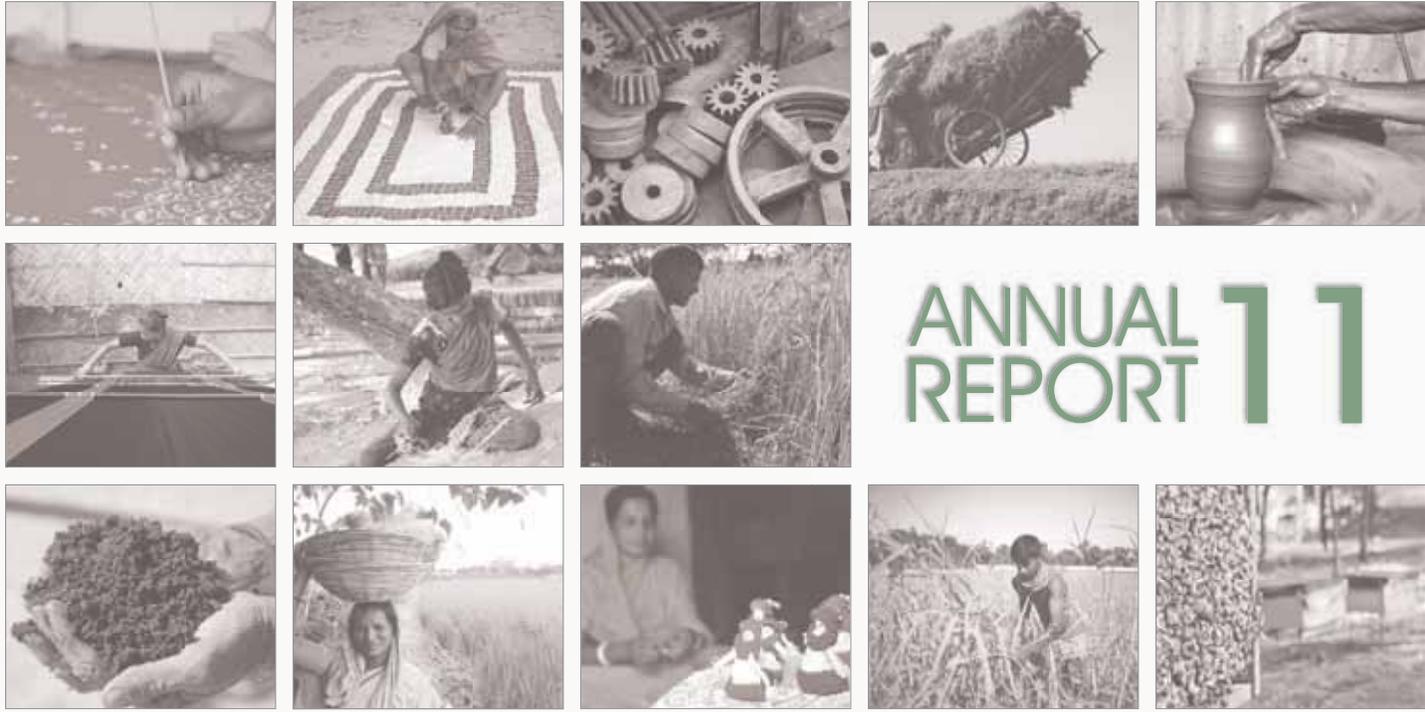




ANNUAL REPORT 11



PKSF
Palli Karma-Sahayak Foundation



ANNUAL REPORT 11

Poverty Alleviation Through Employment Generation



PKSF
Palli Karma-Sahayak Foundation

PKSF

Who we are

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 by the Government of Bangladesh as a 'not-for-profit' company, registered under the Companies Act 1913/1994. The principal objective of PKSF is to provide funds to various organizations for their microcredit programme with a view to help the poor who have no land or any credible material possession. Funds enable them to gain access to resources that lead to employment opportunities and enhancement of their livelihood.

PKSF has a General Body consisting of 15 members and a Governing Body comprising of 7 members. The Governing Body, with the approval and supervision of the General Body, pursues and realizes the objectives of PKSF. The Managing Director is a member of the Governing Body. As the Chief Executive of PKSF, the Managing Director is comprehensively responsible to carry out the functions of the foundation and to implement the programmes within set rules and deadlines.

What we do

PKSF provides assistance to the poor through different non-government, semi-government and government organizations; voluntary agencies and societies; local government bodies; institutions; groups and individuals. These organizations and institutions are largely called as Partner Organization (POs). PKSF, as the leading apex microcredit and capacity development organization in Bangladesh, has till date lent about US\$ 1534.16 million (at present value) to its 268 POs covering more than 8.23 million borrowers of which more than 91% are women.

Together with different financial supports such as microcredit, microsavings and microinsurance, PKSF assists its POs in their institutional development. A number of countries and organizations follow standards, guidelines and modalities developed by PKSF. In the last few years, PKSF has diversified its focus on non-credit programmes, such as training, education, health, awareness building, nutrition, direct employment linkages, and marketing supports with the objective to provide all-inclusive services for the persistent betterment of poor.





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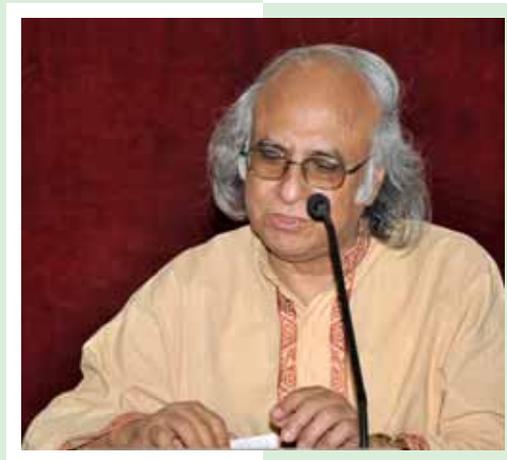
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From the Desk of the Chairman

The PKSF is now focused on helping the poor to enhance their human dignity by extending to them necessary services and creating an enabling environment so that they can increase their income, protect themselves from income erosion, improve their human capabilities, raise their social standing, and expand their choices. To that end, the PKSF has been supporting expansion of various activities already on stream and adding new aspects and initiatives in respect of both economic and social development. Even in the case of microfinance, the PKSF has further modified its traditional delivery modalities to accommodate the hitherto excluded social groups (e.g. the ultra poor) and types of economic undertakings (e.g. seasonal economic activities such as agriculture).

Health, education and other social issues are being introduced or their scope expanded along with financial and other necessary support provided for income generation within the framework of various on-going programmes supported by the PKSF and implemented by the PKSF partner organizations (POs) such as Programmed Initiative for Monga Eradication (PRIME), Microfinance and Technical Support (MFTS) Project, Microfinance for Marginal and Small Farmers Project (MFMSFP), Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project and Finance for Enterprise Development and Employment Creation (FEDEC) Project. The training department of PKSF has continued to facilitate felt-needs-based training activities for the staff of POs and the people participating in its various programmes. The number of trained hands has been increasing.

Poverty is not only about low income; it is crucially about choices, well-being and human dignity of people. On the income front, the poor suffer from losses of income from time to

time due to adverse market behaviour and various other reasons. Recently climate change induced natural hazards such as changing and shifting pattern of rainfall, floods, cyclones, storm surges and salinity ingress, drought, river erosion, etc. are major sources of vulnerability. Bangladesh is one of the most vulnerable countries to climate change. The poor are the most vulnerable to the impacts of climate change. The vulnerability of the affected people is exacerbated each time they suffer from a devastating extreme climatic event and such events are increasing as a consequence of climate change. The cumulative effect of these disasters creates a vicious cycle, pushing the affected non-poor to the ranks of poor, the poor to the ranks of extremely poor, and the extremely poor to the ranks of destitute.

Indeed, the PKSF is going to launch a project titled Community Climate Change Programme (CCCCP) under 'Bangladesh Climate Change Resilience Fund (BCCRF)'. The BCCRF is conceived as a 'one stop mechanism' with two funding windows: one is on-budget window for public sector projects and the other is off-budget window for civil society and NGO projects. The PKSF has been given the responsibility to operate the off-budget window. As per the decision of the BCCRF Board, 10% of the total amount available over time under the Fund will be utilized, under the management of PKSF, for supporting adaptation activities and activities for enhancing the abilities of people to adapt to adverse effects of climate change, implemented through NGOs and CBOs.

In order to reduce the vulnerability of the poor and help them to secure their livelihood from several risks, the PKSF is now also focusing on insurance programmes. A pilot project entitled "Developing Inclusive Insurance Sector Project" (DIISP) is now being implemented. This and other insurance-related piloting activities of the PKSF are concerned with life, health, livestock,



PKSF is now focused on helping the poor to enhance their human dignity by extending to them necessary services and creating an enabling environment so that they can increase their income and protect themselves from income erosion.



and crops of the poor and low-income groups. Emphasis is on minimal documentation requirements and flexible terms. In addition, the livestock insurance programme under the MFMSF project has been formulated with the objective of providing protection to the livestock rearers against the death of their animals. This has started paying dividends for the livestock rearers who have joined the scheme. A wide range of other services, aimed at reducing income erosion of the poor, is also implemented under PRIME and FSVGD projects.

A household-based integrated development initiative entitled "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty" (ENRICH) is being implemented in 21 unions in different parts of the country. Some, 80,000 households have been identified in these unions through a rigorous survey for inclusion in the programme. Most of these households have already been included, and are being provided with wide-ranging support that his programme offers, on the basis of household plans prepared through consultation with the respective households. In ENRICH, the overriding objective is to enhance the household resources and human capabilities by providing wide-ranging support services and facilities including in the areas of health, education, training, services, and facilities to widen the choices and opportunities of the people coming under the programme, enterprise development, and innovative microfinance. A special savings scheme has also been designed. Under this scheme, an ultra poor household is advised to open a bank account and deposit money into it for two years. The amount saved will be matched by the PKSF, subject to a maximum of Taka 20,000 on the condition that the total amount will be used to acquire an asset. However small, such an asset base should help the concerned households move towards a sustainable socio-economic future. Recently, another 14 unions have been brought under ENRICH.

Besides ENRICH, the PKSF has recently established two Endowment Funds: a Special Fund and a Programme Support Fund. Incomes from these Funds will be used to meet emergency needs of the poor; often those who are already

participating in the PKSF supported programmes but not limited them, such as assistance during natural disasters and severe illness, scholarships for the poor meritorious children, and assistance for conducting social awareness activities.

This Report records the achievements as a result of the implementation of the PKSF supported various programmes, particularly the performance during the last year, and highlights the new directions and activities now focused on, including sustained economic uplift through upgrading of skills and economic undertakings, widening of choices, and enhancement of human dignity of the people being served.

I would like to take this opportunity to convey my thanks to the Government of Bangladesh for the continuous support. I also thank our development partners for their co-operation. I express my sincere thanks to all the members of the General Body and the Governing Body of the PKSF for their keen interest and support.

I appreciate the commitment and hard work of all PKSF personnel; the emerging commitment of the POs to promoting human development and human dignity as explained above, breaking out of the confines of narrowly focused microcredit; and the hardworking ordinary people who have joined the programmes being implemented with a view to improving the conditions of their life and living, thereby also contributing to national development. In concluding, let me state categorically that the successes achieved, as this Report outlines, is a shared accomplishment of the PKSF, the POs, and the people (i.e. the beneficiaries) who are participating in the various PKSF supported programmes, all being members of the PKSF family.

Qazi Kholiqzaman Ahmad
Chairman, PKSF

June 2012



Preface from the Managing Director

The run-up to the eventful decision by the Government of Bangladesh (GOB) to establish the Palli Karma-Sahayak Foundation (PKSF) in 1990 had been earlier marked by a series of intense debates over a span of more than six years between GOB, a multilateral development-partner and the NGOs in Bangladesh. The perceived common-goal had been to address the rural poverty and employment in Bangladesh but the administrative structure of the would-be institution proved to be an exceedingly contentious subject. Finally, among other things, the tenet of a professional and independent governing body as laid down by GOB morphed into the foundation of PKSF.

Now, here is PKSF, which has just completed its twenty-two years' of existence, relentlessly pursuing its multi-dimensional activities gradually curved out of earthly field-experiences in its crusade against poverty alleviation. The Foundation has already achieved almost an iconic institutional status apparently for more than one but related roles: as an affective apex-institution for microfinance delivery-system which is cited both at home and abroad; in nurturing the growth of domestic Non-Governmental Organizations (NGOs) having micro-finance services as their main business; developing, rehashing and rigorously applying a core of governance principles for its Partner Organisations (POs); advancing financial inclusion for the poor in a responsive but responsible way; devising flexible types of financial services including seasonal ones for the appropriate income-generating-activities that the vast segment of the rural poor are engaged in; attempting to expand microfinance for the real sector including crop, livestock and fisheries sub-sectors; fostering enterprise building including supporting cluster-based economic activities; undertaking training programmes for the poor and under-privileged in order to increase and diversify their livelihood opportunities via the usage of microfinance; initiating

and implementing spatially-designed comprehensive development-programmes; building rapport in terms of exchange of information with the Bangladesh Microcredit Regulatory Authority for ushering in a win-win situation for the Bangladesh MFI sector; etc.

A glean through the PKSF Annual Report 2011 would indicate the diversity of activities that the Foundation has been engaged in. These have already been alluded to above though many more might deserve a mention. For instance, since 2004/05, PKSF has been implementing a specially-designed programme for the hitherto by-passed segment of the poor i.e. the ultra-poor all across the country; a programme supported by the European Union (EU) titled 'Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor' has been completed in 2011 with proven benefits in improving food security, nutrition and socio-economic conditions of the ultra-poor households in nineteen districts of Bangladesh; a project supported by International Fund for Agricultural Development (IFAD) named 'Microfinance and Technical Support' was implemented for a seven-year period ending in 2011 that had made contribution to developing the livelihood and food security of moderate and ultra poor households and empowerment of women through provision of appropriate income-generating-activities.

In addition to PKSF's microfinance programme for the agriculture sector which began in 2008/09 and which has been increasing steadfastly in volume and outreach, the Foundation had implemented during 2005 through 2011 another IFAD-funded project titled 'Microfinance for Marginal and Small Farmers' with considerable success towards fulfilling the unmet demand for finance and services by the farmers' community; PKSF was the lead organisation to initiate carefully-designed programmes for the ultra-poor in the pockets of



An outstanding institution survives by implementing activities from where others might shy away.



seasonal-poverty in the northern Bangladesh about which a repetitive evaluation-research showed that seasonal poverty was successfully tackled and was on the wane; it was PKSf which announced that like in northern Bangladesh, there are other seasonal-poverty pockets too in the southern part of Bangladesh which needed special care and where PKSf had already started working.

The Foundation has received in early 2011 assistance from the Kuwait Fund for Arab Economic Development under its programme 'Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries'. Funds from this source are being applied for farming and micro and small business activities for food production and related supporting services.

Moving aside from its traditional operational activities, PKSf has decided to initiate distinctive programmes to enhance the livelihood of the poor by facilitating them with wide-ranging facilities including health, education, nutrition, skill development, awareness-building, asset creation, insurance services, and market linkages. One of the flag-ship initiatives of PKSf is ENRICH that has been uniquely designed to increase the existing household resources and human capabilities for ensuring integrated household-based development. Started with a large-scale census in 21 Unions in 2010 and now expanded to another 14 Unions, the implementation of this holistic approach has been unfolding a fascinating maze of development issues and challenges to which PKSf remains a learning-by-doing partner with POs and local-government bodies.

In order to learn how to address the multifarious vulnerability the poor people face, PKSf has launched an innovative program titled 'Developing Inclusive Insurance Sector Project (DIISP)' with a view to facilitating the poor with low-cost insurance services. Later, the Rockefeller Foundation funded some short visits to three regional countries for official of PKSf and POs to gather knowledge about micro health-insurance being practiced there. Ideas for insurance for the crop sector, yield-based as well as weather-based, are being tabled by many progressive development-partners and international research-bodies for

consideration of PKSf. Climate change is another area of prime concern for PKSf where it has undertaken an initiative to promote community-based adaptation to the impact of climate change. Since crises may wear many faces, PKSf has also launched two special programmes to provide non-project support in any emergency including provision of scholarship to the abysmally poor-students, the occasional printing of news about them with photographs in local newspapers must bring tears in right kind of eyes.

After two decades of dedicated operation to improve the living conditions of the poor in general in Bangladesh, PKSf appears to have gathered a vast array of hands-on experiences along with its POs regarding addressing varied kinds of vulnerabilities, financial inclusion, creating opportunities of income-generating-activities, employment generation and of course the not-so-easy step of graduating out of poverty. A rigorous stock-taking exercise of those hands-on knowledge might be a first step for PKSf to further chart out and hone its future course of action. An outstanding institution survives by implementing activities from where others might shy away.

Colleagues in PKSf all of whom have been putting in very hard work, personnel of POs covering the rough terrain of socio-economic development and the poor people participating in PKSf programmes all deserve my unalloyed and sincerest appreciation. A salute to GOB for always supporting the policies and programmes of PKSf. Accolade to the General and Governing Bodies of PKSf for appreciably guiding the PKSf-management, often in uncharted territories. Thanks are also due to the development partners of PKSf.

Dr. Quazi Mesbahuddin Ahmed
Managing Director

June 2012



PKSF
Reaches.....

39.5

million people

8.23

million households

268

Partner Organizations

64

districts



Governance

The General Body: The highest policy makers

The General Body of PKSF mainly provides policy guidance for achieving the intended goals of the foundation, and this takes shape through its Annual General Meeting (AGM). It also approves the annual budget. The General Body can have a maximum of 25 members but currently it consists of 15 members. Among the 25 members, 15 are to be persons associated with the government agencies, voluntary organizations or private individuals who have a successful record of service in poverty alleviation and/or interest in such activities. The General Body, in the AGM, nominates the remaining 10 members who represent POs and/or private individuals active or interested in poverty eradication and development activities. As of December 2011, there are 15 members in the General Body. Two new members, Barrister Nihad Kabir and Dr. M. A. Baqui Khalily have recently been elected while Begum Tahrunnesa Abdullah and Mr. A. A. Qureshi retired from their positions.

The Members of the General Body
(Effective from 30th December 2011)

01	Mr. Qazi Kholiqzaman Ahmad Chairman, PKSF Thinker, Notable Economist A member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007	08	Professor A. K. M. Nurun Nabi Sociologist and Demographer Founder Chairman Department of Population Sciences University of Dhaka
02	Dr. Quazi Mesbahuddin Ahmed Managing Director, PKSF Economist Ex-Member, Planning Commission	09	Dr. Ahmed Kamal Professor, Department of History University of Dhaka
03	Mr. Khondkar Ibrahim Khaled Chairman, Bangladesh Krishi Bank (BKB)	10	Dr. Pratima Paul-Majumder Senior Research Fellow Bangladesh Institute of Development Studies (BIDS)
04	Dr. Iqbal Mahmud Professor Emeritus Ex-Vice Chancellor, Bangladesh University of Engineering and Technology (BUET)	11	Dr. M. A. Quassem Engineer Ex-Director General Water Resources Planning Organization (WARPO)
05	Dr. Sheikh Moqsood Ali Economist Ex-Member, Planning Commission	12	Dr. Baqui Khalily Professor, Department of Finance University of Dhaka
06	Dr. Hossain Zillur Rahman Executive Chairman, Power and Participation Research Centre (PPRC) Former Adviser to the Caretaker Government	13.	Dr. Nazmunnesa Mahtab Professor Department of Public Administration University of Dhaka
07	Ms. Nihad Kabir Barrister at Law Senior Partner Syed Ishtiaq Ahmed & Associates (SIA&A)	14	Ms. Majeda Shawkat Ali Executive Director Naria Unnayan Sangstha
		15	Ms. Zahida Fizza Kabir Executive Director Sajida Foundation

The Governing Body: The regular approval council

The Governing Body of PKSF is responsible for executing the functions of the foundation. It provides necessary directions and determines the actions to attain its inherent goal. The Governing Body consists of 7 sitting members. Among them, the Government of Bangladesh (GoB) nominates the Chairman who cannot have the civil service background. The Governing Body in consultation with GoB appoints the Managing Director. Two persons having outstanding track records in alleviating poverty are nominated by the GoB. The General Body in the AGM directly selects the rest of the members. They must be non-GoB members and must have demonstrated notable performance in the development sector. As of December 2011, there are 7 members in the Governing Body including the Managing Director. Recently, PKSF reshuffled its Governing Body with the inclusion of three new members: Barrister Nihad Kabir, Mr. Khondkar Ibrahim Khaled and Dr. M. A. Quassem, while Dr. Iqbal Mahmud, Begum Tahrunnesa Abdullah and Dr. Nazmunnesa Mahtab retired from their positions.

The Members of the Governing Body
(Effective from December 2011)

Chairman	Qazi Kholiqzaman Ahmad, a renowned economist, is currently the chairman of the foundation. He has been keenly promoting sustainable development in all its aspects. He is also currently the chairman of the governing council of Dhaka School of Economics. He is a former president of Bangladesh Economic Association (BEA) and the founder chairman of Bangladesh Unnayan Parishad (BUP). He was president of the Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) and was vice president of the Rome-based Society for International Development (SID). He received the Ekushey Padak awarded by the Government of Bangladesh in 2009. He was a member of the Intergovernmental Panel on Climate Change (IPCC) team that won the Nobel Peace Prize in 2007. He has to his credit 34 books and over 200 learned articles published at home and abroad.
Managing Director	Dr. Quazi Mesbahuddin Ahmed, a former member of the Planning Commission, is the current Managing Director of PKSf. Dr. Ahmed is also an ex-officio member in both the General and Governing Bodies of PKSf. He has a long track record of working in the development sector. His primary role relates to the successful co-ordination between PKSf staff and policy makers.
Member	Barrister Nihad Kabir is a well-established lawyer. A graduate from Cambridge University, she is involved with a number of local social development and non-governmental organizations. She worked as a Counsel in the Office of the General Counsel of the Asian Development Bank (ADB) in Manila, the Philippines. She also served as a member of Law Reforming Commission in Bangladesh.
Member	Dr. M. A. Quassem did his Ph.D. on Participatory Water Management from Barrington University of the USA in 2000. He has a long outstanding career in water resource management. He was appointed in many top-level positions related to water management. He was a Member of the Joint River Commission of the Government of Bangladesh.
Member	Dr. Pratima Paul-Majumder is working as a Senior Research Fellow in Bangladesh Institute of Development Studies (BIDS). She has a long and excellent research career and served as a consultant to numerous research projects conducted by various national and international organizations.
Member	Mr. Khondkar Ibrahim Khaled is a banker by profession. He has recently been re-appointed as the Chairman of Bangladesh Krishi Bank (BKB). During his banking career, he served as Managing Director of different financial institutions, such as Pubali Bank, Sonali Bank, Agrani Bank and BKB. He was also the Deputy Governor of Bangladesh Bank and General Manager of Palli Karma-Sahayak Foundation (PKSf). Mr Khaled has been associated with various professional and social organizations for a long time.
Member	Professor A. K. M. Nurun Nabi, did his Ph.D. on Demography from University of Alberta, Canada in 1991. He is the founder Chairman of the Department of Population Sciences, University of Dhaka. He has excellent track record of working with different universities of Bangladesh including University of Dhaka for more than 20 years.

Management

PKSF management is comprised of several divisions. A new organogram is under preparation.

Operations Division

This division concentrates on credit programmes and projects. At present, 6 mainstream programmes along with 8 projects and 3 special programmes are going on under this division. One Deputy Managing Director and one General Manager directly co-ordinate the whole operations division.

Administrative Division

This division of PKSF provides human resource management and administrative support to its 277 staff of different programmes and projects. Functions include recruitment, placement, promotion and procurement management. Together with above regular areas, this division deals with training, publications and communications; library and archive; construction and maintenance; safety and security; and legal affairs. The teams involved with ENRICH, Special Fund, Programmes-Support Fund (PSF) and Result Based Monitoring (RBM) are supposed to report to this division. One Deputy Managing Director (DMD) heads this division.

Finance and Accounts Division

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

Audit Division

This division looks after the affairs of PKSF related to audit. The division is only reportable to Governing Body and General Body through the Managing Director. It works like a watchdog for ensuring transparency. It has two wings - internal audit and external audit. The internal wing is responsible for internal auditing both at PKSF and the PO level. This division also co-ordinates the task of external audit of PKSF and the POs through enlisted audit firms. This division is headed by one General Manager, who is a Fellow of Chartered Accountant (FCA).

Staff

As of 30 June 2011, PKSF management team is supported with 139 regular officers, 80 staff, 56 project personnel, and 2 part-time professionals. PKSF always maintains a high standard recruitment process. It generally engages nationally renowned organizations to conduct its recruitment process. Individuals with excellent academic background are recruited as staff. Well-structured induction training with an extensive fieldwork at the local level is provided to all the new recruits.



Good Governance Practices

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



A Glimpse of PKSF

2011

Microcredit Program
Poverty Alleviation Microfinance Project-II

Participatory Livestock Development Project (PLDP)

Training, Employment and Income-Generating Activities Multipurpose Bridge Authority-JMBA

Integrated Food Assisted Development Project (IFADEP)

Sundarban Bio-diversity Conservation Project (SBCP)

Urban Microcredit
Socio-Economic Rehabilitation Loan Program (SRLP)

Microenterprise (ME) Loan

Microcredit Program
Poverty Alleviation Microfinance Project

Participatory Livestock Development Project (PLDP)

Training, Employment and Income-Generating Project (Jamuna Multipurpose Bridge Authority-JMBA) Project

Integrated Food Assisted Development Project (IFADEP)

Parti Sundarban Bio-diversity Conservation Project (SBCP)

Urban Microcredit

Socio-Economic Rehabilitation Loan Program (SRLP)

Microenterprise (ME) Loan

Rehabilitation of Non-Motorized Transport
Rural Electrification Development Project (REDP)
Poverty Alleviation Microfinance Project-II Owners (RNPPPO) Project

Microfinance for Micro-Enterprises
Microfinance for Micro-Enterprises for the Poorest (FSP)

Monga Mitigation Initiative
Microfinance and Technical Support (MFTS) Project

Livelihood Restoration Project (LRP)

Participatory Livestock Development Project-II (PLDP-II)

Learning and Innovation Fund to Test New Ideas (LIFT)

Rural Electrification Development Project (REDP)

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPO) Project

Microfinance for Marginal and Small Farmers Project (MFMSFP)

Monga Mitigation Initiative Pilot Program (MMIPP)

Microfinance Support Intervention for FSVGD and UP Beneficiaries Project

Seasonal Loan (SL)

Rehabilitation of SIDA Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)

Learning and Innovation Fund to Test New Ideas (LIFT)

Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)

Programmed Initiatives for Monga Eradication (PRIME)

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

Financial Services for the Overseas Employment of the Ultra Poor (FSOEUP) Project

Ultra Poor Program (UPP)

Microfinance Support Intervention for FSVGD and UP Beneficiaries Project

Rehabilitation of SIDA Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)

Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)

Special Assistance for Housing of SIDA Affected Borrowers (SAHOS)

Finance for Enterprise Development and Employment Creation (FEDEC) Project

Agriculture-Sector Microcredit (ASM)

Developing Inclusive Insurance Sector Project (DIISP)

Special Fund (SP)

The health insurance for the poor of Bangladesh (HIPB)

Community Climate Change Program (CCCCP)

Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPSIC)

Program-Support Fund (PSF)

Journey of PKSF

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

Year	Name of Programmes/Projects	Main Features	Supported By
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services for the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help to secure overseas employment for the ultra poor	PKSF
2007	Microfinance Support Intervention for 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
2010	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)	Holistic family development to ensure human dignity	PKSF
2010	Special Fund (SP)	Emergency support for the poor	PKSF
2010	The health insurance for the poor of Bangladesh (HIPB)	Capacity building support to implement insurance projects	Rockefeller Foundation
2011	Community Climate Change Program (CCCP)	Support to the poor to increase their resilience to climate change through civil society organizations	Multiple Donors
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPSIC)	Extended loan support to the micro-entrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSF

Major Financial Services

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

Major Non-Financial Services

Name of Programmes/Project	Starting Year	Nature of Services
Microfinance and Technical Support (MFTS)	2003-04	<ul style="list-style-type: none"> • Training for beneficiaries in livestock technology • Ensuring inputs to undertake livestock related income ventures
Microfinance for Marginal and Small Farmers (MFMSF)	2005-06	<ul style="list-style-type: none"> • Capacity building- <ul style="list-style-type: none"> i) Training on improved agriculture technologies ii) Demonstration on new technologies • Market linkages • Crop storage
Programmed Initiative for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Cash for work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkages
Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries	2007-08	<ul style="list-style-type: none"> • Skill development training for UP beneficiaries • Microfinance related training • Capacity building through training of PKSF and PO staff
Finance for Enterprise Development and Employment Creation (FEDEC)	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value chain development for selected enterprise
Enhancing Resources and Increasing Capacities of The Poor Households Towards Elimination of Their Poverty (ENRICH)	2009-10	<p>At the community level-</p> <ul style="list-style-type: none"> • Pond sand filter (PSF) and Tubewell • Toilet for the public organizations • Bridge, Culvert • Infrastructure for disaster management <p>At the household level-</p> <ul style="list-style-type: none"> • Health services • Education • Youth development • Training • Direct linkages with employer
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> • Market Assessment and Product Development • Strengthening Policy, Legal and Regulatory Framework • Awareness Creation and Capacity Development



Year 2011

Dedicated to ensuring the human dignity of the disadvantaged

As we know, the poor people of Bangladesh who mostly depend on their daily income for survival contend with changes on a regular basis. Whether it is the fluctuation of commodity price, political or social disturbance at the national or local level, or fickle weather, the adaptive capacity of the poor gets very often challenged. Although there are some theories claiming that the poor are more adaptive to any change than non-poor in Bangladesh. However, in reality, it is not always true.

In view of the accelerating difficulties of the poor to confront some adverse realities, PKSf considers alteration as an essential aspect of system dynamics. Therefore, it explicitly embraces any kind of modification for taking up inclusive and effective approach to address the needs of the poor. PKSf has the strength to handle systemic shocks with resilient efforts. During FY 2010-11, PKSf took a number of activities that created a favorable environment for the poor so that they can increase their income and also protect themselves from any kind of income erosion. With a view to increase the level of the income of the poor, PKSf has catered diversified and poor-friendly microfinance programmes with more flexibilities in terms of grace period, loan installment, duration and above all, the pricing of a loan.

The loan disbursement from PKSf-PO in FY 2010-11 is BDT 19.31 billion. Last year it was BDT 19.42 billion. Whereas from PO-Beneficiaries, loan disbursement is BDT 119.11 billion in FY 2010-11 compared to BDT 96.76 billion in FY 2009-10. Excluding Institutional Development (ID) Loan, the loan outstanding for PKSf in FY 2010-11 is BDT 31.99 billion, which was BDT 31.63 billion in the last financial year. Similarly, POs' loan outstanding in FY 2010-11 is BDT 65.02 billion whereas it was BDT 55.99 billion in FY 2009-10 exclusive of ID Loan.

Most of the districts in the country are covered by the POs of PKSf reaching 268 in numbers in FY 2010-11. As of FY 2010-11, the total number of members is 10.80 million, which shows a declining tendency of 4.02% with respect to FY 2009-10 while the total number of members was 10.96 million. 93% of the members were women in FY 2009-10 that was 92% in FY 2010-11. Total number of borrowers as of FY 2010-11 is 8.23 million, which was 8.39 million in FY 2009-10. Among the borrowers, the number of women borrower is quite significant (91%) i.e. 7.53 million.

As mentioned before, PKSf believes that providing credit might not be solely sufficient to generate income, the poor need to have sufficient skills and favourable opportunities to utilize the credit. In this regard, the Value Chain Development under Finance for Enterprise Development and Employment Creation (FEDEC) project has been developed to provide non-financial support and to establish strong market linkages both backward and forward. In addition, a wide range of training and other social development support, such as cash for work; safe drinking water and sanitation; vaccination and medication camp; primary healthcare support; building and repairing community infrastructure; community radio; disaster management; educational support to prevent drop out from primary schools; scholarships for the disadvantaged student; and livestock insurance are provided to the poor under different programmes and projects such as Programmed Initiative for Monga Eradication (PRIME), Microfinance and Technical Support (MFTS) project, Microfinance for Marginal and Small Farmers (MFMSF) project, and Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries project.

The training department of PKSf has continued to facilitate the POs staff along with the poor borrowers and the number of beneficiaries is on the increase. PKSf is committed to create a pool of well trained, efficient and motivated development workers with different skills at the local level. In addition, PKSf has continued to finance pro-poor ventures and innovations for poverty alleviation under Learning and Innovation Fund to Test New Ideas (LIFT) programme.

Despite all these interventions to increase the income of the poor, it is one of the most challenging tasks to keep the income of poor at a sustained level. With that reality, PKSf is taking necessary preparation to launch some new projects, such as Community Climate Change Programme (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) and Developing Inclusive Insurance Sector Project (DIISP). Apart from its conventional operations, Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) intends to enhance the household resources and human capabilities by providing wide-ranging facilities including health, education, direct linkages with employers and innovative microfinance. Besides, PKSf has recently formed Special Fund and Programmes-Support Fund with its own fund to facilitate the capability of the poor.

Figure 1: Loan disbursement of PKSf (In Billion BDT)

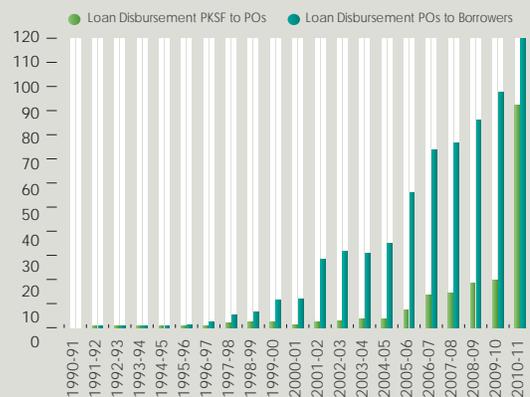


Figure 2: Component-wise loan disbursement in FY 2010-11 (In Billion BDT)

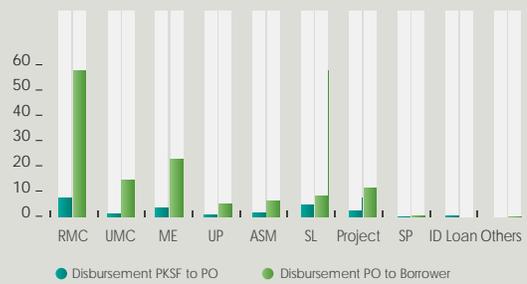


Figure 3: Growth of Partner Organizations (POs)



Figure 4: Comparison of male, female and total borrowers

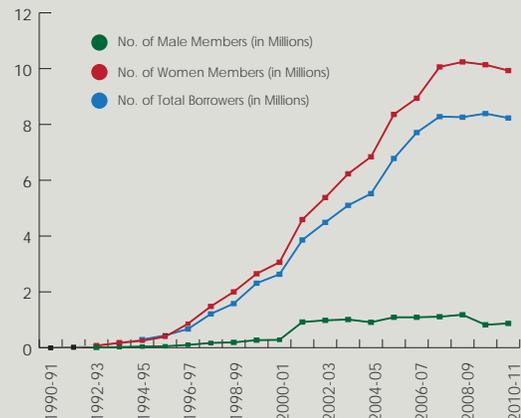


Table-1: Progress of PKSF in the Last 20 Years

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	In Million	
														ID Loan Disbursement	Cumulative ID Loan Disbursement
1990-91*	23	0	0	76.98	0	0	76.98	0	0	0	0	0	0	0	0
1991-92	50	0.02	0.01	76.87	0.02	0.01	76.87	0.03	0.03	0.03	0.02	0.05	0.05	0	0
1992-93	81	0.08	0.07	85.86	0.08	0.07	85.86	0.11	0.14	0.13	0.08	0.19	0.24	0	0
1993-94	99	0.19	0.17	88.23	0.19	0.17	88.23	0.19	0.33	0.27	0.22	0.4	0.64	0	0
1994-95	116	0.29	0.25	86.66	0.29	0.25	86.66	0.3	0.63	0.46	0.48	0.76	1.4	0	0
1995-96	128	0.44	0.39	88.52	0.44	0.39	88.52	0.47	1.1	0.73	0.81	1.02	2.42	0	0
1996-97	150	0.96	0.86	89.58	0.67	0.62	91.58	0.79	1.89	1.22	1.36	2.69	5.11	0	0
1997-98	170	1.65	1.48	89.42	1.21	1.1	90.41	1.79	3.68	2.61	3.02	5.57	10.68	0	0
1998-99	182	2.19	2	91.45	1.58	1.44	91.4	2.1	5.77	4.23	4.68	6.7	17.38	21	21
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	37
2000-01	199	3.34	3.06	91.51	2.63	2.4	91.21	1.18	9.43	6.52	7.51	12.09	40.82	17	53
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	9	62
2002-03	213	6.36	5.38	84.63	4.49	4	89.15	3.03	15	9.47	15.04	30.97	99.85	11	72
2003-04	219	7.24	6.23	86.08	5.1	4.62	90.53	3.39	18.39	10.44	17.64	30.77	130.62	12	85
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	20	104
2005-06	243	9.45	8.36	88.4	6.78	6.21	91.59	6.89	28.92	13.2	28.72	55.35	220.72	40	144
2006-07	248	10.03	8.94	89.13	7.71	7.07	91.51	13.45	42.37	20.3	35.81	72.78	293.5	55	199
2007-08	257	11.17	10.06	90.06	8.28	7.61	91.87	14.05	56.41	24.3	41.95	76.15	369.65	35	234
2008-09	257	11.42	10.24	89.68	8.26	7.6	91.95	18.17	74.59	28.98	45.8	85.16	454.81	25	259
2009-10	262	10.96	10.14	92.54	8.39	7.72	92.1	19.41	93.99	31.63	55.99	96.76	551.57	8.43	267.28
2010-11	268	10.80	9.93	91.96	8.23	7.53	91.48	91.31	113.28	31.99	65.02	119.11	670.68	23.63	290.91

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

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

Programmes	FY 2006-07				FY 2007-08				FY 2008-09				FY 2009-10				FY 2010-11									
	FY Disbursement (in Billion)		FY Outstanding (in Billion)		FY Disbursement (in Billion)		FY Outstanding (in Billion)		FY Disbursement (in Billion)		FY Outstanding (in Billion)		FY Disbursement (in Billion)		FY Outstanding (in Billion)		FY Disbursement (in Billion)		FY Outstanding (in Billion)							
	PioP	PioB	No. of Borr-owers (000)	PioP	PioB	PioP	PioB	No. of Borr-owers (000)	PioP	PioB	PioP	PioB	No. of Borr-owers (000)	PioP	PioB	PioP	PioB	No. of Borr-owers (000)	PioP	PioB						
Mainstream Programmes																										
1	RMC	6.46	46.38	5543	10.96	24.01	6.19	45.76	5994	12.52	26.34	7.55	50.77	6011	14.07	27.58	6.86	52.34	6077	13.97	31.33	6.01	57.18	5866287	13.18	32.39
2	UMC	1.15	7.14	492	1.6	3.22	1.37	9	601	2.27	4.19	1.75	8.71	618	2.89	4.38	1.64	10.33	645	3.1	5.16	1.40	12.93	659242	2.91	5.51
3	ME	1.47	5.98	129	2.14	2.75	1.34	7.04	160	2.48	3.68	1.95	8.94	126	3.14	4.74	2.74	13.09	189	4.35	7.62	3.11	22.69	317263	5.39	12.76
4	UP	1.31	3.46	659	1.69	1.81	1.24	4.02	755	1.79	2.12	1.4	4.27	734	1.87	2.23	1.16	4.43	704	1.75	2.38	1.03	4.31	586559	1.60	2.22
5	ASM	0	0	0	0	0	0	0	0	0	0	0	0.79	37	0.6	0.36	1.62	2.44	106	1.1	1.26	1.77	4.75	149569	1.49	1.94
6	SL	0.58	0.77	26	0.27	0.24	0.96	1.25	46	0.4	0.42	1.69	2.01	59	0.7	0.68	3.25	4.46	163	2.06	2.37	4.00	6.60	249958	3.12	4.18
	Sub Total	10.97	63.72	6849	16.65	32.02	11.09	67.08	7557	19.45	36.75	15.12	75.49	7517	23.28	39.99	17.27	87.08	7884	26.33	50.12	17.31	108.46	7539780	27.69	58.99
Projects																										
7	LIFT	0	0	0	0	0	0.02	0	0	0.02	0	0.04	0.01	1	0.05	0.01	0.06	0.02	1	0.08	0.01	0.07	0.08	9735	0.13	0.05
8	MFS	0.48	2.42	209	0.82	1.19	0.37	2.29	200	0.82	1.27	0.31	2.4	186	0.69	1.26	0.33	2.35	175	0.64	1.3	0.35	2.56	170491	0.65	1.40
9	MFMFS	0.36	0.89	79	0.46	0.46	0.48	1.55	111	0.75	0.79	0.57	2.17	134	0.95	1.07	0.60	2.38	139	1.07	1.25	1.28	3.56	169128	1.55	1.72
10	PLDP-II	0.89	3.47	368	1.53	1.71	0.6	3.61	378	1.39	1.83	0.73	3.67	371	1.31	2.04	0.73	3.74	351	1.37	2.13	0.11	3.82	327121	0.84	2.11
11	DMF	0	0.01	3	0	0	0.02	0.02	10	0.02	0.01	0	0.01	3	0.01	0	0	0	2	0.00	0.00	0.00	0.01	2958	0.00	0.01
12	LRP	0.69	0.34	149	0.69	0.28	0.1	0.45	207	0.43	0.24	0.01	0.05	71	0.06	0.09	0	0.01	47	0.01	0.01	0.00	0.02	37151	0.00	0.06
13	ERRAP	0	0	0	0	0	0	0	0	0	0	0.58	0.24	81	0.58	0.2	0.37	0.54	137	0.66	0.34	0.17	0.41	115991	0.38	0.23
	Sub Total	2.43	7.13	807	3.51	3.64	1.59	7.95	689	3.43	4.14	2.23	8.54	692	3.65	4.67	2.09	9.05	852	3.83	5.10	1.97	10.46	667159	3.54	5.57
Special Programmes																										
14	SAHOS	0	0	0	0	0	0.37	0.32	47	0.37	0.31	0.02	0	42	0.31	0.2	0	0.02	35	0.21	0.13	0.00	0.00	19922	0.11	0.08
15	RESCUE	0	0	0	0	0	0.86	0.59	81	0.86	0.57	0.17	0.45	95	1.01	0.54	0.05	0.08	62	0.75	0.36	0.01	0.03	42992	0.43	0.26
16	RNPPO	0	0	0	0	0	0.09	0.09	7	0.09	0.07	0.63	0.54	32	0.68	0.31	0	0.39	24	0.49	0.18	0.00	0.12	18988	0.21	0.10
17	FSOEUP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	26	0.00	0.00
	Sub Total	0	0	0	0	0	1.32	0.96	0.82	0.99	32	2.01	1.06	0.05	0.49	1.46	0.67	0.01	1.19	119.11	55.92	19.31	119.11	8228533	32.01	65.02
ID Loans																										
18	MF-I & II	0.05	0	0	0.05	0	0.03	0	0	0.04	0	0.02	0	0	0.03	0	0.01	0	0	0.00	0.00	0.02	0.00	0	0.02	0.00
19	RNPPO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
20	MFTSP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0	0.00	0.00
21	MFMFS	0.01	0	0	0	0	0	0	0	0	0	0	0	0	0.03	0	0.01	0	0	0.02	0.00	0.02	0.00	0	0.00	0.00
	Sub Total	0.06	0	0	0.06	0	0.03	0	0	0.05	0	0.02	0	0	0.03	0	0.01	0	0	0.02	0.00	0.02	0.00	0	0.02	0.00
	Others*	0.05	0.29	53	0.14	0.15	0.05	0.16	30	0.1	0.1	0	0.13	21	0.03	0.09	0	0.13	19.73	0.01	0.09	0	0.04	9670	0	0.02
	Total	13.51	71.14	7,709	20.36	35.81	14.08	76.19	8,283	24.34	41.95	18.2	85.16	8,262	29	45.8	19.42	96.76	28,586	31.64	55.92	19.31	119.11	82,285,333	32.01	65.02

*Category 'Others' consists of completed projects, including PLDP, HCP, JMBA, IFADDP, SRIP, FSP, and REDP. In FY 2005 & 2006 disbursement figures are negative due to transfer of funds to different programs by the POs.





Mainstream Programmes



Microfinance for the Rural Poor

Bringing the rural poor into development pathway

The employment opportunities in the rural agricultural sector have continuously been shrinking in the last few decades because of saturated economy. Since its inception, PKSF has always been particularly focused on rural development. The initial target was to provide funds to the rural poor for investing in off-farm activities with an aim to diversify their income opportunities. It was expected that the employment opportunities in the off-farm areas would re-energize the entire rural economy. Gradually, microfinance services have incorporated the on-farm activities and covered the entire rural areas in Bangladesh under the Rural Microcredit (RMC) programme.

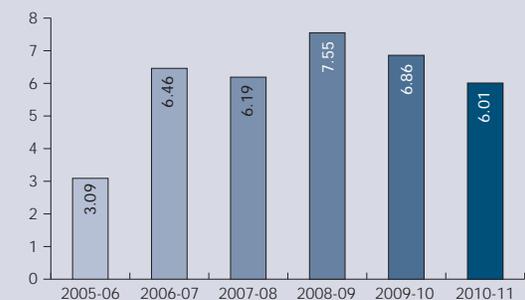
Reaching **6** million poor households

A vast majority of the poor exists in the rural areas of Bangladesh. They are so poor that it is difficult for them to access any formal financial organization. From its very beginning, PKSF has been insistently trying to fill up that gap with the help of locally grown Microfinance Institutions (MFIs), termed as Partner Organizations (POs). The fund of PKSF is channeled into the rural areas through its POs who provide loan to the landless and the poor with no or very little material possessions. The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset that is worth not more than the value of one acre of land. Under RMC, the rural microcredit borrowers undertake Income-Generating Activities (IGAs), which are generally family-based.

The group solidarity approach is often followed in this microfinance programme according to which, the poor are organized in groups comprising of not less than five members. They ought to be the residents of the nearby areas. A group must be formed with like-minded people from the same economic strata having confidence and trust in each other. The amortization schedule of loan largely depends on the nature of investment but it is generally for one year. The administrative and related expenses in connection with the implementation of the credit programme of POs are met from the service charges paid by the beneficiaries.

In FY 2010-11, PKSF's disbursement to its POs under this programme was BDT 6.01 billion and hence the outstanding loan reached BDT 13.18 billion, while POs disbursed BDT 57.18 billion to their beneficiaries through RMC and outstanding loan came down to BDT 32.39 billion. Although PKSF's disbursement to its POs under RMC reduced by 12.32% in the FY 2010-11 from that of the previous FY, the POs disbursement to its borrowers grew up by 9.25%; which clearly indicates a huge rotation of loans by POs under this programme. As of the last FY 2010-11, the total number of RMC borrowers under PKSF umbrella reached 5.86 million, which is about 76% of the total RMC members, and the average size of RMC loan to beneficiaries stood at BDT 13,301.

Figure 5: Disbursement of RMC in the last 6 years (In billion BDT)





Microfinance for the Urban Poor

Linking urban with rural using accessible opportunities

The number of urban poor has been increasing rapidly in Bangladesh because of several crucial factors such as limited employment opportunities in the agriculture sector; land grabbing by the rural elites; and frequent incidents of natural hazards like severe floods and river erosion. All these persistent problems hinder the prospect of reversing the trend and allow the magnitude of existing urban poverty to accelerate further, which is eventually worsening the situation. It is evident that urban poverty is closely linked to rural poverty and the increasing pressure on the urban area can be reduced if rural poverty is alleviated. However, since the initiatives for rural poverty alleviation in Bangladesh are yet to make a significant dent in the whole scenario, there should be simultaneous attempts to introduce initiatives to alleviate urban poverty as well. With this in mind, PKSF made a policy shift in the year 1999 that allowed its POs to extend microcredit support to the urban poor under the Urban Microcredit (UMC) programme.

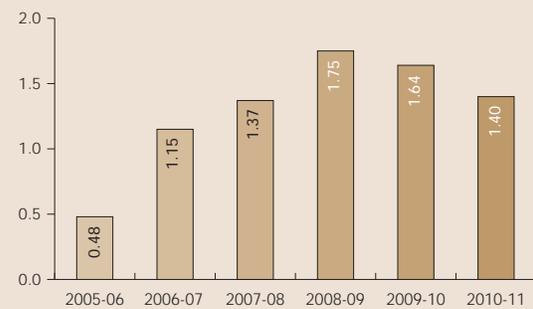
Serving **66** thousand urban poor households

The credit demand of the urban poor is relatively higher owing to the fact that a significant number of the poor lives in urban areas. In addition, the urban economic environment provides dynamic and diversified economic opportunities for the urban poor, which make the urban poor safe borrowers economically. At the same time, there is a higher scope of extending the vertical outreach of microcredit at a low transaction cost relative to RMC. Besides, UMC provides greater scope of effective women participation as they have greater freedom of movement, higher participation in the labour market, voice in household decision-making and greater access to material resources compared to rural women.

POs with a good track record in microcredit operations are primarily entrusted with the responsibility of urban microfinance operations. Some of the prerequisite characteristics of the target members for UMC are: people residing in urban or semi-urban areas with no asset and with a monthly income of between BDT 4000-5000, a resident of the locality for a minimum of three years, and persons who have a permanent or temporary business or a good record in handling the previous loans.

In FY 2010-11, PKSF's disbursement to its POs under this programme was BDT 1.40 billion with an outstanding of BDT 2.91 billion, while POs disbursed BDT 12.93 billion to their beneficiaries through UMC with an outstanding of BDT 5.51 billion. As of FY 2010-11, the average loan under UMC to beneficiaries is BDT 15,669, which is 17.8% higher than RMC; and like RMC, 78% members under the UMC programme availed loan. PKSF's disbursement to its POs under UMC reduced by 14.72% in the FY 2010-11 from that of the previous FY, but POs disbursement to its borrowers grew by 25.18%; which also indicates the capacity of the POs to revolve loan among the poor under this programme.

Figure 6: Disbursement of UMC in the last 6 years (In billion BDT)





Microfinance for the Ultra Poor

Including the excluded for ensuring human dignity

The ultra poor have always been left out from traditional financial services in the form of self-exclusion, social exclusion and institutional exclusion. The fundamental reason behind the process of exclusion is the socio-economic conditions and the capacity level of the poor. At the same time, the rigidity of classical microfinance products prevents the participation of ultra poor in conventional financial service system. Considering all these constraints, PKSF revised its existing microfinance products to address the excluded ultra poor segment of the society. The underlying viewpoint of the ultra poor programme has two corresponding ground rules; microfinance needs to be prepared for the ultra poor and the ultra poor need to be prepared for microfinance subsequently. At present, PKSF is running the country's biggest microfinance programme known as Ultra Poor Programme (UPP).

Addressing **587** thousand excluded households

In general, MFIs have a tendency to avoid risky borrowers usually the ultra poor in order to maintain the high repayment rate despite the fact that group works as a collateral to enforce borrowers loan contracts with POs. On the contrary, ultra poor voluntarily exclude themselves from microcredit at times because of the fear of not being able to repay in time and getting further indebted. The mandatory requirements of microcredit operations like weekly meeting, weekly repayment and weekly savings also discourage the ultra poor. Moreover, the ever-increasing emphasis of POs on viability of their microcredit operations particularly dependant on supplying larger volume of loans to the same borrower virtually rule out ultra poor from the financial system. Acknowledging all these, PKSF has introduced a flexible microcredit programme especially tailored to suit the needs of the ultra poor segment.

Target Group of UPP by Occupation	Percentage
Day Labourer (on-farm)	32.47
Day Labourer (off-farm)	18.72
Rickshaw-Van Puller	16.51
Small Entrepreneur	16.27
Maid Servant	2.95
Traditional Jobholders	4.25
Beggars	0.87
Child Labour Dependant HHS	1.90
Physically Disabled	0.42
Others	5.63
Total	100

IGA	Percentage
Farming	22.57
Small Enterprise (raw material, shop etc)	19.41
Handicrafts (Bamboo, cane etc)	3.15
Food Processing	4.23
Rickshaw/Van	15.05
Tailoring/Embroidery	2.24
Beef Fattening	10.92
Goat Rearing	8.49
Duck and Chicken Rearing	5.65
Others	8.29
Total	100

In FY 2010-11, PKSF disbursed a total of BDT 1.03 billion to its POs, decreasing disbursement by 11.59% than that of the last fiscal year's total disbursement of BDT 1.16 billion. On the other hand, POs disbursed a total of BDT 4.31 billion during the same period, which is 2.79% lower than that of the previous FY's disbursement of BDT 4.43 billion. Although only 5.95% of core programme disbursement of PKSF is attributed to UPP, yet it accounts for 7.78% of the core programme borrowers, which is about 74% of UPP's total members. Current average loan size under this programme is BDT 7721, which is 19.26% higher than that of the previous FY 2009-10. This indicates the progress of ultra poor's capacity to utilize the loan.

Figure 7: UPP growth in the last 6 years (In billion BDT)

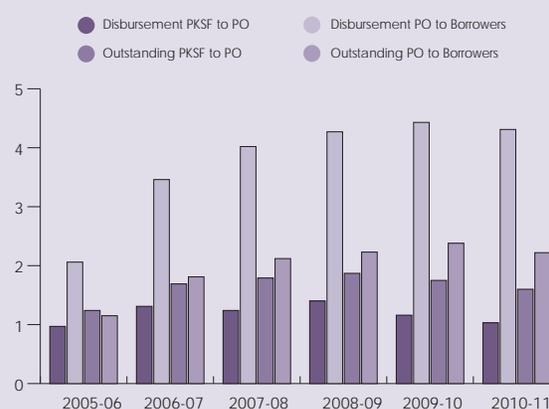


Figure 8: Borrowers growth of UPP (in thousand)





Financing the Micro Entrepreneurs

Promoting entrepreneurs who create jobs for others

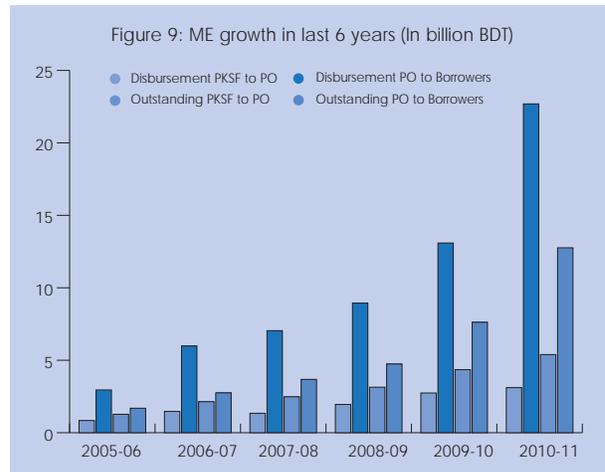
By the end of 2001, one of the major findings of PKSF from its operational field level experiences was the growth of the credit need of the beneficiaries, which accelerates over time. It has been evident that the microfinance borrowers do not remain always small. They graduate over time and some of them need larger amount of credit to expand their existing enterprises or to diversify them, otherwise their growth can be tapped in a stagnant condition. From this realization, PKSF started a programme titled Microenterprise (ME) programme with the aim to make larger amount of credit available to the progressive borrowers.

Supporting **317** thousand social change agents

Under this programme, POs of PKSF carefully select enterprising, able and proven microcredit borrowers. A borrower can now borrow up to BDT 10,00,000. There is a scope for lateral entry of any prospective micro-entrepreneurs to this programme. Lending to progressive borrowers not only creates a higher income opportunity for their individual development but also accelerates the wage employment opportunities for others, in particular for the ultra poor.

ME programme finances both working capital and fixed capital, which expands the capacity of an enterprise. ME loan has an extended repayment period compared to the normal one-year repayment period. Weekly repayments are not always compulsory for ME borrowers. Under this programme, PKSF also provides assistance to identify the difficult links of the value chain development in order to establish market linkages both backward and forward for exploring sustainable and commercially feasible solutions in support of the sustainable microenterprises.

In FY 2010-11, PKSF disbursed BDT 3.11 billion to its POs, which is 13.29% higher than that of the previous FY's disbursement of BDT 2.74 billion. On the other hand, POs disbursed a total of BDT 22.69 billion to their beneficiaries, which is 73.42% higher than that of the previous FY's disbursement of BDT 13.09 billion.





Finance for Seasonal Activities

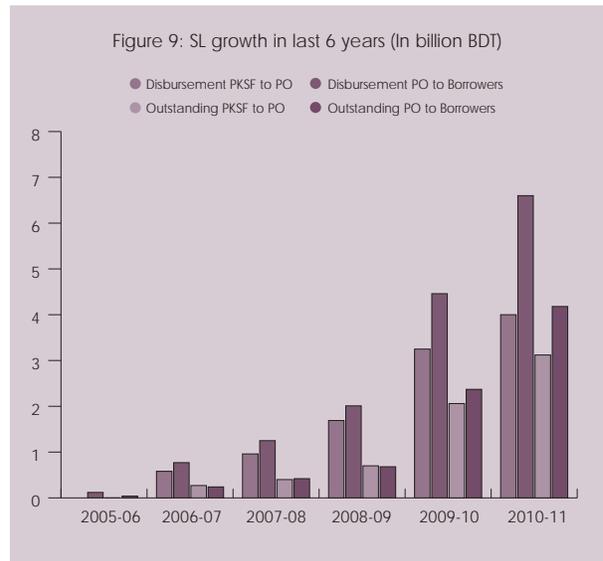
Supporting the opportunities to strengthen livelihoods

PKSF is trying to break the myth that endorses the notion of “one-size fits all” in terms of loan services and conditions associated with them. It has been commonly assumed that all types of investment must have similar pattern of return throughout the whole investment period while in reality there are exceptional situations, which demand specialized treatment. Moreover, the demand for credit and other financial services largely varies with the seasonal change and on special occasions. For example, PKSF has experienced higher loan demand at the beneficiary level before some occasions such as Eid and Puja. In consideration of all these particular situations, PKSF introduced its Seasonal Loan (SL) programme in the year 2005. Under SL programme, loans are given for less than one year depending on the nature of activities and can be repaid by borrowers in one single installment after sale of their products.

Attaining **250** thousand local poor champions

Since the initiation of SL programme, PKSF has been financing its existing POs to provide short-term but profit-maximizing loan support to its existing members of RMC. This programme has been specifically designed for the small and marginal farmers who are involved in crop and non-crop farming activities. IGAs under this programme include many different activities, such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing. A huge number of beneficiaries have been benefited only with the beef-fattening programme under SL in the last few years.

In FY 2010-11, PKSF has disbursed BDT 4 billion to its POs, which is 22.97% higher than that of the previous FY's i.e, BDT 3.25 billion. On the other hand, POs disbursed a total of BDT 6.60 billion to their beneficiaries, which is 47.97% higher than that of the previous FY's figure of BDT 4.46 billion.





Finance for Agriculture

Helping farmers who secure the nation's food

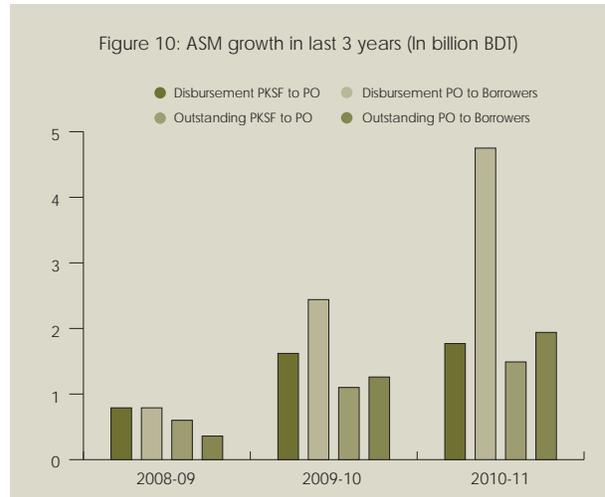
The lack of access to finance has always been one of the major constraints for the farmer communities, in particular small and marginal farmers. Even, microfinance didn't include the agriculture sector under its coverage purposely for a long time in Bangladesh. Higher degree of risk, subsequent failure records of the financial organizations working in the agriculture sector and the rigid microfinance operational modality hindered the inclusion of the farmers into the financial system. Therefore, the development of the farmers and the agricultural sector has always been deferred. Considering all the diversified needs and constraints of this particular sector, PKSf has exclusively designed its Agriculture-Sector Microcredit (ASM) programme.

Embracing **150** thousand food producer

The total number of marginal and small farmers of Bangladesh is around 6.4 million and they operate in 37% of the total agricultural area in Bangladesh. Yet they have very limited credit access in formal financial institutions and are excluded from the existing microfinance programmes, which often target the landless poor. Because of intimate association between poverty alleviation, agricultural growth and the rural economic growth, it is important to provide financial services to small-scale farms, in particular to the marginal and small farmers.

PKSF, therefore, has particularly designed its microfinance programme for the agricultural sector which supports the small and marginal farmers as well as their family members who are closely involved in farming. PKSF provides fund for all kinds of agricultural activities such as crop cultivation and processing, livestock, fishery, agro-forestry, agro-processing. People who have training or experience in specialized agricultural activities such as sericulture, apiculture, mushroom, nursery and salt cultivation but often do not have the financial capacity are considered as the target beneficiaries of this programme. These loans, like seasonal loans, can be repaid in one single installment after the sale their products.

Disbursement from PKSF to POs reached BDT 1.77 billion in FY 2010-11 from previous FY's amount of BDT 1.62 billion. Disbursement from POs to beneficiaries, increased twice to BDT 4.75 billion from that of the previous FY's BDT 2.44 billion. This programme has already turned into a flagship programme of PKSF supporting the credit needs of small, marginal and tenant farmers.







Projects



Learning and Innovation Fund to Test New Ideas

Considering innovative ideas or initiatives as an entryway for the poor towards their freedom from poverty and repression, PKSF has intelligently designed a project titled Learning and Innovation Fund to Test New Ideas (LIFT). With this project, PKSF has moved beyond its traditional microcredit programmes to trigger innovation and to design inventive interventions with an expectation of expanding the horizon of economic opportunities for the poor and enable them with fair wages and self-employment opportunities. In order to bring broader and positive changes in the society, PKSF has widened the access to receive project support from LIFT for both POs and non-POs of PKSF.

LIFT

PKSF has adopted the following definition of innovation for LIFT programme. "Innovation is an incremental or radical improvement in products/services, processes, marketing or organizations so as to improve the quality of life, create sustained economic & employment opportunities and improve productivity, livelihood, health, education/knowledge, social and other living environments of poor people." Elements of LIFT innovation are: something new or better than what already exists, something economically viable and environment-friendly, something that optimizes natural resource utilization, poor-friendly, and scalable/ replicable. It could also be proven ideas and activities having widespread appeal for the benefit of the poor but is not supported/scaled up by the public or private sector because of its involved risk and low profit nature. This innovation can be at global, national, regional or local level.

The spirit of LIFT is to finance innovative projects to accelerate poverty alleviation, gain experiences in pilot ventures and expand the viable enterprises. PKSF has incorporated an innovation matrix that constitutes a framework for classifying innovation and evaluating LIFT proposals since July 2010. LIFT fund is utilized in the form of loan, grant or technical assistance to facilitate different projects depending on the nature of a project.

Activities

Up to June 2011, LIFT has supported a total of 34 innovative initiatives across the country through 40 organizations of which 23 are POs and the rest 17 are non-POs. An amount of BDT 205.27 million has been sanctioned against these projects of which BDT 188.02 million has been allocated as loan and BDT 27.26 million as grant. Against the total amount sanctioned, a total of BDT 176.80 million has been disbursed of which BDT 161.72 million as loan and the rest amount as grant.

Achievements

Since its inception in 2006, LIFT has endorsed and encouraged innovative ideas that accelerate the financial productivity and enhances the livelihood of the poor. LIFT has demonstrated extensive diversity in promoting innovative ideas that is evident from the multiplicity of LIFT initiatives.

A number of distinctive LIFT ventures such as, production and utilization of Vermicompost and Tricompost by GKSS; manufacturing of Urea Super Granule by SOJAG; pesticide free safe food production technology extension programme by Safe Agriculture Ltd are exerting positive impact on environment along with minimized agricultural production cost.

Another distinguishing aspect of LIFT is its support towards process innovation that has resulted into increased productivity of the poor with the introduction of improved production system of Black Bengal goat by WAVE Foundation, rabbit breeding by JNDP, contract farming livestock development programme by GUK and micro entrepreneurs in fish culture by JCF.

Besides, LIFT has made some remarkable progress towards financial innovation in health insurance and island char land lease programme with increased access to microcredit such as land lease microcredit programme in char areas by RDRS Bangladesh and alternative microcredit delivery model for Haor ultra poor by PMUK.

Community Radio Station by Srizoni Bangladesh, YPSA and Proyas is another exceptional LIFT initiative for creating and promoting social awareness among the poor beneficiaries regarding health, nutrition, education, weather and other important social issues.





Programmed Initiatives for Monga Eradication

Conception of PRIME in the year 2006 was primarily founded on PKSF's effort for taking the edge off the consequences of monga and similar adverse situations. With its primary focus on creating wage employment and self-employment opportunities for the monga-affected people to ensure sustainable income throughout the year, PKSF has stepped into a credit plus approach. PRIME emphasized on delivering flexible financial and specialized non-financial services. This unique endeavor of PKSF has been extremely significant in reducing the vulnerability of the monga-affected people and bringing them out of the overriding poverty cycle.

PRIME

Working Areas

- Northern region: All 35 Upazilas of Rangpur, Lalmonirhat, Nilphamari, Kurigram and Gaibandha districts.
- South-Western region: 6 upazilas (Kaliganj & Shaymnagar of Shatkhira, Koyra & Dakop of Khulna and Kalapara & Golachipa of Potuakhali districts).

Activities

At present, 16 POs covering 347 unions of Greater Rangpur region are implementing PRIME (North) activities while 9 POs are implementing PRIME (South) activities. Up to June 2011, PRIME organized 321,633 beneficiaries in the North and 18,629 beneficiaries in the South totaling 340,262 beneficiaries. At present, PRIME provides extended services for its target beneficiaries through 7 components, which are: group formation; provision of flexible microcredit (FMC); provision of emergency loan (EL); technical services; skill development training; primary health care services; and disaster management.

Microcredit Programme: PRIME provides flexible financial services such as FMC, which is a resilient loan product in terms of repayment as well as EL, a soft loan for urgent situation. At present, around 65% of the organized PRIME beneficiaries are involved with FMC with a loan outstanding of BDT 1144.76 million. The average loan size of FMC is BDT 8,000. Up to June 2011, nearly 35,119 PRIME beneficiaries borrowed an amount of BDT 76.26 million in the form of EL.

Income Generating Activities (IGAs): At present, PRIME is supporting almost a quarter million IGAs with technical support. Among all the PRIME borrowers, 24%, 42% and 34% beneficiaries are involved with crop, livestock and off-farm activities respectively.

Training: PRIME provides training both at PO and beneficiary levels. Up to June 2011, nearly 88,353 beneficiaries received specialized long-term training on tailoring, mat making, sweater making and karchupi designing. In addition, PRIME initiated vocational training (VT) on different demand-driven trades for eligible borrowers and their family members.

Primary Health Care Services: Till June 2011, over 1.42 million PRIME beneficiaries and their household members received primary health care support. In order to provide complete health care services, PRIME health service system has been redesigned and streamlined into 3 tiers. In the 1st tier, Community Health Promoter (CHP) provides door to door primary health care services on improved health, hygiene, nutrition and sanitation. In the 2nd tier, Polli Paramedics (PP) provide satellite clinic services for limited curative care and in the 3rd tier, complicated/serious patients are referred to Government/ NGOs/other private health service providers.

Disaster Management: PRIME has an in-built disaster management system to protect the ultra poor from unexpected natural adversities. During 2010 and 2011, PRIME supplied about 140,000 liters of safe drinking water per day to *aila* victims for nearly 150 days. It also re-excavated 15 ponds contaminated by saline water to preserve fresh water in Shaymnagar area.





Microfinance for Marginal and Small Farmers

Continuing its incessant efforts to meet the credit needs of the poor farmers, PKSF, in the year 2005, embarked upon a project titled Microfinance for Marginal and Small Farmers Project (MFMSFP) with financial support of International Fund for Agricultural Development (IFAD). This programme is the first of its kind in which farmers were particularly targeted in any of the PKSF programmes. The main rationale of MFMSFP was to deliver sustainable demand-driven microcredit services to the poor farming communities in order to increase agricultural production through access to credit, information and latest technologies along with the establishment of the market linkages. The implementation of MFMSFP came to its completion in June 2011.

MFMSF

Working Areas

PKSF, in close collaboration with its 35 POs, implemented the MFMSFP in 113 upazilas of 14 districts in the north-west region (Rajshahi, Nawabgonj, Pabna, Kurigram, Thakurgaon, Joypurhat, Nilphamari, Gaibandha, Naogaon and Dinajpur) and in the north-central region (Netrakona, Mymensingh, Jamalpur and Sherpur) of Bangladesh.

Activities

Operational activities of MFMSFP had been implemented through 3 components- Microfinance Services; Capacity Building & Market Linkages; and Project Coordination & Management. In FY 2010-11, under MFMSFP, BDT 1,281 million was disbursed to POs while POs distributed BDT 3564.41 million to 2,15,573 beneficiaries as agricultural credit including seasonal loan (SL).

As a part of technical support, a number of cost-saving technologies like leaf colour chart (LCC); urea super granule (USG) applicator for judicious and timely use of urea; porous pipes to reduce irrigation cost of rice; pheromane trap; tricogramma parasites and trichoderma bio-fertilizer to produce insecticide-free vegetables were distributed among the project beneficiaries. For technology dissemination, different training modules, booklets, folders, posters and flipcharts on modern rice production method were also distributed among the farmers. The project initiated livestock insurance during FY 2009-10 involving 7 potential POs and found quite impressive results in the working areas.

Achievements

MFMSFP overwhelmingly succeeded in developing and maintaining a sustainable lending and savings system for the marginal and small farmers. The channel of credit flow to and from the targeted beneficiaries has been quite smooth and efficient. POs have been successful in maintaining a very high cumulative loan recovery rate, which is more than 98%. The project was implemented through 342 branch offices of which 318 have already become financially sustainable. In terms of outreach, the project exceeded the target increasing the total number of group membership to 234,684 by the end of February 2011. Women participation has been remarkably high which was 83.64% as of June 2011.

In capacitating the beneficiaries, the project used training as a major tool. Over the 6-year long life span of MFMSFP, a total of 309,042 beneficiaries received training on crop production along with 170,990 and 176,534 beneficiaries, who received non-crop and social training respectively. The contribution of MFMSFP in capacitating POs on agricultural lending and extension has been quite significant. In order to develop technical expertise at the field level, MFMSFP provided agricultural Technical Officer at the PO level and Assistant Technical Officer (ATO) at the upazila level.

MFMSFP of PKSF is the substantiation of the creditworthiness of the farmers community. PKSF gained valuable experience and learned a lot regarding agricultural lending based on which, PKSF embarked on mainstreaming Seasonal Loan (SL) in 2006 and Agriculture-Sector Microcredit (ASM) in 2008.





Microfinance and Technical Support

In the year 2003, PKSF launched a project titled Microfinance and Technical Support Project (MFTSP) with financial support of the International Fund for Agricultural Development (IFAD) to reinforce their effort in livestock development. MFTSP provided sustainable financial services along with technical assistances to moderate and hardcore poor for the adaptation of sustainable livestock related IGAs. As a livestock development project, MFTSP demonstrated remarkable success in remote areas by providing market-linkage support for livestock development. The project succeeded in attaining its stated objectives targetted to improve the livelihood and food security of the poor and empowerment of women.

MFTS

Working Areas

MFTSP was successfully completed on 31 December 2010. MFTSP was implemented in 97 upazilas of 13 southern and north-eastern districts of Bangladesh through 24 POs of PKSF. The project reached 237,336 poor households through 170 area offices and the total number of end-borrowers stood at 171,723. Approximately, 95% of them were women and 17.7% belonged to ultra poor.

Activities

Performance of MFTSP in terms of loan disbursement and recovery has been extremely remarkable. As of 31 December 2010-

- PKSF disbursed a cumulative loan of BDT 2,342.80 million while the POs provided a cumulative loan of BDT 13,750.80 million to end-borrowers by revolving the fund received from PKSF and savings mobilized from the end borrowers.
- Loan recovery rate at PKSF-PO level and PO-Beneficiaries level remained around 99% and 97% respectively.
- The total amount of beneficiaries savings was BDT 477.44 million while average savings per person stood slightly more than BDT 2,011.

Training

Training, one of the integral components of MFTSP, played a crucial role in terms of disseminating livestock technologies and adapting sustainable livestock-based IGAs by the poor. According to empirical evidences, training made a positive impact on increasing production and incomes of the project beneficiaries.

- Training was offered to 182,939 project participants on general livestock; 2,874 project participants on specialized livestock and 91,780 project participants on social development.
- A six-month long intensive training was organized for 27 community livestock extension workers at a public veterinary training institute.
- More than 3,633 POs staff were trained on managerial and livestock related issues. In addition, 395 POs staff attended follow-up training.
- 141 persons (mostly from PKSF and government agencies) attended relevant foreign trainings, seminars and study tours.

In total, 18 adaptive/socio-economic research studies had been carried out of which 5 were adaptive/on-farm research projects, 6 were socio-economic studies and 7 were participatory technology testing.





Finance for Enterprise Development and Employment Creation

Derivation of Microenterprise (ME) programme is one of the key fundamental resolutions of PKSF. This has broadened the horizon of employment opportunities for the poor. FEDEC is a specially designed project aimed to strengthen and expand PKSF's existing ME programme. Since March 2008, FEDEC has been working as a doorway for the graduating beneficiaries for stepping onto the upper level of self-employment and employment generation for others.

FEDEC

FEDEC is segregated into three sub-components: Microenterprise lending, Training and Value Chain Development for the implementation of sub-sector operational activities.

Microenterprise Lending: PKSF disbursed BDT 3.1 billion with a loan outstanding of BDT 5.39 billion at PO level while during the same period, POs loan outstanding at the field level stood at BDT 12.75 billion.

Training and Workshops: FEDEC organized a series of training courses on ME management & lending, sub-sector analysis and value-chain development for PKSF and PO officials along with an workshop to revise the 'Microenterprise Policy'. The project also organized 6 refreshers training for 123 PO officials

and 66 skill development training for 1305 entrepreneurs on different trades.

Value Chain Development: At present, PKSF is implementing 7 value chain development projects through its POs to trim down the existing stumbling blocks in value chain and to create employment and income opportunities in these sub-sectors. During FY 2010-11, one value chain project titled 'Floriculture' implemented by RRF in Jessore region has been completed successfully while 2 new value chain projects- 'Crab Culture' & 'High value vegetables cultivation & marketing' has been initiated. A brief description of the on going projects is as follows:

S/N	Name of the Value Chain Project	Implementing PO	Region
1	Pond Fish Culture	Uddipan	Natore
2	Beef Fattening	Jagorani Chakra Foundation (JCF)	Kushtia
3	Dairy at char region	SSS	Tangail
4	Promotion of Indigenous High Value Fish Species with Carp/Pangas	ASPADA	Bhaluka, Mymensingh
5	Introduction of Prawn (Golda) culture in floodplain	CCDA	Daudkandi, Comilla
6	Crab culture	Nawabnki Gonomukhi Foundation (NGF)	Shymnagar, Satkhira
7	High value vegetables cultivation & marketing	Muktipath Unnayan kendro	Rangunia, Chittagong





Emergency 2007 Flood Restoration and Recovery Assistance Programme

The Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP), launched by the GoB in co-operation with the World Bank in July 2008, was an immediate initiative of PKSF in response to the devastating flood of 2007 that directly affected over 13 million people in 47 districts. With an aim to minimize the negative impacts of flood by improving and rebuilding the livelihood activities of the poor, EFRRAP made an effort to provide quick and flexible financial assistances. The World Bank allocated a fund of US\$ 15 million to PKSF through the Ministry of Finance and Social Development Foundation (SDF) in the form of grant to be utilized within 31 December 2010. PKSF was assigned to channel this fund with revolving facilities under its existing Disaster Management Loan Policy for the implementation of livelihood restoration activities.

Working Areas

The programme was implemented only in response to disasters and restricted to disaster affected areas such as, flood prone areas; perennially distressed areas; river-erosion affected areas; char-land and marginal areas. The target groups of EFRRAP are flood/disaster/Monga and man-made disaster-affected people having a plot of land or annual income lower than the threshold level under the PKSF policy statement of Disaster Management Fund (DMF).

Activities

During FY 2010-2011, BDT 173.00 million has been disbursed to the POs and POs distributed BDT 410.57 million in the form of loan to affected persons for flood restoration and recovery purposes. Since inception, 111 POs have organized a total of 2,70,317 members, mostly affected by the 2007 flood who received soft loans and other assistances for their livelihood restoration, post-disaster rehabilitation and disaster preparedness as well.

EFRRAP



Community Climate Change Programme

Bangladesh is one of the most vulnerable countries to the impacts of climate change and the poor people of the country are largely and seriously vulnerable to this extreme situation. Over the last three decades, Bangladesh has been taking different initiatives to adapt climate change impacts. PKSF has undertaken the initiative to launch a project titled Community Climate Change Programme (CCCP) under 'Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009'.

The Government of Bangladesh (GoB) adopted the 'Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009' realizing the nature and magnitude of impacts along with the required efforts for enhancing resilience of the disaster-prone people. The strategy identifies 6 main pillars for future programming: (i) food security, social protection and health; (ii) comprehensive disaster management; (iii) research and knowledge management; (iv) mitigation and low carbon development; and (v) capacity building and institutional strengthening. Subsequently, 'Bangladesh Climate Change Resilience Fund (BCCRF)' was created as a multi-donor trust fund in 2011 when the bilateral donors agreed to support the plan.

BCCRF is specially formulated to envisage as a 'one stop mechanism' with two funding windows including one on-budget window for public sector projects and another off-budget window for civil society and private sector projects. PKSF acts as the central institution to look after the off-budget window to channel the funds to the NGOs. As per the decision of the GoB, 10% of the accumulated fund of BCCRF will be utilized for enhancing the ability of people to adapt with adverse effects of climate change under the direction of PKSF through the NGOs at the field level. World Bank is the administrator of this fund for a limited period. The project is expected to be effective by the first half of 2012.

CCCP



Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries

A tripartite grant agreement of US \$10 million has been signed between the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF on 30 January 2011 with the purpose of funding microcredit and small loans for farming and small business activities. In line with this agreement, a subsidiary grant agreement between PKSF and KFAED has been signed on 18 May 2011. The main objectives of the programme are to raise household income, reduce vulnerability and improve food security by enabling targeted members to access and utilize the loan. This programme aims at facilitating the borrowers to invest in farming, micro and small business activities. A Project Implementation Plan (PIP) has been developed to deliver the fund through POs. To implement the programme, 8 POs have been selected on a primary basis. The project components are:

- **Microcredit and Small Loans:** Microcredit and small loans are to be used to promote food production, food processing, storage, marketing of agricultural commodities and small businesses suitable for the targeted beneficiaries through the selected POs.
- **Capacity Building:** PKSF shall utilize 50% of the interest and service charges of the fund for institution-building and technical services for the POs. These services include technology transfer, capacity building together with monitoring and evaluation of the programme.

Kuwait Goodwill Fund



Special Programmes



Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty

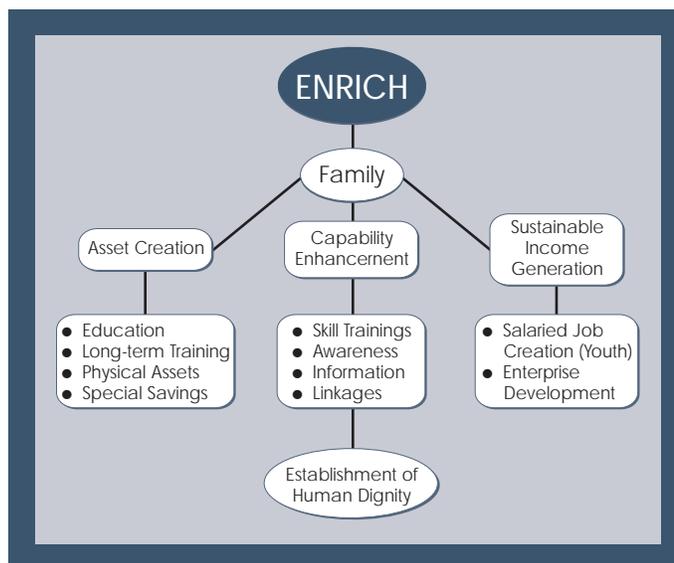
A holistic approach for household-focused poverty eradication and development

The idea behind this pioneering programme is to ensure the best utilization of the existing resources and human capabilities that a household is equipped with and enhancement of its resources and capabilities through the undertaking of potential activities. The programme has been conceived as an integrated household development approach. The principal objective of ENRICH is to build up the human dignity of the poor by creating a favourable environment where they could increase their income and protect themselves from any threat of income erosion.

ENRICH

ENRICH was officially launched on 3 May 2010. The implementation started in 21 unions with one PO being responsible for one union. An extensive household survey has been conducted covering all the 1,17,616 households of 21 unions of which 85,523 are selected for ENRICH interventions. Till now, 44,281 households (51.78%) have become members of ENRICH.

A rich database has been created with information collected from the household survey. Several interventions have already been undertaken on that basis while some others are in the phase of designing. A rigorous Family Development Plan (FDP) has been prepared that reflects the actual feelings and dreams of poor families.



Selected POs and their respective unions under ENRICH

SL. No	Name of PO	Union	Upazila	District
BARISAL DIVISION				
1.	Sangram, Barguna	Patharghata	Patharghata	Barguna
2.	SAP Bangladesh, Dhaka	Panpatti	Golachipa	Patuakhali
3.	UDDIPAN, Dhaka	Parerhat	Zianagar	Pirojpur
CHITTAGONG DIVISION				
4.	CCDA, Comilla	Eliotganj (S)	Daudkandi	Comilla
5.	YPSA, Chittagong	Sayedpur	Sitakunda	Chittagong
6.	SDI, Dhaka	Harispur	Sandwip	Chittagong
DHAKA DIVISION				
7.	DSK, Dhaka	Durgapur	Durgapur	Netrakona
8.	GRAMAUS, Mymensingh	Phulpur	Phulpur	Mymensingh
9.	SAJAG, Dhaka	Shombagh	Dhamrai	Dhaka
10.	SDC, Faridpur	Satoair	Boalmari	Faridpur
11.	SDS, Shariatpur	Kachikata	Bhedorganj	Shariatpur
12.	SSS, Tangail	Dhainnya	Sadar	Tangail
KHULNA DIVISION				
13.	Jagarani Chakra Foundation	Payra	Avoy Nagar	Jessore
14.	Nowabeki GUF, Satkhira	Atulia	Shymnagar	Satkhira
15.	WAVE Foundation	Simanto	Jibonnagar	Chuadanga
RAJSHAHI DIVISION				
16.	JAKAS, Joypurhat	Dholahar	Sadar	Joypurhat
17.	Proyas, Chapainawabganj	Ranihati	Sadar	Chapainawabganj
RANGPUR DIVISION				
18.	SKS, Gaibandha	Saghata	Saghata	Gaibandha
19.	Solidarity, Kurigram	Ghogadaha	Sadar	Kurigram
SYLHET DIVISION				
20.	Padakhep MUK	Surma	Sadar	Sunamganj
21.	TMSS, Bogra	Tetlee	Sadar	Sylhet



ENRICH has initiated some distinctive services to improve the quality of life of the poor beneficiaries.

Health Programme

A unique health programme has been initiated under ENRICH to ensure complete healthcare services for the poor. This health programme includes regular visits of Health Assistants and Health Volunteers to all the households and weekly health services in every branch with the help of an MBBS doctor. The health services are being implemented through satellite clinics, static clinics and health camps. Till now, a total of 2,02,817 members have been covered under health services.

Education Programme

Acknowledging education as one of the most integral elements for human development, ENRICH has attempted to develop a distinct education programme to reduce the dropout rate of children at the primary level. One teaching center (evening) in each village has already been established for children eligible to go to school up to class two.

Savings Programme

A special savings programme has also been designed for the ultra poor households to build up their assets in order to enhance their productive activities. Under this programme, each household has to open a bank account and deposit at least BDT 300 fortnightly. After two years, the same amount of savings or maximum BDT 20,000 will be matched with the saved amount.

Healthy Lifestyle for Improved Livelihood

ENRICH intends to supply health and environment-friendly Improved Cooking Stove (ICS) to the poor households in all the unions for which a MoU has been signed with GIZ. In the meantime, more than 2000 ICS have been installed and a total of 63 young individuals received training from GIZ on manufacturing of Bandhu Chula. With a view to replace the kerosene lanterns especially in the off-grid areas, provision of subsidized loan under livelihood improvement loan programme has been arranged for purchasing environment-friendly and fire risk-free solar lantern along with necessary support.

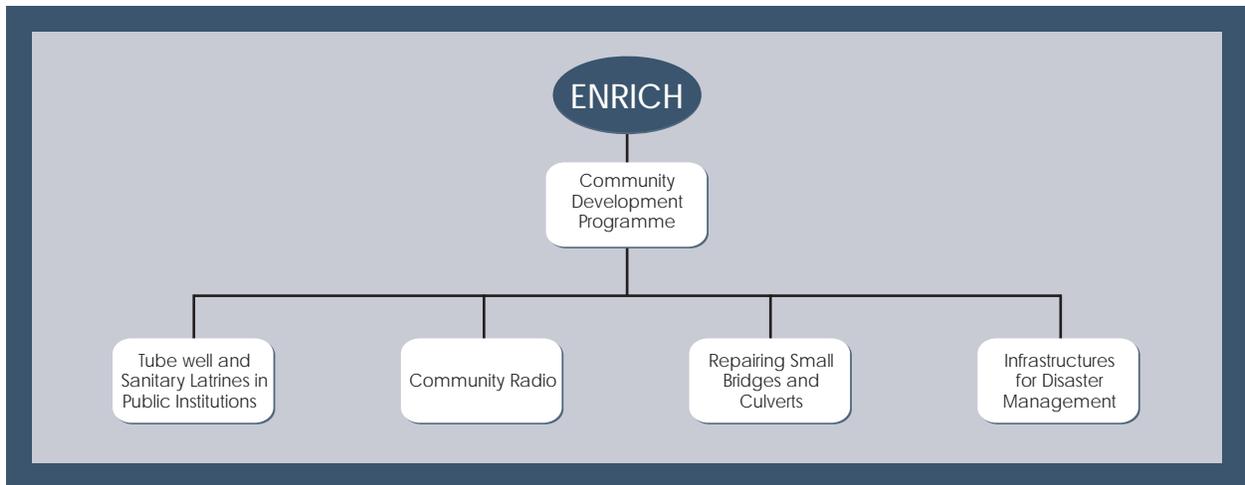
Youth Employment Programme

ENRICH has a plan to engage the maximum number of young individuals in employment or productive IGAs. Already, 279 and 360 female young individuals are engaged in health and education programmes respectively.

Community Development Programme

ENRICH has initiated a number of community based programmes such as repairing or building of structures of culvert, bridges, sanitary latrines and shallow tube-wells in the common places like school, college, madrasha, mosque, temple and library. Two ENRICH partners- YPSA and PROYAS have also initiated community radio transmission in their respective unions. A total of 20 Pond Sand Filters (PSF) have been repaired in the *aila* affected Atulia union of Shymnagar upazila to meet the demand of safe drinking water. At present, PKSF, in collaboration with Inter-cooperation (IC), is implementing medicinal plant cultivation programme in all the ENRICH unions.

Community Development Programme is a comprehensive initiative that wants to respond to development in a holistic way. As can be understood from the graphic, this addresses health issues, infrastructural problems both for development and management at times of danger; while the increasing use of the Community Radio is directed toward providing necessary information for agriculture, education as well as catering to the entertainment needs of the people. 'Loka Unnoyan Kendra' or the 'Center for Popular Development' plays a vital and coordinating role in the initiation, implementation and monitoring of Community Development Programme.



Enriching People with ENRICH | A Case on 'Sambridhi Bari'

Ms. Sufia Begum lives in Gayespur village, Shimanto Union in the district of Chuadanga. She is one of the beneficiaries of Wave Foundation. Sufia is associated with ENRICH for last one year. She is now self-reliant with the help of different ENRICH initiatives and her home is now known as 'Sambridhi Bari' (ENRICH Home). Some of the on-going activities of ENRICH in Sufia's 'Sambridhi Bari' are:

Ultra Poor Loan: Sufia is a UP loan borrower of ENRICH microcredit programme for one year.

Bandhu Chula: Sufia has established an environment-friendly 'Bandhu Chula' at her home with this loan. She now cooks more economically in terms of time and fuel. Besides, this 'Bandhu Chula' has reduced smoke-related health hazards in her family.

Health Card: Sufia has registered for health card facilities, which ensures regular health check-up. Her family members also draw benefits out of it.

Spice Cultivation: Sufia has initiated seasonal cultivation of spices like onion, ginger, garlic, turmeric and chilli at her homestead. This has become an additional source of her family income.

Medicinal Plant Cultivation: Sufia has cultivated a wide variety of medicinal plants at her home such as 'Tulsi', 'Basak', 'Madhabilata', 'Shotomuli', 'Kuch', 'Patharkuchi', 'Lojjabati', 'Ghriotokumari', 'Cactus', 'Baon Hati', 'Bonmehedi' and 'Ekani' which help her providing health solutions to her family members as well as the neighbours.

Homestead Vegetable Garden: With the help of 'Household Enterprise Development Assistance' under ENRICH, Sufia has initiated different types of vegetable cultivation at her homestead. This ensures supply of nutrition to her family and benefits her with an additional income.

Sex Pheromone Trap and Lure: Sufia has received sex pheromone trap and lure from ENRICH for pesticide-free vegetable cultivation.

Goat Rearing: With subsidized loan from ENRICH, Sufia is rearing a number of goat and lamb, which ensures protein supply for her family, coupled with additional income. She also receives free vaccination services for her cattle's from ENRICH.

Vermi and Quick Compost Fertilizer: Sufia produces vermi-compost fertilizer with the assistance of 'Household Enterprise Development Assistance' for her own use as well as selling purpose.

Napier Grass Plantation: Sufia cultivates Napier grass by the side of her home. This is used as livestock food. She uses most of the produced grass for her own cattle while the rest is sold at the local market.

Sanitary Latrine: Sufia is now more conscious about health and hygiene issues. She has built a sanitary latrine in her home.

With all these benefits at her disposal, Sufia doesn't need to buy a lot of foodstuff from market anymore. Even she can now sell some of her own produce. She feels proud to be involved with ENRICH. ENRICH has enriched her lifestyle with a better promise for the future. Her home can indeed be treated as a 'Sambridhi Bari'.





Developing Inclusive Insurance Sector Project

Protecting the continuity of the sustainable socio-economic upliftment of the poor

The vulnerability of the poor is exacerbated each time they incur a loss, creating a vicious cycle that precludes the lasting improvements of human and economic welfare. Microinsurance is expected to pool the risk by collecting relatively small premiums from a large population and funding relatively large payouts to small portion of that population that suffers losses from specified risky events. Since by nature it is micro and the number of poor is quite large so it is assumed that it might be affordable to both poor clients and insurance providers if designed and managed appropriately.

With the financial grant (US\$ 2 million) support from Japan Fund for Poverty Reduction (JFPR) and administered by Asian Development Bank (ADB), PKSF has started Developing Inclusive Insurance Sector Project (DIISP) in January 2010. The objective of this pilot project is to protect the livelihood of poor households, especially women, from risks such as accidents, illness, theft or natural disasters to secure their welfare and productive or non-productive assets through low cost inclusive insurance services (microinsurance). Mostly life, health, livestock and/or disaster insurance products will be offered to the low-income group with minimal documentation. The Project has 4 major components: market assessment and microinsurance product development; strengthening policy, legal and regulatory

framework for microinsurance; awareness creation and capacity development; and microinsurance pilot scheme. The Project Management Cell (PMC) of DIISP has selected 21 POs for field level implementation based on their competence and effectiveness in working with poor communities.

PKSF received a grant fund from The Rockefeller Foundation (RF) to implement a project titled- 'The health insurance for the poor of Bangladesh'. The RF project is expected to supplement the better implementation of DIISP and build the capacity of PKSF officials on microinsurance programmes through exposure-cum-study visits on the national insurance schemes of India, The Philippines and Thailand.

DIISP



Micro-finance Support Intervention for Food Security for Vulnerable Group Development and Ultra Poor Beneficiaries Project

PKSF has successfully completed the European Union funded FSVGD and UP Beneficiaries project on 30 April 2011. The project was launched in 2007 and implemented through 31 POs in 19 districts of northern region of Bangladesh. The project mainly provided capacity building support to the ultra poor beneficiaries as well as the staff of PKSF and its POs. The beneficiaries included former FSVGD (3rd cycle) members and ultra poor members of UPP. The project successfully attained its target of bringing 0.58 million households under its network during the project period. There are four major components of this project.

Financial services risk fund (pilot): Under the coverage of Risk Fund, BDT 17.36 million was distributed to 4,647 ultra poor families in the events of death and accident. An individual beneficiary received BDT 5,000 for death and BDT 3,000 for accident of the earning member of the household.

Skill development training for UP beneficiaries: Until June 2010, over 0.118 million beneficiaries received training on 8 different IGAs such as poultry rearing, goat rearing, cow rearing, beef fattening, vegetable production, nursery, bamboo & cane product making and tailoring.

Micro-finance related training: 17 POs in 7 districts of Rajshahi enrolled 40,822 former FSVGD members and trained 39,553 of the enrolled FSVGD members on microcredit and savings management.

Capacity building through training of PKSF and PO staff: Till June 2010, 4,132 staff of PKSF and its POs received capacity building training.

Achievements

It has been evident from the findings of the impact study that the project made significant impacts on the livelihood of the beneficiaries. The major findings of the study are:

- Monthly nominal income of the participant households increased to BDT 5,224 from BDT 1,711 while monthly nominal income of the dropout group increased to BDT 4,804 from BDT 1,738.
- The project was directed towards reaching the vulnerable ultra poor and the members demonstrated a higher propensity to save. Average per capita net savings increased by 21% from BDT 578 in 2007 to BDT 699 in 2010.
- Monthly food expenditure of the participants was higher by BDT 276 while non-food expenditure was higher by BDT 377.

FSVGD & UP



Special Fund

As a leading institution for poverty alleviation through employment generation, PKSF operates all programmes through its POs to facilitate the poor with diversified microcredit services. PKSF frequently receives financial grant applications from different institutions and individuals who are exposed to shocks. Since there is no such provision under the on-going programmes, PKSF is unable to provide any kind of assistance (including goods & services) in times of need of the poor. Apprehending its Corporate Social Responsibility (CSR), PKSF has embarked upon a decision to form a Special Fund with its own resources. In a governing body meeting, held on 24 October 2010, a total of BDT 50 million was approved to create this Special Fund.

Activities of Special Fund during FY 2010-11

- Mr. Sujaul Islam, a dedicated social worker and an executive director of a PO, received an amount of BDT 0.5 million for the treatment his liver cancer.
- PKSF has granted and disbursed an amount of BDT 10,000 to Ms. Shathi Begum, an ultra poor lady suffering from gynecological disease to cover a part of her surgery expenses.
- PKSF provided 200 school bags and 5 charger lights among the poor working children studying at Mirpur Shishu Kallyan Primary School in the night shift.
- PKSF has decided to offer scholarship to Mr. Md. Kamruzzaman, a meritorious but poor student studying at University of Dhaka with an annual grant of BDT 9000 for buying required education materials and a monthly scholarship of BDT 1000 for the next 3 years.

পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ) - এর 'শিক্ষাবৃত্তি' প্রদান অনুষ্ঠান

প্রধান অতিথি : জনাব নুরুল ইসলাম নাহিদ, এমপি
মাননীয় শিক্ষামন্ত্রী, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

বিশেষ অতিথি : জনাব রাশেদ খান মেনন, এমপি
সভাপতি, শিক্ষা মন্ত্রণালয় সম্পর্কিত স্থায়ী কমিটি

সভাপতি : রাজী খলীকুজ্জামান, এমপি
সভাপতি, পরিচালনা পর্ষদ



Programmes-Support Fund

PSF

All the operational activities and projects of PKSF have definite objectives, targeted beneficiaries, individual management mechanisms as well as well-structured rules, regulations and policies. Under the provision of on-going activities of PKSF, it is often difficult to provide any kind of flexible loan, grant or additional assistance apart from its regular activities. Therefore, PKSF felt the necessity to form a special kind of fund to facilitate the poor with diversified and poor-friendly services, such as

education, health and any social development activities under the ongoing activities of PKSF.

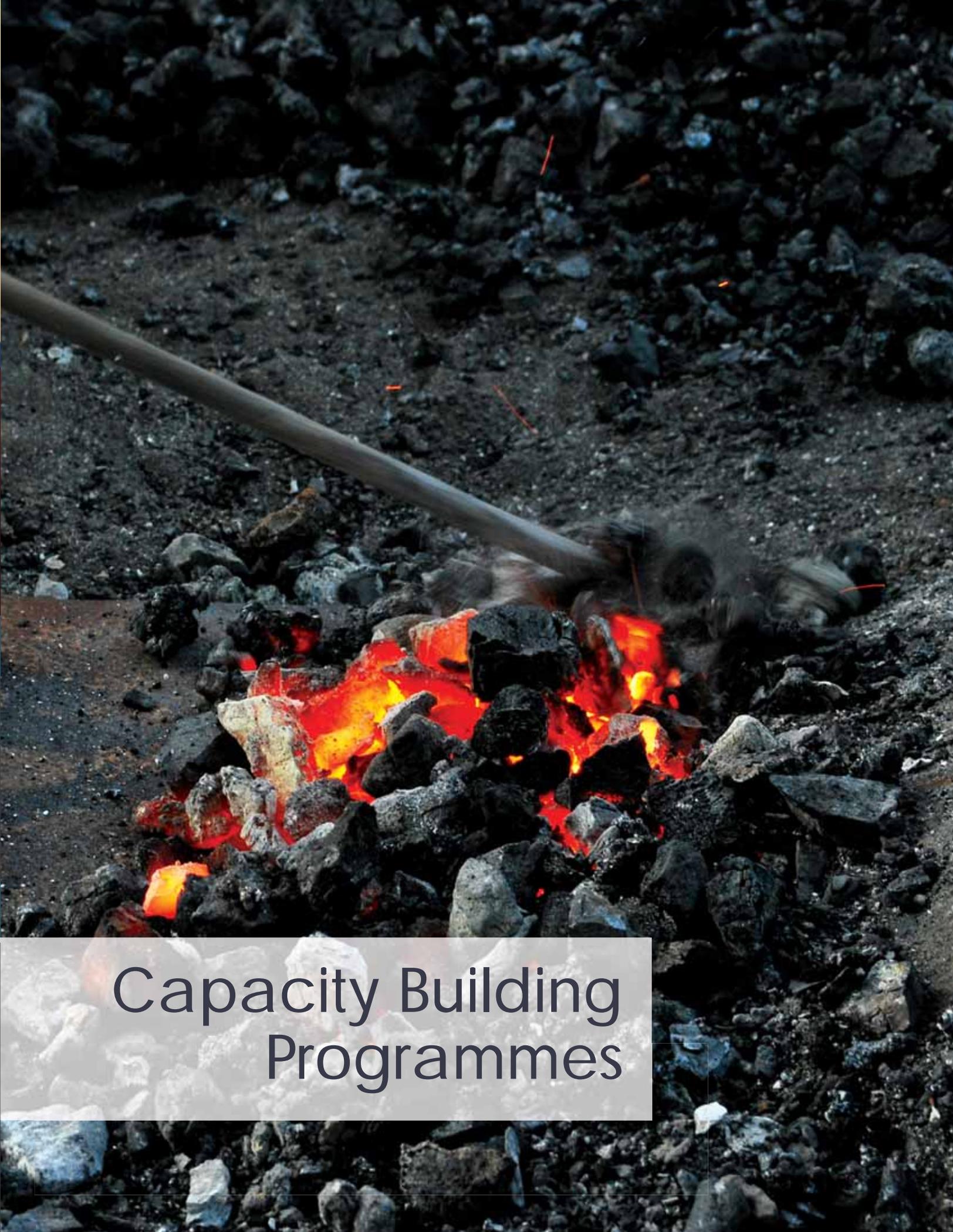
With this end in view, on 30 June 2011, the Governing Body of PKSF in its 169th meeting has approved an initial amount of BDT 1 billion from its own resources to form a fund titled Programmes-Support Fund (PSF). The main objective of PSF is to support diversified social development programmes with the primary focus on education and health services for the poor.

Disaster Management Fund

DMF

Disaster Management Fund (DMF) is designed to provide quick financial assistance to poor families in order to help them cope with and recover from disasters; prevent them from selling advance labour that leads the poor to become indebted to unscrupulous money lenders or valuable assets and further to enable them to smooth out consumption. This fund is utilized in times of disaster or afterwards for restoration of their livelihood,

rehabilitation, urgent medical services, water and sanitation, and to meet emergency consumer needs. PKSF mobilized this fund from its own income and also from other organizations. The primary activities of this programme include repairing houses, tube wells and latrines; restoring existing IGAs; ensuring consumer items during post-disaster period.



Capacity Building Programmes

Palli Karma-Sahayak Foundation (PKSF)



Training Course on

"Training of Trainer (ToT)"

Participant : Mid Level Officials of PKSF POs

Duration : October 17, 2011.
Venue : PKSF Training Centre, SF Bhabar, Pokhara.



Training

Training for PO Officials

PKSF arranges training courses for its POs personnel covering a wide range of issues on microcredit operations and management. These training courses are designed to augment their skills required for long-term organizational development and sustainability in implementing microcredit and relevant social interventions for poverty alleviation. In FY 2010-11, PKSF provided a total of 132 batches training to 4,292 participants of its POs. Areas of training included Group Dynamics, Savings and Microcredit Management for field workers; Microcredit Management, Training of Trainers (ToT) and Supervision and Monitoring for mid-level managers; Accounts Keeping and Financial Management for both branch & head office accountants.

Group Dynamics, Savings and Microcredit Management

It is a four-day long course, which helps the field workers to accelerate group dynamism by enhancing their capacity of savings and microcredit management. During FY 2010-11, a total of 2,204 field workers have been trained on 'Group Dynamics, Savings and Microcredit Management'.

Microcredit Management for Mid-Level Officers

The main objective of this five-day long course is to enhance the theoretical and practical knowledge of the mid level officers of POs to implement the microfinance programmes successfully. In FY 2010-11, a total of 732 mid-level officials received training on 'Microcredit Management'.

Supervision and Monitoring

It is a three-day long course for the mid-level officers of POs. The main objective of this course is to assist and guide the mid-level officials to play a leading role in order to supervise and monitor the microfinance programmes. This helps to increase the annual income through controlling the malpractices exercised by the staff. In FY 2010-11, a total of 68 mid-level officials received training on 'Supervision and Monitoring'.

Accounts Keeping and Financial Management

The participants of this course are both the branch office and head office accountants of PKSF POs. This course is essential for them in order to bring financial discipline and control in their organization's financial system, which eventually helps to establish the uniform and standard financial system. In FY 2010-11, a total of 130 accountants received training on 'Accounts Keeping and Financial Management'.

Training of Trainers (ToT)

In the reporting year, 48 participants of 28 POs received training on ToT in 2 batches.

Year-wise Training of POs Staff under Mainstream Programmes

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

Training for PKSF Officials

PKSF provides training to its own staff for successful implementation of its microcredit programmes. These trainings are intended to enhance their strategic and operational skills with sound understanding of different economic and social issues, which offer great scope and potential for poverty alleviation and employment generation for the poor. The training topics cover the wide range of subjects of MIS, Financial Management, Business Plan, Value Chain Development and Sub-Sector Analysis, Microcredit Management, Supervision and Monitoring, Training of Trainers (ToT) etc.

PKSF also organizes foreign exposure visits for its officials to improve their skills for sharing knowledge and experiences with the best performing organizations in different parts of the world. PKSF usually sends its officials to renowned foreign institutions like AIM, The Philippines; AIT, Thailand; IIT, India; MicroSave, India to participate in the different training courses or study visits. During FY 2010-11, PKSF officials participated in different courses named 'Youth Employment with a focus on Youth Enterprise and Entrepreneurship', 'Urban Market Based Livelihood Project', 'Youth Inclusive Financial Services', 'Introducing E-Pass Book into Microfinance Sector', 'Survey Methods and Data Analysis', 'Tax Management' and 'ToT' training courses.

Year-wise Training of PKSF Staff under Mainstream Programmes

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

Training for PKSF's Projects

Different projects of PKSF in collaboration with PKSF training wing organize management development trainings for the mid-level PO employees and skill development training on IGA operations for the borrowers as per the project requirements. In the reporting year, 1,259 PO officials of different levels received training on different modules under FEDEC and MFMSF projects. Moreover, 2,129 batches of IGA trainings have been implemented under FEDEC, PRIME and MFMSF projects for 52,879 participants of 50 POs.

List of Participants under Projects during FY 2010-11

Projects	PKSF Staff	POs Staff	Beneficiaries	Total
FEDEC	-	194	1305	1499
MFMSFP	32	1065	39274	40371
PRIME	190	0	12300	12490
Total	222	52,879	52,879	54360

Training for Overseas Participants

PKSF offers training courses and organizes study visits for microcredit professionals from abroad with a view to promoting best practices in microfinance sector of Bangladesh as well as encouraging policy exchange. Moreover, these exposure visits enable participants to learn about integrated poverty alleviation approaches of Bangladesh. PKSF has, so far, organized 50 training cum-exposure visit programmes for 322 foreign practitioners from 32 organizations of 19 countries. In FY 2010-11, a total of 34 foreign visitors from 4 countries participated in the study visit programme to PKSF.

List of Foreign Participants during FY 2010-11

Name of the Institution	Country	Participants
China Microfinance Association	China	7
Central Bank of Nigeria	Nigeria	7
Alliance for Financial Inclusion	Nepal	1
Different Microfinance Bank, Nepal	Nepal	13
Small Entrepreneurs Loan Facility (SELF) Project, Ministry of Finance, The United Republic of Tanzania	Tanzania	6
Total Number of Participants		34

Training for Non-POs & Others

PKSF organizes trainings for the employee of non-partner NGOs along with government and semi-government organizations on different issues of microfinance and social development intervention that are working for poverty alleviation and employment generation as per their request.

Training for Interns

Each year PKSF offers opportunities to a number of university students to accomplish their internship at PKSF. Internship provides opportunities for students to practice and link their theoretical knowledge with practical real-world experiences of the microfinance sector. The main objective of PKSF's Internship programme is to develop the future human resources for the microfinance sector in our country. In FY 2010-11, a total of 46 interns from the Shahjalal University (1), ASA University (10), University of Dhaka (11), UK Open University (1), Patuakhali Science and Technology University (22), Rajshahi University (1) completed their internship at PKSF.





Non-Training Support

Workshops and Seminars

PKSF regularly organizes workshops, seminars, brain-storming sessions on different areas of poverty alleviation covering microcredit management and social development activities with a view to awareness building of the PKS F and PO officials to make them capable of facing different challenging environments in a sustainable manner. During FY 2010-2011, PKS F organized a number of such programmes with the participation of its POs senior level officials, government officials and donor representatives under its mainstream programme and projects and reviewed the progress of implementation of current programmes and policies in order to formulate future policies and initiate new programmes. In continuation to its 20th anniversary celebration, PKS F arranged a special seminar in Bangladesh where Professor Nurul Islam, the first deputy chairman of Planning Commission participated and delivered the valedictory address.

Institutional Development Loan

PKSF provides flexible loan programme for its POs' institutional development at the rate of 1% & 1.25% interest. PKS F provides this loan to its POs to purchase computers, motorcycles, bicycles, engine-boats, photocopiers and for the construction of training complex to ensure smooth operations of microcredit activities of POs. PKS F disbursed a total amount of BDT 290.91 million up to June 2011. In FY 2010-11, PKS F disbursed loan amounting to BDT 23.63 million.

Library

PKSF has a rich library of its own in the 2nd floor of PKS F Bhaban. It has a huge collection of books, journals, study reports and all other publications related to microfinance and development activities of Bangladesh. In addition, it has an archive in which all the PKS F publications up till now and other documents are conserved. PKS F library is open to all the PKS F members along with PO officers.

Management Information System (MIS) Support

In FY 2010-2011, PKSF organized a workshop for the PO officials to expedite the computerization process of POs in which 5 software companies demonstrated their software. The workshop was highly motivating for the POs to implement the integrated microcredit solution to run their microcredit operations effectively. PKSF's MIS cell keeps on providing LAN enabled services such as e-mail, internet, file sharing, printer sharing, anti-virus support, application software access to its officers. In order to incorporate more functionality and diversity in the reporting system, PKSF has upgraded the "PKSFPR" software. PKSF is now able to monitor operational effectiveness, performance and financial growth of the POs through the upgraded software. It facilitates the user to dynamically add quality performance indicators and new projects dynamically in this system.

Developing Best Practices

PKSF has developed performance indicators and standards for its POs in different areas with a view to assessing their overall institutional strength. Moreover, PKSF has prepared a number of guidelines and policies to improve its own credit operations and those of its POs. Some of these policies, guidelines, and standards can in fact improve the performance of microcredit industry as a whole. Till date, PKSF has prepared about 30 policy guidelines and set of standards in different areas of microcredit operations, which are now followed by the MFIs of the country. PKSF reviews its policies and programmes continuously and adjusts them to meet the changing requirements.

Research and Publications

PKSF recognizes the fundamental need for research to understand the realities and design the way forward. In this regard, PKSF has streamlined its research cell to build up a strong research department with well-designed research programme in order to carry out cost-effective researches using its vast network of POs. It is expected that it will provide PKSF with much needed insights and understanding of the programme dynamics to identify the weaknesses and strengths of its programming as well as the opportunities and areas of innovation for future programme development.

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

Communications

Recognizing communications as one the influential means of modern times, PKSF has emphasized on disseminating information regarding its microcredit activities and publicizing success stories of POs and their beneficiaries through electronic and print media.





পিকেএসএফ-এর
২০তম বর্ষপূর্তি উন্নয়ন মেলা ২০১০

পিকেএসএফ ভবন
PKSF BHABAN

পিকেএসএফ-এর
২০-বর্ষ পূর্তি ও উন্নয়ন মেলা ২০১০



পিকেএসএফ ভবন
PKS FBHABAN

পিকেএসএফ-এর
বহু পুঁতি ও উন্নয়ন মেলা ২০১০

20th Anniversary and
Development Fair

১৯৯০ - ২০১০
পিকেএসএফ-এর
২০-বর্ষ
উন্নয়ন
মেলা ২০১০

20th Anniversary of PKSF

PKSF celebrated its 20th anniversary in November 2010. On this occasion, PKSF arranged the mega event of “20th Anniversary of PKSF and Development Fair 2010” that was held from 6-9 November 2010 at Bangabandhu International Convention Center, Dhaka. It was an immense celebration where renowned personalities of the country joined together. They praised PKSF's 20 years of achievement and also expressed their views and suggestions that will guide PKSF to go further in attaining its objectives.

The opening ceremony of “20th Anniversary of PKSF and Development Fair 2010” was held on 6 November 2010 in PKSF Bhaban. Hon'ble Finance Minister, Mr. Abul Maal Abdul Muhith, was present as the chief guest and Mr. Abul Kalam Azad, Hon'ble Minister, the Ministry of Information and Ministry of Cultural Affairs was present as the special guest in the opening ceremony. PKSF awarded Mr. M. Syeduzzaman, the former chairman of PKSF, with “Lifetime Achievement Award”, for his continuous and untiring efforts in the development sector.

An integral part of the event was cultural programme that was held on 1st, 2nd and 4th day of the programme. 7 POs of PKSF participated in the cultural programme. They performed drama, folk and inspirational songs, dance drama etc. An animation and beam show was presented with the theme song of PKSF on the closing day.

The closing ceremony of the “20th Anniversary of PKSF and Development Fair 2010” was held on 9 November 2010, at the Hall of Fame, Bangabandhu International Convention Center. Mr. Nurul Islam Nahid, Hon'ble Minister, Ministry of Education, and Mr. Jainul Abdin Faruq, Hon'ble Chief Whip of the Opposition Party, were present at the programme as special guests. 5 beneficiaries from different programmes of PKSF, who made effective use of their loan and demonstrated remarkable successes in their lives were awarded with crest and BDT 50,000 each.



Development Seminar

On the occasion of its 20th anniversary, PKSF arranged 7 seminars on significant national, social and economic issues. Honorable Ministers from related ministries of the government, Deputy Speaker of Bangladesh Parliament, Members of the Parliament and intellectuals from relevant fields participated in those seminars. Guests from India and Nepal also participated in one of the seminars as panelists. The seminars were held on the following issues:

- Ganges-Brahmaputra-Meghna Region: Water based Regional Cooperation
- The Social Safety Net of Bangladesh
- Addressing Environment Degradation & Climate Change Impacts in Bangladesh
- Rabindranath Tagore and People's Development
- Children's and Women's Issues
- Bangladesh: Growth of Rural Economy through Sustainable Employment Generation
- Inclusive Financing

Development Fair

The main attraction of the celebration programme was the Development Fair. In total, there were 130 stalls among which, PKSF distributed 97 stalls to 70 POs, 7 stalls to 7 POs who are working under LIFT (Learning and Innovation Fund to Test New Ideas) project and 20 stalls to the non-POs. The remaining 6 stalls were reserved for PKSF, where various types of development activities and publications of PKSF were displayed. The participating organizations displayed different products produced by their beneficiaries. There was live display in some stalls, which fascinated the large number of viewers amongst which the display of biogas plant, art pottery jewelry, making of cricket-bat were noteworthy. Bulk of handmade products attracted people. The fair was a sheer success since it created so much enthusiasm among the people about PKSF initiatives.





A photograph of a lush green field, likely a meadow or pasture, with a semi-transparent white text box overlaid at the bottom. The grass is vibrant green and appears to be a mix of different species, with some taller stalks and some shorter, denser clumps. The background shows a slightly blurred view of the field extending into the distance. The text 'Auditor's Report' is centered within the white box.

Auditor's Report

Hoda Vasi Chowdhury & Co

Chartered Accountants

Independent Correspondent Firm to **Deloitte Touche Tohmatsu**

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

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the Statement of Financial Position as at June 30, 2011 and the Statement of Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity for year then ended June 30, 2011 and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

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

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

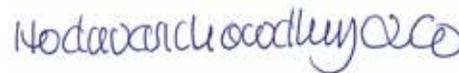
Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Palli Karma-Sahayak Foundation (PKSF) as at June 30, 2011 and its financial performance and its cash flows for the year then ended June 30, 2011 in accordance with International Financial Reporting Standards (IFRS) 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 purposes 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 Program's statement of financial position and statement of comprehensive income and expenditure dealt with by the report are in agreement with the books of account.

12 DEC 2011
Dated, Dhaka


Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at June 30, 2011

		As at June 30	
		2011	2010
		<u>Taka</u>	<u>Taka</u>
PROPERTIES AND ASSETS	<u>Notes</u>		
Non-Current Assets			
Property, plant and equipment	4	182,601,761	199,915,286
Investment against provision for gratuity	5	115,969,488	64,134,117
Staff house building loan	6	87,158,113	57,030,396
Loan to POs under core program-non current portion	7	10,625,799,222	11,473,767,718
Loan to POs under capacity building- non current portion	8	17,203,808	10,906,795
Loan to POs under other projects- non current portion	9	1,191,800,582	1,867,509,316
Total Non-Current Assets		<u>12,220,532,974</u>	<u>13,673,263,628</u>
Current Assets			
Loan to POs under core program-Current portion	7	17,712,681,778	16,091,144,944
Loan to POs under capacity building-Current portion	8	6,260,983	5,245,967
Loan to POs under other projects-Current portion	9	2,460,456,322	2,195,419,640
Overdue service charges receivable	10	2,742,846	857,528
Service charges receivable	11	346,123,057	351,869,359
Interest and other receivables	12	264,812,747	569,793,550
Advances, deposits and prepayments	13	24,910,657	14,817,182
Cash and cash equivalent	14	12,296,370,810	10,376,575,278
Total Current Assets		<u>33,114,359,200</u>	<u>29,605,723,448</u>
Total Properties and Assets		<u>45,334,892,174</u>	<u>43,278,987,076</u>

		As at June 30	
		2011	2010
		<u>Taka</u>	<u>Taka</u>
	<u>Notes</u>		
CAPITAL FUND AND LIABILITIES			
Capital Fund			
Grants	15	13,559,062,641	13,418,131,100
Retained surplus		12,481,916,792	10,598,662,046
Special Fund		51,954,757	-
Disaster management fund		117,931,467	98,383,896
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Total		<u>26,310,865,657</u>	<u>24,215,177,042</u>
Non current Liabilities			
Microfinance loan under core program (MF-I & MF-II)	16	9,800,822,994	10,808,141,940
Loan for other projects	17	5,152,504,918	4,504,937,779
Interest on loan for other projects	19	74,774,948	79,938,108
Provision for gratuity and severance allowances	20	128,751,176	115,922,440
Grant for assets	21	36,074,044	39,863,151
Grant received in advance	22	154,957,494	45,591,426
Total		<u>15,347,885,574</u>	<u>15,594,394,844</u>
Current Liabilities			
Other liabilities	23	246,313,700	255,544,361
Loan loss provision - core program	24	1,913,556,447	1,883,457,804
Loan loss provision - capacity building	25	1,188,510	864,517
Loan loss provision - other projects	26	313,854,301	127,185,160
Microfinance loan under core program (MF-I & MF -II)	16	1,007,318,946	1,007,318,946
Loan for other projects	17	105,339,388	54,233,050
Interest on microfinance Loan (MF-I & MF-II)	18	38,000,039	125,911,340
Interest on loan for other projects	19	50,569,612	14,900,012
Total		<u>3,676,140,943</u>	<u>3,469,415,190</u>
Total Capital Fund and Liabilities		<u>45,334,892,174</u>	<u>43,278,987,076</u>

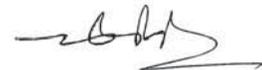
These financial statements should be read in conjunction with the annexed notes



Dr. Jashim Uddin
Deputy Managing Director



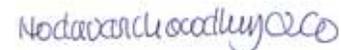
Dr. Quazi Mesbahuddin Ahmed
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

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

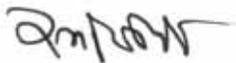
12 DEC 2011
Dated, Dhaka


Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended June 30, 2011

		For the year ended June 30	
		2011	2010
		Taka	Taka
	<u>Notes</u>		
INCOME			
Operating Income			
Service charges	27	1,380,185,693	1,301,659,065
Grant income	28	364,563,136	619,909,041
		<u>1,744,748,829</u>	<u>1,921,568,106</u>
Non Operating Income			
Interest on bank balance and short term deposit	29	1,195,095,722	904,696,089
Other income	30	14,858,003	10,106,270
		<u>1,209,953,725</u>	<u>914,802,359</u>
Total		<u>2,954,702,554</u>	<u>2,836,370,465</u>
EXPENDITURE			
General and Administrative Expenses			
Manpower compensation (salaries, allowances & other facilities)	31	204,863,664	226,408,708
Institutional development and capacity building	32	306,692,917	422,483,106
Monitoring and evaluation	33	7,767,062	9,609,763
Occupancy expenses	34	5,908,811	6,558,296
Research and publication	35	37,284,216	12,262,300
Depreciation	36	26,208,189	28,360,424
Other administrative expenses	37	45,039,486	25,551,089
Total		<u>633,764,345</u>	<u>731,233,686</u>
Loan loss expenses	38	217,477,126	380,011,077
Financial Cost of Operation			
Borrowing cost	39	147,787,658	160,456,625
Bank charges and commission	40	916,351	1,338,194
Total		<u>148,704,009</u>	<u>161,794,819</u>
Total Expenditure		<u>999,945,480</u>	<u>1,273,039,582</u>
Excess/(Shortage) of Income over Expenditure			
Transferred to capital fund	15	<u>1,954,757,074</u>	<u>1,563,330,883</u>

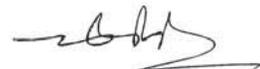
These financial statements should be read in conjunction with the annexed notes



Dr. Jashim Uddin
Deputy Managing Director



Dr. Quazi Mesbahuddin Ahmed
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

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

12 DEC 2011
Dated, Dhaka


Chartered Accountants

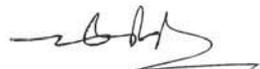
Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended June 30, 2011

	<u>Notes</u>	<u>2011 Taka</u>	<u>2010 Taka</u>
A. Cash Flow from Operating Activities			
Excess of income over expenditure (surplus)		1,954,757,074	1,563,330,883
Add: Adjustment for items not involving the movement of cash	41	237,885,352	399,239,329
Surplus before Changes in Operating Activities		<u>2,192,642,426</u>	<u>1,962,570,212</u>
Changes in Operating Activities			
(Increase)/decrease in current assets other than loan to POs	42	268,620,594	361,298,014
(Increase)/decrease in loans to POs - current portion	43	(1,887,588,531)	(2,415,573,215)
(Increase)/decrease in loans to POs - non current portion	44	1,517,380,215	(219,445,131)
Net Increase in Loans to POs		<u>(101,587,722)</u>	<u>(2,273,720,332)</u>
Increase/(decrease) in current liabilities	45	(61,472,361)	(165,145,214)
Increase/(decrease) in non-current liabilities	46	7,665,576	49,315,346
Increase/ (decrease) in deferred income		109,366,068	(166,595,476)
		55,559,282	(282,425,344)
Net Cash Flows from Operating Activities		<u>2,146,613,986</u>	<u>(593,575,463)</u>
B. Cash Flows from Investing Activities			
Acquisition of Property, Plant and Equipment	4	(9,763,921)	(8,740,966)
Sale of Property, Plant and Equipment		2,485,719	6,091
Investment against provision for gratuity		(51,835,371)	(5,777,362)
Net Cash used in Investing Activities		<u>(59,113,573)</u>	<u>(14,512,237)</u>
C. Cash Flows from Financing Activities			
Grant for assets - addition during the year		9,046	4,268,679
Grants for EFRRAP		97,707,041	369,000,000
Grants for PRIME & LIFT		43,224,500	61,708,000
Microfinance loan repaid under core program	47	(1,007,318,946)	(911,135,181)
Loan received for other projects	48	752,906,528	990,884,058
Loan repaid for other projects	48	(54,233,050)	(59,984,174)
Net Cash Flows from Financing Activities		<u>(167,704,881)</u>	<u>454,741,382</u>
Net increase/(decrease) in Cash and Bank Balances		<u>1,919,795,532</u>	<u>(153,346,318)</u>
Opening cash and cash equivalents		10,376,575,278	10,529,921,596
Closing cash and cash equivalents		<u>12,296,370,810</u>	<u>10,376,575,278</u>

These financial statements should be read in conjunction with the annexed notes

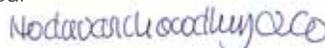

Dr. Jashim Uddin
Deputy Managing Director


Dr. Quazi Mesbahuddin Ahmed
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

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

12 DEC 2011
Dated, Dhaka


Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended June 30, 2011

Particulars	GRANTS							
	Establishment Grants		UPP	RNIPPO	RESCUE	PRIME& LIFT	REDP	
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (Own sources)	GOB (DFID)	GOB (DFID)	
Balance As at July 01, 2009	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	56,783,000	44,820,000	
Prior year adjustment	-	-	-	-	-	-	-	
Fund received during the year 2009-2010	-	-	-	-	-	61,708,000	-	
Surplus for the year 2009-2010	-	-	-	-	-	-	-	
Transfer to disaster management fund	-	-	-	-	-	-	-	
Balance As at June 30, 2010	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	118,491,000	44,820,000	
Balance As at July 01, 2010	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	118,491,000	44,820,000	
Prior year adjustment	-	-	-	-	-	-	-	
Fund received during the year 2010-2011	-	-	-	-	-	43,224,500	-	
Surplus for the year 2010-2011	-	-	-	-	-	-	-	
Transfer to disaster management fund	-	-	-	-	-	-	-	
Transfer to Special Fund	-	-	-	-	-	-	-	
Balance As at June 30, 2011	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	161,715,500	44,820,000	

Particulars	GRANTS						Total	Disaster Management Fund	Capacity Building Revolving Loan	Special Fund	Retained Surplus	Grand Total
	MEL		LRP		EFRRAP							
	GOB (Own sources)	GOB (IDA)	GOB (IDA)	GOB (IDA)								
Balance As at July 01, 2009	3,750,000,000	694,800,000	580,500,000				82,750,587	100,000,000	-	9,051,997,222	22,222,170,909	
Prior year adjustment	-	-	-	-	-	-	-	-	-	(1,032,750)	(1,032,750)	
Fund received during the year 2009-2010	-	-	369,000,000				-	-	-	-	430,708,000	
Surplus for the year 2009-2010	-	-	-	-	-	-	-	-	-	1,563,330,883	430,708,000	
Transfer to disaster management fund	-	-	-	-	-	-	15,633,309	-	-	(15,633,309)	1,563,330,883	
Balance As at June 30, 2010	3,750,000,000	694,800,000	949,500,000				98,383,896	100,000,000		10,598,662,046	24,215,177,042	
Balance As at July 01, 2010	3,750,000,000	694,800,000	949,500,000				98,383,896	100,000,000	-	10,598,662,046	24,215,177,042	
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	
Fund received during the year 2010-2011	-	-	97,707,041				-	-	-	1,954,757,074	140,931,541	
Surplus for the year 2010-2011	-	-	-	-	-	-	-	-	-	(19,547,571)	1,954,757,074	
Transfer to disaster management fund	-	-	-	-	-	-	19,547,571	-	-	(19,547,571)	-	
Transfer to Special Fund	-	-	-	-	-	-	-	-	51,954,757	(51,954,757)	-	
Balance As at June 30, 2011	3,750,000,000	694,800,000	1,047,207,041				117,931,467	100,000,000	51,954,757	12,481,916,792	26,310,865,657	



Dr. Jashim Uddin
Deputy Managing Director



Dr. Quazi Mesbahuddin Ahmed
Managing Director



Dr. Oazi Kholiqzaman Ahmad
Chairman

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

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2011. 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	2011	2010
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues: <u>Actual Cumulative loan collection</u> Cumulative collectibles	End of September	98.03	97.53
		End of December	97.81	98.19
		End of March	98.18	97.86
		End of June	98.53	98.36
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis): <u>Actual collections during past 12 months on current dues</u> Collectible on current dues	End of September	98.91	95.20
		End of December	93.38	97.01
		End of March	98.46	96.01
		End of June	98.36	98.70
b)	Minimum current ratio of 2.5:1		9.00:1.00	8.53:1.00
c)	Maximum debt capital ratio of 4.5:1		0.61:1.00	0.68:1.00
d)	Minimum debt service cover ratio of 1.25 times		14.23 times	10.74 times
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

*The recovery rate would be 99.57% instead of 98.53%, if the overdue amount of Proshika Manobik Unnayan Kendra, Dhaka were not considered.

12 DEC 2011
Dated, Dhaka

Nodavancloccadlyceco
Chartered Accountants

Financial Highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2011 and all balances have been stated in terms of the value of the Bangladeshi Taka as at June 30, 2011.

	2011 Taka	2010 Taka
Results for the year		
Total income	2,954,702,554	2,836,370,465
Total expenditure	999,945,480	1,273,039,582
Excess of Income over Expenditure (Surplus)	1,954,757,074	1,563,330,883
At the end of the year		
Total loans to Partner Organizations (POs)	32,014,202,695	31,643,994,380
Loans to large POs (BIPOOL)	9,776,062,073	8,766,659,915
Loans to small and medium sized POs (OOSA)	22,209,083,305	22,857,316,965
Loans to Non partner organizations	29,057,317	20,017,500
Projectwise details breakdown are as follows:		
Loans to rural microcredit borrowers	13,181,213,091	13,968,218,928
Loans to urban microcredit borrowers	2,907,760,000	3,095,680,000
Loans to Ultra Poor Programm (UPP)	1,602,554,103	1,752,960,904
Loans for microenterprise (GOB)	5,394,071,500	4,348,581,500
Loans to POs for capacity building	23,464,791	16,152,762
Loans to POs for Seasonal Loan	3,122,000,000	2,055,962,542
Loans to POs for FSOEUPP	933,600	1,800,000
Loans to POs for Agricultural Loan	1,486,900,000	1,101,200,000
Loans to POs for IFADEP	282,500	282,500
Loans to POs for FSPP	-	400,000
Loans to POs for MFTSP	645,949,666	636,249,666
Loans to POs for MFMSFP	1,553,050,000	1,067,760,002
Loans to POs for EFRRAP	377,600,000	660,500,000
Loans to POs for PLDP-II	838,830,809	1,374,106,642
Loans to POs for SAHOS	108,017,654	214,767,658
Loans to POs for REDP	-	12,688,600
Loans to POs for LIFT	127,976,275	88,123,888
Loans to POs for RNPPPO	211,150,400	488,628,800
Loans to POs for LRP	550,000	8,050,000
Loans to POs for RESCUE	431,898,306	751,879,988
	32,014,202,695	31,643,994,380
Capital fund	26,310,865,657	24,215,177,042
Total Properties and Assets	45,334,892,174	43,278,987,076
Returns		
Surplus as % of average capital fund	7.74%	6.73%
Surplus as % of average portfolio	6.14%	5.16%
Surplus as % of average total assets	4.41%	3.70%
Ratios		
Cumulative loan collection ratio on total dues	98.53%	98.36%
Loan collection ratio on current dues	98.36%	98.70%
Current ratio	9.00:1.00	8.53:1.00
Debt/equity ratio	0.61:1.00	0.68:1.00
Debt service cover ratio	14.23 times	10.74 times
General and administrative expenses as % of average portfolio	1.99%	2.41%
Total loan principal affected by arrears as % of outstanding portfolio	3.57%	2.94%

Palli Karma-Sahayak Foundation (PKSF)
Financial Analysis

I. Income and Expenditure Pattern

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

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	837,644,273	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

Palli Karma-Sahayak Foundation (PKSF)
Financial Analysis

III. Operating Achievement:

Description	Financial year 2009-2010		Financial year 2010-2011	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner Organization	5	262	6	268
No of Borrowers	123,749	8,386,214	(157,681)	8,228,533
Geographical coverage				
District	-	64		64
Loan disbursement (Tk.)	96,760,117,000	551,569,358,000	119,112,971,000	670,682,329,000
Loan realized (Tk.)	86,573,391,000	495,578,800,000	110,079,109,000	605,657,909,000





Partner Organizations
(POs)

District-wise List of Active Partner Organizations

BARISAL DIVISION

Barguna District

- Sangkalpa Trust**
Sangtai Plaza, Pathargata, Barguna
Phone: (04455)-75122, 75023
Mobile: 01713-046725, 01715-038662
Liaison Office:
Prince Tower, House: 584, Road: 06
Baitul Aman Housing Society Ltd.
Adabar, Mohammadpur, Dhaka-1207
Email: sangkalpa@bangla.net
sangkalpa@sangkalpa.org
- SANGRAM (Sangathita Gramaunnaon Karmasuchee)**
Shahid Smritee Sorak, Barguna 8700
Phone: (0448) 62828
Mobile: 01713-001528
Email: sangrammasum@yahoo.com

Barisal District

- Akota Samaj Unnayan Kendra (ASUK)**
Village: Chengutia, Post: Dhandoba
Agoiljhara, Barisal
Mobile: 01712-817634, 01712-809618
Email: asuk_bari@yahoo.com
- Bangladesh Development Society (BDS)**
BDS Bhaban
5, Sadar Road, Post Box: 34, Barisal-8200
Phone: 0431-64620; Fax: 0431-61205
Mobile: 01715-168480
Email: bds@bdcom.com
- Integrated Community Development Association (ICDA)**
Hakim Villa, Brown Compound Road, Barisal
Phone: 0431-2173088
Mobile: 01715-031584
Email: icda_bd@yahoo.com

Bhola District

- Grameen Jano Unnayan Sangstha**
Altajer Rahman Road, Charnoabad, Bhola
Phone: (0491) 62169
Mobile: 01714-059478, 01714-059479
Email: mohin2010@yahoo.com
- Poribar Unnayan Songstha (FDA)**
Adarshapara, Word no-06, Charfassion Pourashava,
Charfassion, Bhola
Phone: 04923-74102, 04923-74511
Mobile: 01716-185389
Email: fda.crf@gmail.com

Patuakhali District

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

Pirojpur District

- Dak Diye Jai**
Bypass Road (Near New Bus Stand)
House: 1, Masimpur
Upazila & Post: Pirojpur
District: Pirojpur-8500
Phone: (0461) 62763
Mobile: 01711-243388
Email: ddj_org@yahoo.com
- Eskandar Welfare Foundation (EWF)**
Krishna Nagar, Pirojpur Sadar, Pirojpur
Liaison Office
House: 1, Road: 27, Block-J
Banani Model Town, Dhaka-1213
Phone: 0461-62269
Mobile: 01711-863007
Email: ewfpirojpur@yahoo.com
- Shakaler Jannya Kallyan (SJK)**
Vill: Shankar pasha
Post: Parerhat, District: Pirojpur-8502
Mobile: 01718-449632
Email: shamima_sjk@yahoo.com

CHITTAGONG DIVISION

Brahmanbaria District

- HOPE**
Aliabad, Nabinagar, Brahmanbaria-3410
Mobile: 01711-341975
Email: a_kallol@yahoo.com

Chittagong District

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

14. **Ghashful**
438, Mehediabag Road, GPO Box No-1057
Chittagong-4100
Phone: (031) 2858613
Fax: 88-031-2858629
Liaison office:
Lake Breeze, Flat no-1-A, Plot no-26/A
Road no-20, Sector-3, Uttara, Dhaka-1230
Mobile: 01711-820845, 01199-741166
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org
15. **Muktipath Unnayan Kendra**
Muktipath Bhaban
343, Jalil Nagar, Raozan
Upazila & Post: Raojan
Dist: Chittagong-4340
Phone: (03026) 56031
Mobile: 01819-325908
Email: salimmuktipath@yahoo.com
16. **Nowzuan**
House-62, Road-3, Block-B
Chandgaon R/A, Chittagong-4212
Phone: 031-671360
Mobile: 01713-194351, 01711-329805
Email: nowzuan@yahoo.com, imamorg@hotmail.com
17. **Protyashi**
Syed Bari
903/A Omar Ali Matabbar Road
Chandgaon, District: Chittagong- 4212
Phone: (031) 658222, 2550506
Mobile: 01819-326206
Liaison Office:
Road: 06, House: 393 (4/C)
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Email: info@protyashi.org
Web: www.protyashi.org
18. **Young Power in Social Action (YPSA)**
House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chittagong-4212
Phone: 031-672857, Fax: 031-2570255
Mobile: 01711-825068, 01819-321432
Email: info@ypsa.org, dhaka@ypsa.org, arif@ypsa.org
dhaka@ypsa.org
Liaison Office:
House: 13/KA (Gr. Floor), Road: 2
Shamoly, Dhaka-1207
Phone: 8142351, 8143983
19. **Mamata**
House: 4, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chittagong
Phone: 031-727295
Mobile: 01199-761915, 01819-313084
Email: mamatahq@yahoo.com
20. **OPCA (Organisation for the Poor Community Advancement)**
Vill: Uttar Hajisharai, P.O: Joergonj,
P.S Mirsharai, Chittagong
Phone: 44333-07496
Mobile: 01751-743068, 01818-721194, 01813-711983
01819-642458
Email: opca92@yahoo.com, opca_mir@yahoo.co
Web: www.opcabd.org
- Comilla District**
21. **Ansar Ali Foundation for Integrated Development (AFID)**
Shimpur, Comilla-3505
Phone: 081-76361
Mobile: 01720-527960
22. **Development Initiative for Social Advancement (DISA)**
Hospital Road, Chandina, Comilla
Liaison Office:
E/11 Pallabi Extension, Mirpur 11^{1/2},
Dhaka 1216
Phone: 02-8052812
Mobile: 01720-084085
Email: disadhaka@yahoo.com
disabd@citechco.net
23. **Kotwali Thana Central Co-operative Association Ltd. (KTCCA Ltd.)**
Old Abhoy Asram, Comilla Sadar, Comilla
Phone: (081) 76471
Mobile: 01712-297216
Email: ktccald@yahoo.com
24. **PAGE Development Center**
Upalata, Professor Para
Ashoklota, Comilla-3500
Phone: (081) 76323, 77093
Mobile: 01711-388410, 01727-777727
Email: lokman_pdc@yahoo.com
- Cox's Bazar District**
25. **Mukti Cox's Bazar**
Sarda Bhaban, Goldighirpar
Cox's Bazar.
Phone: (0341) -62558
Mobile: 01713-196800, 01713-196802
Email: mukticox@btbb.net.bd mukticox@yahoo.com
- Khagrachari District**
26. **Assistance for the Livelihood of the Origins (ALO)**
Pankhaiya Para, Khagrachari Hill
District Khagrachari Sadar
Khagrachari-4400
Phone: 0371-62067, 61557
Fax: 0371-61559
Mobile: 01556-648172, 01815-642133
Email: alo.cht@yahoo.com

Noakhali District

27. **DWIP Unnayan Sangstha**
DUS Centre, Sayedia Bazar
Hatiya, Noakhali.
Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur
Dhaka-1207
Phone: 9122145
Mobile: 01715-475222
Email: dushq@bdcom.com
dus@bdcom.com
Web: www.dusbangladesh.org
28. **Sagorika Samaj Unnayan Sangstha (SSUS)**
Village & Post: Charbata
PS: Charjabber, Subarnachar
District: Noakhali
Mobile: 01711-380864, 01712-771702
Email: matin_ssus@yahoo.com
Web: www.bedobd.org

Rangamati District

29. **Adivasi Unnayan Kendra**
Roy Bahadur Road, Rangamati
Chittagong Hill Tracts
PO. Box-34, Rangamati-4500
Phone: 351-61013, 62987
Email: cipdauk@yahoo.com

DHAKA DIVISION

Dhaka District

30. **"ANTAR" Society for Development**
8A/4 (3rd Floor), Tajmahal Road, Block-C
Mohammadpur, Dhaka-1207
Phone: 9144502, 8123889
Mobile: 01711-112323
Email: antarsd@agni.com
31. **Alternative Development Initiative (ADI)**
House-37 (4th Floor), Road-06, Block-D
Niketon Housing Society
Gulshan-01 Dhaka-1212
Phone: 9861412, 9134491
Mobile: 01711-813470
Email: adi.org@live.com
32. **Annesha Foundation (AF)**
31/2, Senpara Parbata (2nd floor)
Section-2, Mirpur-10, Dhaka-1216
Phone: 9005637
Email: afdhaka@bdmail.net
Web: www.annesha-foundation.org
33. **ASA**
ASA Tower, 23/3, Khilji Road
Shyamoli, Dhaka-1207.
Phone: 8111418, 8116804, 8110934-5, 8119828
Fax: 880-2-9121861
Email: asabd@asa.org.bd
Web: www.asa.org.bd
34. **Ashrai**
Pakuria, Baya, Poba, Rajshahi-6210
Phone: 0721-760545
Mobile: 01711-955814
Liaison Office:
6/5 B, Block-B, Lalmatia, Dhaka-1207
Phone: 9113358, 0721- 760545
Email: ashraillia@dhaka.net
ashrai@librabd.net
35. **Assistance for Social Organization and Development (ASOD)**
Gazi Khurshid Bay
8/4-A (1st Floor), Block-B, Lalmatia
Dhaka-1207
Phone: 9119091
Mobile: 01711-904483, 01757-721559 01733342546
Email: asod@agni.com
36. **Association for Renovation of Community Health Education Services (ARCHES)**
House: 72, Flat-5/A, Janata Co-operative Housing Society Ltd, Ring Road, Shyamoli Adabor, Dhaka
Phone: 9126433, 9114870
Mobile: 01933-452949, 01819-215427
Email: arches@btcl.net.bd archessirajgonj@gmail.com
37. **Association for Realisation of Basic Needs-ARBAN**
House: 16 (Ground floor), Road: 9/A, Dhanmondi R/A
Dhaka-1209
Phone: 02-8122250, Mobile: 01917-705601
Email: arban@dhaka.agni.com cdparban@yahoo.com
38. **Bangladesh Association For Social Advancement**
House: 247 (2nd floor), Road: 18
New DOHS, Mohakhali, Dhaka-1206
Phone: 9862464, Fax: 880-2-9880955
Mobile: 01711-528281, 01714-093698
Email: edbasa@worldnet.net, enquiries@basango.org
39. **BEDO**
8/6, Segun Bagicha, Ramna
Dhaka-1205
Phone: 9554798, 9568906
Email: bedo@bijoy.net
Web: www.bedobd.org

40. **Bangladesh Extension Education Services**
House: 183, Eastern Road, Lane: 2
New DOHS, Mohakhali, Dhaka-1206
Phone: 9889732-3
Mobile: 01711-409552
Email: beesbd@gmail.com
41. **Bastob- Initiative for people's self development**
4/7 Humayun Road, Block- B
Mohammedpur, Dhaka- 1207
Phone: 8128805, 9111531
Mobile: 01720-513757, 01720-513759
Email: bastobdhaka@gmail.com
info@bastob.org, Web: www.bastob.org
42. **BRAC**
BRAC Center, 75, Mohakhali C/A
Dhaka-1212
Phone: 9881265, 8824180-7, 884051
Fax: 880-2-8823542, 8823614, 8851928
Email: general@bdmail.net
Web: www.brac.net
43. **Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka 1216
Phone: 9009451
Email: berdo@citechco.net
44. **CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Phone: 8123705, 8120634
Mobile: 01713-204682, 01717-172349
01711-181464
45. **Centre for Advanced Research & Social Action (CARSA)**
House: 29, Road: 1
Dhanmondi R/A, Dhaka-1205
Phone: 9671587
Mobile: 01714-058948; 01714-068948
Email: carsa95@yahoo.com
46. **Centre for Community Development Assistance (CCDA)**
Village: Adampur, P.O: Raypur,
Upazilla: Daudkandi, Dist: Comilla
Liaison Office
House no-109 (1st floor)
Park Road, New DOHS
Mohakhali, Dhaka-1000
Phone: 8711215, 8713137
Mobile: 01714-161650, 01714-161651
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
47. **Centre for Development Innovation and Practices (CDIP)**
21/1, Easkaton Garden Road 7th Floor
Ramna, Dhaka-1000
Phone: 9355599
Email: cdipbd@yahoo.com
48. **Centre For Mass Education in Science (CMES)**
House: 823, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Phone: 8111898
Mobile: 01716-855646, 01718-973884
Email: cmes@citechco.net, cmesbd@yahoo.com
49. **CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road, Dhanmondi
Dhaka-1209
Phone: 9121504, 9145667
Mobile: 01713-002426, 01715-150509
Email: cedar@bdonline.com
50. **Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur
Dhaka-1216
Phone: 8034785-6, Fax: 88-02-9880957
Mobile: 01711-520351, 01711-528281
0171-4093698
Email: dorpcob@bangla.net
51. **Dhaka Ahsania Mission (DAM)**
House: 19, Road: 12 (New)
Dhanmondi R/A, Dhaka-1209
Phone: 8119521-22, 9123402, 9123420, 8115909
Fax: 88-02-8113010, 8118522
Mobile: 01716-859887; 01811-480044
Email: dambgd@bdonline.com
52. **Dushtha Shasthya Kendra**
House-741, Road-09, Baitul Aman Housing Society
Adabor, Dhaka-1207
Phone: 9128520, 8122861, 8159656, 8120965
Fax: 88-02-8115764
Email: dsk@citechco.net dskhq@citechco.net
53. **Endeavour**
3 No. Pool Poddar Bari, Bohula Road
Habigonj Sadar, Habigonj
Phone: 0831-62307
Mobile: 01715-120898
Email: endeavour-08@hotmail.com
endhobi@yahoo.com
Liaison Office
5/15, Humayun Road, Block-B Mohammadpur
Dhaka-1207
Phone: 9124342, 8023276
54. **Environment Council Bangladesh**
House: 67, Block-Ka, Piciculture Housing Society
Shamoli, Dhaka-1207
Phone: 9120040, 9125028, 9110740
Fax: 88-02-9110740
Mobile: 01711-527193, 01914-954704
01712-092397
Email: info@ecbangladesh.com

55. **Family Development Services& Research (FDSR)**
House: 216, Uttara Ashkona Medical Road
Uttara, Dhaka-1230
Phone: 8920351, 8912469
Phone: 9884888, Fax: 88-02-9884988
Mobile: 01711-181154
Email: help@bttb.net.bd, ashimsaha7@yahoo.com
helpbagerhat@yahoo.com
56. **Friends in Village Development, Bangladesh**
Khadimnagar, Sylhet
Phone: 0821, 2870466, 2871221, 2870020
Mobile: 01712-186123
Email: fivdb1981@gmail.com
fivdbsyl@sol-bd.com
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8118903, 9122207
Email: info@fivdb.net
57. **Gono Kallayan Trust (GKT)**
Head Office: Girl's School Road
Saturia, Manikgonj
Liaison Office:
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shamoli
Dhaka-1207
Phone: 818687, 8111576, 8123102
Email: gkt@bdcom.com
58. **Gono Shasthaya Kendra**
Mirzanagar, Savar Cantonment,
Savar, Dhaka- 1205.
Mobile: 01735-844281, 01711-531060
Email: gkmc_savar@yahoo.com gk@citechco.net
59. **Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8113216, 8123389
Fax: 880-2-9120041
Mobile: 01713-035102, 01716-261398
Email: gup@dhaka.net
60. **Grameen Krishi Foundation (GKF)**
College Road, Alamnagar
Rangpur Sadar, Rangpur
Phone: 0521-64893
Email: grameenk@yahoo.com
Liaison Office:
Grameen Bank Bhaban
Mirpur-2, Dhaka-1216
Phone: 8012690
61. **Habited and Economy Lifting Program (HELP)**
Alia Madrasa Road, Upazila: Bagerhat Sadar Bagerhat
Phone: 0468-62634; Fax: 88-02-9884988
Mobile: 01915-474397, 01711-560484
Liaison Office:
House: 21, Road: 24, Block-K, Banani
Dhaka-1213
62. **Heed Bangladesh**
House: 19, Block-A , Section-11, Mirpur Dhaka-1216
Phone: 8012423, 9004556, 8012764, 8021580
Mobile: 01727-110341, 01718-235424
Email: sahaeli@yahoo.co.uk
Web: www.heed_babgladesh.org
63. **Hilful Fuzul Samaj Kallayan Sangstha**
Talukder Manson, Nabogram Road, Barisal
Liaison Office:
5/12, Humayun Road, Block-B, Mohammadpur
Dhaka-1207
Phone: 9146206
Mobile: 01715-245412
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com
64. **Integrated Development Foundation (IDF)**
House: 2, Road: 2, Block-C
Mirpur-2, Dhaka-1216
Phone: 9005452, 9014933
Mobile: 01711-538142
Email: zalamidf@citechco.net ctgidf@abnetbd.com
Chittagong Office:
House: 25, Road: 2, Block-B
Chandgaon R/A, Chittagong
Phone: (031) 671248
Mobile: 01711-338537
65. **Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Phone: 9125038, 9143100, 9146159
Email: manabik@bangla.net
Web: www.mssbd.org
66. **New Era Foundation**
Head Office: Char Mirkamari, Issordi, Pabna
Liaison Office:
70/A, Purana Paltan Line
Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Phone: 8333839
Mobile: 01714-029549
Email: biswas.net@gmail.com
67. **Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Phone: 8151124-6, 9128824
Email: padakhep@bdonline.com
info@padakhep.org
Web: www.padakhep.org

68. Palli Bikash Kendra (PBK)
27/C Asad Avenue (1st Floor), Block-E
Mohammadpur, Dhaka-1207
Phone: 9132389
Email: info@pbk-bd.org
Web: www.pbk-bd.org
69. Palli Mongal Karmasuchi
PMK Bhaban, Vill. & Post Office: Zirabo Ashulia, Dhaka
Phone: 02-7791448
Liaison office:
Block-J, North side (Fifth Floor), Concord Arcadia
Shopping Mall, Plot: 1 & 2; Road:
4 Dhanmondi R/A, Dhaka-1205
Phone: 9667005
Email: pmkfinance@hotmail.com
70. Palli Shishu Foundation of Bangladesh
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur, Dhaka-1216
Phone: 8013628, 9004075
Mobile: 01924-954943, 01819-273429
Email: psf@bangla.net, psg_bd76@yahoo.com
Web: www.pallishishu.org
71. Participatory Development Initiatives of the Masses (PDIM)
House: 29/1 (New), Senpara Parbata
P.O Box.No.8092, Mirpur-10, Dhaka-1216
Phone: 9011808, 8018144
Fax: 880-2-8018144
Mobile: 01727-780064, 01716-091827
Email: pdim@bangla.net, pdim@bdcom.com
72. People's Oriented Programme Implementation (POPI)
5/11-A, Block-E, Lalmatia
Dhaka-1207
Phone: 9121049, 9137769, 9122119
Mobile: 01711-536531
Email: popi@bdmail.net
73. Prism Bangladesh
House: 49, Road: 4/A
Dhanmondi R/A, Dhaka-1205
Phone: 9663544, 9663533
Mobile: 01716-002021
Email: info@prismbd.org
Web: www.prismbd.org
74. Prodipan
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Phone: 041- 2870008,
Mobile: 01713-205437, 01712-447764
Email: pphn@khulna.bangla.net
Liaison Office:
6/1 A, Block-F, Lalmatia, Dhaka-1207
Phone: 814438, 8114847
Email: prodipan@neksus.com
75. Proshika Manobik Unnayan Kendra
Proshika Bhaban, I/1-GA, (Section-2)
Mirpur, Dhaka-1216
Phone: 8013398, 8015812
8015945-6 8016015, 9004006
Mobile: 01711-595944
Fax: 880-2-8015811
Email: proshika@bdonline.com
Web: www.proshika.org
76. RDRS-Bangladesh
House: 43, Road:10, Section: 6
Uttara Model Town
Dhaka-1230
Phone: 8954384-86, 8959386
Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net
77. Resource Integration Centre (RIC)
House: 20 (new), Road-11 (new)
Dhanmondi R/A
Dhaka-1209
Phone: 8118475,8114034
Mobile: 01711-548790
Email: ricdirector@yahoo.com
78. Sajeda Foundation
House-28, Road-7, Block-C
Niketon Housing Society
Gulshan-1, Dhaka-1212
Phone: 9890513, 8851511; Fax: 9863165
Mobile: 01819-212310, 01817-293178
Email: sajida@sajidafoundation.com
Web: www.sajidafoundation.com
79. Social Upliftment Society (SUS)
76/A Uttar para, Savar, Dhaka-1340
Phone: 7746229, 7748293, 7713293
Mobile: 01715-022673; 01711-856123 01715-315026 (ED)
Email: sus@citechco.net, susbd01@yahoo.com
Web: www.bangladeshngo.com/ngo/sus
80. Society for Development Initiatives (SDI)
House: 2/4 (3rd Floor), Block-C
Shahjahan Road, Mohammadpur
Dhaka-1207
Phone: 9122210, 9138686
Mobile: 01522-01423
Email: sdi@bdcom.com
Web: www.sdi.org.bd
81. Society for Project Implementation Reserah Evaluation & Training (SOPIRET)
Sk. Rasel Sarak, Samserabad, Lakshmpur
Liaison Office:
8/3, Segun Bagicha, Ramna, Dhaka
Phone: 9559295
Mobile: 01714-222814
Email: sopiretdhaka@gmail.com, sopiret@yahoo.com

82. **Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan
Dhamrai, Dhaka.
Mobile: 01713-005314, 01730-038502
Email: sojag86@yahoo.com
83. **South Asia Partnership Bangladesh**
House: 63, Block: Ka, Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Dhaka-1207
Phone: 8112103, 8114697
Email: sapbdesh@citechco.net
sapinfo@sap-bd.org
84. **Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Phone: 9116558, 9116808
Fax: 88-02-812377, 88-02-8125140
Mobile: 01711-179862
Email: husainy@bol-online.com
85. **The Coastal Association for Social Transformation Trust**
Kulsumbag, Charfassion, Bhola-8340
Phone: 88-0491-55960
Mobile: 01713-450983
Liaison Office
House: 13/3, Road: 2, Shyamoli
Dhaka-1207
Phone: 8125181, 8154673
Fax: 88-02-9129395
Mobile: 01714-014203, 01711-529792
Email: info@coastbd.org
Website: www.costbd.org
86. **The Good Earth**
Hasney Tower (2nd floor)
3/A Kawran Bazar C/A, Dhaka-1215
Phone: 8121941, 9126652-54 Ext: 110
Mobile: 01711-535544, 01711-959428
Email: info@thegoodearthbd.org
thegoodearth@yahoo.com
Web: www.thegoodearthbd.org
87. **TMSS**
TMSS Bhaban
631/5, West Kazipara, Mirpur-10
Dhaka-1216
Phone: 9339551-2, 9339451, 9348644, 8057589
Fax: 9348644, 9009089
Email: tmsseshq@gmail.com
Web: www.tmss-bd.org
88. **UDDIPAN**
9-10, Janata Cooperative Housing Society Limited
Road: 1, Ring Road, Adabor Mohammadpur, Dhaka-1207
Phone: 8115459, Fax: 9121538
Email: udpn@agni.com
Web: www.uddipanbd.org
89. **Underprivileged Children's Educational Programs (UCEP)**
Plot: 2 & 3, Mirpur-2, Dhaka-1216
Phone: 8011014-6, Fax: 880-2-8016359
Email: ucep@citechco.net
Web: www.ucepbd.org
90. **Uttara Development Programme Society (UDPS)**
Bhai Pagla Mazar Lane, Bogra-5800
Phone: (0581) 62879
Liaison Office:
5/10 (Ground floor), Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Phone: 8120632; 8120388
Email: udp_dhaka@yahoo.com
91. **Village Education Resource Centre (VERC)**
B-30, Ekhlas Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Phone: 88-02-7745412, 7742029, 7710412
Fax: 88-02-7745779
Email: verc@bangla.net
Web: www.verc.org
92. **Leya Health & Education Development Foundation**
Kadompur, Abdullahpur, South Keranigonj Dhaka-1311
Mobile: 01713-068891
Email: leyafoundation@yahoo.com
leyafoundation@gmail.com
93. **SHEVA Nari O Shishu Kallyan Kendra**
26, East Tejturi Bazar, Tejgaon, Dhaka-1215
Phone: 9114497
Mobile: 01711-560065
Email: sheva@bol-online.com
94. **Shakti Foundation for Disadvantaged Women**
House: 4, Road: 27, Block-J, Banani
Dhaka-1213
Phone: 02-9676952, 9661222
Mobile: 01817-047049
Fax: 88-02-8616388
Email: info@sfdw.org
Website: www.sfdw.org
95. **Sancred Welfare Foundation (SWF)**
House: 33, Road: 7, Block: Kha, Pisciculture Housing
Society, Shekhertak, Mohammadpur
Dhaka-1207
Email: sancre.swf@gmail.com

Faridpur District

96. **Daridra Niroshan Prochesta (DNP)**
Bhasanchar, Ambikapur
District: Faridpur-7802
Phone: (0631) 62712
Mobile: 01716-091808
Email: dnppur@yahoo.com

97. Palli Progati Shahayak Samity (PPSS)

Village & Post: Kamarpur
Faridpur Sadar
Faridpur
Phone: (0631) 64304
Mobile: 01711-352686
Email: ppsfaridpur@yahoo.com

98. Society Development Committee (SDC)

Zaman Manzil Road, No-1
Goalchamot, Faridpur Sadar
Dist: aridpur-7804
Phone: (0631) 65854
Mobile: 01714-022987
Email: sdc@bttb.net.bd
sdc.bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

99. Centre for Rehabilitation Education Earning
Development (CREED)

House: 80 (Ananda Dhara)
(Hafizia Madrasa and Etimkthana Road)
North Khaikur, Board Bazar
Gazipur-1704
Mailing Address
329, West Dhanmondi
Dhaka-1209
Mobile: 01711-6082288
Email: cred@dhaka.net

Jalapur District

100. Progress

Dawanpara, Jamalpur-2000
Phone: (0981) 63116, 62091
Mobile: 01711-346834, 01711-346834
Email: progressmf@yahoo.com

Sherpur District

101. Rural Development Sangstha (RDS)

49, Girda Narayanpur, Sherpur Town
Sherpur-2100
Phone: 0931-62404
Mobile: 01711-186703

Kishoreganj District

102. Organization for Rural Advancement (ORA)

Gaminee Textile Road, Gaital
Kishoreganj
Liaison Office:
27117 (GF), Jafrabad, Sankar
Mohammadpur
Dhaka-1207
Phone: 9129410
Mobile: 01711-622609
Email: orashou@yahoo.com

Manikganj District

103. Association for Rural Advancement in Bangladesh (ARAB)

Bewtha Road, Manikganj Town
Manikganj-1800
Phone: (0651)-61264, Fax: 880-651-62086
Mobile: 01552-313919, 01711-239839
Email: arab@bttb.net.bd

104. Grameen Seba Sangstha (GSS)

Village & Post: Betila, Manikganj
Liaison Office:
1/c-4, College Street, Science Lab, Dhaka
Mobile: 01199-840193, 01715-186715

105. Samaj Kallyan O Palli Unnayan Sangstha (SPUS)

Post: Rupsa, Thana: Shivalaya
District: Manikganj
Phone: 065175049
Mobile: 01711-428017, 01715-438362

106. Socio Economic Development Action Program (SEDAP)

Shahid Rafiq Sarani, Manikgong
Phone: 0651-71081
Mobile: 01741-293084, 0173-538335

Munshiganj District

107. Aram Foundation

Bhaber Char, College Road
PO-Gazaria Dist: Munshiganj
Mobile: 01714-094287, 01816-900624

Mymensingh District

108. ASPADA Paribesh Unnayan Foundation

Shapna Kutir, House: G/23, Bhaluka Paurashava
Mymensingh
Phone: (09022) 56268
Mobile: 01713-031551, 0172-6566260
Email: aspadabd@yahoo.com

109. Grameen Manobik Unnayan Sangstha (GRAMAUS)

5/1, Etakhula Road, Kachijuly, Mymensingh
Phone: 09033-56126
Mobile: 01713-503982, 01716-256563
Email: ngo-gramaus@yahoo.com

110. Parashmoni Samajik Unnayan Sangstha

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

Netrokona District

111. Sabalamby Unnayan Samity (SUS)

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

112. Shram Unnayan Sangstha (SUS)
NI Khan Bhaban, Muktarpara, Netrokona
Phone: 02-8122250, 0951-62214
Mobile: 01917-705601, 01712-006816

Rajbari District

113. Karmojibi Kallayan Sangstha (KKS)
House: 1, Road: 1, Beradanga, Rajbari
Phone: 0641-65544
Mobile: 01711-849340
Email: kksrajbari2010@yahoo.com

114. Voluntary Paribar Kalayan Association
South Bhabanipur, Rajbari-7700
Phone: 0641-65579, 65357, 65001
Mobile: 01720-513759, 01720-513757
Email: vpkafdiri@btcl.net.bd, asattar_vpka@yahoo.com
vpka.mail@gmail.com

Shariatpur District

115. Naria Unnayan Samity
Post & Thana: Naria, Sariatpur-8020
Phone: (0601) 59154
Mobile: 01718-239744
Email: nusa_bd@yahoo.com
Liaison Office
Plot: 30A, Road: 4, Sector-3
Uttara Model Town, Dhaka-1230
Phone: 8912840
Mobile: 01819-410913
Email: hridoy@bttb.net.bd

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

Tangail District

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

118. Samannita Unnayan Seba Sangathan (SUSS)
Sathi Cinema Hall Road, Madhupur, Tangail
Phone: 09228-88127, 56326
Mobile: 01711-447028, 01718-069189
Email: suss.bd@hotmail.com

119. Social Advancement Through Unity (SATU)
Main Road, Tangail-1900
Phone: 0921-53674
Mobile: 01711-567393
Email: satu@bol-online.com

120. Society For Social Service (SSS)
Mymensingh Road
P.O Box No-10
Tangail
Phone: (0921) 53195, 53622
Fax: 88-0921-54931
Email: sstgl@bttb.net.bd, sss.credit@gmail.com
Web: www.sssbangladesh.org

KHULNA DIVISION

Bagerhat District

121. Life Association
Vill: Badhal, PO: Badhal Bazar
Upazila: Kachua
Bagerhat-9311
Mobile: 01715-031522, 0191-4232050
Email: life_bagerhatbd@yahoo.com

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

123. Village Development Foundation (VDF)
Upazila Parishad Road
Baraikhali Morrelganj
Bagerhat
Phone: 0465656008
Mobile: 01715-548667
Email: amirvdf@gmail.com

Chuadanga District

124. Atmabiswas
Biswas Tower, Cinenia Hall Para
Upazilla: Chuadanga Sadar
District: Chuadanga-7200
Phone: (0761) 63828
Mobile: 01714-090402
Email: atmabiswas_ngo@yahoo.com

125. Jana Kallayan Sangstha (JKS)
Dowlathdair, Meherpur Road
Chuadanga-7200
Phone: (0761) 62797
Mobile: 01733-059001, 01712-932103
Email: jksbangladesh@yahoo.com

126. Wave Foundation
Darshana Bus stand, Post: Darshana
Upazila: Damarhuda
Dist: Chuadanga
Phone: (0761) 89013
Liaison Office
3/11, Block-D, Lalmatia
Dhaka-1207
Email: infoho@wavefoundationbd.org

Jessore District

127. **Ad-din Welfare Centre**
15, Rail Road
Jessore-7400
Phone: (0421) 68820, 68804
Liaison Office
Ad-din Hospital, 2 Bara Maghbazar
Dhaka-1217
Phone: 9353391-3
Mobile: 01711-532048, 01711-827922
Email: addinjsr@gmail.com
128. **Agragati**
Village: Kakbandhal, Post: Sarulia
Upazilla: Keshabpur
Jessore-7450
Mobile :01711-361017
129. **Bandhu Kallyan Foundation (B.K.F)**
Rajghat, Nowapara Municipal Area
Abhaynagar, Jessore
Phone: (04222) 71426
Mobile: 01714-303454, 01711-838071
Email: bkfmfi@gmail.com bkfmfi@yahoo.com
130. **Jagorani Chakra Foundation**
46, Mujib Sarak
Jessore-7400
Phone: (0421) 68823, 61983
Fax: 88-0421-68824
Email: jcfmfi@gmail.com
Web: www.jcfbd.org
131. **Rural Reconstruction Foundation (RRF)**
RRF Bhaban, C&B Road, Karbala
P.O Box: 07, Jessore-7400
Phone: 0421-66906, 0421-65663, 0421-68457
Fax: 0421-68546
Email: rrc@btcl.net.bd
Web: www.rfb-d.org
132. **Samadhan**
Samadhan Bhaban
Upazilla Road, Keshabpur
Jessore-7450
Phone: (04226) 56549
Mobile: 01711-131250
Email: samadhan_reazul@yahoo.com
133. **SAVIOUR**
36, Rail Road, Jessore
Phone: 0421-66622
Mobile: 01712-040700, 01713-411120
Email: saviour@bttb.net.bd
134. **Shishu Niloy Foundation**
22/A, Mujib Sharak, Jessore-7400
Mobile: 01711-489883
Email: sniloy_2@yahoo.com
Phone: 88-0421-65115

Jhenaidah District

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

Khulna District

136. **Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)**
House: 7, Road: 113
Khalishpur Housing Estate, Khulna
Phone: (041) 760038, 02-9139420
Email: maksudulalom71@gmail.com
bridge@khulna.bangla.net
Liaison Office
House: 591, Road: 10
Baitul Aman Housing Society
Shyamoli, Dhaka-1207
Phone: 02-9139420
Email: zhbali59@yahoo.com
137. **Nabolok Parisad**
73, South Central Road, Khulna-9100
Phone: (041) 720155, 810855
Mobile: 01711-422678, 01711-840957
Email: nabolok@nabolokbd.org
138. **Progati Samaj Kallayan Sangstha (PSKS)**
Vill.: Baruna, PO: Baruna Bazar
Upazila: Dumuria, District: Khulna
Liaison Office:
Hospital Road, P.O: Noapara
Upazilla: Abhaynagar, District: Jessore
Phone: 04222-71423
Mobile: 01714-662835, 01727-675300
Email: progoti_khulna@yahoo.com
139. **Unnayan**
House: 366, Road: 19, Nirala R/A
Khulna-9100
Phone: (041) 732438
Mobile: 01197-181697, 01190-679169
Email: unnayanngo@yahoo.com
Web: http://unnayan.webs.com

Kushtia District

140. Action for Human Development Organization (AHDO)
House No: 546 (2nd Floor)
Upazilla Road, Kushtia Sadar, Kushtia
Phone: 07023-75421
Mobile: 01711-145338, 01724-383416
Email: ahdo.kushtia@gmail.com
141. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha
Darus Shefa, 317, Jhenaidaha Road
Mazampur, Kushtia-7000
Phone: (071) 73402, 54023
Mobile: 01711-217623
Email: desha_bd@yahoo.com, deshango@bttb.net.bd
142. Kushtia Palli Unnayan Sangstha (KPUS)
18/5, 1 no Majidbari Lane, Arua para Kushtia-7000
Phone: 071-62056
Mobile: 01711-310126
Email: kpus_bd@yahoo.com
143. Sachasebi Palli Unnayan Sangstha "PIPASA"
41/30, Dadapur Road, Mongalbaria
District: Kushtia
Mobile: 01716-078753
Email: pipasakus@yahoo.com
144. SETU
T&T Coloni Road, Courtpara
Post Box: 10, Kushtia-7000
Phone: (071) 62029
Mobile: 01720-507700
Email: info@setubd.org
Web: www.setubd.org
145. Shiropa Development Society
Khash Mothurapur, Daulatpur, Kushtia
Mobile: 01711-112320
Email: shiropa_2011@yahoo.com

Magura District

146. ROVA Foundation
Vill. + Post: Horishpur, Upazilla: Shalikha
District: Magura
Phone: 0488-63422
Mobile: 01711-807352
Email: rovafoundation@yahoo.com

Meherpur District

147. Daridra Bimochon Shangstha (DBS)
Fulbagan Road, Mukharjee Para
Post & Thana: Meherpur, District: Meherpur
Phone: (0791) 62629
Mobile: 01812-907555
Email: info@dbs-bd.org

148. Palashipara Samaj Kallayan Samity (PSKS)
Bashbaria, Post+ Upazila: Gangni
District: Meherpur-7110
Phone: 07922-75046
Mobile: 01711-218819
Email: psks-gm@btcl.net
Web: www.psk-gm.org

Narail District

149. Narail Ashar Alo Foundation
Vill: Bhowa Khali, P.O-Ratan gonj
Upazila: Narail Sadar, Dist-Narail-7501
Phone: 0481-62915
Mobile: 01711-486195
Email: ashar_alo@yahoo.com

Satkhira District

150. Manab Sampad Unnayan Kendra
Thana: Kaliganj Sadar, District: Satkhira
Mobile: 01715-350766, 01713-484934
Email: masuk_org@yahoo.com
151. Nowabenki Gonomukhi Foundation
Nowabenki Bazar, Shyamnagar, Satkhira
Mobile: 01711-218197, 01711-864604
Email: ngfbd1@yahoo.com
152. Satkhira Unnayan Sangstha (SUS)
Post & Thana: Tala, District: Satkhira
Mobile: 01711-829492
Email: sus_ngo@yahoo.com
153. Shetu Bangladesh
Vill. + Post: Shirashuni
Upazila: Tala, District: Satkhira-9420
Mobile: 01715-015888
Liaison Office
4/1, Block-F, Lalmatia
Mohammadpur, Dhaka-1207
Email: shetubd2006@yahoo.com

154. Unnayan Procheta
Village: Tala, Post: Tala
District: Satkhira.
Phone- 04727-56156
Mobile: 01711-451908
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

Bogra District

155. Focus Society
Hospital Road, Gabtoli, Bogra
Phone: (05025)-75115
Mobile: 01711-875811
Email: focus_society@yahoo.com

156. Gram Unnayan Karma (GUK)
02, Ajaj Housing, Banani
Bogra-5820
Phone: 064451-90419, 051-78264/69974
Mobile: 01714-004015, 01191-474165
Email: gukbogra@bttb.net.bd
gukbogra@btcl.net.bd

157. Noble Education and Literacy Society (NELS)
Nur Mahal (1st floor), Candanabaissa
Road: Naruli
Bogra-5820
Mobile: 01718-914227
Email: noblesociety93@gmail.com

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

Chapainawabganj District

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

Dinajpur District

160. Al-Falah Aam Unnayan Sangstha (AFAUS)
Vill. & Post: Rajbati
Dinajpur Sadar
Dist: Dinajpur
Phone: (0531) 65264
Mobile: 01713-195200
Email: afaus_03@yahoo.com

161. Gram Bikash Kendra
Haldibari, Parbatipur
Dinajpur-5250
Phone: (05334) 74411
Email: gbkpbt@yahoo.com, gbk@btcl.net.bd
Web: www.gbk-bd.org

162. Mohila Bohumukhi Shikkha Kendra (MBSK)
Balu Bari, Dinajpur- 5200
Phone: 0531- 64433
Mobile: 01712-639259
Email: mbskcom@bttb.net.bd
razia.mbsk@gmail.com

163. Polli Sree
Balubari, Dinajpur-5200
Phone: (0531) 65917
Mobile: 01713-491000
Email: pollisree@yahoo.com
Liaison Office
6/4-A, Sir Syed Road, Mohammadpur
Dhaka-1207

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

Gaibandha District

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

Jaipurhat District

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

167. JAKAS Foundation
Sabujnagar, Joypurhat-5900
Phone: 0571-62984
Mobile: 01711-063216
Email: jakasjoy@bttb.net.bd
jakas.bd@gmail.com

168. Joypurhat Rural Development Movement (JRDM)
Block: H, Plot No: 7, Housing estate Upasahar, Joypurhat
Phone: (0571) 62038
Mobile: 01715-024164
Email: jrdrmngo95@gmail.com

Kurigram District

169. Solidarity
New Town
Kurigram-5600
Phone: (0581) 61222, 61532, 61485
Fax: 0581-61485, 61789
Email: solidarity_bd@yahoo.com

Lalmonirhat District

170. Nazir (Natun Jiban Gori)
Airport Road, Harivanga, Lalmonirhat-5500
Phone: 0591- 61252, 01715-572371
Email: nurul_nazir@hotmail.com

Naogaon District

171. Barendrabhumi Samaj Unnayan Sangstha
Village: Mahinagar, Post: Sujail Hat
Upazila: Mohadebpur
District: Nowgoan
Mobile: 01711-883016, 01712-021645
Email: bsdo_mohi@hotmail.com

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

173. MOUSUMI (A Voluntary Development Organization)
Ukilpara, Naogaon
Phone: (0741)-61131, Mobile: 01711-043670
Liaison Office
Section: 10, Road No:7, Plot No: 10
Block: A, Flat: 1/B, Mirpur, Dhaka
Mobile: 01715-205932
Email: mahabubmousumi@yahoo.com

Natore District

174. Access Towards Livelihood and Welfare Organisation (ALWO)
House: 81/1, Hazra, Natore-6400
Phone: 0771-61255
Mobile: 01740-933883, 01711-884298
Email: alwonat@yahoo.com

175. AVA DEVELOPMENT SOCIETY
Gopalpur, Lalpur, Natore
Mobile: 01711-453753
Email: avango2008@gmail.com ava_ngo@india.com

Nilphamari District

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

Pabna District

177. Anannya Samaj Kallyan Songostha (ASKS)
Aripur, Pabna-6600
Phone: (0731) 63843, Fax: 88-0731-64459, Ext 108
Mobile: 01713-228777, 01713-228751-53
Email: askspab@btb.net.bd, mahfuj_asks@yahoo.com
Liaison Office
House no: 11, Shayestakhan Avenue
Sector: 04, Uttara, Dhaka-1230
Phone: 02-8956854, Fax: 02-8956973
Web: www.asksmfibd.org

178. Organization for Social Advancement and Cultural Activities (OSACA)
200/1, Krishnupur, DC Road
Library Bazar, Pabna
Mobile: 01712-651636, 01711-418966
Email: osaca_pabna@yahoo.com

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

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

Panchagarh District

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

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

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

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

Rajshahi District

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

186. Centre for Action Research Barind (CARB)
House: 184, Sector: 03, Uposahar Housing Estate
Sopura, Rajshahi-6290
Phone: (0721) 761407
Mobile: 01720-507676
Email: carb@btcl.net.bd
Web: www.carb-bd.info

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

188. Sachetan

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

189. Shapla Gram Unnayan Sangstha

Kesherhat, Mohanpur, Rajshahi
Phone: 01712-772446
Email: shaplango_99@yahoo.com

190. Shotaphool Bangladesh

Vill+PO.: Jahanabad, Upazilla: Mohonpur
District: Rajshahi
Mobile: 01711-062767

Rangpur District

191. Rural Economic Support & Care for the under
Previledged (RESCU)

H-40/1, Road-1, Alhaz Nagar, Dorshona Road, Karmichel
College, Rangpur
Phone: 0521-64085
Mobile: 01715-507394, 01715-081476

192. Samakal Samaj Unnayan Sangstha

Village: Jahangirabad Hat
PO: Jahangirabad
Upazilla: Pirganj, Rangpur
Phone: 05227-56022
Mobile: 01711-419045
Email: ssusinfo@gmail.com

Sirajganj District

193. Manab Mukti Sangstha (MMS)

Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajgonj-6703
Mobile: 01714-081048, 01713-002850
Email: hb_mms@yahoo.com

194. National Development Program (NDP)

NDP Bhaban, Bagbari, Shahid Nagar
Kamarkhand, Sirajganj-6700, P.O Box-02
Phone: 0751-63877, Fax: 0751-63877
Mobile: 01713-383100
Email: akhan_ndp@yahoo.com
Web: www.ndpbd.org

195. Programmes for Peoples Development (PPD)

Vill: Shaktipur, PO+ PS: Shahzadpur
Sirajgonj-6770
Phone: 07527-64352
Mobile: 01711-876760, 01713-440200
Email: ppdshahzadpur@gmail.com
ppd_shahzadpur@yahoo.com

Thakurgaon District

196. Eco-Social Development Organization (ESDO)

College Para, Thakurgaon-5100
Phone: (0561) 52149
Mobile: 01713-210488
Liaison office:
ESDO House, Plot: 748, Road: 8
Baitul Aman Housing Society
Adabor, Dhaka-1207
Phone: 02-8154857
Mobile: 01713-149259
Email: esdobangladesh@hotmail.com
Web: www.esdobangladesh.org

SYLHET DIVISION

Habiganj District

197. Habiganj Unnayan Sangstha

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

Moulvibazar District

198. Patakuri Society

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

199. Posobid Unnayan Sangstha

Ahmed Vila, Uttara Residential Area
Moulvi Bazar Road, Srimangal
Moulvi Bazar
Phone: (08626) 88311
Mobile: 01711-899641

Sylhet District

200. Voluntary Association for Rural Development (VARD)

House: 44, Road: 14, Block-B
Shahjalal Upashahar
Post Box: 170, Sylhet-3100
Phone: (0821) 761365, 761676, 761473
Liaison Office
House: 554 (3rd -5th floor), Road: 9
Baitul Aman Housing society, Adabor Dhaka-1207
P.O Box: 10059
Phone: 9133590, 9124410
Email: varddhk@bdmail.net

List of Other POs

- Mohila Kallayan Sangha**
Dogolchira Govt. Primary School
Jhalakhati Sadar, Jhalakhati
- Amara Kaj Kori (AKK)**
Allhaj Ali Alal Cheste Mohal, (2nd Floor)
42/A Jhiltuly, Faridpur Sadar
District: Faridpur
Mobile: 01711-468696
- Poverty Alleviation and Rural Development Organization (PARDO)**
Vill: Chutibhatavaur, P.O: Shushonda
Upazila & Dist: Manikgonj
- Rural Economic Development Association (REDA)**
23/D, Gulkbari
District: Mymensingh-2200
Phone: 091-54035
Mobile: 01711-141888
- Rupganj Tat Adhunikikoron Shomoby Sometry**
Bhulta, Rupganj, Narayanganj
Mobile: 0171-354062
- Bangladesh Rural Improvement Foundation (BRIF)**
Natun Babupara, Syedpur, Nilphamari
Phone: 06445500171
Email: brif1984@gmail.com
- Gano Kallayan Swabolambi Sangstha (GKSS)**
Vill. & Post office: Sadullapur
Upazila: Sadullapur, Gaibandha-5710
Phone: 0541-56017
Mobile: 01711-069252
Email: rabi_gkss@yahoo.com
- Sramojibi O Dustha Kallayan Sangstha**
Vill: Chakla, P.O. Punduria-6682
(Via Kashinathpur), Upazila: Bera
Dist: Pabna
Mobile: 01712-994647
- Poribartan**
Tarash, Sirajgong-6780
Phone: 07528-56217
- ANSAR-VDP Unnayan Bank**
"Aman Court"
14, Outer Circular Road
Rajarbag, Dhaka-1217
Phone: 8313198, 8313147, 8313196
- Rural Development and Welfare Foundation**
Nawabganj, Dhaka-1320.
Mobile: 0171-1223416, 01713-168687
- Shaldair Renaissance Club (SRC)**
Bhuapur, Tangail
Phone: 09223-87019
- Karmajibi Sangstha**
Village: Kholadanga, Post: Vekutia
Jessore Sadar, Jessore
Phone: 0421-72037
- Akota**
Vill: Kumar para, Post: Kholahati
Upazila: Gaibandha Sadar, Dist: Gaibandha
Phone: (0541) 61253, 89054
Mobile: 01715-78422
- Progati Manobik Unnayan Prakalpa**
Agailjhora, Barisal
- Rural Development Organization (RDO)**
Thana Road, Vill. + PO + PS: Muladi, Dist: Barisal
Phone: 0432-6348
Liaison Office
25/28, Sher Shah Suri Road (2nd floor)
Mohammadpur, Dhaka-1207
Mobile: 01711-183346
- Palli Formation**
Circular Road, Mahajan Patti, Bhola-8300
Phone: 0491-55070
Liaison Office
91, Vasantich, Dhaka Cant.
- Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para, Boalkhali
Chittagong
- Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Cooperative Housing Society
Adabar, Mohammadpur, Dhaka-1207
Phone – 9117166, 8113205
- OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden, Dhaka-1000
Phone: 8316630
- Socio Economic Development Society (SEDS)**
House: 42/3, Block-F, Babor Road (Johori ahalla)
Shamoli, Mohammadpur, Dhaka-1207
Phone: 8117538, Fax: 8118687
Email: seds@citecho.net
- Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital, Kishoreganj
Phone: 09424-55733
Mobile: 01711-561160

23. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, P.O: Bangalpara
P.S: Austagram, Dist: Kishoregonj-2300
24. **Association for Planning and Development (APAD)**
South Seutha, Manikgonj-1800
Phone: 0651-61836
Mobile: 01711-452852
25. **Social Organization for Village Development (SOVD)**
Barangakhola, P.O: Joynagar
P.S + Dist: Manikganj
Mobile: 01711-473702
26. **Adarsha Samaj Seba Samity (ASSS)**
House: 43, Faridapara Road (Shera)
Dist: Mymensingh-2200
27. **Rural Development Trust (RDT)**
Danirampur (Ujanpara)
P.S: Trishal, Mymensingh
Phone: 8913805
28. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi (Puratan Bus stand)
Muktagacha, Mymensingh
29. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**
Majhipara, Bhulta, Rupganj
Narayanganj
Mobile: 01711-120383
30. **Mouchas Unnayan Sangstha (MUS)**
Vill: Charalgani, Upazila: Madhupur
Dist: Tangail
Phone: 8114831
31. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road
Tangail
Phone: 0921-54940
Mobile: 01711-908916
32. **Consciousness Raising Centre (CRC)**
Arappur, Chaklapara (near Shaheed Amrity Bidha pith),
Jhenaidah-7300
33. **Chinnomul Mohila Samity**
Palashbari Road, Gaibandha
Phone: 0541-61695
34. **Gram Unnayan Kendra (GUK)**
Vill: Kismatbanu, Post: Balabari Hat
Thana: Chilmari, Dist: Kurigram
Phone: (0581) 61351 Ext: 69
Mobile: 0172-260564
35. **Upon Uddagh Sangstha**
Ramna Bazar, Chilmari, Kurigram
Phone: (0581) 61341
36. **Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola), Iswardi, Pabna
Phone: 07326-63746
Mobile: 01715-374813
37. **ROSA**
Vill: Bonpara, Post: Borai gram
Upazila: Borai gram, Dist: Natore





Staff Profile

Management Staff of PKSF

(As of 31 December 2011)

Managing Director

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

Deputy Managing Director (Operations)

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

Deputy Managing Director (Admin. & Accounts)

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

General Managers

4. Mr. Shabbir Ahmed
C.A (Intermediate)
Member of the British Institute of Management (M.B.I.M.)
5. Mr. Md. Shah Alam Midha
FCA
6. Mr. Golam Touhid
M.Sc. (Geography)
University of Dhaka

Director (Research)

7. Dr. B.A.A Mustafi
PhD
Malaysia

Deputy General Manager

8. Mr. Md. Hasan Khaled
M.B.S. (Accounting)
Islamic University, Kushtia
9. Mr. Md. Mashiar Rahman
M.Sc. (Statistics)
University of Dhaka
10. Mr. A.Q.M. Golam Mawla
M.Com. (Management)
University of Dhaka
11. Mr. Akond Md. Rafiqul Islam
M.Sc. (Entomology)
University of Dhaka

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

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

Assistant General Manager

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

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

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

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

18. Mr. Bibhuti Bushan Biswas ACA
Qualified Chartered Accountant, ICAB

19. Mr. Dilip Paul
M.Sc. (Physics)
Chittagong University

20. Mr. A.K.M. Nuruzzaman
Master of International and Community Development
Deakin University Melbourne, Australia

21. Ms. Sarah Jasmin
M. S. S (International Relations)
University of Dhaka

22. Mr. Nazmul Islam
M.Engg (Environmental), P.Eng.

23. Mr. Md. Eftekar Ali FCA
Chartered Accountant, ICAB

24. Mr. Md. Habibullah
M.S.S. (Economics)
University of Dhaka

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

26. Mr. Abdul Latif
M.Com. (Management)
University of Dhaka

27. Mr. Dilip Kumar Chakravorty
M.S.S. (Economics)
University of Rajshahi

28. Mr. Zaman Khondoker
M.Com. (Accounting)
University of Dhaka

Manager

29. Mr. B.M. Kamruzzaman
M.S.S. (Political Science)
University of Dhaka

30. Mr. Mirza Md. Nazmul Huq
M.S.S. (Economics)
Islamic University, Kushtia

31. Mr. Gokul Chandra Biswas
M.Sc. (Statistics), ACS
Jahangirnagar University

32. Mr. Md. Mesbahur Rahman
M.Sc. (Statistics)
University of Dhaka

33. Ms. Salina Sharif
M.Sc. (Economics)
Jahangirnagar University

34. Mr. Zahir Uddin Ahmed
M.B.A (Finance)
North South University

35. Mr. Jitendra Kumar Roy
M.Com. (Management)
University of Dhaka

36. Mr. Md. Monirul Islam Mullick
B.Sc (Computer Science)
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37. Mr. Md. Khairul Bashar
M.Com. (Accounting)
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38. Mr. Shah Muhammad Ikhtiar Jahan Kabir
M.Phil (International Relations)
University of Dhaka

39. Mr. Dipen Kumar Saha
M. Sc. (Economics)
Jahangirnagar University

40. Ms. Afroza Sultana
M.S.S. (International Relations)
University of Dhaka

41. Mr. A.T.M. Hemayet-Ur-Rahman
M.S.S. (International Relations)
University of Dhaka

42. Mr. Md. Ashraful Haque
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Jahangirnagar University

43. Mr. Md. Humayun Kabir
M.Sc. (Economics)
Jahangirnagar University

44. Mr. Md. Jane Alam
M.S.S. (Political Science)
University of Dhaka

45. Mr. Md. Abdul Matin
B.Sc. (Hons.), Agricultural Economics
Bangladesh Agricultural University

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

Deputy Manager

47. Ms. Syeda Khaleda
M.S (Geography)
AICHI University of Education, Japan

48. Mr. Mahbub Helal Jelani
M.S.S. (Sociology)
University of Rajshahi

49. Mr. Md. Habibur Rahman
M.B.A (Finance)
Atish Dipankar University

50. Ms. Afrin Sultana
M.B.A (HRM)
Visva Bharati University, India

51. Mr. A.K.M. Faizul Haque
M.S.S (Public Administration)
University of Dhaka

52. Mr. Md. Shorful Islam
M.Sc. (Physics)
University of Dhaka

53. Mr. Md. Manir Hussain
M.Sc. (Agricultural Economics)
Bangladesh Agricultural University

54. Mr. Rezanur Rahaman Tarafder
M.A. (Mass Communications & Journalism)
University of Dhaka
55. Mr. Md. Lutfur Rahman
M.S.S (Economics)
Chittagong University
56. Mr. Muhammad Firoz Zaman
M. Com. (Management)
University of Dhaka
57. Mr. Musharrof Hossain
M.S (Dairy Science)
Bangladesh Agricultural University
58. Ms. Umme Kulsum
M.S.S. (Sociology)
University of Dhaka
59. Mr. A.K.M Zahirul Haque
M.S.S (Anthropology)
University of Dhaka
60. Mr. Mohammad Abu Al Baten
M.B.A (Finance & Banking)
University of Rajshahi
61. Mr. Mohammad Robiul Mostofa Kamal
M.S.S. (Public Administration)
University of Dhaka
62. Mr. Abul Kalam Azad
M.S. (Agri. Extension Education)
Bangladesh Agricultural University
63. Ms. Farhana Nabi
Executive MBA (Finance & HRM)
Eastern University
64. Mr. Mahmud Hasan
M.A. (English)
University of Rajshahi
65. Mr. Machba Uddin Ahmed
M. S. (Agriculture Economics)
Bangladesh Agricultural University
66. Mr. Mohammad Minhaz Uddin Shaikh
M. A. (Mass Communication & Journalism)
University of Dhaka
67. Mr. Sudhir Kumar Das
C.A. (PE-II), ICAB
68. Mr. S. M. Kamrul Alam
M.Sc. (Soil Science)
Bangladesh Agricultural University
69. Mr. Md. Tariqul Alam
M.Sc (Physics)
University of Dhaka
70. Mr. Md. Faridul Islam
M. Sc in European Forestry
University of Eastern Finland
71. Mr. Md. Azmal Hoque Khan
Executive M.B.A
American International University
Bangladesh
72. Ms. Farzana Hamid
M. A. (English)
National University
73. Mr. Md. Monsur Alam
M.Com. (Management)
National University
74. Mr. Dilip Kumar Lahiri
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75. Mr. A. S. M. Ashrafal Alam
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76. Mr. Md. Nashir Uddin
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University of Dhaka
- Assistant Manager**
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Asian University of Bangladesh
78. Md. Kamal Uddin Bhuiyan
M.Com. (Accounting)
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79. Mr. Shamsul Hoque
L.L.B. BUBT, Dhaka
80. Mr. Ruhul Amin
M. A. (Islamic History)
National University
81. Mr. S. M. Zahid Hossain
M.S.S. (Political Science)
University of Dhaka
82. Mr. Kabir Ahmed
M.Com. (Accounting)
Chittagong University

83. Mr. Md. Habibur Rahman Khan
M.A. (Archaeology)
Jahangirnagar University
84. Mr. Md. Abdur Razzaque
MBA (Finance)
Northern University Bangladesh
85. Ms. Kamrunnahar
M.Sc. (Statistics)
University of Dhaka
86. Mr. Shahadat Hossain
B.Sc. (Computer Science & Engineering)
University of Dhaka
87. Mr. Md. Rowshan Habib
M.B.A (Finance)
University of Dhaka
88. Mr. Mohammad Mofazzal Karim
MBA (Banking)
University of Dhaka
89. Mr. Md. Abdul Karim
M.B.A (Accounting)
University of Dhaka
90. Mr. Rokanuzzaman
Masters of Dev.Studies (MDS)
University of Dhaka
91. Mr. Mohammed Baharul Alam Khan
M.B.A (Finance)
East West University
92. Mr. Md. Shamsul Huda
M.S. (Animal Nutrition)
Bangladesh Agricultural University
93. Mr. Mohammad Monir Hasan
M.S.S. (Government & Politics)
Asian University of Bangladesh
94. Mr. Khandaker Delwar Hossain
B. Com
University of Dhaka
95. Mr. Md. Abdul Kader Miah
C.A (C.C), ICAB
96. Mr. Md. Kamrul Hasan
M.Sc. (Zoology), Fisheries
Comilla Victoria Govt. College.
97. Mr. Sanjay Kumar Bosak
M.Sc. (Agriculture)
Bangladesh Agricultural University
98. Ms. Mahmuda Morshed
MBA (Marketing)
Military Institute of Science and Technology (MIST)
99. Mr. Md. Jalal Zahir
Bachelor of Urban & Regional Planning
Jahangirnagar University
100. Mr. Muhammad Sayudul Huq
M.S.S (Economics)
University of Dhaka
101. Mr. Kopil Kumar Paul
M.S. (Nutrition & Food Science)
University of Dhaka
102. Mr. A.K.M. Rashedur Rahman
M.B.A (Finance)
Institute of Business Administration (IBA)
University of Dhaka
103. Mr. Md. Abul Basar
M.S. (Animal Nutrition)
Livestock Production
Bangladesh Agricultural University
104. Mr. Md. Faruk Hossain
M.Sc. (Anthropology)
Chittagong University
105. Most. Moslema Khatun
MBA (Accounting)
University of Dhaka
106. Mr. Md. Nasir Uddin Hawlader
MBA (Marketing)
Govt. Shorawardy Chollege
107. Mr. Moni Mohan Mondal
M.Sc. (Environmental Science)
Khulna University
108. Mr. Kazi Mahmudul Karim
MS in Biotechnology
Bangladesh Agriculture University

109. Mr. Md. Ashraf Hossain
M.Sc. (Forestry)
Chittagong University

110. Mr. Ataur Rahman Sarker
Diploma-in-Engineering (Civil)
Dhaka Polytechnic Institute

111. Mr. Md. Maniruzzaman
M. Com. (Accounting)
University of Dhaka

112. Mr. Md. Mahbubuzzaman
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University of Rajshahi

113. Mr. Mohammad Farid Hossen
C.A (Intermediate), ICAB

114. Ms. Jisan Afrin
M.S.S (Economics)
University of Dhaka

PROSPER Project

1. Dr. Sharif Ahmed Chowdhuri
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