



PKSF

Newsletter

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24th Annual General Meeting of PKSF

The 24th Annual General Meeting of Palli Karma-Sahayak Foundation was held at the PKSF Bhaban on December 24, 2013. The meeting was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF. The members of the General Body namely, Dr. Pratima Paul-Majumder, Dr. A.K.M. Nurun Nabi, Dr. Meehir Kanti Mozumdar, Dr. M.A. Quassem, Mr. Khondkar Ibrahim Khaled, Barrister Nihad Kabir, Dr. M.A. Baqui Khalily, Dr. Bondana Saha, Professor Bulbul Mohalanabish, Mr. Emranul Haque Chowdhury and Mr. Md. Abdul Karim, Managing Director, PKSF were present in the meeting.

Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF reflected on PKSF's integrated development activities for sustainable development. With the expansion of cash flow, the beneficiaries have now better access to education, health and other assistance to enhance their standard of life. He noted that loan disbursement has been increased both at PO and beneficiary levels. He also enlightened on Programmes-Support Fund, Special Fund and Disaster Management Fund which provide funds to the POs on flexible conditions.

The meeting attached importance on further dissemination of PKSF activities in the national and international arena. The Chairman of PKSF noted that the distinction of PKSF Model is to achieve all-inclusive growth. One exclusive programme is being telecast on a weekly basis to introduce and disseminate diverse PKSF activities. PKSF's publications have been increased both quantitatively and qualitatively. Moreover, different initiatives are in place to disseminate information on a larger scale.

In the meeting, a detailed discussion took place on the impact of political unrest on lending activities at field level. The Managing Director assured that the Management team is well aware of the existing circumstances at the field level and various steps are being taken. Intensive communication is being maintained with the senior and field level officials of the POs and necessary suggestions are being provided to the POs. The Chairman of PKSF emphasized on the preparation of an immediate review report on the present status and identify the strategy to face such circumstances. Regarding this, a committee of five members headed by Mr. Md. Fazlul Kader, DMD has been formed.

Dr. Ahmad thanked all the members of the General Body of the Foundation for their constant support and direction. He also thanked the Government of Bangladesh (GoB) and the donor partners of PKSF.



He thanked all the Partner Organisations (POs) of PKSF and their beneficiaries for being a part of PKSF and congratulated them on their continuous success.

The General Body appointed S. F. Ahmed & Co. Chartered Accountants to audit the overall accounts of the Foundation in 2013-14 and 31 Audit Farms to accomplish the external audit of 172 POs.

Nomination of Governing Body and General Body Members

In the 24th, AGM, Dr. M.A. Quassem, Mr. Khondkar Ibrahim Khaled and Barrister Nihad Kabir have been nominated again as members of PKSF Governing Body and General Body for the next two years, and Professor M.A. Baqui Khalily has been renominated as the General Body member for the next two years. Besides, Ishtiaq Uddin Ahmad, Country Representative, IUCN, Bangladesh has been nominated as the General Body member for the next two years. Dr. Hossain Zillur Rahman retired from the General Body. The General Body thanked him for his useful contribution to PKSF activities.

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PKSF Newsletter

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PKSF MD Visits 2 POs at Bogra

From October 31 to November 2, 2013, Mr. Md. Abdul Karim, Managing Director, PKSF visited two Partner Organisations (POs) namely TMSS and Gram Unnayan Karma working at Bogra. Mr. Md. Hasan Khaled, General Manager, PKSF accompanied him during this visit.

Mr. Md. Abdul Karim exchanged views with the senior officials of TMSS. Their conversation focused on the ongoing socio-economic activities and future plans about the lending activities of TMSS. The Managing Director of PKSF appreciated TMSS' initiative to incorporate health and education services with the microcredit programmes.

Mr. Md. Abdul Karim advised the senior officials of TMSS to attach more importance to internal management system, good governance, skill development and staff incentive of the organisation. He said that under microcredit programme specialized training for micro entrepreneurs would be diversified along with microenterprise lending. He stressed on social activities in addition to lending activities of Ultra Poor Programme (UPP). He also emphasized on the implementation of some services for the ultra poor such as maternity care, child care, nutrition, safety of the family members, personal and household hygiene, pure drinking water, use of standard sanitary latrines etc.



Mr. Md. Abdul Karim visited some educational, healthcare and commercial institutions run by TMSS on November 1, 2013, which included TMSS Rafatullah Community Hospital, TMSS Community Paramedic Institute and TMSS Medical College. He also visited some groups involved in the fish culture project of TMSS. Then he visited a fair organised by TMSS. A variety of products produced by TMSS beneficiaries were on display in the fair.

TMSS agricultural unit of Bogra is working for the preservation and extension of seeds in the Maria Model, invented by Rural Development Academy (RDA), Bogra. This model significantly helps the poor farmers. They can now preserve seeds without any erosion of quality at a minimal cost. Besides, they are also using the Maria Model

in vegetable seeds preservation. At the same time, fish culture project is being implemented in TMSS working areas of Bogra through the cleaning of fallow low land and swampland. Mr. Md. Abdul Karim was broadly enlightened on these activities of TMSS.



The Managing Director of PKSF had a meeting with the senior officials of another PO, Gram Unnayan Karma (GUK) at Bogra on November 2, 2013. The same day, he visited Livestock Development Programme through Contract Farming under LIFT, which is being implemented by GUK. During this visit, he was informed that a total of 142 heifers have been distributed so far among the group members from their farm. They have been able to produce 96 heifers and 91 bull calves from the heifers. The Managing Director of PKSF was present in a function in which GUK distributed 25 hybrid heifers among 25 beneficiaries. Mr. Md. Abdul Karim advised the senior officials of GUK to intensify the distribution of hybrid heifers among the poor people from its farm.

Mr. Md. Abdul Karim emphasized on the improvement and cleanliness of the farm to put down the risks of diseases and to increase milk production.



ENRICH Moves Ahead

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a consolidated development programme that started in 2010. It has been comprehensively planned to facilitate the best possible utilization of the existing resources and capacities of the families at the grassroots level with focus on the overall household development of the ultra-poor. The main objective of the programme is to ensure human dignity and freedom by providing integrated support to each family. ENRICH seeks to empower the poor with different technical and financial assistance and thereby reduce poverty in a sustainable manner. ENRICH programme is being implemented in 43 Unions through 59 branches of 43 POs on the strategic principle of 'One Union One PO'.

The major activities of ENRICH programme in October-December, 2013 include the completion of baseline household survey of 8 POs in the 3rd phase; completion of the distribution of deworming medicine among more than five-year-old aged inhabitants; organisation of 29 Eye Camps under the health programme; providing primary healthcare training to 505 health volunteers; ensuring hundred percent sanitation in 10 ENRICH Unions; distribution of seeds to encourage vegetable cultivation in the home-yard; forming ENRICH Ward committees and establishment of ENRICH centres and signing of MoU for Mid-term Impact Evaluation.

Baseline Survey Related Information: The on-going baseline survey of 8 POs of the third phase has been completed in December 2013. A total of 33851 households have been targeted to be included in ENRICH programme interventions based on ENRICH household selection criteria.

Distribution of Deworming Medicine: An initiative has been taken to remove the fatal impact of helminth disease by distributing deworming medicine twice a year in 43 Unions of ENRICH. The task of distributing deworming medicine among all the inhabitants above the age of five has been completed.

Eye Camp: 14 ENRICH implementing POs have arranged 29 Eye Camps under health programme in which a total of 4899 eye patients have been examined, 639 patients underwent cataract surgery and 476 got spectacles for free.

Primary Healthcare Training: A 3-day long healthcare training was organised to provide basic healthcare training to 505 health assistants. Upazila Health Officers along with MBBS doctors were the instructors of the training programme.

100% Sanitation: Under community development programme, 13125 sanitary latrines will be installed by June 2014 to ensure 100 percent sanitation in Dhalaher, Shomvagh, Kachikata, Seemanto, Parerhat, Auliapur, Panchgaon, Waggha, Mekhal and Kadirpara Unions in FY 2013-14.

Vegetable Cultivation in the Home-yard: An initiative has been undertaken to distribute high yield vegetable seeds as per the demand of 50,000 households of 43 Unions. In the current peak season, these seeds have been distributed among 31,850 households.

ENRICH Centre: An ENRICH Ward coordination committee has been formed in every ward to facilitate the cooperation, coordination and collaboration among various initiatives of the programme. The initiative of establishing ENRICH centre in every ward has also taken off.

Impact Evaluation: A Memorandum of Understanding (MoU) has been signed between PKSf and Institute of Microfinance (InM) to evaluate the mid-term impact of ENRICH.



Development of ENRICH at a Glance: Till November 2013, 206600 patients have been offered healthcare services from specialized doctors of health camps and static clinics under ENRICH healthcare programme.

At present, 1185 ENRICH education centres are providing afternoon learning courses to 31604 students in 43 Unions to improve the quality of learning of the primary students and to prevent early drop-outs.

To increase the income of the poor households and to provide indigenous medicinal raw materials to the producers, 1163935 *Basak* seedlings have been planted around the households, orchard and fallow land. 1704 farmers are beneficiaries of this initiative. In the mean time, 2826 kg *Basak* leaves have been sold to Acme Laboratories Ltd. & Square Pharmaceuticals Ltd. The beneficiaries have earned Tk. 1,06,978 through this sale.

Under community development programme, 762 sanitary latrines, one special water treatment plant, 791 shallow tube-wells, 317 ring culverts have been installed in 22 Unions including 21 from the first stage and one from the second stage.

In 35 Unions of the programme, 5618 families now use *Bandhu Chulas* (Improved Cooking Stoves) and 20321 families have solar home systems.

Under Special Savings Programme, 832 members have deposited Tk. 26 lac as savings to their own bank accounts.

BDT 493.31 crore has been disbursed among 314,918 beneficiaries in the Unions under ENRICH programme till November 2013.

Community Climate Change Project (CCCP)

Community Climate Change Project (CCCP) aims at enhancing the capacity of selected vulnerable communities at different parts of the country to increase their resilience to the adverse impacts of climate change. This special project is being implemented by Palli Karma-Sahayak Foundation (PKSF) with fiduciary support from the World Bank. Initially, CCCP's total budget is US\$12.5 million and duration of the project is until December 2016. Flood, drought and salinity affected vulnerable areas have been identified to be focused under the scope of the project.

Learning Sharing Workshop

Community Climate Change Project (CCCP) organised a 2-day long Learning Sharing Workshop on *Improved Cooking Stove, Raising of Homestead Plinth, Water Supply in Saline Prone Areas and Flood Resilient Tube-well Platform*. The workshop was held at PKSF Bhaban, from October 1 to 2, 2013. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the workshop. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1) delivered the welcome speech. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance) moderated the open discussion session of the workshop. PIP (Project Implementing Partner) officers, participants from government and non-government organisations and the high officials of PKSF actively participated in the workshop.



3rd Meeting of Technical Review Committee (TRC)

The third meeting of Technical Review Committee (TRC) was organised on October 28, 2013 at PKSF Bhaban. Chaired by Mr. Md. Abdul Karim, Managing Director, PKSF, the meeting was attended by Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF, Dr. Ansarul Karim, Chairman, Environment Conservation Management Centre, Dr. M. Asaduzzaman, Former Research Director, Bangladesh Institute of Development Studies (BIDS), Dr. Nurul Quadir, Deputy Secretary, Ministry of Environment and Forests (MoEF), Mr. Md. Tarik-ul-Islam, Assistant Country Director, Climate Change, Environment and Disaster Cluster, UNDP-Bangladesh and Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator,



CCCP. The meeting discussed about the proposed activities and necessary budget for the activities of 16 NGOs to be funded under CCCP. The participants suggested that more funds should be made available for climate change adaptation sub-projects.

Training

CCCP organised a 3-day long residential training on *Implementation Arrangements of Sub-Projects; Challenges & Way Forward* at PKSF Bhaban from October 22 to 24, 2013. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the training sessions. He said that an Operational Manual has been prepared for the successful implementation of CCCP activities and some other specific guidelines have been introduced to successfully help implement the sub-projects of PIPs at the field level. Mr. Md. Fazlul Kader, Deputy Managing Director (Ops-1) delivered the welcome speech and focused on the importance of the training to the participants. 22 representatives of 11 PIPs and the officers of the Project Management Unit (PMU) took part in the training. The areas of discussion had been the linkage of CCCP activities with climate change adaptation; Sub-Project Implementation Manual; PIP-level Procurement; Social Management Framework (SMF); Environment Management Framework (EMF); Finance and Accounts Management Process at PIP level; Common Activities of PIP-level; Reporting and Documentation Procedure for PIPs; Result Based Monitoring (RBM) and Online Monitoring System of CCCP.



Second Phase of Sub-Projects Approval at PKSF's 186th Governing Body Meeting

In all, 16 (sixteen) sub-projects were approved at PKSF's 186th meeting of the Governing Body held on December 24, 2013. A total of BDT 31,52,00,000 (Thirty one crore fifty two lac taka only) has been allocated for these sub-projects.

Sub-Project Activity Guideline

A Sub-Project Activity Guideline (in Bangla) has been developed by the PMU for smooth activity implementation of the sub-projects. The guideline covers specific instructions for some

common activities under CCCP such as raising of homestead plinth, environment-friendly sanitary latrines (household and community level), manual tube wells for safe drinking water, deep tube wells for irrigation, pond re-excavation, goat rearing etc. The PMU has developed this guideline after consultation with several government and non-government organisations and incorporated ideas from a 2-day long Learning Sharing Workshop and then finalised the design of various sub-projects in the first phase. The design has taken into account of the issues of types of soil, area, highest flood level, types of locally used latrines, weather resistance, user-friendliness of the best degree, environment-friendly technology, average size of community, number of users, low cost etc. Community people and renowned experts were consulted in this regard.

Environmental Management Handbook

This Handbook has been developed to help practice environmental issues under the Environmental Management Framework (EMF) of CCCP. It will also provide practical guidance for all environmental assessments to PIPs and associates involved in CCCP's sub-projects.

Field Visit

PMU visited 8 (eight) PIPs and their field level activities in November 2013. The objectives of these visits included monitoring of activities, post review of procurement, field testing of RBM questionnaire and checking of accounts & finance related documents. The visits revealed that every PIP has an office space for its particular project under CCCP and the newly recruited staff has already started their work and their progress on selection of beneficiary is on track.



Training on Accounts, Finance & Procurement and Implementation Arrangements of Sub-Projects: Challenges & Way Forward

This was a 6-day long residential training, organised at Padakhep Manabik Unnayan Kendra, Mohammadpur, Dhaka from December 7 to 12, 2013. Mr. Md. Abdul Karim, Managing Director, PKSF inaugurated the training. Representatives of 16 CCCP PIPs (selected in the second phase) and PMU officers participated in the training.

Meeting with RBM Unit of PKSF

A formal meeting was organised on November 6, 2013 to finalize the Baseline Questionnaire and Results Framework to implement Result-Based Monitoring (RBM) system of CCCP. The meeting was headed by Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1). Other than concerned PMU officials, many other high PKSF officials were present at the meeting. It was suggested in the meeting that the beneficiary profile should be corrected in view of the impacts of climate change on them. The meeting also suggested the sharing of questionnaires with the experts of Institute of Microfinance (InM) and Bangladesh Institute of Development Studies (BIDS) for final vetting.

Primary Healthcare under PRIME

PKSF is implementing Programmed Initiatives for Monga Eradication (PRIME) project since 2007 in five north-western districts of greater Rangpur to eradicate poverty and improve the life style of the ultra poor. Subsequently, the project has been extended to 12 upazilas of the climate-vulnerable south-western coastal districts from 2010. As of now, 5.21 lac households in 50 upazilas of 11 districts namely, Rangpur, Lalmonirhat, Nilphamari, Gaibandha, Kurigram, Satkhira, Khulna, Potuakhali, Barisal, Barguna and Jamalpur are being covered under PRIME through 330 branches of 27 Partner Organisations.

PRIME provides different financial and non-financial services to the ultra poor members. Primary healthcare service of PRIME aims to reduce income depletion of the ultra poor households. It is provided at three tiers, focusing on lactating/pregnant mothers, children (under 5) and elderly members by 167 Palli Paramedics (PPs) and 712 Community Health Promoters (CHPs). They mostly provide preventive healthcare and nutritional support. CHPs work at the first tier and provide door to door primary healthcare services to improve health, hygiene, nutrition, sanitation and behavioral changes of the PRIME beneficiaries. At the 2nd tier, PPs provide satellite clinic services that include limited curative care to PRIME beneficiaries, anti-natal care and post-natal care, family planning counseling, distribution of deworming tablets, provision of selected drugs, vitamins and minerals especially for

pregnant and lactating mothers, children and elderly members of PRIME households. At the 3rd tier, Palli Paramedics refer complicated patients to the government hospitals.

PRIME also organises general health camps, special health camps and eye camps. Till now, PRIME has organised 33,136 satellite clinics, 2621 general health camps, 188 special health camps and 60 eye camps. Besides, some basic drugs worth BDT 1.40 crore have been distributed among the ultra poor beneficiaries. Further, 1250 flipcharts on *Mother and Newborn Primary Health Guideline*, 30 glucometres, 10,000 pregnancy strips and 850 MUAC Tapes have been distributed. Till June, 2013, a total of 649 patients out of 1725 have received cataract surgery service through 12 Partner Organisations (POs). Every patient got Tk. 3000 as grant.



Finance for Enterprise Development and Employment Creation Project (FEDEC)

Microenterprise sector plays an important role in the economic development of the country. To further strengthen and expand the microenterprise sector, PKSF has taken different initiatives. One of these is Finance for Enterprise Development and Employment Creation (FEDEC), a jointly funded project of PKSF and International Fund for Agricultural Development (IFAD). It is a project of exceptional nature. Under FEDEC, integrated financial and non-financial services are being prioritized for sustainable graduation of the disadvantaged people through employment creation. FEDEC focuses on skill development, capacity building, training and market access to strengthen the non-financial support. Implementation of two Business Development Service (BDS) initiatives has been launched during October-December, 2013 under FEDEC project.

Women Entrepreneurship Development and Employment Creation in Embroidery/Garment Industry

PKSF has signed an agreement with 'Asroy' to implement one initiative to increase the skills of 340 women entrepreneurs of Tanor upazila of Rajshahi and Sadar upazila of Chapainawabganj so that they can develop the quality of products and expand their market. The implementation of this initiative has been started on October 2, 2013. Women entrepreneurs are receiving training and technical support under this project. This initiative is expected to play a significant role in skills development of women entrepreneurs in the specific areas and help further employment generation for the women.



Hatching Pilot Project on Production of Crablet in Natural Environment

This initiative is intended to reduce the dependency of collected crablet from natural sources and to increase the availability of crablet to crab cultivators. Nowabenki Gonomukhi Foundation (NGF), a Partner Organisation of PKSF is implementing this initiative at Shyamnagar upazila of Satkhira. An agreement has been signed between PKSF and NGF on December 17, 2013 to implement the project. Two advanced crab cultivators are directly involved with this project. Successful implementation of this pilot project will benefit many crab cultivators in this area. Further, to develop the crab culture sub-sector, a Value Chain project namely 'Crab Fattening Project' is in place at Shyamnagar upazila of Satkhira district.

Publication

A booklet titled *Somvabonar Nam Soibal* (Seaweed Cultivation: A New Prospect) has been published on the findings of Value Chain project implemented for the development of seaweed sub-sector under FEDEC. The

rationale and perspective of implementing Value Chain project for the expansion of seaweed cultivation, major interventions and impacts of the project have been presented in this booklet. In addition to these, the contents of this publication include commercial prospects and diversified use of seaweed cultivation. This booklet is expected to be useful to the individuals or institutions that intend to cultivate such nutritious seaweed. Coast Trust, a PO, implementing FEDEC project, has published the booklet.



Successful Implementation of Value Chain Projects

The implementation of 11 Value Chain Development (VCD) projects has been completed in different regions of Bangladesh during October-December, 2013. The projects are: 1) High Value Vegetables Cultivation, 2) Beef Fattening, 3) Banana Cultivation, 4) Automobile Entrepreneurship and Skill Enhancement, 5) Buffalo Rearing, 6) Summer Tomato Cultivation, 7) Prawn Cultivation, 8) Mung Bean Cultivation, 9) Seaweed Cultivation, 10) Duck Rearing and 11) Salinity Tolerant Paddy Cultivation. These projects play a useful role in increasing productivity, income of the entrepreneurs and creating opportunities for employment generation.

Training

Training on *Business Awareness and Skill Development* was organised for 253 mid-level officers from 53 Partner Organisations in 11 batches on *Microenterprise Management and Lending* during October-December, 2013. Moreover, 580 entrepreneurs have been trained in 29 batches on poultry rearing, cow rearing, beef fattening, prawn cultivation, fish cultivation, vegetables cultivation, block-boutique business management, agriculture (paddy and potato cultivation), small business and business development, maize cultivation.

DIISP Activities

Financial and Technical Assistance to the Partner Organisations

Developing Inclusive Insurance Sector Project (DIISP) implemented by Palli Karma-Sahayak Foundation (PKSF) is providing financial and technical assistance to the selected 40 Partner Organisations (POs). In this context, PKSF has started signing grant agreement with the POs since November 21, 2013. Under the assistance of the project, each of the 80 branches of the selected POs will be provided 1 laptop, 1 TV and 1 DVD player. Laptops are being provided to ensure data compilation



and preservation and create an integrated information centre on the basis of field level implementation of microinsurance services for the poor. TVs and DVD players are being provided to the POs to show the video plays and documentaries on microinsurance to make the borrowers aware of the benefits of microinsurance. Apart from technical assistance, the POs will also receive assistance in various forms such as organisation of training courses, salary of paramedic, administrative expenses and initial claim settlement for implementing health services and health insurance.

Workshop on Health Service and Health Insurance

The workshop was held on November 28, 2013 at the field level under Developing Inclusive Insurance Sector Project (DIISP). Chief Executives of the selected Partner Organisations participated in the workshop. Mr. Md. Abdul Karim, MD, PKSF presided over the workshop. Mr. Md. Fazlul Kader, DMD, Mr. Golam Touhid, DMD, Mr. Md. Hasan Khaled, GM, Mr. Md. Mashiar Rahman, GM, Mr. A.Q.M. Golam Mawla, GM and other senior officers and executives of the project were present.



The Managing Director, in his speech, expressed his gratitude to the Chief Executives of the Partner Organisations for attending the workshop during the difficult times of the country. As per continuation of the success of microcredit in Bangladesh, microinsurance service is being tested targeting the poor and the needy. Along with the implementation of microinsurance service, he emphasized on the awareness campaign to reduce mortality rate, ensure health protection, encouraging health services etc. In the workshop, Mr. Md. Abdul Karim, Managing Director, PKSF handed over laptops, televisions and DVD players to the Chief Executives of the POs attending the workshop as part of the financial and technical assistance. During the workshop, presentations were made with focus on upcoming health service and health insurance, financial and technical assistance.

Meeting of ADB Mission with the Managing Director

Ms. Natalie Bertsch, Financial Sector Specialist and Review Mission representative of Asian Development Bank (ADB) had a courtesy meeting with Mr. Md. Abdul Karim, Managing Director, PKSF at later's office on September 3, 2013. It may be mentioned that Asian Development Bank is the development partner of PKSF's distinctive initiative known as *Developing Inclusive Insurance Sector Project* (DIISP). Both of them had a short discussion on the progress and relevant ongoing issues of DIISP. Mr. Md. Hasan Khaled, General Manager (Operations) was also present in this meeting. Ms. Natalie Bertsch expressed her satisfaction with the implementation of DIISP in spite of the challenges involved. Mr. Md. Abdul Karim, Managing Director, PKSF thanked Ms. Bertsch for their assistance in the project.



Training and Visit

Training wing of PKSf conducts specialized training courses on different aspects of microcredit programme management for PKSf staff and POs (Partner Organisations) officials both at home and abroad. Training programmes are also organised for other organisations who are not PKSf POs. In addition, IGA (Income Generating Activities) training for beneficiaries, study tour for foreign representatives and internship for the students of different renowned universities on poverty alleviation programmes are regularly organised. During October-December 2013, the training wing of PKSf organised several such training activities.

PKSf officials are sent abroad on regular basis to gather experience on development concept from diverse perspectives of different countries for short term training/seminar/workshop/exposure visit/study visit and sharing meeting.

As the representatives of the Government of Bangladesh, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, Mr. Md. Abdul Karim, Managing Director, PKSf and Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSf attended the International Climate Change Conference at Warsaw, Poland, under the auspices of United Nations Framework Convention on Climate Change (UNFCCC) from November 11 to 24, 2013.



Mr. Zahir Uddin Ahmed, Deputy Project Coordinator of CCCP participated in a Results Monitoring and Evaluation Workshop (financed by CCCP and arranged by SAR Development Effectiveness Unit of the World Bank Group) at Bangkok, Thailand from December 11 to 13, 2013.

Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), PKSf participated in an exposure visit to Cambodia from November 10 to 15, 2013 to have some first hand idea on the formation and direction of Credit Information Bureau-Microfinance (CIB-MF) aided by the Department for International Development (DFID).

Ms. Tanvir Sultana, Manager and Mr. Dilip Kumar Chakravorty, Assistant General Manager of PKSf attended a Regional Training course on **Microfinance in Agriculture** from November 11 to 15, 2013 in Cambodia and on **Agricultural Value Chain Finance** from November 19 to 23, 2013 in Thailand respectively. These Regional Training courses were arranged and funded by Asia Pacific Rural and Agricultural Credit Association (APRACA).

Various training courses were organised for PO officials and field workers on the basis of the annual demand under PKSf mainstream programmes and projects as well as for the POs during October-December 2013.

Training was organised for 24 mid-level officials of 13 PKSf POs in 1 batch on **Microcredit Management** at PKSf Venue.

Training was organised for 47 senior/mid-level officials of 30 POs on **Internal Audit** for NGO/MFIs in 2 batches at PKSf Venue.

Training was organised for 24 senior/mid-level officials of 14 POs on **Monitoring and Evaluation** in 1 batch at PKSf Venue.

Training was organised for 111 accountants of 76 POs on **Accounts and Financial Management** in 5 batches at PKSf Venue and at another venue.



Training was organised for 475 field workers of 93 POs in 20 batches on **Group Dynamics, Savings and Microcredit Management** at 10 different venues in and outside of Dhaka.

Training was organised for 22 mid-level officials of 12 POs in 1 batch on **Savings and Microcredit Management** at a venue of Dhaka.

Training was organised for 23 senior/mid-level officials of 16 POs in 1 batch on **Strategic Planning for NGO/MFIs**.

A training was organised for 253 mid-level officials of 53 POs in 11 batches on **Microenterprise Management and Lending** in six training venues of Dhaka. This training was funded by FEDEC project.

One training was organised for 47 mid-level officials of 19 POs in 2 batches on **PRIME Implementation & Microcredit Management** at two venues of Dhaka. The training was funded by PRIME.



In view of the demand of some PKSf's non-Partner Organisations, the training wing of PKSf organises training for the non-PO officials. In October 2013, one such training was organised for 21 mid-level officials of IDCOL and its Partner Organisations in 1 batch on **Microcredit Management**.

The Training wing of PKSf facilitates internship programme on development and poverty alleviation on the basis of the applications received from the students of renowned universities. 8 students from the University of Dhaka have completed internship during October-December 2013. Moreover, a student of Saint Louis University, USA is undergoing the internship programme since October 22, 2013 which is due to be completed on January 21, 2014.

Ultra Poor Programme (UPP)-Ujjibito Component under Food Security 2012 Bangladesh

Ultra Poor Programme

The EU co-funded Food Security 2012 Bangladesh-Ujjibito project is being implemented from November, 2013. This project is being jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED). The project has two components: (1) Rural Employment and Road Maintenance Programme Phase-2 (RERMP-2), (2) Ultra Poor Programme (UPP)-Ujjibito. LGED is implementing the RERMP-2 component and PKSf is implementing UPP-Ujjibito component. 40 selected Partner Organisations (POs) are in charge of implementing of the project.

The overall objective of this project is to sustainably reduce poverty and hunger in Bangladesh. The specific objective is sustainable graduation from ultra poverty of nearly 325,000 vulnerable and women-headed households.

The UPP-Ujjibito component is being implemented in 1,724 Unions of Barisal, Khulna, Rajshahi & Chittagong Divisions. Among these, 1370 Unions in Barisal, Khulna and Rajshahi Divisions are considered as focal Unions.

Expected Results of the Project:

- 100,000 ultra poor women beneficiaries and their families will have the means to enjoy a decent standard of living.
- Empowerment of 325,000 ultra poor women beneficiaries and the participation of their families in social activities will be increased and the state of their households' health and nutrition will be sustainably developed.

Under this component selected POs will implement various development activities for 325,000 beneficiaries.

A Preparatory and Consultation Workshop on Ultra Poor Programme (UPP) -Ujjibito

A *Preparatory and Consultation Workshop* took place on Ultra Poor Programme (UPP)-Ujjibito at PKSf Bhaban from November 26 to 27, 2013 under Food Security 2012 Bangladesh-Ujjibito project, financed by European Union (EU). A total of 155 participants from PKSf, Local Government Engineering Department (LGED), selected Partner Organisations (POs) of PKSf and different Electronic and Print Media attended the workshop. The inaugural session of the workshop was presided over by Mr. Md. Abdul Karim, Managing Director, PKSf. The welcome speech was delivered by Mr. Golam Touhid, Deputy Managing Director, PKSf.



On behalf of LGED, Mr. Abul Kalam Azad, Additional Chief Engineer addressed the audience. Mr. Golam Mawla, General Manager, PKSf made a brief presentation on the proposed operational guidelines of the project. The chairperson highlighted some of the important issues to be discussed in the workshop. He also welcomed and thanked all participants including the representatives from LGED and POs for their kind presence in this workshop in a difficult situation. He also thanked EU for financing in Ujjibito project. He looked forward to further active collaboration between PKSf and LGED in the development of the country.

The inaugural session was concluded with the signing of a Memorandum of Understanding (MoU) between LGED and PKSf. Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance), PKSf and Mr. Abul Kalam Azad, Additional Chief Engineer, LGED signed the MoU on behalf of respective organisations. After the inaugural session, 10 technical sessions took place with the representatives of PKSf POs to take charge of Ujjibito operations and to finalise the proposed guidelines.

Case Studies: PKSF is a friend in need to the families, to the individuals

Smiles Get Back to Ambia's Family

Ms. Ambia Khatun represents the conventional poverty that characterises the northern part of Bangladesh's poor community. She was born in it and she was not even capable to think that she could ever come out of its cruel grips. Somehow, she came to know about some special lending opportunities offered by Bangladesh Extension Education Service (BEES). She became a group member of *Gopinathpur Mohila Somity*, a PRIME implementing PO, under Dharparhat branch of Gaibandha district.

She became a member of PRIME in 2009. Her husband's name is Abdul Halim. There are 8 members in her family. As a group member of BEES, she primarily received a loan of BDT 29,000. Before that Ambia suffered from extreme miseries particularly during the *Monga* months.

Eight members of her family almost starved. Her husband's meagre income as a van driver was not enough for her family. From 2011, she started the year-round beef fattening programme. Later, she took loan of BDT 12,000 for that. Currently, she has three improved varieties of heifers along with other assets. With kind of income diversification, she and her husband Abdul Halim now have brought some smiles in the family. Unfortunately, in 2011, Halim had some serious optical problems. Their own efforts to come out of this distress could not be of much help.

In October 2013, BEES organised Eye Camp in Dharparhat branch, Gaibandha under the financial assistance of PRIME. Ambia took her husband to the eye camp and there he received free eye operation (Extra Capsular Cataract Extraction and Intraocular Lense Implant) and free medication.

With successful operation, Halim quickly got back his vision, stood on his feet, steered his family all the way through, turning the household back on track again. As per the advice of Community Health Promoters, her family now uses safe water, sanitary latrine and practice hygienic life. PRIME feels proud to have ensured healthy living, food security and dignified life for Ambia's family.



A Diamond in the Rough

Kamruzzaman lived in a small jhupri adjacent to Khulna railway station. Poverty-stricken yet exceptionally bright, Kamruzzaman excelled in academic feat. His merit and perseverance won for him free school tutoring sessions. The teachers bought him books and necessary stationeries. They even waived his school fees. The local Imam felt touched both by the distress and merit of the boy and subsequently offered free lodging, meals and educational expenses for this boy. Kamruzzaman topped in all exams from primary through high school. He was placed in the First Division in the HSC Examination. He applied for admission at Dhaka University and subsequently he got admitted in the department of World Religions and Culture.



In Dhaka he initially managed to stay with his stepbrother during the early semesters. He matched academic engagements with sundry little occupations like selling juice and making paper bags for groceries to help ease the pressure of the family he was co-living with. But life was getting tough. He lived far from the university, worked daily for long hours and had very little money to move on. Financial constraints almost threw him to the point of abandoning his studies.

At this critical hour, Prof. Dr. Kazi Nurul Islam of Dhaka University came to know about the problems of Kamruzzaman. He approached Palli Karma-Sahayak Foundation (PKSF) to arrange for the help Kamruzzaman needed.

PKSF responded quickly and sympathetically to Kamruzzaman's needs and provided him with an education grant of Tk. 60,600 for the period of 2011 to 2014 from its Special Fund. This grant facilitated the cost of his boarding at university residence hall and other educational expenses. He obtained a Bachelor's Degree with honours and thereby got enrolled into the Master's programme. He is awaiting his final grades. He now tutors students to earn some money. With his own savings he bought his mother a tin roof for their jhupri.

PKSF is known for its services to the community but it also stands up by the promising and deserving individuals. Kamruzzaman's is a distinct example.

Credit Operations Status of PKSF

Loan Disbursement to POs

During the financial year 2013-14, loan disbursement from PKSF to the POs (Partner Organisations) is Tk. 13301.50 million up to December 2013. Cumulative loan disbursement from PKSF to the POs is Tk. 174581.80 million, as of December 2013 and the recovery rate of loan from the POs to PKSF is 98.47 percent. A summary of PKSF's cumulative loan disbursement and loan outstanding as of December 2013 is presented in the following tables.

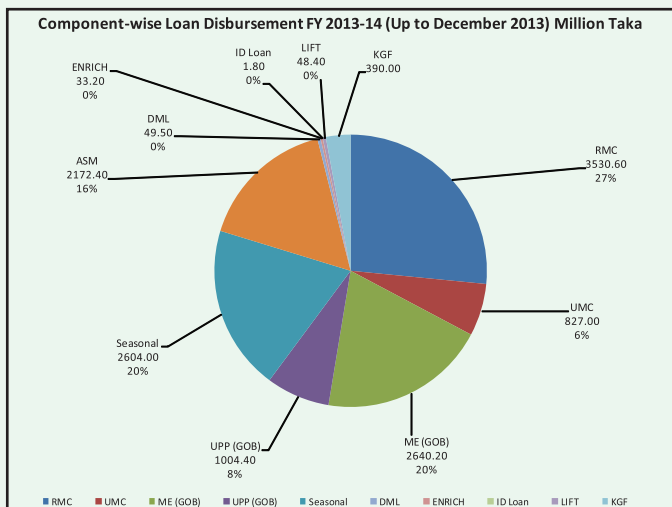
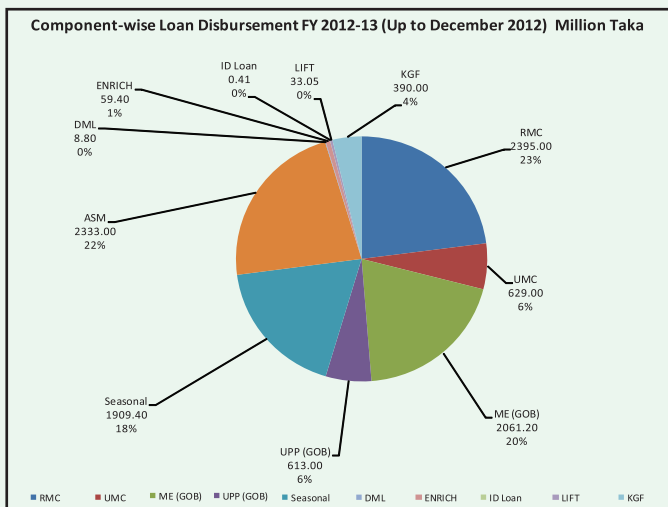
Programmes/Projects	Loan disbursement (cum. in million Tk.) (PKSF to POs)	Loan outstanding (in million Tk.) (PKSF with POs)
Mainstream Microcredit (including ID loan):*	160397.60	35051.28
Projects:**		
FSP	258.75	0.00
LIFT (PKSF PO)	321.11	137.18
LIFT (Non PO)	60.72	38.46
LRP	803.80	0.55
PLDP-II	4130.19	89.27
REDP-ECL	13.05	0.00
REDP-MC	31.77	0.00
EFRRAP	1122.50	21.09
IFADEP-I	71.20	0.18
IFADEP-II	14.30	0.00
JMBA	14.00	0.00
PLDP	593.91	0.00
MFTS	2602.30	63.55
SRLP	491.65	0.00
MFMSFP	3619.60	239.95
ID-MFTSP	24.47	0.00
ID-MFMSFP	10.88	0.00
Projects Total:	14184.20	590.23
Grand Total:	174581.80	35641.51

FY Loan Disbursement (In Million Tk.) PKSF to POs

Programmes/Projects	Loan Disbursement (FY 2012-13) Up to Dec-2012	Loan Disbursement (FY 2013-14) Up to Dec-2013
RMC	2395.00	3530.60
UMC	629.00	827.00
ME (GOB)	2061.20	2640.20
UPP (GOB)	613.00	1004.40
Seasonal	1909.40	2604.00
ASM	2333.00	2172.40
DML	8.80	49.50
ENRICH	59.40	33.20
ID Loan	0.41	1.80
LIFT	33.05	48.40
KGF	390.00	390.00
Total	10432.26	13301.50

Loan Disbursement to Borrowers:

During the financial year 2013-14, loan disbursement from POs to the borrowers is Tk. 85.02 billion up to December 2013. Cumulative loan disbursement from POs to borrowers is Tk. 1646.89 billion and the recovery rate of loan from borrowers to POs is 99.56 percent. As of December 2013, the number of borrowers is 7.97 million of whom 90.99 percent are women.



The 2013 Partnerships against Poverty Summit

About PKSf

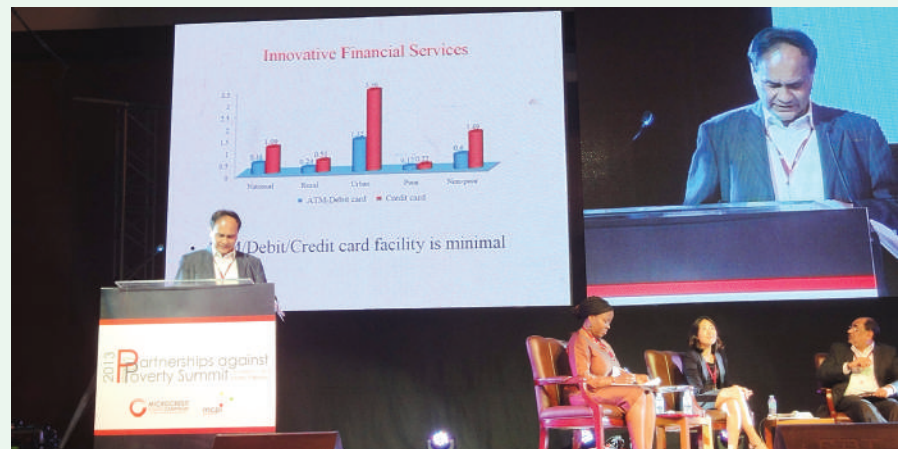
Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSf has played a vital role in creating employment opportunities through inventive operational activities. Over the last two decades, PKSf has set some non-conventional and distinctive examples in the process of implementing development activities. PKSf has further broadened and diversified its various mainstream programmes and projects with sincere understanding of its responsibilities to make poverty alleviation a social reality.

A Summit titled **The 2013 Partnerships against Poverty** was held at the Philippines International Conference Center (PICC), from October 9-11, 2013 in Manila, the Philippines. Mr. Md. Abdul Karim, Managing Director, Mr. Md. Fazlul Kader, Deputy Managing Director (Operations-1) and Ms. Salina Sharif, Assistant General Manager-CC (Operations), PKSf attended the summit. It was co-hosted by the Microcredit Summit Campaign and the Microfinance Council of the Philippines, Inc.

Mr. Md. Abdul Karim was one of the four distinguished speakers in the plenary session that had its focus on 'Building the Ecosystem for Financial Inclusion while Protecting Clients', which was held on October 9, 2013. The Managing Director of PKSf stated in his presentation that "PKSF, the first domestic apex organisation for financing microcredit programmes of MFIs, has played a vital role in the evolution of microcredit in Bangladesh. Modern microcredit evolved to the present stage as an outcome of a chain of policies and programmes taken in the past such as Agricultural loan Act of 1885, village-level credit cooperatives of 1904 and various forms of the cooperative system between 1904 and 1970." He mentioned that lessons learnt from the past interventions in terms of financial assistance to the poor to ensure overall national development contributed some formal, intellectual and

Present Governing Body of PKSf

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empirical resources to the establishment of PKSf, which came into being in 1990 with the practical and material support of the Government of Bangladesh. Mr. Karim further noted that PKSf 'has shaped the MFI sector of Bangladesh. It adopted "Promotion of Microcredit" as its principal strategy in shaping the MFI sector. The feature of PKSf's strategy has been unique. It acts as a second tier organisation and operates through first tier retailing MFIs termed as Partner Organisations (POs). Through its successful implementation of unique strategies, it has become the largest apex financing and capacity building agency of the world. It has by now disbursed USD 400 million with POs to 8.6 million microcredit clients.'

Mr. Md. Fazlul Kader spoke in the workshop on **Mitigating Risks and Protecting Clients through Microinsurance** on October 11, 2013. During the visit, Mr. Karim met H.E. Mr. Jejomar Binay, The Vice President of the Philippines on October 10, 2013; H.E. Major General John Gomes, Ambassador, Embassy of Bangladesh, in Manila on October 9, 2013; Mr. Iqbal Mahmood, Alternate Executive Director, ADB (Asian Development Bank) and Mr. Mahfuz Ahmed, Principal Climate Change Specialist, ADB on October 11, 2013. They discussed on various development agenda of Bangladesh.

About 100 delegates from Bangladesh participated in the Microcredit Summit 2013. The PKSf team along with other delegates from Bangladesh attended a meeting with Mr. Larry Reed, the Director of Microcredit Summit Campaign and Mr. D.S.K. Rao, Regional Director for Asia-Pacific, Microcredit Summit Campaign on October 10, 2013. This meeting was chaired by Mr. Md. Abdul Karim, Managing Director, PKSf.