



ANNUAL REPORT **2013**



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



2013

ANNUAL REPORT

INTRODUCING PKSF

Palli Karma-Sahayak Foundation completes its march ahead of 23 years in 2013. This journey of more than two decades has not been altogether a rosy story. However, PKSF movement has always been characterized by both horizontal and vertical expansion. That has been the key to its continuous growth. Just to look back at the genesis of the organisation. Palli Karma-Sahayak Foundation was established by the Government of Bangladesh in the year 1990. It has its registration under the Companies Act 1913/1994 as a non-profit organisation. The name veritably connotes the path this organisation is set to follow. While reduction of poverty is the end, the means it concentrates relate to employment generation at the rural level. PKSF started with assistance to people in the form of microcredit. However, it understood with the passage of time that only microcredit cannot break the centuries-old circles of poverty. So PKSF started some strategic reforms to diversify its interventions to address the needs of the poor. Moreover, PKSF thought that it is primarily important to work in some situation-specific contexts. PKSF chartered almost a sure path to put an end to such a situation. The new programme with focus on this particularly pitiable state of the people clicked quite successfully. This experience prompted PKSF to replicate the strategic intervention in the south-western part of Bangladesh, where thousands of people suffer from inhuman drudgery as climate victims. These people are pitiable climate victims.

PKSF's is a truly holistic approach. The comprehensive welfare of the people in terms of income generation, education of the children, protection and promotion of assets, creating realistic safeguards at times of serious adversity, all these are duly taken care of through some non-government organisations and agencies, which it calls Partner Organisations (POs). Alike many such organisations, the majority of persons receiving assistance from PKSF are women. The volume of funds delivered to the poor through the POs across the country is on a rising trend over the years.

Governed on a public-private partnership basis, PKSF's General Body now consists of 15 members, while the number of the members of the Governing Body is seven. Members of the two bodies are experienced persons of repute and specialists in diverse areas that PKSF deals with. The Governing Body, subject to the regular guidance and supervision of the General Body, makes policy decisions, approves programmes and allocates funds and oversees appropriate implementation in the letter and spirit of the vision and mission of the organisation. The Managing Director, the chief executive as well as a member of the General and Governing bodies, looks after all the proceedings of PKSF in terms of coordination, monitoring, supervision, accountability and transparency.

PKSF is considered as a model at home and abroad. Many countries have shown increasing interest in PKSF philosophy and its operating system.



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A portrait of an elderly man with long, wavy grey hair and glasses, wearing a blue and white striped shirt. He is smiling slightly and looking towards the camera. The background is a soft-focus indoor setting with a white wall and a green plant on the right.

MESSAGE FROM THE Chairman

The publication of the PKSf Annual Report, as the title connotes, is a documentation of our year-long efforts in diverse programmes to reach the people at large to help raise their abilities and interests to play their parts properly in activities supported by the PKSf, now increasingly being designed taking into account their concerns and needs as expressed by themselves. Indeed, the PKSf's overall purpose is to create conditions for the people to move ahead not only in economic terms but also in social terms and in terms of increased capacity to deal with environmental problems. This report is in fact a printed display of our accountability. All PKSf staff are mindful about their respective responsibilities as they are required to discharge those responsibilities efficiently and with dedication, supporting the POs and enabling the participants to make the possible best endeavours towards the uplift of the socio-economic conditions of the participants.

Nobel Laureate economist Amartya Sen has talked about Bangladesh's notable progress, particularly in social sectors as being much superior to any other country of South Asia including India. *The Economist* has written a major article highlighting Bangladesh's exceptional socio-economic achievements and so has the British daily *The Guardian*. The World Bank and the IMF have also recognized the remarkable successes in poverty reduction and social sector advancements in Bangladesh during the past several years. Indeed, Bangladesh has continued its forward march despite the global financial meltdown in 2008 and the following global recession. In addition to those difficulties, Bangladesh has also been fighting natural disasters of one type or another, which are becoming more frequent and devastating in the wake of intensifying climate change. A rough estimate shows, if the country was not afflicted by the consequences of natural disasters, the economic growth rate could have been higher by up to 2 percentage points.

Bangladesh's achievements in relation to primary and secondary education in terms of, for example, expansion of education and achieving gender equality, poverty reduction, with MDG target have already bettered; child, infant, and maternal mortality rates; rejuvenation of the rural economy including both agriculture and various non-agricultural activities; major thrust

forward in the ICT sector, reaching most of the lowest administrative units, namely Union Parishads, ICT-based information centres have been set up; fast expanding exports, particularly of RMGs; remittances reaching about US\$14 billion a year; and foreign exchange reserve reaching a record US\$18 billion are some of the highlights of Bangladesh's notable and steady forward march. The wage rate in rural areas has in recent years reached, in terms of rice, a record level of 9 to 10 kgs per day. The PKSf is, in fact, a significant player, particularly in rural areas, both in relation to agriculture and multifarious non-agricultural activities.

The PKSf learns from its own experiences as well as from available new ideas and ground realities. Accordingly it adjusts, reorients, redesigns, and changes its programme portfolios and its contents and the methods of implementation. Its vision is now firmly grounded on creating conditions for achieving human dignity by all citizens of the country. Hence, it is not just income poverty but all aspects of human life and dignity are now kept sharply in focus in designing its programmes and activities.

The PKSf, therefore, no longer provides funds to MFIs to implement microcredit programmes only. Indeed, financing is important; but it is now being tailored more to meeting the requirements of people so that they can build on their achievements and move forward, breaking out of poverty trap and addressing various constraints faced as they move up beyond poverty. But, the PKSf is now increasingly focusing on promoting integrated approaches to human development. In this approach, financing is one of the key elements among various others such as education, training, health services, sanitation, proper utilization of available assets, expansion of ownership of assets, food security and nutrition, access to information relating to market and technology, institutions, infrastructure, mobilization of social capital, and so on.

Within the framework of this fundamental shift in vision, the PKSf has initiated the integrated programme ENRICH in 43 unions of the country. Starting with 14 Unions in 2010, it has so far reached 43 in three phases. The performance is monitored regularly and we are happy to report that significant achievements have already been made in the 1st phase-Unions. There exists a great deal of enthusiasm among the people with regard to ENRICH. In order to secure an unbiased assessment of the way the approach has been conceptualized, the manner and methods of its implementation and the results being achieved, an external evaluation has recently been commissioned. The report is expected in about six months.

The PKSf does not work directly with the people. It works through its Partner Organisations (POs). In the field, therefore, the POs work with the people, but PKSf officials keep a close watch on how things are shaping up and moving at the field level. In the case of ENRICH, the Union Parishads are also involved in advisory capacity. The overall partnership in ENRICH, therefore, includes the PKSf, the POs, the Union Parishads, and the programme participants, i.e. the people who join the programme with a view to improving their own lot and, in fact, thereby contribute to national development.


The PKSf has been diversifying its financial services in terms of both the size and the terms of repayment. It is no longer just weekly repayment-based microcredit, which is increasingly being deemphasized. Depending on the realities on the ground, repayment of the amount of money lent and the service charges can be monthly, six monthly, even yearly or after a longer period. Naturally, there are issues to be addressed as such changes are introduced and expanded.

Education and health services are available with all PKSf programmes. The POs are now mandated to spend 10% of their net annual surpluses on education and health services. Many POs have reached the target and others are working towards it. This is being done because the PKSf and the POs agree that it is the human capability that crucially determines how an individual may make the best use of the available opportunities and resources, in addition to human quality upgrading.

In fine, let me express my gratitude to the Government of the People's Republic of Bangladesh for the support we have been receiving. In particular, we are grateful to Hon'ble Prime Minister Sheikh Hasina who kindly inaugurated the PKSf Development Fair 2013 and encouraged us by appreciating our work and giving guidelines relating to further strengthening of our programmes in the context of promoting human development, particularly focusing on the poor and the disadvantaged. I also want to thank Hon'ble Finance Minister Abul Maal Abdul Muhith for his keen interest in the work of PKSf and his support to it. Let me put on record my thanks to our Development Partners for their support to it.

I am thankful to the members of the General and Governing Bodies of PKSf for their support and contribution. I am appreciative of the efforts of our POs in implementing the programmes efficient and quality services to the programme participants. Last but not the least, I commend all colleagues at PKSf for their hard, committed and honest work, so crucial to ensure the purposeful journey of PKSf towards realizing its vision and mission.

This Report lays out in some detail what we have been able to achieve in the past year as well as our future directions. I hope readers will find it useful as a source of knowledge and information related to the concerned fields and, also, relevant to some of the things that they may be doing or thinking about.


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Dhaka, January 29, 2014

A close-up portrait of a middle-aged man with dark hair, wearing a dark pinstripe suit, white shirt, and a red patterned tie. He is looking directly at the camera with a serious expression. The background is a blurred wooden wall.

MESSAGE FROM THE Managing Director

PKSF has successfully completed another vibrant year and is now on the verge of entering into its silver jubilee year. This unique organisation, which started its formal journey in 1990, has evolved into a dynamic development institution by translating its innovative strategies and policies into various types of demand driven continuous programmes and specialized projects. As a result, PKSF has been successful in making significant positive dent on the lives of more than 10 million families of Bangladesh. It has also further consolidated its exemplary image as a transparent, efficient and progressive development institution at home and abroad.

As a second tier organisation, the initial challenge before PKSF was two-fold. The first challenge pertained towards building pro-poor sustainable organisations. The other major challenge was to devise appropriate programs for contributing towards achieving the dual-goal of attaining institutional sustainability and poverty reduction through employment generation.

In this backdrop, at the beginning of its operations, PKSF adopted the strategy of providing impetus to build MFIs through promoting microcredit programmes for generating self-employment opportunities in the rural off-farm sector. The outcome of this strategy was enormous and is manifested today in the multidimensional poverty reduction programmes of its 203 vibrant Partner Organisations (POs), which are working through a nationwide network of more than 6500 branches. The micro credit programme of PKSF has eventually evolved into 'inclusive financing programme' over the last two decades with the inclusion of various segments of heterogeneous poor population of the country. PKSF has also played a pioneering role in making significant paradigm shift in the design of the financial services offered by the conventional micro-finance programmes in the last 5 years.

Equipped with the newly approved rating system by the Governing Body, PKSf will further intensify its focus on enhancing institutional capacity of these POs with a view to enabling them in managing superior quality financial program both in terms of volume and diversity in future. PKSf has a vision to switch over to providing ICT-based financial services from the existing manual system.

At the beginning of the new millennium, to accelerate the momentum of poverty reduction, PKSf started integrating technical services with its financing programme under a number of specialized projects. PKSf has so far implemented many schemes for transferring agricultural technology under these projects. It has successfully integrated value chain development interventions in its core programmes and decided to intervene in selected sub-sectors with special focus on microenterprise development at a much bigger scale in future to enhance economic growth and parity. PKSf has also decided to provide incubation and virtual marketing facilities to develop brands of micro entrepreneurs.

PKSf has crystallized its undivided focus on ultra poor through a core program and a special project. In order to reduce income erosion of ultra-poor stemming from health hazards, it has devised an effective preventive health care system and provided technical services to shift them to more productive occupations. PKSf will go ahead with creative programmatic interventions in future to help them in their efforts to come out of poverty with dignity.


A number of successful projects funded by the innovation fund of PKSf known as Learning and Innovation Fund to Test New Ideas (LIFT), have been mainstreamed. This fund will keep on supporting innovative solutions for expanding the horizon of economic opportunities for the enterprising poor in future.

PKSf has added new dimensions to its mission and programmes by redefining its core goal as “instituting human dignity” instead of limiting its efforts towards achieving economic freedom only. Structural changes have also been made in the organogram of PKSf to institutionalize its efforts in upholding the agenda for social and human capacity development, not as offshoot activities of micro-finance programme, but as interventions by dint of their individual merits. PKSf has initiated its agricultural and social development programmes, which will gain momentum in future. It has started evaluating impacts of various programmes in relation to the key dimensions of poverty with a view to making adjustments in its future policies and strategies for making more effective dent on poverty.

As part of its vulnerability reduction policy, PKSf has further strengthened pilot micro insurance activities by creating a covariant risk fund with the purpose of ensuring timely settlement of claims of poor clients in the backdrop of possible covariant risks. It has expanded the scope of disaster management policy for enhancing capacity of the poor to cope with man-made disasters. PKSf has also brought in its ambit a special project for enhancing resilience of the poor to the adverse impacts of climate change. PKSf with its various risk mitigation services, will support expansion of microinsurance services in future for reducing vulnerability of its program participants.

This year ENRICH programme has further strengthened its programmatic interventions with the core objective of establishing human dignity. In order to increase productive assets, each family is being provided with education, health, technical knowhow, skill development training, job placement and financial services in a coordinated manner under this programme, which is expected to emerge as a comprehensive development model for sustainable poverty alleviation. PKSf will go ahead with evolving and creative programmes in the coming days for sustainable poverty reduction. The core objective of all its efforts will be instituting human dignity of the poor citizens of our country by making pathways out of poverty in a sustainable manner.

It has been possible for PKSf to reach its present state because of the continuous support of the Government and the Development Partners, sincere collaboration of the Partner Organisations (POs), relentless efforts of its committed staff, enlightened policy guidance of the Chairman and the Governing Body and above all, the spontaneous participation of targeted poor citizens (of whom about 90% are women) of its different projects and programs. With the firm belief of having their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.


Md. Abdul Karim
Managing Director

Dhaka, January 27, 2014

GOVERNANCE

The General Body

The General Body mainly offers the overall policy directives to the management of PKSF in order to undertake meaningful activities by the organisation for alleviating poverty of the under-privileged people through their employment generation and simultaneously upholding their human dignity with the best utilization of available resources. Among other functions, the General Body approves the annual budget, audited accounts of the organisation and considers the annual report prepared by the Governing Body of the organisation. The meeting of the General Body shall be held at least once every year. However, since 2012, the General Body has decided to meet twice in a year: the Annual General Meeting (AGM)

would be held during the month of December and the other General Meeting would be usually held during the month of June. The General Body may have a maximum of 25 members. The Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with the government agencies, voluntary organisations or private individuals having a successful record of service in poverty alleviation and/or interest in such activities. The Chairman cannot be in the service of the Republic. The General Body, in the AGM, nominates the remaining 10 members who are from Partner Organisations (POs) and/or private individuals. As of June 30, 2013, there are 15 members in the General Body.



The Members of the General Body

(as on December 31, 2013)

Mr. Qazi Kholiquzzaman Ahmad

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

Mr. Md. Abdul Karim

Managing Director, PKSF
(Former Principal Secretary, Prime Minister's Office,
The Government of the People's Republic of Bangladesh)

Dr. Pratima Paul-Majumder

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

Dr. A.K.M. Nurun Nabi

Vice-Chancellor, Begum Rokeya University, Rangpur

Dr. Meehir Kanti Mozumdar

Former Secretary,
Government of the People's Republic of Bangladesh

Mr. Khondkar Ibrahim Khaled

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

Dr. M. A. Quassem

Chairman, National Disaster Management Advisory Committee

Dr. M.A. Baqui Khalily

Executive Director,
Institute of Micro-finance (InM)

Ms. Nihad Kabir, Barrister-at-Law

Senior Partner,
Syed Ishtiaq Ahmed & Associates (SIA&A)

Mr. C. M. Shafi Sami

Former Foreign Secretary &
Former Adviser to the Caretaker Government of
People's Republic of Bangladesh

Dr. Bondana Saha

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

Ms. Bulbul Mohalanabish

Professor,
Southeast University Dhaka

Mr. Emranul Haque Chowdhury

Executive Director,
UDDIPAN (a Partner Organisation of PKSF)

Begum Razia Hossain

Executive Director,
Mohila Bohumukhi Shikkha Kendra
(a Partner Organisation of PKSF)

Mr. Ishtiaq Uddin Ahmad

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

The Governing Body: The regular approval council

The Governing Body, subject to the general control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the organisation. It determines the direction and scope of the activities of the organisation in order to attain its intended goals. The Governing Body holds the financial control of the organisation, including approval of projects and making grants, donations, loans or other financial assistance to the Partner Organisations (POs). The Governing Body consists of 7 members. The Government of Bangladesh (GoB) nominates the Chairman and two other members from amongst individuals having a record of service in

activities of poverty alleviation and income generation and/or interests in such activities. The General Body, in its AGM, elects three other members representing Partner Organisations and/or individuals having demonstrated notable contribution in the development sector. The Governing Body, in consultation with the Government, appoints the Managing Director who is the Chief Executive Officer of the organisation and ex-officio a member of the Governing Body as well as of the General Body of PKSF. As of June 2013, there are 7 members in the Governing Body.

The Members of the Governing Body

(as of June 30, 2013)

Chairman



Dr. Qazi Kholiquzzaman Ahmad, an eminent economist & development thinker and a reputed specialist on Climate Change, is the current Chairman of PKSf. His vision of development centres around the establishment of human rights and human dignity for all, and as the starting point for moving towards that goal that focuses on ensuring basic education and healthcare for all without exception.

Dr. Ahmad has played the pivotal role in formulating the Bangladesh National Education Policy 2010, which focuses, among many other aspects, on inclusiveness and quality of education.

He has been keenly promoting sustainable development in all its aspects. He has played a lead role at the national level, in the case of both the government initiatives and civil society efforts, in the formulation of proposals and recommendations on the Post-2015 Development Agenda from Bangladesh perspective. The UN General Assembly (UNGA) is expected to formulate a global Post-2015 Sustainable Development Agenda by the end of 2015, with the process started at the end-2013 UNGA session.

Dr. Ahmad is a well known expert on climate change issues, and is an advocate on the concerns about its adverse impacts on both natural and human systems and how to address them. He was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007.

Dr. Ahmad has conducted a wide range of research works on policy planning, food and agriculture, environment and climate change, water resources, rural development and employment generation, poverty alleviation, human development, women in development and gender issues etc. He has written (alone or jointly with others) 35 books and over 250 learned articles.

Dr. Ahmad is also the current Chairman of Institute of Micro-finance (InM) and of the Governing Council of Dhaka School of Economics (DScE). He is a former President (2002-2010) of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91.

Managing Director



Mr. Md. Abdul Karim, a former Principal Secretary to the Prime Minister's Office, the Government of the People's Republic of Bangladesh, is the Managing Director of PKSf. He is the Chief Executive Officer of the organisation and also ex-officio a member of both the General Body and Governing Body of PKSf. Earlier Mr. Karim served as the Secretary in the Ministry of Fisheries and Livestock, Ministry of Commerce, Ministry of Home Affairs, and Bridge Division of the Ministry of Communications. He also served as the Secretary of Internal Resources Division and Chairman of National Board of Revenue. Mr. Karim is the Board Member of the Institute of Micro-finance (InM), Microcredit Regulatory Authority (MRA) and Social Development Foundation (SDF). He is a PHF Rotarian and a guest speaker at various Universities and other institutions including National Defence College of Bangladesh. Mr. Karim obtained his Master of Science degree in Chemistry from the University of Chittagong, Bangladesh in 1974. Later, he obtained a Postgraduate Diploma and Master of Social Science degree in Development Administration from the University of Birmingham, UK. He took part in many professional training programmes at home and abroad. Mr. Karim presently is the President of Bangladesh Scouts (both Boy Scouts and Girl Guides) and Bangladesh Table Tennis Federation. Besides, he is involved with many other organisations.

Member



Dr. Pratima Paul-Majumder is one of the former Senior Research Fellows of Bangladesh Institute of Development Studies (BIDS). She conducted an intensive research on 'Cooperative Way of Agricultural Development in Bangladesh' for which she was awarded Ph.D from the University of Warsaw, Poland. Dr. Paul-Majumder is seriously and continuously engaged with the issue of gender budgeting for the last 10-12 years. She has very commendable action research on the state of women of the religious minority communities. She has a long and excellent research career. She served as a consultant to numerous research projects conducted by various national and international organisations.

Member

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

Member

Mr. Khondkar Ibrahim Khaled has a very admirable career in both commercial and central banking sectors. He was the former Deputy Governor of Bangladesh Bank. He was also the former Chairman of Bangladesh Krishi Bank (BKB). During his long banking career, he served as the Managing Director of BKB, Agrani Bank, Sonali Bank and Pubali Bank Limited. He also served as a General Manager of PKSf. He secured M.B.A. degree from the Institute of Business Administration (IBA), University of Dhaka. Mr. Khaled has been associated with various professional and social organisations for a long time.

Member

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

Member

Nihad Kabir is an advocate of the Supreme Court of Bangladesh. She is the Senior Partner of Syed Ishtiaq Ahmad and Associates, a leading law firm of the country. She was Vice-President of the Metropolitan Chamber of Commerce and Industry, and is a Committee Member of the Bangladesh Employers' Federation. She is a member of the Company Law Reforms Committee and the World Bank South Asia Region's Chief Economist's Advisory Council and was a member of the National Education Policy Committee of Bangladesh. Nihad is an Independent Director on the Board of BRAC Bank Limited, Apex Adelchi Footwear Limited, and Square Pharmaceuticals Limited. She is on the Board of, among others, South Asia Centre for Policy Studies (SACEPS), Infrastructure Development Company Limited (IDCOL), Palli Karma-Sahayak Foundation (PKSF) and BKash. Nihad was called to the Bar from Grays Inn in England. She has a B.A. (Hons) degree in law, an LLM and an MA degree, all from the University of Cambridge, England.





MANAGEMENT

The Governing Body of Palli Karma-Sahayak Foundation (PKSF) approved a new organogram of PKSF in its 175th meeting held on 10 June 2012. The new organogram of PKSF consists of five divisions: (1) Credit Operations and Programme Development (2) Administration, Finance and Integrated Development (3) Credit Operations and Capacity Development (4) Audit and (5) Research.

Credit Operations and Programme Development

This division is headed by a Deputy Managing Director (DMD). It deals with the core development programmes of PKSF which includes various types of micro-finance programmes and specialized projects. Under this division, there are several sub-divisions/units/

cells including Micro-finance Operations, Enterprise Development, Technical Support, Social Protection (Climate, Insurance, Disaster, and Safety Net etc.), New Project Development, Management Information System (MIS). To support operations, management and decision-making of PKSF, MIS cell provides management reports of various nature containing financial and operational information on lending activities of PKSF as well as its Partner Organisations (POs). Total Number of officers employed in this division is 55. It is headed by One Deputy Managing Director (DMD).

Administration, Finance & Integrated Development

Headed by a Deputy Managing Director (DMD), this division provides the primary budgetary, administrative,

information technology, and human resources support to its 292 staff engaged in different divisions and projects of the Foundation. It helps to coordinate the functions of PKSF across the country and abroad. This division supervises and coordinates the functions of ten different units/cells, namely Human Resource, General Administration, Publications and Communications, Library, Archive, Information Technology, Training, Construction and Maintenance, Legal Affairs. It also deals with ENRICH, Health Development, Education Development, Special Fund, Programmes-Support Fund (PSF). The Finance and Accounts Department of PKSF functions as a separate department under this division.

Administration also provides the expertise and direction necessary to implement various programmes and projects of the Foundation. A total of 54 officers are working in this division. This division also acts as a liaison between donor community, various Ministries of the government, development agencies, bank service providers and the Foundation.

Credit Operations & Capacity Development

A DMD heads this division. This division concentrates on credit programmes and projects. Under the division there are several sub-divisions/units/cells including Credit operation, Ultra poor Programme, Seasonal and Agricultural Credit Programme, Disaster Management Programme, Kuwait Goodwill Fund (KGF), Result-Based Monitoring (RBM) and Institutional Development, Work Force Development, Innovative Fund, Livestock Unit and Agriculture Unit. Besides, this division also manages PROSPER project which comprises of PRIME and LIFT programmes. This division publishes different operational and management reports annually that provide future programme directives. A total of 57 officers are now working in this division.

Audit Division

This division looks after the audit-related affairs. The division exclusively reports to the Governing Body and the General Body through the Managing Director (MD). It works as a watchdog to ensure transparency. It has two wings - internal and external. The internal audit wing is responsible for both PKSF and the PO level internal auditing. This division also coordinates the tasks of external audit of PKSF and the POs through enlisted audit firms. A General Manager, who is a Fellow member of Chartered Accountant (FCA), heads this division. Total number of officers employed in this division is 17.

Research Division

PKSF conducts various research/studies by its own Research Division, and in collaboration with other institutions/individuals. In addition, the Research Division also helps formulate agenda for research. It provides the management with required research inputs as are asked for. The division has four staff led by a Director.

Staff

PKSF management team is comprised of talented and committed staff, which include 162 regular officers, 80 staff, 47 project personnel, and 3 part-time professionals. As of June 30, 2013, the total number of staff is 292. PKSF maintains a high standard recruitment process. It generally engages nationally renowned organisations to accomplish its recruitment process. Individuals with excellent academic background and work experience are recruited as staff. PKSF endeavours to enhance skills and capacity of its staff through necessary training at home and abroad.

WE ARE PKSF







We say it with flowers: PKSf in 2013

PEOPLE PLEDGE PLAN PROGRAMMES PERFORMANCE

2013 has been a critical year for all of us. Political unrest threatened the usual rhythm of the society. Things really moved on from bad to worse. In particular, the second half of the year turned increasingly chaotic. Disruption of communication, abrupt change of schedules, violence taking place at regular and irregular intervals, wrinkles hesitantly yet steadily growing in relating to the execution of many of the plans undertaken earlier, all these are still quite living in our memories. Concerns have been expressed by many quarters about the problems of any future compensatory measures. But in the context of all these odds, PKSf's track record of achieving the targets fixed earlier has not faced any threat of trans-fixation in 2013. We have been able to deliver our services to the people with whom we have earnest and strategic commitment. Our working relationship with the Partner Organisations, who are in charge of execution of the programmes at the field level, did not suffer from any substantial strains. We could succeed only with the help and cooperation of various actors who work with us and who had been always very supportive to translate our plans into reality. The insistent urge of our staff to implement the plans with the sincerity and urgency that PKSf mission demands has always been the sure weapon to fight any adversity that might have upset the schedule of others. The coordinated efforts of PKSf governance, administration and operation looked after the smooth availability of necessary resources and training. To work according to our promise has always been our perpetual strength. In sun and showers, we are simply relentless to fulfill the pronounced pledge to the people.

In May, 2013, we organised the bi-annual Development Fair to present a kind of visible accountability to people at large about the activities we are involved with. It was a very festive event in appearance, which undoubtedly it had been. But people with keener interest and critical eyes could identify in the multifold aspects of the Fair about the heart of the matter, about the underlying thoughtfulness that prompts PKSf to undertake its plans and projects. There works an intense passion behind all

our activities. While a casual onlooker could enjoy some pleasing moments to see the exhibition of materials, nice and inexpensive and find the lovely, colourful and musical evenings entertaining, the serious ones could discover that here is one mighty organisation that does not beat its own drum to make people feel its imposing presence, but works together with people to share their weal and woe, to become their faithful companion in their journey towards the betterment or enhancement of life. The objective observer will note that PKSf, even if it is known as the apex microcredit organisation of Bangladesh, has successfully incorporated so many allied issues which have intrinsic value to live a life of dignity. And PKSf sincerely believes that every citizen of this country has a right to that. The Development Fair has been an evidence to prove that PKSf is trying to establish that through its multiple interventions. It was a presentation of our performance over the years to the people, to realistically supplement the development plans of the country for public consumption, test and yes, certainly appreciation. The Fair became, in fact, a common platform that offered a voice to say 'no' against all sorts of economic and social discrimination. It really had been a celebration of togetherness.

2013 saw one of the worst human tragedies in Bangladesh. On April 24, the collapse of Rana Plaza at Savar, Dhaka actually shook the whole nation with unsurpassable surprise, strange horror and endless pain. The news made the entire nation cry. PKSf stood by the victims and their families instantly with all kinds of help it could offer. The Partner Organisations rushed into relief and rehabilitation operations. All PKSf staff came up with their humble financial assistance. Again, as an instant help, a cheque of Taka twenty lakh was handed over to the Prime Minister from PKSf's Special Fund. This has been again one testimony to PKSf's pledge to stand by and together with people, while being true to our essential humane spirit that has been unfailingly realized through the projected performance of all our programmes.



OVERALL PERFORMANCE

As per the Memorandum of Association, the key objective of PKSF is poverty alleviation through employment generation, however, it started its journey with microcredit operations through, which it calls, Partner Organisations (POs). Though PKSF is popularly known for its massive nation-wide microcredit operations, it is committed to execute a significant pro-people strategy that looks at poverty alleviation in a different albeit humane way. Assistance from PKSF is directed towards creating employment opportunities so that the poor feel inspired to stand up on their own with an understanding that there is value of their talent and hard work. This is the sure way to recognise their human dignity. With this end in view, PKSF has diversified its operations over the years. There is a customary perception that microcredit is the only answer to poverty alleviation but PKSF looks at it from a different perspective. Poverty alleviation cannot be achieved only with one component rather this requires education, training, healthcare, financing, access to resources and equal opportunities for all. It should be an integrated and holistic development process that cross-cuts multiple socio-economic components. Our experience prompted us to initiate and experiment with some qualitative diversification in the area of microcredit operations. The conventional weekly repayment has been replaced by 1-month, 6-month,

post-harvest and year-end repayment terms for different activities (such as agriculture, livestock and small enterprises). Based on ground realities, fresh initiatives have been taken, for example, comprehensive programmes to tackle the *Monga* situation, in which people of northern Bangladesh live in utter crises of work, income and food during the months of September and October. Hundreds of families lose their minimum purchasing power. In order to address this terrible state of the poor, PKSF's answer is *Programmed Initiatives for Monga Eradication* (PRIME). Surveys were conducted to review the socio-economic conditions of the *monga*-affected communities and accordingly, appropriate employment opportunities were sought after, which are subsequently and regularly supplemented by technical assistance and training. Centuries-old *monga* is now sheltered in the pages of history. This speaks of PKSF's farsightedness and committed efforts to sustainably do good for the ailing humanity. The success of PRIME also encouraged PKSF to extend PRIME in the SIDR & AILA-affected areas in the south of Bangladesh. To combat the threat of natural catastrophes, PKSF has started implementing micro insurance in life, health and livestock sector, based on actuarial principles and practices. This is literally a pioneering endeavour in Bangladesh. About 1100 informal tutorial schools are now being conducted to prevent drop out of school



children of the poor families. PKSf Partner Organisations felt inspired to provide scholarships to the meritorious students of low-income families in the last two years. PKSf itself has spent Tk. 5.5 million to provide scholarships to the needy and meritorious students during the same period.

In the recent times, particularly in the last three years, fundamental changes have taken place in PKSf's philosophy of development and programmes for poverty alleviation. It has initiated family-based integrated development programmes with a view to bring the poor and backward people out of the vicious circle of poverty characterized by economic, social and other deprivation so that they can contribute to their own and national socio-economic development. This novel programme, known as *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH), is being implemented by selected Partner Organisations in different areas of the country. By now, this is under implementation in 35 Unions of the country. Another 8 Unions have recently been selected for immediate operational coverage. Every PKSf activist feels involved and inspired to make ENRICH a success in the true letter and spirit of the programme. Comprehensive measures are being taken to strengthen this initiative. ENRICH includes healthcare, education, training, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises; jobs for the youth; infrastructural development; inexpensive and health-friendly cooking stoves; solar home system; special savings programme; special projects for the ultra poor, disabled and elderly persons; demand-driven microcredit and community-based programmes. The poor is being particularly encouraged and facilitated to actively take part in the development process. They can feel that they are the participants in it and not just passive receivers.

Finance for Enterprise Development and Employment

Creation (FEDEC) is another flagship programme, which is being jointly funded by PKSf and International Fund for Agricultural Development (IFAD). Implementation of FEDEC involves a new process known as Value Chain Development (VCD). FEDEC concentrates on the creation of a favourable environment for the poor through skill development, capacity building, marketing opportunities and publicity. This is simply very profitable for the small entrepreneurs. This has opened the doors to sustainable and commercially profitable projects.

PKSf puts extra emphasis on the protection of environment. Reference may be made to two instances. Use of Urea Super Granule (USG) decreases the loss of nitrogen and increases fertility of the land by 70%. Quality-wise, this is economic too, as rice production increases by 20% to 25%. Financed by PKSf, one of its Partner Organisations is engaged in the production of USG. This PO ensures supply to the farmers and runs training programmes for the motivation of the farmers. The other example relates to the production of vermi-compost. This strategically economic endeavour involves a simple process too. Vermi-compost preserves the moisture of the soil, mixes air with soil and causes lesser loss of nitrogen.



Bangladesh is one of worst-hit countries of the world in terms of climate change. In the last three decades, the government and some non-government national and international agencies are engaged in various activities to face the challenges. Recently, PKSf has started a *Community Climate Change Project (CCCP)* under



Bangladesh Climate Change Resilience Fund. PKSf POs and other NGOs are appropriately enlightened on the active and meaningful participation of people in the extremely vulnerable areas.

PKSf programmes are implemented by the POs at the field level, which are selected in a rigid and meticulous process. The officials and staff of the POs take part in regular training programmes conducted by experts in the relevant areas. All PKSf programmes are monitored in an intensive/extensive way. Evaluation is done by national and international specialists at regular intervals. PKSf takes necessary measures to improve its activities as per the findings of these reports. PKSf can now claim as a very distinguished model for poverty eradication even at the global level.

Strength of PKSf is explicitly evident from its progressive trend of loan disbursement over the last two decades to its Partner Organisations, number of borrowers, loan outstanding and members' savings and above all, by the quality and impact of its performance. The following pages very briefly contain all PKSf programmes and projects.

PKSf POs

Most of the districts of Bangladesh are covered by the Partner Organisations (POs) of PKSf. These POs implement the operational activities of PKSf. As of June 2013, total number of POs is 272 (Figure 1.0). Since its inception, PKSf has been extremely careful to select its POs and it follows strict procedures to ascertain the potentiality of an organisation before its enrollment as a PO.

Members

The members of the POs are at the core of all kinds of field level operations of PKSf, who are organised within clusters or groups. As of June 30, 2013, the total number of members is 10.21 million under the umbrella of all branches of Partner Organisations of PKSf. Among the members, the number of women is 9.19 million, which

is 89.97 percent of total. As of June 30, 2013, the number of borrowers is 7.87 million. Out of total borrowers, the number of women borrowers is 7.17 million, which is 91.12 percent of total (Figure 2.0 & 3.0).

Members' Savings

It has been observed that the savings balance of the organised members of Partner Organisations is significantly on the increase. As of June 30, 2013, the members' savings balance is BDT 34045.21 million (Figure 4.0).

Loan Disbursement

As can be seen in Figure 5.0, loan disbursement of PKSf has recorded a steady growth in FY 2012-13. Loan disbursement from PKSf to Partner Organisations (POs) increased to BDT 24506.12 million in FY 2012-13, which is 5.63 percent higher than the previous year. Loan



disbursement from POs to borrowers stood at BDT 163154.08 million by FY 2012-13. Partner Organisations disbursed this amount under various programmes and projects in far-flung areas of the country through all of their branches.

Loan outstanding

As on June 30, 2010, the amount of loan outstanding of PKSf with Partner Organisations and Partner Organisations with borrowers stood at BDT 35176.47 million and BDT 91229.82 million respectively (Figure 6.0).



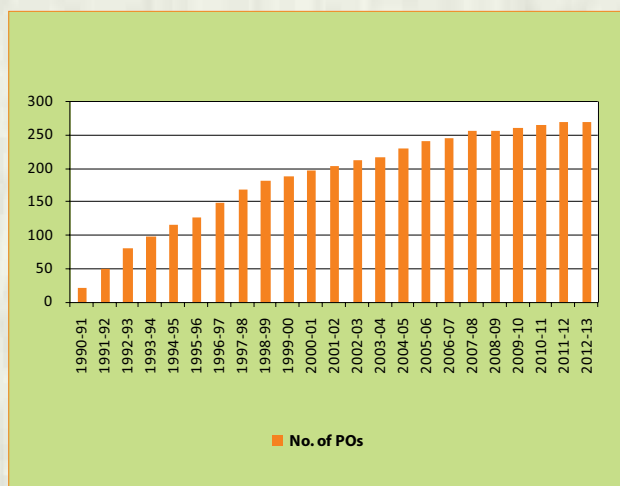


Figure 1.0: Growth in number of Partner Organisations

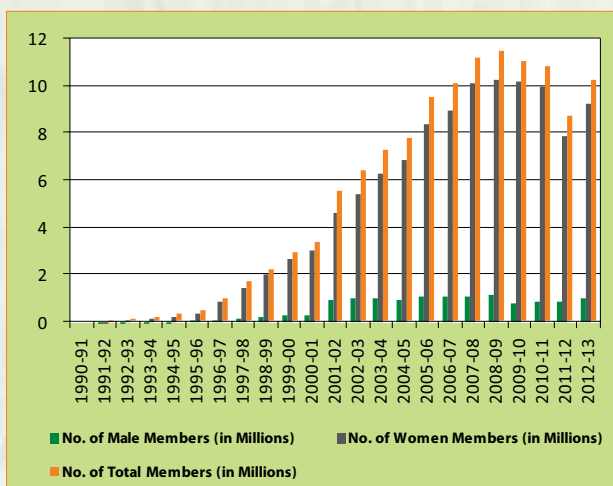


Figure 2.0: Number of Members (in million)

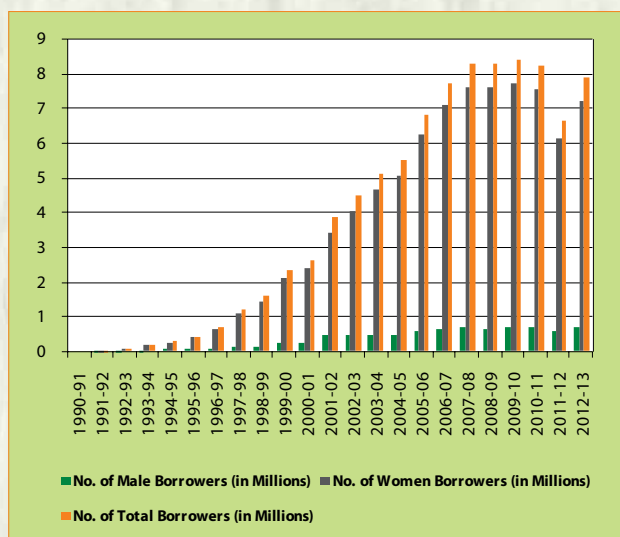


Figure 3.0: Number of Borrowers (in million)

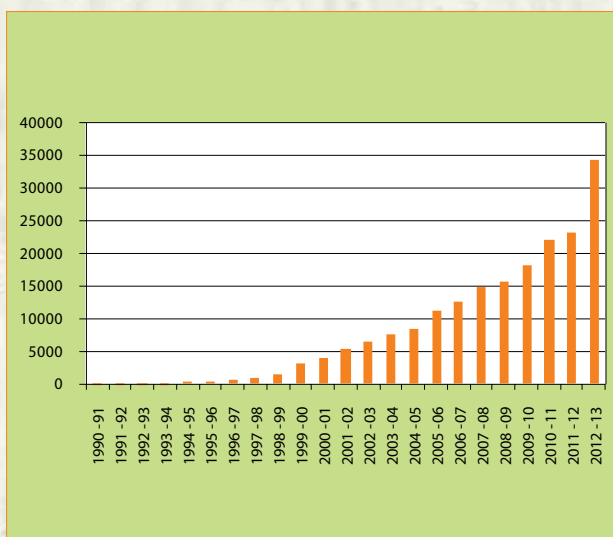


Figure 4.0: Members' Savings Balance (in million BDT)

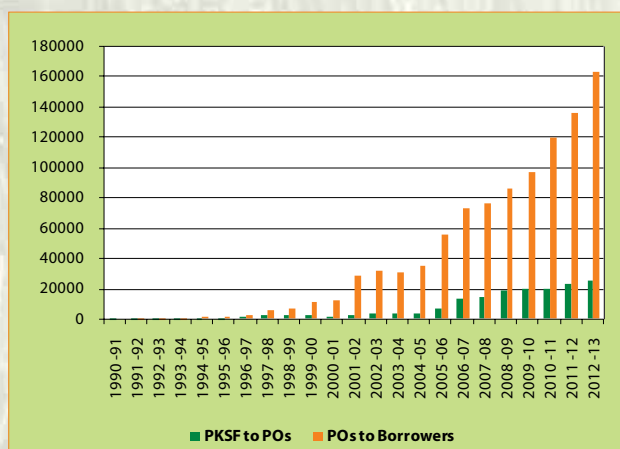


Figure 5.0: Loan Disbursement (in million BDT)

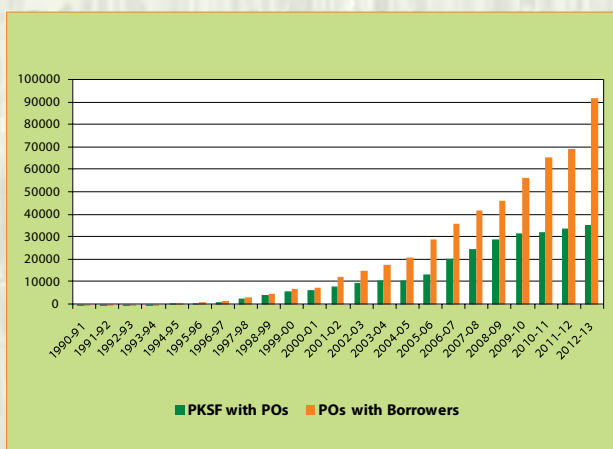


Figure 6.0: Loan Outstanding (in million BDT)

Table-1: Progress of PKSF in Last 23 Years

FY / Indicators	No. of POs	No. of Mem- bers (in Million)	No. of Women Members (in Million)	% of Women Mem- bers	No. of Borrow- ers (in Million)	No. of Women Borrowers (in Million)	% of Women Borrow- ers	FY Loan Disburse- ment (PKSF to POs)	Cumulative Loan Dis- bursement (PKSF to POs)	Outstand- ing Loan (PKSF to POs)	Outstand- ing Loan (POs to Borrowers)	FY Loan Disburse- ment (POs to Borrow- ers)	Cumulative Loan Dis- bursement (POs to Bor- rowers)	FY ID Loan Dis- bursement	Cumulative ID Loan Dis- bursement	
								In Billion (excluding ID Loan)						In Million		
1990-91*	23	0.00	0.00	76.98	0.00	0.00	76.98	0.00	0.00	0.00	0.00	0.00	0.00	0	0	
1991-92	50	0.02	0.01	76.87	0.02	0.01	76.61	0.03	0.03	0.03	0.02	0.05	0.05	0	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	0.40	0.64	0	0	
1994-95	116	0.29	0.25	86.66	0.29	0.25	86.66	0.30	0.63	0.46	0.48	0.76	1.40	0	0	
1995-96	128	0.44	0.39	88.52	0.44	0.39	88.52	0.47	1.10	0.73	0.81	1.02	2.42	0	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	1.10	90.41	1.79	3.68	2.61	3.02	5.57	10.68	0	0	
1998-99	182	2.19	2.00	91.45	1.58	1.44	91.40	2.10	5.77	4.23	4.68	6.70	17.38	21.44	21.44	
1999-2000	189	2.92	2.65	90.52	2.31	2.09	90.33	2.47	8.25	6.11	6.82	11.35	28.73	15.17	36.61	
2000-01	199	3.34	3.06	91.51	2.63	2.40	91.21	1.18	9.43	6.52	7.51	12.09	40.82	16.57	53.19	
2001-02	205	5.51	4.59	83.37	3.86	3.39	87.87	2.54	11.97	8.03	12.37	28.06	68.88	8.63	61.82	
2002-03	213	6.36	5.38	84.63	4.49	4.00	89.15	3.03	15.00	9.47	15.04	30.97	99.85	10.50	72.32	
2003-04	219	7.24	6.23	86.08	5.10	4.62	90.53	3.39	18.39	10.44	17.64	30.77	130.62	12.41	84.72	
2004-05	231	7.75	6.84	88.23	5.52	5.03	91.14	3.64	22.03	10.67	20.77	34.75	165.37	19.67	104.40	
2005-06	243	9.45	8.36	88.40	6.78	6.21	91.59	6.89	28.92	13.20	28.72	55.35	220.72	39.85	144.24	
2006-07	248	10.03	8.94	89.13	7.71	7.06	91.63	13.45	42.37	20.30	35.81	72.78	293.50	55.08	199.32	
2007-08	257	11.17	10.06	90.06	8.28	7.61	91.87	14.05	56.41	24.30	41.95	76.15	369.65	34.87	234.19	
2008-09	257	11.42	10.24	89.69	8.26	7.60	91.95	18.17	74.59	28.98	45.80	85.16	454.81	24.66	258.85	
2009-10	262	10.96	10.14	92.54	8.39	7.72	92.10	19.41	93.99	31.63	55.99	96.76	551.57	8.43	267.28	
2010-11	268	10.80	9.93	91.96	8.23	7.53	91.48	19.29	113.28	31.99	65.02	119.11	670.68	23.63	290.91	
2011-12	271	8.72	7.85	90.10	6.65	6.09	91.53	23.19	136.48	33.82	68.97	135.20	805.88	5.91	296.82	
2012-13**	272	10.21	9.19	89.97	7.87	7.17	91.12	24.50	160.98	35.17	91.23	163.15	1561.87	2.81	299.63	

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

**Total lending activities has been captured in the row of FY 2012-13.

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

Programs		FY 2008-09					FY 2009-10					FY 2010-11					FY 2011-12					FY 2012-13																																																																																																																																																																																																																																																																																																																																																																								
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outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of 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(in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)	No. of Borr- owers (000)		

*Category 'Others' include REDP, FSP, SRLP, IFADP, PLDP and all other microcredit programmes of all Partner Organisations.

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

***P to P : PKSF-POs

****P to B : POs to Borrowers

JOURNEY OF PKSf

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

JOURNEY OF PKSf

Year	Name of Programmes/Projects	Main Features	Supported By
2007	Micro-finance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the non-motorized transport pullers	The World Bank
2007	Rehabilitation of SIDR-affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
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 Poor Households towards Elimination of their Poverty (ENRICH)	Holistic family development to ensure human dignity	GoB & PKSf
2010	Special Fund (SP)	Emergency support for the poor	PKSF
2010	The Health Insurance for the Poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCCP)	Support to the poor to increase their resilience to climate change through civil society organisations	Multiple Donors
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to the micro-entrepreneurs	KFAED
2011	Programmes-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund (BCCTF)	To increase resilience to global warming effects of the poor through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSf

MAJOR SERVICES OF PKSf

Name of Programmes/Projects	Starting Year	Nature of Services
Rural Microcredit (RMC)	1990-91	Individual loan through group
Urban Microcredit (UMC)	1998-99	Individual loan through group
Micro-Finance and Technical Support (MFTS)	2003-04	<ul style="list-style-type: none"> • Training for beneficiaries in livestock technology • Ensure inputs to undertake livestock related income ventures
Ultra Poor Programme (UPP)	2004-05	Individual loan through group
Microenterprise (ME) loan	2004-05	Individual loan through group
Micro-Finance for Marginal and Small Farmers Project (MFMSFP)	2005-06	Livestock insurance <ul style="list-style-type: none"> • Capacity building <ol style="list-style-type: none"> i) Training on improved agricultural technologies ii) Demonstration on new technologies • Market linkages • Crop storage
Seasonal Loan (SL)	2006-07	Individual loan through group
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Flexible Microcredit (FMC) and Emergency Loan (EL) • Cash for Work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkage
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes, i.e., soft loan, grants, equity participation and mix of loan & grant
Micro-Finance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project	2007-08	<ul style="list-style-type: none"> • Financial Services Risk Fund • Skill development training for UP beneficiaries • Micro-Finance related training • Capacity building through training of PKSf and PO staff
Agriculture Sector Microcredit (ASM)	2008-09	Individual loan through group
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value Chain Development for selected enterprise
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	2009-10	Microcredit for enhancing standard of living, sustainable income generating activities and creating resources <i>At the community level</i> <ul style="list-style-type: none"> • Pond Sand Filter (PSF) • Tube wells • Toilet for the public organisations • Bridges, culverts • Infrastructure for disaster management

MAJOR SERVICES OF PKSF

Name of Programmes/Projects	Starting Year	Nature of Services
		At the household level <ul style="list-style-type: none"> • Health services • Education • Youth development • Training
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> • Microinsurance pilot scheme • Market assessment and product development • Strengthening policy, legal and regulatory framework • Awareness creation and capacity development
Bangladesh Climate Change Trust Fund (MCCTF)	2012-2013	Research and implementation <ul style="list-style-type: none"> • Forestation • Sanitary latrine • Tube wells • Bandhu Chulas
Ujjibito	2013-2014	<ul style="list-style-type: none"> • Skill development • Training/Vocational training • Regular counselling/Awareness building • Practical nutrition and reproductive health orientation • Awareness raising programme





MAINSTREAM PROGRAMMES



RURAL MICROCREDIT (RMC)

Rural Microcredit (RMC), is a PKSF loan programme of primary nature that broadly focuses on rural development. The initial idea of the programme is to provide credit in favour of off-farm activities with the objective of diversifying the income opportunities of the rural poor. With gradual expansion of RMC, on-farm activities have also been incorporated within the programme. It is difficult for the majority of the rural poor to access any formal financial organisation. Since its inception, PKSF has been insistently trying to address this hurdle with the help of its Partner Organisations (POs). Funds are made available with least conventional formalities in the rural areas through the POs. The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset worth not more than the value of one acre of land. Under RMC, the rural microcredit borrowers are enabled to undertake family-based Income Generating Activities (IGAs). People from identified economic strata having confidence and trust on each other are regularly

motivated to be organised to form a group with a solidarity approach. The loan repayment is easy and borrower-friendly. The administrative and related expenses of RMC implementing POs are covered from the service charges paid by the borrowers. In FY 2012-13, PKSF's disbursement to its POs under RMC is BDT 6027.70 million and outstanding loan reached at BDT 12680.08 million. POs disbursed BDT 64804.22 million to the borrowers and outstanding loan stood at BDT 33224.92 million (Figure 7.0 & 8.0). Although PKSF's disbursement to its POs under RMC is increased by 2.90% in FY 2012-13 from that of the previous FY, POs' disbursement to borrowers increased by 7.88%. This clearly indicates a huge rotation of loans by POs under this programme. In FY 2012-13, the total number of RMC borrowers stood at 4.29 million, which constitutes 73% of the total members under this loan programme. As of June 30, 2013, the average loan size under this programme stood at BDT 16,325. RMC still dominates PKSF's loan portfolio with its Partner Organisations (36%).

Figure 7.0: RMC and total loan portfolio (PKSF with POs) (in million BDT)

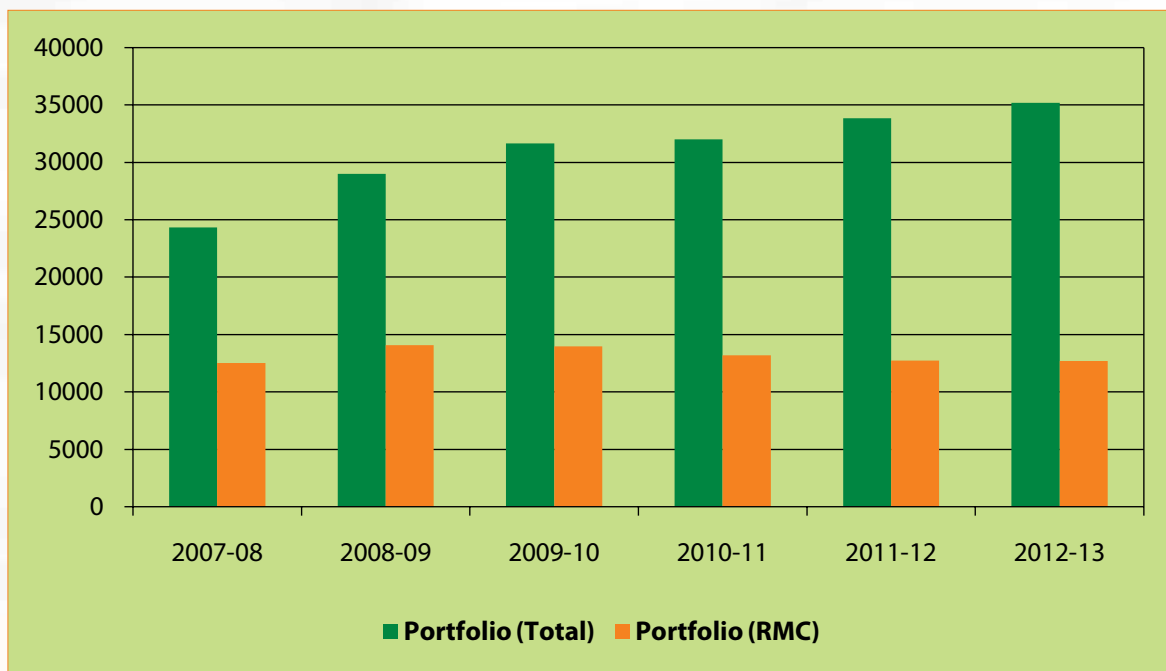
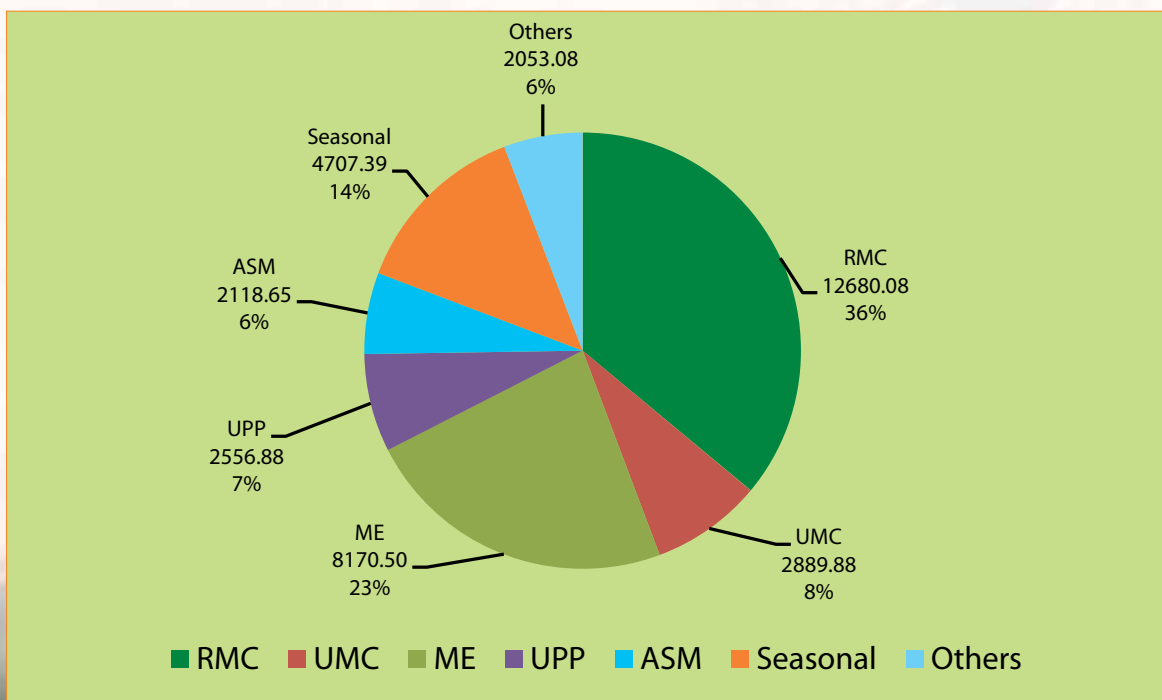


Figure 8.0: Component-wise loan portfolio (PKSF with POs): June 2013 (in million BDT)





URBAN MICROCREDIT (UMC)

Poor people of metropolitan areas are defined as the urban poor. PKSF felt initiated to extend its micro-finance services for the urban poor through Urban Microcredit (UMC) programme since 1999. In general, urban microcredit borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters living in slums or make-shift shacks. They usually take loan for small trading. In Bangladesh, the number of urban poor is gradually increasing in the last few years because of forced migration due to limited employment opportunities in rural agriculture sector and recurrence of several natural disasters. Therefore, urban poverty continues to increase, affecting urban life and general development.

The extension of micro-finance outreach is more feasible in urban areas because of the lower transaction cost compared to rural micro-finance. Women's participation

in UMC is also higher in comparison to RMC since they have higher access to the labor market and material resources, more freedom of movement and greater influence in household decision-making affairs. Moreover, the urban poor are generally considered as safe borrowers since urban economic environment provides dynamic and diversified portfolio of economic opportunities.

Target members of UMC must be residents of some urban or semi-urban locality for at least three years with no asset and a monthly income of between BDT 4000-5000. People who have business even of a temporary nature with a good record in handling the previous loans are also covered under UMC.

In FY 2012-13, PKSF's loan disbursement to its POs under UMC is BDT 1522.30 million with an outstanding of BDT 2889.88 million, while POs disbursed BDT 16832.66 million to their borrowers through UMC with

an outstanding of BDT 8167.15 million. As of June 30, 2013, the average loan size under UMC to the borrowers is BDT 19,647, which is 20.35% higher than RMC and 78% members under UMC have availed loan facilities. Under this programme, loan disbursement to POs has

been increased by 6.12% in FY 2012-13 from that of the previous FY. POs' disbursement to their borrowers grew by 6.58% and that also indicates the increasing capacity of the POs to revolve loan among the poor under UMC (Figure 9.0 & 10.0).

Figure 9.0: UMC disbursement in last 6 years (million BDT)

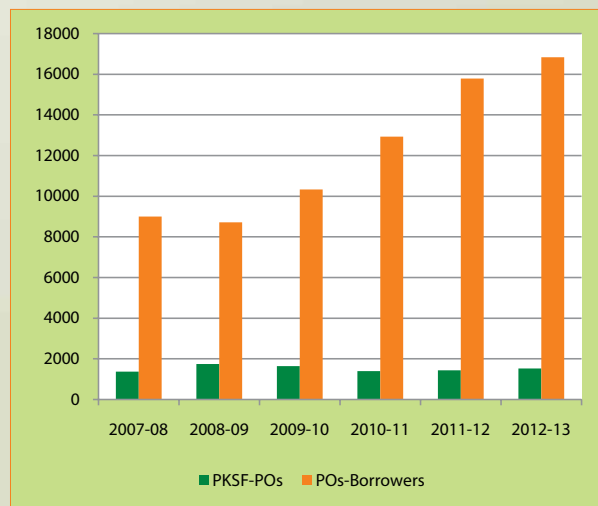
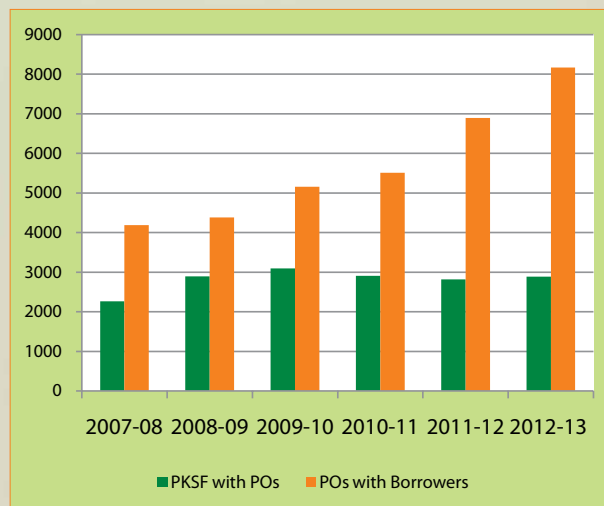


Figure 10.0: UMC outstanding in last 6 years (million BDT)





ULTRA POOR PROGRAMME (UPP)

Ultra Poor Programme (UPP) is designed to include the poorest people within the conventional micro-finance network to help them move out of extreme poverty. PKSf started UPP as its mainstream micro-finance service in 2004 after the implementation of the experimental project in 2002 for the hard core poor which was known as Financial Services for the Poorest (FSP) under Learning and Innovation Loan (LIL) of the World Bank. From the experience of FSP project, PKSf learnt that some flexibility should be allowed in the modalities of conventional rural micro-finance programme to include the poorest people in it. Under UPP, distinctive flexibilities have been allowed to the ultra poor borrowers in deposit, withdrawal of savings, loan repayment and attendance in group meetings, minimum savings requirement for a fresh loan. People of lower socio-economic strata such as disabled women, rural people living in remote areas and difficult environments, migrants or people displaced due to river erosion, beggars, daily labourers, casual labourers, domestic assistants, floating sex workers, female-headed households with no alternative source of income

are the target people of UPP. These people are not homogeneous but most of them face similar challenges. The biggest challenge that the ultra poor face is the lack of a stable income. UPP is providing financial support to the income generating activities of the ultra poor with lower service charges. With this support, ultra poor members are now getting involved in sharecropping, small enterprise, food processing, tailoring and various types of income generating activities for some secure income. PKSf is implementing UPP through a policy guideline. The latest revision of the policy was made in October 2012.

Initiatives for the ultra poor through UPP have been expanded in both breadth and depth. At present, PKSf is running the country's biggest micro-finance programme for the ultra poor. As of June 2013, PKSf has organised 0.89 million ultra poor people of which 0.684 million are borrowers through its 126 POs across the country. The current average loan size of the borrowers is Tk. 10,515. In FY 2012-13, PKSf disbursed a total of BDT 1.68 billion against the budget of BDT 1.71 billion. Disbursement during FY 2012-13 is 98.25% of the budget. On the other hand, POs disbursed a total of BDT 5.51 billion during the same period.

Table-1: Segmentation of UPP Borrowers

Target Group of UPP	Percentage
Day Labourers (on-farm)	34.44
Day Labourers (off-farm)	19.28
Rickshaw-Van Pullers	13.76
Small Entrepreneurs	17.35
Domestic Assistants	2.56
Traditional Jobholders	3.83
Beggars	0.70
Sex-workers	0.04
Others	8.04
Total	100

Table-2: Types of Income Generating Activities of UPP Borrowers

IGA	Percentage
Sharecropping	24.97
Small Enterprise (raw materials, shop etc)	20.73
Handicrafts (Bamboo, cane etc)	4.20
Food Processing	3.47
Rickshaw/Van Pulling	11.37
Tailoring/Embroidery	2.54
Beef Fattening	11.79
Goat Rearing	6.86
Duck and Chicken Rearing	5.32
Others	8.75
Total	100

Figure 1: UPP growth in the last seven years (in billion BDT) 2012 -2013

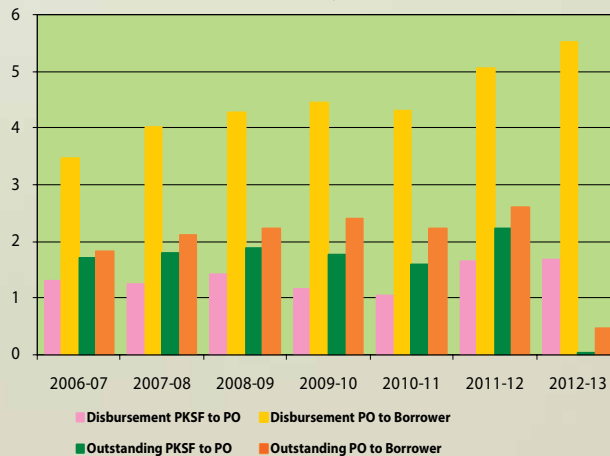
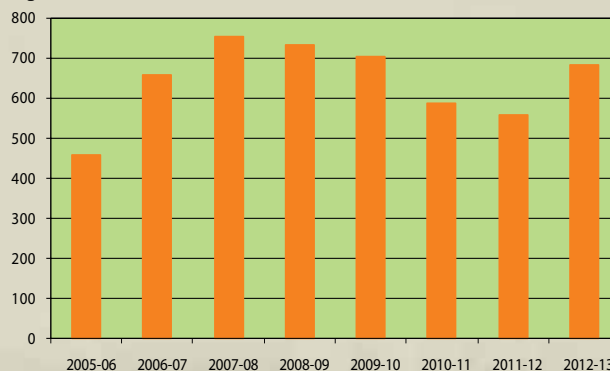


Figure 2: Borrowers Growth of UPP (in thousand)





MICROENTERPRISE PROGRAMME

Migration from microcredit to microenterprise distinctly demonstrates a dimensional change in the execution of PKSf programmes as well as providing new ways for the poor to positively change their lot. This is one kind of diversification that offers the poor people appropriate confidence and at the same time it helps to bring out the latent entrepreneurial talent of them. PKSf launched its Microenterprise programme in 2001 to expedite the process of employment creation and poverty eradication. GoB has started financing the programme from 2004 and so far GoB has provided BDT 3750 million to PKSf under this

programme. Microenterprise programme has significant contribution to poverty alleviation with the creation of employment opportunities in different sectors. PKSf also provides need-based skill development training to the entrepreneurs through its POs.

In order to expand and strengthen Microenterprise programme, PKSf started implementing a project titled *Finance for Enterprise Development and Employment Creation* (FEDEC) in March 2008. FEDEC seeks to expedite economic growth through employment generation and reduction of poverty. This would be achieved through the implementation of immediate project objectives of

expanding existing microenterprises and establishing new ones in the country.

PKSF has adopted an evolving process of upgrading its ME policy to tailor to the needs of its beneficiaries. ME is defined as an investment within BDT 40,000 to BDT 1500,000 (excluding land and building used in the enterprise). According to the present ME policy, entrepreneurs receive financial support from BDT 30,000 to BDT 10,00,000 as per requirements. Apart from progressive borrowers of microcredit programme, potential individual entrepreneurs are eligible to receive

loans for their enterprises. Working capital loan to meet seasonal demands of the entrepreneurs is available under ME programme.

As on June 30, 2013 ME loan outstanding of PKSF to its POs is BDT 817.05 crore. On the other hand, POs have disbursed a total of BDT 12876.61 crore up to June 30, 2013. In FY 2012-13, POs have disbursed BDT 3987.04 crore and the loan outstanding with the beneficiaries has risen to BDT 2247.37 crore. The total number of micro entrepreneurs is 5,03,750 by the end of FY 2012-13.





AGRICULTURE SECTOR MICROCREDIT

The expansion of financial services to the poor community is increasingly becoming very important to poverty reduction interventions. Some areas of the country still lack the access to financial support. Agricultural sector is one such area to which the financial service providers are not much inclined. High degree of risk involved in this sector may be one of the main reasons of this aversion. In view of the demands and constraints of this particular sector, PKSf started its Micro Finance for Marginal and Small Farmer Project (MFMSFP) in 2005. The success of this project led PKSf to design and introduce its Agriculture Sector Microcredit (ASM) Programme in 2008. It has been proved to be mutually profitable for the farmers and the Micro-Finance Institutes (MFIs).

Exceptional in nature, ASM selects beneficiaries with special care. Special attention is given to disburse credit

on time. Repayment of loan starts after harvesting and interest is comparatively low.

ASM offers comprehensive training programme to the farmers and staff of the MFIs to develop their capacity in agricultural lending. To make ASM a real success, attention is given to rigorous research, innovation of high-yielding seed, management of irrigation, optimum use of pesticide, mechanized and technology-based farming and vocational education to produce skilled human resources and increased productivity.

Under ASM programme, PKSf disbursed BDT 3.62 billion to concerned POs during FY 2012-13, which is 96.79% of the programme budget. On the other hand, POs disbursed a total of BDT 11.22 billion to their beneficiaries. As of June 2013, loan outstanding of ASM programme at PKSf-PO level and PO-beneficiary level stood at BDT 2.12 billion and BDT 4.52 billion respectively.

Use of Loan

June 30, 2013

Crop Production	Beef Fattening	Livestock Rearing and Fish Culture	Seasonal Business and Others
77.99 %	5.14 %	15.12 %	1.75 %

Trend of Disbursement

Figure in Crore

	FY 2008-2009	FY 2009-2010	FY 2010-2011	FY 2011-2012	FY 2012-2013
PKSf-PO	79.28	161.86	176.69	286.73	362.10
PO-Beneficiary	78.89	244.42	475.27	671.27	1121.92



SEASONAL LOAN

Seasonal Loan (SL) programme is one of the groundbreaking initiatives of PKSF loan basket. Launched in 2006, it has become a prominent and core programme of PKSF, covering a major share of yearly loan disbursement. SL has very attractive repayment flexibility that matches the repayment of the loan with the income flows of various seasonal activities connected with loan investment. Since its inception, SL has contributed significantly and successfully to various Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The

provision of repaying the loan in one single installment after the sale of the product has made it very popular and convenient among the borrowers, especially those engaged in beef fattening and crop cultivation. Under SL programme, PKSF has disbursed BDT 6.09 billion to concerned POs during FY 2012-13, which is 102.31% of the programme budget. On the other hand, POs have disbursed a total of BDT 10.26 billion to their beneficiaries. As of June 2013, loan outstanding of SL programme at PKSF-PO level and PO-beneficiary level stood at BDT 4.71 billion and BDT 5.97 billion respectively.

Use of Loan

June 30, 2013

Crop Production	Beef Fattening	Livestock Rearing and Fish Culture	Seasonal Business and Others
47.32 %	42.50 %	5.60 %	4.58 %

Trend of Disbursement

Figure in Crore

	FY 2008-2009	FY 2009-2010	FY 2010-2011	FY 2011-2012	FY 2012-2013
PKSF-PO	168.85	325.02	399.67	591.46	609.33
PO-Beneficiary	201.33	445.92	659.81	927.74	1026.08



PROJECTS



PROMOTING FINANCIAL SERVICES FOR POVERTY REDUCTION (PROSPER)

Learning from the field prompted PKSf to design a sustainable and coordinated initiative to combat *monga*. PKSf also found that innovative initiatives of different organisations/ individuals have a potential role to play in poverty alleviation. But many of them cannot move onward due to lack of proper guidance and sufficient funds. In this context, PKSf, in 2006, launched two programmes:

- i) *Programmed Initiatives for Monga Eradication (PRIME)*, which targets the *monga* affected ultra poor of the northern region of Bangladesh and
- ii) *Learning and Innovative Fund to Test New Ideas (LIFT)* to support the innovative projects of different organisations or individuals to contribute to the upliftment of the socio-economic status of the poor.

Later on, in the context of development assistance between the Government of Bangladesh and the UK aid-Department for International Development (DFID) came forward to propel these programmes with financial support from July 2007 under its *Promoting Financial Services for Poverty Reduction (PROSPER)* programme. PROSPER uses a sectoral approach to promote a sustainable micro-finance sector in Bangladesh. This combines promotion of innovative and sustainable financial services for the extremely poor through PKSf; facilitation of effective regulation of micro-finance through Microcredit Regulatory Authority (MRA); and Research, Training and Knowledge Management through the Institute of Micro-finance (InM).



PROGRAMMED INITIATIVES FOR MONGA ERADICATION (PRIME)

Monga is a Bangla word that refers to a situation of income deprivation due to lack of working opportunities at the pre-harvest situation during the months of September through November (Bangla months of *Ashwin* and *Kartik*) and again during the mid-February to late April (Bangla months of *Falgun* and *Chaitra*) especially in the greater Rangpur (northern Bangladesh) region. Skewed distribution of land, utter dependence on agriculture, lack of industrialization and regular sufferings caused by natural calamities lead to immense hardship of *monga*-affected households. PRIME offers demand-driven financial and technical services to eradicate *monga* and embark on a sustainable and coordinated path of development in this region. PKSf has involved its

selected POs, having commitment, capacity and grass-root level network, in the implementation of the PRIME.

PRIME now covers 35 upazilas in the north, 12 in the south-east and 3 in the north-eastern Bangladesh.

PRIME largely covers two types of interventions for the members.

1. Year-round interventions
2. Time-specific seasonal interventions

PRIME's year-round interventions include continuous provision of access to finance and promotion of profitable income generating activities. These long-term measures support creation of permanent income and employment opportunities for the ultra poor families, while short-term measures or lean season interventions address immediate problems.

Presently, PRIME provides an extensive range of services to support its target beneficiaries through seven distinctive components. These are (a) group formation; (b) provision of Flexible Microcredit (FMC); (c) provision

of Emergency Loan (EL); (d) technical services; (e) skill development and vocational training; (f) primary healthcare services and (g) disaster management through cash for work.

Achievements (as of June 2013)

Group Formation	Nos. of members: 0.51 million
Flexible Microcredit	Total members: 0.304 million; Loan outstanding: BDT 1,592 million; Average loan size: BDT 9,528
Emergency Loans	Nos. of beneficiaries: 102,294; Loan amount: BDT 328 million
Technical and vocational training on agriculture, livestock, off-farming, automobile technology, mobile servicing, tailoring, electrical house wiring etc.	Nos. of beneficiaries (received technical training): nearly 0.19 million; Nos. of ultra-poor members (received vocational training): 746
Primary Health Care Services	Nos. of beneficiaries: 2.67 million; Nos. of satellite clinics: 35,993. In FY 2012-2013, free medicines worth BDT 7.52 million have been delivered.
Cash for Work (CfW)	During FY 2012-13, 0.34 million person-days of work completed. Nos. of beneficiaries: 11,342 in 35 Unions of 15 upazilas of 7 districts through 13 POs.

The impact of PRIME on the ultra poor has been evaluated on longitudinal basis. In addition, PKSf has its own internal monitoring system – Results Based Monitoring (RBM) – to assess the impact of PRIME on the lives of the ultra poor. The study done by InM attests PRIME's contribution to food security and economic outcomes.





LEARNING AND INNOVATION FUND TO TEST NEW IDEAS (LIFT)

LIFT has been designed to support innovative initiatives that lead to alleviation of poverty. Since its inception in 2006, experience with LIFT has shown that there is a vast potential to expand financial and non-financial services to the targeted poor through innovations. With the support of LIFT, a number of organisations have come forward with innovative ideas that have been successfully implemented in the field.

Main objectives of LIFT are to:

- Encourage innovation in financial/non-financial products (goods and services) delivered to the poor;
- Increase the uptake of financial services/products that provide a route out of poverty and a safety net for those vulnerable to poverty in the future;
- Encourage subsidy and cross-subsidy systems to allow financial access by the poorest;
- Accelerate various types of pro-poor innovative ventures

of different organisations so that the poor can be benefited directly/indirectly;

- Provide support to organisations to undertake ventures to generate employment for the poor & ultra poor throughout the year to combat emergency situations;
- Reduce financial services delivery costs through the use of technology and super-efficient processes and promoting technology-based remittance services;
- Provide MFIs' non-loan knowledge services to the entire community.

Activities & Achievements

Depending upon the nature of the venture, PKSF may finance up to 70% of the total budget of any innovative project. The financing could be in the form of soft loan, grant or a mix of both. Up to June 2013, LIFT has supported a total of 36 innovative initiatives across the country through 41 organisations of which 24 are

operated by POs and the rest 17 by non-POs. An amount of BDT 461.79 million has been sanctioned against these projects of which BDT 431.44 million has been allocated as loan and BDT 30.35 million as grant. Against the total amount sanctioned, a total of BDT 351.25 million has been disbursed, of which BDT 333.47 million as loan and the rest as grant.

A number of LIFT initiatives have exerted remarkable impact on sustainable poverty alleviation of both the poor and the ultra poor. LIFT has introduced a specialized loan for efficient rearing of Black Bengal Goat for the beneficiaries of Wave Foundation at Chuadanga. It has generated sustainable economic growth as well as enhanced food security. Jagorani Chakra Foundation, Jessore and Jakas Foundation, Joypurhat have started replication of the programme.

The char land lease loan project for the extremely poor of the char and remote areas is another successful contribution of LIFT. It has strengthened the capacity of the ultra poor to fight extreme poverty by ensuring self-employment opportunities and food security. This land lease programme was initiated in the char areas of Brahmaputra, Kurigram, by RDRS Bangladesh and is currently being replicated in different char areas across the country by 11 POs covering 12634 ultra poor beneficiaries.

Support from LIFT has enhanced the capacity of SOJAG, a PO of PKSF, for the successful dissemination of eco-friendly urea super granule (USG) technology among

the farmers of Dhamrai upazila, near Dhaka. This has resulted in increased productivity of rice (by 20%), decreased cost of production (especially fertilizer by at least 25%) and also prevention of environment pollution. About 40 thousand beneficiaries under SOJAG are now practicing USG technology through gradual expansion of this particular initiative.

LIFT has created an opportunity of access to financial services for many of the poor of *haor* areas in Kishoreganj, Habiganj and Sunamganj districts where Padakhep Manobik Unnayan Kendra (PMUK) is operating this programme. This initiative has resulted in financial and social upliftment of around 16 thousand ultra poor beneficiaries of *haor* areas.

LIFT has also made remarkable progress in *monga* mitigation through poor-friendly craft-based enterprises. Production and marketing of export-oriented Omani cap by Samaj Unnayan Palli Sangstha (SDRS) has ensured year-round wage-employment for thousands of *monga*-affected households in Gaibandha.

LIFT has taken an initiative to establish improved cow rearing among poor beneficiaries through contract farming by Kazi Shahed Foundation (KSF) in Panchagarh in the north of Bangladesh. This IGA has made visible impact on improved cow rearing and milk production in the working area. This IGA has also created sustainable market linkage for dairy products (milk and cow dung) at beneficiary level.





ULTRA POOR PROGRAMME (UPP)-UJJIBITO

Ujibito, which means infused with new life, is a new project targeting the vulnerable and woman-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The project comes into being following the signing of a financing agreement between the Government of the People's Republic of Bangladesh and European Union, which is titled as Food Security 2012 Bangladesh-Ujjibito. The signing took place on May 28, 2013. PKSF is expected to sign a Subsidiary Grant Agreement with the Finance Ministry and a Grant Contract with European Union under the project soon. The project is expected to come under operation during FY 2013-14.

The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 325,000 vulnerable and women-headed households; and ii) Creation of workable material access of poor rural communities nationwide to markets and service providers.

As the very nomenclature indicates, it seeks alike many other activities of PKSF, to reduce poverty. But in Ujjibito, this will be done through reduction of hunger, enhancement of income generation with special concentration on household food and nutrition security. Ujjibito has been thoughtfully conceived and designed from the learning of various projects, i.e. FSVG & UP, PRIME and REOPA etc., which had focus on food security and diverse safety net programmes.

This unique project has two major components:

a) Rural Employment and Road Maintenance-2 (RERMP-2) and b) Ultra Poor Programme (UPP)-Ujjibito. It may be noted that Part (a) will be taken care of by Local Government Engineering Department (LGED) while Part (b) will be implemented by PKSF.

Alike other PKSF programmes, UPP-Ujjibito component will be implemented through its Partner Organisations (POs). A total of 1,724 Unions of Barisal, Khulna, Rajshahi division and the coastal upazilas of the districts of Laxmipur, Noakhali, Chittagong and Cox's Bazar of Chittagong division will be under the operation of UPP-Ujjibito, targeting 3,25,000 ultra poor households with a view to achieving sustainable graduation from the state of ultra poverty. This figure includes 27,400 RERMP-2 beneficiaries of 1,724 Unions noted above.

A Memorandum of Understanding has been signed between Local Government Engineering Department (LGED) of the People's Republic of Bangladesh and Palli Karma-Sahayak Foundation (PKSF) on November 26, 2013 to successfully accelerate the implementation of Ujjibito at PKSF Bhawan, Dhaka.

Mr. Abul Kalam Azad, Additional Chief Engineer (Implementation) of Local Government Engineering Department (LGED) and Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance) PKSF respectively signed the MoU on behalf of their organisations.

Mr. Md. Abdul Karim, Managing Director, PKSF and top officials including staff of the Foundation were present in the signing ceremony of the MoU.



FINANCE FOR ENTERPRISE DEVELOPMENT AND EMPLOYMENT CREATION (FEDEC)

PKSF started implementing *Finance for Enterprise Development and Employment Creation* (FEDEC) Project from March 2008 in order to expand and strengthen its existing Microenterprise programme. This project is jointly financed by PKSf and International Fund for Agricultural Development (IFAD). The overall goal of the project is to contribute to the economic growth in order to increase employment opportunities of the poor and thus reduce poverty.

PKSF provides support in three major areas such as

- Microenterprise Lending
- Capacity Building and
- Value Chain Development of potential economic sub-sectors.

Microenterprise Lending: This involves financial services to the microentrepreneurs to expand their business and establish new enterprises. With the financial and technical support from FEDEC project, the outreach of PKSf Microenterprise programme is expanding rapidly.

Capacity Building: PKSf organises training courses for its own officials as well as for its PO officials on various issues relating to Microenterprises in order to improve capacity in managing Microenterprise lending activities. Quality training helps the ME officials of PKSf and POs to manage ME programmes with more efficiency and confidence.

ME Management and Lending: Training for one batch on ME Management and Lending was organised for 19 officials of PKSf and training for 64 batches for 1420 officials of POs. So far 101 officials of PKSf and 5,555 officials of POs received

training on ME Management and Lending.

Sub-sector Analysis and Value Chain Development: Training was organised for one batch on Sub-sector Analysis and Value Chain Development for its 19 officials. So far 75 officials of PKSf and 119 officials of different POs received this training.

Environmental & Regulatory Issues Related to Microenterprises: Training was organised for one batch on Environmental & Regulatory Issues for its 19 officials. So far 65 officers of PKSf and 46 officers of POs received training on these issues.

Capacity Building of Micro Entrepreneurs: Training was organised for 116 batches through its POs on Business Awareness and Skill Development for ME borrowers. A total of 2,320 entrepreneurs received trade-based training under these training courses. So far a total of 7,612 beneficiaries are being trained in 382 batches on various trades.

Value Chain Development: PKSf is implementing Value Chain Development projects through its POs on various potential sub-sectors under the Value Chain Development component of FEDEC project. The selection of sub-sectors is based on their potential to augment income of microentrepreneurs and to create scope for new employment generation.

PKSF has undertaken 36 Value Chain Projects in different areas of the country. Out of these, 8 projects have successfully been completed. According to Project completion reports, these have significant contribution to increase productivity and income of the people. At present, 28 Value Chain projects are under implementation.

List of Ongoing Value Chain Projects

Nos.	Name	Implementing POs	Working Areas
1	High Value Vegetables Cultivation	Muktipath	Rangunia, Chittagong
2	Duck Rearing	JCF	Moksudpur, Gopalganj
3	High Value Flower Cultivation & Marketing	RRF	Jikorgacha, Jessore
4	Moringa (Drumstick) Cultivation	Society for Development Initiatives (SDI)	Savar, Dhaka
5	Seaweeds Culture	The Coastal Association for Social Transformation Trust	Teknaf, Cox's Bazar
6	Hygienic Dry Fish Production	The Coastal Association for Social Transformation Trust	Cox's Bazar
7	Mung Bean Production & Marketing	RRF	Kaligonj, Jhenaidah
8	Cattle Fattening	Jagoroni Chakra Foundation	Kushtia
9	Prawn Hatchery	CCDA	Daudkandi, Comilla
10	Cow Rearing	Gramaus	Sadar & Fulbaria, Mymensingh
11	Cow Rearing to Increase Milk Production in Char Areas	SSS	Tangail
12	Fish Culture	SSS	Modhupur, Tangail
13	Spices Cultivation in Hilly Areas	OPCA	Mirsarai, Fatikchari, Chittagong
14	Safe Vegetables Production & Marketing	SDI	Savar, Dhaka
15	Prawn Culture with Other Carps in the Floodplain Areas-2	CCDA	Debidwar, Chandina, Comilla; Kasba, Brahmanbaria
16	Banana Cultivation	TMSS	Shibganj & Sonatola, Bogra
17	Summer Tomato Cultivation	JCF	Bagharpara, Jessore
18	Skill Development of Automobile Workshop Owners and Workers	JCF	Jessore town, Jessore
19	Pond Fish Culture-2	Uddipan	Sadar, Singra & Gurudaspur, Natore
20	Basak Cultivation and Marketing	29 Partner Organisations	29 selected upazilas
21	Cow Rearing Project	SUS	Savar, Dhaka
22	Sonali Hen Rearing	TMSS	Joypurhat Sadar & Khetlal, Joypurhat
23	Promotion of Power Loom for Loom (Shawl) Production-2	Dabi Moulik Unnayan Sangstha	Adamdighi & Dupchachiya, Bogra
24	Summer Tomato Cultivation-2	JCF	Sharsha, Jessore
25	Crab Culture-2	Nawabenki Gonomukhi Foundation (NGF)	Shyamnagar, Satkhira
26	Safe Vegetables Production & Marketing-2	Society for Development Initiatives (SDI)	Dhamrai, Dhaka
27	Buffalo Rearing for Increasing Milk Production in Char Areas	Society for Development Initiatives (SDI)	Sandwip & Uirichar, Chittagong
28	Salinity Tolerant Paddy Cultivation	Unnoyon Prochesta	Asashuni, Satkhira

Business Development Services (BDS)

In addition to the usual intervention under FEDEC to implement sub-sector based Value Chain Development sub-projects, various business clusters and sub-sectors are being given support under Business Development Services of FEDEC Project. Four business clusters of Black Bengal Goat rearing and one business cluster of Salinity Tolerant paddy cultivation are being financed under FEDEC Project.



DEVELOPING INCLUSIVE INSURANCE SECTOR PROJECT

PKSF started implementing *Developing Inclusive Insurance Sector Project* (DIISP) since January 2010 with the financial grant of US\$ 2 million from Japan Fund for Poverty Reduction (JFPR) administered by the Asian Development Bank (ADB). The objective of the pilot project is to devise actuarial-based sustainable micro-insurance services to the poor with the objective of protecting the livelihoods of poor households, especially women, from risks such as death, illness, livestock loss, crop loss etc.

Insurance Services

The Actuary of DIISP designed and delivered 7 (seven) insurance services and 2 (two) health services.

A number of workshops were organised with the implementing POs on the proposed insurance services. Initially, the POs preferred 'Credit Life Insurance', 'Livestock Insurance', 'Hospital Cash Benefit Insurance' and 'Paramedic Health Care'.

The legal consultant of DIISP provided the draft of a

regulatory guideline for micro-insurance activities in Bangladesh.

PKSF finally prepared a guideline to facilitate micro-insurance related activities of the POs under DIISP.

Trainings

DIISP started providing capacity building trainings with the senior and branch level officials of 80 branches of 40 selected POs. Initially, the Chief and Branch Accountants received training in 4 batches. In the next phase, Branch Managers and respective Area/Zonal Managers received trainings in another 4 batches. Out of 240 targeted PO officials, 239 received the Training of Trainers (ToT) by April 2013. Through these trainings, the PO officials were thoroughly oriented to micro-insurance services, duties and responsibilities of different stakeholders, operational issues, accounting, management information system, monitoring and reporting processes. These senior PO officials have further trained 418 branch level staff by June 2013.

Survey

A detailed Market Assessment Survey was conducted under DIISP. The major issues covered under the survey were:

- Household survey including the socio-economic status, nature and cost of various shocks, patterns of care seeking behaviour, financing and borrowing status of the members;
- Survey of health care facilities;
- Understanding and willingness to join and pay. DIISP published the summary of the survey and distributed it among the stakeholders. Three educational posters on life insurance, livestock insurance and health insurance have been prepared and distributed for successful implementation of the awareness campaign.

Publications

To create awareness on micro-insurance concept among the microcredit borrowers, DIISP has initiated a process to produce audio-visual plays and documentary films. A brochure on four proposed micro-insurance services has been published in Bangla for building awareness among the programme participants and others stakeholders.

Workshop on Covariant Risk Fund

DIISP explored the possibility of having reinsurance services by the participating MFIs to cover covariant risks from both local and foreign sources and found that the existing legal system of the country does not allow MFIs to obtain

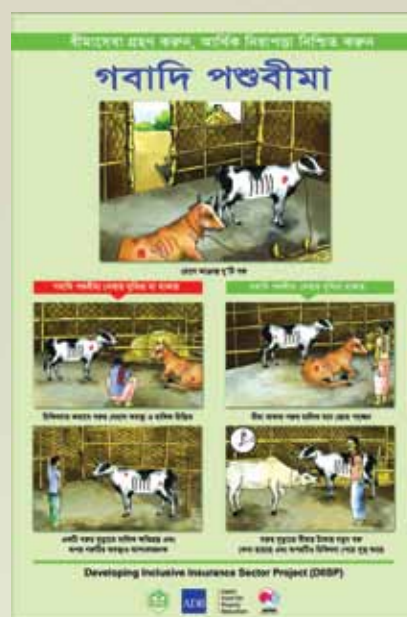
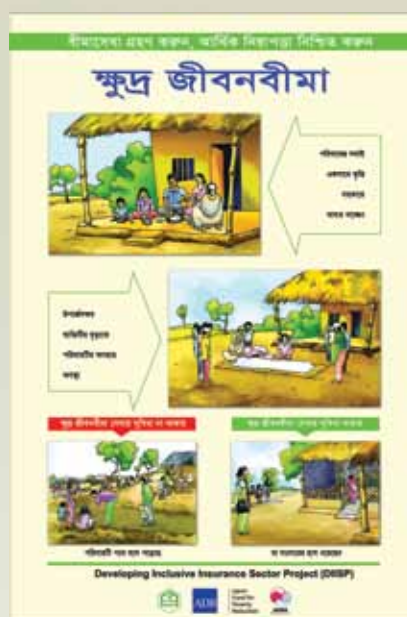
this service from either of these sources. In this context, PKSf has decided to explore the possibility of creating a Covariant Risk Fund (CRF) at PKSf with a view to mitigating covariant risks of the micro-insurance pilot programme.

The international consultants (actuary and legal) endorsed the idea of creating CRF at PKSf in the absence of reinsurance facilities for the piloting of micro-insurance services by the participating POs of PKSf. CRF will be used to settle the claims which are not covered by the premium due to covariant risks.

A workshop on CRF was held in June 2013. Executive Directors of 20 POs, senior officials of PKSf and Director of Microcredit Regulatory Authority (MRA) were present



in the workshop. Mr. Md. Abdul Karim, Managing Director of PKSf moderated the working session. Two actuarial based micro-insurance services namely, credit life and livestock micro-insurance services have been formally launched.





COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

As one of the most vulnerable countries in the world, Bangladesh faces the potential impacts of climate change. Realizing the nature and magnitude of the adverse impacts of climate change and the required efforts to enhance resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. Bangladesh Climate Change Resilience Fund (BCCRF) was established to implement the strategy and action plan. The Governing Council of BCCRF designated Palli Karma-Sahayak Foundation (PKSF) for implementing the community-level climate change adaptation activities through CCCP. PKSF has established a Project Management Unit (PMU) to manage the activities of

CCCP. The Launching Ceremony of CCCP was organised at PKSF Bhaban, on Saturday November 17, 2012.

A nine-member Technical Review Committee (TRC) was formed to prescribe the policy and suggestions for assessing the applicability and quality of the proposed concept notes and in view of that detailed proposals have been submitted by the NGOs. Two knowledge sharing workshops followed, which were held on February 26, 2013 and May 28, 2013. The first one was on "Community Climate Change Project and the Bangladesh Climate Change Strategy and Action Plan (BCCSAP)" while the second one was on "Possible Adaptation Activities Focusing Climate Change Impact in Bangladesh".

KEY DATES

Aug 6, 2012	Signing ceremony of Grant Agreement between the WB and the GoB and Project agreement between PKSF and WB
Sep 24, 2012	Subsidiary Grant Agreement between PKSF and the GoB
Nov 17, 2012	CCCP Launching Ceremony
Nov 17, 2012	Call for Project Concept Note (PCN)
Dec 8, 2012	CCCP received 496 PCNs from different NGOs
Dec 12, 2012	Project made effective by WB
Mar 30, 2013	Call for Detailed Project Proposal from 30 NGOs
Jul 21, 2013	Sub-project Agreement Signing Ceremony
Dec 31, 2016	Project completion

CCCP has funded 11 sub-projects with a total budget of BDT 326,577,623. The sub-projects are: 1) Reduce Vulnerability of the Poor and Disadvantaged Population due to Climate Change Impacts in the North-West

Part of Bangladesh, 2) Ensuring Food Security and Saline Resilient Livelihood through Community-Based Adaptation, 3) Community-Based Climate Adaptation Project, 4) Adaptation to Livelihoods and Homestead Improvement Project Focusing Climate Change, 5) Climate Adaptation for Char-Islands People, 6) Community Participation to Thrive Climate Change through Adapting Innovative Sustainable Mechanisms in Life and Livelihoods Project, 7) Regenerative Agricultural System for Sustainable Livelihood in Barind Region, 8) Development of Climate Resilient Community, 9) Promoting Grassroots Capacity to Reduce Vulnerability, 10) Livelihoods Improvement for Climate Change Resilience and 11) Livelihood Promotion of Climate Vulnerable Coastal Communities, Khulna.

CCCP Website: Community Climate Change Project has developed its own website (www.pksf-cccp-bd.org) with the objective to share relevant information about the project and the PIPs. News and events, announcements from the project, project tools, documents and publications, procurement-related information etc. are available in the website. This website is being updated regularly by the Communication and MIS unit of CCCP.





SPECIAL PROGRAMMES



ENHANCING RESOURCES AND INCREASING CAPACITIES OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY (ENRICH)

The PKSF Governing Body decided (in 2010), to pilot a programme at the grassroots level with focus on overall household development. The main thrust is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. The interventions will include a support package in which credit is one of the main components. This programme with a completely human and holistic approach has a long and all-inclusive nomenclature: *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty* (ENRICH). The programme's primary concern is to ensure human

dignity and freedom. This necessitates a fundamentally notional change in the traditional and existing microcredit operations of PKSF. Education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services were identified as the key areas that need to be addressed. At the initial stage, ENRICH interventions were made in 21 Unions, however, in the second and third stages another 14 and 8 additional Unions have been brought under the operational net.

The overarching goal of the programme is to ensure total development of the entire community. So community-based development programmes with

local resources and infra-structures were prioritized. The critical segment to the success of this programme is the principle that the poor households are empowered to lead the process of their own development. PKSF and its POs are committed to extend long-term support until these households become free from poverty and are set on a course of sustained socio-economic progress. Till date, ENRICH covers 43 Unions of different parts of the country. Some 2,46,346 households have been identified in these Unions (1,17,616; 84,582 and 44,148 households in the first, second and third phases respectively) through a rigorous baseline survey for the inclusion in the programme.

ENRICH Interventions

ENRICH works through different interventions which are carried on through different programmes such as Health, Education, Community Development, Youth Employment, Improved Cooking Stove Supply, Establishment of Solar Electricity, Medicinal Plant Cultivation, Vegetable Cultivation and Sanitation Programme etc.

Intervention mechanisms are of three-fold:

- 1) Community Based Interventions;
- 2) Family Based Interventions &
- 3) Cooperation, Coordination & Collaboration.

Health Programme

ENRICH healthcare programme seeks to ensure complete healthcare services for all poor households under its coverage. 48 Health Assistants and 394 Health volunteers are engaged with a kind of missionary zeal to visit the households concerned at regular intervals, collect necessary information and offer useful advices. Every PO branch office takes care of operating static clinics, while the services of MBBS doctors are available for weekly satellite clinics. As of June, 2013, a total of 930,189 members of 202,198 families have been dispensed with ENRICH health services. Some supplementary efforts are in place to strengthen health services. Initiatives have been taken to ensure 100 percent sanitation in the ENRICH intervening areas. Initially, implementation of 100 percent sanitation is underway in 10 Unions in different parts of the country.

Education Programme

The importance of education in community development needs no elaboration. The all-inclusive development of the community is primarily dependent

on the extension of enrollment, regular attendance of learners in the schools, incentive for learning, parents' awareness and supplementary instructional help for the slow learners. To fulfill the goals of ENRICH interventions in education, post-Higher Secondary students or housewives having equivalent academic competence or SSC level education are motivated to offer tutorial services to the young learners at some mutually convenient schedule, usually in the late afternoon. Enrollment, regular attendance in the tutorial sessions and even often their individual/family welfare is taken care of as far as possible. As of June, 2013, a total of 28,391 students got enrolled in 1062 evening education centres in 600 villages of 35 Unions involving 47 Social Development Organisations and 1062 teachers including 1040 women.

Community Development Programme

Community development is the basic motto of ENRICH. All interventions are planned to create a combo effect so that the developmental programmes are tuned to harmony, which lies behind the ENRICH concept. The people in the community, the POs, the immediate or indirect beneficiaries are encouraged to become partners in the comprehensive work. Such work includes repairing or building of culverts, bridges, sanitary latrines and shallow tube-wells in public places like schools, colleges, madrasas, mosques, temples and libraries. A total of 294 sanitary latrines, 260 tube-wells and 35 Pond Sand Filters (PSF) in the first 21 Unions under ENRICH have been built or repaired. Besides, 201 small culverts/bridges have also been constructed. In the second phase, a total of 639 sanitary latrines, 341 tube-wells in 14 Unions have been built or repaired. Besides, 196 small culverts/bridges have been constructed.

Youth Employment Programme

Employment generation is basically connected with the genesis of PKSF. This is the virtual key to poverty alleviation. Creation of employment opportunities or skills development for the rural youth is simply the answer to community development and resistance to domestic migration. So, ENRICH tries to implement a thoughtfully designed employment scheme for the rural youth. A total of 592 young individuals have already found employment opportunities (311 youths in G4S, 67 youths in PRAN-RFL, and 214 youths in The ACME Laboratories Ltd.) since some effective linkages could have been established with these employers under ENRICH Youth Development programme.



Livelihood Improvement Programme

ENRICH almost tries to scan the demands and possibilities of comprehensive community development. This is integrally connected with overall livelihood, means and resources. Production and distribution as well as motivating the rural poor to use Bandhu Chula make up for a combined and unique initiative. Bandhu Chula is a health & environment-friendly improved cooking system that largely reduces the risk of smoke-related health hazards and fire accidents. As of June 2013, a total of 3,763 health and environment-friendly improved cooking stoves have been distributed. Similarly, solar home systems bring in comfort and thus contribute to the storage of human energies of the rural poor. A total of 1,693 solar lanterns (price range Taka 1500-2200) and 4,481 solar home systems (price range Taka 5,300-10,000) have been distributed until June, 2013.

Medicinal Plant & Vegetables Cultivation Programme

ENRICH initiative to diversify agricultural cultivation particularly by the landless poor, primarily of basak leaves in the courtyards of the beneficiaries as well as

in the fallow land can be treated as a unique example. This very simple cultivation process adds to their household income. About 10,35,579 basak plants have been cultivated through 1,213 farmers in 23 Unions of Bangladesh until June, 2013. Another 1.26 lakh basak plants will be added in ENRICH intervening areas. Up to June 2013, about 1374 kilogram basak leaves have been sold to Square Pharmaceuticals and the Acme Laboratories Ltd. Up to June, 2013, the amount is 218 kilogram. The beneficiaries under this programme have earned about Taka 49,312 through their sale in FY 2012-13.

An initiative has been taken to cultivate vegetables in three seasons of the year. Selected households will be supplied seeds of different vegetables of the value of Taka 200 in these seasons. As per present plan, in FY 2013-14, vegetables seeds of the value of about Taka 1 crore will be distributed among approximately 50,000 families.

Establishment of ENRICH Centres

An initiative to establish ENRICH centres has been undertaken to make the programme smooth-running and give it a collaborative nature. In order to bring some dynamism in the community development process,

these centres will be established to review the on-going interventions and make necessary assessment so that some measures can be undertaken for more pro-active involvement of the people. An 11-member committee will be formed to make the functioning of the centres meaningful and interactive. One member of the Union Parishad of every ward will work as the president of the committee. The tenure of this committee will be of two years. This committee will arrange monthly meetings at any convenient place. To establish this centre, PKSf will bear maximum Taka 50,000. Initially, first 21 Unions have been targeted for the establishment of ENRICH centres.

Special Savings Programme

Savings is one of the main ways of capital formation. PKSf plays a vital role in rural economy and development by ensuring continuous flow of funds in the form of microcredit. This adds to the existing resources of the people. Under this circumstance, if the rural poor are motivated to create savings for capital formation, and this would subsequently help them in accessing further prosperity. This will certainly contribute to their present and future welfare. With this end in view, a special savings programme has been initiated in the first 21

Unions of ENRICH intervening areas. Female-headed ultra-poor households and families with disabled people are initially being included in it. Every single enrolled member under this savings programme will at least deposit a monthly savings amount of BDT 600. After a period of 2 years, the deposited amount will be doubled (maximum deposit amount of BDT 20,000) with ENRICH funding, which can be utilized to acquire assets or as investment in any productive activities.

Expectations and Future Plan

Different programmes and initiatives have so far been successfully implemented to achieve different goals of ENRICH such as poverty reduction and improvement of the standard of living of the targeted people. Besides, ENRICH is committed to ensure human dignity and freedom of the targeted people. This is a highly ambitious or audacious goal, but PKSf is set to achieve that. PKSf has simple trust in the potential of the common people and the women behind the programme. Income Generating Activities (IGAs), involvement in the community development, youth employment, access to health and education etc. are the right answers to many of the age-old questions.



PROGRAMMES-SUPPORT FUND (PSF)

Initiated in 2011, Programmes-Support Fund (PSF) seeks to address those people who are not eligible to the benefits of all other programmes and projects under PKSf. This fund will be made available to provide financial grants and customized credit facilities that target the poor to help them in the pursuit of education.

As of November 2013, PKSf has transferred BDT 1.5 billion out of its own reserve to PSF. PSF looks forward to increasing its fund to BDT 5 billion in the future. A fund administrative committee and a fund executive committee have been formed for policy making and execution of different activities at the field level.

In 2012, PSF has so far awarded scholarships to 433

students (Tk. 15,000 each) scoring 5.0 grade point average at Secondary and Higher Secondary School Certificate Examinations and for continuing their education at the tertiary level. Moreover, in 2013, students coming from the ultra poor families scoring 5.0 grade point averages in SSC or equivalent exams. are eligible for PSF scholarships. A total of 329 students have been primarily listed for this purpose. Ultra poor students scoring 4.0-4.99 grade point average in HSC or equivalent exams, in 2013 are eligible for PSF scholarship. POs are responsible to select the eligible scholars.

PSF is currently planning to execute a project in Savar for the orphaned and afflicted children victims of the Savar Tragedy that took place on April 24, 2013.

DISASTER MANAGEMENT FUND (DMF)

Due to geographical position, Bangladesh is one of the most disaster-prone countries in the world. PKSf has created a Disaster Management Fund (DMF) to provide the poor families with quick financial assistance to help them cope with and recover from disasters; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life. This fund is distributed during or

after the disaster for the restoration of livelihood including repairing houses, tube wells and latrines; providing of urgent medical services; restoration of existing IGAs and procuring consumer items to meet emergency needs.

Up to June 2013, PKSf disbursed loan of BDT 423.20 million to its POs as Disaster Management Loan. On the other hand, POs disbursed a total of BDT 475 million to their beneficiaries.





KUWAIT GOODWILL FUND FOR PROMOTION OF FOOD SECURITY IN ISLAMIC COUNTRIES

PKSF started the programme known as 'Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries' (KGF) in 2011. KGF came into being following the signing of a tripartite grant agreement of US \$10 million between the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSf on January 30, 2011. The programme has two components. The first one (Microcredit and Small Loans) is for promotion of food production, food processing, storage, marketing of agricultural commodities and small businesses of the target beneficiaries. The second one (Capacity Building) is for institution building and technical services for the POs. The main objectives of KGF are to raise household income, reduce vulnerability and improve food security of the target members. At present, 10 POs are implementing this programme in 20 districts of the country. Under KGF programme, PKSf disbursed BDT 740 million to its POs during FY 2012-13, which is 100% of

the programme budget and the POs disbursed a total of BDT 864 million to the beneficiaries, of which BDT 849.80 million is loan for microcredit and BDT 14.20 million is small loan. As of June 2013, loan outstanding at PKSf-PO level and PO-beneficiary level stood at BDT 677 million and BDT 474 million respectively. Reports verify that the beneficiaries have successfully utilized their loan in different Income Generating Activities (IGAs) connected with the agricultural sector. A total of 46,764 loan transactions have been extended till June 2013 by the POs, which have been invested in more than 15 categories of on-farming and off-farming activities. Around 92.49% of the total credit disbursed by the POs, has been invested in on-farming activities related to food production sector (crop production 41.79%, livestock rearing 41.28% and fish culture 9.42%) followed by 5.80% in off-farming activities related to food production sector and only 1.71% in food processing and storage, marketing of agricultural commodities and small businesses.

Use of Loan

June 30, 2013

On-farming Activities (92.49%)			Off-farming Activities (7.51%)	
Crop Production	Livestock Rearing	Fish Culture	Food Production	Food Processing and Storage, Marketing of Agricultural Commodities and Small Businesses
41.79 %	40.97 %	9.73 %	5.80%	1.71%

Trend of Disbursement

Figure in Crore

	FY 2011-2012	FY 2012-2013
PKSf-PO	65.00	74.00
PO-Beneficiary	45.22	86.20



SPECIAL FUND

Humanitarian crisis or natural disasters are quite common phenomena in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. Sudden and tremendous fluctuations of fortunes of the people often have terrible impact even on the regular socio-economic development of the country. Mitigation measures and immediate material help become an urgent necessity. PKSf frequently receives applications for financial assistance from different institutions and individuals to address the fragility of their states due to disaster such as cyclone, flood, drought, severe cold etc.

What is very characteristic of PKSf is its essential human face. Successful handling of the mechanism that seeks to help the poor to come out of distress through diverse programmes is a serious and regular occupation of PKSf. But in the event of sudden disaster, such structured operational system is found to be not really helpful as per the demands of the immediate situation. Ironically though, the compliance of formal rules does not permit the Partner Organisations to help them out since all kinds of material transactions have to be earlier endorsed within the budgetary allocation. This is also required to maintain accountability and transparency to which PKSf is uncompromisingly committed.

In the absence of such a provision within the on-going mainstream programmes, PKSf has formed a 'Special Fund' from its own resources with a set of principle in which community services are to be prioritised over the individual cases.

Special Fund will be used to provide the ultra-poor with both short and long term financial grants and other social services (for example, provision of safe drinking water, health, education etc.) at the time of man-made or natural disasters to help combat the emergency situation.

Broader provisions of the Special Fund

- Assistance programmes to restore the livelihood of under-privileged people severely damaged by natural disasters such as cyclone, tornado, flood, drought, epidemic, earthquake, severe winter etc.
- Community Support programmes to face special situations such as scarcity of safe drinking water in an area or any kind of infrastructural repair on an emergency basis of road, bridges or culverts etc.
- Provision for scholarships or grants (secondary to post-graduate level) for the meritorious students

belonging to the poor and ultrapoor having membership of PKSF POs

(The Executive Committee of the 'Special Fund' will determine the number of scholarships per year and the criteria of selection.)

- Charitable non-government institutions/educational institutions/hospitals helping the poor/ ultra-poor
- Provision for financial and product services to the poor/helpless individuals suffering from acute diseases.

Activities under Special Fund during FY 2012- 2013

At Savar, the Rana Plaza collapse on April 24, 2013 has been one of the deadliest national catastrophes in the history of Bangladesh in which 1129 people died and 2500 people were badly injured. Majority of the injured were garment workers of which a significant number

were females. This tragic event put the victims and their families to unimaginable distress and uncertain future. In the context of the magnitude of the disaster, PKSF has donated BDT 20, 00,000 to the Relief and Welfare Fund of the Prime Minister.

Other Activities

- Distribution of blankets to the members of ultra poor programme of Dinajpur district through MBSK, a Partner Organisation of PKSF in January 2013.
- Grant and disbursement of BDT 11,80,000 as medical assistance to individuals deserving the assistance for continuation of their treatment at home and abroad.
- Disbursement of BDT 57,900 during FY 2012-2013, as scholarship to meritorious students studying at Medical Colleges and different public Universities.





CAPACITY BUILDING PROGRAMMES



TRAINING

PKSF organises training at home and abroad for its personnel and POs covering wide range of areas relating to poverty alleviation, operation and management of micro-finance.

Training for capacity building and improvement of the officials and staff of PKSf is a ceaseless occupation of the Training Division. This division follows a calendar drawn well ahead. The schedule is prepared with a close understanding of the possible demands from different wings of PKSf as well as of the Partner Organisations (POs). The division is literally engaged in providing training on everyday basis and often more than one training session takes place simultaneously.

These training courses are designed to enhance the expertise of the participants for long-term organisational development and sustainability in implementing microcredit and relevant social interventions for poverty reduction.

In FY 2012-2013, PKSf has organised training for 4663 participants of its POs in 202 batches whereas, 3123 participants were trained in 76 batches in the last year.

Microcredit Management

This course has been designed for the mid-level PO officials for enhancing their theoretical and practical knowledge. This course will help in successful implementation of the micro-finance programmes.

A total of 83 mid-level officials have received training on this module in 46 batches.

Supervision & Monitoring

This course has been designed to assist and guide the mid-level officials of PKSf POs to help them play a leading role in supervision and monitoring of the micro-finance programmes.

A total of 118 mid-level officials have received training on this module in 6 batches.

Training of Trainers (ToT)

This course is designed to increase the efficiency of the resource-pool of training venues under different POs for implementing training courses effectively outsourced by PKSf as planned by respective organisations. 45 participants have received this training successfully in 2 batches.

Accounts & Financial Management

The participants of this course are branch accountants of the POs. It has been designed to enhance capacities of financial discipline in order to establish a uniform and standard accounting and financial system.

A total of 274 accountants have received this training in 13 batches.

Group Dynamics, Savings & Microcredit Management

This course has been designed for field workers of the POs to accelerate group dynamism by enhancing their capacity on savings and microcredit management.

A total of 920 field workers received this training in 39 batches.

Advanced Micro-finance & Institutional Development

This modular training for the PO officials intends to enrich the participants with comprehensive knowledge of advanced micro-finance.

A total of 46 senior/mid-level officials have received this training in 2 batches.

Financial Product Design & Diversification

PKSF has taken initiative to introduce demand driven and client- friendly financial product in order to address multi dimensional poverty. With this objective in view, PKSF has developed this training module.

A total of 66 senior/mid-level officials have received this training module in 3 batches.

Strategic Planning for NGO & MFI

This course has also been designed for the senior/ mid-level officials of the POs with a view to enhancing the planning strategies of the PO officials in the microcredit market.

A total of 85 mid-level officials have received this training in 4 batches.

Monitoring & Evaluation

This modular course has been designed to enhance the monitoring and evaluation skills of the PO officials for regulating different misappropriations and to learn about the impact of microcredit on poverty.

A total of 67 mid-level officials have received this training in 3 batches.

ME & SME Operation Management

This is a new module designed by PKSF, aiming at enhancing the operating capacity of the field workers of POs working with Microenterprise & SME.

A total of 875 field workers have received this training in 37 batches.

Table: Year-wise Training Status of PO Officials

FY	Training (in-country)			Training (Abroad)
	Officer	Field Worker	Total	
2001-2002	1665	332	1997	0
2002-2003	2201	418	2619	0
2003-2004	1570	597	2167	2
2004-2005	1135	1583	2718	23
2005-2006	1482	1195	2677	5
2006-2007	545	230	775	0
2007-2008	1389	1412	2801	15
2008-2009	3311	1053	4364	42
2009-2010	2015	1606	3621	46
2010-2011	2088	2204	4292	28
2011-2012	1620	1503	3123	37
2012-2013	784	1795	4663*	50
Total	19805	13928	35817	248

*Out of 4663 training recipients, 2579 participants (in 113 batches) received training under PKSf funding and remaining 2084 participants (in 89 batches) received training from the fund of different projects of PKSf.

Table: Year-wise Training Status of PKSf Officials

FY	No. of the Participants		
	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	247
2010-2011	7	100	107
2011-2012	91	54	145
2012-2013	83	68	151
Total	698	550	1248

Training Organised under Different Projects of PKSf

Under FEDEC, PRIME & DIISP projects, 1420, 401 & 263 mid-level officials from different POs have received training respectively. Moreover, Income Generating Activities (IGAs) training for 28386 participants have been organised by FEDEC and PRIME projects.

Table: Number of Participants under Projects

Projects	No. of PKSF Officials	No. of PO Officials	No. of Beneficiaries	Total No. of Participants
FEDEC	57	1420	2340	3817
PRIME	0	401	26046	26447
DIISP	0	263	0	263
Total	57	2084	28386	30527

Training for Overseas Participants

A total of 14 foreign visitors from 2 countries have visited PKSF as a part of their study visit.

Table: Number of Overseas Participants

Name of the Institution	Country	No. of the Participants
Kenyan Women Enterprise Fund Advisory Board	Kenya	7
Rural Women Affairs Department (RWAD), Ministry of Jihad-e-Agriculture, Islamic Republic of Iran	Iran	7
Total Number of Participants		14

Training for Non-POs

PKSF organises some tailor-made trainings for the employees of non-Partner Organisations, government and semi-government organisations on different managerial issues of micro-finance and social development interventions. In FY 2012-2013, PKSF has organised training for 57 participants of two non-POs (IDCOL & InM).

Internship Programme

The diverse and dynamic programmes and interventions of PKSF attract many young scholars who are interested to undertake their internship assignment on poverty alleviation, income generating activities of the poor, comprehensive development of the rural people, the multidimensional aspects of the welfare strategies of the rural poor, innovative ideas and their implementation for the enhancement of the life patterns of the common people, effective management of microcredit operations etc.

In spite of the pressing demands from the students and teachers of various universities, institutes and research organisations of Dhaka and beyond, PKSF is insistent on a very structured selective process to allow the prospective internees to join PKSF for the furtherance of their academic pursuit.

The Training Division is especially careful about inducting these fellows within the training and operational structure of PKSF. Taken into account are their academic backgrounds, sincerity of purpose to undertake the



work under PKSF initiatives, which demand the interns' serious willingness to work under challenging conditions at times at the field level. And they must have the right kind of motivation to explore certain realities which characterise the poverty alleviation and related employment generation activities of PKSF.

In FY 2012-13, some eighteen students from different universities of the country completed their internship with the PKSF training division. Of them, nine were from Dhaka University. Most of them are students of the Institute of Social Welfare and Research. Three students were from three famous private universities.

Among the areas on which these internees submitted their work include: farmers' level beef fattening; diseases connected with the cultivation of rice; poultry and dairy production. One intern concentrated on 'Human Resource Development and Training Programme of PKSF'.

Exposure Visit (Home)

PKSF also organises short overseas training & exposure visits for the PO officials with a view to sharing knowledge and gathering experiences through interaction with renowned organisations in different parts of the world. 50 officials from different POs have visited different reputed foreign institutions namely, RMDC-Nepal, ni-msme-India, VBSP-Vietnam, CARD MRI-Philippines.

Exposure Visit (Abroad)

A total of 68 officials of PKSF have visited different renowned institutions abroad like RMDC-Nepal, Joyful Union-Korea, ni-msme-India, VBSP-Vietnam, CARD MRI-Philippines, BRI-Indonesia etc. Moreover, the Chairman, Managing Director and Deputy Managing Director (Admin. & Finance) of PKSF visited the Republic of Turkey and Uzbekistan to acquire some first hand knowledge of micro credit operations and SME in these two countries.



পিকে এস এফ ভবন
PKS FBHABAN

PKSF MISCELLANY



WELCOME DESK

The front desk at PKSFBhaban is the first point of contact with guests/visitors. Visitors always are greeted with a smile and all kinds of assistance are extended sincerely to respond to their needs. The reception desk is responsible to greet and register information about the visitors; individuals and others who represent different organisations. The personnel at the front desk assist the visitors to make, confirm and in probable cases modify appointment with PKSFB officials. They try to offer sincere counselling, distribute documents/ materials/ various forms and training modules and some limited number of PKSFB publications. They also receive documents on behalf of PKSFB officials, if so needed. They also prepare a monthly report of their activities and submit it to the relevant section of administration.

A large number of people visit PKSFB almost on daily basis for official purposes. And this has an increasing trend, which reflects the accelerating and interactive trend that the Foundation upholds.

During FY 2012-13, a total number of 14,405 official visitors have been registered of which the number of visitors from Partner Organisations was 4,876. Besides, 93 officials representing different international organisations and 126 officials of government organisations visited PKSFB.

In addition, around 116 media representatives visited PKSFB during the reported year. In the previous fiscal year (2011-12), the total number of visitors to PKSFB was 11,813. In the current year, there is a sharp increase of 2592 visitors.

COMMUNICATION

As an apex micro-finance organisation, making its existence felt all over Bangladesh, PKSFB also feels that it should attach importance to communication with the people at large to build up a friendly and strategic

relationship with them. PKSFB communication cell puts all its efforts to disseminate updated information about diverse activities of this organisation. Progress of ongoing projects, new interventions, success stories and the

challenges and above all, the tales of the toiling masses who form the constituencies of this Foundation are brought to the knowledge of people at regular intervals through a series of showcasing on the media.

PKSF also follows another significant approach to realize connectivity with people with the organising of discussion sessions in which stakeholders and people in general take part. In 2012-13, PKSF arranged a number of seminars and workshops. Issues of national, regional, global and above all, people's interests have been the key topics of the seminars, while the workshops were meant to introduce new ideas to PKSF personnel who are assigned to implement them. The major thrust of

the workshops is to enhance the capacity of the working force of PKSF.

The Communication Cell works with various media partners to highlight different PKSF activities. It works both with print and electronic media. Starting from February 4, 2012, a very exclusive television programme is being telecast to introduce and disseminate diverse PKSF activities on a weekly basis on a very popular TV channel, **Bangla Vision**.

The Communication Cell is also responsible to organise, refresh and update all relevant information about PKSF on the website (www.pksf-bd.org), which it tries to furnish regularly with accuracy and precision.

RESEARCH

In tune with the conventional approach to measure the successes, challenges and lessons learnt of the various interventions made, PKSF had engaged some private individuals as well as reputed organisations to find out the envisaged results of them. However, in the recent times, with the vertical and horizontal expansion of its activities over the years, PKSF felt that it should undertake some focused research on the implementation strategies and impact of its various programmes both at the individual and social levels. So, with this understanding and to have a more critical review of its programmes, the Foundation thought it would be only more appropriate to form an in-house research team which will be recurrently engaged to make surveys, analyses and necessary recommendations so that more effective strategies can be taken for future activities. This prompted PKSF to build up a separate Research Division.

Research activities of PKSF aim at providing the needed inputs and impulsion for efficient designing and implementation of its diverse activities. PKSF research wing operates in a three-fold way to conduct its research activities: in-house Research Division, collaboration with other institutions/individuals and external consultancy. During the year under review, this division has been engaged in some important activities.

Impact of Seasonal Credit (SC) on Productivity and Livelihood Improvement of Beneficiaries

focuses on the difference a tailor-made financing makes in the productivity and livelihood of households. Counterfactual method (basis for investigating the situation with and without Seasonal Credit) was adapted as a process of attaining the objective. Both quantitative and qualitative information are used in this study. It

investigates profitability of five major IGAs. The findings suggest that in all indicators of livelihood, the Seasonal Credit (SC) makes positive impact, though the difference in most cases may be attributed to the superior baseline position of the households.

Drop Out in the Micro-finance Programme: A Comparative Study of the Ultra Poor Programme (UPP) and Programmed Initiatives for Monga Eradication (PRIME)

identifies the causes of drop out of the members of UPP and PRIME programmes. The study finds that the major demand-side causes of drop out are members' inability to repay loans, lack of credit needs and conflict among the group members. The study also recommends some mitigating steps.

Graduation from Extreme Poverty: Evidence from Ultra Poor Programme (UPP) and Programmed Initiatives for Monga Eradication (PRIME)

has been conducted to understand the process of graduation and compare the socio-economic status of the non-graduated and graduated households of UPP and PRIME. The study uses both quantitative and qualitative information. Primarily, the study ascertains the increase of income in real terms for the graduated households from the enrollment time is significantly higher than that of the non-graduated ones.

The Crises Afflicting the Ultra Poor: Ways to Make Emergency Loan More Effective in Coping Mechanism

looks at Emergency Loan (EL) as a coping mechanism of the UP. It adopts quantitative and qualitative information. For quantitative information it surveyed 5 *monga*-prone districts of greater Rangpur. The study recommends a wider awareness and motivational actions towards increasing disbursement of this loan to make it more effective for the ultra poor.

PUBLICATIONS

This cell is primarily entrusted with major activities related to publication. It takes care of PKSF's regular publications as well as various performance-based documentation, reports, proceedings of important seminars, monographs on special issues etc. On a day-to-day basis, it extends assistance to different divisions and offices of PKSF in the preparation of sundry materials, which include brochures, flip-charts, booklets, Memorandum of Understanding, Terms of Reference, articles, reports, training modules, editing and primary design of the materials prepared for regular uploading on PKSF website as well as other materials of different sections of the Foundation as and when necessary.

The publication cell is responsible for the publication of the quarterly PKSF newsletter (both Bangla and English), containing information of important events and activities of the organisation. The Newsletter tries to offer a graphic view of the progress made; of new initiatives; appointments; new contracts; reports of training programmes and workshops and field visits by top PKSF management and a graphic status of quarterly credit operations. The publication of Annual Report is also a key responsibility of this cell.

Along with these two regular publications, a number of books and booklets have been published during FY 2012-13. A booklet titled *মানব-মর্যাদা প্রতিষ্ঠায় মানবকেন্দ্রিক সমন্বিত সমাজ বিবর্তন* (The Coordinated Evolution of People-centric Society to Establish Human Dignity) has been published. It contains the transcribed, compiled and reorganised contents of the speech of the Chairman Dr. Qazi Kholiquzzaman Ahmad delivered in the bi-annual conference of WAVE Foundation. This booklet throws light on the evolution of a society that emphasises on the human dignity of every citizen.

Another booklet, *কর্মসংস্থান সৃষ্টি দারিদ্র্যবিমোচন মানব-মর্যাদা প্রতিষ্ঠায় সমন্বিত ও সম্মিলিত প্রয়াস* (Coordinated Efforts for Employment Generation, Poverty Alleviation & Establishment of Human Dignity), again by Dr. Qazi Kholiquzzaman Ahmad, offers a brief view of the philosophic vision and activities of PKSF.

A booklet titled *স্বাস্থ্যসেবায় আলোকিত সমৃদ্ধির ইউনিয়নসমূহ: সমৃদ্ধি কর্মসূচির আওতায় পরিচালিত স্বাস্থ্যসেবা কার্যক্রম* (The ENRICH Unions Enriched by Health Services: Healthcare Initiatives under the Programme) has been published. This booklet reflects the vision, structure, implementing strategy and other facilities that ENRICH offers in the implementing areas. On the basis of household survey of the ENRICH implementing Unions, 21 booklets have so

far been published under the title *দারিদ্র্য দূরীকরণের লক্ষ্যে দরিদ্র পরিবারসমূহের সম্পদ ও সক্ষমতা বৃদ্ধি: সমৃদ্ধি* (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty: ENRICH).

A brochure titled *ক্ষুদ্রবীমা সেবা পরিচিতি* (Introduction to Micro-Insurance) has been recently published. The brochure contains the features of Micro-Insurance service of Developing Inclusive Insurance Sector Project (DIISP).

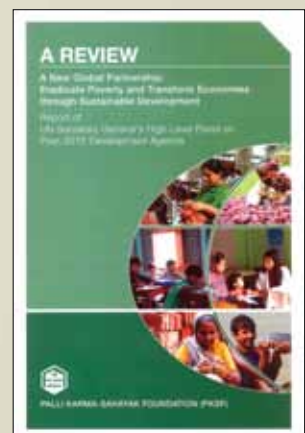
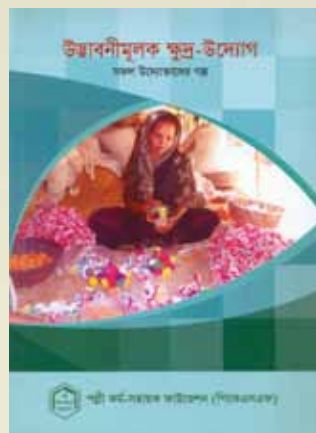
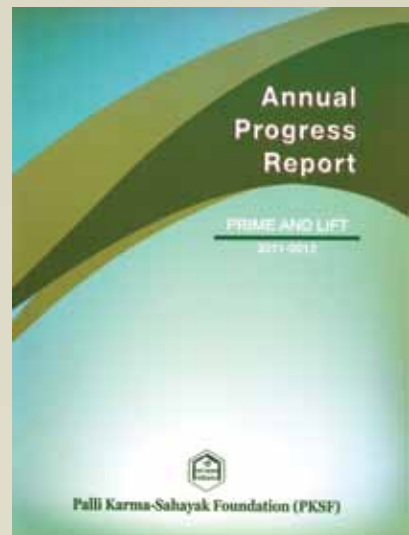
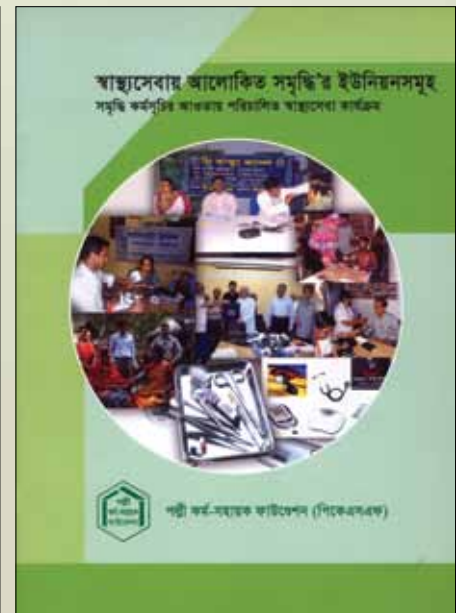
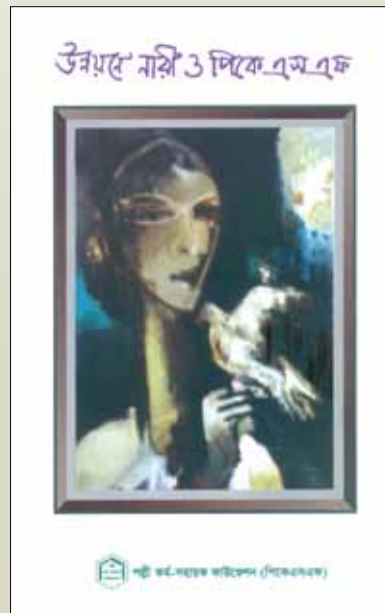
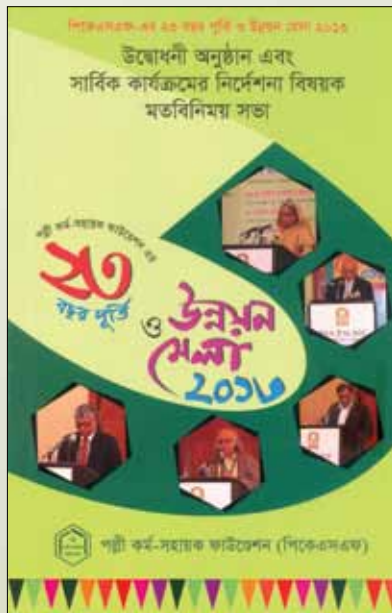
উন্নয়নে নারী ও পিকেএসএফ (Women in Development and PKSF) is one of the well-designed annual publications of PKSF. This book is a compilation of two papers presented in the seminar specially organised on the occasion of International Women's Day. One paper focuses on the status of women in the society in general and the activities they are engaged in, while the other concentrates on PKSF's specific position in the development dynamics of the country. It also records the views expressed by participants of the seminar who represent diverse backgrounds.

A very rich souvenir was published on the occasion of PKSF Development Fair 2013. Preceded by some important and elaborate introductory words offered by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Dr. Quazi Mesbahuddin Ahmed, the then Managing Director, PKSF, this tiny publication contains the speech by H. E. Sheikh Hasina, Hon'ble Prime Minister, Government of the People's Republic of Bangladesh. It also includes the speeches by two other ministers namely, Air Vice Marshall (Retd.) A K Khondker, (Ministry of Planning) and Dr Hasan Mahmud, (Ministry of Forests and Environment). The souvenir further contains some useful observations and interventions by the CEOs of some important PKSF Partner Organisations.

A brochure has been published under the heading *কেফাদ-এর অনুকূলে পিকেএসএফ-এর কর্মসূচি* (PKSF Programme under Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries: KFAED) popularly known as Kuwait Goodwill Fund (KGF).

A book titled *উদ্ভাবনীমূলক ক্ষুদ্র উদ্যোগ* (Innovative Small Initiatives) is another notable publication of this financial year. This book contains some of the success stories of PKSF beneficiaries of different regions of the country.

As an annual and regular publication, *Annual Progress Report PRIME and LIFT 2011-2012* has also come out in this FY. This report is an overview of detailed activities of PRIME and LIFT during FY 2011-12. Along with the reports of various activities, it also contains the background, objectives, management procedures and



various initiatives of PRIME and LIFT.

A booklet titled *A New Global Partnership: Report of UN Secretary General's High Level Panel on Post-2015 Development Agenda* has also been published. This is the compilation of the edited versions of the speeches of some eminent persons who spoke in a rich seminar organised by PKSf. They are: Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf (he made the keynote presentation); Md Shahidul Haque, Secretary, Ministry of Foreign Affairs; Mr Md Nojibur Rahman, Secretary, Statistics and Informatics Division; Dr Mesbah ul Alam, Secretary, Ministry of Disaster Management and Relief; Rasheda K Choudhury, Executive Director, Campaign for Popular Education (CAMPE) and Mr Md Abdul Karim, Managing Director, PKSf.

Another important booklet came out this year. This is the printed form of the keynote presentation by Dr Qazi Kholiquzzaman Ahmad, made in a 3-day Workshop on Global Partnership organised by External Resources Division, Ministry of Finance. The title of the booklet is *Evolving Post-MDG Agenda: Global Partnership: Asia Pacific Perspectives*.

Another publication of this financial year is *Memorandum and Articles of Association of PKSf*.

Community Climate Change Project (CCCCP) has started publishing a quarterly English newsletter titled *CCCCP Communique*. A summary report on micro-insurance assessment survey has also been published under the auspices of this project.

WORKSHOPS AND SEMINARS

PKSf Training Division organises workshops and seminars to help enhance the capacity of professionals at different levels as part of its assigned responsibility. However, special meetings and seminars are also organised centrally by the administration wing on different occasions. During FY 2012-2013, training was organised on software based Annual Confidential Report (ACR) of the employees, Procedures for Procurement of Goods and Services as per ADB guideline and Recruitment of Consultants, Rural Investment, Modernisation of the Companies act, Enhancing Good Governance, practical exercises on Fire Fighting.

On the occasion of 'International Women's Day', a seminar was organised on *PKSf and Women Development* on March 30, 2013 at PKSf Bhawan. Two papers were presented in the seminar. The first one, presented by Afroza Sultana, Manager, PKSf, highlighted on the role of

PKSf in women development. And the other was by Ms. Sharmin Nilormi, Professor, Department of Economics, Jahangirnagar University, in which she made insightful remarks about the position of women in social history, at home and abroad. PO officials from different parts of the country actively took part in the open floor session.

PKSf organised a sharing meeting on *Direction of Overall Activities* of PKSf with its POs on February 13, 2013 following the inauguration ceremony of PKSf Development Fair 2013. 6 theme-based seminars were held during the Fair (please see the relevant section).

PKSf organised a seminar of special nature to review the High Level Panel Report concerning Post-2015 Development Agenda. Presided over by Mr Md Abdul Karim, Managing Director, PKSf, the keynote presentation was made by Dr. Qazi Kholiquzzaman



Ahmad, Chairman, PKSf, while Md Shahidul Haque (Secretary, Foreign Affairs), Mr Md Nojibur Rahman (Secretary, Statistics and Informatics Division), Dr Mesbah ul Alam (Secretary, Ministry of Disaster Management and Relief), Rasheda K Choudhury (Executive Director, Campaign for Popular Education) spoke as panelists.

A workshop was held on October 15, 2012 to discuss and examine the progress of ENRICH for the POs of 21 ENRICH implementing Unions.

A national consultation titled *National Consultation Workshop for the Formulation of Work Plan for Post Rio+20 Conference* was held at PKSf Bhaban on November 10, 2012 to review the Rio+20 outcomes and to further determine its follow up action.

A workshop of a very exceptional as well as practical nature took place at PKSf office premises from June 23 to 25, 2013 to make the staff aware of different fire



fighting tactics to combat an emergency situation when the building or some part of it catches fire. Almost all the officials of PKSf took part in this special workshop conducted by skilled professionals of the Department of Civil Defence.

LIBRARY

Palli Karma-Sahayak Foundation (PKSf) has a rich library located in the 2nd floor of PKSf Bhaban. Established since the inception of PKSf in 1990, it has a remarkable collection of books, journals, study reports and many other publications related to micro-finance and development activities. The total number of books, journals, periodicals, videos, audios etc. is 8,000 (approx.). The library also has reference materials such as dictionaries, encyclopedias, various national and international documents, religious books, research reports, annual reports, case studies, impact studies, newsletters, booklets etc. PKSf's library subscribes the following national and international journals/magazines for its users: *Time*, *The Economist*, *India Today*, *Economic*

and Political Weekly, *National Geographic*, *Computer Jagat*, *Gonoshastha*, *Proshikhan* etc. In addition, it has an archive where all kinds of PKSf publications and other documents are preserved.

The library remains open from 10:20 a.m. to 5:50 p.m. on all working days. The employees of PKSf can read books, journals, periodicals, newspapers etc. in the library and borrow them home. The researchers and interns from various universities or institutes also use this library with necessary permission.

PKSf Library has been fully automated. All officials of PKSf now can have easy access to updated information and availability of books in the library. PKSf is planning to modernise and make the library increasingly useful to all users in future.





TOGETHER
WE WORK
TOGETHER
WE CELEBRATE



PKSF organised and enthusiastically celebrated its Development Fair 2013 from May 12 to 16. The Fair was marked with exciting joy and exhilarating display of festivities. Organisation of a Development Fair is meant to present PKSF in its true spirit of activities, and stories of success to the Dhaka citizenry, many of whom are otherwise unaware of PKSF's scope of work and enterprises. Development Fair intends to assert the rightful place that the Foundation claims in the country's multi-dimensional journey to development. The Fair further brings in the tireless actors of the Foundation from different parts of the country.

H. E. Sheikh Hasina, Hon'ble Prime Minister, Government of the People's Republic of Bangladesh officially inaugurated PKSF's Development Fair 2013 on February 13, 2013 at Hotel Pan Pacific Sonargaon, Dhaka.

PM SPEAKS

The Prime Minister expressed her happiness "to know that PKSF is implementing a programme by incorporating financial assistance with educational, health and technical training services for ultra poor in some selected areas." She referred to the PKSF initiative titled *Disaster Management Fund* of BDT 360 crore to support the vulnerable people by increasing their resilience and by building up a sustainable recovery mechanism. She hailed PKSF's *Programmed*



Support Fund to assimilate its education, health and other development activities with the mainstream programmes. She commended PKSF's initiatives of health and livestock insurance for the underprivileged people. These activities supplement the continuous efforts of the Government to strengthen social safety net. She expressed her hope that the outcomes of these activities will be visible soon and assured that Government's assistance will continue in these efforts of PKSF. She particularly commended the holistic approach of ENRICH that incorporates the comprehensive needs of the poor people.

FESTIVE FAIR

In fact, three months later, the week-long ceremony took off in its glare and colours. In celebration of its more than two decades of earnest journey towards poverty alleviation through employment generation, the gala Development Fair 2013 to celebrate PKSF's 23 anniversary took place in May 2013 in the presence of metropolitan citizens of Dhaka and people from the faraway rural areas, where PKSF programmes are translated into action.



The festivities of the Fair took place from May 12 to 16, 2013 at Bangabandhu International Convention Centre (BICC). Exhibition of various commodities produced by our poor rural folk included exclusive handicrafts, traditional country food, earthenware done with immaculate artistry, agricultural products and many more.

The interactive seminars were a platform for the PKSF POs and people working at grassroots level throughout the country to articulate their voice in front of the important delegates of the government. The guests of the seminars also visited the stalls and appreciated the variety and quality of the products.

POs & NON-POs

A total of 64 Partner Organisations (POs) of PKSF got together under one roof to demonstrate their products and activities. They were from different regions of the country such as Dinajpur, Sirajganj, Jessore, Chittagong, Bogra, Chuadanga, Rajshahi, Satkhira, Tangail etc. They showcased the diversity that Bangladesh represents through their products and cultural programmes.

Around 11 non-POs participated in the Fair. They were Institute of Micro-finance (InM), Bangladesh Council of



Scientific and Industrial Research (BCSIR), Kazi Shahed Foundation and some IT institutions like PC link, Data Soft, North Tech Software, Grameen communications and Southtech Ltd. In particular, the PC link stall created some extra-ordinary enthusiasm. It presented the visitors instant pictures with exciting backgrounds like Eiffel Tower or Statute of Liberty.

DISPLAY

A total of 122 stalls took part in the Development Fair. On the left, 4 stalls were dedicated to exhibit different PKSF publications. A variety of products produced by PKSF beneficiaries were displayed in the stalls of PKSF POs. The stalls were some nice sites of entertainment for thousands of visitors from sundry sections of the society. Clothing, in particular, lovely-looking sarees, was one of the main attractions. Handicrafts of immaculate varieties pleased the visitors. Display ranged from bed sheets, pillow covers, curtains, bamboo products, jewelry to potteries. There were few eateries of indigenous



substance that sold organic foods, fresh honey from the Sundarbans, sweets and chemical-free items. On the occasion of the Fair, products were sold on a promotional price.

The Development Fair, in fact, turned into a festive forum. The outer look gave a definitive feeling that this is a place where small producers and entrepreneurs have the opportunity to display and sell their products. But behind the scene, the small producers shared their experiences that helped establish a wider market linkage. There had been some political unrest that disturbed the movement of people in those five days, yet the participating stall owners sold products of the amount of BDT 56,17,043 while supply order was placed worth BDT 16,55,990.

SEMINAR

The seminar sessions added an extra-ordinary intellectual value and variety to the event. These were thoughtfully organised to address contemporary national, social and



economic issues. The topics of the seminar sessions are:

1. Encouraging Innovative Activities/Projects
2. Protection/Conservation of Environment
3. The Economic Security of Insolvent Elderly Persons: Problems and Prospects
4. Moving out of the State of Ultra-Poor: Experiences and Future Programmes
5. Post-2015 South-South Cooperation in Sustainable Development: The Emerging Reality of Asia

The sixth seminar had a very distinctive nature. 45 young students across the country expressed their views on future Bangladesh and how they would like it to see.

A number of Hon'ble ministers of the Government of the People's Republic of Bangladesh graced the seminar sessions with their presence. They were: Architect Yafes

Osman, Hon'ble State Minister of Science & Technology; Dr. Hasan Mahmud MP, Minister, Ministry of Environment and Forests; Mr. Abul Kalam Azad MP, Minister, Ministry of Cultural Affairs; Mr. Hasanul Haque Inu MP, Minister, Ministry of Information; Dr. Gowher Rizvi, the Adviser to the Prime Minister on International Affairs; Mr. Nurul Islam Nahid MP, Minister, Ministry of Education.

Mr Abul Maal Abdul Muhith, Minister, Ministry of Finance and Mr Shawkat Ali, Deputy Speaker of the Parliament were present in the closing ceremony of the Fair.

A host of experts and specialists including some top government officials, noted intellectuals, civil society leaders, members of the Governing Body and General Body and many other important persons took part in the sessions. Of them, mention may be made of Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf; Mr. Mohammad Mosharraf Hossain Bhuiya, Secretary, Cabinet Division; Dr. Shamsul Alam, Member, General Economic Division, Planning Commission, Ministry of Planning; Dr. Aslam Alam, Secretary, Banks and Financial Institutions Division (BFID), Ministry of Finance; Dr. M.A. Sattar Mandal, Member, Agriculture, Water Resources and Rural Institutions Division of the Planning Commission, Ministry of Planning; Dr. Mahbub Hossain, Executive Director, BRAC; Professor M.A. Baqui Khalily, Executive Director, Institute of Micro-finance (InM); Dr.Kazi Mesbahuddin Ahmed, former Managing Director, PKSf; Mr. Md. Abdul Karim, the present Managing Director of PKSf; Dr. M.A. Quassem, Member, Governing Body, PKSf; Mr. Khondkar Ibrahim Khaled, Member, General Body, PKSf; Dr. Pratima Paul-Majumder, Member, Governing Body, PKSf and Barrister Nihad Kabir, Member, Governing Body, PKSf.

CULTURAL EVENING

Cultural programmes were held every evening during the Fair. The very people who run the POs performed the cultural shows. They performed short plays, folk music, songs of awakening and dance dramas. They



represented the diversity of indigenous culture of various regions of Bangladesh through performances like traditional *Gambhira*, *Baul*, *Pot Gaan* etc.

SCHOLARSHIPS

PKSF has started a new move of awarding education scholarships to the meritorious children of the ultra poor beneficiaries of the Foundation (students at SSC/ HSC or equivalent and Honours/Masters or equivalent levels) from 2012. For the year 2013, BDT 15,000 has been handed over to a total of 433 students each as education scholarship on the final day of the Fair.

A very special feature of the final part of the Fair was to offer recognition to A. S. M. Younus, a young and promising but not a widely read writer who has produced some impressive literary work with focus on the poor people.

CLOSING CEREMONY

The closing ceremony of PKSF Development Fair 2013 was held on May 16, 2013 at the Hall of Fame of Bangabandhu International Convention Centre (BICC). It had been a grand ceremonial finale to the variety of events that took place from May 12 to 16, 2013.

Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance, Government of the People's Republic of Bangladesh was the Chief Guest of the occasion while Mr. Rashed Khan Menon MP, Chairman, Parliamentary Standing Committee on the Ministry of Education was present as the Special Guest of this ceremony. Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the function.

However, the person on the very centrestage was Col. (Retd) Shawkat Ali, Deputy Speaker of Bangladesh Parliament. He was facilitated by PKSF with the Life-Time Achievement award for his extraordinary, continuous and commendable contribution to the socio-economic development of the rural poor.

Mr. Md. Abdul Karim, Managing Director, PKSF, in his welcome speech, highlighted the activities that the Fair intended to project to the visitors and the value of the interactivity amongst the personnel at the centre and periphery. Mr. Rashed Khan Menon MP, Special Guest of the function, lauded PKSF activities in improving the lot of the poor and particularly for its interventions in the education sector.

In his speech, Mr. Abul Maal Abdul Muhith MP, the chief guest of the occasion congratulated PKSF for its 23 years of accomplishment and hoped for even greater contribution of PKSF to socio-economic development of the country. He stressed on PKSF's unfailing role as a very significant supplementary actor to the socio-economic development projects of the Government.

Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF, briefly justified the planning of the Development Fair activities and expressed his optimism to go ahead in the future days in the spirit of togetherness with poor people, the vision that PKSF always wants to uphold.

In fine, Dr. Jashim Uddin, Deputy Managing Director (Admin. & Finance), on behalf of PKSF, thanked everybody who contributed to make the Development Fair a success.

The main attraction of the cultural evening of the closing ceremony was the music rendered by the widely acclaimed Haider Hossain.





AUDITOR'S REPORT

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, 2013 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended and a summary of significant accounting policies and other explanatory 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 in Bangladesh. 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, 2013 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

We also report that:

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

Dated, Dhaka
08 December 2013


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Financial Position

As at June 30, 2013

		As at June 30	
	Notes	2013 Taka	2012 Taka
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4	608,134,134	161,865,445
Investment against provision for gratuity	5	143,629,703	131,296,452
Investment against provision for earn leave encashment	6	49,732,932	-
Staff house building & computer loan	7	188,151,809	163,050,824
Loan to POs under core programme-non current portion	8	12,076,576,330	11,369,025,270
Loan to POs under capacity building- non current portion	9	51,851,221	203,682,182
Loan to POs under other projects- non current portion	10	128,973,628	540,542,677
Total non-current assets		13,247,049,757	12,569,462,850
Current assets			
Loan to POs under core programme-Current portion	8	22,015,857,978	20,365,716,552
Loan to POs under capacity building- current portion	9	202,227,141	155,826,638
Loan to POs under other projects- current portion	10	700,978,331	1,202,174,769
Overdue service charges receivable	11	1,254,224	2,577,932
Service charges receivable	12	441,082,400	427,912,661
Interest and other receivables	13	210,647,613	195,522,882
Grant receivable	24	190,993,975	26,367,067
Advances, deposits and prepayments	14	44,859,992	50,131,394
Cash and cash equivalent	15	13,627,226,499	13,682,841,295
Total current assets		37,435,128,153	36,109,071,190
Total properties and assets		50,682,177,910	48,678,534,040

		As at June 30	
	Notes	2013 Taka	2012 Taka
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	16	13,755,862,641	13,755,862,641
Retained surplus		15,007,420,311	13,587,453,337
Disaster management fund		853,646,912	834,233,697
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		56,046,302	54,104,980
Programmes- support fund		1,500,000,000	1,000,000,000
Total		31,272,976,166	29,331,654,655
Non current liabilities			
Micro-finance loan under core programme	17	10,219,262,727	11,237,456,883
Loan for other projects	18	3,111,699,347	3,300,125,094
Interest on micro-finance loan	19	64,358,659	38,536,527
Interest on loan for other projects	20	19,273,085	46,295,703
Provision for gratuity and severance allowances	21	196,340,316	143,549,174
Provision for earn-leave	22	66,836,021	49,517,988
Deferred income (Grant for assets)	23	30,515,052	30,798,244
Total		13,708,285,207	14,846,279,613
Current liabilities			
Micro-finance loan under core programme	17	1,018,194,156	1,018,194,156
Loan for other projects	18	188,425,747	136,340,345
Interest on micro-finance loan	19	29,607,419	34,361,363
Interest on loan for other projects	20	58,616,481	45,096,445
Grant received in advance	24	409,003,100	238,263,079
Other liabilities	25	417,859,865	338,182,030
Loan loss provision - core programme	26	3,209,976,613	2,366,541,049
Loan loss provision - capacity building	27	25,496,819	8,925,867
Loan loss provision - other projects	28	343,736,337	314,695,438
Total		5,700,916,537	4,500,599,772
Total capital fund and liabilities		50,682,177,910	48,678,534,040

The annexed notes form an integral part of these financial statements



Dr. Jashim Uddin
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed

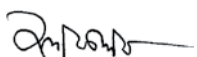
Dated, Dhaka
08 December 2013


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended June 30, 2013

		For the year ended June 30	
	Notes	2013 Taka	2012 Taka
INCOME			
Operating income			
Service charges	29	1,660,902,728	1,504,180,381
Grant income	30	679,973,853	358,586,445
		2,340,876,581	1,862,766,826
Non operating income			
Interest on bank balance and short term deposit	31	1,676,426,365	1,568,371,556
Other income	32	17,402,547	15,788,382
		1,693,828,912	1,584,159,938
Total		4,034,705,493	3,446,926,764
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	33	330,901,854	246,009,407
Institutional development and capacity building	34	612,753,018	343,437,603
Monitoring and evaluation	35	15,302,959	11,474,836
Occupancy expenses	36	7,472,782	5,983,418
Research and publication	37	9,922,192	16,553,675
Depreciation	38	22,199,371	22,991,780
Administrative expenses	39	50,629,144	29,291,347
Total		1,049,181,320	675,742,066
Loan loss expenses	40	889,047,415	461,563,096
Financial cost of operation			
Borrowing cost	41	152,453,256	157,603,720
Bank charges and commission	42	2,701,991	1,794,844
Total		155,155,247	159,398,564
Total expenditure		2,093,383,982	1,296,703,726
Net surplus for the year	16	1,941,321,511	2,150,223,038

The annexed notes form an integral part of these financial statements


Dr. Jashim Uddin
Deputy Managing Director


Md. Abdul Karim
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed

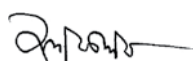
Dated, Dhaka
08 December 2013


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended June 30, 2013

	Notes	2013 Taka	2012 Taka
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		1,941,321,511	2,150,223,038
Add: Adjustment for items not involving the movement of cash	43	911,119,385	459,098,956
Surplus before changes in operating activities		2,852,440,896	2,609,321,994
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	44	(46,800,345)	(189,264,198)
(Increase)/decrease in loans to POs - current portion	45	(1,195,345,491)	(1,544,318,876)
(Increase)/decrease in loans to POs - non current portion	46	(144,151,050)	(278,446,517)
Net increase in loans to POs		(1,386,296,886)	(2,012,029,591)
Increase/(decrease) in current liabilities	47	88,443,927	264,116,397
Increase/(decrease) in non-current liabilities	48	68,908,689	74,373,268
		157,352,616	338,489,665
Net cash flows from operating activities		1,623,496,626	935,782,066
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4	(468,636,469)	(3,733,260)
Sale proceed of property, plant and equipment		12,617	623,876
Investment against provision for earn leave		(12,333,251)	(15,326,964)
Investment against provision for gratuity		(49,732,932)	-
Net cash used in investing activities		(530,690,035)	(18,436,347)
C. Cash flows from financing activities			
Grants received during the year	49	685,803,773	301,469,734
Grants utilised during the year for:			
-operational expenditure	50	(673,878,894)	(348,001,414)
-investment in property, plant and equipment (Annex-2)		(5,811,765)	(2,073,787)
Grant received from DFID for lift		-	71,700,000
Trust fund received from KGF		-	819,900,000
Micro-finance loan repaid under core programme	51	(1,018,194,156)	(1,018,194,156)
Loan received under core programme	51	-	735,384,000
Loan repaid for other projects	52	(136,340,345)	(91,059,611)
Net cash flows from financing activities		(1,148,421,387)	469,124,765
Net increase/(decrease) in cash and cash equivalents		(55,614,796)	1,386,470,485
Opening cash and cash equivalents		13,682,841,295	12,296,370,810
Closing cash and cash equivalents		13,627,226,499	13,682,841,295

The annexed notes form an integral part of these statements



Dr. Jashim Uddin
Deputy Managing Director




Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed

Dated, Dhaka
08 December 2013

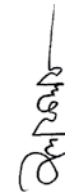

S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended June 30, 2013

Particulars	GRANTS						
	Establishment Grants		UPP	RNPP	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, 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
Prior year adjustment	-	-	-	-	-	-	-
Fund received during the year 2011-2012	-	-	-	-	-	71,700,000	-
Surplus for the year 2011-2012	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programmes support fund	-	-	-	-	-	-	-
Balance As at June 30, 2012	1,100,000,000	650,000,000	4168,200,000	642,320,100	1,300,000,000	233,415,500	44,820,000
Balance as at July 01, 2012	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500	44,820,000
Fund received during the year 2012-2013	-	-	-	-	-	-	-
Surplus for the year 2012-2013	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programmes support fund	-	-	-	-	-	-	-
Balance as at June 30, 2013	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500	44,820,000

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended June 30, 2013

Particulars	GRANTS					Total	Disaster Management Fund	Capacity Building Revolving Loan	Programmes Support Fund	Special Fund	Retained Surplus	Grand Total
	MEL	LRP	EFRRAP	KGf								
	GOB (Own sources)	GOB (IDA)	GOB (IDA)	GOB (KFAED)								
Balance as at July 01, 2011	3,750,000,000	694,800,000	1,047,207,041	-	13,559,062,641	117,931,467	100,000,000	-	51,954,757	12,481,916,792	26,310,865,657	
Prior year adjustment	-	-	-	-	-	-	-	-	-	(21,034,040)	(21,034,040)	
Fund received during the year 2011-2012	-	-	-	819,900,000	891,600,000	-	-	-	-	-	891,600,000	
Surplus for the year 2011-2012	-	-	-	-	-	-	-	-	-	2,150,223,038	2,150,223,038	
Transfer to disaster management fund	-	(694,800,000)	-	-	(694,800,000)	716,302,230	-	-	-	(21,502,230)	-	
Transfer to special fund	-	-	-	-	-	-	-	-	2,150,223	(2,150,223)	-	
Transfer to programmes support fund	-	-	-	-	-	-	-	1,000,000,000	-	(1,000,000,000)	-	
Balance As at June 30, 2012	3,750,000,000	-	1,047,207,041	819,900,000	13,755,862,641	834,233,697	100,000,000	1,000,000,000	54,104,980	13,587,453,337	29,331,654,655	
Balance as at July 01, 2012	3,750,000,000	-	1,047,207,041	819,900,000	13,755,862,641	834,233,697	100,000,000	1,000,000,000	54,104,980	13,587,453,337	29,331,654,655	
Fund received during the year 2012-2013	-	-	-	-	-	-	-	-	-	-	-	
Surplus for the year 2012-2013	-	-	-	-	-	-	-	-	-	1,941,321,511	1,941,321,511	
Transfer to disaster management fund	-	-	-	-	-	19,413,215	-	-	-	(19,413,215)	-	
Transfer to special fund	-	-	-	-	-	-	-	-	1,941,322	(1,941,322)	-	
Transfer to programmes support fund	-	-	-	-	-	-	-	500,000,000	-	(500,000,000)	-	
Balance as at June 30, 2013	3,750,000,000	-	1,047,207,041	819,900,000	13,755,862,641	853,646,912	100,000,000	1,500,000,000	56,046,302	15,007,420,311	31,272,976,166	



Dr. Jashim Uddin
Deputy Managing Director



Md. Abdul Karim
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

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

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2013. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Micro-finance-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	2013	2012
a)	Minimum loan recovery rates, computed quarterly, based on the following:		%	%
i)	98% minimum cumulative loan collection ratio on total dues: <u>Actual cumulative loan collection</u> Cumulative collectibles	End of September End of December End of March End of June	98.30 98.14 98.26 98.37	98.13 97.99 98.21 98.45
ii)	96-100% minimum loan collection ratio on current dues (on running 12 months basis): <u>Actual collections during past 12 months on current dues</u> Collectible on current dues	End of September End of December End of March End of June	97.81 97.21 96.90 96.10	97.05 97.80 96.62 96.25
b)	Minimum current ratio of 2.5:1		6.57:1	8.02:1.00
c)	Maximum debt capital ratio of 4.5:1		0.47:1	0.54:1.00
d)	Minimum debt service cover ratio of 1.25 times		13.73 times	14.64 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 99.02% instead of 98.37%, if the overdue amount of Proshika Manobik Unnayan Kendra, Dhaka were not considered.

Dated, Dhaka
08 December 2013

S. F. Ahmed & Co.
S. F. Ahmed & Co.
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, 2013 and all balances have been stated in terms of the value of the Bangladesh Taka as at June 30, 2013.

	2013 Taka	2012 Taka
Results for the year		
Total income	4,034,705,493	3,446,926,764
Total expenditure	2,093,383,982	1,296,703,726
Excess of income over expenditure (Surplus)	1,941,321,511	2,150,223,038
At the end of the year		
Total loans to Partner Organisations (POs)	35,176,464,629	33,836,968,088
Loans to large POs (BIPOOL)	5,190,899,944	9,739,913,301
Loans to small and medium sized POs (OOSA)	9,769,814,902	18,603,159,737
Loans to PO under Category-A	8,662,879,994	1,932,200,000
Loans to PO under Category-B	4,726,311,906	1,499,889,000
Loans to PO under Category-C	6,788,569,213	2,020,163,333
Loans to non Partner Organisations	37,988,670	41,642,717
Projectwise details breakdown are as follows:		
Loans to rural microcredit borrowers	12,680,080,248	12,734,539,360
Loans to urban microcredit borrowers	2,889,879,999	2,820,079,999
Loans to Ultra Poor Programmem (UPP)	2,556,882,057	2,230,432,814
Loans for microenterprise (GOB)	8,170,498,063	6,896,151,500
Loans to POs for capacity building	254,078,363	359,508,820
Loans to POs for Seasonal Loan	4,707,392,500	4,692,300,000
Loans to POs for agricultural loan	2,118,650,000	1,478,700,000
Loans to POs under IFADEP	182,500	182,500
Loans to POs under MFTSP	146,649,666	396,699,666
Loans to POs under MFMSFP	379,050,000	783,200,000
Loans to POs under EFRRAP	21,090,000	99,090,000
Loans to POs under PLDP-II	108,966,668	285,666,664
Loans to POs under SRF	10,768,001	25,779,999
Loans to POs & Non-POs for LIFT	163,427,624	152,281,117
Loans to POs under RESCUE	76,166,657	137,916,649
Loans to POs under ENRICH	225,702,283	94,439,000
Loans to POs under KGF	667,000,000	650,000,000
	35,176,464,629	33,836,968,088
Capital fund	31,272,976,166	29,331,654,655
Total properties and assets	50,682,177,910	48,678,534,040
Returns		
Surplus as % of average capital fund	6.41%	7.73%
Surplus as % of average portfolio	5.63%	6.53%
Surplus as % of average total assets	3.91%	4.57%
Ratios		
Cumulative loan collection ratio on total dues	98.37%	98.45%
Loan collection ratio on current dues	96.10%	96.25%
Current ratio	6.57:1	8.02:1
Debt/equity ratio	0.47:1	0.54:1
Debt service cover ratio	13.73 times	14.64 times
General and administrative expenses as % of average portfolio	3.04%	2.05%
Total loan principal affected by arrears as % of outstanding portfolio	6.08%	4.45%

Palli Karma-Sahayak Foundation (PKSF)
Financial Analysis

I. Income and expenditure pattern

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

Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

II. Percentage of operating income to operating expenditure

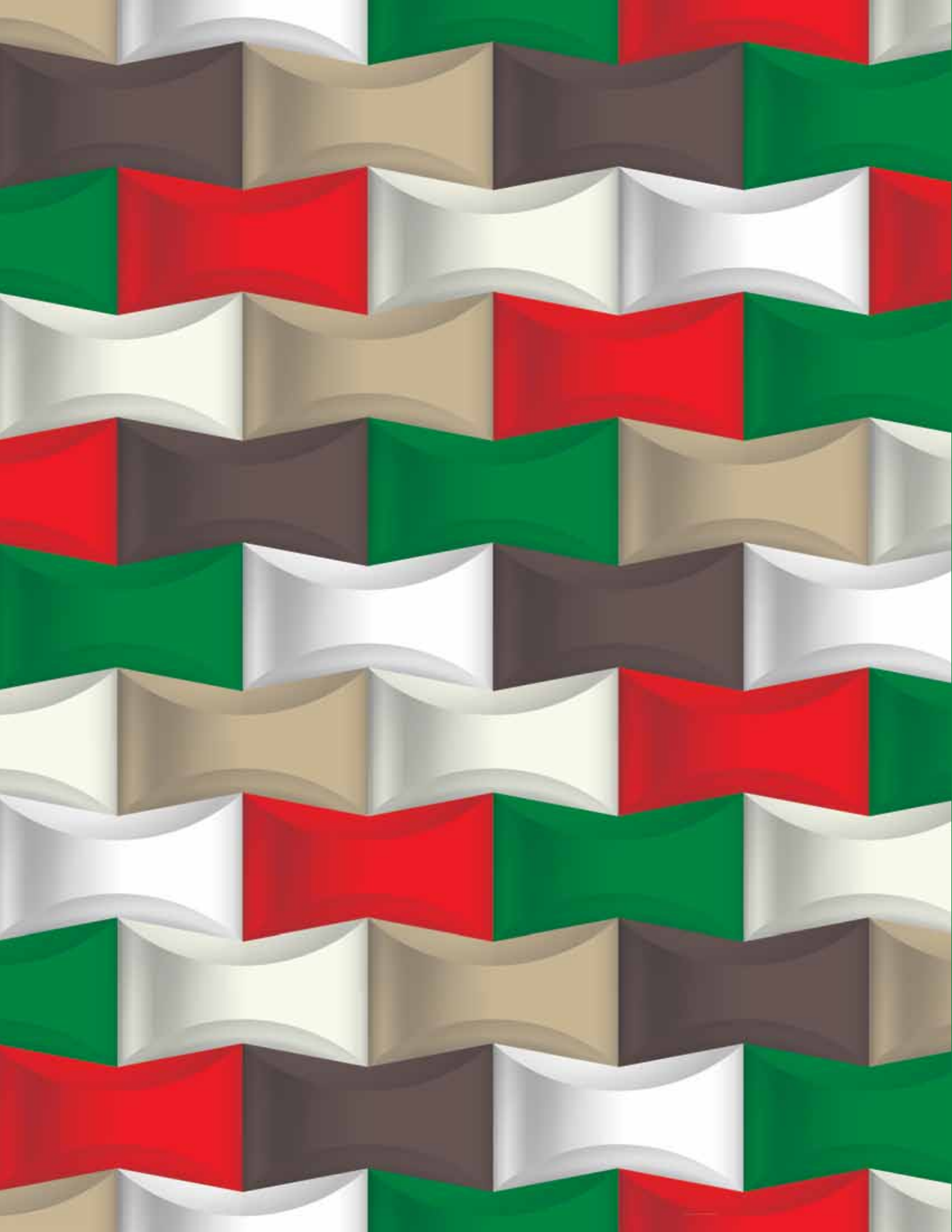
Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331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

Palli Karma-Sahayak Foundation (PKSF)

Financial Analysis

III. Operating achievement:

Description	Financial year 2011-2012		Financial year 2012-2013	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organisation	3	271	1	272
No of borrowers	(6,364,276)	7,848,299	17,523	7,865,822
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	182,708,015,000	1,398,719,622,000	163,154,079,000	1,561,873,701,000
Loan realized (Tk.)	195,118,866,000	1,319,476,206,000	151,167,676,000	1,470,643,882,000



PARTNER ORGANISATIONS

DISTRICT-WISE LIST OF PARTNER ORGANISATIONS

BARISAL DIVISION

Barguna District

1 **Sangkalpa Trust**

College Road
Barguna-8700
Phone: (04455)-75122, 75023
Mobile: 01713-046725, 01715-038662

2 **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**

Shahid Smritee Sorak
Barguna-8700
Phone: (0448) 62828
Mobile: 01713-001528
Email: sangrammasum@yahoo.com

Barisal District

3 **Akota Samaj Unnayan Kendra (ASUK)**

Village: Chengutia, Post: Dhandoba
Agoiljhara, Barisal
Mobile: 01712-809618
Email: asuk_bari@yahoo.com

4 **Bangladesh Development Society (BDS)**

BDS Bhaban
5, Sadar Road, Post Box: 34
Barisal-8200
Phone: 0431-64620; Fax: 0088-0431-61205
Mobile: 01715-168480
Email: bds@bdcom.com

5 **Integrated Community Development Association (ICDA)**

Hakim Villa, Brown Compound Road, Barisal
Phone: 0431-2173088, Mobile: 01715-031584
Email: icda_bd@yahoo.com

Bhola District

6 **Pally Sheba Shangstha (PSS)**

Khasher hat, Tazumuddin, Bhola
Phone: 0492-756087
Mobile: 01713-460971
Email: pallysheba22@gmail.com

7 **Grameen Jano Unnayan Sangstha**

Altajer Rahman Road, Charnoabad, Bhola
Phone: (0491) 62169
Mobile: 01714-059478, 01714-059479
Email: mohin2010@yahoo.com

8 **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

9. **Community Development and Health Care Centre (CDHC)**

306/2, Godown Road
Galachipa
District: Patuakhali
Mobile: 01712-568555, 01726-574103
Email: cdhc1997@yahoo.com

10. **Palli Pragoti Samittee (PPS)**

Jayinkathi, Post: Jayinkathi, Patuakhali

Liaison Office

College Road, Patuakhali
Phone: 0441-64040
Mobile: 01712184021, 01719-661918
Email: ppspatuakhali@yahoo.com

Pirojpur District

11. **Dak Diye Jai**

Bypass Road
House: 1, Masimpur, Upazila & Post: Pirojpur
District: Pirojpur-8500
Phone: (0461) 62763
Mobile: 01711-243388
Email: ddj_org@yahoo.com

12. **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

13. **Shakaler Jannya Kallyan (SJK)**
Vill: Shankar pasha
Post: Parerhat, District: Pirojpur-8502
Mobile: 01718-449632, 01712-515670
Email: shamima_sjk@yahoo.com
sjk_bd@yahoo.com

CHITTAGONG DIVISION

- Brahmanbaria District**
14. **HOPE**
Aliabad, Nabinagar, Brahmanbaria-3410
Mobile: 01711-341975
Email: a_kallol@yahoo.com
- Chittagong District**
15. **Community Development Centre (CODEC)**
CODEC Bhaban
Plot: 02, Road: 02, Lake Valley R/A
Hazi Zafar Ali Road, Khulshi, Chittagong
Phone: 880-31-2566746, 2566747
Email: khursidcodec@gmail.com
Web: www.codecbd.org
16. **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: 011970-14700, 011970-14704
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org
17. **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
18. **Nowzuan**
House-95, Road-3, Block-B
Chandgaon R/A, Chittagong-4212
Phone: 031-671360
Mobile: 01713-194351, 01713-194353
Email: nowzuwanngo@gmail.com
imamorg@hotmail.com

19. **Prottiyashi**
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, Adabor
Mohammadpur, Dhaka-1207
Email: info@prottiyashi.org
Web: www.prottiyashi.org
20. **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, arif@ypsa.org
Liaison Office:
House: 13/Uma/1 (Gr. Floor), Road: 2
Shamoly, Dhaka-1207
Phone: 8142351, 8143983
21. **Mamata**
House: 13, Lane: 01, Road: 01, Block: L
Haliashahar Housing Estate, Chittagong
Phone: 031-727295
Mobile: 01199-761915, 01847-062525
Email: mamtahq@yahoo.com
22. **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**
23. **Ansar Ali Foundation for Integrated Development (AFID)**
Shimpur, Adarsha Sadar, Comilla-3505
Phone: 081-76361
Mobile: 01720-527960
Email: afidshimpur@yahoo.com
24. **Development Initiative for Social Advancement (DISA)**
Head Office:
E/11 Pallabi Extension, Mirpur 11/2, Dhaka 1216
Phone: 02-8052812, Mobile: 01733-219901
Email: disadhaka@yahoo.com, Web: www.disabd.org
Area Office:
Hospital Road, Chandina, Comilla

25. **Kotwali Thana Central Co-operative Association Ltd.**

Old Abhoy Asram
Comilla Sadar
Comilla-3500
Phone: (081) 76471
Mobile: 01712-297216, 01819-903034
Email: ktccaltd@yahoo.com

26. **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

27. **Mukti Cox's Bazar**

Sarodh Bhaban, Goldighir Par
Cox's Bazar
Phone: (0341) -62558
Fax: 0341-51103
Mobile: 01716-056146
Email: mukticox@yahoo.com

Khagrachari District

28. **Assistance for the Livelihood of the Origins (ALO)**

Pankhaiya Para
Khagrachari Hill District
Khagrachari Sadar, Khagrachari-4400
Phone: 0371-62067, 61559
Mobile: 01556-648172, 01755-556689
Email: alo.cht@yahoo.com_info@alocht.org
Web: www.alocht.org

Noakhali District

29. **DWIP Unnayan Sangstha**

DUS Centre, Sayedia Bazar
Hatiya, Noakhali

Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur, Dhaka-1207
Phone: 9122145, Mobile: 01715-475222
Email: dusdhaka@gmail.com, dus.eddusgmail.com
Web: www.dusbangladesh.org

30. **Sagarika Samaj Unnayan Sangstha**

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

Rangamati District

31. **Centre for Integrated Programme and Development (CIPD)**

Roy Bahadur Road, Rangamati
Chittagong Hill Tracts
PO. Box-34, Rangamati-4500
Phone: 351-61013, 62987
Email: cipdcht@yahoo.com, cipdcht@gmail.com

DHAKA DIVISION

Dhaka District

32. **"ANTAR" Society for Development**

House: 14 (1st floor)
Road: 12, Block-Kha
PC Culture Housing Society
Adabor, Mohammadpur
Dhaka-1207
Phone: 9144502, 8123889
Mobile: 01711-172323
Email: antarsd@agni.com

33. **Alternative Development Initiative (ADI)**

House: 44 (4th Floor), Road-02, Block-B
Niketon Housing Society
Gulshan-01, Dhaka-1212
Phone: 9861412, 9134491
Mobile: 01711-813470
Email: adi.org@live.com

34. **Annesha Foundation (AF)**

31/2, Senpara Parbata (2nd floor)
Section-2, Mirpur-10, Dhaka-1216
Phone: 9005637
Email: afdhaka@bmail.net
Web: www.annesha-foundation.org

35. **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

36. **Assistance for Social Organisation and Development**

Gazi Khurshid Bay Bhaban
8/4-A (1st Floor), Block-B, Lalmatia
Dhaka-1207
Phone: 9119091
Mobile: 01711-904483, 01757-721559 01768-620809
Email: asod@agni.com

37. **Association for Renovation of Community Health Education Services (ARCHES)**
House: 72, Flat-5/A, Road: 03
Janata Co-operative Housing Society Ltd
Ring Road, Shyamoli, Adabor, Dhaka-1207
Phone: 9126433, 9114870
Mobile: 01933-452949, 01819-215427
Email: arches@btcl.net.bd, archessirajgonj@gmail.com
38. **Association for Realisation of Basic Needs-ARBAN**
House: 16 (Gr. floor), Road: 9/A
Dhanmondi R/A, Dhaka-1209
Phone: 02-8122250, Mobile: 01917-705601
Email: arban@dhaka.agni.com, cdparban@yahoo.com
39. **AUP (Association for Under-Privileged People)**
House: 44, Road: 12
DIT Project, Merul Badda, Dhaka-1212
Phone: 02-8836856, Mobile: 01712-204473
Email: aup@sambd.com
40. **Bangladesh Association For Social Advancement**
House: 113 (2nd & 3rd floor), Road: 06
New DOHS, Mohakhali, Dhaka-1206
Phone: 9862464, Fax: 880-2-9880955
Mobile: 01711-528281, 01730-044967
Email: islambasa@gmail.com
Web: www.basango.org
41. **BEDO**
8/6, Segun Bagicha, Ramna
Dhaka-1205
Phone: 9554798, 9568906
Email: bedo@bijoy.net
Web: www.bedobd.org
42. **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
43. **BASTOB-Initiative for People's Self Development**
4/7 Humayun Road, Block- B
Mohammadpur, Dhaka- 1207
Phone: 8128805, 9111531
Mobile: 01713-004009
Email: bastobdhaka@gmail.com, info@bastob.org
Web: www.bastob.org
44. **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
45. **Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka-1216
Phone: 9009451
Email: brdo91@gmail.com
Web: www.brdobd.org
46. **CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Phone: 8123705, 8120634
Mobile: 01713-204682, 01717-172349
01711-181464
Email: carsafoundation@yahoo.com
47. **Centre for Advanced Research & Social Action (CARSA)**
House: 29, Road: 1
Dhanmondi R/A, Dhaka-1205
Phone: 9671587
Mobile: 01711-219181
Email: carsa95@yahoo.com
48. **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
49. **Centre for Development Innovation and Practices (CDIP)**
CDIP Bhaban
House: 17, Road: 13
PC Culture Housing Society
Shekhertek, Adabor, Dhaka-1207
Mobile: 9141891, 9141893
Email: cdipbd@yahoo.com
Web: www.cdipbd.com
50. **Centre For Mass Education in Science (CMES)**
House: 823, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Phone: 8111898
Mobile: 01711-538999, 01711-6855646
Email: cmes@citechco.net, cmesbd@yahoo.com
51. **CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road, Dhanmondi, Dhaka-1209
Phone: 9121504, 9145667
Mobile: 01713-002426, 01715-150509
Email: cedarbangladesh@gmail.com

52. **Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur, Dhaka-1216
Phone: 8034785-6, Fax: 88-02-8059684
Mobile: 01711-520351, 01711-528281
0171-4093698
Email: info@dorpbd.org
Web: www.dorpbd.org
53. **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
54. **Dushtha Shasthya Kendra**
House-741, Road-09, Baitul Aman Housing Society
Adabor, Dhaka-1207
Phone: 9128520, 8122861, 8159656, 8120965
Fax: 88-02-8115764
Email: dskinfo@dskbangladesh.org
55. **ENDEAVOUR**
Staff Quarter 64/95
Enatabad Road, Habigonj
Phone: 0831-62307, Mobile: 01715-120898
Email: endeavour-08@hotmail.com
Liaison Office:
282/5, First Colony, Mazar Road
Mirpur-1, Dhaka, Phone: 9027457
56. **Environment Council Bangladesh**
House: 67, Block-Ka, Piciculture Housing Society
Shamoli, Dhaka-1207
Phone: 9120040, 9125028
Mobile: 01711-527193, 01678-701473
Email: info@ecbangladesh.org
Web: www.ecbangladesh.org
57. **Family Development Services & Research (FDSR)**
House: 216, Uttara Ashkona Medical Road
Uttara, Dhaka-1230
Phone: 8920351, 8912469
Email: fdsrho@gmail.com
58. **Friends in Village Development Bangladesh**
Khadimnagar, Sylhet
Phone: 0821, 2870466, 2871221, 2870020
Mobile: 01712-186123
Email: fivdb1981@gmail.com
fivdb_ifsp@yahoo.com@sol-bd.com
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8118903, 9122207, Email: info@fivdb.net
59. **Gono Kallayan Trust (GKT)**
Head Office: 101, Girl's School Road
(Nagar Bhaban Sarak), Manikgonj-1800
Mobile: 017330-76005
Liaison Office:
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shamoli, Dhaka-1207
Phone: 8111576, 8123102
Fax: 880-2-8118681, 8118687
Email: gkt@bdcom.com, gktmfi@yahoo.com
60. **Gonoshasthaya Kendra**
Mirzanagar, Savar Cantonment, Savar, Dhaka-1344
Mobile: 01713-033862
Email: geducation@dhaka.net, gk@citechco.net
Web: www.gkbd.org
61. **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
62. **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
63. **Habited and Economy Lifting Program (HELP)**
Plot No: 36, 37 & 38, BSCIC Industrial Estate, Bagerhat
Phone: 0468-62634, Fax: 88-02-9884988
Mobile: 01915-474397, 01711-560484
Liaison Office:
House: 21, Road: 24, Block-K, Banani, Dhaka-1213
Phone: 9884888, Fax: 88-02-9884988
Mobile: 01711-181154
Email: help@bttb.net.bd, ashimsaha7@yahoo.com
helpbagerhat@yahoo.com
64. **Heed Bangladesh**
House: 19, Block-A, Section-11, Mirpur Dhaka-1216
Phone: 8012423, 9004556, 8021580, 9001731
Mobile: 01727-110341, 01718-235424
Email: heed@agni.com
Web: www.heed-bangladesh.org
65. **Hilful Fuzul Samaj Kallayan Sangstha**
Head Office:
5/12, Humayun Road, Block-B, Mohammadpur, Dhaka-1207
Phone: 9146206, Mobile: 01715-245412
Email: hilfulfuzul@gmail.com

66. **Integrated Development Foundation (IDF)**
House: 18, Road: 05, Block-A, Mirpur-2, Dhaka-1216
Phone: 9005452, 9014933, Mobile: 01711-538142
Email: idf_bd92@yahoo.com, ctgidf@abnetbd.com
Web: www.idfbd.org
Chittagong Office:
House: 25, Road: 2, Block-B, Chandgaon R/A, Chittagong
Phone: (031) 671248
Mobile: 01711-338537
67. **Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Phone: 9125038, 9143100
Fax: 9113017
Email: manabik@bangla.net
Web: www.mssbd.org
68. **New Era Foundation**
Head Office: Char Mirkamari, Issordi, Pabna
Liaison Office:
70/A, Purana Paltan Lane
Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Phone: 8333839
Mobile: 01714-029549
Email: nef.org.bd@gmail.com
69. **Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10
Baitul Aman Housing Society, Adabor
Mohammadpur, Dhaka-1207
Phone: 8151124-6, 9128824
Email: padakhep@bdonline.com, info@padakhep.org
Web: www.padakhep.org
70. **Pally 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
71. **Palli Mongal Karmosuchi**
PMK Bhaban, Vill. & Post Office: Zirabo, Ashulia, Dhaka
Phone: 02-7791448
Liaison office:
Block-J, North side (5th Floor), Concord Arcadia
Shopping Mall, Plot: 1 & 2; Road: 4, Dhanmondi R/A
Dhaka-1205
Phone: 9667005
Email: directorpmk@gmail.com
72. **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
73. **PDIM Foundation**
House: 29/1 (New), Senpara Parbata
P.O Box. No. 8092, Mirpur-10, Dhaka-1216
Phone: 9011808, 9005874
Fax: 880-2-8018144
Mobile: 01727-780064, 01713-337670
Email: pdim@bangla.net
pdimfoundation.bd@gmail.com
74. **People's Oriented Program Implementation**
5/11-A, Block-E, Lalmatia, Dhaka-1207
Phone: 9121049, 9137769, 9122119
Mobile: 01711-536531
Email: popi@bdmail.net
75. **Prism Bangladesh**
Flat No: 6/B, House: 78, Road: 2
Chairman Bari, Banani, Dhaka-1213
Phone: 9855451, 9855452
Mobile: 01716-002021
Email: prismbd_env@yahoo.com
Web: www.prismbd.org
76. **Prodipan**
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Phone: 041- 2870008
Mobile: 01711-243825, 01714-631107
Email: ho@prodipan-bd.org
Liaison Office:
6/1 A, Block-F, Lalmatia, Dhaka-1207
Phone: 814438, 8114847
Email: president@prodipan-bd.org
77. **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

78. **RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Phone: 8954384-86, 8959380-81
Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net
79. **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
80. **Sajida 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.org
Web: www.sajidafoundation.org
81. **Shetu Bangladesh**
Vill.+Post: Shirashuni
Upazila: Tala, District: Satkhira-9420
Mobile: 01715-015888, 01716-822025
Liaison Office:
4/1, Block-F, Lalmatia
Mohammadpur, Dhaka-1207
Email: shetubd2006@yahoo.com
82. **Social Upliftment Society (SUS)**
76/A Uttar para, Savar, Dhaka-1340
Phone: 7746229, 7748293
Mobile: 01715-022673, 01711-856123, 01715-315026 (ED)
Email: sus@citechco.net
83. **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.bd
Web: www.sdi.org.bd
84. **Society for Project Implementation Research Evaluation & Training (SOPIRET)**
Sk. Rasel Sarak
Samserabad, Lakshmpur
Liaison Office:
8/3, Segun Bagicha
Ramna, Dhaka
Phone: 9559295, Mobile: 01742-614151
Email: sopiretdhaka@gmail.com, sopiret@gmail.com
85. **Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan
Dhamrai, Dhaka
Mobile: 01713-005314, 01730-038502
Email: sojag86@yahoo.com
86. **South Asia Partnership Bangladesh**
House: 63, Block: Ka, Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Shyamoli, Mohammadpur, Dhaka-1207
Phone: 02- 8114697, 8118465
Fax: 88-02-8113033
Email: sapbdesh@gmail.com
Website: www.sapbd.info
87. **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
88. **The Coastal Association for Social Transformation Trust**
House: 13 (1st floor), Road: 2
Shymoli, Dhaka-1207
Phone: 02-8125181, 8154673
Mobile: 01714-014203
Fax: 88 02-9129395
Email: info@coastbd.org
Website: www.costbd.org
89. **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
90. **UDDIPAN**
House: 9, Road: 01, Block-F
Janata Cooperative Housing Society Limited
Ring Road, Adabor, Dhaka-1207
Phone: 8115459, 9145448, Fax: 9121538
Email: udpn@agni.com
Web: www.uddipan.org
91. **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

92. **Uttara Development Programme Society (UDPS)**
Head Office:
 5/10 (Ground floor), Humayun Road
 Block-B, Mohammadpur, Dhaka-1207
 Phone: 88-02-9140902
 Email: udps_dhaka@yahoo.com
93. **Village Education Resource Centre (VERC)**
 B-30, Ekhlash 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
94. **Leya Health & Education Development Foundation**
 Kadompur, Abdullahpur, South Keranigonj
 Dhaka-1311
 Mobile: 01713-068891, 01715-035526
 Email: leyafoundation@yahoo.com
 leyafoundation@gmail.com
95. **SHEVA Nari O Shishu Kallyan Kendra**
 26, East Tejturi Bazar
 Tejgaon, Dhaka-1215
 Phone: 9114497
 Mobile: 01711-560065
 Email: sheva@bol-online.com
96. **Shakti Foundation for Disadvantaged Women**
 House: 4, Road: 27, Block-J, Banani
 Dhaka-1213
 Phone: 02-8810700
 Fax: 88-02-8616388
 Email: info@sfdw.org
 Website: www.sfdw.org
97. **Sancred Welfare Foundation (SWF)**
 House: 33, Road: 7, Block: Kha, P.C Culture Housing
 Society, Shekhertak, Mohammadpur
 Dhaka-1207
 Email: sancre.swf@gmail.com
- Faridpur District**
98. **Daridrya Nirashan Procheta (DNP)**
 Bhasanchar, Ambikapur
 District: Faridpur-7802
 Phone: (0631) 62712, Mobile: 01716-091808
 Email: dnpfpur@yahoo.com
99. **Palli Progati Shahayak Samity**
 Village & Post: Kamarpur
 Faridpur Sadar, Faridpur
 Phone: (0631) 64304, Mobile: 01711-352686
 Email: ppsfaridpur@yahoo.com
100. **Society Development Committee (SDC)**
 Zaman Manzil Road, No-1, Goalchamot
 Faridpur Sadar
 Dist: Faridpur-7804
 Phone: (0631) 65854, Mobile: 01714-022987
 Email: sdc@bttb.net.bd, sdc bangladesh@yahoo.com
 Web: www.sdcdbd.org
- Gazipur District**
101. **Centre for Rehabilitation Education Earning Development (CREED)**
 House: 307/1 (5th floor), Road No: 8/A
 West Dhanmondi, Dhaka-1209
 Mobile: 01711-608288
 Email: cred@dhaka.net
- Jamalpur District**
102. **PROGRESS (Aekti Samaj Unnayan Mulak Sangstha)**
 Dewanpara, Jamalpur-2000
 Phone: (0981) 63116, 62091
 Mobile: 01711-346835, 01711-346834
 Email: progressmfi@yahoo.com
- Sherpur District**
103. **Rural Development Sangstha (RDS)**
 49, Grirda Narayanpur, Sherpur Town
 Sherpur-2100
 Phone: 0931-62404, Mobile: 01711-186703
- Kishoreganj District**
104. **Organisation for Rural Advancement (ORA)**
 Gaminee Textile Road
 Gaital, Kishoreganj
Liaison Office:
 271/7 (Gf), Jafrabad, Sankar
 Mohammadpur, Dhaka-1207
 Phone: 9129410, Mobile: 01711-622609
 Email: orashou@yahoo.com
- Manikganj District**
105. **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
106. **Grameen Seba Sangstha (GSS)**
 Village & Post: Betila, Manikganj
Liaison Office:
 1/c-4, College Street, Science Lab, Dhaka
 Mobile: 01199-840193, 01715-186715

107. **Samaj Kallyan O Palli Unnayan Sangstha (SPUS)**
Post: Rupsa, Thana: Shivalaya
District: Manikganj
Phone: 065175049
Mobile: 01711-428017, 01715-438362

108. **Socio Economic Development Action Program (SEDAP)**
Shahid Rafiq Sarani, Manikganj
Phone: 0651-71081
Mobile: 01741-293084, 0173-538335

Munshiganj District

109. **Aram Foundation**
Bhabar Char, College Road, PO-Gazaria
Dist: Munshiganj
Mobile: 01714-094287, 01816-900624

Mymensingh District

110. **ASPADA Paribesh Unnayan Foundation**
Shapna Kutir, House: G/23, Bhaluka Paurashava
Mymensingh
Phone: (09022) 56268
Mobile: 01713-031551, 0171-6091827
Email: aspadabd@yahoo.com

111. **Grameen Manobik Unnayan Sangstha (GRAMAUS)**
9, T.N.Rai Road, Amla para, Mymensingh
Phone: 091-62993
Mobile: 01778-055535, 01713-503982
Email: ngo-gramaus@yahoo.com
Website: www.gramausbd.org

112. **Parashmoni Samajik Unnayan Sangstha**
Bogar Bazar, Village & Post: Gujium, Upazilla: Trishal
District: Mymensingh
Mobile: 01716-081274
Email: porashmoni@gmail.com

Netrokona District

113. **Sabalamby Unnayan Samity (SUS)**
Shibganj Road, Netrokona-2400
Phone: 0951-61566
Mobile: 01713-036730
Fax: 0951-61766
Email: sabalambysus@yahoo.com

114. **Shram Unnayan Sangstha (SUS)**
NI khan Bhaban, Mukterpara, Netrokona
Phone: 02-8122250, 0951-62214
Mobile: 01917-705601, 01712-006816
Email: dinakhan1@hotmail.com

Rajbari District

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

116. **VPKA Foundation**
South Bhabanipur, Rajbari-7700
Phone: 0641-65579, 65357, 65001
Mobile: 01720-513759, 01720-513757
Email: vpkafoundation@outlook.com
vpka.credit@hotmail.com

Shariatpur District

117. **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@btbt.net.bd

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

Tangail District

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

120. **Samannita Unnayan Seba Sangathan (SUSS)**
Sathi Cinema Hall Road, Madhupur, Tangail
Phone: 09228-88127, 56326
Mobile: 01711-447028, 01922-046303
Email: tapan.gun@gmail.com

121. **Shaldair Renaissance Club (SRC)**
Bhuapur, Tangail
Phone: 09223-87019
Mobile: 01712-256669

122. **Social Advancement Through Unity (SATU)**
Plot: 91, Block: 2, Road: 12
Tangail Housing Estate
West Akur Takur Para
Tangail-1900
Phone: 0921-63674
Mobile: 01711-567393
Email: satu@bol-online.com

123. **Society For Social Service (SSS)**
Head Office:
SSS Bhaban
Mymensingh Road, Tangail
Phone: (0921) 63195, 63622
Fax: 88-0921-63931
Email: ssstgl@btcl.net.bd, ssstgl@yahoo.com
Web: www.sssbangladesh.org

KHULNA DIVISION

Bagerhat District

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

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

126. **Village Development Foundation (VDF)**
Upazila Parishad Road, Baraikhali
Morrelganj, Bagerhat
Phone: 0465-656008
Mobile: 01715-548667
Email: amirvdf@gmail.com

Chuadanga District

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

128. **Jana Kallayan Sangstha (JKS)**
Valaypur Moor, Alukdia
Chuadanga-7200
Phone: (0761) 62797
Mobile: 01733-059001, 01712-932103
Email: jksbangladesh@yahoo.com

129. **Wave Foundation**
Head Office:
Darshana Bus stand, Post: Darshana
Upazila: Damarhuda, Dist: Chuadanga
Phone: 017632-51159, 07632-51217
Mobile: 01713-040083, 01713-337592
Email: mfoho@wavefoundationbd.org
Liaison Office
3/11, Block-D, Lalmatia, Dhaka-1207
Phone: 02-8153320, 8113383, Fax: 132, Ext: 123
Email: mfo@wavefoundationbd.org
Web: www.wavefoundationbd.org

Jessore District

130. **Ad-din Welfare Centre**
Dhaka Road, Shekh Hati
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

131. **Agragati**
Village: Kakbandhal, Post: Sarutia
Upazilla: Keshabpur
Jessore-7450
Mobile: 01711-361017
Email: agragatibd@gmail.com

132. **Bandhu Kallyan Foundation**
Rajghat, Nowapara Municipal Area
Abhaynagar, Jessore
Phone: (04222) 71426
Mobile: 01714-303454, 01711-838071
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

133. **Jagorani Chakra Foundation**
46, Mujib Sarak, Jessore-7400
Phone: (0421) 68823, 61983
Fax: 88-0421-68824
Email: jcfmfi@gmail.com
Web: www.jcfbd.org

134. **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: admin@rrf-bd.org, info@rrf-bd.org
Web: www.rrf-bd.org

135. **Samadhan**
Samadan Bhaban
Upazilla Road, Keshabpur, Jessore-7450
Phone: (04226) 56549, Mobile: 01711-131250
Email: samadhan_rezaul@yahoo.com

136. **SAVIOUR**
36, Rail Road, Jessore
Phone: 0421-66622
Mobile: 01712-040700, 01713-411120
Email: saviour@bttb.net.bd

137. **Shishu Niloy Foundation**
22/A, Mujib Sharak, Jessore-7400
Mobile: 01711-489883
Email: sniloy_2@yahoo.com
Phone: 88-0421-65115

Jhenaidah District

138. **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

139. **Rural Health Education and Credit Organisation**
House: 12/1, Road: 7, Shahartoly Sarak
Adarshapara, Jhenidah-7300
Phone: 88-0451-62175
Mobile: 01711-571942
Email: rhcoorgnjh@gmail.com

Khulna District

140. **Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)**
House: 7, Road: 113
Khalishpur Housing Estate, Khulna
Phone: (041) 760038, 02-9139420
Mobile: 01711-807740
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

141. **Nabolok Parisad**
House: 163, Road: 11, Niralla R/A
Khulna-9100
Phone: (041) 720155
Mobile: 01711-422678, 01711-840957
Email: nabolok@nabolokbd.org

142. **Progati Samaj Kallayan Sangstha (PSS)**
Head Office:
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

143. **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

144. **Action for Human Development Organisation (AHDO)**
House No: 546 (2nd floor)
Upazilla Road, Kushtia Sadar, Kushtia
Phone: 07023-75421
Mobile: 01711-145338, 01724-383416
Email: ahdo.kustia@gmail.com

145. **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

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

147. **Sachasebi Palli Unnayan Sangstha "PIPASA"**
41/30, Dadapur Road, Mongalbaria
District: Kushtia
Mobile: 01716-078753
Email: pipasakus@yahoo.com

148. **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

149. **Shiropa Development Society**
Khash Mothurapur, Daulatpur, Kustia
Mobile: 01711-112320
Email: shiropa_2011@yahoo.com

Magura District

150. **ROVA Foundation**
91/1, Stadium Para (West)
District: Magura
Phone: 0488-63422, Mobile: 01711-807352
Email: rovafoundation@yahoo.com

Meherpur District

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

152. **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.pskb-gm.org

Narail District

153. **Narail Ashar Alo Foundation**
Rupgonj Bazar
Vaoyakhali, District: Narail-7501
Phone: 0481-62915, Mobile: 01711-486195
Email: ashara_lo@yahoo.com

Satkhira District

154. **Manab Sampad Unnayan Kendra**
Thana: Kaliganj Sadar, District: Satkhira
Mobile: 01715-350766, 01713-484934
Email: masuk_org@yahoo.com

155. **Nowabenki Gonomukhi Foundation**
Nowabenki
Shyamnagar, Satkhira
Mobile: 01711-218197, 01711-864604
Email: ngfbd1@yahoo.com

156. **Satkhira Unnayan Sangstha (SUS)**
Post & Thana: Tala, District: Satkhira
Phone: +88-04727-56252
Mobile: 01711-829492, 01711-453559
Email: sus_ngo@yahoo.com

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

RAJSHAHI DIVISION

Bogra District

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

159. **Gram Unnayan Karma (GUK)**
02, Ajaj Housing, Banani, Bogra-5820
Phone: 064451-90419, 051-78264/69974
Mobile: 01714-004015, 01191-474165
Email: gukbogra@yahoo.com
guk.bogra@gmail.com

160. **Noble Education and Literary Society (NELS)**
Nur Mahal (1st floor), Nataipara Kazibari Tinmatha
Candanabaissa Road, Bogra-5820
Mobile: 01767-982990
Email: noblesociety23@gmail.com

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

Chapainawabganj District

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

Jaipurhat District

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

164. **JAKAS Foundation**
Sabujnagar, Joypurhat-5900
Phone: 0571-62984
Mobile: 01711-063216
Email: jakas.bd@gmail.com
165. **Joypurhat Rural Development Movement (JRDM)**
Block: H, Plot No: 7, Housing estate Upasahar, Joypurhat
Phone: (0571) 62038
Fax: 088-0571-51016
Mobile: 01715-024164
Email: jrdmngo95@gmail.com
- Naogaon District**
166. **Barendrabhumi Samaj Unnayan Sangstha**
Village: Mahinagar, Post: Sujail Hat
Upazila: Mohadebpur, District: Naogaon
Mobile: 01711-883016, 01712-021645
Email: bsdo_mohi@hotmail.com
167. **Dabi Moulik Unnayan Sangstha**
Chakrampur, Kathaltoli, Santahar Road, Naogaon-6500
Phone: 880-0741-62072
Mobile: 01713-200883
Email: dabi@rocketmail.com
168. **MOUSUMI (A Voluntary Development Organization)**
Ukilpara, Naogaon
Phone: (0741)-61131
Mobile: 01711-043670
Email: ranamousumi@yahoo.com
- Natore District**
169. **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
170. **AVA DEVELOPMENT SOCIETY**
Gopalpur, Lalpur, Natore
Mobile: 01711-453753
Email: avango2008@gmail.com, ava_ngo@india.com
- Pabna District**
171. **Anannya Samaj Kallyan Songostha**
Sujanagar Road, Arifpur, Pabna
Mobile: 01928-708776
Phone: 0731-63843
172. **Organisation 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
173. **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
174. **Programme for Community Development (PCD)**
Radhanagar, Maktob More, Pabna
Phone: 0731-66969
Mobile: 01716-535081, 01711-484290
Email: pcdpabna17@yahoo.com
pcdpabna18@gmail.com
- Rajshahi District**
175. **Association for Community Development-ACD**
House: 41, Sagarpara, Rajshahi-6100
Phone: (0721)-770660
Mobile: 01713-098257, 01713-098200
Email: rajacd@librabd.net
176. **Ashrai**
House: 180, Sector: 3, Upashahar, Rajshahi- 6202
Phone: 0721-760545
Mobile: 01711-42721
Email: ashrai@librebd.net
Website: www.ashraibd.org
177. **Centre for Action Research Barind (CARB)**
House: 184, Sector: 03, Upasahar Housing Estate
Sopura, Rajshahi-6290
Phone: (0721) 761407
Mobile: 01841-507676
Email: carbdb@gmail.com
Web: www.carb-bd.info
178. **Participatory Development Organisation (PDO)**
Nawhata, Paba, Rajshahi-6213
Phone: 0721-800190
Mobile: 01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

179. **Sachetan**
House: 573, Ramchandrapur
Natore Road, Rajshahi-6100
Phone: (0721) 771602, 812560
Mobile: 01713-195400
Email: sachetanraj@yahoo.com

180. **Shapla Gram Unnayan Sangstha**
Kesherhat, Mohanpur, Rajshahi
Phone: 01712-772446
Email: shaplango_99@yahoo.com

181. **Shataphool Bangladesh**
Vill+PO.: Jahanabad
Upazilla: Mohonpur
District: Rajshahi
Mobile: 01711-062767

Sirajganj District

182. **Manab Mukti Sangstha (MMS)**
Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajganj-6703
Mobile: 01714-081048, 01713-002850
Email: hb_mms@yahoo.com

183. **National Development Program (NDP)**
NDP Bhaban, Bagbari
Shahid Nagar, Kamarkhanda, Sirajganj-6700
Phone: 0751-63877, Fax: 0751-63877
Mobile: 01713-383100
Email: akhan_ndp@yahoo.com
Web: www.ndpbd.org

184. **Programmes for Peoples Development (PPD)**
Vill: Shaktipur, PO+ PS: Shahzadpur, Sirajganj-6770
Phone: 07527-64352
Mobile: 01711-876760, 01713-440200
Email: ppdshahzadpur@gmail.com
ppd_shahzadpur@yahoo.com

RANGPUR DIVISION

Dinajpur District

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

186. **Gram Bikash Kendra**
Haldibari, Parbatipur, Dinajpur-5250
Phone: (05334) 74411, Fax: 88-05334-74332
Email: gbkpbt@yahoo.com, gbkb@btcl.net.bd
Web: www.gbkb-bd.org

187. **Mohila Bohumukhi Shikkha Kendra**
Balu Bari, Dinajpur- 5200
Phone: 0531- 64433
Mobile: 01712-639259, 01743-922456
Email: mbskcom@bttb.net.bd, razia.mbsk@gmail.com

188. **Pollisree**
Balubari, Dinajpur-5200
Phone: (0531) 65917
Mobile: 01713-491000
Email: pollisree@yahoo.com
Web: www.pollisree.org

Liaison Office
43/c (5th floor), Asad Avenue
Mohammadpur, Dhaka-1207

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

Gaibandha District

190. **Gano Kallayan Swabolambi Sangstha (GKSS)**
Vill. & Post office: Sadullapur
Upazila: Sadullapur, Gaibandha-5710
Phone: 0541-56017
Mobile: 01711-069252
Email: rabi_gkss@yahoo.com

191. **SKS Foundation**
College Road, Uttar Horin Singha, Gaibandha-5700
Phone: (0541) 51408
Mobile: 01713-484430
Fax: +88-0541-51408
Email: sksfoundation@sksb-d.org
Web: www.sks-bd.org

Kurigram District

192. **Solidarity**
New Town, Kurigram-5600
Phone: (0581) 61222, 61532, 61485
Mobile: 01715-169469
Fax: 0581-61485, 61789
Email: solidarity_bd@yahoo.com

Lalmonirhat District

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

Nilphamari District

194. Self-Help and Rehabilitation Program (SHARP)

New Babupara
Saidpur-5310, Nilphamary
Phone: 05526-73136
Mobile: 01712-059148
Email: sharpsdp@yahoo.com

Panchagarh District

195. Anuvab

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

196. Dristidan

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

197. Dudumari Gram Unnayan Sangstha

Village: Dudumari
Panchagarh Sadar, Panchagarh
Upazilla & Dist: Panchagarh
Mobile: 01711451949, 01721-887987
Email: dgus2009@yahoo.com

198. Suchana Samaj Unnayan Sangstha

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

Rangpur District

199. Rural Economic Support & Care for the under Priviledged (RESCU)

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

200. Samakal Samaj Unnayan Sangstha

PO+ P.S: Pirgonj
Rangpur
Phone: 05227-56022, Mobile: 01711-419045
Email: ssusinfo@gmail.com

Thakurgaon District

201. 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

202. Habiganj Unnayan Sangstha

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

Moulvibazar District

203. Patakuri Society

Housing Estate, Moulvibazar Road
Srimangal, Moulvibazar
Phone: 08626-72948
Mobile: 01712-017426
Email: patakurisociety@gmail.com
Web: www.patakuri.org

204. Posobid Unnayan Sangstha

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

Sylhet District

205. 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

* As of 30 June 2013

LIST OF OTHER POs

1. **Mohila Kallayan Sangha**
Dogolchira Govt. Primary School
Jhalakhati Sadar, Jhalakhati
2. **Bangladesh Rural Improvement Foundation (BRIF)**
Natun Babupara, Syedpur, Nilphamari
Phone: 06445500171, Email: brif1984@gmail.com
3. **Sramojibi O Dustha Kallayan Sangstha**
Vill: Chakla, P.O. Punduria-6682
(Via Kashinathpur), Upazila: Bera
Dist: Pabna, Mobile: 01712-994647
4. **Alor Dishari Sangstha**
Maloti Nagar, Salonga, Sirajganj
5. **Progati Manobik Unnayan Prakalpa**
Agoiljhora, Barisal
6. **Rural Development Organisation (RDO)**
Thana Road, Vill. + P.O + P.S: Muladi
Dist: Barisal, Phone: 0432-6348
Liaison Office: 25/28, Sher Shah Suri Road (2nd floor)
Mohammadpur, Dhaka-1207, Mobile: 01711-183346
7. **Palli Formation**
Circular Road, Mahajan Patti
Bhola-8300, Phone: 0491-55070
Liaison Office: 91, Vasantich, Dhaka Cant.
8. **Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para, Boalkhali, Chittagong
9. **Development Center International (DCI)**
House: 557, Road: 9, Baitul Aman Cooperative
Housing Society, Adabor, Mohammadpur
Dhaka-1207, Phone: 9117166, 8113205
10. **OSDER (Organisation for Social Development and Research)**
24/2, Eskaton Garden, Dhaka-1000, Phone: 8316630
11. **Socio Economic Development Society (SEDS)**
House: 42/3, Block-F, Babor Road, Mohammadpur
Dhaka-1207, Phone: 8117538, Fax: 8118687
Email: seds@citecho.net
12. **Tarail Sonakhali Adarsha Jubo Sangha**
New name (Jono Seba Parishad)
Village: Sonakhali, P.O: Joaria, P.S: Tungipara
District: Gopalganj
13. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital, Kishoreganj
Phone: 09424-55733, Mobile: 01711-561160
14. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, P.O: Bangalpara, Dist: Kishoreganj-2300
15. **Association for Planning and Development (APAD)**
South Seutha, Manikganj-1800
Phone: 0651-61836, Mobile: 01711-452852
16. **Social Organisation for Village Development (SOVD)**
Barangakhola, P.O: Joynagar, P.S + Dist: Manikganj
Mobile: 01711-473702
17. **Rural Development Trust (RDT)**
Danirampur (Ujanpara), P.S: Trishal, Mymensingh
Phone: 8913805
18. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi, Muktagacha, Mymensingh
19. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**
Majhipara, Bhulta, Rupganj, Narayanganj
Mobile: 01711-120383
20. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road, Tangail
Phone: 0921-54940, Mobile: 01711-908916
21. **Consciousness Raising Centre (CRC)**
Arappur, Chaklapara
Jhenaidah-7300
22. **SHEBA**
Vill: Tetulia, P.S: Tala, Satkhira
23. **Chinnomul Mohila Samity**
Palashbari Road, Gaibandha, Phone: 0541-61695
24. **Gram Unnayan Kendra (GUK)**
Vill: Kismatbanu, Post: Balabari Hat, Thana: Chilmari
Dist: Kurigram, Phone: (0581) 61351 Ext: 69
Mobile: 0172-260564
25. **Upon Uddagh Sangstha**
Ramna Bazar, Chilmari, Kurigram
Phone: (0581) 61341
26. **Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola), Iswardi, Pabna
Phone: 07326-63746, Mobile: 01715-374813
27. **Rural Organisation For Social Affairs (ROSA)**
Vill: Bonpara, P.O: Horoa, P.S: Boraigram, Natore
28. **Adarsha Samaj Sheba Sangstha (ABSS)**
Muslim Manjeel
House: 6, R.K Mission Road, Mymensingh



STAFF PROFILE

MANAGEMENT STAFF OF PKSF

AS OF 01 JULY 2013

Managing Director

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

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. & Finance)

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

Deputy Managing Director (Operations)

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

Director (Research)

5. **Dr. Tapash Kumar Biswas**
Ph.D in Statistics
Jahangirnagar University

General Managers

6. **Mr. Shabbir Ahmed**
C.A. (Intermediate)
Member of the British Institute of Management (M.B.I.M)
MBA (Finance)
Institute of Business Administration & Technology
7. **Mr. Md. Shah Alam Mridha**
F.C.A., ICAB
Member, The Institute of Internal Auditors
New York, USA
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

Deputy General Managers

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
14. **Dr. Sharif Ahmed Chowdhury**
Ph.D (Animal Nutrition)
University of Aberdeen, UK

Deputy General Managers, CC

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

Assistant General Managers

19. **Mr. Bibhuti Bushan Biswas**
ACA Qualified Chartered Accountant, ICAB
20. **Mr. Dilip Paul**
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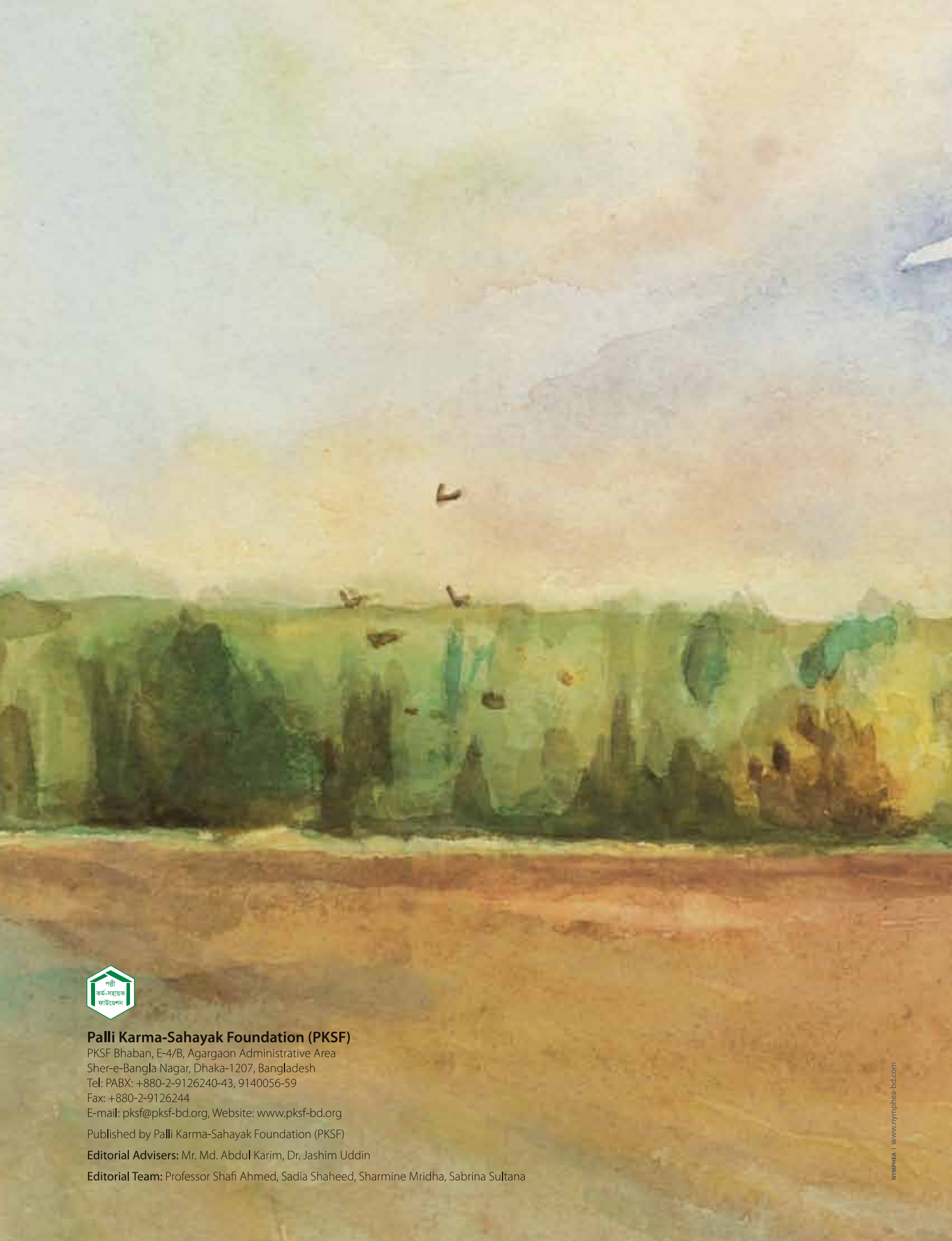
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