of Poor
Households

Poverty has far-reaching consequences on the overall socio-economic environment of the country. It is deeply rooted into our society and reflected in many forms such as malnutrition, poor hygiene, lack of education etc. In a societal paradigm, poverty hides its true nature and leaves its victims powerless. To address this problem in a holistic way, Palli Karma-Sahayak Foundation (PKSF) initiated *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH).

This is an inclusive approach to encounter the multi-dimensional aspects of poverty. Community-based development programmes with local resources and infra-structures with the involvement of local people and administration are the key to implement ENRICH.

At the initial stage (2010), ENRICH interventions were made in 21 Unions. However, in the second and third stages, additional 14 and 8 Unions have been brought under the operational net of the programme. A total of 87 Unions have already been incorporated in the programme net.

Till date, around 2,47,332 households (1,17,616; 84,582 and 45,134 households in the first, second and third phases respectively) have been identified to be

covered under 43 ENRICH implementing Unions through a rigorous baseline survey.

Through its Healthcare Programme, complete healthcare services are being provided to the poor households of the ENRICH implementing Unions. A total of 63 Health Assistants and 498 Health Volunteers regularly visit the households and collect necessary information and offer useful advices. Every Partner Organisation monitors the static clinics, while the services of MBBS doctors are available in the weekly satellite clinics. Till June 2014, a total of 25,010 static clinics and 4,301 satellite clinics have been established under ENRICH. At the same time, ENRICH also organised 236 health camps and a total of 2003 patients underwent cataract surgery in the eye camps of the programme. As of June 2014, a total of 11,37,823 members of 2,47,332 families received healthcare services under ENRICH programme. With a view to removing the fatal impact of helminth diseases, deworming medicines have been distributed to 100% households of 43 Unions under ENRICH programme. ENRICH healthcare programme emphasizes on 100 percent sanitation and this has been achieved in 11 Unions.

Education is an imperative tool for development. The Education Programme under ENRICH has been designed to ensure education of the poor including extension of enrolment, regular attendance of learners in the schools, incentive for learning, parents'

awareness and supplementary instructional help for the slow learners. In this regard, selected post-Higher Secondary students or housewives having academic competence or SSC level education are regularly providing tutorial services to the young learners in the afternoon education centres of ENRICH. They take care of the enrolment, regular attendance in the tutorial sessions and individual/family welfare of the learners. As of June 2014, a total of 39,461 students got enrolled in 1497 afternoon education centres in 43 Unions.

Under the Vegetable Cultivation Programme, every selected household receives high yield vegetable seeds for cultivation in three seasons of a year. Up to June 2014, various kinds of vegetable seeds (worth BDT 68.14 lakh) have been distributed among the programme participants.

Basak plant cultivation in the courtyards or fallow lands of the programme participants is one of the remarkable interventions of Medicinal Plant Cultivation Programme of ENRICH. This adds to their household income. In view of very positive response from the farmers, extension of *Basak* cultivation is quite visible. Up to June 2014, a total of 1776 programme participants of 37 Partner Organisations have cultivated about 13,07,354 *Basak* plants. Till date, about 5725 kilogram of *Basak* leaves have been sold to Square Pharmaceuticals and the Acme Laboratories Ltd. and the programme participants have earned about BDT 2,21,218.



Community Development Programme is meant to encourage the people in the community and involve the POs in the development activities of the community including repairing or building of culverts, bridges, sanitary latrines and shallow tube-wells in public places like schools, colleges, madrasas, mosques, temples and libraries. A total of 933 sanitary latrines, 602 tube-wells, 34 deep tube-wells and 35 Pond Sand Filters (PSF) have been built or repaired in the 35 Unions in the first and second phases. In addition, 397 small culverts/bridges and 1.5 kilometre road have been constructed.

In 2013-14, 5 institutions have been selected under Vocational Training and Youth Development Programme to organise youth development training through which 759 competent youths will receive training in 17 trades. Training started from August 10, 2014, with 150 trainees.

ENRICH has initiated a Vermi-compost Programme in different regions of the country to produce organic manure. Till now, a total of 927 vermi-compost plants have already been established through 39 POs under this programme.

In order to make the programme more collaborative and accelerate the community development process, ENRICH has taken an initiative to establish ENRICH Centres. These centres survey the on-going ENRICH interventions and make necessary assessment to take some measures for more pro-active involvement of the people. A committee has been formed for each ENRICH centre for its meaningful and interactive execution. A member of the Union Parishad works as the president of the committee. This committee arranges monthly meetings at any convenient place. PKSf provides maximum BDT 70,000 to establish an ENRICH centre. A total of 159 ENRICH centres have so far been established in the first 21 Unions.

The newest initiative of ENRICH is the Beggar Rehabilitation Programme that targets the street beggars to transform them to become productive members of the society. A total of 215 beggars from 43 ENRICH Unions have been selected at the pilot phase, of which 207 beggars have been successfully rehabilitated. The programme follows a customized rehabilitation plan formulated for every participant in

cooperation with their respective Union Parishads. Under this programme, each participant has received a financial grant of BDT 1 lac on the condition that he/she would use 70% of the grant in a sustainable Income Generating Activity (IGA), from which his/her monthly income would be BDT 4,000 to 5,000.

ENRICH has initiated a Special Savings Programme in the first 35 ENRICH implementing Unions. Initially, the programme has included the female-headed ultra poor households and families with disabled people. Every participant will at least deposit a monthly savings amount of BDT 100. After a period of 2 years, the amount will be doubled (maximum deposit amount of BDT 20,000) with ENRICH funding. The programme participants can utilize this money to acquire assets or as investment in any productive activity. As of June 2014, a total of 829 participants of 35 Unions have saved BDT 46.97 lacs under this programme.

Apart from the traditional IGA loan programme, ENRICH initiated Loan Disbursement Programme. Two innovative non-IGA loan programmes, i.e Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL) are in operation now. LIL is being provided for purchasing low cost and scientifically efficient home appliances; installation of sanitary latrines and tube-wells; repairing houses; buying food, medicine and other household necessities and assistance to meet urgent domestic needs. On the other hand, ACL scheme facilitates purchasing, mortgaging in and leasing of land and recovering land mortgaged out; purchase and installing other physical assets; and education and training of members of the family. In FY 2013-14, the target of loan disbursement from PO to participant level was BDT 144.13 crore while the disbursed amount was BDT 158.19 crore. Since its inception, a total of 3,54,761 people received a cumulative loan of BDT 574.69 crore.

The Livelihood Improvement Programme is designed to improve the lives of the poor through skilful management of their domestic problems, with the use of limited resources. Some strategic answers have been found with the use of Improved Cooking Stove (*Bandhu Chula*) and Solar Home System.

Improved Cooking Stove, locally known as *Bandhu Chula*, is an environment-friendly improved cooking





system. As of June 2014, a total of 7,651 *Bandhu Chula* have been distributed in ENRICH implementing Unions.

ENRICH is providing affordable Solar Home Systems in remote and off-grid areas and thus it contributes to the livelihood improvement of the poor. Up to June 2014, a total of 26,040 households have been provided with Solar Home Systems.

PKSF has a broader approach to youth employment or skill development for the rural youth targeting this as the key agents for socio-economic development and technological innovation of the country. ENRICH has initiated a Youth Employment Programme for the rural youth. Under this programme, a total of 653 young individuals have already found employment opportunities (311 youths in G4S, 67 in PRAN-RFL, 214

in The Acme Laboratories Ltd. and 61 in *The Palace Resort* of Sylhet).

Mid-term Evaluation of the Effectiveness of ENRICH Programme

In order to evaluate the effectiveness of ENRICH, all the activities of the programme are regularly monitored. The evaluation survey shows its significant achievements in ENRICH Unions (selected in the 1st and 2nd phase). An external evaluation has recently been commissioned. This external evaluation team has already presented its draft evaluation report titled *Mid-term Evaluation of the Effectiveness of ENRICH Programme*. The preparation of the final evaluation report is in progress.



PSF Programmes- Support Fund

PKSF initiated the Programmes-Support Fund (PSF) in 2011 to provide financial grants and customized credit facilities to the poor to help them in pursuit of education. PKSF considers education as the key tool to lasting development. This thoughtfully structured PSF programme seeks to ensure poor people's access to healthcare and social development opportunities. The overall objective of PSF is to establish human dignity of the poor and it targets those people who may not be eligible for other programmes and projects of PKSF.

As of June 2014, PKSF has transferred BDT 1.5 billion of its own capital to PSF. Moreover, it has aimed at increasing its fund to BDT 5 billion for further extension of its services. There is an administrative committee to look after the operations of disbursement to implement it at the field-level.

One important thrust of PSF is to provide scholarship to the meritorious students belonging to the disadvantaged and poor families connected with different programmes and projects of PKSF. The scholarships are awarded in recognition of their outstanding results in their SSC and HSC or equivalent examinations. In 2014, PSF awarded scholarship to 950 students.

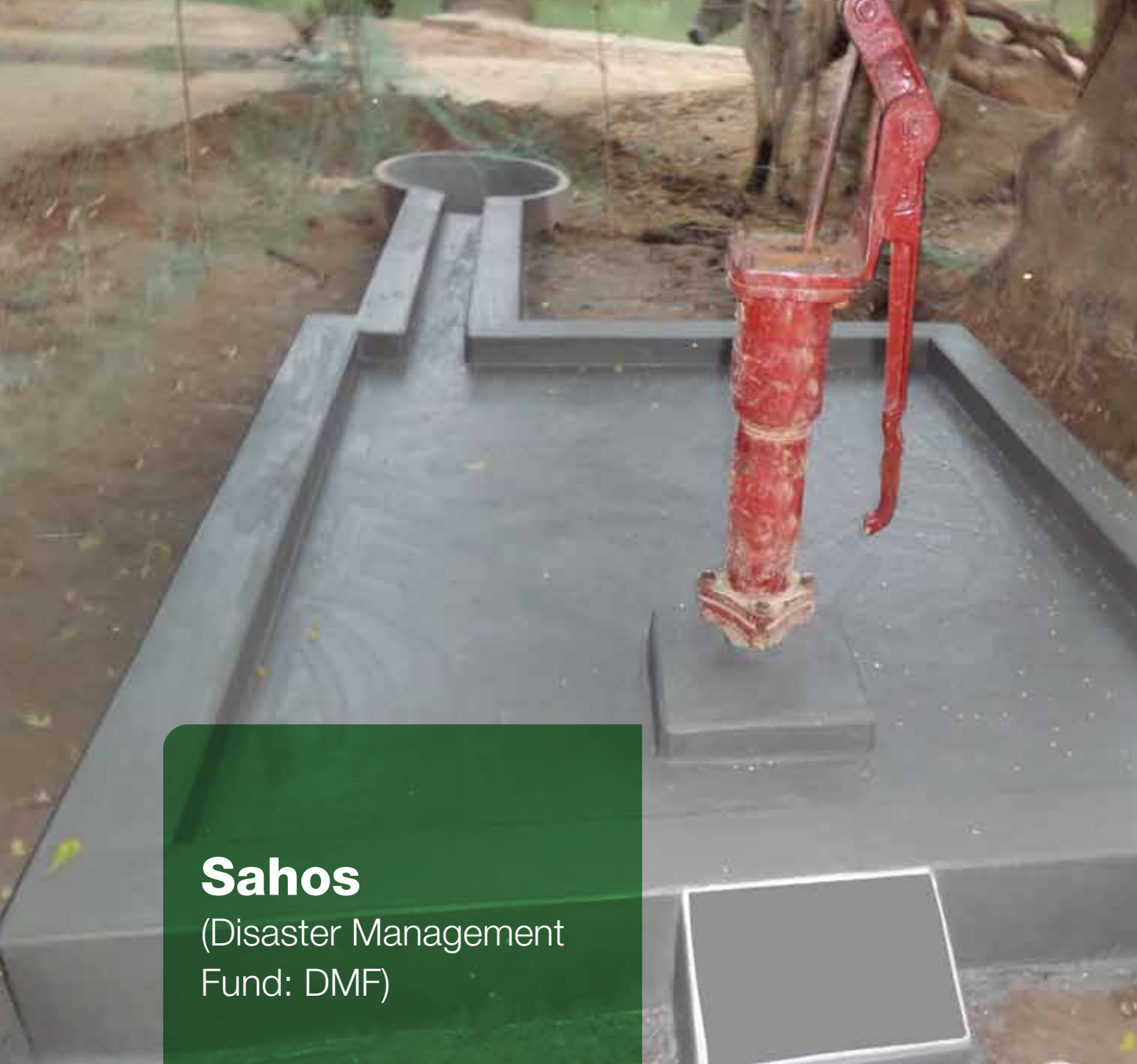
Likewise, a total of 4696 students have been primarily listed for PSF scholarship on the basis of their SSC results in 2014. They are eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Through the awarding of scholarships, PKSf tries to address the issue of poverty eradication in a larger and futuristic way. Parents of ultra poor children often feel reluctant to

continue the education of their sons and daughters for reasons of financial hardships. This initiative partially unburdens them and encourages them to send their children to the schools. As a far-reaching consequence, the learning and training of these young people prove to be a permanent asset of these families in terms of advancement of the standard of life and employment generation in future.



From January 2014, PKSf is implementing a project, under PSF, through a PO named SHEVA Nari O Shishu Kallyan Kendra, for the children orphaned and afflicted in the Rana Plaza disaster at Savar.

The project strives to provide educational and nutritional needs of the children who have no parents or guardians to look after them. BDT 12,66,900 has already been spent to implement the project.



Sahos

(Disaster Management Fund: DMF)

Experience of critical humanitarian crises has been a part of the social history of Bangladesh. It is one of the frontline countries of the world that are vulnerable to natural disasters due to geographical location and global climate change. Naturally, these bring in plight of varying degrees for the people of this country, particularly the poor and the disadvantaged. Such unexpected and tremendous fluctuations of fortunes of the people often have terrible impact on the socio-economic development of the country. Mitigation measures and immediate material help are of urgent necessity.

To help the poor families cope with and recover from the disastrous situations, PKSF has created a Disaster Management Fund (DMF) to provide quick financial assistance to them to prevent them from selling advance labour or valuable assets. This Fund has newly been given a new title: *Sahos*, which means 'courage'.

Sahos has been exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during and after any disaster. This fund mainly seeks to address the needs of the vulnerable people in coping and recovery mechanisms, livelihood restoration (including repairing of houses, tube-wells and latrines); restoring the existing Income Generating

Activities (IGAs) and ensuring consumption capabilities during the post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation.

PKSF mobilises this Fund from its own income as well as from resources made available by other organisations. This fund made significant contributions to the victims during super cyclones *Sidr* in 2007 and *Aila* in 2009.

Some Important Features

Features	Details
Source of Fund	<ul style="list-style-type: none"> • Loan/grants from PKSf • 1% of service charge earned from the microcredit programme of the POs to be deposited quarterly to this fund
Activities Undertaken	<ul style="list-style-type: none"> • Restoration of livelihoods, such as repairing houses, tube-wells and latrines as per needs • Providing urgent medical services • Re-establishing IGAs and procuring consumer items to meet emergency needs
Loan Ceiling	<ul style="list-style-type: none"> • The loan size for <i>Sahos</i> would not exceed BDT 10,000/- per programme participant at a time. • In case of several disasters, participants are allowed to borrow two types of <i>Sahos</i> loans at a time but the loan ceiling would not exceed BDT 15,000/- per person.
Loan Period	• PKSf to POs: Thirty (30) months with a six (6)-month grace period
	• POs to Participants: Twenty Five (25) months with one month grace period
Rate of Service Charge	• PKSf to POs: 0.5% (declining balance method)
	• POs to Participants: 4.0% (nominal rate in flat method)
Grant Service	• For emergency relief, food, medicine etc.
Summary of <i>Sahos</i>, June 2014	
No. of POs	149
Current Borrowers	112457
Loan Disbursed	PKSf to POs: Tk. 440.48 crore
	POs to Participants: Tk.505.80 crore



KGF

Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries Programme

Food security, in a country like Bangladesh is directly related to the development of the agricultural sector. A cost-effective, efficient, sustainable and environment-friendly agricultural system is indispensable for the long-term food security of the people. To achieve food security and ensure the basic right to food for the people of Islamic countries, “Kuwait Goodwill Fund” (KGF) was established in 2008 by the Amir of the State of Kuwait.

KGF programme is being implemented by PKSf since 2012 with financial assistance from the Kuwait Fund for Arab Economic Development (KFAED). All regular and progressive members of *Jagoron*, *Sufolon* and *Agrosor* having a good track record of receiving and utilizing comparatively higher amount of credit are eligible to be the participants of this programme. A maximum amount of BDT 3,00,000 in the form of microcredit and BDT 3,00,001- 15,00,000 as small loan can be approved under this programme in favour of food production, processing, storage and marketing of agricultural products and bi-products in small business and micro enterprise related to similar initiatives. A part of the income from this programme is also spent as

grant on the training for the participants, PO staff, PKSF staff as well as for the dissemination and expansion of different technologies at the farm level.

Achievements

i) Credit Assistance

Since the inception of the KGF programme, a total of 78,910 members (cumulative) have been organised in 3,550 groups. It may be noted that 54,766 are women comprising 69.40% of the total enrolled members. Savings of the participants under this programme stood at BDT 81.3 million in the field. PKSF distributed BDT 6.2 billion to concerned POs during FY 2013-14 under KGF programme, which was 98.41% of the programme budget. On the other hand, POs distributed BDT 20.1 billion to the programme participants. As of June 2014, loan outstanding with KGF programme at PKSF-PO level and PO-participants level stood at BDT 5.76 billion and BDT 21.95 billion respectively. Loan taken by the members are invested in more than 17 categories of farm and off-farm activities. Considering sector-wise utilization, about 98.59% credit has been invested in food production sector (crop production 45.20%, livestock rearing 39.81% and fish production 9.76%, while off-farm activities related to food production are 4.01%) and rest 1.41% has been invested in food processing and storage, marketing of agricultural commodities and small business.

ii) Technical Assistance

In view of demands at the local level, training was organised on technologies for 309 batches (for 7,725 members) on crop production, livestock rearing and fish production with resource persons from Department of

Agricultural Extension, Department of Livestock and Department of Fisheries. Specialized training (4-5 days long, residential) on modern livestock rearing, fish production and vegetative propagation and fruit tree management were also organised for 350 progressive members in different research and educational organisations. Training for 501 PO level officers on *Implementation strategy of KGF programme* and 150 officers on *Basic Agriculture and Technology Update* were organised in different PO training centres and Horticulture Centre of DAE respectively. Training for 80 Agriculturists/Diploma Agriculturists on *Modern Rice Production Technology* was organised under KGF programme at Bangladesh Rice Research Institute (BRRI).

Area-specific, locally adopted, environment-friendly, appropriate, sustainable and inexpensive technologies were disseminated through 65 demonstrations and 24 field days. Fourteen exposure visits and 16 mobile cinema shows were also organised under the programme. One of the most important activities of KGF programme is to distribute technology expansion related inputs. Under KGF programme, 4,500 pheromone traps (used for insecticide-free vegetables production), 525 porous pipes (for irrigation water saving rice production) and 30 USG applicator (for labour and urea saving rice production) were distributed.

For the fiscal year 2014-15, 9 new POs have been included and budgetary allocation of BDT 98.79 crore for 19 POs has been made under KGF programme. A diversified work plan has already been prepared for 2014-15 fiscal year. Cluster-based approach has been adopted for ensuring effective extension of agricultural technologies.



Special Fund

The people in Bangladesh face multi-dimensional socio-economic crises due to their vulnerabilities to climate change. Terrible fluctuations of fortunes take place because of the frequency, unpredictability and severity of natural disasters in the country causing almost irreparable losses to the assets and properties of the poor communities. Moreover, density of population and persistence of poverty has made people often make the mitigation measures difficult.

Such crises require special financial and material assistance to help the affected people combat the emergency situations. Several organisations and individuals often approach Palli Karma-Sahayak Foundation (PKSF) for special financial assistance for diverse needs during the period of crises. In the absence of any such provision in the mainstream programmes, PKSF has formed a Special Fund from its own resources in 2010 to provide special assistance to the people in humanitarian crises and man-made or natural disasters such as cyclone, tornado, flood, drought, epidemic, earthquake, severe winter etc.

The Special Fund is designed to provide financial and material assistance to the poor and ultra poor

participants of the projects/programmes of PKSf; PKSf staff and PO (Partner Organisation) officials during the period of crises.

It also facilitates various social services such as provision of safe drinking water, health, education etc. In addition, the helpless and sick freedom fighters, teachers, development workers are also eligible to get support from the Special Fund of PKSf.

Activities of Special Fund during FY 2013- 2014

During FY 2013-2014, PKSf provided special financial assistance to the educational, health and other sectors under Special Fund.

- An amount of BDT 5,00,000 has been given to Bangladesh Scouts to facilitate the hosting of 5th National Scout Agoonoree.
- PKSf has granted and disbursed BDT 9,75,000 to a number of individuals to continue their medical treatment.
- PKSf disbursed BDT 58,854 as scholarship to some meritorious students. PKSf also provided BDT 2,40,000 to a voluntary institution, which is working for the poor blind pupils.

PKSf Special Fund

- Restores the lives of the disaster-stricken poor people through financial and material assistance programme;
- Provides emergency support to the vulnerable communities in special situations through Community Support programmes, such as, provision of safe drinking water, infrastructural repairs (including road, bridge/culvert) etc.;
- Facilitates scholarship programme for the poor and ultra poor meritorious children of the programme participants of the Partner Organisations of PKSf. The education grants and scholarships help them continue their studies. PKSf also responds to the needs of other scholarships or grant-related applications in special cases;
- Provides financial assistance to the educational and health related non-government institutions that serve the poor and ultra poor;
- Organises special programmes and activities on special occasions (health, education etc.);
- Provides financial and material assistance to the individuals who are suffering from acute diseases (severe operations, heart diseases, cancer, liver diseases, brain hemorrhage, paralysis etc.) and unable to bear the associated expenditures.

CAPACITY BUILDING PROGRAMMES





CAPACITY BUILDING PROGRAMMES

PKSF dares to volunteer to tread into the paths that others shun in apprehension of high risks or under-achievement. PKSF moves ahead to include larger number of poor under its coverage.



Training

Training is a systematic approach to help promote the skills of individuals in their professional areas. This also enhances the quality of performance of the organisation. A wide range of areas related to poverty reduction and employment generation including microfinance constitute the focus of various training courses organised by PKSf both at home and abroad. The training wing looks after the contents and practical aspects of the training sessions which are prepared with adequate planning and thoughtfulness.

PKSf training modules are designed to help boost the expertise of the participants for long-term organisational development and sustainability in implementing microcredit and relevant social interventions for poverty reduction. In FY 2013-2014, PKSf has organised training courses for 7868 participants from its Partner Organisations (POs) in different batches. Among them, training department organised training for 4636 participants in 194 batches. On the other hand, 3232 participants received training under different projects.

Training for PO Officials

Savings and Microcredit Management course has been designed for the mid-level PO officials for

enhancing their theoretical and practical knowledge with concentration on microfinance programmes. A total of 680 mid-level officials have received training on this module in 29 batches.

Training of Trainers (ToT) is a regular course designed to increase the efficiency of the resource-pool of training venues under different POs for implementing training courses effectively outsourced by PKSf and planned by respective organisations. A total of 116 participants have received this training successfully in 6 batches.

The participants of the course titled **Accounts & Financial Management** have been the branch accountants of POs. The objective has been to enhance capacities of financial discipline in order to establish a uniform and standard accounting & financial system. A total of 501 accountants have received this training in 21 batches.



Designed for the field workers of the POs, the **Group Dynamics, Savings and Microcredit Management** course is supposed to enhance their capacity on savings and microcredit management. A total of 1642 field workers have received this training in 69 batches.

Advanced Microfinance & Institutional Management is a modular training for the PO officials to enrich the participants' skills with comprehensive knowledge of advanced microfinance. A total of 199 senior/mid-level officials have received this training in 9 batches.

Financial Product Design and Product Diversification has been designed to complement PKSf's initiative to introduce demand-driven and client-friendly financial product in order to address multi-dimensional poverty. A total of 176 senior/mid-level officials have received training under this module in 8 batches.

The module of **Strategic Planning for NGO and MFI** has been designed for the senior/mid-level officials of POs with a view to enhancing the planning strategies of PO officials in the microcredit market. A total of 65 mid-level officials have received this training in 3 batches.

Monitoring & Evaluation is a regular training actively meant to enhance the monitoring and evaluation skills of the PO officials for effective regulatory practices. A total of 181 mid-level officials have received this training in 8 batches.

Table: Training Status of PO Officials

FY	Training (In-country)		Training (Abroad)
	Officer	Field Worker	
2012-2013	784	1795	50
2013-2014	1639	6229	22

ME and SME Operation and Management module has been designed to enhance the operating capacity of the field workers of POs working with Micro-enterprise and SME. A total of 828 field workers have received this training in 34 batches.

Internal Audit for Operation of NGO/MFIs helps develop the skill of the senior and mid-level auditors/officers of PKSf POs. A total of 248 mid-level officials have received this training in 9 batches.

Exposure Visit

In FY 2013-2014, a total of 22 officials from different POs have visited different reputed overseas institutions namely, RMDC-Nepal, CARD MRI-Philippines, COHED-Vietnam, SEWA Finance- Sri Lanka, CICETE- China and MICRA-Indonesia.

Training for PKSf Officials in FY 2013-2014

In-country Training: PKSf organised trainings for 45 officers on different areas related to their professional areas in collaboration with World Bank, BPATC, Institute of Microfinance (InM), ISRT of Dhaka University, Chartered Institute of Purchasing and Supply (CIPS) and Bangladesh Japan Training Institute (BJTI). Moreover, 4 senior level PKSf officials attended the

Regional Policy Forum meeting organised by APRACA in Dhaka and provided their valuable comments.

Exposure Visit (Abroad): A total of 75 PKSF officials went out of the country to acquire new and additional experience and skills under the programme of exposure visits at different intervals. These were organised by RMDC-Nepal, CARD MRI- The Philippines, COHED-Vietnam, SEWA Finance- Sri Lanka, CICETE- China, MICRA-Indonesia, UBI Consulting LLC., Uzbekistan, Microcredit Summit Campaign- The Philippines, APRACA-Cambodia, Thailand and The Philippines, UNFCCC-Poland, SARDE-Thailand and ADB- The Philippines.

Mr. Zahir Uddin Ahmed, Deputy Project Coordinator, CCCP participated in a Result Monitoring and Evaluation Workshop (financed by CCCP and arranged by SAR Development Effectiveness Unit of the World Bank Group) at Bangkok, Thailand from December 11 to 13, 2013.

Mr. A.Q.M. Golam Mawla, General Manager (Operations), PKSF participated in a workshop on *Untold Side of Asia's Poverty Story* from March 10 to 11, 2014 in the Philippines with fiduciary support from the Asian Development Bank (ADB).

Mr. Md. Abdul Karim, Managing Director, PKSF attended the **Inclusive Insurance-2014 International Forum** in Ulan Bator, Mongolia from April 16 to 17, 2014, jointly organised by UNDP and Financial Regulatory Commission of Mongolia. He represented Bangladesh in the Forum and made a presentation on *Inclusive Insurance: A Bangladesh Case Study*.

Mr. Karim, MD, PKSF also attended the **Microcredit Summit 2014** from September 3 to 5, 2014 in Merida, Mexico. He was invited as one of the speakers in the

Summit. He made a presentation on *Ending Extreme Poverty: the Journey of Bangladesh and Sharing Experiences of PKSF* in one of the plenary sessions while at an associate session of the summit, he made another presentation on *The Role of Government and Networks in Regulation and Support of MFIs in Bangladesh*.

Dr. Md. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF and Mr. Golam Touhid, Deputy Managing Director (Operations-2), PKSF attended the International Study Visit Program on *Rural Banking and Finance* from September 21 to 28, 2014, in New Zealand, organised by Asia-Pacific Rural and Agriculture Credit Association (APRACA). They made a joint Country Paper Presentation at a seminar of the programme.

Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1), PKSF attended a conference on *Innovative Practices Promoting Rural Investment* from September 22 to 24, 2014 in Kathmandu, Nepal.

Dr. Md. Jashim Uddin, DMD, PKSF participated in an exposure visit to Cambodia from November 10 to 15, 2013 to have some first hand idea on the formation and direction of Credit Information Bureau-Microfinance (CIB-MF) aided by the Department for International Development (DFID).

As members of the official delegation of the Government of Bangladesh, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, Mr. Md. Abdul Karim, MD, PKSF and Mr. Md. Fazlul Kader, DMD, PKSF attended the International Climate Change Conference at Warsaw, Poland under the auspices of the United Nations Framework Convention on Climate Change (UNFCCC) from November 11 to 24, 2013.



Mr. Akond Md. Rafiqul Islam, General Manager (CC), PKSF, Mr. Mohammad Shazzadul Karim, Project Coordinator, DIISP and Ms. Tanvir Sultana, Manager, PKSF attended the *Risk Management Strategies and Tools in Agriculture Lending for Rural People* from November 17 to 20, 2014 in Thailand, organised by APRACA.

Mr. Dilip Kumar Chakravorty, Assistant General Manager, PKSF and Ms. Tanvir Sultana attended a Regional Training course on *Agricultural Value Chain Finance* from November 19 to 23 in Thailand and *Microfinance in Agriculture* from November 11 to 15, 2013 in Cambodia respectively. These regional training courses were arranged and funded by APRACA.

Mr. Md. Fazlul Kader, DMD, PKSF attended a workshop on *Transforming Rural Areas: Strategies Vision for Asia and the Pacific* from December 02 to 04 in Cambodia. The workshop was jointly organised by IFAD and the Government of Cambodia.

Table: Training Status of PKSF Officials

FY	No. of the Participants		
	In Country	Abroad	Total
2012-2013	83	68	151
2013-2014	45	75	120

Training Organised by the Projects of PKSF

In FY 2013-14, a total of 3232 participants have been trained (FEDEC: 678, PRIME: 1214, DIISP: 658, Ujjibito: 270 and CCCP: 412) in courses of various lengths. Training department of PKSF organised training for 1863 participants and the remaining 1369 was taken care of from the projects of PKSF. Moreover, FEDEC, PRIME and CCCP projects organised Income Generating Activities (IGA) training for 85,289 project participants.

Training for Overseas Participants

A total of 19 foreign visitors from 3 countries have visited PKSF as a part of their study visit in FY 2013-14.

Table: Number of Overseas Participants

Institutions/Participants	Country	No. of the Participants
Minister of State for Microfinance and Parliament Members	Uganda	11
Center for Community Health and Development (COHED)	Vietnam	1
UTI Microfinance	Tanzania	7
Total Number of Participants		19

Training for Non-POs

PKSF organises some customized training for the employees of Non-Partner Organisations, Government and semi-government organisations on different managerial issues of microfinance and social development interventions. In FY 2013-2014, PKSF has organised training for 40 participants of a non-PO organisation- IDCOL.

Internship Programme

A total of 24 interns from renowned universities at home and abroad have successfully completed their internship at PKSF under the close supervision and guidance of PKSF training wing. The universities include the University of Dhaka, Sher-e-Bangla Agricultural University, Saint Louis University, USA and University of British Columbia, Canada.



Workshops

Workshops are considered to be very essential and effective means to further the capacity building of any organisation. The functional practices of PKSF, in consistence with the collaborative process that perpetually involves the Partner Organisations at the field level, claim substantial attention to sharing of experiences, introduction to new ideas and innovative initiatives. Organisation of workshops relating to various existing programmes and projects is a regular activity of PKSF.

Designing Result-Based Monitoring (RBM) System of CCCP

This was a 2-day long brainstorming workshop that took place at PKSF Bhaban on July 17-18, 2013, with officials taking part from various Partner Organisations (POs) implementing the CCCP.

Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop.

A roadmap was designed for implementing the Result-Based Monitoring (RBM) system for Community Climate Change Project (CCCP). [The result framework for 3 risk zones with specific reference to CCCP was drafted during the proceedings of this workshop.



Coordination Workshop on PRIME

Under PRIME programme, 2 day-long Coordination Workshops on *Programme Implementation and Progress Monitoring* were held on September 8 and 9, 2013 at PKSf Bhaban. The objectives were to assess the progress made so far; to identify bottlenecks of PRIME activities in the field and to prepare the strategy of implementation of PRIME 2013-2014 work-plan. A total of 54 Programme Coordinators (PCs) and IGA Implementation Officers of 27 PRIME implementing Partner Organisations and all concerned officers of PRIME Cell participated in the Coordination Workshops.

The inaugural session was presided over by Mr. Golam Touhid, Deputy Managing Director (Operations-2), while the session of Workshops were inaugurated by Mr. Md. Abdul Karim, Managing Director, PKSf. Mr. A.Q.M. Golam Mawla, General Manager (Ops), Team-leader (PROSPER) and Dr. Sharif Ahmed Chowdhury, Deputy General Manager (Livestock) PC (PRIME) were present in the Workshops.

Mr. Md. Abdul Karim suggested that a comprehensive initiative comprising of different agricultural, livestock and off-farm Income Generating Activities should be taken for the sustainable development of the ultra-poor who constitute the primary clientele of PKSf.

DIISP Training Workshop with PO Representatives

A training workshop was organised under Developing Inclusive Insurance Sector Project (DIISP) organised on September 15-17, 2013. The workshop concentrated

on the piloting phase of Credit Life Insurance, Livestock Insurance and Health Insurance at the field-level. Microcredit coordinators and chief accountants of the selected POs participated in this training workshop. From PKSf, Mr. Md. Hasan Khaled, GM (Ops), Mr. Md. Shazzadul Karim, Project Coordinator, DIISP, Mr. Mahbub Elahi, Deputy Project Coordinator, DIISP and Mr. Hasib Ahmed, DPC, DIISP took part in the event. Detailed presentations were made in the workshop on Credit Life Insurance and Livestock Insurance as designed by the Actuary of DIISP.



Learning Sharing Workshop

Community Climate Change Project (CCCCP) organised a 2-day long Learning Sharing Workshop (October 1 to 2) at PKSf Bhaban, in which detailed discussions were held on Improved Cooking Stove, Raising of Homestead Plinth, Water Supply in Saline Prone Areas and Flood Resilient Tube-well Platform. Mr. Md. Abdul



Karim, MD, PKSf inaugurated the workshop. Mr. Md. Fazlul Kader, DMD (Ops-1), PKSf delivered the welcome speech.

Dr. Jashim Uddin, DMD (Admin. & Finance) moderated the open discussion session. PIP (Project Implementing Partner) officers, participants from Government and Non-Government Organisations and the high officials of PKSf participated in the workshop.

A Preparatory & Consultation Workshop on Ultra Poor Programme (UPP)-Ujjibito

This workshop was held at PKSf Bhaban from November 26 to 27, 2013 under Food Security 2012 Bangladesh-Ujjibito project, financed by European Union (EU). A total of 155 participants from PKSf, Local Government Engineering Department (LGED), selected

presence in this workshop. He also thanked EU for financing in *Ujjibito* project. He looked forward to further active collaboration between PKSf and LGED for the socio-economic development of the country.

The inaugural session was concluded with the signing of a Memorandum of Understanding (MoU) between LGED and PKSf. Dr. Md. Jashim Uddin, DMD, PKSf and Mr. Abul Kalam Azad, Additional Chief Engineer, LGED signed the MoU on behalf of respective organisations.

10 technical sessions followed. Representatives of PKSf POs had intensive and extensive discussions on forthcoming Ujjibito operations in these sessions. They also talked on the final issues to be incorporated in the proposed guidelines.

Health Service and Health Insurance

This workshop was held on November 28, 2013 for the field-level officials under Developing Inclusive Insurance Sector Project (DIISP). Chief Executives of the selected Partner Organisations participated in the workshop. Mr. Md. Abdul Karim, MD, PKSf presided over the inaugural session of the programme. Mr. Md. Fazlul Kader, DMD, Mr. Golam Touhid, DMD, Mr. Md. Hasan Khaled, GM, Mr. Md. Mashiar Rahman, GM, Mr. A.Q.M. Golam Mawla, GM and other senior officials and executives of the project were present in the workshop.

The Managing Director commended on the positive attitude to the Chief Executives of the Partner Organisations for attending the workshop during the days that had been quite difficult. Along with the implementation of micro-insurance service, he emphasised on the awareness campaign to reduce



Partner Organisations of PKSf and different Electronic and Print Media attended the workshop. The inaugural session of the programme was presided over by Mr. Md. Abdul Karim, MD, PKSf. Mr. Golam Touhid, DMD, PKSf delivered the welcome speech.

On behalf of LGED, Mr. Abul Kalam Azad, Additional Chief Engineer expressed his satisfaction on this collaborative initiative between two important organisations representing the government and non-government sectors. Mr. Golam Mawla, GM, PKSf made a brief presentation on the proposed operational guidelines of the project.

The chairperson highlighted on some of the important issues to be discussed in the workshop. He welcomed and thanked all participants including the representatives from LGED and POs for their kind



mortality rate, ensure health protection, encouraging health services etc. Mr. Md. Abdul Karim handed over laptops, televisions and DVD players to the Chief Executives of the POs attending the workshop. During the workshop, presentations were made with focus on upcoming health services and health insurance, financial and technical assistance.

Workshop on Value Chain Development (VCD)

This day-long workshop was held at PKSF Bhaban on January 20, 2014. Technical Officers of VCD projects under FEDEC participated in this workshop. Mr. Md. Fazlul Kader, DMD, PKSF presided over the programme. The workshop highlighted on overall progress of the implementation of VCD projects; preparing of Project Completion Report (PCR) in due time; future plan to implement such VCD projects in different regions of the country etc.

Sharing Workshop on DPP Format and Guideline

This workshop was held at PKSF Bhaban on February 16, 2014 under CCCP activities. A total of 30 selected NGOs took part in the workshop. DPP formats and manuals were distributed in the programme. The

selected NGOs submitted the DPPs on March 5, 2014. These DPPs were assessed by the PMU.

Sharing Polices and Guidelines

This 2-day long residential workshop was held from April 16 to 17, 2014 under CCCP to implement the project. Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSF inaugurated the workshop. A total of 16 PIPs (selected in the 2nd phase) took part in this workshop. Two concerned officials from each PIP participated in the workshop.





Research

Working with the people and for the people has been the driving mission of PKSF right from the point of time it took off in 1990. However, the Foundation is aware of the need to measure the impact and efficacy of its interventions. Though impact survey of PKSF activities is done by external individuals/institutions at regular intervals, an efficient research wing has been established to investigate the outcome of its working process in an acceptably scientific way.

In 1997, a Research Cell was in place which was upgraded to a more structured framework and it subsequently started functioning as the Research Division of PKSF from 2009.

The broad areas of the involvement of the Research Division has been to investigate the causes of drop out in UPP and PRIME. Completed in March, 2014, the research work was conducted on a total of 300 drop out households (150 from each of UPP and PRIME). It was found that the most important reason for dropping out from UPP and PRIME is the inability of the members to repay loan installments because of inadequate return of loan, absence of more than one source of income, use of loan in the unproductive sector and repayment of earlier loan.

Drop Out in the Microfinance Programme: A Comparative Study on the Ultra Poor Programme (UPP) and Programmed Initiatives for Monga Eradication (PRIME)

The research revealed that important reasons for drop out are: pressure for loan repayment, sickness of the earning member of the household; loan disbursed neither as per demand nor on time; dissolution of group by the Partner Organisations (POs) and conflict among the members etc.

To reduce dropping out of the members, the research team made some recommendations: increase of loan size on the basis of the ability of the households, flexibilities of terms of loan as offered by the POs depending on the nature of Income Generating Activities, skill development of members through need-based and follow up training by the POs.

Graduation of Ultra Poor Households from Extreme Poverty Microfinance Programme

The broad objective of this research has been to assess the graduation status of the ultra poor and compare the socio-economic status of the graduated with non-graduated households under UPP and PRIME on the basis of economic and social indicators. A total of 900 participant households (225 from each of the POs) were declared graduated and non-graduated under UPP and PRIME.

The research work recommended an index for measuring graduation status of the participant households, targeting the households in terms of both economic and social indicators and replication of PRIME interventions across the country.

Crises Afflicting the Ultra Poor: Ways to Make Emergency Loan More Effective in Coping Mechanism

The objective of this research was to find ways to make Emergency Loan (EL) more effective for the ultra poor affected by various crises, particularly through augmenting disbursement of this highly subsidized loan. The research was conducted on 901 PRIME participant households. It has been found that lack of knowledge and awareness of the ultra poor is the main reason for underuse of the highly subsidized EL, even if they take moneylenders' loan on exorbitant rates of interest. The other reasons for EL's becoming less effective in coping mechanism of the ultra poor are: distortion in operation of the loan and lack of motivation of the PO staff at the field.

At present, the research division of PKSf is conducting four researches solely and in joint collaboration with others. These are:

1. Employment Creation Through Microcredit Programmes Supported by PKSf & Others: The Cases of TMSS & JCF
2. Staff Drop Out from MFIs: Patterns, Causes and Consequences
3. A Cross-Generation Study on the Microfinance Beneficiaries in Bangladesh—with University of Calcutta
4. An Exploratory Study on Female Agriculture Wage Labourers in Rural Bangladesh—with InM and Dhaka School of Economics (DScE)

Publication of Research Reports

Two publications one on Microfinance Technical Support (MFTS) project and another on the prospect of health insurance under Developing Inclusive Insurance Sector Project (DIISP) are at the final stage of compilation.

Publications

The Publications Cell of PKSF primarily seeks to disseminate information of diverse activities of the Foundation through various publications. Apart from the regular publications like the Quarterly Newsletter and Annual Report, this cell takes care of various performance-based documentation, reports, proceedings of important seminars, monographs on special issues etc. Publication of titles with serious contents dealing with issues of poverty eradication, climate change and development in general is an important task delivered by this Cell.

Moreover, it helps prepare, edit and design brochures, flip-charts, booklets, Memorandum of Understanding, Terms of Reference, articles, training modules and other relevant materials. Publications cell also regularly provides assistance in editing and preparing primary design of the materials for regular uploading on PKSF website (www.pksf-bd.org).

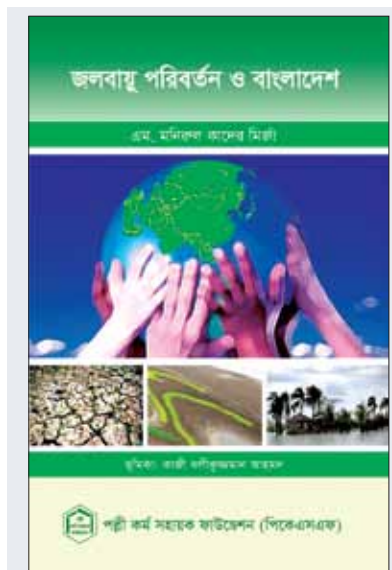
The publication of the quarterly PKSF Newsletter (Bengali and English) is one of the major responsibilities of the Publications cell. Quarterly Newsletter contains information of the events and activities of each quarter. These include various programmes, reports of training sessions, workshops, seminars, field visits by the high PKSF officials; case studies and graphic status of quarterly credit operations. The quarterly PKSF

Newsletter can also be treated as a documentation of the progress of its activities.

Another key responsibility of this Cell is the publication of the Annual Report. Over the years, the activities of PKSf have increased in terms of volume as well as diversification. The Publication Cell puts all its efforts to offer a documentation of these activities on the yearly basis in a graphic way supplemented by lively and relevant photographs within the two covers of the Annual Report.

A booklet titled *পিকেএসএফ-এর সহযোগী সংস্থাসমূহের সাথে মতবিনিময় সভা* (A Sharing Meeting with the Partner Organizations of PKSf) has been recently published. This booklet offers a minute description of a sharing meeting of PKSf with its POs, held on August 21, 2013. The meeting mainly discussed the challenges and ways forward in the development sector of the country in which PKSf is a strategic driver. High officials of PKSf and Executive Directors and representatives of the POs shared their views and experiences in this particularly important meeting.

জলবায়ু পরিবর্তন ও বাংলাদেশ (Climate Change and Bangladesh), by M. Monirul Qader Mirza, is a very important publication. The book offers a brief view of climate change, its impact, nature and magnitude of the crises with special reference to the present state of vulnerability of Bangladesh. This book combines both popular instructions and serious scientific analysis. The book finally reflects on PKSf's initiatives directed to enhance the capacity of the vulnerable communities of Bangladesh to increase their resilience to these adverse impacts. Through an elaborate introduction,



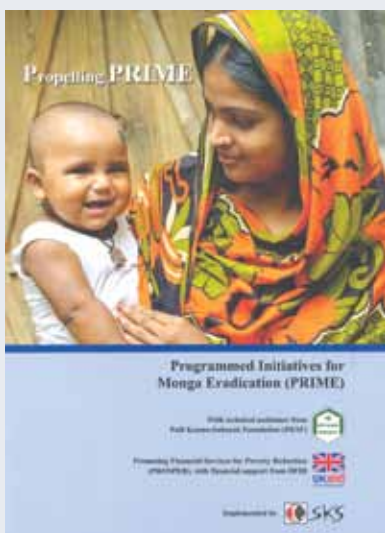
Dr. Qazi Kholiquzzaman Ahmad has thrown light on the impacts of man-made climate change on the developing countries like Bangladesh. PKSf's role in this area through the activities of Community Climate Change Project has also been adequately highlighted.

The second edition of the booklet titled *কৃষি, কৃষক ও কৃষিশ্রমিকদের সমন্বিত উন্নয়ন* has also been published. It contains the transcribed, compiled and revised speech by Dr. Qazi Kholiquzzaman Ahmad, Chairman delivered in the massive conference of farmers organised by Sojag, a Partner Organisation of PKSf.

Some publications of the Foundation come out at different intervals which are not directly supervised by the Publications cell. But the cell regularly plays a supplementary role in their layout, design and overall production.

Annual Progress Report PRIME and LIFT 2012-2013 is one of these publications. In addition to the background, objectives, operation, management procedures and various initiatives, this Report provides an overview of detailed activities of PRIME and LIFT during FY 2012-13. Six publications focused on diverse interventions of the PRIME project have come out and four others will follow shortly.

A book titled *ENRICH A Holistic Approach to Household-focused Poverty Eradication* has been published. The book reflects the vision, interventions, management, expansion of gradual coverage and coordination of the ENRICH programme. This also includes some successful stories of some programme participants of ENRICH.



During this financial year, Community Climate Change Project (CCCCP) has published the 2nd issue of the quarterly English Newsletter titled *CCCCP Communique*. This Newsletter provides an overview of the activities undertaken and supervised by CCCC. These activities are being implemented at the field-level by various Partner Organisations.

The Organisation Profile PKSF has been published on the occasion of the silver jubilee celebration of PKSF. It contains the objectives, governance, management and operational strategy of the Foundation. In addition, the organisation profile also provides a brief description of PKSF activities.

An important publication of this year is *উন্নয়ন সংলাপ (Dialogue on Development)*. Preceded by some important introductory words by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Mr. Md. Abdul Karim, Managing Director, PKSF, this book contains detailed description of the seminars held as part of PKSF Development Fair 2013. The seminar sessions that took place on this occasion dealt with the following topics: *Encouraging Innovative Activities/ Projects, Protection/Conservation of Environment, The Economic Security of Insolvent Elderly Persons: Problems and Prospects, Moving out of the State of Ultra-Poor: Experiences and Future Programmes, Future Bangladesh: How the Youths would Like it to See.*

Apart from these publications, a total of 26 booklets have been published on Value Chain Development sub-projects under FEDEC with a view to disseminating the experiences and achievements of these sub-projects.





Communication

As an iconic development organisation of Bangladesh, PKSF intends to establish a friendly and sharing relationship with all kinds of stakeholders and people at large at home and abroad. The Communication Cell of PKSF is keen to disseminate latest information about diverse activities such as progress of ongoing projects, new interventions, and success stories. PKSF is always keen to get the feedback from different stakeholders and people in general about its work and programmes.

In order to address the question of establishing communication with larger number of people that include the ordinary citizens, persons interested in poverty eradication, employment generation of the poor and development, PKSF is increasingly putting emphasis on wider and intensive communication and hence it has taken more effective ways to reach out.

The Communication Cell works with various media partners to highlight different PKSF activities. It works with print, electronic and online media.

The primary objective of the Communication Cell is to continuously disseminate information on different programmes and projects, the strategy of various innovative initiatives, the activities undertaken by the

Partner Organisations across the country, success stories in which the poor are the important figures. The quarterly Newsletter and monographs published at frequent intervals, very naturally, have a limited value. But

In view of the extension and diversification of PKSf activities of some comprehensive of holistic nature, the organisation thought that it should also expand its communication strategy. So, from the year 2014, PKSf



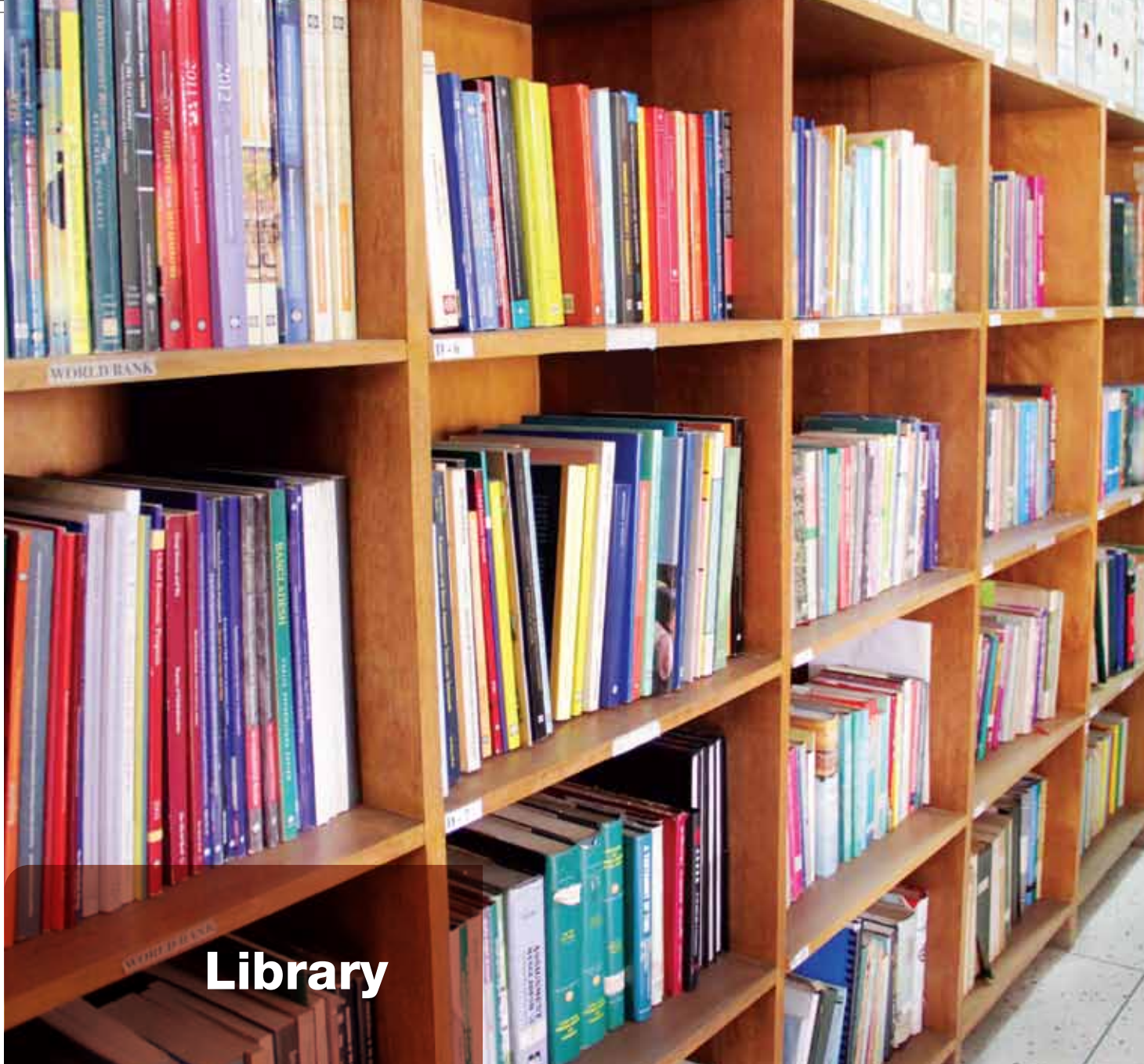
over the years, PKSf has established itself both at home and abroad as a commendable model of development. So, a more extensive and aggressive communication strategy has become an imperative task. So the Cell is now using a critical space in the electronic media.

PKSf has been involved with Bangla Vision since 2012. This popular television channel telecasts a half-hourly programme every Sunday evening. This programme reflects on the diversified activities of the Foundation. Important personalities of PKSf including officials from different Partner Organisations entrusted to implement the programmes/projects take part in this weekly slot.

enlarged its media presence with ATN Bangla. This programme on PKSf's contribution to development sector of the country has also attracted larger audience and PKSf is now a widely-discussed topic among the people.

The Communication Cell is also accountable to organize, update and upload all relevant information accurately about PKSf on the web site (www.pksf-bd.org). The updating is done quite regularly substantiated with relevant photographs.

PKSf has also opened a YouTube channel and aims to open an official page on facebook.



Library

Palli Karma-Sahayak Foundation (PKSF) has a library with remarkable collection of books, journals, study reports and many other publications on microfinance, climate change and socio-economic development issues of Bangladesh. The total number of books, journals, periodicals, videos, audios, CD, VCD, DVD, VHS, BETACAM of PKSF is around 10000. The library has many reference materials such as dictionaries, encyclopedias, religious books, research reports, annual reports, case studies, impact studies, newsletters, booklets etc.

PKSF library subscribes various important national and international journals/magazines such as SAARC *Journal of Agriculture*, *Asia Pacific Journal on Environment and Development*, *The Bangladesh Development Studies*, *Proshikhyan: A Journal of Training and Development*, *NDC Journal* (A Professional Journal of National Defence College), *Bangladesh Journal of Political Economy*, *The Journal of Rural Development*, উন্নয়ন বিতর্ক, কম্পিউটার জগত, Time & The Economist.

The archive of PKSF library contains various publications/documents. Modern facilities/equipments in the library of PKSF can aid effective utilization of the resources. This year, 1551 new books have been added to the rich collection of PKSF library. The library is operated in a fully automated process.

SEMINARS





SEMINARS

All PKSf programmes are now required to include education and health services. It's mandatory for the POs to spend 10% of their net annual surpluses on social issues such as education and health services.



SEMINARS

One of the distinctive approaches to development strategy that Palli Karma-Sahayak Foundation (PKSF) believes in and practises is the organisation of seminars at regular intervals. The themes of the seminars range from contemporary national, social and economic issues to the reviews of PKSF's activities and dissemination of information of the exceptional interventions undertaken by this organisation; and these also sometimes stretch to issues of global concerns like climate change or development agenda of the United Nations. From the *dalits* to Post-2015 UN Secretary General's Report, PKSF treads on every sphere that touches the problems of development.

This is a strong and meaningful endeavour to address issues related to poverty alleviation, primary education and healthcare, Income Generating Activities, inclusiveness of the common people in the development initiatives, impact of climate change etc. In the recent years, PKSF's thrust on the organisation of seminars has become more visible and such efforts have earned wider acclaim in the development sector.

An illustrative catalogue of the seminars that were held after June 30, 2013 would offer a view of the diverse areas that PKSF is interested in and this would also reflect on the participation of persons both in terms of the speakers and listeners. These seminar sessions often become the learning exercises for the participants and their interactive character tend to help find some answers to intricate questions and above all, the seminar sessions constitute a platform of socialisation for persons from different professional affiliation to come in close contact for the furtherance of comprehensive development of the society.

Farmer's Interest in Insurance Products

A seminar was held on September 5, 2013 at PKSFBhaban under Developing Inclusive Insurance Sector Project (DIISP) to analyse the impacts of insurance products now made available for the farmers. This is a very major issue, however, it does not occupy much space in various development debates.

Dr. Kaikaus Ahmed, Deputy Chief of Party of IFPRI, Bangladesh presented a paper in the seminar. Presided over by Mr. Md. Abdul Karim, Managing Director, PKSFB, amongst others, the seminar was participated by Mr. Md. Fazlul Kader, DMD (Operations 1), Mr. Golan Touhid, DMD (Operations 2), Mr. Md. Hasan Khaled, GM, Mr. Md. Mashiar Rahman, GM, Mr. A.Q.M. Golan Mawla, GM and MR. Md. Shazzadul Karim, Project Coordinator, DIISP, Mr. Khandaker Alamgir Hossain, Executive Director of Gram Unnayan Karma (GUK).

Capturing Multiple Dimensions of Poverty: Going beyond Conventional Measurements



This seminar of some exclusive academic nature was held at PKSFB auditorium on May 17, 2014. This took place as a part of PKSFB's year-long silver jubilee celebration with the objective to identify various dimensions of poverty over time and across spaces.

A galaxy of experts and specialists took part in the seminar. Dr. M. Aslam Alam, Secretary, Banking and Financial Institutions Division, Ministry of Finance presided over the seminar.

The keynote speech was delivered by Dr.

Kholiquzzaman Ahmad, Chairman, PKSFB. Mr. Rashed Khan Menon MP, Minister, Ministry of Civil Aviation and Tourism was present as the chief guest. PKSFB officials, representatives of Partner Organisations, Government officers and journalists attended the seminar.

Though the issue primarily demands a serious academic tone, Dr. Qazi Kholiquzzaman Ahmad's comments, analysis and over-all presentation on the multi-dimensional perspectives of poverty made it look easy, convincing and conceivable.

He preferred to go beyond the conventional measurements of poverty and emphasized on the innovation and application of new poverty reduction strategy that seek to reverse the conventional single dimension approach. Dr. Ahmad referred to the ENRICH programme of PKSFB, especially its initiatives of comprehensive nature to effectively eliminate poverty.

Mr. Rashed Khan Menon MP, Minister, Ministry of Civil Aviation and Tourism congratulated PKSFB on its historically successful journey of long 25 years. He also highlighted PKSFB's vital role to eradicate poverty in different regions of Bangladesh. Mr. Rashed Khan Menon stressed on the need to identify the multiple dimensions of poverty. It is also important to clarify the concept of poverty away from the conventional perception and prescription, added Mr. Menon. He said that good governance is an indispensable condition for poverty alleviation.

Dr. M Aslam Alam emphasized on creating awareness of people about the multiple dimensions of poverty, particularly in the developing economies like Bangladesh.



The Status of the Ultra Poor and Ways Out

Palli Karma-Sahayak Foundation (PKSF) and Krishi Sramik Adhikar Mancho jointly organised a seminar of a distinct nature on *The Status of the Ultra Poor and Ways Out*. Held at PKSF auditorium on May 3, 2014,



the seminar became a platform to articulate the voice of the deprived and disadvantaged people of the country. Dr. Ahmad, Chairman, PKSf presided over the seminar. Mr. Tofail Ahmed MP, Minister, Ministry of Commerce graced the seminar as the chief guest. Mr. Hasanul Haq Inu MP, Minister, Ministry of Information and Syed Mohsin Ali MP, Minister, Ministry of Social Welfare were present in the seminar. Moreover, Zunaid Ahmed Palak MP, State Minister, Ministry of ICT, members of PKSf General Body and Governing Body, PKSf officials and PO representatives were present in the seminar.

Dr. Jashim Uddin, DMD (Admin. and Finance), PKSf delivered the welcome speech.

In reference to the ENRICH programme of PKSf, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf said that a long-term and multi-dimensional approach that includes education and healthcare programmes is essential to alleviate poverty from the society.

Syed Mohsin Ali MP, Minister, Ministry of Social Welfare informed the house that various initiatives have been undertaken for the development of the *Dalits*. He reported that a total of 60 primary schools would be established for the children of the workers of tea gardens.

Mr. Hasanul Haq Inu MP, Minister, Ministry of Information mentioned of four major challenges of Bangladesh which he termed as a battle. The first battle is poverty eradication, the second is against environmental disasters, the third one is against

terrorism and fourth battle is against gender discrimination.

Mr. Tofail Ahmed MP, Hon'ble Minister, Ministry of Commerce said that the speeches of the representatives of the ultra poor have deeply touched him. He appreciated the role of PKSf in reducing poverty over the years. He hoped that the development activities of PKSf will multiply in future under the leadership Dr. Q. K. Ahmad.

Seaweed Cultivation and New Opportunities



The next seminar to follow in the year-long silver jubilee celebration of PKSf was on *Expanding the Horizon of Opportunities: Potentials of Seaweed*. Chaired by Mr. Md. Abdul Karim, Managing Director, PKSf, the seminar was held at PKSf auditorium on May 17, 2014. Begum Ismat Ara Sadek, State Minister, Ministry of Public Administration was present as the chief guest while the special guest was Dr. Shelina Afroza, Secretary, Ministry of Fisheries and Livestock. Md. Shafiuddin, Coordinator, COAST Trust made a special presentation of the summary on the status of seaweed cultivation. More than 300 persons including government, non-government, PKSf and its Partner Organisation (PO) officials were present in the seminar. The presentation focused on the importance of 140 species of seaweed cultivation in Bangladesh. Seaweed contains iron, iodine, different minerals and carotene that keep our immune system strong and healthy. In the open floor session, many of the participants showed their interest and made some interesting comments.

Dr. Shelina Afroza, Secretary, Ministry of Fisheries and Livestock thanked PKSf for organising the seminar.

She commended PKSF's initiatives to explore the potentials of seaweed cultivation in Bangladesh.

Begum Ismat Ara Sadek, State Minister, Ministry of Public Administration, also lauded PKSF's Seaweed Cultivation project since it can create employment opportunities in addition to meeting the additional demand of food and nutrition for the increasing population of the country. She also referred to PKSF's diversified Income Generating Activities that largely supplement the development programmes of GoB.

Post-2015 SDGs: Global & National Perspectives



A seminar entitled *Post-2015 Sustainable Development Agenda: Global and National Perspectives* was held at PKSF Auditorium on September 09, 2014. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the seminar. Mr. Md. Shahidul Haque, Secretary, Ministry of Foreign Affairs, Government of Bangladesh presented the keynote paper. Mr. Md. Nojibur Rahman, Secretary, Ministry of Environment and Forests, Government of Bangladesh and Ms. Pauline Tamesis, Country Director, UNDP Bangladesh also spoke in the seminar. PKSF officials, Government officers and representatives from other organizations, development partners, international NGOs and members of civil society were present.

In his welcome speech, Dr. Ahmad referred to Millennium Development Goals (MDGs) and said that Bangladesh has achieved commendable progress to achieve the goals. He informed the house that the implementation of Sustainable Development Goals

(SDGs) would start from January 1, 2016 and to be completed by 2030. He also noted that climate change is one of the important aspects in SDGs.

Mr. Shahidul Haque, Secretary, Ministry of Foreign Affairs delivered his keynote speech on 'Politics of Sustainable Development Goals'. He explained the concept of sustainable development and the politics leading to the building up of its architecture.

Ms. Pauline Tamesis, Country Director, UNDP Bangladesh said that Bangladesh is recognized in the post-2015 discussions by the international community as the global leader in the MDGs. She lauded Bangladesh's tremendous progress in many MDG targets.

Mr. Nojibur Rahman, Secretary, Ministry of Environment and Forests, Government of Bangladesh gave an overview of the global and national perspectives of MDGs and SDGs.

Many of the participants took part in the open floor session.

Seminars during the Silver Jubilee Development Fair 2014

In celebration of 25th founding anniversary of PKSF, a 7-day long Development Fair-2014 was held at Bangubandhu International Conference Centre (BICC) from October 26 to November 1, 2014.



During the fair, a total of 13 seminars were organised under the umbrella theme of **Development for Prosperity and Parity: Including the Excluded**.

Ministers, Secretaries, economists, researchers, members of civil society and representatives of different non-government organizations were present in these seminar sessions. Development specialists and discussants from India, Vietnam, Uzbekistan and the USA also took part in the seminars.

Agriculture Patterns, Poverty and Climate Change: Vision, Strategy and Actions

With a view to underlining the objective of the process of inclusion of those who had been left behind and ignored as the excluded, the maiden seminar was organised on the above topic. This seminar was held at 10.00 am on October 26, 2014. It was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, while Mr. Rashed Khan Menon, MP, Hon'ble Minister, Ministry of Civil Aviation and Tourism was the chief guest of the session.

Kholiquzzaman Ahmad on climate change issues both at home and abroad. Mr. Menon concentrated on the impacts of river erosion on our agriculture.

Dr. Qazi Kholiquzzaman Ahmad referred to the success of Bangladesh in achieving the target of Millennium Development Goals (MDGs) and focused on the impacts of climate change and different indicators of poverty in designing poverty alleviation programmes.

Rural Industrialization for Sustainable Poverty Eradication

The second seminar took place at 03.00 pm on October 26, 2014. Yeafes Osman, Hon'ble State Minister, Ministry of Science and Technology was present as the chief guest of the programme. Mr. Md. Abdul Karim, Managing Director, PKSf presided over the session. Architect Mr. Mahbulul Islam Khan, Former Assistant Country Director, CARE International and Mr. Wahiduzzaman, Director, JCF presented papers on the above topic.

Mr. Mahbulul Islam Khan discussed the importance of rural industrialisation since that creates new employment opportunities for the rural poor and this can contribute to the GDP of the country.

Mr. Wahiduzzaman emphasised on initiatives to develop different rural crafts including loom industry, pottery, cane and bamboo craft, blacksmithing and embroidery.

Architect Yeafes Osman, Hon'ble State Minister, Ministry of Science and Technology highlighted the possibilities of the economic growth of the country and stressed on the importance of information technologies for economic development.



Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP and Mr. Md. Shamsuddoha, Chief Executive, Participatory Research and Development Initiative presented papers on the specific topic. Dr. Fazle Rabbi Sadeque Ahmed explained the interrelation between agriculture, climate change and poverty with special reference to the case of Bangladesh.

Mr. Md. Shamsuddoha gave a detailed description of the agricultural sector of the country.

A number of interventions were made by the members of the audience.

Mr. Rashed Khan Menon, chief guest of the seminar, appreciated the on-going activities of PKSf. He particularly referred to the contribution of Dr. Qazi



Mr. Md. Abdul Karim, the Chair of the session, informed the house that PKSf is providing financial assistance to enhance the growth of rural industrialisation. Till date, PKSf has identified about 600 business clusters.

Building Human Capacity: Education Programme for the Excluded



This seminar was held at 10.00 am on October 27, 2014. Ms. Rasheda K Chowdhury, former Adviser to the Caretaker Government of Bangladesh was the chief guest of the session. Dr. A.K.M. Nurun Nabi, Vice Chancellor, Begum Rokeya University, Rangpur and Member, Governing Body, PKSf presided over the session. Ms. Hosne Ara Begum, Executive Director, TMSS and Mr. Md. Yahia, Executive Director, CDIP presented papers on the theme mentioned above.

Ms. Hosne Ara Begum mentioned of TMSS education programme, designed specially to provide various facilities to the students from the poor and disadvantaged families.

Mr. Md. Yahia mentioned of a special education programme of CDIP that helps prevent drop-out rate in primary and secondary education.

After the presentations, the floor was made open for discussion. The participants commented on various problems of the current education systems and they also suggested some remedies.

Ms. Rasheda K Chowdhury, the chief guest of the session stressed on the role of Non-Government Organisations in the education sector of the country. She asked PKSf to provide all kinds of assistance to the NGOs in their educational programmes.

Dr. A.K.M. Nurun Nabi lauded the education initiatives of TMSS and CDIP for the poor and disadvantaged people. He mentioned of various development programmes of PKSf including ENRICH that seeks to establish human dignity of the poor through financing, education, health, nutrition and other services.

Technology for Sustainable Growth and Development

The 4th seminar was held at 03.00 pm on October 27, 2014. Mr. Mahbubur Rahman, President, International Chamber of Commerce-Bangladesh (ICC-B) was the chief guest of the programme. Mr. Khondkar Ibrahim Khaled, Member, Governing Body, PKSf chaired the seminar. Ms. Tanvir Sultana, Manager, PKSf and Mr. Mir Al Amin, Executive Director, HELP presented papers in this session.

Ms. Tanvir Sultana focused on the importance of technology in agricultural development. She referred to the success of various Value Chain Development sub-projects.

Mr. Mir Al Amin emphasized on the use of environment-friendly technologies, availability of agricultural products and its processing. He asked PKSf to extend help in the use of extensive technologies at the field-level.

The chief guest of the seminar, Mr. Mahbubur Rahman said that in addition to social safety net and freedom, emphasis should be laid on the establishment of human dignity and people-centred economy, otherwise true development cannot take place.

Mr. Khondkar Ibrahim Khaled emphasised on crop intensity and production of high variety crops to meet the demand of food in our country. In addition to the



technological assistance, agricultural research as well as training services are very important for sustainable growth and development.

Expanding the Horizon of Opportunities: Promoting Innovative Enterprises

This session took place at 10.00 am on October 28, 2014. Mr. Md. Ghulam Hussain, Chairman, National Board of Revenue (NBR) graced the session as the

Mr. Md. Ghulam Hussain, the chief guest of the seminar, emphasised on establishing small-scale industries in the rural areas. He suggested that PKSf can explore the possibilities of sustainable and creative enterprises by bridging the entrepreneurs and Government Organisations.

Dr. M.A. Quassem stressed on environment-friendly technologies. He appreciated PKSf's poverty alleviation programmes and underlined the need to utilize the innovative skills and spirit of the rural people.



chief guest. Dr. M.A. Quassem, Member, Governing Body, PKSf presided over the session. Papers were presented by Mr. Ayub Hossain, Coordinator, Janabigyan Foundation and Mr. Mir Al Amin, Executive Director, HELP.

Mr. Ayub Hossain mentioned that there are a number of self-educated scientists at the grass root-level of the country who are voluntarily involved in different innovative activities. With the financial assistance of PKSf and other Government and Non-Government organisations, these scientists will be able to contribute to the overall development of the country, said Mr. Hossain.

Mr. Mir Al Amin talked on the interventions to explore possibilities and the demand for processed food. He enlightened on several factors of food processing including the availability of raw materials, approximate profit and the possibilities of the initiatives through primary piloting.

Mr. Md Azadur Rahman and Mr. Bablu displayed their innovative skills to the audience present.

Reducing Health Risk of the Excluded: Some Innovative Practices

This seminar session was held at 03.00 pm on October 28, 2014. Mr. Khurshed Alam Chowdhury, Secretary, Ministry of Civil Aviation and Tourism was present as the chief guest of the session. Presided over by Dr. Pratima Paul Majumder, Member, Governing Body, PKSf, papers were presented by Mr. Murshed Alam Sarker, Executive Director, POPI and Ms. Zahida Fizza Kabir, Executive Director, Sajida Foundation in this session.

Mr. Murshed Alam tried to define the 'excluded' as the socially deprived and disadvantaged people of the society. He said, PKSf and its Partner Organisations are working for these people.



Ms. Zahida Fizza Kabir talked on the innovative practices of Sajida Foundation. She referred to diverse services provided by her organisation from Psycho-Social Counselling Support to Disaster and Education Insurance.

Mr. Khurshed Alam Chowdhury, the chief guest of the seminar, recognised the value of local ideas for innovative programmes. He shared with the audience some of his personal experiences regarding the management, production, distribution and consumption of food at Thanchi in Bandarban.

Dr. Pratima Paul Majumder said that in addition to income, health and education poverty eradication, the establishment of human dignity is an important agenda that need to be fulfilled.

Moving out of Low Productivity Trap: Investing at the Bottom of the Pyramid

This session took place at 10.00 am on October 29, 2014. Engineer Mosharraf Hossain, MP Hon'ble Minister, Ministry of Housing & Public Works was the chief guest of the session. Presided over by Barrister Nihad Kabir, Member, Governing Body, PKSF, Mr. A.Q.M. Golam Mawla, General Manager, PKSF and Dr. Md. Shahiduzzaman, Executive Director, ESDO presented papers in this session.

Mr. A.Q.M. Golam Mawla reflected on both the financial and non-financial (skill development, technical assistance, agricultural equipments, primary healthcare) support services being provided through the PRIME projects of PKSF to the 1.75 crore ultra poor. among the total population of Bangladesh.

Dr. Md. Shahiduzzaman referred to the success already made in terms of achievement of Millennium Development Goals in Bangladesh, which speaks of the economic growth and development in the maternal and child health services.



Engineer Mosharraf Hossain, chief guest of the seminar, commended the activities of PKSF and its Partner Organizations (POs) to serve the poor for long 25 years.

Barrister Nihad Kabir said that the guideline from the speech of the chief guest will help PKSF and its POs to finance the poor-friendly programmes more effectively.

ENRICH- A New Approach to Development: A Paradigm Shift

This seminar session of very exclusive nature was held at 03:00 pm on October 29, 2014. Mr. Abul Maal Abdul Muhith MP, Hon'ble Minister, Ministry of Finance graced the seminar as the chief guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the seminar. Mr. Md. Mashiar Rahman, General Manager, PKSF and Mr. Md. Mohsin Ali, Executive Director, Wave Foundation made two presentations.



Mr. Md. Mashiar Rahman elaborated on the origin and steady growth and the nature of the multi-dimensional activities of ENRICH programme.

Mr. Md. Mohsin Ali highlighted the main objectives of ENRICH that concerns with enhancing resources and increasing capacity of the poor households.

Mr. Abul Maal Abdul Muhith said that, nothing can be done alone by the government and micro-credit is not the only solution to poverty eradication. Other factors are related to this issue to ensure dignified livelihood.

Dr. Qazi Kholiquzzaman Ahmad mentioned that priority should be given to the creative activities of ENRICH programme. The main focus of this programme is integrated development of the poor households with the establishment of human dignity and PKSF is playing an effective role in the area of poverty eradication through ENRICH.

Inclusive Development: Mainstreaming the Challenged People

This seminar was held at 10.00 am on October 30, 2014. Mr. Tofail Ahmed MP, Hon'ble Minister, Ministry of Commerce was the chief guest while the session was chaired by Mr. Munshi Faiz Ahmed, Member, General



Body, PKSf. Mr. Md. Arifur Rahman, Executive Director, YPSA and Mr. Md. Golam Ahia, Executive Director, Bandhu Kallyan Foundation presented two papers on the above topic.

Mr. Md. Arifur Rahman highlighted the role of YPSA in implementing the National Development Agenda for the protection of the disabled people.

Mr. Md. Golam Ahia explained the social context under which people with disabilities related to age, culture, sex cannot have the access to inclusive development.

Mr. Munshi Faiz Ahmed mentioned about implementing Disability Prevention Programme under ENRICH, especially its existing Beggar Rehabilitation Programme.

Mr. Tofail Ahmed, the chief guest of the session underlined the value of such seminars. He referred to the Act on disabled peoples' rights and protection enacted in 2013 by the Government of Bangladesh and indicated that the government is very sincere and serious in this regard.

Empowering Women: Challenges for Next Decade

The seminar session on this topic was held at 03.00 pm on October 30, 2014. Mr. Md. Abdul Karim, MD, PKSf was the chief guest of the programme. Muhammad

Zamir, former Ambassador and Chief Information Commissioner presided over the seminar. Ms. Salina Sharif, Assistant General Manager, PKSf and Ms. Sayeeda Roxana Khan, Executive Director, Sheba Nari O Shishu Kallyan Kendra presented papers in the seminar.

Ms. Salina Sharif was of the opinion that empowerment means the power to have control over one's own life and to take part in the decision-making process. She said that women involved in micro-credit programmes are now playing some important role both in domestic and public affairs.

Ms. Sayeeda Roxana Khan talked of the success of today's women in terms of some visibility since the Prime Minister, the opposition leader in the parliament, the speaker all are women and women are playing a great role as mayor, ambassador, secretary, vice-chancellor of universities and many more.

Mr. Md. Abdul Karim informed the house that, 90% of the borrowers in microcredit programme are women. But there are few female Chief Executives in the Partner Organisations.



Muhammad Zamir highlighted on various initiatives to increase women empowerment. He noted that gender discrimination is against the Universal Human Rights Declaration. He lauded different initiatives of PKSf for the welfare of women.

Equity and Justice in Society: Protecting Rights of Children

The 11th of the seminar sessions was organised at 10.00 am on October 31, 2014. Dr. Gowher Rizvi, Hon'ble Advisor to the Prime Minister of Bangladesh on

International Affairs graced the session as the chief guest. Presided over by Dr. Bondana Saha, Member, General Body, PKSf, the papers on the topic were presented by Mr. Emranul Haque Chowdhury, Executive Director, Uddipan and Advocate Salma Ali, Executive Director, Bangladesh National Woman Lawyers' Association (BNWLA).



Mr. Emranul Haque Chowdhury, in his presentation, emphasised on justice and equality for establishing the rights of children. He referred to the Children Act 2013. He also noted that the Nobel Peace Prize 2014 has been awarded in recognition of the struggle against the suppression of children and young people and for the rights of all children to education.

Advocate Salma Ali said that the insecurity of children is a global issue. They are not safe at home and outside. She said that social discrimination, child marriage, lack of fair trial and gender discrimination are the main reasons of child abuse.

Dr. Gowher Rizvi, the chief guest of the session, said that though there are a number of conventions, law, agreement, ruling and declaration for the rights of children, these are not being properly implemented in our country. He recommended that Juvenile Court should be set up in every district.

Dr. Bondana Saha, the chair of the session, emphasised on providing proper education to the children to enable them to contribute to the development of the country. She also focused on the awareness building programmes to stop child abuse. She thanked PKSf for organising these seminar sessions on critical issues of the society.

Taking off from Poverty: Reducing Risks and Vulnerabilities

This session of very distinctive nature was held at 03.00 pm on October 31, 2014. Dr. Meehir Kanti Mozumder, Member, General Body chaired the seminar. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf was present as the chief guest. Mr. Md. Hasan Khaled, General Manager, PKSf and Mr. Zahirul Alam, Executive Director, IDF made the presentations on the topic.

Mr. Md. Hasan Khaled explained the interrelationship between “poverty”, “danger” and “risk”. He said poverty should be considered not only on the basis of income but also on the basis of multi-dimensional catalyst.

Mr. Zahirul Alam said that, every year the number of people becoming poor is on the increase. One major reason is the occurrence of natural disaster. Almost 80% of the people in hill regions of the country are landless and they are becoming poorer day by day.

Dr. Qazi Kholiquzzaman Ahmad said that low income is at the root of poverty. People with low income cannot save much and that results into the low level of their capital, investment and production. And thereby the vicious cycle of poverty continues.

Dr. Meehir Kanti Mozumder said that in terms of ecosystem and biodiversity, Bangladesh is a very rich country. He also referred to Bangladesh's advancement in social and natural capital in spite of its not having strong economic and structural capital. He said that microcredit is empowering women but the growth of GDP does not properly reflect that.



Nutrition Security for the Poor

The final session of the PKSF Silver Jubilee celebration seminar was organised at 03.00 pm on November 1, 2014. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was the chief guest of the seminar. MM



Niazuddin, Health Secretary, was the special guest while Mr. Md. Abdul Karim, MD, PKSF presided over the occasion. Dr. Ahmad Kaikaus, Additional Secretary, Ministry of Power, Energy & Mineral Resources and Professor Nazma Shaheen of the Institute of Nutrition and Food Science, Dhaka University were the speakers.

Dr. Ahmad Kaikaus noted that Bangladesh's progress in poverty alleviation is quite commendable but the nutrition situation is not satisfactory. The rate of decrease in poverty is discounted by population growth.

Professor Nazma Shaheen emphasized on the increase the production of agriculture. Setting up a need-based policy for agricultural production is a must, she added.



Mr. M. M. Niazuddin said that dissemination of the knowledge of nutrition supplement is a very important initiative. The major reason behind the development of health sector in Bangladesh is the amicable and functional relationship among the NGOs, Government and the donor agencies.

Dr. Qazi Kholiquzzaman Ahmad stressed on the need of human-centered interventions. He proposed that the new idea of development should be a "Life Cycle Approach". We should be aware of the nutrition fact of a child before her/his birth, he noted. He mentioned that ENRICH programme of PKSF is taking into account of the nutrition security for the rural poor in many of the Unions of the country.

Mr. Md. Abdul Karim suggested that the coordination of health and education services of government and non-government organizations should be ensured. He said that PKSF is implementing ENRICH, a holistic approach to development through its Partner Organisations.

A Special Symposium

Non-Financial Services of MFIs: Health, Education and Value Chain Interventions

This special session was organised at 12.00 pm on October 29, 2014.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the session. The discussants of the seminar were Mr. Md. Abdul Karim, MD, PKSF, Mr. Larry Reed, Director, Microcredit Summit Campaign, Dr. D.S.K. Rao, Regional Director, Microcredit Summit Campaign, Ms. Pham Thi Hong, Executive Director,



SCBI and Deputy Executive Director, SCODE, Vietnam, Mr. Emranul Haque Chowdhury, Executive Director, UDDIPAN and Ms. Zahida Fizza Kabir, Executive Director, Sajida Fondation.

Mr. Md. Abdul Karim highlighted on the institutional character of Palli Karma-Sahayak Foundation (PKSF) right from its days of inception. He pointed out to the participants about how PKSF gradually started to move for diversified microcredit programmes. He particularly



focused on the new holistic programme of PKSF now widely known as ENRICH that addresses the issues of multi-dimensional poverty eradication.

Mr. Larry Reed referred to the health, education and value chain services provided by the microcredit sector. Such services together play a significant role in human development. He particularly lauded the PRIME and ENRICH programmes of PKSF now being implemented by its Partner Organizations. He said that such initiatives can generate a global interest.



From his two decades of long practical experience in micro-credit activities, Dr. D.S.K. Rao said that there are still many limitations and challenges in this sector. These challenges should be taken into account for sustainable development and poverty alleviation. To ensure sustainable development with human dignity, holistic development approach with focus on health, education and awareness of natural disaster management must, be undertaken.



Ms. Pham Thi Hong talked about how in the last two decades the Vietnam government has achieved significant advancement in collaboration with the help of various NGOs.

Mr. Emranul Haque Chowdhury said that, there is no alternative of Value Chain in implementing microcredit programme. This programme is certainly easier and more sustainable in the Bangladesh context.

Ms. Zahida Fizza Kabir said that health sector is one of the main institutional goals of Sajida Foundation. Health service is indispensable for the success of microcredit programmes.

Dr. Qazi Kholiquzaman Ahmad said that since poverty is multi-dimensional in nature, provision of microcredit is not the only answer to it. A holistic approach is the key to reduce poverty. PKSF is guiding its Partner Organizations (POs) to put up a human face so that their involvement in various non-financial activities can carry some inclusive meaning. He said that, the first and foremost component of poverty alleviation is education and next comes health. He also talked on three PKSF funds that have been constituted to respond to the cause of the ultra poor people.

SILVER JUBILEE CELEBRATIONS





SILVER JUBILEE CELEBRATIONS

PKSF has moved to more intimate sites where the soft sobs of the poor could be heard. In the recent years, PKSF has acquired just not a 'philanthropic' but a truly 'human' face.



Silver Jubilee Celebrations

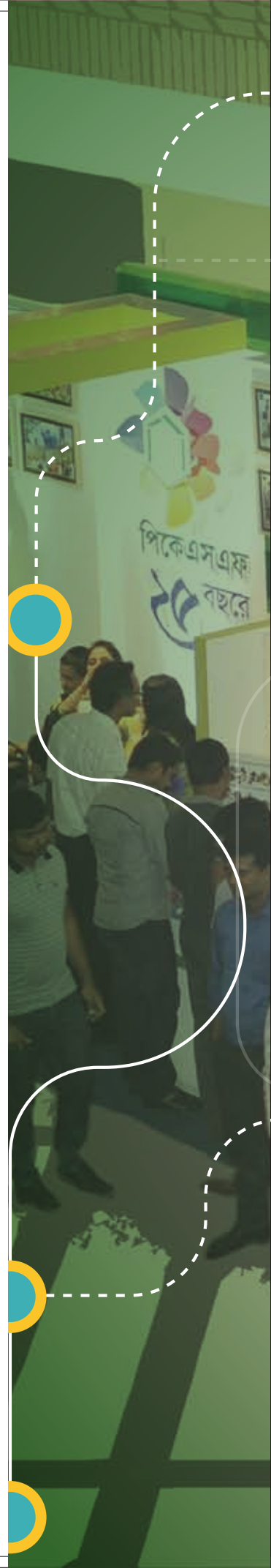
The morning of May 11, 2014 at Dhaka was not very different in terms of physical geography. The same Dhaka heat, humidity and sweat. But it was distinct otherwise. For some hundreds of persons having connection with and love for PKSf. They have assembled at Bangabandhu International Conference Centre (BICC), Dhaka on that very morning to be witness to one great event. They came from the north, where the face of poverty takes on a socio-historic genre of *monga*; many of them travelled from the south, where the marks of the whippings of *AILA* and *SIDR* could still be found out; they came from the east and the west. For all of them, that has been one great occasion to celebrate. This assembly and many more across the country who are directly or indirectly connected with the programmes and activities that Palli Karma-Sahayak Foundation had been undertaking for the last two and half decades, literally in all parts of Bangladesh, voiced a choric tone to celebrate the Silver Jubilee of PKSf.

1990. The humble footsteps of PKSf could be heard. The stage of crawling was absolutely brief. It quickly mastered the art of steady movement. Its strength lay in its mission to serve the people. Established as a 'not for profit' organization, PKSf had some examples before it of some existing organizations, which had been working to extend assistance to the toiling millions of poor in Bangladesh. The conventional approach to the reduction of poverty was (and still is with many) limited provision of micro-credit. Initially, PKSf could not thoroughly ignore it, but it chose to depart a little and focused on employment generation as the more sustainable means, in particular at the rural level.

Over the years, PKSf has learnt from experiences; it has moved to more intimate sites where the soft sobs of the poor could be heard. The best of the learning is not just to help the people with money but work along with them. In the recent years, PKSf has acquired just not a 'philanthropic' but a truly 'human' face. Nobody would have thought of even in some far-fetched imagination that one such organisation would invite the dalits and beggars into its close clientele. PKSf has learnt to understand that the key to socio-economic development of the country lies in inclusiveness. PKSf has gathered strength materially and intellectually to emerge as the leading model of development strategy in South Asia. Replication of this model beyond the borders is now a part of its credible achievement.

That's why there had been some flying colours covering the tall walls of Bangabandhu International Convention Centre; sounds of joyous greetings of the members of PKSf family became festive; hurrying movement of the officials entrusted to do some specified chores could be seen; flashes of cameras of the pressmen created fluctuations of light; people with bright faces and bright dresses started to gather in some increasing way. All this was to mark the milestone of the 25th anniversary that PKSf has touched.

The closing ceremony of the yearlong Silver Jubilee celebration of PKSf will be held on May 10, 2015.



INFOGRAPH

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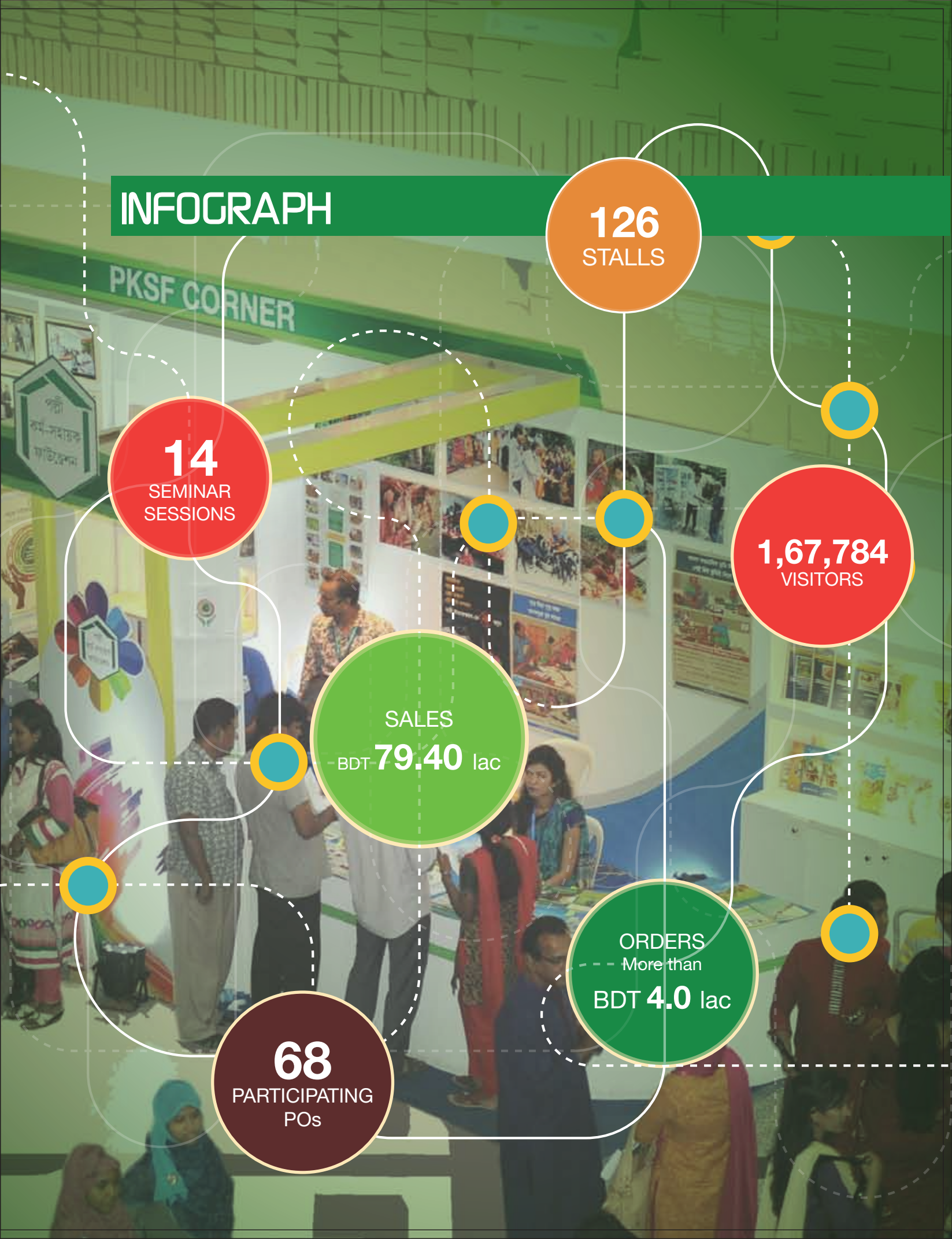
14
SEMINAR
SESSIONS

1,67,784
VISITORS

SALES
BDT **79.40** lac

ORDERS
More than
BDT **4.0** lac

68
PARTICIPATING
POs



পিকেএসএফ
২৫ বছরে

উদ্বোধনী অনুষ্ঠান

প্রধান অতিথি: জনাব আবুল মাল আবদুল মুহিত, এমপি, মাননীয় অর্থমন্ত্রী, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

বিশেষ অতিথি: এ্যাডভোকেট মোস্তাফিজুর রহমান, এমপি, মাননীয় মন্ত্রী প্রাথমিক ও গণশিক্ষা সচিবালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

সভাপতি: ড. কাজী খলীকুজ্জমান আহমদ, সভাপতি, পিকেএসএফ

স্থান: বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র, আগারগাঁও, শেরে বাংলা নগর, ঢাকা

তারিখ: ১১ মে ২০১৪

পত্নী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)



INAUGURAL CEREMONY

The formal inaugural ceremony of PKSF year-long Silver Jubilee celebration was graced by the presence of Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance, Government of the People's Republic of Bangladesh. He was the chief guest of the occasion and Advocate Mostafizur Rahman MP, Minister, Ministry of Primary and Mass Education was the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF presided over the ceremony.

Quite naturally, looking back was the overwhelming tone in the welcome speech of Dr. Qazi Kholiquzzaman Ahmad. He referred to the constructive and continuous incorporation of the field-level experiences in PKSF interventions. He noted the very critical role of its Partner Organisations (POs) in implementing its various activities. He explained that the festivity and jubilation to mark this celebration of 25 years of PKSF's proud existence is actually the outcome of its achievements. He also emphasized on an audit of our performances as per PKSF mission and commitment.

Advocate Mostafizur Rahman MP, Minister, Ministry of Primary and Mass Education congratulated PKSF on its successful journey of 25 years and its contribution to the socio-economic development of the country. He particularly hailed PKSF's role in the prevention of dropout in primary education.

In his speech, Mr. Abul Maal Abdul Muhith MP, the chief guest of the occasion, particularly commended PKSF for putting *monga* into the tale of 'once upon a time'. Mr. Muhith referred to the establishment of PKSF by the Government of Bangladesh on the basis of indigenous ideas for sustainable poverty alleviation. He congratulated PKSF's march ahead to success with the implementation of new pro-poor ideas.

The inaugural ceremony was marked by the felicitation of two celebrity women, namely, Prof. Latifa Akand and Prof. Jahanara Haque. They have made outstanding contribution to education and women empowerment of Bangladesh society in their individual capacities.

Mr. Md. Abdul Karim, Managing Director, PKSF, delivered the concluding speech of the ceremony. On behalf of PKSF, Mr. Karim thanked the chairman, chief guest, special guest and all present in the ceremony.

Grand Conference of Teachers and Health Volunteers under ENRICH

The silver jubilee celebration had a continual character beyond the formal inauguration session. In the afternoon of May 11, 2014, the executives and representatives of Partner Organisations (POs), PKSf activists, teachers and health workers involved with the implementation of ENRICH, took part in a massive assembly what was called as the 'grand conference'. This was an assembly of more than 2000 persons. Field-level experiences were shared, the hurdles were identified and plans to move ahead came under discussion. The entire assembly, with everyone's head covered with red caps, created a joyful impression of festivity and bonds of togetherness. It perfectly matched with the silver jubilee mood.





DEVELOPMENT FAIR 2014

The PKSF Silver Jubilee Fest rang its first bell on May 11, 2014. That day the inaugural ceremony had the symbolic sound of shehnai and then the murmur of music continued in a calm stream-like way till the 26th day of October, the day which saw the opening of PKSF **Development Fair 2014**. One of the very visibly colourful and festive aspects of the historic silver jubilee celebration was the spectacular **Development Fair 2014**. It took place in the wide open and large space of the Bangabandhu International Convention Centre, Dhaka. Giant-size banners lit with colours of festivity and celebrating mood, eye-catching exterior and interior design and thousands of faces gleaming with the smile of success and warmth of getting together, the busy movement of dozens of persons who are in charge to settle the chores of organising the event, media persons bustling around to snatch the right moments, the curious and thereafter content demeanour of the visitors and those persons who have over the years cultivated a kind of kinship with Palli Karma-Sahayak Foundation, every single little thing in that morning was in its befitting place to joyously contribute to the charm of the **Development Fair**.



Stalls

Display and sale of hundreds of products that rural people of Bangladesh produce across the country with financial and other kinds of assistance from PKSF through its Partner Organisations (POs) was a wonderful spectacle for the visitors. It was a feast of sight and great opportunity of buys for the dwellers of the capital city. Reversely, this was a very valuable as well as profitable experience for the country producers. The stalls really exhaled a loving freshness in view of the purity, variety, traditional value and indigenous root of the products that it carried from far and near. Exhibition of various commodities produced by the programme participants of PKSF included exclusive handicrafts, traditional country food, organic food products, jute goods, wooden products, exclusive country embroidery work, home appliances of different varieties, clothing including outfit for women and kids, toys and products for interior decoration, bags for practical purposes and fashions, floor carpets, sundry items for multipurpose use produced with innovative ideas, jewelry, leather products, eateries of indigenous substance, fresh honey from the Sundarbans, sweets and chemical-free items and other herbal products, earthenware done with immaculate artistry, agricultural products and many more. One would simply wonder to look at the fanciful and productive variety and capacity of the rural entrepreneurs. Such exhibitions of products and creative talent do only verify the value and volume of PKSF interventions both in a vertical and horizontal way. Visitors on every day of the Development Fair as well as the guests of the seminars appreciated the array and quality of the products. On the occasion of the Fair, products were sold on a discounted price.

Some government agencies and international organisations also took part in the Fair. In all, the number of stalls with display in the Fair was 126. A total of 68 Partner Organisations (POs) of PKSF got together under one roof to demonstrate their products and activities. They were from different regions of the country such as Dinajpur, Sirajganj, Jessore, Chittagong, Bogra, Chuadanga, Rajshahi, Satkhira, Tangail etc. They showcased the variety that Bangladesh represents through their products. Some 12 non-POs also participated in the Fair.



Development Fair 2014 was a joyful opportunity for all the participants. The outer look gave a definitive feeling that this is a place where small producers and entrepreneurs have the opportunity to display and sell their products. The small producers shared their experiences that helped establish a wider market linkage both nationally and internationally. The participating stall owners sold products of the amount of BDT 79.40 lac, while supply order for various products placed was worth more than BDT 4.0 lac.



Seminars

In the midst of all gala festivities, the Development Fair featured 14 seminar sessions, devoted to fundamental issues of social and economic development. Detailed information of these have been presented in the separate chapter titled Seminars.

Cultural Evenings

Bangladesh has a rich heritage of cultural expressions. Popular culture in this land represents a variety that is quite pleasing on one hand and on the other, many of these forms had been traditionally in use for the benefit of public instruction. From the dry fringes of the north to the moist and salty shores of the Bay of Bengal in the south, cultural forms have grown in great diversity. And Palli Karma-Sahayak Foundation works with almost all the communities that live in different parts of the country. The toiling masses have sweaty hours as they work hard to make their life a little more comfortable and at the same time they find the primal joy in the music, plays and dances that constitute the cultural fabric of Bangladesh. Since PKSF works with people throughout the country, the Development Fair 2014 became a colourful pageantry as every evening of the Fair became audibly and visually festive with the presentation of cultural shows from the very people who are otherwise



engaged in occupations of manual nature. The silver jubilee celebration of PKSF added a fresh flavour to the entire week-long event with the cultural programme delivered every evening. The programme was divided into two sessions. The artistes from different Partner Organisations of PKSF had their performances in the first part while renowned guest artistes of the country performed in the second. The performance became more





interesting as some of the PKSF officials also displayed their talent. The cultural programme featured solo songs, choric music, group dance, short plays, funfare and many forms of popular culture.

A total of 10 Partner Organisations (POs) took part in the cultural evenings. They are: HEED Bangladesh, Dhaka (October 26, 2014); Association for Community Development, Rajshahi (October 26, 2014); Resource Integration Centre, Dhaka (October 27, 2014); Manabik Sahajya Sangstha, Dhaka (October 27, 2014); Village Education Resource Centre, Savar, Dhaka (October 28, 2014); Proyas Manobik Unnayan Society, Chapainwabganj (October 28, 2014); UDDIPAN, Dhaka (October 29, 2014); RDRS Bangladesh (October 29, 2014); Wave Foundation, Chuadanga (October 30, 2014) and Desha Shechashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha, Kushtia (October 31, 2014).





Performances by the POs earned great applause from the audience. They showcased their talents, while representations of different kinds of indigenous culture from various regions of the country transformed the venue of Bangabandhu International Convention Centre into a little Bangladesh. This was in close conformity with the display of the products in the stalls. It may be noted that performances ranged from traditional Gambhira to Baul Songs, Pot Songs, Pala or traditional theatrical forms, Lalon Songs, Rabindra-sangeet, Nazrul-sangeet, mystic songs, folk dance etc.

The cultural evenings combined creativity and entertainment, the old and the modern, the rural and the metropolitan, the lyrical and the community spirit. The theatrical performances in particular were meant to promote social awareness that included health, education and environmental issues; dowry; child marriage; domestic violence; prevention of drug





addiction; impact of microcredit on poverty eradication and women empowerment. The cultural evenings also reflected PKSF's commitment to the patronisation in the cultivation of native cultural forms.

The featured artistes in the second sessions of the cultural evenings included Rezwana Choudhury Bannya, Yasmin Mushtari, Fakir Alamgir, Aniruddha Sen Gupto, Subir Nandi, Chandana Majumdar, Kiron Chandra Roy, Arifur Rahman, Salauddin Ahmed, Oishika Nadi and Dinat Jahan Munni.

The remarkable melody in Bannya's voice, effortless control of the tune and perfect pronunciation of each word made her renditions of Rabindra Sangeet a distinct and divine experience for the audience. While Yasmin Mushtari, the reputed Nazrul Sangeet singer performed solo songs. Kiron Chandra Roy and Chandana Majumdar performed folk music and the noted Ganosangeet artiste Fakir Alamgir presented a wonderful performance. Their performances added some extraordinary festive air to the programmes of PKSF Silver Jubilee celebration.



Press Coverage

The Development Fair enjoyed huge media coverage. Most of the national dailies, TV and radio channels highlighted the diverse events. The daily *Prothom Alo*, *The Daily Sun*, *The Independent*, *Janakantha*, *the Daily Ittefaq*, *Samakal*, *Sangbad*, *The Financial Express*, *Jugantor*, *New Age* and many other newspapers covered the proceedings of the seminars. The coverage also included the display of diverse products and the enthusiasm of the visitors.



AUDITOR'S REPORT





AUDITOR'S REPORT

PKSF firmly endorses the need for increasing the flow of finance to the targeted poor. This year loan disbursement has increased by 13.15%, while it has infused resources by 5% more than 2013.

**Independent Auditors' Report
to the Members of General Body of
Palli Karma-Sahayak Foundation (PKSF)**

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at June 30, 2014 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

PKSF's management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted in Bangladesh. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Palli Karma-Sahayak Foundation (PKSF) as at June 30, 2014 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- In our opinion, proper books of account as required by laws have been kept by PKSF so far as it appeared from our examination of those books; and
- The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated, Dhaka
10 December 2014

S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at June 30, 2014

		As at June 30	
	Notes	2014 Taka	2013 Taka
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4	614,256,541	608,134,134
Investment against provision for gratuity	5	196,344,551	143,629,703
Investment against provision for earn leave scheme	6	66,883,535	49,732,932
Investment against PKSF fund- SF, PSF and DMF	7	4,039,000,000	2,996,600,000
Staff house building & computer loan	8	213,358,471	188,151,809
Loan to POs under core program-non current portion	9	13,073,948,368	12,132,476,330
Loan to POs under capacity building- non current portion	10	581,737	951,221
Loan to POs under projects- non current portion	11	115,799,482	123,973,628
Total non-current assets		18,320,172,685	16,243,649,757
Current assets			
Loan to POs under core program-Current portion	9	23,462,976,586	22,239,965,979
Loan to POs under capacity building- current portion	10	2,587,809	4,977,141
Loan to POs under projects- current portion	11	375,345,719	674,120,330
Overdue service charges receivable	12	26,817	1,254,224
Service charges receivable	13	548,893,513	441,082,400
Interest and other receivables	14	178,260,330	210,647,613
Grant receivable	25	100,585,373	190,993,975
Advances, deposits and prepayments	15	110,387,699	44,859,992
Cash and cash equivalent	16	9,612,278,009	10,630,626,499
Total current assets		34,391,341,855	34,438,528,153
Total properties and assets		52,711,514,540	50,682,177,910

		As at June 30	
		2014	2013
		Taka	Taka
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	17	11,482,355,433	13,755,862,641
Retained surplus		18,919,203,361	15,007,420,311
Disaster management fund		3,240,406,866	853,646,912
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		60,001,593	56,046,302
Programs- support fund		1,500,000,000	1,500,000,000
Total		35,301,967,253	31,272,976,166
Non current liabilities			
Microfinance loan under core program	18	9,659,828,685	10,653,740,094
Loan for projects	19	2,489,459,719	2,677,221,980
Interest on microfinance loan	20	69,176,862	64,358,659
Interest on loan for projects	21	10,246,202	19,273,085
Provision for gratuity and severance allowances	22	208,332,056	196,340,316
Provision for earn-leave	23	73,344,639	66,836,021
Deferred income	24	58,314,862	30,515,051
Total		12,568,703,025	13,708,285,206
Current liabilities			
Microfinance loan under core program	18	1,322,950,638	1,038,506,289
Loan for projects	19	229,364,493	168,113,614
Interest on microfinance loan	20	59,694,259	29,607,419
Interest on loan for projects	21	51,411,968	58,616,481
Grant received in advance	25	147,328,922	409,003,100
Other liabilities	26	345,196,021	417,859,865
Loan loss provision - core program	27	2,464,318,307	3,260,001,611
Loan loss provision - capacity building	28	613,104	794,820
Loan loss provision - projects	29	219,966,550	318,413,339
Total		4,840,844,262	5,700,916,538
Total capital fund and liabilities		52,711,514,540	50,682,177,910

The annexed notes form an integral part of these financial statements



Dr. Jashim Uddin
Deputy Managing Director



Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed.

Dated, Dhaka;
10 December 2014



S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended June 30, 2014

		For the year ended June 30	
	Notes	2014 Taka	2013 Taka
INCOME			
Operating income			
Service charges	30	2,056,181,876	1,660,902,728
Grant income	31	1,149,997,404	679,973,853
		3,206,179,280	2,340,876,581
Non operating income			
Interest on bank balance and short term deposit	32	1,397,204,170	1,676,426,365
Other income	33	910,329,223	17,402,547
		2,307,533,393	1,693,828,912
Total		5,513,712,673	4,034,705,493
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	34	293,478,132	330,901,854
Institutional development and capacity building	35	1,010,561,591	612,753,018
Monitoring and evaluation	36	24,737,898	15,830,164
Occupancy expenses	37	8,416,913	7,472,782
Research and publication	38	17,591,409	9,922,192
Depreciation	39	22,189,710	22,199,371
Administrative expenses	40	44,263,971	50,101,939
Total		1,421,239,624	1,049,181,320
Loan loss expenses	41	-	889,047,415
Financial cost of operation			
Borrowing cost	42	134,463,320	152,453,256
Bank charges and commission	43	2,718,474	2,701,991
Total		137,181,794	155,155,247
Total expenditure		1,558,421,418	2,093,383,982
Net surplus for the year	17	3,955,291,255	1,941,321,511

The annexed notes form an integral part of these financial statements



Dr. Jashim Uddin
Deputy Managing Director



Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed.

Dated, Dhaka;
10 December 2014



S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended June 30, 2014

	Notes	2014 Taka	2013 Taka
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		3,955,291,255	1,941,321,511
Add: Adjustment for items not involving the movement of cash	44	(866,019,350)	911,119,385
Surplus before changes in operating activities		3,089,271,905	2,852,440,896
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	45	(164,930,791)	(46,800,345)
(Increase)/decrease in loans to POs - current portion	46	(921,846,664)	(1,195,345,491)
(Increase)/decrease in loans to POs - non current portion	47	(932,928,408)	(144,151,050)
Net increase in loans to POs		(2,019,705,863)	(1,386,296,886)
Increase/(decrease) in current liabilities	48	(49,781,517)	88,443,927
Increase/(decrease) in non-current liabilities	49	14,291,678	68,908,689
		(35,489,839)	157,352,616
Net cash flows from operating activities		1,034,076,203	1,623,496,626
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4	(29,311,900)	(468,636,469)
Sale proceed of property, plant and equipment		485,993	12,617
Increase investment against provision for earn leave		(17,150,603)	(12,333,251)
Increase investment against provision for gratuity		(52,714,848)	(49,732,932)
Increase investment against PKSF fund		(1,042,400,000)	(2,996,600,000)
Net cash used in investing activities		(1,141,091,358)	(3,527,290,035)
C. Cash flows from financing activities			
Grants received during the year	50	1,150,260,708	685,803,773
Grants utilised during the year for:			
-operational expenditure	51	(1,077,507,015)	(673,878,895)
-investment in property, plant and equipment (Annex-2)		(11,815,588)	(5,811,765)
Transfer to grant income		(66,349,033)	-
Transfer to loan from IFAD		(52,835,099)	-
Grant refund to donor		(17,108,867)	-
Microfinance loan repaid under core program	52	(773,835,030)	(1,037,312,521)
Loan received under core program	52	64,367,969	-
Loan repaid for projects	53	(126,511,380)	(117,221,979)
Net cash flows from financing activities		(911,333,335)	(1,148,421,387)
Net increase/(decrease) in cash and cash equivalents		(1,018,348,490)	(3,052,214,796)
Opening cash and cash equivalents		10,630,626,499	13,682,841,295
Closing cash and cash equivalents		9,612,278,009	10,630,626,499

The annexed notes form an integral part of these statements



Dr. Jashim Uddin
Deputy Managing Director



Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed.

Dated, Dhaka;
10 December 2014



S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity
For the year ended June 30, 2014

Particulars	GRANTS					
	Establishment Grants		UPP GOB (Own sources)	RNPO GOB (IDA)	RESCUE GOB (Own sources)	PRIME & LIFT GOB (DFID)
	GOB (Own sources)	GOB (USAID PL-480)				
Balance as at July 01, 2012	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500
Fund received during the year 2012-2013	-	-	-	-	-	-
Surplus for the year 2012-2013	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Balance As at June 30, 2013	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500
Balance as at July 01, 2013	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500
Fund received during the year 2013-2014	-	-	-	-	-	-
Surplus for the year 2013-2014	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	(1,300,000,000)	-
Transfer to special fund	-	-	-	-	-	-
Balance as at June 30, 2014	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	233,415,500

Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity
For the year ended June 30, 2014

Particulars						Total
	REDP	MEL	EFRRAP	KGF	ENRICH	
	GOB (DFID)	GOB (Own sources)	GOB (IDA)	GOB (KFAED)	GOB (Own sources)	
Balance as at July 01, 2012	44,820,000	3,750,000,000	1,047,207,041	819,900,000	-	13,755,862,641
Fund received during the year 2012-2013	-	-	-	-	-	-
Surplus for the year 2012-2013	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Balance As at June 30, 2013	44,820,000	3,750,000,000	1,047,207,041	819,900,000	-	13,755,862,641
Balance as at July 01, 2013	44,820,000	3,750,000,000	1,047,207,041	819,900,000	-	13,755,862,641
Fund received during the year 2013-2014	-	-	-	-	73,699,833	73,699,833
Surplus for the year 2013-2014	-	-	-	-	-	-
Transfer to disaster management fund	-	-	(1,047,207,041)	-	-	(2,347,207,041)
Transfer to special fund	-	-	-	-	-	-
Balance as at June 30, 2014	44,820,000	3,750,000,000	-	819,900,000	73,699,833	11,482,355,433



Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity
For the year ended June 30, 2014

Particulars	Disaster Management Fund				Total DMF	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
	DMF(CORE)	RESCUE	LRP	EFRRAP						
		GOB (Own sources)	GOB (IDA)	GOB (IDA)						
Balance as at July 01, 2012	139,433,697	-	694,800,000	-	834,233,697	100,000,000	1,000,000,000	54,104,980	13,587,453,337	29,331,654,655
Fund received during the year 2012-2013	-	-	-	-	-	-	-	-	-	-
Surplus for the year 2012-2013	-	-	-	-	-	-	-	-	1,941,321,511	1,941,321,511
Transfer to disaster management fund	19,413,215	-	-	-	19,413,215	-	-	-	(19,413,215)	-
Transfer to special fund	-	-	-	-	-	-	-	1,941,322	(1,941,322)	-
Transfer to programs support fund	-	-	-	-	-	-	500,000,000	-	(500,000,000)	-
Balance As at June 30, 2013	158,846,912	-	694,800,000	-	853,646,912	100,000,000	1,500,000,000	56,046,302	15,007,420,311	31,272,976,166
Balance as at July 01, 2013	158,846,912	-	694,800,000	-	853,646,912	100,000,000	1,500,000,000	56,046,302	15,007,420,311	31,272,976,166
Fund received during the year 2013-2014	-	-	-	-	-	-	-	-	-	73,699,833
Surplus for the year 2013-2014	-	-	-	-	-	-	-	-	3,955,291,255	3,955,291,255
Transfer to disaster management fund	39,552,913	1,300,000,000	-	1,047,207,041	2,386,759,954	-	-	-	(39,552,913)	-
Transfer to special fund	-	-	-	-	-	-	-	3,955,291	(3,955,292)	-
Balance as at June 30, 2014	198,399,825	1,300,000,000	694,800,000	1,047,207,041	3,240,406,866	100,000,000	1,500,000,000	60,001,593	18,919,203,361	35,301,967,253

Amount in Taka



Dr. Jashim Uddin
Deputy Managing Director



Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

**Independent Auditors' Compliance Certification
 on
 Palli Karma-Sahayak Foundation (PKSF)**

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2014. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Microfinance-II, as provided for in the Subsidiary Loan Agreement between the Government of the Peoples Republic of Bangladesh and PKSF dated January 31, 2001.

Eligibility Criteria		Compliance (based on Audited Figures)		
		Time	2014	2013
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues: <u>Actual cumulative loan collection</u> Cumulative collectibles	End of September End of December End of March End of June	98.37 98.51 98.52 98.89	98.30 98.14 98.26 98.37
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis): <u>Actual collections during past 12 months on current dues</u> Collectible on current dues	End of September End of December End of March End of June	94.86 95.13 95.11 96.68	97.81 97.21 96.90 96.10
b)	Minimum current ratio of 2.5:1		7.10:1	6.57:1
c)	Maximum debt capital ratio of 4.5:1		0.39:1	0.47:1
d)	Minimum debt service cover ratio of 1.25 times		30.42 times	13.73 times
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

Dated, Dhaka
 10 December 2014

S. F. Ahmed & Co.
S. F. Ahmed & Co.
 Chartered Accountants

Financial highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2014 and all balances have been stated in terms of the value of the Bangladesh Taka as at June 30, 2014.

	2014 Taka	2013 Taka
Results for the year		
Total income	5,513,712,673	4,034,705,493
Total expenditure	1,558,421,418	2,093,383,982
Excess of income over expenditure (Surplus)	3,955,291,255	1,941,321,511
At the end of the year		
Total loans to Partner Organizations (POs)	37,031,239,700	35,176,464,629
Loans to large POs (BIPOOL)	2,099,116,637	5,190,899,944
Loans to small and medium sized POs (OOSA)	4,180,290,376	9,769,814,902
Loans to PO under Category-A	12,606,271,653	8,662,879,994
Loans to PO under Category-B	7,030,027,242	4,726,311,906
Loans to PO under Category-C	11,081,733,879	6,788,569,213
Loans to non partner organizations	33,799,913	37,988,670
Project wise details breakdown are as follows:		
Loans to rural microcredit borrowers	13,329,190,637	12,680,080,248
Loans to urban microcredit borrowers	3,025,009,999	2,889,879,999
Loans to Ultra Poor Programm (UPP)	2,863,348,979	2,556,882,057
Loans for microenterprise (GOB)	9,245,601,500	8,170,498,063
Loans to POs for capacity building	3,169,546	5,928,362
Loans to POs for Seasonal Loan	5,196,792,500	4,707,392,500
Loans to POs for agricultural loan	1,859,250,000	2,118,650,000
Loans to POs under IFADEP	182,500	182,500
Loans to POs under MFTSP	22,049,666	146,649,666
Loans to POs under MFMSFP	165,850,000	379,050,000
Loans to POs under DMF	203,806,658	356,174,658
Loans to POs under PLDP-II	87,466,666	108,966,668
Loans to POs & Non-POs under PRIME and LIFT	215,778,869	163,427,624
Loans to POs under ENRICH	236,242,180	225,702,283
Loans to POs under KGF	577,500,000	667,000,000
	37,031,239,700	35,176,464,629
Capital fund	35,301,967,253	31,272,976,166
Total properties and assets	52,711,514,540	50,682,177,910
Returns		
Surplus as % of average capital fund	11.88%	6.41%
Surplus as % of average portfolio	10.96%	5.63%
Surplus as % of average total assets	7.65%	3.91%
Ratios		
Cumulative loan collection ratio on total dues	98.89%	98.37%
Loan collection ratio on current dues	96.68%	96.10%
Current ratio	7.10:1	6.57:1
Debt/equity ratio	0.39:1	0.47:1
Debt service cover ratio	30.42 times	13.73 times
General and administrative expenses as % of average portfolio	3.94%	3.04%
Total loan principal affected by arrears as % of outstanding portfolio	4.94%	6.08%

Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

I. Income and expenditure pattern

Year	Total Income		Total Expenditure		Net Income		Percentage of total expenditure to total income		Disbursement of loan to POs		Balance of loan to POs		Total Expenditure to disbursement of loan to POs		Total Expenditure to loan balance with POs	
	Taka		Taka		Taka		%		Taka		Taka		%		%	
1992-1993	37,766,839		8,288,607		29,478,232		21.95		112,500,000		131,243,000		7.37		6.32	
1993-1994	37,335,792		12,332,319		25,003,473		33.03		185,350,000		267,597,281		6.65		4.61	
1994-1995	26,424,482		12,914,977		13,509,505		48.88		301,650,000		458,833,802		4.28		2.81	
1995-1996	51,138,760		21,672,331		29,466,429		42.38		470,500,000		732,201,502		4.61		2.96	
1996-1997	87,736,284		29,210,130		58,526,154		33.29		791,850,000		1,223,752,502		3.69		2.39	
1997-1998	168,123,611		95,496,574		72,627,037		56.80		1,786,100,000		2,611,057,202		5.35		3.66	
1998-1999	287,971,601		104,897,955		183,073,646		36.43		2,095,775,000		4,245,023,852		5.01		2.47	
1999-2000	410,057,392		137,207,656		272,849,736		33.46		2,474,078,800		6,120,817,452		5.55		2.24	
2000-2001	496,137,080		157,799,437		338,337,643		31.81		1,180,598,000		6,530,020,959		13.37		2.42	
2001-2002	649,540,780		237,264,438		412,276,342		36.53		2,538,760,000		8,067,202,486		9.35		2.94	
2002-2003	784,237,299		442,562,532		341,674,767		56.43		3,030,449,000		9,515,932,837		14.60		4.65	
2003-2004	1,265,786,271		436,935,802		828,850,469		34.52		3,393,213,500		10,440,843,645		12.88		4.18	
2004-2005	1,496,855,313		1,008,722,946		488,132,367		67.39		3,660,023,267		10,692,794,272		27.56		9.43	
2005-2006	2,081,159,719		537,372,914		1,543,786,805		25.82		6,926,147,399		13,243,184,775		7.76		4.06	
2006-2007	2,090,026,760		772,026,757		1,318,000,003		36.94		13,507,028,794		20,360,843,557		5.72		3.79	
2007-2008	2,526,282,825		1,197,677,325		1,328,605,500		47.41		14,080,831,413		24,342,869,044		8.51		4.92	
2008-2009	2,655,935,628		738,282,442		1,917,653,185		27.80		18,195,281,844		29,008,976,033		4.06		2.55	
2009-2010	2,836,370,465		1,273,039,582		1,563,330,883		44.88		19,416,973,690		31,643,994,380		6.56		4.02	
2010-2011	2,954,702,554		999,945,480		1,954,757,074		33.84		19,312,804,074		32,014,202,695		5.18		3.12	
2011-2012	3,446,926,764		1,296,703,726		2,150,223,038		37.62		23,199,953,250		33,836,968,088		5.59		3.83	
2012-2013	4,034,705,493		2,093,383,982		1,941,321,511		51.88		24,506,119,800		35,176,464,629		8.54		5.95	
2013-2014	5,513,712,673		1,558,421,418		3,955,291,255		28.26		27,045,011,300		37,031,239,700		5.76		4.21	



Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

II. Percentage of operating income to operating expenditure

Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331	(2,136,201)	90.14
1996-1997	34,603,448	29,210,130	5,393,318	118.46
1997-1998	87,798,225	95,496,574	(7,698,349)	91.94
1998-1999	151,093,733	104,897,955	46,195,778	144.04
1999-2000	242,280,217	137,207,656	105,072,561	176.58
2000-2001	300,157,770	157,799,437	142,358,333	190.21
2001-2002	379,601,670	237,264,438	142,337,232	159.99
2002-2003	381,650,376	442,562,532	(60,912,156)	86.24
2003-2004	574,248,957	436,935,802	137,313,155	131.43
2004-2005	503,519,162	1,008,722,946	(505,203,784)	49.92
2005-2006	494,622,260	537,372,914	(42,750,654)	92.04
2006-2007	936,961,140	772,026,757	164,934,383	121.36
2007-2008	1,606,639,655	1,197,677,325	408,962,330	134.15
2008-2009	1,575,926,716	738,282,442	837,644,274	213.46
2009-2010	1,921,568,106	1,273,039,582	648,528,524	150.94
2010-2011	1,744,748,829	999,945,480	744,803,349	174.48
2011-2012	1,862,766,826	1,296,703,726	566,063,100	143.65
2012-2013	2,340,876,581	2,093,383,982	247,492,599	111.82
2013-2014	3,206,179,280	1,558,421,418	1,647,757,862	205.73

III. Operating achievement:

Description	Financial year 2012-2013		Financial year 2013-2014	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	1	272	1	273
No of borrowers	17,523	7,865,822	265,447	8,131,269
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	163,154,079,000	1,561,873,701,000	184,604,695,000	1,746,478,396,000
Loan realized (Tk.)	151,167,676,000	1,470,643,882,000	170,888,201,000	1,641,532,083,000

PARTNER ORGANISATIONS





PARTNER ORGANISATIONS

The PKSF activities are formulated and translated into action based on its own experiences as well as from new ideas that combine innovation, local wisdom and ground realities.

DIVISION-WISE LIST OF PARTNER ORGANISATIONS

BARISAL DIVISION

Barguna District

1. **Sangkalpa Trust**
College Road, Barguna-8700
Contact: (04455)-75122, 75023
01713-046725, 01712-941350
Email: sangkalpa@sangkalpa.org
Web: www.sangkalpa.org
2. **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**
Shahid Smritee Sorak, Barguna 8700
Contact: (0448) 62828, 01713-001528
Email: sangrammasum@yahoo.com

Barisal District

3. **Akota Samaj Unnayan Kendra (ASUK)**
Vill.: Chengutia, Post: Dhandoba
Agoiljhara, Barisal
Contact: 01712-809618
Email: asuk_bari@yahoo.com
4. **Bangladesh Development Society (BDS)**
BDS Bhaban, 5, Sadar Road
Post Box: 34, Barisal-8200
Contact: 0431-64620, 01715-168480
Fax: 0088-0431-61205
Email: bds@bdcom.com
5. **Integrated Community Development Association (ICDA)**
Hakim Villa, Brown Compound Road, Barisal
Contact: 0431-2173088, 01715-031584
Email: icda_bd@yahoo.com

Bhola District

6. **Pally Sheba Shangstha (PSS)**
Khasher hat
Tazumuddin, Bhola
Contact: 0492-756087, 01713-460971
Email: pallysheba22@gmail.com

7. **Grameen Jano Unnayan Sangstha**
Altajer Rahman Road, Chamoabad, Bhola
Contact: (0491) 62169, 01714-059478
01714-059479, Email: mohin2010@yahoo.com

8. **Poribar Unnayan Songstha (FDA)**
Adarshapara, Ward no-06, Charfassion
Pourashava, Charfassion, Bhola
Contact: 04923-74511, 01716-185389
Email: fda.crf@gmail.com

Patuakhali District

9. **Community Development and Health Care Centre (CDHC)**
306/2, Godown Road, Galachipa, Patuakhali
Contact: 01726-574103, Email: cdhc1997@yahoo.com
10. **Palli Progati Samity (PPS)**
Jayinkathi, Post: Jayinkathi, Patuakhali
Liaison Office: College Road, Patuakhali
Contact: 0441-64040, 01712-184021
01719-661918, Email: ppspatuakhali@yahoo.com

Pirojpur District

11. **Dak Diye Jai**
Bypass Road (Near New Bus Stand)
House: 1, Masimpur, Post: Pirojpur
Pirojpur-8500
Contact: (0461) 62763, 01711-243388
Email: ddj_org@yahoo.com
12. **Eskandar Welfare Foundation (EWF)**
Krishna Nagar, Pirojpur Sadar, Pirojpur
Liaison Office
House: 1, Road: 27, Block-J
Banani Model Town, Dhaka-1213
Contact: 0461-62269, 01711-863007
Email: ewfpirojpur@yahoo.com
13. **Shakaler Jannya Kallyan (SJK)**
Vill: Shankar pasha, Post: Parerhat
Pirojpur-8502
Contact: 01718-449632, 01712-515670
Email: shamima_sjk@yahoo.com, sjk_bd@yahoo.com

CHITTAGONG DIVISION

Brahmanbaria District

14. HOPE

Aliabad, Nabinagar, Brahmanbaria-3410
Contact: 01711-341975
Email: a_kallol@yahoo.com

Chittagong District

15. Community Development Centre (CODEC)

CODEC Bhaban
Plot: 02, Road: 02, Lake Valley R/A
Hazi Zafar Ali Road, Khulshi, Chittagong
Contact: 880-31-2566746, 2566747
Email: khursidcodec@gmail.com
Web: www.codecbd.org

16. Ghashful

438, Mehedibag Road
GPO Box No-1057, Chittagong-4100
Contact: (031) 2858613
Fax: 88-031-2858629
Liaison office:
Lake Breeze, Flat no-1-A, Plot no-26/A
Road no-20, Sector-3, Uttara, Dhaka-1230
Contact: 01197-014700, 01197-014704
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org

17. Muktipath Unnayan Kendra

Muktipath Bhaban, 343, Jalil Nagar, Raozan
Post: Raojan, Chittagong-4340
Contact: (03026) 56031, 01819-325908
Email: salimmuktipath@yahoo.com

18. NOWZUWAN

House-95, Road-3, Block-B
Chandgaon R/A, Chittagong-4212
Contact: 031-671360, 01713-194351
01713-194353, Email: nowzuwanngo@gmail.com
imamorg@hotmail.com

19. Protyashi

Syed Bari, 903/A Omar Ali Matabbar Road
Chandgaon, Chittagong- 4212
Contact: (031) 658222, 2550506, 01819-326206
Liaison Office:
Road: 06, House: 393 (4/C)
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Email: info@protyashi.org
Web: www.protyashi.org

20. Young Power in Social Action (YPSA)

House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chittagong-4212
Contact: 031-672857, 01711-825068
01819-321432, Fax: 031-2570255
Email: info@ypsa.org, arif@ypsa.org
Liaison Office:
House: 13/Uma/1 (Gr. Floor), Road: 2
Shamoly, Dhaka-1207
Contact: 8142351, 8143983

21. Mamata

House: 13, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chittagong
Contact: 031-727295, 01199-761915
01847-062525, Email: mamtahq@yahoo.com

22. OPCA (Organisation for the Poor Community Advancement)

Vill: Mostan Nagar, P.O: Chaitanrerhat
P.S Jorargonj, Mirsarai, Chittagong
Contact: 44333-07496, 01818-721194
01819-617560, 01777-446525
Email: opca92@yahoo.com, info@opcabd.org
Web: www.opcabd.org

Comilla District

23. Ansar Ali Foundation for Integrated Development (AFID)

Shimpur, Adarsha Sadar, Comilla-3505
Contact: 081-76361, 01720-527960
Email: afidshimpur@yahoo.com

24. Development Initiative for Social Advancement (DISA)

Head Office:
E/11 Pallabi Extension, Mirpur 11½, Dhaka 1216
Contact: 02-8052812, 01733-219901
Email: disadhaka@yahoo.com, Web: www.disabd.org
Area Office:
Hospital Road, Chandina, Comilla

25. Kotwali Thana Central Co-operative Association Ltd.

Old Abhoy Asram, Comilla Sadar, Comilla-3500
Contact: (081) 76471, 01712-297216
019-22077755, Email: ktccald@yahoo.com

26. PAGE Development Center

Upalata, Professor Para
Ashoklota, Comilla-3500
Contact: (081) 76323, 77093
01711-388410, 01727-77727
Email: lokman_pdc@yahoo.com

Cox's Bazar District

27. **Mukti Cox's Bazar**
Sarodha Bhaban, Goldighir Par, Cox's Bazar
Contact: (0341)-62558, 01716-056146
01825-239718, Fax: 0341-51103
Email: mukticox@yahoo.com

Khagrachari District

28. **Assistance for the Livelihood of the Origins (ALO)**
Pankhaiya Para, Khagrachari Hill District
Khagrachari Sadar, Khagrachari-4400
Contact: 0371-62067, 61559
01556-648172, 01755-556689
Email: alo.cht@yahoo.com, info@alocht.org
Web: www.alocht.org

Noakhali District

29. **DWIP Unnayan Sangstha**
DUS Centre, Sayedia Bazar, Hatiya, Noakhali
Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur, Dhaka-1207
Contact: 9122145, 01715-475222
Email: dusdhaka@gmail.com, dus.eddus@gmail.com
Web: www.dusbangladesh.org
30. **Sagarika Samaj Unnayan Sangstha**
Village & Post: Charbata
PS: Charjabber, Subarnachar, Noakhali
Contact: 01711-380864, 01712-771702
Email: matin_ssus@yahoo.com
Web: www.sagarika-bd.org

Rangamati District

31. **Centre for Integrated Programme and Development (CIPD)**
Roy Bahadur Road, Rangamati
Rangamati Hill Tracts, PO. Box-34, Rangamati-4500
Contact: 351-61013, 62987
Email: cipdcht@yahoo.com, cipdcht@gmail.com
Web: www.cipdauk.org

DHAKA DIVISION

Dhaka District

32. **ANTAR Society for Development**
House: 42/43 (Level-2), Road: 2
Janata Co-operative Housing Society Ltd.
Ring Road, Adabor, Mohammadpur, Dhaka-1207
Contact: 9144502, 8123889, 01711-172323
Email: antarsd@agni.com, Web: www.antarsd.org

33. **Alternative Development Initiative (ADI)**
House: 91 (3rd Floor), Road-10, Block-D
Niketon Housing Society, Gulshan-01
Dhaka-1212
Contact: 9861412, 01711-813470
Email: adi.org@live.com

34. **ASA**
ASA Tower, 23/3, Khilji Road
Shyamoli, Dhaka-1207
Contact: 8111418, 8116804, 8110934-5
8119828, Fax: 880-2-9121861
Email: asabd@asa.org.bd
Web: www.asa.org.bd

35. **Assistance for Social Organization and Development**
Gazi Khurshid Bay Bhaban
8/4-A (1st Floor), Block-B, Lalmatia
Dhaka-1207
Contact: 9119091, 01711-904483
01757-721559, 01768-620809
Email: asod@agni.com

36. **Association for Renovation of Community Health Education Services (ARCHES)**
House: 72, Flat-5/A, Road: 03
Janata Co-operative Housing Society Ltd.
Ring Road, Shyamoli, Adabor
Dhaka-1207
Contact: 9126433, 9114870
01933-452949, 01819-215427
Email: arches@btcl.net.bd
archessirajgonj@gmail.com

37. **Association for Realisation of Basic Needs-ARBAN**
House: 6/2 (3rd floor), Block-B
Lalmatia, Dhaka-1207
Contact: 02-8122250, 01917-705601
Email: arban@dhaka.agni.com
arban1984@yahoo.com

38. **AUP (Association for Under-Privileged People)**
House: 44, Road: 12
DIT Project, Merul Badda, Dhaka-1212
Contact: 028836856, 01712-204473
Email: aup@sambd.com

39. **Bangladesh Association For Social Advancement**
House: 113 (2nd & 3rd floor), Road: 06
New DOHS, Mohakhali, Dhaka-1206
Contact: 9862464, 01711-528281
01730-044967, Fax: 88-02-9880957
Email: islambasa@gmail.com
Web: www.basango.org

40. **BEDO**
8/6, Segun Bagicha, Ramna, Dhaka-1205
Contact: 9554798, 9568906
Email: bedo@bijoy.net, Web: www.bedobd.org
41. **Bangladesh Extension Education Services**
House: 183, Eastern Road, Lane: 2
New DOHS, Mohakhali, Dhaka-1206
Contact: 9889732-3, 01711-409552
Email: beesbd@gmail.com, Web: www.bees-bd.org
42. **BASTOB-Initiative for People's Self Development**
6/20, Humayun Road, Block- B
Mohammadpur, Dhaka- 1207
Contact: 8128805, 9111531, 01713-004009
Email: bastobdhaka@gmail.com, info@bastob.org
Web: www.bastob.org
43. **BRAC**
BRAC Center, 75, Mohakhali C/A, Dhaka-1212
Contact: 9881265, 8824180-7, 884051
Fax: 880-2-8823542, 8823614, 8851928
Email: general@bdmail.net, Web: www.brac.net
44. **Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka-1216
Contact: 9009451
Email: brdo91@gmail.com, Web: www.brdobd.org
45. **CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Contact: 8123705, 8120634
01713-204682, 01717-172349, 01711-181464
Email: carsafoundation@yahoo.com
46. **Centre for Advanced Research & Social Action (CARSA)**
House: 29, Road: 1
Dhanmondi R/A, Dhaka-1205
Contact: 9671587, 01711-219181
Email: carsa95@yahoo.com
47. **Centre for Community Development Assistance (CCDA)**
Village:Adampur, P.O: Raypur
Upazilla: Daudkandi, Dist: Comilla
Liaison Office
House no-109 (1st floor), Park Road, New DOHS
Mohakhali, Dhaka-1000
Contact: 8711215, 8713137
01714-161650, 01714-161651
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
48. **Centre for Development Innovation and Practices (CDIP)**
CDIP Bhaban, House: 17, Road: 13
PC Culture Housing Society
Shekhertek, Adabor, Dhaka-1207
Contact: 9141891, 9141893
Email: cdipbd@yahoo.com, Web: www.cdipbd.com
49. **Centre For Mass Education in Science (CMES)**
House: 823, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Contact: 8117270, 01714-098903, 01711-538999
Email: cmes@citechco.net, cmesbd@yahoo.com
50. **CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road, Dhanmondi, Dhaka-1209
Contact: 9121504, 9145667
01713-002426, 01715-150509
Email: cedarbangladesh@gmail.com
51. **Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur, Dhaka-1216
Contact: 8034785-6, 01711-520351
01711-528281, 0171-4093698
Fax: 88-02-8059684
Email: info@dorpbid.org, Web: www.dorpbid.org
52. **Dhaka Ahsania Mission (DAM)**
House: 19, Road: 12 (New)
Dhanmondi R/A, Dhaka-1209
Contact: 8119521-22, 9123402, 9123420
8115909, 01716-859887, 01811-480044
01713-000861, Fax: 88-02-8113010, 8118522
Email: dambgd@bdonline.com
rezaulbd2005@yahoo.com
53. **Dushtha Shasthya Kendra**
House-741, Road-09
Baitul Aman Housing Society, Adabor
Dhaka-1207
Contact: 9128520, 8122861, 8159656, 8120965
Fax: 88-02-8115764
Email: dskinfo@dsksbangladesh.org
54. **'ENDEAVOUR' Ensure Development Activities For Vulnerable Under Privileged Rural People**
Staff Quarter 6495
Enatabad Road, Habigonj
Contact: 0831-62307, 01715-120898
Email: endeavour-08@hotmail.com
Liaison Office
282/5, First Colony, Mazar Road, Mirpur-1, Dhaka
Contact: 9027457

55. **Environment Council Bangladesh**
House: 67, Block-Ka, Piciculture Housing Society
Shamoli, Dhaka-1207
Contact: 9120040, 9125028
01711-527193, 01678-701473
Email: info@ecbangladesh.org
Web: www.ecbangladesh.org
56. **Family Development Services & Research (FDSR)**
House: 216, Ashkona Medical Road
Dakhinkhan, Dhaka-1230
Contact: 8920351, 8912469, Email: fdsrho@gmail.com
57. **Friends in Village Development, Bangladesh**
Khadimnagar, Sylhet
PO Box: 70, Shylhet-3100
Contact: 0821, 2870466, 2871221
2870020, 01712-186123
Email: fivdb1981@gmail.com
fivdb_ifsp@yahoo.com@sol-bd.com
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 8118903, 9122207
Email: info@fivdb.net
58. **Gono Kallayan Trust (GKT)**
Head Office: 101, Girl's School Road
(Nagar Bhaban Sarak), Manikgonj-1800
Contact: 017330-76005, 01711-547780
Liaison Office:
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shamoli, Dhaka-1207
Contact: 8111576, 8123102
Fax: 880-2-8118681, 8118687
Email: gkt@bdcom.com, gktmfi@yahoo.com
59. **Gonoshasthaya Kendra**
Mirzanagar, Savar Cantonment
Savar, Dhaka-1344
Contact: 01713-3862
Email: gedmcatian@dhaka.net, gk@citechco.net
Web: www.gkdbd.org
60. **Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 8113216, 8123389
01713-035102, 01716-261398
Fax: 880-2-9120041, Email: gup@dhaka.net
61. **Grameen Krishi Foundation (GKF)**
College Road, Alamnagar
Rangpur Sadar, Rangpur
Contact: 0521-64893
Email: krishi@mail.grameen.com
Liaison Office:
Grameen Bank Bhaban, Mirpur-2, Dhaka-1216
Contact: 8012690
62. **Habited and Economy Lifting Program (HELP)**
Plot No: 36, 37 & 38
BSCIC Industrial Estate, Bagerhat
Contact: 0468-62634, 01915-474397, 01711-560484
Fax: 88-02-9884988
Liaison Office:
House: 21, Road: 24, Block-K, Banani
Dhaka-1213
Contact: 9884888, 01711-181154
Fax: 88-02-9884988, Email: help@bttb.net.bd
ashimsaha7@yahoo.com, helpbagerhat@yahoo.com
63. **Heed Bangladesh**
House: 19, Block-A, Section-11, Mirpur
Dhaka-1216
Contact: 9004556, 9001731, 01713-276463
01713-276470, Email: heed@agni.com
Web: www.heed-babgladesh.com
64. **Hilful Fuzul Samaj Kallayan Sangstha**
Head Office:
5/12, Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 9146206, 01715-245412
Email: hilfulfuzul@ymail.com, hfsks@bdonline.com
65. **Integrated Development Foundation (IDF)**
House: 18, Road: 05, Block-A
Mirpur-2, Dhaka-1216
Contact: 9005452, 9014933, 01711-538142
Email: idf_bd92@yahoo.com, ctgidf@abnetbd.com
Web: www.idfbd.org
Chittagong Office:
House: 25, Road: 2, Block-B
Chandgaon R/A, Chittagong
Contact: (031) 671248, 01711-338537
66. **Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Contact: 9125038, 9143100, Fax: 9113017
Email: manabik@bangla.net, Web: www.mssbd.org

67. **New Era Foundation**
Head Office: Char Mirkamari, Issordi, Pabna
Liaison Office:
70/A, Purana Paltan Lane, Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Contact: 8333839, 01714-029549
Email: nef.org.bd@gmail.com
68. **Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10
Baitul Aman Housing Society, Adabor
Mohammadpur, Dhaka-1207
Contact: 8151124-6, 9128824
Email: padakhep@bdonline.com, info@padakhep.org
Web: www.padakhep.org
69. **Pally Bikash Kendra (PBK)**
27/C Asad Avenue (1st floor), Block-E
Mohammadpur, Dhaka-1207
Contact: 9132389
Email: info@pbk-bd.org, Web: www.pbk-bd.org
70. **Palli Mongal Karmosuchi (PMK)**
PMK Bhaban, Vill. & Post Office: Zirabo
Ashulia, Dhaka
Contact: 02-7791448
Liaison office:
Block-J, North side (5th floor)
Concord Arcadia Shopping Mall
Plot: 1 & 2; Road: 4 Dhanmondi R/A, Dhaka-1205
Contact: 9667005
Email: humayunkabirdd@gmail.com
71. **Palli Shishu Foundation of Bangladesh**
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur, Dhaka-1216
Contact: 9033628, 9004075
01924-954943, 01819-220580
Email: psf@bangla.net, psg_bd76@yahoo.com
Web: www.pallishishu.org
72. **PDIM Foundation**
House: 29/1 (New), Senpara Parbata
Mirpur-10, Dhaka-1216
Contact: 9005874, 01727-780064, 1713337670
Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com
73. **People's Oriented Program Implementation**
5/11-A, Block-E, Lalmatia, Dhaka-1207
Contact: 9121049, 9137769, 9122119
01711-536531, Fax: 8113657
Email: popi@bdmail.net
74. **Prism Bangladesh**
Flat No: 6/B, House: 78, Road: 2
Chairman Bari, Banani, Dhaka-1213
Contact: 9855451, 9855452, 01716-002021
Email: prismbd_env@yahoo.com
Web: www.prismbd.org
75. **Prodipan**
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Contact: 041- 2870008, 01711-243825
01714-631107, Email: ho@prodipan-bd.org
Liaison Office:
6/1 A, Block-F, Lalmatia, Dhaka-1207
Contact: 8114438, 8114847
Email: president@prodipan-bd.org
76. **RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Contact: 8954384-86, 8959380-81
Fax: 88-02-8954391, Email: rdrs@bangla.net
Web: www.rdrsbangla.net
77. **Resource Integration Centre (RIC)**
House: 20 (new), Road-11 (new)
Dhanmondi R/A, Dhaka-1209
Contact: 8118475, 8114034, 01711-548790
Email: ricdirector@yahoo.com
78. **Sajeda Foundation**
House-28, Road-7, Block-C, Niketon Housing
Society, Gulshan-1, Dhaka-1212
Contact: 9890513, 8851511, 01819-212310
01817-293178, Fax: 9863165
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
79. **Shetu Bangladesh**
Vill. & Post: Shirashuni
Tala, Satkhira-9420
Contact: 01715-015888, 01774-705775
Liaison Office:
4/1, Block-F, Lalmatia, Mohammadpur, Dhaka-1207
Email: shetubd2006@yahoo.com
80. **Social Upliftment Society (SUS)**
76/A Uttar para, Savar, Dhaka-1340
Contact: 7746229, 7748293, 01715-022673
01711-856123, 01715-315026 (ED)
Email: sus@citechco.net

81. Society for Development Initiatives (SDI)

House: 2/4 (3rd floor), Block-C
Shahjahan Road, Mohammadpur
Dhaka-1207
Contact: 9122210, 9138686
01711-815053, 01730-330703
Email: sdi@bdcom.com, Web: www.sdi.org.bd

**82. Society for Project Implementation Research
Evaluation & Training (SOPIRET)**

Sk. Rasel Sarak, Samserabad, Lakshmipur
Liaison Office:
8/3, Segun Bagicha, Ramna, Dhaka
Contact: 9559295, 01742-614151, 01772806181
Email: sopiretdhaka@gmail.com, sopiret@gmail.com

83. Sojag (Somaj-O-Jati Gathan)

Village & Post: Shailan
Dhamrai, Dhaka
Contact: 01713-005314, 01730-038502
Email: sojag86@yahoo.com

84. South Asia Partnership Bangladesh

House: 63, Block: Ka
Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 02- 8114697, 8118465
Fax: 88-02-8113033
Email: sapbdesh@gmail.com
Website: www.sapbd.info, sapinfo@sap-bd.org

85. Swanirvar Bangladesh

5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 9116558, 9116806, 01711-179862
Fax: 88-02-812377, 88-02-8125140
Email: info@swanirvarbangladesh.org

**86. The Coastal Association for Social
Transformation Trust**

Metro Melody
House: 13 (1st floor), Road: 2
Shymoli, Dhaka-1207
Contact: 02-8125181, 8154673
01714-014203, Fax: 88 02-9129395
Email: info@coastbd.org, Website: www.costbd.org

87. TMSS

TMSS Bhaban
631/5, West Kazipara, Mirpur-10
Dhaka-1216
Contact: 9339551-2, 9339451, 9348644
8057589, Fax: 9348644, 9009089
Email: tmsseshq@gmail.com
Web: www.tmss-bd.org

88. UDDIPAN

House: 9, Road: 01, Block-F
Janata Cooperative Housing Society Ltd.
Ring Road, Adabor, Dhaka-1207
Contact: 8115459, 9145448, Fax: 9121538
Email: udpn@agni.com, Web: www.uddipan.org

**89. Underprivileged Children's Educational
Programs (UCEP)**

Plot: 2 & 3, Mirpur-2, Dhaka-1216
Contact: 8011014-6, Fax: 880-2-8016359
Email: ucep@citechco.net
Web: www.ucepbd.org

90. Uttara Development Programme Society (UDPS)

Head Office:
5/10 (Gr. floor), Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: 88-02-9140902
Email: udps_dhaka@yahoo.com

91. Village Education Resource Centre (VERC)

B-30, Ekhlash Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-7745412, 7742029
Fax: 88-02-7745779
Email: verc@bangla.net
Web: www.verc.org

**92. Leya Health & Education Development
Foundation**

24 New Chasara, Dopapatti Road
Jamtala, Narayanganj
Contact: 01713-068891, 01715-035526
Email: leyafoundation@yahoo.com
leyafoundation@gmail.com

93. SHEVA Nari O Shishu Kallyan Kendra

26, East Tejuri Bazar, Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com

94. Shakti Foundation for Disadvantaged Women

House: 4, Road: 27, Block-J, Banani, Dhaka-1213
Contact: 02-8810700, Fax: 88-02-8616388
Email: info@sfdw.org
Website: www.sfdw.org

95. Sancred Welfare Foundation (SWF)

House: 33, Road: 7, Block: Kha
P.C Culture Housing Society, Shekhertak
Mohammadpur, Dhaka-1207
Contact: 02-8190645, 01918134332
Email: sancre.swf@gmail.com
Web: www.sancred.org

Faridpur District

96. **Daridrya Nirashan Prochesta (DNP)**
Bhasanchar, Ambikapur
Faridpur-7802
Contact: (0631) 62712
01716-091808, 01712-869414
Fax: 88-0631/64467
Email: dnpfpur@yahoo.com
97. **Palli Progati Shahayak Samity**
Vill. & Post: Kamarpur
Faridpur Sadar, Faridpur
Contact: (0631) 64304, 01711-352686
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org
98. **Society Development Committee (SDC)**
Zaman Manzil Road, No-1, Goalchamot
Faridpur Sadar, Faridpur-7804
Contact: (0631) 65854, 01714-022987
Email: sdc@btb.net.bd
sdc bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

99. **Centre for Rehabilitation Education Earning Development (CREED)**
House: 307/1 (5th floor)
Road No: 8/A
West Dhanmondi, Dhaka-1209
Contact: 01711-608288
Email: cred@dhaka.net

Jalalpur District

100. **PROGRESS (Aekti Samaj Unnayan Mulak Sangstha)**
Nayapara, Jamalpur-2000
Contact: (0981) 63116, 62091
0171-3561242, 01817-085457
Email: progressmfi@yahoo.com

Sherpur District

101. **Rural Development Sangstha (RDS)**
49, Girda Narayanpur, Sherpur Town
Sherpur-2100
Contact: 0931-62404, 01711-186703

Kishoreganj District

102. **Organization for Rural Advancement (ORA)**
Gaminee Textile Road
Gaital, Kishorgonj
Liaison Office:
271/7 (Gr. floor), Jafrabad, Sankar
Mohammadpur, Dhaka-1207
Contact: 9129410, 01711-622609
Email: orashou@yahoo.com

Manikganj District

103. **Association for Rural Advancement in Bangladesh (ARAB)**
Bewtha Road, Manikganj Town
Manikganj-1800
Contact: 88-02-7710264, 7711085
01552-313919, 01711-239839
Fax: 880-02-7711086
Email: bd.arab@yahoo.com
104. **Grameen Seba Sangstha (GSS)**
Vill. & Post: Betila, Manikganj
Liaison Office:
1/c-4, College Street
Science Lab, Dhaka
Contact: 01199-840193, 01715-186715
105. **Socio Economic Development Action Program (SEDAP)**
Paradise Hall Road, Singair, Manikganj
Contact: 01673-327616, 01713-538335

Munshiganj District

106. **Aram Foundation**
Bhaber Char, College Road
Post-Gazaria, Munshiganj
Contact: 01714-094287, 01816-900624

Mymensingh District

107. **ASPADA Paribesh Unnayan Foundation**
Shapna Kutir, House: G/23
Bhaluka Paurashava, Mymensingh
Contact: (09022) 56268
01713-031551, 0171-6091827
Email: aspadabd@yahoo.com

108. Grameen Manobik Unnayan Sangstha (GRAMAUS)

9, T.N.Rai Road, Amla para, Mymensingh
Contact: 091-62993
01778-055535, 01713-503982
Email: ngo-gramaus@yahoo.com
Website: www.gramausbd.org

109. Parashmoni Samajik Unnayan Sangstha

Bogar Bazar, Vill. & Post: Gujium
Trishal, Mymensingh
Contact: 01716-081274
Email: porashmoni@gmail.com

Netrokona District

110. Sabalamby Unnayan Samity (SUS)

Shibganj Road, Netrokona-2400
Contact: 0951-61566, 01839-974200
01839-974202, Fax: 0951-61766
Email: sabalambysus@yahoo.com

111. Shram Unnayan Sangstha (SUS)

NI khan Bhaban, Mukterpara, Netrokona
Contact: 02-8122250, 0951-62214
01917-705601, 01712-006816
Email: dinakhan1@hotmail.com

Rajbari District

112. Karmojibi Kallayan Sangstha (KKS)

House: 251, Block: C, Ward: 5, Sonalishanggho
Road, Shegun Bagun, Rajbari-7700
Contact: 0641-65544, 01711-849340
Email: kksrajbari2010@yahoo.com

113. VPKA Foundation

South Bhabanipur, Rajbari-7700
Contact: 0641-65579, 65357, 65001
01720-513759, 01720-513757
Email: vpkafoundation@outlook.com
vpka.credit@hotmail.com

Shariatpur District

114. Naria Unnayan Samity

Post & P.S: Naria, Shariatpur-8020
Contact: (0601) 59154, 01718-239744
Email: nusa_bd@yahoo.com

Liaison Office

Plot: 30A, Road: 4, Sector-3
Uttara Model Town, Dhaka-1230
Contact: 8912840, 01819-410913
Email: hridoy@btb.net.bd

115. Shariatpur Development Society (SDS)

Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 01714-011901
Fax: 0601-61534
Email: sds.shariatpur@gmail.com
Web: www.sdsbd.org, info@sdsbd.org

Tangail District

116. Samajik Seba Shonghothon

Pathrail, Delduar, Tangail
Contact: 0921-62696, 01716-401569
Email: samajiksebashonghothon@yahoo.com

117. Samannita Unnayan Seba Sangathan (SUSS)

Sathi Cinema Hall Road
Madhupur, Tangail
Contact: 09228- 56326
01711-447028, 01922-046303
Email: tapan.gun@gmail.com

118. Shaldair Renaissance Club (SRC)

Bhuapur, Tangail
Contact: 09223-87019, 01712-256669

119. Social Advancement Through Unity (SATU)

Plot: 91, Block: 2, Road: 12
Tangail Housing Estate
West Akur Takur Para, Tangail-1900
Contact: 0921-63674
01711-567393, 01712-418671
Email: satu@bol-online.com

120. Society For Social Service (SSS)

Head Office:
SSS Bhaban
Mymensingh Road, Tangail
Contact: (0921) 63195, 63622
Fax: 88-0921-63931
Email: ssstgl@btcl.net.bd, ssstgl@yahoo.com
Web: www.sssbangladesh.org

KHULNA DIVISION

Bagerhat District

121. Life Association

Vill: Badhal, PO: Badhal Bazar
Kachua, Bagerhat-9311
Contact: 01715-031522, 0191-4232050
Email: life_bagerhatbd@yahoo.com

122. Shaplaful
Dashani, Bagerhat-9300
Contact: (0468) 63327, 01711-965829
Email: shaplaful04@yahoo.com

123. Village Development Foundation (VDF)
Upazila Parishad Road
Baraikhali Morrelganj, Bagerhat
Contact: 0465656008, 01715-548667
Email: amirvdf@gmail.com

Chuadanga District

124. Atmabiswas
Biswas Tower, Cinenia Hall Para
Chuadanga Sadar, Chuadanga-7200
Contact: (0761) 63828, 01714-090402
Email: atmabiswas_ngo@yahoo.com

125. Jana Kallayan Sangstha (JKS)
Valaypur Moor, Alukdia, Chuadanga-7200
Contact: (0761) 62797
01733-059001, 01966-775361
Email: jksbangladesh@yahoo.com

126. Wave Foundation
Head Office:
Darshana Bus stand, Post: Darshana
Damarhuda, Chuadanga
Contact: (0761) 89013, 01632-51159, 01632-51217
Email: mfoho@wavefoundationbd.org
Liaison Office
3/11, Block-D, Lalmatia, Dhaka-1207
Contact: 02-8153320, 8113383, Ext: 123
Email: mfo@wavefoundationbd.org
Web: www.wavefoundationbd.org

Jessore District

127. Ad-din Welfare Centre
Dhaka Road, Shekh Hati, Jessore-7400
Contact: (0421) 68820, 68807
Fax: 0421-68807
Email: addinjsr@gmail.com
Dhaka Office
Ad-din Hospital, 2 Bara Maghbazar, Dhaka-1217
Contact: 9353391-3, Fax: 02-8317306
01711-532048, 01711-827922
Email: addinjsr@gmail.com, info@ad-din.org
Web: www.ad-din.org

128. Agragati
Vill.: Kakbandhal, Post: Sarutia
Keshabpur, Jessore-7450
Contact: 01711-361017
Email: agragatibd@gmail.com

129. Bandhu Kallyan Foundation
Rajghat, Nowapara Municipal Area
Abhaynagar, Jessore
Contact: (04222) 71426
01714-303454, 01711-838071
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

130. Jagorani Chakra Foundation
46, Mujib Sarak, Jessore-7400
Contact: (0421) 68823, 61983, 01711-899259
Fax: 88-0421-68824
Email: jcfmfi@gmail.com
Web: www.jcfbd.org

131. Rural Reconstruction Foundation (RRF)
RRF Bhaban, C&B Road, Karbala
P.O Box: 07, Jessore-7400
Contact: 0421-66906, 0421-65663, 0421-68457
Fax: 0421-68546, Email: admin@rrf-bd.org
info@rrf-bd.org, Web: www.rrf-bd.org

132. Samadhan
Samadan Bhaban
Upazilla Road, Keshabpur, Jessore-7450
Contact: (04226) 56549, 01711-131250
Email: samadhan_rezaul@yahoo.com

133. SAVIOUR
Sezan Plaza, Pulerhat
Chanchara, Jessore
Contact: 0421-66622, 01712-040700
Email: saviourjessore@gmail.com

134. Shishu Niloy Foundation
22/A, Mujib Sharak, Jessore-7400
Contact: 88-0421-65115, 01711-489883
Email: sniloy_2@yahoo.com

Jhenaidah District

135. Srizony Bangladesh
111, Pobahati Road, Jhenaidah-7300
Contact: 0451-63264-6, 8060725, 8016068
01711-217324, Fax: 88-0451-63346
Liaison Office
Srizony Bhaban
Plot: 3, Road: 1, Block: A, Section: 2
Mirpur, Dhaka-1216
Contact: 88-02-8016066
01718-031263, 01926-888588
Email: dhaka@srizonybd.org, info@srizonybd.org

- 136. Rural Health Education and Credit Organisation**
Badsha Villa, HSS Road
Modern Town, Jhenidah-7300
Contact: 88-0451-62175, 01711-571942
Email: rhecoorgnjh@gmail.com

Khulna District

- 137. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)**
House: 7, Road: 113
Khalishpur Housing Estate, Khulna
Contact: (041) 760038, 02-9139420, 01711-807740
Email: maksudulalom71@gmail.com
bridge@khulna.bangla.net

Liaison Office

House: 591, Road: 10, Baitul Aman Housing Society
Shyamoli, Dhaka-1207
Contact: 02-9139420
Email: zhbali59@yahoo.com

- 138. Nabolok Parisad**
House: 163, Road: 11, Niralla R/A, Khulna-9100
Contact: (041) 720155
01711-422678, 01711-840957
Email: nabolok@nabolokbd.org

- 139. Progoti Samajkallayan Sangstha (PSS)**
Head Office:
Vill.: Baruna, PO: Baruna Bazar
Dumuria, Khulna

Liaison Office:

Hospital Road, P.O: Noapara
Abhaynagar, Jessore
Contact: 01714-662835, 01727-675300
Email: progoti_khulna@yahoo.com

- 140. Unnayan**
House: 366, Road: 19, Nirala R/A, Khulna-9100
Contact: (041) 732438
01197-181697, 01190-679169
Email: unnayanngo@yahoo.com
Web: www.unnayan-bd.org

Kushtia District

- 141. Action for Human Development Organization (AHDO)**
House No: 546 (2nd Floor)
Upazilla Road, Kushtia Sadar, Kushtia
Contact: 071-71713, 01711-145338, 01724-383416
Email: ahdo.kustia@gmail.com

- 142. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha**
Darus Shefa, 317, Jhenidah Road
Mazampur, Kushtia-7000
Contact: (071) 73402, 54023
01711-217623, 01720-510210
Fax: 017-54023, Email: desha_bd@yahoo.com

- 143. KPUS (Kushtia Palli Unnayan Sangstha)**
18/5, 1 no Masjidbari Lane, Arua para
Kushtia-7000
Contact: 071-62056, 01711-310126
Email: kpus_bd23@yahoo.com

- 144. Peoples Integer Progressive Association for Social Activities "PIPASA"**
41/30, Dadapur Road, Mongalbaria, Kushtia
Contact: 01716-078753
Email: pipasakus@yahoo.com

- 145. SETU**
T&T Coloni Road, Courtpara
Post Box: 10, Kushtia-7000
Contact: (071) 62029, 01720-507700
Email: info@setubd.org
Web: www.setubd.org

- 146. Shiropa Development Society**
Khash Mothurapur, Daulatpur, Kustia
Contact: 01711-112320
Email: shiropa_2011@yahoo.com

Magura District

- 147. ROVA Foundation**
91/1, Stadium Para (West), Magura
Contact: 0488-63422, 01711-807352
Email: rovafoundation@yahoo.com

Meherpur District

- 148. Daridra Bimochon Shangstha (DBS)**
Fulbagan Road, Mukharjee Para
Post & P.S: Meherpur
Contact: 88-0791- 62629
01812-907555, 01727-059111
Email: info@dbs-bd.org

- 149. Palashipara Samaj Kallayan Samity (PSKS)**
Bashbaria, Post & P.S: Gangni
Meherpur-7110
Contact: 07922-75046, 01711-218819
Email: psksmeherpur@gmail.com
Web: www.psksgm.org

Narail District

150. **Narail Ashar Alo Foundation**
Rupgonj Bazar
(Behind the Hotel Dolfin & Shaile Clinic) Vaoyakhali
Ratangonj, Narail-7501
Contact: 0481-62915, 01711-486195
Email: ashar_alo@yahoo.com
asharalonr@gmail.com

Satkhira District

151. **Manab Sampad Unnayan Kendra**
P.S: Kaliganj Sadar, Satkhira
Contact: 01715-350766, 01799-058320
Email: masuk_org@yahoo.com
152. **Nowabenki Gonomukhi Foundation**
Nowabenki, Shyamnagar, Satkhira
Contact: 01711-218197, 01711-864604
Email: ngfbd1@yahoo.com
153. **Satkhira Unnayan Sangstha (SUS)**
Post & P.S: Tala, Satkhira
Contact: +88-04727-56252
01711-829492, 01711-453559
Email: sus_ngo@yahoo.com
154. **Unnayan Prochesta**
Vill. & Post: Tala, Satkhira
Contact: 04727-56156, 01711-451908
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

Bogra District

155. **Focus Society**
Hospital Road, Gabtoli, Bogra, 5820
Contact: (05025)-75115, 01711-875811
Email: focus_society@yahoo.com
156. **Gram Unnayan Karma (GUK)**
02, Ajaj Housing, Banani, Bogra-5820
Contact: 064451-90419, 051-78264/69974
01714-004015, 01191-474165
Email: gukbogra@yahoo.com
guk.bogra@gmail.com
157. **Noble Education and Literary Society (NELS)**
Naruli Paschimpara, Sariakandi Road
Bogra-5820
Contact: 01767-982990
Email: noblesociety23@gmail.com

158. **Taraf Sartaj Santi Sangha**
Darail Bazar, Gabtoli, Bogra
Contact: 01745-052709, 01711-466057

Chapainawabganj District

159. **Proyas Monobik Unnayan Society (PMUS)**
Belepukur, Chapai Nawabganj-6300
Contact: 0781-51501, 01714-029484
Email: proyasbd@gmail.com
Web: www.proyas.org

Jaipurhat District

160. **Ahead Social Organization (ASO)**
Madrasha Road, Holding No: 466
Joypurhat-5900
Contact: 0571-63569
01819-784008, 01711-968797
Email: asojoy@btb.net.bd
161. **JAKAS Foundation**
Sabujnagar, Joypurhat-5900
Contact: 0571-62984, 01711-063216
Email: jakas.bd@gmail.com
162. **Joypurhat Rural Development Movement (JRDM)**
Block: H, Plot No: 7, Housing Estate Upasahar
Joypurhat
Contact: (0571) 62038, 01715-024164
Fax: 088-0571-51016
Email: jrdrmngo95@gmail.com

Naogaon District

163. **Barendrabhumi Samaj Unnayan Sangstha**
Vill.: Mohinagar, Post: Shujail Hat
Mohadevpur, Naogaon
Contact: 01710-060735, 01710-060735
Email: bsdo_mohi@hotmail.com
164. **Dabi Moulik Unnayan Sangstha**
Chakrampur, Kathaltoli
Santahar Road, Naogaon-6500
Contact: 880-0741-62072, 01713-200883
Email: dabi@rocketmail.com
165. **MOUSUMI (A Voluntary Development Organization)**
Ukilpara, Naogaon
Contact: (0741)-61131, 01711-043670
Email: ranamousumi@yahoo.com

Natore District

166. Access Towards Livelihood and Welfare Organisation (ALWO)

House: 81/1, Hazra, Natore-6400
Contact: 0771-61255
01740-933883, 01711-384298
Email: alwonat@yahoo.com

167. AVA DEVELOPMENT SOCIETY

Gopalpur, Lalpur, Natore
Contact: 01711-453753
Email: avango2008@gmail.com

Pabna District

168. Anannya Samaj Kallyan Songstha

Sujanagar Road, Arifpur, Pabna
Contact: 0731-63843, 01928708776

169. Organization for Social Advancement and Cultural Activities (OSACA)

200/1, Krishnupur, DC Road
Library Bazar, Pabna
Contact: 01712-651636, 01711-418966
Email: osaca_pabna@yahoo.com
Web: osacabd.org

170. Pabna Protishruti

House-A/5, Block-J (East of Pabna Alia Madrasa)
Radhanagar, Pabna Sadar, Pabna-6600
Contact: (0731) 66199, 01715-104380
Email: protishruti@gmail.com

171. Programme for Community Development (PCD)

Radhanagar, Maktob More, Pabna
Contact: 0731-66969
01716-535081, 01711-484290
Email: pcdpabna17@yahoo.com
pcdpabna18@gmail.com

Rajshahi District

172. Association for Community Development-ACD

House: 41, Sagarpur
Rajshahi-6100
Contact: (0721)-770660
01713-098257, 01713-098200
Email: rajacd@librabd.net

173. Ashrai

House: 180, Sector: 3
Upashahar, Rajshahi- 6202
Contact: 0721-760545, 01711-427219
Email: ashrai@librabd.net
Website: www.ashraibd.org

174. Centre for Action Research Barind (CARB)

House: 184, Sector: 03
Uposahar Housing Estate, Sopura
Rajshahi-6290
Contact: (0721) 761407, 01842-507676
Email: carb@btcl.net.bd
Web: www.carb-bd.info

175. Participatory Development Organisation (PDO)

Nawhata, Paba, Rajshahi-6213
Contact: 0721-800190
01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

176. Sachetan

House: 573, Ramchandrapur
Natore Road, Rajshahi-6100
Contact: (0721) 771602, 812560
01713-195400
Email: sachetanraj@yahoo.com
sachetanraj@gmail.com
Web: www.sachetansociety.com

177. Shapla Gram Unnayan Sangstha

Kesherhat, Mohanpur, Rajshahi
Contact: 01712-772446
Email: shaplango_99@yahoo.com

178. Shataphool Bangladesh

Vill. & PO.: Jahanabad
Mohonpur, Rajshahi
Contact: 01711-062767
Email: shataphool@gmail.com

Sirajganj District

179. Manab Mukti Sangstha (MMS)

Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajgonj-6703
Contact: 01714-081048, 01713-002850
Email: hb_mms@yahoo.com

180. National Development Program (NDP)
NDP Bhaban, Bagbari,
Shahid Nagar, Kamarkhondo, Sirajgonj-6703
Contact: 0751-63877, 01713-383100
01713-383112, Fax: 0751-63877
Email: akhan_ndp@yahoo.com
Web: www.ndpbd.org

181. Programmes for Peoples Development (PPD)
Vill: Shaktipur, Post & P.S: Shahzadpur
Sirajgonj-6770
Contact: 07527-64352
01711-876760, 01713-440200
Email: ppdshahzadpur@gmail.com
ppd_shahzadpur@yahoo.com

RANGPUR DIVISION

Dinajpur District

182. Al-Falah Aam Unnayan Sangstha (AFAUS)
Vill. & Post: Rajbati, Dinajpur Sadar
Dinajpur
Contact: (0531) 65264, 019191-88440
Email: afaus_03@yahoo.com

183. Gram Bikash Kendra
Haldibari, Parbatipur, Dinajpur-5250
Contact: (05334) 74411
Fax: 88-05334-74332
Email: gbkpbt@yahoo.com
Web: www.gbk-bd.org

184. Mohila Bohumukhi Shikkha Kendra
Balu Bari, Dinajpur- 5200
Contact: 0531- 64433
01712-639259, 01855-912972
Email: mbskcom@btb.net.bd
razia.mbsk@gmail.com

185. Pollisree
Balubari, Dinajpur-5200
Contact: (0531) 65917, 01713-491000
Email: pollisree@yahoo.com
Web: www.pollisree.org
Liaison Office
43/c (5th floor), Asad Avenue
Mohammadpur, Dhaka-1207

186. Come to Work (CTW)
Vill: Manmathpur, P.O: Chaklabazar Parbatipur
Dinajpur-5250
Contact: (0531)-89114, 01712-041915
Email: ctwdinaj08@gmail.com

Gaibandha District

187. SKS Foundation
College Road, Uttar Horin Singha
Gaibandha-5700
Contact: (0541) 62420
01717-3484430, 01713-484404
Fax: +88-0541-51492
Email: sksgaibandha@tistaonline.com
Web: www.sks-bd.org

188. Gano Kallayan Swabolambi Sangstha (GKSS)
Vill. & Post: Sadullapur
Gaibandha-5710
Contact: 0541-56017, 01711-069252
Email: rabi_gkss@yahoo.com

Kurigram District

189. Solidarity
New Town
Kurigram-5600
Contact: (0581) 61222, 61532
61485, 01715169469
Fax: 0581-61485, 61789
Email: solidarity_bd@yahoo.com

Lalmonirhat District

190. Nazir (Natun Zibon Rochi)
Airport Road, Harivanga
Lalmonirhat- 5500
Contact: 0591- 61252, 01715-572371
Email: nurul_nazir@hotmail.com

Nilphamari District

191. Self-Help and Rehabilitation Program (SHARP)
New Babupara
Saidpur-5310
Nilphamary
Contact: 05526-73136, 01712-059148
Email: sharpsdp@yahoo.com

Panchagarh District

192. Anuvab
Thanapara Road
Boda, Panchagarh
Contact: (05653) 56180
01712-676857
Email: anuvab boda 857@gmail.com

193. Dristidan

Vill., Post & P.S: Thanapara, Boda
Panchagarh
Contact: (05653) 56205
01713-780570
Email: drishtidanboda@yahoo.com

194. Dudumari Gram Unnayan Sangstha

Vill.: Dudumari
Panchagarh Sadar, Panchagarh
Contact: 01711-451949, 01721-887987
Email: dgus2009@yahoo.com

195. Suchana Samaj Unnayan Sangstha

Thana para, Boda
Post: Boda, Panchagarh
Contact: 05653-56274
01714-229034
Email: ssdodb@yahoo.com

Rangpur District

196. Rural Economic Support & Care for the under Priviledged (RESCU)

H-40/1, Road-1, Alhaz Nagar
Dorshona Road, Karmichel College
Rangpur
Contact: 0521-64085
01715-507394, 01715-081476

197. Samakal Samaj Unnayan Sangstha

Vill: Jahangirabadhat, Post: Jahangirabad
Via: Sadullapur, Pirgonj, Rangpur
Contact: 05227-56022
01711-419045, 01839-969944
Email: ssusinfo@gmail.com

Thakurgaon District

198. Eco-Social Development Organization (ESDO)

College Para, Thakurgaon-5100
Contact: (0561) 52149, 01713-210488
Liaison office:
ESDO House, Plot: 748, Road: 8
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: 02-8154857, 01713-149259
Email: esdobangladesh@hotmail.com
Web: esdo-bangladesh.org

SYLHET DIVISION

Habiganj District

199. Habiganj Unnayan Sangstha

House: 18, Rajnagar
Woman's College Road, Habigonj-3300
Contact: 0831-62392, 01715-356837
Email: hushabiganj@gmail.com

Moulvibazar District

200. Patakuri Society

Housing Estate, Moulvibazar Road
Srimangal, Moulvibazar
Contact: 08626-72948
01712-017426
Email: patakurisociety@gmail.com
Web: www.patakuri.org

201. Posobid Unnayan Sangstha

Ahmed Vila, Uttara Residential Area
Moulvibazar Road, Srimangal, Moulvibazar
Contact: (08626) 88311, 01711-899641

Sylhet District

202. Voluntary Association for Rural Development (VARD)

House: 44, Road: 14, Block-B
Shahjalal Upashahar
Post Box: 170, Sylhet-3100
Contact: (0821) 761365, 761676, 761473
01755-578391, 01711-485325

Liaison Office

House: 554 (3rd -5th floor), Road: 9
Baitul Aman Housing Society, Adabor
Dhaka-1207, Post: 10059
Contact: 9133590, 9124410
Email: varddhk@bdmail.net

* As of June 30, 2014

LIST OF OTHER POs

1. **Bangladesh Rural Improvement Foundation (BRIF)**
Natun Babupara, Syedpur, Nilphamari
Contact: 06445500171
Email: brif1984@gmail.com
2. **Sramojibi O Dustha Kallayan Sangstha**
Vill: Chakla, Post: Punduria-6682
(Via Kashinathpur), Bera, Pabna
3. **Progati Manobik Unnayan Prakaipa**
Madha Razihar, Agoiljhora, Barisal
4. **Rural Development Organization (RDO)**
Thana Road, Vill., Post & P.S: Muladi
Barisal
5. **Palli Formation**
Circular Road, Mahajan Patti, Bhola-8300
6. **Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para, Boalkhali, Chittagong
7. **Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Cooperative Housing Society
Adabor, Mohammadpur, Dhaka-1207
8. **OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden, Dhaka-1000
9. **Socio Economic Development Society (SEDS)**
Jatpur, Saturia, Manikgonj
10. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital, Kishoreganj
11. **Proshika Manabik Unnayan Kendra**
Proshika Bhaban
1/1-Ga, Sector-2, Mirpur, Dhaka-1216
12. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**
Rupsha, Sibalay, Manikgonj
13. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram, Kishoregonj-2300
14. **Rural Development Trust (RDT)**
Thana Road, P.S: Trishal, Mymensingh
15. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi (Puratan Bus stand)
Muktagacha, Mymensingh
16. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**
Bhulta, Rupganj, Narayanganj
17. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road, Tangail
18. **Consciousness Raising Centre (CRC)**
Arappur, Chaklapara (near Shaheed Amrity Bidha pith), Jhenaidah-7300
19. **SHEBA**
Vill: Tetulia, P.S: Tala, Satkhira
20. **Chinnomul Mohila Samity**
Palashbari Road, Gaibandha
21. **Gram Unnayan Kendra (GUK)**
Vill: Kismatbanu, Post: Balabari Hat
P.S: Chilmari, Kurigram
22. **Upon Uddagh Sangstha**
Ramna Bazar, Chilmari, Kurigram
23. **Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola), Iswardi, Pabna
24. **Rural Organisation For Social Affairs (ROSA)**
Vill: Bonpara, P.O: Horoa, P.S: Boraigram, Natore
25. **Adarsha Samaj Sheba Sangstha (ASSS)**
Muslim Manjel
House: 6, R.K Mission Road, Mymensingh
26. **Annesa Foundation (AF)**
31/2, Senpara Parbata
Mirpur-10, Dhaka-1216

STAFF FOR





STAFF PROFILE

PKSF's vision is being realized over the years with the firm commitment to contribute towards creating a poverty-free Bangladesh, with each and every citizen of the country living an acceptably decent life with dignity

MANAGEMENT STAFF OF PKSf

AS OF JULY 01, 2014

Managing Director

1. **Mr. Md. Abdul Karim**
B.Sc. (Hons.) and M.Sc.
University of Chittagong
Master of Social Science
(Development Administration)
University of Birmingham, UK

Deputy Managing Director (Operations)

2. **Mr. Md. Fazlul Kader**
M.B.A. (Finance)
Institute of Business Administration (IBA)
University of Dhaka

Deputy Managing Director (Admin. & Finance)

3. **Dr. Md. Jashim Uddin**
Ph.D (Economics)
Moscow Management Institute
Moscow, USSR

Deputy Managing Director (Operations)

4. **Mr. Golam Touhid**
M.Sc. (Geography)
University of Dhaka

Director (Research)

5. **Dr. Tapash Kumar Biswas**
M.Sc. (Rural and Regional Development Planning)
University of Dortmund, Germany
and AIT, Bangkok
Ph.D in Statistics
Jahangirnagar University
Post Doctorate
(Project Monitoring and Evaluations)
IRRI, Philippines

General Managers

6. **Mr. Shabbir Ahmed**
C.A. (Intermediate)
Member of the British Institute of Management
(M.B.I.M)
MBA (Finance)
Institute of Business Administration & Technology

7. **Mr. Md. Hasan Khaled**
M.B.S. (Accounting)
Islamic University
Kushtia

8. **Mr. Md. Mashiar Rahman**
M.Sc. (Statistics)
University of Dhaka

9. **Mr. A.Q.M. Golam Mawla**
M.Com. (Management)
University of Dhaka

General Managers, CC

10. **Mr. Akond Md. Rafiqul Islam**
M.Sc. (Entomology)
University of Dhaka

11. **Mr. Md. Ziauddin Iqbal**
M.Com. (Finance)
University of Dhaka

Deputy General Manager

12. **Mr. A. Khaleque Miah**
C.A. (Intermediate), ICAB

13. **Dr. Sharif Ahmed Chowdhury**
Ph.D (Animal Nutrition)
University of Aberdeen, UK

14. **Mr. Md. Abul Kashem**
M.S.S. (Sociology)
University of Dhaka

15. **Mr. Abul Hasan Md. Abdul Qaiyum**
M.S.S. (Economics)
Chittagong University

16. **Mr. Md. Abdul Matin**
M.S.S. (Social Welfare)
University of Dhaka

Deputy General Managers, CC

17. **Mr. M. A. Matin**
B.Sc. Engineering (Electrical & Electronics)
BIT, Chittagong

18. **Mr. Bibhuti Bushan Biswas**
FCA Qualified Chartered Accountant, ICAB

Assistant General Managers

19. **Mr. Dilip Paul**
M.Sc. (Physics)
Chittagong University
20. **Mr. A.K.M. Nuruzzaman**
Master of International and Community
Development
Deakin University, Melbourne, Australia
21. **Mr. Nazmul Islam**
M. Engg. (Civil & Environmental)
BUET, Dhaka
22. **Mr. Md. Habibullah**
M.S.S. (Economics)
University of Dhaka
23. **Mr. Abdul Latif**
M.Com. (Management)
University of Dhaka
24. **Mr. Dilip Kumar Chakravorty**
M.S.S. (Economics)
University of Rajshahi
25. **Mr. Zaman Khondoker**
M.Com. (Accounting)
University of Dhaka
26. **Mr. Mirza Md. Nazmul Huq**
M.S.S. (Economics)
Islamic University
Kushtia
27. **Mr. Gokul Chandra Biswas**
M.Sc. (Statistics), ACS
Jahangirnagar University

Assistant General Managers, CC

28. **Mr. Md. Mesbahur Rahman**
M.Sc. (Statistics)
University of Dhaka
29. **Ms. Salina Sharif**
M.Sc. (Economics)
Jahangirnagar University
30. **Mr. Zahir Uddin Ahmed**
M.B.A. (Finance)
North South University

31. **Mr. Jitendra Kumar Roy**
M.Com. (Management)
University of Dhaka

32. **Mr. Mohd. Khairul Bashar**
M.B.A. (Finance & Banking)
International Islamic University, Chittagong

Managers

33. **Mr. Md. Monirul Islam Mullick**
B.Sc. (Computer Science)
North South University
34. **Mr. Shah Muhammad Ikhtiar Jahan Kabir**
M. Phil (International Relations)
University of Dhaka
35. **Mr. Dipen Kumar Saha**
M. Sc. (Economics)
Jahangirnagar University
36. **Ms. Afroza Sultana**
M.S.S. (International Relations)
University of Dhaka
37. **Mr. A.T.M. Hemayet-Ur-Rahman**
M.S.S. (International Relations)
University of Dhaka
38. **Mr. Md. Ashraful Haque**
M.Sc. (Economics)
Jahangirnagar University
39. **Mr. Md. Humayun Kabir**
M.Sc. (Economics)
Jahangirnagar University
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