

# PKSF

## ANNUAL REPORT

### 2018



**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**

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resource mobilization for  
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development on the other.

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<b>04</b>	Chairman's Message
<b>06</b>	Managing Director's Message
<b>08</b>	Governance
<b>16</b>	Management
<b>18</b>	PKSF Stands Apart
<b>20</b>	PKSF: Evolving to Excellence
<b>32</b>	Buniad
<b>34</b>	Jagoron
<b>36</b>	Agrosor
<b>38</b>	Sufolon
<b>40</b>	Agriculture Unit
<b>42</b>	Fisheries and Livestock Unit
<b>44</b>	Social Advocacy and Knowledge Dissemination Unit
<b>48</b>	ENRICH
<b>52</b>	LIFT
<b>54</b>	PSF
<b>56</b>	KGF
<b>58</b>	Special Fund
<b>60</b>	Uplifting the Quality of the Lives of the Elderly People Program
<b>62</b>	Cultural and Sports Program
<b>66</b>	UPP-Ujjibito
<b>68</b>	SEIP
<b>70</b>	PACE
<b>72</b>	LICHSP
<b>74</b>	SEP
<b>76</b>	Inclusive Risk Mitigation Program
<b>78</b>	OBA Sanitation
<b>82</b>	Training
<b>84</b>	Research
<b>86</b>	Communications and Publications
<b>92</b>	People's Voice and PKSF
<b>94</b>	Innovation in Public Service
<b>96</b>	Socio-Economic and Human Capacity Development
<b>98</b>	Major Events
<b>116</b>	Auditor's Report
<b>130</b>	Partner Organizations
<b>148</b>	Management Staff



# CONTENTS





## MESSAGE CHAIRMAN

Another year has gone by since the last PKSF Annual Report was published. Time of course monotonously ticks by. But it is the significant accomplishments in the course of time that stick out. And for the PKSF, the by-gone year has been one of consolidation and deepening of its human-centred multidimensional development activities.

It has also been a year of substantial additional resource mobilization for both extreme poverty eradication on one hand and enterprise development on the other. In this context, the basic approach is to stand by the extremely poor people and help them get out of poverty and move on to an environment of enhanced earning and improved living. Many of them undertake micro enterprises with PKSF support in terms of skill training, technology access, marketing assistance and appropriate financing.

PKSF's human centrist approach also follows a life-cycle approach. Carefully designed interventions are made at various stages of life, mostly in the 202 Unions, involving about 7 million people, in which the multidimensional, inclusive ENRICH program is being implemented. The major stages of life at which the interventions are made are: pregnant and lactating mother, new-born, school-going children (pre-primary and primary), adolescent girls and boys, youth, adults, and elderly people. Needs and opportunities-based programs are being implemented at each stage. Also a horizontal coordination across age-groups, with vertical cross-encouragement and support, is ensured.

With guidance and support from the PKSF, the concerned PO in each ENRICH Union, working through the ward committees, intervention-related committees and relevant officials, makes sure that coordination and cross-facilitation among various activities including age-group-focused interventions do actually happen effectively.

Bangladesh is marching ahead, having already achieved the lower middle-income status, thanks to accelerated economic growth in recent years. The life expectation at birth has risen to 73 years. This one statistic speaks volumes, because this implies that people's living conditions (in terms of economic, social and other relevant factors) have improved significantly. Sources of the country's economic progress include notably increasing industrial GDP, export earnings, remittances, ICT penetration, and contribution of the rural economy made up of agricultural and non-agricultural activities. In my judgment, the rural socio-economic uplift has been the most significant factor as it has provided a strong base for the overall progress achieved.

Agricultural sub-sectors, rice and vegetables, fishery, livestock and poultry, and social forestry have been flourishing vigorously and so also the rural manufacturing, trade, and other non-agricultural activities. This has been a major factor behind the reduction of poverty to about 22% in 2018 from about 41% in 2005, given that poverty is particularly concentrated in rural areas.

The PKSf works with about 13 million households across the country. These people include the ultra-poor including particularly disadvantaged people, poor, non-poor, and also micro entrepreneurs. The PKSf is making a noteworthy contribution towards sustained poverty reduction and elimination and sustainable development. The PKSf's activities relate to various targets under most of the 17 goals of the 2030 Agenda for Sustainable Development. This Agenda was adopted by the United Nations in September 2015 and signed up for implementation by all countries of the world. Bangladesh is, in fact, very seriously pursuing these goals. The targets under them have been prioritized for Bangladesh. To facilitate the whole process, a Committee has been set up by the Government, based in the Prime Minister's office. The PKSf works in close cooperation with this committee.

Moreover, PKSf has also set up, in cooperation with a number of other organizations engaged in various rural development activities, **'People's Voice: Strengthening Implementation of the 2030 Agenda for Sustainable Development'**. Within this framework, the state of affairs, nationally but particularly in rural areas, covering achievements, challenges, and opportunities with respect to SDGs 1, 2, 4, 5, 6, 8, and 10 have, so far, been reviewed and prioritized actions, to be implemented by the PKSf with its Partner Organizations (POs), have been or are being formulated. Other SDGs will also be addressed similarly in the course of time. The PKSf, in keeping with its mandate, is strengthening its action programs concerning the SDGs.

The PKSf recognizes that there are major human capacity gaps in various socio-economic sectors at different skill levels. In all its programs, it accords a high priority to people's capability enhancement. It also has programmes for mobilization of youth power for their own development and nation-building activities. Training programs include instilling of human and social values in them along with trade skills. Over one lakh members of the youth groups, 50% female and 50% male, from various parts of the country, up to now have been given a 16-hour digital value training. They are now being provided with skill training in their respective areas of choice for employment at home or abroad or to set up micro enterprises with support from the PKSf through its POs. A national youth conference will be organized in April 2019, to be participated by about 2,000 young males and females from around the country. The participants are being selected through a rigorous process from the 202 ENRICH Unions all across the country. The conference will focus on how the young people can become valuable members of the society imbued with

human and social values and get effectively involved in various sectors of the economy and society, build their career, and contribute to an accelerated and sustainable development in the country.

The PKSf organized a hugely successful national conference of adolescents, both girls and boys in October 2018. Over 700 girls and boys from across the country, selected through a rigorous process of competition, participated. They found it greatly helpful in terms of their increased awareness regarding human and social values and commitment to preparing themselves as worthy citizens of the country. It is our intention to organize such conferences at appropriate sub-national levels also. A major conference of the elderly people is likely to be held in near future.

In all its action programming, the PKSf keeps in focus its vision of human dignity for all, so that it focuses especially on the socio-economic uplift of the downtrodden. Of course, when they rise above the poverty line, they are also assisted to move on to a sustainable development pathway.

This report records achievements with regard to major action programmes implemented by the PKSf. The readers may find this Annual Report enlightening as to how the PKSf is successfully promoting inclusive human development and human dignity on a sustainable basis, mostly in rural areas across the country with diversified programs.

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

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



**Qazi Kholiquzzaman Ahmad**

Dhaka, 27 December 2018





## MESSAGE MANAGING DIRECTOR

It is a remarkable time Bangladesh is passing through. The GDP is soaring at an unprecedented rate and the country has earned the eligibility to graduate from the list of the Least Developed Countries. And analysts believe that this growth is likely to continue in the near future.

While Bangladesh in this march has fared reasonably well on sharing prosperity and bringing down the poverty rate from 48.9 percent in 2000 to 24.3 percent in 2016, and the extreme poverty rate from 34.3 percent to 12.9 percent during the same period, ending extreme poverty in the country by the 2030 deadline for achieving the Sustainable Development Goals (SDGs) will require a far more inclusive growth.

And to make this happen, various agencies are implementing numerous programs, almost all of which are dealing with poverty on a piecemeal basis with little or no actions aimed at addressing the multidimensionality of poverty. This is where Palli Karma-Sahayak Foundation (PKSF) excels over all other development entities working in Bangladesh.

Poverty is multidimensional in nature and programs aimed at addressing a singular or some aspects of it cannot alleviate the menace in a sustainable way. Traditional poverty alleviation programs are not comprehensive in nature and thus time and again have failed to make any significant improvement in the poverty situation in

Bangladesh. Microcredit, for example, was once hailed as a panacea to the curse of poverty. However, research findings show that microcredit alone cannot bring about meaningful poverty reduction. Through microcredit, a participant receives a small amount of money repayable in weekly instalments within a year. Less than 10% of the households receiving microcredit, these studies indicate, could rise above the poverty line in Bangladesh. As for the others, there are some whose income increased somewhat but remained below the poverty line income.

A most outstanding distinctiveness of PKSF is that it, while designing and implementing an intervention, takes into account the multifaceted nature of poverty and the need for a spectrum of flexible activities tailored to and evolving with the needs of the targeted population. For example, this apex development agency in 2010 launched the *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH) program which introduced a new development paradigm that would root out poverty from all possible dimensions and put the targeted population on a sustained track of beyond-poverty development. There are various 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 Union, as appropriate.

And the results have been tremendously encouraging. Hundreds of beggars are turning into wage earners, impoverished households seeing better financial circumstances, pregnant women and lactating mothers accessing appropriate healthcare and nutrition services, elderly people enjoying a more dignified status in society, young children learning the values of patriotism, fine arts and dignity of work - all of which are contributing to the nation's journey towards sustainable development.

'Enable the unable and include the secluded' has been a key mantra that drives PKSf's activities. There are sections of society that more often than not have been left out of the development process. They either were not able to access the fruits of the nation's stupendous economic growth. In some case, they were even deliberately left behind or simply ignored. PKSf, however, realized this and acted upon it, for which much of the credit goes to the visionary guidance of Dr Qazi Kholiquzzaman Ahmad, the Chairman of PKSf.

PKSf has identified 16 sub-groups of such disadvantaged people and has already started implementing tailor-made programs for some of the communities. These interventions are yielding promising outcomes. I have visited numerous working areas myself and let me cite a recent experience that I gathered during one of those tours. I met Zobeda Akter, 27, who was born with physical imparity in a poverty-stricken family in Mohanagar village of Syedpur Union in Sitakunda, Chittagong. Her garment worker father could not afford the necessary means so that she could commute to school. Confined to the walls of her home, she was widely seen as a burden of the family. However, things took a positive turn in 2014 when she joined the Special Savings Scheme, a specially designed program of PKSf for the disadvantaged people like her. Three years later, with her savings and matching grants from PKSf, she bought a heifer, pigeons, chickens, ducks and turkeys. And now, Zobeda has a steady income of BDT 2,000-3,000 a month, with which she can meet her

own demands and contribute to the family income. Her elder sister, who was standing next to Zobeda as she was telling us about her transformation, then intercepted and said, "Our parents would not live forever. The brothers will have their own families to take care of. Who would look after my sister? This question would worry us all. But with PKSf's help, she now can earn on her own, which relieves us of our worries to a great extent." It was a very proud moment for me. And in my six years as the chief executive of PKSf, I have had numerous moments as such and, undoubtedly, there are hundreds of thousands of Zobedas whose tales I could not get to hear personally.

Though the SDGs which call for inclusion of all in the development process formally came into effect not until January 2016, I take immense pride to say that PKSf introduced interventions that emulate the spirits of the UN Agenda 2030 years before it was even conceived. Its vast range of projects and programs on environment and climate change, ultra-poverty reduction, microenterprise and skill development, start-up capital supply, disaster emergency assistance, agriculture, fisheries and livestock etc. are directly contributing to the nation's goal of achieving the SDGs by the 2030 deadline.

Over the past three decades, the growth in PKSf's operation have been progressively steady, as this Annual Report delineates. This is indicative of PKSf's mettle in sustainably working for turning around the wheel of poverty and ensuring sustainable development in Bangladesh. For this feat, I express my heartfelt gratitude to the Government of Bangladesh for extending necessary cooperation, PKSf Chairman Dr Qazi Kholiquzzaman Ahmad for his foresight, my colleagues for their hard work and, most importantly, the people of Bangladesh for staying with us.



**Md. Abdul Karim**

Dhaka, 27 December 2018





## GOVERNANCE

## GENERAL BODY

The General Body is the highest ladder in PKSF governance. It provides overall policy directives to the PKSF management to help undertake activities in the context of its vision and mission and to fulfill its objective of alleviating poverty of the under-privileged people through employment generation. It oversees and advises on measures and initiatives that seek to establish and ensure the human dignity of the poor through well-planned development programs. Further, the General Body approves the annual budget and the audited accounts of the organization. It also reviews the annual report presented by the Governing Body.

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 usual Annual General Meeting (AGM) would preferably be held during the month of December and the other General Meeting (GM) during the month of June. The General Body may consist of a maximum of 25 members. Out of them, the Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with government agencies, voluntary organizations or private individuals having a successful record of services 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 Organizations (POs) and/or private individuals. As on 01 January 2019, there are 21 members in the General Body.

## MEMBERS OF THE GENERAL BODY

(AS ON 1 JANUARY 2019)

### DR QAZI KHOLIQUEZZAMAN AHMAD

Chairman, PKSF

Member of the Intergovernmental Panel on Climate Change (IPCC),  
awardee of 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)

### AMBASSADOR MUNSHI FAIZ AHMAD

Chairman,

Bangladesh Institute of International and Strategic Studies (BISS)

### MS PARVEEN MAHMUD, FCA

Managing Director, Grameen Telecom Trust  
& Former Deputy Managing Director, PKSF

### MS NAZNEEN SULTANA

Former Deputy Governor

Bangladesh Bank (the Central Bank of Bangladesh)

### DR TOUFIC AHMAD CHOUDHURY

Former Director General

Bangladesh Institute of Bank Management (BIBM)

### MR MD FAZLUL HAQUE

Additional Secretary

Financial Institutions Division  
Ministry of Finance, Government of Bangladesh



**MR ISHTIAQ UDDIN AHMAD**

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

**MR NAZIR AHMED KHAN**

Former Chief Executive  
Bangladesh Bank Training Academy

**DR NAZNEEN AHMED**

Senior Research Fellow  
Bangladesh Institute of Development Studies (BIDS)

**PROFESSOR SHAFI AHMED**

Former Professor, Department of English  
Jahangirnagar University

**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 the PKSF)

**MS MONOWARA BEGUM**

Executive Director  
PROTTYASHI (a Partner Organization of the PKSF)

**DR NIAZ AHMED KHAN**

Professor, Department of Development Studies  
University of Dhaka

**MR HELAL AHMAD CHOWDHURY**

Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM) and  
Former Managing Director, Pubali Bank

**DR SHARIFA BEGUM**

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



## GOVERNANCE

## GOVERNING BODY

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





CHAIRMAN  
**DR QAZI KHOLIQUZZAMAN AHMAD**

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 centers 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 an advocate on the concerns about its adverse impacts on both natural and human systems and the processes 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, which facilitated the UN General Assembly's (UNGA) adoption of the global Sustainable Development Agenda for 2016-30.

Regional cooperation for mutual benefit has been another major focus of his research, dialogues, and advocacy activities since the late 1980s. He has, in cooperation with other experts in the field from Bangladesh and other South Asian regional countries, particularly worked on the management of water resources, produced several pioneering researches on South Asian regional water issues, with special 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 Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91. He was 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/Coordinating Author for the 3<sup>rd</sup> and the 4<sup>th</sup> Assessments, published respectively in 2001 and 2007.

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.

He was awarded the Ekushey Padak in 2009 for his outstanding poverty alleviation activities, one of the highest national civilian awards, presented by the Government of Bangladesh.



MANAGING DIRECTOR  
**MR MD ABDUL KARIM**

Mr Md Abdul Karim, a former Principal Secretary, 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 public administrative service as Assistant Commissioner, Magistrate and Chief Executive Officer of various local bodies. He served as the Economic and Commercial Minister/Counsellor at the 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 the Chairman of the National Board of Revenue (NBR) and many state-owned companies including the Eastern Refinery Limited. He was the ex-officio Chairperson of various national-level committees of different 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 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, and seminars including the UN General Assembly, LDC Summits, D-8 Summits, the UN Conference of Parties on Climate Change etc.

Mr Karim is the Secretary General of the South East Asian Cooperation 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, Social Development Foundation, Small Farmers Development Foundation etc. A Paul Harris Fellow Rotarian, Mr Karim is the Past President of the Rotary Club of Dhaka Buriganga. He is

the President of Bangladesh Deaf Sports Federation and past President of Bangladesh Scouts. Mr Karim has received the highest Scout Award of the country, and now is the Advisor of Bangladesh Scouts and the President of Bangladesh Scouts Foundation and Allama Rumi Society, Bangladesh. He is actively involved in some other socio-economic organizations.

Currently, Mr Karim is the Chairman of Green Delta Insurance Company and an Independent Director of Union Capital Ltd. He is the President of Bangladesh Chemical Society and member of the Board of Advisors of the Asian University for Women in Chittagong, Bangladesh. He is a member of the Honorary Advisory Board of Country Program Document of the UNDP Bangladesh for the 2017-2021 cycle. He is the Advisory Board Member of the Center for Education and Community Development (CECD) under Vietnam Association for Education Psychology Science. He is also the Strategic Advisor to Shanghai Changing Oriental Hongqiao Microloan Company of China. He is a Jury of Citi-NA Export Excellence Award, HSBC Export Excellence Award, Institute of Chartered Secretaries of Bangladesh Excellence Award etc.

As a guest speaker, Mr Karim has lectured at various universities and training institutes including North South University, Public Administration Training Center, National Defense College, National Academy for Planning, Bangladesh Civil Service Administration Academy etc. He has authored books and articles on local governance and other subjects.

Mr Karim has travelled more than 50 countries. He is a member of various elite social clubs of the country. He is married and has been blessed with three children.

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



## MEMBERS

### GOVERNING BODY



**DR PRATIMA PAUL-MAJUMDER**

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 is also a pioneer researcher who undertook studies on urban poverty. She has been sincerely and continuously working on the issue of gender budgeting for over a decade. She has a very commendable action research on the state of women of the religious minority communities. She served as consultant to numerous research projects conducted by various national and international organizations.

Ambassador Munshi Faiz Ahmad is the present Chairman of Bangladesh Institute of International and Strategic Studies (BISS). It is a state-owned autonomous national research institute and think tank that carries out research on international relations and strategic issues in Bangladesh. Ambassador Ahmad is well-known for his significant role in the Ministry of Foreign Affairs of Bangladesh. He joined the BCS (Foreign Affairs) cadre in the Ministry of Foreign Affairs in March 1979. He served in different capacities in the Headquarters and in Bangladesh Missions in Beijing, Hong Kong, London, Qatar, New York and the UN, before he was appointed as the High Commissioner of Bangladesh to Singapore in 2003 and as the Ambassador of Bangladesh to the People's Republic of China during 2007-2012. Ambassador Munshi Faiz Ahmad was born in 1952. He obtained his M.A. degree in Political Science from the University of Dhaka. He attended numerous conferences and training during his career in the Foreign Ministry.



**AMBASSADOR MUNSHI FAIZ AHMAD**



**MS PARVEEN MAHMUD**

Ms Parveen Mahmud 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 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 the former Deputy Governor of Bangladesh Bank. In fact, she was the first female Deputy Governor of Bangladesh Bank. As a Deputy Governor, she performed her responsibilities in Human Resources, Information Systems Development, IT Operation and Communication, Credit Information Bureau, Foreign Exchange Investment Department, Foreign Exchange Operation and Policy. Earlier, Ms Sultana served the Bangladesh Bank as an Executive Director. She was also the Project Manager for Bangladesh Bank for Standard Hardware and Software Package and ERP Package financed by the World Bank. She has versatile experience on central banking over 30 years in managing critical supervisory issues. She acted as the key leader in developing the automation system in Bangladesh Bank. Ms Sultana obtained her Master's degree with Honours in Physics from the University of Dhaka. She is also the member of the governing body of InM.



**MS NAZNEEN SULTANA**



**DR TOUFIC AHMAD CHOUDHURY**

Dr Toufic Ahmad Choudhury is the former Director General (DG) of Bangladesh Institute of Bank Management (BIBM). He served as the elected General Secretary of Bangladesh Economic Association (BEA) for consecutive two terms during 2010-2014. Dr Toufic is also serving as a Board Member of Institute for Inclusive Finance and Development (InM), Microcredit Regulatory Authority (MRA) as well as Small and Medium Enterprise (SME) Foundation. He is the General Secretary of Bangladesh Economic Association (BEA), the Member Secretary, Governing Body, Dhaka School of Economics (DScE) and a Member of Banking Committee of International Chamber of Commerce, Bangladesh (ICCB). Dr Toufic prepared a background paper on Financial Market for the Planning Commission to formulate the Perspective Plan of Bangladesh. Dr Toufic obtained his PhD from Himachal Pradesh University, Shimla, India. He is associated with various professional organizations.





## MANAGEMENT

PKSF, an apex development organization of Bangladesh, works through an integrated network with an organizational structure to ensure that all employees irrespective of their ladder work towards realizing its proclaimed vision and mission. The PKSF officials are morally and strategically motivated through different meetings and necessary training sessions to demonstrate skills and efficiency in performing their duties with a commitment to their profession and society. The Human Resource Department is extremely careful to apply a competitive and rigorous recruitment process that guarantees that only the persons with proven talent and capability are hired. Their skills are regularly updated and sharpened through in-service training at various intervals both at home and abroad.

PKSF's organizational structure comprises eight Divisions and Units: (1) Enterprise Development, (2) Administration, (3) Finance, (4) Extreme Poverty and Social Development, (5) Audit, (6) Research, (7) Environment and Climate Change, and (8) Communications and Publications.

The Enterprise Development, the Administration, the Finance, and the Extreme Poverty & Social Development sectors are headed by four Deputy Managing Directors of PKSF. The Audit Division is headed by one General Manager. A Director leads the Research Unit and another the Environment and Climate Change Unit. The Senior Editorial Adviser supervises the Communications and Publications Unit.



## ENTERPRISE DEVELOPMENT

This Division deals with the core microfinance programs of PKSf such as Jagoron, Agrosor, Buniad and Sufolon. It also manages the activities of Insurance Unit, MIS Unit, IT Unit and four different interventions namely, Promoting Agricultural Commercialization and Enterprises (PACE) Project, Skills for Employment Investment Program (SEIP), OBA Sanitation Microfinance Program and Sustainable Enterprise Project (SEP). In addition, one special program - Cultural and Sports Program -- is implemented by this Division headed by one Deputy Managing Director.

## ADMINISTRATION

The Administration Division is responsible to provide all kinds of administrative support to PKSf's staff through its different units. General administration, infrastructure development, procurement, maintenance, legal affairs and and library and transport management are the main areas of responsibilities of this Division. It also operates five mainstream programs of PKSf namely, Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH), Uplifting the Quality of the Lives of the Elderly People, Special Fund, Program-Support Fund (PSF), PO enlistment for social development and SDGs. Besides, some core financing programs such as Jagoron, Agrosor, Buniad and Sufolon are also conducted under this Division. It is headed by a Deputy Managing Director.

## FINANCE

The main task of the Finance Division is fund management and accounts-related matters, reimbursement and various transactions. It also provides different types of financial information in response to the development partners and Bangladesh Government. It also takes care of risk mitigation. This Division also deals with some core financing programs such as Jagoron, Agrosor, Buniad and Sufolon. This Division further takes care of Human Resources and Training, Kuwait Goodwill Fund (KGF), Programs related to Fisheries, Livestock and Agriculture. Besides, this Division manages two projects namely UPP-Ujjibito and Low Income Community Housing Support (LICHs) Project. It organizes necessary training at home and abroad to enhance skills and capacity of all staff of PKSf. A Deputy Managing Director heads this Division.

## EXTREME POVERTY AND SOCIAL DEVELOPMENT

This new sector has been created in 2018 in view of the diversification of PKSf activities. This Division is specially

engaged in the planning and implementation of a new project: Pathways to Prosperity for Extremely Poor People (PPEPP). It is responsible for Social Advocacy and Knowledge Dissemination Unit, LIFT for the Disadvantaged People program and UPP-Ujjibito project. The Division is headed by a Deputy Managing Director who looks after two credit operation panels and works as Board Secretary of PKSf.

## AUDIT

The Audit Division provides necessary services to PKSf management. Detecting and preventing fraud, testing internal control and monitoring compliance with PKSf's policy and government regulation are the key responsibilities of this Division that exclusively reports to the Managing Director and is headed by one General Manager. This Division has two wings: Internal and External. Internal Audit deals with the audit-related affairs of both PKSf and POs. External Audit wing coordinates the tasks of external audit of both PKSf and POs through enlisted audit firms.

## RESEARCH

Headed by a Director, this Unit conducts research in three ways: by its own staff; jointly with research and academic institutions at home and abroad; and through outsourcing.

## ENVIRONMENT AND CLIMATE CHANGE

This Unit, headed by a Director, deals with the climate change-related issues in Bangladesh and suggests practical actions to increase the resilience of the communities prone to the adverse impacts of climate change. It also maintains communications with the Green Climate Fund (GCF), of which PKSf is a National Implementing Entity (NIE).

## COMMUNICATIONS AND PUBLICATIONS

In 2018, the Governing Body of PKSf resolved that this Unit would directly report to the Managing Director. It looks after all the publications of PKSf. The contents and quality of various publications of different Divisions and Units are supervised by this Unit. Wider dissemination of PKSf programs, news and events through mass and social media, and official website is managed by this Unit, currently headed by the Senior Editorial Adviser.

## STAFF

As of 31st December 2018, PKSf management team is comprised of 389 talented and committed staff, which includes 235 regular officers, 85 support staff, 53 project officers and 16 contractual personnel.



EDITOR'S EDGE

**PKSF STANDS  
APART**

Priyota, Jemmy, Mahbuba and Tasnim are four common proper names. Excepting that they represent the feminine. All of them stem from poor families with the background of agricultural or industrial labour and self-employment. Constraints of family means could have stood as an unsurpassable hurdle to their access to higher education. Fortunately, and because of the incidental connection of their families with PKSf programs, they found a pathway that led to their admission to Asian University for Women (AUW), one of the prestigious universities of South East Asia. Stories of migration from the extreme to poor and thence to self-sufficient and further to the state that qualifies people to contribute to social good have been in the making and are getting multiplied through PKSf interventions across the country. Adolescents assemble and form protesting units to resist child marriage, some erstwhile beggars have turned small entrepreneurs, septuagenarians play football at the idyllic playgrounds with joy embedded in their wrinkles. And PKSf has instituted this reality in the vast

areas of Bangladesh where it operates. Tales of endeavors and successes roll on, PKSf's onward movement continues and new tales are told and reverberated. All such stories that end up with smiles of children, adolescents, youth, old men and women living in different corners of Bangladesh verify that PKSf stands apart.

PKSf frequently organizes documentary shows on mobile vans in the rural venues that bring to the viewers factual stories of women reaching the destination of life strengthened by what the sociologists often define as empowerment. Their successes are preceded by toils and tribulations to which PKSf came forward with a steady and supportive role. Well, this is what PKSf has been doing for long. But think of a different kind of a challenging engagement that it willingly yet thoughtfully embarked into. PKSf has now intensified and enlarged its areas of social responsibility. Try to visualize a packet of cigarettes which has the deadly image of a human being and it underlines

that tobacco kills. Despite the world-wide continuous anti-tobacco campaign, success is still quite depressive. The statistics relating to illnesses, mortality, figures of medical expenses at the family as well as at the state levels are stupendous. The most effective intervention is to curb the production of tobacco. But there exist some critical economics. However, PKSf is aggressively trying to demotivate the tobacco farmers by encouraging them in some substitute agricultural products. And exemplary success has been achieved in the pilot phase. That's where PKSf stands apart.

At this moment, the state leaders, public administrative departments in many countries, the World Bank, development partners of various countries, various UN agencies especially the UNDP, the civil societies across the world, the national planners, development economists, the intelligentsia indoors or outdoors are found to be very eloquent on matters relating to the Sustainable Development Goals (SDGs). This is considered now as 'the' most comprehensive development document that bears the uniquely ambitious slogan-'no one will be left behind'. PKSf is committed to contributing within its capacity to all programs undertaken by the Government to achieve the SDGs. But where we want to take some credit is that our motto, thinking, plans, programs and projects so far, particularly in the past decade, have underlined this philosophy of inclusiveness. Exclusive scrutiny shows that PKSf has been always mindful of the comprehensive development of the people. Our efforts are not limited to advance some financial assistance as the answer to poverty which, in most cases, is chronic in nature. Moreover, poverty has a multidimensional face, which the other actors in development in our country often ignore. Resultantly, the credit facilities offered by many of the NGOs lead to somewhat temporary relief from the teething poverty, but this is characterized by general instances of recurrences. Here again, I repeat PKSf stands apart.

In its fundamental thinking sphere, PKSf puts the human dignity of the poor at the fore. In PKSf, deep in our hearts, we do believe that all citizens, irrespective of social strata, must have access to social, economic and cultural freedoms that Bangabandhu Sheikh Mujibur Rahman had had in his vision when he whistled the call for independence. That call has a poetic and patriotic strain, which unfailingly excites us in the undertaking of all our activities. We espy at life spanning from the cradle to the coffin. That's our policy. While implementing any project limited by funds and oriented in timeframe, we, at the very

initial phase, think of ways to meet the challenges of continuing its benefits for the people after its completion. We are always aware that poverty is like a mythical monster. For some time, seasons or even years, it may remain a faraway alien, invisible all through the greeneries of the rural boundaries, almost non-existent, asleep in long hibernation, but all of a sudden, it can reappear with its ugly, cruel and hydra-headed presence in the forms of drought that intercept infertility into the tilling plots of the farmers or advent of strange pests beyond any control or unabated rains from fearsome clouds or flash floods pouring down from the neighbouring country or cyclone that compels humans and snakes to share shelters or unwarranted sea-surge that pull in salinity to infect the agricultural land or river erosion that vengefully taunts the development aspirations of people or in the more individual forms of accidents of mortality at the family level. PKSf includes in its thinking all these challenges as it plans its interventions. That's where it stands apart.

PKSf's ideological stand regarding poverty eradication represents concerns that not only emphasizes on putting an end to hunger of the stomach but also addresses the areas of heart. And together, these two can guarantee human happiness in the true sense of the term. PKSf promotes a cultural team primarily based in the Moulvibazar area. The members of the team collect lyrics by our bards of the past, dig out the original notations and beats and perform these. They carry the message of PKSf's mission in development through a local folk form across the country. The performances are simply truly traditional, delightfully musical to both the rural and metropolitan ears, enchantingly dramatic to charm the audience, yet the instructive messages perpetuate in an entertaining mood. PKSf has extended generous financial assistance to build a museum that will house exhibits associated with the life of the musical legendary Shah Abdul Karim. Earlier, we similarly provided some funds for the teachers and learners for the pure inculcation of the songs of Fakir Lal Shah at Kushtia. In the ENRICH centres and the centres for the elderly and within our programs dedicated to the cultivation of culture and sports for the children, PKSf is always careful to provide food for the minds so that even the poor can gladly feel that they too have a share in pastimes and they can also contribute with their inherent talents to the nourishment of native cultural practices. Yes, all these and many more initiatives prove that PKSf stands apart.

Shafi Ahmed





## PKSF EVOLVING TO EXCELLENCE

The year 1990. It was a time when the economy of Bangladesh was still struggling to recover from the prolonged aftermaths of a bloody War of Liberation following two centuries of exploitations and deprivation by foreign people, and to cope with the prevailing autocratic rule riveted with political instability that resulted in, and even compounded, all-pervasive poverty and a bleak economic future with little to no prospects of sustainable economic emancipation of people in sight. It was in that year that the Government of Bangladesh established Palli Karma-Sahayak Foundation (PKSF) as a 'not-for-profit' company -- registered under the Companies Act 1913/1994 -- that would over the next two decades emerge as a leading development agency driving forward socio-economic progress of the people of Bangladesh in a sustainable way.

The vision that led to the birth of this apex entity is "a Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and

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

In order to accomplish the mission, PKSf primarily focuses on the disbursement and management of financial portfolios through non-governmental organizations (NGOs) and microfinance institutions (MFIs) that work at the grassroots. These NGOs and MFIs are officially termed as Partner Organizations (POs).

contributions towards sustained and effective implementation of SDGs.

PKSF provides members with appropriate financing after assessing their existing resources and their potential use. So the PKSf 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. And the detailed progress of programs and projects can be seen in the later part of the Report.

**Buniad**, a core program, is 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 specialized financial service known as **Jagoron** which has a two-fold objective:

Though the concept of sustainable development has only gained a global footing with the UN's announcement of SDGs which took effect in January 2016, the spirits of inclusive, participatory, equitable and multidimensional development espoused in the SDGs have long been embedded in the interventions of PKSf.

Though the concept of sustainable development has only gained a global footing with the United Nation's announcement of Sustainable Development Goals (SDGs) which took effect in January 2016, the spirits of inclusive, participatory, equitable and multidimensional development espoused in the SDGs have long been embedded in the interventions of PKSf. For example, that 'no one will be left out' is a core principle of the SDGs, a principle that has been at the heart of PKSf's operations since 2010. In fact, PKSf directly addresses 12 of the 17 goals enunciated in the SDGs. However, to further strengthen the SDGs in Bangladesh, PKSf has joined hands with other development entities and launched a platform called 'People's Voice: Strengthening Implementation of SDGs in Bangladesh'. The specific purpose for establishing this platform is to review the activities and progress on the one hand and challenges faced on the other relating to the various SDGs, particularly in rural Bangladesh and determine how the process can be strengthened and expanded for further acceleration and integration of the

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** service 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 program financed by Kuwait Fund for Arab Economic Development (KFAED), and provides credit and capacity building assistance to 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.

The Learning and Innovation Fund to Test New Ideas (**LIFT**) program has been encouraging and patronizing innovative pro-poor financial and non-financial initiatives since 2006. The Promoting Agricultural Commercialization and Enterprises (**PACE**) project, in operation since January 2015, 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.

With a view to transferring appropriate technologies to increase agricultural production, PKSF has established the **Agriculture Unit (AU)** which takes sustainable agricultural technologies and services to the doorsteps of the marginal and small farmers. The **Fisheries and Livestock Unit (FLU)** at the same time 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 effectively address environment and climate issues in all its activities, PKSF has an Environment and Climate Change Unit (**ECCU**) that develops environmental protocols, and appropriate climate change adaptation and mitigation protocols in accordance with the government policies.

The **Social Advocacy and Knowledge Dissemination Unit** 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.

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.

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)** is working to improve the living conditions in selected low income and informal settlements in designated municipalities in Bangladesh, by enhancing security of tenure, improving infrastructure and facilitating access to credit for shelter improvements.

**UPP-Ujjibito**, a component of the Food Security 2012 Bangladesh-Ujjibito project, works for sustainable reduction of poverty and hunger of the people. It provides training in agricultural, non-agricultural and vocational trades, and promotes innovative interventions like Ujjibito Kishori Club, Ujjibito Nutrition Clusters, etc.

The **Uplifting the Quality of the Lives of Elderly People Program** since 2016 has been implementing seven different activities -- all consistent with the National Policy on Elderly People 2013. The same year, the **Cultural and Sports Program** was launched with the objective of creating a society where people will live in harmony with sundry kinds of cultural practices and activities of sports with focus on our indigenous traditions.

PKSF provides need-based farm and off-farm skill development training through 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.

In 2012, PKSF started awarding **education scholarships** to meritorious children from ultra-poor families. As of June 2018, 14,500 students have been awarded scholarships amounting to BDT 202.8 million. Also, it has formed a **Special Fund** from its own resources to provide emergency support to the poor. Apart from these, PKSF launched the **Programs Support Fund (PSF)** in 2011 with a view to providing support to those who may not be eligible to avail it under other programs and projects run by PKSF.

PKSF this year completed implementing the **OBA Sanitation Microfinance Project** under which hygienic latrines were constructed at over 170,000 poor households in the rural areas of Bangladesh, directly benefitting 850,000 individuals. In addition, it extended financial assistance to small-scale sanitation entrepreneurs.

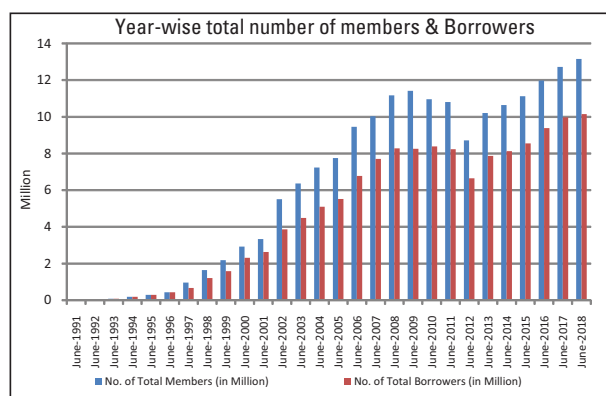
To improve efficiency of the POs in implementing various



programs, PKSf effectively provides on-site advisory services. Workshops and seminars on relevant development issues are organized regularly to strengthen the capacity of the PO officials and members.

The progressive trend of PKSf's financial and non-financial services, number of members and borrowers, loan outstanding and members' savings over the last nearly three decades proves that this apex development agency has been on the right track to achieve its vision of a sustainably developed nation.

**Figure 1.0: Members-Borrowers (in million)**



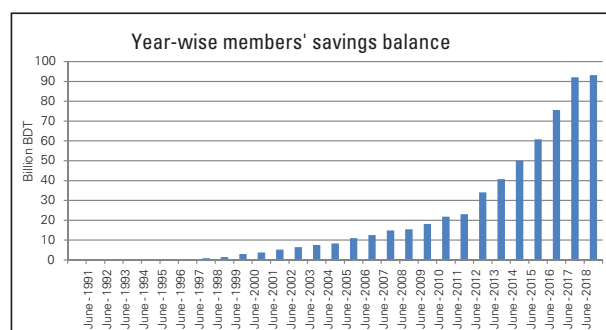
## POs, Members, Borrowers

As of June 2018, PKSf has 277 Partner Organizations (POs) providing various services to 13.24 million members of whom 91.07% are women. The number of borrowers is 10.38 million, of whom 92.01% are women (Figure 1.0).

## Members' Savings

There has been a steady growth in savings of members over the years, and as of June 2018, it stands at BDT 92.04 billion (Figure 2.0).

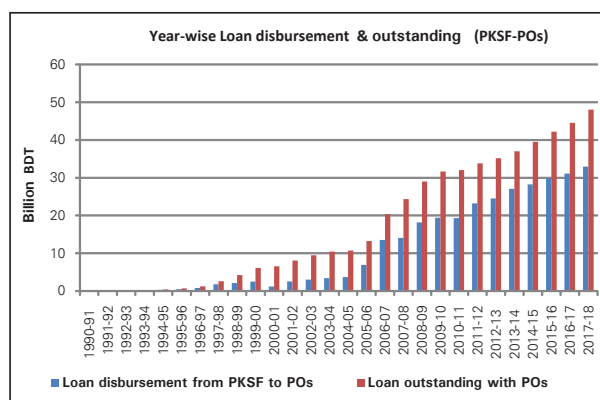
**Figure 2.0: Members' savings balance (in billion BDT)**



## Loan Disbursement and Outstanding (PKSF-POs)

PKSF has recorded a steady growth in loan disbursement from PKSf to POs. During the FY 2017-18, the amount stood at BDT 32.93 billion, 5.57% higher from BDT 31.14 billion by FY 2016-17. The amount of loan outstanding of PKSf with POs stood at BDT 48.04 billion as of 30 June 2018 (Figure 3.0).

**Figure 3.0: Loan Disbursement and outstanding (in billion BDT)**



## Loan Disbursement and Outstanding (POs-Borrowers)

Loan disbursement from POs to borrowers stood at BDT 447.93 billion in FY 2017-18, 24.03% up from 361.14 billion in FY 2016-17. Till June 2018, the amount of loan outstanding of POs with borrowers is BDT 250.57 billion (Figure 4.0).

**Figure 4.0: Loan Disbursement and outstanding (in billion BDT)**

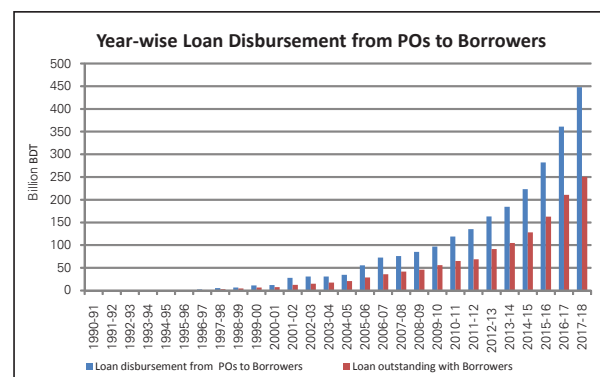


Table-1: Progress of PKSF in Last 28 Years

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 (excluding ID Loan)	
1990-91	23	0.00	0.00	76.98	0.00	0.00	76.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	99	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	89.97	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
2017-18	277	13.24	12.05	91.07	10.38	9.55	92.01	32.93	310.18	48.04	250.57	447.93	3061.08	0.00	301.78

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

Programs	FY 2013-14					FY 2014-15					FY 2015-16					FY 2016-17					FY 2017-18					
	Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)		No. of Borrowers (000) **	FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)			FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)			
	P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****	P to P***	B****			
Mainstream Programs																										
1 Jageron	8.31	87.65	5201.23	16.35	46.09	9.20	104.46	5484.37	17.62	54.71	9.41	142.33	5981.77	18.42	68.32	9.54	151.45	6207.24	18.91	84.56	10.40	193.68	6578.50	19.85	100.95	
2 Agrosor	5.13	50.68	589.67	9.25	27.75	5.52	62.27	727.29	10.06	35.99	6.90	90.24	966.14	11.78	49.76	7.52	114.59	1183.48	13.34	69.12	8.09	186.70	1399.03	14.66	93.01	
3 Buniad	2.03	7.18	645.66	2.86	4.08	2.16	8.67	662.54	3.07	4.69	2.33	9.75	644.72	3.29	5.30	2.24	9.91	557.99	3.25	5.30	2.24	10.09	507.19	3.21	5.38	
4 Surfon	10.65	25.04	822.64	7.06	12.33	9.69	27.97	882.77	6.60	14.37	8.82	36.06	988.11	5.94	17.18	8.86	40.84	1047.84	5.50	21.83	8.44	47.04	1036.18	5.33	22.58	
5 ENRICH	0.10	0.29	9.83	0.24	0.22	0.44	0.55	17.21	0.55	0.45	0.86	1.75	45.72	1.19	1.17	1.03	3.00	75.62	1.74	2.00	1.71	4.24	94.10	2.65	2.69	
6 LIFT	0.12	0.26	19.71	0.22	0.18	0.14	0.42	25.41	0.26	0.14	0.56	29.66	0.28	0.37	0.12	0.73	31.80	0.29	0.44	0.34	1.03	38.65	0.53	0.63		
7 SAHOS	0.09	0.20	42.46	0.14	0.13	0.12	0.23	46.97	0.19	0.13	0.06	0.15	33.56	0.18	0.09	0.22	0.14	23.38	0.29	0.09	0.10	0.24	27.13	0.30	0.09	
8 SDL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.06	5.57	0.18	0.05	0.13	0.66	60.15	0.26	0.39	
9 KGF	0.62	0.95	18.47	0.58	0.54	0.96	1.68	34.47	0.88	0.94	1.33	2.88	49.88	0.91	1.27	1.38	2.95	56.46	0.76	1.48	1.35	3.29	63.33	0.88	1.57	
Sub Total	27.04	172.23	7349.64	36.69	91.31	28.24	206.23	7871.01	39.22	111.54	29.85	283.73	8739.55	41.99	143.45	31.09	323.66	9189.58	44.26	184.88	32.80	446.97	9804.24	47.65	227.29	
Projects																										
10 MFIS	0.00	0.14	20.56	0.02	0.14	0.00	0.01	13.11	0.00	0.07	0.00	0.00	10.92	0.00	0.06	0.00	0.00	8.60	0.00	0.04	0.00	0.00	7.78	0.00	0.04	
11 MFMSF	0.00	0.33	25.92	0.17	0.30	0.00	0.02	8.83	0.12	0.12	0.00	0.00	6.64	0.09	0.08	0.00	0.00	4.38	0.09	0.05	0.00	0.00	2.28	0.09	0.03	
12 PLDP-II	0.00	0.08	34.75	0.09	0.16	0.00	0.00	21.26	0.09	0.11	0.00	0.00	17.17	0.09	0.09	0.00	0.00	13.28	0.09	0.07	0.00	0.00	13.15	0.09	0.07	
13 LRP	0.00	0.00	18.55	0.00	0.03	0.00	0.00	17.16	0.00	0.03	0.00	0.00	9.09	0.00	0.01	0.00	0.00	8.54	0.00	0.01	0.00	0.00	7.76	0.00	0.01	
14 LICHSP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.00	0.00	0.03	0.00	0.12	0.10	0.40	0.15	0.09	
15 PACE Start-up Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.00	0.00	0.02	0.00	0.00	0.02	0.25	0.02	0.01	
16 EFRRAP	0.00	0.02	21.92	0.02	0.06	0.00	0.00	17.87	0.02	0.05	0.00	0.00	13.86	0.02	0.04	0.00	0.00	7.42	0.01	0.02	0.00	0.00	4.56	0.01	0.02	
Sub Total	0.00	0.58	121.70	0.29	0.70	0.00	0.03	78.23	0.23	0.37	0.00	0.00	57.48	0.20	0.28	0.05	0.00	42.22	0.25	0.20	0.12	0.12	36.17	0.36	0.27	
Special Programs																										
17 SAHOS-Old	0.00	0.00	9.28	0.01	0.04	0.00	0.00	7.71	0.00	0.03	0.00	0.00	7.11	0.00	0.03	0.00	0.00	5.73	0.00	0.02	0.00	0.00	4.72	0.00	0.02	
18 RESCUE	0.00	0.00	19.94	0.04	0.12	0.00	0.00	18.06	0.02	0.10	0.00	0.00	16.48	0.01	0.10	0.00	0.00	12.74	0.01	0.08	0.00	0.00	7.28	0.01	0.04	
19 RNPO	0.00	0.00	2.16	0.00	0.02	0.00	0.00	0.58	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	
20 FSOEUP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub Total	0.00	0.00	31.39	0.05	0.17	0.00	0.00	26.35	0.03	0.14	0.00	0.00	23.60	0.01	0.13	0.00	0.00	18.48	0.01	0.10	0.00	0.00	12.01	0.01	0.06	
ID Loans																										
21 Mainstream	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others*	0.00	11.79	1069.54	0.00	12.77	0.00	17.18	0.00	16.18	0.00	-1.64	1179.95	0.00	18.79	0.00	37.47	0.00	37.47	1349.27	0.00	25.65	0.01	0.84	1185.49	0.01	22.95
Total:	27.05	184.60	8131.27	37.03	104.95	28.24	223.44	8547.21	39.48	128.23	29.85	282.09	9388.95	42.20	162.65	31.14	361.14	9967.48	44.52	210.84	32.93	447.93	10383.37	48.04	250.57	

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

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

\*\*\*P to P : PKSF-POs

\*\*\*\*P to B : POs to Borrowers



## Journey of PKSF

Year	Name of Programs/Projects	Main Features	Supported By
1991	Microcredit Program	Financing the poor	GoB
1996	Poverty Alleviation Micro-finance 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 Micro credit	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 Micro-finance 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	Micro-finance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Program (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2005	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing innovative and new ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help to secure overseas employment for the ultra poor	PKSF
2007	Micro-finance Support Intervention for FSVG and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the Non-Motorized Transport Pullers	The World Bank
2007	Rehabilitation of SIDR-Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR-Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value Chain Development and capacity support for the micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB

## Journey of PKSF

Year	Name of Programmes/Projects	Main Features	Supported By
2010	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)	Holistic family development to ensure human dignity	GoB& PKSF
2010	Special Fund (SP)	Emergency support for the poor	PKSF
2010	The health insurance for the poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Program (CCCP)	Support to the poor to increase their resilience to climate change through civil society organisations	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPSIC)	Extended loan support to the 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 to global warming effects of the poor through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB& PKSF
2013	Livestock Unit and Agricultural Unit	To enhance technology based sustainable livestock, crop and fish production for employment generation, poverty reduction and, for ensuring food and nutrition security of poor	PKSF
2013	Social Advocacy & Knowledge Dissemination Unit	To build awareness on various socially important issues for improving human dignity of the marginal people through establishing equity and justice in the society as well as to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people	PKSF
2013	Results-based Monitoring (RBM)	Monitoring the outputs, desired outcomes and impacts of interventions	PKSF
2014	Promoting Agricultural Commercialization & Enterprises (PACE)	To expedite poverty reduction through promoting farm and nonfarm 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 Program	To patronise and promote indigenous country sports and traditional culture to discover latent talent of the students and youth	PKSF
2016	Low Income Community Housing Support Project	To improve living conditions in selected low income and informal settlements in designated municipalities in Bangladesh	The World Bank
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)
2018	Sustainable Enterprise Project (SEP)	To increase the adoption of environmentally sustainable practices by targeted microenterprises	The World Bank

## MAJOR SERVICES OF PKSF

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



## MAJOR SERVICES OF PKSF

Name of Programs/Projects	Year	Nature of Services
Livestock Unit and Agriculture Unit	2013-14	<ul style="list-style-type: none"> <li>Disseminate production and processing technologies and services across livestock, crop and fish value chain</li> <li>Build capacity of members, PO's and PKSF staff on livestock, crop and fish production, processing and marketing</li> <li>Develop appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming</li> <li>Adopt national and international sanitary and phyto-sanitary compliances in the livestock, crop and fish farming practices</li> <li>Develop climate resilient livestock, crop and fish farming practices</li> </ul>
Social Advocacy & Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> <li>Organize seminars, workshops and talk shows</li> <li>Publish awareness -based and knowledge -based books, posters and leaflets</li> <li>Make public service announcements and video documentaries, set up bill boards and use mobile cinema van and social media for disseminating socially important messages</li> <li>Build rapport with stakeholders on different subjects by organising public meetings, debate, painting, essay writing competitions and using community radios and the network of grass-root level organisations</li> <li>Advocate for pro-poor policies</li> </ul>
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> <li>Construct results chain and measure results</li> <li>Share results for further improvement or understanding the trend of achievements of interventions</li> </ul>
Promoting Agricultural Commercialization & Enterprises (PACE)	2014-15	<ul style="list-style-type: none"> <li>Providing financial and non-financial services to the microenterprises</li> </ul>
Skills for Employment Investment Program (SEIP)	2015-16	<ul style="list-style-type: none"> <li>Providing demand based skill development training</li> <li>Job placement of the trainee</li> </ul>
Uplifting the Quality of the Lives of the Elderly People	2016-17	<ul style="list-style-type: none"> <li>Establishing social centres for elderly people</li> <li>Provision of old age allowance</li> <li>Initiatives for special savings programme and pension fund</li> <li>Recognising elderly persons' contribution to society</li> <li>Providing awards to youths serving their parents and elderly people</li> <li>Appropriate credit and training support to the poor elderly people</li> <li>Training up para -physiotherapist to provide geriatric nursing and creating special social facilities for the elderly people</li> </ul>
Cultural and Sports Program	2016-17	<ul style="list-style-type: none"> <li>Promote local sports and culture activities including drawing, hand writing, publishing wall magazine, essay writing, poem reciting, debate, table tennis, football, cricket, badminton, gymnastic etc.</li> </ul>
Low Income Community Housing Support Project	2016-17	<ul style="list-style-type: none"> <li>Housing Loan</li> <li>Technical assistance for construction</li> </ul>
OBA Sanitation Microfinance Program	2016-17	<ul style="list-style-type: none"> <li>Technical assistance for latrine construction</li> <li>Disburse sanitation development loan (SDL)</li> <li>Construct hygienic sanitary latrine</li> </ul>
Green Climate Fund	2016-17	<ul style="list-style-type: none"> <li>Climate Change Adaptation Response</li> </ul>
Sustainable Enterprise Project (SEP)	2018-19	<ul style="list-style-type: none"> <li>Increasing eco-labeling and access to premium markets</li> <li>Investment in revenue generating common services</li> <li>Investment in non-revenue generating physical activities</li> <li>Adoption of innovative, environment-friendly technologies/practices</li> </ul>



# MAINSTREAM **PROGRAMS**





PKSF works with about 13 million households across the country. These people include the ultra-poor including particularly disadvantaged people, poor, non-poor, and also micro-entrepreneurs. PKSF is making a noteworthy contribution towards sustained poverty reduction and elimination, and sustainable development.





## BUNIAD

Buniad (earlier known as Ultra Poor Program) is a mainstream PKSF program, in implementation since 2004, that works to address the needs of the excluded ultra-poor of the society who had otherwise been chronically left out from the conventional microfinance services. Their exclusion was much due to an once-pervasive notion that they would be unable to return the loans provided to them. The rigidity of traditional microfinance systems only worsened the situation.

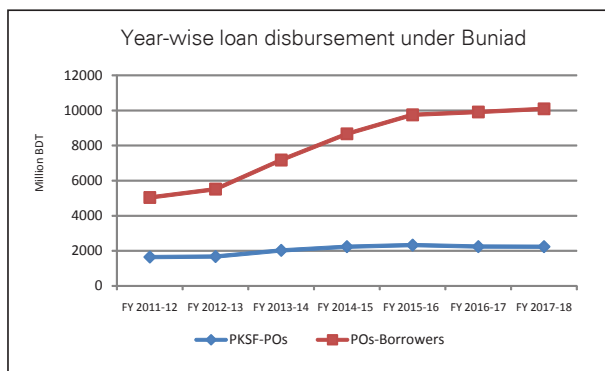
The Bangla word Buniad literally means 'foundation'. As self-explanatory as it is, the program thus aims to provide the ultra-poor a foundation of livelihood assets that would put them on a sustainable track of development. The product offers distinctive flexibilities to the extreme poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. Under Buniad, Disaster Management Loans and Land Lease Loans are also provided to the ultra-poor.

## Financial services under Buniad in FY 2017-18

As on 30 June 2018,

- Loan disbursement of PKSf to its Partner Organizations (POs) is BDT 2237 million and outstanding amount of loan stands at BDT 3205.06 million.

**Figure 5: Trend of financial services under Buniad (Million BDT)**



- POs' disbursement to their borrowers is BDT 10090.69 million and outstanding amount of loan is BDT 5375.45 million.
- The total number of borrowers is 0.51 million.
- The average loan size stands at BDT 19657.

Up to June 2018, the cumulative loan disbursement from PKSf to POs and POs to borrowers under *Buniad* is BDT 21.99 billion and 79.25 billion respectively.





## JAGORON

Beyond-poverty development being a key focus, PKSF, since its inception has been implementing the Jagoron credit instrument especially designed to help develop enterprises, particularly the household-based ones. The Jagoron interventions were launched in the rural areas in as early as 1990. Nine years later, the program started working in the urban areas as the number of urban poor was continuously increasing as a result of forced migration, limited employment opportunities in the rural agriculture sector and recurrence of natural disasters. The Jagoron program encourages the rural borrowers to undertake family-based income generating activities. The urban poor, on the other hand, are given financial assistance for small trading. What is notable here is that women's participation in the urban areas is higher than that in the rural. This is mainly because of the fact that the urban population has higher participation in the labor market, larger access to material resources, greater mobility and a more meaningful role in a household's decision-making process.



## Financial services under Jagoron in FY 2017-18

As of June 2018,

- ❑ Loan disbursement of PKSf to POs is BDT 10398.70 million and the outstanding amount of loan stands at BDT 19847.06 million.
- ❑ POs' disbursement to borrowers is BDT 193675.74 million and the outstanding loan amounts to BDT 100952.48 million.
- ❑ PKSf's disbursement to its POs increased by 9% and POs' disbursement to borrowers increased by 27.88% compared to the previous year.

- ❑ The total number of borrowers stands at 6.58 million, which is 73.92% of the total members under this loan program.

- ❑ The average loan size amounts to BDT 29,291.

Up to June 2018, the cumulative Jagoron loan disbursement from PKSf to POs and POs to borrowers is BDT 124.47 and 1341.67 billion respectively. Jagoron still dominates PKSf's loan portfolio with its POs (41.32%).

Figure 6: : Trend of loan disbursement under Jagoron

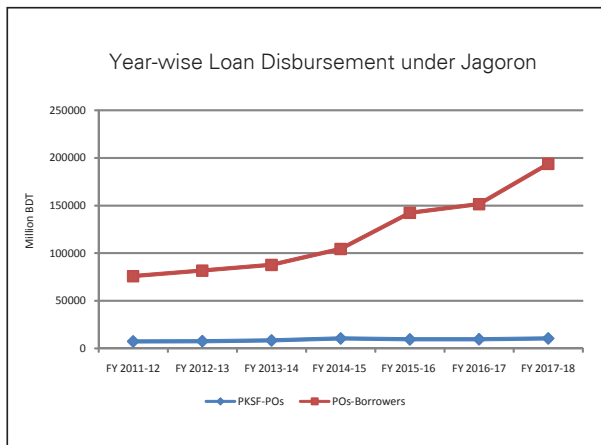
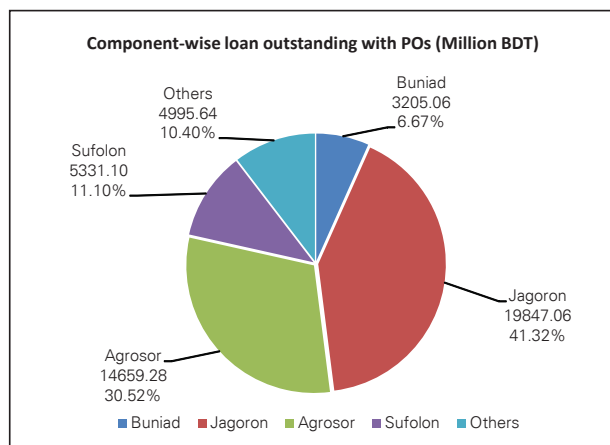


Figure 7: Component-wise Loan Outstanding with POs





## AGROSOR

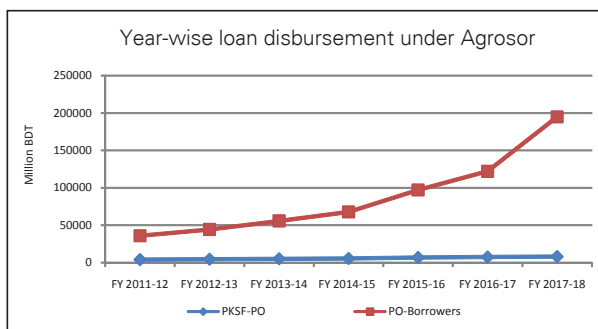
PKSF has in recent times increasingly focused on supporting micro-entrepreneurship as an effective means of beyond-poverty development. In 2011, it launched the Enterprise Development Program to extend financial services to the progressive members of other PKSF programs for undertaking economic activities that require bigger amounts of capital. This program was later renamed Agrosor and is currently being implemented through 179 POs of PKSF. Any business activity with an investment of up to BDT 1.5 million (excluding land and building value) is worthy to be supported under Agrosor. PKSF's enterprise development policy is regularly reviewed and updated in light of the needs of entrepreneurs. An individual entrepreneur can take financial assistance of up to BDT 1 million for their enterprise under the Agrosor program.

## Agrosor financial services in 2017-18

As of June 2018,

- ❑ Loan disbursement from PKSF to its POs is BDT 8087.00 million and the outstanding amount of loan with POs is BDT 14659.28 million.
- ❑ Loan disbursement from POs' to borrowers is BDT 186700.95 million and the outstanding loan amount is BDT 93008.40 million.
- ❑ Compared to the previous year, loan disbursement from PKSF to POs and POs to borrowers increased by 7.61% and 62.93%, respectively.
- ❑ The total number of borrowers stands at 1.40 million, which is about 85.07% of the total members under this program.
- ❑ The average loan size under this program is BDT 112587.

**Figure 8: Trend of loan disbursement under Agrosor**



Up to June 2018, the cumulative loan disbursement from PKSF to POs and POs to borrowers under Agrosor is BDT 53548.20 million and 633238.00 million respectively.







## SUFOLON

The rural farming communities in Bangladesh has largely been riveted with lack of access to appropriate finance and modern agricultural technologies, which constrained the desired increase in agricultural productivity to a large extent. To address this situation, PKSf launched Microfinance for Marginal and Small Farmer Project (MFMSFP) in 2005 to provide microfinance to farmers. The success of this project led PKSf to design and introduce the Agriculture Sector Microcredit Program in 2008. In 2006, PKSf launched Seasonal Loan program to provide financial help to farmers as per seasonal variations.

The Agriculture Sector Microcredit and Seasonal Loan programs in 2014 got merged and renamed as Sufolon. 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.

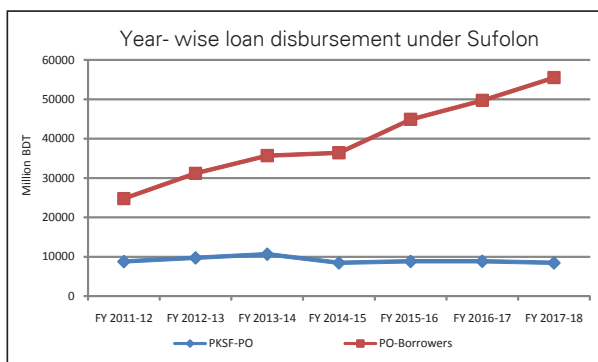
Sufolon facilitates comprehensive training for farmers and staff of the POs to develop capacity in agricultural lending, research, development of high-yielding seeds, opportunities of irrigation, mechanized and technology-based farming and vocational education to produce skilled human resources and increased productivity.

#### Sufolon financial services in 2017-18

As of June 2018,

- ❑ Loan disbursement from PKSF to POs is BDT 8443.00 million and the outstanding loan amount with POs is BDT 5331.10 million.
- ❑ POs' disbursement among its borrowers is BDT 47044.27 million and the outstanding loan amount is BDT 22579.14 million.
- ❑ The total number of borrowers stands at 1.04 million.
- ❑ The average Sufolon loan size stands at BDT 24,146.

Figure 9: Trend of loan disbursement under Sufolon



Up to June 2018, the cumulative loan disbursement from PKSF to POs and POs to borrowers under Sufolon is BDT 76.62 and 237.62 billion respectively.





## AGRICULTURE UNIT (AU)

With a view to increasing environment-friendly sustainable agricultural production to ensure food security, PKSF in June 2013 established the Agriculture Unit (AU). The AU aims to provide modern, handy and environment-friendly agricultural technologies, establish market linkages, make value chain interventions, facilitate microfinance services for agricultural activities.

The Agriculture Unit, within its financial and administrative capacity, provides supplementary services to the Government of Bangladesh. In FY 2017-18, PKSF allocated BDT 480 million to 30 Partner Organizations (POs) working in 52 upazilas of 23 districts, covering 25 agro-ecological zones (AEZ) of Bangladesh.

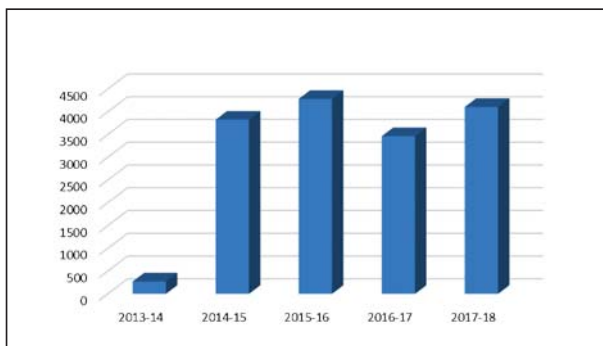
Different technologies disseminated among participating farmers by the AU include summer tomato production, pheromone trap to cultivate safe vegetables and fruits, urea saving technology urea super granules (USG) for rice and vegetables production, quality rice seed production technology, homestead gardening etc. These are being replicated by other farmers as well.



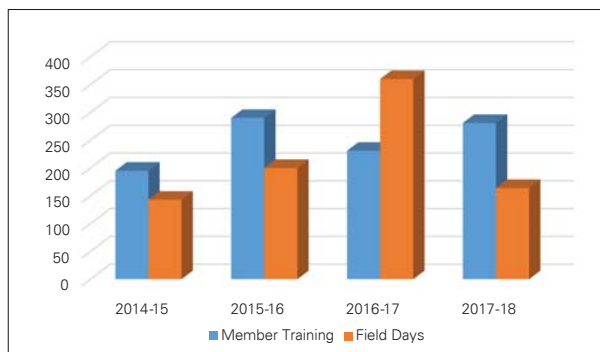
During FY 2017-18, the AU launched 'Alternative Crop Production and Generating Multiple IGAs instead of Tobacco' in predominantly tobacco growing area of Mirpur upazila in Kushtia. Initially, selected farmers have spared 53 acres of tobacco land for food crop production. For additional income, they are also rearing beef cattle, commercial poultry, Black Bengal goat, and turkey.

**Technology Expansion:** Till now, the AU organized 15,946 demonstrations on different agricultural technologies and 1,803 meetings of 'Krishi Poramorsho Kendra' where farmers have direct access to upazila-level agriculture, livestock and fishery officers. In addition, positive results of technological demonstrations have been disseminated among farmers through 846 field-days. The AU has also provided 687 USG applicators and 54,731 pheromone lures.

### Demonstration



**Capacity Building:** A total of 24,925 farmers received training on modern crop production technologies at the grassroots. Besides, 305 members were trained on specialized farming activities at Rural Development Academy (RDA), Bogura and PO training centers in various districts.



The AU has also trained 669 agriculture officers of POs on different improved technologies at Bangladesh Agricultural Research Institute (BARI), RDA and PO training centers. During FY 2017-18, the AU demonstrated on 'Baby Watermelon Production' at the working areas of various POs. To promote safe vegetable production, the AU started popularizing environment-friendly 'Fruit Bagging' technology. It has also established demonstrations on high yielding and climate-resilient crop varieties at climatically distressed area.





## FISHERIES AND LIVESTOCK UNIT

With a view to ensuring sustainable employment opportunities and food security of the poor and ultra-poor, PKSf provides a large amount of financial support to the program participants for livestock and fisheries related farming activities. In 2013, PKSf established the Livestock Unit (LU) to promote livestock related income generating activities (IGAs). Later, the Unit was renamed as the Fisheries and Livestock Unit (FLU) in 2016. The key objectives of the FLU are- ensuring adequate financial services, dissemination of appropriate technologies, capacity building of the program participants, and establishing value chain and marketing system for the fisheries and livestock products and by-products. Under the FLU, there are two different cells namely, the Fisheries Cell (FC) and the Livestock Cell (LC).

Improved technologies demonstrated under the LC include semi-intensive Black Bengal goat rearing, intensive dairying, beef fattening, vermi-compost production, buck rearing, broiler rearing, layer rearing, sonali chicken rearing, duck rearing, quail rearing, rabbit rearing, fodder production, improved steer cattle fattening, beef cattle development through Brahma crossbred



cattle rearing, buffalo rearing, hydroponic fodder production, unconventional feed marketing and turkey production.

Under the LC, selected members are being provided with appropriate financial services, technical advice and farming inputs such as breeding animals, day old chicks, housing design, fodder cutting/saplings, anthelmintics, vaccines, disinfectants etc. The LC has implemented 32,771 demonstrations of the above mentioned activities till June 2018.

The FC disseminates technologies on carp-mola mixed culture, crab fattening, high value fish culture, carp-prawn poly culture, Vietnam koi culture, eel fish culture and fattening, and fish culture in cages. As of June 2018, FC established a total of 5,845 demonstrations.

To ensure better understanding among the farmers and proper implementation of activities, the FC and the LC provided training to 9,325 and 38030 members respectively on different fisheries and livestock technologies as of June 2018. In addition, the FLU also developed 250 livestock and poultry service providers (LPSPs) at the member-level during this time.

The LC has conducted vaccination program against the FMD, Anthrax, PPR, New Castle Disease, Duck Plague Disease and also provided broad spectrum anthelmintics. As of June 2018, the LU vaccinated 9,28,100 animals and birds and provided deworming boluses to 2,87,693 large and small ruminant animals.

The LC has provided veterinary kits to the technical staff of the Partner Organizations to ensure preventive and curative veterinary services at members' door-steps.

The LC has also distributed California Mastitis Test (CMT) kits among the program-implementing organizations for the detection of mastitis in dairy cattle. On the other hand, the FC has released 85,980 kg fish fries in open water bodies to increase fish production and distributed 5,304 pieces of fishing gears among the farmers.

The LC has trained 585 staff of the POs on different livestock technologies and also organized exposure visits to successful demonstrations of livestock technologies for 611 staff of the POs.







## SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

PKSF's Social Advocacy and Knowledge Dissemination Unit -- established in 2013 -- aims to build awareness on different critical social issues to ensure human dignity of the marginal and disadvantaged people. To disseminate knowledge and ideas for enhancing capabilities of the people, the Unit arranges seminars, workshops, mass rally, training, and orientation programs on different social issues and publishes awareness-based leaflets, posters, books, advertisements and video documentaries. The Unit also makes publicity through mobile cinema vans and community radio.

The Unit has been working directly to prevent child marriage since 2016. In this regard, it has selected 20 Unions under the coverage of ENRICH (a flagship program of PKSF). In these Unions, the Unit regularly organizes advocacy workshops on 'Social Development and Responsibilities' for the ward coordination committees. Orientation sessions are also held on 'preventing child marriage' for the school teachers and on 'the consequences of child marriage' for the students of high schools. To create awareness against child marriage, the Unit

also organizes 'parents assembly' at the Union level. These events also include debate and drawing competitions, drama and cultural programs that highlight the negative effects of child marriage. Around 600 to 1100 people usually join these programs. From October 2016 to June 2018, 41 early marriages have been stopped. Kulkathi have already been declared as a child marriage-free Union.

Another major initiative of the Unit is the formation of adolescent girls' club at Union-level. These clubs help the girls become confident, active and interactive to increase their participation in diverse social issues. A total of 20 clubs have been formed in FY 2017-18. In these clubs, awareness-raising sessions are regularly organized by the 'Social Development Officers' and 'Health Assistants' of ENRICH program. These sessions discuss issues like birth registration, child rights, child abuse, health and nutrition, gender issues, negative impacts of child marriage, violence against women, reproductive health etc. Now, the members of these clubs are even taking initiatives to prevent child marriage.

The Social Advocacy and Knowledge Dissemination Unit uses mobile cinema vans to convey important messages to the grassroots people through video documentaries. To reach people living in remote places throughout the country, the Unit sends such vans to different places according to the demands of the Partner Organizations (POs) of PKSf. A mobile cinema van shows awareness-

based documentaries, plays (on drug addiction, child marriage, nutrition etc.) and training modules. In FY 2017-18, this Unit has sent such vans in 40 spots in the working areas of the PKSf POs.

During FY 2017-18, the Unit has published posters on 'Physically Challenged Children's Rights to Education' and sanitation. The Unit distributed these posters to the POs of PKSf. In addition, the Unit has published a book titled 'Hok Shwapner Joy', containing 35 success stories of preventing child marriages and a festoon containing some key provisions of the 'Child Marriage Restraint Act 2017'.

As part of knowledge dissemination and awareness raising on various social issues, the Social Advocacy and Knowledge Dissemination Unit also organizes national seminars. On 27 March 2018, a seminar was organized at PKSf Bhaban to celebrate the International Women's day 2018 upholding the theme 'Time is now: Rural and Urban Activists Transforming Women's Lives'.

Another seminar titled 'Integrated Initiatives to Prevent Child Marriage', held on 26 April 2018 at PKSf Bhaban, called for raising social awareness and taking effective strategies to prevent child marriage.

Moreover, the Unit also organized rallies and discussion meetings in 20 Unions of different districts to observe the International Women's Day 2018 and the World No Tobacco Day 2018.







# SPECIAL **PROGRAMS**





PKSF  
recognizes that  
there are major  
human capacity  
gaps in various socio-  
economic sectors at  
different skill levels. In  
all its programs, it  
accords a high  
priority to people's  
capability  
enhancement.



## ENRICH

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) is a flagship program of PKSf. With its inception in 2010, the program has gained increasing expansion with recurrent pressure from the POs to cover more areas and people. The human-centered and holistic development approach of ENRICH has earned laurels from all quarters. ENRICH is rooted in the conviction of empowerment of the people by the people and for the people. PKSf not only plays the role of the financing facilitator but also helps create an enabling environment that rests on delivery of necessary training, technology and market linkage. Social integration is an important goal. At the end of the day, it finds the resources to achieve a humanly dignified living standard and helps enjoy the universal human rights. ENRICH's mission is to address the multiple dimensions of poverty that include a wide range of economic, social and environmental indicators. It seeks to cover all aspects of human life from the cradle to grave. It promotes the idea of community-based development.



The program is now operating in 201 Unions of 165 upazilas of 64 districts through 116 Partner Organizations, serving 56.18 lakh people of 12.42 lakh households.

### Health

ENRICH provides comprehensive essential healthcare services to households in the selected Unions. ENRICH works in coordination with hospitals, clinics and organizations and individuals that provide healthcare services to the disadvantaged rural poor. Health assistants conduct static clinics every day. Cost of medicine is substantially subsidized for the ultra poor; the services are totally free. ENRICH delivers healthcare and nutrition services to millions of people through 370 Health Officers and 2,586 health visitors. In 49,963 static clinics, 14,350 satellite clinics (under MBBS doctors) and 592 health-camps (under specialized doctors), 5,33,029, 3,67,460 and 1,04,958 people have been served respectively with healthcare services. In the 2017-18 fiscal, ENRICH has provided services to a total of 10,09,446 persons. Besides, more than 2,200 patients were provided with free cataract operation.

### Education

ENRICH education services primarily addresses the problems of dropout of children from primary-level education. Students from Classes I & II are tutored in the

afternoon at the education assistance centers. They are given lessons on general knowledge and creative education, and helped out to complete their homework. Children also take part in extra-curricular activities such as recitation of poems, dance, singing, drawing etc.

Currently, 1,55,014 students are taken care of in 6,375 education centres in 200 Unions. As a result, the drop-out rates of primary schools in the program areas have come down to zero.

### Scholarships

ENRICH supervises the award of scholarship (BDT 12,000 per annum per student) to the meritorious students of the families having membership of PKSF programs and projects, under the 'Program Subsidiary Fund'. In 2017-18, a total of BDT 6,33,60,000 has been disbursed for 5,280.

### ENRICH Centre

ENRICH centres function as community hubs. PKSF provides the construction cost of the centre built on land donated by the local community. It 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 Organizations (POs). The committee discusses social and development issues and reviews the progress of





the ENRICH activities. The Centres are also used for satellite clinics, local dispute resolution, youth training and a space for social capital formation. Currently, 1262 centres are working across the 200 Unions. Construction of 115 more centres is underway.

### Youth Development

The 'Youth in Development' component of ENRICH provides the youths with skill-based training on different trades and further motivates them with human and social values. Job linkage initiatives are also undertaken after successful completion of the training. Training courses titled 'Right Decision-Making Magical Skills' and 'Self-realization, leadership development and duties of the youth' have been developed to help the youth make the best possible and informed decision for jobs. More than 100,000 youths are engaged in the component.

### Rehabilitation of Beggars

Rehabilitation of beggars is a challenging component of ENRICH. As its nomenclature denotes, and in pursuance of the mission of SDGs that 'no one will be left out', financing is extended to the beggars to induct them in income generating activities. The rehabilitated beggars get assets worth BDT 1.0 lakh. The ENRICH implementing POs supervise their graduation on a regular basis. In 2017-18, 285 beggars have been rehabilitated and now the total number is 1044.

### Community-Based Development Program

This component usually promotes social values among the youths and motivate them to bring positive changes to the

society by making positive contribution. The inspired youths engage themselves in repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places like schools, colleges, madrasas, mosques, temples and libraries. The youths also resist social injustice, drug addiction, child marriage, eve teasing and other social problems. A total of 1258 latrines, 18,300 family based sanitary latrines and 1258 tube wells, shallow and deep, have been installed in this period.

### Special Savings Program

Under ENRICH, a special savings scheme has been designed for the ultra-poor households. Families with disabled members and female-headed families are given priority to join this scheme.

A household is advised to open a bank account and deposit certain amount of money (at least BDT 100) per month continuing for two years in the account. The saved amount is matched by PKSf, in terms of grant, at the end of two years, up to a maximum of BDT 20,000, on the condition that the total amount will be used to acquire an asset (e.g. land, farm animals, skill upgrading etc.) in consultation with the concerned PO and the PKSf. This helps the households move towards a better and socio-economically sustainable future.

In 2017-18, 4,263 members have deposited BDT 1,60,15,192. BDT 15,12,83,510 has been given to 1,528 persons on maturity. They used the money to acquire appropriate assets for themselves.



### Reaching All Children in Education (RACE)

PKSF runs Education Assistance Centres under the ENRICH Program for the students of pre-primary, Classes I & 2. This program played a great role to reduce the drop-out rate to a minimum level. It has also helped improve the quality of their education. PKSf initiated a pilot project titled RACE in collaboration with Campaign for Popular Education (CAMPE) to find a path to reach the rest of the students at the primary level. This 6-month pilot project has been implemented in 21 Unions.

### Loan Disbursement Program

ENRICH offers Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). These credit services can be accessed simultaneously by a household. Currently, the ceiling of IGAL is BDT 1 million and the maximum service charge is 25%.

The LIL ceiling is BDT 10 thousand and the service charge is 8%, while the ACL ceiling for a household is BDT 30 thousand with a service charge of 8%. All the service charges are estimated in declining balance method.

In 2017-18, BDT 171.08 crore have been distributed from PKSf to POs and BDT 926.52 crore at the member level from the POs. This has helped in increasing investment in the areas concerned.

### Bandhu Chula and Solar Power

Improved and eco-friendly special cooking stoves are known as 'Bandhu Chula'. It has been introduced to reduce the rate of pollution and fuel waste. Such stoves have been installed in 4,223 households and solar home-system has been installed in 5,522 households in the ENRICH areas in 2017-18.

### ENRICH Ward Coordination Meeting

The representatives of Union Parishad and members of the program gather in monthly meetings. They usually discuss on the formation of social capital and review development

activities. These meetings serve as a very effective platform for community-level coordination. In 2017-2018, 15,016 meetings took place in 1,258 ENRICH centres.

### ENRICHed Home

The concept of the ENRICHed homes has emerged from the program's focus on the best utilization of the existing resources of each household.

The idea is to utilize the homestead land to the best extent possible through proper planning. Economic activities conducted on the homestead include livestock, poultry and pigeon rearing; cultivation of vegetables, lemon, moringa, fruits and medicinal plants. Environment-friendly vermicompost is often produced by the households. And each ENRICHed home has a sanitary latrine and, usually, a tube well. This is to improve the family's income and nutritional level by increasing production and ensuring maximum utilization of the existing resources.

In this fiscal year, a total of 3,361 houses, including 970 homes, have been converted into ENRICHed homes.

### Sports and Cultural Activities

Sports and cultural activities are promoted in the ENRICH Unions to enrich the social and intellectual spirits of the people. In 2017-2018, activities like football tournament, running, poem recitation, dancing and singing have been organized all over the ENRICH areas.







## LEARNING AND INNOVATION FUND TO TEST NEW IDEAS (LIFT)

Innovative and creative initiatives can accelerate the process of inclusive development and financial inclusion of the poor and the extremely poor people in the country. These initiatives can generate additional income and employment opportunities that can open up a whole new world of possibilities for them. But notably, in many cases innovative initiatives cannot be implemented by individuals or organizations because of the existing risks and inadequate resources. On the other hand, traditional financial activities often overlook these challenges and opportunities. It is in this context that PKSf launched a specialized program called 'Learning and Innovation Fund to Test New Ideas (LIFT)' in 2006. The objective was to support as well as scale up and replicate innovative and creative initiatives. LIFT initiatives fuel innovation-driven activities with a view to alleviating poverty, ensuring inclusive development for disadvantaged groups and excluded segments of the society, and increasing productivity for the people living under economic constraints. The LIFT fund is disbursed both as loan and grant (sometimes as a combination of both).



Till June 2018, 64 initiatives were executed in partnership with 79 implementing partners (61 POs and 18 non-POs). LIFT sanctioned BDT 2593.5 million of which BDT 1939.2 million as loans and 654.3 million as grants. By this time, the cumulative amount of disbursed loans stood at BDT 1194.2 million, while BDT 664.5 million has been recovered. At least 1,47,452 households, as of now, are directly benefitting from these initiatives.

### Major Activities

Majority of the LIFT initiatives have yielded encouraging impacts that resulted in sustainable growth of its participants. PKSF has identified 16 subgroups of underprivileged people in the country. LIFT is working to ensure inclusive development and social dignity for the disadvantaged families and socially excluded people therein. LIFT executes a number of financial and non-financial services for sustainable livelihoods of the disadvantaged families, people with disabilities, destitute senior citizens and exploited teenage girls by generating self-employment opportunities.

For inclusive development of impoverished, disadvantaged dalit and bedey communities living in Dinajpur district, LIFT is providing grant, loan, training, education and healthcare services. Till date, BDT 50 lac has been provided as grants and BDT 2 crore has been disbursed as soft loans among 1,364 individuals in the areas concerned.

LIFT provides specialized land lease loan in the Char areas and alternative financial services for the Haor areas. So far, BDT 161.85 crore has been disbursed as loans through 18 POs among people living in the remote char areas of 19 districts to ensure their economic development. At the same time, 22,000 people living in the vast haor region, lying in the northeastern part of the country, have accessed specialized loans amounting to BDT 97.93 crore in a bid to better equip themselves with means to combat economic and climatic vulnerabilities.

Inclusive financing, capacity building and social awareness advocacy interventions are carried out for the disabled poor. By June 2018, BDT 1.69 crore has been disbursed as soft loans among them. They also receive technical training for self-employment and low-cost health services.

Many destitute senior citizens are provided with financial services, skill development training and healthcare services which enable them to find out appropriate income generating activities. Under LIFT program, an amount of BDT 2.82 crore has been disbursed as soft loans. This initiative is creating social awareness eyeing to appreciate the contribution that elderly people make in the society to safeguard their human dignity.

To mitigate the vulnerabilities of climate change, LIFT is promoting salinity and drought-tolerant rice seed production and distribution to the affected farmers in the climate-vulnerable area. Presently, 1620 farmers are producing salinity-tolerant rice seeds in 1743 acres of salinity-affected land.

To ensure sustainable potable water in the coastal areas, LIFT has installed 20 desalination plants in the 5 districts that cover almost 2 lac people. Another 2 thousand rain water harvesting tanks were distributed which are worth BDT 2.80 crore.

To promote household-based income generating activities, it promotes livestock and fishery-related modern production techniques like rearing Black Bengal goats. Till date, 20 POs are implementing the initiative countrywide. As of 30 June 2018, the initiative covers some 70 thousands participants who have received over BDT 127 crore as loans.

In addition, LIFT is promoting turkey farming technology in association with 14 POs and 1 non-PO. In this connection, initiatives are in place to promote Red Chittagong Cattle (RCC) cows, fat-tailed sheep, and farming kuchia, high-valued native fishes and collecting, preserving, processing and marketing of pituitary gland etc.

Moreover, LIFT initiatives enhance agricultural production by promoting the use of yield-boosting Urea Super Granules that minimize fertilizer wastage. Family-based commercial production of vermi-compost accelerates 'safe food' farming practice and provides an alternative solution to enhancing soil quality that is deteriorated due to excessive use of chemical fertilizers. LIFT also promotes environment-friendly 'sex pheromone' bio-pesticide method that helps safer agriculture. LIFT also creates craft-based self-employment opportunities to the rural extreme poor people.



## PROGRAM-SUPPORT FUND (PSF)

Program-Support Fund (PSF) was created in 2011 from PKSf's own capital with an initial amount of BDT 1.0 billion. The objective of the fund is to finance education, health and different social development activities which contribute to upgradation of the quality of the life of families having membership of PKSf POs.

The fund will be raised to BDT 5.0 billion. As on June 2017, total amount stands at BDT 2.39 billion. A significant number of meritorious students from ultra-poor and disadvantaged groups have been awarded scholarship from PSF. So far, a total of 14,500 students have been awarded scholarship since 2011.

## Activities in 2017-18

**Scholarship:** A total of 5,337 poor meritorious students from the participating families of different programs and projects of PKSf have been awarded scholarship: 3,531 of HSC 1st year and 1,731 of HSC 2nd year under the regular program. Another 75 students from haor and hill tracts region received special stipend. A total amount of BDT 63.36 million was disbursed as scholarship from PSF. Each student received an amount of BDT 12,000 per year. The students selected at the higher secondary level are awarded with the scholarship for two consecutive years in view of their academic attainment.

**Rohingya Support Program:** PKSf provided health, hygiene and sanitation support through its POs at the Rohingya refugee camps in Kutupalong, Balukhali and Amtoli of Cox's Bazar. Tube wells, bath-ques, sanitary latrines, essential drugs, primary medical support instruments, wheel chairs and crutches for the elders, umbrellas, blankets, solar mini grids and other necessities have been provided to the destitute Rohingya community. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad, Managing Director Mr Md Abdul Karim and Deputy Managing Director

Dr Md Jashim Uddin, visited the Rohingya camps at Cox's Bazar at several intervals.

**Assistance for the Flood-Affected People:** PKSf provided financial support to 143 flood-affected vulnerable families of Panchgaon Union of Rajnagar upazila of Moulvibazar district. This helped the affected people to meet the immediate crisis of food and daily necessities and house repair.

**Training for Caregiving Nursing Assistants:** BDT 2.65 million has been spent for the training on 'Caregiving and Nursing Assistance' to train up qualified caregivers. Sir William Beverage Foundation and AK Khan Health Care Centre jointly organized two training sessions for 15 and 30 youth participants. On successful completion of the training, all trainees found employment in different hospitals and clinics at home and abroad.

**Navigation Lighthouse:** Hundreds of fishermen live in Nijhum Dwip by the Bay of Bengal. But there was no lighthouse near the coastline. PKSf funded BDT 8,00,000 to construct a navigation lighthouse to ensure safe navigation for the fishing boats. 'Dwip Unnayan Sangstha', a PO of PKSf implemented the construction work. They are also in charge of maintenance of the tower.







## KUWAIT GOODWILL FUND PROGRAM

Kuwait Goodwill Fund (KGF) is a special program of Palli Karma-Sahayak Foundation (PKSF) funded by a grant of Kuwait Fund for Arab Economic Development (KFAED). This fund was established by the state of Kuwait to assist Islamic countries in their endeavors to achieve food security and ensure the basic rights to food to their peoples.

The major objectives of the program are: a) establishing linkage to sustainable agricultural financial services with technologies; b) developing flexible repayment system based on cash flow linked to harvesting pattern; c) dissemination of knowledge on sustainable farming technologies etc.

During FY 2017-18, a budgetary allocation of BDT 163.5 crore (160 crore for credit assistance and 3.5 crore for capacity building activities) was made for a total of 35 Partner Organizations (POs) under KGF program. The working areas of KGF cover 24 agro-ecological zones (AEZ) under 73 upazilas of 31 districts of Bangladesh.

## Achievements

**Credit Assistance:** In KGF program, since its inception in June 2011, 4,39,092 members have been organized in 11,651 groups of whom over 77% are women. Savings of the members stand at BDT 299.50 million. Up to June 2018, 35 POs have disbursed BDT 13,043 million to nearly 439 thousand (cumulative) members. The current loan outstanding is nearly BDT 1,575 million with a recovery rate of over 99%. Nearly 57% of this loan is used in crop cultivation, 31% in livestock production and the rest in fish and other farm-related activities.

## Capacity Building and Technical Assistance

- a) **Training of members:** Nearly 73,800 members have been trained on modern farming technologies related to crop, livestock and fish production. These training programs were conducted in different research and academic institutions.
- b) **Training of staff:** Over 3,300 PO officers received training on implementation strategy of KGF Programme and Basic Agriculture and Advanced Technology. Besides, 260 PO-level technical officers were trained on Modern Fish Cultivation and Management, Integrated Pest Management and Organic Fertilizer Management, Modern Rice Production Technology and Summer Tomato & Country Bean production in respective research institutions.
- c) **Technology dissemination:** KGF has demonstrated 3,000 (780 result demonstrations, 780 block demonstrations and 1,440 method demonstrations)

that area specific, environment-friendly, sustainable and cost-effective farming technologies. Besides, it has organized 285 field days and 68 exposure visits to successful technologies.

- d) **Input/mechanization support:** A total of 70,000 pheromone traps and lures for insecticide free vegetables production, 775 porous pipes for irrigation water saving rice production, 576 Urea Super Granule (USG) applicators for easy and effective application of USG to rice field, and 280 power sprayers for judicious use of pesticides to produce quality mangoes have been distributed.

- e) **Suitable agricultural technology-based projects:** KGF Program has been implementing the following specific technologies in different parts of Bangladesh.

Production and post-harvest management of mango variety *Gouromoti* and Malta under two storied orchard system;

Dairy cluster development and milk processing to produce safe Mozzarella cheese;

Integrated agricultural production and market linkage services;

Pumpkin and other suitable crop production on sandbars;

Semi-intensive native chicken rearing for small scale commercial production; and

Alternative income generating activities of dyke dwellers through fish culture in floating cages.





## SPECIAL FUND

Palli Karma-Sahayak Foundation (PKSF) formed Special Fund in 2010 to provide special assistance to programmes/projects participants of PKSF including PKSF and Partner Organizations staff suffering from humanitarian crises and men-made or natural disaster.

The objectives are: (i) rehabilitating the disaster-stricken poor people through financial and material assistance; (ii) providing emergency support to the vulnerable communities in some special situations through community support programmes, such as, provision of safe drinking water, repair of infrastructure such as road, bridge/culverts; (iii) facilitating scholarship programme for meritorious children of the poor and ultra poor programme participants of the Partner Organisations of PKSF to help continue their studies. In exceptional cases, educational grants are also offered.



The other objectives include:

- ❑ Providing financial assistance to the educational and health related non-government institutions that serve the poor and ultra poor;
- ❑ Organizing special programs and activities on some special occasions (health, education, sports etc);
- ❑ Providing financial and material assistance to the individuals who are suffering from acute diseases like cancer, heart diseases, liver diseases, brain hemorrhage, paralysis etc and are unable to bear the medical expenses.

### Management

A committee consisting of four members headed by the Managing Director of PKSf operates the fund. PKSf's

Deputy Managing Directors -- Mr Md Fazlul Kader, Dr Md Jashim Uddin, and Mr Golam Touhid -- are members of the committee.

### Activities of Special Fund during FY 2017-18

In FY 2017-2018, PKSf has provided around BDT 38.93 lakh as financial assistance to 30 individuals and 1 institution under Special Fund.

- ❑ BDT 7,93,890 as scholarship to the meritorious students.
- ❑ BDT 5,50,000 to a number of individuals to maintain their livelihood.
- ❑ BDT 22,50,000 to individuals for medical care.
- ❑ BDT 3,00,000 for institutional support.





## UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE PROGRAM

In line with Government's 'Elderly Policy-2013', PKSf has been implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' since January 2016 as part of its multidimensional poverty alleviation programs. The program aims to ensure the fundamental human rights of the elderly by providing them with special assistance.

Uplifting the Quality of the Lives of the Elderly People Program is being implemented in 234 Unions in 64 districts through 116 Partner Organizations (POs) across the country. Senior officials of PKSf regularly visit the field-level activities of the program.

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

nursing; and creating special social facilities for the elderly people. In addition, meetings, workshops and seminars are also being organized to review its progress.

**Committee Formation:** Till June 2018, a total of 2800 elderly committees --100 Union committees, 1800 village committees and 900 ward committees -- were formed to ensure the participation of elderly people in the implementation of the program. The program operations are entirely managed by the local elderly people in collaboration with the POs.

**Social Centres for the Elderly:** Under this program, an initiative has been taken to establish an Elderly Centre in each Union to create a common platform for the elderly people. The construction of the elderly centres has already been completed in 47 Unions.

Local people donate the land for these centers. Elderly people play various indoor games and discuss social issues there. There exist in some places facilities of physiotherapeutic treatment.

**Old Age Allowance:** Old Age Allowances are provided to the underprivileged elderly people to help them find financial means for their basic needs including medical treatment. Up to June 2018, PKSF has provided BDT 3.85 crore (BDT 600 per person per month) as Old Age allowances to 8,000 elderly people.

**Special Assistance:** A total of 1,798 umbrellas, 1,806 walking sticks, 1,876 commodes, 5,350 blankets and 3,903 pieces of warm clothes have been distributed among the distressed elderly people.

**Assistance for Funeral Expenditure:** As of June 2018, BDT 23.56 lac (BDT 2,000 per person) has been disbursed to defray funeral expenditure of 1,178 poor, destitute elderly.

**Recognition of Elderly Persons and Best Children:** A total of 809 elderly persons received 'The Best Elderly Award' and 368 youths got 'The Best Child Award' for their contribution to building an elderly-friendly society.

**IGA Training and Employment:** The program provides special financial assistance and training to the able elderly people to help them engage in income generating activities. Till June 2018, a total of 1,210 elderly people have received training on different IGAs.

**Healthcare Facilities:** The geriatric physiotherapy aides are serving the elderly people twice a week at the Union-based Social Centers for the Elderly People.

**Support to the Helpless Elderly:** Under this program, there is a provision to keep one vulnerable elderly with a family in his/her locality. Till June 2018, a total of 41 helpless elderly people has been rehabilitated to a new family.







## CULTURAL AND SPORTS PROGRAM

As part of inclusive development program for sustainable poverty alleviation, PKSf has been implementing the 'Cultural and Sports Program' since 2016 for children and young people to make them culturally and ethically enriched. Through this program, PKSf aims to promote indigenous cultural practices and sportsmanship by patronizing different school-based activities.

The major objective of the program is to create awareness against different social odds and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage etc. The Cultural and Sports Program also seeks to ensure solidarity, social justices, honesty, transparency and equality.

Apart from different sports and cultural activities, the program also organizes cleanliness campaigns, tree plantation programs, Science and Innovation fairs, theatre festivals, spring festivals, Nobanno Utsab, pitha festival etc. Moreover, this program also organizes cultural and sports activities in a number of madrasas across the country to engage madrasa students in the mainstream cultural activities.

Initially, PKSf started implementing the Cultural and Sports Program through 10 Partner Organizations (POs). However, 50 more POs have been included in the program in July 2017. Each PO has assigned a competent person as the Focal Person and most of the POs have appointed a Field Organizer to implement the program successfully.

The expenditure of the program is being borne jointly by PKSf and its POs. PKSf bears 60% of the total cost while POs bear the rest 40%. PKSf manages proportionate cost from its 'Special Fund' and 'Programmes-Support Fund' and POs bear its portion from 10% of surplus of the credit program. The total budget of the program is BDT 7.05 crore.

### Cultural Activities

The cultural activities of the program include drawing; handwriting; wall magazine; essay writing; letter writing; correct pronunciation competitions; poetry recitation; story-telling and story-writing; extempore speech; quiz competitions; singing of national anthem; Tagore, Nazrul,

patriotic, folk and regional songs; acting; dance; debate competitions.

### Sports Activities

The sports activities of the program are: table tennis, football, cricket, handball, volleyball, badminton, kabadi, chess, swimming, skipping, mini marathon, triathlon, cycling, boat racing, dariyabandha, gollachut, cock fight, wrestling, pillow passing, bullock cart racing, carom and other local traditional sports.

### Workshop

Under the Cultural and Sports Program, an initiative has been taken to raise awareness against sexual harassment and to conduct various environment-friendly activities including cleanliness program in specific working areas of PKSf. In view of this, a workshop was organized at PKSf Bhaban on 26 February 2018 on the strategy of anti-harassment and cleanliness program. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated the workshop attended by the representatives from 60 POs.








# PROJECTS



The background features a large, abstract geometric design composed of several overlapping triangles and polygons in shades of gold, white, dark teal, and red. A small rectangular inset in the upper left corner shows a photograph of a dry, hilly landscape with sparse vegetation and a few palm trees under a bright, hazy sky.

In all its  
action  
programming,  
PKSF keeps in  
focus its vision of  
human dignity for all,  
so that it focuses  
especially on the socio-  
economic uplift of the  
downtrodden. Of course,  
when they rise above  
the poverty line, they  
are also assisted  
to move on to a  
sustainable  
development  
pathway.



## UPP-UJJIBITO

In order to reduce poverty and hunger of 3,25,000 vulnerable and women-headed households, PKSf has been implementing European Union funded 'UPP-Ujjibito', a component of Food Security 2012 Bangladesh-Ujjibito Project since November 2013.

The project, scheduled to end in April 2019, covers Barisal, Khulna, and Rajshahi divisions and the coastal areas of Chattogram. It seeks to ensure financial wellbeing, health and physical wellbeing, and social empowerment of the project participants. The progress of different activities of UPP-Ujjibito component is given in the following table.

Name of the activities	Achievement during FY 2017-18	Cumulative Progress until 2017-18
Organizing the ultra-poor members	(Nos.) 310182	310182
Providing employment for RERMP-2	(Nos.) 27400	27400
Arranging courtyard sessions on low-cost agricultural technological issues	(No. of sessions) 80258	304802
Visiting houses for specific agricultural technical advices	(No. of visits) 405976	1493619
2-day agricultural training for skill development	(No. of participants) 8625	100411
12-30-day-long non-agricultural training	(No. of participants) 971	14971
3-month-long vocational training	(No. of participants) 205	1000
Establishing Semi-commercial vegetable farms	(Nos.) 4610	26439
Providing vaccines and de-worming tablets for animals	(Nos.) 121107	1063300
Extending critical minimum support (grants) for the most vulnerable members	(No. of families) 1333	12289
Building Adarsha (Model) Ujjibito houses	(Nos.) 2	359
Flexible credit outstanding (BDT in millions)	283.474	3198.124
Voluntary savings (BDT in millions)	2707.92	15712.92
Risk fund disbursed (BDT in millions)	14.613	17.883
Conducting courtyard sessions on health, hygiene and nutrition	(Nos.) 92364	373586
Undertake anthropometric measurement and growth monitoring (24-59 months children)	(No. of times) 87400	246934
Extending 1000 days intensive health care services for mother and children	(No. of times) 135632	496047
Distributing vegetable seeds for homestead vegetable gardening	(No. of Units) 181362	1039976
Establishing Ujjibito nutrition villages	(Nos) 0	370
Setting up Ujjibito Primary School Forum	(Nos) 95	687
Setting up Ujjibito Secondary School Forum	(Nos) 0	648
Nutrition Corners (at Primary School)	(Nos) 0	128
Ensuring hygienic toilet and TP tape for hand washing	(No. of Families) 35863	93425
Bringing back pupils to primary school	(Nos.) 185	2422
Organizing community events to raise awareness	(Nos.) 485	884
Establishing Ujjibito Adolescent Clubs for raising awareness	(Nos.) 50	966

### Mid-Term Review (MTR)

The MTR of the project has reported tangible effects of the project interventions on the life and livelihood of the project participants.

**Income:** UPP-Ujjibito component directly contributes to the income of the targeted households. The average monthly household income has increased from BDT 8490.41 (baseline survey) to BDT 10,595. In particular, the average income of UPP-Ujjibito and RERMP-2 household has increased by 40% and 24% respectively.

**Expenditure:** The MTR also found that the expenditure of the project participants has subsequently increased due to their increased income. The average monthly household expenditure is estimated at BDT 8640 against BDT 6647 during the baseline survey. The percentage of

households with higher expenditure level has increased significantly while lower expenditure group has decreased. Overall 16.5% households had expenditure of upto BDT 3500 in the baseline survey which in the mid-term has decreased to 3%.

**Dietary Diversity:** The Household Dietary Diversity Score (HDDS) reflects diversity in intake of foods including carbohydrate, protein, fat and the other vital nutritious items. The maximum score of the HDDS is 12. Overall HDDS has increased from 5.7 (in the baseline survey) to 6.91 (in the mid-term). The average HDDS of UPP-Ujjibito was 5.8. The MTR shows that average HDDS of the participants is now 7.04. It implies that the participants consume almost two-thirds of the food group in the day just before the interview was conducted.





## SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

Skills for Employment Investment Program (SEIP) is a project of Government of Bangladesh (GoB) intended to move Bangladesh away from the current “low-skill, low-wage equilibrium” to a “higher skill, higher wage” equilibrium necessary for the country’s transition to a middle-income country. PKSf is a key SEIP-implementing agency committed to fostering the government’s goal. Under this project, PKSf is working with 21 Training Institutes (TIs) to deliver quality training and all Partner Organizations (POs) of PKSf for collecting trainees from the marginalized strata of the population. PKSf will provide training to around 30,000 people in the first two phases of the project and at least 70% of them will be placed into gainful wage and self-employment subsequently.

In that pursuit, quality training is conducted, delivering occupation-specific skills and knowledge. The TIs selected for this project ensure i) curricula-based training, ii) learner-centered training, iii) use of training materials related to the curriculum modules, iv) engagement of two industry-experienced trainers for each course, v) well equipped training workshops, vi) flexible training

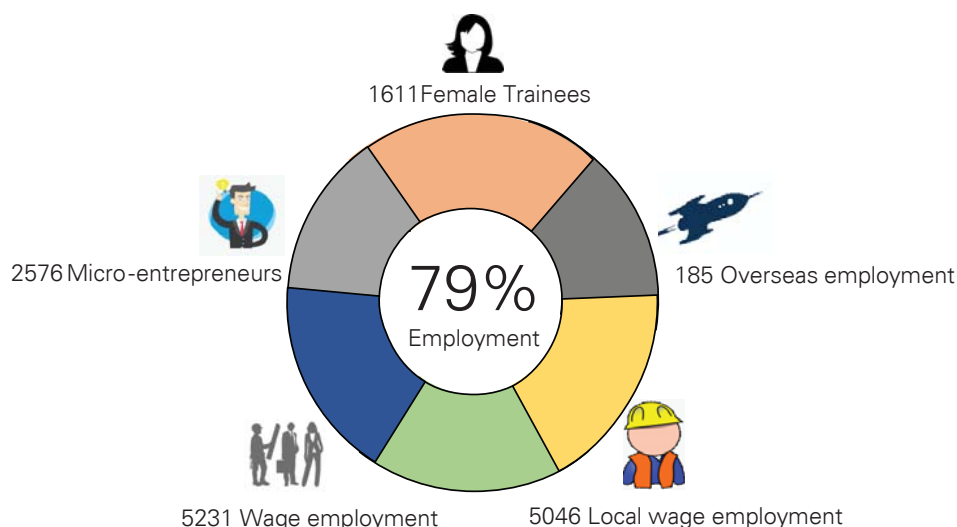
timing, and vii) safe and healthy training environment with adequate first aid facilities.

### Program Status: Tranche-1

Up to November 2018, 10,011 trainees were enrolled in 13 different trades under this project, thus meeting 100% of the total training target under tranche-1. Of them, 8,400 are

male and 1,611 are female. Furthermore, 9,882 trainees completed training and 7,807 of them (79%) found employment, 5,231 in wage employment and 2,576 are self-employed.

Out of wage employed trainees, 185 have been employed in several countries including Qatar, Saudi Arabia, Malaysia, Singapore, Oman, Italy and Mauritius.



### Program Status: Tranche-2

PKSF started implementing tranche-2 of the SEIP project in July 2018 and will continue till December 2020. In this phase, 12,000 people, 30% of them are female, will be trained under various 3-4 months trade courses. The total

job placement target in this tranche has been set at 60%. The first batch started training in August 2018 and, as of November 2018, 1,328 trainees -- 1,149 male and 179 female -- have been enrolled.

### Major Activities

Several workshops on various project-related issues organized

Pedagogy training in Singapore for Seven PMU officials

Training on 'Entrepreneurship Development' for job placement officers of training institutes

Various cultural programs organized for trainees

A study on self-employment currently underway

#### PKSF Chairman Visits SEIP Training Institute



PKSF Chairman Dr Qazi Kholiquzzaman Ahmad was the Chief Guest at a certificate-awarding ceremony organised by Bangla-German Sampriti, a training institute working under SEIP of PKSF, at its Vocational Training Centre in Tangail on 16 July 2018. He handed over cheques of start-up capital and inspected training classes there.



## PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

PKSF has been implementing Promoting Agricultural Commercialization and Enterprises (PACE) project jointly financed by PKSF and International Fund for Agricultural Development (IFAD) since January 2015. The \$92.85 million project aims to reduce poverty through promoting farm and non-farm microenterprises in the country, directly benefitting 452,000 people. Being implemented all over the country through its Partner Organizations (POs), PACE has made significant progresses in its all three complementary components, namely: 1) Financial Services for Microenterprises, 2) Value Chain Development, and 3) Technology and Product Adaptation. The number of micro-entrepreneurs receiving financial services under the project was 13,99,032, as on 30 June 2018.

PKSF completed piloting of two new financial products -- Start-up Capital Loan, and Lease Financing -- to address fund requirement of two different segments of micro-entrepreneurs. The former provides financial assistance to potential entrepreneurs for starting enterprises while the latter targets entrepreneurs that require comparatively large loans to buy valuable fixed assets, equipment, vehicles etc for business purposes.



**Value Chain Development (VCD):** Value chain interventions intend to develop potential microenterprise sub-sectors by increasing their efficiency and removing existing hurdles. Though the target was to cover 15 farm and 15 non-farm sub-sectors, the number by June 2018 had reached 50 -- 37 in farm sector and 13 in non-farm. The VCD sub-projects are implemented in the following sub-sectors. The farm subsectors include goat rearing, dairy farming, buffalo rearing, beef fattening, crab culture, crab culture technology transfer, safe vegetable, moringa, high value vegetable mung bean cultivation, natural fish breeding, carp-prawn mixed culture, paddy cultivation, poultry farming, spice cultivation, duck rearing while the non-farm subsectors include embroidery and dress making, shoe making, common service centre for shoe making, imitation jewellery, honey production and processing, crab hatchery, dry fish production, production of shawls by power-looms, herbal medicinal plants, tissue culture lab for floriculture, dairy products, mini garments, automobile workshop.

**Technology and product adaptation:** To remove the technological constraints existing in different potential economic sub-sectors, 17 technology transfer sub-projects have been taken up. These are on quadruple cropping, carp-prawn mixed culture, high yielding Barhi date cultivation, safe dry fish production by using fish dryer, sheep rearing following perch method, high value dragon fruit cultivation, cultivation of black pepper, ginger and turmeric and mini cold storage for vegetables.

**Training & workshop:** A total of 805 officials have so far participated in training courses on microenterprise management, value chain project design and management, and relevant environmental and legal issues. In 2017-18, PACE organized 07 training courses participated by 155 officers of PKSf and its POs.

Twenty workshops have so far been organized under the project. Notably, a workshop on 'Policy Analysis for Value Chain Interventions' was held on 4 December 2017 to share findings of a study conducted on policy environment for scaling up pro-poor value chain interventions. An Annual Review Workshop of Value Chain Development Interventions was held on 9 May 2018 at PKSf.

**E-Platform:** 'Supanna', an e-platform established under the Korean Grant Fund, has been launched for branding and marketing products produced by micro-entrepreneurs.

**Halda River Research Lab:** A specialized laboratory was launched in August 2017 to conduct necessary research to conserve the aquatic biodiversity and fish breeding grounds of Halda river.

**Mid-Term Review:** An 11-strong IFAD Mid-Term Review Mission evaluated progress of PACE project from 11-26 April 2018. They visited various microenterprises, value chain and technology transfer activities supported by the PACE project in Jashore, Jhenaidah, Satkhira and Meherpur districts. The Mission expressed satisfaction over the progress of the project.





## LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT (LICHSP)

Funded by the World Bank and the Government of Bangladesh, the Low Income Community Housing Support Project (LICHSP) was declared effective from 20 October 2016. The objective of the project is to improve living conditions in selected low income and informal settlements in designated municipalities/urban areas in Bangladesh. And this is to be achieved by enhancing security of tenure, improving infrastructure, and facilitating access to credit for improvements in shelter. This project is being implemented jointly by National Housing Authority (NHA) and Palli Karma-Sahayak Foundation (PKSF). NHA is responsible for components related to community mobilization, enhancing security of tenure and improving infrastructure, while PKSF is facilitating access to credit for shelter improvements, construction, and cluster development through its selected Partner Organizations (POs). The specific objective of the PKSF component is to test suitable models for housing microfinance that can be leveraged to meet the needs of the urban poor.

This project is being implemented in two phases: Pilot Phase (first 2 years) and Roll-Out Phase (next 3 years). Currently, PKSF is implementing the Pilot Phase in 5 towns (2 NHA -- Sirajganj and Cumilla,



and 3 Non-NHA towns -- Jashore, Rangpur, and Narsingdi). As of 30 June 2018, BDT 168 million in loans have been disbursed to five POs (NDP in Sirajganj, TMSS in Cumilla, Ad-din Welfare Center in Jashore, ESDO in Rangpur and PIDIM Foundation in Narsingdi) by PKSf, and the POs have disbursed BDT 100.3 million to 374 borrowers for constructing new houses, repairing old ones and extending the existing ones. The Project Management Unit (PMU) at PKSf is closely monitoring the quality and progress of the project activities in the field. It is to be noted that it has been two years since PKSf started the market-based and demand-driven housing loan service for the low-income people living in the selected towns, and the average ticket size of borrowing over the period has remained somewhat static. It indicates that the POs have been very meticulous in extending this new loan service.

**Figure 1. Housing Loan Disbursement Trend (Monthly)**

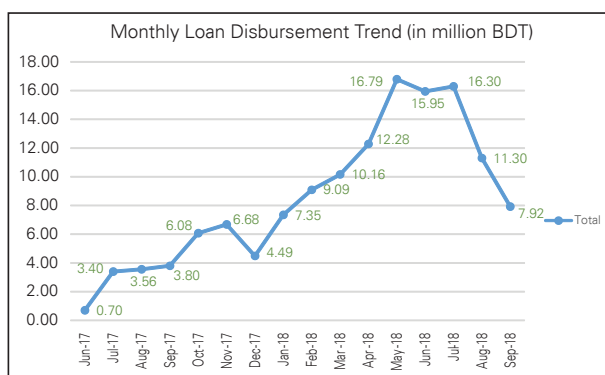
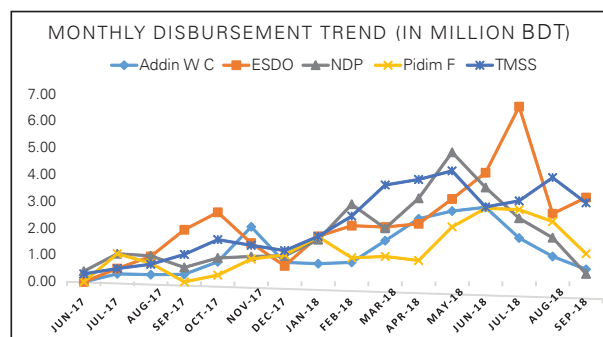


Figure 1 shows that there is a seasonality in disbursing housing loans to the borrowers. However, there are some variations between towns (details in Figure 2). It is also observed that not all towns have a similar trend in terms of the purpose loans. It is to be noted that people use housing loan for different purposes, such as constructing new houses, and renovating/repairing and extending existing ones. The

repayment rate for the LICHSP housing loan in five municipalities so far has been 100%. The percentage of loan disbursed to the lower income (monthly average income BDT 10,000-25,000) households is 18%, and the borrowers of that category constitute 28% of the total figure.

**Figure 2. PO-Wise Monthly Disbursement Trend**



The World Bank finds PKSf activities under this project as 'Satisfactory'. However, the respective communities of the NHA towns are yet to be fully prepared as they should be as per the project design. So, the lending component has yet to start in NHA settlements of those towns. Nonetheless, a significant demand for housing loans in low-income households of the country has been noticed during the implementation of the project.

PKSf coordinates with other implementing agencies of this project and actively participates in meetings organized by the World Bank or NHA. In Sirajganj, a focal person from NDP, a PO of PKSf, is designated to have a regular contact with the representatives of IMC, a consulting firm of NHA. PKSf conducted several information sessions in NHA settlements in Sirajganj. A day-long training was organized for the representatives from IMC in Sirajganj. NDP made an extensive marketing strategies to disseminate the housing loan product in Sirajganj.







## SUSTAINABLE ENTERPRISE PROJECT (SEP)

PKSF is implementing a Government-sponsored project, Sustainable Enterprise Project (SEP), funded by the World Bank from August 2018. The projected activities seek to encourage environmentally-sustainable production and address environmental and climatic challenges.

The enhancement of private sector microenterprises under the project have the potential to scale-up, which on a longer-term framework can facilitate environmentally-sustainable development in Bangladesh. Total budget of the project is USD 130 million (BDT 1080.0 Crore) of which IDA (Loan) contribution is USD 110 million (BDT 913.0 Crore).

The rest amount of USD 20 (BDT 167.0 Crore) million will be financed by the PKSF.

SEP is one of the largest projects of PKSF, to be initially implemented in 30 districts, selected on the basis of density of microenterprises. SEP is a 5-year project to be completed by the end of June 2023. The estimated number of participants is 40,000 Microenterprises (MEs). Primarily 80 Partner Organizations (POs) have been selected for submitting the Short Project Concept Note (SPCN) of their projects. The project consists of three

components: 1) Enhancing services and enabling systems; 2) Strengthened access to finance commercially viable, environment-friendly and resilient microenterprises; 3) Project management, knowledge management, monitoring and evaluation.

On July 02, 2018, Ms Aparna Subramani, Executive Director (Bangladesh, Bhutan, India, Nepal), The World Bank with officials of PKSF and Economic Relations Division (ERD), visited Brass product cluster, Safe Vegetable production, Vermi-compost production and OBA Sanitation project of Society for Development Initiatives (SDI), a PO of PKSF, at Dhamrai, Dhaka. Ms Aparna Subramani further met Dr Qazi Kholiquzzaman Ahmad, Chairman, Mr Md Abdul Karim, Managing Director and Mr Md Fazul Kader, Deputy Managing Director of PKSF.

On 16 May 2018, an Agreement of US\$ 110 million, financed by International Development Agency (IDA) was signed at the Economic Relations Division (ERD), Dhaka between the Government of Bangladesh and the World Bank to implement the Sustainable

Enterprise Project (SEP). The Project Agreement was signed by Mr Md Abdul Karim, Managing Director, PKSF and Mr Qimiao Fan, Country Director of the World Bank, Dhaka office.

Subsidiary Loan and Grant Agreement (SLGA) of SEP was signed between PKSF and Ministry of Finance, on August 02, 2018.

A team of The World Bank has conducted a Project Supervision Mission from 03-18 September 2018. The wrap-up meeting was held at Financial Institutions Division (FID) on September 18, 2018.

A 2-day workshop was held on 07-08 October 2018 to orient on Request for Expressions of Interest (REOI) and online submission of Sub-Project Concept Note (SPCN). Technical and practical training was provided by the Project Management Unit (PMU) on project activities, various policies and guidelines. The SPCNs submitted by POs are now under evaluation. Preparation is in place to start implementation of field level project activities within the current fiscal year.





## INCLUSIVE RISK MITIGATION PROGRAM

PKSF is set to float a new project titled 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction'. In this regard, a Record of Discussion (R/D) was signed between PKSF and Japan International Cooperation Agency (JICA), the co-financier of the project, on 26 September 2018.

Mr Md Fazlul Kader, Deputy Managing Director of PKSF and Mr Yasuhiro Kawazoe, Senior Representative of JICA Bangladesh Office signed the R/D in the presence of PKSF Managing Director Mr Md Abdul Karim, General Manager Mr Md Hasan Khaled, JICA's Project Formulation Advisor Mr Keisuke Sawada and Deputy Program Manager Ms Syeda Sadia Hasan, and others.





The project will provide financial and non-financial services to the poor households of the country to mitigate financial risk and increase resilience against irregular climatic behavior including natural and personal disasters.

#### Completion of Feasibility Study

PKSF has successfully completed a 'Feasibility study of Livestock Insurance Sector in Bangladesh' financed by Swiss Agency for Development and Cooperation (SDC). After completion of the study, SDC has shown its interest to finance technical support in livestock sector for a new project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services'. In line with this, a Memorandum of Understanding (MoU) was signed between SDC and Economic Relations Division (ERD), GoB, for the project, expected to be launched in March 2019.





## OBA SANITATION MICROFINANCE PROGRAM

With a view to establishing hygienic sanitation as a basic right of people, PKSF implemented 'OBA (Output-based Aid) Sanitation Microfinance Program' project in 237 upazilas of 42 districts through 21 Partner Organizations (POs). The total financial value of the project was US\$ 25 million. PKSF and its POs funded US\$ 22 million and the World Bank provided a grant support of US\$ 3 million to PKSF as subsidy interest, monitoring, implementation and management cost of the project. The project aimed to construct 170,000 hygienic latrines at poor households, directly benefitting 850,000 people in rural Bangladesh. The project was declared effective on 23 February 2017 and closed on 30 June 2018.

Under this project, rural households that installed hygienic latrines with the help of selected Local Entrepreneurs (LEs) got access to a new loan product of PKSF -- Sanitation Development Loan (SDL). A borrower can avail from BDT 3,500 to BDT 10,000 (US\$ 45 and US\$ 128) and can repay only the principal amount of SDL within a year through monthly or weekly installments. They would not have to pay any interest for the loans availed under this project.



The hygienic latrines, however, would have to be installed only through the trained LEs as per the project-approved catalogue.

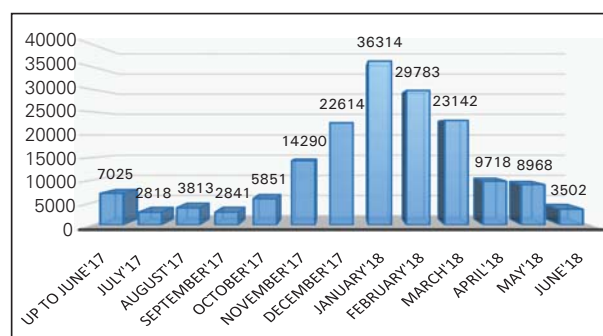
### SDL Disbursement and Latrine Construction

Up to June 2018, a total of BDT 1682.056 million (US\$ 21.56 million) was disbursed as Sanitation Development Loan (SDL) to 170,679 low-income households. PKSF and its POs disbursed BDT 707.46 million (US\$ 9.07 million) to 70,844 households and the disbursement amount of ASA, another project-implementing NGO, was BDT 974.59 million (US\$ 12.49 million) among 99,835 households.

The project achieved 100% success in installing latrines (170,679) against the target (170,000) from March 2017 to June 2018. The status of PO-wise loan disbursement to households and latrine constructions during this period is shown below.

The figure on the right shows the trend of monthly progress of latrine construction.

Figure : Monthly progress of latrines installation



During the period of June-September 2017, the working areas were badly affected by severe floods and heavy rains. Field-level officials could not perform the activities with quality, which led to low performances of some of the POs as reflected in the figure. From October 2017 to June 2018, the progress in the field however improved tremendously due to some strategic actions taken by the Project Management Unit (PMU) set up at PKSF.







# CAPACITY DEVELOPMENT AND **INFO DISSEMINATION**





A most outstanding distinctiveness of PKSF is that it, while designing and implementing an intervention, takes into account the multifaceted nature of poverty and the need for a spectrum of flexible activities tailored to and evolving with the needs of the targeted population.



## TRAINING

The Financial Year 2017–18 has been an intense and productive one for PKSFs' Training Cell as more focus was given on the initiatives for specific skill-based training programs. Backed up by an overall FY budget of BDT 17.3 million, the plan included numerous strategies that emphasized the importance of training in developing a skilled workforce at the Partner Organization (PO) level to internalize the paradigm shift in PKSf's development concept and at the same time adoption of new technologies.

The Training Cell on different occasions organizes training for non-POs as well. In 2018, for example, 32 Deputy Secretaries from various government offices and 60 officials of Bangladesh Bank received orientation at PKSf.



**Launching of e-Learning Platform:** PKSf has launched the e-learning platform on YouTube in order to facilitate the wide access to its training programs. Through this e-learning platform, PO officials can now easily enjoy the benefits of PKSf's training materials from any part of the country.



#### A New Feather in the Cap: The New Modules

Apart from upgrading the existing training modules, PKSf, in this FY, has developed new modules like *Human Centric Holistic Development, Risk Management, Software-Based Monitoring and Supervision, Manpower Management, Vat & Tax, Procurement and Inventory Management, Accounts for Non-Accountants, Ratio Analysis and Decision Making* etc.

#### Internship

A total of 33 interns from different universities including Dhaka University, BRAC University, Bangladesh Agricultural University (BAU) have successfully completed their internship at PKSf under the close supervision and guidance of PKSf Training Cell.

### Training in Numbers

<b>9</b> venues	<b>11</b> modules
<b>82</b> batches	<b>1,734</b> PO Staff

#### In-Country Training for PKSf Officials

In FY 2017-18, a total of 207 officials of PKSf (noted that one official participated in more than one training) participated in different training programs on 22 topics such as Data Validation of Land Degradation Neutrality (LDN)-Target Setting Program (TSP), Addressing Climate Change Induced Loss and Damage : Rhetoric and Reality, Food and Nutrition Security in Bangladesh: Interdisciplinary Approaches, Innovation in Public Service, Project Appraisal Study, Training on Financial Management, Enterprise Management and Promotion of Private Business, Leadership and Change Management, Necessary Manners in the Workplace etc. at different venues such as World Bank Dhaka Office, NAPD, IBA, BPATC etc. Officials of PKSf also participated in different workshops on many significant issues.

#### Foreign Training and International Exposure Visit

In FY 2017-18, a total of 61 officials of PKSf (noted that one official visited more than one country) visited different renowned institutions in the Netherlands, Germany, New Zealand, Egypt, China, India, Vietnam, Sri Lanka, Indonesia, Singapore, Thailand, Cambodia and Laos. The visitors included right from the PKSf Chairman and the Managing Director to the entry level officials of the Foundation.

#### PO Officials' Exposure Visit

Thirteen officials from different POs visited many internationally recognized institutions in China and Indonesia in FY 2017-18.





## RESEARCH

The Research Unit of PKSf initiates, undertakes, promotes research activities and support institutions engaged in research and training; organizes seminars, workshops and conferences. This Uivision is capable to conduct cost-effective action researches using the wide network of PKSf Partner Organizations (POs). It can help the Foundation to identify both weaknesses and strengths and opportunities and areas of innovation for future program development. Further, the Research Uivision coordinates PKSf's conformation to National Integrity Strategy.



In 2018, this Unit completed a study on the demand assessment for Bhetki and Rupchanda hatchery establishment in the coastal region of Bangladesh. The study identified constraints, prospects, geographical locations and feasible natural conditions for establishing such hatcheries.



Another study on rural unemployment and livelihoods in Bangladesh has been conducted in collaboration with Bangladesh Unnayan Parishad (BUP) and Dhaka School of Economics (DScE).

The Research Unit is working in collaboration with Bangladesh Unnayan Parishad (BUP) and Dhaka School of Economics (DScE) on a research study about rural unemployment and livelihood in Bangladesh. This study seeks to assess improved nutritional status, access to healthcare facilities of pregnant women and children, special program for supplying safe drinking water, demand-led skill development training, economic activities for the housewives, required skill for employment and development skill through proper training, providing appropriate financial support to the rural unemployed, exploring employment opportunities in foreign countries, and extending coverage of social safety-net programs of the government for hard-to-reach communities. Currently, the Unit is also working on an impact study of PKSF's flagship program ENRICH in some selected districts of Bangladesh.

A baseline study was recently conducted on the lives and livelihoods of the Bedey people in the Savar area. The objective was to assess the Bedey people's occupational patterns, status of education, socio-cultural status and vulnerabilities with a view to finding the way out of poverty for them.







## COMMUNICATIONS AND PUBLICATIONS

The diversity and recurring extension of PKSF interventions to realize its core values and highlight the key objective to address the multiple dimensions of poverty and further the series of events that take place at PKSF for the wider cause of knowledge dissemination keep the Communications and Publications Unit almost breathlessly busy every hour of the week. This Unit can claim that it's a kind of mirror of the organization in terms of documenting the activities.

The publication of the Annual Report and Quarterly Newsletter both in Bangla and English is a regular responsibility. These two, in fact, precisely reveal the yearly performance as well as projected activities of PKSF in future. The Newsletter -- a documentation of the progress of different PKSF activities -- contains quarterly information of different programs, seminars, workshops, field visits by the senior PKSF officials, case studies, graphic status of quarterly credit operations of PKSF, reports of training sessions etc.

Moreover, this Unit maintains close cooperation with different mass media outlets, both print and electronic, for the coverage of PKSf news and events. Documentation of such initiatives are often aimed at motivating the local communities to find answers to the problems they face and build resilience to the vulnerable situations. This Unit looks after the documentaries which are produced and developed by different Divisions and Units.

The Communications and Publications Unit of PKSf disseminates information of different programs and projects through website ([www.pksf-bd.org](http://www.pksf-bd.org)) and Facebook ([www.facebook.com/PKSf.org](http://www.facebook.com/PKSf.org)) and YouTube. PKSf operates a YouTube channel with 331 videos uploaded therein. It can be treated as a distance learning tool by disseminating animated audio-visual training materials for the PO employees.

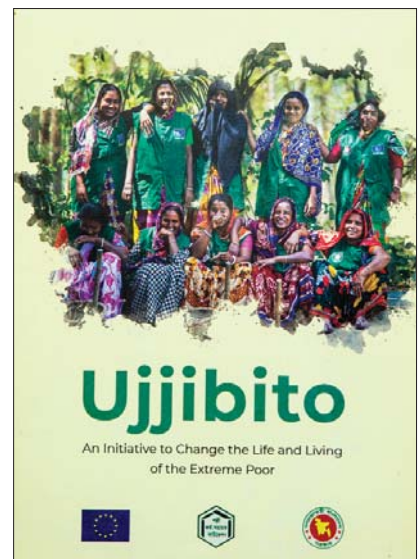
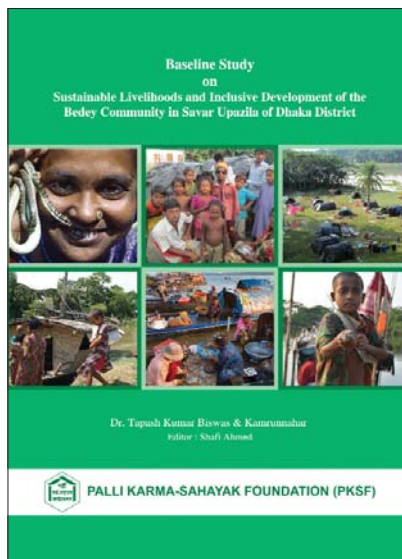
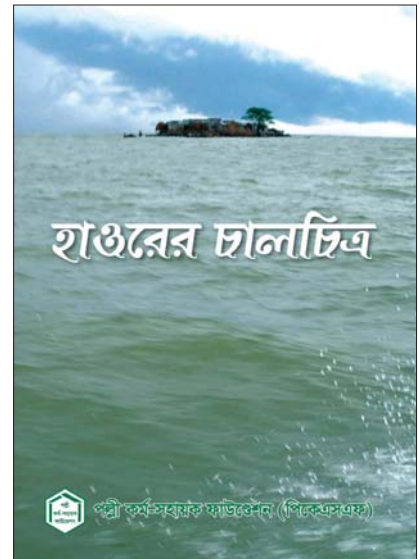
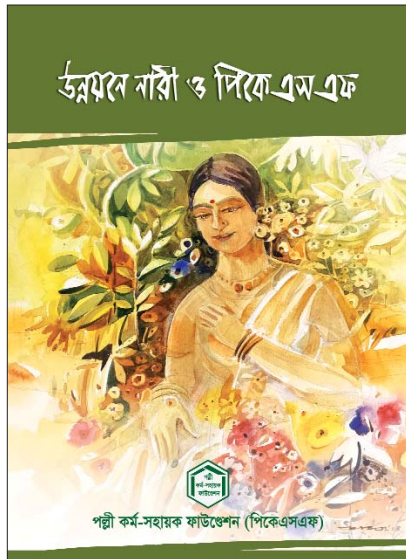
The Unit also takes care of the publication of different performance-based documentations, various reports, proceedings of important events and seminars, monographs, special issues etc. Moreover, the Unit helps different Divisions and Units of PKSf in the preparation of brochures, newsletters, flip-charts, booklets, Terms of Reference, Memorandum of Understanding, articles, reports, training modules, posters etc. Three important scholarly books by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf, namely, *Sustainable Development and All That*, *Environment Climate Change and Water Resources*, & *Socio-Economics of Bangladesh Through the Decades* were prepared for publication by this Unit.

## Selected publications in 2017-18

- ❑ *PKSf Annual Report 2017*
- ❑ *Dbqtb brix I ucKGMGd* (Women in Development and the Role of PKSf), an illustrated documentation of the proceedings in Bengali of the annual seminar on the occasion of the International Women's Day 2018
- ❑ *tnvK tce Rq*, a book containing 35 success stories of preventing child marriages under Social Advocacy and Knowledge Dissemination Unit
- ❑ *An Initiative to Change the Life and Living of the Extreme Poor* under UPP-Ujjibito project
- ❑ *KgmsthvM* under the SEIP project
- ❑ *Socio-Economics of Bangladesh through the Decades* by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad
- ❑ *Accounts Manual*
- ❑ *Sustainable Development and PKSf*
- ❑ *Sustainable Livelihoods and Inclusive Development of the Bedey Community*
- ❑ *tgav I gbth myi AvMigx*, a souvenir, published on the occasion of Bangladesh Adolescents' Conference 2018
- ❑ *bZb thsetbiB `Z*
- ❑ *Sustainable Transformation Out of Poverty: The PRIME Way*
- ❑ A photo book under the UPP-Ujjibito project
- ❑ A booklet on the activities of UPP-Ujjibito project
- ❑ *nvl ti i Pvj iPT*















# DIVERSIFIED **PERSPECTIVES**



Tales of endeavors  
and successes roll on,  
PKSF's onward  
movement continues and  
new tales are told and  
reverberated. All such stories  
that end up with smiles of  
children, adolescents, youth,  
old men and women living  
in different corners of  
Bangladesh verify that  
PKSF stands apart.





# PEOPLE'S VOICE

*A platform for strengthening  
implementation of SDGs in Bangladesh*

## PEOPLE'S VOICE & PKSF

While in 2015, the span for achieving the Millennium Development Goals was over, the global community, with a mute and holistic understanding of the limitations ingrained in the MDGs, embarked on a new and comprehensive yet ambitious Sustainable Development Goals (SDGs) or the 2030 Agenda. SDGs, the conception and process of achieving of which are quite in-built in the nomenclature, imply a development agenda that involves the improvement of the standard of life for *all*, across all continents, for the present and simultaneously attaching a conscious approach dedicated to guarantee that the resources are not over-exploited and there exist opportunities for the future generations. SDGs are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The key focus of SDGs is on the equitable progress of all citizens with due attention to threats to nature, environment and climate change.

As per the vision and mission of PKSF, it is just not incidental that the trajectory of its development activities follows the pattern of inclusive sustainable development. However, it made a review which

revealed that 12 of the 17 SDGs are already reflected in its activities. PKSf Board and management further felt that it should work more extensively and intensively to see that the SDGs are realized in Bangladesh. The achievement of the SDGs requires the partnership of governments, private sector, civil society, and common citizens as well. This idea has been translated with the formation of a platform titled 'People's Voice: Strengthening Implementation of SDGs in Bangladesh', launched in 2107 at PKSf's behest.

This platform has 3 committees --1. Advisory Committee, chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf; 2. Steering Committee, chaired by Mr Md Abdul Karim, Managing Director, PKSf; and 3. Working Committee, chaired by Dr Md Jashim Uddin, Deputy Managing Director, PKSf.

The Prime Minister's Office assigned Mr Md Abdul Karim, MD, PKSf, as the Chairman of an 11-strong committee, comprised of educationists, experts from various national agencies working in the education sector to find out contents reflecting the SDGs for the students at the secondary and higher secondary levels, which have duly been incorporated in the curricula.

Review of the socio-economic state and available resources is very important to strengthening the implementation of SDGs. This is possible through surveys, studies and subsequent knowledge dissemination. Accordingly, this platform is set to organize seminars on all the Goals.

On 28 February 2018, a seminar was organized at PKSf auditorium in which two presentations were made on Goal-

8 (Decent Work and Economic Growth) and Goal-10 (Reduced Inequalities). Mr Md Abul Kalam Azad, Principal Coordinator for SDG Affairs, Prime Minister's Office, was the Chief Guest of the seminar presided over by PKSf Chairman Dr QK Ahmad. Dr Mustafa K Mujeri, Executive Director of Institute for Inclusive Finance and Development (InM) made a presentation on SDG-10, and Dr Tawheed Reza Noor, Assistant Professor of Dhaka School of Economics (DScE), on SDG-8.

A day-long workshop titled 'SDG 4: Quality Education' was organized on 2 August 2018. Hon'ble Minister of Primary and Mass Education Advocate Mostafizur Rahman, MP was the Chief Guest at the program presided over by PKSf Chairman Dr QK Ahmad. Ms Rasheda K Choudhury, Executive Director of Campaign for Popular Education (CAMPE) delivered the introductory remarks.

In continuation of the series of seminars on SDGs, the one on 'SDG-5: Gender Equality' was organized on 23 December 2018. Dr Nilufar Banu, Executive Director of Bangladesh Unnayan Parishad presented the outcomes of a study on Gender Equality and Empowerment of Women. The study was financed by PKSf. Women and Children Affairs Secretary Ms Nasima Begum, NDC was the Chief Guest at the seminar presided over by PKSf Chairman Dr QK Ahmad. Ms Sultana Afroz, Additional Secretary, Economic Relations Division, Ministry of Finance was the Special Guest and Professor Salma Akhter, Department of Sociology, University of Dhaka was the panel discussant. Mr Md Abdul Karim, Managing Director of PKSf delivered the welcome remarks.





## INNOVATION IN PUBLIC SERVICE

The Cabinet Division has formulated the 'Innovation Strategic Plan & Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service. As per the guideline, each organization under the Financial Institutions Division (FID) of 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 five-member Innovation Team headed by its Chief Innovation Officer. PKSf too has formed a five-member Innovation Team that is responsible to come up with innovative ideas, and develop an Annual Innovation Strategic Plan and upload it on the PKSf website. PKSf regularly arranges seminars and workshops on different innovative ideas and activities. From 14 to 19 November 2017, a training program on Innovation in Civil Service was arranged for a total of 30 PKSf officials under the a2i Project in the Cabinet Division. Representatives of the a2i Project were present in the training. A total of four concepts have been included in the Annual Innovation Strategic Plan of PKSf in FY 2017-18.



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

On 21 September 2017 and 19 February 2018, the Cabinet Division arranged two meetings on the progress of 'Annual Innovation Strategic Plan'. Mr Golam Touhid, Deputy Managing Director, PKSF and Dr AKM Nuruzzaman, General Manager and Innovation Officer of PKSF were present in those meetings.

Mr Md Tariqul Alam, Manager of PKSF and a member of the team, participated in a 2-day training on 'Mentoring' from 2-3 April 2018. From 28-30 May 2018, six representatives of PKSF attended a 3-day training workshop on 'Innovation Project Design' arranged by a2i in Dhaka. On 25 June 2018, four PKSF officials attended a meeting on 'Mentoring in Innovation Initiative'.

PKSF presented an innovative concept on 'Disable-friendly Mobile Training' and displayed in a showcasing event organized by FID, Ministry of Finance. The concept note of this innovative idea was published in a booklet by FID.





## SOCIO-ECONOMIC & HUMAN CAPACITY DEVELOPMENT

In PKSF, the pronounced motto is to work *with* people and not *for* the people as is the usual utterance for which people have developed a prolonged habit to listen to. Not only in the capital city, where PKSF Bhaban is located, in all distant zones across the country, where the Partner Organizations operate and implement its programs and projects, this mission has been ideologically transmitted so that all activities are designed with people at the centre. With limitations of resources, PKSF cannot embrace everyone. But it is consciously awake to others' endeavors, dedicated to social development with priorities on education, health and cultural practices. And PKSF tries to stand by them with some modest assistance.



## Socio-economic and Human Capacity Enhancement Program

With a conviction that the downtrodden should be empowered to move towards a humanly dignified living, PKSf has initiated some special programmes in recent years. Socio-economic and Human Capacity Enhancement Program is one such initiative. Grants and soft loans are provided by PKSf to the institutions involved in various socio-economic development activities. PKSf allots 0.1% of its annual budget for the program.

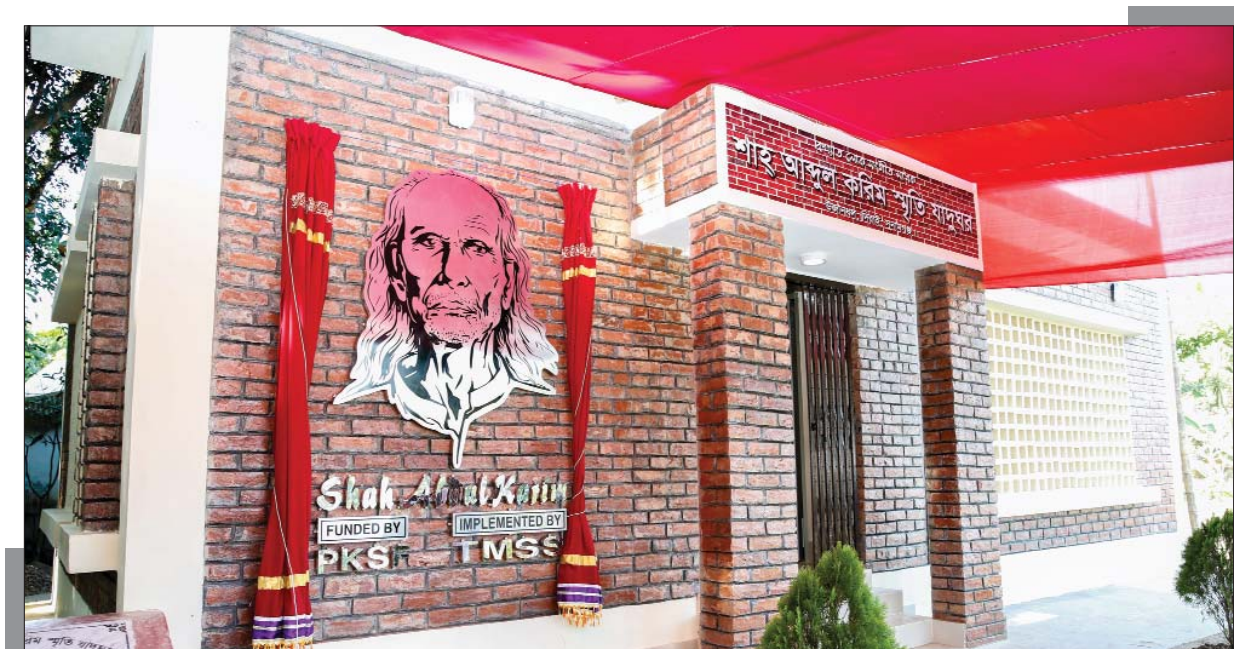
In 2017-18, BDT 37.0 million has been allotted. Out of this allotted budget, BDT 6.77 million has been sanctioned and BDT 5.77 million has been disbursed to the concerned organizations to implement 5 different programs.

The activities include rehabilitation of the disabled in Netrokona, building 100 offset pit latrines in Hajiganj upazila of Chandpur, rehabilitation of the landslide victims of Rangamati, organization of a seminar on 'International Conference on Skills for the Future World of Work and TVET for Global Competitiveness' and building a museum commemorating the famous folk singer Shah Abdul Karim at Dirai Upazila of Sunamaganj.

## Social Development Partner Institutions

Membership of MRA is a pre-condition of a micro-financing organization to become a Partner Organization of PKSf. However, the articles of PKSf's Memorandum of Association (MoA) underline that it has some more inclusive areas of operation. In pursuance of PKSf's human-centric development ideology, selected organizations that sincerely contribute to social cause are allowed to join PKSf as 'Social Development Partner Institutions' (SDPI).

So far, two organizations are working as SDPIs, namely, 'Faria Lara Foundation' and 'Zamzam Bangladesh'. These two organisations are conducting several poor-friendly social development activities including education and health. Faria Lara Foundation is working on mother and child healthcare awareness. It operates in the Bhawal Garh area of Gazipur. The Zamzam Bangladesh operates its activities in the Sylhet City Corporation area. It is working in the areas of non-formal education, and health and hygiene support for the slum children. The activities run by these institutions are funded by the 'Socio-economic and Human Capacity Enhancement Program' of PKSf.







# MAJOR EVENTS





PKSF is  
committed to  
contributing within its  
capacity to all  
programs undertaken by  
the Government to achieve  
the SDGs. But where we  
want to take some credit is  
that our motto, thinking,  
plans, programs and  
projects so far,  
particularly in the past  
decade, have  
underlined this  
philosophy of  
inclusiveness.





## Haor Conference 2018

PKSF organized a day-long Haor Conference-2018 in Sunamganj on March 18, 2018 with the theme 'Sustainable Development of Haor People through Integrated Government and Non-government Initiatives: Challenges and Possibilities'.

State Minister for Finance and Planning Mr MA Mannan, MP, was the Chief Guest of the program chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSF and lawmakers from Sunamganj district attended the conference as Special Guests.

Funds may be available for projects in Haor areas but there is a lack of proper management, coordination and timely initiatives, commented Mr Mannan. Stating that people are reaping the benefits of different government initiatives, he said sustainable management and proper coordination will accelerate these initiatives. Referring to the government's will to undertake development projects in the Haor region, the State Minister stressed on the need for integrated initiatives of government and non-government organizations in this regard.

Highlighting the forward march of Bangladesh, Dr QK Ahmad emphasized on the need for reducing inequality for sustainable development of the country. "Development is a political process and we need people-friendly policies," he observed. The eminent economist said that PKSF has

plans to expand its programs and projects in Haor areas with a view to contributing to the integrated development of the Haor people through its human-centered interventions.

Mr Md Abdul Karim, the PKSF MD, opined that creating regular income sources and diversified employment opportunities is a prerequisite for the Haor people to come out of the poverty cycle. He also highlighted different PKSF programs tailored for the Haor people.

In the first session of the conference, PKSF Deputy Managing Director (Admin) Dr Md Jashim Uddin presented on 'Sustainable Development of Haor People: Non-government Initiatives' and Mr Md Ruhul Amin, Director (Wetlands), Directorate of Bangladesh Haor and Wetland Development, made a presentation on 'Sustainable Development of Haor People: Government Initiatives'.

Mr Md Abdul Karim, MD of PKSF presided over the technical session of the conference held in the second half of the day. Four presentations were made in this session by Dr Fazle Rabbi Sadeque Ahmed, Director (Environment and Climate Change) of PKSF, Mr Zakir Ahmed Khan, Head of Urban Program of Concern Worldwide, Bangladesh, Mr KAM Morshed, Director, Advocacy, Technology and Partnership of BRAC, and Mr Iqbal Ahmad, Executive Director of Padakkhep Manobik Unnayan Kendra.





## Observance of International Women's Day 2018

With the theme 'Time is now: Rural and Urban Activists Transforming Women's Lives', PKSf on 27 March 2018 organized a seminar at PKSf auditorium to celebrate the International Women's Day. State Minister for Information Advocate Tarana Halim, MP, was the Chief Guest at the event presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad. Social Welfare Secretary Mr Md Zillar Rahman was the Guest of Honor and litterateur Ms Selina Hossain was the Special Guest. Dr Muhammad Shahid Uz Zaman, Executive Director of ESDO, presented the keynote paper and Dr Nilufar Banu, Executive Director of Bangladesh Unnayan Parishad spoke at the seminar.

In the welcome address, PKSf Managing Director Mr Md Abdul Karim recalled women's contribution in the Liberation War and lauded the government's initiatives to empower women. He noted that PKSf programs are designed to address needs of the entire life cycle of women.

Dr Shahid Uz Zaman in his presentation described how women have come a long way from their deplorable conditions in the past to head, according to a 2013 statistics, a total of 5,63,368 organizations in Bangladesh, 5 times higher than that in 2003.

Ms Selina Hossain emphasized on the need for acknowledging women's contributions to society. Underscoring the importance of creating equal

opportunities for everyone, she said men and women have to work together to accelerate the country's march forward.

Women are currently holding important offices of the state, said Mr Md Zillar Rahman. Highlighting the success of women in different socio-economic sectors, Mr Rahman commented that there is a need for special discussions for bettering the conditions of specially-abled women.

State Minister Tarana Halim asserted that how important a role women have to play in achieving the Sustainable Development Goals and ensuring the graduation of Bangladesh to the list of developed countries. She referred to the initiatives of Father of the Nation Bangabandhu Sheikh Mujibur Rahman in rehabilitating the distressed women after the Liberation War, and thanked Prime Minister Sheikh Hasina for spearheading various women-friendly measures of the government.

Dr QK Ahmad, Chair of the seminar, highlighted the importance of establishing equal rights for men and women, and said PKSf's programs are implemented to establish human dignity for all and ensure inclusive development.

Female employees and senior officials of PKSf, Executive Directors and female staff of POs, and representatives from 20 non-government organizations working for establishing the rights of women attended the seminar.





## Special Cultural Evening by CECD

A cultural team of Center for Education and Community Development (CECD) from Vietnam presented a very colorful cultural program at PKSF auditorium on March 5, 2018. Led by CECD Executive Director Ms Pham Thi Hong, the team enthralled the audience with their performances showcasing Vietnam's journey to independence and various forms of indigenous cultures.

The team came to Dhaka on the occasion of Vietnam President Tran Dai Quang's three-day visit to Bangladesh.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, Deputy Managing Directors Mr Md Fazlul Kader and Dr Md Jashim Uddin and Senior Editorial Adviser Professor Shafi Ahmed among others, enjoyed the cultural evening.

As the performances were over, the PKSF Chairman took the stage and showered the visiting delegation with commendations. Such events will help Bangladeshis learn about foreign culture and will broaden their outlook, he commented.

Ms Hong thanked PKSF for allowing them to showcase the Vietnamese culture in Bangladesh, and said steps can be taken to hold regular cultural exchanges between the two Asian countries.

A leading development institution of Vietnam, CECD provides advisory and technical assistances to PKSF in various programmes. It helped PKSF in establishing Bangladesh's first crab hatchery in Shyamnagar, Satkhira.





## Observance of the World Water Day 2018

PKSF organized a seminar on 'Exploring Nature-based Solutions to Water Challenges in Bangladesh' on 21 March 2018 to mark the World Water Day with the theme 'Nature for Water'.

Environment and Forest Minister Barrister Anisul Islam Mahmud, MP, who was the Chief Guest of the event held at PKSF auditorium, said that policymakers, civil society and common people should come up with an integrated plan to solve water problems.

In the keynote paper, Dr M Ashraf Ali, a professor of Civil Engineering Department at Bangladesh University of Engineering and Technology, focused on the use of nature-based technologies in industrial, agricultural and household sectors to minimize water pollution. He suggested various nature-based technological solutions including green

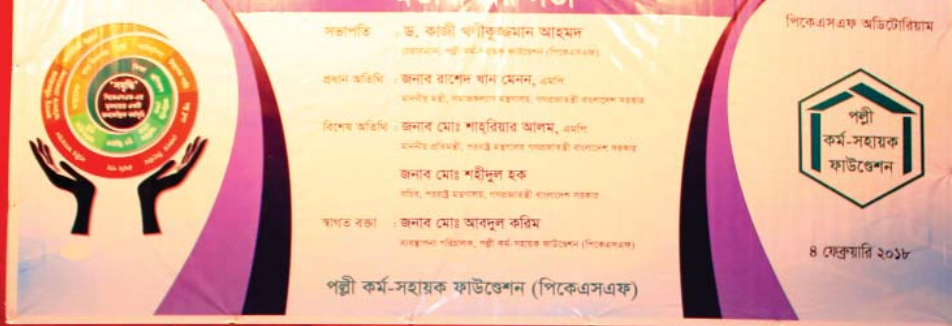
rooftop, rainwater harvesting and recharge, green streets, bio-retention and infiltration.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also Chair of the seminar session, stressed on the importance for adopting environment-friendly water management system. Environmental protection should be addressed in economic and social advancement to ensure sustainable development of a country, he noted.

PKSF Managing Director Mr Md Abdul Karim delivered the welcome address while Mr SMA Rashid, Executive Director of NGO Forum for Public Health gave introductory remarks.

Representatives from different government and non-government organizations, print and electronic media and development organizations attended the seminar.





## Chairmen of ENRICH Unions Meet

A day-long discussion was held at PKSF auditorium on February 04, 2018 to exchange views with the Chairmen of 200 Unions under the coverage of PKSF's ENRICH program. Social Welfare Minister Mr Rashed Khan Menon, MP, was the Chief Guest while State Minister for Foreign Affairs Mr Shahriar Alam, MP, was the Special Guest at the event chaired by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks.

Mr Rashed Khan Menon said that the government is working relentlessly for the welfare of the marginalized people. The minister also lauded different ENRICH activities towards sustainable development of the poor and establishing their human dignity.

Poverty reduction has been one of the greatest achievements in the recent history of Bangladesh, commented State Minister Mr Shahriar Alam. He said PKSF and its Partner Organizations (POs) are playing important roles in sustainable poverty reduction of the country by providing different demand-based services.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad said that PKSF, in all of its activities, upholds the spirits of the Declaration of Independence, the Constitution of Bangladesh, and the Vision 2021. PKSF will play its due role in the government's strive for sustainable development in Bangladesh, he added. "The goal is common – to eliminate poverty from the country forever, and to help Bangladesh gain a more dignified status in the world."

Highlighting different programs of PKSF being implemented for the sustainable development of the poor, PKSF Managing Director Mr Md Abdul Karim, in his welcome speech, said that PKSF is currently providing various financial and non-financial services to about 1.30 crore households through 276 POs.

In the first half of the day, PKSF Chairman and senior officials exchanged views with the Union Parishad Chairmen and the Executive Directors of the ENRICH implementing POs. In this session, Dr Md Jashim Uddin, Deputy Managing Director (Admin) of PKSF presented on 'ENRICH Program: Achievement and Experience'.





## Seminar on SDGs 8 and 10

PKSF on February 28, 2018 organised a seminar titled People's Voice: Strengthening Implementation of SDGs-2030 in Bangladesh at PKSF auditorium. Two presentations were made on Goal-8 (Decent Work and Economic Growth) and Goal-10 (Reduced Inequalities).

Mr Md Abul Kalam Azad, Principal Coordinator for SDG Affairs, Prime Minister's Office, was the Chief Guest of the seminar presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr K M Abdus Salam, Director General of NGO Affairs Bureau, discussed on the presentations and Mr Md Abdul Karim, Managing Director of PKSF, delivered the welcome remarks.

Dr Mustafa K Mujeri, Executive Director of Institute for Inclusive Finance and Development (InM) presented on SDG-10, and Dr Tawheed Reza Noor, an Assistant Professor at Dhaka School of Economics, on SDG-8.

Highlighting the ever-widening inequalities in the country, speakers in the seminar emphasized on the need for reducing the inequality in opportunities for effectively achieving the Sustainable Development Goals (SDGs). The said development planning of the country should be human-centered and should reflect the interests of the minorities and the indigenous peoples.

Mr Abdul Karim, Managing Director, PKSF expressed his hope that People's Voice: Strengthening Implementation of

SDGs 2030 in Bangladesh will play an important role in successful realization of the SDGs in Bangladesh.

There are 169 targets of SDGs and the government has primarily prioritized 39 of these targets in its efforts to fulfil all of them, said Mr Md Abul Kalam Azad, the Chief Guest.

Dr Mustafa K Mujeri, in his presentation said Goal-10 focuses on reducing discrimination and inequality from everywhere. "Inequalities are multi-dimensional and are increasing gradually," he said, calling for well-planned moves to reduce those.

In the presentation on SDG-8, Dr Tawheed Reza Noor said that steadily progressive employment and decent work environment are key to ensuring sustainable development.

While discussing on the presentations, Mr KM Abdus Salam expressed his hope that the NGOs in Bangladesh will align their programs and projects with the SDGs. He called for united and well-coordinated moves to reduce the existing inequalities in different sectors of the country.

Dr QK Ahmad, Chair of the seminar, emphasized on the importance of designing human-centred programs to achieve sustainable growth. "Practicing ethics is as important as is socio-economic progress for ensuring sustainable development of the country," commented the eminent economist.



প্রধান আতিথ: জনাব আবুল মাল আবদুল মুহিত, এমপি, মাননীয় মন্ত্রী, অর্থ মন্ত্রণালয়  
সভাপতি: ড. কাজী খলীকুজ্জামান আহমদ, সভাপতি, পিকেএসএফ  
বিশেষ অতিথি: জনাব আসাদুজ্জামান নূর, এমপি, মাননীয় মন্ত্রী, সংস্কৃতি বিষয়ক মন্ত্রণালয়  
সম্মানিত অতিথি: জনাব নাজনীন সুলতানা, সদস্য, পরিচালনা পর্ষদ, পিকেএসএফ  
স্বাগত বক্তা: জনাব মোঃ আবদুল করিম, ব্যবস্থাপনা পরিচালক, পিকেএসএফ

২১ অক্টোবর ২০১৮, বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র, ঢাকা

আয়োজক

পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)



## Bangladesh Adolescents' Conference 2018 Held

'Bangladesh Kishore-Kishori (adolescents) Shommelon 2018', a national conference of adolescents, was held at Bangabandhu International Conference Centre on 21 October 2018.

Finance Minister Mr Abul Maal Abdul Muhith, MP, was the Chief Guest at the inaugural session of the conference organised by Palli Karma-Sahayak Foundation (PKSF). Presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad, the inaugural session was graced by Ms Naznin Sultana, a member of the PKSf Governing Body, as the Guest of Honour. Mr Md Abdul Karim, Managing Director of PKSf gave the vote of thanks while Deputy Managing Director of PKSf, Mr Md Fazlul Kader spoke on the future plan on developing the cultural values of the youths.

A total of 710 adolescents — selected from 100,000 participants from 11,000 educational institutions across

the country — participated in the conference. They took an oath to work for the welfare of the country as well as for humanity. PKSf Chairman Dr QK Ahmad administered the oath. An adolescent girl, a boy and a teacher also spoke in the program. A workshop on leadership skills and ethics was held in the second session of the daylong conference.

Mr Md Ashadul Islam, Secretary, Financial Institutions Division, Ministry of Finance, was present as the Chief Guest at the closing ceremony of the conference while litterateur Selina Hossain was as the Special Guest.

The conference ended with a cultural program in the presence of, among others, Hon'ble Cultural Affairs Minister Mr Asaduzzaman Noor, MP. The Minister recited a poem and the hall thundered in applause. Adolescents from different regions of the country performed in the cultural evening.



প্রধান অতিথি: জনাব রাশেদ খান মেনন এমপি, মাননীয় মন্ত্রী, সমাজকল্যাণ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

আমন্ত্রণীয়তা বক্তা: জনাব মোঃ আবদুল করিম, ব্যবস্থাপনা পরিচালক, পিকেএসএফ



আয়োজনে:  
পরিবার কল্যাণ ফাউন্ডেশন ( পিকেএসএফ )

পিকেএসএফ মিলনায়তন

মে ১৪, ২০১৮



## Launching of Pro-elderly National Platform

A national platform titled Bangladesh Jatiya Prabin Mancha (Bangladesh National Forum for the Elderly) has been launched to help implement the government's policies for the elderly. The platform, comprised of different organizations and individuals working for the welfare of the elderly, is expected to play an effective role in building a senior citizens-friendly society as well as in ensuring sustainable socio-economic development by bettering the services offered to the elderly people.

Social Welfare Minister Mr Rashed Khan Menon, MP was the Chief Guest at the Platform's launching ceremony, held at PKSF auditorium on 14 May 2018, while Health and Family Welfare Secretary Mr Foyez Ahmed was the Special Guest. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the program and Managing Director Mr Md Abdul Karim spoke on the initiatives for strategic development of the elderly.

Mr Rashed Khan Menon said the experience and wisdom of the senior citizens can guide the youth towards a better and more prosperous future. Mentioning that the Sustainable Development Goals (SDGs) cannot be achieved leaving anyone behind, he said his ministry would take up pro-elderly programs in the light of PKSF's programs for the elderly.

Stating that the average life expectancy of the Bangladeshis has reached 72 years, the Health and Family

Welfare Secretary said ensuring collective welfare for the elderly is becoming a growing challenge, and this Forum is a 'praiseworthy initiative' for addressing that challenge.

PKSF Managing Director Mr Md Abdul Karim said PKSF is carrying out its Elderly program in the light of the National Policy on Older Persons 2013 and the Parents' Maintenance Act 2013. The Forum will hopefully act as a model platform for the welfare of older persons, he added.

Inclusion of the elderly in the development process is a must for achieving the SDGs, commented PKSF Chairman Dr QK Ahmad. He also announced the Advisory Committee, the Executive Committee and the General Body of the Forum. Dr Ahmad will act as the Chairman of the Executive Committee.

Mr Md Fazlul Kader, Deputy Managing Director (Program) of PKSF delivered the welcome speech and gave a presentation on PKSF's 'Uplifting the Quality of the Lives of the Elderly People' program. Mr Abul Hasib Khan, Director of Resource Integration Centre (RIC) and Ms Monowara Begum, Executive Director of Protyashi shared their experiences in implementing the program for the elderly people. Ms Rabeya Sultana, Country Director of HelpAge International Bangladesh made introductory remarks. PKSF Board members, elderly representatives from 100 Unions and officials of the Partner Organizations concerned were also present in the event.



## জাতীয় তামাক বিরোধী প্ল্যাটফর্ম তামাক নিয়ন্ত্রণ পদক ২০১৮

সভাপতি	: ড. কাজী খলীকুজ্জমান আহমদ পরিদ সভাপতি, পিকেএসএফ
প্রধান অতিথি	: জনাব জাহিদ মালেক প্রতিমন্ত্রী, স্বাস্থ্য শিক্ষা ও পরিবার কল্যাণ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বিশেষ অতিথি	: ব্রিগেডিয়ার (অবঃ) আব্দুল মালিক জাতীয় অধ্যাপক এবং প্রতিষ্ঠাতা ও সভাপতি, ন্যাশনাল হাট ফাউন্ডেশন অব বাংলাদেশ
স্বাগত বক্তা	: জনাব মোঃ আবদুল করিম ব্যবস্থাপনা পরিচালক, পিকেএসএফ

স্থান: পিকেএসএফ অভিটোরিয়াম | তারিখ: ২৪ মে ২০১৮



## Tobacco Control Award 2018

The National Anti-Tobacco Platform (NATP) on 24 May 2018 arranged an award ceremony -- Tobacco Control Award-2018 -- at PKSF auditorium. State Minister for the Health and Family Welfare Mr Zahid Malik graced the program as the Chief Guest while National Professor Brig Gen (retd) Abdul Malik was the Special Guest. The program was presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, also Convener of NATP. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.

Dhaka Ahsania Mission and Dr Md Mostafa Zaman won the Award this year in 'Organization' and 'Publication/Research' categories respectively.

State Minister Mr Zahid Malik informed the house that around 1.5 lac people in Bangladesh die of tobacco-related

diseases every year. In order to keep up the ongoing development march of Bangladesh, a war against tobacco needs to be declared, he commented.

Echoing the Chief Guest, Brig (Retd) Abdul Malik too urged all to free the country from the curse of tobacco in order to farther the economic advancement of Bangladesh.

Dr QK Ahmad mentioned that NATP is working mainly in three areas -- discouraging tobacco use in any form, raising awareness among people, and conducting advocacy at the policy-making level.

Mr Md Abdul Karim, in the welcome remarks, said that tobacco control is crucial to attaining the Goal 3 of the Sustainable Development Goals (Good Health and Wellbeing).





## Seminar Calls for United Moves to Prevent Child Marriage

A seminar, held on 26 April 2018 at PKSF Bhaban, called for raising social awareness and taking effective strategies to prevent child marriage. Cultural Affairs Minister Mr Asaduzzaman Noor, MP, was the Chief Guest at the seminar titled 'Integrated Initiatives to Prevent Child Marriage'. Dr Nasreen Ahmad, Pro-Vice Chancellor of Dhaka University was the Special Guest at the program presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.

Our society creates unwarranted distances between boys and girls at early ages, which adversely affects teenagers in becoming aware of the negative impacts of child marriage, Mr Noor commented. An integrated initiative, involving everyone from the government to the imams, is a must to prevent child marriages, he added.

Dr Nasreen Ahmad, the Special Guest, said it is important that adolescent boys and girls work together to stop child marriage. She suggested that religious programs in rural areas should encourage equal participation of men and women, and refrain from statements that belittle women.

PKSF Chairman Dr QK Ahmad commented that everyone should be vocal to address the limitations of the existing Child Marriage Restraint Act, and the government should take necessary steps to remove those.

Mr Md Abdul Karim noted that PKSF is implementing various inclusive development programs across the country. In addition, social awareness programs on various issues including prevention of child marriage are being carried out by establishing adolescent girls' clubs and involving school teachers and imams, he added.

PKSF Deputy Managing Director (Finance) Mr Golam Touhid presented on PKSF's initiatives in preventing child marriage. PKSF regularly publishes reading materials, produces documentaries and implements different social awareness programs at the grassroots in association with the local government bodies and social dignitaries, he elaborated.

Chairmen and female Members from selected Union Parishads, head teachers of high schools, imams and members from Kishori Clubs shared their experiences in the seminar. Mohsin Ali, Executive Director of WAVE Foundation spoke on behalf of the POs.

TMSS Executive Director Dr Hosne Ara Begum was honored in the program for her notable contributions to socio-economic and women's development in Bangladesh.

A booklet titled 'Hok Shopner Joy' containing success stories of preventing child marriage and a festoon containing important provisions of Child Marriage Restraint Act 2017 were released in the program.





## Workshop: Quality Education for Sustainable Development

A day-long workshop titled 'SDG 4: Quality Education' was organized at PKSF Bhaban on 2 August 2018 by the 'People's Voice: Strengthening Implementation of SDGs in Bangladesh' platform. Hon'ble Primary and Mass Education Minister Advocate Mostafizur Rahman, MP was the Chief Guest in the program presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Ms Rasheda K Choudhury, Executive Director of Campaign for Popular Education (CAMPE) delivered the introductory remarks while Mr Md Abdul Karim, Managing Director of PKSF gave the welcome speech.

Highlighting different initiatives of the Government of Bangladesh to achieve SDG 4, the minister referred to transparency maintained in the teacher recruitment process and the special initiatives to enrich the quality of English language teaching in the country. He also said that there would be no shabby school building in the country by December this year.

To ensure quality education, Ms Rasheda K Choudhury emphasized on four aspects -- education as a basic human right, ensuring quality of education, reducing gap in the quality of education between rural and urban areas, and increasing budgetary allocation for education. It is very unfortunate that Bangladesh's public spending on education is the lowest among the South Asian countries, she commented.

Mr Mostafizur Rahman, Program Manager of CAMPE, gave the keynote presentation titled 'Sustainable Development Goal 4: Quality Education (Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all)'. Mr Md Abdul Halim, Director General (Additional Secretary), Governance Innovation Unit, Prime Minister's Office, and Dr Md Tariq Ahsan, Professor at the Institute of Education and Research of the University of Dhaka were the panel discussants.

PKSF Managing Director Mr Md Abdul Karim said, Bangladesh has made remarkable progress in achieving SDG 4. At present, the net enrolment rate at the primary level is 100 percent while the dropout rate is gradually decreasing -- in 2005, the rate was 47 percent and it has slumped to 20.1 percent in 2017. The dropout rate at the secondary level is decreasing as well, added Mr Karim.

The Education Policy 2010 has been formulated to ensure quality education for all, which is an integral part of sustainable development, and it was later passed in the Parliament, stated PKSF Chairman Dr QK Ahmad. Proper implementation of this policy would ensure quality education in the country, he observed.

Representatives from the Ministry of Education and different non-government development organizations, and teachers expressed their views during the open discussion session of the workshop.





## Closing Ceremony of OBA Sanitation Project

PKSF recently has successfully completed the implementation of a pilot project titled 'OBA Sanitation Microfinance Program' on ensuring hygienic sanitation service for the sustainable development of the poor. The closing ceremony of the project was held on 30 September 2018 at PKSf Auditorium.

Mr Kazi Shofiqul Azam, Senior Secretary of the Economic Relations Division (ERD), Ministry of Finance, was the Chief Guest at the event chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf. Mr Sanjay Srivastava, Program Leader of the World Bank was the Special Guest.

PKSF Managing Director Mr Md Abdul Karim delivered the welcome speech while Deputy Managing Director (Program) Mr Md Fazlul Kader gave a presentation on various aspects of implementation of the project.

Appreciating PKSf's success in achieving the project's objectives, Chief Guest Mr Azam said that ERD will continue extending its support to PKSf and its POs in implementing such projects in future.

PKSF Chairman Dr QK Ahmad referred to SDG 6 (clean water and sanitation for all) and said hygienic sanitation is essential for ensuring sound health, a prerequisite to sustainable development.

Describing it as a landmark project, Mr Md Abdul Karim said, in the past, it would seem an infeasible idea that the poor of

the country would install sanitary latrines by taking loans and then would repay the loans. PKSf, however, has implemented the project successfully and achieved its targets within the stipulated time. Mr Karim said that PKSf is committed to ensuring hygienic sanitation for all as their rights.

Mr Srivastava of the World Bank expressed his satisfaction at the successful implementation of the project despite initial setbacks due to adverse weather conditions and people's reluctance to behavioral change. The World Bank would disseminate this example of PKSf's success in the sanitation sector across the world, he said.

Mr Md Fazlul Kader said that under the demand-driven 'OBA Sanitation Microfinance Program' project, BDT 168.2 crore has been disbursed through 21 POs among the participants for the construction of 1, 70,689 hygienic latrines. In addition, the POs disbursed BDT 11.19 crore among over a thousand local entrepreneurs to help expand their businesses of sanitary latrine accessories.

Representatives from various government and non-government organizations, the World Bank, PKSf and its POs attended the program.

PKSF implemented the 'OBA Sanitation Microfinance Program' project at 237 upazilas of 42 districts with technical assistance from the World Bank. The project started on 23 February 2017 and ended on 30 June 2018.





## Strategic Meeting with the Partner Organizations

To address multi-dimensional aspects of poverty, PKSF has redesigned its programs and projects in the light of human-centred inclusive development. Moreover, PKSF has undertaken various activities to achieve the Sustainable Development Goals (SDGs). For successful implementation of the activities of PKSF, a meeting titled 'Strategic Meeting with Partner Organizations of PKSF' was organized on 29 November 2018 at PKSF Bhaban.

First of its kind, the meeting took place to exchange views with all who realize at the field-level what the PKSF Board and Management conceive at the decision-making level. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the meeting attended by 309 senior officials including the Executive Directors (EDs) of 154 POs. PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks.

In the meeting, Mr Md Abdul Karim gave a presentation titled 'Three Decades of PKSF's Journeys: The Paradigm Shift'. In addition, three PKSF Deputy Managing Directors gave three more presentations -- Mr Md Fazlul Kader on 'Scaling up Economic Activities: Poverty Reduction to Enterprise Development', Dr Md Jashim Uddin on 'Good Governance: Promoting Leadership to Ensure Transparency, Accountability and Institutional

Sustainability', and Mr Golam Touhid on 'Capacity Building: Developing Skill Based Manpower'.

The presentations highlighted diversified activities of PKSF and its journey from a microfinance-only organization to a human-centred development agency.

Dr Md Shahid Uz Zaman, ED of ESDO, emphasized on the need to consider the challenges to ensure the legal and qualitative compliances in the micro-enterprise sector. WAVE Foundation ED, Mr Mohsin Ali suggested the formulation of poor-friendly policies will be helpful for microenterprise development. Mr Abdul Matin, ED of SOJAG, focused on encouraging social entrepreneurship.

EDs and representatives of different POs -- Mr Advin Barun Banerjee, ED of Pidim Foundation; Begum Rokeya, ED of Sabalamby Unnayan Samity; and Mr Iqbal Ahammed, ED of Padakhep Manabik Unnayan Kendra, Dr Hosne Ara Begum, ED of TMSS -- also gave important feedback on PKSF activities.

In the meeting, five committees on Philosophical Basis to Human development; Enterprise Development, Market Linkage and Development; Governance Gaps; Capacity Gaps; and Sustainable Poverty Reduction and Sustainable Development were formed to prepare a future work plan.

## PKSF Chairman Visits New Delhi

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited India's capital New Delhi from 20-21 June 2018 to attend a seminar on Bangladesh's achieving the eligibility to graduate from the list of Least Developed Countries (LDCs). The event was organized jointly by the Bangladesh High Commission and the Federation of Indian Chambers of Commerce and Industry (FICCI). He presented a paper in a seminar and participated in another as a discussant.



## Managing Director Attends Conference in Tanzania



PKSF Managing Director Mr Md Abdul Karim participated in an international seminar on 'South-South Learning and Knowledge Exchange on Strengthening Social Accountability in Social Protection' in Dar es Salaam, Tanzania from 12-13 June 2018. In the seminar jointly organized by HelpAge International, Bread for the World, and Church of Sweden, Mr Karim gave a presentation titled 'Uplifting the Quality of the Lives of the Elderly People: PKSF Experience'.

## Top Adviser to Congolese PM Calls on PKSF Chairman, MD

Mr Dieudonne Kalombo Nkole Badibanga, Principal Adviser to the Prime Minister of Democratic Republic of Congo (DRC), called on PKSF Chairman Dr Qazi Kholiquzzaman Ahmad on 7 December 2017. PKSF Managing Director Mr Md Abdul Karim, Deputy Managing Director Mr Md Fazlul Kader and other top officials were present during the meeting held at PKSF Bhaban in Dhaka. Mr Badibanga said the DRC could use PKSF's knowledge, experiences and capacities in its strive for achieving overall development goals.





## Country's Eligibility to Graduate from LDC List Celebrated

The Government called on everyone on 22 March 2018 in a grand rally organized as part of various programs to celebrate Bangladesh's gaining eligibility to graduate from the United Nation's list of Least Developed Countries to that of developing countries. This was certainly a great moment of glory and merriment. Led by PKSf Managing Director Mr Md Abdul Karim, 50 officials of PKSf took part in the program.



## Get Together of PKSf Well-wishers



"Towards Prosperity, Together" - with this slogan, a get-together of PKSf's well-wishers was arranged on 6 July 2018. Finance Minister Mr Abul Maal Abdul Muhith, Deputy Speaker Mr Fazle Rabbi Miah, State Minister for Finance and Planning Mr Md Abdul Mannan, Mr Md. Nojibur Rahman, Principal Secretary to the Hon'ble Prime Minister of Bangladesh, other government high-ups and PKSf Board members were welcomed by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad and Managing Director Mr Md Abdul Karim.

## New Title by QK Ahmad Published

On 12 April 2018, the publication ceremony of a book titled 'Socio-Economics of Bangladesh through the Decades', written by PKSf Chairman, renowned economist Dr Qazi Kholiquzzaman Ahmad was held at PKSf auditorium. Finance Minister Mr Abul Maal Abdul Muhith, MP was the Chief Guest at the program chaired by former Finance Minister Mr M Saiduzzaman. Former PKSf Managing Director Dr Kazi Mesbahuddin Ahmed, BIBM Director General Dr Toufic Ahmad Choudhury and Professor Nazma Begum of Dhaka University discussed on the book.



## Groundbreaking Ceremony of PKSf New Building

A traditional groundbreaking ceremony on 15 May 2018 marked the beginning of the construction of 13-storey PKSf Display and Sales Centre at Shyamoli, Dhaka. PKSf Managing Director Mr Md Abdul Karim was the Chief Guest at the ceremony presided over by Dr Md Jashim Uddin, Deputy Managing Director of PKSf. Mr Shahriar Kamal, Managing Director of Concord Group, which will construct the building, delivered the welcome remarks. Top officials of PKSf and Concord were also present on the occasion.



## RACE Pilot Project



On 12 April 2018, a Memorandum of Understanding (MoU) was signed between PKSf and Campaign for Popular Education (CAMPE) for a pilot project titled 'Reaching all Children in Education (RACE)'. It has been implemented by CAMPE in some selected Unions under ENRICH program. The objective was to improve the standard of education through means that will lead to bringing down the dropout rate from primary education. Dr Md Jashim Uddin, DMD, PKSf and Ms Rasheda K Choudhury, Executive Director, CAMPE signed the MoU.

## New Deputy Managing Director of PKSf


Mr AQM Golam Mawla has been promoted as Deputy Managing Director of PKSf. The new DMD took office on 7 November 2018. Earlier, he had been serving as General Manager (Program) since 2012. Mr Mawla joined PKSf on 7 April 1994 as a Management Trainee. In his career of over two decades at PKSf, he was assigned with the implementation of various PKSf interventions aimed at sustainable poverty alleviation, promotion of poor-friendly innovative enterprises and socio-economic development of disadvantaged groups.







# AUDITOR'S **REPORT**

The background is an abstract composition of geometric shapes. A large blue triangle occupies the upper right, containing the text. Below it is a brown triangle. To the left, a green and yellow blurred area is visible. The bottom of the image is a solid brown band.

In its fundamental thinking sphere, PKSF puts the human dignity of the poor at the fore. In PKSF, deep in our hearts, we do believe that all citizens, irrespective of social strata, must have access to social, economic and cultural freedoms that Bangabandhu Sheikh Mujibur Rahman had had in his vision when he whistled the call for independence.



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 2018 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 2018 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;**  
20 November 2018

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

  
**S. F. AHMED & CO.**  
Chartered Accountants ...since 1958  
Member Firm of HLB International

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## Palli Karma-Sahayak Foundation (PKSF)

### Statement of Financial Position

As at 30 June 2018

		As at 30 June	
Particulars	Notes	2018 Taka	2017 Taka
<b>PROPERTIES AND ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	4.00	782,508,310	786,589,938
Investment against provision for gratuity	5.00	533,401,026	464,344,417
Investment against provision for earn leave	6.00	108,781,818	95,285,262
Investment against PKSF fund- SF, PSF and DMF	7.00	5,754,625,000	4,667,500,000
Staff house building, computer & car loan	8.00	353,550,001	245,504,433
Loan to POs under core program	9.00	19,296,689,365	17,568,576,523
Loan to POs under project	11.00	124,977,269	29,090,910
<b>Total non-current assets</b>		<b>26,954,532,789</b>	<b>23,856,891,483</b>
<b>Current assets</b>			
Loan to POs under core program	9.00	28,592,742,751	26,917,736,841
Loan to POs under capacity building	10.00	560,934	560,934
Loan to POs under project	11.00	23,113,638	2,909,090
Overdue service charges receivable	12.00	-	509,885
Service charges receivable	13.00	723,498,622	597,047,819
Interest and other receivables	14.00	155,088,819	133,702,974
Grant receivables	25.00	205,374,503	88,560,978
Advances, deposits and prepayments	15.00	621,981,854	759,885,079
Cash and cash equivalents	16.00	5,437,292,897	6,319,848,622
<b>Total current assets</b>		<b>35,759,654,018</b>	<b>34,820,762,222</b>
<b>Total properties and assets</b>		<b>62,714,186,807</b>	<b>58,677,653,705</b>



As at 30 June

Particulars	Notes	2018 Taka	2017 Taka
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital fund</b>			
Grants	17.00	12,822,680,271	11,175,240,100
Disaster management fund		4,711,191,421	4,478,466,444
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		96,523,288	90,616,997
Programs- support fund		2,589,949,385	2,400,134,391
Retained surplus		25,588,466,727	23,662,445,882
<b>Total</b>		<b>45,908,811,092</b>	<b>41,906,903,814</b>
<b>Non current liabilities</b>			
Microfinance loan under core program	18.00	10,946,170,971	11,322,528,142
Loan for other projects	19.00	240,000,000	-
Provision for interest on microfinance loan	20.00	26,984,663	13,487,782
Interest on loan for other projects	21.00	1,190,137	-
Provision for gratuity and severance allowances	22.00	583,712,684	518,325,183
Provision for earn-leave	23.00	109,817,285	102,450,598
Deferred income (Grant for assets)	24.00	28,965,218	32,253,591
<b>Total</b>		<b>11,936,840,958</b>	<b>11,989,045,296</b>
<b>Current liabilities</b>			
Microfinance loan under core program	18.00	406,357,171	812,714,342
Provision for interest on microfinance loan	20.00	32,286,419	198,550,937
Grant received in advance	25.00	465,287,196	359,622,952
Other liabilities	26.00	1,058,004,259	776,495,386
Loan loss provision - core program	27.00	2,903,076,960	2,633,120,045
Loan loss provision - capacity building	28.00	560,934	560,934
Loan loss provision - project	29.00	2,961,818	640,000
<b>Total</b>		<b>4,868,534,757</b>	<b>4,781,704,595</b>
<b>Total capital fund and liabilities</b>		<b>62,714,186,807</b>	<b>58,677,653,705</b>

The annexed notes from 1 to 54 and Annexure 1 &amp; 2 form an integral part of these financial statements

  
**Golam Touhid**  
Deputy Managing Director

  
**Md. Abdul Karim**  
Managing Director

  
**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed.

**Dated, Dhaka;**  
20 November 2018

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

# Palli Karma-Sahayak Foundation (PKSF)

## Statement of Comprehensive Income

For the year ended 30 June 2018

For the year ended 30 June			
Particulars	Notes	2018 Taka	2017 Taka
INCOME			
Operating income			
Service charges	30.00	2,787,920,808	2,589,654,680
Grant income	31.00	1,635,409,602	940,564,457
		4,423,330,410	3,530,219,137
Non operating income			
Interest on bank balance and short term deposit	32.00	766,189,180	668,949,534
Other income	33.00	28,809,446	19,038,977
		794,998,626	687,988,511
Total		5,218,329,036	4,218,207,648
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	34.00	543,633,982	513,762,290
Training, workshop and seminar	35.00	50,226,790	54,303,558
Institutional development and capacity building	36.00	5,095,117	5,642,885
Program and project cost	37.00	1,644,527,309	1,394,164,053
Socio-economic & human capability improvement program	38.00	12,511,500	4,797,735
Monitoring and evaluation	39.00	19,635,571	16,404,553
Occupancy expenses	40.00	12,947,767	10,193,435
Research and publication	41.00	61,964,779	29,509,942
Depreciation	42.00	46,315,512	44,836,333
Administrative expenses	43.00	75,224,039	61,522,678
Total		2,472,082,366	2,135,137,462
Loan loss expense	44.00	272,278,734	60,164,211
Financial cost of operation			
Borrowing cost	45.00	114,987,193	115,641,400
Bank charge & commission	46.00	4,513,636	4,125,712
Total		119,500,829	119,767,112
Total expenditure		2,863,861,929	2,315,068,785
Excesses of income over expenditures	17.00	2,354,467,107	1,903,138,863

The annexed notes from 1 to 54 and Annexure 1 & 2 form an integral part of these financial statements

  
**Golam Touhid**  
 Deputy Managing Director

  
**Md. Abdul Karim**  
 Managing Director

  
**Dr. Qazi Kholiquzzaman Ahmad**  
 Chairman

Signed in terms of our separate report annexed.

**Dated, Dhaka;**  
 20 November 2018

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




# Palli Karma-Sahayak Foundation (PKSF)

## Statement of Cash Flows For the year ended 30 June 2018

Particulars	Notes	As at 30 June	
		2018 Taka	2017 Taka
<b>A. Cash flow from operating activities</b>			
Excess of income over expenditure (surplus)		2,354,467,107	1,903,138,863
Add: Adjustment for items not involving the movement of cash	47.00	388,686,320	194,797,040
<b>Surplus before changes in operating activities</b>		<b>2,743,153,427</b>	<b>2,097,935,903</b>
<b>Changes in operating activities</b>			
(Increase)/decrease in assets other than loan to POs	48.00	(117,469,106)	137,972,742
(Increase)/decrease in loans to POs - current portion	49.00	(1,695,210,458)	(1,063,933,211)
(Increase)/decrease in loans to POs - non current portion	50.00	(1,823,999,201)	(1,252,702,922)
<b>Net increase in loans to POs</b>		<b>(3,636,678,765)</b>	<b>(2,178,663,391)</b>
Increase/(decrease) in current liabilities	51.00	115,244,355	119,885,698
Increase/(decrease) in non-current liabilities	52.00	14,687,018	(37,505,761)
<b>Net cash flows from operating activities</b>		<b>129,931,373</b>	<b>82,379,937</b>
		<b>(763,593,965)</b>	<b>1,652,449</b>
<b>B. Cash flows from investing activities</b>			
Acquisition of property, plant and equipment	4.00	(42,839,072)	(186,016,619)
Sale proceed of property, plant and equipment		3,267,302	1,579,267
Increase investment against provision for earn leave		(13,496,556)	(5,486,235)
Increase investment against provision for gratuity		(69,056,609)	(102,678,884)
Increase investment against PKSF fund		(1,087,125,000)	(654,700,000)
<b>Net cash used in investing activities</b>		<b>(1,209,249,935)</b>	<b>(947,302,471)</b>
<b>C. Cash flows from financing activities</b>			
Increase/(decrease) grant receive in advance		105,664,244	(106,047,737)
Increase/(decrease) in grant receivable		(116,813,525)	78,007,295
Increase/(decrease) in grant for assets		(3,288,373)	(6,044,607)
Grant received as capital fund		1,647,440,171	-
Microfinance loan repaid	53.00	(812,714,342)	-
Microfinance loan received under PACE and LICHSP	53.00	270,000,000	425,807,250
<b>Net cash flows from financing activities</b>		<b>1,090,288,175</b>	<b>391,722,201</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>(882,555,725)</b>	<b>(553,927,821)</b>
Opening cash and cash equivalents		6,319,848,622	6,873,776,443
Closing cash and cash equivalents		<b>5,437,292,897</b>	<b>6,319,848,622</b>

The annexed notes from 1 to 54 and Annexure 1 & 2 form an integral part of these financial statements

  
Golam Touhid  
Deputy Managing Director

  
Md. Abdul Karim  
Managing Director

  
Dr. Qazi Kholiquzzaman Ahmad  
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;  
20 November 2018

  
S. F. Ahmed & Co.  
Chartered Accountants

## Palli Karma-Sahayak Foundation (PKSF)

### Statement of Changes in Equity

For the year ended 30 June 2018

Particulars	GRANTS				
	Establishment Grants		UPP	RNPPO	PRIME & LIFT
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (DFID)
Balance as at 01 July 2017	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-
Fund received during the year 2017-2018	-	-	-	-	-
Surplus for the year 2017-2018	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
<b>Balance as at 30 June 2018</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>-</b>
Balance as at 01 July 2016	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-
Fund received during the year 2016-2017	-	-	-	-	-
Surplus for the year 2016-2017 (Note # 17)	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
<b>Balance as at 30 June 2017</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>-</b>



Particulars	GRANTS		KGF	Total	
	REDP	IMEL		ENRICH	Total
	GOB (DFID)	GOB (Own sources)		GOB (KFAED)	
Balance as at 01 July 2017	44,820,000	3,750,000,000	819,900,000	-	11,175,240,100
Fund received during the year 2017-2018	-	-	-	1,647,440,171	1,647,440,171
Surplus for the year 2017-2018	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
<b>Balance as at 30 June 2018</b>	<b>44,820,000</b>	<b>3,750,000,000</b>	<b>819,900,000</b>	<b>1,647,440,171</b>	<b>12,822,680,271</b>
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	-	-	-	-	-
Surplus for the year 2016-2017 (Note # 17)	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
<b>Balance as at 30 June 2017</b>	<b>44,820,000</b>	<b>3,750,000,000</b>	<b>819,900,000</b>	<b>-</b>	<b>11,175,240,100</b>

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2017	4,478,466,444	100,000,000	2,400,134,391	90,616,997	23,662,445,882	41,906,903,814
Fund received during the year 2017-2018	-	-	-	-	-	1,647,440,171
Surplus for the year 2017-2018	209,180,306	-	189,814,994	3,551,824	1,951,919,983	2,354,467,107
Transfer to disaster management fund	23,544,671	-	-	-	(23,544,671)	-
Transfer to special fund	-	-	-	2,354,467	(2,354,467)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
<b>Balance as at 30 June 2018</b>	<b>4,711,191,421</b>	<b>100,000,000</b>	<b>2,589,949,385</b>	<b>96,523,288</b>	<b>25,588,466,727</b>	<b>45,908,811,092</b>
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	-	-	-	-	-	-
Surplus for the year 2016-2017 (Note # 17)	94,257,747	-	(229,711,034)	2,352,335	2,036,239,815	1,903,138,863
Transfer to disaster management fund	19,031,389	-	-	-	(19,031,389)	-
Transfer to special fund	-	-	-	1,903,139	(1,903,139)	-
Transfer to programs support fund	-	-	250,000,000	-	(250,000,000)	-
Adjustment during the year	-	-	-	-	376,001	376,001
<b>Balance as at 30 June 2017</b>	<b>4,478,466,444</b>	<b>100,000,000</b>	<b>2,400,134,391</b>	<b>90,616,997</b>	<b>23,662,445,882</b>	<b>41,906,903,814</b>

The annexed notes from 1 to 54 and Annexure 1 & 2 form an integral part of these financial statements.

*Gulam Touhid*  
**Gulam Touhid**  
Deputy Managing Director

*Md. Abdul Karim*  
**Md. Abdul Karim**  
Managing Director

*Dr. Qazi Kholiqzaman Ahmad*  
**Dr. Qazi Kholiqzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed.

**Dated, Dhaka;**  
20 November 2018

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



**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, 2018. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Microfinance-II, as provided for in the Subsidiary Loan Agreement between the Government of the Peoples Republic of Bangladesh and PKSF dated January 31, 2001.

Eligibility Criteria		Compliance (based on Audited Figures)		
		Time	2018	2017
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues:	End of September	99.36	99.34
	<u>Actual cumulative loan collection</u>	End of December	99.34	99.17
	Cumulative collectibles	End of March	99.31	99.30
		End of June	99.33	99.33
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis):	End of September	97.15	97.12
	<u>Actual collections during past 12 months on current dues</u>	End of December	97.29	96.52
	Collectible on current dues	End of March	96.85	97.30
		End of June	96.90	97.50
b)	Minimum current ratio of 2.5:1		7.35:1	7.28:1
c)	Maximum debt capital ratio of 4.5:1		0.25:1	0.29:1
d)	Minimum debt service cover ratio of 1.25 times		21.48 times	17.46
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;**  
20 November 2018

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



**S. F. AHMED & CO.**  
Chartered Accountants ...since 1958  
Member Firm of HLB International

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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 2018 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2018.

	2018 Taka	2017 Taka
<b>Results for the year</b>		
Total income	5,218,329,036	4,218,207,648
Total expenditure	2,863,861,929	2,315,068,785
<b>Excess of income over expenditure (Surplus)</b>	<b>2,354,467,107</b>	<b>1,903,138,863</b>
<b>At the end of the year</b>		
<b>Total loan to Partner Organizations (POs)</b>	<b>48,038,083,957</b>	<b>44,518,874,298</b>
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	819,170,902	882,763,142
Loan to PO under Category -Large	27,276,494,871	24,736,730,831
Loan to PO under Category-Medium	8,795,330,182	6,555,399,471
Loan to PO under Category-Small	10,383,671,355	11,585,564,207
Loan to non partner organizations	11,250,000	6,250,000
<b>Project wise details breakdown are as follows:</b>		
Loan to POs under rural microcredit borrowers (RMC)	1,144,588,149	1,583,218,214
Loan to POs under urban microcredit borrowers (UMC)	29,700,000	118,150,000
Loan to POs under Jagoron Loan	18,672,770,000	17,210,360,000
Loan to Ultra Poor Programm UPP (GoB)	149,003,344	163,819,986
Loan to POs under Buniad Loan	3,056,054,245	3,082,731,629
Loan for Microenterprise (GOB)	134,551,500	429,411,500
Specialised loan under ME	10,000,000	-
Loan to POs under Agrosor Loan	14,524,724,097	12,913,332,222
Loan to POs under start up capital-PACE	16,000,000	20,000,000
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal Loan	62,800,000	43,492,500
Loan to POs under Agricultural loan	6,000,000	13,000,000
Loan to POs under Sufolon Loan	5,262,300,000	5,439,700,000
Loan to POs under IFADEP	-	9,676
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	327,406,664	316,006,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under PRIME and LIFT	529,702,941	294,356,699
Loan to POs under ENRICH	2,645,364,510	1,739,257,608
Loan to POs under KGF	876,000,000	756,500,000
Loan to POs under OBA sanitation	259,500,000	180,000,000
Loan to POs under LICHSP	148,090,907	32,000,000
	<b>48,038,083,957</b>	<b>44,518,874,298</b>
Capital fund	45,908,811,092	41,906,903,814
Total properties and assets	62,714,186,807	58,677,653,705
<b>Returns</b>		
Surplus as % of average capital fund	5.36%	4.65%
Surplus as % of average portfolio	5.09%	4.39%
Surplus as % of average total assets	3.88%	3.31%
<b>Ratios</b>		
Cumulative loan collection ratio on total dues	99.33%	99.33%
Loan collection ratio on current dues	96.90%	97.50%
Current ratio	7.35:1	7.28:1
Debt/equity ratio	0.25:1	0.29:1
Debt service cover ratio	21.48 times	17.46 times
General and administrative expenses as % of average portfolio	5.34%	4.92%
Total loan principal affected by arrears as % of outstanding portfolio	3.92%	3.81%



## Palli Karma-Sahayak Foundation (PKSF)

## Financial Analysis

## I. Income and expenditure pattern

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of loan to POs	Balance of loan to POs	Total Expenditure of loan to POs	Total Expenditure to loan balance with POs
	Taka	Taka	Taka	%	Taka	Taka	%	%
1992-1993	37,766,839	8,288,607	29,478,232	21.95	112,500,000	131,243,000	7.37	6.32
1993-1994	37,335,792	12,332,319	25,003,473	33.03	185,350,000	267,597,281	6.65	4.61
1994-1995	26,424,482	12,914,977	13,509,505	48.88	301,650,000	458,833,802	4.28	2.81
1995-1996	51,138,760	21,672,331	29,466,429	42.38	470,500,000	732,201,502	4.61	2.96
1996-1997	87,736,284	29,210,130	58,526,154	33.29	791,850,000	1,223,752,502	3.69	2.39
1997-1998	168,123,611	95,496,574	72,627,037	56.80	1,786,100,000	2,611,057,202	5.35	3.66
1998-1999	287,971,601	104,897,955	183,073,646	36.43	2,095,775,000	4,245,023,852	5.01	2.47
1999-2000	410,057,392	137,207,656	272,849,736	33.46	2,474,078,800	6,120,817,452	5.55	2.24
2000-2001	496,137,080	157,799,437	338,337,643	31.81	1,180,598,000	6,530,020,959	13.37	2.42
2001-2002	649,540,780	237,264,438	412,276,342	36.53	2,538,760,000	8,067,202,486	9.35	2.94
2002-2003	784,237,299	442,562,532	341,674,767	56.43	3,030,449,000	9,515,932,837	14.60	4.65
2003-2004	1,265,786,271	436,935,802	828,850,469	34.52	3,393,213,500	10,440,843,645	12.88	4.18
2004-2005	1,496,855,313	1,008,722,946	488,132,367	67.39	3,660,023,267	10,692,794,272	27.56	9.43
2005-2006	2,081,159,719	537,372,914	1,543,786,805	25.82	6,926,147,399	13,243,184,775	7.76	4.06
2006-2007	2,090,026,760	772,026,757	1,318,000,003	36.94	13,507,028,794	20,360,843,557	5.72	3.79
2007-2008	2,526,282,825	1,197,677,325	1,328,605,500	47.41	14,080,831,413	24,342,869,044	8.51	4.92
2008-2009	2,655,935,628	738,282,442	1,917,653,185	27.80	18,195,281,844	29,008,976,033	4.06	2.55
2009-2010	2,836,370,465	1,273,039,582	1,563,330,883	44.88	19,416,973,690	31,643,994,380	6.56	4.02
2010-2011	2,954,702,554	999,945,480	1,954,757,074	33.84	19,312,804,074	32,014,202,695	5.18	3.12
2011-2012	3,446,926,764	1,296,703,726	2,150,223,038	37.62	23,199,953,250	33,836,968,088	5.59	3.83
2012-2013	4,034,705,493	2,093,383,982	1,941,321,511	51.88	24,506,119,800	35,176,464,629	8.54	5.95
2013-2014	5,513,712,673	1,558,421,418	3,955,291,255	28.26	27,045,011,300	37,031,239,700	5.76	4.21
2014-2015	4,734,914,437	1,891,951,288	2,842,963,149	39.96	28,096,976,000	39,480,591,531	6.73	4.79
2015-2016	4,800,769,222	2,541,258,175	2,259,511,047	52.93	29,712,260,000	42,202,238,165	8.55	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
2017-2018	5,218,329,036	2,863,861,929	2,354,467,107	54.88	32,932,104,000	48,038,083,957	8.70	5.96

## Palli Karma-Sahayak Foundation (PKSF)

### Financial Analysis

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

Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331	(2,136,201)	90.14
1996-1997	34,603,448	29,210,130	5,393,318	118.46
1997-1998	87,798,225	95,496,574	(7,698,349)	91.94
1998-1999	151,093,733	104,897,955	46,195,778	144.04
1999-2000	242,280,217	137,207,656	105,072,561	176.58
2000-2001	300,157,770	157,799,437	142,358,333	190.21
2001-2002	379,601,670	237,264,438	142,337,232	159.99
2002-2003	381,650,376	442,562,532	(60,912,156)	86.24
2003-2004	574,248,957	436,935,802	137,313,155	131.43
2004-2005	503,519,162	1,008,722,946	(505,203,784)	49.92
2005-2006	494,622,260	537,372,914	(42,750,654)	92.04
2006-2007	936,961,140	772,026,757	164,934,383	121.36
2007-2008	1,606,639,655	1,197,677,325	408,962,330	134.15
2008-2009	1,575,926,716	738,282,442	837,644,274	213.46
2009-2010	1,921,568,106	1,273,039,582	648,528,524	150.94
2010-2011	1,744,748,829	999,945,480	744,803,349	174.48
2011-2012	1,862,766,826	1,296,703,726	566,063,100	143.65
2012-2013	2,340,876,581	2,093,383,982	247,492,599	111.82
2013-2014	3,206,179,280	1,558,421,418	1,647,757,862	205.73
2014-2015	3,369,680,109	1,891,951,288	1,477,728,820	178.11
2015-2016	3,879,067,788	2,468,282,903	1,410,784,885	157.16
2016-2017	3,530,219,137	2,315,068,785	1,215,150,352	152.49
2017-2018	4,423,330,410	2,863,861,929	1,559,468,481	154.45

#### III. Operating achievement (Field Level):

Description	Financial year 2017-2018		Financial year 2016-2017	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	-	277	2	277
No of borrowers	415,889	10,383,366	578,524	9,967,477
<b>Geographical coverage</b>				
District	-	64	-	64
<b>Loan disbursement (Tk.)</b>	447,934,730,000	3,061,077,887,000	361,139,195,000	2,613,143,157,000
<b>Loan realization (Tk.)</b>	408,201,691,000	2,810,534,730,000	312,952,166,000	2,402,333,039,000



## DIVISION-WISE LIST OF PARTNER ORGANIZATIONS

### 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.: Chengutia, Post: Dhandoba  
Agoiljhara, Barisal  
Contact: 01712-809618  
Email: asuk\_bari@yahoo.com
4. **Bangladesh Development Society (BDS)**  
BDS Bhaban, 5, Sadar Road  
Post Box: 34, Barisal-8200  
Contact: 0431-64620, 01715-168480  
Fax: 0088-0431-61205  
Email: bdsbarisal@gmail.com

5. **Integrated Community Development Association (ICDA)**  
Shikhok Bhaban (2<sup>nd</sup> floor), Fakirbari Road, Barisal  
Contact: 0431-2173088, 01727-063392  
Email: icda\_bd@yahoo.com

#### Bhola District

6. **Polly Sheba Shangstha (PSS)**  
Khasher hat, Tazumuddin, Bhola  
Contact: 0492-756087, 01713-460971  
Email: pallysheba22@gmail.com
7. **Grameen Jano Unnayan Sangstha (GJUS)**  
Altajer Rahman Road, Charnoabad, Bhola  
Contact: (0491) 62169, 01914-059478  
01714-059479, 01865-036601  
Email: mohin2010@yahoo.com
8. **Poribar Unnayan Songstha (FDA)**  
Adarshapara, Ward no-06  
Charfassion, Pourashava  
Charfassion, Bhola  
Contact: 04923-74511, 01716-185389  
Email: fda.crf@gmail.com

#### Patuakhali District

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

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

## Pirojpur District

11. **Dak Diye Jai**  
Bypass Road (Near New Bus Stand)  
House: 1, Masimpur, Post: Pirojpur  
Pirojpur-8500  
Contact: (0461) 62763, 01711-243388  
Email: info@ddjbd.org
12. **Eskander Welfare Foundation**  
Krishna Nagar, Pirojpur Sadar, Pirojpur  
**Liaison Office**  
House: 1, Road: 27, Block-J  
Banani Model Town, Dhaka-1213  
Contact: 0461-62269, 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

## CHITTAGONG DIVISION

### Brahmanbaria District

14. **HOPE**  
Aliabad, Nabinagar, Brahmanbaria-3410  
Contact: 01711-341975  
Email: a\_kollul@yahoo.com

### Chittagong District

15. **Community Development Centre (CODEC)**  
CODEC Bhaban  
Plot: 02, Road: 02, Lake Valley R/A  
Hazi Zafar Ali Road, Khulshi, Chittagong  
Contact: 880-31-2566746, 2566747, 01713100230  
Email: khursidcodec@gmail.com  
Web: www.codecbd.org
16. **Ghashful**  
House: 5/D, Badsha Mia Road  
Amirbag, Chittagong  
Contact: 01777-780700 (ED)  
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. **Protyashi**  
Syed Bari, 903/A Omar Ali Matabbar Road  
Chandgaon, Chittagong-4212  
Contact: (031) 2550506, 01819-326206  
**Liaison Office**  
Road: 06, House: 393 (4/C)  
Baitul Aman Housing Society, Adabar  
Mohammadpur, Dhaka-1207  
Email: protyashi.ctg@gmail.com  
Web: www.protyashi.org
20. **Young Power in Social Action (YPSA)**  
House: F-10 (P), Road: 13, Block: B  
Chandgaon R/A, Chittagong-4212  
Contact: 031-672857, 01711-825068  
01819-321432, Fax: 031-2570255  
Email: info@ypsa.org, arif@ypsa.org  
**Liaison Office**  
House: 13/Uma/1 (Gr. floor), Road: 2  
Shamoly, Dhaka-1207  
Contact: 8142351, 8143983
21. **Mamata**  
House: 13, Lane: 01, Road: 01, Block: L  
Halishahar Housing Estate, Chittagong  
Contact: 031-727295, 01707-761915, 01847-062525  
Email: mamtahq@yahoo.com
22. **OPCA (Organisation for the Poor Community Advancement)**  
Vill: Mostan Nagar, P.O: Chaitanrerhat  
P.S Zorargonj, Mirsarai, Chittagong  
Contact: 44333-07496, 01818-721194  
01819-617560, 01777-446525, 01877-725050  
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 Centre**  
67/58, Nahar Plaza (7<sup>th</sup> 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 Bhavan  
Goldighir Par, Cox's Bazar  
Contact: (0341)-62558, 01716-056146  
01716-445898  
Fax: 0341-51103  
Email: mukticox@yahoo.com  
rafiqmukti32@gmail.com

## Khagrachari District

28. **Assistance for the Livelihood of the Origins (ALO)**  
Pankhaiya Para  
Khagrachari Hill District  
Khagrachari Sadar  
Khagrachari-4400  
Contact: 0371-62067, 01817-708057  
Email: arun@alocht.org, 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**  
Flat: E3 (4<sup>th</sup> floor), House: 27/A, Shangshad  
Avenue, Monipuripara, Tejgaon, Dhaka-1215  
Contact: 9144502, 01711-172323  
Email: antarsd@agni.com  
Web: www.antarsd.org
33. **Alternative Development Initiative (ADI)**  
House: 76 (1<sup>st</sup> 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. **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
36. **Association for Realisation of Basic Needs-ARBAN**  
House: 5/7/A (3<sup>rd</sup> floor), Block-D  
Lalmatia, Dhaka-1207  
Contact: 02-8122250, 01917-705606  
01917-705600  
Email: arbn@dhaka.agni.com  
arban1984@yahoo.com
37. **AUP (Association for Under-Privileged People)**  
House: 44, Road: 12  
DIT Project, Merul Badda  
Dhaka-1212  
Contact: 02-55053462, 01712-204473  
Email: aup@sambd.com
38. **Bangladesh Association For Social Advancement**  
House: 113 (2<sup>nd</sup> & 3<sup>rd</sup> 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
39. **BEDO**  
8/6, Segun Bagicha, Ramna, Dhaka-1205  
Contact: 9554798, 9568906, 01911-357756  
01985-503501  
Email: bedo@bijoy.net  
Web: www.bedobd.org
40. **Bangladesh Extension Education Services**  
House: 12/A, Road: 30, Gulshan-1, Dhaka-1206  
Contact: 02-9889732-3, 01711-409552  
01711-605416  
Email: beesbd@gmail.com  
Web: www.bees-bd.org
41. **BASTOB-Initiative for People's Self Development**  
6/20 (5<sup>th</sup> floor), Humayun Road, Block- B  
Mohammadpur, Dhaka-1207  
Contact: 8128805, 9111531, 01713-004009  
Email: bastobbangladesh@gmail.com  
info@bastob.org, Web: www.bastob.org
42. **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
43. **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
44. **CARSA Foundation**  
749, Satmasjid Road  
Dhanmondi R/A, Dhaka-1209  
Contact: 8120634, 01713-204682  
Email: carsafoundation@yahoo.com
45. **Centre for Advanced Research and Social Action (CARSA)**  
House: 29, Road: 1, Dhanmondi R/A  
Dhaka-1205  
Contact: 9671587, 01711-219181  
Email: carsa95@yahoo.com
46. **Centre for Community Development Assistance (CCDA)**  
House no-1/8 (Block-G), Lalmatia Housing Estate  
Dhaka-1207  
Contact: 8711215, 8713137, 01714-161650  
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
47. **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
48. **Centre for Mass Education in Science (CMES)**  
House: 828, Road: 19 (old)  
Dhanmondi R/A, Dhaka-1209  
Contact: 8117270, 01714-098903  
Email: cmesmcw@gmail.com
49. **CEDAR (Concern for Environmental Development & Research)**  
768, Satmasjid Road, Dhanmondi  
Dhaka-1209  
Contact: 9121504, 9145667  
01713-002426, 01715-150509  
Email: cedarbangladesh@gmail.com



50. **Development Organisation of the Rural Poor (DORP)**  
36/2, East Shewrapara, Mirpur  
Dhaka-1216  
Contact: 8034785-6, 01711-520351  
01717-091490  
Fax: 88-02-8059684, Email: info@dorpbd.org  
Web: www.dorpbd.org
51. **DAM Foundation for Economic Development**  
House: 852, Road: 13  
Baitul Aman Housing Society  
Adabor, Dhaka-1207  
Contact: 018-11480011, 01811-480022  
Fax: 88-02-8113010, 9144030  
Email: dfed@ahsania mission.org.bd,  
dam.bgd@ahsaniamission.org.bd
52. **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
53. **'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
54. **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
55. **Family Development Services & Research (FDSR)**  
House: 216, Ashkona Medical Road  
Dakhinkhan, Dhaka-1230  
Contact: 01718712128  
Email: fdsrho@gmail.com
56. **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
57. **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
58. **Gonoshasthaya Kendra**  
Mirzanagar, Via Savar Cantonment  
Savar, Dhaka-1344  
Contact: 01713-033862  
Email: gk@citechco.net, dulal@gmail.com  
Web: www.gonoshasthayakendra.com
59. **Gono Unnayan Prochesta (GUP)**  
13A/3A, Babar Road, Block-B  
Mohammadpur, Dhaka-1207  
Contact: +8802 9138801, 01714-033373  
01716-261398, Email: info@gupbd.org
60. **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
61. **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
62. **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

63. **Hilful Fuzul Samaj Kallayan Sangstha**  
House: 87/Ka, Pisciculture Housing Society, Shyamoli  
Mohammadpur, Dhaka-1207  
Contact: 9146206, 01733093777, 01733093611  
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com
64. **Integrated Development Foundation (IDF)**  
House: 18, Road: 05, Block-A, Mirpur-2, Dhaka-1216  
Contact: 9005452, 9014933, 01711-244356  
Email: idf\_bd92@yahoo.com, ctgidf@abnetbd.com  
Web: www.idfbd.org  
**Chittagong Office**  
House: 25, Road: 2, Block-B, Chandgaon R/A  
Chittagong  
Contact: (031) 671248, 01711-338537
65. **Manabik Sahajya Sangstha**  
SEL Center, 29, West Panthapath (3<sup>rd</sup> floor)  
Dhaka- 1205  
Contact: 9125038, 9143100, Fax: 9113017  
Email: manabik@bangla.net, Web: www.mssbd.org
66. **New Era Foundation**  
Head Office: Char Mirkamari, Post: Joynagar  
Issordi, Pabna  
**Liaison Office**  
70/A, Purana Paltan Lane  
Momtaz Villa (2<sup>nd</sup> floor), VIP Road, Dhaka-1000  
Contact: 8333839, 01714-029549  
Email: nef.org.bd@gmail.com
67. **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.orgpadakhep@gmail.com  
Web: www.padakhep.org
68. **Pally Bikash Kendra (PBK)**  
27/C Asad Avenue (1<sup>st</sup> floor), Block-E  
Mohammadpur, Dhaka-1207  
Contact: 9132389, 01711-523265  
Fax: 880-2-9112336  
Email: info@pbk-bd.org, Web: www.pbkdbd.org
69. **Palli Mongal Karmosuchi**  
PMK Bhaban, Vill. & Post Office: Zirabo  
Ashulia, Dhaka  
Contact: 02-7791448-9  
**Liaison office**  
House: 123, Flat: 2/A, Road: 13/A  
West Dhanmondi, Dhaka-1209  
Contact: 9667005  
Email: humayunkabirdd@gmail.com  
akmal\_pmk@yahoo.com
70. **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
71. **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
72. **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
73. **Prism Bangladesh Foundation**  
FANN KASHANA  
Flat: 3A/B, House: 41, Road: 6  
Block-6, Banani  
Dhaka-1213  
Contact: 01716-002021  
Email: prismbdf@yahoo.com  
Web: www.pbf.org.bd
74. **Prodipan**  
Shaheb Bari Road, Maheswaripasha  
Daulatpur, Khulna-9203  
Contact: 01713-205437, 041- 2870008  
01714-631107,  
Email: ho@prodipan-bd.org  
**Liaison Office**  
6/1 A, Block-F, Lalmatia  
Dhaka-1207  
Contact: 58152572, 58152827  
Email: ed@prodipan-bd.org
75. **RDRS Bangladesh**  
House: 43, Road:10, Section: 6  
Uttara Model Town, Dhaka-1230  
Contact: (88-02) 58951802, 01730328053  
01711-593953  
Fax: 88-02-8954391  
Email: rdrs@bangla.net  
Web: www.rdrsbangla.net

**76. Resource Integration Centre (RIC)**

House: 20 (new), Road-11 (new), 32 (old)  
Dhanmondi R/A, Dhaka-1209  
Contact: 880-2-58152424, 01711-548790  
Fax: 8142803,  
Email: ricdirector@yahoo.com  
Web: www.ric-bd.org

**77. Sajida Foundation**

OTOBI Center (5<sup>th</sup> 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

**78. Social Upliftment Society (SUS)**

Jaleshwar, Shimultala  
Savar, Dhaka-1340  
Contact: 7742403, 7746229, 01678-678877  
01678-678855, 01678-678800  
Email: sus@citechco.net  
Web: www.sus-bd.org

**79. Society for Development Initiatives (SDI)**

House: 2/4 (3<sup>rd</sup> floor), Block-C  
Shahjahan Road, Mohammadpur  
Dhaka-1207  
Contact: 02- 9122210, 02- 9138686  
01711-815053, 01730-330703  
Email: sdi@bdcom.com  
Web: www.sdi.org.bd

**80. 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

**81. 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 9129698, +88 02 9129838  
01711546860  
Email: sarpv.1989@gmail.com  
shahidul@sarpv.org  
Web: www.sarpv.org

**82. Social and Economic Enhancement Programme-  
SEEP**

House: 05, Road: 04  
Block: A, Section-II  
Mirpur, Dhaka-1216  
Contact: 88-02-9012782, 88-02-8032243  
01711-540979, 01935-921356  
Email: Seepchildrights@yahoo.com  
Web: www.seep.org.bd

**83. Sojag (Somaj-O-Jati Gathan)**

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

**84. South Asia Partnership Bangladesh**

House: 63, Block: Ka  
Mohammadpur Housing  
Pisciculture & Farming Cooperative Society Ltd.  
Shyamoli, Mohammadpur, Dhaka-1207  
Contact: 02-8114697, 8118465  
Fax: 88-02-8113033, 01720-200030  
Email: sapbdesh@gmail.com  
Website: www.sapbd.org

**85. Swanirvar Bangladesh**

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

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

Metro Melody  
House: 13 (1<sup>st</sup> floor), Road: 2  
Shymoli, Dhaka-1207  
Contact: 02-8125181, 9118435, 01711-529792  
01713-328835  
Fax: 88 02-9129395  
Email: info@coastbd.org tarik.coast@gmail.com  
Website: www.coastbd.org

**87. TARANGO**

285/5, 1<sup>st</sup> Colony, Mazar Road  
Mirpur, Dhaka-1216  
Contact: 02-9034341, 9025369  
Email: wedptar@yahoo.com, wedptar@yahoo.com  
Web: www.tarango-bd.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, 01711-868178  
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, 01713-030885  
01778-280200  
Fax: 88-02-7745779  
Email: info@vercbd.org  
Web: www.vercbd.org
- 92. Leya Health & Education Development Foundation**  
24 New Chasara, Dopapatti Road  
Jamtala, Narayanganj  
Contact: 01713-068891, 01715-035526  
Email: leyafoundation@yahoo.com  
leyafoundation@gmail.com
- 93. SHEVA Nari O Shishu Kallyan Kendra**  
26, East Tejuri Bazar, Tejgaon  
Dhaka-1215  
Contact: 9114497, 01711-560065  
Email: sheva@bol-online.com
- 94. Shakti Foundation for Disadvantaged Women**  
House: 4, Road: 1 (Main Road)  
Block-A, Section-11, Mirpur, Dhaka-1216  
Contact: 02-8810700, 01819-218267  
01847-099541  
Fax: 88-02-8616388, Email: info@sfdw.org  
Web: www.sfdw.org

## Faridpur District

- 95. Amra Kaj Kory (AKK)**  
Alhaj Ali Alal Cheste Mohol (2<sup>nd</sup> 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, Mongoldangi, Ambikapur  
Faridpur-7802  
Contact: (0631) 62712, 01716-091808  
Fax: 88-0631/64467  
Email: dnppur@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.bangladesh@yahoo.com  
Web: www.sdcbd.org

## Gazipur District

- 99. Centre for Rehabilitation Education Earning Development (CREED)**  
House: 307/1 (5<sup>th</sup> 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

## Kishoreganj District

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

## Manikganj District

- 101. 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

102. **Grameen Seba Sangstha (GSS)**  
74/1, Bonogram Res. Area (Gangadhor patti)  
Manikgonj Sadar-1800  
Contact: 01199-840193, 01715-186715  
Email: gssmanikgonj@gmail.com

103. **Socio Economic Development Action Program (SEDAP)**  
Paradise Hall Road, Singair, Manikganj  
Contact: 01673-327616, 01713-538335

## Munshiganj District

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

## Rajbari District

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

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

## Shariatpur District

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

108. **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

109. **Samajik Seba Shonghothon**  
Pathrail, Delduar, Tangail  
Contact: 0921-62696, 01716-401569  
Email: samajiksebashonghothon@yahoo.com

110. **Samannita Unnayan Seba Sangathan (SUSS)**  
Sathi Cinema Hall Road, Madhupur, Tangail  
Contact: 09228- 56326, 01711-447028  
01922-046303  
Email: tapan.gun@gmail.com

111. **Social Rehabilitation Centre**  
Bhuapur, Tangail  
Contact: 01712-971658, 01729-863357

112. **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@bol-online.com  
Web: www.satu-bd.org

113. **Society For Social Service (SSS)**  
SSS Bhaban, Mymensingh Road, Tangail  
Contact: (0921) 63195, 63622  
Fax: 88-0921-63931  
Web: www.sssbangladesh.org

## MYMENSINGH DIVISION

### Jamalpur District

114. **PROGRESS (Ackti Samaj Unnayan Mulok Sangstha)**  
Holding: 330, Dewan Para, Jamalpur Sadar, Jamalpur  
Contact: (0981) 63116, 0171-3561242  
Email: progressmf@yahoo.com  
Web: www.progressbd.org

### Mymensingh District

115. **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 (1<sup>st</sup> floor) (North)  
New DOHS, Mahakhali, Dhaka-1206

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

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

## Netrokona District

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

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

## Sherpur District

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

## 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  
01713-302930  
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, 01874-075101  
Fax: 0421-68807  
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, Jashore-7450  
Contact: 01711-361017, 01722-394903  
Email: agragatibd@gmail.com
129. **Bandhu Kalyan Foundation**  
Rajghat, Nowapara Municipal Area  
Abhaynagar, Jashore  
Contact: 02-42144285, 01714-303454  
01711-838071  
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com
130. **Jagorani Chakra Foundation**  
46, Mujib Sarak, Jessore-7400  
Contact: (0421) 68823, 61983, 01711-899259  
Fax: 88-0421-68824  
Email: jcfmfi@gmail.com  
Web: www.jcf.org.bd
131. **Rural Reconstruction Foundation (RRF)**  
RRF Bhaban, C&B Road, Karbala  
P.O Box: 07, Jessore-7400  
Contact: 0421-66906, 0421-65663, 0421-68457  
01713-000926  
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, Jashore-7400  
Contact: 88-0421-65115, 01711-489883  
Email: snf\_mfp@yahoo.com  
shishu\_niloy@yahoo.com  
Web: www.snf-bd.org

## Jhenaidah District

**135. Srijony Foundation**  
111, Pabahati Road, Pabahati, Jhenaidah-7300  
Contact: 0451-63264-6, 8060725, 8016068  
01922-373000, 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 TownMor, Jhenidah-7300  
Contact: 88-0451-62175, 01711-571942  
Email: rhecoorgnjh@gmail.com

## Khulna District

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

**138. Nabolok Parisad**  
House: 163, Road: 11, Niralla R/A, Khulna-9100  
Contact: (041) 720155, 01745-884488  
01711-840957  
Email: nabolok@nabolokbd.org  
nabolok@khulna.net

**139. Progoti Samajkallayan Sangstha (PSS)**  
Vill.: Baruna, PO: Baruna Bazar  
Dumuria, Khulna  
**Liaison Office**  
Hospital Road, P.O: Noapara  
Abhaynagar, Jessore  
Contact: 01714-662835, 01727-675300  
Email: 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 (2<sup>nd</sup> 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**  
Desha 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**  
House: 27, Baitul Zannat Zame Masjid Road  
(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.psksgm.org

## Narail District

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

## Satkhira District

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

## RAJSHAHI DIVISION

### Bogra District

- 155. Focus Society**  
Hospital Road, Gabtoli, Bogra, 5820  
Contact: (05025)-75115, 01733-331256  
01711-875811  
Email: focus\_society@yahoo.com  
focussocietybd@gmail.com
- 156. 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
- 157. Noble Education and Literary Society**  
Naruli Paschimpara, Sariakandi Road  
Bogra-5820  
Contact: 01767-982990, 01728-398750  
Email: noblesociety23@gmail.com

### Chapainawabganj District

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

### Jaipurhat District

- 159. Ahead Social Organization (ASO)**  
Madrasha Road, Holding No: 466  
Joypurhat-5900  
Contact: 0571-63569  
01819-784008, 01711-968797  
Email: asojoy@btbtb.net.bd
- 160. JAKAS Foundation**  
Sabujnagar, Joypurhat-5900  
Contact: 0571-62984, 01711-063216  
Email: jakas.bd@gmail.com
- 161. 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: jrmdngo95@gmail.com

## Naogaon District

162. **Barendrabhumi Samaj Unnayan Sangstha**  
Vill.: Mohinagar, Post: Shujail Hat  
Mohadevpur, Naogaon  
Contact: 01710-060735, 01710-060735  
Email: bsdo.mohinagar86@gmail.com
163. **Dabi Moulik Unnayan Sangstha**  
Chakrampur, Kathaltoli  
Santahar Road, Naogaon-6500  
Contact: 880-0741-62072, 01717-548514  
Email: dabi@rocketmail.com
164. **MOUSUMI**  
Ukilpara, Naogaon  
Contact: (0741)-61131, 01711-043670  
Email: ranamousumi@yahoo.com

## Natore District

165. **Access Towards Livelihood and Welfare Organisation (ALWO)**  
Neelachal, House: 81/1, Hazra, Natore-6400  
Contact: 0771-61255, 01740-933883  
01711-384298, 01716-056146  
Email: alwonat@gmail.com
166. **AVA DEVELOPMENT SOCIETY**  
P.O: Gopalpur, Upazila: Lalpur, Natore  
Contact: 01711-453753  
Email: avango2008@gmail.com

## Pabna District

167. **Organization for Social Advancement and Cultural Activities (OSACA)**  
Chakrampur (Infront of TARC), Ishordi Road  
Gaspara, Pabna-6600  
Contact: 01712-651636, 01552-389247  
Email: osaca\_pabna@yahoo.com  
Web: osacabd.org
168. **Pabna Protishruti**  
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
169. **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

170. **Association for Community Development-ACD**  
House: 41, Sagarpara, Rajshahi-6100  
Contact: (0721)-770660  
01711-819513, 01768-589726  
Email: acdbd@yahoo.com
171. **Ashrai**  
Vill: Pakuria, P.O & Upazila: Poba, Rajshahi  
Contact: 0721-760545, 01711-427219,  
01713-383288  
Email: ashrai@librabd.net  
Website: www.ashraibd.org
172. **Centre for Action Research Barind (CARB)**  
House: 184, Sector: 03  
Upasahar Housing Estate  
Sopura, Rajshahi-6290  
Contact: (0721) 761407, 01720-507676  
Email: carbdbd@gmail.com  
Web: www.carb-bd.info
173. **Organization for Social and Economical Development (OSD)**  
Vill: Sripur, P.O & Upazila: Bagmara  
Rajshahi  
Email: shaiful.osed@gmail.com  
Mobile: 01712-205383
174. **Participatory Development Organisation (PDO)**  
Nawhata, Paba, Rajshahi-6213  
Contact: 0721-800190, 01711-318662  
01552-399332  
Email: pdoraj6213@yahoo.com
175. **Sachetan Society**  
Sogandha  
House: 245, PO: Sapora, P.S: Boalia  
Rajshahi-6203  
Contact: (0721) 771602, 812560, 01713-195400  
Email: sachetanraj@yahoo.com  
sachetanraj@gmail.com  
Web: www.sachetansociety.com
176. **Shapla Gram Unnayan Sangstha**  
37, Firojabad, Sopura, Boalia, Rajshahi  
Contact: 01712-772446  
Email: shaplango\_99@yahoo.com
177. **Shataphool Bangladesh**  
Vill. & PO.: Jahanabad  
Mohonpur, Rajshahi  
Contact: 01711-062767, 01713-195302  
Email: shataphool@gmail.com  
Web: www.sp-bd.org



## Sirajganj District

178. **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
179. **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
180. **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
181. **Programmes for Peoples Development (PPD)**  
Vill: Shaktipur, Post & P.S: Shahzadpur  
Sirajgonj-6770  
Contact: 07527-64352, 01713-440200  
E-mail: ppdshahzadpur@gmail.com

## RANGPUR DIVISION

### Dinajpur District

182. **Al-Falah Aam Unnayan Sangstha (AFAUS)**  
Vill. & Post: Rajbati, Dinajpur Sadar  
Dinajpur  
Contact: (0531) 65264, 52771, 01919-188440  
01762-961328  
Email: afaus03@yahoo.com, afausbd@gmail.com  
Web: www.afaus-bd.org
183. **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

184. **Mohila Bohumukhi Shikkha Kendra**  
Balu Bari, Dinajpur- 5200  
Contact: 0531- 64433  
01712-639259, 01716884850, 017514-64767  
Email: mbskcom@bttb.net.bd,  
razia.mbsk@gmail.com  
www.mbskbd.org
185. **Pollisree**  
Balubari, Dinajpur-5200  
Contact: (0531) 65917, 01713-491000  
Email: pollisree@yahoo.com  
Web: www.pollisree.org  
**Liaison Office**  
43/c (5th floor), Asad Avenue  
Mohammadpur, Dhaka-1207
186. **Come to Work (CTW)**  
Vill: Manmathpur  
P.O: Chaklabazar Parbatipur  
Dinajpur-5250  
Contact: (0531)-89114, 01712-041915  
Email: ctwdinaj08@gmail.com

### Gaibandha District

187. **Gano Kallayan Swabolambi Sangstha (GKSS)**  
Vill. & Post: Sadullapur, Gaibandha-5710  
Contact: 0541-56017, 01711-069252  
Email: rabi\_gkss@yahoo.com
188. **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
189. **SKS Foundation**  
College Road, Uttar Horin Singha  
Gaibandha-5700  
Contact: (0541) 51408, 01713-484400  
01713-484404  
Fax: +88-0541-51492  
Email: sks-poes2@yahoo.com  
Web: www.sks-bd.org

### Kurigram District

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

## Lalmonirhat District

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

## Nilphamari District

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

## Panchagarh District

193. **Anuvab**  
Thanapara Road  
Boda, Panchagarh  
Contact: (05653) 56180, 01712-676857  
Email: anuvab boda 857@gmail.com
194. **DRISHTIDAN**  
Thanapara, Boda, Panchagarh  
Contact: 01919-570922, 01713-780570  
Email: drishtidanboda@yahoo.com
195. **Dudumari Gram Unnayan Sangstha**  
Vill.: Dudumari, Panchagarh Sadar, Panchagarh  
Contact: 01711-451949  
Email: nazim.bd.007@gmail.com
196. **Suchana Samaj Unnayan Sangstha**  
Thanapara, Boda,  
Post: Boda, Panchagarh  
Contact: 05653-56274, 01714-229034  
Email: ssdobd@yahoo.com

## Rangpur District

197. **Rural Economic Support & Care for the under Privileged (RESCU)**  
RESCU Bhaban  
Holding No: 0157-01  
Dorshona, Tajhat, Rangpur  
Contact: 01715-507394, 01712-507633  
rescu\_rangpur@yahoo.com
198. **Samakal Samaj Unnayan Sangstha**  
Vill: Jahangirabadhat, Post: Jahangirabad  
Via: Sadullapur, Pirganj, Rangpur  
Contact: 05227-56022, 01711-419045  
01839-969944  
Email: ssusinfo@gmail.com

## Thakurgaon District

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

## SYLHET DIVISION

### Habiganj District

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

### Moulvibazar District

201. **Patakuri Society**  
Mili Mohol, Robert Hall Road (Catholic Mission)  
Srimongal, Moulvibazar-3210  
Contact: 08626-72948, 01733-793188,  
01774-000400  
Email: patakurisociety@gmail.com  
Web: www.patakuri.org
202. **Posobid Unoyan Sangstha**  
Ahmed Vila, Uttara Residential Area  
Moulvibazar Road, Srimangal, Moulvibazar  
Contact: (08626) 88311, 01711-899641  
0862688311

### Sylhet District

203. **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  
Adabor, Dhaka-1207  
Contact: 9133590, 9124410  
Email: vardho@vardbd.org

\* As of June 30, 2018

## 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
7. **OSDER (Organization for Social Development and Research)**  
24/2, Eskaton Garden  
Dhaka-1000
8. **Socio Economic Development Society (SEDS)**  
Jatpur, Satura, Manikgonj
9. **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)  
Mukttagacha, Mymensingh
15. **Tangail Samaj Unnayan Sangstha (TSUS)**  
Ashekpur, Main Road, Tangail
16. **Consciousness Raising Centre (CRC)**  
Arappur, Chaklapara  
(near Shaheed Amrity Bidha  
pith), Jhenaidah-7300
17. **SHEBA**  
Vill: Tetulia, P.S: Tala, Satkhira
18. **Chinnomul Mohila Samity**  
Palashbari Road, Gaibandha
19. **Nijpath (Nirassoir Janatar Pashe Thaki)**  
Pabna Road (Aronkhola)  
Iswardi, Pabna
20. **Adarsha Samaj Sheba Sangstha (ASSS)**  
Muslim Manjel, House: 6  
R.K Mission Road, Mymensingh
21. **Annesa Foundation (AF)**  
31/2, Senpara Parbata, Mirpur-10  
Dhaka-1216
22. **Assistance for Social Organization and Development**  
Gazi Khurshid Bay Bhaban  
8/4-A (1st Floor), Block-B, Lalmatia  
Dhaka-1207
23. **Anannya Samaj Kallyan Songstha**  
Anannya Centre  
Dhaka Road, Shalgaria, Pabna
24. **Shetu Bangladesh**  
Vill. & Post: Shirashuni, Tala, Satkhira-9420  
Contact: 01715-015888, 01774-705775



# WE ARE PKSF







# MANAGEMENT STAFF OF PKSf

AS OF 31 DECEMBER 2018

## 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

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

## Deputy Managing Director

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

## Deputy Managing Director

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

## Deputy Managing Director

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

## Director (Research)

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

## Director (Environment & Climate Change)

7. **Fazle Rabbi Sadeque Ahmed**  
Ph.D. (Environmental Science)  
University of Aberdeen, UK

## Senior General Managers

8. **Mr. Md. Mashiar Rahman**  
M.Sc. (Statistics)  
University of Dhaka
9. **Mr. Md. Hasan Khaled**  
M.B.S. (Accounting)  
Islamic University, Kushtia



## General Managers

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**  
M.Sc. (Zoology)  
University of Rajshahi
13. **Mr. A. Khaleque Miah**  
M.Com. (Accounting)  
University of Dhaka  
C.A. (Intermediate), ICAB
14. **Dr. Sharif Ahmed Chowdhury**  
Ph.D. (Animal Nutrition)  
University of Aberdeen, UK  
Post-Doctoral Fellow  
Humboldt-Universitat Zu Berlin  
Germany
15. **Mr. Bibhuti Bushan Biswas**  
M.Com (Accounting)  
University of Dhaka, FCA, ICAB
16. **Dr. A.K.M. Nuruzzaman**  
Ph.D. (Social Vulnerability to Climate Change)  
University of Melbourne, Australia
17. **Mr. Abul Hasan Md. Abdul Qaiyum**  
M.S.S. (Economics)  
University of Chittagong
18. **Mr. Md. Abul Kashem**  
M.S.S. (Sociology)  
University of Dhaka
19. **Mr. M. A. Matin**  
B.Sc. Engineering (Electrical & Electronics)  
Chittagong University of Engineering &  
Technology
20. **Mr. Md. Abdul Matin**  
M.S.S. (Social Welfare)  
University of Dhaka

## Deputy General Managers

21. **Mr. Dilip Paul**  
M.Sc. (Physics)  
University of Chittagong
22. **Dr. Taufiq Hassan**  
Ph.D (Finance)  
University Putra Malaysia (UPM)
23. **Mr. Dilip Kumar Chakravorty**  
M.S.S. (Economics)  
University of Rajshahi
24. **Mr. Md. Zaman Khondoker**  
M.Com. (Accounting)  
Patuakhali Govt College, University of Dhaka
25. **Mr. Mirza Md. Nazmul Huq**  
M.S.S. (Economics)  
Islamic University, Kushtia
26. **Mr. Gokul Chandra Biswas**  
M.Sc. (Statistics), Jahangirnagar University  
ACS, Institute of Chartered Secretaries of  
Bangladesh
27. **Mr. Md. Mesbahur Rahman**  
M.Sc. (Statistics)  
University of Dhaka
28. **Ms. Salina Sharif**  
M.Sc. (Economics)  
Jahangirnagar University
29. **Mr. Zahir Uddin Ahmed**  
M.B.A. (Finance)  
North South University
30. **Mr. Jitendra Kumar Roy**  
M.Com. (Management)  
University of Dhaka
31. **Mr. Mohd. Khairul Bashar**  
M.B.A. (Finance & Banking)  
International Islamic University  
Chittagong

## Assistant General Managers

32. **Ms. Afroza Sultana**  
M.S.S. (International Relations)  
University of Dhaka
33. **Mr. Md. Monirul Islam Mullick**  
M.B.A. (Finance)  
Eastern University
34. **Mr. Shah Muhammad Ikhtiar Jahan Kabir**  
M. Phil (International Relations)  
University of Dhaka
35. **Mr. Dipen Kumar Saha**  
M. Sc. (Economics)  
Jahangirnagar University
36. **Mr. A.T.M. Hemayet-Ur-Rahman**  
M.S.S. (International Relations)  
University of Dhaka
37. **Mr. Md. Ashraful Haque**  
M.Sc. (Economics)  
Jahangirnagar University
38. **Mr. Md. Humayun Kabir**  
M.Sc. (Economics)  
Jahangirnagar University
39. **Ms. Tanvir Sultana**  
M.S. (Agricultural Economics)  
Bangladesh Agricultural University
40. **Mohammad Shakawat Hossan Majumder**  
MBA  
Coordinated by jointly  
Commonwealth Learners Canada and  
Open University Bangladesh
41. **Mr. Md. Jane Alam**  
M.S.S. (Political Science)  
University of Dhaka

42. **Mr. Md. Abdul Matin**  
B.Sc. (Hons.)  
Agricultural Economics  
Bangladesh Agricultural University
43. **Mr. Md. Habibur Rahman**  
M.Com. (Management)  
University of Dhaka
44. **Mr. A.K.M. Faizul Haque**  
M.S.S. (Public Administration)  
University of Dhaka
45. **Mr. Md. Shorful Islam**  
M.Sc. (Physics)  
University of Dhaka

## Managers

46. **Mr. Mahbub Helal Jelani**  
M.S.S. (Sociology)  
University of Rajshahi
47. **Mr. Md. Manir Hussain**  
M.Sc. (Agricultural Economics)  
Bangladesh Agricultural University
48. **Mr. Rezanur Rahaman Tarafder**  
M.A. (Mass Communications & Journalism)  
University of Dhaka
49. **Mr. Md. Lutfur Rahman**  
M.S.S. (Economics)  
University of Chittagong
50. **Mr. Muhammad Firoz Zaman**  
M. Com. (Management)  
Govt Jagannath College, University of Dhaka
51. **Mr. Musharrof Hossain**  
M.S. (Dairy Science)  
Bangladesh Agricultural University
52. **Mr. Md. Moniruzzaman**  
B.Sc. Engg. (Civil)  
Rajshahi University of Engineering and  
Technology (RUET)

- |  |  |
|--|--|
| 53. <b>Ms. Afrin Sultana</b><br>M.B.A (HRM)<br>Visva-Bharati University, India                                 | 65. <b>Dr. Mesbahuddin Ahmed</b><br>Ph.D. (Economics)<br>Jahangirnagar University                        |
| 54. <b>Ms. Umme Kulsum</b><br>M.S.S. (Sociology)<br>University of Dhaka  | 66. <b>Mr. Md. Azmal Hoque Khan</b><br>M.S. (Agri. Economics)<br>Bangladesh Agricultural University      |
| 55. <b>Mr. A.K.M Zahirul Haque</b><br>M.S.S. (Anthropology)<br>University of Dhaka                             | 67. <b>Mr. Md. Monsur Alam</b><br>M.Com. (Management)<br>Govt Jagannath College, National University     |
| 56. <b>Mr. Mohammad Abu Al Baten</b><br>M.B.A. (Finance & Banking)<br>University of Rajshahi                   | 68. <b>Mr. Dilip Kumar Lahiri</b><br>M.B.A. (Accounting)<br>University of Rajshahi                       |
| 57. <b>Mr. Abul Kalam Azad</b><br>M.S. (Agriculture Extension Education)<br>Bangladesh Agricultural University | 69. <b>Mr. A. S. M. Ashraful Alam</b><br>M.Com. (Marketing)<br>University of Chittagong                  |
| 58. <b>Ms. Farhana Nabi</b><br>M.A. (English)<br>Eden Mohila College, National University                      | 70. <b>Mr. Md. Nashir Uddin</b><br>LL.M. University of Dhaka   |
| 59. <b>Mr. Mahmud Hasan</b><br>M.A. (English)<br>University of Rajshahi  | 71. <b>Dr. Mohammad Altaf Hossain</b><br>M.B.B.S.<br>Sylhet M.A.G. Osmani Medical College<br>MPH, NIPSOM |
| 60. <b>Mr. Mohammad Minhaz Uddin Shaikh</b><br>M. A. (Mass Communication & Journalism)<br>University of Dhaka  | 72. <b>Ms. Farzana Hamid</b><br>M.A. (English)<br>Tejgaon College, National University                   |
| 61. <b>Mr. Sudhir Kumar Das</b><br>M.Com (Accounting)<br>National University<br>C.A. (PE-II), ICAB             | 73. <b>Mr. Suhas Shankar Chowdhury</b><br>M.A. (English Literature)<br>University of Dhaka               |
| 62. <b>Mr. S. M. Kamrul Alam</b><br>M.S. (Soil Science)<br>Bangladesh Agricultural University                  | 74. <b>Mr. K.M. Marufuzzaman</b><br>MBA, Southeast University  |
| 63. <b>Mr. Md. Tariqul Alam</b><br>M.Sc. (Physics)<br>University of Dhaka                                      | 75. <b>Mr. Mehadi Hasan</b><br>M.A. (Economics)<br>North South University                                |
| 64. <b>Mr. Mohammad Robiul Mostofa Kamal</b><br>M.S.S. (Public Administration)<br>University of Dhaka          | 76. <b>Dr. Syeda Khaleda</b><br>Ph. D (Geoscience)<br>University of Tsukuba<br>Japan                     |
|  | 77. <b>Mr. Md. Ruhul Amin</b><br>M.A. (Islamic History)<br>Tejgaon College, National University          |



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