



PKSF

ANNUAL REPORT 2016



PALLI KARMA-SAHAYAK FOUNDATION
PKSF

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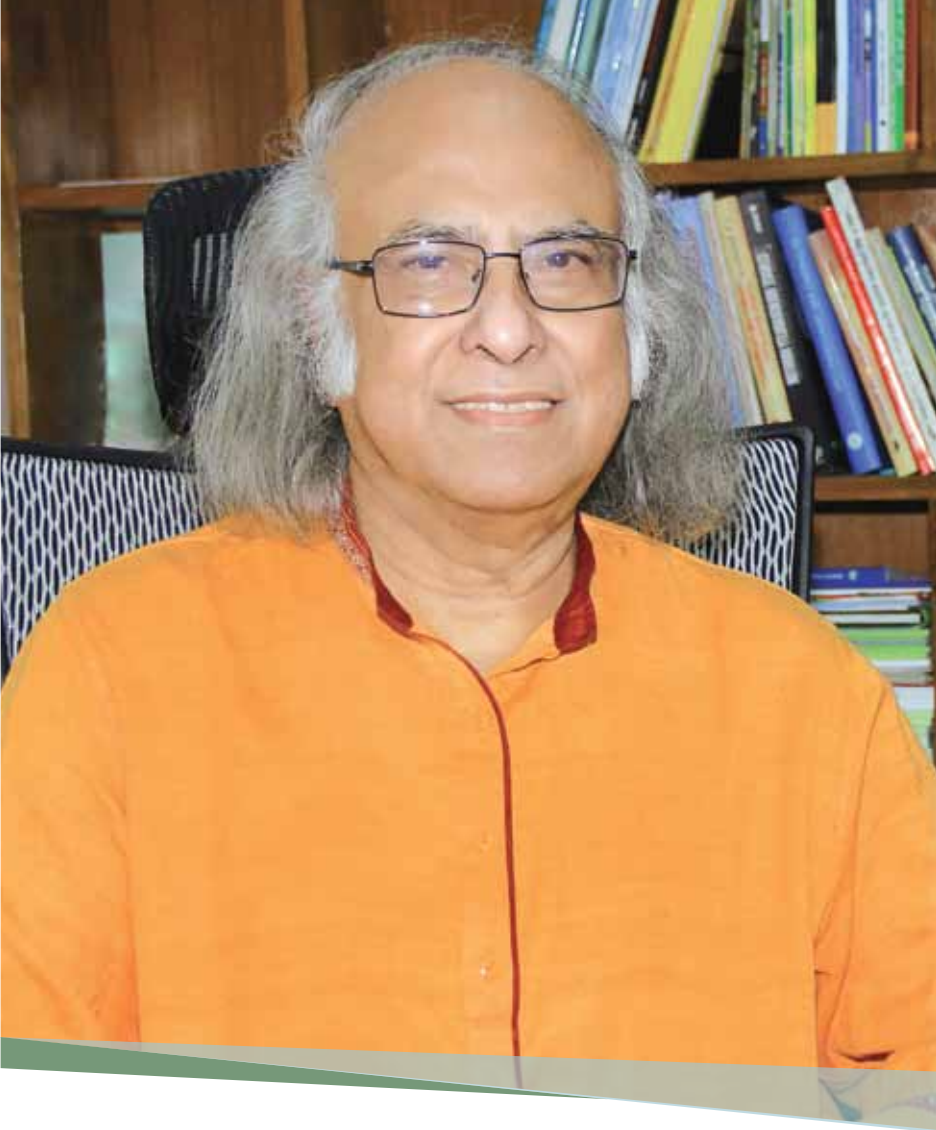
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MESSAGE

QAZI KHOLIQUEZZAMAN AHMAD
Chairman, PKSF

One can find a popular slogan on walls and hoardings and in publicity materials that 'the Present is Ours, the Present is Bangladesh's'. The slogan is intended to uphold the nation's ego as we are now implementing, on our own, such mega projects as the Padma Bridge. And this slogan is also used to cheer up the Bangladesh cricket team on the field. In fact, Bangladesh's recent advancement on to a higher development trajectory, with poverty ratio substantially reduced and GDP growth rate rising to over 7% have attracted international attention. And the story of Bangladesh's development encompasses significant improvement in social indicators (for example: life expectancy at birth has already risen to 73 years) as well as in ICT penetration and the social safety-net coverage.

It is important to note that before the formal start of implementing the Sustainable Development Goals (SDGs) on 1st January 2016, the Government of Bangladesh established a committee in the Prime Minister's Office to plan and detail out the action programmes, earmarking responsibilities appropriately for different ministries and other government organizations for the implementation of the SDGs. The fundamental spirit of the SDG programme is 'leave no one behind'. And this is a core spirit of the developmental strategy of Bangladesh, particularly given that the country is embarked on a sustainable development pathway. The programmes and projects of Palli Karma-Sahayak Foundation (PKSF) are usually, since 2010, conceived and delivered with the same spirit behind them. In fact, the PKSF has already been directly addressing many targets under 13 of the 17 SDGs. With the advent of the SDG programme, it is seen that the PKSF has been on the right track in relation to sustainability considerations, while functioning within the framework of the overall government policy regime.

It is some years now that the PKSF has come out of the orthodox idea of providing micro-credit. It may be noted that in the PKSF Memorandum of Association, there is no mention of micro-credit. Credit is mentioned, which can be interpreted as appropriate credit based on the activities to be promoted. The PKSF now follows this interpretation. Indeed, sustainable poverty reduction and eradication cannot be achieved with the delivery of small amounts of

credit to the rural and urban downtrodden. Fixation of such an amount of credit from the top has not been of much benefit for the receiving people at the bottom. Moreover, microcredit, along with the interest charged, is repayable over a year in weekly installments. Also, natural disasters to which Bangladesh is chronically prone can spell misfortunes for the people concerned; and all on a sudden a person or a family may become destitute as microcredit does not help them become socio-economically resilient.

Indeed, poverty is not just income-poverty. It has multiple dimensions, which include deficits in the quality of shelter, primary health care, children's education, sanitation, nutrition, acquisition of skills, and other aspects of life and living. An improved standard of living calls for improvement in all these dimensions. The PKSf believes that the downtrodden should be empowered to move towards a humanly dignified living. People do possess the inherent qualities to come out of poverty and move on, but they need the right opportunities and to be enabled to take advantage of those opportunities. These arguments inform the PKSf policies and actions now. All its action programmes are now being designed centring around the people. Their voices are taken on board and used as critically important determinants of the action programmes that the PKSf undertakes and implements through its Partner Organizations (POs).

These considerations constitute the philosophical basis of the PKSf flagship programme Enhancing Resources and Increasing Capacities of the Poor Households Towards Eradication of Their Poverty (ENRICH) being implemented since 2010. With the philosophical underpinnings remaining the same, the programme has been expanded and strengthened on the basis of experiences gathered and innovations garnered along the way as the implementation of the programme has progressed. The participants understood the nuances of the ENRICH more and more and now articulate their needs better; also, the PKSf and PO officials managing the ENRICH programme gathered experiences and further insights. Thus, the ideas of 'Enriched' Homes and ENRICH Centres were born and are being implemented.


Also, the rehabilitation of beggars, identifying the local freedom fighters to stand beside them in times of need, and engaging young people, both boys and girls, in economic and social pursuits by providing them appropriate training and necessary support. The idea of human dignity which is the propelling spirit of the ENRICH has also influenced the implementation of

other PKSf programmes. This has now turned out to be the uniqueness of the PKSf interventions. We, in the PKSf, are committed to raising the confidence of the people and empowering them, which is demonstrated, for example, by the fact that beggars are being sustainably brought into mainstream socio-economic transformative processes. The social advocacy interventions of the PKSf are directed towards the strengthening of the people's voice within the communities and beyond.

Very recently, the PKSf has initiated two novel and innovative programmes. One is directed to the improvement of the living of elderly people and the other seeks to involve the juvenile and adolescent population in cultural activities and revival of indigenous sports and games. The PKSf's approach is premised on development being holistic and it should, therefore, include cultural and recreational activities too. The response from different areas of the country in connection with these two programmes is amazing. We are greatly encouraged by the increasing interest shown by the people. Clearly, these two as well as various other components of the ENRICH are very tangible responses to the real needs and aspirations of real people, both the downtrodden and those moving on to a sustainable development pathway after breaking out of poverty.

Indeed, the PKSf has its limitations; most importantly, of resources. Hence, it is not possible to extend the ENRICH or other programmes of the PKSf beyond the present coverage of 150 Unions under the ENRICH and altogether about 10 million households across the country.

I would like to thank the Government of Bangladesh for the support provided to the PKSf. I would also thank the members of the General Body and Governing Body of the PKSf as well as all PKSf staff for the contributions made in different ways, given their responsibilities. All the POs also deserve our appreciation and thanks.


Qazi Kholiquzzaman Ahmad
Chairman

Dhaka, February 28, 2017



MESSAGE

MD. ABDUL KARIM
Managing Director, PKSf

The Fiscal year 2016 has been a remarkable year of achievements both for Bangladesh as well as PKSf. The GDP growth rate clicked over 7 percent, per capita national income reached US\$1,465 and poverty rate came down to around 24 percent. Bangladesh has successfully achieved most of the MDGs and initiated the implementation of 7th Five Year Plan for the period of 2016-2020 while focusing on the SDGs. PKSf, as an apex development organization established by the Government, has always played its role effectively in achieving these national goals. Our long experience of working with government, non-government organizations, civil societies, development partners and most importantly the grass root level people has enabled us to design and implement appropriate programmes for addressing the multiple dimensions of poverty.

PKSf's "Programmed Initiatives for Monga Eradication (PRIME)", an extreme poor graduation programme in northern Bangladesh has proved to be very cost-effective compared to DFID's similar other programmes. It helped over 500,000 extreme poor families to come out of poverty by spending less than \$100 per household. PKSf has greatly contributed to the eradication of Monga from Bangladesh through this PRIME. It is also working with 325,000 vulnerable and women-headed households through a similar project named "UPP-Ujjibito" with the objective of enhancing nutritional status and reducing poverty.

Through our ENRICH programme, the Chairman of PKSf Dr. Q. K. Ahmad has injected the revolutionary concept of establishing human dignity in the development agenda. It has conceptualized the idea of household-based total development by formulating an integrated approach that includes education, skill development training, health care services, food security, nutrition etc. along with appropriate financing for sustainable poverty alleviation. The idea of ENRICH home, matching grant against savings, beggar rehabilitation programmes etc. have already received tremendous acclaim. PKSf is addressing issues like early marriage, child nutrition, human trafficking, violence

against woman and children etc. in addition to life-cycle care of poor people in our operational areas.

We have also put greater emphasis on microenterprises (MEs) development in 2016. Under the IFAD supported “Promoting Agriculture Commercialization and Enterprise (PACE)” project, we are working with some 600 business clusters of around 200 types of ME activities and 44 ME sub-sectors for value chain interventions across the country. ME lending reflects our groundbreaking shift from the traditional micro lending practices towards the concept of appropriate finance that incorporates the circumstances, needs and abilities of the borrowing members. PKSF has up-scaled the size of loans up to BDT 1 million. We are contemplating to expand microenterprise focus in the upcoming years by bringing in various business support services in the likes of e-commerce, brand development etc.

Right combination of credit with other services such as technology transfer, skills training, market information, marketing support etc. along with appropriate finance can have the greatest impact for poverty alleviation. Agriculture and Livestock Units of PKSF have been working to extend sustainable technologies in the field. PKSF is now implementing the “Skills for Employment Investment Program (SEIP)” of ADB to provide skill-based training followed by job placement for the poor youths. PKSF has successfully established a crab-hatchery this year using Vietnamese technology in the south-western coastal area of Bangladesh. The hatchery, the first of its kind in the country, is expected to make a positive breakthrough in crab culture and employment opportunities in the coastal areas. Through the recently completed Community Climate Change Project (CCCP), we have undertaken community based adaptation activities that have increased the overall climate resilience index of 43,289 climate vulnerable households from 15% in 2014 to 67% in 2016. The success of this World Bank funded Project showed the way of tackling the climatic vulnerability sustainably, which can be replicated both at the local and global levels. PKSF has established the Environment Climate Change Unit to look after the relevant issues.

In order to disseminate the best practices, PKSF has incorporated the Social Advocacy and Knowledge Dissemination programme in its mainstream activities. Our activities have also drawn noteworthy attention of the international development community. In recent years, a member of dignitaries including Her Majesty

Queen Maxima of the Netherlands, OIC Secretary General Mr. Iyad Ameen Madani and Dr. Zambry Bin Abdul Kadir, Chief Minister, Perak State of Malaysia have visited PKSF. A number of development partners including The World Bank, European Union, DFID, JICA and ADB have shown their interest to extend financial support. We have already decided to add some new feathers on our cap by implementing projects like Low Income Housing Finance (WB), Sanitation Development Finance (WB), Microinsurance for Livestock sector (SDC) etc. The World Bank is extending around \$300 million IDA credit. ADB is expected to offer \$200 million for sustainable microenterprise lending programme. Government of Bangladesh is also expected to extend significant support to PKSF in near future. Green Climate Fund is expected to be available shortly. PKSF will, hopefully, be the lead agency to implement the UK-Aid funded “Pathways to Prosperity for the Extreme Poor (PPEP)” project for sustained poverty alleviation of two million extremely poor people.

PKSF is preparing new strategic plans for 2021 and 2030 in line with the national priorities and the SDGs. We shall be pursuing these development goals in an environmentally, socially, and economically sustainable manner. We are fine-tuning our activities, improving efficiency and effectiveness and strengthening our partnerships.

Lastly, the results we have achieved in this year show that collectively we can tackle any challenge. I thank the Government for constant support to PKSF. Exemption of all income from payment of all types of taxes from 2015 onwards has given PKSF sufficient financial comfort. I thank the PKSF family, the leadership, the staff, the POs, the Development Partners and more than 1.2 million households with whom we work for helping us to become an example of efficiency, accountability, transparency and integrity. However, we shall not feel complacent with our success. Fighting poverty and promoting inclusive development requires sustained determination. We promise that PKSF will continue its work for creating a more prosperous and peaceful Bangladesh.



Md. Abdul Karim
Managing Director

Dhaka, February 28, 2017



PKSF

VISION

A Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life.

MISSION

To implement policies and action programmes involving multiple dimensions of human living and human poverty; pursue a life-cycle approach to human progress, catering to the appropriate needs at all stages of life. The policy planning and action programming will centre on human beings and focus on socio-economic development and environmental protection. The support and services provided relate to education, workforce development, health and nutrition, infrastructure, inclusive and appropriate financing for planned economic activities, social issues and social capital, response to climate change impacts, gender issues, cultural dimensions, sports and social advocacy etc.



PKSF seeks to address the entire life-cycle of human beings from infancy to old age. Health-care of the expecting mothers to child care in terms of health and education leading to skill development in youth and finally to the care of the aged ones.



PKSF: AT A GLANCE

PARTNER
ORGANISATIONS



BORROWERS



ONGOING
MAINSTREAM
PROGRAMMES



ONGOING
PROJECTS



ONGOING
SPECIAL
PROGRAMMES



29.85 BILLION BDT
LOAN DISBURSED
TO POS

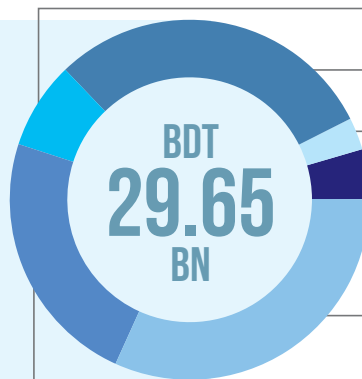
5.72 % LOAN
DISBURSEMENT
GROWTH

42.20 BILLION BDT
LOAN OUTSTANDING
WITH POS

6.89 % LOAN
OUTSTANDING
GROWTH



LOAN
DISBURSEMENT
UNDER
MAINSTREAM
PROGRAMMES
IN
2015-16



2.33 BILLION | **BUNIAD**

8.82 BILLION | **SUFOLON**

0.86 BILLION | **ENRICH**

1.33 BILLION | **KGF**

9.41 BILLION | **JAGORON**

6.90 BILLION | **AGROSOR**



ENRICH

588266 HEALTH CARDS

5200 EDUCATIONAL CENTRES

54265 SOLAR HOME SYSTEM

1328 YOUTH COMMITTEES

2141 ENRICHED HOMES



GROUP MEMBERS



DEVELOPMENT
SUB-SECTORS IDENTIFIED
UNDER PACE

GOVERNANCE

GENERAL BODY



The PKSF General Body provides overall policy directives to the PKSF management in order to undertake meaningful activities to fulfill its objective of alleviating poverty of the under-privileged people through employment generation. It oversees and advises on measures and initiatives that seek to establish and ensure the human dignity of the poor. The General Body approves the annual budget and the audited accounts of the organisation. It also reviews the annual report presented by the Governing Body of the organisation.

The meeting of the General Body is required to be held at least once every year. However, in 2012, the General Body decided to meet twice a year: the Annual General Meeting (AGM) would preferably be held during the month of December and the other General Meeting (GM) during the month of June. The General Body may consist of a maximum of 25 members. Out of them, the Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with the government agencies, voluntary organisations or private individuals having a successful record of service in poverty alleviation and/or an interest in such activities. The Chairman must not be in the service of the Republic. The General Body, in the AGM, nominates the remaining 10 members from the PKSF's Partner Organisations (POs) and/or private individuals. As of January 1, 2017, there were 22 members in the General Body.



MEMBERS OF THE GENERAL BODY

DR. QAZI KHOLIQUZZAMAN AHMAD

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

MR. MD. ABDUL KARIM

Managing Director, PKSF
Former Principal Secretary to the Government of Bangladesh

DR. PRATIMA PAUL-MAJUMDER

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

PROFESSOR DR. A.K.M. NURUN NABI

Vice-Chancellor, Begum Rokeya University, Rangpur

MR. KHONDKAR IBRAHIM KHALED

Former Deputy Governor, Bangladesh Bank and
Former Chairman, Bangladesh Krishi Bank (BKB)

DR. M. A. QUASSEM

Chairman, National Disaster Management Advisory Committee

MS. NIHAD KABIR

Senior Partner
Syed Ishtiaq Ahmed and Associates (SIA & A) and
President, Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)

MR. MD. FAZLUL HAQUE

Additional Secretary, Bank and Financial Institutions Division
Ministry of Finance, Government of Bangladesh

PROFESSOR M. A. BAQUI KHALILY

Former Executive Director, InM

MR. C. M. SHAFI SAMI

Former Foreign Secretary and
Former Adviser to the Caretaker Government of Bangladesh

MS. BULBUL MOHALANABISH

Professor, Southeast University, Dhaka



MEMBERS OF THE GENERAL BODY

MR. ISHTIAQ UDDIN AHMAD

Country Representative for IUCN and
Former Chief Conservator of Forests, Bangladesh

MR. NAZIR AHMED KHAN

Former Chief Executive, Bangladesh Bank Training Academy

DR. NAZNEEN AHMED

Senior Research Fellow
Bangladesh Institute of Development Studies (BIDS)

PROFESSOR SHAFI AHMED

Former Professor, Department of English, Jahangirnagar University

AMBASSADOR MUNSHI FAIZ AHMAD

Chairman, Bangladesh Institute of International and Strategic Studies (BISS)

MRS. MONOWARA HAKIM ALI

Director, Federation of Bangladesh Chambers
of Commerce and Industries (FBCCI)

MR. S.M. WAHIDUZZAMAN BABUR

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

DR. MUJIB UDDIN AHMAD

Professor, Department of Tourism and Hospitality Management
University of Dhaka

DR. RAMANIMOHON DEBNATH

Journalist, Economic Columnist

DR. SALIMA RAHMAN

Executive Director, RDRS Bangladesh (a Partner Organisation of PKSF)

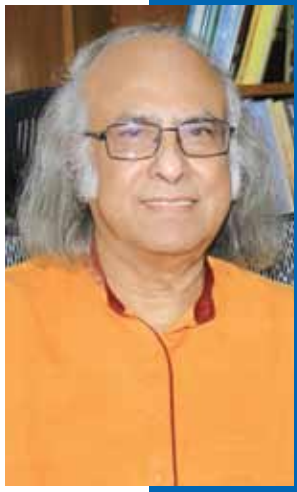
MR. MOHSIN ALI

Executive Director, WAVE Foundation (a Partner Organisation of PKSF)

GOVERNING BODY



The Governing Body, subject to the general control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the organisation. It determines the direction and scope of the activities of the organisation in order to steer PKSF towards its intended goals. The Governing Body holds the financial control of the organisation, including approval of projects and making grants, donations, loans or other financial assistance to the Partner Organisations (POs). The Governing Body consists of seven members. The Government of Bangladesh (GoB) nominates the Chairman and two other members from amongst individuals having a record of service in activities of poverty alleviation and inclusive development and/or an interest in such activities. The General Body, in its AGM, elects three other members representing the Partner Organisations and/or individuals having demonstrated contribution in the development sector. The Governing Body, in consultation with the Government, appoints the Managing Director who is the Chief Executive Officer of the organisation and an ex-officio member of the Governing Body and the General Body of PKSF.



CHAIRMAN

Dr. Qazi Kholiquzzaman Ahmad

A renowned economist and development thinker and a reputed specialist on climate change, is the chairman of the PKSf. He is also currently the chairman of the Governing Council of Dhaka School of Economics (DScE).

Dr. Ahmad's vision of development centres on the establishment of human rights and human dignity for all, and he believes the starting point for moving towards that goal is to focus on ensuring basic education, skill training and healthcare for all without any exclusion. He was the co-chair of the committee that formulated Bangladesh National Education Policy 2010, which focuses, among many other aspects, on inclusiveness and quality of education. Dr. Ahmad is a well known expert on climate change, and is an advocate on the concerns about its adverse impacts on both natural and human systems and how to address them.

He has long been keenly promoting sustainable development in all its aspects. He has played a leading role at the national level, in the case of both government initiatives and civil society efforts, in the formulation of proposals and recommendations relating to the Post-2015 Development Agenda from Bangladesh perspectives, submitted to the United Nations. The UN General Assembly (UNGA) adopted a global Sustainable Development Agenda for 2016-30 on 25 September 2015.

Regional cooperation for mutual benefit has been another major focus of his research, dialogues, and advocacy activities since the late 1980s. On the management of water resources in particular, he has, in cooperation with other experts in the field from Bangladesh and other South Asian countries, produced several pioneering research works on regional water issues in South Asia, with particular reference to the Ganges-Brahmaputra-Meghna region. He has to his credit several other publications on water issues.

Dr. Ahmad has conducted a wide range of research works on policy planning, food and agriculture, environment and climate change, water resources, rural development and employment generation, poverty alleviation, human development, women in development and gender issues etc. He has written (alone or jointly with others) 36 books and over 250 learned articles, published at home and abroad.

He is a former president (elected for three consecutive terms) of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former research director at Bangladesh Institute of Development Studies (BIDS). He was president of the Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and vice president of the Rome-based Society for International Development (SID) during 1988-91. He was a member of the National Water Resources Council, Government of Bangladesh (GoB), 1997-2001; and honorary adviser to the GoB National Water Policy and National Water Management Plan formulation processes, 1998-2001. He also was a member of the Clean Development Mechanism (CDM) Executive Board under Kyoto Protocol of the UNFCCC (2009-2014). He was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007, having been Coordinating Lead/Lead Author for the 3rd and 4th Assessments, published respectively in 2001 and 2007. He received the Ekushey Padak in 2009, one of the highest national civilian awards of Bangladesh, presented by the Government of Bangladesh.

MANAGING DIRECTOR**Mr. Md. Abdul Karim**

A former Principal Secretary to the Government of Bangladesh, is the Managing Director of PKSf. He is the Chief Executive Officer of the organisation and also an ex-officio member of its General Body and Governing Body. Earlier, he worked in the field of administration as Assistant Commissioner, Magistrate and Chief Executive Officer of a number of local bodies. He served as the Economic and Commercial Minister/Counsellor of Bangladesh Embassy in Brussels, Belgium. Mr. Karim was Secretary to the Government in the Ministries of Commerce, Fisheries and Livestock, Home Affairs, Communications (Bridges Division) and Finance (Internal Resources Division). He was Chairman of the National Board of Revenue (NBR). Mr. Karim was Chairman of a number of state-owned companies including the lone refinery of the country, the Eastern Refinery Limited. He was the ex-officio Chairperson of a number of national-level committees of various Ministries while serving as Principal Secretary.

Mr. Karim obtained his M.Sc. in Chemistry from the University of Chittagong and Master of Social Science degree in Development Administration from the University of Birmingham, UK. He participated in many professional training programmes at home and abroad and attended many international summits, conferences, meetings and seminars including the United Nations General Assembly.

Mr. Karim is the Secretary General of the South East Asian Cooperation (SEACO) Foundation, Bangladesh which is working at the civil society level for trade and investment promotion among five countries of the South and South East Asian region. He is a Board Member of the Institute for Inclusive Finance and Development (InM), Microcredit Regulatory Authority (MRA), Social Development Foundation (SDF), Small Farmers Development Foundation (SFDF) etc. A Paul Harris Fellow (PHF) Rotarian, Mr. Karim is the President of Rotary Club of Dhaka Buriganga for the year 2016-2017. He is the President of Bangladesh Table Tennis Federation and immediate past president of Bangladesh Scouts (Boy Scouts and Girl Guides). He has received the highest Scout Award of the country. Mr. Karim is now the Advisor of Bangladesh Scouts and President of Bangladesh Scouts Foundation. He is involved with many other socio-economic organisations.

Mr. Karim is an Independent Director of Union Capital Ltd. and Green Delta Insurance Company Ltd. He is a member of the Board of Advisors of the Asian University for Women in Chittagong, Bangladesh. Mr. Karim is a member of the Honorary Advisory Board of Country Programme Document (CPD) of the UNDP Bangladesh for the 2017-2021 cycle. He is the Advisory Board Member of the Center for Education and Community Development (CECD) under Vietnam Association for Education Psychology Science. He is also the Strategic Advisor to Shanghai Changing Oriental Hongqiao Microloan Company of China.

Mr. Karim has lectured as a guest speaker at various Universities and training institutions including North South University, Public Administration Training Center, National Defence College of Bangladesh, National Academy for Planning, Bangladesh Civil Service Administration Academy etc. He has authored books and articles on local government and other subjects. He has travelled to 45 countries of the world. He is a member of various elite social clubs of the country. He is married and has three children.

Mr. Karim is leading PKSf towards implementation of holistic, people-centered integrated programmes and projects for poverty alleviation, inclusive financing and sustainable development of Bangladesh.





GOVERNING BODY

MEMBERS



DR. PRATIMA PAUL-MAJUMDER

is one of the former Senior Research Fellows of Bangladesh Institute of Development Studies (BIDS). She conducted an intensive research on 'Cooperative Way of Agricultural Development in Bangladesh' for which she was awarded PhD degree from the University of Warsaw, Poland. Dr. Paul-Majumder is a pioneer researcher who undertook studies on the prevailing working conditions in the garments sector since 1990. She has been sincerely and continuously working on the issue of gender budgeting for over a decade. She has very commendable action research on the state of women of the religious minority communities. She served as a consultant to numerous research projects conducted by various national and international organisations.



PROFESSOR DR. A.K.M NURUN NABI

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

MR. KHONDKAR IBRAHIM KHALED

has a reputation of possessing a very admirable career in both commercial and central banking sectors. He is a former Deputy Governor of Bangladesh Bank and a former chairman of Bangladesh Krishi Bank (BKB). During his long banking career, he served as the Managing Director of the BKB, Agrani Bank, Sonali Bank and Pubali Bank Limited. He also served as a General Manager of PKSF. He secured his MBA degree from the Institute of Business Administration (IBA), University of Dhaka. Mr. Khaled has been associated with various professional and social organisations since long.



DR. M.A. QUASSEM

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



MS. NIHAD KABIR

is an advocate at the Supreme Court of Bangladesh. She is the Senior Partner of Syed Ishtiaq Ahmad and Associates, a leading law firm of the country. She is the President of the Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI). She was a member of the National Education Policy Committee of Bangladesh, as well as the National Pay and Services Commission. Ms. Nihad Kabir is the Vice-Chairman of Siam City Cement (Bangladesh) Limited, a Director on the Boards of Kedarpur Tea Company Limited and BRAC Bank Limited, Independent Director of Apex Footwear Limited and Square Pharmaceuticals Limited. She is on the Board of, among others, Infrastructure Development Company Limited (IDCOL) and BKash. She is the Chairman of the Board of Directors of BRAC EPI Investments Limited and BRAC EPI Stock Brokerage Limited. Ms. Nihad Kabir was called to the Bar from Grays Inn in England. She has a BA (Hons.) degree in law, an LLM and an MA degree, all from the University of Cambridge, England.





MANAGEMENT

MANAGEMENT



PKSF works through an integrated network with an organisational structure to ensure that everyone is working towards achieving PKSF's goal and objectives. The PKSF officials are keen to demonstrate skills and efficiency in performing their duties. Hired through a competitive and rigorous employment process, the staff are appointed on the merit of their proven talent and capability which are subsequently and regularly enhanced and sharpened through in-service training at various intervals.

At present PKSF's organisational structure is constituted of five divisions and one unit which are (1) Programme Division (2) Finance Division (3) Administration Division (4) Audit Division (5) Research Division and (6) Environment Unit.

PROGRAMME DIVISION

This Division deals with the core microfinance programmes of PKSF such as Jagoron, Agrosor, Buniad and Sufolon. This Division also manages the activities of Enterprise Development Unit, Insurance Unit, MIS Unit, IT Unit and five



different projects namely Community Climate Change Project (CCCCP), Promoting Agricultural Commercialization and Enterprises (PACE) Project, Skills for Employment Investment Program (SEIP), Bangladesh Climate Change Trust Fund (BCCTF) and Programmatic Technical Assistance: Scaling Up Microfinance Institutions Lending for Improved Rural Sanitation in Bangladesh. It also operates two special programmes namely Uplifting the Lives of Elderly People and Cultural and Sports Programme. This Division is headed by the Deputy Managing Director (Programme). Total number of officers employed in this Division is 97.

ADMINISTRATION DIVISION

Administration Division is responsible to provide all kinds of administrative support to PKSf's staff through its different units which are: General Administration, Publications and Communications, Library, Management, Legal Affairs. This Division also operates 4 mainstream programmes of PKSf namely Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH), Special Fund, Programmes-Support Fund (PSF) and Learning and Innovation Fund to Test New Ideas (LIFT). Headed by the Deputy Managing Director (Administration) a total of 59 officers are now working in this Division.

FINANCE DIVISION

Along with Programme Division, Finance Division also deals with the core microfinance programmes of PKSf, which are Jagoron, Agrosor, Buniad and Sufolon. This Division comprises of Finance and Accounts unit, Human Resource unit, Social Advocacy and Knowledge Dissemination unit, Training unit, Kuwait Goodwill Fund (KGF), Livestock Unit and Agriculture Unit. Besides, this Division also manages two projects namely UPP-Ujjibito and Low Income Community Housing Support (LICHs) Project. This Division, through its HR unit, provides necessary training at home and abroad to enhance skills and capacity of all the staff of PKSf. This Division is headed by the Deputy Managing Director (Finance). A total of 68 officers are now working under this Division.

AUDIT DIVISION

Audit Division provides a number of important services to PKSf management to ensure the accountability and transparency of PKSf which include detecting and preventing fraud, testing internal control, monitoring compliance with PKSf's policy and government regulation. This Division exclusively reports to the Managing Director and is headed by one General Manager. Under this Division, there are two wings: Internal Audit and External Audit. Internal audit deals with the audit related affairs of both PKSf and POs. External Audit wing coordinates the tasks of external audit of both PKSf and POs through enlisted audit firms. A total of 13 officers are now working under this Division.

RESEARCH DIVISION

PKSf conducts research through its Research Division. The main areas of research include assessment of the core programmes/interventions of PKSf, their impact, appraisal of a certain aspects of problem, action research, or policy related issues. This Division conducts its research activities in three ways: by its own staff; jointly with research and academic institutions at home and abroad; and through outsourcing. This Division is headed by a Director. A total of 5 officers are now working in this Division.

ENVIRONMENT UNIT

Recently, PKSf established Environment Unit which will deal with the climate change related issues in Bangladesh. This Unit will take practical actions to increase the resilience of the community who are prone to the adverse impacts of climate change. This Unit will be led by one Director.

STAFF

As of December 12, 2016, PKSf management team is comprised of 353 talented and committed staff, which includes 175 regular officers, 102 staff, 66 project officers and 10 contractual personnel.



PKSF

STRATEGICALLY MOVES AHEAD

“ Micro-credit can meet some needs occasionally, relieve some immediate hardships temporarily but this is not a lasting answer to reduce poverty. If the children of these poor families do not go school, if they suffer from chronic malnutrition, if there exist no opportunities of primary health care with access to safe drinking water and sanitation, the impact of micro-credit will be minimal and no sustainable development can take place. And this is a general experience. PKSF has learnt from ground realities and it continues to do so. This learning positively provoked us to diversify our activities so that we can help people to capably face the challenges that stand against holistic welfare of them. ”

'Monga, now, is an obsolete word', proclaimed A M A Muhith, Minister of Finance, Government of the People's Republic of Bangladesh, on November 30, 2016, on the occasion of the closing ceremony of PRIME. 'There should be no place of this word any more in our Bengali dictionary', he added. Monga, this particular Bengali word means that miserable socio-economic state when people have no financial entitlement to purchase basic necessities and there exist no opportunities of employment. Thousands of poor people in the north of Bangladesh used to suffer every year from this literally sub-human situation in the months of September and October. Many of them starved. That Monga is an experience of the past is a truth which has been realized by a flagship PKSf intervention. The programme known as Programmed Initiatives for Monga Eradication (PRIME) has done the miracle. The country is now free from the media visuals which used to show people in sub-human shapes during the Monga period. An independent impact reveals that PRIME is the most effective development activity among all such interventions undertaken in Bangladesh. However, the success story of PKSf is not limited to PRIME only, this is largely true of many other programmes and projects as well.

Palli Karma-Sahayak Foundation (PKSf) is working for twenty-seven years now to help people so that they can put up a smile and find a firm place for themselves within the community they live in. In 1990, PKSf was established by the Government of Bangladesh and was registered under the Companies Act 1913/1994 as a non-profit organization. For nearly two decades, PKSf was primarily engaged in the activities of disbursement of loans and ensuring their repayment through different Non-Government Organizations, known as Partner Organizations (POs). But then PKSf gradually understood the limitations of such inventions to alleviate poverty of people since poverty is multi-dimensional in character. Small financial assistance generally known as micro-credit is just not enough to address the issue squarely and more importantly sustainably. Micro-credit can meet some needs occasionally, relieve some immediate hardships temporarily but this is not a lasting answer to reduce poverty. If the children of these poor families do not go school, if they suffer from chronic malnutrition, if there exist no opportunities of primary health care with access to safe drinking water and sanitation, the impact of micro-credit will be minimal and no sustainable development can take place. And this is a general experience. PKSf has learnt from ground realities and it continues to do so. This learning positively provoked us to diversify our activities so that

we can help people to capably face the challenges that stand against holistic welfare of them.

PKSf believes that the poor have their inherent energy and they should be inspired to use that to change their lot. What we always profess is that we just do not work for the people but we work with them. This simple and serene philosophy has the power to wake up people from within. In 2016, PKSf has put special emphasis on areas which many of the development activists would not include in their priorities. In some selected places, more precisely in the operational areas of Enhancing Resources and Increasing Capacities towards Elimination of their Poverty (ENRICH), PKSf has prepared the list of the freedom-fighters of 1971. PKSf has come up with some material help, which is humble though. But the impact is not little. These heroes of our glorious liberation war feel honoured and reenergized and they now get together at frequent intervals and further try to take part in the development activities of the community. Similarly, youth clubs have been constituted; the local youths assemble at the ENRICH centres, which have developed into pro-active community hubs. The young people now campaign against child marriage and violence against women and for eco-agriculture and children's enrolment in schools.

Through PKSf's UPP-Ujjibito Project, clubs of adolescent girls have been organized. The girls meet together at frequent intervals, discuss about some local problems in which they can positively intervene. It's heartening to know that such a club has been able to resist child marriage in a village.

PKSf has initiated a project dedicated to the welfare of the elderly people in some select places. Old age has all its tribulations. Often the old persons are victims of negligence. And many of them endure psychological pains. In view of that, PKSf has come up to organize centres for them, where the elderly folk meet regularly; they share their pieces of minds. PKSf is extending assistance in terms of monetary help, health care and provision of some recreational activities.

PKSf is also working for some cultural and sports activities with the intention to build up patriotism, to develop moral values and to patronize indigenous cultural forms and sports. The POs organize various cultural events participated by school-goers and young people. We have already received very enthusiastic response from the rural people. We are trying to cover as much as we can within our limited resources.

Such diversification of PKSf activities has struck a silent revolution in its working areas.

OVERALL PERFORMANCE

The voyage of Palli Karma-Sahayak Foundation (PKSF), the leading development organisation in the country, began in May 1990 with an aim to reduce poverty through employment generation. The Government of Bangladesh established PKSF as a 'not-for-profit' company, under the Companies Act 1913/1994.

PKSF envisions a Bangladesh where poverty will be eradicated; the ruling development and governance paradigm will be inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life. Its mission is to implement policies and action programmes involving



Total members



Loan disbursement from
PKSF to POs



Women
borrowers

multiple dimensions of human living and human poverty; pursue a life-cycle approach to human progress, catering to the appropriate needs at all stages of life. The policy planning and action programming will centre on human beings and focus on socio-economic development and environmental protection. The support and services provided relate to education, workforce development, health and nutrition, infrastructure, inclusive and appropriate financing for planned economic activities, social issues and social capital, response to climate change impacts, gender issues, cultural dimensions, sports and social advocacy etc.

The objective of PKSF is to provide financial assistance and institutional development support to appropriate organisations for implementing sustainable and inclusive financial programmes. The Foundation also focuses on the reduction of poverty through creating productive employment opportunities for the moderate and ultra poor, small and marginal farmers and micro-entrepreneurs. PKSF also seeks to create sustainable employment opportunities for the poor and provide them education, health, training for enhancing their capacity and risk reduction services.

Since its inception, PKSF has made a significant contribution to accomplish its objectives by creating a favorable environment for enterprise development, social protection and capacity enhancement through various programmes and projects. Partner Organisations (POs) of PKSF are implementing these programmes and projects across the country by providing financial and non-financial services to its organised members and borrowers.

PKSF, over the years, has gained in-depth understanding and experience on the multi-dimensional aspects of poverty. Therefore, the Foundation redefined and redesigned its intervention taking into account the needs of the poor. In 2010, PKSF reshaped its core goal of 'establishing human dignity', in addition to its efforts towards achieving economic development. The poor feel inspired to stand up on their own and understand that there is value of their talent and hard work. This is the pathway to the recognition of their human dignity.

With this end in view, PKSF has diversified its operations. A concept was popular in the country that



micro-level financial support is the only answer to alleviate poverty. But this was not the right concept. Poverty alleviation cannot be achieved with one component only; this requires education, training, healthcare, access to resources and ample opportunities for all. It should be an integrated development process that involves multiple socio-economic components.

With the core objective, PKSF has implemented extreme poverty focused Programmed Initiatives for Monga Eradication (PRIME) project from FY 2007-2016 under Promoting Financial Services for Poverty Reduction (PROSPER) financed by DFID. PRIME extended its activities to 50 upazilas of 11 districts in north-western, south-western and north-eastern regions of Bangladesh targeting 5.10 lac ultra poor households (22.95 lac members). PRIME has created significant impact on income, employment, asset and food security of the targeted ultra poor households. Annual Income of the targeted households increased by 285% from BDT 37,000 in 2008 to BDT 1,42,638 in 2016. PRIME has a major contribution in *Monga* eradication in the Rangpur Division. It has also reduced the vulnerability of AILA and SIDR affected extreme poor of south-western coastal areas. PRIME has completed its ten years of operation in December, 2016, through a successful eradication of *Monga* from the country.

To ensure food security and to create income generating activities for the ultra poor, PKSF is implementing Food Security 2012 Bangladesh-Ujjibito project since November 2013. The UPP-Ujjibito project is being implemented in 1724 Unions of 28 districts in Barisal, Khulna, Rajshahi and Chittagong Divisions through 38 POs of PKSF. The objective of the project is to end hunger through the reduction of poverty for a better livelihood, develop basic skills and facilitate women empowerment. Ujjibito provides skills development training for household level entrepreneurship, vocational training for youths and grants to the extreme poor households specially the female-headed households and families with disable members, cash for work (road maintenance). It further provides counseling on primary health care and nutrition and organise courtyard sessions on social issues and community events. Several new interventions like Ujjibito Kishori Club (Ujjibito Adolescent Girls' Club), Ujjibito Primary School Forum, Ujjibito Secondary School Forum, Ujjibito Nutrition Cluster, Ujjibito Disabled People's Development Activities are being implemented from the project with a view to create their higher social acceptance and impact in the society.

PKSF has launched Promoting Agricultural Commercialization and Enterprises (PACE) project in January 2015 with the objective to expedite poverty reduction through promoting microenterprises. The



project concentrates on expanding the microenterprise sector by serving targeted people through its three interrelated components: i) Financial Services for Microenterprises, ii) Value Chain Development and iii) Technology and Product Adaptation. The PACE project has so far undertaken sixteen value chain sub-projects

for the development of different potential farm and non-farm business clusters in the country. The major business clusters that have come under VCD interventions are; Black Bengal goat rearing at Meherpur; Cow rearing at Tangail and Joypurhat; Beef fattening at Thakurgaon; Crab culture at Satkhira; pesticide-free vegetable cultivation in Dhaka; Mung bean cultivation at Jessore, Jhinaidah, Bhola and Barguna; Embroidery and dress making in Rajshahi; Shoe making at Kishoreganj; Imitation gold jewellery at Jhenaidah; Honey production in Tangail, Narayanganj, Gazipur, Mymensingh and Sirajganj.

Bangladesh is one of the most climate-vulnerable countries in the world. To enhance the resilience of communities to the adverse effects of climate change, PKSF has been implementing community-level climate change adaptation activities through Community Climate Change Project (CCCCP). The Government of Bangladesh (GoB) entrusted PKSF to implement the project from Bangladesh Climate Change Resilience Fund (BCCRF) which was formed in 2009. The World Bank (WB) ensured the fiduciary management of the project. The project is being implemented in the three most climate vulnerable and salinity, drought & flood-affected areas of the country. A total of 41 project implementing partners (PIPs) of CCCC have been working at 36 climate vulnerable upazilas in 15 districts. Approximately 38,995 beneficiaries have been covered through various activities under CCCC. The major field level activities of CCCC include raising of homestead plinths; installation of climate resilient sanitary latrines and tube-wells; demonstration of climate resilient crop; pumpkin cultivation at char areas; re-excavation of ponds in coastal areas for safe drinking water; re-excavation of canals; repairing and raising of roads/embankments in flood prone areas; installation of improved cooking stoves; support for Income Generating Activities (crab fattening in coastal areas, sheep & goat rearing in slatted housing system, vermi-compost, homestead gardening, poultry and duck rearing in semi-scavenging method etc.).

Realizing the significance of innovation as a pathway towards growth, PKSF has stepped out from its conventional microfinance activities and exclusively designed a programme titled Learning and Innovation

Fund to Test New Ideas (LIFT) in 2006. Later, in 2007, DFID started to finance LIFT programme to explore inventive prospects for the poor to widen their income opportunities. LIFT promoted considerable pro-poor initiatives and innovations through diversified use of microfinance. Up to June 2016, the LIFT programme has supported a total of 50 innovative initiatives across the country through 64 organisations.

PKSF has established Agriculture Unit in FY 2013-14 to extend sustainable agricultural technologies and services to the door-steps of the marginal and small farmers. The Agriculture Unit helps the farmers to gain access to resources necessary for agricultural production, employment generation, ensure food security and enhancement of the quality of their lives. The work plan and implementation strategy of Agriculture Unit has been designed by covering crops sectors.

PKSF has established a Livestock Unit (LU) in 2013. The objective of this unit is to ensure sustainable livestock production by providing financial services and appropriate technologies to the farmers and establishing value chain and marketing system for the livestock products and by-products. LU demonstrated improved production technologies on goat rearing, dairy cattle production, beef cattle fattening, vermicompost production, buck rearing, broiler rearing, layer rearing, sonali chicken rearing, duck rearing, quail rearing, rabbit rearing, poultry processing unit and fodder production among the selected beneficiaries.

Social Advocacy and Knowledge Dissemination Unit of PKSF has been working to create and foster social awareness on critical contemporary issues and disseminate relevant information since 2013. Counselling, lobbying, bargaining, negotiating, networking and social auditing are the popular strategies. The Unit also arranges talk shows, publishes awareness-based advertisements, short plays and documentaries to motivate people. The use of educational materials like flipcharts, leaflets, posters and booklets; organisation of study tours or issue-based training; establishment of local knowledge centres and network; publicity through mobile cinema vans and community radio are some of the tools regularly used by this Unit.

A large number of population in Bangladesh living under poverty line often face crises because of severity and recurrence of natural disasters. The victims of such crises are in need of some immediate material help. To address their immediate needs, PKSf has formed a Special Fund from its own resources in 2010 with the intention to serve the poor and needy. PKSf generally provides special assistance from this fund to the victims of unforeseen adversities and natural disasters such as cyclone, tornado, flood, drought, epidemic, earthquake, severe winter etc.

PKSF initiated the Programmes-Support Fund (PSF) in 2011. PSF was created to target those people who may not be eligible to get support under other programmes and projects conducted by PKSf. This fund will go towards providing financial grants specifically for education and customized credit facilities usually beyond the scope of development programmes that target the poor.

In 2010, PKSf piloted an integrated approach to poverty eradication to help strengthen the sustainable development interventions existing in the country. This programme titled Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) focuses on the comprehensive needs of the households. The overall vision that underpins the ENRICH is to work with the poor, to



create an enabling environment for them with the optimum use of their resources to achieve a humanly dignified living standard and to enjoy universal human rights. Under this new approach, the integrated action programme includes the key components of education, skill development training, technology, information,

health services, food security and nutrition, awareness raising, facilitating access to asset, social capital formation, infrastructure, climate change adaptation, insurance services, market linkages and so on. Currently, ENRICH is being implemented at 150 Unions of 62 districts in all 7 divisions of the country with the cooperation of 111 POs of PKSf.

PKSf is implementing Skills for Employment Investment Program (SEIP) since May 2015 with a view to generating employment by providing demand-driven skill development training to the eligible participants selected from low income households of the country. The goal of the project is to develop demand-driven workforce through training and thereby placing them into self and wage-based employment at home and abroad. To achieve this goal, SEIP aims at ensuring employment to at least 70 percent of the trainees through different training institutions and Partner Organisations. Asian Development Bank (ADB), Swiss Agency for Development and Cooperation (SDC) and the Government of Bangladesh are jointly financing the project.

As part of the multi-sectoral approach to serve the disadvantaged people and regenerate our indigenous culture, PKSf has introduced two different and new programmes. Elderly people are being helped out with some special assistance while activities are being patronised to promote indigenous country sports and traditional culture. Programme for Elderly People is being implemented in 20 Unions of 18 districts through 19 selected Partner Organisations (POs) of PKSf. A demographic and socio-economic survey has been conducted in 18 districts and 31,807 elderly people have been identified as prospective beneficiaries of the programme. Moreover, 279 village committees, 174 ward committees and 20 Union committees of elderly people have been formed in 18 districts and they are being provided with training on leadership, communication and social awareness. As per the guidelines of the National Policy on Elderly People 2013, the programme has so far included seven activities, which are: establishment of social centres for elderly people, provision of old age allowance, special savings programme and pension fund, recognising elderly persons' contribution to society, provision of

awards to the best children for serving their parents, appropriate credit and training facility for the poor elderly people, training for para-physiotherapists to provide geriatric nursing and above all, creating special social facilities for the elderly people.

PKSf has initiated 'Cultural and Sports Programmes' as part of its multidimensional poverty alleviation programme. The programme is being implemented from March 2016 by 10 selected POs in their respective working areas. Under the programme, POs have been arranging different sports and cultural activities rooted in local tradition and seasonal trends. The expenditure of the programme is being borne jointly by PKSf and POs.

All PKSf programmes are monitored in an intensive way. Evaluation is done by national and international experts at regular intervals. PKSf takes necessary measures to improve the quality of its activities as per the remarks of these reports. Strength of PKSf is evident from its progressive trend of loan disbursement over the last two decades.

PKSf POS

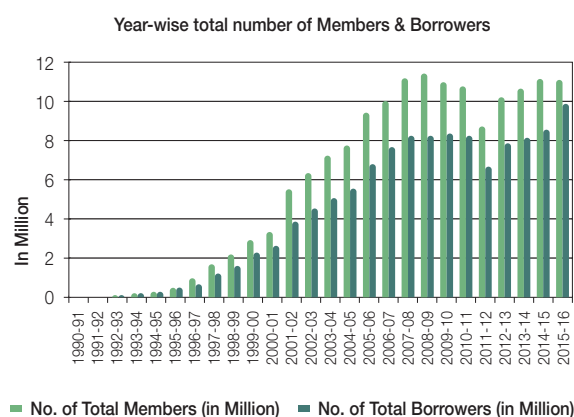
As of June 30, 2016, the total number of Partner Organisations (POs) of PKSf stands at 275. Since inception, PKSf has been adhering to a stringent set of criteria and following strict procedures to select suitable Partner Organisations (POs). These POs are implementing the programmes and projects of PKSf.



MEMBERS AND BORROWERS

The members of the POs are at the core of all kinds of field-level operations of PKSF, who are organised in groups. As of June 30, 2016, the total number of members of all POs is 11.98 million of which 90.60% are women. As of June 30, 2016, the number of borrowers is 9.39 million. Out of total borrowers, the number of women borrowers is 8.59 million, which is 91.46 percent of total (Figure 1.0).

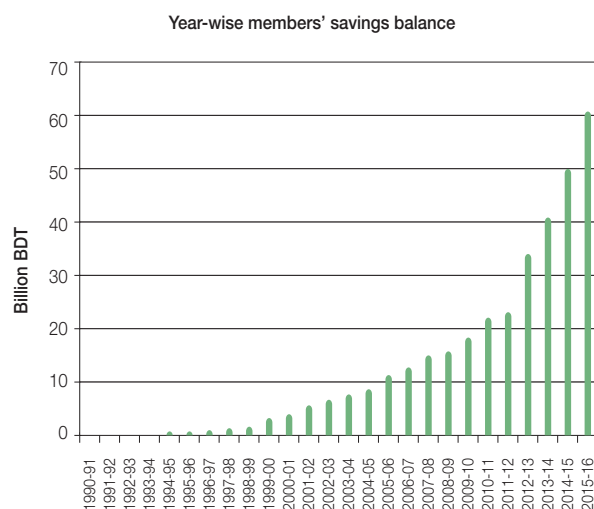
Figure 1.0: Members-Borrowers (million)



MEMBERS' SAVINGS

With steady growth, savings of members stood at BDT 60.82 billion on June 30, 2016 (Figure 2.0).

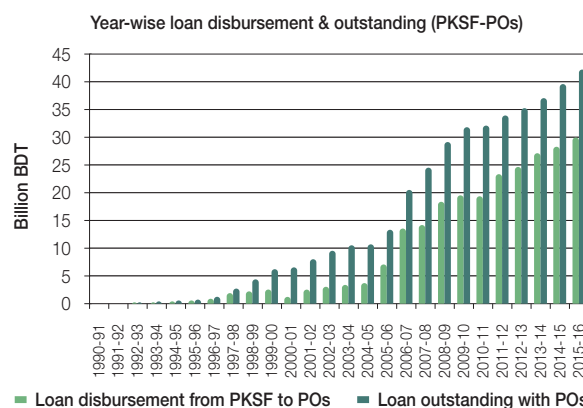
Figure 2.0: Members' savings balance (in billion BDT)



LOAN DISBURSEMENT AND OUTSTANDING (PKSF-POS)

As can be seen in figure 3.0, the loan disbursement of PKSF has recorded a steady growth in FY 2014-15 and 2015-16. During the FY 2015-16, the amount of loan disbursement from PKSF to POs stood at BDT 29.85 billion, which is 5.72 percent higher than the previous year. The amount of loan outstanding of PKSF with Partner Organisations (POs) stood at BDT 42.20 billion as on June 30, 2016, (Figure 3.0).

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



LOAN DISBURSEMENT AND OUTSTANDING (POS-BORROWERS)

Loan disbursement from POs to borrowers stood at BDT 223.44 billion by FY 2014-15. During FY 2015-16, from July 15 to June 16, the amount of loan disbursement from POs to borrowers stood at BDT 282.09 billion. The amount of loan outstanding of Partner Organisations (POs) with the borrowers stood at BDT 162.65 billion as on June 30, 2016, (Figure 4.0).

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

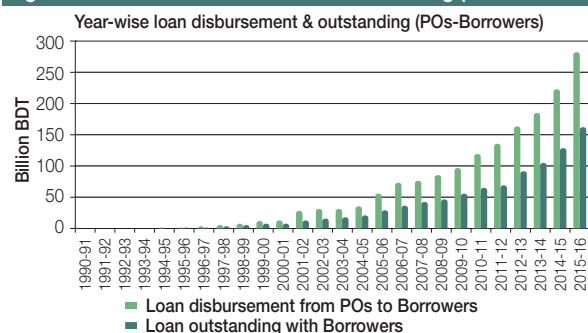


Table-1: Progress of PKSF in Last 26 Years

FY / Indicators	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)				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	0.00	0.00	76.98	0.00	0.00	76.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
1991-92	50	0.02	0.01	76.87	0.02	0.01	76.61	0.03	0.03	0.03	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	0.13	0.13	0.14	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	0.27	0.27	0.33	0.33	0.27	0.22	0.40	0.64	0	0
1994-95	116	0.29	0.25	86.66	0.29	0.25	86.66	0.30	0.46	0.46	0.63	0.63	0.46	0.48	0.76	1.40	0	0
1995-96	128	0.44	0.39	88.52	0.44	0.39	88.52	0.47	0.73	0.73	1.10	1.10	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	1.22	1.22	1.89	1.89	1.22	1.36	2.69	5.11	0	0
1997-98	170	1.65	1.48	89.42	1.21	1.10	90.41	1.79	2.61	2.61	3.68	3.68	2.61	3.02	5.57	10.68	0	0
1998-99	182	2.19	2.00	91.45	1.58	1.44	91.40	2.10	4.23	4.23	5.77	5.77	4.23	4.68	6.70	17.38	21.44	21.44
1999-2000	189	2.92	2.65	90.52	2.31	2.09	90.33	2.47	6.11	6.11	8.25	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	2.40	91.21	1.18	6.52	6.52	9.43	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	8.03	8.03	11.97	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	4.00	89.15	3.03	9.47	9.47	15.00	15.00	9.47	15.04	30.97	99.85	10.50	72.32
2003-04	219	7.24	6.23	86.08	5.10	4.62	90.53	3.39	10.44	10.44	18.39	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	10.67	10.67	22.03	22.03	10.67	20.77	34.75	165.37	19.67	104.40
2005-06	243	9.45	8.36	88.40	6.78	6.21	91.59	6.89	13.20	13.20	28.92	28.92	13.20	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	20.30	20.30	42.37	42.37	20.30	35.81	72.78	293.50	55.08	199.32
2007-08	257	11.17	10.06	90.06	8.28	7.61	91.87	14.05	24.30	24.30	56.41	56.41	24.30	41.95	76.15	369.65	34.87	234.19
2008-09	257	11.42	10.24	89.69	8.26	7.60	91.95	18.17	28.98	28.98	74.59	74.59	28.98	45.80	85.16	454.81	24.66	258.85
2009-10	262	10.96	10.14	92.54	8.39	7.72	92.10	19.41	31.63	31.63	93.99	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	31.99	31.99	113.28	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	33.82	33.82	136.48	136.48	33.82	68.97	135.20	805.88	5.91	296.82
2012-13	272	10.21	9.19	89.97	7.87	7.17	91.12	24.50	35.17	35.17	160.98	160.98	35.17	91.23	163.15	1561.87	2.81	299.63
2013-14	273	10.64	9.59	90.13	8.13	7.41	91.22	27.04	37.03	37.03	188.02	188.02	37.03	104.95	184.60	1746.48	2.15	301.78
2014-15	274	11.12	10.05	90.36	8.55	7.80	91.24	28.24	39.48	39.48	216.26	216.26	39.48	128.23	223.44	1969.92	0.00	301.78
2015-16	275	11.98	10.86	90.60	9.39	8.59	91.46	29.85	42.20	42.20	246.11	246.11	42.20	162.65	282.09	2252.00	0.00	301.78

*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.
NB. Total lending activities of Partner Organisations has been captured since FY 2012-13

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

Programmes	FY 2011-12						FY 2012-13						FY 2013-14						FY 2014-15						FY 2015-16											
	FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)			Loan outstanding (in Billion BDT)		
	P to P***	P to B****	B****	No. of Borrowers (000)	P to P***	P to B****	P to P***	P to B****	B****	No. of Borrowers (000)**	P to P***	P to B****	B****	P to P***	P to B****	B****	No. of Borrowers (000)**	P to P***	P to B****	B****	P to P***	P to B****	B****	P to P***	P to B****	B****	P to P***	P to B****	B****	No. of Borrowers (000)**	P to P***	P to B****	B****			
Mainstream Programmes																																				
1	Jagoron	7.29	75.86	4925.00	15.55	36.06	7.55	81.64	5087.57	15.57	41.39	8.31	87.65	5201.23	16.35	46.09	9.20	104.46	5484.37	17.62	54.71	9.41	142.33	5981.77	18.42	68.32										
2	Agrosor	4.04	31.96	430.60	6.90	18.10	4.57	39.87	503.77	8.17	22.47	5.13	50.68	589.67	9.25	27.75	5.52	62.27	727.29	10.06	35.99	6.90	90.24	966.14	11.78	49.76										
3	Buniad	1.65	5.04	558.40	2.23	2.59	1.68	5.52	593.11	2.56	3.17	2.03	7.18	645.66	2.86	4.08	2.16	8.67	652.54	3.07	4.89	2.33	9.75	644.72	3.29	5.30										
4	Sufolon	8.78	15.99	552.90	6.17	8.53	9.71	21.48	668.24	6.83	10.49	10.65	25.04	822.64	7.06	12.33	9.69	27.97	882.77	6.60	14.37	8.82	36.06	988.11	5.94	17.18										
7	ENRICH	0.09	0.03	1.35	0.09	0.03	0.16	0.27	7.31	0.23	0.18	0.10	0.29	9.83	0.24	0.22	0.44	0.55	17.21	0.55	0.45	0.86	1.75	45.72	1.19	1.17										
8	KGF	0.65	0.45	14.00	0.65	0.43	0.74	0.84	14.33	0.67	0.45	0.62	0.95	18.47	0.58	0.54	0.96	1.68	34.47	0.88	0.94	1.33	2.88	49.88	0.91	1.27										
Sub Total		22.51	129.33	6249.50	31.60	65.73	24.40	149.62	6874.32	34.02	78.16	26.84	171.77	7287.48	36.33	91.00	27.98	205.59	7798.64	38.77	111.14	29.65	283.01	8676.33	41.54	142.99										
Projects																																				
9	LIFT	0.08	0.09	14.76	0.15	0.07	0.07	0.18	16.92	0.16	0.12	0.12	0.26	19.71	0.22	0.18	0.14	0.42	25.41	0.26	0.26	0.14	0.56	29.66	0.28	0.37										
10	MFTS	0.08	1.71	112.54	0.40	0.82	0.00	0.64	59.82	0.15	0.38	0.00	0.14	20.56	0.02	0.14	0.00	0.01	13.11	0.00	0.07	0.00	0.00	10.92	0.00	0.06										
11	MFMSF	0.18	1.91	84.30	0.78	0.86	0.00	0.67	40.85	0.38	0.43	0.00	0.33	25.92	0.17	0.30	0.00	0.02	8.83	0.12	0.12	0.00	0.00	6.64	0.09	0.08										
12	PLDP-II	0.00	1.77	173.40	0.29	0.87	0.00	0.30	74.72	0.11	0.38	0.00	0.08	34.75	0.09	0.16	0.00	0.00	21.26	0.09	0.11	0.00	0.00	17.17	0.09	0.09										
13	SAHOS	0.34	0.17	41.05	0.34	0.11	0.03	0.24	43.86	0.25	0.11	0.09	0.20	42.46	0.14	0.13	0.12	0.23	46.97	0.19	0.13	0.06	0.15	33.56	0.18	0.09										
14	LRP	0.00	0.06	33.46	0.00	0.05	0.00	0.00	23.80	0.00	0.04	0.00	0.00	18.55	0.00	0.03	0.00	0.00	17.16	0.00	0.03	0.00	-0.00	9.09	0.00	0.01										
15	EFFRAP	0.00	0.08	46.12	0.10	0.12	0.00	0.04	32.94	0.02	0.08	0.00	0.02	21.92	0.02	0.06	0.00	0.00	17.87	0.02	0.05	0.00	0.00	13.66	0.02	0.04										
Sub Total		0.69	5.78	385.00	2.06	2.90	0.10	2.07	292.89	1.07	1.55	0.21	1.04	183.86	0.65	1.00	0.26	0.67	150.60	0.68	0.77	0.20	0.72	120.69	0.65	0.74										
Special Programmes																																				
16	SAHOS-Old	0.00	0.00	14.59	0.03	0.06	0.00	-0.00	11.99	0.01	0.05	0.00	0.00	9.28	0.01	0.04	0.00	0.00	7.71	0.00	0.03	0.00	0.00	7.11	0.00	0.03										
17	RESCUE	0.00	0.00	33.74	0.14	0.19	0.00	0.00	27.42	0.08	0.16	0.00	0.00	19.94	0.04	0.12	0.00	0.00	18.06	0.02	0.10	0.00	0.00	16.48	0.01	0.10										
18	RNPPD	0.00	0.08	8.93	0.00	0.06	0.00	0.00	3.55	0.00	0.03	0.00	0.00	2.16	0.00	0.02	0.00	0.00	0.58	0.00	0.01	0.00	0.00	0.00	0.00	0.00										
19	FSOEUP	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
Sub Total		0.00	0.09	8.99	0.16	0.31	0.00	0.00	42.97	0.09	0.23	0.00	0.00	31.39	0.05	0.17	0.00	0.00	26.35	0.03	0.14	0.00	0.00	23.60	0.01	0.13										
ID Loans																																				
20	Mainstream	0.01	0.00	0	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
21	RNPPD	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
22	MFTSP	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
23	MFMSF	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
Sub Total		0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
Others*		0.00	0.00	7.82	0.00	0.02	0.00	11.46	1082.89	0.00	11.29	0.00	11.79	1069.54	0.00	12.77	0.00	17.18	1179.95	0.00	18.79	0.00	-1.64	1179.95	0.00	18.79										
Total:		23.20	135.20	6651.31	33.84	68.97	24.51	163.15	7865.82	35.18	91.23	27.05	184.60	8131.27	37.03	104.95	28.24	223.44	8547.21	39.48	130.84	29.85	282.09	9388.95	42.20	162.65										

N.B. In FY 2015-16, loan disbursement under other Programmes/Projects (BDT 1.64 billion) has been transferred to Mainstream Programme.

*Category 'Others' include REDP, FSP, SRP, IFADP, PLDP and all other Programmes/Projects of all Partner Organisations.

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

***P to P : PKSF-POs

****P to B : POs to Borrowers

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

Journey of PKSf			
Year	Name of Programmes/Projects	Main Features	Supported By
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity support for the micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSf
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)	Holistic family development to ensure human dignity	GoB & PKSf
2010	Special Fund (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 Program (CCCP)	Support to the poor to increase their resilience to climate change through civil society organisations	Multiple Donors
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to the micro-entrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSf
2012	Bangladesh Climate Change Trust Fund (MCCTF)	To increase the resilience to global warming effects of the poor through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSf
2013	Livestock Unit and Agricultural Unit	To enhance technology based sustainable livestock, crop and fish production for employment generation, poverty reduction and, for ensuring food and nutrition security of poor	PKSf
2013	Social Advocacy & Knowledge Dissemination Unit	To build awareness on various socially important issues for improving human dignity of the marginal people through establishing equity and justice in the society as well as to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people	PKSf
2013	Results-based Monitoring (RBM) Unit	Monitoring the outputs, desired outcomes and impacts of interventions	PKSf
2014	Promoting Agricultural Commercialization & Enterprises (PACE)	To expedite poverty reduction through promoting farm and non-farm microenterprises	IFAD & PKSf
2015	Skill for Employment Investment Program (SEIP)	To generate employment by providing demand-driven skill development training to the disadvantaged people of the country	ADB, GoB & SDC
2016	Uplifting the Quality of the Lives of the Elderly People	To help the elderly people minimize their miseries	PKSf
2016	Cultural and Sports Programme	To patronise and promote indigenous country sports and traditional culture to discover latent talent of the students and youth	PKSf
2016	Low Income Community Housing Support Project	To improve living conditions in selected low income and informal settlements in designated municipalities in Bangladesh	The World Bank

Major Services of PKSF		
Name of Programmes/Projects	Starting Year	Nature of Services
JAGARON-Rural Microcredit (RMC)	1990-91	Individual loan through group
JAGARON-Urban Microcredit (UMC)	1998-99	Individual loan through group
BUNIAD-Ultra Poor Program (UPP)	2004-05	Individual loan through group
AGROSOR-Microenterprise (ME) loan	2004-05	Individual loan through group
SUFOLON-Seasonal Loan (SL)	2006-07	Individual loan through group
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Flexible microcredit (FMC) and emergency loan (EL) • Cash for work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkage
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes, such as soft loan, grants, equity participation and mix of loan & grant
SAHOS	2007-08	Providing Rehabilitation support to disaster affected people
SUFOLON-Agriculture-sector Microcredit (ASM)	2008-09	Individual loan through group
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value chain development for selected enterprise
Enhancing Resources and Increasing Capacities of The Poor Households Towards Elimination of Their Poverty (ENRICH)	2009-10	<ul style="list-style-type: none"> • Health • Education • Special Credit Services • Special Saving Scheme • Youth Development and Job Linkage • ENRICHed Home • ENRICH Centres • Beggar Rehabilitation • Community level development
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> • Microinsurance pilot scheme • Market Assessment and Product Development • Strengthening policy, legal and regulatory framework • Awareness creation and capacity development
Community Climate Change Program (CCCP)	2010-11	<ul style="list-style-type: none"> • Support to the poor to increase their resilience to climate change through civil society organisations
Bangladesh Climate Change Trust Fund (BCCTF)	2012-13	<ul style="list-style-type: none"> • Research and Implementation • Forestation • Sanitary Latrine • Tube well • Bandhu Chula
Ujjibito	2013-14	<ul style="list-style-type: none"> • Skill development • Vocational Training • Regular Counseling/awareness building • Practical Nutrition and reproductive health orientation • Local Initiatives to mobilise public opinion and support to create social awareness

Major Services of PKSf		
Name of Programmes/Projects	Starting Year	Nature of Services
Livestock Unit and Agriculture Unit	2013-14	<ul style="list-style-type: none"> • Disseminate production and processing technologies and services across livestock, crop and fish value chain • Build capacity of members, PO's and PKSf staff on livestock, crop and fish production, processing and marketing • Develop appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming • Adopt national and international sanitary and phyto-sanitary compliances in the livestock, crop and fish farming practices • Develop climate resilient livestock, crop and fish farming practices
Social Advocacy & Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> • Organise seminars, workshops and talk shows • Publish awareness-based and knowledge-based books, posters and leaflets • Make public service announcements and video documentaries, set up bill boards and use mobile cinema van and social media for disseminating socially important messages • Build rapport with stakeholders on different subjects by organising public meetings, debate, painting, essay writing competitions and using community radios and the network of grass-root level organisations • Advocate for pro-poor policies
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> • Construct results chain and measure results • Share results for further improvement or understanding the trend of achievements of interventions
Promoting Agricultural Commercialization & Enterprises (PACE)	2014-15	<ul style="list-style-type: none"> • Providing financial and non financial services to the microenterprises
Skill for Employment Investment Program (SEIP)	2015-16	<ul style="list-style-type: none"> • Providing demand based skill development training • Job placement of the trainee
Uplifting the quality of the lives of the elderly people	2016-17	<ul style="list-style-type: none"> • Establishing social centres for elderly people • Provision of old age allowance • Initiatives for special savings programme and pension fund • Recognising elderly persons' contribution to society • Providing awards to youths serving their parents and elderly people • Appropriate credit and training support to the poor elderly people • Training up para-physiotherapist to provide geriatric nursing and creating special social facilities for the elderly people
Cultural and Sports Programme	2016-17	<ul style="list-style-type: none"> • Promote local sports and culture activities including drawing, hand writing, publishing wall magazine, essay writing, poem reciting, debate, table tennis, football, cricket, badminton, gymnastic.
Low Income Community Housing Support Project	2016-17	<ul style="list-style-type: none"> • Housing Loan • Technical Assistance for construction



MAINSTREAM PROGRAMMES

From experience, PKSf has learnt that micro-credit is not the key answer to change the lot of the poor. What they need is appropriate financial assistance to transform their socio-economic conditions.



JAGORON

Previously known as Rural Microcredit and Urban Microcredit, Jagoron is an appropriate financial assistance programme to promote household-based enterprise development in rural and urban areas of Bangladesh.

PKSF has extended its financial services for the rural poor through Jagoron programme

from October, 1990. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families can get involved. Funds are made available with least conventional formalities in the rural areas through the Partner Organisations.

After nine years of operation, PKSF has



Average loan size



Loan disbursement from
PKSF to POs



Borrowers

expanded the financial services under Jagoron programme for the urban poor to meet the growing needs of the borrowers.

The urban borrowers are landless squatters and they live in slums or makeshift shacks under the perpetual threat of eviction. They usually take loan for small trading. The number of urban poor is continuously increasing as a result of forced migration, limited employment opportunities in the rural agriculture sector and recurrent occurrence of natural disasters.



In the urban areas, women's participation in Jagoron is higher in comparison to its rural counterparts since they

have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process.

LENDING ACTIVITIES UNDER JAGORON IN FY 2015-16

- Loan disbursement of PKSf to its Partner Organisations (POs) under Jagoron is BDT 9409.90 million and outstanding amount of loan reached at BDT 18423.85 million.
- POs' disbursement to its borrowers is BDT 142.33 billion and outstanding amount of loan as on June 30, 2016 is BDT 68.32 billion.
- PKSf's disbursement to its POs under Jagoron Programme has been increased by 2.24% and disbursement of POs to borrowers increased by 36.25% in comparison to the previous year.
- Up to June 2016, total number of borrowers stood at 5.98 million, which is 74.10% of the total members under this loan programme.
- The average loan size under this programme stood at BDT 21515.

Figure 1: Trend of loan disbursement under Jagoron

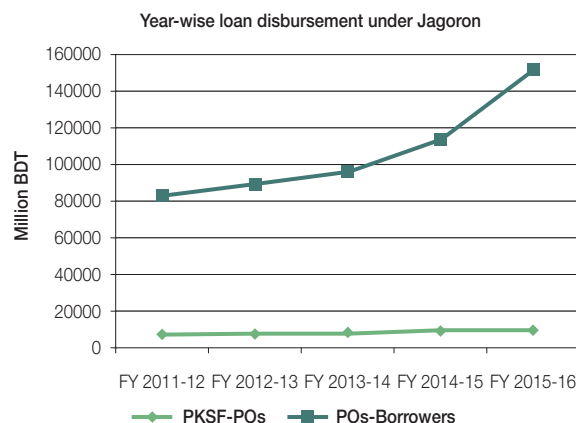
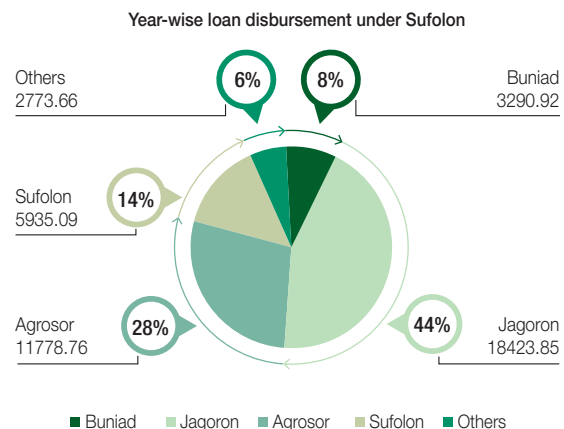


Figure 2: Component-wise Loan Outstanding with POs



Up to June 2016, cumulative loan disbursement from PKSf to POs and POs to borrowers under Jagoron is BDT 104.53 and 996.55 billion respectively. Jagoron still dominates PKSf's loan portfolio with its Partner Organizations (44%).

BUNIAD

The ultra-poor have always been left out from the classical microcredit services because of the perceived belief that they are vulnerable to loan repayment. On the contrary, the ultra-poor people voluntarily exclude themselves from microcredit because of the fear of not being able to repay in time and getting further indebted. In view of all these constraints, PKSf revised

its existing microfinance products to address the needs of the excluded ultra poor segment of the society. PKSf has been implementing Ultra Poor Programme (UPP) since 2004, which is now known as Buniad. Under Buniad, distinctive flexibilities have been allowed to the ultra-poor borrowers in deposits, withdrawal of savings, loan repayment, attendance in group meetings



Average loan size



Loan disbursement from
PKSF to POs



Borrowers



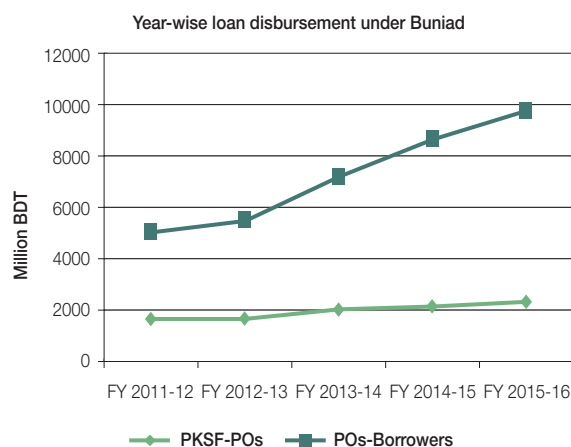
and minimum savings requirement for a fresh loan. Moreover, PKSf also provides disaster management loan and land lease loan for the ultra-poor people under Buniad.

LENDING ACTIVITIES UNDER BUNIAD IN FY 2015-16

- Loan disbursement of PKSf to its POs under Buniad is BDT 2326.10 million and outstanding amount of loan has reached at BDT 3290.92 million.
- POs' disbursement to its borrowers is BDT 9750.51 million and outstanding amount of loan as on June 30, 2016, is BDT 5304.01 million.
- PKSf's disbursement to its POs under Buniad Programme has been increased by 7.66% and disbursement of POs to borrowers increased by 12.45% in comparison to the previous year.
- Up to June 2016, total number of borrowers stood at 0.64 million.

- The average loan size under this programme stood at BDT 14822.

Figure 1: Trend of loan disbursement under Buniad (Million BDT)



Up to June 2016, cumulative loan disbursement from PKSf to POs and POs to borrowers under Buniad is BDT 17.51 billion and 59.25 billion respectively.

AGROSOR



PKSF always upgrades its enterprise development policy on the basis of the needs of entrepreneurs.

Most of the programmes of PKSF are designed for the poor and ultra poor members of the society. But there are another group of people who are not extreme poor but in need of financial

assistance for their enterprise development. In view of the needs of the small entrepreneurs, PKSF launched its Enterprise Development Programme, Agrosor, in 2001.

The aim of the initiative is to extend its financial services to the progressive members of other programmes for undertaking economic activities that require



Average loan size



Loan disbursement from PKSF to POs



Borrowers

bigger amount of capital. At present, apart from the progressive clients of other programmes, PKSF provides financial services through its Partner Organisations (POs) to entrepreneurs for expediting employment generation. This Enterprise Development Programme is now renamed as Agrosor. Any business activity that has investment up to BDT 1.5 million (excluding land and building) may be taken under the fold of Agrosor. This programme is being implemented all over in Bangladesh through 172 POs of PKSF. An individual entrepreneur can take loan up to BDT 1.0 million for his or her enterprise under the Agrosor Programme.

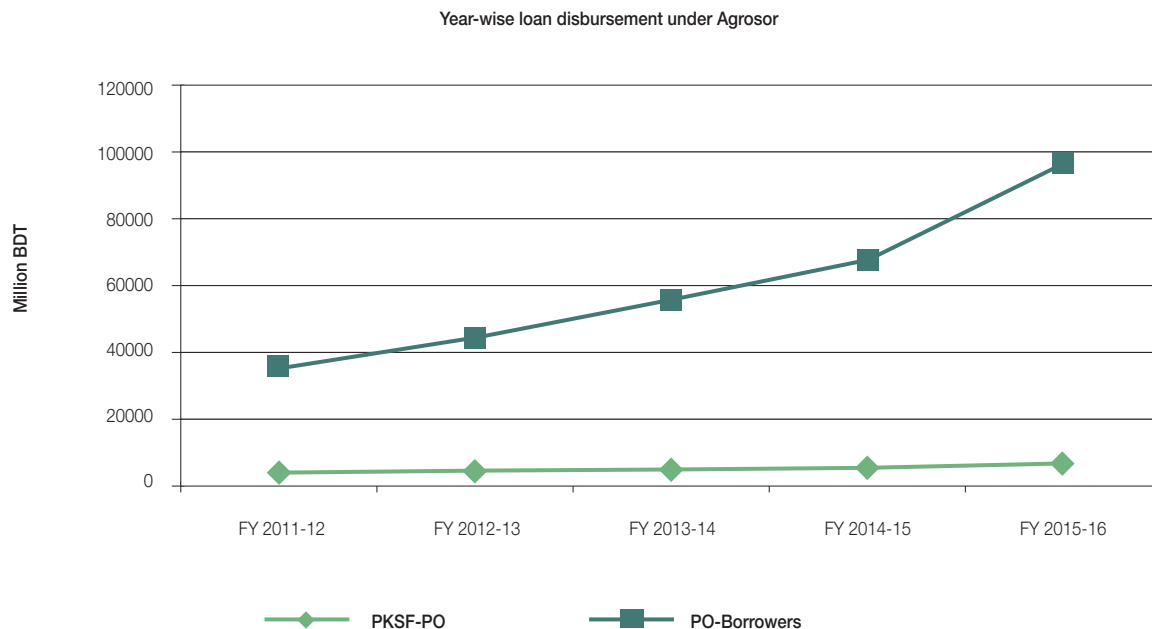
LENDING ACTIVITIES UNDER AGROSOR IN FY 2015-16

- Loan disbursement of PKSF to its Partner Organisations (POs) under Agrosor is BDT

6901.00 million and outstanding amount of loan with POs under this programme reached at BDT 11778.76 million.

- POs' disbursement to its borrowers is BDT 90235.84 million and outstanding amount of loan as on June 30, 2016, is BDT 49756.82 million.
- PKSF's disbursement to its POs under Agrosor has been increased by 25.06% and disbursement of POs to borrowers increased by 44.92% in comparison to previous year.
- Up to June 2016, total number of borrowers stands at 0.97 million, which is about 87.81% of the total members under this loan programme.
- The average loan size under this programme is BDT 84703.

Figure 1: Trend of loan disbursement under Agrosor



Up to June 2016, cumulative loan disbursement from PKSF to POs and POs to borrowers under Agrosor is BDT 37.95 and 331.95 billion respectively.

SUFOLON

The agricultural sector has always been away from traditional financial services for many years. Higher degree of covariant risk, inadequate agricultural credit services of formal institutions, and the rigid operational modality of available microfinance has hindered the inclusion of farmers into the mainstream financial system. The lack of

access to finance for agricultural production has always been one of the major constraints of the farming communities, in particular, small and marginal farmers. In view of the diverse financial needs of the farmers, PKSf started the Micro Finance for Marginal and Small Farmer Project (MFMSFP) in 2005. The success of this



Average loan size



Loan disbursement from
PKSf to POs



Borrowers

project led PKSF to design and introduce the Sufolon Programme in 2008.

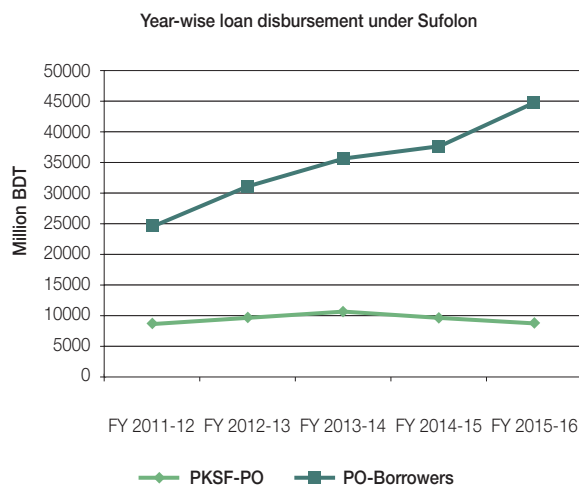
Sufolon offers comprehensive training programme for the farmers and staff of the POs to develop their capacity in agricultural lending. To improve Sufolon programme, attention is given to research, development of high-yielding seed, management of irrigation, mechanized and technology-based farming, and vocational education to produce skilled human resources and increased productivity.

LENDING ACTIVITIES UNDER SUFOLON IN FY 2015-16

- Loan disbursement of PKSF to its Partner Organisations (POs) under Sufolon is BDT 8823.50 million and outstanding amount of loan with POs under this programme is BDT 5935.09 million.
- POs' disbursement to its borrowers is BDT 36062.18 million and outstanding amount of loan as on June 30, 2016 is BDT 17177.78 million.
- Up to June 2016, total number of borrowers stood at 0.99 million.

- As of June 2016, the average loan size under this programme stands BDT 18032.

Figure 1: Trend of loan disbursement under Sufolon programme



Up to June 2016, cumulative loan disbursement from PKSF to POs and POs to borrowers under Sufolon is BDT 62.32 and 149.74 billion respectively.



AGRICULTURE UNIT



PKSF's development programmes are designed to respond to the needs of the poor communities for sustainable poverty alleviation. It recognises that the shifting from subsistence farming to small scale commercial or semi-commercial farming necessitates technological, financial and market support to the farmers. With this aim

in view, PKSF established Agriculture Unit in June 2013 to disseminate agriculture-friendly technologies along with its existing financial services to the farmers as its mainstream programme.

Agriculture Unit aims to maximise sustainable agricultural output without



Allocation to POs



Training Received



Demonstrations

affecting environment which in turn will ensure food security in a sustainable manner. This Unit enables the farmers to gain access to resources necessary for boosting both crop and fish production. The salient objectives of this Unit are to:

- provide microfinance services in view of the seasonal varieties of agricultural activities;
- provide useful, modern and environment-friendly agricultural technologies; and
- establish market linkages of agricultural commodities.

The Agriculture Unit has been working within the purview of financial and administrative capacity of PKSF as a supplementary and additional service provider to the Government of Bangladesh.

Despite its piloting phase (3rd year) of operation, the AU has already created substantial enthusiasm among the farmers and the Partner Organisations (POs). During FY 2015-16, PKSF has allocated BDT 793 million to 37 POs working in 51 upazilas of 27 districts. Since its inception, a total of 11,921 demonstrations have been established on different agricultural and fisheries related technologies. Besides, 343 field days have been organised in order to disseminate the positive results of technology demonstrations to a large number of farmers. AU has also provided 176 Urea Super Granule (USG) applicators, 25,990 pheromone lures (for pheromone traps) and 175 fish farming kits to its targeted members. About 640kg fish fries have been

released to open water bodies to increase natural fish production.

For learning and sharing of the best practices of crop and fish cultivation, 15 exposure visits were arranged for the selected farmers under Agriculture Unit. In addition, the AU has organised 1,275 Agriculture Consultation Centres where the farmers have direct access to the upazila-level Agriculture, Livestock and Fisheries extension officers.

The Agriculture Unit also organises skill development training programmes for the farmers. So far, a total of 17,325 farmers have received training on crop production and fish production at the local-level. Besides, 720 members have also been trained on specialized farming activities at Rural Development Academy (RDA), Bogra, Bangladesh Fisheries Research Institute (BFRI) sub-stations and the PO training centers. Moreover, about 1,850 PO-level officers have been trained on Implementation Strategy of Agriculture Unit in the training centres of different POs. AU has also trained 370 agriculture officers of the POs on different improved technologies at Bangladesh Agricultural Research Institute (BARI) and RDA respectively.

During FY 2015-16, the AU has demonstrated on 'natural potato storage' and 'natural vegetable storage' technologies at potato and vegetable growing hubs respectively. The AU is also involved in the dissemination of safe vegetable production. Moreover, summer tomato production is now being expanded to 24 districts.



LIVESTOCK UNIT



PKSF works for sustainable poverty alleviation of the poor and ultra-poor through financial and non-financial services. Significant part of PKSF's financial services is dedicated to farming activities especially for livestock production. In addition to financial services, LU also provides technological services for the capacity

building of borrowers and establishes value chain and marketing system for the livestock products and by-products.

LU is working at 37 upazilas in 20 districts through the selected Partner Organisations (POs) of PKSF. Livestock Unit is expected to expand its activities in near future.

5,24,260

Animals Vaccinated

24,025

Training Received

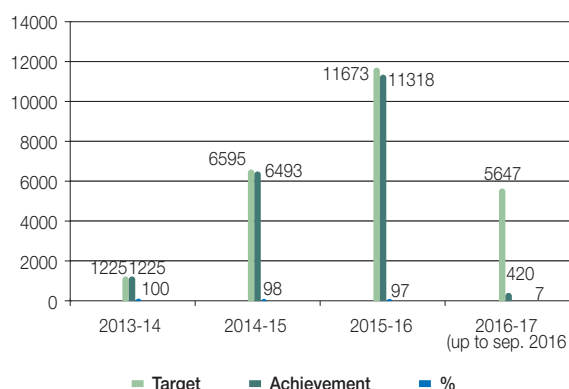
19,456

Demonstrations

THE ACTIVITIES OF LU FOR THE BENEFICIARIES

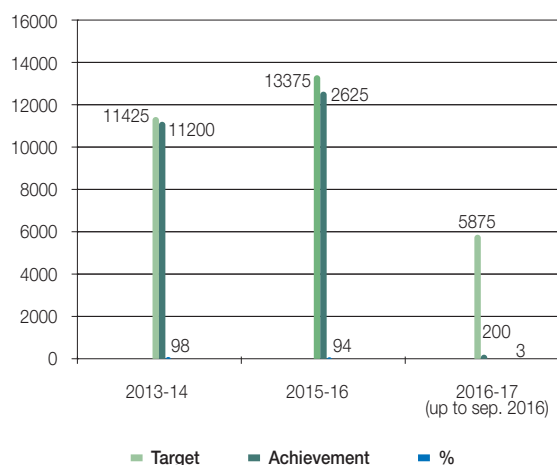
- Technology Demonstration at Members' Level:** The objective of technology demonstration is to ensure profitability of livestock-based IGAs of the members. This is achieved through cost effective feeding system, animal comfort, reduced morbidity and mortality, regular breeding cycle and environment-friendly waste management. Among the demonstrations, LU is implementing technologies on Black Bengal goat rearing, dairy cattle production, beef cattle fattening, vermi-compost production, buck rearing, broiler rearing, layer rearing, sonali chicken rearing, duck rearing, quail rearing, rabbit rearing, fodder production, improved steer cattle fattening, beef cattle development programme and turkey production technologies. Members are provided with farming inputs i.e. breeding animal, day old chicks, housing design, fodder cutting/saplings, anthelmintics, vaccines, disinfectant, technical advices etc. A total of 19,456 demonstrations of various technologies have been in place till September 2016. Year-wise activities on demonstration farm implementation are given in Fig: 1.

Fig: 1- Demonstration farm implementation (no)



- Farmers' Training:** For better understanding and proper implementation, LU has provided training to 24,025 members on different livestock technologies as of September 2016 (Fig: 2). Besides, LU has developed 50 Livestock & Poultry Service Providers (LPSPs) at members' level.

Fig: 2- Training at member level (no)



- Vaccines and Anthelmintics for Prevention of Livestock Diseases:** LU is conducting vaccination on FMD, Anthrax, PPR, New Castle Disease, Duck Plague Disease and providing broad spectrum anthelmintics to the households (HHs). So far, LU has vaccinated 5,24,260 animals and distributed 1,06,860 deworming boluses to big and small ruminant animals. LU has provided kits to the technical staff of the Partner Organisations so as to ensure preventive and curative veterinary services at members' door-steps.

THE ACTIVITIES OF LU FOR THE STAFF

Training & Exposure Visit: LU has trained 425 staff of the POs on different livestock technologies. Moreover, it has organised exposure visits at successful demonstration plots for 325 staff of the POs.

LU has established 43 goat clusters having at least 15 farms in each cluster; 81 vermi-compost clusters having at least 24 farms in each cluster; 6 quail clusters with at least 7 farms in each cluster; 4 hybrid layer clusters with at least 11 farms in each cluster and 1 sheep cluster having 7 farms.

The average monthly income at the beneficiary-level from goat rearing is BDT 2000.00 to BDT 2500.00; from quail rearing is BDT 3,000.00; from hybrid layer rearing is BDT 4,500.00 and from family type vermi-compost unit is BDT 700.00.

SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT



Social Advocacy and Knowledge Dissemination Unit of PKSf started its journey in 2013. The overall objective of the Unit is to build awareness on different critical social issues to establish human dignity of the marginal and disadvantaged people. The Unit disseminates knowledge and ideas for enhancing capabilities of the people.

Moreover, the Unit also puts its efforts to help establish equity and justice in the society.

The Unit arranges seminars and workshops on different social issues and publishes awareness-based leaflets, posters, books, advertisements and video documentaries to

02

Videos Plays

03

Advocacy Posters

58

Mobile Cinema Van
Projection Spot

motivate people. It also uses mobile cinema vans to convey important messages to the grass root people through video documentaries. In addition, the Unit also makes publicity through community radio.

During FY 2015-16, the Unit has published posters on Child Labour, Human Trafficking and Drowning: Caution & Primary Treatment. The Unit distributed these posters to the Partner Organisations (POs) of PKSf. In cooperation with the Agriculture Unit of PKSf, Social Advocacy and Knowledge Dissemination Unit has published a booklet titled *Extension of Appropriate Agricultural Technologies: Experiences of PKSf*.

Social Advocacy and Knowledge Dissemination Unit has produced 2 video plays on Child Marriage and Child Nutrition. These plays also focus on the issues of sexual

harassment, importance of child education and prevention of drowning and what to do as primary treatment when anyone gets drowned. These video plays are being shown through mobile cinema vans to the grass root people.

Mobile cinema van is a great way to reach people living in remote places throughout the country. Social Advocacy and Knowledge Dissemination Unit takes this opportunity and sends such vans to different places according to the demands of Partner Organisations (POs). Mobile cinema vans show awareness-based documentaries, dramas (on child marriage, nutrition, drug addiction etc.) and training modules (goat rearing, cow rearing, planting of spices etc.). During FY 2015-16, this Unit has sent such vans in 58 spots in the working areas of the POs of PKSf.





PROJECTS

PKSF is widely known at home and abroad for its innovative, holistic and pro-people projects. These projects are planned, developed and implemented to address the multi-dimensionality of poverty.



CCCP



Community Climate Change Project (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) has been an exceptional climate change adaptation project. CCCP aims at enhancing the capacity of the selected communities to increase their resilience to the adverse impacts of climate change. Palli Karma-Sahayak Foundation (PKSF) has

been implementing this project with fiduciary support from the World Bank. CCCP's total budget was BDT 100.20 crore (US\$13 million) and the project has come to its completion in December 2016. Flood, drought and salinity-prone areas have been the working areas of the project.

A total of 41 Project Implementing Partners



Budget



Project Implementing Partners



Upazilas of 15 District

of CCCP have been working in 36 climate-vulnerable upazilas of 15 districts in Bangladesh.

SUB-PROJECT IMPLEMENTATION

The major field-level activities of CCCP include raising of homestead plinths, installation of sanitary latrines and tube-wells, promotion of improved cooking stoves, demonstration of climate-resilient crops, installation of desalination plants, pond re-excavation and water development, repairing of roads/embankments, and supporting technology transfer for climate-resilient Income Generating Activities (crab farming; goat, poultry, duck and sheep rearing; vermi-compost production; homestead gardening etc.) and capacity enhancement for the communities vulnerable to climate change.

WORKSHOPS

A workshop was organised on *Half-yearly Progress Review and Future Planning* at PKSf Bhaban to review the progress of implementation and future planning of CCCP. Representatives from 41 PIPs of CCCP participated in the workshop. All the participants shared the present status of their sub-projects and discussed about various challenges.

A two-day brainstorming workshop on *Pathway to Build Climate Resilient Bangladesh* was organised by CCCP at Royal Tulip Sea Pearl Resort, Inani, Cox's Bazar.

CCCP organised another workshop on *Sharing of RBM Findings* at PKSf Bhaban to exchange the views of the experts on the progress of the project.

CCCP conducted a two-day workshop on *Preparedness Issues of Project Completion* at PKSf Bhaban. Programme Managers & Coordinators and Accountants of the PIPs attended the programme. A range of topics including lessons learnt, successes and constraints of the project, sustainability of the interventions, issues to be addressed before project completion etc. -- were discussed during the event. The CCCP Project Management Unit issued a set of guidelines and instructions for the PIPs in connection with the smooth completion of the project.

Another workshop titled *GO-NGO Collaboration in Disaster Management: Bangladesh Context* was organised at PKSf Bhaban. The workshop discussed that the government and the non-government

organisations need to work together for an effective disaster management system.

A half-a day workshop was organised at PKSf Bhaban to share the experiences gathered and lessons learnt during the implementation of CCCP. Representatives of the World Bank, CCCP officials and representatives from 18 PIPs attended the workshop.

A day-long workshop on *Access to Finance for Improved Cooking Stoves* was organised at PKSf Bhaban by Catalyzing Clean Energy in Bangladesh (CCEB) project, jointly funded by CCCP and USAID. The objective of the workshop was to strengthen and ensure the sustainability of the market of Improved Cooking Stoves by developing a linkage between the manufacturers and the Partner Organisations of PKSf.

TRAINING

CCCP organised a hands-on training on the use of hand-held GPS device at PKSf Bhaban to accelerate the monitoring and evaluation procedures of CCCP interventions. Representatives of 41 PIPs of CCCP attended the event.

To build the capacity of the PKSf officials, a certificate course titled *Introduction to Climate Change* was held at PKSf Bhaban. Palli Karma-Sahayak Foundation and Dhaka School of Economics jointly organised the training. A total of 60 PKSf officials and 212 staff from the Partner Organisations attended the training.

A training was organised for the CCCP staff on the use of Geographic Information System (GIS) at PKSf Bhaban. The geographical data on all the activities carried out by the PIPs are available on the website of CCCP (<http://www.pksf-cccp-bd.org>).

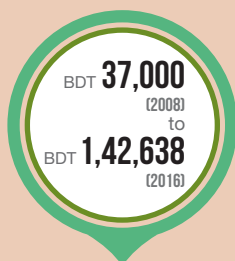
FINAL 'IMPLEMENTATION SUPPORT MISSION' OF WB

The World Bank carried out its 6th and final 'Implementation Support Mission' for CCCP from September 18-29, 2016. The WB held a series of meetings with the CCCP officials about implementation, procurement and financial status of the project. The mission was wrapped up with a meeting at the Secretariat. In the meeting, the WB representatives appreciated the activities of the project and marked its progress as "Satisfactory (S)". They also informed that they were working closely with PKSf in the preparation of an upcoming \$100 million project.

PRIME

Programmed Initiatives for Monga Eradication (PRIME) has completed its ten years of operation in December, 2016, through successful eradication of *Monga* from the country. It is expected that Bangladesh will never face a *Monga*-like situation in future and this is the biggest achievement of the PRIME programme and of the nation too. PRIME is a 'graduation'

programme and unique of its kind that was operated with a holistic approach by providing both financial and non-financial services through seven components; group formation; provision of flexible microcredit; provision of emergency loan; technical services; skill development/vocational training; primary health-care services and disaster management. PRIME set an



Income Increased



Ultra-Poor
Households



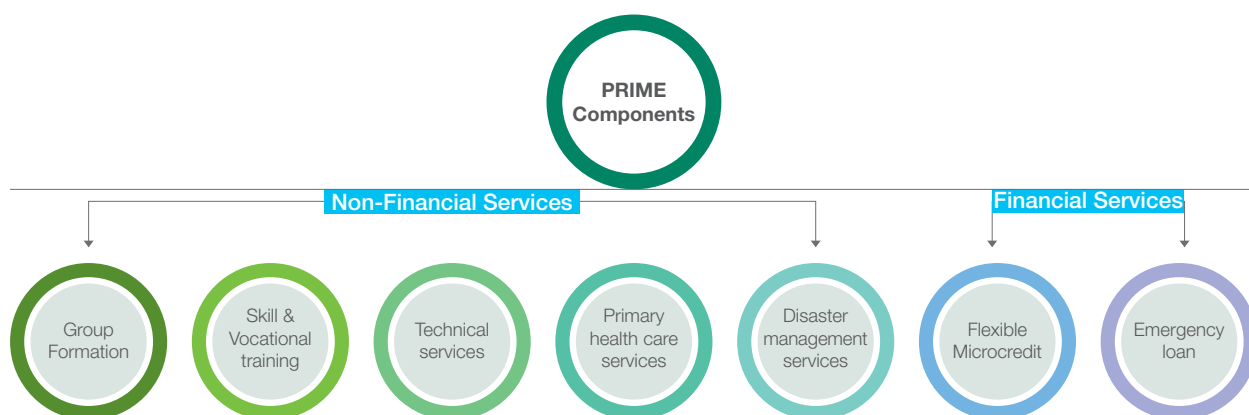
Family Assets
Increased

example of meeting its core objective of preventing adverse consequences of *Monga* in the north and *Monga*-like situations in the south as well as to ease economic hardship faced by the ultra poor in short term while alleviating poverty in long term periods.

Looking back at 10 years' span, one can retrace the long journey of PRIME in 2006 to work in the north-western region of Bangladesh to mitigate acute hunger during the pre-harvest months of October and December due to lack of working opportunities and purchasing capacities. The primary focus of PRIME is to create wage-employment and self-employment opportunities for the *Monga*-affected people to ensure their income throughout the year. This period locally known as *Monga* is characterised by minimal access to food and a dearth of earning opportunities for the landless and wage labourers in the region. Skewed

and resilience to different kinds of shocks of the ultra poor households. A longitudinal impact study by the Institute for Inclusive Finance & Development (InM) shows that PRIME model is an effective tool for reducing both economic and multi-dimensional poverty of the extreme poor living in the most vulnerable locations of the country. A cost effectiveness study done by DFID showed that among different extreme poverty eradication programme of Bangladesh, PRIME is the least costly and yet the most effective model of extreme poverty eradication.

Income of the targeted households has increased from BDT 37,000 in 2008 to BDT 1,42,638 in 2016; food security remarkably increased from merely 4% only in 2007 to 99% in 2016 during the *Monga* period; monthly working days during the *Monga* period in 2007 was virtually non-existent but now these have increased to



distribution of land, utter dependence on agriculture, lack of industrialization and regular sufferings caused by natural calamities lead to immense hardships of the *Monga*-affected households.

From 2010, PRIME started working in the natural disaster-prone south-western region which was earlier hit by cyclone and other natural calamities and had been suffering from salination of water and acute poverty. PRIME worked with over 512,000 ultra-poor households, of which 87% had a land ownership of about 0.17 decimal including homesteads. Of the total target group, 70% are from north-western areas and about 30% from south-western areas.

PRIME has made significant positive impact on employment, income, food-security, social integration

average 20 days/month (269 days/year) for each household; and the total family assets (savings and physical assets) also increased significantly by 240% from BDT 61,700 in 2008 to BDT 211,000 in 2016. PRIME has a significant contribution to *Monga* eradication in Rangpur Division. It has also reduced the vulnerability of cyclone Aila and Sidr-affected extreme poor of the south-western coastal areas.

The Multi-dimensional Poverty Index (MPI) of PRIME households was 40% less (0.25 vs 0.41) than that of non-PRIME extreme poor. Women from PRIME HHs were significantly more empowered (0.96 vs 0.39) than the non-PRIME extreme poor. Human dignity has significantly increased. Nutritional status of under-5 children and women of child bearing age of PRIME HHs were quite comparable to that of the national data.

UPP-UJJIBITO

PKSF is implementing the European Union funded UPP-Ujjibito, a component of “Food Security 2012 Bangladesh-Ujjibito” project in 1724 Unions of 28 districts in Barisal, Khulna, Rajshahi and Chittagong divisions through 38 Partner Organisations (POs) since November 1, 2013. The key focus of this component is to build up the capacity of the project participants to enhance their

income generating activities and ensure food security. The objective of the project is to end hunger through reduction of poverty and to ensure better livelihood, basic skills development and women empowerment. Ujjibito provides training on skills development for household level entrepreneurship, non-agricultural employment opportunities, vocational



Working Areas



Ultra Poor
Members



Adolescent Girls'
Club

trades. It further offers training for youths and grants to the extremely poor households specially the female-headed households and families with physically challenged members, cash for work (road maintenance). It further provides counseling on primary health care and nutrition and organises courtyard sessions on social issues and organises community events.

The project is comprised of two components, namely Ultra Poor Programme (UPP-Ujjibito) and Rural Employment and Road Maintenance Programme – phase 2 (RERMP-2). Under the RERMP-2 component, participants can avail a compensation package of BDT 150 per day, of which BDT 100 is given as monthly remuneration and BDT 50 is kept as savings. At the end of the programme, every RERMP-2 members receive BDT 36,000. This amount of money substantially helps graduate a family from ultra poverty.

SKILL DEVELOPMENT TRAINING

Engaging the project participants in income generating activities is one of the major tasks of the project. 1,16,000 ultra-poor members are being trained successfully to secure a decent standard of living. During the FY 2015-16, 20,000 ultra-poor members and 4,800 RERMP-2 members have been trained in entrepreneurial skills development for agricultural trades. Besides, 5,000 ultra-poor members have been trained in off-farm income generating activities. A total of 450 household members of the project participants have been intensively trained for three months in different vocations. Till June 2016, this project has trained 73,069 members in different farm and off-farm related activities.

DISABILITY AND UJJIBITO

The baseline survey reveals that 8 percent people among 3,25,000 ultra-poor households under the project are disable who face many challenges and difficulties. They get priority in the project. Till now, 4,570 people with disability have been provided different support services. Among them, 119 have received special grants, 274 have received training on different IGAs and 2,588 have availed free vegetable seeds for cultivating homestead vegetables. All 3,065 disabled people attended technical, health, nutrition and other welfare related counseling sessions.

NUTRITION SERVICES

Ujjibito intensely intervenes to ensure nutrition security

to the pregnant women, lactating mothers, less than 5 years old children and adolescent girls. To realize this, 707 'Ujjibito Adolescent Girls' Clubs' have been formed to raise awareness on nutrition, personal hygiene, primary health and different social issues among the adolescent girls. These adolescent girls voluntarily work as Health and Nutrition Promoters (HNPs) in different capacities. Besides, 'Ujjibito Secondary School Forum', 'Ujjibito Nutrition Corner' in primary schools, 'Ujjibito Nutrition Cluster/Village' and 'Ujjibito Model House' have also been established as part of nutrition sensitive activities. Along with counseling and mobilization, anthropometric measurements are being conducted regularly for monitoring the nutritional status of the mentioned groups. Apart from the regular activities, special health camp and blood group identification campaigns are also being organised simultaneously with/without observation of important days. Presence of UPP-Ujjibito project in the national nutrition programmes like Vitamin-'A' plus campaign, breast feeding week etc. is vibrant in the project areas. The project established linkages among the government facilities such as community clinic, Upazila Health Complex (UHC), District Health Complex (DHC) and channeled the services to the ultra-poor families.

	UPP	RERMP-2
Current Ultra Poor Members	317049	13700
Number of members received support from risk fund	23	3
Amount of money disbursed under risk fund	111000	15000
Members received Agricultural Training (Crop)	4321	2886
Members received Agricultural Training (Livestock)	5685	6033
Members received Non-Agricultural Training	2700	-
Number of Counseling Sessions on technical issues	46042	4648
Established Model IGAs through grant	3355	-
Animal vaccinated	148512	6977
Animal treated with de-worming tablets	69202	4316
Members received vegetable seeds	215270	22680
Number of Counseling Sessions on nutrition and health related issues	55296	2077
Number of established Adolescent Girls' Clubs	707	
Number of selected Secondary Schools for Forums	404	11
Enlisted pregnant women	38335	517
Enlisted lactating mothers	44134	661
Enlisted children (0-23 months of age)	72720	1280
Enlisted children (24-59 months of age)	44833	1331
Number of Community Events	44	0

SEIP



PKSF, over the years, has gained in-depth understanding and valuable experiences on multi-dimensional aspects of poverty reduction. PKSf believes that combination of effective policies and market linkage can accelerate economic growth and human development. The upgradation of the skill-based labour market triggered by the

technological and organisational changes has been marked as one of the major threats for the low skilled workers in Bangladesh. PKSf is presently (from May, 2015) implementing a project titled, *Skills for Employment Investment Program* (SEIP) for employment generation by providing demand-driven skill development training to



Target: First Phase



Training Institutes



Training on Trades

the eligible participants selected from the low-income households of the country.

Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing SEIP. The Finance Division of the Ministry of Finance, Government of Bangladesh (GoB) is the executive agency to implement the project. This Division has established 'Skill Development Coordination and Monitoring Unit' (SDCMU) to execute the project. Different organisations including PKSf are implementing the project under the direct supervision of SDCMU.

The objective of the project is to develop demand-driven workforce through skill development training programmes and placing them in productive wage and self employment at home and abroad.

SEIP seeks to ensure more productive self and wage-based employment to at least 70 percent of the trainees (ratio of wage and self employment of the employed trainees will be approximately 60:40 of 70% total trainees) through different training institutions and the Partner Organisations of PKSf.

PKSf has planned to create employment opportunities for 10,000 young people in the first phase of the project. The youths from the participants of PKSf's inclusive financial programme will receive three or six-month long technical and vocational training on 13 different trade courses. On completion, SEIP will help provide job placement services.



TRAINING

In the FY 2015-2016, SEIP had a target to provide training to 2000 youths on 13 selected trades. The Project Management Unit (PMU) has successfully enrolled 2447 trainees (1996 male and 451 female) in 22 training institutes across the country. Among them, 815 trainees successfully graduated from these training institutes during this period. 603 participants have been placed in jobs in different reputed industries.

WORKSHOPS AND SEMINARS

During the FY 2015-16, 13 regional workshops had been specially conducted to select appropriate trainees for the project. The Executive Directors, Chief Officials of Credit and other Programmes, Zonal and Regional Managers of the POs of PKSf were present in these workshops.

On January 12, 2016, a workshop was organised under SEIP project on common course curriculum formulation at PKSf Bhaban.

On February 1, 2016, workshop was held on how to upload training related information in 'Trainee Tracking System (TTS)', a web-based real time database of the project for the selected training institutions.

On March 30, 2016, the Project Management Unit (PMU) of SEIP organised an orientation workshop at PKSf Bhaban to disseminate information on various issues related to SEIP project.



PACE

PKSF is implementing PACE project across the country through its Partner Organisations (POs) since 2015. The key objective of the project is to enhance the livelihoods of the moderate and extreme poor project participants in a sustainable manner. The development objective of PACE is to improve profitable business opportunities for the micro-entrepreneurs

and create wage employment of the extreme and moderate poor. PACE will further strengthen the Agrosor programme of PKSF. A total of 452,000 people will be benefited directly by the project. The project is being jointly financed by PKSF and International Fund for Agricultural Development (IFAD). The total budget of the project is USD 92.49 million, where IFAD's



Disbursement



Target
Beneficiaries



Microentrepreneurs

contribution is USD 40 million and contribution of PKSF and its POs is USD 52.489 million.

The project made significant progress in all its three complementary components: 1) Financial Services for Microenterprises, 2) Value Chain Development and 3) Technology and Product Adaptation.

FINANCIAL SERVICES FOR MICROENTERPRISES

PKSF disbursed BDT 6,901.00 million as loans for micro-enterprises during the FY 2015-16 through its Agrosor programme under this project. The cumulative disbursement of microenterprise loan rose to BDT 37,945.80 million on June 30, 2016. Net loan disbursement was BDT 1,715.7 million during the FY 2015-2016. Upto December 2016, PACE also provided financial services to 318,264 new borrowers.

Cumulative loan disbursement from POs to field-level participants was BDT 331,946.02 million with an outstanding loan amount of BDT 49,756.82 million and the number of microentrepreneurs supported by the project was 966,140 on June 30, 2016. PKSF is going to diversify its ME loan products with the help of PACE.

VALUE CHAIN DEVELOPMENT

PKSF is extending value chain interventions to develop potential ME sub-sectors in the country under VCD component of PACE. The main objective of the VCD interventions is to increase productivity and income of the microentrepreneurs and the people engaged in different sub-sectors by removing the constraints in their value chains and promoting agricultural commercialization. The project has the target to implement VCD interventions in 15 farm and 15 off-farm sub-sectors. From June 2016, PKSF started implementation of 16 VCD sub-projects in different farm and off-farm sub-sectors. The farm sub-sectors include dairy farming with good practices, goat rearing following perch method, mung bean for sprout production and aromatic rice cultivation, buffalo rearing, crab culture, pesticides-free safe vegetables cultivation etc. and the non-farm sub-sectors include embroidery, crab hatchery, honey processing, shoe making etc.

As many as 39,680 farmers, entrepreneurs and the people engaged in the selected economic sub-sectors are receiving marketing, technological and technical supports under the VCD component of PACE.

A Memorandum of Understanding (MoU) was signed

between PKSF and Grameen Yukiguni Maitake Limited (GYM) to provide technological support to the mung bean farmers selected under VCD sub-projects for producing quality mung bean.

TECHNOLOGY AND PRODUCT ADAPTATION

PKSF initiated the process of transferring proven technologies to different sub-sectors in different regions of the country under PACE. A crab hatchery was established in Shyamnagar, Satkhira to supply crablets to the crab farmers. PKSF initiated the process of transferring crab hatchery technology from Vietnam to Bangladesh in the context of positive recommendations made by the Vietnamese experts. The crab hatchery project is being implemented by Nawabenki Gonomukhi Foundation, a PKSF PO. Vietnamese development organisation Center for Education and Community Development (CECD) has been providing technical support in implementing the project.

PKSF and Institution of Diploma Engineers Bangladesh (IDEB) signed a Memorandum of Understanding (MoU) on April 26, 2016 to disseminate technologies (innovated by IDEB) to the microentrepreneurs working at the grass-root level.

CAPACITY BUILDING PROGRAMME

PACE organised training programmes for the officers of PKSF and its POs on *Microenterprise Management and VCD Management*. A total of 282 officers participated in the training courses in 12 batches. Another training course on *Environment and Legal Issues in Microenterprises* was organised at PKSF where 20 project staff took part.

WORKSHOPS

PKSF and Development Alternatives Incorporated (DAI) jointly organised two linkage workshops in Jessore and Barisal. The objective of the workshops is to expand the financial and non-financial services among the programme participants of different MFIs financed by PKSF and the beneficiaries of Agricultural Value Chain (AVC) project supported and implemented by USAID and DAI respectively.

IFAD SUPERVISION MISSION

A 5-member team of IFAD evaluated the progress of implementation of various activities of PACE from February 03 to February 15, 2016.

LIFT

PKSF has been implementing Learning and Innovation Fund to Test New Ideas (LIFT) project across the country through its partner and non-partner organisations since 2006. LIFT is a unique project that encourages and patronizes innovative financial and non-financial initiatives intended to benefit the poor through the

improvement of their livelihood, generation of sustainable employment and development of health and education and help develop new tools for poverty eradication. The project has supported a total of 50 innovative initiatives till June, 2016. Some of the LIFT initiatives have remarkable impact on sustainable economic



Allocation



Loan Product



Rain Water
Harvesting Tanks

growth of the extreme poor. It has helped promote land leasing loan products for the extreme poor members of char and remote areas. It has strengthened the capacity of ultra poor members by ensuring self-employment opportunities and food security.

LIFT fund is open for both partner and non-partner organisations in order to experiment and implement the pro-poor innovative ideas on a large scale. PKSf uses an innovation matrix to classify innovation and evaluate LIFT proposals. LIFT fund has been disbursed among the project implementing organisations both as loans and grants on the basis of the different nature of projects. An amount of BDT 1146.36 million has been sanctioned for these projects as of June 2016, of which BDT 908.85 million has been allocated as loan and BDT 237.51 million as grant. Up to June 2016, a total of BDT 957.28 million has been disbursed as loan and grant. By this time, BDT 679.44 million has been recovered against the disbursed amount of loan.

Introduction of scientific rearing of black Bengal goat is a specialised loan system introduced by LIFT. Currently 15 POs are implementing this initiative on a sustainable basis. LIFT has provided access to financial services to a large number of extreme poor in the haors of Kishoreganj and Netrokona. It has yielded a specialized loan product that brought over 15 thousand ultra poor beneficiaries under financial services. Development of poor-friendly and craft-based enterprises for the extreme poor is one successful *Monga* mitigation measure of LIFT. Production and marketing of export-oriented Omani cap have created wage-employment for thousands of *Monga*-affected households at Gaibandha and cyclone Aila and Sidr-affected coastal region of Bangladesh.

LIFT also introduced contract dairy farming through a non-PO of PKSf at Panchagarh district. Under this initiative, high yielding native and crossbred lactating dairy cows (with calves) are distributed among poor and ultra poor households on contract-farming basis. This has yielded a sustainable dairy production model, which has now been replicated to 4 POs of PKSf across the country.

LIFT has introduced saline-tolerant rice seeds for coastal areas. This initiative showed remarkable progress in ensuring quality saline-tolerant rice seeds to the coastal-farmers. In view of the impact of this project, PKSf has taken an initiative to expand drought-tolerant

variety of rice seeds among the farmers of Chuadanga.

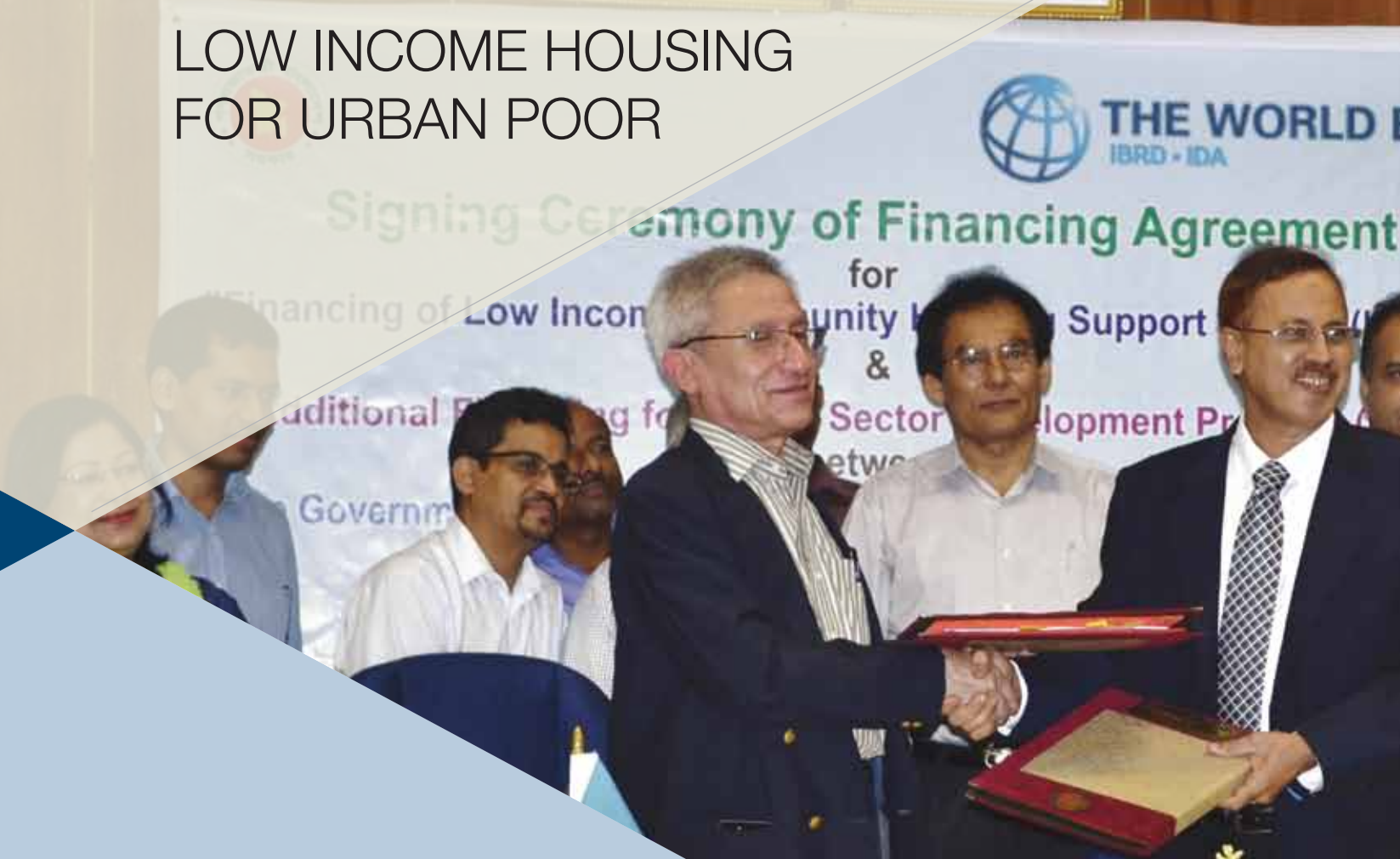
Financing the coastal poor for household-based eel fish (locally known as *Kuchia*) farming is another successful intervention of LIFT. This special initiative is being implemented by two PKSf POs in southern Satkhira district. *Kuchia* has considerable demand in local, national and international markets. Farmers are now earning handsomely by fattening *Kuchia* in their farms and selling it to the local market.



LIFT has introduced inclusive financing, capacity building and social awareness advocacy programme for the disable poor at Sitakunda of Chittagong. It has also introduced a programme titled 'Improving Elderly People's Livelihood through Community Initiative' in Munshiganj district. Under this initiative, poor elderly people are being provided financial services, capacity building training and health care services. Another initiative for the socially abused girls/women is being implemented in Barguna district under LIFT by Faria Lara Foundation- a non-PO of PKSf. Under this initiative, the victims are being provided psychological therapy and capacity development training.

In order to ensure potable water supply at an affordable price to the salinity-prone coastal areas, LIFT has established reverse osmosis plant in saline-prone coastal districts. Initially, two plants were established by two PKSf POs in Satkhira and Khulna districts which by June 2016 increased to 19 in 5 coastal districts. Besides, LIFT also provided 2000 rain water harvesting tanks to the coastal poor. Recently, a number of new initiatives are in place under LIFT such as cluster-based indigenous fish culture, integrated alternative occupation of ethnic community, skill and capacity development of under-privileged girls in haor areas, modern technology-based integrated farming in the hilly areas, waste-management in dairy cluster through commercial vermi-compost production etc.

LOW INCOME HOUSING FOR URBAN POOR



In recent years, Palli Karma-Sahayak Foundation (PKSF) has been keen to diversify its interventions. Such a move to diversify the programmes is driven by the commitment to help the poor enhance their lifestyle. PKSF is now ready to embark on a project of a very different nature. The project will be known as Low Income Housing for

Urban Poor. The number of people living in the urban areas of Bangladesh is growing day by day. This is creating an increasing pressure on the available amenities in the existing cities and towns. Experience says that many urban residents live without their access to basic civic services. Almost all the cities suffer from chronic problem of urban



Budget



Selected
Municipalities



Target
Residents

infrastructure especially in the management of space for modern living. Slum dwelling is an aching problem in the large cities and the small towns as well.

To find an answer to this menacing problem the World Bank is ready with a \$ 50 million project titled *Low Income Community Housing Support Project*. A financing agreement was signed between the Government of Bangladesh and the World Bank on June 30, 2016 at NEC Bhaban, Planning Commission for implementing the project. This project will be funded by the World Bank's International Development Association (IDA). Mr. Kazi Shofiquil Azam, Additional Secretary, Economic Relations Division (ERD), Government of Bangladesh and Mr. Zahid Hussain, Acting World Bank Country Director for Bangladesh signed the agreement on behalf of the government and the World Bank respectively. This project will pilot a community-driven approach to improve the living conditions of the urban poor in 13 selected municipalities. Around 40,000 low-income urban residents will have access to housing loans, while another 120,000 people will be benefited from the improved roads and drainage system in those

municipalities.

This project will be implemented jointly by National Housing Authority (NHA) and Palli Karma-Sahayak Foundation (PKSF). Two project agreements have also been signed between the World Bank and two implementing agencies in this regard. The project agreement was signed by Mr. Golam Touhid, Deputy Managing Director (Finance), PKSF and Mr. Zahid Hussain, Acting World Bank Country Director for Bangladesh. The project is divided into five components and all the components are designed to cover the key factors of shelter improvement, community-driven planning, infrastructure, and shelter lending. PKSF will spearhead the shelter lending component of the project. Duration of the project is five years (Pilot Phase-24 months and Roll-out Phase - 36 months). PKSF's wide network of Partner Organisations provides financial coverage of the urban poor, leveraging a financial system under which microfinancing housing needs of the country can be met. PKSF is set to innovate new financing models that will suit the low income urban poor to find their houses in the metropolitan areas.





SPECIAL PROGRAMMES

PKSF believes in the out-of-box thinking. The most important of them is ENRICH, which take into account the inherent energy of the poor to come out of the poverty net. Help is extended to people at times of emergency needs through different programmes.



ENRICH



Poverty has far-reaching consequences on the overall socio-economic environment of the country. It is deeply rooted into our society and reflected in many forms such as malnutrition, poor hygiene, lack of education etc. To address the problem in a comprehensive way, PKSF has

started implementing a programme titled *Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty* (ENRICH) from 2010. The core aim of the programme is to restore human dignity of the poor households with the elimination of poverty.



Unions



Patients Treated



Educational Centres

111 POs

1205 ENRICHed homes

595 ENRICH Centres

PKSF mobilizes most of the required funding for ENRICH implementation, the POs also make some contribution in terms of taking care of the field-level operational costs, using money out of the surplus generated through PKSf supported microfinance and related activities. The government also provides some fund towards the implementation of ENRICH. ENRICH works as closely as possible with government health and education institutions at the local level, which has been found to be mutually beneficial in terms of effectiveness of the delivery of services.

The overall vision that underpins ENRICH is to work with the poor, to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. Currently, ENRICH is being implemented at 150 Unions of 62 districts in all 7 divisions of the country with the cooperation of 111 POs of PKSf.

HEALTH

ENRICH programme establishes linkages with hospitals, clinics, as well as with the organisations and individuals who provide health care services to the disadvantaged people of the rural community. The field



work is supervised by the health assistants. The health assistants conduct static clinics in the ENRICH office every day. There is also a referral arrangement with both public and private hospitals and clinics.

There are now 258 health assistants and 1,842 health visitors. A total of 401,471 households have been given health cards up to June 2016. 860,468 and 727,545 patients have been treated in static and satellite clinics respectively, and 1,240 health camps have been conducted in which 240,059 patients have been treated and cataract operation on 14,039 persons was performed.

EDUCATION

The ENRICH education centres are being operated in all the 150 ENRICH Unions. The education component primarily seeks to address the problem of drop-out of children from primary level education. Under this component, students up to Class 2 are helped in these centres to prepare the next day's tasks, given that there are no facilities and educational support for many students at their homes. These centres operate from 3:00pm to 5:00pm every day except Friday. Children are not only helped with their studies but also assisted in extra-curricular activities such as recitation of poems, dance, singing etc. In the 5,000 afternoon educational assistance centres in the 150 ENRICH Unions, 5,000 teachers are assisting 142,386 students (girls and boys), as of June 2016. The dropout rate among these students, as they move up to Class 3, has come down to about 0.5%, while it is about 4.5% nationwide. In addition, PKSf also provides scholarships to the meritorious students of PKSf programme or project participants, after the completion of SSC (Secondary School Certificate).

SOLAR POWER AND COOKING STOVES

Solar home systems are being installed in households where grid power supply is not available. Solar lanterns are being distributed to ENRICH households, particularly to help children's study at night. A total of 35,196 solar home systems have been distributed up to June 2016 in various ENRICH Unions.

Distribution of a health and environment-friendly improved cooking stove, commonly known as *bandhu chula*, is another distinctive initiative under ENRICH. It substantially reduces the risk of smoke-related health hazards and exposure to fire for women who cook for the family. Under this initiative, cooking stoves are supplied to the households at substantially reduced prices. As of June 2016, a total of 18,286 *bandhu chulas* have been distributed in various ENRICH Unions.

SPECIAL CREDIT SERVICES

Three types of special credit services have been designed for the ENRICH households: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL). Up to June 2016, a total of BDT 2,742 million (US\$35.15 million) has been disbursed under these three loan schemes in 150 ENRICH Unions.

All the credit services can be accessed simultaneously by a household. As of now, the ceiling of IGAL is BDT 1 million (US\$12,820) and the maximum service charge is 25% on a declining balance method. The ceiling of LIL for a household is BDT 10,000 (US\$128) and the service charge payable is 8% (on the basis of declining balance method). The ACL ceiling for a household is BDT 30,000 (US\$385) and the service charge payable is 8% (on the basis of declining balance method).

SPECIAL SAVINGS SCHEME

Savings is one of the methods of capital formation for a household. A special savings scheme has been designed under the ENRICH for the ultra-poor households. Female-headed households and households with disabled members are particularly eligible to join the savings scheme. As of June 2016, 2,684 households of different ENRICH Unions have registered under this savings scheme. Their total savings stood at BDT 14.3 million. Up to June 2016, 514 members have been given a total matching grant of BDT 7.12 million (US\$90 thousand) under this savings scheme, which they have used to acquire affordable and appropriate assets.

CULTIVATION OF HIGHLY PROSPECTIVE COMMODITIES

Five different varieties of seeds or saplings worth BDT 10 million (US\$128,200) were distributed to 50,000 households under ENRICH programme. A household can earn up to BDT 2,500 (US\$32) per month by cultivating about 1,200 'bashok' plants on 10 decimals of marginal lands. The life span of the plant can be up to 20 years. An initiative has been undertaken to promote the cultivation of medicinal plants, primarily *bashok*, in the homesteads of the ENRICH households.

YOUTH DEVELOPMENT AND JOB LINKAGE

A youth development component of ENRICH has been designed to help the youth to get skills development training on different trades. Through the initiatives, a total of 1,093 young individuals of different ENRICH Unions found employment opportunities in G4S, PRAN-RFL, The ACME Laboratories Ltd. etc. as of June 2016. Under the ENRICH technical and vocational training policy, various types of skill development training is being provided to the youth. Up to June 2016, 602 trainees have received training on 16 trades.

ENRICHED HOME

ENRICHed households are covered by the ENRICH education, health, and all other components. Up to June 2016, a total of 1,205 ENRICHed homes have



been established in different ENRICH Unions. An ENRICHed home contains houses for the members of the family to live and to earn. There is a sanitary latrine and, usually, a tube-well for drinking water.

Economic activities conducted at the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables, and lemon, *sajna*, fruit and other trees, and medicinal plants. Flowers are cultivated to create an aesthetic environment. There is also either a solar home-system or a biogas plant. An improved cooking stove for cooking without being affected by smoke is used. Environment-friendly fertilizer vermi-compost is produced by the household for own use and/or for sale.

THE EXTREMELY DISADVANTAGED PEOPLE & FREEDOM FIGHTERS

Extremely disadvantaged people such as the disabled, *dalits* (the so-called untouchables), cleaners, beggars, female agricultural workers, and people living in haors,



baors, and hills are given special attention to enable them to come out from poverty. Beggar rehabilitation programme is a unique initiative of ENRICH. So far, 625 beggars from all 150 ENRICH Unions have been rehabilitated and they are now living with dignity. The full rehabilitation process usually takes one to two years. So far, there has been no drop out. Under the ENRICH programme, the freedom fighters are being recognised for their contribution to the Liberation War of Bangladesh. The freedom fighters have been brought under ENRICH health programme, and provided free health and medical services.

ENRICH CENTRE

ENRICH centre has been set up in every ward of the 150 ENRICH Unions. These centres have become a community hub. The land for establishing ENRICH centre is provided by the local community and PKSF meets the costs of construction of the centre. Each centre is managed by an 11-member ward committee, headed by the elected member of the concerned Union Parishad. The other members are generally drawn from senior citizens, local elites, teachers and youth of the particular ward, and ENRICH implementing Partner Organisations (POs). The committee meets once a month to discuss development and social issues of the ward. They also review the progress of the ENRICH activities.

The centres are being used for various purposes such as static and satellite clinics, local dispute resolution, youth training, and generally as a facilitating space for social capital formation in the respective wards in terms of mobilization of ideas, shared responsibilities in undertaking community actions for development.

YEARLY ACTION PLAN

A dialogue based on ENRICH programme's Yearly Action Plan for FY 2016-17 was held on September 22, 2016 at PKSF auditorium. Mr. Md. Abdul Karim, Managing Director, PKSF presided over the meeting. Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF delivered the welcome speech with focus on some critical issues which need to be addressed by the Partner Organisations (POs) in implementing the ENRICH programme in the days ahead.

Mr. Karim moderated the open discussion session that reflected on the pros and cons of the ongoing programme. The Chief Executive Officers of the POs

and other participants took part in the discussion. Mr. Karim provided some valuable directives in his remarks. Later, the Chair of the meeting, Mr. Karim disbursed cheques of BDT 40.40 crore in advance among the POs.

COMMUNITY LEVEL ACTION

Under its community-level development component, ENRICH promotes repairing or building culverts, bridges, and sanitary latrines and shallow tube-wells in public places such as schools, colleges, *madrasas*, mosques, temples, and libraries.

Up to June 2016, 3,696 community level sanitary latrines; 27,105 household-level sanitary latrines for



poor households; 2,815 tube-wells; 35 deep tube-wells; and 35 Pond Sand Filters (PSFs) have been built or repaired in various Unions. Moreover, 1,555 small culverts/bridges and 1.5 km. of road have been constructed under the programme.

A RETROSPECTIVE MEETING

A meeting to exchange views titled "4-years of ENRICH: Looking back to Move Forward" was held on January 26, 2016 at PKSF auditorium. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the session. Mr. Md. Abdul Karim, Managing Director, PKSF, Deputy Managing Directors and other senior officials of PKSF were present in the meeting.

Dr. Md. Jashim Uddin, DMD (Admin.), PKSF gave a presentation on the ENRICH programme in which he referred to the research findings of 3 separate studies. A total of 300 participants including all the Executive Directors and the Union Coordinators of the 111 POs of PKSF participated in the event.

PSF



Initiated in 2011, Programmes-Support Fund (PSF) of PKSf seeks to ensure education and healthcare services for the poor who are not the participants of PKSf programmes and projects. The primary objective of PSF is to establish human dignity of the poor.

As of December 2016, PKSf has transferred BDT 2.10 billion of its own capital to PSF. Efforts are in place to increase the fund to BDT 5 billion for further extension of its services.

One major thrust of PSF is to provide



Scholarship to Poor Students



Grant for Orphaned and Afflicted Children of Rana Plaza Disaster



Health and Hygiene Support for Slum Children

BDT **150,000**

Nursing training

BDT **10,00,000**

Training on international caregivers

scholarships to the meritorious children of PKSF's different programme and project participants.

In 2016, PKSF awarded scholarships to 1,710 students. Under this scholarship, a student gets an amount of BDT 18,000 per year. (However, from this year the amount of scholarship has been adjusted to BDT 12,000 per year. This has been done to make this programme work widely inclusive.) These students are eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Since 2011, a total of 5,234 students have been awarded scholarships under PSF.

ACTIVITIES OF PROGRAMMES-SUPPORT FUND (PSF) DURING FY 2015-16

- BDT 4,56,27,000 has been disbursed as scholarship to the poor meritorious students.
- BDT 5,00,000 has been provided to “Sheba Nari O Shisu Kallyan Kendro” in Savar for the orphaned

and afflicted children of the Rana Plaza disaster.

- BDT 25,11,000 has been provided to ‘Zamzam Bangladesh’ for implementing ‘Health and Hygiene Support for Slum Children program’ at Sylhet City Corporation.

Under this program, to promote health and hygienic sense among the slum children, ‘Zamzam Bangladesh’ distributed tooth powder, tooth brush, soap powder for hand washing, and sandals among 3400 children.

- BDT 1,50,000 has been provided to Sir William Beverage Foundation for training nursing assistants and BDT 10,00,000 has been provided to AK Khan Health Care Trust for training international caregivers.

Two special assistance programmes of PKSF titled ‘Uplifting the Lives of Elderly People Programme’ and ‘Culture and Sports Programme’ are also being implemented with this fund since January 2016.



SAHOS



Bangladesh is one of the most vulnerable countries in the world in terms of natural disasters. Moreover, flat and low-lying landscape, rise of sea-level, cyclones and storm surges, salinity intrusion and heavy monsoon aggravate

the vulnerability and hinder the economic development of the country. Recurring natural and man-made disasters affect lives, livelihoods; destroy infrastructure and cause food insecurity and health problems. Recognising the need to



Cumulative Loan
Disbursement
(PKSF-POs)



Cumulative Loan
Disbursement
(POs-Borrowers)



Recovery Rate
(PKSF-POs)

79,986 Borrowers

162 POs

help the people cope with and recover from such disasters, PKSf has created a disaster management fund titled *Sahos*. This fund has been mobilised from PKSf's own income as well as from the resources made available by the Partner Organisations (POs).

The objective of Sahos is to provide quick financial assistance to the poor families; prevent them from selling valuable family assets or advance labour and enable them to cope with the aftermaths of disasters. It seeks to facilitate the coping and recovery mechanisms of the poor. This fund is primarily used for the restoration of livelihoods including repairing of houses, tube-wells

and latrines; reviving the existing Income Generating Activities (IGAs) and recovering consumption capabilities during the post-disaster period. Moreover, Sahos guarantees the provision of emergency medical services, water and sanitation.

During FY 2015-16, the disbursement of PKSf and Partner Organisations under Sahos programme stood at BDT 62.00 and 153.86 million respectively.

The following table shows the summary of Sahos programme including other rehabilitation programmes of PKSf (as of June 2016):

Number of Partner Organisations (POs)	162
Number of Current Borrowers	79986
Loan Disbursement (PKSf-POs) in FY 2015-16 (Million BDT)	62.00
Cumulative Loan Disbursement (PKSf-POs) (Million BDT)	4586.85
Loan Disbursement (POs-Borrowers) in FY 2015-16 (Million BDT)	153.86
Cumulative Loan Disbursement (POs-Borrowers) (Million BDT)	5439.60
Recovery Rate (PKSf-POs)%	99.28
Recovery Rate (POs-Borrowers)%	96.18



KGF



In Bangladesh, despite some substantial gains in domestic food production over the past few decades, food insecurity remains a big concern. A large number of people cannot avail nutritious and diverse diet. Moreover, the impacts of climate change also pose serious threat to the production

of domestic food grains.

Improved agricultural technologies and natural resource management are essential to achieve food security and improved nutrition, and promote sustainable agriculture for the poor.



Of Loan Used for
Crop Cultivation



Of Loan Used for
Livestock Production



Of Loan Used for
Fish and Others

Budget BDT **144.85** Crore

415,000 Members Received Training

Commercialisation of agriculture, establishment of agro-based industries, availability of storage and processing facilities and efficient transportation are the major concerns of agricultural development.

With this context in view, 'Kuwait Goodwill Fund' (KGF) was established in 2008 to achieve food security and ensure the basic rights to food for the people of the Islamic countries. A tripartite grant agreement of USD 10 million was signed between the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and Palli Karma-Sahayak Foundation (PKSF) on January 30, 2011.

The major objectives of the programme are:

- to establish linkage to sustainable agricultural loan services;
- to provide loan to the members involved in farm and off-farm activities;
- to ensure flexible repayment system based on harvesting pattern;
- to provide assistance to use improved and sustainable technologies;
- to promote livestock insurance etc.

All the participants of Jagoron, Agrosor and Sufolon programmes of the Partner Organisations (POs) of PKSF with good track record of receiving and utilizing comparatively higher amount of credit, are eligible to claim loans under KGF programme. A maximum amount of BDT 3,00,000 in the form of microcredit and BDT 3,00,001 to BDT 15,00,000 as small loan can be approved under this programme for the prospective proposals relating to food production and processing, storage and marketing of agricultural products and by-products in small businesses and micro-enterprises. A part of the income from this programme is also spent as grant to provide training to the participants.

For the FY 2015-16, a budgetary allocation of BDT 144.85 crore (142 crore for credit assistance and 2.85 crore for capacity building activities) is in place for a total of 33 POs under KGF programme. The working area of KGF programme covers 66 upazilas of 30 districts.

CREDIT ASSISTANCE

33 POs have disbursed BDT 6,694 million to nearly 236 thousand (cumulative) members up to June 2016. Current loan outstanding is about BDT 130 million with a recovery rate of over 99%. About 60% of this loan is used in crop cultivation, 30% in livestock production and 10% in fish and other farm-related activities.

Till June, 2016, a total of 2,35,885 members (of whom over 70% are female) have been organised in 8,995 groups under KGF programme. Total savings of the beneficiaries under this programme amounts to BDT 218 million.



TRAINING

Around 415,000 members have been trained on new technologies including crop, livestock and fish production. Specialised training (4-5 days long, residential) on modern livestock rearing, modern fish production and management, vegetative propagation orchard management with special emphasis on mangoes and judicious use of pesticide to control pest and diseases were also arranged for 775 progressive members in different research and educational organisations.

Over 1,550 PO officials have been trained on Implementation Strategy of KGF Programme and Basic Agriculture and Technology Update. Besides, 210 PO-level technical officers received training on Modern Fish Cultivation and Management, Integrated Pest Management and Organic Fertilizer Management and Modern Rice Production Technology.

TECHNICAL ASSISTANCE

A total of 868 (368 result demonstration, 66 block demonstration and 434 method demonstration) area-specific, environment-friendly, sustainable and cost-effective technologies have been demonstrated at the field-level under KGF programme.

Besides, it also organised 92 field days, 52 exposure visits and 22 mobile cinema shows at different spots under the programme. 24,844 pheromone traps and 775 porous pipes, 371 USG applicators and 140 power sprayers have been also distributed.

SPECIAL FUND



The people of Bangladesh often face multidimensional crises, both social and economical, particularly due to the vulnerabilities caused by recurring natural disasters. These multiply the miseries of the poor communities

with the loss of their modest assets and property. The victims of such crises are in critical need of special assistance to combat the emergency situations. During the crises, several organisations and individuals often approach Palli



Provided to
Cheuria Lalon Academy



Financial Assistance to
19 individuals and 2 institutions
under Special Fund



Provided to
Bangladesh Scouts

BDT **11,30,000** Individuals Medical Care

BDT **7,38,000** Scholarship

Karma-Sahayak Foundation (PKSF) for special financial assistance to address their immediate needs. In the absence of any such provision in its mainstream programmes to respond to these needs, PKSF, has formed a Special Fund from its own resources in 2010 to provide special assistance to the people in their humanitarian crises and man-made or natural disasters such as flood, cyclone, severe winter etc.

The special fund has been created to address such situations with the limited resources of PKSF. The programmes/projects participants of PKSF and Partner Organisations staff suffering from such crises can get support from the Special Fund. It also facilitates various social services for the community such as provision of safe drinking water, health, education etc. in the remotest areas of the country. In addition, the helpless and ailing freedom fighters, teachers, development workers are also eligible to get support from the Special Fund.

OBJECTIVES

- Rehabilitate the disaster-stricken poor people through financial and material assistance;
- Provide emergency support to the vulnerable communities in some special situations through community support programmes, such as, provision of safe drinking water, repair of infrastructure such as roads, bridges/culverts;
- Facilitate scholarship programmes for meritorious children of the poor and ultra poor programme participants of the Partner Organisations of PKSF to help continue their studies. In exceptional cases, educational grants are also offered;
- Provide financial assistance to the education and health-related non-government institutions that serve the poor and ultra poor;
- Organise special programmes and activities on some special occasions relating to health, education, sports etc;

- Provide financial and material assistance to the individuals to meet the needs of emergency and expensive medical care.

MANAGEMENT

A committee consisting of four members headed by the Managing Director of PKSF operates the fund. The committee scrutinizes the applications for grant and accordingly approves fund. Since 2010, PKSF has disbursed around BDT 1.62 crore in total as financial assistance to education, health and other social services sectors from its Special Fund.

ACTIVITIES OF SPECIAL FUND DURING FY 2015- 2016

In FY 2015-2016, PKSF has provided BDT 28.15 lakh as financial assistance to 19 individuals and 2 institutions under Special Fund.

- BDT 11,30,000 has been given to individuals for medical care.
- BDT 7,38,000 has been disbursed as scholarship to the meritorious students.
- BDT 2,77,950 has been provided to “Cheuria Lalon Academy” at Kushtia to help the students of this academy to properly learn Lalon Songs.
- BDT 5,00,000 has been provided to Bangladesh Scouts for holding its National Cub Comporee.

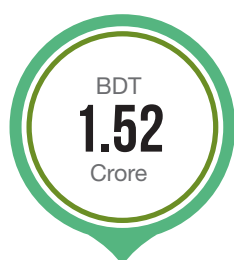


UPLIFTING THE LIVES OF ELDERLY PEOPLE



As part of the multi-sectoral approach to serve the disadvantaged people of the country, PKSF has introduced a new programme called 'Uplifting the Lives of Elderly People' as a supplementary intervention of its

multidimensional poverty alleviation programmes. PKSF is trying to help the elderly people to minimise their miseries in some selected Unions. Under the programme, elderly people are being helped out with some special assistance.



Budget



Of 18 Districts



Registration of Land

279 Village Committees

174 Ward Committees

20 Union Committees

Funding of the programme is being covered from 'Special Fund' and 'Programmes-Support Fund' of PKSf with 10 percent surplus of credit programmes of Partner Organisations. A budget of BDT 1.52 crore has been approved to run the programme.

The Governing Body of PKSf has approved a 'Programme Plan & Policies' in line with the 'National Elderly Policy-2013' for implementing the programme at the field-level. Under the programme, the following activities are being implemented in the working areas: establishment of social centres for the elderly people, provision of old age allowance, special savings programme and pension fund, recognising elderly persons' contribution to society, providing awards to the best children for serving their parents, appropriate credit and training facility for the poor elderly people, training up para-physiotherapist to provide geriatric nursing and creating special social facilities for the elderly people.

Programme for Elderly People is being implemented in 20 Unions of 18 districts through 19 selected Partner Organisations (POs) of PKSf. A demographic and socio-economic survey has been conducted in the 18 districts and 31,807 elderly people have been identified as prospective participants of the programme. Moreover, 279 village committees, 174 ward committees and 20 Union committees of elderly people have been formed in 18 districts and they are being

provided with leadership, communication and social awareness training.

An orientation session for the newly assigned focal persons was held at Pubail Union of Gazipur. PKSf and Resource Integration Centre (RIC), a PKSf PO, jointly organised the programme. Representatives of elderly committees from different Unions and Chairman of the Union parishad were present in the programme.

Till August-2016, 11 Partner Organisations--RIC, IDF, Protyashi, UDDIPAN, TMSS, SDS, MBSK, WAVE Foundation, Ghashful and SHARP- distributed BDT 6, 94,000 (BDT 500/- per person) to 567 elderly people as old-age allowance. 5 Partner Organisations-- RIC, UDDIPAN, JAKAS Foundation, SDS and SHARP—distributed 121 umbrellas, 45 walking sticks and 25 chair-commodes to the selected elderly people as 'Special Support'. 7 Partner Organisations--RIC, Protyashi, UDDIPAN, TMSS, MBSK, HEED Bangladesh and SHARP-- distributed BDT 67,500 (BDT 1,500/- per person) to cover the funeral expenditure of deceased elderly persons.

To monitor the field-level activities, senior officials of PKSf regularly visit the working areas of the Programme for the Elderly People.

Up to September 2016, registration of lands for establishing 'Social Centres for the Elderly People' has already been completed in 10 Unions.



CULTURAL & SPORTS PROGRAMME



In order to address the multidimensional aspects of poverty, PKSF has started another new programme titled 'Cultural & Sports Programme' to patronise and promote indigenous country sports and traditional cultural forms. Cultural & Sports Programme is being implemented through

10 selected Partner Organisations (POs) of PKSF across the country. The expenditure of the programme is being borne jointly by PKSF and its POs. PKSF bears 60% of the total cost while POs bear the rest 40 %. PKSF manages proportionate cost from its 'Special Fund' and



Budget



Project Cost



POs

More than **10,000** students' participation from more than **2,000** schools

'Programmes-Support Fund' and POs bear its portion from 10% of surplus of the credit programme. The total budget of the programme is BDT 0.65 crore.

The following cultural activities are listed for implementation under the cultural programme: drawing, hand writing, wall magazine, essay writing, recitation, story-telling, Rabindra and Nazrul songs, folk songs, local songs, acting, dance and debate competition. On the other hand, under sports programme the events that take place are- table tennis, football, cricket, handball, volleyball, badminton, chess, kabadi, swimming, sprint, sack-race, cow cart racing, boat racing, mini marathon, cycling and other local traditional sports. Each Partner Organisation has assigned a competent person as a 'Focal Person' to carry out the programme. Moreover, most of the organisations have appointed a 'Field Organiser' to implement the programme at the field-level.



drawing, recitation from the Quran and essay writing was held in several Unions of Satkania upazila of Chittagong. A hand writing and drawing competition was held in Dhaneshwargati Union of Magura district. An inter-school wall magazine competition was organised at Thakurgaon Govt. Boys' High School.



Jagorani Chakra Foundation (JCF), a PO of PKSf, arranged a cultural programme in Jessore Shilpakala Academy auditorium. A total of 30 artists from 'Community School Programme' and 'Children's Heaven' of JCF performed Bharat Nattom, Kotthok and tribal dance in the programme. A folk music programme was held in Gaibandha district.

JCF arranged a poem recitation and story writing competition. 44 students from 8 schools participated in the competition. Recitation and story writing competition was held at Hathazari upazila of Chittagong in which 72 students took part.

A competition comprising of poem recitation, singing, dance and acting was held in Dhamrai in which 128 students took part. A cultural programme was held at Hathazari upazila of Chittagong. 200 students from 16 schools took part in it. A competition comprising of



A two-day long folk music competition titled 'Shekorer Shera Shilpi 2016' was held at Gaibandha. A total of 88 participants from several remote places of Gaibandha district participated in the competition. PKSf distributed prizes to 20 best performers. Among them, top 10 performers have been selected as regular artists of 'Radio Sharabela'. The Daily *Madhukar* and 'Radio Sharabela' were the media partners of the programme.

National Anthem rehearsals (in group), folk song performance (solo), and poetry recitation (solo) competitions were held in different upazilas of Thakurgaon district. A total of 1,225 students (890 boys and 335 girls) from 46 schools participated in the competitions.

A debate competition was held in Jessore in which students from 10 schools participated. Another debate

competition was held at Charghat upazila of Rajshahi in which 519 students (317 boys and 202 girls) participated while students from 4 schools participated in a debate competition in Cox's Bazar.

A cleaning campaign at school and local market premises was held at Bhola Sadar. 353 students from 18 government primary schools took part in the campaign.

A competition comprising of essay writing, story-telling and mathematics was held in Cox's Bazar in which 72 students participated. Poetry recitation and short story writing competitions were held at Jessore in which 44 students from 8 schools at Jessore and its outskirts participated. Prizes were awarded to 5 students for poetry recitation and 3 students for short story writing.

A Memorandum of Understanding (MoU) was signed between PKSf and Zhumzhumi, a monthly magazine for teenagers. Under the agreement, Zhumzhumi will publish drawings, essays, poems and short stories written by the students of PKSf working areas. It will also publish different write ups on the country's history, culture and National Days.

An inter-school badminton competition was held at Bhairab in Kishoregonj where students from 16 high schools participated.



A 'Cock Fight Competition' for boys and 'Skipping competition' for girls were held across the country in which 4,836 girls and 5,355 boys from 2,020 schools participated.

A kabadi competition was held at Dhanessorgati Union in which Singra Bazar committee and Dhaukali United became champion and runners-up respectively. Kabadi competition were also held at Ranisankail, Baliyadangi, Pirganj of Rangpur and Thakurgaon sadar. 493



students (400 boys and 93 girls) from 16 schools of 4 upazilas participated in these competitions. Another Kabadi competition was held at Paba upazila of Rajshahi. 8 teams participated in the competition of knock-out format. Borobari Tamim Ekadosh and Tikor Ekadosh became champion and runner-up respectively.

Carom and Chess competitions were arranged at Goznobi stadium in Bhola by Grameen Jono Unnoyon Shongstha (GJUS), a PKSf PO. 40 students participated in carom competition and 10 students participated in chess competition.

A swimming competition was held at Cox's Bazar. 21 students (19 boys and 2 girls) from 5 schools



participated in the competition. Another swimming competition was held at Bhola. 62 students participated in the competition.

A 'Girls' Football Tournament' was held at Bagerhat Govt. High School. A total of 52 girls, aged 14-16 years, from 4 Girls' Clubs of Bagerhat Sadar and Mongla upazila participated in the tournament. Rupsha Girls' Club clinched the trophy. Ms. Likha was named the Player of the Tournament for scoring 4 goals.



A 'Bullock Cart Race' was held at Dhaneshwargati Union of Magura district. 16 bullock carts participated in the race. It was the first of its kind in the area and the local people enjoyed the race. A health camp was also organised at the programme venue on the same day.

More than 250 girls took part in a cycling event. The girls rode over 125 kilometres and they all campaigned against child marriage, dowry, eve-teasing, drugs and



militant fundamentalism.

An 'Inter School Football Competition' was held at Bhairab upazila and another one was held at Cox's Bazar. A 6-month long table tennis training has been completed recently at Thakurgaon district. A total of 150 students aged between 7 to 12 years from four selected schools took part in the intensive training under four trainers.





CAPACITY BUILDING

Preparing the manpower to better implement the programmes and projects leads to quality performance. PKSf organizes continuous in-house training and overseas exposure to update its officials with new tools and technologies.



TRAINING



Training is an integral part and a continuous process of capacity building and institutional development initiatives of a development organisation. Training ensures the improvement of the human resources through the acquisition of advanced knowledge and skills as per the

changing requirements of times. It contributes to the realisation of sustainable innovative and effective operations. Training section of PKSF regularly provides modular training and customised programmes for its own officials, the officials of Partners Organisations (POs), for the



Beneficiaries Under
Its Different Projects



Overseas
Exposure



Foreign
Visitors

5,660

Participants

259

Batches

Training for 103

PKSF Officials



programme & project participants and also for other development practitioners.

PKSF provides training in the broad areas of Microfinance and Development. PKSF training modules are particularly designed for POs' staff along with the Executive Committee members of the POs on diversified issues of development and financial services. These modules are updated on a regular basis according to the needs as well as observations from field-level experiences. Till date, PKSF has developed around 35 modules on various interventions towards poverty reduction and employment creation.

Besides training, exposure visits are organised for the foreign delegates from different countries as per their requests over the year. Training department also organises internship for post-graduate level students of different reputed public and private universities and institutions of home and abroad.

In FY 2015-2016, PKSF organised training for 5660 participants of its POs in 259 batches. Moreover, in the FY 2015-16, PKSF has provided training to 68,300 beneficiaries under its different projects.

MAJOR AREAS OF TRAINING COVERED DURING 2015-16

Savings and Microcredit Management:
No. of participants: 381 mid-level officials

Training of Trainers (ToT):
No. of participants: 149 mid-level officials

Accounts & Financial Management:
No. of participants: 114 H/O Accountants

Group Dynamics, Savings and Microcredit Management:
No. of participants: 2253 field-level workers

Advanced Microfinance & Institutional Management:
No. of participants: 150 senior/mid-level officials

Financial Product Design and Diversification:
No. of participants: 102 senior/mid-level officials

Strategic Planning for NGOs and MFIs:
No. of participants: 131 mid-level officials

Monitoring & Evaluation:
No. of participants: 201 mid-level officials

M&E and SME Operation and Management:
No. of participants: 1181 field-level workers

Internal Audit for Operation of NGOs/MFIs:
No. of participants: 155 mid-level officials

Accounts & Financial Management:
No. of participants: 495 Accountants of Branch Offices

Project Training:
No. of participants: 348 different level of officials

TRAINING FOR PKSF OFFICIALS (IN-COUNTRY TRAINING)

PKSF organised training for its 103 officials in FY 2015-16 at BIM, BARI, BRAC, BIAM Foundation, National Academy for Planning and Development, Bangladesh Bank Training Academy, Krishibid Institute, Bangabandhu International Conference Centre, Krishi Laboratory Building, BRAC and icddr,b.



PO OFFICIALS' EXPOSURE VISIT

In FY 2015-16, 21 officials from different POs have visited different reputed institutions in Vietnam, Sri Lanka, Japan and The Philippines.

INTERNATIONAL EXPOSURE VISIT/WORKSHOP OF PKSF OFFICIALS

A total of 73 officials of PKSF have visited different renowned institutions abroad. The countries include Japan, Cambodia, Indonesia, Thailand, India, UAE, Sri

Lanka, Italy, Vietnam and The Philippines.

The visitors included right from the Managing Director, member of the Governing Body to mid-level officials of the Foundation.

OVERSEAS PARTICIPANTS

A total of 21 foreign visitors from 4 countries have visited PKSF as a part of study visit & to participate in different workshops. Among them 15 were from National Defence College (NDC), India, 1 from Ritumeikan University, Japan, 1 from Aide to the Governor of DKI Jakarta (Legal), Indonesia, 2 from Zimbabwe Association of Microfinance Institutions (ZAMFI) & Zimbabwe Microfinance (ZMF), Zimbabwe and 2 from Consultative Group to Assist Poor (CGAP), National Resources and Ecosystems, Institute for Global Environmental Strategies (IGES), Japan.

TRAINING FOR NON-PARTNER ORGANISATIONS

PKSF organises some special training for the employees of Non-Partner Organisations. In FY 2015-16, PKSF provided training to 76 officials of Bangladesh Civil Service and 39 officials of Caritas Bangladesh.

INTERNSHIP PROGRAMME

A total of 09 interns from Dhaka University, Dhaka School of Economics, Bangladesh International Institute, ASA University have successfully completed their internships in 2016.



RESEARCH



Research Division is engaged to help realise the mission of PKSf by contributing insights to different interventions of PKSf. The Division was established in 2009 as an independent Division to provide necessary research support to PKSf programmes. At present, the Research Division is conducting several researches by its own staff and jointly with other organisations to make long-lasting positive changes for the sustainable development of the country.

STAFF DROP OUT FROM MICROFINANCE INSTITUTIONS: PATTERNS, CAUSES AND CONSEQUENCES

Drop out of staff is an important issue in microcredit, but there is no reliable statistics of staff drop out from particular 'Micro Finance Institutions' (MFIs) or of the sector. Thus, it is important to know the exact rate of

staff drop out, and its trend and pattern at different levels and tiers. The general objective of the study is to explore patterns, causes and consequences of drop out in the microcredit sector towards drawing effective remedial strategies for retention.

CROSS GENERATION STUDY ON MICROFINANCE BORROWERS FAMILY IN BANGLADESH

Microcredit activities in Bangladesh are being carried out for more than three decades by NGOs. So, it is worthwhile to evaluate how far the microcredit borrowers have actually been empowered. In view of this, PKSf is conducting a study in collaboration with the University of Calcutta. The main objective of the study is to explore the socio-economic condition of the second generation borrowers, compared to the original

MF borrowers. The specific objectives of the study are to assess the financial and social empowerment of the second generation compared to the original microfinance borrowers; and explore the level of capacity development of the second generation of the microfinance borrowers in terms of networking, training, managerial skill development, social capital formation as some of the direct outcomes of participation in microfinance activities.

RURAL UNEMPLOYMENT IN BANGLADESH

Traditionally Bangladesh economy is known as an agrarian economy. Majority of its population live in the rural areas. An assessment of rural employment, unemployment and underemployment in Bangladesh is very important to make a development planning. In the absence of appropriate definition of unemployment and underemployment, there is a chance to ignore the unemployment and underemployment problems of the country. The study will also develop an acceptable definition of employment and unemployment in the context of Bangladesh. The general objective of the

study is to assess rural employment, unemployment and underemployment in Bangladesh.

CREDIT FACILITY FOR SMALL-SCALE AQUA-FARMERS, HATCHERY OPERATORS AND FEED PRODUCERS IN BANGLADESH

PKSF is conducting a research project titled “Credit Facility for Small-Scale Aqua farmers, Hatchery Operators and Feed Producers in Bangladesh” with the financial support of Food and Agriculture Organization (FAO). Fisheries sector is growing as an important economic activity and contributing to export earnings of Bangladesh. South-Western and South-Eastern regions of Bangladesh have huge potential for fisheries. So it is high time to focus on the fisheries sector. Since PKSF has diversified its activities and operational excellence in financing the agricultural sector has been achieved, FAO has considered PKSF to conduct this study. The general objective of this research project is to develop a business plan for credit facility for small-scale aqua farmers, hatchery operators and feed producers in Bangladesh.



PUBLICATIONS



The Publications cell of PKSF is committed to disseminate the work and activities of the Foundation to wider range of audience. The cell ensures the visibility and impact of PKSF programmes and projects through its various publications which are circulated to the government, development agencies and Partner Organisations.

Over the last few years the volume and impact of PKSF publications are steadily increasing as PKSF has diversified its activities and undertaken new projects and programmes in line with its vision and mission.

The publications cell publishes Newsletters both in Bengali and English on a quarterly basis and also publishes the Annual Report which reflects the yearly progress of PKSF activities.

Apart from this, the cell also assists in the publication of

different reports, proceedings of important seminars, monographs on special issues, souvenirs, performance-based documentations etc.

The publications cell regularly offers editorial assistance to publish booklets, flip-charts and brochures of various departments. The cell assists to prepare documentation when necessary, of the PKSF programmes and projects with graphics and relevant photographs.

LIST OF THE SELECTED PUBLICATIONS 2016

PKSF Annual Report 2016

উন্নয়নে নারী ও পিকেএসএফ (Women in development and the role of PKSF)

উন্নয়নে পিকেএসএফ ও মুক্তিযোদ্ধা সম্মাননা (PKSF's role in development and felicitations of freedom fighters)

জাতীয় সেমিনার ২০১৫, অর্থ শতকে বাংলাদেশ, মানব উন্নয়নের পুনর্দর্শন: ধারণা এবং পরিমাপন (National Seminar 2015, Revisiting Human Development: Concepts and Measurements)

কৃষি প্রযুক্তি সম্প্রসারণে পিকেএসএফ (Role of PKSf in agricultural technology extension)

টেকসই উন্নয়নে পরিবেশ বান্ধব কৃষি প্রযুক্তি সম্প্রসারণ (Environment-friendly agricultural technology extension in sustainable development)

Apart from the above publications, the cell also edited the text and gave necessary instruction in the making of

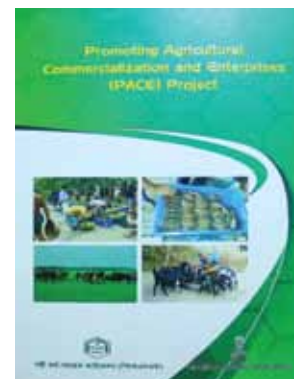
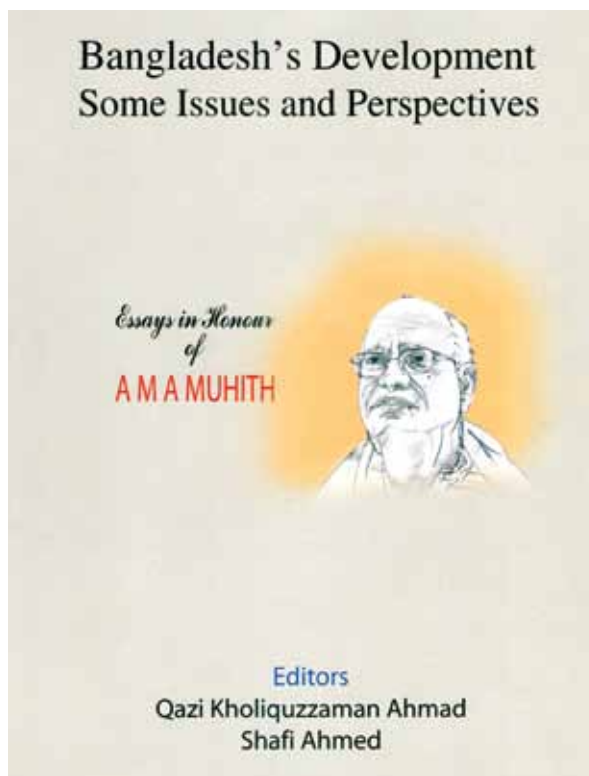
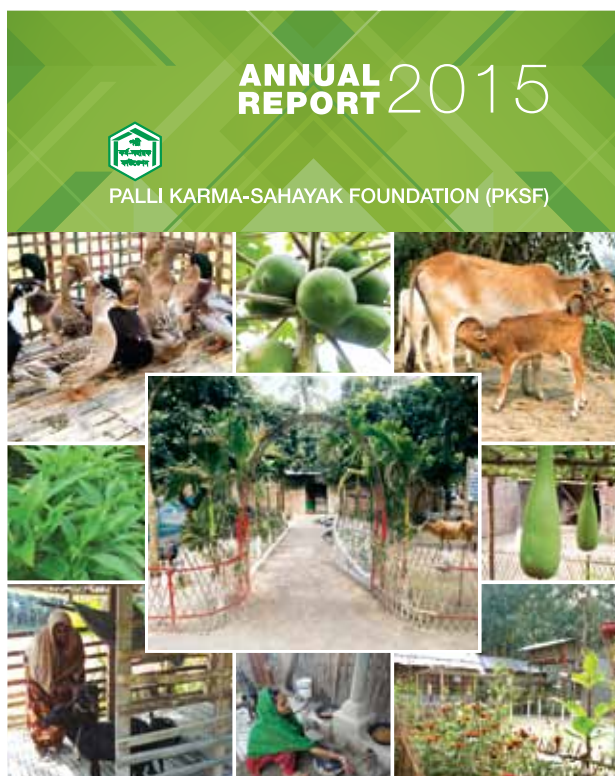
two documentaries under Social Advocacy and Knowledge Dissemination Unit. The documentaries are:

বাল্যবিবাহ, নারী উত্যাঙ্করণ, নারী শিক্ষা (Child marriage, eve teasing and women education)

শিশু শ্রম, শিশু পুষ্টি/স্বাস্থ্য (Child labour, child nutrition and child health)

The publications cell also assists to edit the materials regularly uploaded on PKSf website.

All publications are open to public access and are available on PKSf website www.pksf-bd.org.



COMMUNICATIONS



Effective Communication is significant for an organisation to let people know about its scope of work, objectives and regular performance. Communications boost an organisation's credibility, because it operates through numerous trusted intermediaries. These intermediaries communicate to audience who look at them to filter out what they want to. PKSf is providing a wide range of development services for sustainable poverty reduction and the Communications cell does its best to publicise such activities.

The PKSf Communications cell has successfully completed telecasting two weekly television shows known as “Unnayane PKSf” and “PKSf Shomoy” respectively. “Unnayane PKSf” a development oriented talk show was telecasted for the last four years on Bangla Vision and completed its 200 episodes. Simultaneously “PKSf Shomoy”, another development oriented documentary programme was telecasted on

ATN Bangla which had 104 episodes. These two programmes showcased the services and opportunities of PKSf across the country and helped build up awareness of the people on various social issues. As technologies expand, the working areas of Communication have also expanded. The cell develops the website and produce new online contents on almost a daily basis.

PKSf always circulates its activities through its website and facebook page. PKSf's official facebook page has started its journey this year. Address of the official page is www.facebook.com/pksf.org. This page is linked with the official website of PKSf through a web portal.

All PKSf activities can be accessed from anywhere in the world; interested persons are requested to visit <https://www.pksf-bd.org>. Preparations are already in place to add PKSf profile and its programmes in the Wikipedia.

LIBRARY



Libraries open up windows to the world and inspire people to explore and achieve, and contribute to improving the quality of life. PKSF has a resourceful library with good collections of poverty related research papers and books on economics, accounting, statistics, environment, agriculture, human resources, management, marketing, information technology, religion, law, liberation war, autobiography etc. Apart from this, it has collection of updated government gazettes, economic reviews and censuses, several national and international working papers, journals, magazines as well as publications of well reputed national and international organisations. The library has a separate corner for Community Climate Change Project (CCCCP) for books on global climate change issues. The CCCC corner has a collection of more than 1500 books. The total collection of PKSF library is around 10700. The PKSF library is operated under a fully automated process. Everybody, elsewhere from the world, can access to the list of books and materials of

the library through PKSF Website. The archive of PKSF library also keeps up reports on various research activities, video documentaries. Recently, the library has registered with the WHO, FAO & UNEP operated web portal such as HINARI, AGORA & OARE where enormous number of e-books, online journals and other information resources are available for its users.





EVENTS

PKSF organizes events at regular intervals. These create the opportunities to make an intellectual audit of its activities. Seminars are organized to broaden the knowledge of the officials. Further, these create occasions to socialize with the PO representatives, government hierarchy and the civil society.



PKSF MANAGING DIRECTOR JOINS THE 18th MICROCREDIT SUMMIT



Mr. Md. Abdul Karim, Managing Director, PKSF joined the 18th Microcredit Summit held in Abu Dhabi, United Arab Emirates (UAE) from March 14 to 17, 2016. The Microcredit Summit Campaign was organised in collaboration with the Arab Gulf Program for Development (AGFUND). Mr. Karim took part in one of the sessions of the summit and made a presentation on "Serving our Aging Clients and Persons with Disabilities".

According to Microcredit Summit Campaign, the 18th Microcredit Summit was an opportunity for a wide range of stakeholders to promote best practices and engage in a thoughtful discussion around the challenges and opportunities in using microfinance as a tool that can help us to contribute to bring an end to extreme poverty. The summit focused on microfinance and financial inclusion strategies that create sure pathways for social inclusion across the globe.

SEMINAR TO CELEBRATE INTERNATIONAL WOMEN'S DAY

ডেপুটি চেয়ারম্যান নারীর ক্ষমতায়ন	
আপত্ত বক্তা	জনাব মোহাম্মদ আবদুল করিম, ব্যবস্থাপনা পরিচালক, পিকেএসএফ
প্রবন্ধ উপস্থাপক	ড. নাজমীন আহমেদ, সিনিয়র রিসার্চ ফেলো, বাংলাদেশ ইনস্টিটিউট অব ডেভেলপমেন্ট ইন্ডিজ (IIDS) এবং সমস্যা, সাধারণ লবন, পিকেএসএফ
নির্ধারিত আলোচক	অধ্যাপক শফি আহমেদ, সিনিয়র এডিটোরিয়াল এডভাইজার এবং সমস্যা, সাধারণ লবন, পিকেএসএফ
সম্মানীয় অতিথিবৃন্দ	ড. নাসরীন আহমাদ, উপ-উপাচার্য (শিক্ষা), ঢাকা বিশ্ববিদ্যালয় ড. ফারজানা ইসলাম, উপাচার্য, জাহাঙ্গীরনগর বিশ্ববিদ্যালয়
সভাপতি	ড. কাজী খলীলুজ্জামান আহমদ, সভাপতি, পিকেএসএফ



Palli Karma-Sahayak Foundation (PKSF) has made it an annual ritual to observe the International Women's Day with appropriate honour and seriousness. This year too, PKSF organised a seminar on March 29, 2016 at PKSF auditorium. The seminar has its theme as 'Women Empowerment in Sustainable Development'. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the seminar.

249 women representatives from 150 PKSF Partner Organisations from across the country participated in the seminar while PKSF's high officials including all female employees took part in the seminar. Mr. Md. Abdul Karim, Managing Director, PKSF delivered his welcome speech.

Dr. Nazneen Ahmed, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS) and Member of the General Body, PKSF presented the

keynote paper in the seminar. In her article, she focused on the gender discrimination in the context of Bangladesh and noted the importance of empowering women in achieving the sustainable development goals.

Prof. Shafi Ahmed, Senior Editorial Adviser and Member, General Body, PKSF was the discussant on the keynote paper. Prof. Ahmed underlined the contribution of our women to the liberation war of 1971.

Dr. Nasreen Ahmad, Pro Vice-Chancellor, University of Dhaka was also present as the Special Guest of the seminar. Dr. Nasreen cited multidimensional role of women for achieving sustainable development.

Dr. Kholiquzzaman Ahmad made the closing remarks. After the end of the seminar a delightful cultural show was performed by Heed Bangladesh, a Partner Organisation of PKSF.

PKSF PARTICIPATES IN CAMPE FAIR



PKSF participated in the Education and Development Fair held at Bangabandhu International Conference Centre on April 30, 2016. Campaign for Popular Education (CAMPE), an advocacy and education campaign network-based institution organised the fair to mark its 25th founding anniversary.

Amongst others, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF, Dr. Rasheda K. Choudhury, Executive Director, CAMPE, Mr. Golam Mesbah Uddin, Director, NGO Affairs Bureau, Prime Minister's Office, Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSF visited the PKSF stall.

The events on the day included Education & Development Fair and Youth Conference. The festival was inaugurated by Mr. Md. Humayun Khalid, the Hon'ble Secretary, Ministry of Primary and Mass Education, Government of Bangladesh.

PKSF participated in the Fair and took the opportunity to showcase its ongoing activities of poverty alleviation through employment generation. PKSF displayed an info-graph titled "PKSF, at a glance" Apart from this; different types of publications, newsletters, posters, advocacy materials, documentaries were also displayed in PKSF stall during the Fair.

PKSF DELEGATION VISITS THE WORLD BANK HEADQUARTERS



Mr. Md. Abdul Karim, Managing Director, Mr. Md. Fazlul Kader, DMD (Programme) and Mr. Md. Golam Touhid, DMD (Finance), PKSF attended a meeting on 'Financial Sector Development in Bangladesh' in the World Bank Headquarters at Washington, USA.

The Bangladesh Delegation included top officials from different financial sector institutions including the Secretary of Bank and Financial Institutions Division (BFID), Deputy Governor of Bangladesh Bank (BB), and representatives from Insurance Development and Regulatory Authority (IDRA), Securities and Exchange Commission (SEC) and Microcredit Regulatory Authority (MRA). Organised by the Finance and Markets Global Practice (F&M GP) Division of the World Bank, the meeting was facilitated under the Financial Sector Support Project (FSSP) implemented by

Bangladesh Bank. PKSF team also shared the key learning and achievements of its Micro-Enterprise (ME) programme and the impacts of the programmes made on the economic development of Bangladesh.

Mr. Md. Abdul Karim, MD, PKSF, gave a presentation titled 'Developing Housing Microfinance for the Urban Poor: The Case of PKSF in Bangladesh'. In his presentation, PKSF MD reflected on the present scenario of financing housing in Bangladesh with reference to the upcoming Low Income Community Housing Support Project to be implemented by PKSF and National Housing Authority (NHA) and which will be funded by the World Bank. Through this project, PKSF will be looking forward to expanding access to financing in housing for the middle and lower-income groups.

FELICITATION OF 22 FREEDOM FIGHTERS & 2 LEADERS OF SOCIO-ECONOMIC MOVEMENT



Freedom fighters are the great sons of this soil. The resistance and attacks put on by them made the nation free out of the shackles of the Pakistani government. Their sacrifices must be recognised in best possible ways. It is a story of PKSf's glory that 22 persons now serving as either the Chairmen/Presidents or Executive Directors of the Partner Organisations (POs) of PKSf did take part in our liberation war. To felicitate these heroes, a special programme was organised within the general banner of *Unnoyone PKSf* (PKSf in Development) on July 27, 2016.

The programme was divided into two sessions. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over both the sessions. The first session was dedicated to give awards to 22 freedom fighters. The second session was organised to give awards to two distinguished persons, Ms. Pham Thi Hong, Executive Director, Center for Education and Community Development

(CECD), Vietnam and Mr. Jamil Chowdhury, Founder, Bangladesh Female Academy, for their outstanding contribution to the development sector.

Dr. Qazi Kholiquzzaman Ahmad in his speech noted that all PKSf interventions are morally fuelled by the spirit of our liberation war. He referred to the paradigm shift in PKSf ideology of evolving into an organisation that upholds holistic development with focus on human dignity. He made special mention of the ENRICH programme of PKSf. Mr. Md. Abdul Karim, Managing Director, PKSf delivered his welcome note at the opening of both the sessions. Mr. Md. Fazle Rabbi Miah, Hon'ble Deputy Speaker, Bangladesh National Parliament attended the first session of the programme as the chief guest while Major General (Retd.) Helal Morshed Khan, Bir Bikrom, President, Bangladesh Muktijoddha Sangsad was the special guest in the same session.



A documentary on the Liberation War was screened before the programme and a cultural performance followed the award giving session.

A cultural team of HEED-Bangladesh, a PO of PKSF, performed a *patgaan* (a prolonged traditional and popular folk song with a pictorial show resembling live bioscope) based on the spirit of the Liberation War titled *Amar Desh Amar Potaka* (My country, my flag).

The second session was dedicated to felicitate two important figures dedicated to development activities that help minimise the toll of poverty and misfortunes of the poor folk.

Mr. Abul Maal Abdul Muhith, MP, Hon'ble Minister, Ministry of Finance, the People's Republic of Bangladesh graced the second session of the



programme as the chief guest. Mr. Md. Yunusur Rahman, Secretary, Bank and Financial Institutions Division, Ministry of Finance was the special guest. Members of the Governing Body of PKSF, Deputy Managing Directors & other officials of PKSF, Executive Directors & Chairmen of PKSF POs attended the programme.

PKSF bestowed life-time achievement award to Mr. Jamil Chowdhury, the Founder of Bangladesh Female Academy, Sunamganj. The Female Academy is a home to orphan girls where they pursue their education and learn useful life-skills.

A special award was given to Ms. Pham Thi Hong, ED, CECD, Vietnam who has played a leading role in Vietnamese crab-hatchery technology transfer to the projects of PKSF.



WORKSHOP ON GO-NGO COLLABORATION IN DISASTER MANAGEMENT



A strong opinion exists in the society that the development agenda of the country can be better fulfilled through GO-NGO collaboration. This is particularly true in some specific areas. Disaster Management is one of these. The NGOs work in some far-fetched and disaster-prone areas. Local government authorities and the government in general have also strategic programmes in these areas to mitigate the sufferings of the poor people. So the coordination of the activities of the government agencies and non-government organisations may more effectively address the critical issues.

PKSF organised a workshop on August 23, 2016 on 'GO-NGO Collaboration in Disaster Management: Bangladesh Context' to point out the new directions in mitigating vulnerabilities and lessening the impact of natural disasters in Bangladesh. The workshop was

organised under the Community Climate Change Project (CCCP). Officials of PKSF and CEOs/representatives of its fifty Partner Organisations (POs) participated in this workshop. The workshop was presided over and moderated by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Mr. Md. Shah Kamal, Secretary, Ministry of Disaster Management and Relief was present as the Chief Guest of the workshop.

Mr. Md. Abdul Karim, Managing Director, PKSF, in his welcome speech said that PKSF addresses the climate vulnerable areas in Bangladesh through 200 of its POs. Interventions are being made by about 8000 branches of these POs. He mentioned that best results can come out if the Government and NGOs work together for disaster management. An exhaustive presentation was made by Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSF.

DISCUSSION MEETING ON PROBLEMS AND PROSPECTS OF AGRICULTURAL WORKERS



A discussion meeting on 'Problems and Prospects of Agricultural Workers' and a function to felicitate women agriculture workers leaders elected in the Union Parishad election were held at PKSF Bhaban on August 31, 2016.

Mr. Hasanul Haq Inu, Hon'ble Minister, Ministry of Information, People's Republic of Bangladesh, addressed the meeting as the chief guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Chairman, Krishi Sromik Adhikar Mancha presided over the meeting. Ms. Rokeya Rafiq, Executive Director, Karmojibi Nari, delivered the welcome speech while Mr. Subol Sarkar, General Secretary, Bhumihin Samiti (Association of landless people), presented the concept paper in the meeting. Mr. Abdul Wadud, MP, Chairman of the Parliamentary Standing Committee for the Ministry of Food, Ms. Shirin Akhter, Member of the Parliamentary Standing Committee on the Ministry of Labour and Employment, Dr. Pratima Paul Majumder,

Member, PKSF Governing Body and Chairman, Karmojibi Nari and Mr. Md. Abdul Karim, Managing Director, PKSF were present in the programme as special guests. Palli Karma-Sahayak Foundation (PKSF), Karmojibi Nari and Krishi Sromik Adhikar Mancha jointly organised the programme with the assistance of Institute of Microfinance (InM) and Shammilito Nari Samaj (Combined Women's Forum).

9 women agricultural workers elected as Union Parishad members and one agricultural worker leader were felicitated in the programme which concluded with an open session. In his speech, Mr. Inu said that the Government is likely to initiate rationing system at the rural level. He urged that the employers must look after the welfare of the employees to remove inequality from the society. Dr. Q.K. Ahmad, Chairman, PKSF focused on the equal rights of all, particularly of the workers, as enshrined in the Constitution of Bangladesh.

SEMINAR ON SDGS



SDGs and their implementation have become a buzzword in the development circle as well as in the academia. Bangladesh's score in the implementation of MDGs was quite laudable. So it is a challenge for us to prove our strength in the preparation towards achieving the SDGs. With this context in view, PKSf organised a seminar on "SDG Implementation in Bangladesh: Progress and Future Plan" at PKSf auditorium on September 7, 2016. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf chaired the programme while Mr. Md. Shahidul Haque, Foreign Secretary, Government of the People's Republic of Bangladesh was present as the chief guest. Mr. Md. Abdul Halim, Director General, Governance Innovation Unit (GIU), Prime Minister's Office made a presentation as the keynote speaker. Mr. Md. Abdul Karim, Managing Director, PKSf delivered the welcome speech in the seminar. Government officials, noted personalities, academics & experts, PKSf officials and CEOs/representatives of POs, students and journalists attended the seminar. In his

welcome speech, Mr. Md. Abdul Karim referred to PKSf's ENRICH programme in which a number of SDGs have already been taken into account.

In his presentation, the keynote speaker Mr. Halim asserted that despite some limitations, Bangladesh has already started implementing SDGs. He further stated that there must be an accord between economical, social and environmental sectors in the process of implementation of the SDGs. Mr. Md. Shahidul Haque, the chief guest of the seminar focused on the importance of good governance.

Dr. Ahmad, the Chairperson of the seminar, remarked that implementation of SDGs should be made through an inclusive approach. He stressed that the Liberation War of 1971 was fought for equity and SDGs focus on this concept to remove disparity across many sections of people of the world. There took place some lively interactions from the floor in the open discussion session.

CLOSING CEREMONY OF PRIME



Programmed Initiatives for Monga Eradication (PRIME) has completed its ten years of operation in December, 2016, through a successful eradication of *Monga* from the country. The closing ceremony of PRIME project was held on November 30, 2016.

Mr. A.M.A. Muhith, MP, Finance Minister, Government of the People's Republic of Bangladesh, was present as the Chief Guest of the ceremony. Mr. Mahbub Ahmed, Senior Secretary, Finance Division, Ministry of Finance, was present as the special guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the programme. A welcome note thanking all connected with PRIME was delivered by Mr. Md. Abdul Karim, Managing Director, PKSf. Government officials, representatives of DFID Bangladesh, PKSf's Board Members, officials of PKSf and CEOs/representatives of PKSf's Partner Organisations (POs) were present on this occasion.

The ceremony started with an exciting and live display of PRIME activities such as mat-making, tailoring, production of bamboo or cane craft, vermi-compost, kuchia fish cultivation etc. Funded by DFID Bangladesh "Programmed Initiatives for Monga Eradication" (PRIME) was designed to be implemented in the north-western Bangladesh, a region characterised by acute hunger and income depletion during the pre-harvest months of October to December. In 2006, PKSf started this project and disbursed microcredit worth BDT 2,455 crore to 5.12 lakh families in 50 upazilas of 11 districts to help the ultra poor affected by *Monga*. In 2010, PRIME started working in the natural disaster-prone south-western region.

Two separate presentations were made by Dr. Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSf and Professor Dr. M.A. Baqui Khalily, former Executive Director of Institute for Inclusive Finance and



Development (InM). DFID Bangladesh Representative Mr. Keith Thompson remarked that United Kingdom would envisage Bangladesh as a potential development partner.

An exceptional session entitled “Voices from Grassroots” followed in which the programme participants shared the experiences of their successful graduation to come out of the poverty net. The Chair Dr. Kholiquzzaman Ahmad noted that PRIME has been completed successfully. He also said that although the PRIME project has come to an end, it would remain

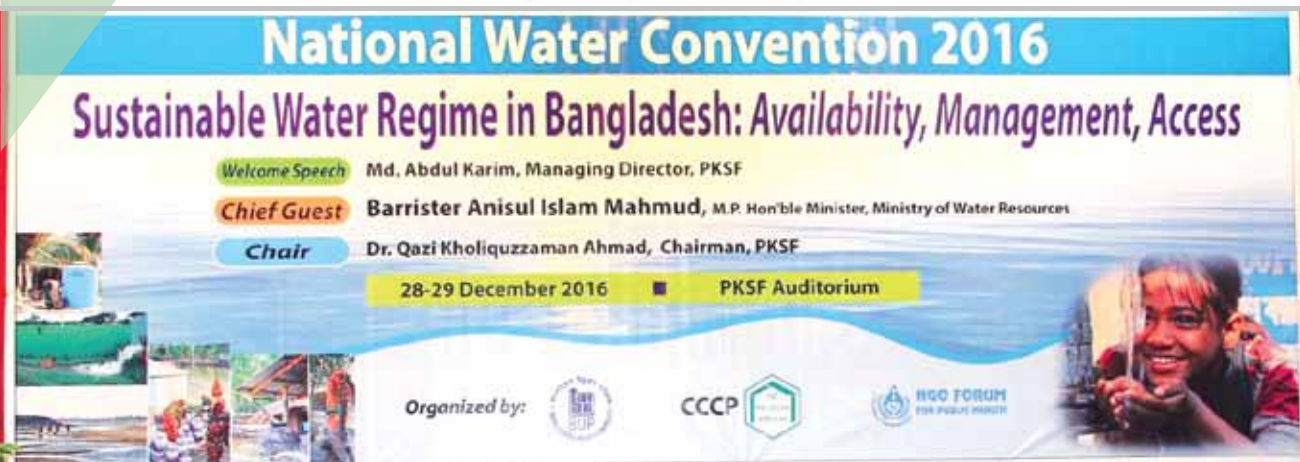


under close monitoring of PKSf so that the benefits gained by the programme participants may be sustained in the long run.

Finance Minister Mr. A.M.A. Muhith said that Bangladesh has achieved a momentum in its initiatives of poverty elimination and he hoped that in a very short period the magnitude of poverty across the country will come down. Mr. Muhith pronounced with some pride and contentment that the term ‘Monga’ no longer exists as it has been successfully driven out by interventions like PRIME.



NATIONAL WATER CONVENTION 2016



Palli Karma-Sahayak Foundation (PKSf), Bangladesh Unnayan Parishad (BUP) and NGO Forum for Public Health jointly organised a 2-day National Water Convention at PKSf Bhaban on December 28-29, 2016. The country's top water experts assembled at the National Water Convention titled "Sustainable Water Regime in Bangladesh: Availability, Management, Access".

This convention was organised to review the state of affairs in respect of various key water sector issues with an emphasis on how these can be more effectively addressed and how the coordination between the Government and the various stakeholders can be strengthened. Barrister Anisul Islam Mahmud, MP, Minister, Ministry of Water Resources inaugurated the convention as the Chief Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the inaugural session while Mr. Md. Abdul Karim, Managing Director, PKSf delivered the welcome speech. Mr. S.M.A.

Rashid, Executive Director, NGO Forum for Public Health and Dr. Nilufar Banu, Executive Director, BUP made the Introductory remarks. The event was divided in 13 technical sessions in which key-note papers were presented by eminent water experts, renowned academicians, researchers, top government officials, international and national NGO professionals.

The sessions included remarks and observations on Climate Change Induced Salinity in Coastal Areas of Bangladesh; Participatory Water Management; Flood Management in Bangladesh; Bangladesh: Poverty and Water Sector Interfaces; Water Management in Hilly Areas; Water Management in Drought-prone Regions; Arsenic Contamination of Ground Water; Urban Water Challenges; Saving the Rivers; Ensuring Potable Water for All: Technological, Management & Social Issues; Trans-boundary Water Issues; PKSf in Water Management; and Ensuring Availability & Sustainable Management of Water & Sanitation for All.

PKSF RETREAT 2016



Retreat is usually conceived as a break from everyday work environment. This is a welcome occasion to match work and tension-free leisure. Work is there and in fact some pressure too. But the sweetness lies in a kind of pluralistic participation. Work is punctuated by expressions and exchanges of lively mood, amateurish performance of traditional games, *adda* at different nooks and even naughty pastimes of sundry kinds. A retreat is an occasion for intensive and extensive socialization of the employees of all ranks and files. A retreat allows employees to regroup and rediscover their passions for their work. When they return, their stress levels go lower, meaning they are reenergized to work more and better with some enhancement of the quality of performance. It adds spices to work and strength in professionalism.

With the above ends in view, a retreat programme of PKSf was organised at BRAC CDM in Savar from October 22-24, 2016. However, this took place after a span of ten years. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf and Mr. Md. Abdul Karim, Managing Director, PKSf along with all Deputy Managing Directors, General Managers and other PKSf officials up to the rank of Assistant Managers, in total 149

persons, took part in the retreat. Members of PKSf's Governing Body including Professor Dr. A.K.M. Nurun Nabi, Mr. Khondkar Ibrahim Khaled and Dr. M.A. Quassem were also present in the retreat.

In the formal part of the retreat programme, issues were raised about the upcoming challenges of PKSf and the critical aspects of its activities of now and tomorrow. Participants spontaneously took part in the deliberations. This was also a unique opportunity for the employees to interact with the Governing Body members and share their observations. The interventions led to some suggestions regarding professional and organisational development. Four separate sessions took place on different issues which were moderated by the senior officials of PKSf. Each of the sessions was followed by an active and lively participation of PKSf officials of different ranks. The sessions were- "PKSf Perspective: Past, Present & Future" was moderated by Mr. Md. Abdul Karim, Managing Director, PKSf; "Climate Change and Poverty" was moderated by Mr. Md. Fazlul Kader, Deputy Managing Director (Programme), PKSf; "Inclusive Finance & Development" was moderated by Dr. Md. Jashim Uddin, Deputy Managing Director



(Admin.), PKSf and “Human Capacity Building of PKSf” was moderated by Mr. Golam Touhid, Deputy Managing Director (Finance), PKSf. In the open session, the PKSf officials gave their opinion in view of the organisational development as well as financial stability of the Foundation. They also put some recommendations which included the reshaping of the pyramid structure of PKSf organogram and increase of the financial benefits of the employees. The Chairman of PKSf Dr. Qazi Kholiquzzaman Ahmad delivered his final words in an exclusive session with the Board Members of PKSf.

The recreational part of the PKSf retreat was quite entertaining. A friendly football match participated by the male participants added to the enjoyment of the



event. The women participants contributed to the show with the speedy transfer of a pillow tuned to the intermission of music. A gala cultural evening with songs and comics pleased everybody present. Renowned artistes of the country took part in the programme.

Mr. Md. Abdul Karim, Managing Director, in his closing speech thanked all the officials of PKSf to make the retreat a success. He also asked to develop a strategic

paper for PKSf’s future activities in line with the objectives of Vision-2021 and SDGs. Referring to different initiatives undertaken by PKSf to improve the professional quality of its officials, Mr. Karim observed that PKSf will boost up overseas training opportunities and in-house professional development courses for its employees. Dr. Quassem, Board Member, PKSf talked about some important aspects of human capacity building of PKSf focusing on skill upgradation and procedural development. He further mentioned that different private banks have lowered their interest rate, which is substantially affecting the loan outstanding of



PKSf at the field-level. He suggested that all PKSf officials should carefully deal with the POs.

PKSf Chairman Dr. Ahmad concluded the 3-day retreat programme by saying that the retreat of PKSf has come to a successful end with effective and quite impressive participation of all officials. He hoped that this retreat would rejuvenate and strengthen the team spirit of PKSf through co-operation and coordination at the individual and community level. He said that the retreat had shed light on many important issues in the presence of Board Members. That would persuade and inspire them to think about PKSf with a new vision and contribute to its future policy decisions.









CASE STUDIES

There goes the saying- nothing succeeds like success. PKSf interventions have positively changed the course of lives of many, particularly of the rural poor. The stories of many such persons are a testimony to PKSf's success.





TOILSOME TEARFUL HOSNE ARA

Hers is a story of sufferings and success of Hosne Ara. She was born in a very poor family on the banks of the Halda river in Chittagong. Her father was a marginal peasant. She had two brothers and three sisters. They lived in utter poverty. In order to lessen the weight of misery, her father married Hosne Ara off to a stranger at the age of thirteen. That was the beginning of tearful days for her. After a little more than two months, the husband left her for unknown

destination. In her paternal home, she experienced all kinds of sufferings including very harsh words of her parents. However, she was expecting then. Every day and night, she nurtured a hope against hope that her husband would come back. But that was never to be. He never came back. The unborn baby prompted her with the hope and inspiration to live. After some months Hosne Ara gave birth to a male child. The baby's heavenly smile doubled the tears of the mother. But the family members didn't conceal their anger for a new addition to the family.

As a mother, Hosne Ara felt that she must do everything to make her son alive. She found a job of a domestic assistant in a house in her village. But with that very meagre wage, it became simply difficult to raise her son. She herself became ill and the baby miserably rickety. With no option within her reach, Hosne Ara was only left to beg alms within the community. He now faces new realities. She had to sacrifice her minimum ego as a human being. It had been a terrible struggle for her. But she couldn't manage to feed two meals for her child. As the son grew up, he had no chance to go to the school. Rather he became a child laborer. Tears rolled down her eyes as she looked at her son doing chores for others. She started begging but begging was not an appropriate answer to her.

But who would have known that some promising days are waiting for her? **Ghasful**, a Partner Organization of Palli Karma-Sahayak Foundation has been implementing the ENRICH programme in Mekhla Union of Hathazari upazila of Chittagong from 2013. The chairman of the Union Parishad recommended Hosne Ara for her inclusion in the beggar rehabilitation project of ENRICH.

In 2015, **Ghasful** came up with material assistance. It helped her to renovate her poor residence. A small grocery was developed in the thatched accommodation of Hosne Ara. Now she found a way of earning. It clicked so successfully for her. She feels empowered. She was ready to forget the days of distress and depression. The grocery saved her from starvation.

Under the beggar rehabilitation project of ENRICH, **Ghasful** gave her two cows and a rickshaw van. These added to her income. She is now an independent woman living a life of human dignity. She dreams that her son will live a life of dignity too. Dreams of a prospective future dance within her.



TOSIR AHMED: A STORY OF HOPE & SMILE

Tosir Ahmed is a physically challenged man. He comes of a poor family living in a remote village in Char Nurul Amin, at Nilkomol Union in Charfasson upazila of Bhola district. In fact, most of the people of this village have to struggle hard to keep themselves alive. As ill luck would have it, Tosir lost his legs when he was a child. Ultra-poor as they were, his parents could not afford a proper treatment as he suffered

from typhoid at the age of 5. Due to his disability, he could not go to school. His family consisted of 4 brothers, 1 sister and his parents. His father was a poor peasant. However, as the custom goes in the rural areas of Bangladesh, he got married to a girl. And ironically, she was a dumb person. What a match of two physically challenged persons! But Tosir was unable to run a family. Tosir lived with his parents even after his marriage. The parents found this as a divine destiny that they must bear.

But the saying goes, God helps those who help themselves. This is so true in Tosir's life. Out of the blue, he came to know about **Family Development Association (FDA)**, a Partner Organisation of PKSF. Acquaintances in the community brought news of the activities of **FDA**. Encouraged by them, Tosir became a member of Samiti no. 133. Initially, he took a loan amount of BDT 4000 from the Dularhaat branch of **FDA**. With that amount, he established a tea stall. In the meantime, Tosir's wife gave birth to a baby boy in 2012. They rejoiced at the birth of their first child, but the child also meant another mouth to feed and the baby suffered from physical ailment. He could not manage money for the treatment of his son. Tosir even failed to run his tea stall successfully due to his lack of skills. He could not manage to pay the installments of the loan leading to loss of his membership from the Samiti. Things quickly turned worse. Eventually, he became a devastated person.

In 2014, Samiti no. 133 of Dularhaat branch was identified as *Ujjibito Pushti Gram* by Mr. Newaj Sharif, Programme Officer (Social), UPP-Ujjibito. Tosir accumulated his energies. He contacted the Programme officer who was kind enough to re-enrol him in the Samiti. His family received health and nutrition monitoring card. His son recovered from illness. His wife received appropriate health care services.

Tosir then took a loan of BDT 7000 and received a grant amount of BDT 8000 from Ujjibito. Mr. Saiful, Programme Officer (Technical) assisted Tosir about how to run the grocery. The days of woe are gone. From the earning of the shop, now he can even save some money. Now he feels so good to look at the smiling child. This baby is like an angel to the physically challenged couple. Tosir's family now lives a happy, healthy and dignified life.



BIJLI SPARKS WHEN REQUIRED

Bijli in Bengali means lightning. And this is no uncommon name for a woman in Bangladesh. This story of Bijli is, of course, an earthly one. She is a woman from the northern part of the country. Like many women of the poor families in Bangladesh, she was married off at an early age of fifteen. Lalchand, her husband didn't have any specialized skills for a particular job. But he worked hard. He could

somehow maintain the family. Bijli had no complaints. But Lalchand became ill. He has been chronically losing his weight. The diagnostic report came as a shock to Bijli. It said her husband is suffering from cancer. The family had no means to support the expenses for such a disease. Eventually, he died. Darkness fell on Bijli's life. She felt lightning sparked within her with lashes of poverty that only awaited her.

Left with no tangible alternative, Bijli was forced to become a beggar. She hated this profession. But she was simply helpless. At that time in 2010, **Proyash Manobik Unnoyan Society** (PMUS), a Partner Organisation (PO) of Palli Karma-Sahayak Foundation came up to her with some rays of hope. PMUS has been implementing the ENRICH programme including the beggar rehabilitation component in Ranihati Union where Bijli lived. In the very initial approach, she immediately said 'yes' to PMUS's proposal to quit begging. But she questioned, 'what else is open to her'. She underlined that she had no material possession. 'If we give you some money, would you accept that? Do you have any plan about how to use the money for your welfare?', asked Gaffar Ali, an officer of PMUS. Bijli's plan was to start a small business of rice. 'I am also interested to have cows from which I can earn money' she said. She sounded very confident as she uttered these words. Gaffar Ali felt impressed. Bijli came to know that she can have an amount BDT one lac in phases to reconstruct her present and further to look forward to a bright future.

Bijli could not trust her ears as Gaffar pronounced the figure. She thanked him. Her eyes got filled in with tears. She embraced her three children. Well, all that always bugs her is the future of her children. She invested BDT 50 thousand in procuring rice and paddy. She would sell them off when the price is high in the market. With another 40 thousand, she bought a cow which can be milked in two months. All this squarely paid Bijli off.

Now she not only earns, she can now save some money too. This has given her back the lost human dignity. She remembers the days of begging and feels shivered. ENRICH has offered an upward curve to her life. People in the community no longer look down upon her. She has married off her daughter. Her sons are now going to school. She now leads a happy family away from the teething wants of the past.



MUNIRA MAYA: A VICTORY AGAINST POVERTY

Hers is not a story of merely struggling through poverty. Nor is it a tale of accumulating material possessions. Munira's story is sewn with sufferings, painted with plights, saturated with sorrows and soaked in tears. It is a tale of her unbending willpower, indomitable spirits, relentless hard work. It's a story of smile of victory against a life marked by excruciating poverty.

Her full name is Munira Akter Maya. Munira is an inhabitant of Haybatpur, a small village under

Shyamnagar upazila in Satkhira district. Now a confident 24-year-old woman, a mother of a fourth-grader son, and torchbearer for her husband Maruf Hossain Biplob. Biplob once lost his way. Maya then settled the scores of the family with firm stand against all odds. He borrowed about Tk 5 lakh to go abroad for work. But he was conned out of everything by some unscrupulous overseas manpower traders.

Then began the real nightmares. The money-lenders would come to the house to ask for money. They often threatened with fatal consequences. At one stage, Biplob fled to India.

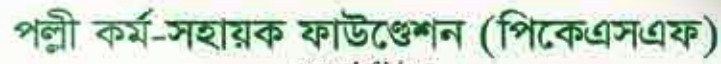
While Munira was grappling to support herself and her son and to pay the debt, **Jagorani Chakra Foundation**, a Partner Organisation of PKSf came to Haybatpur with PRIME. That was in 2011. She became a member and got trained in embroidering and designing sarees. Later, she received a grant of Tk 20,000 and took a loan of another Tk 20,000 to buy the raw materials to start the business. This was the turning point of her life.

When she joined the PRIME, her monthly income was around Tk 1,500 which she earned by rearing chickens and working as a maid. Within a year, she became a trainer under the PRIME and started earning around Tk 14,000 each month. She would work on designing and embroidering sarees at night. Gradually, she repaid all the debts and Biplob returned home. She bought him a motorcycle so that he could earn on his own.

Motorcycles are very popular among commuters in southern Bangladesh. Motorcycles are hired for travelling from one village to another or to the town areas. Maya has bought a plot of three-decimal land and constructed a house. Now she takes work orders from contractors in Dhaka and distribute the work among the women she has trained. Around 60 women work round the year. Maya, however, hasn't made a lot of money. Her monthly income stands between BDT 8,000 and BDT 10,000. During the peak season, it goes up to BDT 15,000-20,000.

Her growing economic strength has also resulted in her empowerment. All her relatives, who used to ignore her in the past do adore her now. They value her opinion. Her husband respects her decisions.

Asked about her future plans, she says she wants to establish direct contacts with the wholesalers in Dhaka, instead of relying on the middlemen. She also wants to open a showroom at a prime location in Shyamnagar town.



পল্লী কর্ম-সহায়ক কমিটি/কেন্দ্র (লিফট/এস/এক) এর সেবা প্রদান প্রতিফলিত

সিটিজেন্স চার্টার

5. विशेषण का विशेषण है-

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୨. ଦେବା ଶ୍ରଦ୍ଧାମ ଶ୍ରଦ୍ଧାକ୍ତି

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শ্রদ্ধাঞ্জলি-এর সময়ে সম্মানিত জনগণের তালিকা: http://www.pisf-bd.org/portal/web/?page_id=185

୩. ଅଭିଯୋଗ ସାବଧାନତା ପଦ୍ଧତି

#	Environnemental impact	Key risks identified	Control measures	Residual impact
1	Adverse effect on water resources	Water body used for water supply	Do not allow any water body to be used for water supply	No effect on water
2	Adverse effect on water resources	Water body used for water supply	Do not allow any water body to be used for water supply	No effect on water
3	Adverse effect on water resources	Water body used for water supply	Do not allow any water body to be used for water supply	No effect on water

8. ଆମ୍ଭମାନଙ୍କ କାନ୍ଦେ ଆମ୍ଭମାନଙ୍କ ଅଭିଯାନ

Q. No.	Question
1.	Which of the following is not a type of network?
2.	Which of the following is not a type of network?
3.	Which of the following is not a type of network?
4.	Which of the following is not a type of network?
5.	Which of the following is not a type of network?

PKSF MISCELLANY

PKSF always tries to realize its social commitment. We are relentlessly careful to take care of the values and rules that should be abided by. We do fully commit ourselves to uphold integrity, accountability and transparency and to maintain a strictly gender-fair work environment and to work according to a citizens' charter.



INTEGRITY STRATEGY



To make a peaceful, progressive and enriched Bangladesh, it is important to establish an equitable society where rule of law; fundamental human rights and justice will prevail. Good governance can ensure political, economic and social freedom that leads to build up a prosperous country.

Apart from strict rules and regulations, some sort of social movement and awareness among the masses should be created. In this backdrop, Government of Bangladesh prepared a National Integrity Strategy (NIS) in 2012 with the vision of establishing transparency in all spheres of the state.

It was decided in a meeting of the NIC committee of Bank and Financial Institutions Division, Ministry of Finance on September 15, 2013 that all the institutions under this Division should have their own integrity

strategy. In line with the government decision, PKSf arranged a two-day workshop in October 2013 at PKSf Bhaban to formulate action plans to prepare PKSf's own integrity strategy. Later, PKSf updated its action plan according to the instructions of the Ministry of Finance for the period of July 2016 to June 2017.

This integrity strategy action plan covers formation of an ethics committee and identification of its duties and responsibilities, appointment of focal persons for grievance redress, developing awareness on integrity through training, preparing code of ethics and updating different regulations.

This action plan also provides emphasis on having proper information technology for better transparency. In order to implement the integrity strategy action plan, PKSf formed a five member committee headed by Dr.

Md. Jashim Uddin, Deputy Managing Director (Admin.), PKSf. The other members of the committee are Dr. Tapash Kumar Biswas, Director (Research), Mr. Md. Hasan Khaled, General Manager (Audit), Mr. Ziauddin Iqbal, General Manager (Admin.) and Mr. S.M. Ikhtiar Jahan Kabir, Assistant General Manager (Research). Moreover, Director (Research) has also been nominated as the focal point for coordinating the integrity strategy.

For ensuring smooth *modus operandi*, meetings of integrity committee were organised in which integrity strategy implementation progress was reviewed critically. PKSf has introduced grievance redress system, appropriate regulations and access to information under integrity strategy to ensure transparency and accountability. At the same time, PKSf also regularly reviews and updates its different rules and regulations.

To increase awareness of the Partner Organisations (POs) of PKSf regarding the integrity strategy, one session has been included in the training courses of PKSf. In 2015, around 1200 participants received training through 8 training courses in 64 batches while another 1500 participants got training through 8 training courses in 80 batches in 2016 on integrity strategy.

PKSf plans to conduct independent training courses exclusively on different important aspects including integrity strategy, right to information, disciplinary code and procedure, career development etc.

PKSf has introduced compulsory submission of asset statement by all the employees at the time of their joining and at the end of each financial year. Moreover, all the employees of PKSf eligible for paying income tax have to submit their income tax returns.

PKSf has established internal and external audit mechanisms through its Audit Division. All the financial matters of PKSf are audited through the Audit Division. Besides, this Division audits accounts of POs of PKSf regularly in each financial year.

All these audit activities are conducted by maintaining up to date accounting standard. In addition, all the financial affairs of PKSf are also audited by the independent audit firm of international standard.

There are also focuses on developing quality of services through information technology like establishing Local Area Network (LAN), Wi-Fi connection, internet connection to all employees and arranging facilities for video conference and updated website. Through this website, PKSf has already entered into the e-recruitment process. Now all the applications for employment in PKSf have to be submitted online. PKSf has also prepared its citizens' charter and gender policy.

In fact, from its very inception, PKSf is very much concerned about transparency and accountability. Now PKSf is keeping pace with the highest level of integrity.



GENDER POLICY



The Constitution of Bangladesh guarantees equal rights to all its citizens regardless of gender. In 1984, the Government of Bangladesh ratified the charter of the United Nations Convention of the Eliminating of All Forms of Discrimination against Women (CEDAW). Apart from adopting international policy, the Government also prepared national policy to ensure and protect women's rights.

PKSF believes in equality of men and women. Women are holding different positions in its mainstream programmes and projects. In order to establish gender equality, PKSF Board has prepared and adapted a Gender Policy. The basic principle behind this is to ensure both gender equality and equity and to put an end to all sorts of discriminations against women.

The Gender Policy will help establish a leadership in view of the degree of competences regardless of

gender. It will further ensure a work-environment, which is friendly and cooperative and without any discrimination from the point of view of gender. There should be provision to create facilities as per the demands of gender. PKSF will work with national and international organisations to establish gender equality. In matters of research and evaluation, emphasis will be given on areas related to gender.

PKSF is committed to establish both gender equality and equity. Equality would mean a state in which men and women enjoy equal facilities. The inner intent of gender equity lies in the eradication of all obstacles that stand in the path of realisation of equal opportunities of men and women. Some special steps need to be taken in order to create facilities for women so that they can raise themselves to the level of men. The Service Rules of PKSF have been prepared without any gender

prejudice or partisanship. All women employees of PKSf are entitled to 6 months' maternity leave. They can enjoy it twice in their entire length of service with the Foundation. Eligible fathers can enjoy paternity leave of 7 days twice in their entire period of service. PKSf takes extra care so that ample security is ensured for the women employees when they visit the field offices. PKSf extends all kinds of cooperation to women at pre-natal and ante-natal periods. PKSf will establish child care centres for children of its employees till they complete six years. Orientation and awareness building sessions will take place to develop a gender-sensitive attitude. Steps will be taken to discourage any move that understate or underestimate women's position. Employees are encouraged to use gender-neutral words in conversation and all other communication.

The Service Rules of PKSf will take into account the principles and practices as recorded in the guidelines to ensure protection of the women employees from any kind of sexual harassment. A separate document has been prepared and duly approved by the Governing Body of PKSf with detailed observations to define what is to be treated as sexual harassment. Any aggrieved woman can lodge a written complaint with the 5-member committee. The terms of reference of the committee have been clearly spelt out. The committee is empowered to take strong steps and to find ways of conflict resolution as well.

The employees will be persuaded to create a

participatory and inclusive environment. Care will be taken so that the voices of women are accordingly heard in different meetings, workshops and seminars. Any employee of any rank and file found doing anything which is detrimental to the gender policy will be brought under accountability. PKSf will try to take up any opportunity to work with any national, regional or international networks that actively work to establish gender equality. It will further try to take part in the advocacy programmes of such networks.

In order to monitor and evaluate activities related to gender issues, a 5-member committee, with women majority is already in place. The committee will make necessary recommendations to ensure that men and women can equally take part in the activities of the Foundation. It will also take necessary steps to ascertain definitive information about any move that is conflicting with gender policy. As a positive move forward, effective steps will be taken to properly facilitate women leadership. Steps will be taken to include gender-sensitive matters in the materials of training. Priority will be given to women so that they can take part in training to develop them as better human resource. Opportunities will be created so that the spouses of the employees can take part in the training courses characterized with emphasis on gender-sensitive issues. PKSf will further take steps to encourage the Partner Organisations (POs) to develop appropriate gender policies for implementation in their respective offices.



CITIZENS' CHARTER

1. VISION AND MISSION

Vision

To build up a developed country ensuring access to education and health for all through employment generation and facilitating inclusive services and establishment of human dignity.

Mission

Eradication of poverty and discrimination through multi-dimensional and human-centric socio-economic programmes rooted in indigenous ideas.

2. PROMISES TO PROVIDE SERVICES

2.1 Citizen services

No.	Name of services	Types of delivering services	Required papers and where to get these	Price of services and the process to pay	Time-limit of delivering services	Focal Persons (Name, Designation, Phone number and e-mail)
1	Delivering information in accordance to the Right to Information Act	Letter/CD/ Photocopy	To get information, one need to apply in person in prescribed forms or through e-mail, fax, by post	Free of cost/ price as fixed	20 working days	Ms. Umme Kulsum Manager (Admin.) Ph: 02-9126240-43 02-9140056-59 E-mail: kulsum@pksf-bd.org
2	Internship Training Course	Have to work under an official of PKSF	1 Application through specific educational institutions 2 Recommendation letter from teachers/ officials	Free of cost	30 working days	Ms. Tanvir Sultana Asstt. General Manager (Training) Ph: 02-9126240-43 02-9140056-59 E-mail: tanvir@pksf-bd.org
3	Distribution of social awareness building materials/ information about the activities	1 Distribution of posters/ leaflet/ booklet 2 Hard copies with discussion & detailed information	E-mail, fax, by post or application in person	Payment through bank (Price as fixed by the Foundation)	7 working days	Ms. Hasna Hena Khan General Manager (Social Development) Ph: 02-9126240-43 02-9140056-59 E-mail: hasna@pksf-bd.org
4	Sale of different Manuals/ PKSF's PO enlisting application forms	Delivery of manual/ application forms on receipt of fees deposited in bank,	Submitting the receipts of fees deposited in the bank	Payment through bank (Price as fixed by the Foundation)	1 working day	Ms. Umme Kulsum Manager (Admin.) Ph: 02-9126240-43 02-9140056-59 E-mail: kulsum@pksf-bd.org

2.2 Organisational Services

1	Enlistment as a Partner Organisation	Receiving application for enlistment /sending regret letters	1. Submission of applications in prescribed forms 2. Submission of related papers and documents along with the application	Depositing BDT 100 as application fee to the specific bank	90 working days	All concerned panel leaders 1.Mr. Abdul Matin Deputy General Manager (Programme) E-mail: matin@pksf-bd.org
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No.	Name of services	Types of delivering services	Required papers and where to get these	Price of services and the process to pay	Time-limit of delivering services	Focal Persons (Name, Designation, Phone number and e-mail)
2	Financial Assistance to Partner Organisations (micro-credit, organizational development credit, credit in the disaster period)	1. Loan sanction letter 2. Through A/C Payee cheque	1. Loan application 2. Submission of related papers and documents along with the application	Service charges of Jagoron, Sufolon, Agrosor credit services 1. For large organization 8 % 2. medium organization 6.5 % 3. Small organization 5.5 % Service charges for credit under Buniad and credit for organizational development 1 % for Large, medium and small organisations, 0.50% for credit during disaster	30 working days	2. Mr. Dilip Paul Deputy General Manager (Programme) Email: d_paul2004@yahoo.com 3. Mr. Dilip Kumar Chakravorty Assistant General Manager (Programme) Email: c_dilip@pksf-bd.org 4. Mr. Zaman Khondoker Assistant General Manager (Programme) Email: zaman@pksf-bd.org 5. Mr. Mirza Md. Nazmul Huq Assistant General Manager (Programme) E-mail: mirzanazmul@pksf-bd.org 6. Mr. Md. Mesbahur Rahman Assistant General Manager (Programme) E-mail: mesbahur@pksf-bd.org 7. Mr. Md. Ashraful Haque Manager (Programme) E-mail: ashraful@pksf-bd.org 8. Mr. Md. Humayun Kabir Manager (Programme) E-mail: kabir@pksf-bd.org Ph: 9126240-43; 9140056-59
3	Expansion of activities of POs	Notify the concerned organisation about the decision	1. Application 2. Submission of related papers and documents along with the application	Free of cost	30 working days	
4	Capacity building of POs	Advice, regular supervision, policy support, audit etc.	Specific application from the organisation	Free of cost/ payment of specific amount of fees	30 working days	
5	Providing non-financial services (education, health, insurance)	Through POs	Receiving application and related documents from POs	Free of cost	30 working days	Mr. Md. Mashiar Rahman General Manger (Programme) Ph: 02-9126240-43 02-9140056-59 E-mail: mashiar_rahman@yahoo.com
6	Training of PO officials & programme participants (capacity building)	PKSF venue/ other venues	Receiving application and related documents from POs nominated for training	Specific course fees	30 working days	Ms. Tanvir Sultana Asstt. General Manager (Training) Ph: 02-9126240-43 02-9140056-59 E-mail: tanvir@pksf-bd.org

No.	Name of services	Types of delivering services	Required papers and where to get these	Price of services and the process to pay	Time-limit of delivering services	Focal Persons (Name, Designation, Phone number and e-mail)
7	Nominating representatives of various organisations	Nomination letter	Letter of request from the concerned organisation	Free of cost	15 working days	Ms. Salina Sharif, Assistant General Manager (Human Resource) Ph: 02-9126240-43 02-9140056-59 E-mail: salina.sharif@gmail.com

2.3 Internal Service

1	Advance against provident fund	Sanction letter	1. Application in prescribed form 2. Financial statement of provident fund	Free of cost	7 working days	Mr. Dilip Paul Deputy General Manager (Programme) Ph: 02-9126240-43 02-9140056-59 Email:d_paul2004@yahoo.com Ms. Salina Sharif Assistant General Manager (Human Resource) Ph: 02-9126240-43 02-9140056-59 Email:salina.sharif@gmail.com
2.	Recreation leave and allowance	Sanction letter with grant of leave	Application in prescribed form with recommendation from the supervisor	Free of cost	5 working days	
3	Grant of earned leave (Ex-Bangladesh leave)	Sanction letter of earned leave	Application in prescribed form with recommendation from the supervisor	Free of cost	5 working days	
4	Casual leave	Sanction letter	Application in prescribed form with recommendation from the supervisor	Free of cost	2 working days	
5	Maternity leave	Sanction letter	1. Application in prescribed form with recommendation from the supervisor 2. Medical certificate	Free of cost	5 working days	
6	Paternity leave	Sanction letter	Application in prescribed form with recommendation from the supervisor	Free of cost	5 working days	
7	Medical leave	Sanction letter	1 Application in prescribed forms with recommendation from the supervisor 2 Certificate from the doctor	Free of cost	2 working days	
8	Study leave	Sanction letter	Application with related papers and offer letter from the university	Free of cost	7 working days	
9	Medical assistance	Informing the decision	Application with related bills and vouchers	Free of cost	15 working days	
10	Retirement benefits	Sanction letter	Application	Free of cost	30 working days	

No.	Name of services	Types of delivering services	Required papers and where to get these	Price of services and the process to pay	Time-limit of delivering services	Focal Persons (Name, Designation, Phone number and e-mail)
11	Home loan	Sanction letter	Application in prescribed form; Deed and other necessary documents	At fixed cost	90 working days	Mr. A.T.M. Hemayet-Ur-Rahman Assistant General Manager (Admin.) Ph: 02-9126240-43 02-9140056-59 Email:hemayet@gmail.com
12	Training (in country and overseas)	Nomination with approval from management	National ID card, Passport and other documents	Fess fixed by PKSf and other development organisations	15 working days	Ms. Tanvir Sultana Asstt. General Manager (Training) Ph: 02-9126240-43 02-9140056-59 E-mail: tanvir@pksf-bd.org

2.4 Services provided by departments/ offices/organizations

Link of PKSf Partner Organisations: http://pksf-bd.org/portal/web/?page_id=185

3. GRIEVANCE MANAGEMENT

No.	When to communicate	Whom to meet	Contact	Time
1	When the concerned officer fails to resolve	Grievance Redress Focal Point	Dr. Md. Jashim Uddin Deputy Managing Director (Admin.) Ph: 02-9126240-43 02-9140056-59 E-mail: jashim@pksf-bd.org	30 working days
2	When Grievance Redress Focal Point fails to resolve	Appeal officer	Mr. Md. Abdul Karim Managing Director Ph: 02-9140246 E-mail: akarim@pksf-bd.org	30 working days
3	When appeal officer fails to resolve	Chairman, Governing Body	PKSF Bhaban E-4/B, Agargaon Administrative Area Sher-e- Bangla Naghar, Dhaka-1207, Ph:02-9130366	90 working days

4. OUR EXPECTATIONS FROM YOU

No.	Ways to get expected services
1	Submitting complete application in prescribed forms
2	Attaching related documents with the application
3	Payment of required fees
4	Presence on time during interview/meeting

RIGHT TO INFORMATION ACT

In compliance with the 'Right to Information Act, 2009' circulated by the Government of Bangladesh, PKSf has taken initiative to provide information on public demand as prescribed by the law. On the basis of the rules & regulations of the 'Right to Information Act-2009', PKSf has adopted 'Directory to Release Information-2015' for interested people and has circulated it through its Notice Board, Front Desk, official website, social media etc.

In addition, PKSf has also nominated an officer in charge (Information Officer) to deal with the applications submitted under the Right to Information Act, 2009. The Managing Director of the Foundation is the Appeal Authority for any kind of failure of disclosure of information by the duty officer. PKSf believes that the steps taken to abide by the rules under the Right to Information Act, 2009 will endorse its transparent image in all respects.

[illegible]

AUDITOR'S REPORT

PKSF takes pride in its pious maintenance of accountability and transparency. The Government and the development partners have continuously valued us for our performance. The system of both internal and external audit reflects that PKSF is literally a clean organisation.

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

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at 30 June 2016 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended, and a summary of significant accounting policies and other explanatory information.

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 Bangladesh 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 Bangladesh Standards on Auditing. 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 30 June 2016 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards and other applicable laws and regulations.

We also report that:

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

Dated, Dhaka;
30 November 2016


MABS & J Partners
Chartered Accountants



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Web : www.mabsj.com

Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at 30 June 2016

		As at 30 June	
	Notes	2016	2015
		Taka	Taka
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4	649,919,402	621,518,405
Investment against provision for gratuity	5	361,665,533	225,246,811
Investment against provision for earn leave	6	89,799,027	80,939,869
Investment against PKSF fund- SF, PSF and DMF	7	4,012,800,000	5,198,500,000
Staff house building & computer loan	8	213,397,203	219,224,314
Loan to POs under core program	9	16,172,468,191	14,451,322,747
Loan to POs under capacity building	10	-	135,184
Loan to POs under projects	11	172,496,320	138,897,133
Total non-current assets		21,672,545,676	20,935,784,463
Current assets			
Loan to POs under core program	9	25,752,568,719	24,766,186,545
Loan to POs under capacity building	10	560,934	1,007,485
Loan to POs under projects	11	104,144,001	123,042,437
Overdue service charges receivable	12	28,750	-
Service charges receivable	13	694,162,750	577,969,944
Interest and other receivables	14	155,335,015	186,519,447
Grant receivable	23	166,568,273	11,072,478
Advances, deposits and prepayments	15	811,699,214	591,036,345
Cash and cash equivalent	16	6,873,776,443	7,996,661,176
Total current assets		34,558,844,099	34,253,495,857
Total properties and assets		56,231,389,775	55,189,280,320

		As at 30 June	
	Notes	2016 Taka	2015 Taka
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	17	11,175,240,100	11,407,167,774
Disaster management fund		4,365,177,308	4,149,362,533
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		86,361,523	80,623,072
Programs- support fund		2,379,845,425	2,533,162,608
Retained surplus		21,896,764,594	19,704,003,920
Total		40,003,388,950	37,974,319,907
Non current liabilities			
Microfinance loan under core program	18	10,348,557,753	10,821,441,375
Provision for interest on microfinance loan	19	50,993,543	45,617,454
Provision for gratuity and severance allowances	20	443,263,059	341,411,351
Provision for earn-leave	21	91,022,710	73,669,031
Deferred income (Grant for assets)	22	38,298,198	32,600,360
Total		10,972,135,263	11,314,739,571
Current liabilities			
Microfinance loan under core program	18	1,360,877,481	1,961,481,228
Provision for interest on microfinance loan	19	45,403,775	152,095,854
Grant received in advance	23	465,670,689	576,619,406
Other liabilities	24	809,756,850	623,552,957
Loan loss provision - core program	25	2,564,833,828	2,564,719,392
Loan loss provision - capacity building	26	560,933	572,568
Loan loss provision - projects	27	8,762,006	21,179,438
Total		5,255,865,562	5,900,220,842
Total capital fund and liabilities		56,231,389,775	55,189,280,320

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Golam Touhid
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;
30 November 2016


MABS & J Partners
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended 30 June 2016

		For the year ended 30 June	
	Notes	2016 Taka	2015 Taka
INCOME			
Operating income			
Service charges	28	2,489,534,872	2,184,467,463
Grant income	29	1,389,544,650	1,185,212,646
		3,879,079,522	3,369,680,109
Non operating income			
Interest on bank balance and short term deposit	30	894,602,343	1,241,316,735
Other income	31	27,087,356	123,917,593
		921,689,699	1,365,234,328
Total		4,800,769,221	4,734,914,437
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	32	522,507,275	341,941,930
Training, workshop and seminar	33	68,065,601	47,234,639
Institutional development and capacity building	34	11,616,106	10,168,346
Program and project cost	35	1,684,012,448	1,238,945,592
Socio-economic & human capability improvement program	36	6,000,000	-
Monitoring and evaluation	37	24,516,576	13,978,412
Occupancy expenses	38	9,055,876	9,115,263
Research and publication	39	15,259,986	10,647,111
Depreciation	40	28,383,219	24,977,020
Administrative expenses	41	51,727,415	65,488,205
Total		2,421,144,502	1,762,496,518
Financial cost of operation			
Borrowing cost	42	115,887,808	126,147,320
Bank charges and commission	43	4,225,866	3,307,450
Total		120,113,674	129,454,770
Total expenditure		2,541,258,176	1,891,951,288
Excesses of income over expenditures	17	2,259,511,045	2,842,963,149

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Golam Touhid
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;
30 November 2016


MABS & J Partners
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended 30 June 2016

		For the year ended 30 June	
	Notes	2016	2015
		Taka	Taka
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		2,259,511,045	2,842,963,149
Add: Adjustment for items not involving the movement of cash	44	137,182,415	56,745,551
Surplus before changes in operating activities		2,396,693,460	2,899,708,700
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	45	(299,872,882)	(523,823,220)
(Increase)/decrease in loans to POs - current portion	46	(967,037,187)	(1,049,326,353)
(Increase)/decrease in loans to POs - non current portion	47	(1,754,609,447)	(1,400,025,477)
Net increase in loans to POs		(3,021,519,516)	(2,973,175,050)
Increase/(decrease) in current liabilities	48	79,511,814	319,346,563
Increase/(decrease) in non-current liabilities	49	5,376,089	(33,805,610)
Net cash flows from operating activities		(539,938,153)	212,074,603
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4	(57,272,596)	(35,541,776)
Sale proceed of property, plant and equipment		65,616	6,505,960
Increase investment against provision for earn leave		(8,859,158)	(14,056,334)
Increase investment against provision for gratuity		(136,418,722)	(28,902,260)
Increase investment against PKSF fund		1,185,700,000	(1,159,500,000)
Net cash used in investing activities		983,215,140	(1,231,494,410)
C. Cash flows from financing activities			
Increase/(decrease) grant receive in advance		(110,948,717)	396,007,154
Increase in grant receivable		(155,495,795)	(7,546,225)
Increase in grant for assets		5,697,837	9,210,636
Grant adjusted against expenditure and loan to POs		(231,927,674)	(75,187,659)
Microfinance loan repaid under core program	50	(1,985,395,669)	(918,680,932)
Loan received under PACE	50	911,908,298	-
Net cash flows from financing activities		(1,566,161,720)	(596,197,026)
Net increase/(decrease) in cash and cash equivalents		(1,122,884,733)	(1,615,616,833)
Opening cash and cash equivalents		7,996,661,176	9,612,278,009
Closing cash and cash equivalents		6,873,776,443	7,996,661,176

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Golam Touhid
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;
30 November 2016


MABS & J Partners
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2016


Particulars	GRANTS					
	Establishment Grants		UPP GOB (Own sources)	RNPP GOB (IDA)	RESCUE GOB (Own sources)	PRIME & LIFT GOB (DFID)
	GOB (Own sources)	GOB (USAID PL-480)				
Balance as at 01 July 2014	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	233,415,500
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	(1,487,826)
Balance As at 30 June 2015	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	231,927,674
Balance as at 01 July 2015	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	231,927,674
Fund received during the year 2015-2016	-	-	-	-	-	-
Surplus for the year 2015-2016	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	(231,927,674)
Balance as at 30 June 2016	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	-

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2016

Particulars	GRANTS					Total
	REDP	MEL	EFRRAP	KGf	ENRICH	
	GOB (DFID)	GOB (Own sources)	GOB (IDA)	GOB (KFAED)	GOB (Own sources)	
Balance as at 01 July 2014	44,820,000	3,750,000,000	-	819,900,000	73,699,833	11,482,355,433
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(73,699,833)	(75,187,659)
Balance As at 30 June 2015	44,820,000	3,750,000,000	-	819,900,000	-	11,407,167,774
Balance as at 01 July 2015	44,820,000	3,750,000,000	-	819,900,000	-	11,407,167,774
Fund received during the year 2015-2016	-	-	-	-	-	-
Surplus for the year 2015-2016	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	(231,927,674)
Balance as at 30 June 2016	44,820,000	3,750,000,000	-	819,900,000	-	11,175,240,100

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2016

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2014	3,914,197,638	100,000,000	1,901,948,956	75,167,896	17,828,297,330	35,301,967,253
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	206,735,264	-	131,213,652	2,612,213	2,502,402,020	2,842,963,149
Transfer to disaster management fund	28,429,631	-	-	-	(28,429,631)	-
Transfer to programs support fund	-	-	500,000,000	-	(500,000,000)	-
Transfer to special fund	-	-	-	2,842,963	(2,842,963)	-
Adjustment during the year	-	-	-	-	(95,422,836)	(170,610,495)
Balance As at 30 June 2015	4,149,362,533	100,000,000	2,533,162,608	80,623,072	19,704,003,920	37,974,319,907
Balance as at 01 July 2015	4,149,362,533	100,000,000	2,533,162,608	80,623,072	19,704,003,920	37,974,319,907
Fund received during the year 2015-2016	-	-	-	-	-	-
Surplus for the year 2015-2016	193,219,665	-	(153,317,183)	3,478,940	2,216,129,623	2,259,511,045
Transfer to disaster management fund	22,595,110	-	-	-	(22,595,110)	-
Transfer to special fund	-	-	-	2,259,511	(2,259,511)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	1,485,672	(230,442,002)
Balance as at 30 June 2016	4,365,177,308	100,000,000	2,379,845,425	86,361,523	21,896,764,594	40,003,388,950


Golam Touhid
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

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

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2016. 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	2016	2015
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues: <u>Actual cumulative loan collection</u> Cumulative collectibles	End of September	99.04	98.95
		End of December	99.14	98.97
		End of March	99.18	98.88
		End of June	99.28	99.14
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis): <u>Actual collections during past 12 months on current dues</u> Collectible on current dues	End of September	96.36	96.39
		End of December	96.91	96.75
		End of March	96.92	96.11
		End of June	97.46	97.20
b)	Minimum current ratio of 2.5:1		6.58:1	5.81:1
c)	Maximum debt capital ratio of 4.5:1		0.29:1	0.34:1
d)	Minimum debt service cover ratio of 1.25 times		20.5	23.54
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

Dated, Dhaka;
30 November 2016


MABS & J Partners
Chartered Accountants



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SMC Tower (7th Floor)
33, Banani C/A, Road 17
Dhaka-1213, Bangladesh
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 : +88-02-9821365-66
E-mail : info@mabsj.com
Web : www.mabsj.com

Motijheel Branch Office :
21, Purana Paltan Line (4th & 7th Floor)
Dhaka-1000, Bangladesh
Phone : +88-02-58315469/58315471
Fax : +88-02-9332936
E-mail : info@mabsj.com
Web : www.mabsj.com

Financial highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended 30 June 2016 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2016.

	2016 Taka	2015 Taka
Results for the year		
Total income	4,800,769,221	4,734,914,437
Total expenditure	2,541,258,176	1,891,951,288
Excess of income over expenditure (Surplus)	2,259,511,045	2,842,963,149
At the end of the year		
Total loan to Partner Organizations (POs)	42,202,238,165	39,480,591,531
Loan to large POs (BIPOOL)	760,466,643	1,074,666,639
Loan to small and medium sized POs (OOSA)	1,028,891,608	1,767,164,627
Loan to PO under Category-A	21,584,866,015	17,392,625,808
Loan to PO under Category-B	7,076,456,115	6,652,247,188
Loan to PO under Category-C	11,737,807,784	12,561,015,182
Loan to non partner organizations	13,750,000	32,872,087
Project wise details breakdown are as follows:		
Loan to rural microcredit borrowers (RMC)	4,027,408,463	9,051,448,316
Loan to urban microcredit borrowers (UMC)	697,599,999	1,910,989,999
Loan to POs for Jagoron Loan	13,698,846,125	6,653,620,000
Loan to Ultra Poor Programm UPP (GoB)	344,836,095	1,476,581,991
Loan to POs for Buniad Loan	2,946,083,219	1,589,699,996
Loan for Microenterprise (GOB)	2,315,296,375	6,034,658,000
Loan to POs for Agrosor Loan	9,463,462,222	4,028,480,000
Loan to POs for Capacity Building	560,934	1,142,669
Loan to POs for Seasonal Loan	46,492,500	238,217,500
Loan to POs for Agricultural loan	19,900,000	175,250,000
Loan to POs for Sufolon Loan	5,868,700,000	6,181,800,000
Loan to POs under IFADEP	13,676	29,376
Loan to POs under MFTSP	3,600,000	3,600,000
Loan to POs under MFMSFP	91,900,000	121,900,000
Loan to POs under DMF	206,556,665	233,923,333
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under PRIME and LIFT	276,640,321	261,939,570
Loan to POs under ENRICH	1,194,374,905	548,844,115
Loan to POs under KGF	912,500,000	881,000,000
	42,202,238,165	39,480,591,531
Capital fund	40,003,388,950	37,974,319,907
Total properties and assets	56,231,389,775	55,189,280,320
Returns		
Surplus as % of average capital fund	5.80%	7.76%
Surplus as % of average portfolio	5.53%	7.43%
Surplus as % of average total assets	4.06%	5.27%
Ratios		
Cumulative loan collection ratio on total dues	99.28%	99.14%
Loan collection ratio on current dues	97.46%	97.20%
Current ratio	6.58:1	5.81:1
Debt/equity ratio	.29:1	0.34:1
Debt service cover ratio	20.50 times	23.54 times
General and administrative expenses as % of average portfolio	5.93%	4.61%
Total loan principal affected by arrears as % of outstanding portfolio	3.92%	4.34%

Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

I. Income and expenditure pattern

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of loan to POs	Balance of loan to POs	Total Expenditure to disbursement of loan to POs	Total Expenditure to loan balance with POs
	Taka	Taka	Taka	%	Taka	Taka	%	%
1992-1993	37,766,839	8,288,607	29,478,232	21.95	112,500,000	131,243,000	7.37	6.32
1993-1994	37,335,792	12,332,319	25,003,473	33.03	185,350,000	267,597,281	6.65	4.61
1994-1995	26,424,482	12,914,977	13,509,505	48.88	301,650,000	458,833,802	4.28	2.81
1995-1996	51,138,760	21,672,331	29,466,429	42.38	470,500,000	732,201,502	4.61	2.96
1996-1997	87,736,284	29,210,130	58,526,154	33.29	791,850,000	1,223,752,502	3.69	2.39
1997-1998	168,123,611	95,496,574	72,627,037	56.80	1,786,100,000	2,611,057,202	5.35	3.66
1998-1999	287,971,601	104,897,955	183,073,646	36.43	2,095,775,000	4,245,023,852	5.01	2.47
1999-2000	410,057,392	137,207,656	272,849,736	33.46	2,474,078,800	6,120,817,452	5.55	2.24
2000-2001	496,137,080	157,799,437	338,337,643	31.81	1,180,598,000	6,530,020,959	13.37	2.42
2001-2002	649,540,780	237,264,438	412,276,342	36.53	2,538,760,000	8,067,202,486	9.35	2.94
2002-2003	784,237,299	442,562,532	341,674,767	56.43	3,030,449,000	9,515,932,837	14.60	4.65
2003-2004	1,265,786,271	436,935,802	828,850,469	34.52	3,393,213,500	10,440,843,645	12.88	4.18
2004-2005	1,496,855,313	1,008,722,946	488,132,367	67.39	3,660,023,267	10,692,794,272	27.56	9.43
2005-2006	2,081,159,719	537,372,914	1,543,786,805	25.82	6,926,147,399	13,243,184,775	7.76	4.06
2006-2007	2,090,026,760	772,026,757	1,318,000,003	36.94	13,507,028,794	20,360,843,557	5.72	3.79
2007-2008	2,526,282,825	1,197,677,325	1,328,605,500	47.41	14,080,831,413	24,342,869,044	8.51	4.92
2008-2009	2,655,935,628	738,282,442	1,917,653,185	27.80	18,195,281,844	29,008,976,033	4.06	2.55
2009-2010	2,836,370,465	1,273,039,582	1,563,330,883	44.88	19,416,973,690	31,643,994,380	6.56	4.02
2010-2011	2,954,702,554	999,945,480	1,954,757,074	33.84	19,312,804,074	32,014,202,695	5.18	3.12
2011-2012	3,446,926,764	1,296,703,726	2,150,223,038	37.62	23,199,953,250	33,836,968,088	5.59	3.83
2012-2013	4,034,705,493	2,093,383,982	1,941,321,511	51.88	24,506,119,800	35,176,464,629	8.54	5.95
2013-2014	5,513,712,673	1,558,421,418	3,955,291,255	28.26	27,045,011,300	37,031,239,700	5.76	4.21
2014-2015	4,734,914,437	1,891,951,288	2,842,963,149	39.96	28,236,776,000	39,480,591,531	6.70	4.79
2015-2016	4,800,769,222	2,541,258,175	2,259,511,047	52.93	29,851,532,000	42,202,238,165	8.51	6.02

Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

II. Percentage of operating income to operating expenditure

Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331	(2,136,201)	90.14
1996-1997	34,603,448	29,210,130	5,393,318	118.46
1997-1998	87,798,225	95,496,574	(7,698,349)	91.94
1998-1999	151,093,733	104,897,955	46,195,778	144.04
1999-2000	242,280,217	137,207,656	105,072,561	176.58
2000-2001	300,157,770	157,799,437	142,358,333	190.21
2001-2002	379,601,670	237,264,438	142,337,232	159.99
2002-2003	381,650,376	442,562,532	(60,912,156)	86.24
2003-2004	574,248,957	436,935,802	137,313,155	131.43
2004-2005	503,519,162	1,008,722,946	(505,203,784)	49.92
2005-2006	494,622,260	537,372,914	(42,750,654)	92.04
2006-2007	936,961,140	772,026,757	164,934,383	121.36
2007-2008	1,606,639,655	1,197,677,325	408,962,330	134.15
2008-2009	1,575,926,716	738,282,442	837,644,274	213.46
2009-2010	1,921,568,106	1,273,039,582	648,528,524	150.94
2010-2011	1,744,748,829	999,945,480	744,803,349	174.48
2011-2012	1,862,766,826	1,296,703,726	566,063,100	143.65
2012-2013	2,340,876,581	2,093,383,982	247,492,599	111.82
2013-2014	3,206,179,280	1,558,421,418	1,647,757,862	205.73
2014-2015	3,369,680,109	1,891,951,288	1,477,728,820	178.11
2015-2016	3,879,079,522	2,541,258,176	1,337,821,346	152.64

III. Operating achievement:

Description	Financial year 2015-2016		Financial year 2014-2015	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	1	275	1	274
No of borrowers	841,739	9,388,953	415,945	8,547,214
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	282,085,166,000	2,252,003,962,000	223,440,400,000	1,969,918,796,000
Loan realization (Tk.)	247,662,390,000	2,089,350,873,000	200,156,400,000	1,841,688,483,000



PARTNER ORGANISATIONS

PKSF interventions can now be found all across the country. When we say we, it is an inclusive we. Our Partner Organisations (POs) all over Bangladesh are our real strength. They work whole-heartedly, tirelessly and sincerely to implement PKSF programmes and projects.

DIVISION-WISE LIST OF PARTNER ORGANISATIONS

BARISAL DIVISION

Barguna District

1. **Sangkalpa Trust**
Sangtai Plaza, Hospital Road
Patharghata Pourasova, Borguna-8700
Contact: (04455)-75122, 01712-941350
01712-941352
Email: sangkalpa@sangkalpa.org
mirzakhaled21@yahoo.com
Web: www.sangkalpa.org

2. **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**
Shahid Smritee Sorak, Barguna 8700
Contact: (0448) 62828, 01713-001528
Email: sangrammasum@yahoo.com

Barisal District

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

Bhola District

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

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

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

Patuakhali District

9. **Community Development and Health Care Centre (CDHC)**
306/2, Godown Road, Galachipa, Patuakhali
Contact: 01726-574103
Email: cdhc1997@yahoo.com

10. **Palli Progati Samity (PPS)**
College Road, Patuakhali
Contact: 0441-64040, 01712-184021
01719-661918, Email: ppspatuakhali@yahoo.com

Pirojpur District

11. **Dak Diye Jai**
Bypass Road (Near New Bus Stand)
House: 1, Masimpur, Post: Pirojpur, Pirojpur-8500
Contact: (0461) 62763, 01711-243388
Email: info@ddjbd.org

12. **Eskander Welfare Foundation**
Krishna Nagar, Pirojpur Sadar, Pirojpur
Liaison Office
House: 1, Road: 27, Block-J
Banani Model Town, Dhaka-1213
Contact: 0461-62269, 01711-863007,
01774-980100, 01728-239270
Email: ewfpirojpur@yahoo.com

13. **Shakaler Jannya Kallyan (SJK)**
Vill: Shankar pasha, Post: Parerhat, Pirojpur-8502
Contact: 01718-449632, 01712-515670
Email: shamima_sjk@yahoo.com
sjk.piroj.bd@gmail.com

CHITTAGONG DIVISION

Brahmanbaria District

14. HOPE

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

Chittagong District

15. Community Development Centre (CODEC)

CODEC Bhaban
Plot: 02, Road: 02, Lake Valley R/A
Hazi Zafar Ali Road, Khulshi, Chittagong
Contact: 880-31-2566746, 2566747
01713100230, Email: khursidcodec@gmail.com
Web: www.codecbd.org

16. Ghashful

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

17. Muktipath Unnayan Kendra

Muktipath Bhaban, 343, Jalil Nagar, Raozan
Post: Raojan, Chittagong-4340
Contact: (03026) 56031, 01819-325908
01819-343289, Email: salimmuktipath@yahoo.com

18. NOWZUWAN

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

19. Protyashi

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

20. Young Power in Social Action (YPSA)

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

21. Mamata

House: 13, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chittagong
Contact: 031-727295, 01707-761915
01847-062525, Email: mamtahq@yahoo.com

22. OPCA (Organisation for the Poor Community Advancement)

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

Comilla District

23. Ansar Ali Foundation for Integrated Development (AFID)

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

24. Development Initiative for Social Advancement (DISA)

E/11 Pallabi Extension, Mirpur 11½, Dhaka 1216
Contact: 02-8023629, 9021858, 01733-219000
01733-219998
Email: disadhaka@yahoo.com
info@disabd.org
Web: www.disabd.org

Area Office

Hospital Road, Chandina, Comilla

25. Kotwali Thana Central Co-operative Association Ltd.

Old Abhoy Asram, Comilla Sadar, Comilla-3500
Contact: (081) 76471, 01712-297216
01711-179259, 01819-903034
Email: ktccald@yahoo.com

26. **PAGE Development Center**
67/58, Nahar Plaza (7th floor)
Nazrul Avenue, Kandirpar, Comilla-3500
Contact: (081) 76323, 77093, 01711-388410
01712243257, Email: lokman_pdc@yahoo.com

Cox's Bazar District

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

Khagrachari District

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

Noakhali District

29. **DWIP Unnayan Sangstha**
DUS Centre, Sayedia Bazar, Hatiya, Noakhali
Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur, Dhaka-1207
Contact: 9122145, 01761-493401
Email: dusdhaka@gmail.com
dus.eddus@gmail.com
Web: www.dusbangladesh.org
30. **Sagarika Samaj Unnayan Sangstha**
Village & Post: Charbata, PS: Charjabber,
Subarnachar, Noakhali, Contact: 01711-380864
01712-771702, Email: matin_ssus@yahoo.com
Web: www.sagarika-bd.org

Rangamati District

31. **Centre for Integrated Programme and Development (CIPD)**
Roy Bahadur Road, Rangamati
Rangamati Hill Tracts, PO. Box-34
Rangamati-4500
Contact: 351-61013, 62987, 01831-824367
Email: cipdcht@yahoo.com, cipdcht@gmail.com
Web: www.cipdauk.org

DHAKA DIVISION

Dhaka District

32. **ANTAR Society for Development**
House: 42/43 (Level-2), Road: 2
Janata Co-operative Housing Society Ltd.
Ring Road, Adabor, Mohammadpur, Dhaka-1207
Contact: 9144502, 01554-339046
Email: antarsd@agni.com, Web: www.antarsd.org
33. **Alternative Development Initiative (ADI)**
House: 76 (1st floor), Road-4, Block-B
Niketon, Gulshan-01, Dhaka-1212
Contact: 9861412, 01711-813470, 01711-015686
E-mail: adi.bd.org@gmail.com,
atoar.bd@gmail.com
34. **ASA**
ASA Tower, 23/3, Khilji Road
Shyamoli, Dhaka-1207
Contact: 8111418, 8116804, 8110934-5
8119828, Fax: 880-2-9121861
Email: asabd@asa.org.bd, Web: www.asa.org.bd
35. **Assistance for Social Organization and Development**
Gazi Khurshid Bay Bhaban
8/4-A (1st floor), Block-B, Lalmatia, Dhaka-1207
Contact: 9119091, 01711-904483
01757-721559, 01768-620809, 01752-117262
Email: asod@agni.com
36. **Association for Renovation of Community Health Education Services (ARCHES)**
House: 72, Flat-5/A, Road: 03
Janata Co-operative Housing Society Ltd.
Ring Road, Shyamoli, Adabor, Dhaka-1207
Contact: 9126433, 9114870, 01933-452949
01720576003, 01711274549
Email: arches@btcl.net.bd
archessirajgonj@yahoo.com,
arches.sirajgong@gmail.com
37. **Association for Realisation of Basic Needs-ARBAN**
House: 6/2 (3rd floor), Block-B
Lalmatia, Dhaka-1207
Contact: 02-8122250, 01917-705601
01917-705600
Email: arbn@dhaka.agni.com
arban1984@yahoo.com

38. **AUP (Association for Under-Privileged People)**
House: 44, Road: 12
DIT Project, Merul Badda, Dhaka-1212
Contact: 028836856, 01712-204473
Email: aup@sambd.com
39. **Bangladesh Association For Social Advancement**
House: 113 (2nd & 3rd floor), Road: 06
New DOHS, Mohakhali, Dhaka-1206
Contact: 9862464, 01711-528281
01730-044967, Fax: 88-02-9880957
Email: islambasa@gmail.com
Web: www.basango.org
40. **BEDO**
8/6, Segun Bagicha, Ramna, Dhaka-1205
Contact: 9554798, 9568906, 01911-357756
01985-503501
Email: bedo@bijoy.net
Web: www.bedobd.org
41. **Bangladesh Extension Education Services**
House: 183, Eastern Road, Lane: 2
New DOHS, Mohakhali, Dhaka-1206
Contact: 9889732-3, 01711-409552
01711-605416
Email: beesbd@gmail.com
Web: www.bees-bd.org
42. **BASTOB-Initiative for People's Self Development**
6/20, Humayun Road, Block- B
Mohammadpur, Dhaka- 1207
Contact: 8128805, 9111531, 01713-004009
Email: bastobdhaka@gmail.com, info@bastob.org
Web: www.bastob.org
43. **BRAC**
BRAC Center, 75, Mohakhali C/A, Dhaka-1212
Contact: 9881265, 8824180-7, 884051
Fax: 880-2-8823542, 8823614, 8851928
Email: general@bdmail.net
Web: www.brac.net
44. **Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka-1216
Contact: 88-02-9003786
Email: support@berdo-bd.org
Web: www.berdo-bd.org
45. **CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Contact: 8120634, 01717-172349, 01711-181464
Email: carsafoundation@yahoo.com
46. **Centre for Advanced Research & Social Action (CARSA)**
House: 29, Road: 1, Dhanmondi R/A, Dhaka-1205
Contact: 9671587, 01711-219181
Email: carsa95@yahoo.com
47. **Centre for Community Development Assistance (CCDA)**
Village: Adampur, P.O: Raypur
Upazilla: Daudkandi, Dist: Comilla
Liaison Office
House no-109 (1st floor), Park Road, New DOHS
Mohakhali, Dhaka-1000
Contact: 8711215, 8713137
01714-161650, 01714-161651
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
48. **Centre for Development Innovation and Practices (CDIP)**
CDIP Bhaban, House: 17, Road: 13
PC Culture Housing Society
Shekhertek, Adabor, Dhaka-1207
Contact: 9141891, 9141893
Email: cdipbd@yahoo.com
Web: www.cdipbd.com
49. **Centre for Mass Education in Science (CMES)**
House: 823, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Contact: 8117270, 01714-098903
Email: cmes@cmesbd.org, cmesbd@yahoo.com
50. **CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road, Dhanmondi, Dhaka-1209
Contact: 9121504, 9145667
01713-002426, 01715-150509
Email: cedarbanglesh@gmail.com
51. **Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur, Dhaka-1216
Contact: 8034785-6, 01711-520351
01711-528281
Fax: 88-02-8059684
Email: info@dorpbd.org, Web: www.dorpbd.org

- 52. DAM Foundation for Economic Development**
House: 19, Road: 12 (New)
Dhanmondi R/A, Dhaka-1209
Contact: 8119521-22, 9123402, 9123420
8119509, 0181-1480300, 0171-3000861
Fax: 88-02-8113010, 9144030
Email: dfed@ahsania mission.org.bd
dam.bgd@ahsaniamission.org.bd
- 53. Dushtha Shasthya Kendra**
House-741, Road-09, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: 9128520, 8122861, 8159656, 8120965
Fax: 88-02-8115764, Ext: 123
Email: dskinfo@dskbangladesh.org
- 54. 'ENDEAVOUR' Ensure Development Activities for Vulnerable Under Privileged Rural People**
Staff Quarter 6495, Enatabad Road, Habigonj
Contact: 0831-62307, 01715-120898
Email: endeavour-08@hotmail.com
Liaison Office
282/5, First Colony, Mazar Road
Mirpur-1, Dhaka
Contact: 9027457
- 55. Environment Council Bangladesh**
House: 67, Block-Ka, Piciculture Housing Society Shyamoli, Dhaka-1207
Contact: 9120040, 9125028
01711-527193, 01748-999252
Email: info@ecbangladesh.org
Web: www.ecbangladesh.org
- 56. Family Development Services & Research (FDSR)**
House: 216, Ashkona Medical Road
Dakhinkhan, Dhaka-1230
Contact: 01686700501, 01718712128
Email: fdsrho@gmail.com
- 57. Friends in Village Development, Bangladesh**
Khadimnagar, Sylhet, PO Box: 70, Shylhet-3100
Contact: 0821, 2870466, 2871221
2870020, 01712-186123
Email: fivdb1981@gmail.com
fivdb_ifsp@yahoo.com@sol-bd.com
Liaison Office
2/5 Humayun Road, Block-B, Mohammadpur
Dhaka-1207
Contact: 8118903, 9122207
Email: info@fivdb.net
- 58. Gono Kallayan Trust (GKT)**
Head Office: 101, Girl's School Road
(Nagar Bhaban Sarak), Manikgonj-1800
Contact: 017330-76000, 01711-547780
01733-076000
Liaison Office
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shamoli, Dhaka-1207
Contact: 8123102, 9115747, Fax: 880-2-8118687
Email: gkt@bdcom.com, gktmfi@yahoo.com
- 59. Gonoshasthaya Kendra**
Mirzanagar, Savar Cantonment, Savar, Dhaka-1344
Contact: 01713-033862
Email: gedmcatian@dhaka.net, gk@citechco.net
Web: www.gkdb.org
- 60. Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Contact: +8802 9138801, 9141802
01713-035102, 01716-261398
Fax: 880-2-9120041, Email: gup@dhaka.net
- 61. Grameen Krishi Foundation (GKF)**
College Road, Alamnagar, Rangpur Sadar
Rangpur
Contact: 0521-64893, Email: grameen@yahoo.com
Liaison Office
Grameen Bank Bhaban, Mirpur-2, Dhaka-1216
Contact: 8012690
- 62. Habited and Economy Lifting Program (HELP)**
Plot No: 36, 37 & 38
BSCIC Industrial Estate, Bagerhat
Contact: 0468-62634, 01711-560484
Fax: 88-02-9884988
Liaison Office
House: 21, Road: 24, Block-K, Banani
Dhaka-1213
Contact: 9884888, 0191-5474373
0194-8222777
Fax: 88-02-9884988
Email: ashimsaha7@yahoo.com
helpbagerhat@yahoo.com
- 63. Heed Bangladesh**
House: 19, Block-A, Section-11, Mirpur
Dhaka-1216
Contact: 9004556, 9001731, 01713-276463
01713-276470, Email: heed@agni.com
Web: www.heed-bangladesh.com

64. **Hilful Fuzul Samaj Kallayan Sangstha**
5/12, Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 9146206, 01733093777, 01733093611
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com
65. **Integrated Development Foundation (IDF)**
House: 18, Road: 05, Block-A
Mirpur-2, Dhaka-1216
Contact: 9005452, 9014933, 01711-244356
Email: idf_bd92@yahoo.com, ctgidf@abnetbd.com
Web: www.idfbd.org
Chittagong Office
House: 25, Road: 2, Block-B
Chandgaon R/A, Chittagong
Contact: (031) 671248, 01711-338537
66. **Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Contact: 9125038, 9143100
Fax: 9113017
Email: manabik@bangla.net
Web: www.mssbd.org
67. **New Era Foundation**
Head Office: Char Mirkamari, Post: Joynagar
Issordi, Pabna
Liaison Office
70/A, Purana Paltan Lane
Montaz Villa (2nd floor)
VIP Road, Dhaka-1000
Contact: 8333839, 01714-029549
Email: nef.org.bd@gmail.com
68. **Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10
Baitul Aman Housing Society, Adabor
Mohammadpur, Dhaka-1207
Contact: 8151124-6, 9128824
01713-003166, 01730-024515
E-mail: info@padakhep.org
padakhep@gmail.com
Web: www.padakhep.org
69. **Pally Bikash Kendra (PBK)**
27/C Asad Avenue (1st floor), Block-E
Mohammadpur, Dhaka-1207
Contact: 9132389, 01711-523265
Fax: 880-2-9112336
Email: info@pbk-bd.org
Web: www.pbkdbd.org
70. **Palli Mongal Karmosuchi (PMK)**
PMK Bhaban, Vill. & Post Office: Zirabo
Ashulia, Dhaka
Contact: 02-7791448
Liaison office
Block-J, North side (5th floor)
Concord Arcadia Shopping Mall
Plot: 1 & 2; Road: 4 Dhanmondi R/A
Dhaka-1205
Contact: 9667005
Email: humayunkabirdd@gmail.com
71. **Palli Shishu Foundation of Bangladesh**
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur-2, Dhaka-1216
Contact: 9033628, 01714-799475
Web: www.pallishishu.org
72. **PDIM Foundation**
Plot: A-76, Road: W-1, Block-A
Eastern Housing Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 9005874, 01727-780064
1713337670
Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com
73. **People's Oriented Program Implementation**
5/11-A, Block-E, Lalmatia, Dhaka-1207
Contact: 9121049, 9137769, 9122119
01711-536531, Fax: 880-2-9130014
Email: popibd-ed@yahoo.com
74. **Prism Bangladesh**
Flat No: 6/B, House: 78, Road: 2
Chairman Bari, Banani, Dhaka-1213
Contact: 9855451, 9855452, 01716-002021
Email: prismbd_env@yahoo.com
Web: www.prismbd.org
75. **Prodipan**
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Contact: 041- 2870008, 01711-310314
01714-631107
Email: ho@prodipan-bd.org
Liaison Office
6/1 A, Block-F, Lalmatia
Dhaka-1207
Contact: 58152572, 58152827
Email: ed@prodipan-bd.org

- 76. RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Contact: 8954384-86, 8959380-81
01730328053, Fax: 88-02-8954391
Email: rdrs@bangla.net, Web: www.rdrsbangla.net
- 77. Resource Integration Centre (RIC)**
House: 20 (new), Road-11 (new), 32 (old)
Dhanmondi R/A, Dhaka-1209
Contact: 8118475, 8114034, 01711-548790
Fax: 8142803, Email: ricdirector@yahoo.com
Web: www.ric-bd.org
- 78. Sajida Foundation**
House-28, Road-7, Block-C, Niketon Housing
Society, Gulshan-1, Dhaka-1212
Contact: 9890513, 9851511, 01819-212310
01777-773001, 01817-293178, Fax: 9863165
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
- 79. Social Upliftment Society (SUS)**
76/A Uttar para, Savar, Dhaka-1340
Contact: 7746229, 7748293, 01715-022673
01711-856123, 01678678888 (ED)
Email: sus@citechco.net
- 80. Society for Development Initiatives (SDI)**
House: 2/4 (3rd floor), Block-C
Shahjahan Road, Mohammadpur, Dhaka-1207
Contact: 9122210, 9138686
01711-815053, 01730-330703
Email: sdi@bdcom.com, Web: www.sdi.org.bd
- 81. Society for Project Implementation Research
Evaluation & Training (SOPIRET)**
Sk. Rasel Sarak, Samserabad, Lakshmpur
Liaison Office
8/3, Segun Bagicha, Ramna, Dhaka
Contact: 9559295, 01742-614151, 01772806181
Email: sopiretdhaka@gmail.com,
sopiret@gmail.com
- 82. Social and Economic Enhancement
Programme-SEEP**
House: 05, Road: 04, Block: A, Section-II
Mirpur, Dhaka-1216
Contact: 88-02-9012782, 88-02-8032243
01711-540979, 01935-921356
Email: Seepchildrights@yahoo.com
Web: www.seep.org.bd
- 83. Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan, Dhamrai, Dhaka
Contact: 01713-005314, 01730-038502
Email: sojag86@yahoo.com
- 84. South Asia Partnership Bangladesh**
House: 63, Block: Ka
Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 02- 8114697, 8118465
Fax: 88-02-8113033, 01711530990
Email: sapbdesh@gmail.com
Website: www.sapbd.info, sapinfo@sap-bd.org
- 85. Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 9116558, 9116806, 01711-179862
Fax: 88-02-812377, 88-02-8125140
Email: swanirvarbangladesh.coo@gmail.com
- 86. The Coastal Association for Social
Transformation Trust**
Metro Melody, House: 13 (1st floor), Road: 2
Shymoli, Dhaka-1207
Contact: 02-8125181, 9118435, 01711-529792
01713-328835
Fax: 88 02-9129395, Email: info@coastbd.org
Website: www.coastbd.org
- 87. TMSS**
TMSS Bhaban
631/5, West Kazipara, Mirpur-10, Dhaka-1216
Contact: 9339551-2, 9339451, 9348644
8057589, Fax: 9348644, 9009089
Email: tmsseshq@gmail.com
Web: www.tmss-bd.org
- 88. UDDIPAN**
House: 9, Road: 01, Block-F
Janata Cooperative Housing Society Ltd.
Ring Road, Adabor, Dhaka-1207
Contact: 8115459, 9145448, Fax: 9121538
Email: udpn@agni.com
Web: www.uddipan.org
- 89. Underprivileged Children's Educational
Programs (UCEP)**
Plot: 2 & 3, Mirpur-2, Dhaka-1216
Contact: 8011014-6, Fax: 880-2-8016359
Email: ucep@citechco.net
Web: www.ucepbd.org

90. Uttara Development Programme Society (UDPS)

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

91. Village Education Resource Centre (VERC)

B-30, Ekhlas Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-7745412, 01713-030863
01717-471479
Fax: 88-02-7745779, Email: info@vercbd.org
Web: www.vercbd.org

92. Leya Health & Education Development Foundation

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

93. SHEVA Nari O Shishu Kallyan Kendra

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

94. Shakti Foundation for Disadvantaged Women

House: 4, Road: 27, Block-J, Banani, Dhaka-1215
Contact: 02-8810700, 01819-218267
01870-99541
Fax: 88-02-8616388
Email: info@sfdw.org, Website: www.sfdw.org

95. Sancred Welfare Foundation (SWF)

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

Faridpur District

96. Amra Kaj Kory (AKK)

Alhaj Ali Alal Cheste Mohol (2nd floor)
42/A, Jhiltuly, Faridpur-7800, Faridpur
Contact: 0631-63944, 01731-187569
01712-001233
Fax: 88-0631-63944
Email: amrakajkory@yahoo.com

97. Daridrya Nirashan Prochesta (DNP)

Bhasanchar, Ambikapur
Faridpur-7802
Contact: (0631) 62712, 01716-091808
01712-869414
Fax: 88-0631/64467
Email: dnppur@yahoo.com

98. Palli Progati Shahayak Samity

Vill. & Post: Kamarpur
Faridpur Sadar, Faridpur
Contact: (0631) 64304
01711-352686
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org

99. Society Development Committee (SDC)

Zaman Manzil, Road No-1, Goalchamot
Faridpur Sadar, Faridpur-7804
Contact: (0631) 65854, 01714-022987
Email: sdc.bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

100. Centre for Rehabilitation Education Earning Development (CREED)

House: 307/1 (5th floor), Road No: 8/A (New)
15 (Old), West Dhanmondi
Dhaka-1209
Contact: 01711-608288, 01627-998297
Email: creedgfs@gmail.com
Web: www.creed-bd.org

Jamalpur District

101. PROGRESS (Aekti Samaj Unnayan Mulak Sangstha)

Asia Bhaban, Holding: 419, Nayapara
Jamalpur-2000
Contact: (0981) 63116, 0171-3561242
Email: progressmfi@yahoo.com
Web: www.progressbd.org

Sherpur District

102. Rural Development Sangstha (RDS)

49, Girda Narayanpur, Sherpur Town
Sherpur-2100
Contact: 0931-62404, 01711-186703
E-mail: rdssher@gmail.com

Kishoreganj District

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

Manikganj District

104. **Association for Rural Advancement in Bangladesh (ARAB)**
Bewtha Road, Manikganj Town
Manikganj-1800
Contact: 88-02-7710264, 7711085
01552-323919, 01711-239839
Fax: 880-02-7711086
Email: arab-bd@yahoo.com
Web: www.arab-bd.org
105. **Grameen Seba Sangstha (GSS)**
Vill. & Post: Betila, Manikganj
Contact: 01199-840193
01715-186715
Email: gssmanikgonj@gmail.com
106. **Socio Economic Development Action Program (SEDAP)**
Paradise Hall Road, Singair
Manikganj-1800
Contact: 01673-327616, 01713-538335

Munshiganj District

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

Mymensingh District

108. **ASPADA Paribesh Unnayan Foundation**
Shapna Kutir, House: G/23
Bhaluka Paurashava, Mymensingh
Contact: (09022) 56268, 01713-031551
0171-6091827
Email: aspadabd@yahoo.com
Liaison Office
House: 193, Road: 1 (1st floor) (North)
New DOHS, Mahakhali, Dhaka-1206

109. **Grameen Manobik Unnayan Sangstha (GRAMAUS)**
Kaniz Mohol
102, DB Road, Shehra Monsi bari, Mymensingh
Contact: 091-62993, 01778-055535
01713-503982
Email: ngo-gramaus@yahoo.com
Website: www.gramausbd.org

110. **Parashmoni Samajik Unnayan Sangstha**
Bogar Bazar, Vill. & Post: Gujium
Trishal, Mymensingh
Contact: 01716-081274, 01718-355139
Email: porashmoni@gmail.com

Netrokona District

111. **Sabalamby Unnayan Samity (SUS)**
Shibganj Road, Netrokona-2400
Contact: 0951-61566, 01839-974200
01839-974202, Fax: 0951-61766
Email: sabalambysus@yahoo.com
112. **Shram Unnayan Sangstha (SUS)**
NI khan Bhaban, Mukterpara, Netrokona
Contact: 01712-006816
Email: dinakhan1@hotmail.com

Rajbari District

113. **Karmojibi Kallayan Sangstha (KKS)**
Red Crescent Plaza (2nd floor)
1 No Beradanga, Rajbari Sadar, Rajbari-7700
Contact: 0641-65544, 01711-849340
Email: kksrajbari2010@yahoo.com
114. **VPKA Foundation**
South Bhabanipur, Rajbari-7700
Contact: 0641-65579, 65357, 65001
01720-513759, 01720-513757
Email: vpkafoundation@outlook.com
vpka.credit@hotmail.com

Shariatpur District

115. **Naria Unnayan Samity**
Post & P.S: Naria, Shariatpur-8020
Contact: (0601) 59154, 01718-239744
Email: nusa_bd@yahoo.com
Liaison Office
Plot: 30A, Road: 4, Sector-3
Uttara Model Town, Dhaka-1230
Contact: 8912840, 01819-410913
Email: hriday@bttb.net.bd

116. Shariatpur Development Society (SDS)

Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 01714-011901
01712-535700, Fax: 0601-61534
Email: sds.shariatpur@gmail.com
Web: www.sdsbd.org
info@sdsbd.org

Tangail District

117. Samajik Seba Shonghothon

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

118. Samannita Unnayan Seba Sangathan (SUSS)

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

119. Shaldair Renaissance Club (SRC)

Bhuapur, Tangail
Contact: 09223-87019, 01712-256669
119. Social Advancement Through Unity (SATU)
Plot: 91, Block: 2, Road: 12
Tangail Housing Estate
West Akur Takur Para, Tangail-1900
Contact: 0921-63674, 01711-567393
01712-418671, Email: satu@bol-online.com

120. Social Advancement Through Unity-SATU

Plot: 91, Block: 2, Road: 12
Tangail Housing Estate, West Akur Takur Para
Tangail-1990
Contact: 88-0921-63674, 01711-567393
Email: satu@bd-online.com

121. Society For Social Service (SSS)

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

KHULNA DIVISION

Bagerhat District

122. Shaplaful

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

123. Village Development Foundation (VDF)

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

Chuadanga District

124. Atmabiswas

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

125. Jana Kallayan Sangstha (JKS)

Valaypur Moor, Alukdia
Chuadanga-7200
Contact: (0761) 62797, 01733-059001
01733-059000
Email: jksbangladesh@yahoo.com

126. Wave Foundation

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

Jessore District

127. Ad-din Welfare Centre

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

128. Agragati

Vill.: Kakbandhal, Post: Sarutia
Keshabpur, Jessore-7450
Contact: 01711-361017, 01722-394903
Email: agragatibd@gmail.com
nagragati@gmail.com

129. Bandhu Kallyan Foundation
Rajghat, Nowapara Municipal Area
Abhaynagar, Jessore
Contact: (04222) 71426, 01711-838071
01714-813561
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

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

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

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

133. SAVIOUR
Sezan Plaza, Pulerhat, Chanchara, Jessore
Contact: 0421-66622, 01712-040700
01740-952111
Email: saviourjessore@gmail.com

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

Jhenaidah District

135. Srizony Bangladesh
111, Pabahati Road, Pabahati
Jhenaidah-7300
Contact: 0451-63264-6, 8060725, 8016068
01711-217324, 01926-888507
Fax: 88-0451-63346
Liaison Office
Srizony Bhaban
Plot: 3, Road: 1, Block: A, Section: 2
Mirpur, Dhaka-1216
Contact: 88-02-8016066, 01611217324
01926-888588
Email: srizony@btcl.net.bd
srizonybd@gmail.com
info@srizonybd.org
Web: www.srizonybd.org

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

Khulna District

137. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)
House: 7, Road: 113
Khalishpur Housing Estate, Khulna
Contact: (041) 760038, 02-9139420
01711-807740
Email: maksudulalom71@gmail.com
bridge@khulna.bangla.net
Liaison Office
House: 560, Road: 8, B/5
Baitul Aman Housing Society
Shyamoli, Dhaka-1207
Contact: 02-9139420, Email: zhbali59@yahoo.com

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

139. Progati Samajkallayan Sangstha (PSS)
Vill.: Baruna, PO: Baruna Bazar, Dumuria, Khulna
Liaison Office
Hospital Road, P.O: Noapara
Abhaynagar, Jessore
Contact: 01714-662835, 01727-675300
Email: progati_khulna@yahoo.com

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

Kushtia District

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

142. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha

Disha Tower, Upazila Moar, Jhenaidah
Mohasarak, Kushtia-7000
Contact: (071) 73402, 54023
01711-217623, 01767-421482, Fax: 017-54023
E-mail: imfo@desha.org.bd

143. KPUS (Kushtia Palli Unnayan Sangstha)

18/5, 1 no Masjidbari Lane, Arua para
Kushtia-7000
Contact: 071-62056, 01711-310126
Email: kpus_bd23@yahoo.com

144. Peoples Integer Progressive Association for Social Activities "PIPASA"

41/30, Dadapur Road, Mongalbaria, Kushtia
Contact: 01716-078753
Email: pipasakus@yahoo.com

145. SETU

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

146. Shiropa Development Society

339/2, Baitul Zannat Zame Masjid (infront of police line), West Mojompur, Kustia
Contact: 01711-112320
Email: shiropa_2011@yahoo.com

Magura District

147. ROVA Foundation

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

Meherpur District

148. Daridra Bimochon Shangstha (DBS)

Fulbagan Road, Mukharjee Para
Post & P.S: Meherpur-7100
Contact: 88-0791- 62629, 01812-907555
01727-059111, Email: info@dbs-bd.org

149. Palashipara Samaj Kallayan Samity (PSKS)

Bashbaria, Post & P.S: Gangni
Meherpur-7110
Contact: 07922-75046, 01711-218819
01712-279467
Email: psksmeherpur@gmail.com
Web: www.psksgm.org

Narail District

150. Narail Ashar Alo Foundation

Rupgonj Bazar
(Behind the Hotel Dolphin & Shaile Clinic)
Vaoyakhali
Ratangonj, Narail-7501
Contact: 0481-62915, 01711-486195
Email: ashar_alo@yahoo.com
asharalonrl@gmail.com

Satkhira District

151. Manab Sampad Unnayan Kendra

P.S: Kaliganj Sadar, Satkhira
Contact: 01715-350766, 01799-058320
01717-350766
Email: masukkaligonj@gmail.com

152. Nowabenki Gonomukhi Foundation

Nowabenki, Shyamnagar, Satkhira
Contact: 01711-218197
01711-864604
Email: ngfbd1@yahoo.com

153. Satkhira Unnayan Sangstha (SUS)

Post & P.S: Tala, Satkhira
Contact: +88-04727-56252
01711-829492, 01711-453559
Email: sus_ngo@yahoo.com

154. Shetu Bangladesh

Vill. & Post: Shirashuni, Tala, Satkhira-9420
Contact: 01715-015888, 01774-705775
Liaison Office
4/1, Block-F, Lalmatia, Mohammadpur
Dhaka-1207
Email: shetubd2006@yahoo.com

155. Unnayan Procheta

Vill. & Post: Tala, Satkhira
Contact: 04727-56156, 01711-451908
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

Bogra District

156. Focus Society

Hospital Road, Gabtoli
Bogra, 5820
Contact: (05025)-75115
01711-875811
Email: focus_society@yahoo.com
focussocietybd@gmail.com

157. Gram Unnayan Karma (GUK)
02, Ajaj Housing, Banani, Bogra-5800
Contact: 051-78264/69976, 01714-004015
01733-366999
Email: gukbogra@yahoo.com
guk.bogra@gmail.com

158. Noble Education and Literary Society (NELS)
Naruli Paschimpara, Sariakandi Road
Bogra-5820
Contact: 01767-982990
Email: noblesociety23@gmail.com

Chapainawabganj District

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

Jaipurhat District

160. Ahead Social Organization (ASO)
Madrasha Road, Holding No: 466
Joypurhat-5900
Contact: 0571-63569, 01819-784008
01711-968797, Email: asojoy@bttb.net.bd

161. JAKAS Foundation
Sabujnagar, Joypurhat-5900
Contact: 0571-62984, 01711-063216
Email: jakas.bd@gmail.com

162. Joypurhat Rural Development Movement (JRDM)
House: 476/1, Chowdhury Para, East Bazar
Joypurhat-5900
Contact: (0571) 62038, 01715-024164
01713-442902, Fax: 088-0571-51016
Email: jrdrmngo95@gmail.com

Naogaon District

163. Barendrabhumi Samaj Unnayan Sangstha
Vill.: Mohinagar, Post: Shujail Hat
Mohadevpur, Naogaon
Contact: 01710-060735, 01710-060735
Email: bsdo.mohinagar86@gmail.com

164. Dabi Moulik Unnayan Sangstha
Chakrampur, Kathaltoli
Santahar Road, Naogaon-6500
Contact: 880-0741-62072
01854-805503
Email: dabi@rocketmail.com

165. MOUSUMI (A Voluntary Development Organization)
Ukilpara, Naogaon
Contact: (0741)-61131, 01711-043670
Email: ranamousumi@yahoo.com

Natore District

166. Access Towards Livelihood and Welfare Organisation (ALWO)
Neelachal, House: 81/1, Hazra, Natore-6400
Contact: 0771-61255, 01740-933883
01711-384298, Email: alwonat@yahoo.com

167. AVA DEVELOPMENT SOCIETY
P.O: Gopalpur, Upazila: Lalpur, Natore
Contact: 01711-453753
Email: avango2008@gmail.com

Pabna District

168. Anannya Samaj Kallyan Songstha
Sujanagar Road, Arifpur, Pabna
Contact: 0731-63843, 01713-228777
01798-608109

169. Organization for Social Advancement and Cultural Activities (OSACA)
Chakrampur (Infront of TARC)
Ishordi Road, Pabna-6600
Contact: 01712-651636, 01711-418966
Email: osaca_pabna@yahoo.com
Web: osacabd.org

170. Pabna Protishruti
House-A/5, Block-J (East of Pabna Alia Madrasa)
Radhanagar, Pabna Sadar, Pabna-6600
Contact: (0731) 66199, 01865-035351
01723-552722, 01715-104380
Email: protishruti@gmail.com

171. Programme for Community Development (PCD)
Radhanagar, Muktob More, Pabna
Contact: 0731-66969
01716-535081, 01718-249992, 01711-484290
Email: pcdpabna17@yahoo.com
pcdpabna18@gmail.com

Rajshahi District

172. Association for Community Development-ACD
House: 41, Sagarpara, Rajshahi-6100
Contact: (0721)-770660, 01713-098257
01713-098200
Email: acdbd@yahoo.com

- 173. Ashrai**
House: 180, Sector: 3, Upashahar, Rajshahi- 6202
Contact: 0721-760545, 01711-427219
01713-383288, Email: ashrai@librabd.net
Website: www.ashraibd.org
- 174. Centre for Action Research Barind (CARB)**
House: 184, Sector: 03
Upasahar Housing Estate, Sopura, Rajshahi-6290
Contact: (0721) 761407, 01842-507676
Email: carbdbd@gmail.com, Web: www.carb-bd.info
- 175. Organization for Social and Economical Development (OSD)**
Vill: Sripur, Post+ Upazila: Bagmara, Rajshahi
Contact: 01712-205383
Email: shaiful.osed@gmail.com
- 176. Participatory Development Organisation (PDO)**
Nawhata, Paba, Rajshahi-6213
Contact: 0721-800190, 01711-318662
01552-399332, Email: pdoraj6213@yahoo.com
- 177. Sachetan**
House: 573, Ramchandrapur
Natore Road, Rajshahi-6100
Contact: (0721) 771602, 812560
01713-195400
Email: sachetanraj@yahoo.com
sachetanraj@gmail.com
Web: www.sachetansociety.com
- 178. Shapla Gram Unnayan Sangstha**
37, Firojabad, Sopura, Bontia, Rajshahi
Contact: 01712-772446
Email: shaplango_99@yahoo.com
- 179. Shataphool Bangladesh**
Vill. & PO.: Jahanabad, Mohonpur, Rajshahi
Contact: 01711-062767
Email: shataphool@gmail.com

Sirajganj District

- 180. Manab Mukti Sangstha (MMS)**
Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajgonj Sadar, Sirajgonj-6703
Contact: 01713-002850, 01728-705980
Email: hb_mms@yahoo.com
- 181. Modern Development Organisation (MDO)**
Vill: Gonerganty
P.O.+Upazila+Dist: Sirajganj
Contact: 01716-378789
Email: moderndo@gmail.com

- 182. National Development Program (NDP)**
NDP Bhaban, Bagbari
Shahid Nagar, Kamarkhanda
Sirajgonj-6703
Contact: 0751-63877, 01713-383100
01713-383112
Fax: 0751-63877
Email: akhan_ndp@yahoo.com
Web: www.ndpbid.org
- 183. Programmes for Peoples Development (PPD)**
Vill: Shaktipur, Post & P.S: Shahzadpur
Sirajgonj-6770
Contact: 07527-64352, 01711-876760
E-mail: ppdshahzadpur@gmail.com

RANGPUR DIVISION

Dinajpur District

- 184. Al-Falah Aam Unnayan Sangstha (AFAUS)**
Vill. & Post: Rajbati, Dinajpur Sadar, Dinajpur
Contact: (0531) 65264, 019191-88440
Email: afaus_03@yahoo.com
afaus03@yahoo.com
- 185. Gram Bikash Kendra**
Haldibari, Parbatipur, Dinajpur
Contact: (05334) 74411
Fax: 88-05334-74332
Email: gbkpbt@yahoo.com
Web: www.gbk-bd.org
- 186. Mohila Bohumukhi Shikkha Kendra**
Balu Bari, Dinajpur- 5200
Contact: 0531- 64433
01712-639259, 01716884850
01762-961328
Email: mbskcom@btbb.net.bd
razia.mbsk@gmail.com
- 187. Pollisree**
Balubari, Dinajpur-5200
Contact: (0531) 65917, 01713-491000
Email: pollisree@yahoo.com
Web: www.pollisree.org
Liaison Office
43/c (5th floor), Asad Avenue, Mohammadpur
Dhaka-1207
- 188. Come to Work (CTW)**
Vill: Manmathpur
P.O: Chaklabazar Parbatipur
Dinajpur-5250
Contact: (0531)-89114, 01712-041915
Email: ctwdinaj08@gmail.com

Gaibandha District

189. **SKS Foundation**
College Road, Uttar Horin Singha
Gaibandha-5700
Contact: (0541) 51408, 01713-240340
01713-484404, Fax: +88-0541-51492
Email: sksfoundation@sk-sbd.org
Web: www.sk-sbd.org

Kurigram District

190. **Solidarity**
New Town, Kurigram-5600
Contact: (0581) 61222, 61532
61485, 01715169469
Email: solidarity_bd@yahoo.com

Lalmonirhat District

191. **Nazir (Natun Zibon Rochi)**
Airport Road, Harivanga, Lalmonirhat-5500
Contact: 0591-61252, 01715-572371
Email: nurul_nazir@hotmail.com

Nilphamary District

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

Panchagarh District

193. **Anuvab**
Thanapara Road, Boda, Panchagarh
Contact: (05653) 56180, 01712-676857
Email: anuvab_boda_857@gmail.com
194. **Dristidan**
Vill., Post & P.S: Thanapara, Boda
Panchagarh
Contact: 05655-56265, 01713-780570
Email: drishtidanboda@yahoo.com
195. **Dudumari Gram Unnayan Sangstha**
Vill.: Dudumari, Panchagarh Sadar, Panchagarh
Contact: 01711-451949, 01721-887987
Email: nazim.bd.007@gmail.com
196. **Suchana Samaj Unnayan Sangstha**
Thana para, Boda
Post: Boda, Panchagarh
Contact: 05653-56274, 01714-229034
Email: ssdobd@yahoo.com

Rangpur District

197. **Rural Economic Support & Care for the under Privileged (RESCU)**
H-40/1, Road-1, Alhaz Nagar
Dorshona Road, Karmichel College, Rangpur
Contact: 0521-64085, 01715-507394
01715-081476
198. **Samakal Samaj Unnayan Sangstha**
Vill: Jahangirabadhat, Post: Jahangirabad
Via: Sadullapur, Pirgonj, Rangpur
Contact: 05227-56022, 01711-419045
01839-969944, Email: ssusinfo@gmail.com

Thakurgaon District

199. **Eco-Social Development Organization (ESDO)**
College Para, Thakurgaon-5100
Contact: (0561) 52149, 01713-149333
01713-149344, Fax: 0561-61599
Liaison office
ESDO House, Plot: 748, Road: 8
Baitul Aman Housing Society, Adabor
Dhaka-1207
Contact: 02-8154857, 01713-149259
Email: esdobangladesh@hotmail.com
Web: esdo-bangladesh.org

SYLHET DIVISION

Habiganj District

200. **Habiganj Unnayan Sangstha**
House: 18, Rajnagar
Woman's College Road, Habigonj-3300
Contact: 0831-62392, 01715-356837
Email: hushabiganj@gmail.com

Moulvibazar District

201. **Patakuri Society**
Housing Estate, Moulvibazar Road
Srimangal, Moulvibazar
Contact: 08626-72948, 01747-639075
01938-885999
Email: patakurisociety@gmail.com
Web: www.patakuri.org
202. **Posobid Unnayan Sangstha**
Ahmed Vila, Uttara Residential Area
Moulvibazar Road, Srimangal, Moulvibazar
Contact: (08626) 88311, 01711-899641

* As of June 30, 2016

LIST OF OTHER POs

1. **Bangladesh Rural Improvement Foundation (BRIF)**
Hazi Nagar, Goadihi, Khansama, Dinajpur
2. **Sramojibi O Dustha Kallayan Sangstha**
Vill: Chakla, Post: Punduria-6682
(Via Kashinathpur), Bera, Pabna
3. **Rural Development Organization (RDO)**
Thana Road, Vill. Post & P.S: Muladi, Barisal
4. **Palli Formation**
Circular Road, Mahajan Patti, Bhola-8300
5. **Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para
Boalkhali, Chittagong
6. **Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Cooperative Housing Society
Adabor, Mohammadpur, Dhaka-1207
7. **Life Association**
Vill: Badhal, PO: Badhal Bazar
Kachua, Bagerhat-9311
Contact: 01715-031522, 0191-4232050
Email: life_bagerhatbd@yahoo.com
8. **OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden, Dhaka-1000
9. **Socio Economic Development Society (SEDS)**
Jatpur, Satura, Manikgonj
10. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital, Kishoreganj
11. **Proshika Manabik Unnayan Kendra**
Proshika Bhaban
1/1-Ga, Sector-2, Mirpur, Dhaka-1216
12. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**
Rupsha, Sibalay, Manikgonj
13. **Gano Kallayan Swabolambi Sangstha (GKSS)**
Vill. & Post: Sadullapur, Gaibandha-5710
Contact: 0541-56017, 01711-069252
Email: rabi_gkss@yahoo.com
14. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram, Kishoregonj-2300
15. **Rural Development Trust (RDT)**
Thana Road, P.S: Trishal, Mymensingh
16. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi (Puratan Bus Stand)
Muktagacha, Mymensingh
17. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**
Bhulta, Rupganj, Narayanganj
18. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road, Tangail
19. **Taraf Sartaj Santi Sangha**
Darail Bazar, Gabtoli, Bogra
Contact: 01745-052709, 01711-466057
20. **Consciousness Raising Centre (CRC)**
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21. **SHEBA**
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22. **Chinnomul Mohila Samity**
Palashbari Road, Gaibandha
23. **Gram Unnayan Kendra (GUK)**
Vill: Kismatbanu, Post: Balabari Hat
P.S: Chilmari, Kurigram
24. **Nijpath (Nirassoir Janatar Pashe Thaki)**
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26. **Annesa Foundation (AF)**
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27. **Voluntary Association for Rural Development (VARD)**
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01755-578391, 01730-048722
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M.S. (Poultry Science)
Bangladesh Agricultural University</p> <p>112. Mr. Avijit Kumar Das
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M.S. (Statistics)
Shahjalal University of Science and Technology</p> <p>114. Mr. A.M. Farhaduzzaman
M.Sc. (Fisheries)
University of Rajshahi</p> |
|--|---|
- Assistant Manager**
- | | |
|--|---|
| <p>102. Mr. Moni Mohan Mondal
M.Sc. (Environmental Science)
University of Khulna</p> <p>103. Mr. Md. Ataur Rahman Sarker
Dip-in-Engg. (Civil)
Dhaka Polytechnic Institute</p> <p>104. Mr. Md. Mahbubuzzaman
M.B.A. (Accounting)
University of Rajshahi</p> <p>105. Ms. Jesmin Ara
M.S. (Agricultural Botany)
Sher-e-Bangla Agricultural University</p> <p>106. Mr. Mustafizur Rahman
M.B.A. (HRM)
University of Dhaka</p> <p>107. Mr. Ghazi Muntasir Noman
M.B.A. (Management Studies)
University of Dhaka</p> | <p>115. Mr. Md. Alamgir Hossain
M.B.A. (MIS)
University of Dhaka</p> <p>116. Ms. Shamma Labiba Arnab
M.B.A. (HRM)
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M.B.A. (Marketing)
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M.B.A. (Finance)
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M.S.S. (Economics)
University of Dhaka</p> <p>122. Mr. Md. Mahamudur Rahman
M.Sc. (Agriculture)
Sher-e-Bangla Agricultural University</p> <p>123. Mr. Kazi Abul Hasnat
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4. **Mr. Mohammad Sarwar Alam**
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