পল্লী
কর্ম-সহায়ক
ফাউণ্ডেশন

Palli Karma-Sahayak Foundation (PKSF)

ANNUAL REPORT 2010

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Palli Karma-Sahayak Foundation (PKSF)

Message From Chairman

Being the apex organization in the country for providing funds to and monitoring the activities of its Partner Organizations (POs), PKSF can in fact play an important role in socio-economic development. Building on its wealth of experience gathered over the past 21 years, PKSF has started undertaking new and innovative initiatives beyond its traditional operational activities.

Several new programmes have already been initiated, which combine such components as skill development, health, education, marketing, awareness-building, asset creation, micro insurance, and development of market linkages along with micro-credit on one hand and enhancement of the use of Information Technology in administrative management of its POs on the other.

The recent pioneering initiative of PKSF is the "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)" which has been designed for household-based integrated development through proper utilization and enhancement of household resources and human capabilities. For the first time, PKSF has decided to embark upon an initiative, which aims at improving the living conditions and lifestyle of the poor by providing them with wide-ranging facilities including health, nutrition, sanitation, education, training etc in order to enable them to be the decision-makers of their own destiny. In this context, PKSF is undertaking extensive activities at two levels under ENRICH, viz household-specific activities and community-based activities.

During the past year PKSF has been persistent to scale up and deepen its Micro Enterprise (ME) programme in order to help strengthen micro enterprises for them to be able to generate more and sustainable employment and upgrade productivity of their operations. In this regard, PKSF has launched value-chain development under FEDEC programme with the aim to provide non-financial support services and market linkages (both backward and forward linkages).

PKSF has recently initiated a dynamic project titled "Developing Inclusive Insurance Sector Project" (DIISP) for mitigating the risk of the poor, as it is closely associated with poverty reduction. The project aims to offer insurance services (related to life, health and disaster issues) to the low-income groups with minimal documentation and on very easy terms.

Beyond its traditional operations, PKSF has also recently formed a "Special Fund" with its own fund to provide special assistance to highly disadvantaged people in urgent need of support. A number of specific regular as well as emergency-based activities have been chalked out for implementation under this scheme. These include providing assistance in order to severely affected poor people during natural disasters; for conducting socially important group activities; providing financial grants in respect of, e.g., promotion of education and health for the very poor; implementing special programmes on special occasions; providing assistance to the poor who are incapable to bear medical expenses during serious illnesses; providing scholarships and allowances to talented offsprings of the ultra poor beneficiaries of the PKSF-supported programmes implemented by the POs of PKSF.

PKSF has strengthened the research division by recognizing the need of a strong research department with a well-designed research programme, which is providing PKSF with insights, and understanding of the programme dynamics. Therefore, PKSF is now able to carry out cost-effective research and build necessary database with the help of its vast network of POs to evaluate the impact of PKSF-supported activities and the performance of its POs.

PKSF training department has a wide range of programmes for both employees of the POs and credit-takers; and the number of beneficiaries is on the increase. PKSF intends to further upgrade and diversify its training activities in future.

Climate change has become one of the major challenges the world over. Bangladesh is at the forefront of adverse climate change impacts. It is evident from the recent experiences of SIDR and AILA that poor people are the most affected by natural calamities, which are increasing in both frequency and intensity under climate change. PKSF has successfully assisted a significant number of affected people in the aftermath of SIDR and AILA. Based on those experiences, PKSF is planning to develop appropriate tools and guidelines for sustainable disaster management.

I would like to take this opportunity to convey my thanks to the Government of Bangladesh for the overwhelming support provided. Let me also express our thankfulness to the development partners working with us. I appreciate the commitment and hard work put in by all PKSF personnel and also by the PKSF POs.

It is a worthwhile experience for me to be part of the PKSF family, where the people involved have demonstrated diligence and passion for learning from experiences and, on that basis, to reorient and redesign approaches and work programmes.

Qazi Kholiquzzaman Ahmad
Chairman

June 2011

Message
From
Managing Director

In pursuance of its two decades' old mission of generating employment and alleviating poverty, Palli Karma-Sahayak Foundation (PKSF) has further broadened and expanded its programmes during 2009-2010. Acknowledging the fact that accelerated economic growth is necessary for reducing poverty, it is immediately realized that the process may not actually include the poorest and vulnerable. PKSF's interventions therefore remain anxious to tread a sustainably inclusive path. Over the last decade or so, PKSF has been able to reach a wider section of the poorest people in the society and able to meet their demand quite successfully.

PKSF strongly believes that poverty can be tackled only by according a multidimensional support. Being an apex organization for provision of credit and monitoring the activities of its Partner Organizations (POs), PKSF has appropriated on itself the responsibility of overall social development in areas where its POs operate. It has thus decided to move forward beyond its traditional operational activities and has taken up different innovative initiatives lately. All these programmes have been specially formulated with the aim to combine the non-credit components (e.g. capacity building & skill development, promoting health, education and nutrition, awareness-building, asset creation, development of micro insurance, and supporting market linkages) with the central component of PKSF's operation i.e. credit disbursement.

The most recent pioneering initiative of PKSF is "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)" which has been specially designed and being implemented to expand the household resources and human capabilities for an integrated household-based development.

During 2009-10, PKSF has been persistent in scaling up and deepening the Micro Enterprise (ME) programme in order to attain the inherent goal of employment generation through Micro Enterprise Loan. In this regard, PKSF has launched a value-chain development programme with the aim of providing non-financial support services and market linkages, both backward and forward, to convert the micro enterprises into successful ventures.

Serving the ultra-poor segment of the society has always been the prime concern of PKSF. In this respect, "Programmed Initiatives for Monga Eradication (PRIME)" project was exclusively devised in the year 2006 to facilitate the need of the ultra poor in monga-prone areas of the northern region of Bangladesh. The achievement recorded under PRIME has encouraged PKSF to replicate it in the southern region of the country. The PKSF facility titled "Microcredit for Ultra Poor" is currently the largest ultra-poor programme in Bangladesh with the coverage being around one million ultra-poor households.

PKSF has always endeavored to satisfy the diversified and flexible credit need of the underprivileged segment of the country's population, especially in the rural area, and has shown tremendous success in this respect, among which Seasonal Loan (SL) Programme and Agricultural Sector Microcredit (ASM) are noteworthy.

PKSF has recently started a dynamic project titled "Developing Inclusive Insurance Sector Project" (DIISP) for mitigating the risk of the poor, as it is closely associated with poverty reduction. The vulnerability of the poor people is exacerbated with risk and creates a vicious cycle that hinders their economic upliftment. The project aims to offer insurance products and services (related to life, health and disaster issues) to the low-income group with minimal documentation procedure.

PKSF is much familiar with the vulnerability of the poor in times of adversities and natural calamities. PKSF has always been able to strive forward with timely programmes to re-establish the livelihood of the poor in times of natural disasters, such as SIDR and AILA by addressing their need in all possible ways. Some of the noteworthy activities in this area have been cash-for-work for employment generation on emergency basis, provision of loan for the reconstruction of houses and provision of safe drinking water. PKSF has identified the desperation during and after a natural disaster as a symptom of underdevelopment and feels the need to devise a kind of permanent solution which cannot be achieved only by providing emergency assistance. It requires preparing a concrete guideline for disaster management which will enable the poor to cope the risk better.

The training department of PKSF has been able to successfully train a vast number of beneficiaries with a wide range of topics. PKSF is determined to further consolidate the beneficiaries with modern and up-to-date training technologies by diversifying and upgrading the training cell. PKSF has also attempted to enhance the research department in order to gain advanced insight and understanding of its programmes being designed and implemented.

PKSF strongly realizes that POs share the success and accomplishment of PKSF equally and also recognizes the commitment of PKSF staff members. I would like to express my sincere appreciation to all concerned. I would like to acknowledge my gratitude to our development partners, specially the Asian Development Bank (ADB), the International Fund for Agricultural Development (IFAD), the European Union (EU), the Department for International Development (DFID) and not least to the Government of Bangladesh for their continued support which has helped expand and deepen PKSF's programmes. We look forward to working together diligently to achieve the ultimate mission and vision of PKSF i.e. to alleviate poverty through employment generation.

Dr. Quazi Mesbahuddin Ahmed
Managing Director

June 2011

Governance

Established in 1990, PKSF is an apex financial institution of Bangladesh Government, which basically focuses on employment generating activities to successfully fight against poverty. Two constitutional bodies make up this organization, namely the General Body and the Governing Body.

Dr. Qazi Kholiquzzaman Ahmad,Chaiman, PKSF, is presiding over an Annual General Meeting held at PKSF Bhaban

The General Body

The General Body mainly aims at providing policy guidance to achieve the intended goals of the organization, and this is done through its Annual General Meeting (AGM). Its aim also includes approving the annual budget endorsed by the General Body. The body can have a maximum of 25 members but currently it consists of 16 members. Among 25 members, 15 are chosen from persons associated with the government agencies, voluntary organizations or private individuals having a successful record of service in poverty alleviation and/or interest in such activities. The General Body in the AGM nominates the remaining 10 members, representing Partner Organizations (POs) or private individuals. As of December 2010, there are 16 members in the General Body with the inclusion of two new members: Dr. M. A. Quassem and Mr. Khondkar Ibrahim Khaled, while Mr. Badiur Rahman and Begum Rokeya retired from their membership. Dr. Hossain Zillur Rahman was re-nominated in the AGM held in 2010.

The Governing Body

The Governing Body of PKSF is responsible for executing the functions of the organization. It provides the required directions and determines the actions to attain its inherent goal. The body consists of 7 sitting members. Among them, the Chairman is nominated by the Government of Bangladesh and he cannot have the government service background. The Managing Director is appointed by the organization in consultation with GoB. Two persons having outstanding track records in alleviating poverty are nominated by the GoB. The rest of the members are directly selected by the General Body in the AGM. They must be non-GOB members and must have demonstrated notable performance in the development sector. As of December 2010, there are 7 members in the Governing Body including the Managing Director.

The Chairman

Dr. Qazi Kholiquzzaman Ahmad, a notable economist, currently chairs the organization. He takes an active interest in climate change issues and is concerned about its impact in the field of development. It needs to be mentioned here that Dr. Ahmad was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007. He is the founder president of Bangladesh Economic Association and plays a remarkable role so far as development and economic issues are concerned.

The Managing Director

Dr. Quazi Mesbahuddin Ahmed, a former member of the planning commission, is the current Managing Director of PKSF. Dr. Ahmed is also an ex-officio member in both the General and Governing Bodies of PKSF. He has a long track record of working in the development sector. His chief role includes a successful co-ordination between PKSF staff and policy makers.

The Members of the General Body

(As of December 2010)

1. Dr. Qazi Kholiquzzaman Ahmad	Chairman	9. Prof. Ahmed Kamal	Member
2. Dr. Quazi Mesbahuddin Ahmed	Managing Director	10. Dr. Hossain Zillur Rahman	Member
3. Prof. Muhammad Yunus	Member	11. Mrs. Zahida Fizza Kabir	Member
4. Dr. Iqbal Mahmud	Member	12. Mrs. Majeda Shawkat Ali	Member
5. Dr. Sheikh Moqsood Ali	Member	13. Dr. Pratima Paul-Majumder	Member
6. Begum Tahrunnesa Abdullah	Member	14. Professor A.K.M. Nurun Nabi	Member
7. Dr. Nazmunnesa Mahtab	Member	15. Dr. M. A. Quassem	Member
8. Mr. A. A. Qureshi	Member	16. Mr. Khondkar Ibrahim Khaled	Member

The Members of the Governing Body

(As of December 2010)

1. Dr. Qazi Koliquzzaman Ahmad	Chairman	5. Begum Tahrunnesa Abdullah	Member
2. Dr. Quazi Mesbahuddin Ahmed	Managing Director	6. Dr. Nazmunnesa Mahtab	Member
3. Prof. Muhammad Yunus	Member	7. Dr. Pratima Paul-Majumder	Member
4. Dr. Iqbal Mahmud	Member		

Management

PKSF management is comprised of 4 broad divisions which are: OOSA, BIPOOL, Administration and Audit. The divisions are as the followings:

PKSF family in its premise

OOSA Division:
This division fully concentrates on credit program with POs Operating in Small Areas (OOSA), which includes mid-size and small organizations.

BIPOOL Division:
Its main responsibility is to implement credit program with the Big POs Operating in Large (BIPOOL) areas. This division also includes finance and IT cells.

Administration Division:
This division deals with day-to-day general administration, alongside training, research, publications and communications; library and archive; construction and maintenance; human resource, security, and legal affairs among other things.

Audit Division:
It is a division that works for ensuring transparency in all aspects of financial affairs of PKSF. It has two wings - internal audit and external audit. The audit division is responsible for internal audit of PKSF and ensuring regular audit of the POs by external audit firms includes mid-size and small organizations.

PKSF's project activities have been divided into 3 Program Management Cells (PMC), which are: PMC 1, PMC 2 and PMC 3. Each cell looks after designated projects.

As of FY 2009-10, PKSF management team is supported with 134 regular officers, 77 staff, 77 project personnel, and 3 part-time professionals. PKSF is highly focused on recruiting individuals with strong academic background. All new recruits are given enough time to experience overall operational activities even in the field level as well as exposure to training to enhance their capabilities in credit assessment, monitoring and overall financial management.

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PKSF

INTEGRATION AIMED AT ACCOMPLISHMENT

PKSF: Integration Aimed at Accomplishment

The endeavor of PKSF has grown with the maximum speed in the past financial year. The overall performance of PKSF kept the pace towards poverty alleviation. FY 2009-10 was another year of successful operation of PKSF in terms of outreach and depth. PKSF has also started working on maximizing the safety net for the most vulnerable group of people this year.

Loan Outstanding of PKSF to POs, in FY 2009-10, has become BDT 31.63 billion which was BDT 28.98 billion in previous financial year. Similarly, POs' loan outstanding to beneficiaries became BDT 55.99 billion whereas it was BDT 45.80 billion in FY 2008-09 exclusive of Institutional Loan. PKSF has gained a fabulous strength while executing its diversified activities with the wide network through its POs. In FY 2009-10, the number of POs of PKSF rose to 262 which covered all the districts in the country. Since its inception a major portion of the members remained women as PKSF have mainly targeted women; 77% of the members were women in FY 2008-09 that has turned out to around 93% in FY 2009-10. Total number of borrowers, as of FY 2009-10 has increased to 8.39 million, which was 8.26 million in FY 2008-09. Importantly, among the borrowers, number of women borrower is significant (92%), i.e., 7.72 million. Though PKSF has started its consolidation, a huge development has been achieved in this FY in terms of outreach.

The nucleus of PKSF is its mainstream programs, which drives PKSF's endeavor of demand driven poverty reduction efforts. These mainstream programs, namely Rural Microcredit (RMC), Urban Microcredit (UMC), Ultra Poor Program (UPP), Agriculture Sector Microcredit (ASM), Seasonal Loan (SL) Program and Microenterprise (ME) are also the driving force of PKSF's growth. In the last financial year PKSF disbursed a total of BDT 17.27 billion to its POs under all these mainstream programs, which is 14.22% higher than that of the previous year; and POs disbursed a total of BDT 87.09 billion to their borrowers, which grew 15.37% from the last financial year.

PKSF is currently working with seven individual projects, which include microfinance activities only other than Programmed Initiatives for Monga Eradication (PRIME). PKSF served the beneficiaries with a mentionable amount of financial support during FY 2009-10. The total disbursement under these projects during FY 2009-10 was BDT 2.09 billion at PKSF-PO level while it was BDT 9.02 billion at the PO-Benificiary level. More specifically, in FY 2009-10 PKSF has served 8,03,000 beneficiaries under these projects. Mentionable other things include the number of beneficiaries, which is almost 3% of the total beneficiaries the PKSF's POs served in FY 2009-10.

PKSF has widened its area of interest in the field of social protection through different programs and projects during this financial year. With the financial grant support from Japan Fund for Poverty Reduction (JFPR) and administrative support from Asian Development Bank (ADB), PKSF has recently started a project titling "Developing Inclusive Insurance Sector Project (DIISP)". The main objective of this pilot project is to protect the livelihood of the poor households especially of the women exposed to different types of risk like- accidents, illness, theft, natural disasters and to insure their assets and welfare through low cost inclusive insurance services.

PKSF has taken a vow to expand its activities to cover all the areas of social protection. In one hand PKSF aims at providing micro-credit to as many people as possible in the years to come, on the other hand, PKSF is also committed to focus on non-credit programs such as training, education, health, awareness-building, nutrition, and marketing. The latest integrated approach of PKSF has introduced a new comprehensive work-plan with a particular focus on the integrated household based development this year titled "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)". The objective essence of the approach is to ensure the maximum utilization of the resources and so of the human capabilities by which a household is endowed with. The program was officially launched on May 3, 2010 and initially it was decided to be implemented in 21 unions with a plan where one PO would be shouldering the entire responsibility of one union.

PKSF has also strengthened its capacity development programs during FY 2009-10 for PKSF staff, PO staff and even for the beneficiaries as capacity building is one of the key objectives of PKSF. PKSF's aim at ensuring human resource development, which is, significantly, a part of its over-all plan needs a well trained and skilled workforce. PKSF is committed to create a pool of well-trained, efficient, and motivated development workers through making them capable of using modern technology. This year was not different in the sense that many study visits and trainings were arranged in different foreign institutes, where 90 PKSF staff attended. PKSF has also expanded its capacity development support to POs and beneficiaries through different customized training modules. As a part of the capacity development endeavor, PKSF has also disbursed a total of BDT 8.43 million as Institutional Development (ID) loan to its POs.

Over the last year, PKSF has been able to reach a wider section of society and to meet their demands by providing training in many fields; and throughout the year, PKSF has continued to deepen and scale up its mainstream programs and projects. Responding to the evolving needs of the poor, PKSF has become the house for financial and programmatic innovations, where a number of new initiatives are in the process of development.

The consolidation and integration of PKSF is now in progress. This will introduce new integrated initiatives for poverty alleviation as well as strengthen the previous mechanisms. PKSF will continue to facilitate various programs, which has played and still playing a decisive role in changing many lives for the betterment as the scope of PKSF programs will consistently go ahead.

Through the years PKSF has the concern to get people employed for alleviating their poverty

PKSF

AT A GLANCE

PKSF At A Glance

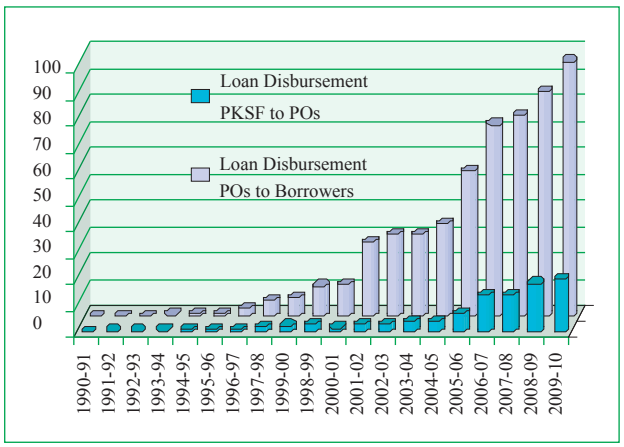
Loan Disbursement

The potency of PKSF is evident through the progressive trend of loan disbursement over the decades. It has been significant over the last 20 years of its operation showed in Figure-1.

The Flow of Loan Disbursement from PKSF-PO in FY 2009-10 is BDT 19.41 billion which was BDT 18.17 billion last year.

In case of flow from PO to beneficiaries it is BDT 96.76 billion in FY 2009-10 compared to BDT 85.16 billion for FY 2008-09.

Figure-1: Loan Disbursement of PKSF & POs in Billion BDT

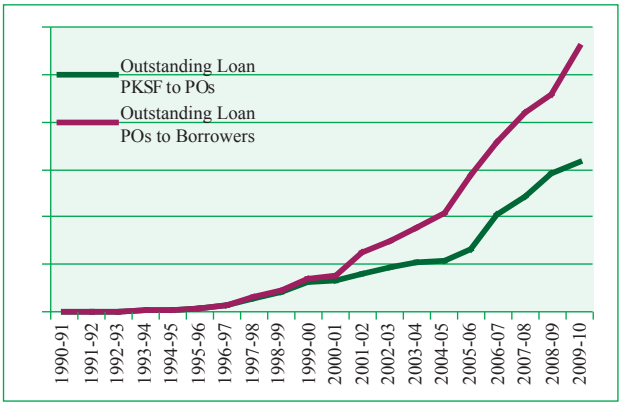


Loan Outstanding

Excluding Institutional Loan, the Loan Outstanding for PKSF in FY 2009-10 is BDT 31.63 billion, which was BDT 28.98 billion last financial year (See Figure-2).

Similarly, POs' Loan outstanding in FY 2009-10 is BDT 55.99 billion whereas it was BDT 45.80 billion in FY 2008-09 exclusive of Institutional Loan.

Figure-2: Loan Outstanding of PKSF & POs in Billion BDT



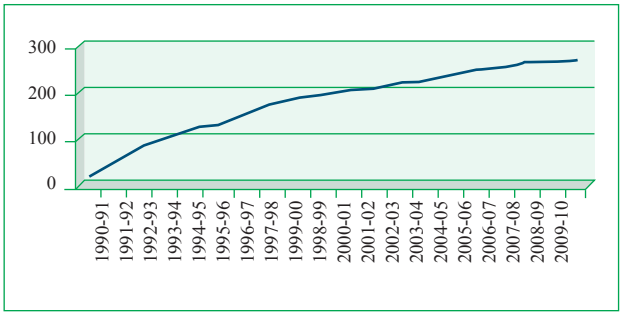
PKSF POs

The crowned organization, PKSF, gained a unique strength for executing its diversified activities with the wide network which is conducted through its POs.

Most of the districts in the country are covered by the POs of PKSF reaching 262 in numbers in FY 2009-10. For making an approaching organization a PO, PKSF ensures its capability through diligence procedure and field level assessment.

Growth of PKSF's POs is showed in Figure-3

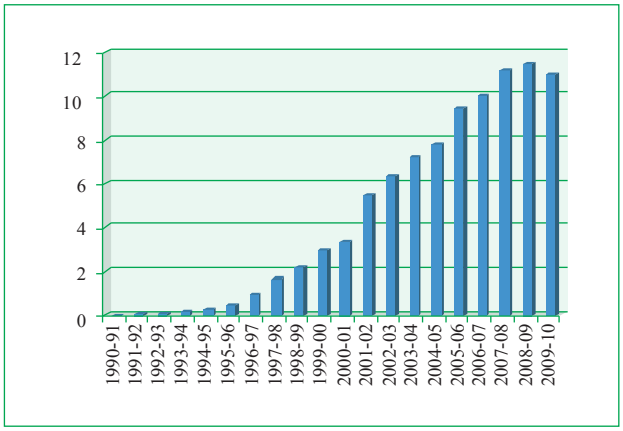
Figure-3: Growth of Partner Organizations



Members

Field operation of PKSF is based on its core, i.e., the members of the POs. Typically the members accumulate in a cluster but now-a-days this trend of group formation is found to be waning specially for the projects and program that allocate entrée to larger loan quantity (ranging from BDT 30,000 to BDT 300,000). From Figure-4, we can see that the total number of members in FY 2009-10 is 10.96 million shows a declining tendency of 4.02% realized with respect to FY 2008-09 when the total number of members was 11.42 million.

Figure-4: Growth in Number of Members (in millions)

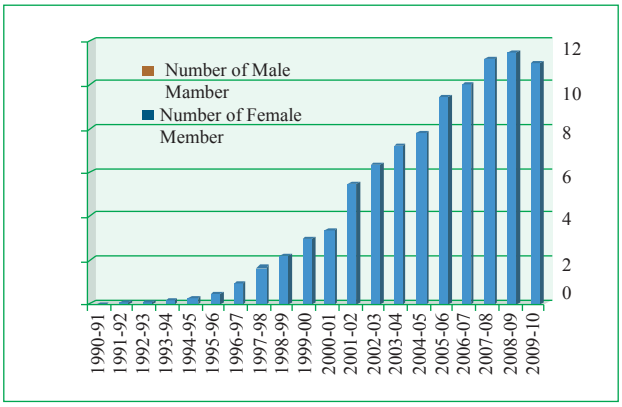


Women Members

Since its inception, PKSF has mainly targeted women and hence majority of the members are women.

77% of the members were women in FY 2008-09 that has turned out to be 93% in FY 2009-10.

Figure-5: Comparison of Male & Female Members (in millions)

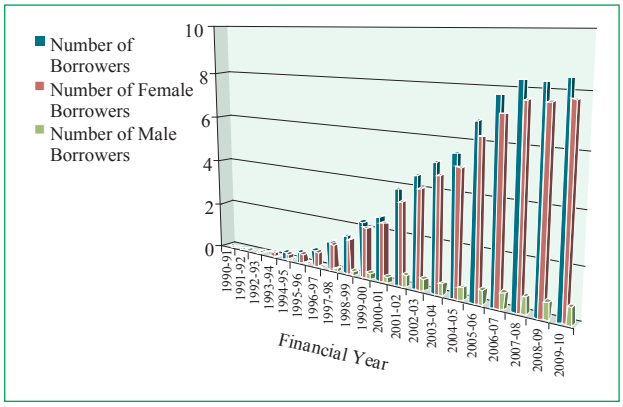


Borrowers

Any member taking loan under any of the programs and projects is termed as Borrower.

Total number of borrowers, as of FY 2009-10 is 8.39 million, which was 8.26 million in FY 2008-09. Among the borrowers, number of women borrower is significant (92%), i.e., 7.72 million.

Figure-6: Comparison of Male & Female Borrowers



Institutional Development (ID) Loan

PKSF has developed a rich capacity building program in realizing the significance to enhance capacity with the intention of adopting innovative technologies and procedures. In this purpose, Institutional Developemt (ID) loan is disbursed at a nominal service charge to the POs for all the varieties of capacity building activities. ID loan disbursement which is BDT 8.43 million for the FY 2009-10 has declined to that of the previous FY, which was BDT 24.7 million.

Figure-7: ID Loan Disbursement (in millions BDT)

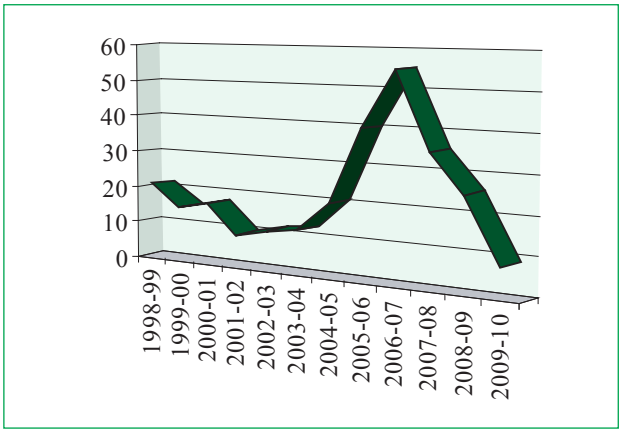


Table-1: Progress of PKSF in Last 20 Years

FY / Indicators	No. of POss	No. of Women Members (in Millions)	No. of Women Members (in Millions)	% of Women Members	No. of Borrowers (in Millions)	No. of Women Borrowers (in Millions)	% of Women Borrowers	FY Loan Disbursement PKSF to POs	Cumulative Loan Disbursement PKSF to POs	Outstanding Loan PKSF to POs	Outstanding Loan POs to Borrowers	Fy Loan Disbursement POs to Borrowers	Cumulative Loan Disbursement POs to Borrowers	ID Loan Disbursement	Cumulative ID Loan Disbursement
								In Billions (excluding ID Loan)						In Millions	
1990-91*	23	0	0	76.98	0	0	76.98	0	0	0	0	0	0	0	0
1991-92	50	0.02	0.01	76.87	0.02	0.01	76.87	0.03	0.03	0.03	0.02	0.05	0.05	0	0
1992-93	81	0.08	0.07	85.86	0.08	0.07	85.86	0.11	0.14	0.13	0.08	0.19	0.24	0	0
1993-94	99	0.19	0.17	88.23	0.19	0.17	88.23	0.19	0.33	0.27	0.22	0.4	0.64	0	0
1994-95	116	0.29	0.25	86.66	0.29	0.25	86.66	0.3	0.63	0.46	0.48	0.76	1.4	0	0
1995-96	128	0.44	0.39	88.52	0.44	0.39	88.52	0.47	1.1	0.73	0.81	1.02	2.42	0	0
1996-97	150	0.96	0.86	89.58	0.67	0.62	91.58	0.79	1.89	1.22	1.36	2.69	5.11	0	0
1997-98	170	1.65	1.48	89.42	1.21	1.1	90.41	1.79	3.68	2.61	3.02	5.57	10.68	0	0
1998-99	182	2.19	2	91.45	1.58	1.44	91.4	2.1	5.77	4.23	4.68	6.7	17.38	21	21
1999-2000	189	2.92	2.65	90.52	2.31	2.09	90.33	2.47	8.25	6.11	6.82	11.35	28.73	15	37
2000-01	199	3.34	3.06	91.51	2.63	2.4	91.21	1.18	9.43	6.52	7.51	12.09	40.82	17	53
2001-02	205	5.51	4.59	83.37	3.86	3.39	87.87	2.54	11.97	8.03	12.37	28.06	68.88	9	62
2002-03	213	6.36	5.38	84.63	4.49	4	89.15	3.03	15	9.47	15.04	30.97	99.85	11	72
2003-04	219	7.24	6.23	86.08	5.1	4.62	90.53	3.39	18.39	10.44	17.64	30.77	130.62	12	85
2004-05	231	7.75	6.84	88.23	5.52	5.03	91.14	3.64	22.03	10.67	20.77	34.75	165.37	20	104
2005-06	243	9.45	8.36	88.4	6.78	6.21	91.59	6.89	28.92	13.2	28.72	55.35	220.72	40	144
2006-07	248	10.03	8.94	89.13	7.71	7.07	91.51	13.45	42.37	20.3	35.81	72.78	293.5	55	199
2007-08	257	11.17	10.06	90.06	8..28	7.61	91.87	14.05	56.41	24.3	41.95	76.15	369.65	35	234
2008-09	257	11.42	10.24	89.68	8.26	7.6	91.95	18.17	74.59	28.98	45.8	85.16	454.81	25	259
2009-10	262	10.96	10.14	92.54	8.39	7.72	92.1	19.41	93.99	31.63	55.99	96.76	551.57	8.43	267.28

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

Table-2

Five Year's Performance of PKSF's Programs and Projects

Program		FY 2005-06					FY 2006-07					FY 2007-08					FY 2008-09					FY 2009-10				
		FY Disbursement (in Billions)		No. of Borr-owers (000)	FY Outstanding (in Billions)		FY Disbursement (in Billions)		No. of Borr-owers (000)	FY Outstanding (in Billions)		FY Disbursement (in Billions)		No. of Borr-owers (000)	FY Outstanding (in Billions)		FY Disbursement (in Billions)		No. of Borr-owers (000)	FY Outstanding (in Billions)		FY Disbursement (in Billions)		No. of Borr-owers (000)	FY Outstanding (in Billions)	
		P to P	P to B		P to P	P to B	P to P	P to B		P to P	P to B	P to P	P to B		P to P	P to B	P to P	P to B		P to P	P to B	P to P	P to B		P to P	P to B
Mainstream Programs																										
1	RMC	3.09	39.42	5241	7.85	21.17	6.46	46.38	5543	10.96	24.01	6.19	45.76	5994	12.52	26.34	7.55	50.77	6011	14.07	27.58	6.86	52.34	6077	13.97	31.33
2	UMC	0.48	7.69	416	0.91	2.32	1.15	7.14	492	1.6	3.22	1.37	9	601	2.27	4.19	1.75	8.71	618	2.89	4.38	1.64	10.33	645	3.1	5.16
3	ME	0.84	2.95	102	1.27	1.69	1.47	5.98	129	2.14	2.75	1.34	7.04	160	2.48	3.68	1.95	8.94	126	3.14	4.74	2.74	13.09	189	4.35	7.62
4	UP	0.97	2.06	458	1.24	1.15	1.31	3.46	659	1.69	1.81	1.24	4.02	755	1.79	2.12	1.4	4.27	734	1.87	2.23	1.16	4.43	704	1.75	2.38
5	ASM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.79	0.79	37	0.6	0.36	1.62	2.44	106	1.1	1.26
6	SL	0	0.12	6	0	0.04	0.58	0.77	26	0.27	0.24	0.96	1.25	46	0.4	0.42	1.69	2.01	59	0.7	0.68	3.25	4.46	163	2.06	2.37
	Sub Total	**5.37**	**52.23**	**6222**	**11.26**	**26.36**	**10.97**	**63.72**	**6849**	**16.65**	**32.02**	**11.09**	**67.08**	**7557**	**19.45**	**36.75**	**15.12**	**75.49**	**7586**	**23.28**	**39.99**	**17.27**	**87.09**	**7884**	**26.33**	**50.12**
Projects																										
7	LIFT	0	0	0	0	0	0	0	0	0	0	0.02	0	0	0.02	0	0.04	0.01	1	0.05	0.01	0.06	0.01	1	0.08	0.01
8	MFTS	0.43	1.74	180	0.58	0.87	0.48	2.42	209	0.82	1.19	0.37	2.29	200	0.82	1.27	0.31	2.4	186	0.69	1.26	0.33	2.35	175	0.64	1.3
9	MFMSF	0.15	0.15	19	0.15	0.12	0.36	0.89	79	0.46	0.46	0.48	1.55	111	0.75	0.79	0.57	2.17	134	0.95	1.07	0.6	2.38	139	1.07	1.25
10	PLDP-II	0.84	2.04	262	1	1.16	0.89	3.47	368	1.53	1.71	0.6	3.61	378	1.39	1.83	0.73	3.67	371	1.31	2.04	0.73	3.74	351	1.37	2.13
11	DMF	0	0.01	3	0.02	0	0	0.01	3	0	0	0.02	0.02	10	0.02	0.01	0	0.01	3	0.01	0	0	0	2	0	0
12	LRP	0	0	0	0	0	0.69	0.34	149	0.69	0.28	0.1	0.45	207	0.43	0.24	0.01	0.05	71	0.06	0.09	0	0.01	47	0.01	0.01
13	EFRRAP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.58	0.24	81	0.58	0.2	0.37	0.54	137	0.66	0.34
	Sub Total	**1.42**	**3.93**	**464**	**1.75**	**2.14**	**2.43**	**7.13**	**807**	**3.51**	**3.64**	**1.59**	**7.95**	**906**	**3.43**	**4.14**	**2.23**	**8.54**	**847**	**3.65**	**4.67**	**2.09**	**9.03**	**852**	**3.83**	**5.04**
Special Programs																										
14	SAHOS	0	0	0	0	0	0	0	0	0	0	0.37	0.32	47	0.37	0.31	0.02	0	42	0.31	0.2	0	0.02	35	0.21	0.13
15	RESCUE	0	0	0	0	0	0	0	0	0	0	0.86	0.59	81	0.86	0.57	0.17	0.45	95	1.01	0.54	0.04	0.08	62	0.75	0.36
16	RNPPO	0	0	0	0	0	0	0	0	0	0	0.09	0.09	7	0.09	0.07	0.63	0.54	32	0.68	0.31	0	0.39	24	0.49	0.18
17	FSOEUP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1.32**	**1**	**136**	**1.32**	**0.96**	**0.82**	**0.99**	**170**	**2.01**	**1.06**	**0.04**	**0.49**	**121**	**1.45**	**0.67**
ID Loans																										
18	MF-I & II	0.03	0	0	0.03	0	0.05	0	0	0.05	0	0.03	0	0	0.04	0	0.02	0	0	0.03	0	0.01	0	0	0.01	0
19	RNPPO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	MFTSP	0.01	0	0	0.01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	MFMSF	0	0	0	0	0	0.01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	**0.04**	**0**	**0**	**0.04**	**0**	**0.06**	**0**	**0**	**0.06**	**0**	**0.03**	**0**	**0**	**0.05**	**0**	**0.02**	**0**	**0**	**0.03**	**0**	**0.01**	**0**	**0**	**0.01**	**0**
Other		0.09	-0.82	92	0.18	0.21	0.04	1.93	53	0.14	0.15	0.05	0.15	34	0.1	0.1	0	0.13	17	0.03	0.09	0	0.13	19.73	0.013	0.089
	Total	**6.92**	**55.35**	**6,778**	**13.23**	**28.72**	**13.5**	**72.78**	**7,709**	**20.36**	**35.81**	**14.08**	**76.15**	**8,632**	**24.34**	**41.95**	**18.2**	**85.16**	**8,620**	**29**	**45.8**	**19.41**	**96.74**	**28,586**	**31.63**	**55.92**

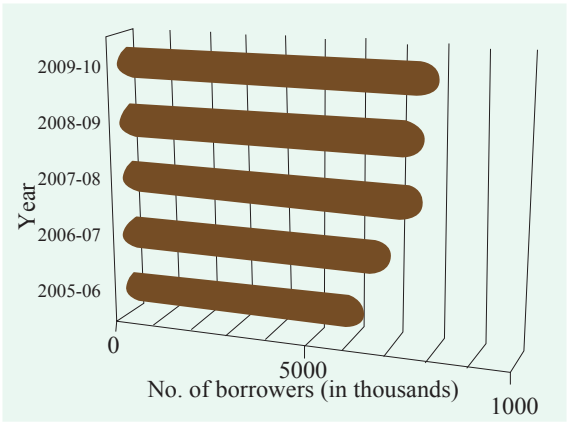
*Category 'Others' consist of completed projects, including PLDP, HCP, JMBA, IFADEP, SRLP, FSP, and REDP. In FY 2005 & 2006 disbursement figures are negative due to transfer of funds to different programs by the POs.

MAINSTREAM PROGRAMS

Mainstream Programs

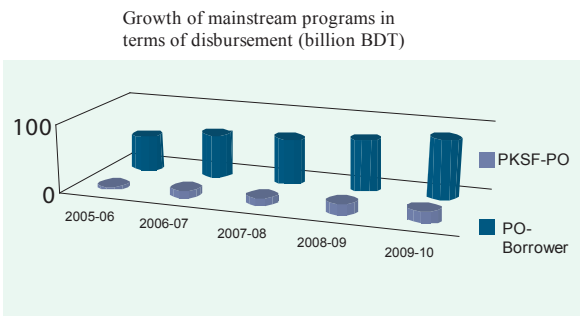
Six mainstream programs namely Rural Microcredit (RMC), Urban Microcredit (UMC), Ultra Poor Program (UPP), Agriculture Sector Microcredit (ASM), Seasonal Loan (SL) Program and Microenterprise (ME) Program embody the backbone of PKSF, which accounts for 88.97% of the total disbursement to POs in FY 2009-10.

Figure-8: Growth of PKSF Borrowers in Mainstream Programs



These core programs construct, without any argument, the nucleus of PKSF's demand driven poverty reduction programs, which ultimately are the driving force of the overall growth of PKSF. In FY 2009-10 PKSF disbursed a total of BDT 17.27 billion to its POs under all these core programs, which is 14.22% higher than that of the previous year; and POs disbursed a total of BDT 87.09 billion to their borrowers, which grew 15.37% from the last financial year.

Figure-9: Growth of Mainstream Programs



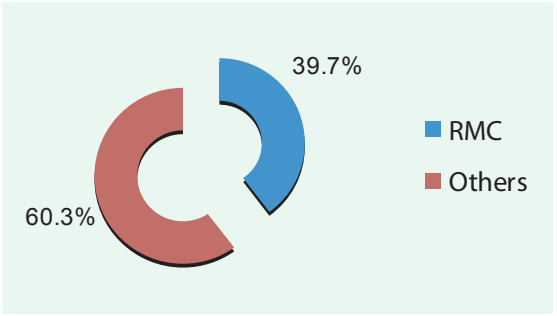
Rural Microcredit (RMC)

PKSF, since inception in 1991, started its operation through this program, and still it is the largest mainstream program as all the POs of PKSF are involved in RMC. Beneficiaries under this program are involved in various Income Generating Activities (IGAs) in the rural areas of Bangladesh, mostly crop and non-crop agriculture, small trading, transport and other family-based small businesses.

A RMC borrower is working with her IGA

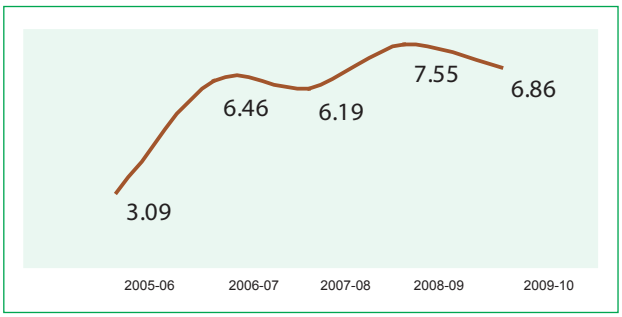
Although PKSF's disbursement to its POs under RMC reduced by 9.14% in the FY 2009-10 from that of the previous FY, but POs disbursement to its borrowers grew by 3.09%; which clearly indicates a huge rotation of loans by POs under this program.

Figure-10: RMC's Share in Mainstream Disbursement in 2010



In FY 2009-10 PKSF's disbursement to its POs under this program was BDT 6.86 billion and hence outstanding loan reached BDT 13.97 billion, while POs disbursed BDT 52.34 billion to their beneficiaries through RMC and outstanding loan arrived at BDT 31.33 billion.

Figure-11: RMC Disbursement in Last Five Years (billion BDT)



As of the last FY 2009-10, the total number of RMC borrowers under PKSF umbrella reached 6.08 million, which is about 77% of the total RMC members, and the average size of RMC loan to beneficiaries stood at BDT 12,085.

Urban Microcredit (UMC)

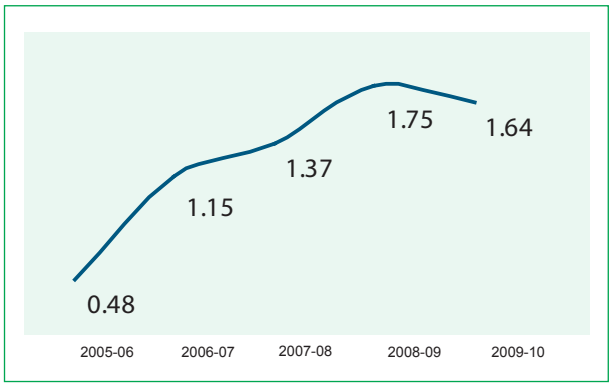
After 10 years of successful operation, PKSF, in 2001, started the UMC program for the vulnerable people who live in the metropolitan areas of Bangladesh. This group of poverty stricken people has some unique attributes like landlessness; and they are heavily involved in day labor and trade for living. They mainly live in slums or next to the roadside with makeshift shacks with very limited resources to generate income; and this extremity was recognized by PKSF through launching of UMC program.

A successful borrower of UMC

All the POs working in the urban areas of Bangladesh are eligible to avail this fourth largest loan program of PKSF although number of borrowers under this program accounts only for 8.19% of the total borrowers under all 6 mainstream programs.

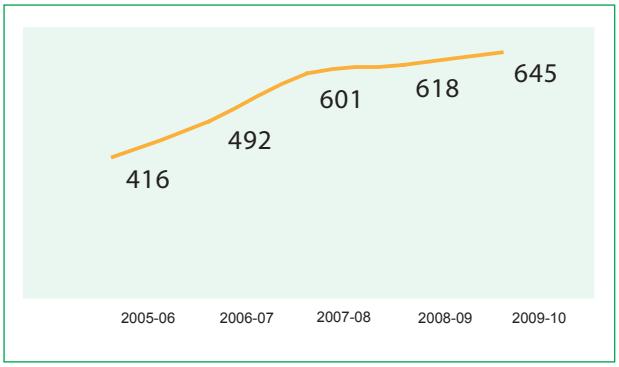
Like RMC, PKSF's disbursement to its POs under UMC reduced by 6.29% in the FY 2009-10 from that of the previous FY, but POs disbursement to its borrowers grew by 18.60%; which also indicates the huge revolving loans by POs under this program.

Figure-12: UMC Disbursement in Last Five Years (billion BDT)



In FY 2009-10 PKSF's disbursement to its POs under this program was BDT 1.64 billion with an outstanding of BDT 3.1 billion, while POs disbursed BDT 10.33 billion to their beneficiaries through UMC with an outstanding of BDT 5.16 billion. As of FY 2009-10 the average loan under UMC to beneficiaries is BDT 14,509, which is 20.06% higher than RMC; and like RMC, 78% members under the UMC program availed loan.

Figure-13: Borrower Growth of UMC (in thousands)



Ultra Poor Program (UPP)

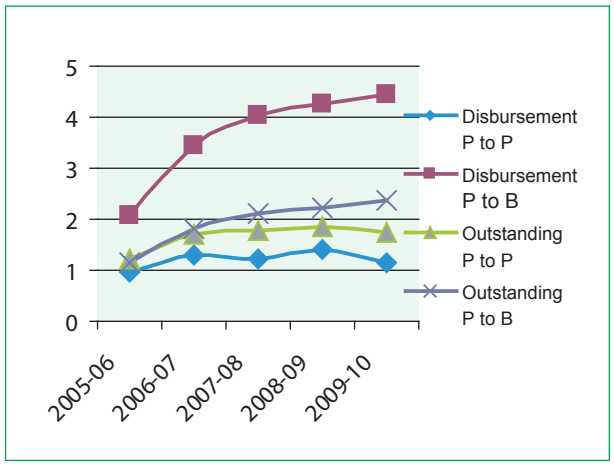
The ultra poor are the most exposed group of the population, who didn't have any access to finance due to their poverty dimensions and characteristics, also came under PKSF's umbrella in 2004. The UPP has already covered 0.93 million households, which is the largest outreach by a poverty reduction program to such category and a total of BDT 18791.6 million has already been disbursed cumulatively by 103 POs.

An Ultrapoor borrower is working

Special features like flexible savings and non-financial supports to get involved in IGAs made this program specifically tailored for the ultra poor community.

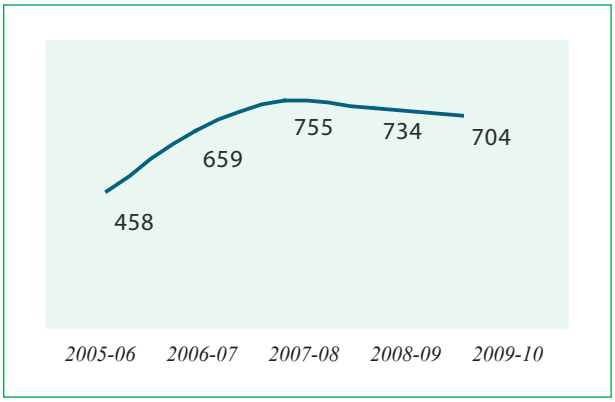
In FY 2009-10 PKSF disbursed a total of BDT 1.16 billion to its POs, decreasing disbursement by 16.81% than that of the last FY's total disbursement of BDT 1.4 billion.

Figure-14: UPP Growth in Last Five Years (in billion BDT)



On the other hand, POs disbursed a total of BDT 4.43 billion in the same period, which is 3.75% higher than that of the previous FY's disbursement of BDT 4.27 billion. Although only 5.68% of core program disbursement of PKSF is attributed to UPP, but it accounts for 8.93% of the core program borrowers, which is about 76% of UPP's total members. Current average loan size under this program is BDT 6474, which is 12.80% higher than that of the previous FY 2008-09, indicates the progress of ultra poor's capacity to utilize the loan.

Figure-15: Borrower Growth of UPP (in thousands)



Agriculture Sector Microcredit (ASM)

Owing to the wrong perception of agricultural sector as risky for lending, microfinance institutes refrained themselves from providing loan to this sector. PKSF, through the implementation of its Micro Finance for Marginal and Small Farmer Project (MFMSFP), has gained valuable experience on agriculture sector lending, and considered the overriding importance of the agriculture sector in the national economy through launching ASM in FY 2008-09, which grew with an incredible momentum in FY 2009-10.

Now ASM beneficiaries are proud owners of lands full of crops

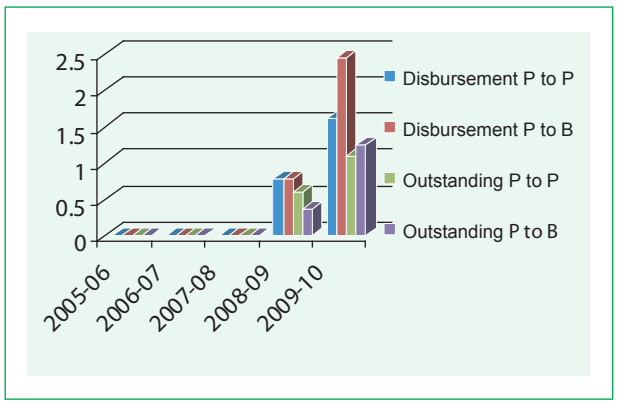
Objectives of ASM

- To provide sustainable financial support for the management of agricultural activities as per demand of the farmers and their family members
- To support the enhancement of the target group's knowledge of modern, effective and sustainable agricultural technology
- Improvement of agricultural activities
- Living standard improvement and capacity development of the farmer families, and
- To support agricultural activities in order to reduce scarcity of food in Bangladesh through increased production, cost effectiveness and overall efficiency in agriculture sector.

This program is designed not only for the small and marginal farmers but also for their family members who are closely involved in agricultural activities, which includes crop cultivation and processing, livestock, fishery, agro-forestry, agro-processing etc. Also, the people who have training or experience in specialized agricultural activities including sericulture, apiculture, mushroom, nursery and salt cultivation but don't have the financial liberty are the target beneficiaries of this program.

Disbursement from PKSF to POs has been doubled only within a year time span as it reached BDT 1.62 billion in FY 2009-10 from previous FY's disbursement of BDT 0.79 billion. But the amazing part is, disbursement from POs to current beneficiaries, numbered 154,717, increased thrice to BDT 2.44 billion from that of the previous FYs BDT 0.79 billion. This is already turning to a flagship program of PKSF supporting the credit needs of small, marginal and tenant farmers.

Figure-16: ASM Growth in Last Five Years (in billion BDT)



Seasonal Loan (SL) Program

PKSF has been financing its existing POs to provide short-term but profit maximizing loan support to existing members of RMC. The SL program has been specifically shaped for small and marginal farmers who are involved in crop and non-crop farming activities.

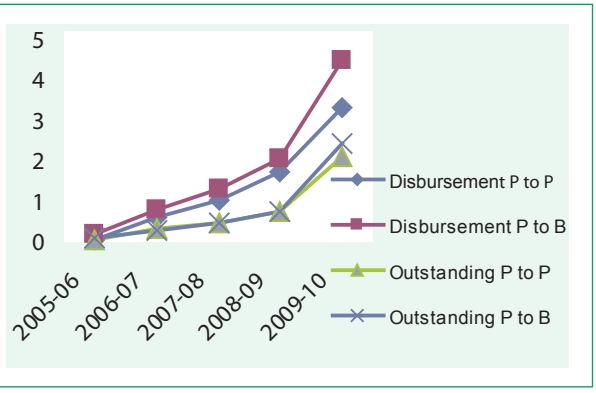
Fresh baby corns produced by borrowers of seasonal loan

IGAs under this program include crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. A huge number of beneficiaries have been benefited only with the beef-fattening program under SL for the last few years.

Seasonal Loan borrowers have seen huge success in beef fattening program

In FY 2009-10 PKSF has disbursed BDT 3.25 billion to its POs, which is 92.30% higher than that of the previous FY's disbursement of BDT 1.69 billion. On the other hand, POs disbursed a total of BDT 4.46 billion to their 350,173 beneficiaries, which is a massive 121.89% higher than that of the previous FY's disbursement of BDT 2.01 billion.

Figure-17: SL Growth in Last Five Years (in billion BDT)



Microenterprise (ME) Program

In line with PKSF's objective of poverty alleviation through employment generation, the ME program facilitates employment generation by developing enterprises in the micro level. The normal beneficiaries from RMC/UMC who graduates to a certain level to conduct operation in a bigger way including job creation for others, become eligible for ME loan ranging from BDT 30,000 to 300,000. PKSF also supports in identifying the difficult links of the value delivery network in order to explore sustainable and commercially feasible solution for these microenterprises to sustain.

ME Program has turned a number of beneficiaries into successful microentrepreneurs

In FY 2009-10 PKSF has disbursed BDT 2.74 billion to its POs, which is 40.51% higher than that of the previous FY's disbursement of BDT 1.95 billion. On the other hand POs disbursed a total of BDT 13.09 billion to their beneficiaries, which is 46.42% higher than that of the previous FY's disbursement of BDT 8.94 billion.

Figure-18: ME Growth in Last 5 Years (in billion BDT)

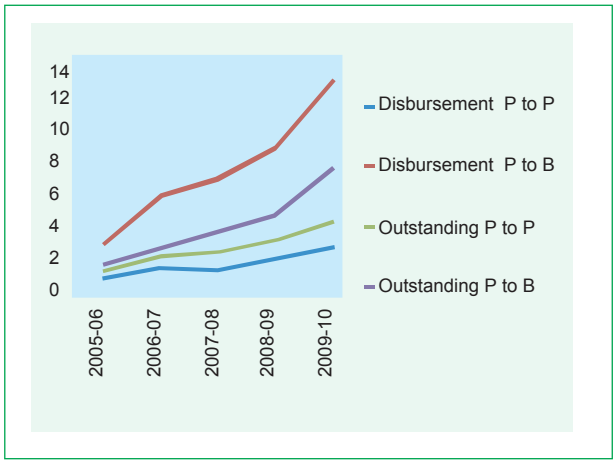
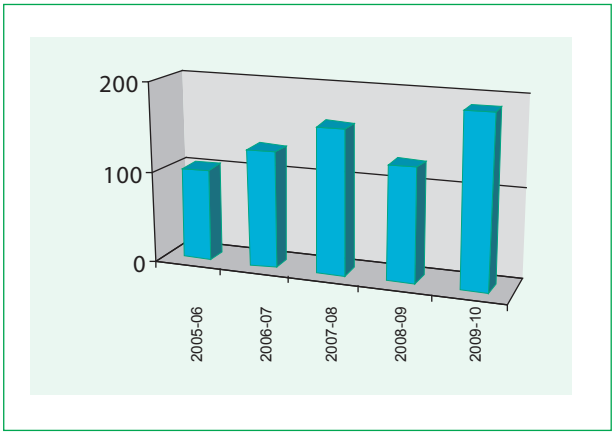


Figure-19: Borrower Growth of ME (in thousands)



PROJECTS

Projects

PKSF is currently working with seven individual projects that have been being implemented during FY 2009-10. The projects are Learning and Innovation Fund to Test New Ideas (LIFT), Programmed Initiatives for Monga Eradication (PRIME), Microfinance and Technical Support (MFTS), Microfinance for Marginal and Small Farmers (MFMSF), Second Participatory Livestock Development Project (PLDF-II), Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP), and Finance for Enterprise Development and Employment Creation (FEDEC).

Among these projects except PRIME all include microfinance services. PKSF served the beneficiaries with a mentionable amount of financial support during FY 2009-10. The total disbursement under these projects during FY 2009-10 is BDT 2.09 billion from PKSF-PO level while it is BDT 9.02 billion from PO-Benificiary level. In FY 2009-10 PKSF served 8,03,000 beneficiaries under these projects. The number of beneficiaries is almost 3% of the total beneficiaries the POs of PKSF served.

Table-3: A Comparative Financial Picture under Projects between FY 2005-06 & FY 2009-10

	PKSF-PO Level		PO-Beneficiary Level	
	FY 2005-06	FY 2009-10	FY 2005-06	FY 2009-10
Disbursment (biilion) [Percentage of the Total Disbursement]	1.42 [20.52%]	2.09 [10.77%]	3.92 [7.08%]	9.03 [9.32%]
No. of Beneficiaries [Percentage of the Total Beneficiaries]	-	-	461000 [2.14%]	803000 [5.03%]
Outstanding Loan (in billion BDT) [Percentage of the Total Beneficiaries]	1.73 [13.08%]	3.82 [12.08%]	2.14 [7.45%]	5.03 [9.00%]

If a comparative picture could be figured out then it is found that the actual amount of disbursement to POs has been increased in FY 2009-10 from FY 2005-06 though the percentage with respect to the total disbursement almost downed half in FY 2009-10. But what is mentionable here is that the disbursement to the beneficiaries has been increased both in actual amount and in percentage in FY 2009-10 (9.03 billion & 9.32% respectively).

If a ratio between the disbursement from PKSF to PO and from PO to Beneficiary is considered then the ratio of disbursement in FY 2009-10 (9.03/2.09 ≈ 4.32) is much higher than in FY 2005-06 (3.93/1.42 ≈ 2.77). With this the number of beneficiaries served has been increased to almost double while the percentage of the total beneficiaries has been increased more than double in FY 2009-10. At the end of FY 2009-10 PKSF served the people through its POs with almost BDT 5.03 billion.

Figure-20: Disbursement in Projects (PKSF-POs)

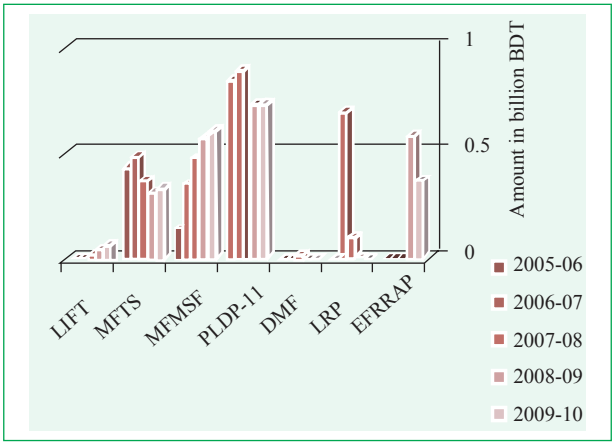
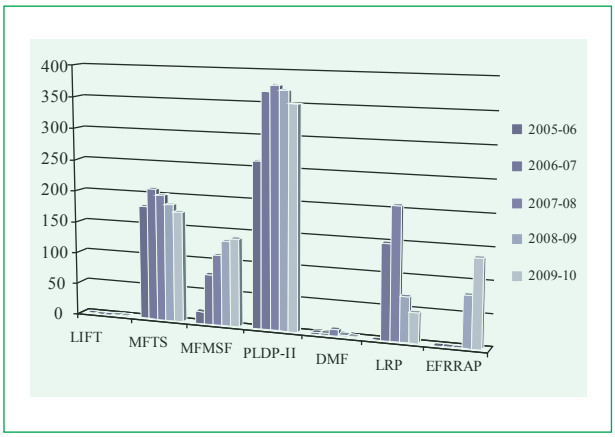


Figure-21: Growth of Borrowers in Projects



Learning and Innovation Fund to Test New Ideas (LIFT)

Defining 'Innovation' as an incremental change or development in products or services that may open the stable economic prospects as well as increase the employment opportunity for the poor, PKSF has designed the project 'Learning and Innovation Fund to Test New Ideas (LIFT)'. Since its inception in 2006 the innovative ideas that may accelerate the financial productivity as well as social well-being like health, education, livelihood, environment etc. for the poor have been highly encouraged to initiate under the project. In case of poverty reduction, employment creation is necessary in one hand and on the other hand, the financial viability as well as social security is also very important. Hence LIFT is working with the innovative ideas or initiatives taken by the Partner Organizations (POs) or Non-POs to benefit the poor people through some financial or non-financial products and services. Generally, in these cases POs or Non-POs feel risky to take the challenges to implement the ideas due to resource constraint or lack of proper technological knowledge where PKSF provides its utmost support to the initiatives.

Elements of LIFT innovation are-something new or better than what already exists; economically viable and environment friendly; optimizes natural resource utilization, poor-friendly, scalable and replicable. PKSF may provide grant, loan or both to an approved project under the Funding Provision of LIFT. POs of PKSF as well as non-POs can receive project support from LIFT. The implementing organization has to contribute a certain amount by itself which is around 30% of the total budget of the project.

With the objective of accelerating various types of pro-poor innovative ventures, LIFT project has supported a total of 31 innovative initiatives across the country through 28 organizations (12 POs and 16 Non-POs) up to June, 2010. For these innovative initiatives under LIFT project an amount of BDT 174.8 million has been sanctioned as of June, 2010 of which BDT 150.24 million has been allocated as loan and the rest BDT 24.6 million as grant. Of the total sanctioned amount BDT 130.48 million has been disbursed as of June, 2010 of which BDT 119 million is loan while the rest is grant.

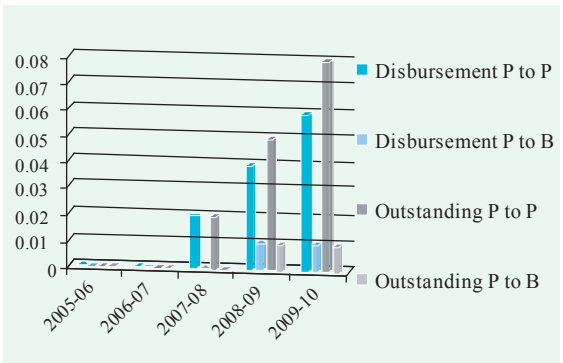
An Initiative of LIFT by NAGR (National Agency for Green Revolution) in Bandarban district has changed the life of poverty stricken people of hilly areas

Under the project LIFT an amount of BDT 61.71 million has been disbursed in FY 2009-10 as loan while it was BDT 35.35 million in FY 2009 that indicates a 74.57 percent increase in loan disbursement under the project in FY 2009-10.

The innovative initiatives under LIFT projects include cost effective and eco-friendly ideas that may be enhanced and superior to previous ones. There are some ideas like - production and utilization of Vermi-Compost by GKSS, Bogra; cost-effective irrigation by using CNG-produced electricity by ADS, Sirajgonj; seed propagation through tissue culture technology by GKT, Manikgonj; sex-pheromone based insect/pest control by Safe Agriculture, Joypurhat, Rangpur & Bogra; use of urea super granule by SOJAG, Dhamrai, Dhaka - that have positive impact in agriculture.

Some initiatives under LIFT project have not only created full time employment for ultra poor but also opened new horizons for foreign exchange revenues. For instance, handy crafts from recycled waste and hand-made paper by JNDP, Mymensingh; leather goods from waste leather by JESS Foundation, Shatkhira; omanian cap making by SDRS, Gaibandha are such types of innovative activities.

Figure-22: Growth of LIFT (in billion BDT)



LIFT funding for process innovation has increased productivity of ultra poor through introduction of improved production system of Black Bengal goat by WAVE Foundation, Chuadanga; and it also has developed micro entrepreneurs in fish culture by Jagoroni Chakra Foundation, Jessore; and dairy heifer by GUK, Bogra. Moreover, there are some initiatives developed for ultra poor under the project towards financial innovation like land lease microcredit program in char areas by RDRS Bangladesh, Kurigram; health insurance program for the ultra poor by DSK, Netrakona; and alternative microcredit delivery model for *Haor* ultra poor by PMUK, Sunamgonj, Habigonj & Kishoregonj.

The foremost aspiration of LIFT is to improve the livelihood of the poor through innovation. This program is expected to expand the horizon of economic opportunities for poor people and help to design interventions to address diversified forms of poverty. It will also contribute to the creation of wage and self-employment opportunities. So far LIFT has covered some innovative areas but huge unexplored areas are yet to be covered thus future ambition of LIFT is to adopt specific theme based approach for project funding as well as replicate the successful LIFT initiatives all over the country.

Box-1

Case Study of LIFT: Mobilizing Communities towards Enlightened Change by Using Eco-friendly Fertilizer

In the year of 2009 PKSF undertook a project titled "Production and Utilization of Vermi-compost", under LIFT (Learning and Innovation Fund to Test new ideas), to produce low cost and environment friendly organic compost from cowdung using earthworm. Grameen Krishok Sahayak Sangstha (GKSS), Bogra has been implementing this initiative in Sariakandi and Gabtali upazilla of Bogra district since the beginning. Some of the major objectives of this project are to reduce the production cost of agriculture, to increase productivity, to enrich soil nutrition, minimization of the use of chemical fertilizer; and to create employment opportunities through household based Vermi-compost production. A central Vermi-compost plant has been established in Gabtali with a capacity of 1450 Vermi-compost pits. Raw materials that are used are cowdung and other household or farm yard waste. Raw materials are inoculated in the pits with the aid of the earthworm and later it decomposes into Vermi-compost within 30-45 days. The plant produces 20-30 tons of Vermi-compost monthly, which is supplied to the local farmers, nurseries and agricultural research institutions. So far 1200 farmers are trained on Vermi-compost production & utilization and 75 trained beneficiaries have been provided with Vermi-compost plants on credit to ensure household based Vermi-compost production.

Md. Zahurul Pramanik is one of those beneficiaries from Ragnagar village of Bogra district who once would use chemical fertilizer. One day his wife unfolded a thought provoking experience to him, which induced a polar shift in their way of living later. Zahurul's wife Ms. Dholi Begum was a credit-borrowing member of Grameen Krishak Sahayak Foundation (GKSS), had participated in a training session on "Benefits and Usage of Vermi-compost for Better Productivity". After the completion of the training program, the GKSS authority distributed five kgs of Vermi-compost among each of the participants at free of cost. Zahurul fertilized one decimal area of his egg-plant plots with it and found the aftermath was a marvel. The plants of that one decimal plot grew healthier compared to the rests except with some incidents of infestation by pests. Those plants yielded nice, softer and larger-sized eggplants. Moreover, that Vermi-compost fertilized plot's plants budded almost six weeks earlier than it was supposed to be. Zahrul rushed to GKSS for further assistance and after sensing his enthusiasm the foundation set up a compost production plant at his home and once again it was a free of cost deal followed by a supply of 1000-1200 earth-worms and knowledge support. This opportunity turned him into a self-turned micro-entrepreneur. Expressing his thoughts about the days to come, optimistic Zahurul said, "The advantages of using compost in agriculture, inspired me for setting up two more compost production plants. I think I am going to use the compost in the next Boro paddy cultivation in my three Bigha land and looking forward to sell the surplus mass of the compost."

The demand of Vermi-compost is increasing day by day and many farmers have indulged them to sell the surplus mass of it after meeting their own need. And thus it has become a mean of livelihood for the rural poor especially for the rural women as it has generated employment opportunities for them. However, GKSS organized sales campaigns, seminars, workshops and focus group discussions as well as distributed leaflet to promote the use and to disseminate the advantage of using Vermi-compost.

Programmed Initiative for Monga Eradication (PRIME)

The greater Rangpur region (Rangpur, Gaibandha, Nilphamari, Kurigram and Lalmonirhat) experiences seasonal deprivation and a famine-like situation during mid-September to mid-November and mid-March to mid-May which is locally known as 'Monga'. The region is characterized with very limited scope of agriculture based employment opportunities having insufficient wage-employment as well as self-employment which eventually leads to chronic impoverishment, starvation and unbalanced regional development. To prevent the consequences of Monga and Monga-like situation PKSF has undertaken a comprehensive approach titled 'Programmed Initiative for Monga Eradication (PRIME)' project since 2006 to generate income through wage and self-employment opportunities for the Monga-affected people throughout the year.

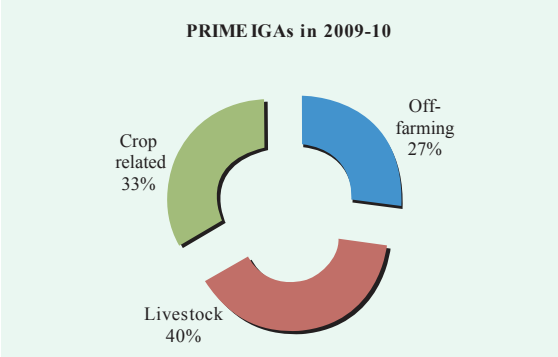
Initiatives of PRIME have brought delight in the life of poverty stricken people of char areas

The target beneficiaries of PRIME are ultra poor households having monthly income less than or equal to BDT 1500 during Monga period, earn livelihood through selling their labor, and have less than 50 decimal of land.

The project was initially launched in Lalmonirhat disctrict during 2006, subsequently all 35 upazilas in 5 northern districts of Rangpur division (Lalmonirhat, Nilphamari, Kurigram, Gaibandha and Rangpur) have been under the umbrella of PRIME project during 2007 and 2008 with funding from UKaid under PROSPER Program. Currently PRIME is being implemented through 231 branches of 16 POs of PKSF in Rangpur division. Observing the deteriorating poverty situation recently PKSF has decided to expand PRIME to the south-western region of the country.

Mainly two types of interventions are included in PRIME project: Firstly, Year-round interventions and Secondly, Time specific seasonal interventions. The first one includes flexible micro-credit (FMC), skill & capacity building and technical assistance support, vocational training and primary health care services while the second one includes emergency loan (EL) and cash for work (CFW).

Figure-23: PRIME IGAs in Broad Categories



As of June 2010 PRIME has benefited 0.297 million household which constitute 49% of total Monga-affected households of the greater Rangpur region. Various interventions and benefits under PRIME during FY 2009-10 may be observed at a glance as follow:

Cash for Work (CFW) under PRIME

Table-4: Performance of PRIME (July 2009 to June 2010)

Flexible Microfinance (FMC) & Emergency Loan (EL)	Among 0.297 million benefitted households 0.205 million, i.e., almost 69% have been brought under FMC. During FY 2009-10 PRIME beneficiaries have been served with an amount of BDT 1374.99 million in the form of FMC while BDT 20.96 million in the form of EL.
Cash for Work (CFW)	Under PRIME-3, a total of 3,959 beneficiaries were involved with CFW for 60 days who accomplished 2, 40,117 man-day work at the cost of BDT 36 million in Aila-affected area.
Income Generating Activities (IGAs)	Up to June 2010, FMC borrowing PRIME beneficiaries have implemented a total of 325,133 different IGAs of which 27% are off-farming, 40% are livestock-related and the remaining 33% crop-related.
Training	As of June 2010 a total of 76,053 beneficiaries have received training in crop cultivation (12%), livestock rearing (83%) and off-farming activities (5%).
Safe Drinking Water	During January to June 2010 nearly 0.123 million liters of safe drinking water were distributed daily to AILA victims at the cost of BDT 5.48 million for 153 days in eight unions of Shyamnagar upazila under Satkhira district.
Vaccination and Medication Camp	PRIME field level technical staff in collaboration with local level government and private service providers has arranged vaccination and medication camp for preventing infectious and parasitic diseases of livestock and poultry of both PRIME beneficiaries and other farmers of the PRIME area.
Primary Healthcare Support	PRIME has started providing Primary Healthcare Support since 2008 through its 231 field level paramedics which provides basic health support to pregnant & lactating mother, children, and elderly members of enrolled PRIME households; conducts awareness program for the PRIME beneficiaries on cleanliness and hygiene, nutrition and feeding, de-worming and immunization; distribute some basic drugs, vitamin-mineral supplements free of cost to its beneficiaries. Up to June 2010, 0.7 million targeted beneficiaries along with their family members have received primary health care services under PRIME.
Backward and Forward Linkage	As a long-term strategy, PRIME has undertaken Backward and Forward Linkage programmes for an effective implementation of IGAs by the poor and to link the PRIME beneficiaries with national/global market. In this regard SKS, a partner organization of PKSF, has established a 200-head sheep-breeding farm at Vorotkhali, Gaibandha. The farm will supply quality lambs to beneficiaries for commercial rearing. Besides, RDRS, ESDO, UDDIPAN and GBK - all PKSF POs-have established goat/sheep breeding farms. These POs have also established seven nurseries. These nurseries supply seedlings/saplings to PRIME beneficiaries at a subsidized (40% less) price.

Box-2

PRIME Impact study

Institute of Microfinance (InM) conducted a longitudinal study to learn the impact of "PRIME" on its target beneficiaries in the year 2009. The study exposes a noteworthy progress in consumption ordering, income, food expenditure, reduction of vulnerability and asset building of PRIME beneficiaries. Some of the key observations are as follows:

- Occasional starvation among the PRIME beneficiaries during monga period went down from 47% in 2007 to 31% in 2009.
- Consumption of three full meals during monga period among the PRIME beneficiaries was only 4% in 2007, which has increased to 23% in 2009.
- Average annual income of PRIME participants was about Taka. 40,000 as against Taka 38,000 for the non-participants.
- Average annual savings of PRIME participants was nearly Taka 2,100 compared to nearly Taka 1,250 for the non-participants.
- Annual mean food expenditure of PRIME participants was Taka 31,383 compared to Taka 29,743 of non-participants.
- Mean number of livestock of PRIME participants was 2.26 as against 2.08 for the non-participants.

Now PRIME emphasizes to ensure year-round employment opportunity through diversified IGAs and to foster sustainable and integrated development practices in elevating the living standard of the beneficiaries and bringing them out of extreme poverty.

Microfinance and Technical Support (MFTS)

With the objective to improve the livelihood and food security of moderate and ultra poor households and to empower the women through the adaptation of sustainable IGAs and livestock technology PKSF has been implementing Microfinance and Technical Support (MFTS) project with the assistance of IFAD and GoB. MFTS started its journey in October 2003 in 97 upazilas of 13 south and northeastern districts of Bangladesh through 24 POs of PKSF. The major components of the project are to provide credit; organize training for beneficiaries in livestock technology; and ensure inputs to undertake livestock related income ventures. After seven years journey of MFTS, as of June 2010, PKSF has organized 234,750 members under the project among which 95.4% are women and 17.7% of members belong to ultra poor.

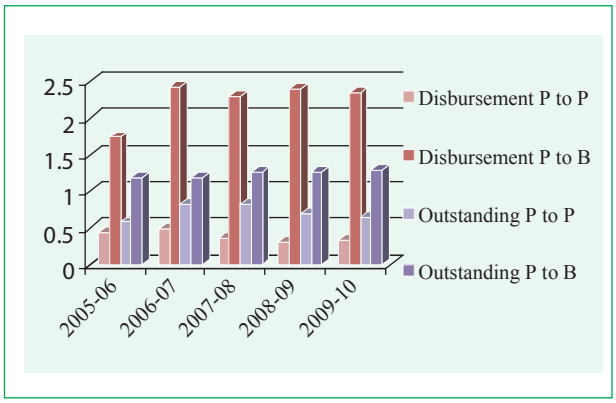
Table-5: Performance of MFTSP (July 2009 - June 2010)

The project has trained 476 staff of the POs (Credit Coordinators, Area Managers, Accountants, Livestock Technical Assistants and Credit Assistants) who are involved in project implementation.
A total of 17,250 members in General livestock (initial), 308 in specialized livestock (initial), 8,912 in Social development (initial) and 119 in specialized non-livestock (tailoring) have been trained.
On the other hand follow-up training imparted to 12,667 women in General livestock, 267 women in specialized livestock and 2539 women in social development training.
Tk. 330.5 million has been disbursed as loan among 24 POs.
Cumulative loan disbursement of the POs to the beneficiaries is Tk. 2171.8 million of which about 64% has been invested in livestock IGAs.
A total of 1, 32,418 beneficiaries have continued livestock related IGAs of which 43% opted for cattle rearing, followed by 19% for goat rearing. About 17% beneficiaries are engaged in poultry keeping while 8% in beef fattening.
The project has commissioned 7 adaptive and socio-economic researches to identify the problems encountered by the beneficiaries in IGA implementation.

MFTS has successfully implemented livestock related IGAs

In FY 2009-10, an amount of BDT 0.33 billion has been disbursed to POs while the POs disbursed BDT 2.35 billion to the beneficiaries. At the end of FY 2009-10, outstanding loan stood BDT 1.30 billion to 1,75,000 members under MFTS project. A total of 132,418 beneficiaries have continued livestock related IGAs of which 43% are involved in cattle rearing, followed by 19% in goat rearing and 17% in poultry keeping while 8% in beef fattening.

Figure-24: Growth of MFTSP (in billion BDT)



Microfinance for Marginal and Small Farmers Project (MFMSFP)

PKSF has always endeavored to satisfy the credit need of the underprivileged segment of the country. In this context, PKSF has embarked a project titled "Microfinance for Marginal and Small Farmers (MFMSF)" since 29 June 2005 to meet the unmet demand of the farmers' community along with the financial support of IFAD. The Project will be implemented within a period of 6 years (July 2005 to June 2011).

The major objectives of MFMSF project are to deliver sustainable demand driven microcredit services to poor farming communities; increase agricultural production through access to credit, information, adoption of new technologies and linkages to markets; develop and mainstream the Lead Project Agency and its POs' operational procedures for lending to farmers and agro-enterprises.

MFMSF is being implemented through 35 POs in 113 upazilas of 14 districts in north-west region (Rajshahi, Nawabgonj, Pabna, Kurigram, Thakurgaon, Joypurhat, Nilphamari, Gaibandha, Naogaon and Dinajpur) and north-central region (Netrakona, Mymensingh, Jamalpur and Sherpur).

The estimated total cost of the project is BDT 1777 million (USD 29.7 million) among which IFAD has granted a loan of USD 20.06 million, PKSF has allocated USD 7.95 million, and the rest of the USD 1.73 million is being funded by the POs

MFMSF project mainly comprises three components that are Microfinance Services; Capacity Building and Market Linkages; and Project Coordination and Management.

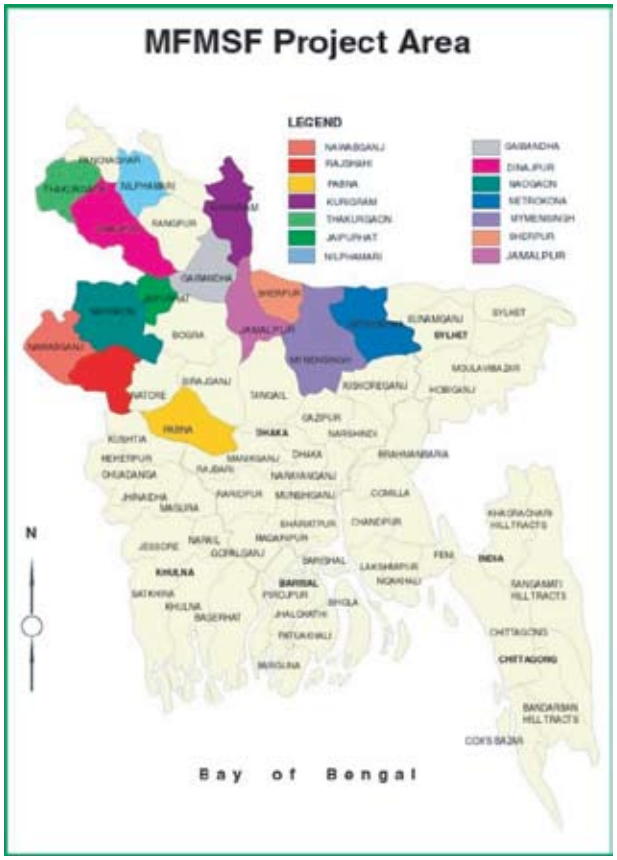
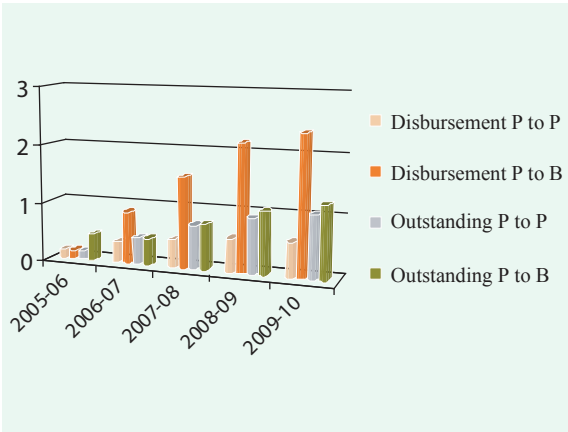


Figure-25: Growth of MFMSFP (in billion BDT)



The largest component Microfinance Services accounts for BDT 1572 million (USD 26.53 million); Capacity Building and Market Linkage component accounts for BDT 125 million (USD 2.1 million); Project Coordination and Management is estimated at BDT 41 million (USD 0.7 million).

Dissemination of latest agricultural technologies such as leaf color chart through MFMSF

Table-6: Performance of MFMSFP (July 2009 - June 2010)

The project has disbursed Tk.597.50 million to the POs while the POs have distributed Tk 2383.80 million to 1,76,685 beneficiaries as agricultural credit including seasonal loan.
The project has provided training on crop, non-crop and social issues to 67,480; 24,551 and 32,015 beneficiaries respectively.
2,214 technology demonstrations including block demos were arranged.
As a part of the technical support the project has distributed 5000 Pheromone traps, 1000 porous pipes and 13 Urea Super Granule (USG) applicators to the farmers.
The project has initiated livestock insurance in FY 2009-10 involving 5 potential POs and impressive result in working areas was found. Around 5000 cows were enrolled under livestock insurance program and approximately Tk.10.00 lac has been collected as premium.
Mobile Cinema Van- "a new and outstanding addition of PKSF" was introduced to encourage farmers and disseminate information on modern agricultural production technologies around the project area. Along with spreading the information on agricultural technology, the Mobile Cinema Van also displays documentaries that make the marginal people socially aware and motivate them to the path of development. Till now, PKSF has displayed 11 documentaries in 11 districts of the northern and the middle-north region. These documentaries give proper idea on quality of seed, preserving seed, LCC; motivate to harvest spices; help to identify impure fertilizer; depict impact of Urea Super Granule (USG) and it's using process etc.
The project has distributed approximately 30,000 leaflets describing measures to be taken for the livestock in order to fight against the Anthrax infestation.
A large number of posters (9648) describing the scientific ways of cultivating some prominent vegetable crops were distributed to the beneficiaries.

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

The 'Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)' was launched by the GoB in cooperation with the World Bank in July 2008 immediately after the devastating flood of 2007. The flood affected over 13 million people in 47 districts. The two and half a year project was initiated with the aim to mitigate the social and economic impacts of flood and to improve the living conditions of the poor through quick provision of loan. Hence, the program also aims to provide quick financial assistance with concessionary lending terms and minimal bureaucratic requirements. The program-components are specially formulated to help the vulnerable poor; prevent them from selling advance labor or valuable assets; lend money from money lenders; enable them to smooth out consumptions; ensure speedy recovery.

With this distinctive objective the project working areas and the target beneficiaries have been determined with keen point of view. The working area of the program is limited to flood prone areas; perennially distressed areas; river-erosion affected areas; char-land; marginal areas affected by severe disasters.

The target beneficiaries of the program are flood/disaster/Monga/man-made disaster affected people having a land or annual income below the threshold established by PKSF under the Statement of Policy of the Disaster Management Fund (DMF). The prime activities of the program include repair houses, tube wells, and latrines; restore existing income generating activities; ensure consumption during post-disaster period.

Figure-26: Growth of EFRRAP (in billion BDT)

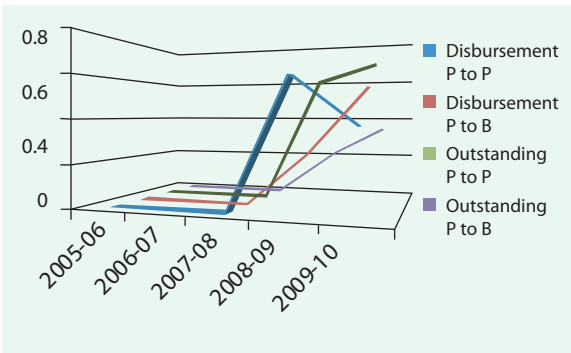


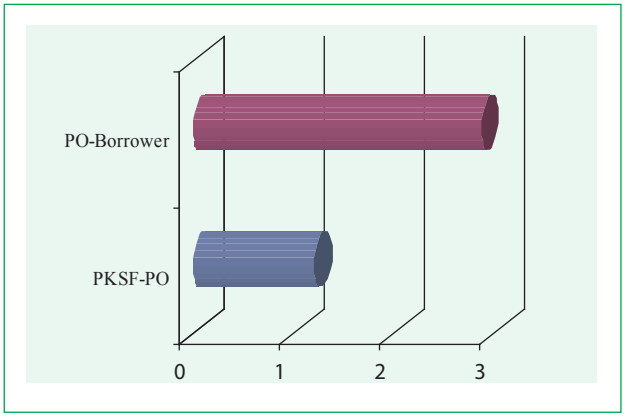
Table-7: Performance of EFRRAP (July 2009 - June 2010)

Since inception, 99 POs have organized a total of 70,771 members under this program. Most of these members were affected by the 2007 flood and are being benefited directly by soft loans. Besides, some other disaster-affected members are being assisted in their livelihood restoration, post-disaster rehabilitation and disaster preparedness as well.
The program has a target of disbursing Tk. 1050 million over the stipulated period. During the period of July 2009 - June 2010 a total of Tk. 369.00 million has been disbursed to the POs and POs have distributed Tk 544.16 million as loan to the beneficiaries for flood restoration and recovery purposes.

Finance for Enterprise Development and Employment Creation (FEDEC) Project

To strengthen and expand the existing microenterprise program PKSF has been implementing the 'Finance for Enterprise Development and Employment Creation (FEDEC) Project' since March 2008. FEDEC works with three major components that are Microenterprise lending, Training, and Value Chain Development on various sub-sectors. Performance of these three components in FY 2009-10 are furnished below:

Figure-27: Growth of FEDEC Outstanding in FY 2009-10 from FY 2008-09 (in billion BDT)



1. Microenterprise Lending

- PKSF has disbursed 274.43 crore taka during the FY 2009-10.
- Loan outstanding of PKSF to its POs has increased to 434.85 crore taka from 313.94 crore taka of last year.
- Loan outstanding of the POs at the field level has increased to 762.14 crore taka from 474.14 crore taka of last year.

2. Training and Workshops

- PKSF has organized a number of training courses on ME management & Lending, sub-sector analysis and value chain development for PKSF and POs officials during the year FY 2009-10. Details of training and workshops arranged during this period are given below

S/N	Name of Training	Participants	No. of Training	No. of Participants
1	Microenterprise Management & Lending	PKSF's officer	02	47
2	Sub-sector Analysis and Value Chain Development	PKSF's officer	01	24
3	Microenterprise Management & Lending	PO's officials	32	803
4	Refreshers course on Microenterprise Management & Lending	PO's officials	11	231
5	Business Awareness and Skill Training	Entrepreneurs	44	880
6	Sub-sector Analysis and Value Chain Analysis and Design of Sub-sector	PO's officials	1	26

- A workshop on Business Development Services Awareness was also arranged during this period. PKSF also arranged skill development training for entrepreneurs on different trades.

S/N	Name of Workshop	Participants	No. of Workshops	No. of Participants
1	Business Development Services Awareness	PO's officials (top management)	01	30

3. Value Chain Development

- PKSF has started implementing 6 value chain development projects through its Partner Organizations (POs) to reduce the bottlenecks in the value chain system and to create employment & income opportunities in these sub-sectors. Details of these value chain development projects are given below-

S/N	Name of the Value Chain Project	Implementing PO	Region
1	Pond Fish Culture	Uddipan	Natore
2	Beef Fattening	Jagorani Chakra Foundation	Kushtia
3	Floriculture	Rural Reconstruction Foundation	Jessore
4	Dairy at char region	SSS	Tangail
5	Promotion of Indigenous High Value Fish Species with Carp/Pangus	ASPADA	Bhaluka, Mymensingh
6	Introduction of Prawn (Golda) culture in floodplain	CCDA	Daudkandi, Comilla

FEDEC is implementing different value chain development projects such as-fish culture

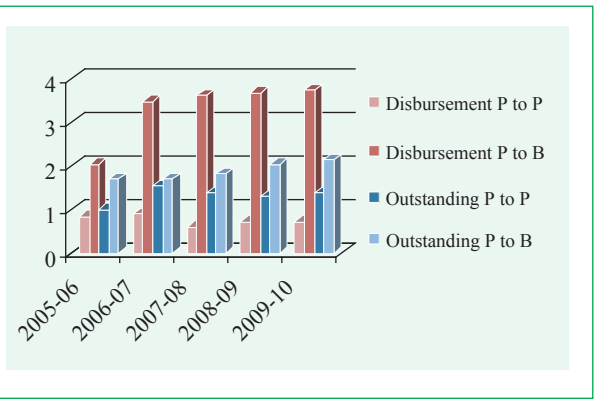
Second Participatory Livestock Development Project (PLDP-II)

The Second Participatory Livestock Development Project (PLDP-II) was being implemented during FY 2004-05 to FY 2009-10 with the finance from ADB. The major objectives were to reduce rural poverty by accelerating income-generating activities and creating employment through livestock related enterprises suitable for rural poor. Capacity building of Department of Livestock Services (DLS) was also one of the main objectives of the project. PKSF has implemented the project through 15 POs by targeting ultra-poor people to support them in asset development and social mobilization. PLDP-II covered 660,000 beneficiaries at 157 upazilas in 20 districts of Northwest and Central North of the country.

The project implementation was completed on 30 June 2010. Two major studies were commissioned by PKSF to help in implementing the project which are the baseline study (BL), and the mid-term review (MTR). Bangladesh Institute of Development Studies (BIDS) was given the opportunity to undertake the Final Impact Evaluation Survey of PLDP-II. The impact study shows that average annual income of households has been increased. A total of 29,897 groups have been formed, 907,343 beneficiaries have been enrolled, 589,043 beneficiaries have been trained and 813,403 beneficiaries have been engaged in different livestock related Income Generating Activities (IGAs). POs disbursed BDT 16.61 billion to the project beneficiaries against BDT 3.84 billion received from PKSF.

In the FY 2009-10, a total of BDT 730.54 Million has been disbursed as loan compared to 727.70 million which is previous FY loan disbursement. Hence it demonstrates 0.93% increase of loan disbursement than previous FY.

Figure-28: Growth of PLDP-II (in billion BDT)



A PLDP-II beneficiary is feeding her chicken

During FY 2009-10, a total of 877 groups have been formed; 80,801 beneficiaries have been enrolled; 17,983 beneficiaries have been trained; 425 PO staff have been trained and in total 308,687 beneficiaries have been engaged in different livestock related Income Generating Activities (IGAs). A number of 800-fodder nurseries have been established and a total of about 70.20 acres of land have been brought under fodder production at project beneficiaries' level with the supply of 500.50 Metric Tons of high yielding Napier grass cuttings. Moreover, goats of 16 districts have been vaccinated and 1,662,000 de-worming bolus distributed for goats. 400 Livestock kit boxes were procured under the project.

PLDP-II has successfully accelerated livestock related IGAs

SPECIAL PROGRAMS

Special Programs

ENRICH- A holistic approach towards household-focused poverty eradication

In the year 2009, PKSF embarked a new comprehensive initiative with an endeavor of integrated household based development for poverty alleviation. This approach has been entitled "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)". The inspiration of the approach is to ensure the best utilization of the resources (physical, financial) and human capabilities which a household is endowed with and enhancement of its resources and capabilities for undertaking potential activities. The initiative may also be envisioned as all-inclusive household development.

The Governing Body of PKSF has approved the program in the Governing Body meeting after extensive discussions with the staff members of PKSF at senior and other levels; consultations and reviews with the selected POs of PKSF.

The program was officially launched on 3rd of May in 2010 and initially it was decided to be implemented in 21 unions with a plan that- one PO would be shouldering the entire responsibility of the union it is assigned with. Frequent visits were undertaken across all of the 21 unions by PKSF staff members and representatives of the concerned POs to investigate the situation and to establish liaison with the relevant sectors (Union Parishads along with other local stakeholders).

PKSF has a concrete plan to undertake 2 broad based activities under ENRICH which are as following:

- Household-specific actions based on identification of requirements through analysis of data collected and consultation with the households; and
- Union or community based activities.

The range of advice and support areas for the households are- financial services including soft loans and grants as per the need; health and nutrition; education and skill development; bio-gas and energy-saving cooking stove; networks with the government and the non-government service providers; agriculture; kitchen and gardening; marketing; potential productive activities and micro enterprises; community cooperation; community approaches towards disaster management; rural insurance; overseas employment.

Performance of ENRICH (July 2009 to June 2010)

- Household survey of the selected 21 unions was initiated on 7 July in 2010 and completed on 8 September 2010. A total number of 117,610 households across the 21 selected unions were surveyed. So far the data collected of one union, has been computerized and analyzed by Foundation's own manpower. Based on the findings, proper interventions are being finalized after having consultation with the respective households for the implementation. An IT firm has already been appointed for the data processing of rest 20 unions.
- A separate Cell has been set up in PKSF with a team to implement specialized interventions.
- A Program and Research Implementation Committee (PRIC) has been commissioned to provide appropriate guidance and guideline for accurate implementation of the program. The Managing Director of PKSF is the chairperson of PRIC.
- A Coordinator has been appointed in each of the ENRICH unions in addition with Health Assistant, Enterprise Development Assistant, Social Development Organizer and MIS Assistant for each of the concerned branches of the POs.
- 20 Pond Sand Filters (PSF) have been repaired by Nowabeki Gonomukhi Foundation (a PO of PKSF) with the financial assistance from PKSF to meet the demand for safe drinking water of the affected families of Aila hit Shyamnagar Upazila (1 of 21 selected under ENRICH).

Environment Friendly Cooking Stove (Bandhu Chula)

The Program intends to supply health and environment-friendly cooking stove to all the households of the 21 unions under ENRICH. A total of 21,000 households will be covered under this program within 2011 and rest of the households will be covered gradually.

The cost of one cooking stove ranges from Taka 600 to Taka 800, depending on its size.

- Arrangement has been made to provide subsidized loan to the poor families for the procurement of the stove.
- A Memorandum of Understanding (MoU) has also been signed with DEUTSCHE GESELLSCHAFT FUER TECHNISCHE ZUSAMMENARBEIT (GTZ) for joint implementation of the program in the field level.
- Meanwhile, 63 selected participants from 21 unions have received training on Bandhu Chula.
- In addition, awareness and publicity campaigns will be undertaken aided with flip chart, leaflet, poster, billboard, demonstration centre, group meeting, video display and folk songs.

Distribution of Bandhu Chula (Environment Friendly Cooking Stove) among the households has ensured healthy lives for women

Solar Lantern

A plan is being executed to distribute environment-friendly and risk-free solar lantern at an affordable price to the poor households that have been using kerosene lanterns, especially in the off-grid areas. Each solar lantern with 12-18 months guarantee period costs Taka 1000-2000.

The poor households will be provided with the access to subsidized credit for the purchase of solar lantern. Moreover, an arrangement for supplying solar home-system to the comparatively richer families will also be made.

Extensive discussion is underway with 7 organizations to pick the suitable service-provider for this program.

It is expected that this new intervention will not only help to improve the living standard of the poor households but will also open up a new avenue for increasing family income.

PKSF has distributed solar lantern among poor households under ENRICH program that is bringing light among their lives to the path of enlightenment

Developing Inclusive Insurance Sector Project (DIISP)

With the financial grant support from Japan Fund for Poverty Reduction (JFPR) and administrative support from Asian Development Bank (ADB), PKSF has recently started a project titling "Developing Inclusive Insurance Sector Project (DIISP)".

The main objective of this pilot project is to protect the livelihood of the poor households especially- of the women's exposed to different types of risk like- accidents, illness, theft, natural disasters and to insure their assets (productive or non-productive) and welfare through low cost inclusive insurance services (micro-insurance). The aim of the project is to offer insurance products and services (related to life, health and disaster issues) to the low-income group with minimal documentation procedure.

The project has divided its activities into 4 major components:

- Market Assessment and Product Development
- Strengthening Policy, Legal and Regulatory framework
- Awareness Creation and Capacity Development, and
- Micro-insurance Pilot Scheme

Action Plan of Developing Inclusive Insurance Sector Project

PKSF has a definite and explicit action plan for the FY 2010-2011 under the "Developing Inclusive Insurance Sector Project" which includes the following activities:

- To increase the number of micro-insurance policyholders at least by 20,000 at the end of the project.
- To reduce the unexpected expenditures or resulting loss of assets of the poor covered by the pilot micro-insurance by 30% compared to the base figure.
- Insurance awareness campaign and training will be provided to at least 50,000 rural poor households.
- Capacity building training on micro-insurance operations will be provided to at least 20 microfinance institutions.
- To conduct market assessment on demand and affordability of micro-insurance for developing inclusive insurance products and services.
- To conduct participatory need based assessments for risk mitigation of the poor and low-income households.
- To develop actuarial valuation for proposed micro-insurance products.
- To conduct legal and policy review of micro-insurance sector.
- To introduce the pilot scheme through POs.

Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project

PKSF has been implementing the Micro-finance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project with the financial assistance of European Union (EU) in a synergistic way along with its 31 selected partner organizations since January 2007.

The project mainly provides capacity building support to the UP beneficiaries; staff of PKSF and its POs. The beneficiaries include former FSVGD (3rd cycle) members and Ultra Poor members of 19 districts (16 districts of Rajshahi division and 3 districts of Dhaka Division). The project was expected to be accomplished by December 2010. The overall objective of the project was to guarantee sustainable improvements in food security, nutrition and socio-economic conditions of rural ultra poor household through microfinance interventions.

Component-wise progress till June, 2010

- **Financial services risk fund (pilot)**

Under the coverage of Risk Fund for accidental and death case BDT 17.36 million was disbursed to 4,647 ultra poor families. An individual beneficiary usually receives BDT 5,000 for the death and 3,000 on account of an accident with the earning member of the household.

- **Skill development training for UP beneficiaries**

Till June 2010 over 0.118 million ultra poor beneficiaries have been trained on 8 different IGAs which are- Poultry rearing; Goat rearing; Cow rearing; Beef fattening; Vegetable Production, Nursery, Bamboo & Cane product making; Tailoring including Block-Batik.

- **Micro-finance related training**

Under the project, 17 POs of the 7 districts of Rajshahi division enrolled 40,822 former FSVGD members and trained 39,553 of them on micro-credit and savings management.

- **Capacity building through training of PKSF and PO staff**

Till June 2010, about 4,132 staff of PKSF and POs have received capacity building training on "Training of Trainers", "Financial Management Training", "Group dynamics", "Microfinance and savings management" and "Result Based Monitoring and Report Writing". Moreover a number of PKSF and PO staff also received local and international study visits under this project.

In order to improve the training capacity of PKSF and PO's, some additional initiatives were undertaken like-supply of computer, color television, multimedia projector and DVD player to 31 POs under the project; development and supply of FLIP chart (on Poultry Rearing, Goat Rearing and Cow Rearing), training module (on eight different IGA's) and other audio-visual training materials (video training modules for goat rearing, beef fattening, vegetable production) to 31 POs.

CAPACITY BUILDING PROGRAM

Capacity Building Program

One of the integral parts of PKSF is capacity building program. In a number of ways, PKSF works hard to ensure human resource development, which is a significant part of its over-all plan. Realizing the fact that a trained and skilled workforce is very crucial for carrying out development programs properly, PKSF is committed to create a pool of well-trained, efficient, and motivated development workers, with special focus on using cutting-edge technology in its operational structure. It is specially focused on implementing a useful and effective data management information system.

Capacity Building Activities under Mainstream Program: PKSF Staff

Training Modules

As training programs run over a couple of years, PKSF has administered a Training Need Assessment (TNA) with the help of resource persons from three reputed training institutes: Rural Development Academy, Bogra; Bangladesh Academy for Rural Development, Comilla; and Bangladesh Rural Development Training Institute, Sylhet. PKSF has prepared seven training modules for its staff which are focused on strengthening financial and monitoring aspects. (See Table-8)

Table-8: Training Modules for PKSF Staff

Category	Modules	Implementing PO
Assistant General Managers Deputy General Managers	1. Financial Management	5 days
	2. Strategic Planning	5 days
	3. Monitoring & Evaluation	5 days
Managers Deputy Managers Assistant Managers	4. Financial Management	7 days
	5. Microcredit Management	5 days
	6. Budgeting and Auditing	5 days
	7. Identifying & Managing IGAs	3 days

Training

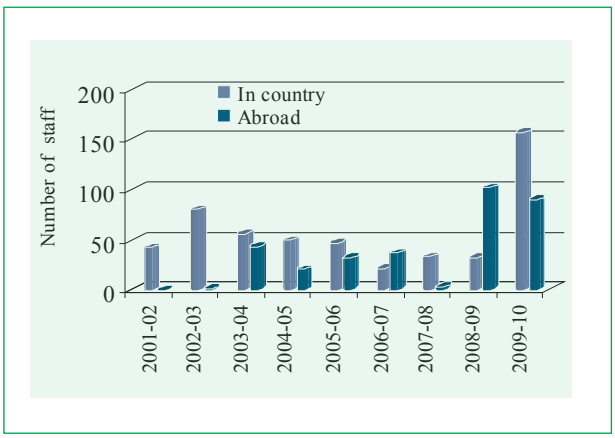
The expansion of PKSF programs is ever on the increase; especially financial management has experienced a tremendous expansion both internally and at the field level. As a result, training of the staff has become more crucial than ever.

As indicated in Table-9 around 246 PKSF staff traveled abroad and in country for training. This is by far the highest level of training PKSF has allocated for its staff demonstrating the level of importance it is giving to capacity building of its human resource. During FY 2009-10, study visits and trainings were arranged in AIM (Asian Institute of Management), Philippines; CICETE (China International Centre for Economic and Technical Exchanges), China; UBI, Uzbekistan; AIT (Asian Institute of Technology), Thailand; MicroSave, India; BRI (Bank Rakyat Indonesia), Indonesia; University of Technology, Malaysia, where 90 staff of PKSF attended.

Table-9: Training of PKSF Staff under Mainstream Programs

FY	In country	Abroad	Total
2001-02	42	0	42
2002-03	80	1	81
2003-04	56	43	99
2004-05	49	20	69
2005-06	47	32	79
2006-07	21	37	58
2007-08	33	3	36
2008-09	32	102	134
2009-10	157	90	246

Figure-29: PKSF Staff Training in Home & Abroad



Capacity Building Activities under Mainstream Program: POs of PKSF

Capacity building programs for the POs include training; awareness building and skills enhancing seminars and workshop; technical assistance, exposure visits, research, and institutional development loans.

Training Modules

A multi-year training program was implemented for PKSF POs. By following the training modules for PKSF staff, 15 training modules were developed for PO staff. (See Table-10)

Table-10: Training Modules for PO Staff

Category	Modules
Chief Executives	1. Financial Management
	2. Savings & Microcredit Management
	3. Monitoring and Evaluation
	4. Strategic Planning
	5. Good Governance
Mid Level Officers	1. Accounts Keeping & Financial Management
	2. Savings & Microcredit Management
	3. Supervision & Monitoring
	4. Training of Trainers
	5. Disaster Management
	6. Microenterprise
Accountants	1. Accounts Keeping
	2. Financial Management
Field Workers	1. Group Dynamics, Savings & Microcredit Management
	2. Effective Management of IGAs

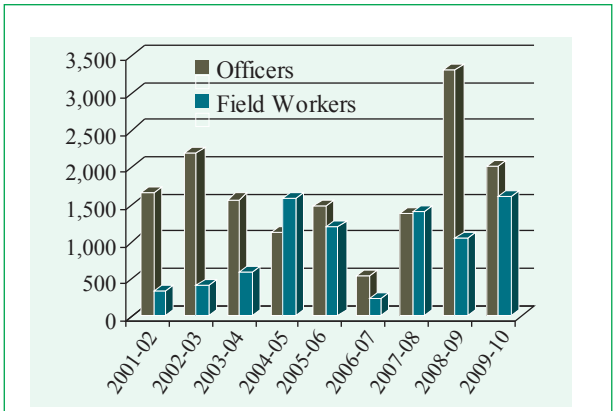
Training

3621 PO staff were given training under mainstream program in FY 2009-10. (See Table-11)

Table-11: Training of PO Staff under Mainstream Programs

FY	PO Staff		
	Officers	Field Workers	Total
2001-02	1,665	332	1,997
2002-03	2,201	418	2,619
2003-04	1,570	597	2,167
2004-05	1,135	1,583	2,718
2005-06	1,482	1,195	2,677
2006-07	545	230	775
2007-08	1,389	1,412	2,801
2008-09	3,311	1,053	4,364
2009-10	2015	1606	3621

Figure-30: Training of PO Staff (category-wise)



Training of PO staff at PKSF Bhaban

Institutional Development (ID) Loan

Loans are sanctioned to the POs on a regular basis and, needless to mention that the service charge is nominal for that. The POs are given loans at for procurement of vehicles such as motorcycles, bicycles, motorized boats; office equipment such as computers, photocopiers; and for building construction for office and training centers. Under this program, PKSF also provides technical assistance to the POs to computerize their Financial Management System (FMS). In FY 2009-10, PKSF disbursement of ID loan was BDT 8.43 million.

Capacity Building Activities under various projects

PKSF also provides training to its own staff and PO staffs along with the borrowers under its different projects. The projects under which these trainings are provided include FEDEC, PRIME, FSVGD, MFTSP, PLDP-II and MFMSFP.

Figure-31: Capacity Building under FEDEC Project

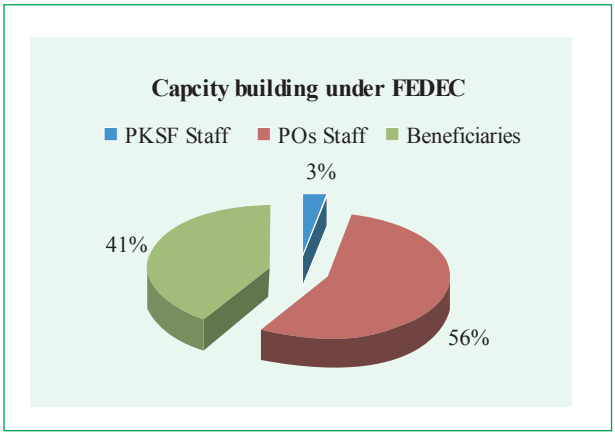
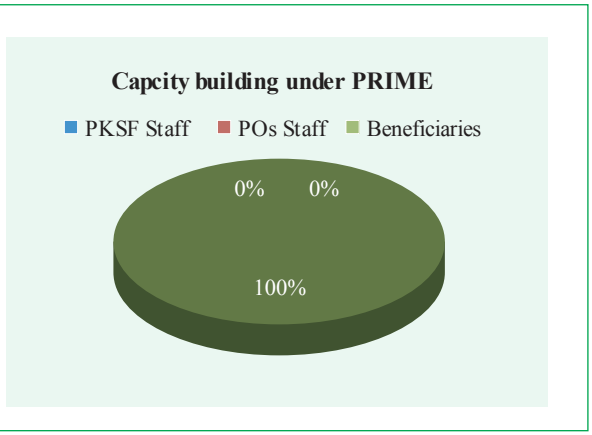


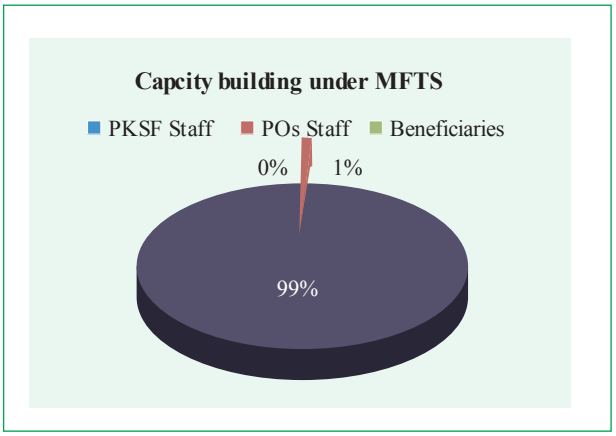
Figure-32: Capacity Building under PRIME Project



The training is of technical nature and focused for skill development, awareness building and efficient implementation of the projects. In addition, training is also given in developing livelihood strategy and ability to cope during crisis etc. In some cases, disbursement of loan is contingent upon participation in IGA training.

PKSF staff training on Result Based Monitoring and Report Writing at PKSF Bhaban

Figure-33: Capacity Building under MFTSP Project



As of FY 2009-10, 6 projects implemented a number of capacity building activities, among which 2,53,570 received training and almost 98% of them were the beneficiaries. Details are given in Table 12.

Table-12: Training under Projects

Projects	PKSF Staff	POs Staff	Beneficiaries	Total
FEDEC	71	1193	880	2144
PRIME	0	16	24,263	24,279
FSVGD	45	1,537	38,265	39,847
MFTSP	0	476	42,062	42,538
PLDP-II	0	425	17,983	18,408
MFMSFP	31	2,127	1,24,196	1,26,354
Total	147	5,774	2,47,649	253,570

Figure-34: Capacity Building under PLDP II Project

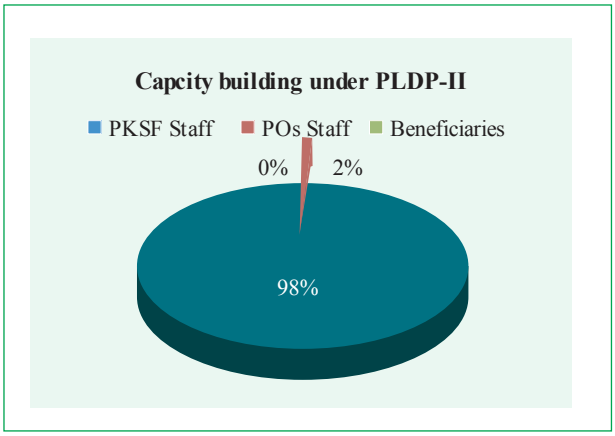
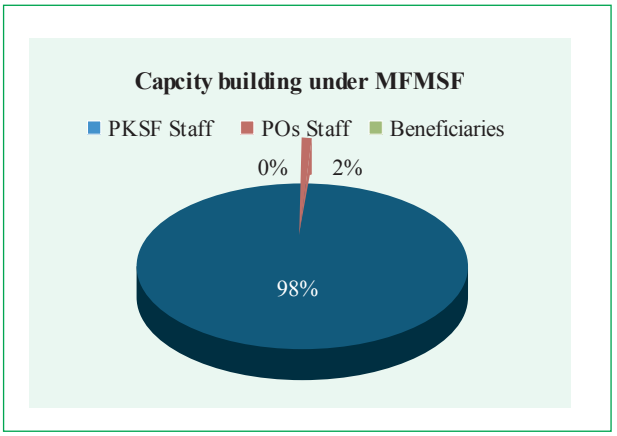
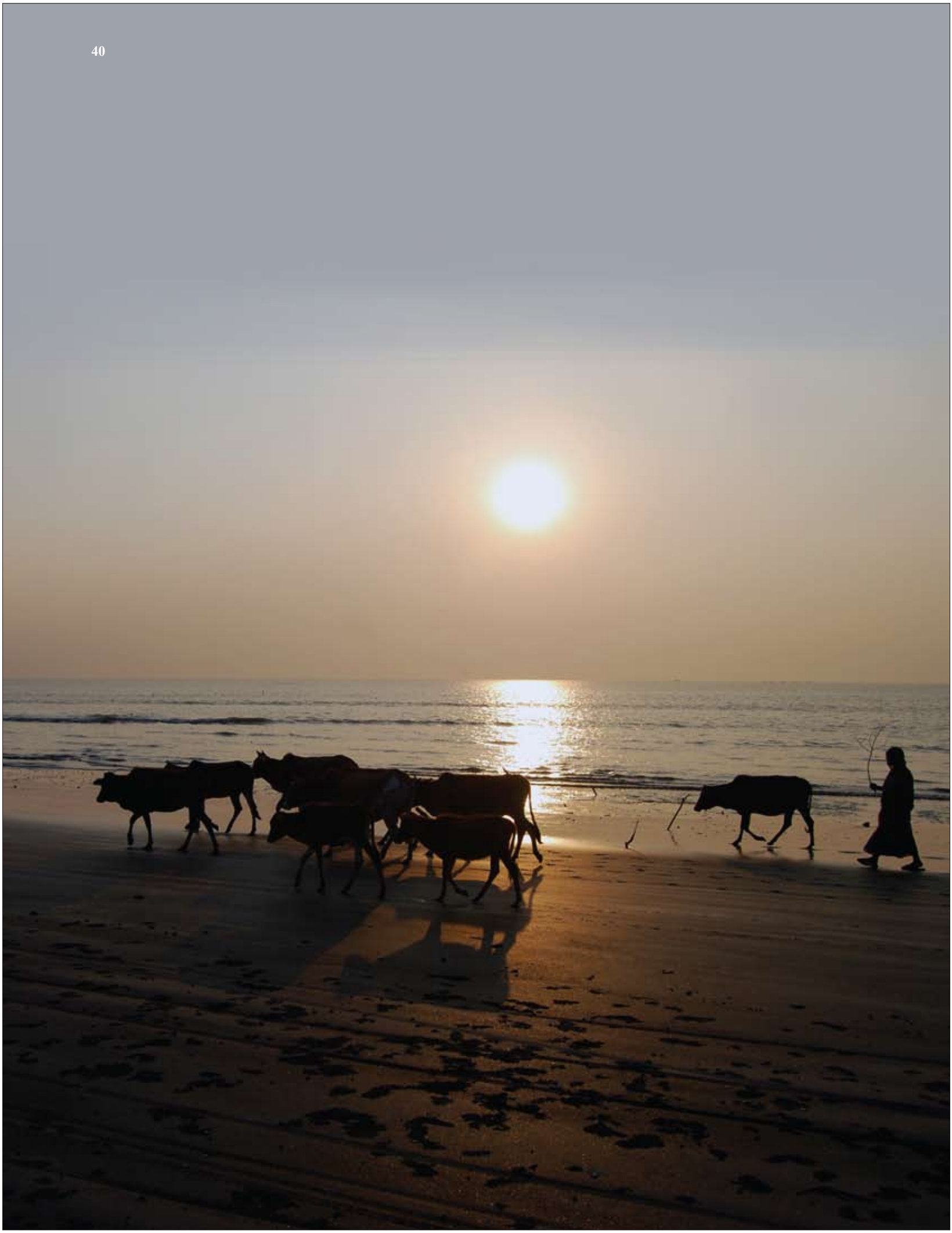


Figure-35: Capacity Building under MFMSF Project





District-Wise List of Partner Organizations

District-Wise List of Partner Organizations

BARISAL DIVISION

Barguna District

1. Sangkalpa Trust
Sangtai Plaza, Pathargata, Barguna
Phone: (04455)-75122, 75023
Mobile: 01713-046725, 01715-038662
Liaison Office:
Prince Tower, House: 584, Road: 06
Baitul Aman Housing Society Ltd.
Adabar, Mohammadpur, Dhaka-1207
Email: sangkalpa@bangla.net, sangkalpa@sangkalpa.org

2. SANGRAM (Sangathita Gramaunnaon Karmasuchee)
Shahid Smritee Sorak, Barguna 8700
Phone: (0448) 62828
Email: sangrammasum@yahoo.com

Barisal District

3. Akota Samaj Unnayan Kendra (ASUK)
Village: Chengutia, Post: Dhandoba
Agoiljhara, Barisal
Mobile: 01712-817634, 01712-809618
Email: asuk_bari@yahoo.com

4. Bangladesh Development Society (BDS)
5, Sadar Road, Barisal
Phone: 0431-64620
Mobile: 01715-168480
Email: bds@bdcom.com

5. Progati Manobik Unnayan Prakalpa
Agoiljhora, Barisal

6. Rural Development Organization (RDO)
Thana Road, Vill. + P.O + P.S: Muladi
Dist: Barisal
Phone: 0432-6348
Liaison Office
25/28, Sher Shah Suri Road (2nd floor)
Mohammadpur, Dhaka-1207
Mobile: 01711-183346

7. Samannita Samaj Unnayan Sangstha (ICDA)
Gorachand Das Road, Barisal
Phone: 0431-2173088, Mobile: 01715-031584, 01727-063366
Email: icda_bd@yahoo.com

Bhola District

8. Grameen Jano Unnayan Sangstha
Altajer Rahman Road, Charnoabad, Bhola
Phone: (0491) 62169
Mobile: 01714-059478, 01714-059479
Email: mohin2010@yahoo.com

9. Palli Formation
Circular Road, Mahajan Patti, Bhola-8300
Phone: 0491-55070
Liaison Office
91, Vasantich, Dhaka Cant.
Mirpur-16, Dhaka-1206

10. Poribar Unnayon Songstha (FDA)
Adarshapara, Word no-06, Sadar Road Charfassion, Bhola
Phone: 04923-74102
Mobile: 01716-185389
Email: fda.crf@gmail.com

Jhalakhati District

11. Mohila Kallayan Sangha
Dogolchira Govt. Primary School
Jhalakhati Sadar, Jhalakhati

Patuakhali District

12. Community Development and Health Care Centre (CDHC)
306/2, Godown Road, Galachipa Upazilla
Galachipa, District: Patuakhali
Mobile: 01712-568555, 01726-574103
Email: luna.cdhc@gmail.com

Pirojpur District

13. Dak Diye Jai
Bypass Road (Near New Bus Stand)
House: 1, Masimpur
Upazila & Post: Pirojpur
District: Pirojpur-8500
Phone: (0461) 62763, 01711-243388
Email: ddj_org@yahoo.com

14 Eskandar Welfare Foundation (EWF)
Krishna Nagar, Pirojpur Sadar
District: Pirojpur
Liaison Office
House:1, Road: 27, Block:J
Banani Model Town, Dhaka-1213
Phone: 0461-62269
Mobile: 01711-863007
Email: ewfpirojpur@yahoo.com

15 Shakaler Jannya Kallyan (SJK)
Vill: Shankar pasha
Post: Parerhat, District: Pirojpur-8502
Mobile: 01718-449632
Email: shamima_sjk@yahoo.com

CHITTAGONG DIVISION

Brahmanbaria District

16. HOPE
Aliabad, Nabinagar, Brahmanbaria-3410
Mobile: 01711-341975
Email: a_kallol@yahoo.com

Chittagong District

17. Boalkhali Proshika Gram Unnayan Sangstha
College Road, Kanungo Para
Boalkhali, Chittagong

18. Community Development Centre (CODEC)
House: 47/H, Road:1, Ispahani Park
South Khulshi, Chittagong
Phone: 031- 610607, 2853826
Fax: 880-31-2853824
Email: khursidcodec@gmail.com
codecdidar@gmail.com

19. Ghashful
438, Mehedibag Road, GPO Box No-1057, Chittagong-4100
Phone: (031) 2858613, Fax: 031-2858629
Liaison office:
Lake Breeze, Flat no-1-A, Plot no-26/A
Road no: 20, Sector: 3, Uttara, Dhaka-1230
Mobile: 01711-820845, 01199-741166
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org

20 Muktipath Unnayan Kendra
Muktipath Bhaban
343, Jalil Nagar, Raozan
Upazila & Post: Raojan
Dist: Chittagong-4340
Phone: (03026) 56031
Mobile: 01819-325908
Email: salimmuktipath@yahoo.com

21 Nowzuan
House-62, Road-3, Block-B
Chandgaon R/A, Chittagong-4212
Phone: 031-671360
Mobile: 01711-329805
Email: nowzuan@yahoo.com, imamorg@hotmail.com

22. Prottyashi
Syed Bari
903/A Omar Ali Matabbar Road
District: Chittagong- 4212
Phone: (031) 658222, 2550506
Mobile: 01819-326206
Liaison Office:
Road: 06, House: 393 (4/C)
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Email: info@prottyashi.org

23. Young Power in Social Action (YPSA)
House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chittagong-4212
Phone: 031-672857, Fax: 031-2570255
Mobile: 01711-825068, 01819-321432
Email: info@ypsa.org; dhaka@ypsa.org; arif@ypsa.org
dhaka@ypsa.org
Liaison Office:
House: 13/KA (Gr. Floor), Road: 2
Shamoly, Dhaka-1207
Phone: 8142351, 8143983

24. Mamata
House: 4, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chittagong
Phone: 031-727295
Mobile: 01199-761915
Email: mamscp@spctnet.com
mamtahq@yahoo.com

25. OPCA (Organisation for the Poor Community Advancement)
Vill: Uttar Hajisharai, P.O: Joergonj
P.S: Mirsharai, Chittagong
Phone: 44333-07496
Mobile: 01751-743068, 01818-721194
01813-711983, 01819-642458
Email: opca92@yahoo.com, opca_mir@yahoo.com
Web: www.opcabd.org

Comilla District

26. Ansar Ali Foundation for Integrated Development (AFID)
Shimpur, Comilla-3505
Mobile: 01720-527960

27. Development Initiative for Social Advancement (DISA)
Hospital Road, Chandina, Comilla
Liaison Office:
E/11 Pallabi Extension, Mirpur $11^{1}/_{2}$
Dhaka-1216
Mobile: 01720-084085
Email: disabd@citechco.net; disadhaka@yahoo.com

28. Kotwali Thana Central Co-operative Association Ltd. (KTCCA Ltd.)
Old Abhoy Asram, Comilla Sadar, Comilla
Phone: (081) 76471
Mobile:01711-020788, 01712-297216
Email: ktccaltd@yahoo.com

29. PAGE Development Center
Upalata, Professor Para
Ashoklota, Comilla-3500
Phone: (081) 76323, 77093
Mobile: 01711-388410, 01727-777727
Email: lokman_pdc@yahoo.com

Cox's Bazar District

30. Mukti Cox's Bazar
Sarda Bhaban, Goldighirpar
Cox's Bazar
Phone: (0341) -62558
Mobile: 01713-196800, 01713-196802
Email:mukticox@bttb.net.bd; mukticox@yahoo.com

Khagrachari District

31. Assistance for the Livelihood of the Origins (ALO)
Pankhaiya Para, Khagrachari Hill District
Khagrachari-4400
Phone: 0371-62067, 61557, Fax: 0371-61559
Mobile: 01820-705507, 01815-642133
Email: alo.cht@yahoo.com

Noakhali District

32. DWIP Unnayan Sangstha
DUS Centre, Sayedia Bazar
Hatiya, Noakhali
Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur, Dhaka-1207
Phone: 9122145
Mobile: 01715-475222
Email: dus@bdcom.com

33. Sagorika Samaj Unnayan Sangstha (SSUS)
Village & Post: Charbata
PS: Charjabber, Subarnachar
District: Noakhali
Mobile: 01711-380864
Email: matin_ssus@yahoo.com
Web: www.sagarika-bd.org

Rangamati District

34. Adivasi Unnayan Kendra
Roy Bahadur Road, Rangamati
Chittagong Hill Tracts
PO. Box-34, Rangamati-4500
Phone: 351-61013, 62987
Email: cipdauk@yahoo.com

DHAKA DIVISION

Dhaka District

35. "ANTAR" Society for Development
8A/4 (3rd Floor)
Tajmahal Road, Block: C, Mohammadpur, Dhaka-1207
Phone: 8123889
Mobile: 01711-112323
Email: antarsd@agni.com

36. Alternative Development Initiative (ADI)
House:37 (4th Floor), Road: 06, Block: D
Niketon Housing Society, Gulshan-01, Dhaka-1212
Phone: 9861412, 9134491
Mobile: 01711-813470
Email: adi.org@live.com

37. Annesha Foundation (AF)
31/2, Senpara Parbata (2nd floor)
Section: 2, Mirpur:10, Dhaka-1216
Phone: 9005637
Email: afdhaka@bdmail.net
Web: www.annesha-foundation.org

38. ANSAR-VDP Unnayan Bank
"Aman Court"
14, Outer Circular Road
Rajarbag, Dhaka-1217
Phone: 8313198, 8313147, 8313196

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

40. Ashrai
House: 152, Road: 04, Sector: 03
Upashahar, Rajshahi-6203
Phone: 0721-760545
Liaison Office:
6/4 B, Block-B, Lalmatia, Dhaka-1207
Phone: 9113358, 0721- 760545
Email: ashrailia@dhaka.net
ashrai@librabd.net

41. Assistance for Social Organization and Development (ASOD)
Gazi Khurshid Bay
8/4-A (1st Floor), Block-B, Lalmatia, Dhaka-1207
Phone : 9119091
Mobile: 01711-904483, 01733-342546, 01841-376751
Email: asod@agni.com

42. Association for Renovation of Community Health Education Services (ARCHES)
House: 7, Road: 13 (New)
Dhanmondi R/A, Dhaka-1205
Phone: 9126433, 9114870
Mobile: 01819-215427
Email: arches@btcl.net.bd; archessirajgonj@yahoo.com

43. Association for Realisation of Basic Needs-ARBAN
House: 16 (Ground floor), Road: 9/A
Dhanmondi R/A, Dhaka-1209
Phone: 02-8122250, Mobile: 01917-705601
Email: arban@dhaka.agni.com

44. Bangladesh Association For Social Advancement
House : 247 (2nd floor), Road: 18
New DOHS, Mohakhali, Dhaka-1206
Phone: 9862464
Mobile: 01711-528281, 01714-093698
Email: enquiries@basango.org; edbasa@worldnet.net

45. BEDO
8/6, Segun Bagicha, Ramna
Dhaka-1205
Phone: 9554798, 9568906
Email: bedo@bijoy.net
Web: www.bedobd.org

46. Bangladesh Extension Education Services
House: 183, Eastern Road, Lane: 2
New DOHS, Mohakhali, Dhaka-1206
Phone: 9889732-3
Mobile: 01711-409552
Email: beesbd@gmail.com

47. Bastob- Initiative for people's self development
4/7 Humayun Road, Block- B
Mohammadpur, Dhaka-1207
Phone: 8128805, 9111531
Mobile: 01720-513757, 01720-513759
Email: bastobdhaka@gmail.com; info@bastob.org

48. BRAC
BRAC Center, 75, Mohakhali C/A
Dhaka-1212
Phone: 9881265, 8824180-7
Fax: 880-2-8823542, 8823614, 8851928
Email: general@bdmail.net
Web: www.brac.net

49. Blind Education and Rehabilitation Development Organisation (BERDO)
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka-1216
Phone: 9009451
Email: berdo@citechco.net

50. CARSA Foundation
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Phone: 8123705, 8120634
Mobile. 01713-204682, 01717-172349, 01711-181464

51. Centre for Advanced Research & Social Action (CARSA)
House:29, Road:1,
Dhanmondi R/A, Dhaka-1205
Phone : 9671587
Mobile: 01714-058948, 01714-068948
Email: carsa95@yahoo.com

52. 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
Phone : 8711215, 8713137
Mobile: 01714-161650, 01714-161651
Email: ccdabd@grameen.net

53. Centre for Development Innovation and Practices (CDIP)
21/1, Easkaton Garden Road
7th Floor, Ramna, Dhaka-1000
Phone : 9355599
Email : cdipbd@yahoo.com

54. Centre For Mass Education in Science (CMES)
House: 823, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Phone : 8111898
Mobile: 01711-439324
Email: cmes@citechco.net, cmesbd@yahoo.com

55. CEDAR (Concern for Environmental Development & Research)
768, Satmasjid Road, Dhanmondi
Dhaka-1209
Phone: 9121504, 9145667
Mobile: 01713-002426, 01715-150509
Email: cedar@bdonline.com

56. Development Organisation of the Rural Poor (DORP)
36/2, East Shewrapara, Mirpur, Dhaka-1216
Phone: 8034785-6
Mobile: 01711-520351, 01711-528281, 0171-4093698
Fax: 88-02-9880957
Email: dorpco@bangla.net

57. Development Center International (DCI)
House: 557, Road: 9
Baitul Aman Cooperative Housing Society
Adabar, Mohammadpur, Dhaka-1207
Phone: 9117166, 8113205

58. OSDER (Organization for Social Development and Research)
24/2, Eskaton Garden
Dhaka-1000
Phone: 8316630

59. Socio Economic Development Society (SEDS)
House: 42/3, Block-F, Babor Road
(Johori Mahalla), Shamoli, Mohammadpur, Dhaka-1207
Phone : 8117538, Fax: 8118687
Email: seds@citecho.net

60. Dhaka Ahsania Mission (DAM)
House: 19, Road: 12 (New)
Dhanmondi R/A. Dhaka-1209
Phone: 8119521-22, 9123402, 9123420, 8115909
Fax: 88-02-8113010, 8118522
Mobile: 01716-859887; 01811-480044
Email: dambgd@bdonline.com

61. Dushtha Shasthya Kendra
House-741, Road-09, Baitul Aman Housing Society
Mohammadpur, Dhaka-1207
Phone : 9128520, 8122861, 8159656, 8120965
Email: dskinfo@dskbangladesh.org

62. ENDEAVOUR
3 No. Pool Poddar Bari, Bohula Road
Habigonj Sadar, Habigonj
Phone: 0831-62307
Mobile: 01715-120898
Email: endhobi@yahoo.com
Liaison Office
456/1, Uttar Kazipara, Mirpur, Dhaka-1216
Phone: 8023276

63. Environment Council Bangladesh
House: 67, Block-Ka, Piciculture Housing Society, Shamoli
Dhaka-1207
Phone: 9120040, 9110740, Fax: 88-02-9110740
Mobile: 01711-527193, 01914-954704, 01712-092397
Email: info@ecbangladesh.com

64. Family Development Services & Research (FDSR)
House: 216, Uttara Ashkona Medical Road
Dhaka-1230
Phone : 8920351, 8912469

65. Friends in Village Development, Bangladesh
Khadimnagar, Sylhet
Mobile: 01712-186123
Email: fivdbsyl@sol-bd.com; fivdb1981@gmail.com

66. Gono Kallayan Trust (GKT)
Head Office: Saturia, Manikgonj
Dhaka Liaison Office:
19-20, Adorsa Chayaneer Housing Society
Ring Road Shamoli, Dhaka-1207
Phone : 818687, 8111576, 8123102
Email: gkt@bdcom.com

67. Gono Shasthaya Kendra
Mirzanagar, Savar Cantonment
Savar, Dhaka- 1205
Mobile: 01735-844281, 01711-531060
Email: gk@citechco.net

68. Gono Unnayan Prochesta (GUP)
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 9120041, 8113216, 8123389
Mobile: 01713-035102, 01716-261398
Email: gup@dhaka.net

69. Grameen Krishi Foundation (GKF)
College Road, Alamnagar
Rangpur Sadar, Rangpur
Phone: 0521-64893
Email: grameenk@yahoo.com
Liaison Office:
Grameen Bank Bhaban,
Mirpur-2, Dhaka-1216
Phone: 8012690

70. Habited and Economy Lifting Program (HELP)
Alia Madrasa Road, Upazila Bagerhat Sadar, Bagerhat
Phone: 0468-62634
Mobile: 01915-474370, 01711-155759
Liaison Office:
House: 21, Road: 24, Block-K, Banani
Dhaka-1213
Phone: 9884888, 9884988, Fax: 88-02-9884988
Mobile: 01711-181154
Email: help@bttb.net.bd; ashimsaha7@yahoo.com
helpbagerhut@yahoo.com

71. Heed Bangladesh
House: 19, Block-A , Section-11
Mirpur, Dhaka-1216
Phone : 8012423, 9004556
Mobile: 01713-008305, 01727-343141
Email: elgin@agni.com

72. Hilful Fuzul Samaj Kallayan Sangstha
Talukder Manson, Nabogram Road, Barisal
Liaison Office:
5/12, Humayun Road, Block-B, Mohammadpur, Dhaka-1207
Phone: 9146206
Mobile: 01715-245412
Email: hilfulfuzul@ymail.com; hfsks@bdonline.com

73. Integrated Development Foundation (IDF)
House: 2, Road: 2, Block-C
Mirpur: 2, Dhaka-1216
Phone: 9005452, 9014933
Mobile: 01711-538142
Email: zalamidf@citechco.net; ctgidf@abnetbd.com
Chittagong Office:
House: 25, Road: 2, Block-B
Chandgaon R/A, Chittagong
Phone: (031) 671248, Mobile: 01711-338537

74. Manabik Sahajya Sangstha
SEL Centra, 29, West Panthapath (3rd floor)
Dhaka- 1205
Phone: 9125038, 9143100, 9146159
Email: manabik@bangla.net
Web: www.mssbd.org

75. New Era Foundation
Momtaj Villa (2nd floor)
70/A, Purana Paltan Line
Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Phone: 8333839
Mobile: 01714-029549
Email: biswas.net@gmail.com

76. Padakhep Manabik Unnayan Kendra
House: 548, Road: 10
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Phone : 8151124-6, 9128824
Email: padakhep@bdonline.com, info@padakhep.org
Web: www.padakhep.org

77. Palli Bikash Kendra (PBK)
27/C Asad Avenue (1st floor), Block: E
Mohammadpur, Dhaka-1207
Phone : 9132389
Email: info@pbk-bd.org
Web: www.pbk-bd.org

78. Palli Mongal Karmasuchi
Village & Post Office: Zirabo, Ashulia, Dhaka
Liaison office:
Block-J, North side (5th Floor), Concord Arcadia , Plot-1 & 2
Road: 4, Dhanmondi R/A, Dhaka-1205
Phone : 9138794, 7709055, 9667005
Email: pmkfinance@hotmail.com

79. Palli Shishu Foundation of Bangladesh
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur, Dhaka-1216
Phone: 8013628, 9004075
Mobile: 01819-273429
Email: psf@bangla.net, psg_bd76@yahoo.com
Web: www.pallishishu.org

80. Participatory Development Initiatives of the Masses (PDIM)
House: 29/1 (New), Senpara Parbata
P.O Box.No.8092, Mirpur-10, Dhaka-1216
Phone: 8018144, Fax: 880-2-8018144
Mobile: 01727-780064, 01716-091827
Email: pdim@bdcom.com; pdim@bangla.net

81. People's Oriented Programme Implementation (POPI)
5/11-A, Block-E, Lalmatia
Dhaka-1207
Phone : 9121049, 9137769, 9122119
Mobile: 01711-536531
Email: popi@bdmail.net

82. Prism Bangladesh
House: 49, Road: 4/A
Dhanmondi R/A, Dhaka-1205
Phone : 9663544, 9663533
Mobile: 01716-002021
Email: info@prismbd.org
Web: www.prismbd.org

83. Prodipan
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Phone: 041- 2870008
Mobile: 01678-138409, 01712-447764
Email: ppnh@khulna.bangla.net
Liaison Office:
6/1 A, Block-F, Lalmatia, Dhaka-1207
Email: prodipan@neksus.com

84. Proshika Manobik Unnayan Kendra
Proshika Bhaban, I/1-GA, (Section-2)
Mirpur, Dhaka-1216
Phone : 8013398, 8015812, 8015945-6 8016015, 9004006
Mobile: 01711595944
Fax: 880-2-8015811
Email: proshika@bdonline.com
Web: www.proshika.org

85. RDRS-Bangladesh
House: 43, Road :10, Section: 6
Uttara Model Town, Dhaka-1230
Phone : 8954384-86, Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net

86. Resource Integration Centre (RIC)
House: 20 (new), Road:11 (new)
Dhanmondi R/A, Dhaka-1209
Phone : 8118475, 8114034
Mobile: 01711-548790
Email: ricdirector@yahoo.com

87. Rural Development and Welfare Foundation
Nawabganj , Dhaka-1320
Mobile: 01711-223416, 01713-168687

88. Sajeda Foundation
House: 8, Road: 138, Gulshan-1
Dhaka-1212
Phone: 9890513, Fax: 9863165
Mobile: 01819-212310, 01817-293178
Email: sajida@sajidafoundation.com
Web: www.sajidafoundation.com

89. Social Upliftment Society (SUS)
76/A Uttar para, Savar
Dhaka-1340
Phone: 7711229, 7713293
Mobile: 01715-022673, 01715-315026 (ED)
Email: sus@citechco.net; susbd01@yahoo.com
Web: www.bangladeshngo.com/ngo/sus

90. Society for Development Initiatives (SDI)
House: 2/4, 3rd floor, Block-C
Shahjahan Road, Mohammadpur
Dhaka-1207
Phone : 9122210, 9138686
Email : sdi@bdcom.com
Website : www.sdi.org.bd

91. Society for Project Implementation Research Evaluation & Training (SOPIRET)
Sk. Rasel Sarak, Samserabad, Lakshmipur
Liaison Office:
8/3, Segun Bagicha
Ramna, Dhaka
Phone: 9559295, Mobile: 01714-222814
Email: sopiretdhaka@gmail.com, sopiret@yahoo.com

92. Sojag (Somaj-O-Jati Gathan)
Village & Post: Shailan
Dhamrai, Dhaka
Mobile: 01713-005314
Email: maiivsban@citechco.net; sojag86@yahoo.com

93. South Asia Partnership Bangladesh
House: 63, Block: Ka, Mohammadpur Housing, Pisciculture & Farming Cooperative Society Ltd., Dhaka-1207
Phone: 8112103, 8114697
Email: sapinfo@sap-bd.org

94. Swanirvar Bangladesh
5/5, Block-C, Lalmatia, Dhaka-1207
Phone : 9116558, 9116808
Mobile: 01711-179862
Fax: 88-02-812377, 88-02-8125140

95. The Coastal Association for Social Transformation Trust
Kulsumbag, Charfassion, Bhola-8340
Phone: 88-0491-55960
Mobile: 01713-450983
Liaison Office
House: 9/4, Road: 2, Shyamoli
Dhaka-1207
Phone : 8125181, 8154673
Mobile: 01714-014203, 01711-529792
Email: info@coastbd.org

96. The Good Earth
Hasney Tower (2nd floor)
3/A Kawran Bazar C/A, Dhaka-1215
Phone: 8121941, 9126652-54 Ext: 110
Mobile: 01711-535544, 01711-959428
Email: info@thegoodearthbd.org, thegoodearth@yahoo.com
Web: www.thegoodearthbd.org

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

98. UDDIPAN
9-10, Janata Cooperative Housing Society Limited
Road:1, Ring Road, Adabor Mohammadpur, Dhaka-1207
Phone: 8115459, Fax: 9121538
Email: udpn@agni.com
Web: www.uddipanbd.org

99. Underprivileged Children's Educational Programs (UCEP)
Plot-2 & 3, Mirpur-2, Dhaka-1216
Phone : 8011014-6, Fax: 880-2-8016359
Email: ucep@citechco.net
Web: www.ucepbd.org

100. Uttara Development Programme Society (UDPS)
Bhai Pagla Mazar Lane, Bogra-5800
Phone: (0581) 62879
Liaison Office
Shilpi Kuthir
9/18, Iqbal Road, Block-A
Mohammadpur, Dhaka-1207
Phone: 8120632; 8120388
Email: udp_dhaka@yahoo.com
udp@bdcom.con

101. Village Education Resource Centre (VERC)
B-30, Ekhlas Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Phone : 7710412, 7742029
Email: verc@bangla.net
Web: www.verc.org

102. Leya Health & Education Development Foundation
Kadompur, Abdullahpur
South Keranigonj, Dhaka-1311
Mobile: 01713-068891
Email: leyafoundation@yahoo.com

103. SHEVA Nari O Shishu Kallyan Kendra
26, East Tejturi Bazar
Tejgaon, Dhaka-1215
Phone: 9114497
Mobile: 01711-560065

Faridpur District

104. Amara Kaj Kori (AKK)
Allhaj Ali Alal Cheste Mohal, (2nd floor)
42/A, Jhiltuly, Faridpur Sadar
District: Faridpur
Mobile: 01711-468696

105. Daridra Niroshan Prochesta (DNP)
Bhasanchar, Ambikapur
District: Faridpur-7802
Phone: (0631) 62712
Mobile: 01716-091808

106. Palli Progati Shahayak Samity (PPSS)
Village & Post: Kamarpur
Faridpur Sadar, Faridpur
Phone: (0631) 64304
Mobile: 01711-352686
Email: ppssfaridpur@yahoo.com

107. Society Development Committee (SDC)
Zaman Manzil Road, No-1, Goalchamot
Faridpur Sadar, Dist.: Faridpur-7804
Phone: (0631) 65854
Mobile: 01714-022987

Gazipur District

108. Centre for Rehabilitation Education Earning Development (CREED)
Mailing Address
329, West Dhanmondi, Dhaka-1209
Mobile: 01711-6082288
Email: cred@dhaka.net

House: 80 (Ananda Dhara)
(Hafizia Madrasa and Etimkthana Road)
North Khailkur, Board Bazar, Gazipur-1704

Gopalganj District

109. Tarail Sonakhali Adarsha Jubo Sangha
New name (Jono Seba Parishad)
Vill: Sonakhali, P.O: Joaria, P.S: Tungipara
District: Gopalganj

Jamalpur District

110. PROGRESS
Dawanpara, Jamalpur-2000
Phone: (0981) 63116
Mobile: 01711-346834
Email: progressmfi@yahoo.com

Kishoreganj District

111. Association for Social Advancement Program (ASAP)
Alamgir Hossain Road
Gaital, Kishoreganj
Phone: 09424-55733
Mobile: 01711-561160

112. Gono Unnayan Committee (GUC)
Vill: Usmanpur, P.O: Bangalpara
P.S: Austagram
Dist: Kishoregonj-2300

113. Organization for Rural Advancement (ORA)
Gaminee Textile Road, Gaital, Kishorgonj
Liaison Office:
271/7 (GF), Jafrabad, Sankar
Mohammadpur, Dhaka-1207
Phone : 9129410, Mobile : 01711-622609
Email: orashou@yahoo.com
oradhakaora@yahoo.com

Manikganj District

114. Association for Planning and Development (APAD)
South Seutha, Manikgonj-1800
Phone: 0651-61836, Mobile: 01711-452852

115. Association for Rural Advancement in Bangladesh (ARAB)
Bewtha Road, Manikganj Town
Manikganj-1800
Phone: (0651)-61264, Fax: 880651-62086
Mobile: 01552-313919, 01711-239839
Email: arab@bttb.net.bd

116. Grameen Seba Sangstha (GSS)
Village & Post: Betila, Manikganj
Liaison Office
1/c-4, College Street, Science Lab, Dhaka
Mobile: 01199-840193, 01715-186715

117. Poverty Alleviation and Rural Development Organization (PARDO)
Vill: Chutibhatavaur, P.O: Shushonda
Upazila & Dist: Manikgonj

118. Samaj Kallyan O Palli Unnayan Sangstha (SPUS)
Post: Rupsa, Thana: Shivalaya
District: Manikganj
Phone: 065175049
Mobile: 01715-438362, 01711-428017

119. Social Organization for Village Development (SOVD)
Barangakhola, P.O: Joynagar
P.S + Dist: Manikganj
Mobile: 01711-473702

120. Socio Economic Development Action Program (SEDAP)
Shahid Rafiq Sarani, Manikgong
Phone: 0651-71081
Mobile: 01741-293084, 0173-538335

Munshiganj District

121. Aram Foundation
Bhaber Char, College Road
PO: Gazaria, Dist: Munshiganj
Mobile : 01714-094287, 01816-900624

Mymensingh District

122. Adarsha Samaj Seba Samity (ASSS)
House: 43, Faridapara Road (Shera)
Dist: Mymensingh-2200

123. ASPADA Paribesh Unnayan Foundation
Shapna Kutir, House: 5/77
Bhaluka Paurashave, Mymensingh
Phone : (09022) 56268
Mobile: 01713-031551, 0172-6566260
Email: aspadabd@dhaka.net

124. Grameen Manobik Unnayan Sangstha (GRAMAUS)
5/1, Etakhula Road, Kachijuly, Mymensingh
Phone : 091-62993
Mobile: 01713-503982, 01718-241147
Email: ngo-gramaus@yahoo.com

125. Parashmoni Samajik Unnayan Sangstha
Bogra Bazar, Village & Post: Gujium
Upazilla:Trishal, District: Mymensingh
Mobile: 01716-081274

126. Rural Development Trust (RDT)
Danirampur (Ujanpara)
P.S: Trishal, Mymensingh
Phone: 8913805

127. Syndicate (Artha Samajik O Gram Unnayan Sangstha)
Payarkandi (Puratan Bus stand), Muktagacha
Mymensingh

128. Rural Economic Development Association (REDA)
23/D, Gulkbari, District: Mymensingh-2200
Phone: 091-54035, Mobile: 01711-141888

Narayanganj District

129. Rupgonj Artha Samajik Unnayan Samity (RASUS)
Majhipara, Bhulta, Rupganj, Narayanganj
Mobile: 0171-1120383

130. Rupganj Tat Adhunikikoron Shomoby Somety
Bhulta, Rupganj, Narayanganj
Mobile : 0171-354062

Netrokona District

131. Sabalamby Unnayan Samity (SUS)
Shibganj Road, Netrokona-2400
Phone: 0951-61566
Mobile: 01713-036730
Fax: 0951-61766
Email: sabalambysus@yahoo.com

Rajbari District

132. Karmojibi Kallayan Sangstha (KKS)
House: 1, Road: 1, Beradanga, Rajbari
Phone: 0641-65544
Mobile: 01711-849340
Email: fagkks@bttb.net.bd

133. Voluntary Paribar Kalayan Association
South Bhabanipur, Rajbari-7700
Phone: 0641-65579, 65357, 65001
Mobile: 01720-513759, 01720-513757
Email: kksrajbari2010@yahoo.com

Shariatpur District

134. Naria Unnayan Samity
Post & Thana: Naria, Sariatpur-8020
Phone: (0601) 59154, Mobile : 01718-239744
Email: nusa_bd@yahoo.com
Liaison Office:
Plot: 30A, Road: 4, Sector-3
Uttara Model Town, Dhaka-1230
Phone : 8912840, Mobile: 01819-410913
Email: hridoy@bttb.net.bd

135. Sariatpur Development Society (SDS)
Sadar Road, P.O. Sariatpur-8000
Phone : (0601) 55554, 55434
Fax: 0601-55434, Mobile: 01714-011901
Email: sds.shariatpur@gmail.com; info@sdsbd.org
Web: www.sdsbd.org

Tangail District

136. Mouchas Unnayan Sangstha (MUS)
Vill: Charalgani, Upazila: Madhupur
Dist: Tangail
Phone: 8114831

137. Samajik Seba Shongothon
Pathrail, Delduar, Tangail, Bangladesh
Phone : 0921-62696
Mobile : 01716-401569
Email : samajiksebshonghothon@yahoo.com

138. Samannita Unnayan Seba Sangathan (SUSS)
Sathi Cinema Hall Road, Madhupur, Tangail
Phone: 09228-88127, 56326
Mobile: 01711-447028, 01718-069189
Email: suss.bd@hotmail.com

139. Shaldair Renaissance Club (SRC)
Bhuapur, Tangail
Phone: 09223-87019

140. Social Advancement Through Unity (SATU)
Main Road, Tangail-1900
Phone : 0921-53674, Mobile: 01711-567393
Email : satu@bol-online.com

141. Society For Social Service (SSS)
Mymensingh Road, P.O Box No-10, Tangail
Phone: (0921) 53195, 53622
Email: ssstgl@btcl.net.bd; ssstgl@yahoo.com
Web: www.sssbangladesh.org

142. Tangail Samaj Unnayan Sangstha (TSUS)
Ashekpur, Main Road, Tangail
Phone : 0921-54940, Mobile : 01711-908916

KHULNA DIVISION

Bagerhat District

143. Life Association
Vill: Badhal, PO: Badhal Bazar, Solarkala
Upazila: Kachua, Bagerhat-9311
Mobile: 01715-031522, 0191-4232050
Email: life_bagerhatbd@yahoo.com

144. Shaplaful
Dashani, Bagerhat-9300
Phone: (0468) 63327
Mobile: 01711-965829
Email: shaplaful04@yahoo.com

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

Chuadanga District

146. Atmabiswas
Biswas Tower, Cinenia Hallpara
Upazilla: Chuadanga Sadar
District: Chuadanga-7200
Phone: (0761) 63828
Mobile: 01714-090402
Email: atmabiswas_ngo@yahoo.com

147. Jana Kallayan Sangstha (JKS)
Dowlathdair, Meherpur Road
Chuadanga-7200
Phone: (0761) 62797
Mobile: 01712-932103, 01730-001936, 01733-059001
Email: jksbangladesh@yahoo.com

148. Wave Foundation
Darshana Bus stand, Post: Darshana
Upazila: Damarhuda, Dist: Chuadanga
Phone : (0761) 89013
Liaison Office:
3/11, Block-D, Lalmatia, Dhaka-1207
Email: infoho@wavefoundationbd.org

Jessore District

149. Ad-din Welfare Centre
15, Rail Road, Jessore-7400
Phone: (0421) 68820, 68804
Liaison Office:
Ad-din Hospital, 2 Bara Maghbazar
Dhaka-1217
Phone: 9353391-3, Mobile: 01711-532048
Email: addinoff@bttb.net.bd

150. Agragati
Village: Kakbandhal, Post: Sarutia
P/S: Keshabpur, Jessore-7450
Mobile: 01711-361017

151. Bandhu Kallyan Foundation (B.K.F)
Rajghat, Nowapara Municipal Area
Abhaynagar, Jessore
Phone : (04222) 71426
Mobile : 01714-303454, 01711-838071
Email: bkfmfi@gmail.com
bkfmfi@yahoo.com

152. Jagorani Chakra Foundation
46, Mujib Sarak, Jessore-7400
Phone : (0421) 68823, 61983
Fax: 88-0421-68824
Email: jcmfi@bttb.net.bd
jcfmfi@gmail.com
Web: www.jcfbd.org

153. Karmajibi Sangstha
Village: Kholadanga, Post: Vekutia
Jessore Sadar, Jessore
Phone: 0421-72037

154. Rural Reconstruction Foundation (RRF)
RRF Bhaban, C&B Road, Karbala
Jessore-7400
Phone: 0421-66906, 0421-65663, 0421-68457
Fax: 0421-68546
Email: rrc@btcl.net.bd
Web: www.rrf-bd.org

155. Samadhan
Samadan Bhaban
Upazilla Road, Keshabpur, Jessore-7450
Phone : (04226) 56549
Mobile: 01711-131250
Email: samadhan_reazul@yahoo.com

156. SAVIOUR
104, Smith Road
(Infront of DC Banglo) Jessore
Phone: 0421-66622
Mobile: 01712-040700, 01713-411120
Email: saviour@bttb.net.bd

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

Jhenaidah District

158. Consciousness Raising Centre (CRC)
Arappur, Chaklapara (near Shaheed Amrity Bidha pith) Jhenaidah-7300

159. Srizony Bangladesh
Srizony Bhaban
111, Pobahati Road, Jhenaidah-7300
Phone: 0451-63264-5, Fax: 88-0451-63346
Mobile: 01711-217324
Liaison Office:
Plot: 3, Road:1, Block: A, Section: 2
Mirpur, Dhaka-1216
Phone: 88-02-8016066
Mobile: 01718-031263, 01926-888588
Email: info@srizonybd.org

Khulna District

160. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)
House: 7, Road: 113
Khalishpur Housing Estate, Khulna
Phone: (041) 760038, 02-9139420
Email: bridge@khulna.bangla.net
Liaison Office
House: 591, Road: 10
Baitul Aman Housing Society
Shyamoli, Dhaka-1207
Email: zhbali59@yahoo.com

161. Nabolok Parisad
73 South Central Road, Khulna-9100
Phone : (041) 720155, 810855
Mobile: 01711-422678, 01711-840957
Email: nabolok@nabolokbd.org

162. Progati Samaj Kallayan Sangstha (PSKS)
Vill. + PO: Baruna Bazar
Upazila: Dumuria, District: Khulna
Liaison Office:
Hospital Road, P.O: Noapara
Upazilla: Abhaynagor, District: Jessore
Phone: 04222-71423
Mobile : 01714-662835, 01727-675300
Email: afzalpsskhulna@yahoo.com
progoti_khulna@yahoo.com

163. Unnayan
House: 366, Road: 19, Nirala R/A
Khulna-9100
Phone: (041) 732438
Mobile: 01711-389359, 01712-001354
Email: unnayanngo@yahoo.com

Kushtia District

164. Action for Human Development Organization (AHDO)
House No: 546 (2nd floor)
Upazilla Road, Kushtia Sadar
Dist: Kushtia
Phone: 07023-75421
Mobile: 01711-145338, 01724-383416
Email: ahdo.kustia@yahoo.com

165. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha
Darus Shefa, 317, Jhenaidaha Road
Mazampur, District: Kushtia-7000
Phone: (071) 73402, 54023
Mobile: 01711-217623
Email: deshango@bttb.net.bd

166. Kushtia Palli Unnayan Sangstha (KPUS)
18/5, 1 no Majidbari Lane
Arua para, Kushtia-7000
Phone: 071-62056
Mobile: 01711-310126
Email: kpus_bd@yahoo.com

167. Sachasebi Palli Unnayan Sangstha "PIPASA"
41/30, Dadapur Road, Mongalbaria
District: Kushtia
Mobile: 01716-078753
Email: pipasakus@yahoo.com

168. SETU
T&T Coloni Road, Courtpara
Post Box : 10, Kushtia-7000
Phone: (071) 62029
Email: setu@bttb.net.bd
Web: www.setubd.org

Magura District

169. ROVA Foundation
91/1, Stadium Para (West)
District: Magura
Phone: 0488-63422, Mobile: 01711-807352
Email: rovafoundation@yahoo.com

Meherpur District

170. Daridra Bimochon Shangstha (DBS)
Fulbagan Road, Mukharjee Para
Post & Thana: Meherpur, District: Meherpur
Phone: (0791) 62629; Mobile: 01812-907555
Email: dbs@bttb.net.bd

171. Palashipara Samaj Kallayan Samity (PSKS)
Bashbaria, Post+ Upazila: Gangni
District: Meherpur-7110
Phone: 07922-75046, Mobile: 01711-218819
Email: psks-gm@btcl.net.bd
Web: www.psks-gm.org

Narail District

172. Narail Ashar Alo Foundation
Vill: Bhowa Khali, P.O-Ratan gonj
Upazila: Narail Sadar, Dist: Narail-7501
Phone: 0481-62915, Mobile: 01711-486195
Email: ashar_alo_narail@yahoo.com

Satkhira District

173. Manab Sampad Unnayan Kendra
Thana: Kaliganj Sadar, District: Satkhira
Mobile : 01715-350766, 01713-484934
Email: masuk_org@yahoo.com

174. Nowabenki Gonomukhi Foundation
Nowabenki Bazar, Shyamnagar, Satkhira
Mobile: 01711-218197, 01711-864604
Email: ngfbd1@yahoo.com

175. Satkhira Unnayan Sangstha (SUS)
Post & Thana: Tala, District: Satkhira
Mobile: 01711-829492
Email: sus_ngo@yahoo.com

176. Shetu Bangladesh
Village + Post: Shirashuni
Upazila: Tala, District: Satkhira.9420
Mobile: 01715-015888
Liaison Office:
4/1, Block: F, Lalmatia
Mohammadpur, Dhaka-1207
Email: shetubd2006@yahoo.com

177. Unnayan Prochesta
Village: Tala, Post: Tala, District: Satkhira
Phone: 04727-56156
Mobile: 01711-451908
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

Bogra District

178. Focus Society
Hospital Road
Gabtoli, Bogra
Phone: (05025)-75115
Email: focus_society@yahoo.com

179. Gram Unnayan Karma (GUK)
02, Ajaj Housing, Banani
Bogra-5820
Phone: 051-78264/69974
Mobile: 01714-004015, 01191-474165
Email: gukbogra@btcl.net.bd

180. Noble Education and Litercy Society (NELS)
Sherpur Road, Banani
District: Bogra-5800
Mobile: 01712-507633

181. Taraf Sartaj Santi Sangha
Darail Bazar, Gabtoli
District: Bogra
Mobile: 01745-052709, 01711-466057

Chapainawabganj District

182. Proyas Monobik Unnayan Society (PMUS)
Belepukur, Chapai Nawabganj-6300
Phone: 0781-55075
Email: proyas@btcl.net.bd; proyas@gmail.com

Dinajpur District

183. Al-Falah Aam Unnayan Sangstha (AFAUS)
Village & Post: Rajbati, Dinajpur Sadar
Dinajpur
Phone: (0531) 65264
Mobile: 01713-195200
Email: afaus_03@yahoo.com

184. Bangladesh Rural Improvement Foundation (BRIF)
Natun Babupara, Syedpur, Nilphamari
Phone: 06445500171
Email: brif1984@gmail.com

185. Gram Bikash Kendra
Haldibari, Parbatipur, Dinajpur-5250
Phone: (05334) 74411
Email: gbkpbt@yahoo.com, gbk@btcl.net.bd
Web: www.gbk-bd.org

186. Mohila Bohumukhi Shikkha Kendra (MBSK)
Balu Bari, Dinajpur- 5200
Phone: 0531- 64433
Mobile: 01712-639259
Email: mbskcom@bttb.net.bd

187. Polli Sree
Balubari, Dinajpur-5200
Phone : (0531) 65917, Mobile: 01713-491000
Email: pollisree@yahoo.com
Liaison Office:
6/4-A, Sir Syed Road, Mohammadpur
Dhaka-1207

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

Gaibandha District

189. Akota
Vill: Kumar para, Post: Kholahati
Upazila: Gaibandha Sadar, Dist: Gaibandha
Phone: (0541) 61253, 89054
Mobile: 01715-78422

190. Chinnomul Mohila Samity
Palashbari Road, Gaibandha
Phone: 0541-61695

191. Gano Kallayan Sabolambi Sangstha (GKSS)
Vill. & Post office: Sadullapur
Upazila: Sadullapur, Gaibandha-5710
Mobile: 01711-069252

192. SKS Foundation
DB Road, Palash para, Gaibandha-5700
Phone: (0541) 62420
Fax: +88-0541-62546
Email: sksgaibandha@tistaonline.com

Jaipurhat District

193. Ahead Social Organization (ASO)
Madrasha Road, District: Joypurhat-5900
Phone: 0571-63569
Mobile: 01711-968797
Email: asojoy@bttb.net.bd

194. JAKAS Foundation
Sabujnagar, Joypurhat-5900
Phone: 0571-62984
Email: jakasjoy@bttb.net.bd

195. Joypurhat Rural Development Movement (JRDM)
Hazi Badar Uddin Road, Professor Para
District: Joypurhat
Phone: (0571) 62038
Mobile: 01715-024164
Email: jrdmngo95@gmail.com

Kurigram District

196. Gram Unnayan Kendra (GUK)
Vill: Kismatbanu, Post: Balabari Hat
Thana: Chilmari, Dist: Kurigram
Phone: (0581) 61351, Ext: 69
Mobile: 0172-260564

197. Solidarity
New Town
Kurigram-5600
Phone : (0581) 61222, 61532, 61485
Fax: 0581-61485,61789
Email: solidarity_bd@yahoo.com

198. Upon Uddagh Sangstha
Ramna Bazar, Chilmari, Kurigram
Phone: (0581) 61341

Lalmonirhat District

199. Nazir (Natun Jiban Gori)
Airport Road, Lalmonirhat- 5500
Phone: 0591- 61252
Mobile: 01715-572371
Email: nurul_nazir@hotmail.com

Naogaon District

200. Barendrabhumi Samaj Unnayan Sangstha
Village: Mahinagar, Post: Sujail Hat
Upazila: Mohadebpur
District: Nowgoan
Mobile: 01711-883016, 01712-021645
Email: bsdo_mohi@hotmail.com

201. Dabi Moulik Unnayan Sangstha
Chakrampur, Kathaltoli, Santahar Road, Naogaon-6500
Phone: 61078, 07412072
Mobile: 01713-200883
Email: dabi@rocketmail.com

202. MOUSUMI (A Voluntary Development Organization)
Ukilpara, Naogaon
Phone: (0741)-61131
Mobile: 01716-726640
Liaison Office:
Section-10, Road No.-7, Plot No.-10
Block-A, Flat:1/B, Mirpur, Dhaka
Mobile: 01715-205932
Email: mahabub.mousumi@yahoo.com

Natore District

203. Access Towards Livelihood and Welfare Organisation (ALWO)
House: 81/2, Hazra, Natore-6400
Phone: 0771-61255
Mobile: 01711-884298
Email: alwonat@yahoo.com

204. AVA DEVELOPMENT SOCIETY
Gopalpur, Lalpur, Natore
Mobile: 01711-453753
Email: ava_ngo@india.com

Nilphamari District

205. Self-Help and Rehabilitation Program (SHARP)
New Babupara, Saidpur-5310, Nilphamary
Phone : 05526-73136
Mobile : 01712-059148
Email: sharpsdp@yahoo.com

Pabna District

206. Anannya Samaj Kallyan Songostha (ASKS)
Dhaka Road, Salgaria, Pabna-6600
Phone: (0731) 64459
Fax: 88-0731-64459, Ext.: 108
Mobile: 01713-228777, 01713-228751-53
Email: askspab@bttb.net.bd
mahfuj_asks@yahoo.com
Liaison Office:
House no: 407 (1st floor), Road no: 8
D.O.H.S, Baridhara, Dhaka-1206

207. Nijpath (Nirassoir Janatar Pashe Thaki)
Pabna Road (Aronkhola), Iswardi, Pabna
Phone: 07326-63746
Mobile: 01715-374813

208. Organization for Social Advancement and Cultural Activities (OSACA)
200/1, Krishnupur, DC Road
Library Bazar, Pabna
Mobile: 01712-651636, 01711-418966
Email: osaca_pabna@yahoo.com

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

210. Programme for Community Development (PCD)
Radhanagar Moktob More, Pabna
Phone: 0731-66969
Mobile: 01726-535081, 01711-484290
Email: pcdpabna17@yahoo.com

211. Sramojibi O Dustha Kallayan Sangstha
Vill: Chakla, P.O. Punduria-6682
(Via Kashinathpur), Upazila-Bera
Dist: Pabna
Mobile: 01712-994647

Panchagarh District

212. Anuvab
Thanapara Road
Upazila: Boda, Panchagarh
Phone: (05653) 56180
Mobile: 01712-676857

213. Dristidan
Vill+Post+Upazila: Boda
District: Panchagarh
Phone : (05653) 56205
Mobile: 01713-780570

214. Dudumari Gram Unnayan Sangstha
Village: Dudumari
Panchagarh Sadar, Panchagarh
Upazilla & Dist: Panchagarh
Phone: 0568-61577
Mobile: 01721-887987

215. Suchana Samaj Unnayan Sangstha
Thana para, Boda, Post: Boda
District: Panchagarh
Phone : 05653-56210
Mobile: 01714-229034
Email: ssdobd@yahoo.com

Rajshahi District

216. Association for Community Development-ACD
House: 41, Sagarpara, Rajshahi-6100
Phone: (0721)-770660
Mobile: 01713-098257, 01713-098200
Email: rajacd@librabd.net

217. Centre for Action Research Barind (CARB)
Amtoli, Godagari, Rajshahi-6290
Phone: (07225) 56126-7
Mobile: 01720-507676
Email: carb@btcl.net.bd
Web: www.carb-bd.info

218. Participatory Development Organisation (PDO)
Nawhata, Pabna, Rajshahi-6213
Mobile: 01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

219. Sachetan
House: 573, Ramchandrapur
Natore Road, Rajshahi-6100
Phone: (0721) 771602, 812560
Mobile: 01713-195400
Email: sachetan@bttb.net.bd; sachetanraj@yahoo.com

220. Shapla Gram Unnayan Sangstha
Kesherhat, Mohanpur, Rajshahi
Mobile: 01712-772446
Email: shaplango_99@yahoo.com

221. Shotaphool Bangladesh
Vill+PO. - Jahanabad, Upazilla - Mohonpur
District - Rajshahi
Mobile: 01711-062767

Rangpur District

222. Rural Economic Support & Care for the under Previledged (RESCU)
H-40/1, Road-1, Alhaz Nagar, Dorshona Road
Karmichel College, Rangpur
Phone: 0521-64085
Mobile: 01715-507394, 01715-081476

223. Samakal Samaj Unnayan Sangstha
Village+PO: Jahangirabad
Upazila: Pirganj, Rangpur
Phone: 05227-56022
Mobile: 01711-419045
Email: ssusinfo@gmail.com

Sirajganj District

224. Manab Mukti Sangstha (MMS)
Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajgonj-6703
Mobile: 01714-081048, 01713-002850
Email: hb_mms@yahoo.com

225. National Development Program (NDP)
NDP Bhaban, Bagbari, Shahid Nagar
Kamarkhand, Sirajganj-6700
Phone: 0751-638870-71 (PABX)
Mobile: 01713-383111
Fax: 0751-63877
Email: akhan_ndp@yahoo.com

226. Poribartan
Tarash, Sirajgong-6780
Phone: 07528-56217

227. Programmes for Peoples Development (PPD)
Vill: Shaktipur, PO+ PS: Shahzadpur
Sirajgonj-6770
Phone: 07527-64352
Mobile: 01711-876760, 01713-440200
Email: ppd_shahzadpur@yahoo.com

Thakurgaon District

228. Eco-Social Development Organization (ESDO)
College Para, Thakurgaon-5100
Phone: (0561) 52149
Mobile: 01713-210488
Liaison office:
ESDO House, Plot: 748, Road: 8
Baitul Aman Housing Society, Adabor, Dhaka-1207
Phone : 02-8154857
Mobile: 01713-149259
Email: esdo@bttb.net.bd, esdobangladesh@hotmail.com
Web: www.esdobangladesh.org

SYLHET DIVISION

Habiganj District

229. Habiganj Unnayan Sangstha
House:18, Rajnagar, Woman's College Road
Habigonj-3300
Phone: 0831-62392
Mobile: 01715-356837
Email: hushabiganj@yahoo.com

Moulvibazar District

230. Posobid Unnayan Sangstha
Ahmed Vila, Uttara Residential Area
Moulvi Bazar Road
Srimangal, Moulvi Bazar
Phone: (08626) 88311
Mobile: 01711-899641

Sylhet District

231. Voluntary Association for Rural Development (VARD)
House: 44, Road : 14, Block-B
Shahjalal Upashahar
Post Box: 170, Sylhet-3100
Phone: (0821) 761365, 761676, 761473
Liaison Office:
Flat-1/A, House: 554, Road: 9
Baitul Aman Housing Society
Mohammadpur, Dhaka-1207
Phone: 9133590

*As of June 2010

Palli Karma-Sahayak Foundation (PKSF)
PKSF Bhaban
Plot:E-4/b, Agargaon Administrative Area
Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh
Tel: PABX: 880-2-9126240-43, 9140056-59
Fax: 880-2-9126244, Email: pksf@pksf-bd.org
Web: www.pksf-bd.org