





PKSF IS COMMITTED TO REALIZING The 2030 Agenda for Sustainable development Goals

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MESSAGE FROM THE CHAIRMAN



QAZI KHOLIQUZZAMAN AHMAD Chairman



Bangladesh is marching ahead to the surprise of its distractors. This country has now attained a high standing in the comity of nations. While the GDP growth rate in Bangladesh averaged 5.6 percent during 2001/02 to 2008/09, it has been over 6.0 percent during 2009/10 to 2016/17, and over 7.0% in the last two years. Also, in social sectors, the progress has been tremendous. For example, in poverty and extreme poverty, the drop, respectively, is to 24.3% in 2016 and 12.9% in 2016; in health: significant reduction in infant, child and maternal morality; and in education: almost 100% primary enrolment, notable reduction in dropout at primary and secondary levels; advancement in female education. Public investment has strengthened and inflation has been kept in check.

All these, together with political stability over the past several years and continued people-focused development, promoted, facilitated and supported by the Government of Bangladesh (GoB), particularly since 2009, has upgraded the country's development to the take-off stage. Now is the time to consolidate and accelerate. For that to happen, the key challenges need to be identified/recognized and addressed effectively.

Palli Karma-Sahayak Foundation (PKSF), being a GoB-founded apex development agency, is playing its due role in this process of development. As mandated, it is working for poverty eradication and beyond-poverty development through generation of sustainable employment by providing skill training and other necessary services and appropriate financing.

The PKSF focuses on the human being and its approach is multi-dimensional, integrated, and inclusive. Indeed, poverty eradication and development cannot be achieved on the basis of a single service or a straitjacket support package. Different groups of people, particularly different poverty groups, have certain specific problems, which need to be identified and addressed through appropriate actions. Also, as development proceeds, the changing circumstances and both the persisting and newly emerging problems should be recognized and taken aboard to inform policy making, action programming, and implementation for adjustments and redesigning to be made, as appropriate. The PKSF purposefully and efficiently follows this approach.

For example, the PKSF's flagship programme ENRICH (Enhancing Resources and Increasing Capacities of Poor



Households toward Eradication of their Poverty) implements a component for rehabilitation of beggars. In this context, the programme-implementing Partner Organizations (POs) identify actual beggars in the ENRICH unions (the lowest administrative unit, which is the primary ENRICH geographical area) for rehabilitation. Then, on the basis of discussion with each beggar agreeing to be rehabilitated, appropriate income generating activities for them are identified and necessary training, finance, technologies and advisory services are provided under regular monitoring, so that the particular beggars can come out of a life of disgrace and live a humanly dignified life. A 97 percent success rate bears testimony to the effectiveness of this approach. There are various other activities under ENRICH for poverty eradication and sustainable development, including education, health services, skill training, ENRICHed homes, medicinal plant cultivation, climate change adaptation, social capital, appropriate income generating activities, promotion of micro-enterprises etc. for all households in each ENRICH unions, as appropriate.

Environmental degradation continues unabated and climate change is worsening. Given this background, the PKSF seeks to ensure environmental soundness in all its activities, even if an activity is as small-scale as a household vermi-compost production. The PKSF, in fact, has established an Environment and Climate Change Unit to ensure that environmental and climate change concerns are mainstreamed in all of its operations.

The 2030 Agenda for Sustainable Development, which is defined to be inclusive of everybody, was adopted by the UN in September 2015, took effect globally, including in Bangladesh, from January 2016. But years earlier, the PKSF started identifying the disadvantaged groups, who are usually left out of the conventional development programmes, and designing and implementing programmes tailored to their circumstances and needs. Everybody in an ENRICH union is sought to be brought within its ambit in the spirit that no one is to be left behind. The downtrodden groups needing particular attentions for inclusion accommodate beggars; nomadic communities; ethnic, social and professional minorities; street cleaners; people with disabilities, and so on.

In the drive for an inclusive society guided by the spirit of human dignity for all, the PKSF addresses issues relating to all stages of human life cycle, from conception to grave. In this continuum, the PKSF implements a specially designed programme titled Uplifting the Quality of the Lives of the Elderly People. Activities under this programme are specially designed with a view to providing health and other services to the elderly for them to live a more agreeable and comfortable life; bridging intergenerational gaps; and building a cohesive society where the old and wise can pass down their knowledge and wisdom to the younger generations in a mutually dignified environment. Other downtrodden groups are supported, as appropriate, for their uplift from the disadvantaged living conditions to a humanly dignified status.

In his historic 1971 March 7 speech, Bangabandhu Sheikh Mujibur Rahman made a clarion call for liberation of Bangladesh from the Pakistani occupation forces, and liberation of the people of Bangladesh from the clutches of injustice, discrimination, and deprivation. Liberation from Pakistan was achieved. But, the liberation of all people from disadvantages and constrictions of various types is yet to be achieved. This is the very urge that underpins the PKSF's philosophy of poverty eradication and sustainable development for the nation, leaving no one behind, which shapes its activities. The PKSF and its POs are working relentlessly to play their part towards realising the dream of Bangabandhu and making Bangladesh prosperous and free from of injustices, discrimination, and deprivations.

My sincerest gratitude is due to the Government of Bangladesh, particularly. Financial Institutions, and External Relations Divisions, Ministry of Finance for the support provided to the PKSF. I wish to put on record our special thanks to Finance Minister Abul Maal Abdul Muhith for his kind support to the PKSF.

I would also thank the members of the General Body and Governing Body of the PKSF for their continuous support. I thank all the PKSF staff for carrying out their responsibilities efficiently and with commitment. I wish to thank Development partners who have been working with us.

All the POs deserve our appreciation and thanks. I should also thank all other people and institutions, that have helped us one way on another, in our journey towards promoting the causes we espouse.

Qazi Kholiquzzaman Ahmad Chairman Dhaka, January 17, 2018



MESSAGE FROM THE MANAGING DIRECTOR



MD. ABDUL KARIM Managing Director



Let me begin with a recent field experience. A few months back, I along with some PKSF colleagues, met Asiya Begum, a 50-something inhabitant of Sombhag village in Dhamrai upazila on the outskirts of Dhaka. Once a housemaid and a subject of humiliation even within her kith and kin, she is now a proud owner of household-based assets that would bring her around Tk 20,000 of income per month. "Even my grandchildren would not visit me because I could not provide them with good food to eat or a good bed to sleep in. But now, they do not want to leave once they come here". This is how she narrated the story of her transformation from disgrace to dignity. And this she largely credited to the support she had received from ENRICH, a flagship holistic development and inclusive finance programme of PKSF. While this part of her story amazed us, it was what she had said moments later that left us in awe. "My house may be small, but my dreams aren't," Asiya added. The confidence in the very statement, the audacity of hope radiating on her wrinkly-vet-beaming face and the appreciative murmurs among the full-of-praise onlookers together probably best epitomise what we do in PKSF and what results our actions usually yield.

Scattered around the country are hundreds of thousands of Asiyas who have freed themselves from the vicious clutches of poverty and deprivation by dint of their hard work and tailor-made support from Palli Karma-Sahayak Foundation (PKSF) that has been driving anti-poverty campaigns in the country since inception in 1990.

PKSF's ENRICH programme marks a paradigm shift in our approach to addressing the multi-dimensional aspects of poverty. The programme, a brainchild of our Chairman Dr Qazi Kholiquzzaman Ahmad, works for poverty alleviation and beyond-poverty development, by focusing on household-based total development. It follows an integrated approach that includes education, skill development training, primary health care services, food security, nutrition security etc. along with appropriate financing for sustainable poverty alleviation. The beggar rehabilitation component of ENRICH has garnered tremendous acclaim for its effectiveness. Then there are interventions like ENRICHed home, matching grants against savings, youth mobilisation etc. that have made significant impact at the poverty and development scenario.

With ever-growing mouths to feed and rapidly declining farmlands, increased agricultural productivity is a must. No development can sustain if we cannot ensure food and nutrition security for our people. We have to feed more mouths and feed them right. With this challenge in sight, PKSF is operating its

Agriculture Unit and the Fisheries and Livestock Unit, both of which aim to increase agricultural production through technology transfer, finance and training services to farmers through its Partner Organisations (POs).

Learning and Innovation Fund to Test New Ideas (LIFT) is a pioneer concept in the country's development arena in patronising and promoting innovative initiatives that have the potential to become useful tools for mainstream poverty alleviation programmes. Since the beginning in 2006, this programme has supported about 60 initiatives through different POs and the impacts are already making a difference in the grassroots.

With climate change having critically exposed Bangladesh to an extremely vulnerable state, PKSF puts intensive efforts to contribute towards mitigation and adaptation to climate change fallout. In April 2016, it completed implementation of Community Climate Change Project (CCCP), a four-year project that successfully boosted resilience among the vulnerable communities in the country's drought, flood and salinity-affected regions. The past year also saw the closure of 'Programmed Initiatives for Monga Eradication (PRIME)', an extreme poor graduation programme in northern Bangladesh which has proved to be very cost-effective compared to DFID's similar other programmes. It helped over 500,000 extreme poor families graduate out of poverty by spending less than \$100 per household.

The past year's biggest news for PKSF probably was that it has been recognised as a National Implementing Entity (NIE) of the Green Climate Fund founded under the United Nations Framework Convention on Climate Change (UNFCCC). This enables PKSF to implement climate change adaptation and mitigation projects of PKSF and other Agencies/Departments. These were previously used to be done through global entities like the World Bank, the Asian Development Bank, UNDP etc.

There has been a tremendous GDP growth, 6 percent-plus on an average in recent years in Bangladesh. While a range of factors drove this change, the expansion of microenterprises played a crucial role in strengthening the domestic economy and has significantly contributed to the sustained growth. PKSF attaches much importance to the expansion of microenterprises (ME). We are working with over 600 business clusters of more than 200 ME activities under the IFAD-supported 'Promoting Agricultural Commercialization and Enterprise (PACE)' project. The ME lending reflects our groundbreaking shift from the traditional micro-lending practices towards the concept of appropriate financing which incorporates the circumstances, needs and abilities of the borrowing members. PKSF has up-scaled the size of loans up to BDT 1 million. The IFAD-funded FEDEC (Finance for Enterprise Development and Employment Creation) project implemented by PKSF between 2007 and 2013 was very successful in creating sustainable microenterprises in the country.

PKSF is currently implementing the 'Skills for Employment Investment Program (SEIP)' project funded by ADB to provide skill-based training followed by job placement for the promising youths. Other PKSF projects under implementation include EU's UPP-Ujjibito, World Bank's OBA Sanitation Microfinance, Low Income Community Housing Support Project (LICHSP) etc.

The Sustainable Development Goals (SDGs) makes it a must to include each and everyone in the development process. PKSF, even before the SDGs formally came into effect on January 1, 2016, started designing customised programmes for different disadvantaged groups that are usually ignored in the traditional development programmes. 'People's Voice for SDG Implementation' of PKSF is contributing much towards involving the relevant organisations for achievement of the SDGs.

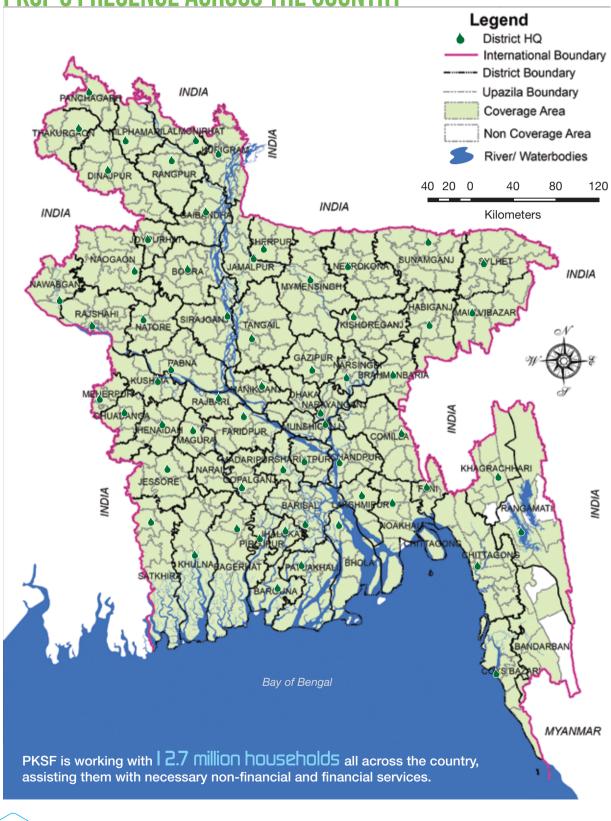
The funding support committed by the World Bank and ADB for arowth of micro-enterprises throughout the country. JICA/SDC's forthcoming proiect on microinsurance and DFID/EU's important project 'Pathway out of Poverty for the Extremely Poor People (PPEPP)' will areatly strenathen PKSF's efforts to address multidimensional poverty. PKSF officials, receiving long-term foreign training under the Government-approved scholarships, will contribute towards capacity building of this innovative organisation.

The steady growth in PKSF's operations over the past nearly three decades, as you'll see in this Annual Report, proves its mettle in sustainably working for turning around the wheel of poverty and ensuring sustainable development in Bangladesh. And for this, I thank the Government of Bangladesh for extending all necessary cooperation, PKSF Chairman Dr Qazi Kholiquzzaman Ahmad for his visionary guidance, my colleagues for the relentless hard work and, above all, the people of the country for staying with us and having faith in us.

Md. Abdul Karim Managing Director Dhaka, January 7, 2018

PKSF ANNUAL REPORT 2017





PKSF'S PRESENCE ACROSS THE COUNTRY

PKSF ANNUAL REPORT

GENERAL BODY

The General Body provides overall policy directives to the PKSF management to help undertake meaningful activities to fulfill PKSF's 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. Among other functions, 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 a 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 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 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 1 January 2018, there are 22 members in the General Body.

MEMBERS OF THE GENERAL BODY

(AS OF DECEMBER 31, 2017)

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)

DR. A.K.M. NURUN NABI

Professor, Department of Population Sciences, University of Dhaka Former 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, Financial Institutions Division Ministry of Finance, the Government of Bangladesh

PROFESSOR M.A. BAQUI KHALILY

Former Professor, Dept. of Finance, University of Dhaka Former Executive Director, InM

MR. C. M. SHAFI SAMI

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

MS. BULBUL MOHALANABISH

Professor, Southeast University, Dhaka

MR. ISHTIAQ UDDIN AHMAD

Country Representative for the IUCN 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 (BIISS)

MRS. MONOWARA HAKIM ALI

First Vice President, 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. MOJIB UDDIN AHAMED

Professor, Department of Tourism and Hospitality Management University of Dhaka

DR. RAMANIMOHON DEBNATH

Journalist, Economic Columnist

MR. MOHSIN ALI

Executive Director WAVE Foundation (a Partner Organization of PKSF)

MS. MONOWARA BEGUM

Executive Director PROTTYASHI (a Partner Organization of PKSF)

(Elected by the General Body to serve from January 2018)

DR. NIAZ AHMED KHAN

Professor, Department of Development Studies, University of Dhaka



GOVERNING BODY The Governing Body, subject to the general control and supervision

The Governing Body, subject to the general control and supervision of the General Body, is responsible for pursuing and carrying out the goals of PKSF. It determines the direction and scope of PKSF activities in order to steer PKSF towards its intended goals. The seven-member Body holds the financial control of PKSF, including approval of projects and making grants, donations, loans or other financial assistance to Partner Organizations (POs). The Government of Bangladesh (GoB) nominates the Chairman and two other members. The General Body elects three other members representing the POs and/or individuals having demonstrated contribution in the development sector. The Governing Body, in consultation with the GoB, appoints the Managing Director, the Chief Executive Officer of the organisation, as the ex-officio member of the Governing Body and the General Body of PKSF.



Dr. Qazi Kholiquzzaman Ahmad, a renowned economist, development thinker and specialist on Climate Change, is the chairman of PKSF. He is also currently the chairman of the Governing Council of Dhaka School of Economics (DScE).

Dr. Ahmad's vision of development centres around the establishment of human rights and human dignity for all, and the starting point for moving towards that goal is to focus on ensuring basic education, skill training and healthcare for all without exception. 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 for years been strongly promoting sustainable development in all its aspects. He has played a lead role at the national level, in the case of both the government initiatives and civil society efforts, in the formulation of proposals and recommendations relating to the Post-2015 Development Agenda from Bangladesh 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 regional countries, produced several pioneering research works on South Asia regional water issues, 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) 38 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 Unnavan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lampur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91. He was also a member of Clean Development Mechanism (CDM) Executive Board under Kyoto Protocol of UNFCCC (2009-2014). He served as a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007, having been the Lead Author for the 3rd and the 4th Assessments, published respectively in 2001 and 2007. He was awarded the Ekushey Padak in 2009, one of the highest national civilian awards, presented by the Government of Bangladesh.

He was a member of the National Water Resources Council, the Government of Bangladesh (GoB), 1997-2001; and Honorary Adviser to the GoB's National Water Policy and National Water Management Plan formulation processes, 1998-2001.





Mr. Md. Abdul Karim, a former Principal Secretary to the Government of Bangladesh, is the Managing Director of PKSF. He is also an ex-officio member of its General Body and Governing Body. Earlier, Mr. Karim worked in the administrative service 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. He served the Government as a Secretary in the Ministries of Commerce, Fisheries and Livestock, Home Affairs, Communications (Bridges Division) and Finance (Internal Resources Division) before his appointment as Principal Secretary. He was Chairman of the National Board of Revenue (NBR) and 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.

Having completed his M.Sc. in Chemistry from the University of Chittagong, Mr. Karim obtained Master of Social Science degree in Development Administration from the University of Birmingham, UK. He participated in many professional training programs at home and abroad and attended many international summits, conferences, meetings and seminars including the United Nations General Assembly and the UN Conference of Parties (COP) on Climate Change.

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 Immediate Past President (IPP) of the Rotary Club of Dhaka Buriganga. He is the President of Bangladesh Deaf Sports Federation and past President of Bangladesh Scouts (Boy Scouts and Girl Guides). Mr. Karim has received the highest Scout Award of the country. He is now the Advisor of Bangladesh Scouts and President of Bangladesh Scouts Foundation, and is involved with many other socio-economic organisations.

Currently, the Chairman of Green Delta Insurance Company Ltd, Mr. Karim is an Independent Director of Union Capital Ltd. He is the President of Bangladesh Chemical Society (BCS) and 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 Honggiao Microloan Company of China.

As a guest speaker, Mr. Karim has lectured at various universities and training institutes 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.

Mr. Karim has travelled to 46 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.

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 garment 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, a former Professor of Sociology and former Vice-Chancellor of Begum Rokeya University, Rangpur, Professor Nabi is currently a Professor, Department of Population Sciences, University of Dhaka. He obtained his PhD degree from the University of Alberta, Canada in 1991. Dr Nabi was 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 published a large number of research articles in reputed national and international journals and books. Apart from being the member of Bangladesh National Population Council, Professor Nabi holds important positions in many professional bodies.



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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.

(Mr. Khondkar Ibrahim Khaled's term expired on December 31, 2017)







is a 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 in Rural Policy & Planning from Institute of Social Science, the Netherlands.

(Dr. M.A. Quassem's term expired on December 31, 2017)

MS. NIHAD KABIR

is an advocate at the Supreme Court of Bangladesh. She is the Senior Partner of Syed Ishtiaq Ahmad and Associates. 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 and National Pay and Services Commission. She is the Vice-Chairman, Siam City Cement (Bangladesh) Ltd., a Director on the Boards of Kedarpur Tea Company Ltd., BRAC Bank Ltd., Independent Director of Apex Footwear Ltd. and Square Pharmaceuticals Ltd. She is on the Board of, among others, Infrastructure Development Company Ltd. (IDCOL) and BKash. She is the Chairman of the Board of Directors of BRAC EPI Investments Ltd. and BRAC EPI Stock Brokerage Ltd. 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.

(Ms Nihad Kabir's term expired on December 31, 2017)



WELCOME NEW MEMBERS ELECTED BY THE GENERAL BODY





is the founding Managing Director of Grameen Telecom Trust. She was the first woman to become the President of the Institute of Chartered Accountants of Bangladesh (ICAB) in 2011 and is now serving the third term in the ICAB Council. She also was the first female Board Member of the South Asian Federation of Accountants (SAFA), the apex accounting professional body of the SAARC. Starting her career with Brac, she served as a Deputy Managing Director at Palli Karma-Sahayak Foundation (PKSF). Ms Mahmud was a practicing accountant and a Partner at ACNABIN, Chartered Accountants. She was a member of National Advisory Panel for SME Development of Bangladesh and founding Board Member of SME Foundation. She serves on various Boards and chairs Audit Committees. She is the Chairperson of Micro Industries Development and Assistance Services (MIDAS), a member of the International Chamber of Commerce (ICC), Bangladesh.

MS. NAZNEEN SULTANA

is a former Deputy Governor of Bangladesh Bank, the Central Bank of Bangladesh. She has versatile experience on central banking for 36 years in managing critical supervisory issues. She is also an ICT specialist. She played a key role in implementing ERP, Banking Software, Enterprise Data Warehouse (EDW), CIB online, National Payment Switch and developing many in-house software for Bangladesh Bank. She led the team for digitization of Bangladesh Bank and other Financial Institutions. She is the co-author of first Textbook on Computer Science for secondary schools, approved by the government. She is also the question moderator and head examiner of Institute of Bankers, Bangladesh (IBB). Before joining as Deputy Governor, she served Bangladesh Bank as an Executive Director. She obtained her Master's degree with Honours in Physics from the University of Dhaka.







is the Director General of Bangladesh Institute of Bank Management (BIBM) since 2010. After his graduation in Economics in 1980 from Jahangirnagar University, he started his career as a junior analyst of Rural Industries Study Project of Bangladesh Institute of Development Studies (BIDS). He joined BIBM in 1981. Dr. Toufic obtained his PhD in Economics from Himachal Pradesh University, Shimla, India in 1991. He is associated with various professional organizations. He served as the elected General Secretary of Bangladesh Economic Association (BEA) for two consecutive terms during 2010-2014. He is a Board Member of Institute for Inclusive Finance and Development (InM). He was a Board Member of Microcredit Regulatory Authority (MRA) and Small and Medium Enterprise (SME) Foundation. He is a Member of Banking Committee of International Chamber of Commerce, Bangladesh (ICCB). Dr. Toufic has a number of publications on inclusive finance, international banking and finance, SME banking etc.





PKSF has an organizational structure that ensures everyone is working towards achieving PKSF's goal and objectives. 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 sharpened through in-service training.

MANAGEMENT

PKSF's organizational structure is comprised of four divisions -- (1) Program Division (2) Administration Division (3) Finance Division (4) Audit Division -- and some adjunct units.

PROGRAM DIVISION

This Division concentrates on the core microfinance programs of PKSF such as Jagoron, Agrosor, Buniad and Sufolon. It also manages the activities of Enterprise Development Cell, Insurance Cell, MIS Cell, IT Cell and three different projects: Promoting Agricultural Commercialization and Enterprises (PACE), Skills for Employment Investment Program (SEIP), and OBA Sanitation Microfinance Program. In addition, the Division also operates two special programs namely Uplifting the Lives of Elderly People, and Cultural and Sports Program. Headed by a Deputy Managing Director, the Division is equipped with a total of 96 officials.

ADMINISTRATION DIVISION

The Administration Division is responsible for providing all kinds of administrative support to PKSF's staff through its different Cells. General Administration, Publications, Communications, Library Management and Legal Affairs are the major Cells under this Division. It also operates four mainstream programs of PKSF Enhancing Resources and Increasing namely Capacities of the Poor Households towards Elimination Poverty (ENRICH), of their Special Fund. Programs-Support Fund (PSF) and Learning and Innovation Fund to Test New Ideas (LIFT). Besides, this Division looks after the core programs of PKSF such as Jagoron, Agrosor, Buniad and Sufolon. This Division is headed by a Deputy Managing Director. A total 72 officials are currently working in this Division.

FINANCE DIVISION

The main task of the Finance Division is management of funds as well as accounts-related information. It also provides different types of financial information in response to the demands of the donor agencies and Bangladesh Government. Along with the Program Division, the Finance Division deals with the core programs of PKSF, which are Jagoron, Agrosor, Buniad and Sufolon. This Division comprises Finance and Accounts Cell, Human Resources Cell, Social Advocacy and Knowledge Dissemination Unit, Training Cell, Kuwait Goodwill Fund (KGF), Fisheries and Livestock Unit, and Agriculture Unit. Besides, this Division manages two projects: UPP-Ujjibito and Low-Income Community Housing Support Project (LICHSP). Through the HR Cell, it provides necessary training at home and abroad to enhance skills and capacity of the PKSF staff. Headed by a Deputy Managing Director, this Division has a total of 81 officers.

AUDIT DIVISION

The Audit Division provides a number of services to ensure the accountability and transparency at PKSF. Detecting and preventing fraud, testing internal control and monitoring compliance with PKSF's policy and government regulations are the key responsibilities of this Division. It exclusively reports to the Managing Director and is headed by a General Manager. Under this Division, there are two cells: Internal Audit and External Audit. Internal Audit deals with the audit-related affairs of both PKSF and POs, while the other coordinates the tasks of external audit of PKSF and POs through enlisted audit firms. A total of 20 personnel work in this Division.

RESEARCH UNIT

PKSF conducts research through this Unit. The main areas of research include assessment of the core programs/interventions of PKSF, their impact, action research and examination of policy-related issues. The Unit conducts its activities in three ways: through its own staff; jointly with research and academic institutions at home and abroad; and through outsourcing. This Unit is headed by a Director and four officers are attached to this Unit.

ENVIRONMENT AND CLIMATE CHANGE UNIT

PKSF has established this Unit to deal with the climate change-related issues in Bangladesh and take practical actions to increase the resilience of the communities prone to the adverse impacts of climate change. A Director is in charge of this Unit and three officials work under him.



Editor's Edge

PKSF Steadily Marches Forward

This Annual Report 2017 or the earlier precise documentations of the progress of the yearly activities of Palli Karma-Sahayak Foundation (PKSF) present a fact-based overview of what(s) and how(s), this organization is persistently and actively engaged in the pro-people comprehensive development of this country. In

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addition to this calendar-wise publication, a visit to our website would show that PKSF has a lengthy list of publications that projects the details of the programs and projects. These are informative in terms of the genesis and growth of the interventions, vibrant with people's participation to which the illustrations inside are beautiful evidences and almost decisively eloquent to speak out that Bangladesh is marching ahead.

These lovely publications open door to selected PKSF activities. And PKSF has further produced some documentaries that truthfully reflect what PKSF does, how it infuses a spirit of confidence in the people who erstwhile looked out nervously with socketed eyes but now present a profile of happiness that shuns their past and invites a promising future. Well, these communication materials have been produced not just to beat our drum; these are simultaneously instructional in nature. These bring necessary messages to people to consolidate their efforts to overcome poverty. To many at home and beyond, PKSF is a model of a successful agency of implementing development programs.

PKSF insists 'no one will be left behind' in the pathway of development and we reiterate, we work with the people. That's why PKSF moved to the haor areas as early floods brought miseries for the ooor last uear and theu Were allowed moratorium on instalments immediately and PKSF promptly rushed to the areas with help as the Rohingyas started pouring into Bangladesh.

People are at the centre of all PKSF activities. In its intellectual conceptualization, its mission is not, in any way, exclusively limited to the welfare of the disadvantaged people in the conventional sense. In PKSF, we emphatically say 'we work with people'. The preposition 'for' denotes a kind of distancing between the communities (for whom some services are being made available since they do not have access to these) and the group of persons or an organization (who/which can mobilize resources and thereby have the capability to assist them to graduate from their underprivileged state). In the development jargon, these people in distress are known as the 'left behind' or 'falling behind'. However, a more scientific and sympathetic scrutiny of the sociology of poverty would say that right from the early days of the formation of human society, might was both the means and end of rights; the exploitative moves of the strong, the clever and the self-seeking have put the majority in the rear, who are somehow forced to look up for help to those in the upper part of the ladder. History has moved on from that point and social revolutions have taken place in many societies at several points of time. But poverty remains entrenched within the society defying many reforms.

The poor need some support and the genesis of development organizations is rooted in the theoretical perception to extend support to those who have less. Bangladesh has the origin experienced and of non-government development development organizations as it emerged as a free country after the liberation war in 1971. The early interventions were naturally focused on relief and rehabilitation of the people in the war-devastated country. NGOs became a reality within years and many international organizations joined hands. Palli Karma-Sahayak Foundation (PKSF) was a late comer in the area, however, it tried to gain a pace to catch up, initially following the cult of micro-financing that grew in the country to find some prospective clientele amongst the poor. Toward the end of the first decade of the new millennium, PKSF moved ahead aggressively yet thoughtfully to add more value to this conventional approach. The driving force behind this departure was the philosophy to give the people the inner feeling that they too have an ownership in the organization's activities.

It was not an easy task. But it looked quite easy under the dynamism injected by the understanding that poverty is multi-dimensional, and it is not just about not having the entitlement to purchasing power. Lack of education, access to training and self-confidence are the components of poverty. PKSF has a pledge to inspire the poor to find out their inherent energy to change their state in the positive way. People should have the trust in an organization that underlines the participatory approach to development and wherefrom tangible progress can take place. In a successful partnership, human dignity is the founding truth for all efforts.

The success of PKSF's ENRICH program is just not the right outcome of a planned endeavour, it is indeed a mission to enrich the poor with the message that simple support from outside can offer a temporary answer to mitigate miseries, but ultimately, the goal should be to enable them to make best use of their individual and community resources and wisdom, and have the courage to face challenges and vulnerabilities.

PKSF's diversification of its programs is a forward-looking movement toward comprehensive approach to development. In the last ten years, the country's absolute poverty is gradually and visibly waning. Government's efforts are simply laudable. With this reality in view, PKSF thinks that appropriate financing should be extended from the conventional areas to skill development and micro-enterprises. PKSF is unquestionably the pioneer in this field.

PKSF believes that climate change and environment are not just issues to be discussed in the international parleys or national seminars. To make development meaningful and sustainable, we must believe that we have a common future and all development processes should possess an inter-generational character. The members of PKSF, the poor and those who have graduated from poverty, are trained to be conscientious about the dangers of environmental degradation through multiple avenues of knowledge dissemination and sundry advocacy programs. The impacts of climate change are already affecting the lives and resources of people. PKSF's interventions are supplemented with the strategies of mitigation and adaptation.

In fine, we submit that PKSF insists 'no one will be left behind' in the pathway of development and we reiterate, we work with the people. That's why PKSF moved to the haor areas as early floods brought miseries for the poor last year and they were allowed moratorium on instalments immediately and PKSF promptly rushed to the areas with help as the Rohingyas started pouring into Bangladesh.





A BRIEF OVERVIEW

In 1990, with its first footmarks, Palli Karma-Sahayak Foundation (PKSF) announced its presence as an apex organization in the development sector of the country. Established by the Government of Bangladesh, it was registered under the Companies Act 1913/1994 as a 'not-for-profit' entity.

PKSF's primary and major occupation is the disbursement and management of financial portfolios in conjunction with what it terms as the Partner Organizations (POs) with the objective of poverty alleviation through employment generation. PKSF believes in sustainable development of all, which is essentially inclusive, participatory, equitable and

multidimensional; the core principle being 'no one will be left out'. The focus, therefore, is on the human being and equitable progress of all citizens. This naturally reverberates the goals and targets of the UN-adopted Sustainable Development Goals (SDGs) of Agenda 2030. However popular and significant the SDGs may be in the various parleys on development, at present, PKSF has been over the last few years approaching poverty eradication and beyond-poverty development in a manner that essentially invokes the basic tenets of the SDGs. In fact, PKSF directly addresses 12 of the 17 goals enunciated in the SDGs. Recently, it also has launched а platform titled 'People's Voice: Strengthening the Implementation of SDGs in

Bangladesh' to review the activities and progress, identify challenges faced in relation to various SDGs, and determine how the process can be strengthened and expanded for further acceleration towards sustained and effective implementation in its activities.

PKSF is still the country's leader in extending financial assistance to the poor with the key objective to alleviate poverty and generate employment. But PKSF shuns the idea of 'microcredit' which is not even mentioned in its Memorandum of Association. In PKSF, it is called 'appropriate financing'. PKSF believes credit in its micro form can at best partially relieve the immediate sufferings of the poor but can never be a useful tool to minimize poverty. As a result, microcredit cannot help them graduate out of their state of distress. Instead of any such monetary help which somehow traps the poor in a vicious web of poverty that compels the poor to multiply their loans for several times and often from several sources, PKSF provides appropriate financing as per the resources they have in some specific contexts; the nature and volume of financial help is determined accordingly. So, in PKSF, the activities very much roll about financial transactions with the poor, with many diversifications added to the process, and all these have been developed to address the mitigation of poverty of the disadvantaged people. A brief introduction to some of the major PKSF interventions is given in the following paragraphs. The present state of progress of programs and projects can be seen in the later part of the Report.

One of the core programs of PKSF is Buniad, a basic form of financial product assistance aimed at providing appropriate means to the ultra-poor, who are otherwise left out of the conventional development programs, to enable them to graduate from extreme poverty. As for the moderate poor, PKSF has a specialised financial service known as Jagoron which has a two-fold objective: 1) to create new employment opportunities, and 2) to reduce the pressure on the crop sector for employment. Agrosor provides appropriate financial services for micro-enterprises which can create both self-employment for micro-entrepreneurs and wage employment opportunities for the ultra-poor, leading to continuous economic growth. PKSF's Sufolon intervention caters to the needs of small and marginal farmers, addressing lack of their access to finance, skill



training, technologies and markets. Kuwait Goodwill Fund (KGF) is a special programme financed by Kuwait Fund for Arab Economic Development (KFAED) and it provides credit and capacity building assistance to organised farmers.

In 2010, PKSF initiated its highly acclaimed flagship program titled Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) that marked a fundamental shift in PKSF's philosophy of development and programs for poverty alleviation. ENRICH aims to bring the poor and the disadvantaged people out of the vicious circle of poverty characterized by economic, social and other deprivation, so that they can be partners of their own and national socio-economic progress. The vision that underpins ENRICH is to create an enabling environment for the poor to achieve a humanly dignified living standard and to enjoy universal human rights.

Learning and Innovation Fund to Test New Ideas (LIFT) is trailblazing PKSF program that has since 2006 been encouraging and patronizing innovative financial and non-financial initiatives. These are intended to benefit the poor through improvement of their livelihood, generation of sustainable environment and development of health and education services, and to help develop new tools for initiatives of poverty eradication. LIFT has, as of June 2017, supported a total of 58 innovative initiatives that have exerted remarkable impact on sustainable poverty alleviation.

PKSF has been implementing **Promoting Agricultural Commercialization and Enterprises (PACE)** project since January 2015. Jointly financed by PKSF and International Fund for Agricultural Development (IFAD), the project is providing financial services to around 1.2 million micro-entrepreneurs with a view to expediting poverty alleviation through the expansion of farm and non-farm microenterprises throughout the country.

Transfer of appropriate technologies plays a vital role to increasing the productivity of farmers. Based on demands at the field level, PKSF has extended improved farm technologies that are tested and proven and require relatively small amounts of investment. The **Agriculture Unit (AU)** of PKSF takes sustainable agricultural technologies and services to the doorsteps of the marginal and small farmers for agricultural production, employment generation, ensuring food security and enhancement of the quality of their lives. The **Fisheries and Livestock Unit (FLU)** works to ensure adequate financial services, disseminate appropriate technologies, build capacity of the borrowers and



establish value chain and marketing network for the fishery and livestock products and by-products.

To protect the poor from losses of income from natural and man-made disasters, PKSF has a **Social Protection Program** under which a Disaster Management Fund (DMF) has been created to provide poor families with quick financial assistance that may help them cope with and recover from the disasters.

PKSF has established an **Environment and Climate Change Unit (ECCU)** that works to mainstream environment and climate change issues in all the activities of the Foundation. This Unit develops environmental protocol, and appropriate climate change adaptation and mitigation protocol in accordance with the government policies.

PKSF has a Social Advocacy and Knowledge Dissemination Unit. It works to raise social awareness on various issues for improving the quality of life of the marginal people, with importance on women's empowerment and mobilizing forces within the community to stand up against child marriage, violence against women and children, and other social ills. It disseminates knowledge and ideas for enhancing human capability of the disadvantaged people. The Research Unit of PKSF operates in a three-fold manner to conduct its research activities: in-house action research, collaboration with other institutions/individuals, and external consultancy. Apart from regular monitoring and research, PKSF has adopted a Result-based Monitoring (RBM) system to track the progress of its different interventions.

The Low Income Community Housing Support Project (LICHSP) has been launched with the objective of improving the living conditions in selected low income and informal settlements in designated municipalities in Bangladesh. This will be achieved by enhancing security of tenure, improving infrastructure and facilitating access to credit for improvements in shelter.

PKSF has launched a project titled **OBA Sanitation Microfinance Project** under which hygienic latrines will be constructed for 170,000 poor households in the rural areas of Bangladesh, benefitting 850,000 individuals. In addition, it extends financial assistance to small-scale sanitation entrepreneurs.

UPP-Ujjibito, a component of the Food Security 2012 Bangladesh-Ujjibito project, is a 5.5-year project that works for sustainable reduction of poverty and hunger of the people. As of June 2017, a total of 91,786



farmers have received training in agricultural trade, 14,000 in non-agricultural trades and 795 in vocational trades. Several innovative 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 and Advocacy with the community clinics and other health and nutrition-related interventions are being made under this project funded by the European Union.

In January 2016, PKSF initiated the **Uplifting the Quality** of the Lives of Elderly People Program under which seven different activities -- all consistent with the National Policy on Elderly People 2013 -- are being implemented. It was followed by the launching of **Cultural and Sports Program** in March 2016. The objective of this out-of-box development initiative is to create a society where people will live in harmony with sundry kinds of cultural practices and activities of sports with focus on our indigenous traditions. The young people, in particular, are encouraged to take part in events and competitions that help them grow healthy and respectful to our social values as well.

PKSF provides need-based farm and off-farm skill development training. It is one of the implementing agencies of the Skills for Employment Investment **Program (SEIP)**, undertaken by the Government of Bangladesh to develop skilled workforce and generate employment in the country and abroad.

PKSF started awarding education scholarships to meritorious children from ultra-poor families from 2012. As of June 2017, 8,959 students have been awarded scholarships amounting to BDT 13.15 crore. Also, it has formed a **Special Fund** from its own resources to provide emergency support to the poor.

Apart from these, PKSF launched the **Programmes-Support Fund (PSF)** in 2011 with a view to providing support to those who may not be eligible to avail it under other programmes and projects run by PKSF.

FY 2016-17 saw the closure of **Community Climate Change Project (CCCP)**. The four-year-long project, funded by Bangladesh Climate Change Resilience Fund (BCCRF), worked to enhance the resilience of communities to the adverse effects of climate change. A total of 41 subprojects were implemented in salinity, drought and flood-prone areas of 36 climate-vulnerable upazilas under 15 districts.

The Programmed Initiatives for Monga Eradication (PRIME) was another immensely successful project that ended in 2016. PRIME ran from 2007 to 2016 under the Promoting Financial Services for Poverty Reduction (PROSPER) project financed by the UK Department for International Development (DFID). The extreme poverty-focused project rendered its services among 0.512 million households of 50 upazilas under 11 north-western. south-western districts in and north-eastern regions of Bangladesh. PRIME made significant impact on income, employment, asset and food security of the targeted ultra-poor households. The results of PRIME were so encouraging that the UK Government has approved another project titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)' to be funded through DFID and implemented by PKSF over a period of 10 years in two phases .

PKSF also arranges highly customised training courses with specially designed training modules covering a wide range of areas on management of financial services, sustainable development, food security and poverty reduction.

PKSF's on-site advisory services have been found very effective in improving the efficiency of the implementation of the programs of the Partner Organizations (POs). PKSF regularly organises workshops/seminars on relevant development issues to strengthen the capacity of the officials and members.

The strength of PKSF is explicitly evident from its progressive trend of loan disbursement, efficiency of its Partner Organizations, number of members and borrowers, loan outstanding and members' savings over the last nearly three decades.

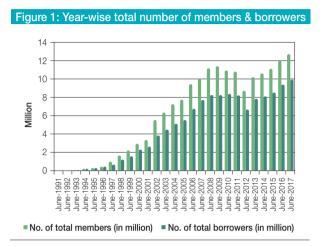
PKSF POs

The number of POs that implement PKSF's interventions at the member-level stands at 277 as of June 30, 2017.

MEMBERS AND BORROWERS

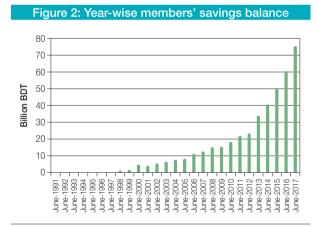
At the core of all kinds of field-level operations of PKSF are the PO members that are organized in groups. As of June 2017, the total number of members of all POs is

12.71 million of whom 90.91% are women. The number of borrowers stands at 9.97 million. And 9.16 million of them, which is 91.85 percent of the total, are women (Figure 1).



MEMBERS' SAVINGS

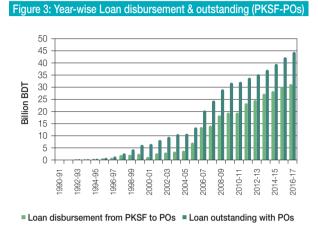
The total savings of members stood at BDT 75.58 billion as of June 2017, a steady rise as seen in Figure 2.



LOAN DISBURSEMENT AND OUTSTANDING (PKSF-POS)

Loan disbursement of PKSF has recorded a steady growth from FY 2015-16 to 2016-17. The PKSF-to-PO

loan disbursement amounts to BDT 31.14 billion in FY 2016-17, a 4.30% rise from BDT 29.85 billion in FY 2015-16. The amount of loan outstanding of PKSF with the POs stood at BDT 44.52 billion (Figure 3).



LOAN DISBURSEMENT AND OUTSTANDING (POS-BORROWERS)

FY 2016-17 saw a 28.02% increase in loan disbursement from POs to borrowers. The loan disbursement amount was BDT 282.09 billion in FY 2015-16 and it rose to BDT 361.14 billion in FY 2016-17. The amount of loan outstanding of the POs with borrowers is BDT 210.84 billion, as of June 2017 (Figure 4).

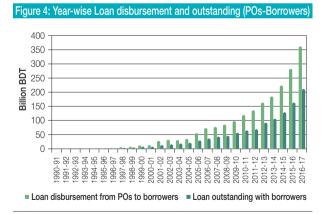




						Table-	1: Pro	gress o	Table-1: Progress of PKSF in Last 27 Years	າ Last 2	7 Years				
FY / Indicators	No. of POs	No. of Members (in Million)	No. of Women Members (in Million)	% of Women Members	No. of Borrowers (in Million)	No. of Women Borrowers (in Million)	% of Women Borrowers	FY Loan Disbursement (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
										In Billion (exci	In Billion (excluding ID Loan)			In Million	lion
1990-91*	23	0.00	0.00	76.98	0.00	0.00	76.98	0.00	00.00	0.00	0.00	0.00	0.00	0.00	0.00
1991-92	50	0.02	0.01	76.87	0.02	0.01	76.61 (0.03	0.03	0.03	0.02	0.05	0.05	0.00	0.00
1992-93	81	0.08	0.07	85.86	0.08	0.07	85.86	0.11	0.14	0.13	0.08	0.19	0.24	0.00	0.00
1993-94	66	0.19	0.17	88.23	0.19	0.17	88.23	0.19	0.33	0.27	0.22	0.40	0.64	0.00	0.00
1994-95	116	0.29	0.25	86.66	0.29	0.25	86.66	0.30	0.63	0.46	0.48	0.76	1.40	0.00	0.00
1995-96	128	0.44	0.39	88.52	0.44	0.39	88.52 (0.47	1.10	0.73	0.81	1.02	2.42	0.00	0.00
1996-97	150	0.96	0.86	89.58	0.67	0.62	91.58	0.79	1.89	1.22	1.36	2.69	5.11	0.00	0.00
1997-98	170	1.65	1.48	89.42	1.21	1.10	90.41	1.79	3.68	2.61	3.02	5.57	10.68	0.00	0.00
1998-99	182	2.19	2.00	91.45	1.58	1.44	91.40	2.10	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	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	9.43	6.52	7.51	12.09	40.82	16.57	53.19
2001-02	205	5.51	4.59	83.37	3.86	3.39	87.87	2.54	11.97	8.03	12.37	28.06	68.88	8.63	61.82
2002-03	213	6.36	5.38	84.63	4.49	4.00	89.15	3.03	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	18.39	10.44	17.64	30.77	130.62	12.41	84.72
2004-05	231	7.75	6.84	88.23	5.52	5.03	91.14	3.64	22.03	10.67	20.77	34.75	165.37	19.67	104.40
2005-06	243	9.45	8.36	88.40	6.78	6.21	91.59	6.89	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	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	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	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	93.99	31.63	55.99	96.76	551.57	8.43	267.28
2010-11	268	10.80	9.93	91.96	8.23	7.53	91.48	19.29	113.28	31.99	65.02	119.11	670.68	23.63	290.91
2011-12	271	8.72	7.85	90.10	6.65	6.09	91.53	23.19	136.48	33.82	68.97	135.20	805.88	5.91	296.82
2012-13	272	10.21	9.19	79.97	7.87	7.17	91.12	24.50	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	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	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	246.11	42.20	162.65	282.09	2252.00	0.00	301.78
2016-17	277	12.71	11.56	90.91	9.97	9.16	91.85	31.14	277.25	44.52	210.84	361.14	2613.14	0.00	301.78
*In 1991 all the members were horrowers The number of m	the men	Jhers were	horrowers.	The numbe	ir of member	e etond at 1	010 amono	embers stood at 1.012 amond which 779 were women	nemow er						

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

PKSF ANNUAL REPORT

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N.B. In FY 2015-16, loan disbursement under other Programs/Projects (BDT 1.64 billion) has been transferred to Mainstraem Program. *Category 'Others' include REDP, FSP, SRLP, FADEP, PLDP and other financial programmes. ** Total number of borrowers has been calculated excluding overlapped borrowers. **P to D : PKSF-POs

PKSF ANNUAL REPORT 2017

JOURNEY OF PKSF

Year	Name of Programs/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 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 (RNPPO) 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 Programs/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 Project (CCCP)	Support to the poor to increase their resilience to climate change communities	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to microentrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund (MCCTF)	To increase the resilience of the poor to global warming through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSF
2013	Fisheries and 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 the 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	Skills for Employment Investment Program (SEIP)	To develop skilled workforce through skills training and place them in self and wage employment	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 talents of 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
2017	OBA Sanitation Microfinance Program	To provide appropriate loans to rural poor in Bangladesh for constructing hygienic latrines	The World Bank
2017	Green Climate Fund	To undertake different adaptation response to combat negative impacts of climate change in Bangladesh	United Nations Framework for Convention on Climate Change (UNFCCC)



MAJOR SERVICES OF PKSF

Name of Programs/Projects	Starting Year	Nature of Services
JAGARON-Rural Microcredit (RMC)	1990-91	Individual loan through groups
JAGARON-Urban Microcredit (UMC)	1998-99	Individual loan through groups
BUNIAD-Ultra Poor Program (UPP)	2004-05	Individual loan through groups
AGROSOR-Microenterprise (ME) Ioan	2004-05	Individual loan through groups
SUFOLON-Seasonal Loan (SL)	2006-07	Individual loan through groups
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	 Flexible microcredit (FMC) and emergency loan (EL) Cash for work (CFW) Training Provision for 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 loans, grants, equity participation and mix of loan and grant
SAHOS	2007-08	Providing rehabilitation support to disaster-affected people
SUFOLON-Agriculture-Sector Microcredit (ASM)	2008-09	Individual loan through groups
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	Training for enterprise development Value chain development for selected enterprises
Enhancing Resources and Increasing Capacities of The Poor Households Towards Elimination of Their Poverty (ENRICH)	2009-10	 Health Education Special Credit Services Special saving scheme Youth development and job linkage ENRICH Home ENRICH Centres Beggar rehabilitation Community-level development
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	 Microinsurance pilot scheme Market assessment and product development Strengthening policy, legal and regulatory framework Awareness creation and capacity development
Community Climate Change Project (CCCP)	2010-11	Support to the poor communities to increase their resilience to climate change
Bangladesh Climate Change Trust Fund (BCCTF)	2012-13	 Research and implementation Forestation Sanitary latrine installation Tube well installation Bandhu chula promotion/distribution
Ujjibito	2013-14	 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

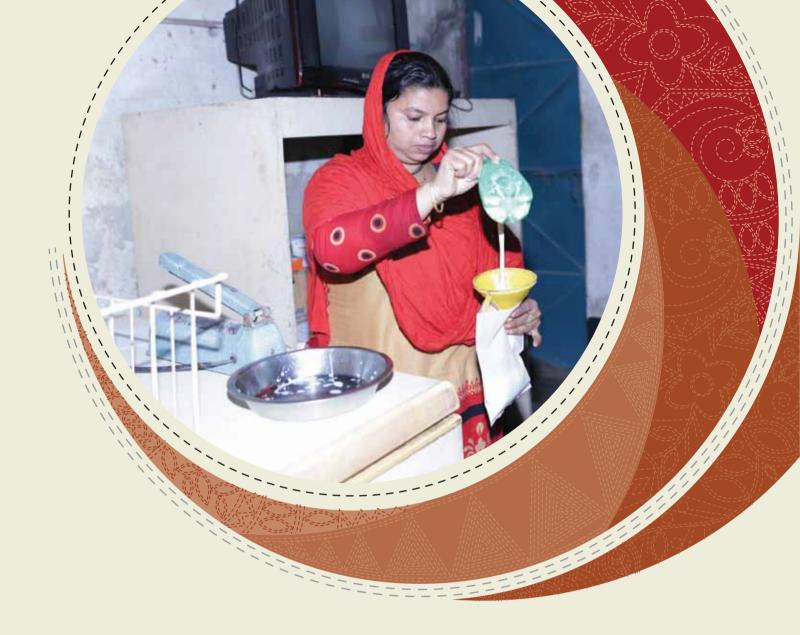
Name of Programs/Projects	Starting Year	Nature of Services
Livestock Unit and Agriculture Unit	2013-14	 Disseminate production and processing technologies and services for livestock, crop and fish value chain Build capacity of members and POs and PKSF staff on livestock, crop and fish production, processing and marketing Develop appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming Adopt national and international sanitary and phyto-sanitary compliances in livestock, crop and fish farming practices Develop climate-resilient livestock, crop and fish farming practices
Social Advocacy & Knowledge Dissemination Unit	2013-14	 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 grassroots organisations Advocate for pro-poor policies
Results-Based Monitoring (RBM) Unit	2013-14	 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	Providing financial and non-financial services to microenterprises
Skills for Employment Investment Program (SEIP)	2015-16	Providing demand-based skill development trainingJob placement of trainees
Uplifting the Quality of the Lives of the Elderly People	2016-17	 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 para-physiotherapist to provide geriatric nursing and creating special social facilities for the elderly people
Cultural and Sports Programme	2016-17	Promote local sports and cultural 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 (LICHSP)	2016-17	Housing LoanTechnical assistance for construction
OBA Sanitation Microfinance Program	2016-17	 Technical assistance for latrine construction Disburse sanitation development loan (SDL) Construct hygienic sanitary latrine
Green Climate Fund	2016-17	Climate Change Adaptation Response





MAINSTREAM Programmes

From experience, PKSF has learnt that microcredit 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

Enterprise development is key to all PKSF programs of financial assistance. Jagoron is one such program that took off right from PKSF's maiden journey. It was initiated to promote household-based enterprise development both in rural and urban areas of Bangladesh. The rural interventions started in October 1990, while the services for the urban poor started in 1999.

Under Jagoron, the rural borrowers are encouraged to undertake family-based income generating activities through the Partner Organisations (POs) of PKSF. On the other hand, the urban poor are given financial assistance for small trading.

In the urban areas, women's participation is higher compared to the rural contexts since the city population has higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in a household's decision-making process.

The number of urban poor is continuously increasing as a result of forced migration, limited employment opportunities in the rural agriculture sector and recurrence of natural disasters.

FINANCIAL SERVICES UNDER JAGORON IN FY 2016-17 (AS ON JUNE 30, 2017)

- Loan disbursement of PKSF to its POs is BDT 9540.50 million and outstanding amount is BDT 18911.73 million.

84561.03 million.PKSF's disbursement to its POs has increased by 1.39% and disbursement of POs to borrowers rose

by 6.41% in comparison to the previous year.

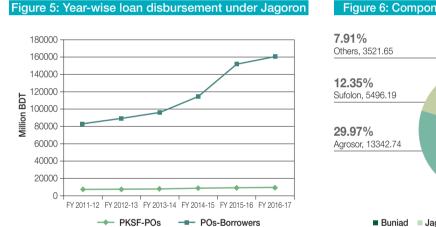
- The total number of borrowers stands at 6.21 million, which is 73.34% of the total members under Jagoron.

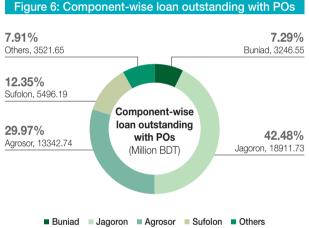
- POs' disbursement to their borrowers is BDT

151446.70 million and outstanding amount is BDT

- The average loan size stands at BDT 25,451.

Up to June 2017, the cumulative loan disbursement from PKSF to POs and POs to borrowers under Jagoron is BDT 114.07 billion and BDT 1147.99 billion respectively. Jagoron still dominates PKSF's loan portfolio with its POs (42.48%).







PKSF ANNUAL REPORT



BUNIAD

PKSF started implementing Buniad (earlier known as Ultra Poor Program) as its mainstream program in 2004 to address the needs of the excluded ultra-poor of the society who had always been chronically left out from the traditional microfinance services. Such exclusion prevailed due to socio-economic conditions and the state of minimum capacity of the poor. Moreover, the rigidity of conventional microfinance systems prevents the participation of the ultra-poor in the system in practice.



In this context, Buniad seeks to support the extreme poor so that they become capable of creating a strong foundation of sustainable income opportunities and live in human dignity. It offers distinctive flexibilities to the extreme poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. PKSF also provides Disaster Management Loan and Land Lease Loan for the ultra-poor people under Buniad.

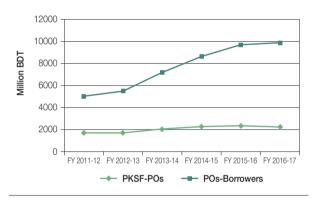
FINANCIAL SERVICES UNDER BUNIAD IN FY 2016-17 (AS ON JUNE 30, 2017)

- Loan disbursement of PKSF to its Partner

Organisations (POs) is BDT 2239.50 million and outstanding amount of loan stands at BDT 3246.55 million.

- POs' disbursement to their borrowers is BDT 9910.71 million and outstanding amount of loan is BDT 5295.24 million.
- The total number of borrowers stands at 0.56 million.
- The average loan size is BDT 17474.





Up to June 2017, the cumulative loan disbursement from PKSF to POs and POs to borrowers under Buniad is BDT 19.75 billion and BDT 69.16 billion respectively.



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AGROSOR

In the more recent days, PKSF is attaching increasing importance to build up and foster micro-entrepreneurship for self-employment of the rural people, who may be a little above the poor or ultra-poor. However, the seeds of such interventions can also be found in its Enterprise Development Program which was initiated in 2001. It was launched to extend its financial services to enable some of the members to undertake economic activities requiring larger amounts of capital. This program is now known as Agrosor, being implemented all over in Bangladesh through 179 POs of PKSF. Any business activity having an investment of up to BDT 1.5 million (excluding land and building value) is worthy to be supported under Agrosor. PKSF regularly upgrades its enterprise development policy as per the needs of entrepreneurs. An individual entrepreneur can take loans amounting up to BDT 1.0 million under the Agrosor for their enterprises.



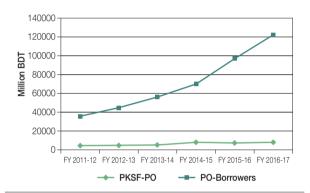
FINANCIAL SERVICES UNDER AGROSOR IN FY 2016-17 (AS ON JUNE 30, 2017)

- Loan disbursement of PKSF to its Partner Organizations (POs) is BDT 7515.40 million and outstanding amount of loan with POs is BDT 13342.74 million.
- POs' disbursement to their borrowers stands at BDT 114591.03 million and outstanding amount of loan is BDT 69121.38 million.
- Compared to the previous year, in FY 2016-17, PKSF's disbursement to its POs under Agrosor has

increased by 8.90% and disbursement of POs to borrowers increased by 26.99%.

- The total number of borrowers stands at 1.18 million, which is about 86.35% of the total members.
- The average loan size under this program is BDT 95539.





Up to June 2017, the cumulative loan disbursement from PKSF to POs and POs to borrowers under Agrosor is BDT 45461.20 and BDT 446537.05 million respectively.



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SUFOLON

The lack of access to finance for agricultural production has always been one of the major constraints of the farming communities of Bangladesh, particularly for the small and marginal farmers. Higher degree of covariant risk, inadequate agricultural credit services of formal institutions and rigid operational modalities of available microfinance programs have somehow limited the farmers' access to financial assistance within the conventional system.

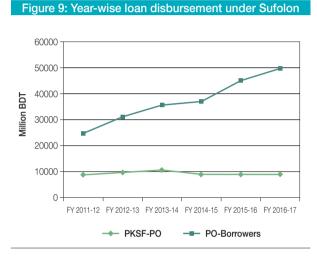
To address this situation, PKSF started providing microfinance under Marginal and Small Farmer Project (MFMSFP) in 2005. The success of this project led PKSF to design and introduce the Agriculture Sector Microcredit Program in 2008. PKSF also launched Seasonal Loan program in 2006 to provide financial help to farmers as per seasonal variations. Characterized by flexibilities, this has become a core program of PKSF, covering a major share of the annual loan disbursement. The salient features of Sufolon are provision of flexible repayment mode, such as one shot, seasonal or balloon repayment based on seasonal agricultural activities, and multiple loans to diversify production.

In 2014, Agriculture Sector Microcredit and Seasonal Loan programs got merged and renamed as Sufolon. In Sufolon, there are in place comprehensive training for farmers and staff of the POs to develop capacity in agricultural lending, research, development of high-yielding seeds, opportunities of irrigation, mechanized and technology-based farming and vocational education to produce skilled human resources and increased productivity.

FINANCIAL SERVICES UNDER SUFOLON IN FY 2016-17 (AS ON JUNE 30, 2017)

- Loan disbursement of PKSF to its Partner Organizations (POs) is BDT 8858.20 million and outstanding amount with POs is BDT 5496.19 million.

- POs' disbursement to their borrowers is BDT 40836.49 million and outstanding amount of loan is BDT 21831.06 million.
- The total number of borrowers stands at 1.05 million.
- The average loan size is BDT 21314.



Up to June 2017, cumulative loan disbursement from PKSF to POs and POs to borrowers under Sufolon is BDT 71.18 billion and BDT 190.57 billion respectively.



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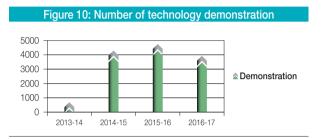
AGRICULTURE UNIT (AU)

PKSF aims at optimum return from financial services extended to farmers while dissemination of agriculture-friendly technologies can fetch maximum benefits for them. This idea triggered the inception of PKSF's Agricultural Unit (AU) in June 2013. AU created visible enthusiasm among farmers and POs in its initial phase.

This Unit is dedicated to larger eco-friendly sustainable agricultural output to ensure food security. It helps farmers gain access to resources necessary for boosting both crop and fish production. The Unit oversees the provision of microfinance services in view of the seasonality of agricultural activities, use of modern and environment-friendly agricultural technologies and establishment of market linkages.

PKSF's Agriculture Unit, within the purview of its financial and administrative capacity, provides supplementary services to the Government of Bangladesh.

During FY 2016-17, PKSF allocated BDT 350 million to 29 POs working in 38 upazilas of 21 districts, covering 25 agro-ecological zones of Bangladesh.



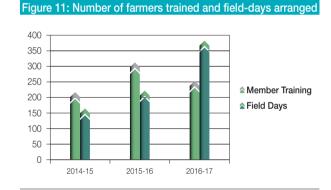
CAPACITY BUILDING

With the easy and effective expansion of new technologies, some 17,900 farmers have been trained on modern crop production technologies at the local level. Besides, 265 members were trained on specialized farming activities at Rural Development Academy (RDA), Bogra, and PO training centers in various districts.

AU has also trained 495 agriculture officers of POs on different improved technologies at Bangladesh Agricultural Research Institute (BARI) and RDA. During FY 2016-17, AU has demonstrated on Natural Potato Storage and Natural Vegetable Storage technologies at potato and vegetable-growing hubs. AU has started promoting safe vegetable production and popularizing environment-friendly Fruit Bagging technology from the last financial year. It has established demonstrations on high yielding and climate-resilient crops variety at climatically distressed areas.

TECHNOLOGY EXPANSION

Since inception, AU has organized a total of 11,841 demonstrations on different agricultural technologies and 1,547 meetings of 'Krishi Poramorsho Kendro' to help farmers have direct access to upazila-level agriculture, livestock and fisheries extension officers. Positive results of technological demonstrations have been disseminated among farmers through 712 field days. AU has also provided 687 USG applicators and 38,258 pheromone lures (for pheromone traps) to its targeted members.





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FISHERIES AND LIVESTOCK UNIT (FLU)

A large part of PKSF's financial services is channeled to farming activities, especially livestock and fisheries production. PKSF established the Livestock Unit (LU) in 2013 with the objective of alleviating poverty of the borrower households through income generating activities (IGAs) to ensure sustainable employment and adequate financial services, disseminate appropriate technologies, build capacity of the borrowers, and establish value chain and marketing system for the livestock products and by-products increased income and sustained food security. Later, the unit was renamed as Fisheries and Livestock Unit (FLU).

The FLU has two cells: Fisheries Cell (FC) and Livestock Cell (LC). The services of both the cells are rendered at the grassroots through Partner Organisations (POs).

A range of technologies are disseminated under the FC for carp-mola mixed culture, crab fattening, high value fish culture, carp-prawn poly culture, Vietnam koi culture, eel fish culture and fattening, and cage fish culture. A total of 5,784 demonstrations have been established under the FC, as of June 2017.

The LC disseminates technologies on Black Bengal goat rearing; dairy cattle production; beef cattle fattening; vermi-compost production; buck rearing; broiler, layer and sonali chicken rearing; duck, quail and rabbit rearing; fodder production, improved steer cattle fattening, beef cattle development and turkey production. Members are provided with farming inputs i.e. breeding animals, one day-old chicks, housing design, fodder cutting/saplings, anthelmintics, vaccines, disinfectants, technical advice etc. The LC has established 24,536 demonstrations of the abovementioned activities till June 2017.

To ensure better understanding among the farmers and proper implementation of activities, the FC and the LC

as of June 2017 provided training to 5,920 and 29,275 members respectively on different fishery and livestock technologies. Besides, the LU developed 150 livestock and poultry service providers (LPSPs) at the member-level during this time.

The LC conducts vaccination on FMD, Anthrax, PPR, New Castle Disease, duck plague disease etc and distributes broad spectrum anthelmintics. So far, 6,96,870 animals have been vaccinated and deworming boluses distributed for 2,06,795 large and small ruminant animals.

Technical staffs of the POs have been provided with necessary kits to ensure preventive and curative veterinary services at members' door-steps. The LC has also distributed California Mastitis Test (CMT) kits among the POs to facilitate detection of mastitis in dairy cattle. On the other hand, the FC has released 2,800kg fish fry in open water bodies to increase fish production and distributed 2,384 pieces of fishing gear among farmers.

The LC has trained 425 PO staffs on different livestock technologies mentioned earlier and organized exposure visits for 633 PO officials to successful demonstrations.



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SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

PKSF established Social Advocacy and Knowledge Dissemination Unit in 2013 to address issues related to social development. The overall objective of the Unit is to build awareness on different critical social issues to establish human dignity of the marginalized people. This Unit disseminates knowledge and ideas for enhancing capability of such people, an activity which, in the long run, helps achieve sustainable development.

The Unit is working in 16 Unions of ENRICH (a flagship program of PKSF) areas. The key focus is on preventing child marriage and violence against women and children. Union Coordinators and Social Development Organizers of the areas under coverage received training to concentrate on these issues. Members of the Ward Coordination Committees along with Union Parishad Chairpersons of the Unions are offered training on social development and responsibilities. Relevant orientation sessions are also held for the teachers and students of high schools and madrasas to raise awareness. And they are motivated to become social activists. From September 2016 to June 2017, 20 early marriages have been stopped.

Adolescent girls' clubs have been formed in 16 Unions to help the girls become confident, active and interactive. Regular advocacy initiatives are in place at the local level in collaboration with Union Parishads, community leaders and youth forums to address the social problems.

A mobile cinema van shows documentaries and dramas to the grassroots people to raise awareness against child marriage, nutrition, drug addiction etc. and training modules on goat and cow rearing, planting of spices etc. These shows reflecting social issues are quite effective in creating awareness and disseminating practical information among the people living in remote places.

In the FY 2016-17, the Unit published posters on 'Caution and To Dos during Lightning' and 'Negative Effects of Tobacco'. The Unit also arranged a knowledge dissemination workshop on 'Lightning: Caution and To Dos', in which scientists and meteorologists took part.

A national seminar titled 'Tobacco: A Threat to Public Health and Development' was held on 28 May 2017 following on the occasion of World Anti-Tobacco Day to raise awareness on the dreadful effects of tobacco on agriculture, environment, public health and economy. Different organizations, involved in anti-tobacco activities, were present in the seminar, in which a consensus was reached to float an anti-tobacco platform under the leadership of PKSF. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was selected as the convener of this platform. The Unit also published a Bengali booklet titled 'Tamak: Ek Moron Phaand'.

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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.



UPP-UJJIBITO

With the objective of sustainably eradicating extreme poverty and hunger, PKSF, with the financial assistance from European Union, has been implementing UPP-Ujjibito -- a component of 'Food Security 2012 Bangladesh-Ujjibito' project -- through 38 POs since 2013. The project, scheduled continue till 2019, has covered 3,25,000 extreme poor and vulnerable households in 1,724 unions of 28 districts. It extends financial and non-financial support for increasing income, achieving household's nutritional security and improving asset base as well as social empowerment. Apart from those listed below, it offers services to establish IGA Clusters and Vermi-Compost Producing Villages; link up with local livestock, fisheries and agriculture offices, health services and local community clinics; provide referral services to the SAM children and special services to persons with disabilities; coordinate with local Union Parishads for selecting eligible families for safety-net etc.

IMPACT MONITORING

RBM data show that the average income of the project participants has increased by 42% compared to the baseline status. Consequently, their expenditure also has increased by 36% during this time. Regarding food security, RBM data show that 96% project participants have three meals a day. On the other hand, only 65% project participants had adequate food during the baseline survey.

The average HDDS of UPP participants RBM data illustrates is now 7.52. It was 5.8 during the baseline. After 3 years, the HDDS score has increased by 1.38. This indicates that out of 12, RERMP-2 is now consuming 6.68 food groups. On the other hand, Women Dietary Diversity Score has increased by 1.41 points which was 3.2 out of 9 in the base year.

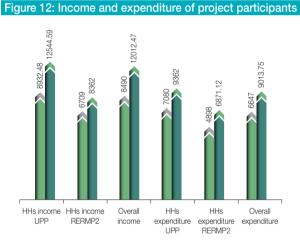


Figure 13: Household Dietary Diversity Score 7 41 Overall 5.7 6.68 RERMP-2 7.52 UPP 5.8 10 11 12 2 ŝ 4 5 6 7 9 8 0 ▲ RBM ▲ Baseline

Name of the activities	Achievement during FY 2016-17	Cumulative progress until 2016- 17
Organizing the ultra-poor members	(Nos.) 312252	312252
Providing employment for RERMP-2	(Nos.) 13700	27400
Arranging courtyard sessions on low-cost agricultural technological issues	(No. of sessions) 85738	224544
Visiting houses for specific agricultural technical advices	(No. of visits) 374708	1087643
2-day agricultural training for skill development	(No. of participants) 29742	91786
12-30-day-long non-agricultural training	(No. of participants) 3425	14000
3-month-long vocational training	(No. of participants) 345	795
Establishing Semi-commercial vegetable farms	(Nos.) 5202	21829
Providing vaccines and de-worming tablets for animals	(Nos.) 158851	942193
Extending critical minimum support (grants) for the most vulnerable members	(Nos. of families) 3495	10956
Building Adarsha (Model) Ujjibito houses	(Nos.) 146	357
Flexible credit outstanding	BDT 834.11 (in millions)	2914.65
Voluntary savings (BDT in millions)	BDT 570.22 (in millions)	130.47
Risk fund disbursed (BDT in millions)	BDT 3162 (in millions)	32.73
Conducting courtyard sessions on health, hygiene and nutrition	(Nos.) 131217	281222
Undertaking anthropometric measurement and growth monitoring (24-59 months children)	(No. of times) 159534	159534
Extending 1000 days intensive health care services for mother and children	(Nos.) 360415	360415
Distributing vegetable seeds for homestead vegetable gardening	(No. of units) 232420	858614
Establishing Ujjibito nutrition villages	(Nos.) 370	370
Setting up Ujjibito Primary School Forum	(Nos.) 592	592
Setting up Ujjibito Secondary School Forum	(Nos.) 648	648
Nutrition Corners (at primary schools)	(Nos.) 128	128
Ensuring hygiene toilet and TP tape for hand washing	(No. of families) 57562	57562
Bringing back pupils to primary school	(Nos.) 1004	2237
Organizing community events to raise awareness	(Nos.) 135	399
Establishing Ujjibito Adolescent Clubs for raising awareness	(Nos.) 916	916

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SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

Skills for Employment Investment Program (SEIP) is a project of the Government of Bangladesh (GoB). Its objective is self-explanatory. PKSF is working as one of the implementing partners of SEIP to help achieve the GoB's agenda. PKSF, in this regard, in collaboration with its Partner Organizations (POs), works with the marginalized people to ensure inclusive and sustainable development. PKSF is working with 21 Training Institutes (TIs) to deliver quality training.

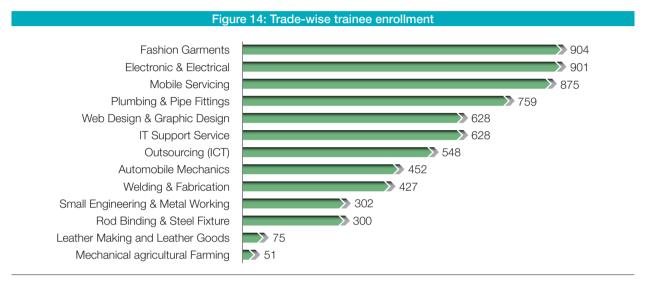
PKSF will provide training to around 30 thousand youths in first two phases of the project. In the first phase (May 2015 to December 2018), the estimated number of trainees is 10,000, while in the second phase (June 2018 to December 2020), the number is expected to be 20,000. There will

be a 5-month overlapping period. Seventy percent of the participants will subsequently be placed in gainful wage and self-employment.

PKSF delivers quality training maintaining 80% occupation-specific skills and 20% occupation-specific knowledge. Training institutes hired by PKSF meet the

standards that ensure adequate training facilities including equipment, tools and training materials.

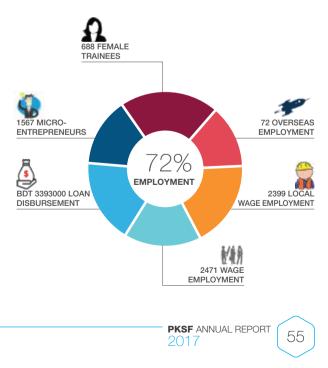
Up to June 2017, PKSF has enrolled 6851 trainees in 13 different trades, of which 5685 are male and 1166 are female trainees. Figure 14 shows the trade-wise enrollment of the trainees.



MAJOR ACTIVITIES IN FY 2016-17

- Nineteen "Regional Employer Gathering" programs organised across the country through TIs;
- Eight workshops on various issues related to the project organised;
- Four TIs' Instructors and 1 PKSF officer received international training on Web Development & Mobile App;
- Four PMU staff received international training on "Pedagogy" from the Institute of Technical Education (ITE), Singapore; organized by SEIP, Finance Division;
- Six PMU staff received "Management Training" and 3 PMU staff received "Financial Management training", organized by SEIP, Finance Division;
- Training arranged on "Entrepreneurship Development" for Job Placement Officers of TIs;
- A study on "Skills Demand Survey" conducted through Human Development Research Center (HDRC).

Till date, 4038 trainees (72% of graduated trainees) have been placed into employment: 2471 in wage employment and 1567 self-employment. Seventy-two have been employed in several countries viz. Qatar, KSA, Malaysia, Singapore, Oman, Italy and Mauritius. The overall job placement is reflected below:





PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

PKSF has been implementing the Promoting Agricultural Commercialization and Enterprises (PACE) project all over the country through its Partner Organizations (POs) since January 2015. Jointly financed by PKSF and International Fund for Agricultural Development (IFAD), the project aims to reduce poverty through successful microenterprises. The total budget of this six-year project is \$92.85 million, of which IFAD's contribution is \$40.00 million and Korean Grant Fund's is \$0.36 million while PKSF and its POs will provide the remaining \$52.49 million.

Progress has been significant in all three of its complementary components: 1) Financial Services for Microenterprises, 2) Value Chain Development (VCD), and 3) Technology and Product Adaptation. Some 452,000 people are expected to be directly benefited by the end of the project.

FINANCIAL SERVICES FOR MICROENTERPRISES

From January 2015 to June 2017, as many as 5,35,607 new entrepreneurs received financial services. BDT 38878.28 million has been the net disbursement from POs to micro-entrepreneurs during this period. The loan disbursement from PKSF to POs was BDT 7515.4 million in FY 2016-17, while POs disbursed BDT 114591.03 million among micro-entrepreneurs. The total number of micro-entrepreneurs receiving financial services stands at 11,83,483, as of June 2017.

PKSF has started piloting 'Start-up Capital Loan' for new entrepreneurs. Ten POs are involved in piloting this new loan product which is expected to play a critical role in expanding microenterprises. PKSF will soon start piloting of 'Lease financing'; another new loan product for microenterprises.

VALUE CHAIN DEVELOPMENT

PACE is making value chain interventions to develop potential microenterprise sub-sectors that would effectively increase their efficiency. By June 2017, a total of 40 value chain sub-projects were taken up in different farm and non-farm subsectors. Out of them, 31 value chain sub-projects were taken in 12 farm subsectors and 09 value chain sub-projects in 08 non-farm subsectors. The farm subsectors include goat rearing, dairy farming, buffalo rearing, beef fattening, crab culture, safe vegetable production, mung bean cultivation, natural fish breeding, carp-prawn mixed culture, rice cultivation, poultry farming, spice cultivation. The non-farm subsectors to get VCD interventions are embroidery and dress making, shoe making, imitation jewellery, honey production, crab hatchery, dry fish production, production of handloom goods, and herbal medicines. As many as 1,75,479 people engaged in these sub-sectors receive various technical, technological and marketing support through the VCD subprojects. The first ever crab hatchery in Bangladesh has been established under PACE project and it is now in production.

TECHNOLOGY TRANSFER

To overcome the technological constraints existing in different potential economic subsectors, effective and appropriate technologies are being disseminated among farmers and micro-entrepreneurs. Fifteen technology transfer sub-projects have been taken up as of June 2017.

Technologies for quadruple cropping, carp-prawn mixed culture, high yielding Barhi date cultivation, safe dry fish production using dryers, sheep rearing in perch method, and cultivation of high value dragon fruit, black pepper, ginger and turmeric have been transferred to farmers and entrepreneurs concerned. Besides, sundry readily available technologies are being distributed through the value chain sub-projects. As many as 18,670 people are being benefitted through these technology transfer sub-projects.

TRAINING AND WORKSHOPS

PACE organizes training courses for the officers of PKSF and its POs on different areas related to microenterprise management. In 2016-17, 15 training courses were organised on enterprise management of promotion of private businesses, value chain project design and management, environmental health and hazardous workplace management. A total of 332 officers of PKSF and its POs attended these courses.

A 'Microenterprise Program Review Workshop' was held on 15 June 2017 at PKSF. Chaired by Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF, the workshop was participated by senior PKSF officials, and Executive Directors and senior officials of 30 selected POs. The participants exchanged views on various aspects of microenterprise development including microenterprise lending policy of PKSF, subsector development and increasing loan disbursement in the processing sector.

SUPERVISION MISSION OF IFAD

From August 30 to September 12, 2016, a 4-member supervision mission of IFAD evaluated the progress of PACE implementation. Mission members visited microenterprises and value chain activities of PACE project in Jessore, Meherpur and Chuadanga districts and expressed their satisfaction at the progress of the project.





LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT (LICHSP)

Palli Karma-Sahayak Foundation (PKSF) and National Housing Authority (NHA) are jointly implementing Low Income Community Housing Support Project (LICHSP). This 5-year project, funded by the World Bank, started in October 2016. The total budget of the project is USD 18 million, of which USD 16 million is being used as housing loan and the remaining USD 2 million as grant for project operations.

The project aims to improve the living conditions of the urban poor. Around 40,000 low-income urban residents of 13 selected municipalities will have access to housing loans, while another 120,000 people will be benefited from the improved roads and drainage system in those municipalities.

PKSF will provide appropriate lending support for constructing houses and building cluster-based settlements through its Partner Organizations (POs).

The LICHSP Project Management Unit (PMU) has developed necessary guidelines and documents. And training programmes are taking place on housing loan, housing constructions, finance, environmental management framework. PKSF has started the pilot phase of the project in selected low income and informal settlements in 5 designated municipalities through 5 POs from October 2016. These are: Rangpur city, ESDO; Sirajganj Sadar, NDP; Jessore Sadar, Ad-din Welfare Centre; Narsingdhi Sadar, PDIM Foundation; and comilla city, TMSS. It will be extended to another eight cities of the country.

At the end of this project, around 40% of lending will go to the low income households (i.e. under BDT 25,000 per month household income) and the rest 60% will go to the group with household income ranging from BDT 25,001 to BDT 40,000 per month. Through this project, PKSF attempts to address two key concerns: 1) many of the target participants do not have secure tenure; 2) affordability.







OUTPUT-BASED AID (OBA) SANITATION MICROFINANCE PROGRAM

Bangladesh has made notable progress in the primary healthcare sector but there remain some problems in area of sanitation, particularly in the rural areas. The poor in the villages are often not financially capable to upgrade the sanitation facilities. They need some financial help in this regard. The prevailing rate of unhygienic toilet is about 65%. PKSF has thus decided to adjust a demand-led strategy to promote expansion of hygienic toilets by using lending instruments while grant instrument may be required for the ultra-poor households.

The PKSF-POs are working all over Bangladesh. For the operation of OBA Sanitation Microfinance Program, 21 POs were selected. The criteria for selection were geographical contexts, previous working experience in sanitation projects and their implementing capacity.

The project working areas have been selected according to geographic variations e.g., plain land, hilly areas, islands, char areas and low land areas etc. At present, the project is being implemented in 192 upazilas of 32 districts through 930 branch offices of 21 POs.

PKSF has formed a Project Management Unit (PMU) consisting of senior officials and two consultants.

The project was declared effective from 23 February 2017. Up to June 2017, PKSF disbursed Sanitation Development Loan (SDL) of about \$2.30 million (BDT. 18 crore) to 18 POs. A total of BDT 69, 698,600 was disbursed as loan finance among 7,025 households as of June 2017.

Under the OBA Sanitation Microfinance Project, hygienic latrines will be constructed for 170,000 poor households in rural Bangladesh, benefitting 850,000 individuals. As per the existing members' base of PKSF-POs, approximately 90 percent of the borrowers are women.

By the end of the project,

- (a) 170,000 poor households have received sanitation loans from MFIs under the project.
- (b) 850,000 people have been provided with access to hygienic sanitation facilities.

The total fund of the project is US\$ 25 million. Of this, US\$ 3 million will be provided by the World Bank and the rest US\$ 22 million will be financed by PKSF and its Partner Organizations (POs).

The project has two components:

A. Under this component US\$2.4 million will be provided as subsidy to improve access to on-site sanitation for a total of approximately 170,000 low-income households of 850,000 residents in the rural areas. The one-off OBA subsidy will be available as household loans for low-cost technologies pricing between BDT 3500 to 10,000. The OBA subsidy will range from 10 to 12.5 percent of the total value of loan to be disbursed upon independent verification outputs.

B. (US\$ 600,000 Implementation support and independent verification agent -IVA)

This component will finance costs related to operation and implementation.





SPECIAL PROGRAMMES

PKSF believes in the out-of-box thinking. The most important of them is ENRICH, which takes 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 is deeply rooted into our society and reflected in many forms such as malnutrition, poor hygiene, lack of education etc. It has far-reaching consequences on the overall socio-economic environment. And the poor are often not aware of the potential they possess in material and intellectual terms. To empower the poor to sort out and find solutions to their problems with the resources they have, PKSF in 2010 initiated a people-centric program titled 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Their Poverty', popularly known as ENRICH. The program seeks to create an enabling environment for the poor to live a humanly dignified life. ENRICH is now being implemented in 153 Unions of 62 districts. Beyond appropriate financing to the members, ENRICH offers services in multiple areas such as health, education, special credit, savings, social capital formation, plant cultivation, youth development, planned homes and centres, welfare of freedom fighters, climate change, sports and culture etc.

HEALTH

ENRICH provides comprehensive primary healthcare services to all the households in the selected Unions. Linkages are established with hospitals, clinics, and organisations and individuals that provide healthcare services to the disadvantaged rural people. The field work is supervised by health assistants who conduct static clinics in the ENRICH offices every day. Costs are substantially subsidized; for the very poor, the services are free.

ENRICH currently has 290 health assistants and 2,049 health visitors. Up to June 2017, a total of 732,989 households have acquired health cards and 13,79,436 and 10,95,846 patients got treated in static and satellite clinics respectively. A total of 1,840 health camps were conducted, in which 352,032 patients took treatment and 17,937 people underwent cataract surgeries.

EDUCATION

The ENRICH education component primarily seeks to address the problem of dropout of children from primary-level education. The ENRICH Educational Assistance Centres (EACs) are operating in all ENRICH Unions. Here, students of up to Class-II are helped prepare the next day's school tasks, as 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 on Friday. Children also take part in extra-curricular activities such as recitation of poems, dance, singing etc. At the 5,300 EACs in 153 ENRICH unions, 5,300 teachers are assisting 135,883 students, as of June 2017. The dropout rate among these students, as they move up to Class 3, has on an average come down to about 0.092%, while it is about 4-4.5% nationwide. In addition, PKSF provides scholarships to the meritorious students of families that are members of PKSF programmes or projects, after completion of Secondary School Certificate (SSC) exams.

ENRICH CENTRE

ENRICH centres serve as community hubs. The land for establishing the centre is provided by the local community and PKSF provides the construction costs. So far, 1,184 centres have been established in 147 unions. Construction of the remaining 193 centres are underway.

Each centre is managed by an 11-member Ward committee consisting of the local Union Parishad member, senior citizens, local elites, teachers, youths, and representatives of the ENRICH-implementing Partner Organisations (POs). The committee discusses social and development issues of the Ward and reviews



the progress of the ENRICH activities. The centres are also being used for other 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 mobilisation of ideas, shared responsibilities in undertaking community actions for development.

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 2017, a total of BDT 5,616.1 million (US\$69.33 million) was disbursed under these Ioan schemes in 153 ENRICH Unions.

All the credit services can be accessed simultaneously by a household. Currently, the ceiling of IGAL is BDT 1 million (\$12,820) and the maximum service charge is 25%. The LIL ceiling is BDT 10,000 (\$128) and the service charge is 8%, while the ACL ceiling for a household is BDT 30,000 (\$385) and the service charge is 8%. All the service charges are estimated in declining balance method.

SPECIAL SAVING SCHEME

Savings is one of the methods of capital formation. A special savings scheme has been designed under 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 2017, 3,664 households of different ENRICH unions registered in this savings scheme. Their total savings stood at BDT 15.07 million. A total of 875 members were given a total matching grant of BDT 11.53 million under this savings scheme. They used the money to acquire appropriate assets for themselves.

MEDICINAL PLANT CULTIVATION

Medicinal plant cultivation is an innovative intervention of ENRICH. A household can earn up to BDT 2,500 a month by cultivating about 1,200 basak (adulsa) plants on a 10-decimal plot of land. ENRICH is promoting cultivation of basak and other medicinal plants on the homesteads and fallow land as a means of increasing household income.

YOUTH DEVELOPMENT AND JOB LINKAGE

The 'Youth in Development' component of ENRICH provides the youth skill training on different trades. Job linkage initiatives are taken after successful completion of the training. Through such intermediation, a total of 1,348 young individuals of different ENRICH unions have, as of June 2017, found employment opportunities in reputed companies such as G4S, PRAN-RFL, The ACME Laboratories Ltd, etc. PKSF has developed a training course titled 'Right Decision Making Magical Skills' to help the youth make the best possible and informed decision when looking for jobs.

ENRICHED HOME

The concept of ENRICHed homes has emerged from the programme's focus on the best utilisation of the existing resources of each household. The idea is to utilize the homestead land to the best extent possible through proper planning, taking into account the amount of land available. Economic activities conducted on the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables, lemon, saina (moringa), fruit and other trees, and medicinal plants. There may also be solar home systems, biogas plants and improved cook stoves. Environment-friendly vermi-compost is often produced by the households for own use and/or for sale. And each ENRICHed home has a sanitary latrine and, usually, a tube-well for drinking water. As of June 2017, a total of 2,354 ENRICHed homes were established in different ENRICH Unions.

WELFARE OF THE DISADVANTAGED AND 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 graduate from poverty. Beggar rehabilitation programme is a unique initiative of ENRICH. So far, 825 beggars from all 153 ENRICH unions have been rehabilitated and they are now living with dignity. The full rehabilitation process usually takes one-two years.

Under ENRICH, 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 are provided free health and medical services.

SOCIAL CAPITAL FORMATION

In relation to social capital formation under ENRICH, the process begins from the household. All members of a household are encouraged and facilitated to work in conjunction, while each member performs their specific responsibilities. The preparation of family development plans in consultation with all members of the households sitting together boosts cohesiveness among family members and, hence, family-level social capital. Members of the community are encouraged to meet and socialise in ENRICH centres or elsewhere and undertake joint activities for common good.

CLIMATE CHANGE INTERVENTIONS

A major emphasis is given on raising awareness regarding climate change and its impacts. A book has been published by the PKSF in Bangla and widely distributed for the purpose. In addition, other methods such as group discussions and interactions among households are used to that end. Some adaptation activities such as raising the plinths of houses and planting of trees and bushes for protection of houses from strong winds, and also some mitigation activities such as installation of solar home systems and promotion of improved cooking stoves are encouraged and facilitated. As of June 2017, a total of 61,864 solar home systems and 30,936 improved cooking stoves were distributed among as many ENRICH households.

COMMUNITY-LEVEL ACTION

Under its community-level development component, ENRICH promotes repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places such as schools, colleges, madrasas, mosques, temples, and libraries. Up to June 2017, 3,696 community-level sanitary latrines, 44,701 household-level sanitary latrines, 2,994 shallow tube-wells, 75 deep tube-wells, and 35 Pond Sand Filters (PSFs) have been installed or repaired in various Unions. Moreover, 1,555 small culverts/bridges and 1.5 km of road have been constructed under the programme. Construction of public toilet complexes has been completed in 10 Union Growth Centres (near rural marketplaces or other public places).

SPORTS AND CULTURAL DIMENSIONS

An initiative has been undertaken to promote sports and cultural activities -- which are important ingredients of fuller and richer human lives -- among children in educational institutions and other appropriate facilities. This programme is being implemented in all ENRICH unions where different kinds of sports and cultural competitions are arranged.



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LEARNING AND INNOVATION FUND TO TEST NEW IDEAS (LIFT)

Learning and Innovation Fund to Test New Ideas (LIFT) is a unique programme that PKSF has been implementing across the country since 2006. As a distinctive poverty eradication programme, LIFT encourages and patronises innovative financial and non-financial initiatives intended to benefit the poor through livelihood improvement and sustainable employment generation. As of June 2017, LIFT has supported a total of 58 innovative initiatives making remarkable impacts on sustainable economic growth of the extreme poor.

LIFT fund is available for both POs and non-POs for experimentation and implementation of pro-poor innovative ideas at a larger scale. The fund is disbursed both as loans and grants depending on the nature of projects. LIFT, as of June 2017, has sanctioned BDT 1693.07 million: BDT 1376.36 million as loans and BDT 316.71 million as grants. By this time, the cumulative amount of disbursed loans stands at BDT 852.10 million while BDT 557.74 million has been recovered against the disbursed loans and BDT 231.09 million provided for promising initiatives.

A GLIMPSE INTO LIFT OPERATIONS

LIFT operations encompass a vast range of sectors -from agriculture to livestock and fisheries, from potable water supply to community information dissemination, from social and economic inclusion of the disadvantaged groups to introduction of demand-driven financial and non-financial services for the ultra-poor.

Scientific rearing of Black Bengal goats is a specialised loan system introduced by LIFT. Rearing of Black Bengal goats, a breed famous worldwide for its meat and quality hide, is a profitable income generating activity, leading to graduation from poverty for the ultra-poor. Nineteen POs are implementing this initiative.

LIFT provides access to specialised financial services to a large number of extreme poor living in the haor region of Bangladesh. Financial interventions are not easy in the areas due to poor communication, high operational cost and investment risks. More than BDT 325 million has so far been disbursed among over 22,000 ultra-poor people of Kishoreganj, Sunamganj and Habiganj districts.

Char Land Lease Loan is a very successful LIFT intervention that aims to ensure economic development of the ultra-poor living in the chars (river shoals) of the country. BDT 1.15 billion has been disbursed among some 58,000 extreme poor members.

Preservation and promotion of Red Chittagong Cattle (RCC) is an effective livestock-related initiative of LIFT. RCC, our only recognized indigenous cow variety, are distributed among poor households on contract farming basis.

Promotion of turkey farming is a new but promising poultry-related initiative being implemented under LIFT. To popularize turkey farming, public extension services, training for farmers, research and marketing strategies are in place. Other livestock-related initiatives include contract dairy farming and improved rearing of cattle. With a view to achieving financial and social inclusion of the disadvantaged groups, LIFT emphasizes on sustainable livelihoods and inclusive development of the people with disability. It also provides financial and non-financial services to ethnic minorities, the Dalit community and the Bedey, a nomadic social group.

Climate change poses an ever-growing threat to food security. To face this challenge, LIFT has introduced a special initiative to produce and distribute climate-smart rice seeds for the farmers in the salinity-prone and drought-hit areas of the country. LIFT also promotes use of Urea Super Granules, supports enterprises for collecting, preserving, processing and marketing pituitary glands of fishes, and finances the poor for household-based eel fish (kuchia) farming.

Development of poor-friendly and craft-based enterprises for the extreme poor under LIFT created wage-employment for thousands of people affected by monga, a seasonal famine-like situation in the northern region, and further by cyclones Aila and Sidr in the coastal areas. As an aftermath of the cyclones, salinity ingress affected hundreds of thousands of people in the coastal areas. In order to ensure potable water supply to the coastal poor at an affordable price, LIFT has installed 19 desalination plants and distributed 2,000 rainwater harvesting tanks.

Other LIFT interventions include cluster-based high-value indigenous fish culture, integrated alternative occupation of ethnic communities, skill and capacity development of underprivileged girls in hoar areas, modern technology-based integrated farming in hilly areas, waste management in dairy clusters through commercial vermi-compost production, expansion of high meat-yielding beef cattle, extension of high-yielding variety of quail, improving elderly people's livelihood through community initiatives, and capacity development training for socially abused girls and women etc. Some of these initiatives are already being implemented while some will take off soon.



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PROGRAMMES-SUPPORT FUND (PSF)

PKSF formed the Programmes-Support Fund (PSF) in 2011 from its own funds with an initial amount of BDT 1.0 billion. The objective of PSF is to facilitate pro-poor social development in areas of education and health, particularly for those who are not participants of PKSF programmes/projects. So far, PKSF has transferred BDT 2.25 billion of its own capital to PSF and as of June 2017, the total amount of the fund stands at BDT 2.39 billion. Gradually, PSF will be raised to BDT 5.0 billion for further extension of its services. A substantial portion of this fund is used to provide education scholarships among the meritorious children of the ultra-poor program participants and different disadvantaged groups. So far, 8,959 students have been awarded scholarships from PSF.

ACTIVITIES OF PSF DURING FY 2016-2017

- BDT 41.1 million has been disbursed as scholarships to 3,424 poor meritorious students. Each student received an amount of BDT 12,000. The selected students are eligible to get two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at HSC level. PKSF organized the Scholarship Award Programme-2017 at PKSF auditorium on May 11, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF chaired the function while Mr. Mostafizur Rahman, MP, Hon'ble Minister for Primary and Mass Education, was the Chief Guest.
- BDT 25,12,000 has been provided to 'Zam Zam Bangladesh' to implement its 'Health and Hygiene Support Program for Slum Children' in Sylhet City Corporation. Apart from providing regular healthcare services, the programme is giving special attention to the cleanliness of the slum children. Zam Zam

Bangladesh distributes tooth powder, tooth brush, hand wash detergent and sandals among the slum children. PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad, Dr. MA Quassem, Member of PKSF Governing Body, and Dr. Md. Jashim Uddin, DMD (Admin), PKSF visited the program of Zam Zam Bangladesh.

- A total of BDT 14,00,000 has been disbursed among 14 vulnerable fishermen families of Sikder Mallik Union Parishad in Pirojpur district. They were massively affected by the cyclone Sidr and Mahasen.
- Financial assistance of BDT 12,00,000 has been granted to Moulana Mufozzol Hosen Mohila Degree college, Moulvibazar for its overall development.
- Two special assistance programmes, 'Uplifting the Quality of the Lives of the Elderly People Program' and 'Cultural and Sports Program' are being implemented with this fund as well.







SAHOS

Humanitarian crises or natural disasters are common phenomena in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. Palli Karma-Sahayak Foundation (PKSF) created a Disaster Management Fund in 1998 to provide quick financial assistance to the victims of such disasters to help them cope with and recover from the economic shocks, prevent them from selling advance labor or valuable assets, and enable them to rebuild their life. This program took a new name, Sahos, in 2007.

This fund is generally distributed during or after a disaster for the restoration of livelihood including repairing of houses, installation of tube-wells and latrines, urgent medical services, reinstating IGAs and procuring consumer items to meet emergency needs. PKSF mobilizes this fund from its own income as well as

from the resources made available by the Partner Organizations (POs).

During FY 2016-17, the disbursement of PKSF and its POs under Sahos stood at BDT 219 million and BDT 4.8 billion respectively.

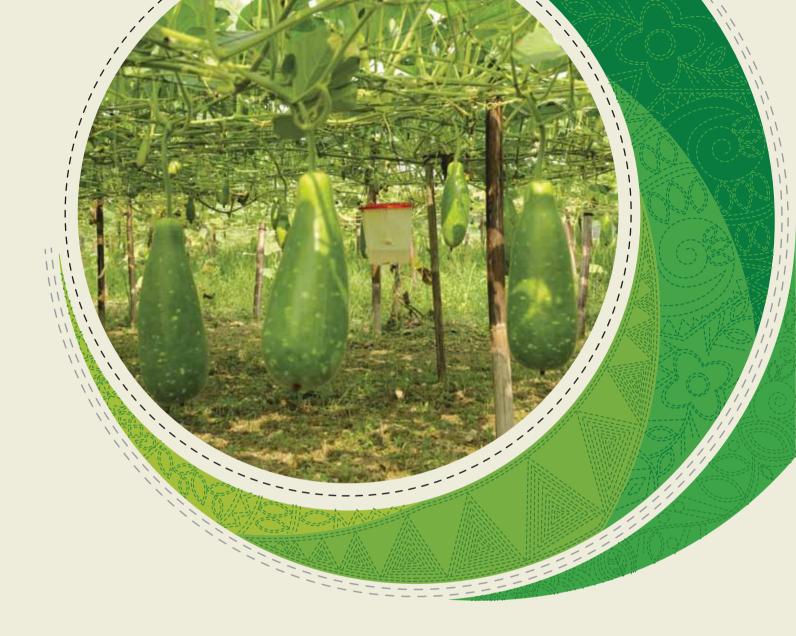
Table 4: Summary of Sahos disbursement as of June 2017

Number of POs	162
Number of current borrowers	57849
Loan disbursement (PKSF – POs) in FY 2016-17	BDT 2190.0 lac
Cumulative loan disbursement (PKSF-POs)	BDT 48058.45 lac
Loan disbursement (POs- borrowers) in FY 2016-17	BDT 1415.64 lac
Cumulative loan disbursement (POs -borrowers)	BDT 55811.65 lac
Recovery Rate (PKSF-POs)	99.34%
Recovery Rate (POs -borrowers)	95.17%



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KUWAIT GOODWILL FUND (KGF)

Kuwait Goodwill Fund (KGF) came into being following the signing of a tripartite grant agreement of US \$10 million among the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF on January 30, 2011. As a PKSF program, it took off in the same year to raise household income, reduce vulnerability, improve food security and provide technical assistance to the targeted poor.



The major objectives of the program are establishing linkage to sustainable agricultural financial services, providing loan for the members involved in farm and off-farm activities, ensuring flexible repayment system based on harvesting patterns, acquisition of knowledge in sustainable technologies etc.

In FY 2016-17, a budgetary allocation of BDT 153 crore (150 crore for credit assistance and 3 crore for capacity building activities) was made for KGF implementation by 33 Partner Organizations (POs). The working areas of KGF cover 24 agro-ecological zones (AEZs) under 58 upazilas of 28 districts in Bangladesh.

ACHIEVEMENTS

i) Credit Assistance

Since the inception of the KGF program, 3,45,192 members (over 75% are female) have been organized in 11,130 groups. Savings of the members stands at BDT 254.51 million in the field. Up to June 2017, 33 POs have disbursed BDT 9,754 million to nearly 345,000 (cumulative) members. The current loan outstanding is nearly BDT 1,484 million with a recovery rate of over 99%. Nearly 60% of these loans are used in crop cultivation, 30% in livestock production and rest in fishery and other farm-related activities.

ii) Capacity Building and Technical Assistance

a) Training of members: Nearly 57,500 members received training on new farming technologies related to

crop, livestock and fishery production. These training sessions were conducted in different research and academic institutions.

b) Training of staff: Over 2,800 PO officers received training on Implementation Strategy and Basic Agriculture and Technology Update. Besides, 260 PO-level technical officers were trained in Modern Fish Cultivation and Management, Integrated Pest Management and Organic Fertilizer Management, Modern Rice Production Technology, and Summer Tomato & Country Bean production in different research institutions.

c) Technology dissemination: KGF has demonstrated 1,873 (564 result demonstration, 452 block demonstrations and 857 method demonstrations) area-specific, environment-friendly, sustainable and cost-effective technologies at the farmers' fields.

Besides, it has organized 177 field days, 58 exposure visits to successful technologies and 22 mobile cinema shows at different spots.

d) Technology support: A total of 49,857 pheromone traps and lures for insecticide-free vegetables production, and 775 porous pipes for water-saving rice production have been distributed at the field level.

Furthermore, 532 USG applicators and 200 power sprayers have been distributed for easy and effective application of USGs in rice fields and scientific use of pesticides to produce quality mangoes respectively.



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SPECIAL FUND

Bangladesh is one of the worst victims of natural calamities due to its geographical location: the Himalayan range to the north and the Bay of Bengal to the south. Flood, cyclone, severe winter etc. are very frequent in the country. Moreover, man-made disasters are also quite common.

Since PKSF's programme/project budget cannot address the need required to face these calamities, it formed a Special Fund from its resources in 2010. Since then, PKSF has disbursed around BDT 1.92 crore from this fund.

The staff of PKSF and its Partner Organizations, the helpless and ailing freedom fighters, teachers, development workers and the program/project participants of PKSF are eligible to 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 remote areas of the country.

OBJECTIVES

- Rehabilitating the disaster-stricken poor people through financial and material assistance;
- Providing emergency support to the vulnerable communities in some special situations through community support programmes, such as provision of safe drinking water, repair of infrastructures like roads, bridges/culverts;
- Facilitating scholarship programme for meritorious children of the poor and ultra-poor programme participants of the Partner Organisations of PKSF to help them continue their studies;
- Offering educational grants in exceptional cases;
- Providing financial assistance to the education and health-related non-government institutions that serve the poor and the ultra-poor;
- Providing financial and material assistance to poor individuals suffering from acute diseases like cancer,

cardiac problems, liver diseases, brain hemorrhage, paralysis etc.

MANAGEMENT

A committee consisting of four members and headed by the Managing Director of PKSF operates the fund.

ACTIVITIES OF SPECIAL FUND DURING FY 2016-2017

In FY 2016-2017, PKSF provided around BDT 3.48 million as financial assistance to 32 individuals and 2 institutions.

- BDT 17,29,351 for medical care of various individuals.
- BDT 2,99,775 as scholarship to meritorious students.
- BDT 6,00,000 for individuals having no means for their livelihood.
- BDT 2,00,000 has been provided to "Bangladesh Poribesh Andolon" (BAPA) to organize 'BAPA-BEN Special Conference on Sustainable Development Goals & Environment (SC-SDGE)' programme.

BDT 1,50,900 has been provided to 'Chheuria Lalon Academy' at Kushtia for Cultivation of Lalon songs.



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UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE PROGRAM

PKSF now pursues a life-cycle approach to holistically address the appropriate needs of the poor people at all stages of life -- from conception of a child to mortal end. With this mission, PKSF has been implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' since January 2016 in 20 Unions of 18 districts through 19 Partner Organisations (POs). In FY 2017-18, 58 new Unions of another 19 districts have been included. PKSF and its POs jointly bear the expenditure of the program.

PKSF bears 50% of the total cost from its Special Fund and Programs-Support Fund while the POs bear the rest 50%, sourced from 10% of surplus of their credit programs.

The activities of the program include establishing social centres for the elderly people in every Union; providing old age allowance; distribution of walking sticks, commodes, blankets etc; provision of Special Savings; Pension Fund; appropriate credit and training facilities; recognition of elderly persons' contribution to society and of the best children for serving their parents; provision of physiotherapy and geriatric nursing, and creating special social facilities for the elderly people.

COMMITTEE FORMATION

A survey has been conducted in selected areas to assess the existing socio-economic status of the targeted elderly people. A total of 1.05 lac elderly people have been selected under the program. Multi-tier committees have been formed at villages, Wards and Unions. So far, 60 Union committees, 1,360 village committees and 680 Ward committees have been formed. All the committees hold monthly meetings regularly. The program operations are entirely managed by the local elderly people in collaboration with the POs.

ELDERLY SOCIAL CENTRE

An Elderly Social Centre is established in each Union to create a common platform for the elderly. Activities that take place there are indoor games, television, newspapers, carom, ludo etc. and social activities. Local people donate the land for the centres. The construction of the centres has already been completed in most of the Unions.

PROGRAM ACTIVITIES

Old Age Allowances are given to the underprivileged elderly people to help them find financial means for their basic needs including medicines and medical treatment. PKSF provided BDT 1.40 crore (BDT 500 per person per month) as Old Age Allowances to 3,600 people, as of August 2017. In July 2017, the allowance was increased to BDT 600 from BDT 500 and the number of recipients to 100 from 75 in each Union.

Up to August 2017, different POs have distributed 418 umbrellas, 457 walking sticks, 349 commodes, 549 blankets and 264 pieces of warm clothes among the elderly people.

PKSF ensures proper funeral of every elderly poor in the areas under coverage. As of August 2017, BDT 4.98 lac

(BDT 1,500 per funeral) has been provided to defray the expenses of 335 funerals.

A total of 220 elderly persons and 78 young people have been awarded for their notable services.

Till August 2017, 1,094 elderly people have been trained on different IGAs.

PKSF, in association with Bangladesh Physical Therapy Association, provided training on Physiotherapy and geriatric care to 40 selected candidates (20 female and 20 male) from different Partner Organizations from October 07-20, 2017. As of August 2017, 18,447 elderly people have received the service.

A total of 16 fairs were organized to showcase different activities of the elderly which included fishing nets, vermi-compost, hats and other crafts. Cultural programmes were also arranged.

NATIONAL CONFERENCE

A national conference on 'Uplifting the Quality of the Lives of the Elderly People' was held on March 2, 2017 at PKSF Bhaban. Presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, Finance Minister Mr AMA Muhith was the Chief Guest of the event. Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF, made a presentation on the Program.

WORKSHOP ON FIELD-LEVEL IMPLEMENTATION STRATEGIES

A workshop titled 'Field-level Implementation Strategies of Uplifting the Lives of Elderly People Program' was held on July 23, 2017 at PKSF Bhaban. A total of 120 Focal Persons and Program Organisers from 52 POs took part in the daylong workshop. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, Managing Director Mr Md Abdul Karim, and Mr Md Fazlul Kader, DMD (Program), were present at the inaugural session of the workshop.

PUBLICATION & DOCUMENTATION

A 'Field-level Implementation Guidline' of the Uplifting Lives of the Elderly People Program has been published for the focal persons and program organisers of the POs. Besides, a 36-page photo album has been published and a 21-minute video documentary titled 'Rangiye Diye Jao' (Color us with your hues before you leave) has been made.





CULTURAL AND SPORTS PROGRAMME

As a social welfare initiative beyond poverty alleviation, PKSF has been implementing the Cultural and Sports Program for children and young people since March 2016 through 10 Partner Organisations (POs). The programme patronizes school-based activities to promote indigenous cultural practices and sportsmanship, and seeks to create awareness against crimes like terrorism, eve teasing, drug abuse, violence against women etc.

The total budget of the program is BDT 8.15 crore. PKSF and its POs jointly bear the expenditure of the program. PKSF bears 60% of the total cost from its Special Fund and Programmes-Support Fund, while the POs bear the rest from 10% of the surplus of their credit programs.

An 'Implementation Guidline' of the Cultural and Sports Programme has been prepared for the Focal Persons and Program Organisers of the POs. The 46-page guideline contains strategies and detailed instructions for implementing the programme at the field-level.

PROGRAM ACTIVITIES

The cultural activities of the program include drawing; handwriting; wall magazine; essay writing; recitation; story-telling; Tagore, Nazrul, patriotic, folk and regional songs; acting; dance and debate competitions.

The sports activities include 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 PO has assigned a competent

person as the Focal Person and most of the POs have a Field Organizer to implement the program.

NATIONAL CONVENTION

PKSF organised a national convention on its Cultural and Sports Programme on March 23, 2017 at PKSF auditorium. Presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF, Mr. Asaduzzaman Noor, MP, Minister for Cultural Affairs, was the Chief Guest of the event. Dr. Shree Biren Sikder, MP, State Minister for Youth & Sports was the Special Guest.

Many government high-ups, officials of PKSF and its POs, officials of development agencies, journalists and other stakeholders attended the convention.

WORKSHOP ON FIELD-LEVEL IMPLEMENTATION STRATEGIES

A workshop on field-level implementation strategies of Cultural and Sports Programme was held on July 24, 2017 at PKSF Bhaban. A total of 110 Focal Persons and Programme Organisers of 60 POs were present in the daylong workshop.





TRAINING RESEARCH PUBLICATIONS COMMUNICATION

In modern-day professionalism, training is, in fact, an indispensable component. Officials at entry point and in-service are trained for better knowledge and performance. There is scope for overseas exposure tours too. The Research, Publications and Communication Cells further play significant roles in matters of capacity building, knowlege dissemination and delivery of information relating to the progress of PKSF activities.



TRAINING

PKSF regularly conducts specialized training courses for PKSF officials and PO staff both at home and abroad on different aspects of appropriate financing and other development programs. Also, the Training Cell of PKSF arranges internship programs for the University graduates, exposure visit programs for foreign delegates, and training programs for the employees of organizations that are not PKSF POs. The total budget for training activities was BDT 2.08 crore in FY 2016 -2017. Training programs were organized on different modules such as Savings and Microcredit Management, Training of Trainers, Accounts and Financial Management, Group Dynamism in Poverty Alleviation, Advance Microfinance & Institutional Management, Financial Product Design and Diversification, Strategic Planning for NGOs and MFIs, Monitoring & Evaluation, ME and SME Operation and Management, Internal Audit for Operation of NGOs/MFIs etc for PO staff.

TRAINING FOR THE PARTNER ORGANIZATIONS (POs) OF PKSF

A total of 2,482 PO officials received training in 108 batches on different modules under the Training Cell of PKSF.

SL.	Venue	Program/Project	No. of Participants	No. of Batch
		Core Program	372	19
01	PKSF Bhaban	PACE Project	44	2
		CCCP Project	88	4
	Sub Total		504	25
		Core Program	921	40
02	InM	PACE Project	113	5
		CCCP Project	122	4
	Sub Total		1156	49
00	CDF	Core Program	97	4
03		PACE Project	121	5
	Sub Total		218	09
04	PMUK	Core Program 25		1
05	Apon Uddog	Core Program 24		1
06	РМК	Core Program	67	3
07	7 Venues out of Dhaka Core Program		488	20
	Total		2482	108

Table 4: Training for PO staff during July 2016 - June 2017



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ORIENTATION PROGRAMS FOR OVERSEAS PARTICIPANTS

A total of 29 foreign visitors from three countries visited PKSF as part of study visit or orientation program in FY 2016-17.

Table 5: Overseas participants

SL.	Institutions/participants	No. of participants	Name of program
01	State Bank of Vietnam	11	Orientation Program
02	National Council for Nomadic Education In Kenya (NACONEK), Kenya	12	Orientation Program
03	Boshan Municipality of Yunnan Province, China	06	Orientation Program
	Total	29	



INTERNSHIP PROGRAM

Thirty-four interns from Dhaka University, East West University, Bangladesh Agricultural University (BAU), University of Bedfordshire etc. have successfully completed internships at PKSF under the close supervision and guidance of PKSF Training Cell.

IN-COUNTRY TRAINING FOR PKSF STAFF

In FY 2016-17, 612 officials of PKSF participated in different training programs on 31 topics including Systematic Tracking of Exchanges in Procurement

(STEP), Financial Management & Disbursement Clinic, Public Procurement Management, Training on Integrity, Training on Suddhachar, Training on Result Based Monitoring (RBM) Framework and Methodology Preparation, G-banker Web Version Orientation Training, Enterprise Management and Promotion of Private Business, Introduction to Climate Change, Innovation in Public Service etc at different venues such as World Bank Dhaka Office, CIRDAP, BIGM, Radisson Blu Dhaka etc.

Officials of PKSF also participated in different workshops on many significant issues.

FOREIGN TRAINING AND EXPOSURE VISIT



In FY 2016-17, 48 officials of PKSF visited different renowned institutions in the USA, China, Japan, Italy, Vietnam, Sri Lanka, Nepal, Singapore, Thailand and Laos. The visitors included right from the PKSF Chairman and the MD to the entry-level officials. Nine officials from different POs also visited several internationally recognized institutions in Nepal and Laos.



TRAINING FOR NON-PARTNER ORGANIZATIONS

PKSF organizes special training programs for the employees of Non-Partner Organizations on different managerial issues of microfinance and social development interventions.

SL.	Institutions/Participants	No. of Participants	Name of Program			
1.	Students of South East University	56	Orientation on Programs & Activities of PKSF in Poverty Alleviation			
2.	Bangladesh Public Administration Training Centre (BPATC)	26	Advance Course on Administration & Development			
З.	Infrastructure Development Company Limited (IDCOL)	41	Microcredit Management			
4.	Local Government and Engineering Department (LGED)	131	Value Chain Activities and PRA			
	Total	254				

Table 6: Training for Non-Partner Organizations







RESEARCH

PKSF research activities aim to contribute insights and impulsion for efficient designing and redesigning, evaluation and follow-up action of different programs. The recent works of the Research Wing include two studies titled 'Staff Dropout from Microfinance Institutions: Patterns, Causes and Consequences' and 'A Study on Credit facility for small-scale Aquafarmers, Hatchery Operators and Feed Producers in Bangladesh'.

STAFF DROPOUT FROM MFIs: CAUSES AND CONSEQUENCES

A recently completed study (September 2017) titled 'Staff Dropout from Microfinance Institutions: Patterns, Causes and Consequences' reveals that the average staff dropout rate in the overall activities of the country's microfinance institutions (MFIs) is 18.45 percent, whereas it is 19.60 percent in the microfinance program alone.

The study explored trends, patterns, causes and consequences of dropout in the microfinance sector with a view to drawing effective remedial strategies for lessening dropout and thus, increasing retention of staff.

The study dealt with staff dropout data of 170 Partner Organisations (POs) between July 2009 and June 2014. Better job opportunities, undefined job responsibilities, work stress and non-congenial relations with the authorities and sometimes with the colleagues were cited by the respondents as the key reasons for dropout.

A STUDY ON CREDIT FACILITY FOR SMALL-SCALE AQUAFARMERS, HATCHERY OPERATORS AND FEED PRODUCERS IN BANGLADESH

The main objective of the study was to develop a business plan for credit facilities for small-scale aquafarmers, hatchery operators and feed producers in Bangladesh. A total of 309 sample units comprising 108 aquafarmers, 70 hatchery operators, 58 feed producers, 30 prawn farmers and as many shrimp farmers, and 13 shrimp hatchery operators were selected for data collection from different hub areas using simple random sampling (SRS). On the basis of the findings, three business plans -- one each for the aquafarmers, hatchery operators and feed producers -- have been prepared.





PUBLICATIONS

The Publication Cell takes care of PKSF's regular publications like the Quarterly Newsletter and the Annual Report as well as different performance-based documentations, various reports, proceedings of important events and seminars, monographs on special issues etc. Moreover, it extends assistance to different divisions and units of PKSF in the preparation of sundry materials including brochures, flip-charts, booklets, Memorandum of Understanding, Terms of Reference, articles, reports, training modules, editing and primary design of the materials prepared for regular uploading on PKSF website as well as other materials of different sections of the Foundation as and when necessary.

The publication of the quarterly PKSF Newsletter (Bengali and English) is one of the regular responsibilities of the Publication Cell. The quarterly Newsletter contains information of the events and activities of each quarter. These include various programmes, reports of training sessions, workshops, seminars, field visits by the high PKSF officials, case studies and graphic status of quarterly credit operations. The Newsletter can also be treated as a documentation of the progress of PKSF's activities.

SELECTED PUBLICATIONS IN 2016-17

- PKSF Annual Report 2016
- Two important volumes by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF
 - 1. Sustainable Development and All That and
 - 2. Environment, Climate Change and Water Resources
- 'উন্নয়নে নারী ও পিকেএসএফ' (Women in Development and the Role of PKSF), an illustrated proceedings in Bengali of the annual seminar on the occasion of the International Women's Day

The Publication Cell won huge acclaim for the delivery of its huge workload on the occasion of the 6-day PKSF Development Fair 2017 (October 29 to November 3). Special mention may be made of the daily tabloid bulletin that contained the proceedings of the Fair of each day, including all events such as seminars, public attendance and responses and cultural fiesta. A lovely souvenir was also published with graphic projection of PKSF.

In 2016-17, the Publication Cell offered editorial and printing services to the publication of the following materials:

- The Final Report of 'PRIME and LIFT';
- Newsletter of the SEIP project;
- Two photo albums titled 'রাঙিয়ে দিয়ে যাও' and 'জাগিয়া উঠিল প্রাণ' under the Cultural and Sports Programme and the Programme for Uplifting the Quality of The Lives of the Elderly People;
- A book titled 'বিভাসিত আলোক' and a ludo board (on the health and nutrition of the adolescent girls) under UPP-Ujjibito project;
- A book titled 'তামাক: জনস্বাস্থ্য ও উন্নয়ন-এর হ্মকি' (Tobacco: A Threat to Health and Development) under the Social Advocacy and Knowledge Dissemination Unit; and
- A photobook titled 'Winds of Change' under the Agriculture Unit and the Fisheries and Livestock Unit.







PKSF ANNUAL REPORT 2017



COMMUNICATION

The Communication Cell is primarily responsible for disseminating updated information about PKSF's diverse activities through electronic, print and social media. It also keeps the PKSF website (www.pksf-bd.org) updated with relevant news, articles and photographs. Visitors can have easy access to information about the Partner Organizations (POs), various special programs and projects, training facilities, organization profile, publications, policies, research works, library, lending activities, job circulars etc on the website. Different news and events are also circulated through its official Facebook page (www.facebook.com/pksf.org).

From October 29 to November 3, 2017, PKSF Development Fair 2017 was held at Bangabandhu International Conference Centre. The six-day gala event was a grand communication success in terms of coverage in the mainstream media. A number of national television channels live telecast some events of the Fair.





PKSF: Apex Development Organisation to Ensure Inclusive Finance and Human Dignity

Finance Minister AMA Muhith inaugurated the six-day 'Development Fair' of Palii Karma Sahayak Foundation's (PKSF) in Dhaka Sunday. _____ BSS photo পিকেএসএফের উন্নয়ন মেলা ওরু 🕨

Development fair k A six-day 'Development Fair' of Palli Karma Sahayak Foundations (PKSF) kicked off in Dhaka on Sunday in a bid to help off market for products produced at

Development fair of PKSF kicks off in Dhaka today

STAR BUSINESS REPORT

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A six-day "Development Fair 2017" begins in Dhaka today to help expand the market of products made by marginal people with a view to pulling them out of powerty.

proverty. The Palli Karma-Sahayak Foundation (PISSF), a state-run development agency, is organising the fai-llangabandhu International Conference-Some 90 urganisations will -

আলোচনা সভায় বিশিষ্টজন নবীন-প্রবীণের মেলবন্ধনে

এগিয়ে যাবে সমাজ

মান কৰিব। উপন্য উপন্যক উঠিলানা প্ৰচাট নিনিষ্ঠান কেন্দ্ৰে নিউঠ উঠিন উঠিলাৰ উপন্যক উঠিলানা প্ৰচাই নিনিষ্ঠান কৰিছেনে। নিউঠ উঠিন উঠিলাৰ সংঘটন নিষ্ঠ পৰিয়াৰ ভাগৰি সংঘটন কৰিছে। নিউঠিল উঠিলাৰ সংঘটন নিষ্ঠ পৰিয়াৰ উঠিলানা নিয়া পাছিল নিষ্ঠান উঠিলাৰ উঠিলাৰ উঠি উঠিলানা নিয়া পাছিলে। উঠিল উঠিলাৰ উঠিলাৰ উঠিলানা নিয়া পাছিলে হোৱা নিৰ্দ্ধীন উঠিলাৰ উঠিলোৰ নিয়া উঠিলানা নিয়া পাছিলে। নিৰ্দ্ধীন উঠিলাৰ উঠিলোৰ নিয়া উঠিলানা নিয়া আৰম্ভ উঠিলা উঠিলোৰ নিয়া উঠিলানা নিয়া পাছিলে। আৰম্ভ উঠিলাৰ উঠিলোৰ নিয়া উঠিলাৰা নিয়া পাছিলে কৰিছে। আৰম্ভ উঠিলাৰ উঠিলোৰ নিয়া উঠিলাৰা নিয়া পাছিলে। উঠিলাৰ কেন্দ্ৰেৰ্ঘ্ধ নিয়া উঠিলোৰ নিয়া পাছিলে। উঠিলাৰ (কেন্দ্ৰাৰ্ঘ্য কিন্দ্ৰ বিদ্যালয়) কল্পিন হয়। নিৰ্দ্ধান উঠিলাৰ উঠিলোৰ কৰাৰ কৰিছে হয়। নিৰ্দ্ধান উঠিলাৰ কৰিছে বিদ্যালয় কৰাৰ কৰিছে হয়। নিৰ্দ্ধান উঠিলাৰ কৰাৰ কৰিছে বিদ্যালয় কৰাৰ কৰিছে হয়।

নিগে উঠনে আত্তম ড. কেন্দ্রী প্রদীন্দ্রমূরণে আমানগর্ণ ও কেন্দ্র সেরার কেন্দ্রন্থান ও কেন্দ্রী প্রদীন্দ্রমূরণে আমানগর্ণ ও কেন্দ্র প্রদানিত আত্রনি দিবেলা এবে, প্রদান আত্রনিয়ার ও পরি মন্দ্রদান মন্দ্রদান মন্দ্রপান প্রদান প্রদান মন্দ্রবাদ ও

বেহিকার কাম্পিনের Delবিদ্যান কার্টা বেয়ন্দ্রণ হক। নির্ভিদ ভারুর হানির মন্দের সক্রালায় ভার্টাবে ভারে মিরামার্হেটের ব্যবহালা করিসাক ভারেন কার্য্ড নাম মিরামার্ড বেরার বেনারেন (জন) ভারন কার্য্ড নাম

গতি বেরার প্রেমারেন (জন,) জিন্স কান্যই সাম ও দিন হবক উপস্থাপন করেন ডা, পান্যনা ফারেম্ব) উন্টো নবেন, হারীগরা কান্যই বোঝা নন। ডার্ছা নিরোহ

পশ (একজাবহাৰ)-এই পৌশ উল্লোগে গাঁচকাল কেন্দ্ৰত দিললায়তাৰ প্ৰথমিত হয়। কেন্দ্ৰত বিষয়ায়তাৰ প্ৰথমিতা স্থাপিত হয়। কেন্দ্ৰত সেয়াব্যাল ব্য প্ৰত্যক প্ৰতিসকলো

ा दालिए। भारतार स्थावसाम् स्थान संस्थार इतिहत्वर कार्यव्यान सम्

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নিজস্ব প্রতিবেদক =

দারিদ্রা বিমোচন কর্মসূচিতে মানসিক স্বান্থ্যের বিষয়টিকে তেমন গুরুত্ব দেয়া হয় না। তাই দর্গিদ্র জনগোষ্ঠীর অর্থনৈতিক ও সামাজিক উন্নয়নের পাশাপাশি তাদের মানসিক স্বাস্থ্যের বিষয়টি নিশ্চিত করতে হবে। গতকাদ রাজধানীর আগারগাঁওয়ে পষ্টী কর্মসহায়ক ফাউন্ডেশন (পিকেএসএফ) ভবনে আয়োজিত 'গ্র্যাজুয়েশন অ্যাজ্ঞ রেজিসিয়েন্স : আদ্রেসিং সাইকোলজিক্যাল ওয়েলবিং : ডাজ ইট ম্যাটার ফর এক্সট্রিম পশুর্টি প্রোগ্রামসং' শীর্ষক এক সেমিনারে বজারা এ কথা বলেন। সেনিমারের আয়োজন করে যৌথভাবে গিকেএসএফ, র্য্যাক ও <u>স্ট্</u>যান্ডিজ ইনস্টিটিউট অব ডেভেলপমেন্ট (আইডিএস)। এতে সভাগতিত করেন পিকেএসএফের সভাপতি ড, কাজী গলীকজনান আহমদ। স্বাগত বক্তব্য রাখেন পিকেএসএফের ব্যবস্থাপনা পরিচালক মো, আবদুল করিম ও দ্র্যাকের ভাইগ চেয়ারম্যান ড, আহমেদ মৃণতাক রাজা চৌধুরী। এছাড়া সেমিনারে 'অ্যাদ্রেসিং

মানসিক সুস্বাস্থ্যের জন্য সহায়ক ভূমিকা পালন করে এবং তাদের আত্মপরিচয়, আত্মোপলন্ধি, ব্যক্তিত্ব ও সামাজিক সম্পর্কের বিকাশ ঘটাতে সমর্থ হয়। যুক্তরাজ্যের সাসেরা বিশ্ববিদ্যালয়ের অধ্যাপক ড. মার্টিন গ্রিদির নেতৃত্বে পরিচালিত এ গবেষণায় ছয়টি ক্ষেত্রে ৩৭টি সূচক ব্যবহার করে ১ হাজার ৮০০ অতিদরিদ্র মানুযের মানসিক সুস্বাস্থ্য পরিমাপ করা হয়।

সভাগতির বরুবো বিশিষ্ট অর্থনীতিবিদ ড, কাজী খলীকুজ্জমান আহমদ বলেন, দারিদ্রা বিমোচনে গৃহীত কর্মসুচিঙলোর অনেক ক্ষেত্রেই লক্ষিত র্জনগোষ্ঠীর মানসিক সুস্বাস্থ্য নিণ্চিতে তেমন একটা গুরুত্ব দেয়া হয় না। সুতরাং গবেষণাটি উন্নয়ন ভাবনায় একটি দিক উন্দ্রোচন করেছে।

সভাপতির বন্ডব্যের সঙ্গে একমত গোষণ করে পিকেএসএফের এমডি মো. আবদুল করিম বলেন. নতুন কিন্তু সময়োপযোগী এ গবেষণা পরিচালনা একটি প্রশংসনীয় উদ্যোগ। অতিদরিদ্রদের আর্থিক ও সামাজিক উন্নয়নের পাশাপাশি তাদের মানসিক সুস্বাস্থ্য নিশ্চিত করাও উন্নয়ন কর্মসূচিগুলোর লক্ষ্য



আনোয়ার রোজেন ॥ চাচা, আপনার সঙ্গে একটু কথা বলতে আসহিলাম। 'একটু খাড়ান। গরুটারে খাইতে দেই আগুণ।' কর্মব্যস্ত মোঃ আক্সাস আলী এভাবেই সাড়া দিলেন। তার সামনে বাধা লাল ও কালো রঙের দুটি গাভী। কুষ্টিয়ার মিরপুর উপজেলার ব্যরুইপাড়া ইউনিয়নের কেউপুর গ্রামের সত্তরোর্ধ এই মানুযটি একসময় ভিক্ষা করতেন। পরনির্ভর, মর্যাদাহীন জীবন ছিল সহায়-সম্বলহীন আক্সাসের। সম্পদ বলতে স্ত্রীর উত্তরাধিকার সুত্রে পাওয়া দুই শতাংশ জমি আর তার ওপর কৌনরকমে অস্তিত্ব জানান দেয়া একটি বুাপড়ি ঘর। পল্লী কর্ম-সহায়ক ফাউন্ডেশনের (পিকেএসএফু) "সমুদ্ধি কর্মসূচী" বদলে দিয়েছে আক্সাস আলীর জীবন। শুধু তিনি নন, পিরোজপুর সদর উপজেলার সিকদারমল্লিক ইউনিয়নের মনোরঞ্জন, সাতক্ষীরার শ্যামনগর উপজেলার

উপজেলার জলমা ইউনিয়নের রবিউলদের মতো সারাদেশের ১ কোটি ২৭ লাখ মানুষের জীবন বদলে নীরবে কাজ করছে ফুদ্রমন্ অর্থায়নকারী জাতীয় এই প্রতিষ্ঠান। এসব মানুযের কেউ ছিলেন ভিক্ষুক, কেউ কুরতেন দিনমজুরের কাজ, কেউবা বেকার, প্রাকৃতিক দুর্যোগের শিকার, কেউবা দুর্ঘটনার শিকার হয়ে শারীরিক প্রতিবন্ধী ওদের মধ্যে মিল একটাই, ওরা সবাই প্রান্তিক মানুষ এবং হতদরিদ্র। নিজেদের উদ্যম আর প্রচিষ্টায় দারিদ্রোর শেকল ভাঙার সাহস দেখাচ্ছেন তারা। মূলত বিশ্বের সামনে তারাই আজ দারিদ্র্যবিমোচনের 'রোলমডেল'। প্রায় তিন দশক ধরে দারিদ্রাবিমোচন ও কর্মসংস্থান সৃষ্টির মাধ্যমে দেশের এই সুবিধাবঞ্চিত জনগোষ্ঠীর জীবনমান উন্নয়নের লড়াইয়ে পাশে আছে পিকেএসএফ। এ প্রসঙ্গে গিকেএসএফের ব্যবস্থাপনা পরিচালক



 দারিদ্র্য বহুমাত্রিক, ক্ষুদ্রশ্বণ একক সমাধান নয়
 উপযুক্ত ঋণ' ধারণার প্রবর্তন করেছে পিকেএসএফ 🔘 ঋণগ্রহীতা প্রায় ১ কোটি, ৯২ শতাংশই নারী 🖲 খেলাপী ঋণ নেই, ঋণ আদায়ের হার ৯৯ দশমিক ৭০ শতাংশ



পিকেএসএফের 'সমৃদ্ধি কর্মসূচীর' আওতায় ভিক্ষুক পুনর্বাসন

আনোয়ার রোজেন । আলিয়া বেগমের (৫২) চোখেমখে খশির ঝিলিক। ঠোঁট লাল করে পান চিবুচ্ছেন আর আজুবিশ্বাসের সঙ্গে উত্তর দিচ্ছেন বিভিন্ন গ্রশ্নের। স্বামী যখন ডিক্ষা করতো সলে ভব্ব দিছেল বিজিয় একেয়া বানা ধনা ওপা করতে। আপনার সংগার চলতো কীভাবে- এমন প্রশ্নে এক মুহুর্তের জন্য মুখটা মলিন হলো আলিয়ার। অবশ্য পরক্ষণেই সাবলীল। উত্তরবঙ্গের আঞ্চলিক টানে বললেন, চোথের রুয়াবহুল চিকিৎসা করিয়ে স্বামী মোঃ আরু বকর ততদিনে নিঃশ্ব। তারপরও চোখ ভাল হয়নি, প্রায় দৃষ্টিহীন। চার ছেলে-মেয়ের মধ্যে বড় তিন জনেরও একই সমস্যা। বাবার মতো ক্ষীণদৃষ্টি তাদের। বাধ্য হয়ে ভিক্ষার ঝুলি হাতে তুলে নেন আবু বকর। ১৫ বছর ভিক্ষা করেছেন। নিদারল কষ্টের ওইসব দিনের কথা চাইলেও ভুলতে পারেন না আলিয়া। এবার পাশে

দাঁড়ানো আবু বকর বলেন, কয়েক বছর হলো সংসারের মোড় ঘুরেছে। ডিক্ষাবৃত্তি ছেড়ে হাঁটতে স্তরু করেছেন সমুদ্ধির পথে। জীবনের নতুন এই পথ চলায় তাদের সঙ্গী হয়েছে পল্লী কর্ম-সহায়ক ফাউন্ডেশন ২রেছে শদ্ধা কন-সহারক কাওভেশন (পিকেএসএফ)। জাতীয় এই উন্নয়ন প্রতিষ্ঠানের 'সমৃদ্ধি কর্মসূচী' মুছে দিয়েছে আবু বকরের ডিক্ষুক পরিচিতি। জয়পুরহাট সুদর উপজেলার ধলাহার ইউনিয়নের চাঁদপুর গ্রামের শেখপাড়ার আবু বকর এখন 'উদ্যমী সদস্য'। সম্প্রতি সরেজমিন সম্প্রতি জয়পুরহাট ঘুরে এ প্রতিবেদক আবু বকরের বদলে যাওয়া জীবনের চালচিত্র দেখেছেন। দেখা মিলেছে যাটোর্ধ নারী 'উদ্যমী সদস্য' সুফিয়া বেগমের। তিনিও এক সময় ভিক্ষা ধলাহার ইউনিয়নের বিষ্ণুপুর করতেন। গ্রামের নিত্তিপাড়ায় এখন তিনি সমুদ্ধ বাড়ির' মালিক। তারা দুজনই দারিদ্রের বিরুদ্ধে লড়াই করা অদ্যযু মানুষের দৃষ্টান্ত। নিজেদের আঙিনায় দাঁড়িয়ে শোনালেন

দারিদ্র্য জয়ের কাহিনী. আজন্ম অভাবী সুফিয়া এখন স্বাবলয়ী । দরিদ্র পরিবারে জন্ম সুফিয়ার। ছয় ভাই-বোনের মধ্যে সুফিয়া তৃতীয়। আট সদস্যের পরিবারে দিনমজুর বাবার নুন

আনতে পান্তা ফুরায় অবস্থা দেখেই বঁড়

বিছানায় পড়ে থেকে এক রকম বিনা চিকিৎসায় মকবল মারা বিহালায় গড়ে বেংক অব রাজন বিশা চালিক্সায় মকরুশ মাজা যান। আমীর মৃত্যুর পর মেয়ে সখিনাকে নিয়ে খুব বিপদে পড়েন। 'অভাবের উত্তরাধিকার' সূত্রে সখিনার বিয়ে হয় গাইবান্ধা জেলার কামদিয়া এলাকার দিনমজুর আনোয়ার হোসেনের সঙ্গে। মেয়ের জামাইকে রেখে দেন নিজ বাড়িতেই। দুই নাতি ও এক নাতনিসহ ছয় সদস্যের পরিবারের অভাব গুধু বেড়েই চলে। এই অবস্থায় পারবারের অভাব ওবু বেডেই চলে। এই অবহার পিকেএসএফের তত্ত্বাবধানে পরিচালিত সমৃদ্ধি কর্মসূচী ধলাহার ইউনিয়নে জরিপের মাধ্যমে ভিক্ষুকদের একটি তালিকা করে। সিদ্ধান্ত হয় প্রত্যেক ভিন্মুক পরিবারের আয় বাড়ানোর জ্রন্য ১ লাখ অনুদান হিসেবে দেয়া হবে। কর্মসূচীর আওতায় পিকেএসএফের সহযোগি সংস্থা জাকস ফাউন্ডেশন

ইউনিয়নের শেখপাড়ার আবু বকরও দেখেছেন সুখের মুখ। তারও দিন বদলেছে। প্রতিবেদনের শুরুতে উল্লেখ করা আবু বকরও পুনর্বাসন কর্মসূচীর আওতায় ১ লাখ টাকা অনুদান পেয়েছিলেন। তার বার্ড়ি যুরে দেখা গেল, রাজহাঁস, মুরগি ও কবুতরের সুযের কোলাহল। বাড়ি একপাশে আছে প্রজনন সেন্টার ু প্রতিবেশীদের তুলনায় তার আয় কম নয়। কালো ষাঁড়ের পিঠে হাত বোলাতে বোলাতে আবু বকর বলেন, ২০১৫ সালে স্যারেরা আমাকে টাকা দেন। আমীকে প্রজনন সেন্টার দিতে সহায়তা করেন। দুইটা যাঁড় ও একটি পাঠা দিয়ে প্রজনন কাজ করা হয়। ছাগল প্রজননে একশ টাকা ও গুরুর প্রজননে করতে ১৫০ টাকা থেকে ২০০ টাকা নিই। চিনা হাঁস ও পালন করি আমি। আমি এখন ভাল আছি। খোঁজ রাজহাঁস নিয়ে জানা গেল, আবু বকরের দুইটা



দারিদ্র্যজয়ের হাসি সুফিয়া বেওয়ার চোখেমুখে (ডান থেকে দ্বিতীয়)। মেয়ে-মেয়ের জামাই ও নাতি নার্তনিসহ এখন সচ্ছল সংসার জয়পুরহাটের সুফিয়ার GEN TO

দারিদ্যের বিরুদ্ধে লড়াইয়ে আবু বকর ও সুফিয়া বেওয়ার এই উদ্যম অনুসরণীয় বলৈ মনে করেন ১নং ধলাহার ইউনিয়ন পরিষদের চেয়ারম্যান ফয়েজ উদ্দিন আহমেদ। জনকণ্ঠকে তিনি বলেন, দরিদ মানুষের সহায়তার জন্য প্রান্তিক পর্যায়ে বিভিন্ন ভাতা ও কর্মসূচী সরকারের রয়েছে। এর পাশাপাশি পিকেএসএফ এবং জাকস ফাউন্ডেশনের মত সংস্থা এগিয়ে আসলে আরও বেশি সংখ্যক দরিদ্র মানুষ্ উপকৃত হবেন। জয়পরহাটে পিকেএসএফের 'সমৃদ্ধি' কর্মসূচী বাস্তবায়ন করছে স্থানীয় এনজিও জাকস ফাউডেশন। সংস্থাটির্বির্বাহী পরিচালক জনকণ্ঠকে বলেন, ভিক্ষাবৃত্তি থেকে ফিরে এসে যারা নিজেদের উদ্যমে টেকসই কর্মসংস্থান ও আয়ের ব্যবস্থা করেন, আমরা তাদের 'উদ্যুমী সদস্য' বলি। ধলাহার ইউনিয়নে উদ্যমী সদস্য সংখ্যা ১০ জন। এদের কেউই এখন আর ভিক্ষা করেন না। এ ধরে রাখা আমাদের छना অবস্থা চ্যালেঞ্জের। তাদের এই উরতি যাতে

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NEW DYNAMICS IN **PKSF** ACTIVITIES

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 upholding integrity, accountability and transparency, maintaining a strictly gender-fair work environment, and working according to our citizens' charter.



A platform for strengthening implementation of SDGs in Bangladesh

PEOPLE'S VOICE

Strengthening implementation of SDGs in Bangladesh

Sustainable development is necessarily inclusive, participatory and equitable, and it has multidimensional goals and targets. The basic view is that no one is to be left out. The focus, therefore, is on the human being and equitable progress of all citizens. Palli Karma-Sahayak Foundation (PKSF) has, over the last several years, been pursuing anti-poverty and beyond-poverty sustainable development actions centring on the human beings and the multidimensionality of human life and living.

PKSF approaches sustainable development in a manner that essentially invokes the basic tenets of the UN-adopted sustainable development approach. In fact, PKSF directly addresses key issues under at least 12 of the 17 Sustainable Development Goals (SDGs). For example, Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH), a PKSF flagship program, focuses on human-centred household-based multidimensional integrated development. Its services are extended especially towards those who are left out of the conventional development programmes, e.g. beggars. Also, PKSF has identified 16 disadvantaged groups -- ethnic, social, professional -- and chalked out programmes to ensure inclusive development for all.

The SDGs cannot be attained through efforts any single entity; it is even beyond the capacity of government alone. Combined, cooperated and well-coordinated approach among all the relevant actors is a must for this. With this in view, a platform titled 'People's Voice: Strengthening SDGs Implementation in Bangladesh' has been launched at PKSF's behest to assist the government in achieving the SDGs by 2030.

Hon'ble Planning Minister Mr AHM Mustafa Kamal, MP, inaugurated the platform at a launching seminar at PKSF Auditorium on 19 February 2017. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the event. Md Abdul Karim, Managing Director, gave the welcome address.



Dr Md Jashim Uddin, Deputy Managing Director (Admin), presented on how the PKSF activities have been contributing to the endeavours of the Government in SDGs implementation. Parliamentarian Mr Md Abdul Wadud, also the Chairman of the Parliamentary Standing Committee on Food Ministry; Mr Md Abul Kalam Azad, Chief Coordinator for SDGs affairs at the Prime Minister's Office; and Mr Md Eunusur Rahman, Secretary of the Financial Institution Division, Finance Ministry, attended the programme as special guests.

The objective of this platform is to review the activities and progress, identify challenges faced in relation to the various SDGs, particularly in rural Bangladesh, and determine how they can be aptly addressed towards sustained and effective implementation of SDGs.

Renowned personalities and different non-governmental organizations have been included as partners in this platform. This platform has three committees. At the top, there is the Advisory Committee chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, for providing policy directions. Then, there's the Steering Committee chaired by Mr Md Abdul Karim, Managing Director of PKSF to supervise the activities to achieve the SDGs. The third is the Working Committee chaired by Dr Md Jashim Uddin, Deputy Managing Director (Administration). This committee, in consultation with the Steering Committee, will help PKSF design its activities, within the framework.

As part of PKSF's strategic role in the SDGs, PKSF Managing Director Mr Md Abdul Karim represented Bangladesh in the 5th High-Level Political Forum (HLPF) at the UN Headquarters in New York from 10-19 July 2017. There he presented the Voluntary National Review (VNR) -- the national report on the implementation progress of Sustainable Development Goals (SDGs).

Recently, the Prime Minister's Office has assigned Mr Md Abdul Karim, the PKSF Managing Director, as the Chairman of an 11-strong committee for formulating curriculum and contents, incorporating the SDGs and its targets, for students from secondary to higher levels.

On November 26, 2017, PKSF organised a workshop titled "People's Voice: Strengthening implementation of SDGs-2030 in Bangladesh" with a view to helping strengthen effective realisation of the SDGs in the country. Civil Aviation and Tourism Minister Mr Rashed Khan Menon, MP, graced the closing ceremony of the workshop as the Chief Guest while Dr Zafar Ahmed Khan,



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Sr Secretary of the Ministry of Water Resources, and Mr Arijit Chowdhury, Additional Secretary of Financial Institutions Division, Ministry of Finance were the Special Guests. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the ceremony and Managing Director Mr Md Abdul Karim delivered the welcome address.





The Cabinet Division formulated the 'Innovation Strategic Plan & Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service. The objective is to create an enabling environment for civil servants to experiment with ideas that may lead to improvement of public service delivery strengthened by insights from their 'empathy journey'. As per the guideline, each Directorate/Organization under the Financial Institutions Division (FID) of the Ministry of Finance has formed an innovation team consisting of 3-5 members headed by an Innovation Officer. Besides, the FID itself has formed a 5-member Innovation Team headed by its Chief Innovation Officer.

Accordingly, PKSF has formed an Innovation Team that has developed an annual innovation strategic plan. It can be found on the PKSF website. PKSF organized a training session on 'Innovation in Civil Service' on November 13-14, 2016, in which 23 persons including representatives of the a2i Project took part. Three concepts have been included in this innovation strategic plan of PKSF in FY 2017-18. These are:

- 1. Education Assistance Program under ENRICH
- 2. Livelihood Development Program of the Elderly People
- 3. Online Training Program for the Accountants of PKSF POs on 'Book-keeping'.



SOCIO-ECONOMIC PROGRAMME

With a conviction that 'no one would be left behind' in the realization of holistic development paradigm, Palli Karma-Sahayak Foundation (PKSF) has, in the recent years, consistently diversified its initiatives, separately, or within its programs. Socio-economic and Human Capacity Enhancement is one such intervention introduced in 2016. Key activities under this programme are technical assistance for the autistic and physically challenged children, providing laptops to women trained on outsourcing, constructing hostels for poor girl students, education and health assistance for children dwelling in slums, rehabilitating freedom fighters who are victims of river erosion, renovating rooms for the use of schools, establishing museums and computer labs, etc.

Under this initiative, grants and soft loans are provided to the institutions involved in educational and health-related services. For this, PKSF will allocate 0.1% of its annual budget. In FY 2016-17, an amount of BDT 35.7 million has been sanctioned, of which BDT 10.95 million has already been disbursed in favour of nine Partner Organizations (POs) of PKSF. These POs will use the funds for specified socio-economic activities.

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It goes without saying that the people who are left behind are the marginal populations. PKSF has, in the recent years, intensified its interventions to address the basic needs of these people through many of its ongoing programs and projects, which are being implemented by its Partner Organizations (POs).

However, as per inviolable rules, an organisation having a certificate from MRA can only become a Partner Organization of PKSF. This means any organization without micro-financing interventions but with initiatives dedicated to health, education and other key social services for the poor and underprivileged is not eligible to become a PKSF PO.

But in spirit, this kind of exclusion does not go with the tasks assigned to PKSF in its Memorandum of Association.

At the moment when PKSF is gearing up its activities to actively respond to the realization of SDGs, the Governing Body of PKSF took an extraordinary resolution to patronize some selected non-POs actively involved in health, education and other holistic social service sectors. These organisations will be treated as Social Development Partner Institutions (SDPIs).

UPCOMING PROJECTS

Accreditation of Green Climate Fund

The Green Climate Fund (GCF) under UN Framework Convention on Climate Change, on 02 October 2017 accredited PKSF as a National Implementing Entity (NIE) in Bangladesh. This is an evidence of global trust on PKSF. It has now access to the world's largest climate funding. PKSF now can directly submit proposals to GCF. Any public/private organizations or international NGOs working in Bangladesh may submit project proposals to GCF through PKSF. It has participated in preparing the Country Program (CP) for GCF. 71 priority projects, including 7 proposed by PKSF, have been identified and incorporated. The Environment and Climate Change Unit (ECCU) of PKSF has submitted a detailed project proposal to GCF and is developing other projects.

Sustainable Enterprise Project (SEP)

The successes achieved and lessons learnt from the microenterprise programs have prompted PKSF to undertake a new project titled 'Sustainable Enterprise Project (SEP)', to be funded by World Bank. The Project's objective is to increase adoption of environmentally sustainable practices by targeted microenterprises. It will cover environmentally stressed agricultural and manufacturing business clusters. Proposed components include loan to microenterprises, common services for the business clusters and capacity building of the micro-entrepreneurs. This project is expected to be launched in June 2018. The total project cost is US\$ 130.00 million out of which the World Bank will finance US\$ 110.0 million and PKSF's contribution is US\$ 20.0 million.

Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction

On September 20, 2017, PKSF has signed Minutes of Meeting including the Draft Record of Discussions with Japan International Cooperation Agency (JICA) to extend cooperation in inclusive risk mitigation. The documents were signed by Mr. Md. Abdul Karim, Managing Director, PKSF and Mr. Kazuto Tsuji, Team Leader, Detailed Planning Survey, JICA. Mr. Oishi Kohei, Deputy Assistant Director, Mr. Daichi Hirose, Access Advisory Japan from JICA and Mr. Md. Fazlul Kader, Deputy Managing Director and other officials of PKSF were present on the occasion. The project, now at its designing stage, is expected to take off from May 2018.

Livestock Insurance Sector

PKSF has successfully completed a study on 'Feasibility study of livestock insurance sector in Bangladesh' financed by Swiss Agency for Development and Cooperation (SDC). This is the first of its kind study on livestock being conducted in Bangladesh which covered randomly selected 7,680 households across the country. SDC has shown its interest to finance technical support for piloting of a new model in sustainable provision of veterinary services and risk pooling through MFIs. The project is expected to start in March 2018.

Risk Mitigation Services in Livestock Sector

Dialogues took place between PKSF and Islamic Development Bank (IDB) regarding technical and financial assistance in scaling up the risk mitigation services in livestock sector through Partner Organizations (POs) of PKSF in Bangladesh. PKSF is already implementing some similar projects in this sector.





EVENTS

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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.



SEMINAR ON SUSTAINABLE DEVELOPMENT OF HAOR PEOPLE

PKSF organised a seminar titled Sustainable Development of Haor People: Innovative Initiatives of PKSF on February 14, 2017 to identify the ways to ensure comprehensive development of the Haor (wetland) people.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was the Chief Guest of the seminar. Presided over by Mr. Md. Abdul Karim, Managing Director of PKSF, Mr. Amalendu Mukherjee, Executive Vice-Chairman of Microcredit Regulatory Authority (MRA), was the Special Guest.



Executive Directors (EDs) and other high officials of different Partner Organisations (POs) of PKSF and representatives of Hoar people attended the event.

Mr. Md. Abdul Karim said that PKSF is relentlessly working to improve the living conditions of the Haor areas. "The recommendations to be made in today's event will certainly help us chalk out more effective development action plans for future".

Mr. Iqbal Ahammed, ED, Padakkhep Manabik Unnayan Kendra and Mr. Hasan Ali, ED, Palli Bikash Kendra gave two presentations on their experiences of implementing development activities in the Haor areas. Dr Md Jashim



Uddin, Deputy Managing Director (Admin), PKSF and Mr Murshed Alam Sarker, ED, People's Oriented Program Implementation (POPI) took part in discussions.

Dr. QK Ahmad, the Chief Guest of the seminar, in his speech highlighted the need for inclusive development of the poor people living in the Haor and other remote areas in the country to achieve Sustainable Development Goals (SDGs). He expressed hope that PKSF would take up more Haor-centric programmes in the days ahead. "We all have to work together to formulate an area-specific, viable and sustainable plan of action for the Haor region".







NEW PLATFORM TO STRENGTHEN IMPLEMENTATION OF SDGs

PKSF has launched a platform titled 'People's Voice: Strengthening SDGs Implementation in Bangladesh' to help the government achieve the UN-sponsored Sustainable Development Goals (SDGs) by 2030.

Mr. AHM Mustafa Kamal, MP, Planning Minister, Government of Bangladesh inaugurated the platform at a seminar held at the PKSF auditorium on February 19, 2017.

PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad chaired the seminar. Mr. Md. Abdul Karim, Managing Director of PKSF gave the welcome address. Dr. Md. Jashim Uddin, DMD (Admin.), PKSF gave a presentation on PKSF activities supplementing the endeavors of the Government in SDGs implementation.



Mr. Md. Abul Kalam Azad, Chief Coordinator for SDGs affairs in the Prime Minister's Office, Mr. Md Abdul Wadud, MP, Chairman of the Parliamentary Standing Committee on Food Ministry, and Mr. Md. Eunusur Rahman, Secretary, Financial Institutions Division, Finance Ministry, attended the programme as Special Guests.

The Planning Minister said, "To achieve SDGs by 2030, involvement of marginal people is required. Therefore, I request the development organisations to ensure the participation of unprivileged people in development activities". It was noted in the seminar that PKSF has for nearly three decades been working on inclusive finance and sustainable development with 250+ Partner Organisations (POs) across the country and serves more than 12 million poor families. PKSF has already established an SDG cell within the organization, assigned an SDG implementing focal point, and formulated a strategy to complement the public sector efforts. Its activities are directly linked with 13 SDG Goals (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 13, and 16).



PKSF ANNUAL REPORT 2017





NATIONAL CONFERENCE ON PROGRAM FOR ELDERLY PEOPLE

PKSF organized a national conference on 'Uplifting the Quality of the Lives of the Elderly People' on March 2, 2017 at PKSF Auditorium. Mr. AMA Muhith, Finance Minister, Government of Bangladesh, was the Chief Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF, presided over the event.

PKSF Managing Director Mr. Md. Abdul Karim in the welcome speech highlighted the human-centric approach of PKSF in all its activities. He thanked the Government of Bangladesh for enacting the Parents' Care Act 2013.



An exhibition of services provided by PKSF for the elderly people were on display on different floors of the PKSF Bhaban and a fascinating video documentary on PKSF's services for the elderly and how those produced excitement, ecstasy, confidence and participation was shown. This living document touched every member in the audience.

Mr. Md. Fazlul Kader, Deputy Managing Director (Program) of PKSF, made a short presentation on the Program for Uplifting the Quality of the Lives of the Elderly People. Mr. Md. Emranul Haque Chowdhury, Executive Director of UDDIPAN, and Mr. Abul Haseeb Khan, Director of Resource Integration Centre (RIC), shared their experiences.

Finance Minister Mr. AMA Muhith commended PKSF for initiating the program for the elderly. He said, "As the life



expectancy of Bangladeshi citizens has increased over the years, we need to expand such programs throughout the country."

In his speech, Dr. QK Ahmad, chair of the event, announced that the program for elderly people would be expanded to another 50 Unions under the coverage of PKSF's ENRICH program.

Government officials, staff of PKSF and its Partner Organisations (POs), development workers, journalists and other stakeholders attended the conference. Noted dignitaries from different international and local institutions also attended the program. The conference ended with a cultural program performed by members of Proyash, a PO of PKSF, and Spondon, a cultural academy.



PKSF ANNUAL REPORT 2017



NATIONAL CONVENTION ON CULTURAL AND SPORTS PROGRAM

A national convention highlighting PKSF's Cultural and Sports Programme was held on March 23, 2017 at PKSF auditorium. Presided over by PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad, the event was graced by Mr. Asaduzzaman Noor, MP, Minister for Cultural Affairs, as the Chief Guest. Dr. Shree Biren Sikder, MP, State Minister for Youth & Sports was the Special Guest.

Mr. Md. Fazlul Kader, DMD (Program) of PKSF, gave a presentation on this new, socially vibrant intervention of PKSF. The presentation was followed by a documentary film show.

Mr. Md. Shahid Uz Zaman, Executive Director of ESDO, and Mr. Bimal Chandra Dey Sarker, Chief Executive of Mukti Cox's Bazar, spoke in the event. They reported how wide and deep is the impact of this program on the children, their parents and the community as a whole. Two young participants of the Cultural and Sports Program, a teacher and a guardian shared their experiences in the convention. Later, the Chief Guest handed over crests to the Program-implementing Partner Organizations (POs) for commendable implementation of the Program at the field level.

Dr. Shree Biren Sikder, MP, the Special Guest, lauded the Program of PKSF. He said that he would try to provide necessary assistance to the Program from the Ministry of Youth and Sports.

Chief Guest Mr. Noor stressed on the importance of cultural and sports activities for the school-going children.



In his speech, Dr. QK Ahmad said that cultural and sports activities can help people build up a fair society. He advised PKSF officials to extend the Program by including 50 more POs of PKSF in their operations.

A colorful cultural show performed by youths from the working areas of PKSF POs added delight at the close of the event. Government high-ups, officials of PKSF and its POs, development workers, journalists and other stakeholders attended the convention.

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INTERNATIONAL WOMEN'S DAY OBSERVED

To mark the International Women's Day, PKSF organised a seminar on 'Sustainable Development for Women's Empowerment, Equality and Non-discrimination' on March 28, 2017. The seminar was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. Dr. Selina Hayat Ivy, Mayor of Narayanganj City Corporation, was the Guest of Honor. Mr. Md. Abdul Karim, Managing Director of PKSF, delivered the welcome address.

Members of PKSF's Governing Body and General Body, all the female employees and senior officials of PKSF, and representatives from 136 POs of PKSF attended the seminar.

Begum Rokeya, Executive Director of Swabalamby Unnayan Samity, was the keynote speaker. She presented a paper on the status of women in Bangladesh. Dr. Pratima Paul Majumder, a member of PKSF's Governing Body, also spoke on the occasion.

After the keynote presentation, the Chair opened the floor for questions and comments. Many attendees came up with some fundamental questions and thoughtful remarks.

Mr. Md. Abdul Karim said, despite many odds, remarkable progresses have been made in the area of women empowerment. PKSF is working for women from a forward-looking perspective. He informed the house that a good number of PKSF POs are being successfully run by female Executive Directors.

Dr. Selina Hayat Ivy stated that men along with women should step forward for sustainable development of the



society. She highlighted the role of family in the process of empowering women. "Education is the pre-condition to women empowerment," she maintained.

Dr. QK Ahmad, Chair of the seminar, said that though Bangladesh is making significant progress on many social indexes, women repression and child marriage are yet to be rooted out. He said inclusive development is one of the preconditions for sustainable development. Later, he handed over a crest to Mayor Ivy for her significant contribution towards women empowerment.



তামাক: জনস্বাছ্য ও উন্নয়ন-এর হুমকি

বিশেষ অতিথি : জাতীয় অধ্যাপক ব্রিগেডিয়ার (অবঃ) আব্দুন মালিক

মাননায় এন ও পরিবস্তুন প্রতিমন্ত্রী, গণপ্রজারন্ত্রী নাম্পারেশ সরকার

প্রতিষ্ঠাতা ও সভাপতি, ন্যাশনাল হাট ফাটতেশন থব বাংলাদেশ

ড. কাজী খলীকজ্জমান আহমদ, সভাপতি, পিকেন্দ্রস্থ

পল্লী কর্ম-সহায়ক ফাউণ্ডেশন (পিকেএসএফ)

২৮ মে ২০১৭। পিকেএসএম মিলনায়তন

প্রধান অতিথি : জনাব এম এ মানান, এমপি

সচাপতি

SEMINAR ON THREAT OF TOBACCO TO HEALTH AND DEVELOPMENT

"Tobacco control interventions should include anti-tobacco mass media programs," said National Professor Brig Gen (rtd) Abdul Malik, Founder and President, National Heart Foundation of Bangladesh. He was speaking as the Special Guest at a seminar titled 'Tobacco: A Threat to Health and Development', organised by PKSF on May 28, 2017 in PKSF Bhaban to mark the World No Tobacco Day 2017.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the seminar. Mr MA Mannan, MP, State Minister for Finance and Planning, was the Chief Guest. PKSF Managing Director Mr Md Abdul Karim gave the introductory speech while Mr Golam Touhid, DMD (Finance) gave a presentation on the huge national loss caused by tobacco consumption.

Representatives from different anti-tobacco institutions and campaigners, members of PKSF Governing Body and General Body, representatives of PKSF's Partner Organisations and PKSF officials were present in the programme. A video documentary titled 'Tobacco and Endangered Health' highlighting tobacco-induced health hazards was shown in the seminar.



Mr Md Abdul Karim noted that around 1 lac people in Bangladesh die every year due to tobacco consumption. While the tobacco sector has some material contribution to the national economy as it provides revenues and creates jobs, tobacco consumption leads to numerous health hazards and the Government eventually has to spend more in the health sector. Smoking is prohibited in selected public places and on public transports according to the 'Smoking and Usage of Tobacco Products (Control) Act 2005', but it is in far short of enforcement, added the PKSF Managing Director. He also stressed the need for raising mass awareness against tobacco consumption.

Mr Golam Touhid, DMD of PKSF, in his presentation, highlighted the dreadful effects of tobacco on agriculture, environment, public health and economy. He suggested that tobacco farmers be provided with soft loan facilities and capacity building training for growing alternative crops. Mr Touhid also urged for the formation of a national anti-tobacco platform in which PKSF can play an emphatic role.

PKSF Chairman Dr QK Ahmad and others on the dais released an anti-tobacco poster, published by PKSF's Social Advocacy and Knowledge Dissemination Unit.

Brig Gen (rtd) Abdul Malik in his speech related how the use of tobacco can lead to the most common

non-communicable diseases. He emphasised on the need for controlling tobacco consumption through restrictions on production, usage and sales, as well as warning messages printed more prominently on tobacco packets. Professor Malik said tobacco control interventions can also include media campaigns, pictorial health warnings in textbooks, awareness campaigns and higher taxation on tobacco products.

In his speech, Mr MA Mannan reiterated the Government's determination to make Bangladesh a tobacco-free country by 2040. The chief guest also lauded different development programmes of PKSF. He expressed his hope that PKSF, with the help of its Partner Organisations across the country, can make this initiative successful.

Dr QK Ahmad, the Chair of the seminar, said that the use of tobacco predominantly inflicts negative effects on human health and thereby on national economy. He stressed on the need for making people aware of the health hazards of smoking through anti-tobacco campaigns. Also, chemical fertilizers and pesticides used for tobacco cultivation reduce soil fertility, increase water pollution, threaten biodiversity and accelerate deforestation, he added.

The PKSF Chairman highlighted the role of the youths in preventing the social ills like child marriage, oppression of women, tobacco consumption etc. The precondition to sustainable development is inclusive development, added Dr QK Ahmad. He announced the formation of an anti-tobacco network with representatives from various anti-tobacco institutions. Mr Golam Touhid, DMD of PKSF, will work as the coordinator of the network.



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OUTCOME PRESENTATION CEREMONY OF NATIONAL WATER CONVENTION 2016

On June 7, 2017, PKSF, Bangladesh Unnayan Parishad (BUP) and NGO Forum for Public Health jointly organised the Outcome Presentation Ceremony of National Water Convention 2016. Barrister Anisul Islam Mahmud, MP, Hon'ble Minister for Water Resources, was the Chief Guest and Mr Kazi Shofiqul Azam, Secretary of the Economic Relations Division (ERD), Ministry of Finance, was present as the Special Guest at the program chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, MD of PKSF, delivered the welcome speech while Mr SMA Rashid, Executive Director of NGO Forum for Public Health, gave a presentation on the outcome of the National Water Convention 2016. Dr Nilufar Banu, Executive Director of BUP, made some introductory remarks.

Members of the PKSF Governing Body and General Body, PKSF officials, senior officials from different Government agencies, development and research institutes, and representatives of the PKSF's Partner Organisations also attended the programme.

The National Water Convention titled 'Sustainable Water Regime in Bangladesh: Availability, Management, Access' was originally held on December 28-29, 2016 at the PKSF auditorium. At the Outcome Presentation Ceremony, a report was published based on the resourceful findings of the 2-day Convention. "The Convention last year saw extensive discussions on 13 thematic areas concerning water-related issues in Bangladesh. This publication compiles the proceedings and recommendations made in those sessions," PKSF Chairman Dr QK Ahmad remarked.

He said the per capita water availability in Bangladesh is 7,568 cubic metre, which is much higher than that in neighbouring India and Pakistan. Yet, the people of Bangladesh, particularly those living in the climate vulnerable and hilly areas, suffer from water crisis. The disparity in the seasonal and spatial distribution of water is primarily to be blamed for this. Dr QK Ahmad stressed on the need for promoting integrated water resource management in Bangladesh for achieving Goal 6 (Ensure access to water and sanitation for all) of the United Nations-sponsored Sustainable Development Goals (SDGs). Mr Karim, the PKSF MD, in his speech highlighted the importance of water for survival and development. He also focused on different water-related interventions made by PKSF.

Mr Kazi Shofiqul Azam, the ERD Secretary, reported that the 7th Five Year Plan attaches special importance to water resources. As part of this, the government has already signed an agreement with the Netherlands for Delta Resource Planning. He noted that more events like the National Water Convention 2016 should be organized to follow up on the important recommendations.

Barrister Anisul Islam Mahmud, the Water Resources Minister, praised highly of the publication and pledged to respond positively in light of the findings. He remarked that management of water depends on a range of issues like biodiversity, geographical location, sources of water flows etc. In order to safeguard the coastal people and their assets, the government has already successfully completed the Coastal Embankment Improvement Project, he added.

Dr. Md. Jashim Uddin, DMD (Admin), PKSF delivered the vote of thanks at the end of the ceremony. He spoke on the background of the convention and expressed hope that the outcome of this convention would help formulate effective water-related policies to meet demands of the people.

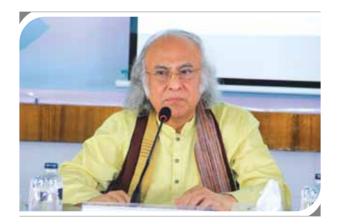


PKSF ANNUAL REPORT 2017



Seminar on the role of Fisheries & Livestock Sectors In Sustainable Development

A seminar titled 'Fisheries and Livestock Sectors in Poverty Alleviation and Sustainable Development' was organised on August 17, 2017, at the new PKSF Auditorium. Presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, State Minister for Fisheries and Livestock Mr Narayan Chandra Chanda, MP, was the Chief Guest of the occasion. Dr Md Nazrul Anwar, Additional Secretary of the Fisheries and Livestock Ministry, was the Special Guest. PKSF Managing Director Mr. Md Abdul Karim and Economic Reporters Forum (ERF) President Saiful Islam Dilal delivered welcome addresses, and Dr Md Jashim Uddin, DMD (Admin) of PKSF, gave the keynote presentation. Five participants of PKSF programmes shared their success stories at the event.





Mr Md Abdul Karim mentioned that PKSF, through its Agriculture Unit and Fisheries & Livestock Unit, makes different technologies available to farmers, builds their capacity, continuously develops value chain of products and extends financial services at the grassroots level.

In the keynote presentation, Dr Md Jashim Uddin gave a statistical view of how PKSF is multiplying its services, both financial and non-financial, in its working areas.

Additional Secretary Mr Md Nazrul Anwar highlighted the progress in the fisheries sector and stressed on the need for a combined role of government and non-government organisations for further development.

Fisheries and Livestock Minister Mr Narayan Chandra Chanda, the Chief Guest, said fisheries and livestock

sectors in Bangladesh have made substantial progress, as a result of the concerted efforts of the government and the non-government agencies.

PKSF Chairman Dr QK Ahmad, also Chair of the seminar, said agriculture still makes a huge contribution to the national GDP. PKSF is implementing different activities that would help Bangladesh achieve the Sustainable Development Goals, he added.

On the occasion, PKSF and ERF signed a Memorandum of Understanding, under which nine awards titled 'PKSF-ERF Award' will be given for media coverage on cumulative development media reports. Also, three journalists will be granted funds each year to study at Dhaka School of Economics.

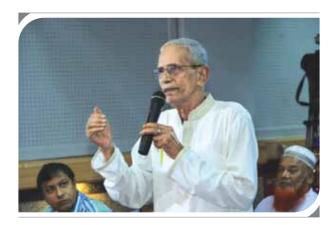






INTERNATIONAL DAY FOR OLDER PERSONS OBSERVED

To mark the International Day for Older Persons 2017, PKSF and Forum of the Rights of the Elderly, Bangladesh (FREB) jointly organised a discussion meeting at PKSF Bhaban on October 14, 2017. Mr Asaduzzaman Khan, MP, Minister for Home Affairs, was the Chief Guest at the program chaired by PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad.





PKSF Managing Director Mr Md Abdul Karim and FREB Vice President Maj Gen (retd) Mr Jibon Kanai Das gave the welcome speeches.

In his speech, the Home Minister said the elders are never a burden. They can pass their experiences and wisdom to the younger generations so that the latter can take the society forward. Mr Asaduzzaman Khan also highlighted different measures of the government to alleviate the sufferings of the aged.

Dr Qazi Kholiquzzaman Ahmad lamented that social

values in the country are waning. But it is possible to turn things around through proper education. He mentioned PKSF's mission that "No one should be left behind — that's the essence of the Sustainable Development Goals." Dr Ahmad also called for united moves to ensure human dignity for all.

Mr Kazi Reazul Haque, Chairman of National Human Rights Commission, Bangladesh, Advocate Hosne Ara Lutfa Dalia, MP, and Mr. Golam Sarwar, Editor of the Daily Samakal were present as Guests of Honor.









DEVELOPMENT FAIR 2017

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PKSF Development Fairs take place at a frequency of 2/3 years with the active participation of its POs from across the country to showcase the performance and result of the interventions at sites all over Bangladesh, right from the wetlands called haors in the north-east to the dry and sandy chars on the banks of half-dying rivers in the north and the coastal belt of the south-east to the hilly areas of the east.

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PKSF DEVELOPMENT FAIR 2017

"Two years back, I attended the PKSF Development Fair. The charm of the Fair is still alive within me. I can also remember the warmth shown to me by the organizers. Honestly, I have come again out of those memories. And the memories are not just about that personal touch I received, it is about the distinctions of PKSF Fair, showcasing Bangladesh, its people and the produces by the rural folk. These simply are fascinating products," said Rezwana Chaudhury Bannya, the star Rabindrasangeet artiste of the country, as she visited PKSF Development Fair 2017.

Rasheda Nasreen, Director of Aalok Shiksalaya was walking around the stalls with her pupils. "The children are just thrilled and they feel inspired to do some lovely things themselves with left-out objects," she commented.

For Meimipro Marma, a school teacher from Bandarban, it was her maiden trip to Dhaka. She was overwhelmed by the huge structure of the Bangabandhu International Conference Centre where the Fair took place but her surprises made her pronounce 'wow' as she strolled in the rows of stalls.

Sasabindu Chaudhuri, a nonagenarian from Kolkata, India happened to be a visitor to the Fair. He visited the PKSF Fair two years ago too. He took part in many of the seminar sessions and said he had been immensely benefitted by



the knowledge dissemination delivered through various discourses. What pleased us more that he did collect different printed materials about PKSF and its Partner Organizations (POs), which he would carry back home to distribute among those interested. We can feel really excited by the reactions of the visitors. But we would also humbly submit that PKSF Development Fair is much more than what our loved visitors said.

It was literally a spectacular assembly of persons in the inaugural session on October 29, 2017. BICC turned into a mini Bangladesh that morning. People from all corners of the country assembled there, of all ages, children to the elderly, bureaucrats, development thinkers and activists, some of our heroes who took part in the Liberation War of 1971, women from remote corners of the country for whom the congregation of people was awe-generating, indigenous people from the peripheries of the country, persons who are ahead of millions in terms of privileges and people who are still left quite behind. For PKSF as a whole, it was the day of exuberant jubilation.

The hours of the occasion brought messages of success of the continuing efforts of the men behind this majestic scene. Many persons both from PKSF and its POs had been working genuinely hard to make the Fair a success, to register an improvement over other similar events organized earlier; they bore marks of physical strain but their eyes had been beaming with glee as if the large and widely dispersed family members are embracing each other in the pageantry or much-awaited reunion.



PKSF ANNUAL REPORT







Amid festivity and enthusiasm, PKSF Development Fair-2017 was held at Bangabandhu International Conference Centre (BICC) in Dhaka from October 29 to November 03, 2017. Finance Minister Mr AMA Muhith inaugurated the six-day mega event as the Chief Guest while Agriculture Minister Begum Matia Chowdhury was present as the Special Guest in the opening ceremony. The welcome speech was delivered by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Mr Md Abdul Karim, Managing Director, PKSF made the closing remarks.

Two persons were specially felicitated during the session. They are Fakir Abdul Jabbar, Executive Director, Karmajibi Kalyan Sangstha, Rajbari and Abul Hasib Khan, Executive Director, Resource Integration Centre, Pirojpur. These two organizations are POs of PKSF. These two persons were offered recognition for their dedicated and life-long contribution to the cause of the poor, the elderly and for their active association with rural upliftment. Mr Jabbar and Mr Khan are two valiant heroes of our Liberation War of 1971.

The inaugural ceremony produced an extra-ordinarily great sight when five children walked up on the stage to lead an oath taking promising that all will live an honest patriotic life and work to build up a prosperous corruption-free Bangladesh. Thousands inside the hall including the two aged ministers took oath in a choric voice. It was a superbly wonderful scene.

A total of 89 organisations showcased in 133 stalls a range of products manufactured or processed by the grassroots participants of different PKSF programs implemented at the field-level by different NGOs, known as Partner Organisations (POs). Some government agencies, research institutions and







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People's Voice: angthening implementation of SDGs in Bangladesh Pice and a set of the s



non-POs also took part in this grand event. This 'open to all' event was open every day from 8:30 am to 9:30 pm.

PKSF Development Fairs are not all about festivity and fun and cheers or exhibition and purchase of products. There are serious aspects too. Seminars take place on issues related to development, in which there is always food for thinking served by persons known for their expertise in respective fields. Decision-makers like the Cabinet members, Secretaries and other top government officials and leaders of reputed non-government organizations, development thinkers and eminent academics, among others, are those who participate in the seminars. And this year, it was no exception. It was simply heartening that the seminar venues were at capacity during every session, and lively question and answer sessions added further warmth to it.

The mornings were marked by some softened activities, less hurry, less hecticness resembling a sort of warm-up session. Gradually, the number of visitors increases, the salespersons have to be busy to manage the inquisitive buyers. Well, there were many who had interest in viewing the objects in the stalls. Certainly, these were view-worthy, colourful, distinct by the look, characteristics and usefulness. There were many items that are rarely found in the metropolis. Some items were in chronic demand so much so that many felt slightly bad since they had not purchased it earlier and now those had already been sold out. Lovely carpets, eye-catching sarees, fresh from the looms delivering an attractive smell, sundry items for culinary purposes, items for the children, the young men and women, elderly persons and in particular the food items[®] prepared by the farmers, the confectioners, the experts in fruits







marmalade of distinguished taste, sweet, sour, hot or softly palatable to taste buds and mixture of tastes, organic rice, fruits, snacks and similar items- the PKSF Development Fair had numerous things to offer to the Dhaka citizenry.

The afternoons delivered some predominantly academic flavour. Seminars were held on topics related to development. Let's have a look at the titles to have a clear idea. These are: *Human-Centred Sustainable Development; People's Voice: Strengthening Implementation of SDGs in Bangladesh; Disadvantaged Groups in Bangladesh; Bangladesh Economy: An Overview; Enterprise Development in Rural Bangladesh.* Well, these sound quite high-sounding, which they were. The presentations were some significant reflections on the socio-economic state of Bangladesh and these were about the ways forward that Bangladesh should move. And surely, the past, present and future roles of PKSF have been clearly underlined. The publication ceremony of three books authored by Dr Qazi Kholiquzzaman Ahmad was an exciting part of the Fair. Two other publications were ceremonially released during two seminar sessions.

The evenings inhaled a cultural, ethnic and national smell. No Bangladeshi fair can take place without musical entertainment. And it cannot be otherwise with PKSF, an organization which is keen to rediscover and patronize different forms of indigenous culture. It's no surprise that almost all the PKSF POs have individual cultural teams. And





they have earned laurels on many occasions. These teams musically brought in a renascence of the fundamental glories of Bangladesh's cultural heritages, some of which have lost some colour in the advent of, in particular what is known as, sky invasion. The audiences were bound to look into their past as well as the diversity that our culture represents. The evenings were, in a word, marvellous. Along with the artistes from the rural locations, nationally acclaimed singers performed in the cultural events.

The curtain dropped on the most successful of the five such Fairs so far on November 03, 2017 through a closing ceremony chaired by Dr Qazi Kholiquzzaman Ahmad. HE Mr Tran Van Khoa, the Vietnam Ambassador to Bangladesh, was present as the Special Guest and Mr Md Abdul Karim, the PKSF Managing Director, delivered the welcome speech.

At the closing ceremony, PKSF awarded three POs in the 'Best Stall' category. Basak tea, Cheowa Shutkee (a kind of a dry fish) and sweet chilli were recognized as the most promising products displayed at the Fair. Also, certificates and crests of special appreciation were given to Pham Thi Hong of the Centre for Education and Community Development (CECD) of Vietnam, and to some of the government agencies and no-POs that showcased their products or activities at the Fair.

The closing spirit of the Fair was a sense of farewell to some dear persons and eager yearning for them to come back.





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.

ম্যাবস এন্ড জে পার্টনার্স MABS & J Partners Chartered Accountants

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 2017 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 2017 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:

- a) 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;
- b) 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
- c) 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 2017





PKSF ANNUAL REPORT

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Palli Karma-Sahayak Foundation (PKSF) Statement of Financial Position As at 30 June 2017

	As at 30 June			
Particulars	Netes	2017	2016	
Particulars	Notes	Taka	Taka	
PROPERTIES AND ASSETS				
Non-current assets				
Property, plant and equipment	4.00	786,589,938	649,919,402	
Investment against provision for gratuity	5.00	464,344,417	361,665,533	
Investment against provision for earn leave	6.00	95,285,262	89,799,027	
Investment against PKSF fund- SF, PSF and DMF	7.00	4,667,500,000	4,012,800,000	
Staff house building, computer & car loan	8.00	245,504,433	213,397,203	
Loan to POs under core program	9.00	17,568,576,523	16,344,964,511	
Loan to POs under project	11.00	29,090,910	-	
Total non-current assets		23,856,891,483	21,672,545,676	
Current assets				
Loan to POs under core program	9.00	26,917,736,841	25,856,712,720	
Loan to POs under capacity building	10.00	560,934	560,934	
Loan to POs under project	11.00	2,909,090	-	
Overdue service charges receivable	12.00	509,885	28,750	
Service charges receivable	13.00	597,047,819	694,162,750	
Interest and other receivables	14.00	133,702,974	155,335,015	
Grant receivables	23.00	88,560,978	166,568,273	
Advances, deposits and prepayments	15.00	759,885,079	811,699,214	
Cash and cash equivalents	16.00	6,319,848,622	6,873,776,443	
Total current assets		34,820,762,222	34,558,844,099	
Total properties and assets		58,677,653,705	56,231,389,775	





		As at 30 June		
Destinuters	Natas	2017	2016	
Particulars	Notes	Taka	Taka	
CAPITAL FUND AND LIABILITIES				
Capital fund				
Grants	17.00	11,175,240,100	11,175,240,100	
Disaster management fund		4,478,466,444	4,365,177,308	
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000	
Special fund		90,616,997	86,361,523	
Programs- support fund		2,400,134,391	2,379,845,425	
Retained surplus		23,662,445,882	21,896,764,594	
Total		41,906,903,814	40,003,388,950	
Non current liabilities				
Microfinance loan under core program	18.00	11,322,528,142	10,348,557,753	
Provision for interest on microfinance loan	19.00	13,487,782	50,993,543	
Provision for gratuity and severance allowances	20.00	518,325,183	443,263,059	
Provision for earn-leave	21.00	102,450,598	91,022,710	
Deferred income (Grant for assets)	22.00	32,253,591	38,298,198	
Total		11,989,045,296	10,972,135,263	
Current liabilities				
Microfinance loan under core program	18.00	812,714,342	1,360,877,481	
Provision for interest on microfinance loan	19.00	198,550,937	45,403,775	
Grant received in advance	23.00	359,622,952	465,670,689	
Other liabilities	24.00	776,495,386	809,756,850	
Loan loss provision - core program	25.00	2,633,120,045	2,573,595,834	
Loan loss provision - capacity building	26.00	560,933	560,933	
Loan loss provision - project	27.00	640,000		
Total		4,781,704,595	5,255,865,562	
Total capital fund and liabilities		58,677,653,705	56,231,389,775	
		30,011,033,103	00,201,009,770	

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

Golam Touhid

Golam Touhid Deputy Managing Director

Dr. Qazi Kholiquzzaman Ahmad Chairman

MABS & J Partners Chartered Accountants

Dated, Dhaka; 30 November 2017



PKSF ANNUAL REPORT 2017

Md. Abdul Karim Managing Director

Signed in terms of our separate report annexed.

Palli Karma-Sahayak Foundation (PKSF) Statement of Comprehensive Income For the year ended 30 June 2017

		For the year ended 30 June		
De die Leve	Nutri	2017	2016	
Particulars	Notes	Taka	Taka	
INCOME				
Operating income				
Service charges	28.00	2,589,654,680	2,489,534,872	
Grant income	29.00	940,564,457	1,389,544,650	
		3,530,219,137	3,879,079,522	
Non operating income				
Interest on bank balance and short term deposit	30.00	668,949,534	894,602,343	
Other income	31.00	19,038,977	27,087,356	
		687,988,511	921,689,699	
Total		4,218,207,648	4,800,769,221	
EXPENDITURE				
General and administrative expenses				
Manpower compensation (salaries, allowances & other facilities)	32.00	513,762,290	522,507,275	
Training, workshop and seminar	33.00	218,594,011	68,065,601	
Institutional development and capacity building	34.00	5,642,885	11,616,106	
Program and project cost	35.00	1,229,873,600	1,684,012,448	
Socio-economic & human capability improvement program	36.00	4,797,735	6,000,000	
Monitoring and evaluation	37.00	16,404,553	24,516,576	
Occupancy expenses	38.00	10,193,435	9,055,876	
Research and publication	39.00	29,509,942	15,259,986	
Depreciation	40.00	44,836,333	28,383,219	
Administrative expenses	41.00	61,522,678	51,727,415	
Total		2,135,137,462	2,421,144,502	
Loan loss expense	42.00	60,164,211	-	
Financial cost of operation				
Borrowing cost	43.00	115,641,400	115,887,808	
Bank charge & commission	44.00	4,125,712	4,225,866	
Total		119,767,112	120,113,674	
Total expenditure		2,315,068,785	2,541,258,176	
Excesses of income over expenditures	17.00	1,903,138,863	2,259,511,045	

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

Golam Joulid Golam Touhid

Deputy Managing Director

Md. Abdul Karim

Managing Director

Signed in terms of our separate report annexed.

- cool

Dr. Qazi Kholiquzzaman Ahmad Chairman

MABS & J Partners Chartered Accountants

Dated, Dhaka; 30 November 2017

PKSF ANNUAL REPORT 2017



Palli Karma-Sahayak Foundation (PKSF) Statement of Cash Flows For the year ended 30 June 2017

			For the year er	nded 30 June
	De the law	ALC: NO	2017	2016
	Particulars	Notes	Taka	Taka
Α.	Cash flow from operating activities			
	Excess of income over expenditure (surplus)		1,903,138,863	2,259,511,045
	Add: Adjustment for items not involving the movement of cash	45.00	194,797,040	137,182,415
	Surplus before changes in operating activities		2,097,935,903	2,396,693,460
	Changes in operating activities			
	(Increase)/decrease in assets other than loan to POs	46.00	137,972,742	(299,872,882)
	(Increase)/decrease in loans to POs - current portion	47.00	(1,063,933,211)	(967,037,187)
	(Increase)/decrease in loans to POs - non current portion	48.00	(1,252,702,922)	(1,754,609,447)
	Net increase in loans to POs		(2,178,663,391)	(3,021,519,516)
	Increase/(decrease) in current liabilities	49.00	119,885,698	79,511,814
	Increase/(decrease) in non-current liabilities	49.00 50.00	(37,505,761)	5,376,089
	Increase/(decrease) In non-current nabilities	50.00	<u>82,379,937</u>	<u>84,887,903</u>
	Net cash flows from operating activities		1,652,449	(539,938,153)
	Not out nows nom operating douvlies		1,002,440	(000,000,100)
В.	Cash flows from investing activities			
	Acquisition of property, plant and equipment	4.00	(186,016,619)	(57,272,596)
	Sale proceed of property, plant and equipment		1,579,267	65,616
	Increase investment against provision for earn leave		(5,486,235)	(8,859,158)
	Increase investment against provision for gratuity		(102,678,884)	(136,418,722)
	Increase investment against PKSF fund		(654,700,000)	1,185,700,000
	Net cash used in investing activities		(947,302,471)	983,215,140
C.	Cash flows from financing activities			
	Increase/(decrease) grant receive in advance		(106,047,737)	(110,948,717)
	Increase in grant receivable		78,007,295	(155,495,795)
	Increase in grant for assets		(6,044,607)	5,697,837
	Grant adjusted against expenditure and loan to POs	F1 00	-	(231,927,674)
	Microfinance loan repaid under core program	51.00	-	(1,985,395,669)
	Loan received under PACE	51.00	425,807,250	911,908,298
	Net cash flows from financing activities		391,722,200	(1,566,161,720)
	Net increase/(decrease) in cash and cash equivalents Opening cash and cash equivalents		(553,927,821) 6,873,776,443	(1,122,884,732) 7,996,661,176
	Closing cash and cash equivalents		6,319,848,622	6,873,776,443
	Ciusiliy cash aliu cash equivalents		0,019,040,022	0,073,770,443

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

Joulid Golam Golam Touhid Deputy Managing Director

Dr. Qazi Kholiquzzaman Ahmad Chairman

MABS & J Partners Chartered Accountants

Dated, Dhaka; 30 November 2017

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PKSF ANNUAL REPORT

Md. Abdul Karim Managing Director

Signed in terms of our separate report annexed.

Palli Karma-Sahayak Foundation (PKSF) Statement of Changes in Equity For the year ended 30 June 2017

			GRANTS		
Particulars	Establishment Grants	ent Grants	UPP	RNPPO	PRIME & LIFT
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (DFID)
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	I	I	I	I	I
Surplus for the year 2015-2016	I	I	I	I	I
Transfer to disaster management fund	I	I	I	I	I
Transfer to special fund	I	I	I	I	I
Transfer to programs support fund	I	I	I	I	I
Adjustment during the year	1	I	1	I	(231,927,674)
Balance as at 30 June 2016	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1
Balance as at 01 July 2016	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1
Fund received during the year 2016-2017	1	I	1	I	I
Surplus for the year 2016-2017 (Note # 17)	I	I	I	I	I
Transfer to disaster management fund	I	I	I	I	I
Transfer to special fund	I	I	I	I	I
Transfer to programs support fund	I	I	I	I	I
Adjustment during the year	I	I	I	I	I
Balance as at 30 June 2017	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1



Palli Karma-Sahayak Foundation (PKSF) Statement of Changes in Equity For the year ended 30 June 2017

		GRANTS		
Particulars	REDP	MEL	KGF	Total
	GOB (DFID)	GOB (Own sources)	GOB (KFAED)	
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	I	I	I	I
Surplus for the year 2015-2016	I	I	I	I
Transfer to disaster management fund	I	I	I	I
Transfer to special fund	I	I	I	I
Transfer to programs support fund	I	I	I	I
Adjustment during the year	1	T	I	(231,927,674)
Balance as at 30 June 2016	44,820,000	3,750,000,000	819,900,000	11,175,240,100
Balance as at 01 July 2016	44,820,000	3,750,000,000	819,900,000	11,175,240,100
Fund received during the year 2016-2017	I	I	I	I
Surplus for the year 2016-2017 (Note # 17)	I	I	I	I
Transfer to disaster management fund	I	I	I	I
Transfer to special fund	I	I	I	I
Transfer to programs support fund	I	I	I	I
Adjustment during the year	I	I	I	1
Balance as at 30 June 2017	44,820,000	3,750,000,000	819,900,000	11,175,240,100



Palli Karma-Sahayak Foundation (PKSF) For the year ended 30 June 2017 Statement of Changes in Equity

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
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	I	I	I	I	I	I
Surplus for the year 2015-2016	193,219,665	I	(153,317,183)	3,478,940	2,216,129,623	2,259,511,045
Transfer to disaster management fund	22,595,110	I	I	I	(22,595,110)	I
Transfer to special fund	I	I	I	2,259,511	(2,259,511)	I
Transfer to programs support fund	I	I	I	I	I	I
Adjustment during the year	I	I	I	I	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
Balance as at 01 July 2016	4,365,177,308	100,000,000	2,379,845,425	86,361,523	21,896,764,594	40,003,388,950
Fund received during the year 2016-2017	I	I	I	I	I	I
Surplus for the year 2016-2017 (Note # 17)	94,257,747	I	(229,711,034)	2,352,335	2,036,239,815	1,903,138,863
Transfer to disaster management fund	19,031,389	I	I	I	(19,031,389)	I
Transfer to special fund	I	I	1	1,903,139	(1,903,139)	I
Transfer to programs support fund	I	I	250,000,000	I	(250,000,000)	I
Adjustment during the year	1	1	I	1	376,001	376,001
Balance as at 30 June 2017	4,478,466,444	100,000,000	2,400,134,391	90,616,997	23,662,445,882	41,906,903,814

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements

Golam Toulid Golam Touhid Deputy Managing Director

PKSF ANNUAL REPORT

Dated, Dhaka; 30 November 2017

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MABS & J Partners Chartered Accountants

Signed in terms of our separate report annexed.

Dr. Qazi Kholiquzzaman Ahmad Chairman

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Md. Abdul Karim Managing Director

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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, 2017. 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.

		Compliance (based on Audited Figures)		Figures)
	Eligibility Criteria	Time	2017	2016
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues: <u>Actual cumulative loan collection</u> Cumulative collectibles	End of September End of December End of March End of June	99.34 99.17 99.30 99.33	99.04 99.14 99.18 99.28
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis): <u>Actual collections during past 12 months on current dues</u> Collectible on current dues	End of September End of December End of March End of June	97.12 96.52 97.30 97.50	96.36 96.91 96.92 97.46
b)	Minimum current ratio of 2.5:1		7.28:1	6.58:1
C)	Maximum debt capital ratio of 4.5:1		0.29:1	0.29:1
d)	Minimum debt service cover ratio of 1.25 times		17.46	20.50
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 2017





PKSF ANNUAL REPORT

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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 2017 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2017.

	2017	2016
	Taka	Taka
Results for the year		
Total income	4,218,207,648	4,800,769,221
Total expenditure	2,315,068,785	2,541,258,176
Excess of income over expenditure (Surplus)	1,903,138,863	2,259,511,045
At the end of the year		
Total loan to Partner Organizations (POs)	44,518,874,298	42,202,238,165
Loan to POs (BIPOOL)	752,166,647	760,466,643
Loan to POs (OOSA)	882,763,142	1,028,891,608
Loan to PO under Category -Large	24,736,730,831	21,584,866,015
Loan to PO under Category-Medium	6,555,399,471	7,076,456,115
Loan to PO under Category-Small	11,585,564,207	11,737,807,784
Loan to non partner organizations	6,250,000	13,750,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,583,218,214	4,027,408,463
Loan to POs under urban microcredit borrowers (UMC)	118,150,000	697,599,999
Loan to POs for Jagoron Loan	17,210,360,000	13,698,846,125
Loan to Ultra Poor Programm UPP (GoB)	163,819,986	344,836,095
Loan to POs for Buniad Loan	3,082,731,629	2,946,083,219
Loan for Microenterprise (GOB)	429,411,500	2,315,296,375
Loan to POs for Agrosor Loan	12,913,332,222	9,463,462,222
Loan to POs for start up capital-PACE	20,000,000	-
Loan to POs for Capacity Building	560,934	560,934
Loan to POs for Seasonal Loan	43,492,500	46,492,500
Loan to POs for Agricultural loan	13,000,000	19,900,000
Loan to POs for Sufolon Loan	5,439,700,000	5,868,700,000
Loan to POs under IFADEP	9,676	13,676
Loan to POs under MFTSP	3,600,000	3,600,000
Loan to POs under MFMSFP	91,900,000	91,900,000
Loan to POs under DMF	316,006,664	206,556,665
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under PRIME and LIFT	294,356,699	276,640,321
Loan to POs under ENRICH	1,739,257,608	1,194,374,905
Loan to POs under KGF	756,500,000	912,500,000
Loan to POs under OBA sanitation	180,000,000	-
Loan to POs under LICHSP	32,000,000	-
	44,518,874,298	42,202,238,165
Capital fund	41,906,903,814	40,003,388,950
Total properties and assets	58,677,653,705	56,231,389,775
Returns		
Surplus as % of average capital fund	4.65%	5.80%
Surplus as % of average portfolio	4.39%	5.53%
Surplus as % of average total assets	3.31%	4.06%
Ratios		
Cumulative loan collection ratio on total dues	99.33%	99.28%
Loan collection ratio on current dues	97.50%	97.46%
Current ratio	7.28:1	6.58:1
Debt/equity ratio	0.29:1	0.29:1
Debt service cover ratio	17.46 times	20.50 times
General and administrative expenses as % of average portfolio	4.92%	5.93%
Total loan principal affected by arrears as % of outstanding portfolio	3.81%	3.92%

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(PKSF)	
Palli Karma-Sahayak Foundation	Financial Analysis

I. Income and expenditure pattern

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of Ioan to POs	Balance of loan to POs	Total Expenditure to disbursement of Ioan 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
2016-2017	4,218,207,648	2,315,068,785	1,903,138,863	54.88	31,136,396,000	44,518,874,298	7.44	5.20

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Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

II. Percentage of operating income to operating expenditure

	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
2016-2017	3,530,219,137	2,315,068,785	1,215,150,352	152.49

III. Operating achievement (Field Level):

	Financial yea	ar 2016-2017	Financial year 2015-2016	
Description	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	2	277	1	275
No of borrowers	578,524	9,967,477	841,739	9,388,953
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	361,139,195,000	2,613,143,157,000	282,085,166,000	2,252,003,962,000
Loan realization (Tk.)	312,952,166,000	2,402,333,039,000	247,662,390,000	2,089,350,873,000







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, mirza-khaled@gmail.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.: Chenqutia. 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) Shikhok Bhaban (2nd floor) Fakirbari Road, Barisal Contact: 0431-2173088. 01727-063366 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

2017

- 7. Grameen Jano Unnayan Sangstha (GJUS) Altajer Rahman Road, Charnoabad, Bhola Contact: (0491) 62169, 01914-059478 01865-036601, Email: mohin2010@yahoo.com
- 8. Poribar Unnayon 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@ddibd.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, 01738-413132

01716-369919, 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



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CHITTAGONG DIVISION

Brahmanbaria District

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

Chittagong District

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, 0177-7780700 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, 941, 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. Prottyashi

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: prottyashi.ctg@gmail.com Web: www.prottyashi.org

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 Zorargonj, 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: ktccaltd@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 01716-445898, 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, 01715-475222 Email: dusdhaka@gmail.com dus.eddus@gmail.com Web: www.dusbangladesh.org

30. Sagarika Samaj Unnayan Sangstha

Village & Post: Charbata PS: Charjabber, Subarnachar, Noakhali Contact: 01711-380864, 01712-771702 Email: matin_ssus@yahoo.com Web: www.sagarika-bd.org

Rangamati District

31. Centre for Integrated Programme and Development (CIPD)

Ray 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, 01714-036903, E-mail: adi.bd.org@gmail.com anis.rahman2010@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: 02-9889732-3 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: 88-02-9009451

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-1/8 (Block-G) Lalmatia Housing Estate Dhaka-1207 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@gmail.com
 Web: www.cdipbd.org
- Centre for Mass Education in Science (CMES) House: 828, 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: cedarbangladesh@gmail.com
- 51. Development Organisation of the Rural Poor (DORP)

36/2, East Shewrapara, Mirpur, Dhaka-1216 Contact: 8034785-6, 01711-520351 01711-528281, 01792-646566 Fax: 88-02-8059684 Email: info@dorpbd.org Web: www.dorpbd.org



52. DAM Foundation for Economic Development Khonika, House: 135, Road: 05, Block: KA Shyamoli PC Culture Housing Society Shyamoli, Dhaka-1207 Contact: 018-11480011, 01811-480022 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, 8120965 58151176, 01926673100 Fax: 88-02-8115764, Ext: 123 Email: dskinfo@dskbangladesh.org

54. 'ENDEAVOUR' Ensure Development Activities for Vulnerable Under Privileged Rural People Antaranga, 73/B New Muslim Quarter Hobigonj Sadar, Hobigonj Contact: 0831-62307, 01715-120898 Email: endeavour-08@hotmail.com Liaison Office 282/5, First Colony, Mazar Road Mirpur-1, Dhaka Contact: 9027457

55. Ambala Foundation

House: 62, 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: 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

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58. Gono Kallayan Trust (GKT)

Head Office: 101, Girl's School Road (Nagar Bhaban Sarak), Manikgonj-1800 Contact: 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, Via Savar Cantonment Savar, Dhaka-1344 Contact: 01713-033862 Email: gedmcatian@dhaka.net, dulal@gmail.com Web: www.gonoshasthayakendra.com

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, 01711-155759 *Liaison Office* House: 21, Road: 24, Block-K, Banani, Dhaka-1213 Contact: 9884888, 01948-222777 Fax: 88-02-9884988, Email: helpbagerhat@yahoo.com

63. Heed Bangladesh

House: 19, Block-A, Section-11, Mirpur Dhaka-1216 Contact: 9004556, 9001731, 01713-276463 01713-276470, Email: heed@agni.com Web: www.heed-babgladesh.com

64. Hilful Fuzul Samaj Kallayan Sangstha House: 87/Ka

Pisiculture Housing Society, Shyamoli Mohammadpur, Dhaka-1207 Contact: 9146206, 01733093777, 01733093611 Email: hilfulfuzul@ymail.com hfsks@bdonline.com 65. Integrated Development Foundation (IDF) House: 18. Road: 05. Block-A Mirpur-2, Dhaka-1216 Contact: 9005452, 9014933, 01711-244356 Email: idf bd92@vahoo.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 Momtaz Villa (2nd floor), VIP Road, Dhaka-1000 Contact: 8333839, 01714-029549 Email: nef.org.bd@gmail.com 68. Padakhep Manabik Unnayan Kendra House: 548, Road: 10 Baitul Aman Housing Society, Adabor Mohammadpur, Dhaka-1207 Contact: 8151124-6, 9128824 01713-003166, 01730-024515 E-mail: info@padakhep.org padakhep@ymail.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.pbkbd.org 70. Palli Mongal Karmosuchi PMK Bhaban Vill. & Post Office: Zirabo Ashulia, Dhaka Contact: 02-7791448-9 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, 01819-220580 01712-938704 Web: www.pallishishu.org

72. Pidim 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 Foundation

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: 01713-205437 041- 2870008, 01714-631107 Email: ho@prodipan-bd.org *Liaison Office* 6/1.4 Plock E Lalmatia, Dhaka 1207

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, 01711-593953 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

OTOBI Center (5th floor) Plot: 12, Block: CWS (C), 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) Jaleshawr, Shimultala, Savar, Dhaka-1340

Contact: 7742403, 7746229, 01678-678877 01678-678855.01678-678800 Email: sus@citechco.net

80. Society for Development Initiatives (SDI)

House: 2/4 (3rd floor), Block-C Shahiahan Road, Mohammadpur, Dhaka-1207 Contact: 02-9122210, 02-9138686 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, Lakshmipur Liaison Office

8/3, Segun Bagicha, Ramna, Dhaka Contact: 9559295, 01742-614151, 01772806181 Email: sopiretdhaka@gmail.com sopiret@gmail.com

82. Social Assistance and Rehabilitation for the Physically Vulnerable

86/1, North Adabor, Jamirunnesa Palace Flat: 1C-1D, Adabor Bazar Road Adabor, Dhaka-1207 Contact: +88 02 9126698, +88 02 9129838 01711546860, Email: sarpv.1989@gmail.com shahidul@sarpv.org, Web: www.sarpv.org

83. 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

84. Sojag (Somaj-O-Jati Gathan)

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

Email: sapbdesh@gmail.com Website: www.sapbd.info, sapinfo@sap-bd.org

85.

86. Swanirvar Bangladesh

House: 63. Block: Ka

Mohammadpur Housing

5/5, Block-C, Lalmatia, Dhaka-1207 Contact: 9116558, 01711-179862, 9116808 Email: akter.ayan@gmail.com

Pisciculture & Farming Cooperative Society Ltd. Shyamoli, Mohammadpur, Dhaka-1207

South Asia Partnership Bangladesh

Contact: 02-8114697, 8118465

Fax: 88-02-8113033. 01720-200030

87. **Coastal Association for Social** Transformation Trust Metro Melodv

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

88. TMSS

TMSS Bhaban 631/5, West Kazipara, Mirpur-10, Dhaka-1216 Contact: 55073540, 55073530 55073586, 9013659, Fax: 9348644, 9009089 Email: tmsseshq@gmail.com Web: www.tmss-bd.org

89. 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

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, Narayangonj 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-1213 Contact: 02-8810700, 01819-218267 01870-99541 Fax: 88-02-8616388, Email: info@sfdw.org Website: www.sfdw.org

Faridpur District

95. 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

96. Daridrya Nirashan Prochesta (DNP)

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

97. Palli Progati Shahayak Samity Vill. & Post: Kamarpur Faridpur Sadar, Faridpur

Contact: (0631) 64304, 01711-352686 Email: ppssfaridpur@yahoo.com Web: www.ppssbd.org

98. Society Development Committee (SDC)

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

Gazipur District

99. 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: creedgfsc@gmail.com creeddhaka@gmail.com

Web: www.creed-bd.org Jamalpur District

100. PROGRESS (Ackti Samaj Unnayan Mulok Sangstha)

Holding: 330, Dewan Para Jamalpur-2000 Contact: (0981) 63116, 0171-3561242 Email: progressmfi@yahoo.com Web: www.progressbd.org

Sherpur District

101. Rural Development Sangstha (RDS) 49, Grirda Narayanpur, Sherpur Town Sherpur-2100 Contact: 0931-62404, 01711-186703 E-mail: rdssher@gmail.com

Kishoreganj District

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

Manikganj District

103. Association for Rural Advancement in Bangladesh (ARAB)

Bewtha Road, Manikganj Town Manikganj-1800 Contact: 88-02-7710264, 7711085 01552-313919, 01932-715833 Fax: 880-02-7711086 Email: arab-bd@yahoo.com Web: www.arab-bd.org



- 104. Grameen Seba Sangstha (GSS) Vill. & Post: Betila, Manikganj Contact: 01199-840193, 01715-186715 Email: gssmanikgonj@gmail.com
- 105. Socio Economic Development Action Program (SEDAP) Paradise Hall Road Singair, Manikganj Contact: 01673-327616, 01713-538335

Munshiganj District

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

MYMENSINGH DIVISION

107. 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, Mohakhali, Dhaka-1206

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

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

Netrokona District

110. Sabalamby Unnayan Samity

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



111. Shram Unnayan Sangstha (SUS) NI khan Bhaban, Mukterpara, Netrokona Contact: 01712-006816 Email: dinakhan1@hotmail.com

Rajbari District

112. Karmojibi Kallayan Sangstha (KKS) Red Crescent Plaza (2nd floor) 1 No Beradanga, Rajbari Sadar Rajbari-7700 Contact: 0641-65544 01711-849340, 01775-288252 Email: kksrajbari2010@yahoo.com

113. VPKA Foundation

South Bhabanipur, Rajbari-7700 Contact: 0641-65579 65357, 65001, 01730-449540 Email: vpkafoundation@outlook.com vpka.credit@hotmail.com

Shariatpur District

114. Naria Unnayan Samity

- Post & P.S: Naria, Sariatpur-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
- 115. 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

- **116.** Samajik Seba Shonghothon Pathrail, Delduar, Tangail Contact: 0921-62696, 01716-401569 Email: samajiksebashonghothon@yahoo.com
- 117. Samannita Unnayan Seba Sangathan (SUSS) Sathi Cinema Hall Road Madhupur, Tangail Contact: 09228- 56326 01711-447028, 01922-046303 Email: tapan.gun@gmail.com

- 118. Social Rehabilitation Centre Bhuapur, Tangail Contact: 01712-971658, 01729-863357
- 119. 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
- 120. Society For Social Service (SSS) SSS Bhaban, Mymensingh Road, Tangail Contact: (0921) 63195, 63622 Fax: 88-0921-63931 Web: www.sssbangladesh.org

KHULNA DIVISION

Bagerhat District

- 121. Life Association Vill: Badhal, PO: Badhal Bazar Kachua, Bagerhat-9311 Contact: 01715-031522, 0191-4232050 Email: life_bagerhatbd@yahoo.com
- 122. Shaplaful Dashani, Bagerhat-9300 Contact: (0468) 63327, 01711-965829 Email: shaplaful04@yahoo.com
- 123. Village Development Foundation (VDF) Upazila Parishad Road Baraikhali Morrelganj, Bagerhat Contact: 0465656008, 01715-548667 Email: amirvdf@gmail.com

Chuadanga District

124. Atmabiswas

Biswas Tower 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 01966-784647, 01712-927451 Email: jksbangladesh@yahoo.com

126. Wave Foundation

3/11, Block: D Lalmatia, Dhaka Contact: 8143245, 58151620, 01713-337555 Email: info@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, 01700-833587 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

129. Bandhu Kallyan Foundation

Rajghat, Nowapara Municipal Area Abhaynagar, Jessore Contact: (04222) 71426, 01714-303454 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 01922-373000, 01926-888502 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

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PKSF ANNUAL REPORT

138. Nabolok Parisad

House: 163, Road: 11 Niralla R/A, Khulna-9100 Contact: (041) 720155, 01745-884488 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 Abhaynagor, Jessore Contact: 01714-662835, 01727-675300 Email: progoti_khulna@yahoo.com

140. Unnayan

House: 366, Road: 19, Nirala R/A, Khulna-9100 Contact: (041) 732438 01715-915508, 01766-343536 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: 01711-145338 01845-982480, 01845-982401 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 desha_bd@yahoo.com

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

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

- 145. SETU T&T Coloni Road, Courtpara Post Box: 10, Kushtia-7000 Contact: (071) 62029, 61610, 01720-507555 Email: info@setubd.org Web: www.setubd.org
- 146. Shiropa Development Society 339/2, Baitul Zannat Zame Mosjid (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: dbsed.org@gmail.com
- 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.psks-gm.org

Narail District

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

Satkhira District

- 151. Manab Sampad Unnayan Kendra Vill: Pania, P.O: Obaydurnagar 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 Prochesta

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, 01733-331256 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, 01728-398750 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

Joypurhat 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: jrdmngo95@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 Anannya Centre, Dhaka Road, Shalgaria, Pabna Contact: 01716-194999, 01713-228760
- 169. Organization for Social Advancement and Cultural Activities (OSACA) Chakrampur (Infront of TARC) Ishordi Road, Gaspara, Pabna-6600 Contact: 01712-651636, 01711-418966 Email: osaca_pabna@yahoo.com Web: osacabd.org

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170. Pabna Protishsruti

House-A/5, Block-J (East of Pabna Alia Madrasa) Radhanagar, Pabna Sadar, Pabna-6600 Contact: (0731) 66199, 01711-123709 01715-104380, Email: protishruti@gmail.com

171. Programme for Community Development (PCD) Radhanagar, Moktob 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, 01711-819513 01768-589726, Email: acdbd@yahoo.com

173. Ashrai

Vill: Pakuria P.O & Upazila: Poba, Rajshahi 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, Uposahar Housing Estate, Sopura, Rajshahi-6290 Contact: (0721) 761407, 01720-507676 Email: carbbd@gmail.com, Web: www.carb-bd.info
- 175. Organization for Social and Economical Development (OSED) Vill: Sripur, P.O & Upazila: Bagmara, Rajshahi Email: shaiful.osed@gmail.com Contact: 01712-205383
- 176. Participatory Development Organisation (PDO) Nawhata, Paba, Rajshahi-6213 Contact: 0721-800190, 01711-318662 01552-399332, Email: pdoraj6213@yahoo.com

177. Sachetan Society 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, Boalia, Rajshahi Contact: 01712-772446 Email: shaplango_99@yahoo.com

179. Shataphool Bangladesh Vill. & PO.: Jahanabad, Mohonpur, Rajshahi Contact: 01711-062767, 01713-195302 Email: shataphool@gmail.com

Sirajganj District

Web: www.sp-bd.org

- 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: hbaharmms@gmail.com
- 181. Modern Development Organisation (MDO) Vill: Gunergati
 P.O+Upazila+Dist: Sirajganj
 Contact: 01716-378789
 Email: moderndo@gmail.com
 Liasion Office Vill: Mirpur Biralakuthi
 P.O+Upazilla: Sirajganj Sadar, Dist: Sirajganj

182. National Development Program (NDP)

NDP Bhaban, Bagbari Shahid Nagar, Kamarkhando, Sirajgonj-6703 Contact: 0751-63877, 01713-383100 01713-383112, Fax: 0751-63877 Email: akhan_ndp@yahoo.com Web: www.ndpbd.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 01919-188440, 01762-961328 Email: afaus_03@yahoo.com afaus03@yahoo.com
- 185. Gram Bikash Kendra Haldibari, Parbatipur, Dinajpur Contact: (05334) 74411 01713-163500, 01865-063804 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, 01714-862720 Email: mbskcom@bttb.net.bd razia.mbsk@gmail.com Web: www.mbskbd.org

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. Gano Kallayan Swabolambi Sangstha (GKSS) Vill. & Post: Sadullapur Gaibandha-5710 Contact: 0541-56017, 01711-069252 Email: rabi_gkss@yahoo.com

190. Gana Unnayan Kendra Nashratpur, Post Box 14 Gaibandha-5700 Contact: +88-0541 52315

01755-660660, 01713-484696 Email: info@gukbd.net, Web: www.gukbd.net

191. SKS Foundation

College Road Uttar Horin Singha Gaibandha-5700 Contact: (0541) 51408 01713-484400, 01713-484404 Fax: +88-0541-51492 Email: sksfoundation@sks-bd.org Web: www.sks-bd.org

Kurigram District

192. Solidarity

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



Lalmonirhat District

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

Nilphamary District

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

Panchagarh District

195. Anuvab

Thanapara Road, Boda, Panchagarh Contact: (05653) 56180, 01712-676857 Email: anuvab boda 857@gmail.com

- 196. Dristidan Vill., Post & P.S: Thanapara, Boda, Panchagarh Contact: 05655-56265, 01713-780570 Email: drishtidanboda@yahoo.com
- 197. Dudumari Gram Unnayan Sangstha Vill.: Dudumari, Panchagarh Sadar, Panchagarh Contact: 01711-451949, 01721-887987 Email: nazim.bd.007@gmail.com
- 198. Suchana Samaj Unnayan Sangstha Thanapara, Boda Post: Boda, Panchagarh Contact: 05653-56274, 01714-229034 Email: ssdobd@yahoo.com

Rangpur District

- 199. Rural Economic Support & Care for the under Privileged (RESCU) H-40/1, Road-1, Alhaz Nagar Dorshona Road, Karmichel College, Rangpur Contact: 01715-507394, 01712-507633 rescu_rangpur@yahoo.com
- 200. Samakal Samaj Unnayan Sangstha Vill: Jahangirabadhat Post: Jahangirabad Via: Sadullapur, Pirganj, Rangpur Contact: 05227-56022 01711-419045, 01839-969944 Email: ssusinfo@gmail.com

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Thakurgaon District

201. 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

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

Moulvibazar District

203. Patakuri Society

Mili Mahal, Robert Hall Road Srimongal, Moulvibazar Contact: 08626-72948, 01747-639075 01938-885999, 01712-017426 (ED) Email: patakurisociety@gmail.com Web: www.patakuri.org

204. Posobid Unnayan Sangstha Ahmed Vila, Uttara Residential Area

Moulvibazar Road, Srimangal, Moulvibazar Contact: (08626) 88311, 01711-899641

Sylhet District

205. Voluntary Association for Rural Development (VARD) House: 44, Road: 14, Block-B Shahjalal Upashahar Post Box: 170, Sylhet-3100 Contact: (0821) 761365, 761676, 761473 01755-578391, 01730-048722 *Liaison Office* House: 554, Road: 9 Baitul Aman Housing Society

Baitul Aman Housing Society Adabor, Dhaka-1207 Contact: 9133590, 9124410 Email: vardho@vardbd.org

* As of June 30, 2017

LIST OF OTHER POs

- 1. Bangladesh Rural Improvement Foundation (BRIF) Hazi Nagar, Goaldihi 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
- OSDER (Organization for Social Development and Research)
 24/2, Eskaton Garden, Dhaka-1000
- Socio Economic Development Society (SEDS)
 Jatpur, Saturia, Manikgonj
- Association for Social Advancement Program (ASAP)
 Alamgir Hossain Road, Gaital, Kishoreganj
- 10. Proshika Manabik Unnayan Kendra Proshika Bhaban 1/1-Ga, Sector-2, Mirpur, Dhaka-1216
- 11. Somaj Kallan o Palli Unnayan Sangha (SPUS) Rupsha, Sibalay, Manikgonj
- 12. Gono Unnayan Committee (GUC) Vill: Usmanpur, Post: Bangalpara P.S: Oustagram, Kishoregonj-2300

- 13. Rural Development Trust (RDT) Thana Road P.S: Trishal Mymensingh
- 14. Syndicate (Artha Samajik O Gram Unnayan Sangstha) Payarkandi (Puratan Bus stand) Muktagacha, Mymensingh
- 15. Rupgonj Artha Samajik Unnayan Samity (RASUS) Bhulta, Rupganj, Narayanganj
- 16. Tangail Samaj Unnayan Sangstha (TSUS) Ashekpur, Main Road, Tangail
- 17. Consciousness Raising Centre (CRC) Arappur, Chaklapara (near Shaheed Amrity Bidha pith) Jhenaidah-7300
- 18. SHEBA Vill: Tetulia, P.S: Tala, Satkhira
- Chinnomul Mohila Samity Palashbari Road Gaibandha
- 20. Gram Unnayan Kendra (GUK) Vill: Kismatbanu Post: Balabari Hat P.S: Chilmari, Kurigram
- 21. Nijpath (Nirassoir Janatar Pashe Thaki) Pabna Road (Aronkhola) Iswardi, Pabna
- 22. Adarsha Samaj Sheba Sangstha (ASSS) Muslim Manjel, House: 6 R.K Mission Road, Mymensing
- 23. Annesa Foundation (AF) 31/2, Senpara Parbata Mirpur-10 Dhaka-1216









MANAGEMENT STAFF OF PKSF AS OF NOVEMBER 23, 2017

Managing Director

1. Mr. Md. Abdul Karim B.Sc. (Hons.) and M.Sc. (Chemistry) University of Chittagong Master of Social Science (Development Administration) University of Birmingham, UK

Deputy Managing Director (Programme)

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

Deputy Managing Director (Administration)

3. Dr. Md. Jashim Uddin Ph.D. (Economics) Moscow Management Institute, U.S.S.R.

Deputy Managing Director (Finance)

4. Mr. Golam Touhid M.Sc. (Geography) University of Dhaka

Director (Research)

5. Dr. Tapash Kumar Biswas Ph.D. (Statistics), Jahangirnagar University Post Doctorate (Project Monitoring and Evaluation) IRRI, Philippines

Director (Environment & Climate Change)

6. Dr. Fazle Rabbi Sadeque Ahmed Ph.D. (Environmental Science) The University of Aberdeen, UK

General Manager

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 Mr. Md. Hasan Khaled M.B.S. (Accounting), Islamic University, Kushtia

- Mr. Md. Mashiar Rahman M.Sc. (Statistics) University of Dhaka
- 9. Mr. A.Q.M. Golam Mawla M.Com. (Management) University of Dhaka
- 10. Dr. Akond Mohammad Rafiqul Islam Ph.D. (Parasitology) University of Dhaka
- 11. Mr. Md. Ziauddin Iqbal M.Com. (Finance) University of Dhaka
- 12. Ms. Hasna Hena Khan Ph.D. in Social Science The Regents of American World University
- 13. Mr. A. Khaleque Miah M.Com. (Accounting) University of Dhaka C.A. (Intermediate), ICAB
- Dr. Sharif Ahmed Chowdhury Ph.D. (Animal Nutrition) University of Aberdeen, UK Post Doctorate in Animal Nutrition Humboldt-Universitat Zu Berlin, Germany
- 15. Mr. Bibhuti Bushan Biswas M.Com. (Accounting)
 - University of Dhaka FCA, ICAB

Deputy General Manager

- 16. Mr. Md. Abul Kashem M.S.S. (Sociology) University of Dhaka
- Mr. Abul Hasan Md. Abdul Qaiyum M.S.S. (Economics) University of Chittagong

- Mr. Md. Abdul Matin M.S.S. (Social Welfare) University of Dhaka
- Mr. M. A. Matin
 B.Sc. Engineering (Electrical & Electronics)
 University of Chittagong Engineering & Technology
- 20. Mr. Dilip Paul M.Sc. (Physics) University of Chittagong
- **21. Dr. A.K.M. Nuruzzaman** Ph.D. (Social Vulnerability to Climate Change) The University of Melbourne, Australia
- Mr. Md. Nazmul Islam M.Sc. Eng. (Civil & Environmental) Bangladesh University of Engineering and Technology (BUET)
- 23. Dr. Taufiq Hassan Ph.D. (Finance) University Putra Malaysia (UPM)
- 24. Mr. Dilip Kumar Chakravorty M.S.S. (Economics) University of Rajshahi
- 25. Mr. Md. Zaman Khondoker M.Com. (Accounting) University of Dhaka

Assistant General Manager

- 26. Mr. Mirza Md. Nazmul Huq M.S.S. (Economics) Islamic University, Kushtia
- Mr. Gokul Chandra Biswas M.Sc. (Statistics), Jahangirnagar University ACS, Institute of Chartered Secretaries of Bangladesh
- Mr. Md. Mesbahur Rahman M.Sc. (Statistics) University of Dhaka
- 29. Ms. Salina Sharif M.Sc. (Economics) Jahangirnagar University

- **30. Mr. Zahir Uddin Ahmed** M.B.A. (Finance) North South University
- **31.** Mr. Jitendra Kumar Roy M.Com. (Management) University of Dhaka
- 32. Mr. Mohd. Khairul Bashar M.B.A. (Finance & Banking) International Islamic University Chittagong
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- 34. Mr. Md. Monirul Islam Mullick M.B.A. (Finance) Eastern University
- Mr. Shah Muhammad Ikhtiar Jahan Kabir
 M. Phil (International Relations)
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 M. Sc. (Economics)
 Jahangirnagar University
- **37. Mr. A.T.M. Hemayet-Ur-Rahman** M.S.S. (International Relations) University of Dhaka
- **38. Mr. Md. Ashraful Haque** M.Sc. (Economics) Jahangirnagar University
- **39.** Mr. Md. Humayun Kabir M.Sc. (Economics) Jahangirnagar University
- 40. Ms. Tanvir Sultana M.S. (Agricultural Economics) Bangladesh Agricultural University

Open University Bangladesh

41. Mohammad Shakawat Hossan Majumder M.B.A. Coordinated by jointly Commonwealth learners Canada and



Manager

- **42. Mr. Md. Jane Alam** M.S.S. (Political Science) University of Dhaka
- **43.** Mr. Md. Abdul Matin B.Sc. (Hons.), Agricultural Economics Bangladesh Agricultural University
- 44. Mr. Mahbub Helal JelaniM.S.S. (Sociology), University of Rajshahi
- 45. Mr. Md. Habibur Rahman M.Com. (Management) University of Dhaka
- 46. Mr. A.K.M. Faizul Haque M.S.S. (Public Administration) University of Dhaka
- 47. Mr. Md. Shorful Islam M.Sc. (Physics), University of Dhaka
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- 49. Mr. Md. Manir Hussain M.Sc. (Agricultural Economics) Bangladesh Agricultural University
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- 51. Mr. Md. Lutfor Rahman M.S.S. (Economics) University of Chittagong
- 52. Mr. Muhammad Firoz Zaman M. Com. (Management) University of Dhaka
- 53. Mr. Musharrof Hossain M.S. (Dairy Science) Bangladesh Agricultural University
- 54. Dr. Syeda Khaleda Ph.D (Geoscience) University of Tsukubs, Japan

University of Dhaka 57. Mr. A.K.M Zahirul Haque

55.

56.

M.S.S. (Anthropology) University of Dhaka

Ms. Afrin Sultana

Ms. Umme Kulsum M.S.S. (Sociology)

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M.B.A. (HRM)

- 58. Mr. Mohammad Abu Al Baten M.B.A. (Finance & Banking) University of Rajshahi
- 59. Mr. Abul Kalam Azad M.S. (Agriculture Extension Education) Bangladesh Agricultural University
- 60. Ms. Farhana Nabi M.A. (English Literature) National University
- **61. Mr. Mahmud Hasan** M.A. (English) University of Rajshahi
- 62. Mr. Mohammad Minhaz Uddin Shaikh M.A. (Mass Communication & Journalism) University of Dhaka
- 63. Mr. Sudhir Kumar Das M.Com. (Accounting) National University, C.A. (PE-II), ICAB
- 64. Mr. S. M. Kamrul Alam M.S. (Soil Science) Bangladesh Agricultural University
- 65. Mr. Md. Tariqul Alam M.Sc. (Physics) University of Dhaka
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- 67. Dr. Mesbahuddin Ahmed Ph.D. (Economics) Jahangirnagar University



- 68. Mr. Md. Azmal Hoque Khan M.S. (Agri. Economics) Bangladesh Agricultural University
- 69. Mr. Md. Monsur Alam M.Com. (Management) National University
- 70. Mr. Dilip Kumar Lahiri M.B.A. (Accounting) University of Rajshahi
- 71. Mr. A. S. M. Ashraful Alam M.Com. (Marketing) University of Chittagong
- 72. Mr. Md. Nashir Uddin LL.M., University of Dhaka
- 73. Dr. Mohammad Altaf Hossain M.B.B.S., Sylhet M.A.G. Osmani Medical College MPH, NIPSOM, Mohakhali
- 74. Ms. Farzana Hamid M.A. (English) National University
- 75. Mr. Suhas Shankar Chowdhury M.A. (English Literature) University of Dhaka
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Deputy Manager

- 78. Md. Kamal Uddin Bhuiyan M.Com. (Accounting) University of Chittagong
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- 82. Mr. Md. Ruhul Amin M.A. (Islamic History) National University
- 83. Mr. Md. Habibur Rahman Khan M.A. (Archaeology) Jahangirnagar University
- 84. Mr. Kabir Ahmed M.Com. (Accounting) University of Chittagong
- 85. Mr. Md. Azizul Haque M.A. (Islamic History & Civilization) Asian University of Bangladesh
- 86. Ms. Kamrunnahar M.Sc. (Statistics) University of Dhaka
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- **91. Mr. Mohammad Monir Hasan** M.S.S. (Government & Politics) Asian University of Bangladesh
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- 93. Mr. Md. Kamrul Hasan M.B.A. (HRM) Bangladesh University of Business and Technology



- 94. Mr. Sanjoy Kumar Basak M.S. (Agroforestry) Bangladesh Agricultural University
- 95. Mr. Md. Shamsul Huda M.S. (Animal Nutrition) Bangladesh Agricultural University
- 96. Ms. Mahmuda Morshed M.B.A. (Marketing) Military Institute of Science and Technology (MIST)
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- 100. Mr. Kazi Mahmudul Karim M.S. in Biotechnology Bangladesh Agricultural University
- 101. Mr. Kapil Kumar Paul M.S. (Nutrition & Food Science) University of Dhaka
- 102. Mr. Md. Abul Basar M.Sc. (Sustainable Animal Nutrition and Feeding) Wageningen University, Netherlands
- 103. Mr. Md. Ashraf Hossain Master of Sustainability Science University of Tokyo, Japan
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- 114. Mr. Md. Shahriar Haider M.S. (Poultry Science) Bangladesh Agricultural University
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- 116. Mr. Abu Hayad Md. Rahat Hossain M.S. (Disaster Management) University of Dhaka
- 117. Mr. A.M. Farhaduzzaman M.Sc. (Fisheries) University of Rajshahi
- 118. Mr. Md. Alamgir Hossain M.B.A. (MIS), University of Dhaka
- 119. Ms. Shamma Labiba Arnab M.B.A. (HRM) University of Dhaka

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- 120. Mr. Md. Golam Morshed Hossain M.S.S. (Economics) University of Dhaka
- Mr. Md. Rabi Uzzaman
 M.Sc. (Geography and Environment Science) University of Rajshahi
- 122. Mr. Md. Mahmuduzzaman M.S. (Biochemistry) Patuakhali Science & Technology University (PSTU)
- 123. Mr. Masum Al Jaki M.S.S. (Mass Communication & Journalism) University of Dhaka

Assistant Manager

- 124. Mr. Moni Mohan Mondal M.Sc. (Environmental Science) University of Khulna
- 125. Ms. Ayesha Nusrat Jahan M.A. (English), University of Dhaka
- 126. Mr. Mukul Malakar M.B.A. (Marketing), University of Dhaka
- 127. Mr. Md. Mahamudur Rahman M.Sc. (Agriculture) Sher-e-Bangla Agricultural University
- 128. Mr. Kazi Abul Hasnat M.Sc. (Economics) Jahangirnagar University
- 129. Mr. Mamun Ur Rashid M.S.S. (Economics) University of Chittagong
- **130.** Mr. Mohammad Moniruzzaman Khan M.S. (Agronomy) Bangladesh Agricultural University
- 131. Mr. Md. Rezaul Karim M.S.S. (Political Science) National University
- 132. Mr. Md. Moktadul Hoque M.B.A. (MIS) Darul Ihsan University

- 133. Mr. Md. Ariful Hoque M.B.A. (Finance) University of Dhaka
- 134. Mr. Mohammed Mucha Chowdhury M.B.A. (HRM) University of Dhaka
- 135. Mr. G.M. Humayun Azam M.B.A. (Marketing) University of Dhaka
- 136. Mr. Md. Fozla Hossain M.S.S. (Economics) University of Dhaka
- Mr. Mohammed Manirul Islam
 M.S. (Soil,Water and Environmental Science)
 University of Dhaka
- 138. Mr. Md. Abdur Rashid M.S.S. (Sociology) University of Dhaka
- 139. Mr. Md. Sirajul Islam M.B.A. (Finance) University of Dhaka
- 140. Mr. Md. Irfan Hyder M.S.S. (Economics) University of Dhaka
- 141. Mr. Akmal Uddin M.S.S. (International Relations) University of Chittagong
- 142. Mr. Shishir Kumar Karmoker LL.M. University of Rajshahi
- 143. Mr. Mohammad Nazmul Hasan M.Sc. (Computer science & Engineering) National University
- 144. Mr. Md. Ziaul Hoque Chowdhury M.B.A. (Marketing) University of Dhaka
- 145. Mst. Umme Hanee M.B.A. (Marketing) Jagannath University



- 146. Mr. Md. Asaduzzaman M.S.S. (Sociology) University of Dhaka
- 147. Mr. Muhammad Rijvia Kabir M.S.S. (Economics), University of Dhaka
- 148. Mr. Md. Nasir Uddin M.S.S. (Public Administration) University of Dhaka
- 149. Mr. Md. Monowar Hossain M.B.A. (Finance), University of Dhaka
- 150. Mr. Md. Shofiul Islam B.Sc. Engineering (Computer Science) American International University
- 151. S.M. Rakibul Hasan B.Sc. Engineering (Computer Science) University of Development Alternative
- **152.** Mr. Md. Abu Al Basher Master in Information Technology (MIT) Institute of Information Technology (IIT) University of Dhaka
- **153. Ms. Zahra Rezwana** Master in Information Technology (MIT) Institute of Information Technology (IIT) University of Dhaka
- 154. Md. Zahir Uddin Babar M.Com. (Accounting) National University
- 155. Mr. Mohammod Quyaum M.B.A. (Accounting) University of Rajshahi
- 156. Mr. Mohammad Sabuz Mia M.B.S. (Finance & Banking) National University C.A Knowledge Level, ICAB
- 157. Mr. Md. Fakhrul Islam M.B.A. (Finance), University of Dhaka
- **158.** Mr. Wasiuzzaman Chowdhury M.B.A. (Accounting) University of Dhaka

- 159. Mr. Md. Jahirul Islam M.B.A. (Accounting), University of Dhaka
- 160. Mr. Ashraful Maaj Babar M.B.A. (Accounting), University of Dhaka
- 161. Ms. Morjina Begum M.B.A. (Finance), University of Dhaka
- 162. Mr. Md. Rezaul Islam M.S.S. (Development Studies) University of Dhaka
- 163. Mr. Md. Belal Ahmed M.S.S. (Peace & Conflict Studies) University of Dhaka
- 164. Ms. Farhana Ferdous M.B.A. (Finance), University of Dhaka
- 165. Mr. Md. Azizul Mostafa M.B.A. (Marketing) University of Dhaka
- 166. Mr. Shah Arafat Hossain M.S.S. (Development Studies) University of Dhaka
- 167. Mr. Md. Tahmeed Hossain M.S.S. (Economics) University of Dhaka
- 168. Mr. Md. Salahuddin M.B.A. (Accounting) University of Dhaka
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- 170. Mr. Nayan Sikder M.B.A. (Finance) University of Dhaka
- 171. Mr. Mohammad Nazmul Haque M.S.S. (Development Studies) University of Dhaka
- 172. Mr. Md. Maruf Hossain M.S. (Soil Science) Sher-E-Bangla Agricultural University

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- Mr. Asfak Mahmud M.B.A. (Management Information Systems) University of Dhaka
- 174. Mr. Hasan Ahmmed M.S.S. (Economics) University of Dhaka
- 175. Mr. Md. Abu Shaem M.A. (English) University of Dhaka
- 176. Mr. Md. Hamidur Reza Sajal M.B.A. (Finance) University of Dhaka
- 177. Mr. Mosle Rumman M.S.S. (Women & Gender Studies) University of Dhaka
- Mr. Md. Shohanur Rahaman Shetu M.S. (Agricultural Statistics) Bangladesh Agricultural University
- 179. Mr. Mohammad Abdullah Al Momin M.B.A. (Finance) University of Dhaka
- 180. Mr. Md. Usuf Jabed M.B.S. (Accounting) National University C.A Knowledge Level ICAB

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