

# ANNUAL REPORT 2012

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PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

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# Introducing PKSf

The Government of Bangladesh established Palli Karma-Sahayak Foundation (PKSF) as a 'not-for-profit' organization registered under the Companies Act 1913/1994 in the year 1990. The principal objective of PKSf is to help reduce poverty through employment generation. Starting with microcredit programmes, the PKSf has diversified its portfolio over the years. These programmes aimed at helping the poor to gain access to finances and trade training so that they undertake income generating activities, while creating mostly self-employment. But, in recent years, emphasis has widened to enterprise development and wage employment generation and various assistance programmes including marketing assistance. To raise people's abilities, education, training, health and nutrition services are now among the priority aspects to focus on. In other words, the PKSf is now seeking to promote integrated development in which financing is an important element.

Governed on a public-private partnership basis, the PKSf has a General Body consisting of 16 members and a Governing Body comprising seven members. The Governing Body, subject to the general guidance and supervision of

the General Body, makes policy decisions, approves programmes and allocates funds and oversees their implementation towards realization of the objectives of the PKSf. The Managing Director, the Chief Executive and a member of the Governing Body, ensures proper execution of all the programmes and projects of the Foundation.

The PKSf provides assistance to the poor through various non-government organizations and voluntary agencies and societies selected through a rigorous screening process. These organizations and institutions are called 'Partner Organizations (POs)'. On financing, the PKSf has lent about BDT 136.48 billion so far to its 271 POs covering more than 6.64 million borrowers of whom 91.5 are women. Together with different types of financial support, the PKSf also assists in the institutional development of its POs so that they can carry out responsibilities regarding not only the financial aspect but also other elements of the integrated development approach that PKSf is now seeking to implement widely. A number of countries have set up organizations following the standards, guidelines and modalities developed by the PKSf.

# Contents

---

4

Messages

---

11

Management

---

24

Mainstream Programmes

---

50

Special Programmes

---

68

Stories of Smile

---

92

Partner Organisations

---

8

Governance

---

14

Reflections: 2011-2012

---

38

Projects

---

60

Capacity Building Programmes

---

78

Auditor's Report

---

112

Staff Profile

---

## Message from the Chairman



Bangladesh is now acclaimed internationally as a country poised for a breakthrough towards a country not only in the middle-income group but also a country of middle standard of living. It has been identified as one of the next eleven (which include, among others, Indonesia, Mexico, Nigeria, Turkey, South Korea, and Vietnam) so poised, after BRICS (Brazil, India, China and South Africa). The Western Press (e.g. the UK-based *The Economist* and the *Guardian*) has recently published reports hailing Bangladesh's remarkable achievements and expressing surprise at the ability this country has displayed in tackling many of the problems so far thought to be intractable.

This has been possible, given the policy environment created by the government and the resilience and committed efforts of the people. One sector that has made significant contribution in the process is comprised of many institutions, often non-governmental, that have been assisting the poor and disadvantaged people, through micro-finances and capacity building and other support programmes, to find self-employment, income generating activities and wage employment wherever possible.

Palli-Karma-Sahayak Foundation (PKSF), established by the government in 1990, has been a leading actor in rural financing, provided through NGOs selected as Partner Organizations (POs) on the basis of a rigorous screening process. The PKSF started its journey as a fund-provider for microcredit, in keeping with the dominant thinking prevailing in the country at that time that distribution of microcredit is the way to address poverty. The purpose was to help people set up small economic activities for self-employment and income enhancement. This credit was given for one year to be repaid usually in 46 installments, including both the principal and the interest. Later on, microcredit was diversified by the PKSF in terms of the amount of credit to be provided, purposes to pursue, and the repayment schedule to be observed (for example, instead of weekly installments, one time payment after harvest in the case of agricultural loan).

Together with the practical purposes that can be served with the money and other services made available to the poor, the PKSF's mission is to see that these people in the margins do not consider it as an act of pity and sympathy. The poor themselves are entitled to honour and confidence that make them feel that they have the capabilities to contribute to the society. Our great poet and visionary Rabindranth Tagore underlined this aspect of the giver and the taker in many of his writings. The recipients must be brought into partnership with a feeling that they deserve what is given to them. Those who are providing services must consider themselves as performing their role in a partnership characterized by human ideals. This simple philosophy of life contains the universal concept of human dignity.

The PKSF is thoroughly committed to realizing this mission. It works in such a way that the participants (beneficiaries) can feel that the outcome at the end of the day is a collective achievement. We, in the PKSF, believe in the simultaneous movement of the enlargement of quantity and enhancement of quality in all our programmes. That infuses the spirit and strength in the poor, which, in turn, generates in them the much longed for confidence and motivation to come out of the poverty

net and to give a conscious meaning to the act of living. The PKSF officials and functionaries in the POs in charge of the programmes and projects at the field level; the persons at the centre, always engaged in developing innovative, cost-effective, pro-people policies and work-programmes suitable to and reflective of local contexts; and in offering training courses that enable quick transfer of appropriate knowledge; and the PKSF Governing Body, with its inspiring directives to work together to create an environment which seeks to establish that eradication of poverty is not just a matter of acquiring economic means but a sense of life that responds to the intellectual and spiritual needs of the people.

One major area of our attention is to protect the poor from income erosion, which creates depression and tension among them and resultantly drives out their confidence. Such an unhappy situation is sometimes created without any responsibility of theirs. For ages, nature plays a very brutal part in the life of the poor villagers of Bangladesh. The situation has deteriorated in recent years as a result of increasing and ever more devastating extreme climatic events, rooted in the global climate change that is evolving as a great threat to human society and even to the Planet Earth itself.

The PKSF learns from all possible sources such as from the socio-economic conditions of the society, from interactions with participants in various PKSF-supported programmes, from the successes and deficits found in programme outcomes and processes, from the people's demand and knowledge of people at large, and from the archive of experiences that it has stored in its passage of twenty-two years. The PKSF has changed the conventional face of poverty in some parts of the country. It has achieved a PRIME success with virtual element of munga in the north of Bangladesh; it is committed gradually and successfully to ENRICH all disadvantaged segments of society. Our mission is to offer the feeling to the distressed that they can PROSPER by overcoming the hurdles, while with their own efforts and our supplementary assistance they can LIFT themselves from the drudgery of poverty and unfreedoms to the lovely and solid space of upgraded standard of life and human dignity.

The Report outlines the activities performed by the PKSF over the past one year and records a story that people are moving forward being enabled by various PKSF funded programmes, implemented by its POs, particularly the recent integrated work programmes.

I wish to thank the Government of the People's Republic of Bangladesh for the continuous support being provided to the PKSF. Thanks are due to development partners that are working in partnership with the PKSF, supporting several of its programmes. My thanks and best wishes to all at PKSF, the POs and other agencies and people related one way or another to the PKSF and its endeavours.



**Qazi Kholiquzzaman Ahmad**  
Chairman, PKSF

7 January 2013

# From the Desk of the Managing Director

Palli Karma-Sahayak Foundation, as its very nomenclature is likely to denote, is an organisation primarily devoted to create or assist in employment opportunities or income-generating activities in the rural areas of the country. However, the scope of its operation is not simply limited to what the name of the organisation might literally represent; the nature and volume of its present activities go way beyond. This organisation, more known by its popular acronym, PKSf, is basically dedicated to bringing in larger good for the toiling and suffering masses entangled in the vicious circle of poverty.

PKSF realises that the poor of the country are in this circle because of the inheritance of some socio-economic realities. Reduction of poverty cannot thus be achieved merely by making funds available. Funds have to be used for purposes that will enable them to fight it back with some realistic plans. The fundamental principles on which the birth and growth of PKSf was conceived relate to the improvement of the lives of the poor, the vast multitude of whom resides in the rural area. And looking back at the time span of more than two decades of its operation, we feel that PKSf had been at the right track and could make some valuable and lasting contribution to the lives of the teeming millions.

PKSF plays a very important intermediary role between its Partner Organizations and the poor beneficiaries to transmit production and life-centric services mainly to leverage the funds being proffered. PKSf has emerged as the key leader in the micro-credit sector for its innovative and vision-oriented ideas and for the passion that its personnel inject into implementation of the programmes. Naturally, our sincere efforts have earned commendations from the people we target to serve, from the government to which PKSf is a faithful and efficient ally and from the development partners who put trust in us and we try to honour the trust with our utmost commitment.

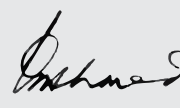
The World Bank, European Union, International Fund for Agricultural Development, Kuwait Goodwill Fund and others are our current development partners. Moreover, we have signed MoUs with some large national level pharmaceutical companies and we will try to embark on similar kind of collaboration with other companies/organisations in future with a view to eliminate poverty by involving the very people who are its victims. We select our Partner Organisations who undertake the most important task of implementation, after proper and meticulous scrutiny, at diverse locations of the country in particular, where other NGOs or micro-credit operators feel a little apprehensive to tread.

PKSF concentrates on a process of operation that seeks to locate the pockets where live the poorer of the poor, in our terminology, the ultra poor. We do seriously analyse the particular physical and economic conditions that work behind the persistence of poverty and carefully select our strategies to meet the challenges. One of our flagship projects, Programmed Initiatives for Monga Eradication (PRIME) has visibly phased out age-worn teething of poverty and on the contrary infused some concretely inspiring vigour in the most hard-hit people of the northern part of Bangladesh who have accessed sustainable livelihoods. Subsequently, in the context of the success in the north, this programme has also been replicated in the southern-west region of the country where the poor had been facing some miserable state of life owing to devastating natural calamities. Similarly, implementation of the programmes like Finance for

Enterprise Development and Employment Creation (FEDEC) that is designed to scale up entrepreneurial activities and Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH), a holistic programme that particularly and intensively addresses community development through, among other things, education and health programmes that include all members of the households, have been taking place resulting in some positive changes in the livelihood of the beneficiaries.

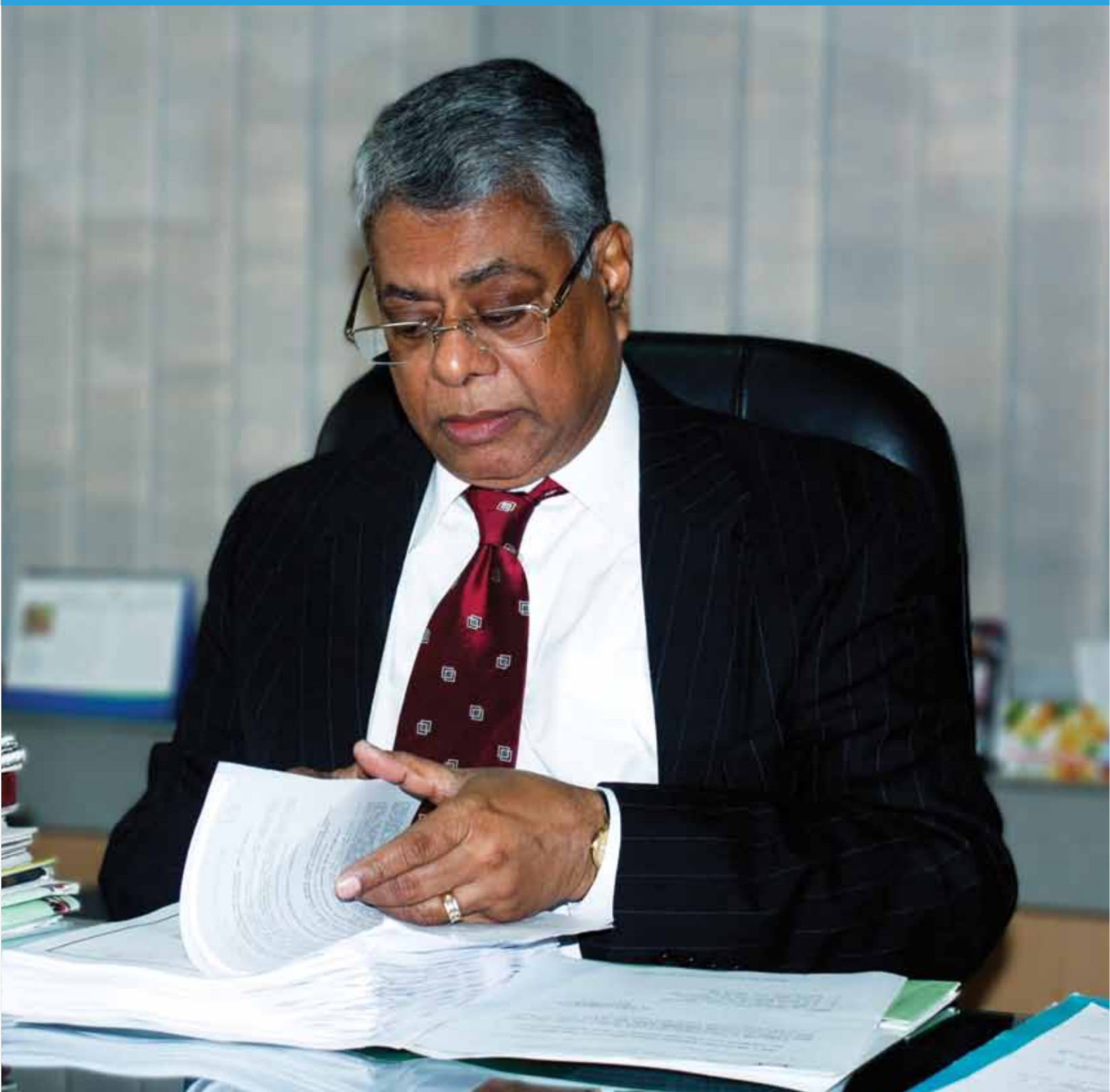
PKSF is a critical observer of the social realities of the country that constitute the historical existence of poverty and it also looks into the situational aspects of this unfortunate state. Vision is our driving force but we also learn from our experiences. We carefully calculate the challenges that await our interventions and we draw our plans accordingly. We have, so far, not only proven ourselves equal to the task, rather our successes have influenced and encouraged other actors in this area, while our inventive ideas like micro-insurance have also clicked very successfully. Our performance takes off with the collective efforts of all, the poor at the grassroots level who earnestly try to follow the phases and alleys of the interventions, the activists who belong to the Partner Organisations and who vow to work with passion and patriotism and the PKSf as a think-tank staying at the centre that continuously monitors and evaluates the merits, hurdles and functionalities of the programmes. Not to speak of at regular intervals, PKSf, almost on a monthly basis and at all levels of its operation, administration, supervision and leadership takes care of the progress made, fulfilment of the pronounced objectives and accordingly it charts some novel and effective ways of movement forward. To translate our vision into a perpetual and cumulative reality, capacity building measures are taken through varied need-based training courses coupled with periodic exposures to experiences at home and abroad for all personnel involved with diverse programmes, while the research wing of the organisation is persistently engaged in the objective examination of the operational systems.

I want to note that the success of PKSf is a collaborative achievement that has established this organisation as the most esteemed player in the comprehensive transaction of microcredit in Bangladesh. While submitting this Annual Report for public readership, I feel happy for the successful mileage that we have traversed in the last year but this does not signify our absolute self-gratification. I do humbly acknowledge the services rendered by my colleagues at every level of the organogram; the assistance and cooperation of the Government of Bangladesh and finally the development partners who put in us their trust and the all-important resources.



**Dr. Quazi Mesbahuddin Ahmed**  
Managing Director, PKSf

10 January 2013



# Governance

## The General Body

The General Body of PKSF mainly aims at providing policy guidance to achieve the intended goals of the organization, and this is done in its Annual General Meeting (AGM). This meeting also approves the annual budget of PKSF. The General Body can have a maximum of 25 members. Among the 25 members, 15 are nominated by the government. These persons are 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 who represent Partner Organizations (POs) and/or private individuals. As of 30 June 2012, there are 16 members in the General Body.



## The Members of the General Body (as of 31 December 2012)

01	Mr. Qazi Kholiquzzaman Ahmad Chairman, PKSF Noted Economist & Specialist in educational and climate change affairs A member of the Intergovernmental Panel on Climate Change (IPCC), the winner Nobel Peace Prize in 2007	09	Dr. Iqbal Mahmud Professor (Emeritus) Ex-Vice Chancellor, Bangladesh University of Engineering and Technology (BUET)
02	Dr. Quazi Mesbahuddin Ahmed Managing Director, PKSF Economist Former Member, Planning Commission	10	Dr. Hossain Zillur Rahman Executive Chairman, Power and Participation Research Centre (PPRC) Former Adviser to the Caretaker Government of Bangladesh
03	Dr. Pratima Paul-Majumder Former Senior Research Fellow Bangladesh Institute of Development Studies (BIDS)	11	Dr. Nazmunnesa Mahtab Ex-Professor Department of Women Studies University of Dhaka
04	Dr. A.K.M. Nurun Nabi Professor Department of Population Sciences University of Dhaka	12	Dr. Ahmed Kamal Professor Department of History University of Dhaka
05	Dr. Sheikh Moqsood Ali Economist Ex-Member, Planning Commission	13	Dr. M.A. Baqui Khalily Executive Director Institute of Microfinance (InM)
06	Dr. Meehir Kanti Mozumdar Secretary Rural Development and Cooperatives Division Bangladesh Secretariat, Dhaka	14	Ms. Nihad Kabir Barrister-at-Law Senior Partner Syed Ishtiaq Ahmed & Associates
7	Mr. Khondkar Ibrahim Khaled Chairman Bangladesh Krishi Bank (BKB)	15	Mrs. Majeda Shawkat Ali Executive Director Naria Unnayan Samity
08	Dr. M. A. Quassem Chairman Bangladesh Disaster Management Advisory Committee	16	Mrs. Zahida Fizza Kabir Executive Director Sajida Foundation

## The Governing Body: The regular council for approval

The Governing Body of PKSF is responsible for executing the functions of the organization. It provides the necessary directions and determines the actions to achieve the goals. The body consists of 7 sitting members. The Government of Bangladesh (GoB) nominates the Chairman. The Governing Body, in consultation with GoB, appoints the Managing Director. The General Body, in the AGM, selects the non-government members who have demonstrated notable performance in the development sector. As of June 2012, there are 7 members in the Governing Body including the Managing Director.

### The Members of Governing Body (as of 31 December 2012)

Chairman	<b>Dr. Qazi Kholiquzzaman Ahmad</b> , a noted economist, development thinker and practitioner is currently the Chairman of the organization. He takes an active interest in climate change issues and is concerned about its impact and works to contribute towards combating it. It needs to be mentioned that Dr. Ahmad was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007. A former President of Bangladesh Economic Association (BEA), he has written and published extensively on diverse socio-economic issues, often with focus on sustainable development. A freedom fighter, he is a recipient of the Ekushoe Padak, one of the highest civilian awards presented by the Government of Bangladesh.
Managing Director	<b>Dr. Quazi Mesbahuddin Ahmed</b> , 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. A Ph.D in Economics from the University of Illinois, Urbana-Champaign of USA, Dr. Ahmed has a long track record of working in the development sector. He plays the most important role to make a successful co-ordination between PKSF management and the policy makers.
Member	<b>Dr. Pratima Paul Majumder</b> is a former Senior Research Fellow at Bangladesh Institute of Development Studies (BIDS). She has a long excellent research career and she served as a consultant in numerous research projects conducted by various national and international organizations.
Member	<b>Professor A.K.M Nurun Nabi</b> , did his PhD on Demography from the University of Alberta, Canada in 1991. He is the Founder Chairman of the Department of Population Sciences, University of Dhaka. He has an excellent track record of working with different universities of Bangladesh including University of Dhaka for more than 20 years.
Member	<b>Mr. Khondkar Ibrahim Khaled</b> is a banker by his profession. He is the current Chairman of Bangladesh Krishi Bank (BKB). During his banking career, he served as the Managing Director of different financial institutions, such as Pubali Bank, Sonali Bank, Agrani Bank and BKB. He was also Deputy Governor of Bangladesh Bank and the General Manager of Palli Karma-Sahayak Foundation (PKSF). Mr Khaled has been associated with various professional and social organizations for a long time.
Member	<b>Dr. M.A. Quassem</b> did his Ph.D. on Participatory Water Management from the University of Barrington, USA in 2000. He has a long outstanding career on water resource management. He was appointed in many top-level positions related to water management in Bangladesh. He was a Member of the Joint River Commission of the Government of Bangladesh. Currently, he is the Chairman of Bangladesh Disaster Management Committee.
Member	<b>Barrister Nihad Kabir</b> is a well-established lawyer. Graduated from Cambridge University, she is involved with a number of local social development and non-governmental organizations. She worked as a Counsel in the Office of the General Counsel of the Asian Development Bank (ADB) in Manila, The Philippines. She also served as a member of the law reforming commissions and committees in Bangladesh.

# Management

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PKSF management is comprised of various divisions. A new organogram has been prepared and later approved in the Board during this financial year, which will come into effect from 1 July 2012. A brief description of the major divisions of PKSF is mentioned below.

## Operations Division

This division concentrates on credit programmes and projects. At present, 6 mainstream programmes with several on-going projects and special programmes are being executed at the field level under this division. One Deputy Managing Director (DMD) and one General Manager (GM) directly coordinate this division.

## Administrative Division

PKSF provides human resource management and administrative support to its 278 staff connected with different programmes and projects of this division. It includes recruitment, placement, promotion, grievance resolution and procurement and management. Together with above regular activities, this division deals with training, publications and communications; library and archives; construction and maintenance; safety and security; and legal affairs. The teams involved with ENRICH, Special Fund, Programs-Support Fund (PSF) and Results Based Monitoring (RBM) also report to this division. One Deputy Managing Director (DMD) heads this division. The over-all running of the Foundation is managed and accordingly supervised by the Administrative Division.

## Finance and Accounts Division

The Finance and Accounts Department of PKSF works as a separate department. PKSF follows International Accounting Standards (IAS) and uses International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) in all financial reporting. Financial and accounting manual, loan loss provisioning policies, internal control system and computerized financial management system are reviewed continuously as and when necessary to meet the demand for changes in financial reporting and policies. One Deputy Managing Director (DMD) manages the tasks related to this division.

## Audit Division

This division submits an independent view to the Board through Managing Director in all aspects of financial affairs of PKSF. It works independently like a watchdog for ensuring transparency. It has two wings-internal audit and external audit. The internal audit is responsible for internal auditing both at PKSF and the PO level. This division also coordinates the task of external audit of PKSF as well as of the POs through enlisted audit firms.

## Staff

As of 30 June 2012, PKSF management team is supported with 158 regular officers, 82 staff, 36 project personnel, and 2 part-time professionals. PKSF always maintains a high standard in the recruitment process. It generally engages nationally renowned organizations to complete its recruitment process through which individuals with excellent academic background are recruited. Well-structured induction training with an extensive fieldwork at the local level is provided to all the new recruits.



## Good Governance Practices

With regard to good governance practices, PKSf strictly follows a mechanism that assures the accountability and transparency of all the activities of PKSf at all levels and also ensures that funds are appropriately used according to their intended purposes. For instance, selection of POs is one of the major tasks of PKSf, which follows specific selection criteria while loan sanction in favour of the POs is another mammoth task. In both the cases, a definite process is followed which requires a primary application appraisal by a panel under operations division followed by the initial administrative approval of the Managing Director and final approval of the Board. PKSf strictly emphasizes on all kinds of procurement, it has individual procurement policy that is consistent with Public Procurement Act (PPA). Besides, PKSf has two purchase committees that work on behalf of the management to finalize procurement of goods and services required. In addition to the above-mentioned concerns, PKSf maintains precise and explicit policies for different activities such as field monitoring, budget approval, recruitment, training and promotion. It has a specific delegation of powers and separate independent audit cell to ensure internal control, so that any kind of fraud and mistake can be avoided.



# Reflections: 2011-2012



An annual report of any organization is generally understood to be an objective fact-sheet of the activities undertaken in the preceding year. This usual character of the annual report is simply reality-driven, and deemed to be a very necessary document since it reveals a graphic and analytical reading of the performance record of the organization.

For an organization like Palli Karma-Sahayak Foundation (PKSF), this means a study of the activities conceived and planned earlier and to examine how much of them have been effectively and punctually delivered to the right kinds of people. From the theoretical and moral perspective, this is a progress report, which helps us to make a reading of the fulfillment of the objectives that we promised earlier. The reading will reflect that how far have we progressed to achieve the mission of upgrading our target clients from their earlier state of poverty and how far have we been successful to transform sufferings into smiles.

We would like to state that the challenges in our path of progress have not minimized much in the recent past. The difficulties that perpetually stare at our projected beneficiaries do exist but at a lower degree than they did in the past year. And we want to submit that our commitment and earnestness of purpose have been further strengthened to counter them. We have been untiringly ceaseless, sincere and goal-oriented and we never allowed any fluctuation in our efforts that could unsettle our determination.

PKSF has been persistent to estimate the volume and dimensions of poverty of the diverse contexts of the country and the people to whom its services are delivered. What it believes in is not just the efforts to eradicate poverty as it is repetitively pronounced in the development circles, but in creation and fostering of the confidence in the people who must find ways to their income generating activities and simultaneously protect their income from erosion on account of many seen hurdles and unseen disasters.

With this end in view, PKSF's policy in the last year largely and intensely concentrated on diversification of micro-finance that helps the beneficiaries to acquire skills and develop their latent quality of entrepreneurship. PKSF further believes that the definition of poverty is not necessarily limited to some aspects of inferior economic state of a person or a community compared to others rather it looks at it from a much wider and philosophic dimension. A person should be enriched with qualities of soul and intellect in order to come out of the clutches of a kind of 'comprehensive' poverty. One should be conscious of her/his human dignity, which can only make him/her aware of the rights, duties, responsibilities and above all, the entitlement s/he deserves.

The answers to poverty in Bangladesh cannot be prepared with any certainty only on the basis of some statistics and figures available as literatures, these can be of some considerable help though. The good intention of any such initiative is more likely to be disturbed by the sudden as well as merciless whims of nature that almost annually stage some savage choreography of dancing disaster. This has been one very significant factor that upsets many of our development projects and PKSF's interventions are also thoughtfully planned to address the demands created by such situations. The prevalence of natural calamities shows an increasing trend owing to changes in global climate. For some years, this has been a central concern all over of the world. Bangladesh has been identified as one of the major victims of this climate change with almost no responsibility of ours.

PKSF is seriously mindful of this menace. And accordingly, it has put some extra-ordinary thrust in 2011 to make some innovative development planning with the effective fusion of micro-finance so that on the one hand, the sufferings of the poorer or ultra-poor communities of these hard-hit areas are mitigated and on the other, some income-generating activities are created to provide an answer to the eradication of poverty.

In the pages that follow are briefly contained the context of many of PKSF's projects and programmes, facts, progress and relevant impact of these initiatives.

PKSF's new approaches to poverty alleviation are targeted to achieve sustainable development of the poor and 'ultra-poor' in the true letter and spirit of its mission. Our project 'Finance for Enterprise Development and Employment Creation (FEDEC)' has shown remarkable marks of success. While its impact can be felt and measured, new Value Chain Development projects are being implemented at various places of the country. Similarly, our 'Programmed Initiatives for Monga Eradication (PRIME)' has also earned some visible and measurable success.

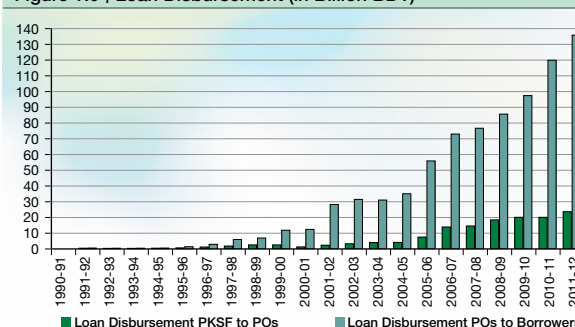
And now, PKSF is making interventions in the service sector in the areas of its operation, which include basic schooling for the children and primary health care for the beneficiaries. One novel idea of PKSF has been micro-insurance for the poor people, which can be practically and metaphorically termed as the holistic insurance of these people from the risks of poverty, income erosion and fluctuations of their fortunes. Diversification of micro-finance initiatives with a view to make the progress of the toiling masses and the have-nots a reality has proved to be the sure way of any sustainable development that finally enhances human dignity.

# Overall Performance of PKSF 2011-2012

## Loan Disbursement

Strength of PKSf is explicitly evident from its progressive trend of loan disbursement over the last two decades. As can be seen in figure 1, loan disbursement of PKSf has recorded a steady growth in FY 2011-12. Loan disbursement from PKSf to PO increased to BDT 23.20 billion in FY 2011-12, which stood at BDT 19.31 billion in the last fiscal year. Whereas loan disbursement from PO to beneficiary level stood at BDT 135.20 billion in FY 2011-12 as compared to BDT 119.11 billion in FY 2010-11.

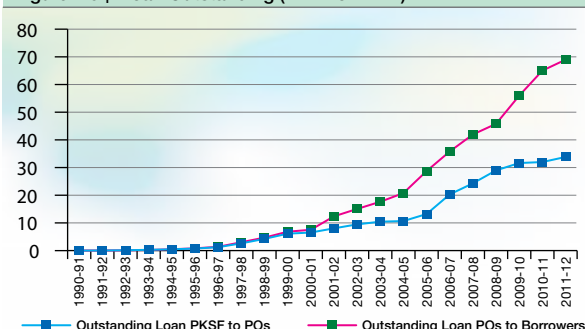
Figure 1.0 | Loan Disbursement (in Billion BDT)



## Loan Outstanding

Excluding Institutional Development (ID) loan, the loan outstanding of PKSf for FY 2011-12 is BDT 33.82 billion. It was BDT 31.99 billion in the last financial year. During this period, loan outstanding of POs increased to BDT 68.97 billion from last year's BDT 65.02 billion.

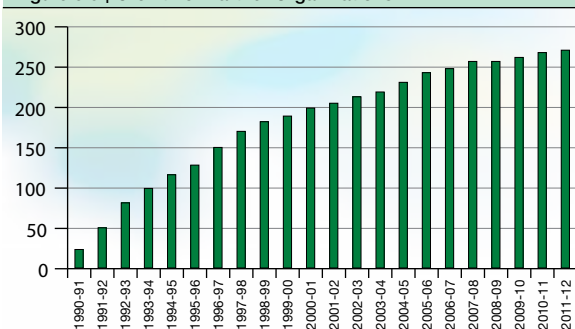
Figure 2.0 | Loan Outstanding (in Billion BDT)



## PKSF POs

Most of the districts of Bangladesh are covered by the Partner Organizations (POs) of PKSf. These POs are responsible for implementing the operational activities of the Foundation. As of June 2012, total number of POs is 271. Since its initiation, PKSf has been extremely careful to select its POs and it follows strict procedures to ascertain the potentiality of an organization before its enrollment as a PO.

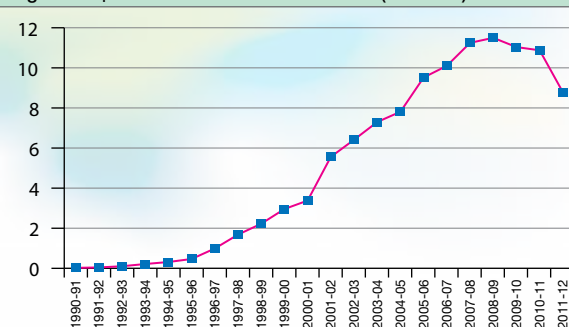
Figure 3.0 | Growth of Partner Organizations



## Members

The members of the POs are at the core of all kinds of field level operations of the Foundation, who are within some clusters or groups. However, the tendency of group formation has been declining in the last few years. The total number of members depicts a declining trend. It stands at 8.72 million as of FY 2011-12 as compared to 10.80 million in FY 2010-11.

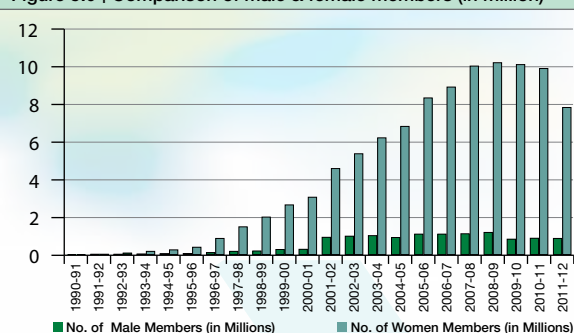
Figure 4.0 | Growth in number of Members (in million)



## Women Members

From its inception, PKSf has mainly targeted women and hence the majority members are women as indicated in figure 5. As of FY 2011-12, total number of women members is 7.85 million, which is 90.10% of the total members.

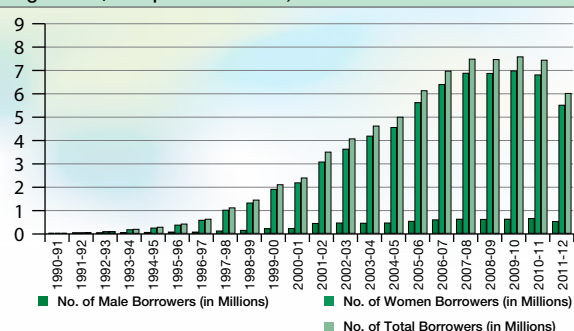
Figure 5.0 | Comparison of male & female members (in million)



## Borrowers

Borrower members take loan under various mainstream programmes or projects of PKSf. As of FY 2011-12, the total number of borrowers is 6.65 million, which was 8.23 million in FY 2010-11. Among the borrowers, the number of women borrowers is 6.08 million (91.53%).

Figure 6.0 | Comparison of male, female & total borrowers



## Institutional Development Loan

PKSf acknowledges the increasing importance of capacity development and appropriate skill enhancement. PKSf has a rich capacity building programme with provision of Institutional Development (ID) loan for its POs. ID loan is disbursed at a nominal service charge to encourage capacity development of POs. This includes institutional development activities, enhancement of technology, implementation of management information system (MIS), renovation of office building or training centres and procurement of equipments. See figure 7 for ID loan disbursement during FY 2011-12 which is BDT 5.91 million.

Figure 7.0 | ID loan disbursement (in million BDT)

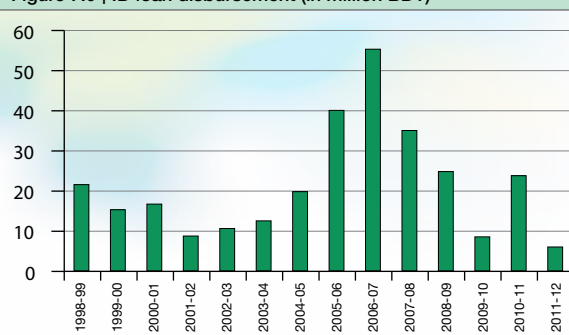


Table-1: Progress of PKSF in Last 22 Years

FY/ Indicators	No. of POs	No. of Members (in Million)	No. of Women Members (in Million)	% of Women Members	No. of Borrowers (in Million)	No. of Women Borrowers (in Million)	% of Women Borrowers	In Billion (excluding ID Loan)					In Million		
								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	FY ID Loan Disbursement	Cumulative ID Loan Disbursement
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	76.61	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	21.44	21.44
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	15.17	36.61
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	16.57	53.19
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	8.63	61.82
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	10.50	72.32
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	12.41	84.72
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	19.67	104.40
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	39.85	144.24
2006-07	248	10.03	8.94	89.13	7.71	7.06	91.63	13.45	42.37	20.3	35.81	72.78	293.5	55.08	199.32
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	34.87	234.19
2008-09	257	11.42	10.24	89.69	8.26	7.6	91.95	18.17	74.59	28.98	45.8	85.16	454.81	24.66	258.85
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
2010-11	268	10.80	9.93	91.96	8.23	7.53	91.48	19.29	113.28	31.99	65.02	119.11	670.68	23.63	290.91
2011-12	271	8.72	7.85	90.10	6.65	6.09	91.53	23.19	136.48	33.82	68.97	135.20	805.88	5.91	296.82

\*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

Programs	FY 2007-08					FY 2008-09					FY 2009-10					FY 2010-11					FY 2011-12				
	FY Disbursement (in Billion)		FY Outstanding (in Billion)		No. of Borrowers (000)	FY Disbursement (in Billion)		FY Outstanding (in Billion)		No. of Borrowers (000)	FY Disbursement (in Billion)		FY Outstanding (in Billion)		No. of Borrowers (000)	FY Disbursement (in Billion)		FY Outstanding (in Billion)		No. of Borrowers (000)	FY Disbursement (in Billion)		FY Outstanding (in Billion)		No. of Borrowers (000)
	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	
<b>Mainstream Programs</b>																									
1 RMC	6.19	45.76	5994	12.52	26.34	7.55	50.77	6011	14.07	27.58	6.85	52.34	6077	13.97	31.33	6.01	57.18	5866.29	13.18	32.39	5.86	60.07	4174.30	12.73	29.16
2 UMC	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	1.40	12.93	659.24	2.91	5.51	1.43	15.79	750.70	2.82	6.89
3 ME	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	3.11	22.69	317.26	5.39	12.76	4.04	31.96	430.60	6.90	18.10
4 UP	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	1.03	4.31	586.56	1.60	2.22	1.65	5.04	558.40	2.23	2.59
5 ASM	0	0	0	0	0	0.79	0.79	37	0.6	0.36	1.62	2.44	106	1.1	1.26	1.77	4.75	149.57	1.49	1.94	2.87	6.71	211.23	1.48	2.87
6 SL	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	4.00	6.60	249.96	3.12	4.18	5.91	9.28	341.67	4.69	5.65
7 ENRICH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0.09	0.03	1.35	0.09	0.03
8 KGF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0.65	0.45	14.00	0.65	0.43
<b>Sub Total</b>	<b>11.09</b>	<b>67.08</b>	<b>7557</b>	<b>19.45</b>	<b>36.76</b>	<b>15.12</b>	<b>75.49</b>	<b>7517</b>	<b>23.28</b>	<b>39.99</b>	<b>17.27</b>	<b>87.08</b>	<b>7678.88</b>	<b>26.33</b>	<b>50.13</b>	<b>17.31</b>	<b>108.46</b>	<b>7539.78</b>	<b>27.69</b>	<b>58.99</b>	<b>22.51</b>	<b>129.33</b>	<b>6249.50</b>	<b>31.60</b>	<b>65.73</b>
<b>Projects</b>																									
9 LIFT	0.02	0	0	0.02	0	0.04	0.01	1	0.05	0.01	0.06	0.02	1	0.09	0.01	0.07	0.08	9.74	0.13	0.05	0.08	0.09	14.76	0.15	0.07
10 MFTS	0.37	2.32	200	0.82	1.27	0.31	2.4	186	0.69	1.26	0.33	2.35	175	0.64	1.30	0.35	2.56	170.49	0.65	1.40	0.08	1.71	112.54	0.40	0.82
11 MEMSF	0.48	1.55	111	0.75	0.79	0.57	2.17	134	0.95	1.07	0.60	2.38	139	1.07	1.25	1.28	3.56	169.13	1.55	1.72	0.18	1.91	84.30	0.78	0.86
12 PLDP-II	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	0.11	3.82	327.12	0.84	2.11	0.00	1.77	173.40	0.29	0.87
13 DMF	0.02	0.02	10	0.02	0.01	0	0.01	3	0.01	0	0	0	2	0.00	0.00	0.00	0.01	2.96	0.00	0.01	0.34	0.17	41.05	0.34	0.11
14 LRP	0.1	0.45	207	0.43	0.24	0.01	0.05	71	0.06	0.09	0	0.01	47	0.01	0.07	0.00	0.02	37.15	0.00	0.06	0.00	0.06	33.46	0.00	0.05
15 EFFRAP	0	0	0	0	0	0.58	0.24	81	0.58	0.2	0.37	0.54	137	0.66	0.34	0.17	0.41	115.99	0.38	0.23	0.00	0.08	46.12	0.10	0.12
<b>Sub Total</b>	<b>1.59</b>	<b>7.95</b>	<b>689</b>	<b>3.43</b>	<b>4.14</b>	<b>2.24</b>	<b>8.55</b>	<b>692</b>	<b>3.65</b>	<b>4.67</b>	<b>2.09</b>	<b>9.05</b>	<b>666.32</b>	<b>3.84</b>	<b>5.10</b>	<b>1.97</b>	<b>10.46</b>	<b>667.16</b>	<b>3.54</b>	<b>5.57</b>	<b>0.69</b>	<b>5.78</b>	<b>385.00</b>	<b>2.06</b>	<b>2.90</b>
<b>Special Programs</b>																									
16 SAHOS	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	0.00	0.00	19.92	0.11	0.08	0.00	0.00	14.59	0.03	0.06
17 RESQUE	0.86	0.59	81	0.86	0.57	0.17	0.45	95	1.01	0.54	0.05	0.08	62	0.75	0.36	0.01	0.03	42.99	0.43	0.26	0.00	0.00	33.74	0.14	0.19
18 RNPO	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	0.00	0.12	11.90	0.21	0.10	0.00	0.08	8.93	0.00	0.06
19 FSOEUP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.02	0.00	0.00
<b>Sub Total</b>	<b>1.32</b>	<b>1</b>	<b>7</b>	<b>1.32</b>	<b>0.95</b>	<b>0.82</b>	<b>0.99</b>	<b>32</b>	<b>2.01</b>	<b>1.05</b>	<b>0.05</b>	<b>0.49</b>	<b>24.28</b>	<b>1.45</b>	<b>0.67</b>	<b>0.01</b>	<b>0.15</b>	<b>11.92</b>	<b>0.75</b>	<b>0.44</b>	<b>0.00</b>	<b>0.09</b>	<b>8.99</b>	<b>0.16</b>	<b>0.31</b>
<b>ID Loans</b>																									
20 MF-I & II	0.03	0	0	0.04	0	0.02	0	0	0.03	0	0.01	0	0	0.01	0.00	0.02	0.00	0	0.02	0.00	0.01	0.00	0	0.01	0.00
21 RNPO	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00
22 MFTSP	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00
23 MEMSF	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00
<b>Sub Total</b>	<b>0.03</b>	<b>0</b>	<b>0</b>	<b>0.04</b>	<b>0</b>	<b>0.02</b>	<b>0</b>	<b>0</b>	<b>0.04</b>	<b>0</b>	<b>0.01</b>	<b>0</b>	<b>0</b>	<b>0.01</b>	<b>0.00</b>	<b>0.02</b>	<b>0.00</b>	<b>0</b>	<b>0.02</b>	<b>0.00</b>	<b>0.01</b>	<b>0.00</b>	<b>0</b>	<b>0.01</b>	<b>0.00</b>
<b>Others*</b>	<b>0.05</b>	<b>0.12</b>	<b>30</b>	<b>0.1</b>	<b>0.1</b>	<b>0</b>	<b>0.13</b>	<b>21</b>	<b>0.04</b>	<b>0.09</b>	<b>0</b>	<b>0.13</b>	<b>16.73</b>	<b>0.01</b>	<b>0.09</b>	<b>0.00</b>	<b>0.04</b>	<b>9.67</b>	<b>0.00</b>	<b>0.02</b>	<b>0.00</b>	<b>0.00</b>	<b>7.82</b>	<b>0.00</b>	<b>0.02</b>
<b>Total</b>	<b>14.08</b>	<b>76.15</b>	<b>8,283.81</b>	<b>24.34</b>	<b>41.95</b>	<b>18.2</b>	<b>85.16</b>	<b>8,282.46</b>	<b>29.01</b>	<b>48.8</b>	<b>19.42</b>	<b>96.76</b>	<b>8,386.21</b>	<b>31.64</b>	<b>55.99</b>	<b>19.31</b>	<b>119.11</b>	<b>8,228.53</b>	<b>32.01</b>	<b>65.02</b>	<b>23.20</b>	<b>135.20</b>	<b>6651.31</b>	<b>33.84</b>	<b>68.97</b>

NB. 1. Category 'others' include REDP, FSP, SRUP, IFADP & PLDP.  
2. Total number of borrowers has been calculated excluding overlapped borrowers.  
3. P to P : PKSF to POs  
4. P to B : POs to Borrowers

## PKSF's March Onward

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

Year	Name of Programmes/Projects	Main Features	Supported By
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help to secure overseas employment for the ultra poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the Non-Motorized Transport Pullers	The World Bank
2007	Rehabilitation of SIDR-Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR-Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity support for the micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)	Holistic family development to ensure human dignity	PKSF
2010	Special Fund (SP)	Emergency support for the poor	PKSF
2010	The health insurance for the poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCP)	Support to the poor to increase their resilience to climate change through civil society organizations	Multiple Donors
2011	Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to the micro-entrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSF

## Major Financial Services of PKSF

Name of Programmes/Project	Starting Year	Nature of Services	Repayment Mode and Period
Rural Microcredit (RMC)	1990-91	Individual loan through group	Generally weekly repayment for one year
Urban Microcredit (UMC)	1998-99	Individual loan through group	Generally weekly repayment for one year
Ultra Poor Programme (UPP)	2004-05	Individual loan through group	Flexible
Micro Enterprise (ME) loan	2004-05	Individual loan through group	Flexible
Microfinance for Marginal and Small Farmers Project (MFMSFP)	2005-06	Livestock insurance	Not subject to repayment
Seasonal Loan (SL)	2006-07	Individual loan through group	Flexible
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes such as soft loan, grants, equity participation and mix of loan & grant	Flexible
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	Flexible Microcredit (FMC) and Emergency Loan (EL)	Flexible
Microfinance support intervention for food security for vulnerable group development (FSVGD) and Ultra poor (UP) Beneficiaries project	2007-08	Financial services Risk fund	Not subject to repayment
Agriculture-sector Microcredit (ASM)	2008-09	Individual loan through group	Flexible
Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH)	2009-10	Microcredit for enhancing standard of living, sustainable income generating activities and creating resources	Flexible
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	Micro-insurance pilot scheme	Not subject to repayment

## Major Non-Financial Services of PKSF

Name of Programmes/Project	Starting Year	Nature of Services
Microfinance and Technical Support Project (MFTSP)	2003-04	<ul style="list-style-type: none"> <li>• Training for beneficiaries in livestock technology</li> <li>• Ensure inputs to undertake livestock related income ventures</li> </ul>
Microfinance for Marginal and Small Farmers Project (MFMSFP)	2005-06	<ul style="list-style-type: none"> <li>• Capacity building               <ul style="list-style-type: none"> <li>i) Training on improved agriculture technologies</li> <li>ii) Demonstration on new technologies</li> </ul> </li> <li>• Market linkages</li> <li>• Crop storage</li> </ul>
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> <li>• Cash for Work (CFW)</li> <li>• Training</li> <li>• Provision of safe drinking water</li> <li>• Vaccination and medication camp</li> <li>• Primary healthcare support</li> <li>• Backward and forward linkage</li> </ul>
Microfinance support intervention for food security for vulnerable group development (FSVGD) and Ultra poor (UP) Beneficiaries project	2007-08	<ul style="list-style-type: none"> <li>• Skill development training for UP beneficiaries</li> <li>• Microfinance related training</li> <li>• Capacity building through training of PKSF and PO staff</li> </ul>
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> <li>• Training for enterprise development</li> <li>• Value chain development for selected enterprise</li> </ul>
Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH)	2009-10	<p><b>At the community level</b></p> <ul style="list-style-type: none"> <li>• Pond sand filter (PSF)</li> <li>• Tube well</li> <li>• Toilet for the public organizations</li> <li>• Bridge, Culvert</li> <li>• Infrastructure for disaster management</li> </ul> <p><b>At the household level</b></p> <ul style="list-style-type: none"> <li>• Health services</li> <li>• Education</li> <li>• Youth development</li> <li>• Training</li> <li>• Direct linkages with employer</li> </ul>
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> <li>• Market Assessment and Product Development</li> <li>• Strengthening policy, legal and regulatory framework</li> <li>• Awareness creation and capacity development</li> </ul>



# Mainstream Programmes



**Mainstream  
Programmes**

# Rural Microcredit (RMC)

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Rural Microcredit (RMC) is the primary loan programme of PKSF. The programme focuses comprehensively on rural development. Given the fact that the employment opportunities in rural agricultural sector are on the decline in the last few decades, the initial idea was to provide credit in favour of off-farm activities with the objective of diversifying the income opportunities of the rural poor. With time and gradual expansion, on-farm activities have also been incorporated in RMC.



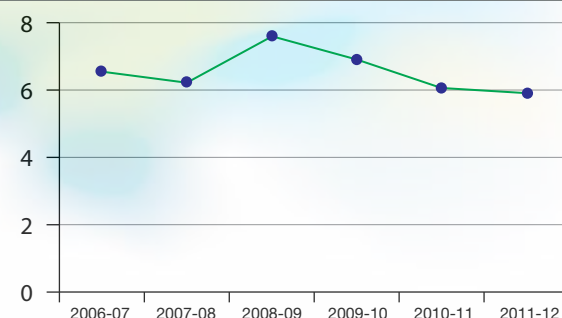
A large number of rural poor do not have any access to formal financial organization, ironically, because of their poverty. Since its inception, PKSf has consistently been trying to address such poor people. Funds are made available with least conventional formalities in the rural areas through its POs.

The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset that is worth not more than the value of one acre of land. Under RMC, the rural microcredit borrowers are enabled to undertake family-based income generating activities (IGAs).

A group solidarity approach is regularly followed. People from identified economic strata having confidence and trust on each other are motivated to become organized. The loan repayment is easy and characteristically borrower-friendly. The administrative and related expenses of POs implementing RMC are covered from the service charges paid by the beneficiaries.

In FY 2011-12, PKSf's disbursement to its POs under RMC was BDT 5.86 billion and outstanding loan reached BDT 12.73 billion. POs disbursed BDT 60.07 billion to their beneficiaries through RMC and

Figure 8.0 | RMC disbursement in last six years (billion BDT)



outstanding loan stood at BDT 29.16 billion. Although PKSf's disbursement to its POs under RMC reduced by 2.48% in the FY 2011-12 from that of the previous FY; the POs' disbursement to borrowers increased by 5.06%. This clearly indicates a huge rotation of loans by POs under this programme. In FY 2011-12, the total number of RMC borrowers under PKSf umbrella reached 4.17 million, which is about 75% of the total members. The average size of RMC loan to beneficiaries stood at BDT 14,910.

# Urban Microcredit (UMC)

The urban poor are defined as the people who live within the boundaries of metropolitan areas. In general, urban microcredit borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to eviction, they live in slums or makeshift shacks. The number of urban poor has been on the increase in Bangladesh in the last few years as part of forced migration due to limited employment opportunities in the rural agriculture sector and recurrent occurrence of several natural disasters. Therefore, the extent of urban poverty continues to enlarge, affecting urban life and development. PKSF felt initiated to extend its microfinance services for the poor living in urban areas through Urban Microcredit (UMC) programme from the year 1999.

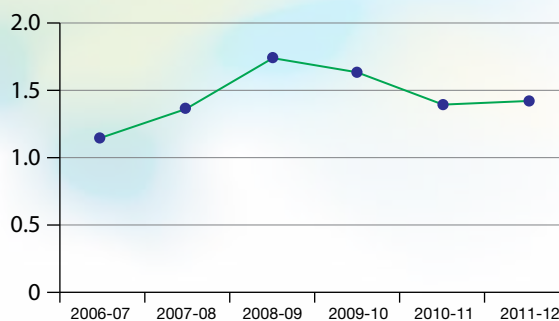


The urban poor are generally considered as safe borrowers since urban economic environment provides dynamic and diversified portfolio of economic opportunities for the urban poor. Besides, the extension of microfinance outreach is more feasible in urban areas because of the lower transaction cost related to rural microfinance. Woman participation in UMC is also higher in comparison to RMC and since they have higher participation in the labour market, larger access to material resources, more freedom of movement, and also in household decision-making process.

Target members of UMC must satisfy a number of prerequisites such as they must be residents of urban or semi-urban areas with no asset and a monthly income of between BDT 4000-5000. They must be residents of a particular locality for at least three years. People who have business even of a temporary nature with a good record in handling the previous loans are also covered under UMC.

In FY 2011-12, PKSF's disbursement to its POs under UMC has been BDT 1.43 billion with an outstanding of BDT 2.82 billion, while POs disbursed BDT 15.79 billion to their beneficiaries through UMC with an outstanding of BDT 6.89 billion. As of FY 2011-12, the average

Figure 9.0 | UMC disbursement in last six years (billion BDT)



loan under UMC to beneficiaries is BDT 17,757 which is 16.03% higher than RMC and 80% members under the UMC programme have availed loans. PKSF's disbursement to its POs under UMC increased by 2.61% in the FY 2011-12 from that of the previous FY. POs disbursement to its borrowers grew by 22.18% and that also indicates the increasing capacity of the POs to revolve loan among the poor under UMC.

# Ultra Poor Programme (UPP)

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The ultra poor, also known as the poorest of the poor, are often left out of the conventional financial service system on the presumption that they are vulnerable to loan repayment. Even the conventional microfinance services have also been rigid for decades to include the ultra poor. For the better understanding of this identifiably vulnerable group, PKSf launched a pilot project titled Financial Services for the Poorest (FSP) in 2002 that encouraged PKSf to mainstream the microcredit programme for ultra poor. From the experience of FSP, it was found that the ultra poor require higher flexibility in terms of repayment, savings, attendance to group meetings and grace period. Therefore, PKSf has revised its existing microfinance products to address the excluded ultra poor and then launched Ultra Poor Programme (UPP).



People of lower socio-economic strata such as beggars, daily labourers, bonded labourers and domestic helps, floating sex workers, members of female-headed households, and disabled persons with no alternative source of income are the targeted people of UPP. These people usually get screened out because of their low ability to repay loan. Conversely, the ultra poor voluntarily exclude themselves from microcredit for the same reason and also for not getting further burdened. The mandatory requirements like weekly meetings, repayment and savings also discourage the ultra poor. In view of these concerns, PKSF introduced a flexible microfinance programme with lower service charge especially tailored to suit the needs of the ultra poor segment. In addition to financial support, UPP provides non-financial services including skill development, health services that include water and sanitation.

Target Group of UPP by Occupation	Percentage
Day Labourer (on-farm)	34.55
Day Labourer (off-farm)	19.51
Rickshaw-Van Puller	14.22
Small Entrepreneur	15.79
Domestic Help	2.99
Traditional Jobholder	4.25
Beggar	0.82
Sex-worker	0.17
Others	7.69
Total	100

IGA	Percentage
Sharecropping	22.60
Small Enterprise (raw materials, shop etc)	20.74
Handicrafts (Bamboo, cane etc)	3.39
Food Processing	3.42
Rickshaw/Van	14.15
Tailoring/Embroidery	2.44
Beef Fattening	13.26
Goat Rearing	7.40
Duck and Chicken Rearing	5.08
Others	7.52
Total	100

In FY 2011-12, PKSF disbursed a total of BDT 1.65 billion against the budget of BDT 1.55 billion.

Therefore, the disbursement during FY 2011-12 was 106.14% of the budget whereas in FY 2010-11, the disbursement was BDT 1.03 billion (59%) compared to the budget of BDT 1.74 billion.

On the other hand, POs disbursed a total of BDT 5.04 billion during the same period, which is 16.70% higher than the previous year's disbursement of BDT 4.31 billion. The total number of UPP members is 0.794 million of which 0.586 is borrower.

Current average loan size under this programme is BDT 9,326 that is 17.20% higher than that of the previous FY. This indicates the positive development of ultra poor's capacity to utilize the loan.

Figure 10.0 | UPP growth in last six years (In Billion BDT)

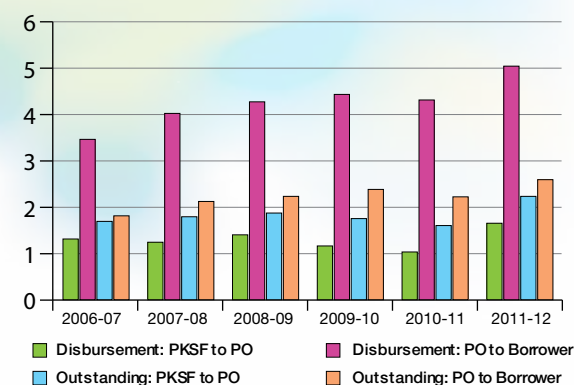
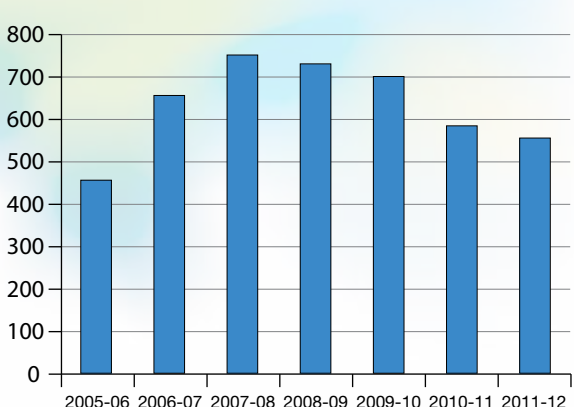


Figure 11.0 | Borrowers Growth of UPP (in thousand)



# Micro Enterprise (ME) Programme

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Initiated in 2001, the Micro Enterprise (ME) programme is one of the significant departures of PKSF that has created both self and wage-based employment opportunities on a larger scale. From the field level experience of PKSF, it has been evident that the microfinance borrowers do not remain always small. They graduate over time with growing credit needs following an accelerating trend to either expand or diversify their existing enterprises.

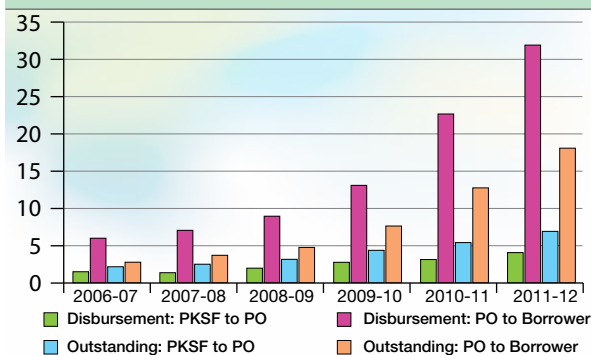


Realizing the fact that absence of larger credit might stagnant the growth of the progressive borrowers, PKSf consistently works towards strengthening its capacity to respond to the development of ME sector. It has been the priority of PKSf to implement extensive capacity building programmes in the areas of ME management and lending, sub-sector analysis and value chain development.

The highest loan ceiling of this programme is BDT 1 million for the proven and competent micro-entrepreneurs. Since the progressive micro-entrepreneurs create higher income opportunities not only for themselves but also accelerate the opportunities of wage-based employment, provision of lateral entry for any prospective micro-entrepreneurs is also facilitated.

To expand entrepreneurs' capacity, ME programme makes funding available both for working capital and fixed capital. ME loan has an extended repayment period compared to the regular one-year period. In addition, weekly repayments are optional for ME borrowers. For sustainable expansion and vibrancy of the micro-enterprise sector, PKSf attempts to explore sustainable and commercially feasible solutions by identifying the intricate links of the value chain development and market linkages.

Figure 12.0 | ME growth in last six years (in billion BDT)



ME lending is the major component that provides financial services to the micro-entrepreneurs. Besides, capacity building support is in place to ensure efficient management of the micro-enterprise programme. In FY 2011-12, PKSf disbursed BDT 4.04 billion to its POs in comparison to the previous FY's disbursement of BDT 3.11 billion. On the other hand, POs disbursed a total of BDT 31.96 billion to their beneficiaries in FY 2011-12, while the previous FY's disbursement was BDT 22.69 billion. As of 30 June 2012, total number of borrowers is 430,556 with an average loan size of BDT 74,487.

# Agriculture Sector Microcredit (ASM)

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One of the major hindrances of the growth of agriculture sector and development of farmers, small and marginal in particular, is the lack of access to finance. Conventional microfinance interventions do not include the agriculture sector under its coverage for some constraints such as higher degree of risk, failure records of the financial organizations related to agriculture sector and the rigid microfinance operational modalities. Under such circumstance, PKSF has designed an exclusive Agriculture Sector Microcredit (ASM) programme to cater to the diversified needs of this particular sector.

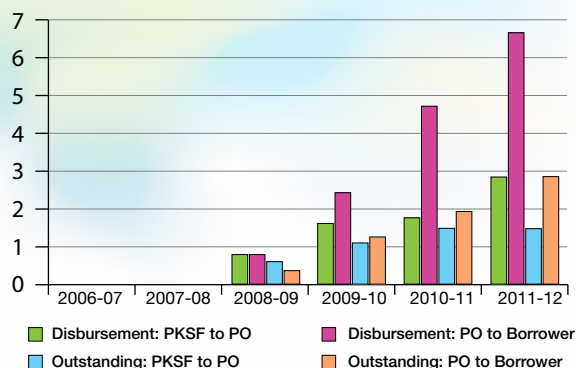


According to the statistics of IFAD 2005, total number of marginal and small farmers of Bangladesh is around 6.4 million and they operate in 37% of the total agricultural area in Bangladesh. However, they have limited credit access and are excluded from existing microfinance programmes.

Since close associations exist between agricultural growth, poverty alleviation and rural development, PKSf has particularly designed its microfinance programme for the agricultural sector that supports the small and marginal farmers and their family members. PKSf provides fund for all kinds of agricultural activities such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. Farmers with training or experience in specialized agricultural activities such as sericulture, apiculture, mushroom, nursery and salt cultivation with meagre financial ability are also included as the target beneficiaries of this programme.

Under ASM programme, disbursement from PKSf to POs reached BDT 2.87 billion in FY 2011-12. The

Figure 13.0 | ME growth in last six years (in billion BDT)



previous FY's disbursement was BDT 1.77 billion. Disbursement from POs to beneficiaries increased to BDT 6.71 billion from that of the previous FY's BDT 4.75 billion. This flagship programme of PKSf will continue to support the small, marginal and tenant farmers in the coming years.

# Seasonal Loan (SL)

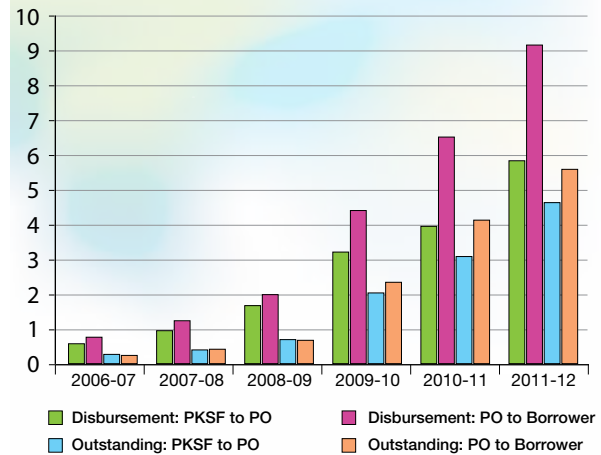
With its more than two decades of working in the field, PKSF has experienced comparatively high demand of loan at the beneficiary level before some occasions such as Eid and Puja. The demand for credit and other financial services largely varies with seasonal change and at times of special occasions. To respond to this, PKSF introduced Seasonal Loan (SL) programme in the year 2006. Under SL programme, loans are given for less than one year depending on the nature of activities and can be repaid at single, weekly, monthly, fortnightly, or quarterly installments after the sale of their products.



Since the initiation of SL programme, PKSf has been financing its existing POs to provide short-term but profit-maximizing loan support to the current members of RMC. This programme has been specially designed for the beneficiaries of microcredit engaged with variety of seasonal activities. IGAs under this programme include many different activities, such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing, seasonal businesses etc. SL beneficiaries include a large number of persons engaged in beef-fattening activities.

Under SL programme, PKSf disbursed BDT 5.91 billion to its POs during FY 2011-12, which is 47.99% higher than that of the previous FY's disbursement of BDT 4 billion. On the other hand, POs disbursed a total of BDT 9.28 billion to their beneficiaries, which is 47.99% higher than that of the previous FY's disbursement of BDT 6.60 billion.

Figure 14.0 | SL growth in last six years (in billion BDT)





# Projects



# Projects

# Programmed Initiatives for Monga Eradication (PRIME)

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PKSF introduced a unique livelihood project titled Programmed Initiatives for Monga Eradication (PRIME) in the year 2006 to fight against the extreme consequences of monga and monga-like situation. The primary focus of PRIME is to create wage employment and self-employment opportunities for the monga-affected people to ensure sustainable income throughout the year. PRIME is a very efficiently developed credit plus approach of PKSF. It delivers specialized financial and non-financial services. In continuation of the successful implementation in the north, PRIME has expanded its activities in the south-western regions of Bangladesh gradually to make a significant contribution to generate sustainable livelihood of the vulnerable poor nationwide.



## Working Areas

- **Northern region:** All 35 Upazilas of Rangpur, Lalmonirhat, Nilphamari, Kurigram and Gaibandha districts.
- **South-Western region:** 12 upazilas (Asasuni, Tala, Kaliganj and Shaymnagar of Shatkhira; Koyra and Dakop of Khulna; Hizla and Mehendiganj of Barisal; Amtali, Kalapara and Golachipa of Potuakhali and Dasmina of Barguna Districts).
- **North-Eastern Region:** 3 upazilas of Jamalpur district (Ishanpur, Dewanganj and Melandah).

## Activities

At present, 16 POs are implementing PRIME (North) activities in 347 unions of Greater Rangpur region while 12 POs are implementing PRIME (South) activities. Up to June 2012, PRIME organized 3,32,243 beneficiaries in the North and 85,397 in the South.

Presently, PRIME provides an extensive range of services to support its target beneficiaries through seven distinctive components. These are: group formation; provision of flexible microcredit (FMC); provision of emergency loan (EL); technical service; skill development training; primary health care services and disaster management.

**Microcredit Programme:** PRIME provides different flexible financial services ranging from Flexible Microcredit (FMC), a resilient loan product in terms of repayment to Emergency Loan (EL), a soft loan for emergency situations. At present, around 59% of the organized PRIME beneficiaries are involved with FMC with a loan outstanding of BDT 1231.61 million. The average loan size of FMC is BDT 9,100. Till June 2012, 62,448 PRIME beneficiaries have borrowed an amount of BDT 162.94 million as EL.

**Income Generating Activities (IGAs):** At present, PRIME is supporting almost one quarter of a million IGAs in addition to various technical support. Among the PRIME borrowers, 25%, 42% and 33% beneficiaries are involved with crop, livestock and off-farm related IGAs respectively.

**Training:** PRIME provides training both at PO and beneficiary levels. Technical and vocational training

on different trades are being provided to members of ultra-poor families with a view to create some year-long income opportunities both wage employment and self-employment. Up to June 2012, nearly 0.13 million beneficiaries received training of which 14% in agriculture, 79% in livestock and rest 7% in off-farming activities.

In addition, PRIME initiated vocational training (VT) on different demand-driven trades for eligible borrowers and their family members. Up to June 2012, 239 ultra-poor received VT in different trades like automobile technology, mobile servicing, sewing, electrical wire connection etc. of which 98% are already employed in various jobs.

**Technical Support Services:** Beneficiaries are made conversant with technologies for IGA implementation such as crop production, rearing of livestock and other farming IGAs. In this respect, IGA implementation officers and programme assistants (technical) of POs provide required technical assistance through regular visits. As part of technical assistance, free vegetable seeds, vaccine and de-worming drugs as well as grant for the establishment of homestead model, vegetable farm and mini-plant for vermi-compost fertilizer are provided in all the three seasons a) Robi, b) Kharip-1 and c) Kharip-2. IGA mapping activities are being implemented with a view to identify sustainable income generating activities in the salinity-affected land of Southwestern region.

**Primary Health Care Services:** Till June 2012, over 2.89 million PRIME beneficiaries have been provided with healthcare services for common diseases through 10,897 satellite clinics while another 22,689 patients have been referred to different government and/or private hospitals and clinics. In FY 2011-2012, free medicines worth BDT 1.9 million have been distributed among members (specially for mothers and children).

**Disaster management:** PRIME has an efficient disaster management system to safeguard the ultra-poor from unexpected natural hazards with additional emphasis on Aila and Sidr-hit areas. During FY 2011-12, 2.94 million man-days' work have been completed with the participation of 40,206 beneficiaries under cash for work (CFW) programme through 10 POs in 26 unions of 8 upazilas of 5 districts.

# Learning and Innovation Fund to Test New Ideas (LIFT)

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Realizing the significance of innovation as a pathway towards growth, PKSf has stepped out from its conventional microfinance activities and exclusively designed a project titled Learning and Innovation Fund to Test New Ideas (LIFT). With this project, PKSf expects to explore inventive prospects for the poor to widen their income opportunities. Since its inception in 2006, LIFT promoted considerable pro-poor initiatives and innovations through diversified use of microfinance. PKSf has extended its project support under LIFT to some non-POs for the first time in order to enact broader changes.



As per the conceptual idea of LIFT, “Innovation is an incremental or radical improvement in products/ services, processes, marketing or organizations so as to improve the quality of life, create sustained economic and employment opportunities and improve productivity, livelihood, health, education/knowledge, social and other living environment of poor people.”

Elements of LIFT innovation include a movement toward something new or better than what already exists, economically viable and environment-friendly, something that optimizes natural resource utilization, poor-friendly, and scalable as well as replicable. It could be any proven idea and activity with widespread appeal but not supported/scaled up by the public or private sector because of the risk associated or low profit outcome. Since July 2010, PKSf has incorporated an innovation matrix, which is a framework used to classify innovation and evaluate LIFT proposals. LIFT fund is utilized in the form of loan, grant or technical assistance depending on the nature of different LIFT projects. LIFT finances innovative pilot ventures of which successful and viable ones are later expanded or replicated.

## Activities

Up to June 2012, LIFT has supported a total of 35 innovative initiatives across the country through 40 organizations of which 23 are operated by POs and the rest 17 by non-POs. An amount of BDT 333.33 million has been sanctioned against these projects of which BDT 305.97 million has been allocated as loan and BDT 27.36 million as grant. Against the total amount sanctioned, a total of BDT 279.21 million has been disbursed, of which BDT 261.52 million as loan and the rest as grant.

## Achievements

LIFT promotes innovative proposals and prospective pilot ventures to accelerate income generation and productivity of the poor. By far, LIFT has demonstrated visible diversity in promoting innovative ideas with successful implementation. A number of LIFT initiatives

have exerted remarkable impact on sustainable poverty alleviation of both poor and ultra poor. For example, LIFT has introduced a specialized loan for efficient rearing of Black Bengal Goat. These beneficiaries are members of Wave Foundation at Chuadanga. It has generated sustainable economic growth as well as enhanced food security. Jagorani Chakra Foundation, Jessore and Jakas Foundation, Joypurhat have started replication of the programme.

The char land lease loan product for extreme poor of the char and remote areas is another successful contribution of LIFT. It has strengthened the capacity of ultra poor to fight against extreme poverty by ensuring self-employment opportunities and food security. This land lease programme was initiated in the char areas of Brahmaputra, Kurigram by RDRS Bangladesh and is currently replicated in different char areas across the country by 8 POs covering 6000 ultra poor beneficiaries.

Support from LIFT has enhanced the capacity of Sojag, a PO of PKSf, for the successful dissemination of eco-friendly urea super granule (USG) technology among the farmers of Dhamrai upazila of Dhaka. This has resulted into increased productivity of rice (by 20%), decreased cost of production (especially fertilizer by at least 25%) and also prevention of environment pollution. About 30 thousand Sojag beneficiaries are now practicing USG technology. The gradual expansion of this particular initiative is continuing.

LIFT has created an opportunity of access to financial services for many of the poor of haor areas in Kishoreganj and Netrokona districts where Padakhap Manobik Unnayan Kendra (PMUK) is operating this programme. This initiative has resulted into financial and social upliftment of around 15 thousand ultra poor beneficiaries of haor areas.

LIFT has made remarkable progress in *monga* mitigation through poor-friendly craft-based enterprises. Production and marketing of export-oriented Omani cap by Samaj Palli Unnayan Sangstha (SDRS) has ensured year-round wage-employment for thousands of *monga*-affected households at Gaibandha.

# Finance for Enterprise Development and Employment Creation (FEDEC)

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To further strengthen and expand the ME programme, PKSf and International Fund for Agricultural Development (IFAD) started implementing a new programme named Finance for Enterprise Development and Employment Creation (FEDEC) in 2008. FEDEC is working as a doorway for the graduating beneficiaries to step into the upper level of self-employment and employment generation for others.



Under FEDEC, PKSF has taken an initiative, the first of its kind, of implementing Value Chain Development (VCD) projects. FEDEC focuses on strengthening non-financial support such as skill development, capacity building training and market access. These issues are vital for successful implementation of micro enterprise development since these provide some sustainable and commercially viable solutions that enable an efficient and effective value delivery process.

FEDEC is divided into three sub-components: Micro-enterprise lending, Training, and Value Chain Development for the implementation of sub-sector operational activities. Component-wise activities during FY 2011-2012 are enlisted below.

**Micro-enterprise Lending:** PKSF disbursed BDT 4.04 billion with a loan outstanding of BDT 6.90 billion at PO level while during the same period, POs loan outstanding at the field level stood at BDT 18.09 billion.

**Training and Workshops:** FEDEC organized a series of training courses for its beneficiaries along with PKSF and PO officials. 2 training courses were conducted for PKSF officials on Environment and Regulatory issues related to Micro-enterprise.

For the capacity building of the PO staff, FEDEC organized following training courses on:

- ME Management and Lending: number of courses 88 with a total of 2055 participants.
- Environment and Regulatory issues: number of courses 3.
- Sub-sector Analysis and Value Chain Development: number of courses 2 with 47 participants.

During FY 2011-12, a total of 166 training courses on Business Awareness and Skill Development for micro-enterprise borrowers were organized. This helped 3,337 beneficiaries on various trades such as livestock, beef fattening, shoe making, small business management, poultry, fisheries and vegetable cultivation.

**Value-Chain Development:** PKSF has undertaken 28 Value Chain Development (VCD) projects under FEDEC interventions so far to cope up with the existing stumbling blocks in the value chain system and to create employment and income opportunities in respective sub-sectors. So far, 7 VCD projects have successfully been completed. During FY 2011-12, PKSF has undertaken 20 new VCD projects.

Serial No.	Name of the on-going VCD Projects	Implementing Organizations	Working Areas
1	Crab Culture	Nawabenki Gonomukhi Foundation (NGF)	Shyamnagar, Satkhira
2	High Value Vegetables Cultivation and Marketing	Muktipatha Unnayan Kendro	Rangunia, Chittagong
3	Duck Rearing	JCF	Maksudpur, Gopalganj
4	High Value Flower Cultivation and Marketing (Floriculture-2)	RRF	Jhikargacha, Jessore
5	Moringa Cultivation	Society for Development Initiatives	Savar
6	Seaweeds Culture	The COAST Trust	Teknaf, Cox's Bazar
7	Hygienic Dry Fish Production	The COAST Trust	Cox's Bazar
8	Mung Bean Production and Marketing	RRF	Kaliganj, Jhenaidah
9	Cattle Fattening	JCF	Kushtia
10	Prawn Hatchery Establishment	CCDA	Daudkandi, Comilla
11	Cow Rearing	Gramaus	Mymensingh
12	Cow Rearing to Increase Milk Production in Char Areas	SSS	Tangail
13	Fish Culture	SSS	Modhupur, Tangail
14	Spices Cultivation in Hilly Areas	OPCA	Mirsarai, Chittagong
15	Safe Vegetables Production and Marketing	SDI	Savar
16	Prawn Culture with other Carps in the Floodplain Areas-2	CCDA	Comilla and Brahmanbaria
17	Banana Cultivation	TMSS	Bogra
18	Summer Tomato Cultivation	JCF	Bagharpara, Jessore
19	Skill Development of Automobile Workshop Owners and Workers	JCF	Jessore
20	Pond Fish Culture-2	Uddipan	Natore
21	Vasaka Cultivation and Marketing	29 POs	29 Selected Upazilas

# Developing Inclusive Insurance Sector Project (DIISP)

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Millions of people in developing countries like Bangladesh live in a state of destitution. Their economic opportunities are extremely restricted by social, geographical and political conditions. Poor people confront many risks in higher frequency. Moreover, the vulnerability of poor people is exacerbated each time they incur a loss, creating a vicious poverty cycle. Micro-insurance is considered as one of the best interventions of microfinance to safeguard the poor against such perils. Although Bangladesh has a long history of microcredit interventions, micro-insurance service for the poor is relatively a new concept. With field level experiences, PKSf has learned that addressing the risk mitigation needs of the poor is particularly important for sustainable poverty alleviation. Hence, PKSf has launched a micro-insurance project named Developing Inclusive Insurance Sector Project (DIISP) since January 2010 with a financial grant (US\$ 2 million) from the Japan Fund for Poverty Reduction (JFPR). The grant is being administered by the Asian Development Bank (ADB).



## Project Objective

The goal of DIISP is to reduce the vulnerability of the poor and improve their welfare through improved access to reliable and affordable institutional risk mitigation services (micro-insurance), which could be built upon the existing semi-formal risk mitigation services offered by the NGOs. The objective of DIISP is to protect the livelihood of poor, especially women, from risks such as accident, illness, theft or natural disaster to secure their welfare and insure their productive or non-productive assets through the development of low-cost inclusive insurance services (micro-insurance). Mostly, life health and livestock insurance products and/or services will be offered to the low-income groups with minimal documentation.

## Project Component

The Project has 4 major components: market assessment and micro-insurance product development; strengthening policy, legal and regulatory framework for micro-insurance; awareness creation and capacity development; and micro-insurance pilot scheme.

The project has two innovative aspects to address the needs of the poor:

- Reducing vulnerability and building protection against shocks through developing affordable insurance services (innovation in subject);

- Expanding insurance service outreach through the network of NGOs/MFIs in a sustainable approach (innovation in approach).

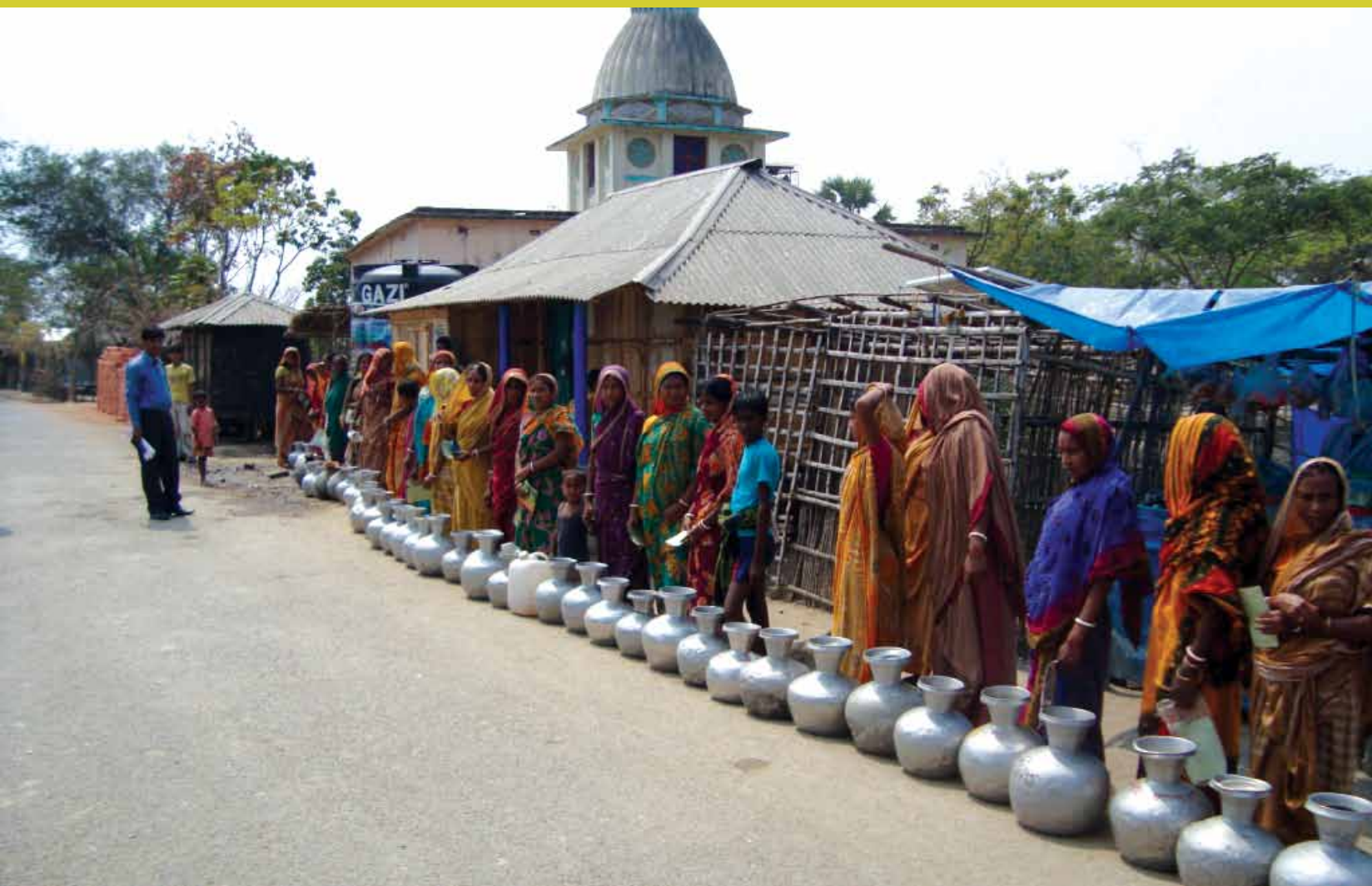
A detailed market assessment survey was conducted under DIISP. This survey was conducted on 3,500 households by random sampling from 27,000 households and covered 8 upazilas of 7 districts. At least one location from each of the 7 administrative divisions in the country has been included in order to render it a national character. Micro-insurance awareness campaign for the beneficiaries and capacity development of POs will start soon after the finalization of the proposed regulation draft and the micro-insurance products will be made available accordingly.

The project management team has selected 40 partner NGOs/MFIs for piloting micro-insurance scheme taking into account their experiences, geographical location, capacity on risk management and effectiveness in working for pro-poor development.

The Project intervention will cover comprehensive aspects for the promotion of micro-insurance including regulation and supervision, institutional development, capacity development, product design and development and delivery and social intermediation. The Project looks forward to improve access to affordable insurance services and reduced vulnerability of poor households across the country.

# Community Climate Change Project (CCCP)

Bangladesh belongs to one of the most vulnerable countries to climate change impacts. This poses an enormous challenge to the aspiration of Bangladesh to get out from a low-income country and move to a middle-income country by 2021. Over the last three decades, Bangladesh has been implementing programmes related to flood management schemes, coastal embankments, cyclone and flood shelters, community-based natural disaster management, raising roads and highways as well as research and development to adapt with the climate change impacts. As a result, Bangladesh's ability to manage natural disasters, particularly floods and cyclones, has been steadily improving since 1991.



## Background

Realizing the extent of climate change impacts and required efforts for enhancing resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. The strategy identifies 6 pillars for future programming: (i) food security, social protection and health; (ii) comprehensive disaster management; (iii) infrastructure; (iv) research and knowledge management; (v) mitigation and low carbon development; and (vi) capacity building and institutional strengthening. Development Partners (DPs) agreed to support the plan and Bangladesh Climate Change Resilience Fund (BCCRF) was created as a multi-donor trust fund in 2010 by the GoB.

## Institutional Arrangement

BCCRF is managed by the Ministry of Environment and Forests (MoEF) and is supposed to support implementation of BCCSAP up to 2018. BCCRF has attracted US\$170 million as of June 2012 from several DPs. On behalf of the contributing development partners and in consultation with the GoB, the World Bank ensures the performance of efficient and intelligent BCCRF (including fiduciary management, transparency and accountability) for a limited duration. BCCRF envisages two funding windows such as on-budget window for public sector projects and an off-budget window for civil society and NGO sector projects. The Governing Council of BCCRF accredited PKSf to function the off-budget window for channeling funds in favour of NGOs. This component of BCCRF, to be called as 'Community Climate Change Project (CCCP)' will channel 10% of the BCCRF resources. The project is expected to be officially launched by the end of 2012 and the implementation of CCCP will be undertaken till December 2016.

## Objectives and Strategies

The development objective of CCCP is to enhance the capacity of selected communities to increase their resilience to the adverse impacts of climate change. This objective is expected to be achieved through establishment of an effective grant financing mechanism within PKSf to channel funds to eligible non-government organizations. The project is designed on an innovative approach to finance community-based adaptation interventions in selected climate vulnerable areas by increasing the institutional capacity of PKSf to administer the fund. Since most adaptation interventions to date at the community level are extremely small, scattered and un-coordinated, the project would adopt a framework approach for the identification of scalable community sub-projects using transparent screening criteria to meet the objectives of the project. Initially, the project will focus on three climate vulnerable zones such as areas with salinity affected water; flood affected char lands; river basins; drought affected and areas having rainfall scarce. The proposed project consists of following three components:

- Community Climate Change Adaptation Fund;
- Knowledge Management, Monitoring & Evaluation and Capacity Building;
- Project Management.

## Expected Outcomes

Key outcomes expected by the end of the project implementation are:

- Community mechanisms established and functioning in selected communities to respond effectively to specific climate risk;
- Sustainable adaptation practices of the communities to address specific climate change risk.



# Special Programmes





**Special  
Programmes**

# Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of their Poverty (ENRICH)

Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of their Poverty popularly known as ENRICH is a seminal programme of PKSf that conceptualizes development initiatives in an integrated way and intends to bring a change in the traditional microcredit operations of PKSf. ENRICH is considered as a holistic approach for household-focused poverty alleviation and sustainable development. The underlying rationale of this unique PKSf endeavour is to enhance the existing abilities and resources of the poor households in order to alleviate poverty in a sustainable way.





The programme was officially launched on 3 May 2010. 21 POs were given the responsibility of implementing in 21 respective unions and 14 additional unions have been incorporated at the second phase. At the initial stage, an extensive household survey was conducted covering all the 1,17,616 households of 21 unions of which 85,523 are eligible for ENRICH interventions. Till now, 54,103 households (63.26%) of them have become members of ENRICH. The survey under the 2<sup>nd</sup> phase of ENRICH is now going on and a total of 85,835 households of the additional 14 unions have been primarily targeted. ENRICH attempts to implement an integrated development approach combining issues like financial status of a household together with education, health, employment, environment and social development. Some of the distinctive services of ENRICH and their progress during FY 2011-12 are noted below.

### Health Programme

A unique health programme has been initiated under ENRICH to ensure complete healthcare services for the poor. 236 health volunteers and 30 health assistants have been recruited who are assigned to visit all the households of their respective unions at least once a month and collect health-related household information. These health assistants are operating static clinics in every PO branch office, while weekly satellite clinics are being managed by MBBS doctors. In addition, the provision of health camps with specialist doctors and referral services to different public as well as private hospitals/clinics is also available for patients with serious ailments. Till now, a total of 4,92,231 members have been covered under such health services.

### Education programme

Education programme of ENRICH is designed to enhance the ability and learning capacity of the primary level students of all 35 unions for preventing drop out and improving quality of education. Under the ENRICH education assistance programme, college students or housewives below 35 years of age who have completed a minimum S.S.C level education are appointed as female teachers. These female teachers are entrusted to enroll students as well as to find out the places of instruction. They are expected to provide educational assistance at the centres and help the students accomplish their home tasks. As of 30 June 2012, a total of 18,324 students got enrolled in 713 evening education centres in 693 villages of all the 35 unions.

### Medicinal Plant Cultivation

An initiative has been undertaken to promote the cultivation of medicinal plants, primarily Basak leaves, in the homesteads of the beneficiaries as well as in the fallow land in order to increase household income and ensure supply of raw materials to local pharmaceutical industries. It has been found that the local medical companies import a huge amount of Basak leaves every year. The demand of Basak leaves can be feasibly met through domestic production and it would save a huge amount of foreign currencies. Around 0.7 million Basak seedlings have already been planted in 29 unions. Square Pharmaceuticals Ltd. and ACME Laboratories have signed Memorandum of Understanding (MoU) with PKSf for the purchase of Basak leaves from the ENRICH unions.



### Community Development Programme

ENRICH has initiated a number of community-based programmes such as repairing or building of culverts, bridges, sanitary latrines and shallow tube-wells in public places like school, college, madrasa, mosque, temple and library. A total of 294 sanitary latrines, 260 tube-wells and 35 Pond Sand Filters (PSF) in 21 unions under ENRICH have been built or repaired. Besides, 201 small culverts/bridges have been constructed.

### Youth Employment Programme

A youth employment programme has been specially designed under ENRICH in order to create optimum youth employment opportunities. 189 young individuals have already found employment opportunities through establishment of linkage with different employer organizations (G4S, PRAN, RFL, ACME Laboratories Ltd.) under this programme.

### Livelihood Improvement Programme

Distribution of the health and environment-friendly improved cooking stove commonly known as *Bandhu Chula* is another distinctive initiative of ENRICH that substantially reduces the risk of smoke-related health hazards as well as fire accidents.

ENRICH seeks to promote the usage of improved cooking stoves instead of the conventional ones. Under this initiative, POs are manufacturing improved cooking stoves and distributing at a very low price among the beneficiaries. Till 30 June 2012, a total of 2,763 health and environment-friendly improved cooking stoves have been distributed.

### Savings Programme

At the first phase, a special savings programme has been initiated in 21 unions. Female-headed ultra-poor households and families with disabled people are primarily included in it. Every enrolled member under this savings programme will at least deposit a monthly savings of BDT 600. After a period of 2 years, the deposited amount will be doubled (maximum deposit amount of BDT 20,000) with ENRICH funding which can be utilized for acquiring assets or investment in any productive activities. As of June 2012, 930 members of 21 POs have enrolled under this savings programme.

### Financial Assistance Programme

ENRICH has designed 3 types of financial assistance namely IGA, Livelihood Improvement and Asset Creation loan. Household members are eligible for IGA Loan for one or more than one activity to increase their household level income. The highest ceiling of this particular loan is initially BDT 0.1 million which can later be raised up to BDT 1 million. Livelihood Improvement Loan is made available for the purchase of different equipments related to the development of livelihood. The maximum loan ceiling for a household is BDT 10,000. Asset Creation Loan is designed to assist the household in purchasing any kind of fixed or productive asset. The highest ceiling for a household under this loan is BDT 30,000.

Till June 2012, a total of BDT 94.44 million had been disbursed of which BDT 83.95 million is for IGA Loan in favour of 13 POs; BDT 3.91 million is for Livelihood Improvement Loan in favour of 4 POs and rest BDT 6.58 million is for Asset Creation Loan in favour of 3 POs.

## Programmes-Support Fund (PSF)

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Provided that all the mainstream and project activities and projects have explicit objects and while target beneficiaries as well as pre-determined financial and managerial mechanisms are restricted by well-structured policies, it often becomes difficult for PKSf to provide any kind of supplementary assistance. In view of that, PKSf felt the obligation of creating an extraordinary fund to facilitate the poor with some specialized services. PKSf has created such a fund titled Programmes- Support Fund (PSF) with its own capital approved by the Governing Body in its 169<sup>th</sup> meeting. This fund is formed with an initial amount of BDT 1 billion with the objective to support any pro-poor social development programmes. Although health and social development activities are included under the coverage of PSF activities, primarily, educational activities are prioritized. In addition, PKSf has taken an initiative for FY 2012-13 to provide education scholarship among the meritorious children of the ultra-poor beneficiaries of PKSf.

## Disaster Management Fund (DMF)

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Disaster Management Fund (DMF) is a special PKSf fund exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. It prevents them from selling advance labour or their valuable assets. DMF is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation. PKSf mobilizes this fund from its own income as well as from resources made available by other organizations.

# Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries (KFAED)

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The Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF signed a tripartite grant agreement of US \$10 million on 30 January 2011 to provide financial support in the form of microcredit and small loans in favour of farming and small business activities. Corresponding to this agreement, a subsidiary grant agreement between PKSF and KFAED was signed on 18 May 2011. This programme intends to increase income at household level, lessen economic vulnerability, and improve food security. This enables the targeted beneficiaries to access and utilize the loan. At present, 10 POs are implementing this programme at their existing operating areas and facilitating the borrowers to invest in farming, micro and small business activities.



## Project Components

**Microcredit and Small Loans:** Microcredit and small loans are to be utilized to improve food production, food processing, storage, marketing of agricultural commodities and small businesses suitable for the targeted beneficiaries.

**Capacity Building:** 50% of the fund are designated for institution-building and technical services for both PKSF and POs. Support under this component ranges from technology transfer and capacity building along with other institutional support.

## Achievement

Under this project, PKSF has disbursed BDT 650 million to its POs in FY 2011-12, which is 79.27% of the total

fund while the POs disbursed a total of BDT 452.2 million of which BDT 405.6 million has been microcredit loan and rest BDT 46.6 million as small loan. Reports verify that the beneficiaries have successfully utilized their loan in different Income Generating Activities (IGAs) connected with the agriculture sector. A total of 15,602 loan transactions were extended till June 2012 by the POs, which have been invested in more than 15 categories of farming and off-farming activities. Around 89.05% of the total credit disbursed by the POs, has been invested in on-farming activities related to food production sector (crop production 24.16%, livestock rearing 53.77% and fish production 11.12%) followed by 10.42% in off-farming activities related to food production sector and only 0.53% in food processing and storage, marketing of agricultural commodities and small businesses.

# Special Fund

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PKSF receives funding requests from several organizations or individuals for diverse needs. These requests multiply during frequent humanitarian or natural disasters. However, PKSF has limitations to respond to such requests of financial grants under its existing mainstream programmes. Therefore, PKSF has formed a 'Special Fund' in 2011 acknowledging the value of Corporate Social Responsibility (CSR). Till now, a total of BDT 3.5 million has been sanctioned in favour of such grant applications.

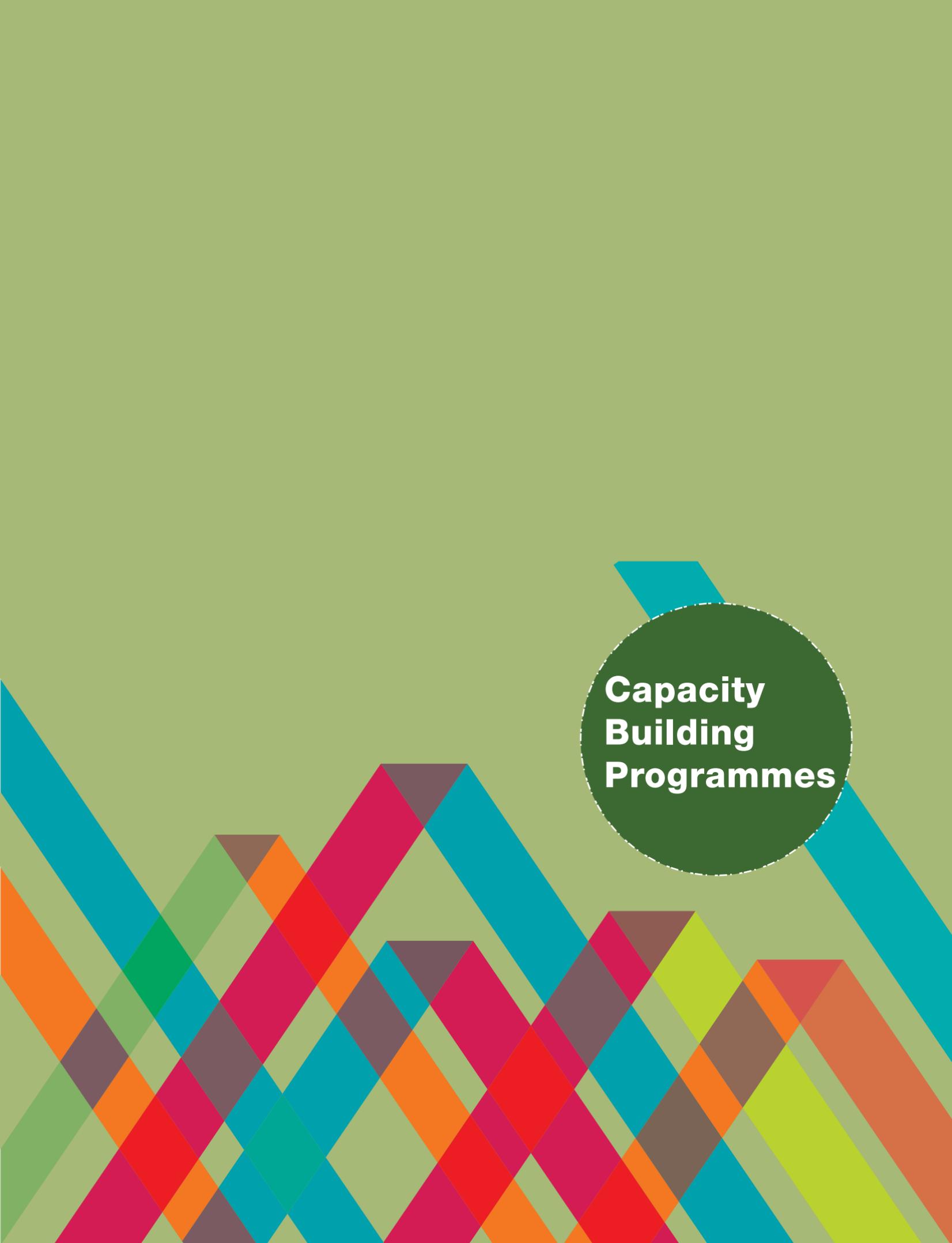


During FY 2011-12, following financial grants have been approved from this fund:

- Mr. Anisur Rahman, an ex-employee of PKSf received BDT 0.1 million for the treatment of his kidney disease.
- An education scholarship of BDT 15,000 has been granted in favour of each of the 182 meritorious children of ultra poor of the PKSf beneficiaries.
- A talented young lady Ms. Nadia Nusrat received financial grant of BDT 50,000 for the treatment of her kidney disease.
- Three victims of beneficiary families of Naria Unnayan Samity received BDT 15,000 each, as they lost their key earning persons in a maritime accident.
- In support of the sustainable livelihood of Birnagora Tapri Rani, PKSf has sanctioned BDT 50,000 while ESDO, a PKSf PO has granted an equal amount and opened a fixed deposit worth BDT 0.1 million that ensures a permanent monthly earning for her. It is worthy to mention that Tapri Rani, a resident of Thakurgaon district was directly involved in our glorious liberation war of 1971.



# Capacity Building Programmes



**Capacity  
Building  
Programmes**

# Training

## Training for PO Officials

PKSF arranges training courses for the personnel of its POs covering wide range of areas relating to microcredit operations and management. These training courses are designed to augment their skills needed for long-term organizational development and sustainability in implementing microcredit and relevant social interventions for poverty alleviation. In FY 2011-12, PKSf provided training to 3,123 participants of its POs in 76 batches. Areas of training included Group Dynamics, Savings and Microcredit Management (for field workers), Microcredit management, Training of Trainers (ToT) and Supervision and Monitoring for mid-level managers; Accounts Keeping and Financial Management for branch office accountants.



### Group Dynamics, Savings and Microcredit Management

A 4-day long course was held for the field workers to accelerate group dynamism by enhancing their capacity of savings & microcredit management. During FY 2011-12, a total of 1,503 field workers have been trained on 'Group Dynamics, Savings and Microcredit Management'.

### Microcredit Management for Mid-Level Officers

The main objective of this 5-day long course is to enhance the theoretical and practical knowledge of the mid-level officers of POs in successful implementation of the microfinance programmes. In FY 2011-12, a total of 589 mid-level officials have received this training.

### Supervision and Monitoring

A 3-day long course was held for the mid-level officers of POs, designed to assist and guide these officials to play a leading role in supervision and monitoring of the microfinance programmes, to help increase the annual income and control of malpractices. In FY 2011-12, a total of 242 mid-level officials have received training on 'Supervision and Monitoring'.

### Training of Trainers (ToT)

In the reporting year, 120 participants of 66 POs received ToT in 5 batches.

**Table: Yearwise Training of POs Staff under Mainstream Programmes**

FY	POs Staff		
	Officers	Field Workers	Total
2001-2002	1665	332	1997
2002-2003	2201	418	2619
2003-2004	1570	597	2167
2004-2005	1135	1583	2718
2005-2006	1482	1195	2677
2006-2007	545	230	775
2007-2008	1389	1412	2801
2008-2009	3311	1053	4364
2009-2010	2015	1606	3621
2010-2011	2088	2204	4292
2011-2012	1620	1503	3123

### Accounts Keeping and Financial Management

The participants of this course are the branch office accountants of POs. It has been designed to enhance capacities for financial discipline to establish a uniform and standard financial system. In FY 2011-12, a total of 669 accountants have received training on 'Accounts Keeping and Financial Management'.

### Training for PKSF Officials

PKSF provides training to its own staff for successful implementation of its microcredit programmes. These trainings are intended to enhance their strategic and operational skills with sound understanding on different economic and social issues, poverty alleviation and employment generation for the poor. Training is provided on MIS, Financial Management, Business Plan, Value Chain Development and Sub Sector Analysis, Microcredit Management, Supervision and Monitoring, Training of Trainers (ToT).

### Exposure Visits

PKSF also organizes overseas exposure visits for its officials in view of sharing knowledge and experiences with the high performing organizations in different parts of the world. During FY 2011-12, PKSF officials visited renowned foreign institutions like AIM, The Philippines; AIT, Thailand; IIT, India; MicroSave, India; VBSP, Vietnam; TGMP, Turkey; CARD MRI, The Philippines; Institute of Development Studies, India to participate in different training courses, study visit, conference and workshop-cum-training.

**Table: Yearwise Training of PKSF Staff under Mainstream Programmes**

FY	Home	Abroad	Total
2001-2002	42	0	42
2002-2003	80	1	81
2003-2004	56	43	99
2004-2005	49	20	69
2005-2006	47	32	79
2006-2007	21	37	58
2007-2008	33	3	36
2008-2009	32	102	134
2009-2010	157	90	246
2010-2011	7	100	107
2011-2012	91	54	145

## Training for PKSF Project

The PKSF training wing organizes management development trainings for the mid-level PO employees and skill development training on IGA operations for the borrowers as per project requirements. In the reporting year, 2,149 PO officials of different levels have received training on different modules under FEDEC and 117 PO officials of different levels have received training on different modules under PRIME project. Moreover, 1903 batches of IGA trainings have been implemented under FEDEC and PRIME among 46,594 participants.

**Table: List of Participants under Projects during FY 2011-12**

Projects	PKSF Staff	POs Staff	Beneficiaries	Total
FEDEC	46	2,149	3,320	5,515
PRIME	44	117	43,274	43,435
Total	90	2,266	46,594	48,950

## Training for overseas participants

PKSF offers training courses and organizes study visits for microcredit professionals from abroad with a view to promote best practices in the microfinance sector of Bangladesh as well as in policy exchange. Moreover, these exposure visits enable participants to learn about integrated poverty alleviation approaches of Bangladesh. PKSF has so far organized 54 training cum-exposure visit programmes for 355 foreign practitioners from 35 organizations of 21 countries. A total of 33 foreign visitors from 4 countries participated or visited PKSF as part of study visit programme in FY 2011-12.

**Table: List of Foreign Participants during FY 2011-12**

Name of the Institution	Country	Participants
Head of Financial Sector Development Secretariat, Ministry of Finance and Economic Planning	Rwanda	3
PPAF	Pakistan	11
DAIBANG	China	2
Microfinance Institute	Kyrgyzstan	17
Total Number of Participants		33

## Training for Non-POs & Others

PKSF organizes trainings for the employees of non-partner NGOs, government and semi-government organizations on different issues of microfinance and social development interventions targeted to poverty alleviation and employment generation.

## Internship Programme

Each year, PKSF offers opportunities to a number of university students to accomplish their internship at PKSF. Internship provides opportunities for students to practice and link their theoretical knowledge with practical experiences of the microfinance sector. The main objective behind this is to develop the future human resources for the microfinance sector in our country. In FY 2011-12, a total of 123 interns from Independent University Bangladesh, Potuakhali Science and Technology University, IUBAT, NSU, Social Welfare and Research Institute of Dhaka University, International Islamic University and ASA University of Bangladesh completed their internship at PKSF.

# Non-training Support

## Workshops and Seminars

PKSF organizes at regular intervals, workshops, seminars, brainstorming sessions on different areas of poverty alleviation covering microcredit management and social development activities. During FY 2011-2012, a total of 205 such programmes were organized under the mainstream programmes and projects (PROSPER, FEDEC, DIISP, ENRICH) of PKSF of which most were in-house meetings. A large number of workshops, seminars and view exchange meetings were held, in which senior level PO officials, government officials and donor representatives participated. It is worthwhile to mention that PKSF organized a special seminar on the occasion of International Women's Day in which all the women employees of PKSF as well as women Executive Directors of PKSF POs and some of the of distinguished women beneficiaries participated.



## Communications

PKSF has been a leading actor in the microfinance sector of Bangladesh for more than two decades. However, concentration has been more on its obsessive commitment to fulfill its mission rather than making its activities known to people. Anyway, in the recent times, PKSF has put emphasis on disseminating information regarding its activities and publicizing success stories of POs and their beneficiaries through electronic and print media. It has a separate cell under the administration division, which works according to a structured plan to bring to people some visual documentation of its activities of multiple dimensions.

At present, a weekly TV programme is being telecast on Bangla Vision. The visuals are adequately and appropriately supplemented by necessary narration, rationale, operation and impact of the programmes. Bangla Vision TV slots on PKSF activities have exerted on the viewers some positive and earnest interest in the role of this organization.

## Publications

Publication cell of PKSF is responsible to prepare and develop all kinds of regular publications including brochures, newsletters and annual report. The principal aim of all the publications is to disseminate the achievements of microfinance sector of Bangladesh as well as publicize the success stories of the beneficiaries and POs of PKSF to acknowledge and inspire their efforts.

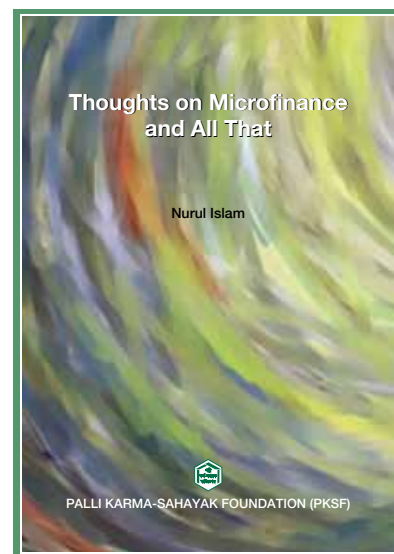
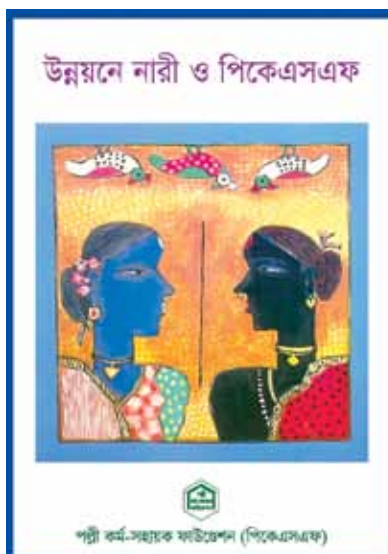
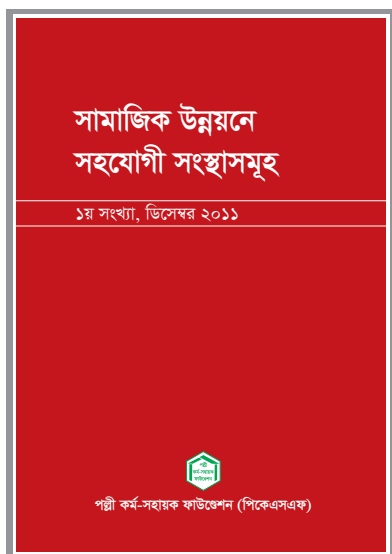
During FY 2011-12, a number of specialized books have been published beside regular publications. A

book titled *Thoughts on Microfinance and All That* by Professor Nurul Islam has been published in English. Professor Nurul Islam, a Harvard PhD in Economics, was involved with the several prestigious organizations, such as Professor of the Department of Economics, University of Dhaka; Director of the Pakistan Institute of Development Economics (PIDE) and subsequently Bangladesh Institute of Development Studies (BIDS); and Deputy Chairman of the first Planning Commission of Bangladesh.

Some of the other books have been published in Bangla. One is *উন্নয়নে নারী ও পিকেএসএফ* (Women Development and PKSF), which is a compilation of papers presented in a seminar specially organized on the occasion of International Women's Day. It also records the views expressed by participants of the seminar, who came from diverse backgrounds.

The other book titled *সামাজিক উন্নয়নে সহযোগী সংস্থাসমূহ-১ম খণ্ড* (Social Development and Partner Organizations) contains detailed information about the location, history and the activities of the Partner Organizations of PKSF.

In addition, contents of the speech of the Chairman Qazi Kholiquzzaman Ahmad given on different seminars have been transcribed, compiled and organized and subsequently two monographs have been published during this financial year which are titled as 'বাংলাদেশে ক্ষুদ্রঋণ: চ্যালেঞ্জসমূহ ও ভবিষ্যৎ দিক-নির্দেশনা' (Microcredit in Bangladesh: Challenges and Future Direction) and 'কৃষি, কৃষক ও কৃষি শ্রমিকদের সমন্বিত উন্নয়ন' (Integrated Development of Agriculture, Farmer and Farm Labourers).



## Research

PKSF acknowledges the need for research to understand the fundamentals of microfinance sector to effectively and appropriately design its way forward. In this regard, PKSF has undertaken the initiative to streamline its research cell for building a strong research department with well-designed research programmes. It is expected to carry out cost effective research studies using its vast network of POs and hence provide PKSF with much needed insights and conceptualization of its dynamics. It will also facilitate the Foundation to identify both weaknesses and strengths of its programming as well as opportunities and areas of innovation for future programme development.

## Developing Best Practices

PKSF has developed performance indicators and standards for its POs in different areas for the purpose of assessing their institutional strength and capacity. In this regard, PKSF has prepared a number of guidelines and policies to improve its own credit operations and that of its POs. Till date, PKSF has prepared around 30 policy guidelines and set of standards in different areas of microcredit operations, which are now followed by the MFIs all over the country. PKSF reviews its policies

and programmes on a continuous basis and amends them when required to meet the changing scenario.

## Library

PKSF has a rich library of its own in the 2nd floor of PKSF Bhaban. It has a sizeable collection of books, journals, study reports and many other publications related to microfinance and development activities of Bangladesh. In addition, it has an archive in which all kinds of PKSF publications and other documents are preserved. PKSF library is open for all PKSF members and PO officials.

## Visitors at PKSF

A large number of individuals visit PKSF almost on everyday basis for institutional purposes and the number of such visits is increasing day by day. That indicates the accelerating interactive trend of the Foundation. During FY 2011-12, a total of 11,813 such official visits have been registered of which the number of PO officials' visit was 5243. Besides, 82 individuals representing different international organizations and 143 officials of government organizations visited PKSF. In addition, around 50 media representatives visited PKSF during the reported financial year.



# Stories of Smile



**Stories of  
Smile**



**Kakolirani | Lalmonirhat**

## Good bye to **Monga**

Many of the metropolitan elites are acquainted with the multiple images of poverty in the areas of art and literature. Kazi Nazrul Islam, the great poet, in a metaphoric way, attached the glory of Christ on poverty. But away from these representations in the pages of poetry by Nazrul or easels of painters like Zainul Abedin, poverty has a face that always is fearful and tearful. In Lalmonirhat, a northern district of Bangladesh, lives Kakolirani, a woman who found herself caught in the web of poverty, which stared at her with frightening eyes right from her birth.

For Kakoli, poverty is a perpetual reality. She had no idea that this can ever be confronted or eliminated. Kakolirani has come to learn how to combat this menace with the assistance from an organization like Palli Karma-Sahayak Foundation (PKSF).

The story of *monga* has some mythic and epic past. Kakolirani cannot escape this staggering reality. However, she and many others like her found a positive answer from the interventions made by PKSF. This organisation has earned a name and fame with its innovative approach to counter the extreme situation of seasonal poverty, which is popularly known as *monga*.

Kakolirani came in touch with a local NGO named Eco-Social Development Organization (ESDO), a Partner Organization of PKSF. Primarily she got herself enrolled under Cash for Work under the PRIME programme. That was in 2006. Then she became a Focus Group Discussion member of ESDO.

A weekly saving of ten Taka only opened the door to security to her. With the local knowhow at her disposal, she decided to establish a broiler farm. Kakolirani knew that it is her own fight while PKSF would stand by her with faithful support. This effective combination is behind the confident smile that she now puts up. This confidence offers her the strength to defy the fright of poverty and *monga*, now and in the days ahead.



**Kulsum** | Gaibandha

## A Woman's Mite and Might

She has the fine appearance of a countrywoman set in an idyllic context of rural Bangladesh. Don't just get obsessed with a romanticized setting of a village with any smiling woman inserted within it. The woman is Kulsum Begum. The scenario is a jute field in the munga-affected northern Bangladesh, where PKSF is playing a strategic role to help the poor and distressed. Kulsum represents the strong will of a woman with courage and perseverance to change her lot as well as the benefits of PKSF interventions.

She was married early and not surprisingly to a poor person and then the burden of the family further increased as three children were born to them. They got entangled into a web of hardship, freedom from which could only be found till Kulsum meets a SKS Foundation personnel. It was a sheer chance that matured into success. She felt motivated to become a member of Koli Mohila Samity, an association of PKSF PO. It started with the poor person's mite, a weekly saving of ten Taka a week. Later, she discovered that she could harness benefits from LIFT, a PKSF programme. The specialized land lease programme of LIFT is designed for the ultra poor or miserably marginalized people of the disadvantaged char areas with concentrated litheness. LIFT provides soft loan and PKSF POs offer the effective guidance. That was, in fact, the threshold of Kulsum's journey to a happy life onward.

In addition to land leasing, Kulsum invested some funds in jute production. That again paid off and encouraged her to make intelligent calculations to buy a few cattle. Her spirits were raised with the PKSF PO by her side. Kulsum now finds a meaning in life and work. Now she lives in a house that has been renovated and has improved latrine facility. The days of the old sufferings are now just memories. Kulsum's success has earned for her an elevated status in the locality. Her future augurs greater happiness as she looks from her promising agricultural plots at her children going to the school with faces beaming with smiles.



**Thuinung** | Rangamati

## A Tale from the Hills

Rangamati. The very mention of this hilly place brings to our mind a sense of beauty and serenity about the location and the people who inhabit there. Well, however charming the place may be, poverty is an irresistible traveller and so it has its reaches to all areas including Rangamati. Let's have a look at a particular location of this place with an ethnic woman standing in the centre. She is Thuinung Marma.

Born in the lap of the hills, Thuinung knows about the hardships of living. She has been ready for the toils and prepared herself that way. But often the challenges of life may be much more strong than you can anticipate. Alike many other girls of the locality, Thuinung was married off when she was quite young. And it had not been a bad match. Her husband Utpal Tanchangya had a Bachelor's degree as his academic qualification. But fortune was not by his side and he failed to find a decent job.

And because of this marriage, Thuinung has to leave Comilla, where she had been working in the BRAC Centre. Marital considerations got an upper hand over the material ones. Thuinung could understand that she has to be engaged in some income generating activities just even for subsistence. With a meagre amount of BDT 2000 only, she started a teashop. However, it was not enough for the family.

In the mean time, somehow she got to know about an organisation, Integrated Development Foundation, a Partner organisation of PKSf, working in the locality. She became a member of IDF. IDF membership entitled her to a loan amount of BDT 5000, which gave a good boost to her business. She started trading of some essential grocery items in her teashop. From then on, it's a story of success rolling on. Mindful of the risks and the advices received from IDF, she felt encouraged to start a poultry farm and in the sale of oil. Thuinung undertook new enterprises quite successfully. She started a new shop for selling fertilizer and pesticide and cultivation of spices and fruits. IDF helped her acquire the management skills. And it is surprising and heartening to observe her spiral success. Thuinung's credit amount with IDF now stands at BDT 0.1 million. That can only speak for the smile she bears constantly.



**Minati** | Bogra

## Minati's Mouth-watering Menu

It was a cool evening in a calm village of Sabla Kamarpara in the district of Bogra. Not very early, not very late either. Members of a family, bearing wrinkles of poverty, invisible in the dark though, are sitting together. Minati Rani, the housewife nearing her mid-fifties wants to share an idea with others. Pressed and depressed by poverty, Minati wants to undertake a move that promises a secure future. The other day a member of Thengamara Mahila Samabay Samity, a Partner Organisation of PKSf, passed a piece of information about the prospect of some amount of loan to start a business.

She met that supervisor of TMSS again this morning. Today, she repeated the proposal. Minati understood that she could start some small project in which she has some skills, while the family members can also lend some useful hands. The domestic meeting ended up with a 'yes' for the receipt of the loan.

Then on, Minati embarked on a new life of calculated challenges. She knew that she could produce some very good quality *daler bodi*, which is a quite delicious and nutritious popular Bangali menu. The ingredients, lentil and pumpkin are easily available in the locality. The prospect of marketing was sorted out and the TMSS supervisor gave some encouraging advice.

Minati Rani applied for a loan to the amount of BDT 5000 and it was duly granted. The *daler bodi* is a kind of dried eatable cake for cooking vegetables and non-veg items too. Minati knew the skill of proper mixture of lentils, red pumpkin and a small amount of sundry spices that adds to taste and helps its preservation. These materials are usually not very costly and the *daler bodi* is an item popular with all kinds of people, rich, poor or the middle class. So the local market itself was a good point for its sales. Minati Rani invested not only her money into it but also her diligence and devotion and the meticulous attention that it claims. In a short time, the demand for Minati's *daler bodi* went on rising. Her family members including her husband are now engaged in the expansion of the business. PKSf played its role too; the amount has subsequently been raised to BDT 20000. Now Minati is a source of inspiration for the poor people of the locality. And the smile of success is glued to her lips.



**Reshma** | Tangail

## Resurrection of Reshma

Reshma is a very sweet and soft name of a woman, quite common in Bangladesh families. Well, here, we want to provide a story of a Reshma whose life has been quite sour and full of hardships. Reshma's birth is littered with a sad context. Incidentally and unfortunately, she is child born to a mother living and earning her bread in a brothel. This is a tearful social reality to which we generally stand speechless. Anyway, our story refers to one Reshma who had been born in a brothel.

In Tangail, not far from Dhaka, there is a rehabilitation centre run by the Society for Social Services (SSS), a Partner Organisation of PKSf. This Society's mission is to rehabilitate children from brothels or with some miserable past and those who are helpless preys to fate.

Reshma is one such cursed child. Usually, girl children of the brothels are fated to follow the ways of their mothers. However, SSS did something unusual and that has ultimately changed the fate of our Reshma. In 1999, this child found her passage into Sonar Bangla Children Home, the centre of rehabilitation run by SSS at Tangail.

It has been a journey of a kind of reincarnation for this young girl. With the crisis of her individual identity in the context, the child grew up in the natural way into a young woman under affectionate caring. SSS offers to children like Reshma is not just food and shelter and primary health care but also the promise of a good future for them.

Reshma was facilitated with access to education. This generated in her some confidence and knowledge of the world. After the completion of her school education, Reshma underwent an exclusive training in paramedic courses at Gono Shasthya Kendro. SSS paid for Reshma's education and training; the cost had been some BDT 0.12 million. Reshma did very well in the school and in the subsequent training course. Finding a job and thereby a secure future has not been a difficult job for her. Reshma was appointed as a nurse in the SSS hospital at Tangail. She enjoys her job, which is verified by the never-ending and soft smile on her face. She loves this profession of humanitarian nature and social value. The sweet thing is that Reshma is now married and finds pleasure in living.



**Farida** | Kishoreganj

## Music of Metal

Farida Begum is now quite a well-known person in the locality. She lives in Lakshmipur of Bhairab upazila of Kishoreganj. Only a couple of years ago, tensions and uncertainties inflicted her life. But now she lives a life of comfort. Memories of sheer hardship and terrifying hunger still haunt her from time to time. She remembers that her children couldn't go to the school. Now her children are doing fairly well as young learners.

Farida's husband did not have any formal education to look for a good a job, nor is he a skilled worker in any trade. He couldn't find any employment in the locality or around. That almost drove him to sundry places to earn something for the family. Sometimes he had to be cut off from the family for months. And Farida naturally felt desolate with her young children.

In the mean time, Farida came to know about the micro-finance facilities of Bangladesh Extension Education Services (BEES), a Partner Organisation of PKSF. She took some time to overcome the initial nervousness to approach them. However, she decided that she should take a chance and so became a member of BEES and got some funds from it as loan. They had some meagre material resources and they added the amount received from BEES. With that they started a tiny business of imitation jewellery. Unfortunately, this business did not click.

But Farida did not become depressed. She rather encouraged her husband to think of some new enterprise in which they could invest their *own labour*. They wanted to produce some thing that has a regular demand in the market and then took an intelligent decision that changed their lives.

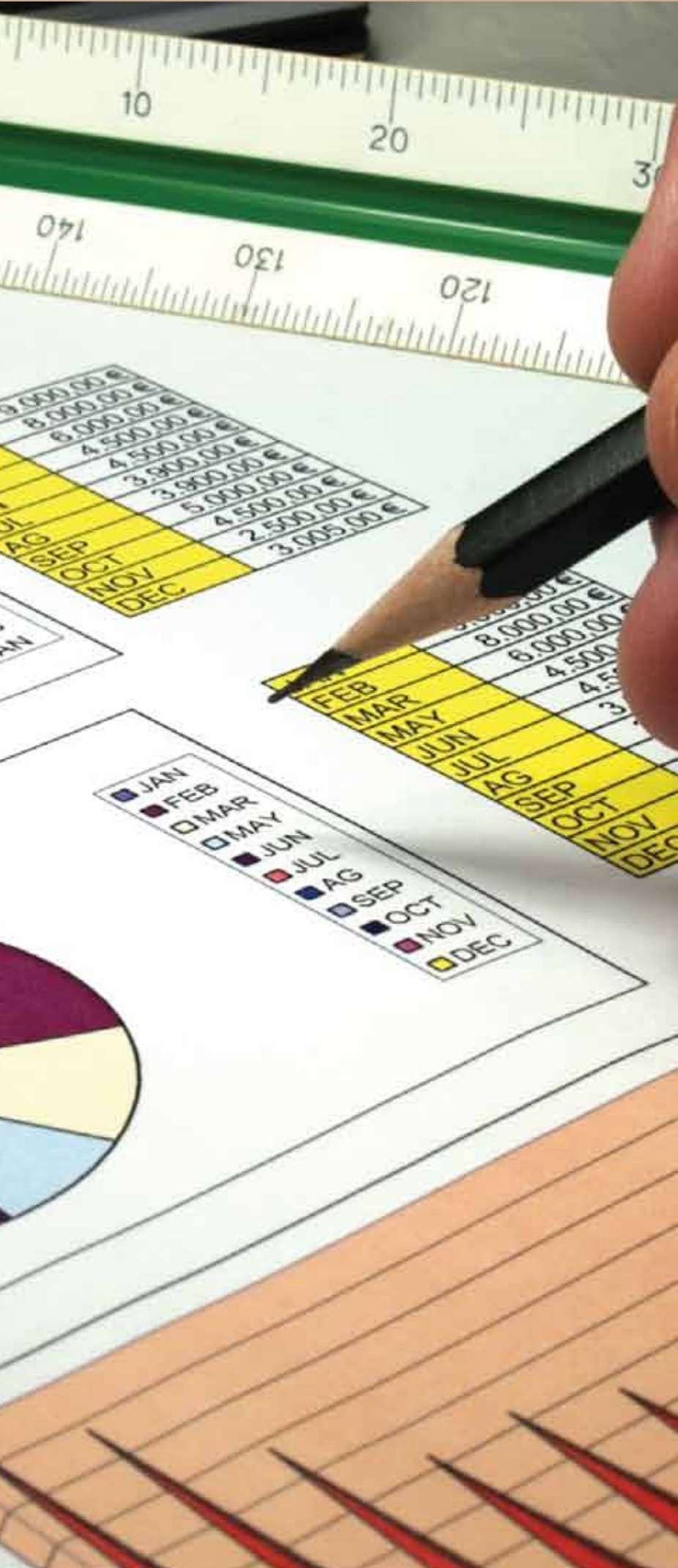
And this is the source of the confident smile that Farida puts up today. Farida contacted the BEES personnel about her project of establishing a small metal factory. She wanted to produce some kitchenware like metal pot and saucepans. These items have a continuous demand in the market. BEES responded to her proposal positively. And from then on things went on smoothly. The couple work in the factory and also take care of the marketing of the products. They have hired a mechanic to help them. Farida's talent of entrepreneurship has now brought smiles to many. The stock and display of 'Samaun Metal Factory' now radiates a lovely glow of success.

# ALBUM: from Sufferings to *Smile*





# Auditor's Report





# **Auditor's Report**

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

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at June 30, 2012 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended June 30, 2012 and a summary of significant accounting policies and other explanatory notes.

***Management's Responsibility for the Financial Statements***

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

***Auditors' Responsibility***

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

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

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

***Opinion***

In our opinion, the financial statements present fairly, in all material respects, the financial position of Palli Karma-Sahayak Foundation (PKSF) as at June 30, 2012 and its financial performance and its cash flows for the year then ended June 30, 2012 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

We also report that:

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

Dated, Dhaka;  
12 December 2012

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

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Financial Position**  
**As at June 30, 2012**

		As at June 30	
	Notes	2012 Taka	2011 Taka
<b>PROPERTIES AND ASSETS</b>			
Non-current assets			
Property, plant and equipment	4	161,865,445	182,601,761
Investment against provision for gratuity	5	131,296,452	115,969,488
Staff house building & computer loan	6	163,050,824	87,745,185
Loan to POs under core program-non current portion	7	11,369,025,270	10,625,799,222
Loan to POs under capacity building- non current portion	8	203,682,182	17,203,808
Loan to POs under other projects- non current portion	9	540,542,677	1,191,800,582
<b>Total non-current assets</b>		<b>12,569,462,850</b>	<b>12,221,120,046</b>
Current assets			
Loan to POs under core program-Current portion	7	20,365,716,552	17,712,964,278
Loan to POs under capacity building- current portion	8	155,826,638	6,810,983
Loan to POs under other projects- current portion	9	1,202,174,769	2,459,623,822
Overdue service charges receivable	10	2,577,932	2,742,846
Service charges receivable	11	427,912,661	346,123,057
Interest and other receivables	12	195,522,882	188,996,823
Grant receivable	23	26,367,067	75,815,924
Advances, deposits and prepayments	13	50,131,394	24,323,585
Cash and cash equivalent	14	13,682,841,295	12,296,370,810
<b>Total current assets</b>		<b>36,109,071,190</b>	<b>33,113,772,128</b>
<b>Total properties and assets</b>		<b>48,678,534,040</b>	<b>45,334,892,174</b>

		As at June 30	
	Notes	2012 Taka	2011 Taka
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital fund</b>			
Grants	15	13,755,862,641	13,559,062,641
Retained surplus		13,587,453,337	12,481,916,792
Disaster management fund		834,233,697	117,931,467
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		54,104,980	51,954,757
Programs- support fund		1,000,000,000	-
<b>Total</b>		<b>29,331,654,655</b>	<b>26,310,865,657</b>
<b>Non current liabilities</b>			
Microfinance loan under core program	16	11,237,456,883	11,520,267,040
Loan for other projects	17	3,300,125,094	3,433,060,872
Interest on microfinance loan	18	38,536,527	19,233,098
Interest on loan for other projects	19	46,295,703	55,541,850
Provision for gratuity and severance allowances	20	143,549,174	128,751,176
Provision for earn-leave	21	49,517,988	-
Deferred income (Grant for assets)	22	30,798,244	36,074,044
<b>Total</b>		<b>14,846,279,613</b>	<b>15,192,928,080</b>
<b>Current liabilities</b>			
Microfinance loan under core program	16	1,018,194,156	1,018,194,156
Loan for other projects	17	136,340,345	94,464,178
Interest on microfinance loan	18	34,361,363	42,655,723
Interest on loan for other projects	19	45,096,445	45,913,928
Grant received in advance	23	238,263,079	336,317,404
Other liabilities	24	338,182,030	64,953,790
Loan loss provision - core program	25	2,366,541,049	1,913,838,947
Loan loss provision - capacity building	26	8,925,867	1,738,510
Loan loss provision - other projects	27	314,695,438	313,021,801
<b>Total</b>		<b>4,500,599,772</b>	<b>3,831,098,437</b>
<b>Total capital fund and liabilities</b>		<b>48,678,534,040</b>	<b>45,334,892,174</b>

The annexed notes form an integral part of these financial statements



Dr. Jashim Uddin  
Deputy Managing Director



Dr. Quazi Mesbahuddin Ahmed  
Managing Director



Dr. Qazi Kholiquzzaman Ahmad  
Chairman

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

Dated, Dhaka;  
12 December 2012



S. F. Ahmed & Co.  
Chartered Accountants

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Comprehensive Income**  
**For the year ended June 30, 2012**

		For the year ended June 30	
	Notes	2012 Taka	2011 Taka
<b>INCOME</b>			
<b>Operating income</b>			
Service charges	28	1,504,180,381	1,380,185,693
Grant income	29	358,586,445	364,563,136
		<b>1,862,766,826</b>	<b>1,744,748,829</b>
<b>Non operating income</b>			
Interest on bank balance and short term deposit	30	1,568,371,556	1,195,095,722
Other income	31	15,788,382	14,858,003
		<b>1,584,159,938</b>	<b>1,209,953,725</b>
<b>Total</b>		<b>3,446,926,764</b>	<b>2,954,702,554</b>
<b>EXPENDITURE</b>			
<b>General and administrative expenses</b>			
Manpower compensation (salaries, allowances & other facilities)	32	246,009,407	204,863,664
Institutional development and capacity building	33	343,437,603	306,692,917
Monitoring and evaluation	34	11,474,836	7,767,062
Occupancy expenses	35	5,983,418	5,908,811
Research and publication	36	16,553,675	37,284,216
Depreciation	37	22,991,780	26,208,189
Administrative expenses	38	29,291,347	45,039,486
<b>Total</b>		<b>675,742,066</b>	<b>633,764,345</b>
Loan loss expenses	39	461,563,096	217,477,126
<b>Financial cost of operation</b>			
Borrowing cost	40	157,603,720	147,787,658
Bank charges and commission	41	1,794,844	916,351
<b>Total</b>		<b>159,398,564</b>	<b>148,704,009</b>
<b>Total expenditure</b>		<b>1,296,703,726</b>	<b>999,945,480</b>
<b>Net surplus for the year</b>	15	<b>2,150,223,038</b>	<b>1,954,757,074</b>

The annexed notes form an integral part of these financial statements



**Dr. Jashim Uddin**  
Deputy Managing Director



**Dr. Quazi Mesbahuddin Ahmed**  
Managing Director



**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

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

Dated, Dhaka;  
12 December 2012



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

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Cash Flows**  
**For the year ended June 30, 2012**

	Notes	2012 Taka	2011 Taka
<b>A. Cash flow from operating activities</b>			
Excess of income over expenditure (surplus)		2,150,223,038	1,954,757,074
Add: Adjustment for items not involving the movement of cash	42	459,098,956	237,885,352
<b>Surplus before changes in operating activities</b>		<b>2,609,321,994</b>	<b>2,192,642,426</b>
<b>Changes in operating activities</b>			
(Increase)/decrease in assets other than loan to POs	43	(189,264,198)	268,620,594
(Increase)/decrease in loans to POs - current portion	44	(1,544,318,876)	(1,887,588,531)
(Increase)/decrease in loans to POs - non current portion	45	(278,446,517)	1,517,380,215
<b>Net increase in loans to POs</b>		<b>(2,012,029,591)</b>	<b>(101,587,722)</b>
Increase/(decrease) in current liabilities	46	264,116,397	(61,472,361)
Increase/(decrease) in non-current liabilities	47	74,373,268	7,665,576
Increase/ (decrease) in deferred income		-	109,366,068
<b>Net cash flows from operating activities</b>		<b>338,489,665</b>	<b>55,559,282</b>
		<b>935,782,066</b>	<b>2,146,613,985</b>
<b>B. Cash flows from investing activities</b>			
Acquisition of property, plant and equipment	4	(3,733,260)	(9,763,921)
Sale proceed of property, plant and equipment		623,876	2,485,719
Investment against provision for gratuity		(15,326,964)	(51,835,371)
<b>Net cash used in investing activities</b>		<b>(18,436,347)</b>	<b>(59,113,573)</b>
<b>C. Cash flows from financing activities</b>			
Grants received during the year	48	301,469,734	97,707,041
Grants utilised during the year for:			
-operational expenditure	49	(348,001,414)	-
-investment in property, plant and equipment (Annex-2)		(2,073,787)	9,046
Grant received from DFID for lift		71,700,000	43,224,500
Trust fund received from KGF		819,900,000	-
Microfinance loan repaid under core program	50	(1,018,194,156)	(1,013,784,156)
Loan received under core program	50	735,384,000	608,928,000
Loan received for other projects	51	-	143,978,528
Loan repaid for other projects	51	(91,059,611)	(47,767,840)
<b>Net cash flows from financing activities</b>		<b>469,124,765</b>	<b>(167,704,881)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>1,386,470,485</b>	<b>1,919,795,532</b>
Opening cash and cash equivalents		12,296,370,810	10,376,575,278
Closing cash and cash equivalents		<b>13,682,841,295</b>	<b>12,296,370,810</b>

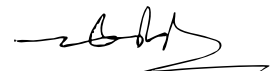
The annexed notes form an integral part of these statements



**Dr. Jashim Uddin**  
Deputy Managing Director



**Dr. Quazi Mesbahuddin Ahmed**  
Managing Director



**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

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

Dated, Dhaka;  
12 December 2012



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

**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Changes in Equity**  
**For the year ended June 30, 2012**

Particulars	GRANTS						
	Establishment Grants		UPP	RNPP	RESCUE	PRIME & LIFT	REDP
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (Own sources)	GOB (DFID)	GOB (DFID)
Balance as at July 01, 2010	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	118,491,000	44,820,000
Fund received during the year 2010-2011	-	-	-	-	-	43,224,500	-
Surplus for the year 2010-2011	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
<b>Balance As at June 30, 2011</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>1,300,000,000</b>	<b>161,715,500</b>	<b>44,820,000</b>
Balance as at July 01, 2011	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	161,715,500	44,820,000
Prior year adjustment	-	-	-	-	-	-	-
Fund received during the year 2011-2012	-	-	-	-	-	71,700,000	-
Surplus for the year 2011-2012	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
<b>Balance as at June 30, 2012</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>1,300,000,000</b>	<b>233,415,500</b>	<b>44,820,000</b>

Particulars	GRANTS					Total	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
	MEL	LRP	EFRRAP	KGF								
	GOB (Own sources)	GOB (IDA)	GOB (IDA)	GOB (KFAED)								
Balance As at July 01, 2010	3,750,000,000	694,800,000	949,500,000	-	-	13,418,131,100	98,383,896	100,000,000	-	-	10,598,662,046	24,215,177,042
Fund received during the year 2010-2011	-	-	97,707,041	-	-	140,931,541	-	-	-	-	-	140,931,541
Surplus for the year 2010-2011	-	-	-	-	-	-	-	-	-	-	1,954,757,074	1,954,757,074
Transfer to disaster management fund	-	-	-	-	-	-	19,547,571	-	-	-	(19,547,571)	-
Transfer to Special Fund	-	-	-	-	-	-	-	-	-	51,954,757	(51,954,757)	-
Balance As at June 30, 2011	3,750,000,000	694,800,000	1,047,207,041	-	-	13,559,062,641	117,931,467	100,000,000	-	51,954,757	12,481,916,792	26,310,865,657
Balance As at July 01, 2011	3,750,000,000	694,800,000	1,047,207,041	-	-	13,559,062,641	117,931,467	100,000,000	-	51,954,757	12,481,916,792	26,310,865,657
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	(21,034,040)	(21,034,040)
Fund received during the year 2011-2012	-	-	-	-	819,900,000	891,600,000	-	-	-	-	-	891,600,000
Surplus for the year 2011-2012	-	-	-	-	-	-	-	-	-	-	2,150,223,038	2,150,223,038
Transfer to disaster management fund	-	(694,800,000)	-	-	-	(694,800,000)	716,302,230	-	-	-	(21,502,230)	-
Transfer to Special Fund	-	-	-	-	-	-	-	-	-	2,150,223	(2,150,223)	-
Transfer to Programs support fund	-	-	-	-	-	-	-	1,000,000,000	1,000,000,000	-	(1,000,000,000)	-
Balance As at June 30, 2012	3,750,000,000	-	1,047,207,041	819,900,001	819,900,001	13,755,862,641	834,233,697	100,000,000	1,000,000,000	54,104,980	13,587,453,336	29,331,654,655



**Dr. Jashim Uddin**  
Deputy Managing Director



**Dr. Quazi Mesbahuddin Ahmed**  
Managing Director



**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

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

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2012. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Microfinance-II, as provided for in the Subsidiary Loan Agreement between the Government of the Peoples Republic of Bangladesh and PKSF dated January 31, 2001.

Eligibility Criteria		Compliance (based on Audited Figures)		
		Time	2012	2011
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues:  $\frac{\text{Actual cumulative loan collection}}{\text{Cumulative collectibles}}$	End of September	98.13	98.03
		End of December	97.99	97.81
		End of March	98.21	98.18
		End of June	98.45	98.53
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis):  $\frac{\text{Actual collections during past 12 months on current dues}}{\text{Collectible on current dues}}$	End of September	97.05	98.91
		End of December	97.80	93.38
		End of March	96.62	98.46
		End of June	96.25	98.36
b)	Minimum current ratio of 2.5:1		8.02:1.00	8.64:1.00
c)	Maximum debt capital ratio of 4.5:1		0.54:1.00	0.61:1.00
d)	Minimum debt service cover ratio of 1.25 times		14.64 times	14.23 times
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

\*The recovery rate would be 99.27% instead of 98.45%, if the overdue amount of Proshika Manobik Unnayan Kendra, Dhaka were not considered.

Dated, Dhaka;  
12 December 2012

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

## Financial highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2012 and all balances have been stated in terms of the value of the Bangladesh Taka as at June 30, 2012.

	2012 Taka	2011 Taka
<b>Results for the year</b>		
Total income	3,446,926,764	2,954,702,554
Total expenditure	1,296,703,726	999,945,480
<b>Excess of income over expenditure (Surplus)</b>	<b>2,150,223,038</b>	<b>1,954,757,074</b>
<b>At the end of the year</b>		
<b>Total loans to Partner Organizations (POs)</b>	<b>33,836,968,088</b>	<b>32,014,202,695</b>
Loans to large POs (BIPOOL)	9,739,913,301	9,776,062,073
Loans to small and medium sized POs (OOSA)	18,603,159,737	22,209,083,305
Loans to PO under Category-A	1,932,200,000	-
Loans to PO under Category-B	1,499,889,000	-
Loans to PO under Category-C	2,020,163,333	-
Loans to non partner organizations	41,642,717	29,057,317
<b>Projectwise details breakdown are as follows:</b>		
Loans to rural microcredit borrowers	12,734,539,360	13,181,213,091
Loans to urban microcredit borrowers	2,820,079,999	2,907,760,000
Loans to Ultra Poor Program (UPP)	2,230,432,814	1,602,554,103
Loans for microenterprise (GOB)	6,896,151,500	5,394,071,500
Loans to POs for capacity building	359,508,820	24,014,791
Loans to POs for Seasonal Loan	4,692,300,000	3,122,000,000
Loans to POs for FSOEUUP	-	933,600
Loans to POs for agricultural loan	1,478,700,000	1,486,900,000
Loans to POs for IFADEP	182,500	282,500
Loans to POs for MFTSP	396,699,666	645,949,666
Loans to POs for MFMSFP	783,200,000	1,553,050,000
Loans to POs for EFRRAP	99,090,000	377,600,000
Loans to POs for PLDP-II	285,666,664	838,830,809
Loans to POs for SAHOS	25,779,999	108,017,654
Loans to POs & Non-POs for LIFT	152,281,117	127,976,275
Loans to POs for RNPPO	-	211,150,400
Loans to POs for RESCUE	137,916,649	431,898,306
Loans to POs for ENRICH	94,439,000	-
Loans to POs for KGF	650,000,000	-
	<b>33,836,968,088</b>	<b>32,014,202,695</b>
Capital fund	29,331,654,655	26,310,865,657
Total properties and assets	48,678,534,040	45,334,892,174
<b>Returns</b>		
Surplus as % of average capital fund	7.73%	7.74%
Surplus as % of average portfolio	6.53%	6.14%
Surplus as % of average total assets	4.57%	4.41%
<b>Ratios</b>		
Cumulative loan collection ratio on total dues	98.45%	98.53%
Loan collection ratio on current dues	96.25%	98.36%
Current ratio	8.02:1.00	8.64:1.00
Debt/equity ratio	0.54:1.00	0.61:1.00
Debt service cover ratio	14.64 times	14.23 times
General and administrative expenses as % of average portfolio	2.05%	1.99%
Total loan principal affected by arrears as % of outstanding portfolio	4.45%	3.57%

**Palli Karma-Sahayak Foundation (PKSF)**  
Financial Analysis

**I. Income and expenditure pattern**

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

## Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

### II. Percentage of operating income to operating expenditure

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

**Palli Karma-Sahayak Foundation (PKSF)**  
Financial Analysis

**III. Operating achievement :**

Description	Financial year 2010-2011		Financial year 2011-2012	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	6	268	3	271
No of borrowers	(157,681)	8,228,533	(1,577,223)	6,651,310
<b>Geographical coverage</b>				
District		64	-	64
<b>Loan disbursement (Tk.)</b>	119,112,971,000	670,682,329,000	135,202,448,000	805,884,777,000
<b>Loan realized (Tk.)</b>	110,079,109,000	605,657,909,000	131,259,887,000	736,917,796,000



# Partner Organisations





**Partner  
Organisations**

# District-wise List of Active Partner Organisations (POs)

## BARISAL DIVISION

### Barguna District

- 1. Sangkalpa Trust**  
Jacky Mension  
House: 259, College Road  
Barguna-8700  
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  
Mobile: 01713-001528  
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)**  
BDS Bhaban  
5, Sadar Road, Post Box: 34, Barisal-8200  
Phone: 0431-64620  
Fax: 0431-61205  
Mobile: 01715-168480  
Email: bds@bdcom.com

- 5. Integrated Community Development Association (ICDA)**  
Hakim Villa, Brown Compound Road, Barisal  
Phone: 0431-2173088  
Mobile: 01715-031584  
Email: icda\_bd@yahoo.com

### Bhola District

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

- 7. Poribar Unnayan Songstha (FDA)**  
Adarshapara, Word no-06, Charfassion  
Pourashava, Charfassion, Bhola  
Phone: 04923-74102, 04923-74511  
Mobile: 01716-185389  
Email: fda.crf@gmail.com

### Patuakhali District

- 8. Community Development and Health Care Centre (CDHC)**  
306/2, Godown Road  
Natun Bazar Galachipa Upazilla, Galachipa  
District: Patuakhali  
Mobile: 01712-568555; 01726-574103  
Email: luna.cdhc@gmail.com  
cdhc1997@yahoo.com

### Pirojpur District

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

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

11. **Shakaler Jannya Kallyan (SJK)**  
Vill: Shankar pasha  
Post: Parerhat  
District: Pirojpur-8502  
Mobile: 01718-449632  
Email: shamima\_sjk@yahoo.com

## CHITTAGONG DIVISION

### Brahmanbaria District

12. **HOPE**  
Aliabad, Nabinagar  
Brahmanbaria-3410  
Mobile: 01711-341975  
Email: a\_kallol@yahoo.com

### Chittagong District

13. **Community Development Centre (CODEC)**  
House: 47/H, Road:1, Ispahani Park  
South Khulshi, Chittagong  
Phone: 031- 610607, 2853826  
Mobile: 01713-100230  
Fax: 880-31-2853824  
Email: khursidcodec@gmail.com

14. **Ghashful**  
438, Mehediabag Road  
GPO Box No-1057  
Chittagong-4100  
Phone: (031) 2858613  
Fax: 88-031-2858629  
**Liaison office:**  
Lake Breeze, Flat no-1-A, Plot no-26/A  
Road no-20, Sector-3, Uttara  
Dhaka-1230  
Mobile: 01711-820845, 01199-741166  
Email: ghashful@ghashful-bd.org  
Web: www.ghashful-bd.org

15. **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

16. **Nowzuan**  
House-95, Road-3, Block-B  
Chandgaon R/A  
Chittagong-4212  
Phone: 031-671360  
Mobile: 01713-194351, 01711-329805  
Email: nowzuan@yahoo.com  
imamorg@hotmail.com

17. **Prottiyashi**  
Syed Bari  
903/A Omar Ali Matabbar Road  
Chandgaon  
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@prottiyashi.org  
Web: www.prottiyashi.org

18. **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

19. **Mamata**  
House: 4, Lane: 01  
Road: 01, Block: L  
Haliashahar Housing Estate  
Chittagong  
Phone: 031-727295  
Mobile: 01199-761915, 01819-313084  
Email:mamtahq@yahoo.com

20. **OPCA (Organisation for the Poor Community Advancement)**  
Vill: Uttar Hajjisharai, 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.co  
Web: www.opcabd.org

### Comilla District

21. **Ansar Ali Foundation for Integrated Development (AFID)**  
Shimpur, Comilla-3505  
Phone: 081-76361  
Mobile: 01720-527960
22. **Development Initiative for Social Advancement (DISA)**  
Hospital Road, Chandina  
Comilla  
**Liaison Office:**  
E/11 Pallabi Extension, Mirpur 11½  
Dhaka 1216  
Phone: 02-8052812  
Mobile: 01720-084085  
Email: disadhaka@yahoo.com  
disabd@citechco.net
23. **Kotwali Thana Central Co-operative Association Ltd. (KTCCA Ltd.)**  
Old Abhoy Asram  
Comilla Sadar  
Comilla  
Phone: (081) 76471  
Mobile: 01712-297216  
Email: ktccald@yahoo.com
24. **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

25. **Mukti Cox's Bazar**  
Eden Garden City Ltd (4th floor)  
Main Road, Laldighirpar, Cox's Bazar  
Phone: (0341) -62558  
Mobile: 01713-196800, 01713-196802  
Email: mukticox@btbb.net.bd  
mukticox@yahoo.com

### Khagrachari District

26. **Assistance for the Livelihood of the Origins (ALO)**  
Pankhaiya Para, Khagrachari Hill District  
Khagrachari Sadar  
Khagrachari-4400  
Phone: 0371-62067, 61557  
Fax: 0371-61559  
Mobile: 01556-648172, 01815-642133  
Email: alo.cht@yahoo.com

### Noakhali District

27. **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: dushq@bdcom.com  
dus@bdcom.com  
Web: www.dusbangladesh.org
28. **Sagorika Samaj Unnayan Sangstha (SSUS)**  
Village & Post: Charbata, PS: Charjabber  
Subarnachar, District: Noakhali  
Mobile: 01711-380864, 01712-771702  
Email: matin\_ssus@yahoo.com  
Web: www.bedobd.org

### Rangamati District

29. **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

30. **"ANTAR" Society for Development**  
House: 14 (1st floor)  
Road: 12, PC Culture Housing Society  
Adabor, Mohammadpur, Dhaka-1207  
Phone: 9144502, 8123889,  
Mobile: 01711-112323  
Email: antarsd@agni.com
31. **Alternative Development Initiative (ADI)**  
House: 44 (4th Floor), Road-02, Block-B  
Niketon Housing Society  
Gulshan-01 Dhaka-1212  
Phone: 9861412, 9134491  
Mobile: 01711-813470  
Email: adi.org@live.com
32. **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

33. **Ashrai**  
Holding No: 92, Naton Bill Shimla  
P.O: Cantonment 6102, P.S: Rajpara, Rajshahi  
Phone: 0721-760545, Mobile: 01711-955814  
**Liaison Office:**  
6/5 B, Block-B, Lalmatia, Dhaka-1207  
Phone: 9113358, 0721- 760545  
Email: ashrailia@dhaka.net  
ashrai@librabd.net
34. **Assistance for Social Organization and Development (ASOD)**  
Gazi Khurshid Bay Bhaban  
8/4-A (1st Floor), Block-B, Lalmatia, Dhaka-1207  
Phone: 9119091  
Mobile: 01711-904483 01757-721559  
01733342546  
Email: asod@agni.com
35. **Association for Renovation of Community Health Education Services (ARCHES)**  
House: 72, Flat-5/A, Road: 03  
Janata Co-operative Housing Society Ltd  
Ring Road, Shyamoli Adabor, Dhaka  
Phone: 9126433, 9114870  
Mobile: 01933-452949, 01819-215427  
Email: arches@btcl.net.bd  
archessirajgonj@gmail.com
36. **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  
cdparban@yahoo.com
37. **Bangladesh Association For Social Advancement**  
House: 113 (2nd & 3rd floor), Road: 06  
New DOHS, Mohakhali, Dhaka-1206  
Phone: 9862464, Fax: 880-2-9880955  
Mobile: 01711-528281, 01714-093698  
Email: edbasa@worldnet.net  
enquiries@basango.org
38. **BEDO**  
8/6, Segun Bagicha, Ramna, Dhaka-1205  
Phone: 9554798, 9568906  
Email: bedo@bijoy.net  
Web: www.bedobd.org
39. **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
40. **Bastob- Initiative for people's self development**  
4/7 Humayun Road, Block- B  
Mohammedpur  
Dhaka- 1207  
Phone: 8128805, 9111531  
Mobile: 01720-513757  
01720-513759  
Email: bastobdhaka@gmail.com  
info@bastob.org  
Web: www.bastob.org
41. **BRAC**  
BRAC Center, 75  
Mohakhali C/A  
Dhaka-1212  
Phone: 9881265, 8824180-7, 884051  
Fax: 880-2-8823542, 8823614, 8851928  
Email: general@bdmail.net  
Web: www.brac.net
42. **Blind Education and Rehabilitation Development Organisation (BERDO)**  
3/1, Road: 11, Rupnagar, Section: 5  
Mirpur, Dhaka 1216  
Phone: 9009451  
Email: berdo@citechco.net
43. **CARSA Foundation**  
749, Satmasjid Road  
Dhanmondi R/A  
Dhaka-1209  
Phone: 8123705, 8120634  
Mobile: 01713-204682, 01717-172349  
01711-181464
44. **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
45. **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@gnbd.net  
ccdacor@gnbd.net

46. **Centre for Development Innovation and Practices (CDIP)**  
**CDIP Bhaban**  
 Plot: 17, Road: 13  
 PC Culture Housing Society  
 Shekhertek, Adabor, Dhaka-1000  
 Mobile: 01733-165855  
 Email: cdipbd@yahoo.com  
 Web: www.cdipbd.com
47. **Centre For Mass Education in Science (CMES)**  
 House: 823, Road: 19 (old)  
 Dhanmondi R/A, Dhaka-1209  
 Phone: 8111898  
 Mobile: 01716-855646, 01718-973884  
 Email: cmes@citechco.net  
 cmesbd@yahoo.com
48. **CEDAR (Concern for Environmental Development & Research)**  
 768, Satmasjid Road  
 Dhanmondi  
 Dhaka-1209  
 Phone: 9121504, 9145667  
 Mobile: 01713-002426, 01715-150509  
 Email: cedar@bdonline.com
49. **Development Organisation of the Rural Poor (DORP)**  
 36/2, East Shewrapara, Mirpur  
 Dhaka-1216  
 Phone: 8034785-6  
 Fax: 88-02-9880957  
 Mobile: 01711-520351, 01711-528281  
 0171-4093698  
 Email: dorpc@bangla.net
50. **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
51. **Dushtha Shasthya Kendra**  
 House-741, Road-09  
 Baitul Aman Housing Society  
 Adabor, Dhaka-1207  
 Phone: 9128520, 8122861  
 8159656, 8120965  
 Fax: 88-02-8115764  
 Email: dsk@citechco.net  
 dskhq@citechco.net
52. **ENDEAVOUR**  
 Staff Quarter 6495  
 Enatabad Road, Habigonj  
 Phone: 0831-62307  
 Mobile: 01715-120898  
 Email: endeavour-08@hotmail.com  
 endhobi@yahoo.com  
**Liaison Office**  
 5/15, Humayun Road  
 Block-B Mohammadpur, Dhaka-1207  
 Phone: 9124342, 8023276
53. **Environment Council Bangladesh**  
 House: 67, Block-Ka, Piciculture Housing Society  
 Shamoli  
 Dhaka-1207  
 Phone: 9120040, 9125028, 9110740  
 Fax: 88-02-9110740  
 Mobile: 01711-527193, 01914-954704  
 01712-092397  
 Email: info@ecbangladesh.com
54. **Family Development Services & Research (FDSR)**  
 House: 216, Uttara Ashkona Medical Road  
 Uttara, Dhaka-1230  
 Phone: 8920351, 8912469
55. **Friends in Village Development Bangladesh**  
 Khadimnagar, Sylhet  
 Phone: 0821, 2870466, 2871221, 2870020  
 Mobile: 01712-186123  
 Email: fivdb1981@gmail.com  
 fivdbstyl@sol-bd.com  
**Liaison Office:**  
 2/5 Humayun Road, Block-B  
 Mohammadpur  
 Dhaka-1207  
 Phone: 8118903, 9122207  
 Email: info@fivdb.net
56. **Gono Kallayan Trust (GKT)**  
 Head Office: Girl's School Road  
 Satoria, Manikgonj  
**Liaison Office:**  
 19-20, Adorsa Chayaneer Housing Society  
 Ring Road, Shamoli, Dhaka-1207  
 Phone: 818687, 8111576, 8123102  
 Email: gkt@bdcom.com
57. **Gono Shasthaya Kendra**  
 Mirzanagar, Savar Cantonment  
 Savar, Dhaka- 1205  
 Mobile: 01735-844281, 01711-531060  
 Email: gkmc\_savar@yahoo.com  
 gk@citechco.net

58. **Gono Unnayan Prochesta (GUP)**  
13A/3A, Babar Road, Block-B  
Mohammadpur  
Dhaka-1207  
Phone: 8113216, 8123389  
Fax: 880-2-9120041  
Mobile: 01713-035102, 01716-261398  
Email: gup@dhaka.net
59. **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
60. **Habited and Economy Lifting Program (HELP)**  
Alia Madrasa Road  
Upazila: Bagerhat Sadar, Bagerhat  
Phone: 0468-62634  
Fax: 88-02-9884988  
Mobile: 01915-474397, 01711-560484  
**Liaison Office:**  
House: 21, Road: 24  
Block-K, Banani  
Dhaka-1213  
Phone: 9884888  
Fax: 88-02-9884988  
Mobile: 01711-181154  
Email: help@bttb.net.bd  
ashimsaha7@yahoo.com  
helpbagerhat@yahoo.com
61. **Heed Bangladesh**  
House: 19, Block-A  
Section-11  
Mirpur, Dhaka-1216  
Phone: 8012423, 9004556  
8012764, 8021580  
Mobile: 01727-110341, 01718-235424  
Email: sahaeli@yahoo.co.uk  
Web: www.heed\_babgladesh.org
62. **Hilful Fuzul Samaj Kallayan Sangstha**  
Parijat (Karim Kuthir)  
New Gorosthan Road, Barisal  
**Liaison Office:**  
5/12, Humayun Road  
Block-B Mohammadpur  
Dhaka-1207  
Phone: 9146206  
Mobile: 01715-245412  
Email: hilfulfuzul@gmail.com  
hfsks@bdonline.com
63. **Integrated Development Foundation (IDF)**  
House: 18, Road: 05, Block-A, 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
64. **Manabik Sahajya Sangstha**  
SEL Center, 29, West Panthapath (3rd floor)  
Dhaka- 1205  
Phone: 9125038, 9143100, 9146159  
Email: manabik@bangla.net  
Web: www.mssbd.org
65. **New Era Foundation**  
Head Office: Char Mirkamari, Issordi, Pabna  
**Liaison Office:**  
70/A, Purana Paltan Line  
Momtaz Villa (2nd floor)  
VIP Road, Dhaka-1000  
Phone: 8333839  
Mobile: 01714-029549  
Email: biswas.net@gmail.com
66. **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
67. **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
68. **Palli Mongal Karmasuchi**  
PMK Bhaban  
Vill. & Post Office: Zirabo Ashulia, Dhaka  
Phone: 02-7791448  
**Liaison office:**  
Block-J, North side (Fifth Floor), Concord Arcadia  
Shopping Mall, Plot: 1 & 2; Road: 4 Dhanmondi  
R/A, Dhaka-1205  
Phone: 9667005  
Email: pmkfinance@hotmail.com

69. **Palli Shishu Foundation of Bangladesh**  
Dr. Tofael Palli Shishu Bhaban  
House no: 6/A, Barabagh, Section: 2  
Mirpur, Dhaka-1216  
Phone: 8013628, 9004075  
Mobile: 01924-954943, 01819-273429  
Email: psf@bangla.net, psg\_bd76@yahoo.com  
Web: www.pallishishu.org
70. **PDIM Foundation**  
House: 29/1 (New), Senpara Parbata  
P.O Box.No.8092, Mirpur-10, Dhaka-1216  
Phone: 9011808, 8018144  
Fax: 880-2-8018144  
Mobile: 01727-780064, 01716-091827  
Email: pdim@bangla.net, pdim@bdcom.com
71. **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
72. **Prism Bangladesh**  
Flat No: 6/B, House: 78, Road: 2  
Chairman Bari, Banani, Dhaka-1213  
Phone: 9663544, 9663533, Mobile: 01716-002021  
Email: info@prismbd.org  
Web: www.prismbd.org
73. **Prodipan**  
Shaheb Bari Road, Maheswarpasha  
Daulatpur, Khulna-9203  
Phone: 041- 2870008,  
Mobile: 01713-205437, 01712-447764  
Email: ppnh@khulna.bangla.net  
**Liaison Office:**  
6/1 A, Block-F, Lalmatia, Dhaka-1207  
Phone: 814438, 8114847  
Email: prodipan@neksus.com
74. **Proshika Manobik Unnayan Kendra**  
Proshika Bhaban, I/1-GA, (Section-2)  
Mirpur, Dhaka-1216  
Phone: 8013398, 8015812  
8015945-6 8016015, 9004006  
Mobile: 01711-595944  
Fax: 880-2-8015811  
Email: proshika@bdonline.com  
Web: www.proshika.org
75. **RDRS-Bangladesh**  
House: 43, Road:10, Section: 6  
Uttara Model Town, Dhaka-1230  
Phone: 8954384-86, 8959386  
Fax: 88-02-8954391  
Email: rdrs@bangla.net  
Web: www.rdrsbangla.net
76. **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
77. **Sajeda Foundation**  
House-28, Road-7, Block-C  
Niketon Housing Society, Gulshan-1  
Dhaka-1212  
Phone: 9890513, 8851511  
Fax: 9863165  
Mobile: 01819-212310, 01817-293178  
Email: sajida@sajidafoundation.com  
Web: www.sajidafoundation.com
78. **Shetu Bangladesh**  
Vill. + Post: Shirashuni  
Upazila: Tala, District: Satkhira-9420  
Mobile: 01715-015888  
**Liaison Office**  
4/1, Block-F, Lalmatia  
Mohammadpur, Dhaka-1207  
Email: shetubd2006@yahoo.com
79. **Social Upliftment Society (SUS)**  
76/A Uttar para, Savar  
Dhaka-1340  
Phone: 7746229, 7748293, 7713293  
Mobile: 01715-022673  
01711-856123 01715-315026 (ED)  
Email: sus@citechco.net, susbd01@yahoo.com  
Web: www.bangladeshngo.com/ngo/sus
80. **Society for Development Initiatives (SDI)**  
House: 2/4 (3rd Floor), Block-C  
Shahjahan Road  
Mohammadpur, Dhaka-1207  
Phone: 9122210, 9138686  
Mobile: 01522-01423  
Email: sdi@bdcom.com  
Web: www.sdi.org.bd
81. **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
82. **Sojag (Somaj-O-Jati Gathan)**  
Village & Post: Shailan, Dhamrai, Dhaka  
Mobile:01713-005314, 01730-038502  
Email: sojag86@yahoo.com

83. **South Asia Partnership Bangladesh**  
House: 63, Block: Ka  
Mohammadpur Housing  
Pisciculture & Farming Cooperative Society Ltd.  
Dhaka-1207  
Phone: 8112103, 8114697  
Email: sapbdesh@citechco.net  
sapinfo@sap-bd.org
84. **Swanirvar Bangladesh**  
5/5, Block-C  
Lalmatia, Dhaka-1207  
Phone: 9116558, 9116808  
Fax: 88-02-812377, 88-02-8125140  
Mobile: 01711-179862  
Email: husainy@bol-online.com
85. **The Coastal Association for Social Transformation Trust**  
House: 13 (1st floor), Road: 2  
Shymoli, Dhaka  
Phone: 88-0491-55960  
Mobile: 01713-450983  
**Liaison Office**  
House: 13/3, Road: 2, Shyamoli  
Dhaka-1207  
Phone: 8125181, 8154673  
Fax: 88-02-9129395  
Mobile: 01714-014203, 01711-529792  
Email: info@coastbd.org  
Website: www.costbd.org
86. **TMSS**  
TMSS Bhaban  
631/5, West Kazipara, Mirpur-10, Dhaka-1216  
Phone: 9339551-2, 9339451  
9348644, 8057589  
Fax: 9348644, 9009089  
Email: tmsseshq@gmail.com  
Web: www.tmss-bd.org
87. **UDDIPAN**  
House: 9, Road: 01, Block-F  
Janata Cooperative Housing Society Limited  
Adabor, Mohammadpur  
Dhaka-1207  
Phone: 8115459, Fax: 9121538  
Email: udpn@agni.com  
Web: www.uddipanbd.org
88. **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
89. **Uttara Development Programme Society (UDPS)**  
Bhai Pagla Mazar Lane  
Bogra-5800  
Phone: (0581) 62879  
**Liaison Office:**  
5/10 (Ground floor)  
Humayun Road  
Block-B, Mohammadpur  
Dhaka-1207  
Phone: 8120632; 8120388  
Email: udp\_dhaka@yahoo.com
90. **Village Education Resource Centre (VERC)**  
B-30, Ekhlash Uddin Khan Road  
Anandapur, Savar  
Dhaka-1340  
Phone: 88-02-7745412  
7742029, 7710412  
Fax: 88-02-7745779  
Email: verc@bangla.net  
Web: www.verc.org
91. **Leya Health & Education Development Foundation**  
Kadompur, Abdullapur  
South Keranigonj  
Dhaka-1311  
Mobile: 01713-068891  
Email: leyafoundation@yahoo.com  
leyafoundation@gmail.com
92. **SHEVA Nari O Shishu Kallyan Kendra**  
26, East Tejturi Bazar  
Tejgaon  
Dhaka-1215  
Phone: 9114497  
Mobile: 01711-560065  
Email: sheva@bol-online.com
93. **Shakti Foundation for Disadvantaged Women**  
House: 4, Road: 27  
Block-J, Banani  
Dhaka-1213  
Phone: 02-9676952, 9661222  
Mobile: 01817-047049  
Fax: 88-02-8616388  
Email: info@sfdw.org  
Website: www.sfdw.org
94. **Sancred Welfare Foundation (SWF)**  
House: 33, Road: 7  
Block: Kha, P.C Culture Housing Society  
Shekhertak  
Mohammadpur  
Dhaka-1207  
Email: sancre.swf@gmail.com

### Faridpur District

95. **Daridra Niroshan Prochesta (DNP)**  
Bhasanchar, Ambikapur  
District: Faridpur-7802  
Phone: (0631) 62712  
Mobile: 01716-091808  
Email: dnpfpur@yahoo.com
96. **Palli Progati Shahayak Samity (PPSS)**  
Village & Post: Kamarpur  
Faridpur Sadar  
Faridpur  
Phone: (0631) 64304  
Mobile: 01711-352686  
Email: ppssfardpur@yahoo.com
97. **Society Development Committee (SDC)**  
Zaman Manzil Road  
No-1, Goalchamot  
Faridpur Sadar  
Dist: Faridpur-7804  
Phone: (0631) 65854  
Mobile: 01714-022987  
Email: sdc@bttb.net.bd  
sdc bangladesh@yahoo.com  
Web: www.sdcbd.org

### Gazipur District

98. **Centre for Rehabilitation Education Earning Development (CREED)**  
14, Sonatangarh (1st floor)  
Rayerbazar, Dhaka-1209  
**Mailing Address**  
329, West Dhanmondi  
Dhaka-1209  
Mobile: 01711-6082288  
Email: cred@dhaka.net

### Jalalpur District

99. **PROGRESS**  
Dawanpara  
Jalalpur-2000  
Phone: (0981) 63116, 62091  
Mobile: 01711-346834, 01711-346834  
Email: progressmfi@yahoo.com

### Sherpur District

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

### Kishoreganj District

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

### Manikganj District

102. **Association for Rural Advancement in Bangladesh (ARAB)**  
Bewtha Road, Manikganj Town, Manikganj-1800  
Phone: (0651)-61264  
Fax: 880-651-62086  
Mobile: 01552-313919, 01711-239839  
Email: arab@bttb.net.bd
103. **Grameen Seba Sangstha (GSS)**  
Village & Post: Betila, Manikganj  
**Liaison Office:**  
1/c-4, College Street, Science Lab, Dhaka  
Mobile: 01199-840193, 01715-186715
104. **Samaj Kallyan O Palli Unnayan Sangstha (SPUS)**  
Post: Rupsa, Thana: Shivalaya, District: Manikganj  
Phone: 065175049  
Mobile: 01711-428017, 01715-438362

### Munshiganj District

105. **Aram Foundation**  
Bhabar Char, College Road, PO-Gazaria  
Dist: Munshiganj  
Mobile: 01714-094287, 01816-900624

### Mymensingh District

106. **ASPADA Paribesh Unnayan Foundation**  
Shapna Kutir, House: G/23, Bhaluka Paurashava  
Mymensingh  
Phone: (09022) 56268  
Mobile: 01713-031551, 0172-6566260  
Email: aspadabd@yahoo.com
107. **Grameen Manobik Unnayan Sangstha (GRAMAUS)**  
5/1, Etakhula Road, Kachijuly, Mymensingh  
Phone: 09033-56126  
Mobile: 01713-503982, 01716-256563  
Email: ngo-gramaus@yahoo.com

**108. Parashmoni Samajik Unnayan Sangstha**

Bogra Bazar  
Village & Post: Gujium  
Upazilla: Trishal, District: Mymensingh  
Mobile: 01716-081274  
Email: porashmoni@gmail.com

**Netrokona District**

**109. Sabalamby Unnayan Samity (SUS)**

Shibganj Road, Netrokona-2400  
Phone: 0951-61566  
Mobile: 01713-036730  
Fax: 0951-61766  
Email: sabalambysus@yahoo.com

**110. Shram Unnayan Sangstha (SUS)**

NI Khan Bhaban, Muktarpara, Netrokona  
Phone: 02-8122250, 0951-62214  
Mobile: 01917-705601, 01712-006816

**Rajbari District**

**111. Karmojibi Kallayan Sangstha (KKS)**

House: 1, Road: 1  
Beradanga, Rajbari  
Phone: 0641-65544  
Mobile: 01711-849340  
Email: kksrajbari2010@yahoo.com

**112. Voluntary Paribar Kalyan Association**

South Bhabanipur, Rajbari-7700  
Phone: 0641-65579, 65357, 65001  
Mobile: 01720-513759, 01720-513757  
Email: vpkafdr1@btcl.net.bd, asattar\_vpka@yahoo.com, vpka.mail@gmail.com

**Shariatpur District**

**113. 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

**114. Sariatpur Development Society (SDS)**

Sadar Road, P.O. Sariatpur-8000  
Phone: (0601) 61654  
Fax: 0601-61534  
Mobile: 01714-011901  
Email: sds.shariatpur@gmail.com  
Web: www.sdsbd.org

**Tangail District**

**115. Samajik Seba Shongothon**

Pathrail, Delduar, Tangail  
Phone: 0921-62696  
Mobile: 01716-401569  
Email: samajiksebshongothon@yahoo.com

**116. 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

**117. Shaldair Renaissance Club (SRC)**

Bhuapur, Tangail  
Phone: 09223-87019

**118. Social Advancement Through Unity (SATU)**

Main Road, Tangail-1900  
Phone: 0921-53674  
Mobile: 01711-567393  
Email: satu@bol-online.com

**119. Society For Social Service (SSS)**

Shan-E-At Bhaban  
Mymensingh Road, Tangail  
Phone: (0921) 53195, 53622  
Fax: 88-0921-54931  
Email: sstgl@bttb.net.bd; sss.credit@gmail.com  
Web: www.sssbangladesh.org

**KHULNA DIVISION**

**Bagerhat District**

**120. Life Association**

Vill: Badhal  
PO: Badhal Bazar  
Upazila: Kachua  
Bagerhat-9311  
Mobile: 01715-031522, 0191-4232050  
Email: life\_bagerhatbd@yahoo.com

**121. Shaplaful**

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

**122. Village Development Foundation (VDF)**

Upazila Parishad Road  
Baraikhali Morrelganj  
Bagerhat  
Phone: 0465656008  
Mobile: 01715-548667  
Email: amirvdf@gmail.com

## Chuadanga District

- 123. Atmabiswas**  
Biswas Tower  
Cinenia Hall Para  
Upazilla: Chuadanga Sadar  
District: Chuadanga-7200  
Phone: (0761) 63828  
Mobile: 01714-090402  
Email: atmabiswas\_ngo@yahoo.com
- 124. Jana Kallayan Sangstha (JKS)**  
Dowlathdair  
Meherpur Road  
Chuadanga-7200  
Phone: (0761) 62797  
Mobile: 01733-059001, 01712-932103  
Email: jksbangladesh@yahoo.com
- 125. 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

- 126. Ad-din Welfare Centre**  
Dhaka Road, Shekh Hati, Jessore-7400  
Phone: (0421) 68820, 68804  
**Liaison Office**  
Ad-din Hospital  
2 Bara Maghbazar  
Dhaka-1217  
Phone: 9353391-3  
Mobile: 01711-532048, 01711-827922  
Email: addinjsr@gmail.com
- 127. Agragati**  
Village: Kakbandhal  
Post: Sarulia  
Upazilla: Keshabpur  
Jessore-7450  
Mobile: 01711-361017
- 128. 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

- 129. Jagorani Chakra Foundation**  
46, Mujib Sarak  
Jessore-7400  
Phone: (0421) 68823, 61983  
Fax: 88-0421-68824  
Email: jcfmfi@gmail.com  
Web: www.jcfbd.org
- 130. Rural Reconstruction Foundation (RRF)**  
RRF Bhaban, C&B Road, Karbala  
P.O Box: 07  
Jessore-7400  
Phone: 0421-66906, 0421-65663, 0421-68457  
Fax: 0421-68546  
Email: rrc@btcl.net.bd  
Web: www.rrf-bd.org
- 131. Samadhan**  
Samadan Bhaban  
Upazilla Road, Keshabpur  
Jessore-7450  
Phone: (04226) 56549  
Mobile: 01711-131250  
Email: samadhan\_reazul@yahoo.com
- 132. SAVIOUR**  
Sizan Plaza (Goffar Market 1st Floor)  
Polerhat (Rajgonj Road)  
Chachra, Jessore  
Phone: 0421-66622  
Mobile: 01712-040700, 01713-411120  
Email: saviour@bttb.net.bd
- 133. Shishu Niloy Foundation**  
22/A, Mujib Sharak  
Jessore-7400  
Mobile: 01711-489883  
Email: sniloy\_2@yahoo.com  
Phone: 88-0421-65115

## Jhenaidah District

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

## Khulna District

- 135. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)**  
House: 7, Road: 113  
Khalishpur Housing Estate, Khulna  
Phone: (041) 760038, 02-9139420  
Email: maksudulalom71@gmail.com  
bridge@khulna.bangla.net  
**Liaison Office**  
House: 591, Road: 10, Baitul Aman Housing Society  
Shyamoli, Dhaka-1207  
Phone: 02-9139420  
Email: zhball59@yahoo.com
- 136. Nabolok Parisad**  
House: 163, Road: 11, Niralla R/A, Khulna-9100  
Phone: (041) 720155, 810855  
Mobile: 01711-422678, 01711-840957  
Email: nabolok@nabolokbd.org
- 137. Progati Samaj Kallayan Sangstha (PSKS)**  
Vill.: Baruna, PO: Baruna Bazar  
Upazila: Dumuria, District: Khulna  
**Liaison Office:**  
Hospital Road, P.O: Noapara  
Upazilla: Abhaynagar  
District: Jessore  
Phone: 04222-71423  
Mobile: 01714-662835, 01727-675300  
Email: progoti\_khulna@yahoo.com
- 138. Unnayan**  
House: 366, Road: 19, Nirala R/A, Khulna-9100  
Phone: (041) 732438  
Mobile: 01197-181697, 01190-679169  
Email: unnayanngo@yahoo.com  
Web: http://unnayan.webs.com

## Kushtia District

- 139. Action for Human Development Organization (AHDO)**  
House No: 546 (2<sup>nd</sup> Floor), Upazilla Road  
Kushtia Sadar, Kushtia  
Phone: 07023-75421  
Mobile: 01711-145338, 01724-383416  
Email: ahdo.kustia@gmail.com
- 140. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha**  
Darus Shefa, 317, Jhenaidah Road  
Mazampur, Kushtia-7000  
Phone: (071) 73402, 54023  
Mobile: 01711-217623  
Email: desha\_bd@yahoo.com  
deshango@bttb.net.bd

- 141. 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
- 142. Sachasebi Palli Unnayan Sangstha "PIPASA"**  
41/30, Dadapur Road  
Mongalbaria  
District: Kushtia  
Mobile: 01716-078753  
Email: pipasakus@yahoo.com
- 143. SETU**  
T&T Coloni Road, Courtpara  
Post Box: 10  
Kushtia-7000  
Phone: (071) 62029  
Mobile: 01720-507700  
Email: info@setubd.org  
Web: www.setubd.org
- 144. Shiropa Development Society**  
Khash Mothurapur  
Daulatpur, Kustia  
Mobile: 01711-112320  
Email: shiropa\_2011@yahoo.com

## Magura District

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

## Meherpur District

- 146. Daridra Bimochon Shangstha (DBS)**  
Fulbagan Road  
Mukharjee Para  
Post & Thana: Meherpur  
District: Meherpur  
Phone: (0791) 62629  
Mobile: 01812-907555  
Email: info@dbs-bd.org
- 147. Palashipara Samaj Kallayan Samity (PSKS)**  
Bashbaria  
Post+ Upazila: Gangni  
District: Meherpur-7110  
Phone: 07922-75046  
Mobile: 01711-218819  
Email: psks-gm@btcl.net  
Web: www.psksgm.org

### Narail District

148. **Narail Ashar Alo Foundation**  
Rupgonj Bazar  
(Behind the Hotel Dolfin & Shaile Clinic)  
Vaoyakhali  
District: Narail-7501  
Phone: 0481-62915  
Mobile: 01711-486195  
Email: ashar\_alo@yahoo.com

### Satkhira District

149. **Manab Sampad Unnayan Kendra**  
Thana: Kaliganj Sadar  
District: Satkhira  
Mobile: 01715-350766, 01713-484934  
Email: masuk\_org@yahoo.com
150. **Nowabenki Gonomukhi Foundation**  
Nowabenki Bazar  
Shyamnagar, Satkhira  
Mobile: 01711-218197, 01711-864604  
Email: ngfbd1@yahoo.com
151. **Satkhira Unnayan Sangstha (SUS)**  
Post & Thana: Tala  
District: Satkhira  
Mobile: 01711-829492  
Email: sus\_ngo@yahoo.com
152. **Unnayan Prochesta**  
Village: Tala, Post: Tala  
District: Satkhira  
Phone: 04727-56156  
Mobile: 01711-451908  
Email: unnpro07@gmail.com

## RAJSHAHI DIVISION

### Bogra District

153. **Focus Society**  
Hospital Road  
Gabtoli, Bogra  
Phone: (05025)-75115  
Mobile: 01711-875811  
Email: focus\_society@yahoo.com
154. **Gram Unnayan Karma (GUK)**  
02, Ajaj Housing, Banani  
Bogra-5820  
Phone: 064451-90419, 051-78264/69974  
Mobile: 01714-004015, 01191-474165  
Email: gukbogra@btb.net.bd  
gukbogra@btcl.net.bd

155. **Noble Education and Literacy Society (NELS)**  
Nur Mahal (1st floor)  
Nataipara Kazibari Tinmatha  
Candanabaissa Road  
Bogra-5820  
Mobile: 01718-914227  
Email: noblesociety93@gmail.com

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

### Chapainawabganj District

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

### Dinajpur District

158. **Al-Falah Aam Unnayan Sangstha (AFAUS)**  
Vill. & Post: Rajbati  
Dinajpur Sadar  
Dist: Dinajpur  
Phone: (0531) 65264  
Mobile: 01713-195200  
Email: afaus\_03@yahoo.com
159. **Gram Bikash Kendra**  
Haldibari, Parbatipur  
Dinajpur-5250  
Phone: (05334) 74411  
Email: gbkbpt@yahoo.com  
gbk@btcl.net.bd  
Web: www.gbk-bd.org
160. **Mohila Bohumukhi Shikkha Kendra (MBSK)**  
Balu Bari  
Dinajpur- 5200  
Phone: 0531- 64433  
Mobile: 01712-639259  
Email: mbskcom@btb.net.bd  
razia.mbsk@gmail.com
161. **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

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

### Gaibandha District

163. **SKS Foundation**  
DB Road, Palash para, Gaibandha-5700  
Phone: (0541) 62420, Mobile: 01717-3484430  
Fax: +88-0541-62546  
Email: sksgaibandha@tistaonline.com

### Jaipurhat District

164. **Ahead Social Organization (ASO)**  
Madrasha Road, Holding No: 466, Joypurhat-5900  
Phone: 0571-63569  
Mobile: 01819-784008, 01711-968797  
Email: asojoy@bttb.net.bd
165. **JAKAS Foundation**  
Sabujnagar, Joypurhat-5900  
Phone: 0571-62984, Mobile: 01711-063216  
Email: jakasjoy@bttb.net.bd  
jakas.bd@gmail.com
166. **Joypurhat Rural Development Movement (JRDM)**  
Block: H, Plot No: 7  
Housing estate Upasahar, Joypurhat  
Phone: (0571) 62038, Mobile: 01715-024164  
Email: jrdrmngo95@gmail.com

### Kurigram District

167. **Solidarity**  
New Town, Kurigram-5600  
Phone: (0581) 61222, 61532, 61485  
Fax: 0581-61485, 61789  
Email: solidarity\_bd@yahoo.com

### Lalmonirhat District

168. **Nazir (Natun Jiban Gori)**  
Airport Road, Harivanga, Lalmonirhat- 5500  
Phone: 0591- 61252, 01715-572371  
Email: nurul\_nazir@hotmail.com

### Naogaon District

169. **Barendrabhumi Samaj Unnayan Sangstha**  
Village: Mahinagar, Post: Sujail Hat  
Upazila: Mohadebpur, District: Nowgoan  
Mobile: 01711-883016, 01712-021645  
Email: bsdo\_mohi@hotmail.com

170. **Dabi Moulik Unnayan Sangstha**  
Chakrampur, Kathaltoli, Santahar Road  
Naogaon-6500  
Phone: 880-741-62072, Mobile: 01713-200883  
Email: dabi@rocketmail.com

171. **MOUSUMI (A Voluntary Development Organization)**  
Ukilpara, Naogaon  
Phone: (0741)-611131, Mobile: 01711-043670  
**Liaison Office**  
Section: 10, Road No:7, Plot No: 10  
Block: A, Flat: 1/B, Mirpur, Dhaka  
Mobile: 01715-205932  
Email: mahabubmousumi@yahoo.com

### Natore District

172. **Access Towards Livelihood and Welfare Organisation (ALWO)**  
House: 81/1, Hazra, Natore-6400  
Phone: 0771-61255  
Mobile: 01740-933883, 01711-884298  
Email: alwonat@yahoo.com
173. **AVA DEVELOPMENT SOCIETY**  
Gopalpur, Lalpur, Natore  
Mobile: 01711-453753  
Email: avango2008@gmail.com  
ava\_ngo@india.com

### Nilphamari District

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

### Pabna District

175. **Anannya Samaj Kallyan Songstha (ASKS)**  
Izel dream, Rupayan Housing  
Flat No: G-3, Road No: 3/A, Sector: 5  
Uttara, Dhaka-1230  
Phone: (0731) 63843  
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: 11, Shayestakhan Avenue  
Sector: 04, Uttara  
Dhaka-1230  
Phone: 02-8956854  
Fax: 02-8956973  
Web: www.asksmfibd.org

**176. 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

**177. Pabna Protishruti**  
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

**178. Programme for Community Development (PCD)**  
Radhanagar Moktob More, Pabna  
Phone: 0731-66969  
Mobile: 01716-535081, 01711-484290  
Email: pcdpabna17@yahoo.com

### Panchagarh District

**179. Anuvab**  
Thanapara Road, Upazila: Boda, Panchagarh  
Phone: (05653) 56180, Mobile: 01712-676857  
Email: anuvab boda 857@gmail.com

**180. Dristidan**  
Vill+Post+Upazila: Thanapara, Boda  
District: Panchagarh  
Phone: (05653) 56205, Mobile: 01713-780570  
Email: drishtidanboda@yahoo.com

**181. Dudumari Gram Unnayan Sangstha**  
Village: Dudumari, Panchagarh Sadar, Panchagarh  
Upazilla & Dist: Panchagarh  
Phone: 0568-61577, Mobile: 01721-887987  
Email: dgus2009@yahoo.com

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

### Rajshahi District

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

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

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

**186. Shapla Gram Unnayan Sangstha**  
Keshherhat, Mohanpur, Rajshahi  
Phone: 01712-772446  
Email: shaplango\_99@yahoo.com

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

### Rangpur District

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

**189. Samakal Samaj Unnayan Sangstha**  
PO+ P.S: Pirgonj, Rangpur  
Phone: 05227-56022, Mobile: 01711-419045  
Email: ssusinfo@gmail.com

### Sirajganj District

**190. 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

**191. National Development Program (NDP)**  
Kazi Matier Rahman Sarak  
Masumpur, Sirajgonj-6700  
Phone: 0751-63877, Fax: 0751-63877  
Mobile: 01713-383100  
Email: akhan\_ndp@yahoo.com  
Web: www.ndpbdr.org

**192. Programmes for Peoples Development (PPD)**  
Vill: Shaktipur, PO+ PS: Shahzadpur  
Sirajgonj-6770  
Phone: 07527-64352  
Mobile: 01711-876760, 01713-440200  
Email: ppdshahzadpur@gmail.com  
ppd\_shahzadpur@yahoo.com

### Thakurgaon District

193. **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: esdobangladesh@hotmail.com  
Web: www.esdobangladesh.org

## SYLHET DIVISION

### Habiganj District

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

### Moulvibazar District

195. **Patakuri Society**  
Dakbanglo Pukurpar, Srimangal, Moulvibazar  
Phone: 08626-71087, Mobile: 01711-189568  
Email: mailbox@patakuri.org

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

### Sylhet District

197. **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**  
House: 554 (3rd -5th floor), Road: 9  
Baitul Aman Housing society, Adabor  
Dhaka-1207  
P.O Box: 10059  
Phone: 9133590, 9124410  
Email: varddhk@bdmail.net

\* As of 30 June 2012

# List of Other POs

1. **Mohila Kallayan Sangha**  
Dogolchira Govt. Primary School  
Jhalakhati Sadar, Jhalakhati
2. **Amara Kaj Kori (AKK)**  
Allhaj Ali Alal Cheste Mohal  
(2nd Floor) 42/A Jhiltuly  
Faridpur Sadar  
District: Faridpur  
Mobile: 01711-468696
3. **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
4. **Socio Economic Development Action Program (SEDAP)**  
Shahid Rafiq Sarani  
Manikgong  
Phone: 0651-71081  
Mobile: 01741-293084, 0173-538335
5. **Bangladesh Rural Improvement Foundation (BRIF)**  
Natun Babupara, Syedpur  
Nilphamari  
Phone: 06445500171  
Email: brif1984@gmail.com
6. **Gano Kallayan Swabolambi Sangstha (GKSS)**  
Vill. & Post office: Sadullapur  
Upazila: Sadullapur  
Gaibandha-5710  
Phone: 0541-56017  
Mobile: 01711-069252  
Email: rabi\_gkss@yahoo.com
7. **Sramojibi O Dustha Kallayan Sangstha**  
Vill: Chakla, P.O. Punduria-6682  
(Via Kashinathpur), Upazila: Bera, Dist: Pabna  
Mobile: 01712-994647
8. **Centre for Action Research Barind (CARB)**  
House: 184, Sector: 03, Uposahar Housing Estate, Sopura, Rajshahi-6290  
Phone: (0721) 761407  
Mobile: 01720-507676  
Email: carb@btcl.net.bd  
Web: www.carb-bd.info
9. **Progati Manobik Unnayan Prakaipa**  
Agoiljhora, Barisal
10. **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
11. **Palli Formation**  
Circular Road, Mahajan Patti, Bhola-8300  
Phone: 0491-55070  
**Liaison Office**  
91, Vasantich, Dhaka Cant.
12. **Boalkhali Proshika Gram Unnayan Sangstha**  
College Road, Kanungo Para, Boalkhali  
Chittagong
13. **Development Center International (DCI)**  
House: 557, Road: 9  
Baitul Aman Cooperative Housing Society  
Adabar, Mohammadpur, Dhaka-1207  
Phone – 9117166, 8113205

14. **OSDER (Organization for Social Development and Research)**  
24/2, Eskaton Garden, Dhaka-1000  
Phone: 8316630
15. **Socio Economic Development Society (SEDS)**  
House: 42/3, Block-F, Babor Road  
(Johori ahalla), Shamoli  
Mohammadpur, Dhaka-1207  
Phone: 8117538  
Fax: 8118687  
Email: sedes@citecho.net
16. **Tarail Sonakhali Adarsha Jubo Sangha**  
New name (Jono Seba Parishad)  
Village: Sonakhali, P.O: Joaria  
P.S: Tungipara  
District: Gopalganj
17. **Association for Social Advancement Program (ASAP)**  
Alamgir Hossain Road  
Gaital, Kishoreganj  
Phone: 09424-55733  
Mobile: 01711-561160
18. **Gono Unnayan Committee (GUC)**  
Vill: Usmanpur, P.O: Bangalpara  
P.S: Austagram  
Dist: Kishoregonj-2300
19. **Association for Planning and Development (APAD)**  
South Seutha  
Manikgonj-1800  
Phone: 0651-61836  
Mobile: 01711-452852
20. **Social Organization for Village Development (SOVD)**  
Barangakhola,  
P.O: Joynagar  
P.S + Dist: Manikganj  
Mobile: 01711-473702
21. **Adarsha Samaj Seba Samity (ASSS)**  
House: 43, Faridapara Road (Shera)  
Dist: Mymensingh-2200
22. **Rural Development Trust (RDT)**  
Danirampur (Ujanpara)  
P.S: Trishal  
Mymensingh  
Phone: 8913805
23. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**  
Payarkandi (Puratan Bus stand)  
Muktagacha, Mymensingh
24. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**  
Majhipara, Bhulta, Rupganj  
Narayanganj  
Mobile: 01711-120383
26. **Tangail Samaj Unnayan Sangstha (TSUS)**  
Ashekpur, Main Road  
Tangail  
Phone: 0921-54940  
Mobile: 01711-908916
27. **Consciousness Raising Centre (CRC)**  
Arappur, Chaklapara (near Shaheed Amrity Bidha pith)  
Jhenaidah-7300
28. **SHEBA**  
Vill: Tetulia, P.S: Tala  
Satkhira
29. **Chinnomul Mohila Samity**  
Palashbari Road, Gaibandha  
Phone: 0541-61695
30. **Gram Unnayan Kendra (GUK)**  
Vill: Kismatbanu  
Post: Balabari Hat  
Thana: Chilmari, Dist: Kurigram  
Phone: (0581) 61351 Ext: 69  
Mobile: 0172-260564
31. **Upon Uddagh Sangstha**  
Ramna Bazar, Chilmari, Kurigram  
Phone: (0581) 61341
32. **Nijpath (Nirassoir Janatar Pashe Thaki)**  
Pabna Road (Aronkhola)  
Iswardi, Pabna  
Phone: 07326-63746  
Mobile: 01715-374813
33. **Rural organization for social affairs (ROSA)**  
Vill: Bonpara  
P.O: Horoa  
P.S: Boraigram, Natore
34. **Alor Dishari Sangstha**  
Maloti Nagar, Salonga  
Shirajgonj



# Staff Profile





# **Staff Profile**

# Management Staff of PKSf

As of 01 July 2012

## Managing Director

1. Dr. Quazi Mesbahuddin Ahmed  
Ph.D (Economics)  
University of Illinois  
Urbana Champaign, USA

## Deputy Managing Director (Operations)

2. Mr. Md. Fazlul Kader  
M.B.A. (Finance)  
Institute of Business Administration (IBA)  
University of Dhaka

## Deputy Managing Director (Admin. & Finance)

3. Dr. Jashim Uddin  
Ph.D (Economics)  
Moscow Management Institute  
Moscow, USSR

## General Managers

4. Mr. Shabbir Ahmed  
C.A (Intermediate)  
Member of the British Institute of Management
5. Mr. Md. Shah Alam Mridha  
FCA, ICAB  
Member, The Institute of Internal Auditors  
New York, USA
6. Mr. Golam Touhid  
M.Sc. (Geography)  
University of Dhaka
7. Mr. Md. Hasan Khaled  
M.B.S. (Accounting)  
Islamic University, Kushtia

8. Mr. Md. Mashiar Rahman  
M.Sc. (Statistics)  
University of Dhaka

9. Mr. A.Q.M. Golam Mawla  
M.Com. (Management)  
University of Dhaka

## Deputy General Managers

10. Mr. Akond Md. Rafiqul Islam  
M.Sc. (Entomology)  
University of Dhaka

11. Mr. Md. Ziauddin Iqbal  
M.Com. (Finance)  
University of Dhaka

12. Mr. A. Khaleque Miah  
C.A. (Intermediate), ICAB

## Deputy General Managers, CC

13. Mr. Md. Abul Kashem  
M.S.S. (Sociology)  
University of Dhaka

14. Mr. Abul Hasan Md. Abdul Qaiyum  
M.S.S. (Economics)  
Chittagong University

15. Mr. Md. Abdul Matin  
M.S.S. (Social Welfare)  
University of Dhaka

## Assistant General Managers

16. Mr. M. A. Matin  
B.Sc. Engineering (Electrical & Electronics)  
BIT, Chittagong

17. Mr. Bibhuti Bushan Biswas  
ACA Qualified Chartered Accountant, ICAB
18. Mr. Dilip Paul  
M.Sc. (Physics)  
Chittagong University
19. Mr. A.K.M. Nuruzzaman  
Master of International and Community  
Development, Deakin University Melbourne  
Australia
20. Mr. Nazmul Islam  
M.Engg (Civil & Environmental)  
BUET, Dhaka
21. Mr. Md. Eftekhari Ali  
FCA  
Chartered Accountant, ICAB
22. Mr. Md. Habibullah  
M.S.S. (Economics)  
University of Dhaka
23. Mr. Abdul Latif  
M.Com. (Management)  
University of Dhaka
24. Mr. Dilip Kumar Chakravorty  
M.S.S. (Economics)  
University of Rajshahi
25. Mr. Zaman Khondoker  
M.Com. (Accounting)  
University of Dhaka

#### **Assistant General Managers, CC**

26. Mr. B.M. Kamruzzaman  
M.S.S. (Political Science)  
University of Dhaka
27. Mr. Mirza Md. Nazmul Huq  
M.S.S. (Economics)  
Islamic University, Kushtia
28. Mr. Gokul Chandra Biswas  
M.Sc. (Statistics), ACS  
Jahangirnagar University

#### **Managers**

29. Ms. Jebun Nahar  
M.Com (Management)  
University of Dhaka

30. Mr. Md. Mesbahur Rahman  
M.Sc. (Statistics)  
University of Dhaka
31. Ms. Salina Sharif  
M.Sc. (Economics)  
Jahangirnagar University
32. Mr. Zahir Uddin Ahmed  
M.B.A. (Finance)  
North South University
33. Mr. Jitendra Kumar Roy  
M.Com. (Management)  
University of Dhaka
34. Mr. Md. Monirul Islam Mullick  
B.Sc (Computer Science)  
North South University
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M.Com. (Accounting)  
University of Dhaka
36. Mr. Shah Muhammad Ikhtiar Jahan Kabir  
M. Phil (International Relations)  
University of Dhaka
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M. Sc. (Economics)  
Jahangirnagar University
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M.S.S. (International Relations)  
University of Dhaka
39. Mr. A.T.M. Hemayet-Ur-Rahman  
M.S.S. (International Relations)  
University of Dhaka
40. Mr. Md. Ashraful Haque  
M.Sc. (Economics)  
Jahangirnagar University
41. Mr. Md. Humayun Kabir  
M.Sc. (Economics)  
Jahangirnagar University
42. Mr. Md. Jane Alam  
M.S.S. (Political Science)  
University of Dhaka
43. Mr. Md. Abdul Matin  
B.Sc. (Hons.), Agricultural Economics  
Bangladesh Agricultural University

44. Ms. Tanvir Sultana  
M. S. (Agricultural Economics)  
Bangladesh Agricultural University

### **Deputy Managers**

45. Ms. Syeda Khaleda  
M.S. (Geography)  
AICHI University of Education, Japan
46. Mr. Mahbub Helal Jelani  
M.S.S. (Sociology)  
University of Rajshahi
47. Mr. Md. Habibur Rahman  
M.Com (Management)  
Dhaka University
48. Ms. Afrin Sultana  
M.B.A (HRM)  
Visva Bharati University, India
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M.S.S (Public Administration)  
University of Dhaka
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University of Dhaka
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M.Sc. (Agricultural Economics)  
Bangladesh Agricultural University
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M.A. (Mass Communications & Journalism)  
University of Dhaka
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M.S.S. (Economics)  
Chittagong University
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M. Com. (Management)  
University of Dhaka
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M.S. (Dairy Science)  
Bangladesh Agricultural University
56. Ms. Umme Kulsum  
M.S.S. (Sociology)  
University of Dhaka
57. Mr. A.K.M Zahirul Haque  
M.S.S. (Anthropology)  
University of Dhaka

58. Mr. Mohammad Abu Al Baten  
M.B.A. (Finance & Banking)  
University of Rajshahi
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M.S.S. (Public Administration)  
University of Dhaka
60. Mr. Abul Kalam Azad  
M.S. (Agri. Extension Education)  
Bangladesh Agricultural University
61. Ms. Farhana Nabi  
M.A (English)  
National University
62. Mr. Mahmud Hasan  
M.A. (English)  
University of Rajshahi
63. Mr. Machba Uddin Ahmed  
M. S. (Agricultural Economics)  
Bangladesh Agricultural University
64. Mr. Mohammad Minhaz Uddin Shaikh  
M. A. (Mass Communication & Journalism)  
University of Dhaka
65. Mr. Sudhir Kumar Das  
C.A. (PE-II), ICAB
66. Mr. S. M. Kamrul Alam  
M.S. (Soil Science)  
Bangladesh Agricultural University
67. Mr. Md. Tariqul Alam  
M.Sc. (Physics)  
University of Dhaka
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M.Sc. in European Forestry  
University of Eastern Finland
69. Mr. Md. Azmal Hoque Khan  
M.S (Agri. Production Economics)  
Bangladesh Agricultural University
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M.A. (English)  
National University
71. Mr. Md. Monsur Alam  
M.Com. (Management)  
National University

72. Mr. Dilip Kumar Lahiri  
M.B.A. (Accounting)  
University of Rajshahi
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M.Com. (Marketing)  
Chittagong University
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L.L.M  
University of Dhaka
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M.Com. (Accounting)  
Chittagong University
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M.A. (Philosophy)  
University of Dhaka
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M.S.S. (Political Science)  
University of Dhaka
78. Mr. Md. Abdur Razzaque  
M.B.A (Finance)  
Northern University Bangladesh
79. Mr. Ruhul Amin  
M.A. (Islamic History)  
National University
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M.A. (Archaeology)  
Jahangirnagar University
81. Mr. Kabir Ahmed  
M.Com. (Accounting)  
Chittagong University

#### **Deputy Managers, CC**

82. Mr. Md. Azizul Haque  
M.A. (Islamic History & Civilization)  
Asian University of Bangladesh
83. Ms. Kamrunnahr  
M.Sc. (Statistics)  
University of Dhaka
84. Mr. Md. Rowshan Habib  
M.B.A (Finance)  
University of Dhaka

85. Mr. Mohammad Mofazzal Karim  
M.B.A (Banking)  
University of Dhaka
86. Mr. Md. Abdul Karim  
M.B.A (Accounting)  
University of Dhaka
87. Mr. Rokanuzzaman  
Masters of Statistics  
University of Dhaka
88. Mr. Mohammed Baharul Alam Khan  
M.B.A (Finance)  
East West University
89. Mr. Md. Shamsul Huda  
M.S. (Animal Nutrition)  
Bangladesh Agricultural University

#### **Assistant Manager**

90. Mr. Mohammad Monir Hasan  
M.S.S. (Government & Politics)  
Asian University of Bangladesh
91. Mr. Khandaker Delwar Hossain  
M.B.A (HRM)  
Asian University of Bangladesh
92. Mr. Md. Abdul Kader Miah  
C.A (C.C), ICAB
93. Mr. Md. Kamrul Hasan  
M.S (Zoology)  
National University
94. Mr. Sanjay Kumar Bosak  
M.Sc. (Agriculture)  
Bangladesh Agricultural University
95. Ms. Mahmuda Morshed  
M.B.A (Marketing)  
Military Institute of Science and Technology  
(MIST)
96. Mr. Md. Jalal Jahir  
Bachelor of Urban & Regional Planning  
Jahangirnagar University
97. Mr. Muhammad Sayudul Huq  
M.S.S (Economics)  
University of Dhaka

98. Mr. Kopil Kumar Paul  
M.S. (Nutrition & Food Science)  
University of Dhaka
99. Mr. A.K.M. Rashedur Rahman  
M.B.A (Finance)  
Institute of Business Administration (IBA)  
University of Dhaka
100. Mr. Md. Abul Basar  
M.S. (Animal Nutrition)  
Livestock Production  
Bangladesh Agricultural University
101. Most. Moslema Khatun  
M.B.A (Accounting)  
University of Dhaka
102. Mr. Md. Nasir Uddin Howlader  
M.B.A (Marketing)  
Dhaka University
103. Mr. Moni Mohan Mondal  
M.Sc. (Environmental Science)  
Khulna University
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M.S in Biotechnology  
Bangladesh Agriculture University
105. Mr. Md. Ashraf Hossain  
M.Sc. (Forestry)  
Chittagong University
106. Mr. Ataur Rahman Sarker  
Diploma-in-Engineering (Civil)  
Dhaka Polytechnic Institute
107. Mr. Md. Maniruzzaman  
M. Com. (Accounting)  
University of Dhaka
108. Mr. Md. Mahbubuzzaman  
M.B.A. (Accounting)  
University of Rajshahi
109. Mr. Mohammad Farid Hossen  
C.A (Intermediate), ICAB
110. Ms. Jesmin Ara  
M.Sc. (Agricultural Botany)  
Sher-e-Bangla Agricultural University
111. Mr. Mustafizur Rahman  
M.B.A (Human Resource Management)  
University of Dhaka
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M.B.A. (HRM)  
University of Dhaka
113. Ms. Sadia Shaheed  
M.S.S. (Anthropology)  
University of Dhaka
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M.B.A. (Banking)  
University of Dhaka
115. Mr. Ataul Goni Osmani  
M.B.A. (Management Information Systems)  
University of Dhaka
116. Mr. Md. Farhad Sardar  
M.S.S. (Public Administration)  
University of Dhaka
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M.S.S. (Fisheries)  
Rajshahi University
118. Mr. Golam Gilane  
M.S.S. (Social Work)  
Shahjalal University of Science and Technology
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M.S.S. (Economics)  
University of Dhaka
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M.S. (Animal Science)  
Bangladesh Agricultural University
121. Mr. Md. Shahriar Haider  
M.S. (Poultry Science)  
Bangladesh Agricultural University
122. Mr. Avijit Kumar Das  
M.B.A. (Finance)  
Rajshahi University
123. Mr. Abu Hayad Md. Rahat Hossain  
M.S. (Statistics)  
Shahjalal University of Science and Technology

124. Mr. A.M. Farhaduzzaman  
M.S. (Fisheries)  
University of Rajshahi
125. Mr. Md. Alamgir Hossain  
M.B.A (Management Information Systems)  
University of Dhaka
126. Ms. Shamma Labiba Arnab  
M.B.A. (Human Resource Management)  
University of Dhaka
127. Mr. Md. Golam Morshed Hossain  
M.S.S. (Economics)  
University of Dhaka
128. Mr. Md. Faiz  
M.B.A. (International Business)  
University of Dhaka
129. Ms. Jisan Afrin  
M.S.S (Economics)  
University of Dhaka

#### **PROSPER Project**

1. Dr. Sharif Ahmed Chowdhuri  
Ph.D (Animal Nutrition)  
University of Aberdeen  
UK
2. Mr. Md. Ashraf Ali  
M.Sc. (Agroforestry and Environment)  
Bangabandhu Sheikh Mujibur Rahman  
Agricultural University
3. Mr. Md. Mashiur Rahman  
M.Sc. (CSE)  
East West University
4. Dr. Md. Rashabul Alam  
MPH  
New Castel University of Bangladesh
5. Mr. Mohammad Moniruzzaman Khan  
M.S (Agronomy)  
Bangladesh Agricultural University
6. Mr. Md. Shahriar Mahmud  
M.S (Zoology)  
University of Dhaka
7. Mr. Md. Abdul Hakim  
M.S (Agronomy)  
Bangladesh Agricultural University

8. Dr. Md. Altaf Hossain  
MPH (NIPSOM)
9. Mr. Md. Alauddin Ahmed  
M.S (Biotechnology)  
Bangladesh Agricultural University
10. Ms. Ayesha Nusrat Jahan  
M.A (English)  
University of Dhaka
11. Mr. Touhidul Islam  
M.S in Agricultural Economics  
Bangladesh Agricultural University
12. Mr. Md. Naser Reza  
M.B.A (Management)  
Dhaka International University
13. Ms. Mahmuda Parvin  
M.S.S (Sociology)  
University of Dhaka
14. Mr. Ahmed Mahmudur Rahman Khan  
M.B.A (Banking)  
University of Dhaka
15. Mr. Mohammad Maqsd Alam  
M.S.S (Economics)  
Asian University
16. Mr. Mohammad Salim Reza  
M.B.A (Finance & Accounting)  
Southeast University
17. Mr. Khondokar Munir Hasan  
M.Com (Management)  
International Diploma in Computer Studies (IDCS)
18. Mr. Babul Banik  
B.Sc (Animal Husbandry)  
Bangladesh Agricultural University

#### **ENRICH PROGRAMME**

1. Mr. Md. Golam Rabbani  
M.Com (Management)  
National University
2. Mr. Md. Anwarul Hoque  
B. Sc (Agricultural Economics)  
Bangladesh Agricultural University

3. Mr. Md. Mosfequr Rahman  
M.S (Agricultural Extension Education)  
Bangladesh Agricultural University

4. Mr. Rashal Md. Iqbal Khan  
M.S.S (Social Welfare)  
University of Dhaka

#### **Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries**

1. Dr. M.A. Haider  
Ph.D (Horticulture)  
Bangladesh Agricultural University

#### **FEDEC Project**

1. Ms. Nusrat Sharmin Huq  
M.B.A in International Business  
Asian Institute of Technology (Thailand)

#### **DIISP Project**

1. Mr. Mohammad Shazzadul Karim  
M.B.A  
University of Dhaka

2. Mr. Md. Mahbub Elahi  
M.S.S  
University of Chittagong

3. Mr. Hasib Ahmed  
M. Sc. (Economics)  
Jahangirnagar University

#### **Community Climate Change Project (CCCP)**

1. Dr. Fazle Rabbi Shadeque Ahmed  
Ph.D (Environmental Science)  
University of Aberdeen, UK



### **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  
E-mail: [pkssf@pkssf-bd.org](mailto:pkssf@pkssf-bd.org)  
Website: [www.pkssf-bd.org](http://www.pkssf-bd.org)

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