

# ANNUAL REPORT 2015



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



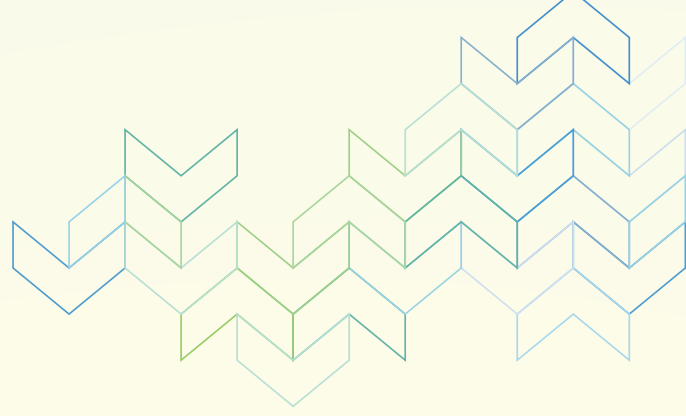




# ANNUAL REPORT 2015



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

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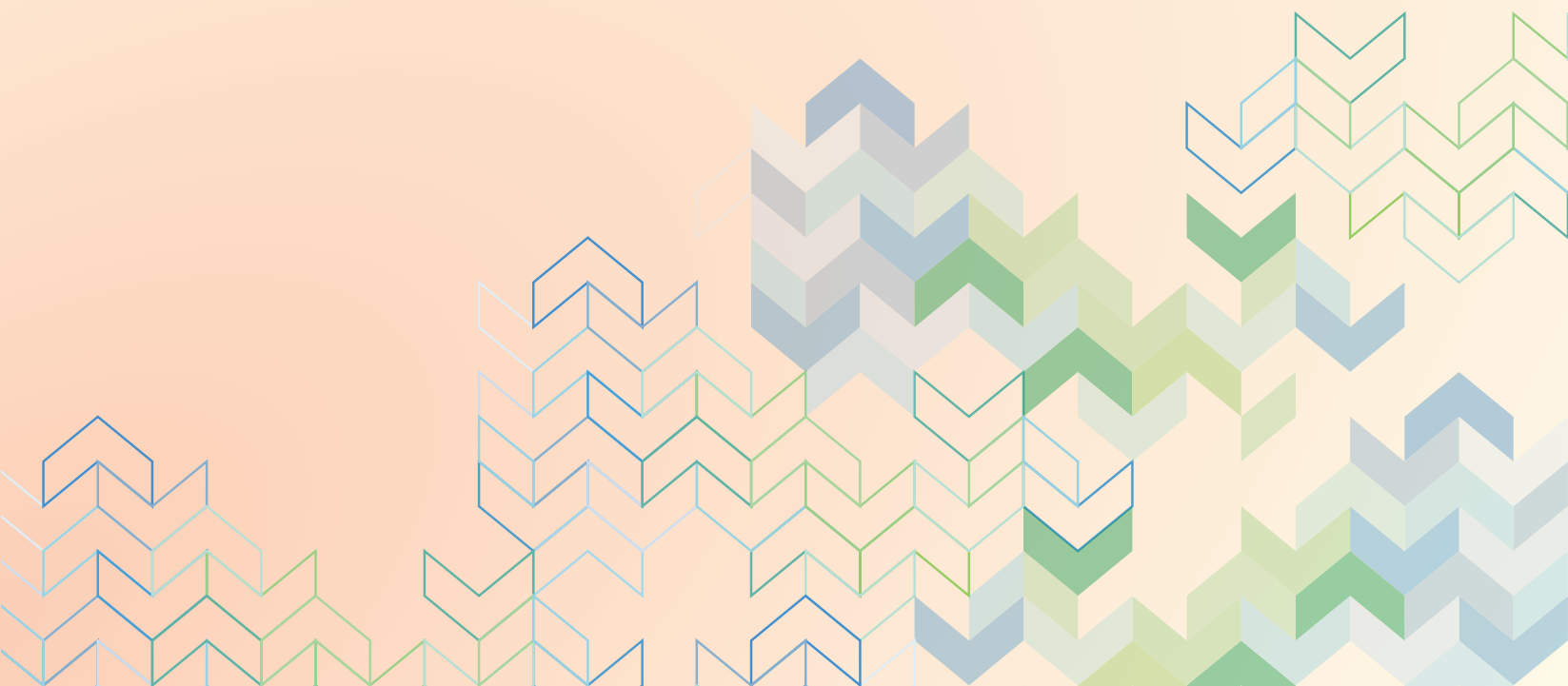
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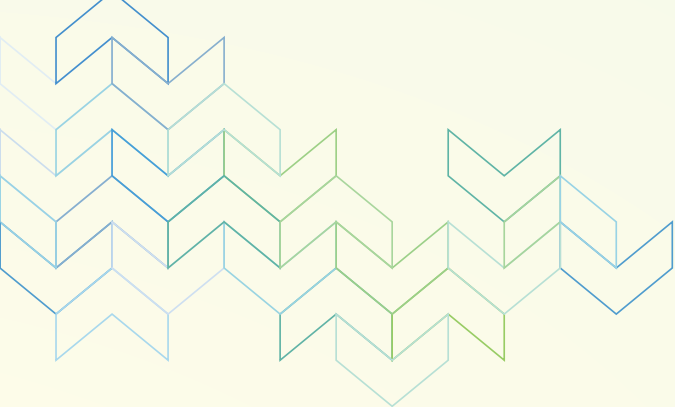
Masum Al Jaki  
Sharmine Mridha  
Sabrina Sultana

**Cover**

Image of an ENRICHed Home and  
the characteristics it possesses

Published by Palli Karma-Sahayak Foundation (PKSF)





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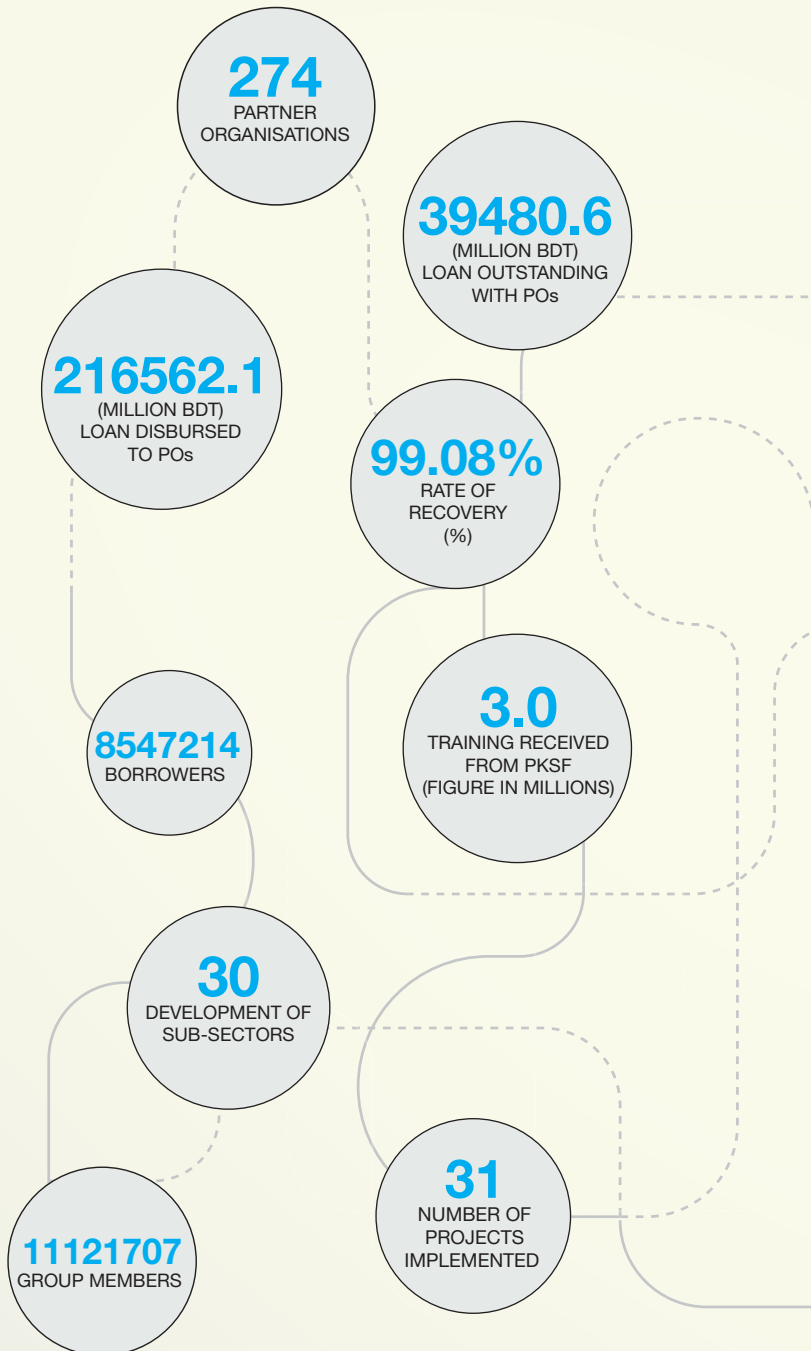
# PKSF

## VISION

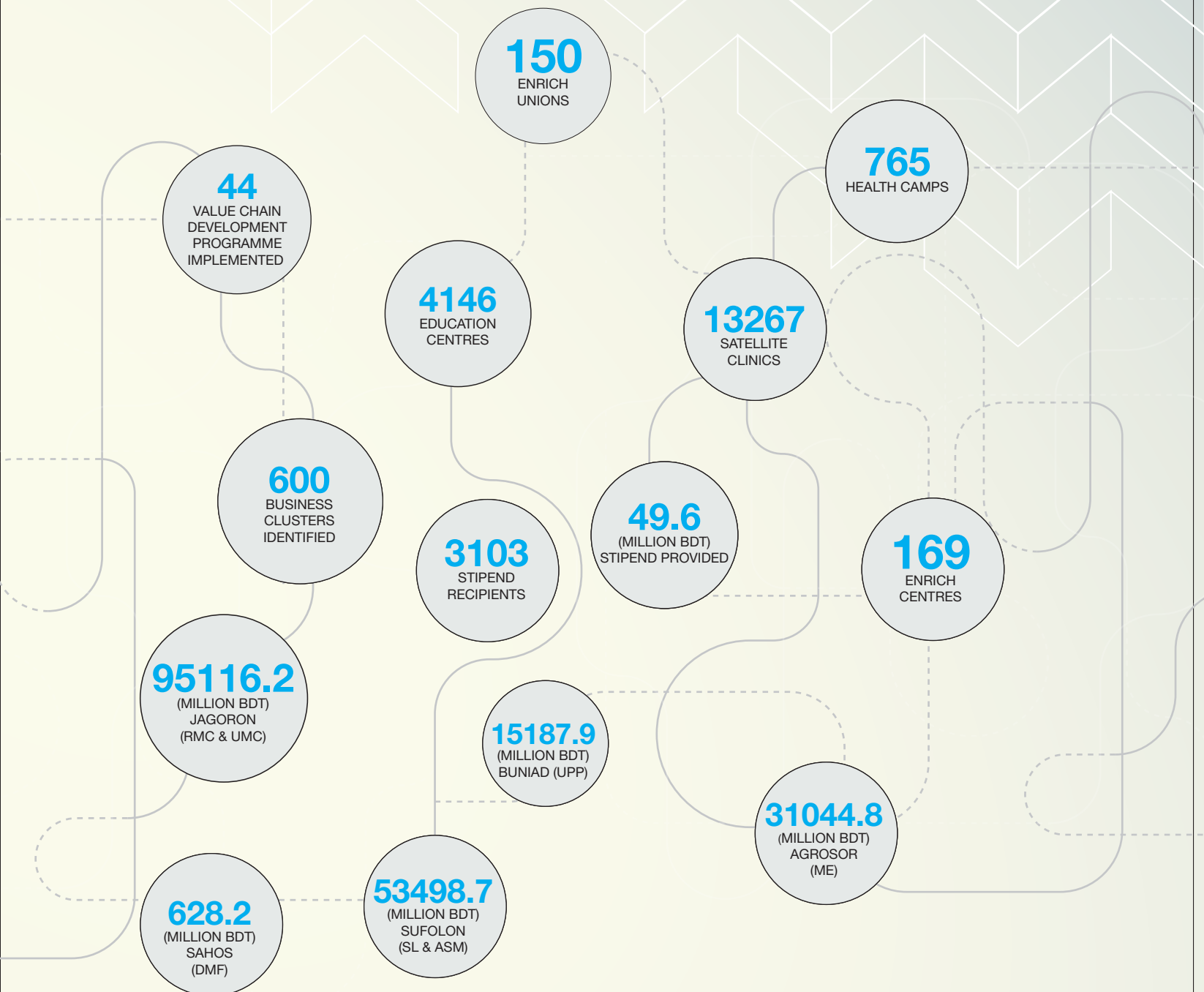
A Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centred, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life.

## MISSION

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



# PKSF: AT A GLANCE







## MESSAGE

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman  
**PKSF**

In recent years, Bangladesh has claimed limelight in the global media and parleys on the review of the socio-economic development, in particular on the progress of the developing countries. In spite of some freezing wrinkles on the foreheads of some national and international skeptics or motivated people in relation to some deficiency in democratic practices, Bangladesh's march forward relating to both economic and social sectors could never be underestimated by any one. The visuals of Bangladesh, depicting both rural and urban life, would show that the country is ready to take off on to a sustainable, accelerating progress. A recent international survey (November 2015) by the International Republic Institute shows that in the opinion of the majority of Bangladeshis, this country is moving forward along the right path. In another survey (December 2015) conducted by Gallup International, it has emerged that the people of Bangladesh are the most hopeful about their future among 68 developed and developing countries surveyed.

The country's solid march ahead is of special significance as it is happening at a time while the persisting global economic recession has been causing severe adverse impact in many countries, both developing and developed; and, moreover, the country has at times been jolted by natural disasters and political turmoils.

Let me mention a few achievements of Bangladesh: continuous annual economic growth of well over 6% during the last 7-8 years; significant improvement in basic health care services; notable improvement in

social capital; steep reduction in poverty and extreme poverty; flourishing rural economy, both agriculture and non-agriculture; achievement of MDG targets in respect of child and infant mortality rates and significant reduction in maternal mortality rate; and a great leap in girls' education. Bangladesh is ready to embark on the tasks to realize the UN adopted sustainable development goals (SDGs) to which Bangladesh also subscribes. The Palli Karma-Sahayak Foundation (PKSF) has been playing its role in this process of national progress and in advancing people's causes and welfare by helping create an environment for the ordinary people to improve their socio-economic conditions towards achieving human dignity. Everyone must be included as the country implements the SDGs.

This Annual Report of The PKSf is a recorded testimony to what has been achieved by the organization during 2015. This Report reflects the organization's year-long efforts in diverse programmes to reach the people at large. It is intended, through this report, to convey the nature and impact of PKSf activities to all interested. All in PKSf are constantly, efficiently, and sincerely dedicated to playing their roles as humble partners in taking forward the national development agenda.

The PKSf is now known as an innovative pioneer of development ideas under critical conditions and an expert translator of those into action. Having come out of its focus on microfinance only, the PKSf now has created a development model worthy of replication, with contextual modifications as necessary, in different

social situations where poverty persists and needs to be battled and eradicated. The PKSf focuses on socio-cultural progress of the people along with emphasis on their economic uplift through employment generation, both self-employment and wage employment, by promoting self-employment opportunities and profitable enterprises in the rural areas of Bangladesh. People themselves are involved in the PKSf supported programmes, as partners in planning as well as implementation. In fact, the PKSf and its partner organisations (POs) work with the people, not for them. In some humble way, the PKSf has been successful in arousing confidence in the poor so that they are able to discover and sharpen their own potentials and bring those to bear on the economic and social undertakings they embark upon and take forward.

The PKSf is committed to putting people at the centre of the stage. Therefore, through its POs across the country, the PKSf sincerely, collectively and concertedly tries to implement plans and programmes in such a manner that conducive conditions are created for people to seek out, with the help of the PKSf and its POs, their best opportunities and the types and levels of support they need to move forward in both economic and social terms. For example, the PKSf's thoughtful and well-structured interventions in the north-west of the country has tangibly contributed to the significant uplift of the people there, who had been passing through nightmarish hardships arising from the collapse of employment in agricultural off-seasons. This condition was known as *monga*. *Monga* is now a thing of the past. This programme, titled Programmed Initiative for *Monga* Eradication (PRIME) is now also being implemented to fight the sufferings, caused by salinity ingress and cyclones, of the coastal people in southern Bangladesh. The larger goal the PKSf espouses is to enable the poor to move out of poverty, strengthen their ability to improve their living conditions and social status sustainably, earn a sense of dignity, and, when needed, become eloquent both through choric and individual voice.

The PKSf's flagship programme ENRICH has initiated a silent yet visible revolution in terms of the poor people served in finding their feet and move forward enthusiastically and steadily in the areas of the country

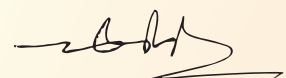
where the programme is being implemented. The popular acceptance of ENRICH is a continuous inspiration for us. Indeed, the programme efficiently combines individual, community, the PKSf, the PO and local government efforts to address poverty and promote development through effective mobilization and best utilization of resources, skill development and proper deployment of the skilled people, and steadily strengthening social capital.

The PKSf recognizes the vulnerability of the people, particularly the poor, as a consequence of the menacing threat of global climate change. In fact, sustainability of poverty reduction and development occur when economic progress of the poor is both socially agreeable and environmentally sustainable. Apart from economic and social action programmes, the PKSf is at present, further implementing community/household focused small environmental projects, mostly for adaptation but also for mitigation under its Community Climate Change Project (CCCCP). The PKSf is also implementing climate change related awareness raising activities.

The right pathway for sustainable poverty reduction/eradication and beyond poverty development is not going to be smooth and without adversities. It is, therefore, essential to watch out for any problems and difficulties that may be faced at one time or another and take appropriate preventive or corrective actions, as appropriate, to overcome them. The PKSf and its POs are watchful in this regard, and should be more so in future.

I take this opportunity to sincerely express my gratitude to the Government of the People's Republic of Bangladesh for its continuous support and cooperation. In particular, deep gratitude is due to Hon'ble Prime Minister Sheikh Hasina and Hon'ble Finance Minister Mr A M A Muhith. My thanks are due to all members of the Governing and General Bodies for their active support and cooperation.

I acknowledge with thanks the support of the Development Partners to PKSf. I appreciate the purposeful committed work of all PKSf personnel. The POs deserve thanks for their hard work and meaningful contributions.



**Qazi Kholiqzaman Ahmad**  
Chairman

Dhaka, January 29, 2016





## MESSAGE

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

Over the past 25 years, Palli Karma-Sahayak Foundation (PKSF) has become a leading actor in Bangladesh's fight to eradicate poverty. This past year was pivotal in our tireless journey towards alleviating the conditions for the poor people of our country. In celebrating our Silver Jubilee, we have redefined our core value as instituting "human dignity" of the poor, rather than simply supporting their economic activities. The overall improvement of a person's standard of living, constituting both economic and social development, is the main thrust of PKSf's programming efforts now, in line with achieving the Sustainable Development Goals (SDGs). Our Silver Jubilee celebration was a rejuvenation and reaffirmation of our goal to improve the lives of the millions of poor living under dire stress. The grand gala festivity of the Silver Jubilee celebrations, consisting of stall displays of our partners and service recipients, performances from far corners of the country and a retrospective of what we have achieved over the past 25 years, left an indelible mark on the large number of visitors and well-wishers. The celebrations further reinforced the unfailing sense of optimism in our country's ceaseless fight towards improving the lives of its poor.

We are proud to have built a set of firm institutional values, upon which we have expanded a network of some 200 institutions spread over 7,000 branches throughout the country, serving 11 million households.

In our goal to instill human dignity at all strata of society, PKSf has worked consistently in the formation and growth of social and human capital of the households participating in our programmes. PKSf has successfully transformed itself from a financing organization to an apex development organization. Realizing that condition-bound financial assistance is not the sole answer to poverty reduction, PKSf has put increased emphasis on building capacity of the poor with no or very little resources. Through experience, PKSf has moved forward to a concept and realization of comprehensive development, which requires greater and diversified interventions beyond micro-financing. This means organizing its programmatic interventions on a life-cycle development approach. One such a path-breaking project of PKSf is Programmed Initiatives for Monga Eradication (PRIME), which has simply eradicated the concept of monga (seasonal famine) from our vernacular. PKSf's success here speaks loudly of its commitment and quality of performance to alleviate poverty.

However, success has not made us complacent in our task to help the poor; rather, PKSf seeks continually to reach those hitherto untouched by any form of interventions. To live with human dignity, we are not happy just to see the provision of only two square meals a day; rather, the down-trodden need minimum access to basic education, primary health care, cultural

entertainment, skill development and social recognition to better fulfill their quest to human dignity. In this regard, PKSf initiated a new programme in 2010 called Enhancing Resources and Increasing Capacities of Poor Households (ENRICH), with an out-of-the-box approach towards poverty eradication. The programme, conceived and designed by PKSf Chairman Dr. Q. K. Ahmad, takes into account every single available resource of the poor to ensure its optimum use, so that a person can discover her/his true inner potential given the little resources that s/he possesses. This new idea is being realized within the limits of a specific Union, the smallest grass root level unit in our administrative structure, with the involvement of the respective local government organizations, PKSf and its programme participants. This joint effort has gained momentum and yielded benefits for the participating households. ENRICH households have become examples of a new development model, and ENRICH centres have become a hub of community activities.

Global climate change has critically exposed Bangladesh to an extremely vulnerable state. PKSf has put intensive efforts to contribute towards mitigation and adaptation to the impact of climate change. It is engaged in multi-dimensional activities through its Community Climate Change Project (CCCP). Other projects include ADB's Skill for Employment Investment Project (SEIP) and IFAD's Promoting Agriculture Commercialisation and Enterprises (PACE) project, which have gained momentum over the recent years. In order to enable behavioural change and improve nutritional status of the poor, PKSf has implemented UPP-Ujjibito. All the mainstream and special programmes, projects and capacity building initiatives of PKSf are being operated with commendable efficiency. This Annual Report briefly reflects on the major aspects of all such interventions of PKSf.

PKSf maintains a high level of accountability, transparency and integrity. It has put into practice the

National Integrity Strategy (NIS) as adopted by the Government. PKSf has prepared its integrity action plan, which includes grievance redress system, submission of income tax returns and asset statement by the employees etc. which will ensure the maintenance of the code of ethics at individual, professional and organizational levels.

Over the years, PKSf has earned coveted accolades from various persons and organizations. The US Department of Treasury, International Fund for Agricultural Development (IFAD) and other organisations have expressed appreciation for PKSf's performance. The number of overseas visitors to PKSf and its field activities is on the rise. We have been honored to welcome Her Majesty Queen Máxima of the Netherlands at our Head Office in November, 2015 and share with her the achievements and future strategies of PKSf vis-à-vis the microfinance institutions of the country.

The key patron of PKSf is the Government of Bangladesh. We have also received support from various multilateral and bilateral development partners with the assistance of the Government. However, the true heroes of our success are our Partner Organizations and participating members spread across the country. Our Chairman, the eminent economist and development philosopher Dr. Qazi Kholiquzzaman Ahmad's strategic direction has been crucial in steering PKSf to its present stage of success. The Chairman and the Members of the General and Governing Body have been active in providing policy directions and translating our vision into reality. We are also proud of our highly efficient and committed professional staff. The PKSf family shares a rare bond in the mission to contribute to building a poverty-free and happy Bangladesh. With the firm belief of having the continuous support from all stakeholders of PKSf in future, I take this opportunity to extend my sincere gratitude to all of them.



**Md. Abdul Karim**  
Managing Director

Dhaka, January 29, 2016



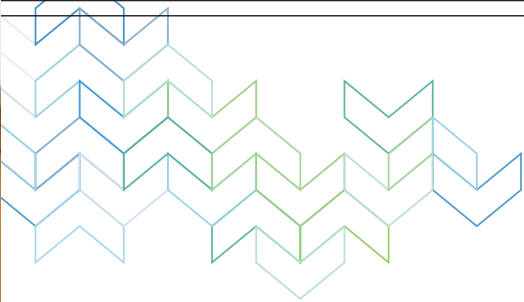


## GENERAL BODY

### GOVERNANCE

The General Body provides overall policy directives to the management of PKSF in order to undertake meaningful activities by the organisation to fulfill the objective of alleviating poverty of the under-privileged people through employment generation. It oversees and advises on measures and initiatives that seek to establish and ensure the human dignity of the poor people. Among other functions, the General Body approves the annual budget and the audited accounts of the organisation. It also reviews the annual report presented by the Governing Body of the organisation.

The meeting of the General Body is required to be held at least once every year. However, since 2012, the General Body has decided to meet twice a year: the Annual General Meeting (AGM) would preferably be held during the months of December and June. The General Body may consist of a maximum of 25 members. Out of them, the Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with 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 must not be in the service of the Republic. The General Body, in the AGM, nominates the remaining 10 members from the Partner Organisations (POs) and/or private individuals. As of 31 December 2015, there were 22 members in the General Body.



## THE MEMBERS OF THE GENERAL BODY (AS ON DECEMBER 31 2015)



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**Dr. Qazi Kholiquzzaman Ahmad**

Chairman, PKSF

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

---

**Mr. Md. Abdul Karim**

Managing Director, PKSF

(Former Principal Secretary to the Government of Bangladesh)

---

**Dr. Pratima Paul-Majumder**

Former Senior Research Fellow

Bangladesh Institute of Development Studies (BIDS)

---

**Professor Dr. A.K.M. Nurun Nabi**

Vice-Chancellor, Begum Rokeya University, Rangpur

---

**Mr. Khondkar Ibrahim Khaled**

Former Deputy Governor, Bangladesh Bank and

Former Chairman, Bangladesh Krishi Bank (BKB)

---

**Dr. M. A. Quassem**

Chairman, National Disaster Management Advisory Committee

---

**Ms. Nihad Kabir**

Senior Partner

Syed Ishtiaq Ahmed & Associates (SIA&A)

---

**Mr. Md. Fazlul Haque**

Additional Secretary

Bank and Financial Institutions Division

Ministry of Finance, Government of Bangladesh

---

**Professor M. A. Baqui Khalily**

Executive Director

Institute of Micro-finance (InM)

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**Mr. C. M. Shafi Sami**

Former Adviser to the Caretaker Government of Bangladesh and

Former Foreign Secretary

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**Dr. Bondana Saha**

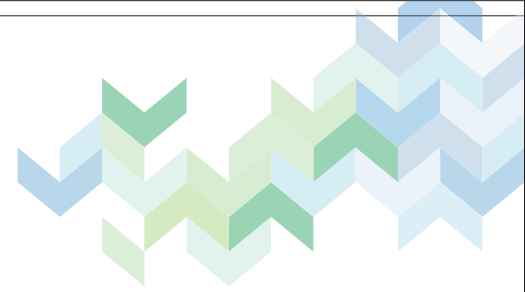
Supernumerary Professor and

Former Director General

Bangladesh Institute of Bank Management (BIBM)

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## THE MEMBERS OF THE GENERAL BODY (AS ON DECEMBER 31 2015)



**Ms. Bulbul Mohalanabish**  
Professor  
Southeast University, Dhaka

---

**Mr. Md. 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) and  
Former Chief Conservator of Forests, Bangladesh

---

**Mr. Nazir Ahmed Khan**  
Former Chief Executive  
Bangladesh Bank Training Academy

---

**Dr. Nazneen Ahmed**  
Senior Research Fellow  
Bangladesh Institute of Development Studies (BIDS)

---

**Professor Shafi Ahmed**  
Former Professor, Department of English  
Jahangirnagar University

---

**Ambassador Munshi Faiz Ahmad**  
Chairman  
Bangladesh Institute of International and Strategic Studies (BISS)

---

**Mrs. Monowara Hakim Ali**  
Former First Vice President  
Federation of Bangladesh Chambers of Commerce and Industries (FBCCI)

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**Mr. S.M. Wahiduzzaman Babur**  
Head of Finance, Admin, HR and IT  
Practical Action Bangladesh

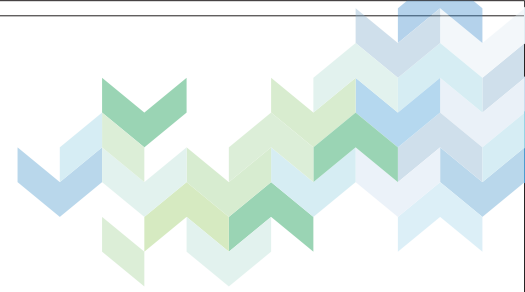
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**Dr. Mujib Uddin Ahmad**  
Professor and Chairperson  
Department of Tourism and Hospitality Management  
University of Dhaka



## G **OVERNING BODY**

The Governing Body, subject to the general control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the 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 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 an ex-officio member of the Governing Body and the General Body of PKSF. As on 31 December 2015, there were 7 members in the Governing Body.



## THE MEMBERS OF THE GOVERNING BODY (AS ON 31 DECEMBER 2015)



### Dr. Qazi Kholiquzzaman Ahmad

a renowned economist and development thinker and a reputed specialist on Climate Change, is the chairman of PKSf. He is also currently the chairman of the governing council of Dhaka School of Economics (DScE).

He is a former president of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91. He was also a member of Clean Development Mechanism (CDM) Executive Board under Kyoto Protocol of UNFCCC (2009-2014). He was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007, having been Coordinating Lead/Lead Author for the 3rd and 4th Assessments, published respectively in 2001 and 2007. He received the Ekushey Padak 2009, one of the highest Bangladesh National Civilian Awards, presented by the Government of Bangladesh.

Dr. Ahmad's vision of development centres around the establishment of human rights and human dignity for all, and the starting point for moving towards that goal is to focus on ensuring basic education, skill training and healthcare for all without exception. He was the co-chair of the committee that formulated Bangladesh National Education Policy 2010, which focuses, among many other aspects, on inclusiveness and quality of education. Dr. Ahmad is a well known expert on climate change, and is an advocate on the concerns about its adverse impacts on both natural and human systems and how to address them.

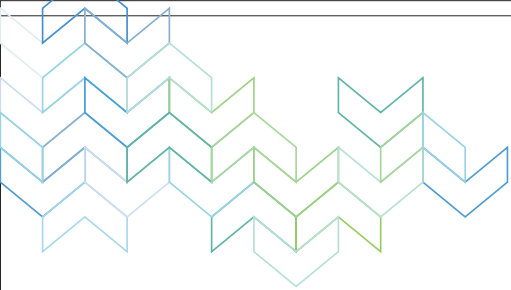
He has been keenly promoting sustainable development in all its aspects. He has played a lead role at the national level, in the case of both the government initiatives and civil society efforts, in the formulation of proposals and recommendations relating to the Post-2015 Development Agenda from Bangladesh perspective. UN General Assembly (UNGA) adopted a global Post-2015 Sustainable Development Agenda in September 2015.

Regional cooperation for mutual benefit has been another major focus of his research, dialogues, and advocacy activities since the late 1980s. On the management of water resources in particular, he has, in cooperation with other experts in the field from Bangladesh and other South Asian regional countries, produced several pioneering research works on South Asia regional water issues, with particular reference to Ganges-Brahmaputra-Meghna region. He has to his credit several other publications on water issues.

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

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, published at home and abroad.





### Mr. Md. Abdul Karim

a former Principal Secretary to the Government of Bangladesh, is the Managing Director of PKSf. He is the Chief Executive Officer of the organisation and also an ex-officio member of both General Body and Governing Body of PKSf. Earlier, he worked as Secretary to the Government in the Ministries of Commerce, Fisheries and Livestock, Home Affairs, Communications (Bridge Division) and Finance (Internal Resource Division). He was Chairman of the National Board of Revenue (NBR). He also served as the Economic and Commercial Minister/Counsellor of Bangladesh Embassy in Belgium. Mr. Karim was Chairman/Director of a number of state-owned companies including Padma Oil Company Limited, Eastern Refinery Limited etc. He was the ex-officio Chairperson of a number of national level committees of various Ministries while serving as Principal Secretary.

Mr. Karim obtained Master of Social Science degree in Development Administration from the University of Birmingham, UK and M.Sc. in Chemistry from the University of Chittagong. He participated in many professional training programmes at home and abroad and attended many international conferences, meetings and seminars.

Mr. Karim is the Secretary General of the South East Asian Cooperation (SEACO) Foundation, Bangladesh and he is working at the civil society level for trade and investment promotion among five countries of the South and South East Asian region. Mr. Karim is a Board Member of the Institute for Inclusive Finance and Development, Microcredit Regulatory Authority (MRA), Social Development Foundation (SDF), Small Farmers Development Foundation (SFDF) etc. He is a Paul Harris Fellow (PHF) Rotarian and contributes towards the improvement of the socio-economic conditions of the disadvantaged people of the society. Mr. Karim is the President of Bangladesh Table Tennis Federation and immediate past President of Bangladesh Scouts (Boy Scouts and Girl Guides). He has received the highest Scout Award of the country. He is now the Advisor of Bangladesh Scouts and President of Bangladesh Scouts Foundation. Besides, he is involved with many other socio-economic organisations.

Mr. Karim is a member of the Honorary Advisory Board for developing Country Programme Document (CPD) of UNDP Bangladesh for the 2017-2021 cycle. He is the Advisor Board Member of the Center for Education and Community Development (CECD) under Vietnam Association for Education Psychology Science. He is also the Strategic Advisor to Shanghai Changing Oriental Hongqiao Microloan Company of China.

Mr. Karim has lectured as a guest speaker at various Universities and training institutions including North South University, Public Administration Training Center, National Defence College of Bangladesh, Bangladesh Military Academy, Bangladesh Civil Service Administration Academy etc. He has authored books and articles on local government and other subjects. He has travelled to 45 countries of the world. He is married and has three children.

Mr. Karim is leading PKSf toward implementation of holistic, people-centered integrated poverty alleviation activities as well as inclusive financing programmes for sustainable development of Bangladesh.



MANAGING DIRECTOR



#### **DR. PRATIMA PAUL-MAJUMDER**

is one of the former Senior Research Fellows of Bangladesh Institute of Development Studies (BIDS). She conducted an intensive research on 'Cooperative Way of Agricultural Development in Bangladesh' for which she was awarded PhD degree from the University of Warsaw, Poland. Dr. Paul-Majumder is the pioneer researcher who undertook studies on the prevailing working conditions in the garment sector since 1990. She is seriously and continuously engaged with the issue of gender budgeting for over a decade. She has very commendable action research on the state of women of the religious minority communities. She has a long and excellent research career. She served as a consultant to numerous research projects conducted by various national and international organisations. She is a member of the Governing and General Bodies of InM.

### **MEMBER**



#### **PROFESSOR DR. A.K.M NURUN NABI**

a Canadian Commonwealth Scholar and a former Professor in the departments 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, a member of the Governing and General Bodies of PKSF and InM, he also holds important positions in many professional bodies.

### **MEMBER**



#### **MR. KHONDKAR IBRAHIM KHALED**

has a reputation of possessing 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 his M.BA 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 the Vice-President of the Metropolitan Chamber of Commerce and Industry, and currently is a Committee Member. She is a member of the Company Law Reforms Committee; and was a member of the National Education Policy Committee of Bangladesh, as well as the National Pay and Services Commission. Nihad is a Director on the Board of BRAC Bank Limited, Independent Director of Apex Footwear Limited and Square Pharmaceuticals Limited. She is on the Board of, among others, Infrastructure Development Company Limited (IDCOL), Palli Karma-Sahayak Foundation (PKSF) and BKash. She is chairman of the Board of Directors of Brac EPL Investments Limited and Brac EPL Stock Brokerage Limited. Nihad was called to the Bar from Grays Inn in England. She has a BA (Hons) degree in law, an LLM and an MA degree, all from the University of Cambridge, England.



MEMBER







# MANAGEMENT

## MANAGEMENT

PKSF management is essentially responsible to look after the functions of the organisation as per the projected activities of its five divisions. It looks after the regular day-to-day- routine work and also takes care so that every move is in place to realize the vision and carry the mission of the Foundation.

At present, PKSF's organisational structure is constituted of five divisions and one unit. These are: (1) Credit Operations and Programme Development Division (2) Administration, Finance and Integrated Development Division (3) Credit Operations and Capacity Development Division (4) Audit Division (5) Research Division and the Environment Unit.

### Credit Operations and Programme Development

This division is responsible to implement the core appropriate finance programmes of PKSF such as *Buniad*, *Jagoron*, *Agrosor* and *Sufolon*. This division also manages the activities led and managed by enterprise development unit, insurance unit, MIS unit. It also looks after four different projects namely Community Climate Change Project (CCCP), Promoting Agricultural Commercialisation and Enterprises (PACE), Skills for Employment Investment Programme (SEIP) and Bangladesh Climate Change Trust Fund (BCCTF). This division is headed by the Deputy Managing Director (Operations-1). Total Number of officers employed in this division is 59.



### Administration, Finance & Integrated Development

This division comprises of three sub divisions namely 1) Human Resources & Administration. 2) Finance & Accounts and 3) Integrated Development. HR & Administration is responsible to provide administrative and human resource related support to PKSf's 323 staff engaged in different divisions and projects through its different units which are: Human Resources, General Administration, Publications and Communications, Library, Information Technology, Training, Construction and Maintenance and Legal Affairs.

The Finance and Accounts Department of PKSf is a separate department under this Division. This Division also looks after ENRICH programme, Special Fund, Programmes Support Fund (PSF). Deputy Managing Director (Administration and Finance) is head of this division.

### Credit Operations & Capacity Development

This division comprises of two sub-divisions 1) Credit operations and 2) Capacity development. Credit Operations deals with the core microfinance programmes of PKSf: *Jagoron*, *Agrosor*, *Buniad* and *Sufolon*. Capacity Development deals with Disaster Management Programme, Kuwait Goodwill Fund (KGF), Livestock Unit, Agriculture Unit, Social Advocacy and Knowledge Dissemination Unit. Besides, this division also manages two different projects namely PROSPER and UPP-Ujjibito. This division is headed by one Deputy Managing Director (Operations-2). A total of 60 officers are now working in this division.

### Audit Division

Audit division provides some critical services to PKSf management to ensure accountability and transparency of the organisation. These include detecting and preventing fraud, testing internal control, monitoring

compliance of PKSf's policy and government regulation. This division is headed by a General Manager who exclusively reports to the Managing Director. This division is operated through two wings: Internal Audit and External Audit. Internal audit deals with the audit related affairs of both PKSf and POs. External Audit wing coordinates the tasks of external audit of both PKSf and POs through enlisted audit firms. A total of 18 officers are now working under this division.

### Research Division

The main areas of PKSf Research division include assessment of the core programmes/interventions of PKSf, their impact, appraisal of a certain aspects of the problem, action research and policy related issues. The Research division conducts its research activities in three ways: by its own staff; jointly with research and academic institutions at home and abroad and through outsourcing. Led by a Director, the division has 4 staff.

### Environment Unit

Recently, PKSf has established an Environment Unit which will deal with the climate change related issues in Bangladesh. This unit will take practical actions to increase the resilience of the community who are prone to the adverse impacts of climate change. This unit will be led by one Director.

### Staff

As of 30 June 2015, PKSf management team is comprised of 323 talented and committed staff, which includes 177 regular officers, 100 staff, 37 project and 10 contractual personnel. 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.



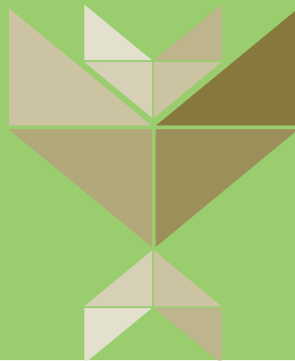


# PRESENTING **PKSF**



Yousuf bears a face that has probably lost the strength to put up the essential beauty of a smile. When I asked for a cup of tea at the humble eatery that he runs, he certainly felt elated within. However, the expression lacked the usual sweetness. Yousuf is an inhabitant of Bishnupur, a distant village of Joipurhat district. Only the other day, he was a pauper earnestly begging kindness and alms from the walkers on the street. He is now an owner of this country restaurant under the beggar rehabilitation intervention of Palli Karma-Sahayak Foundation (PKSF). This is an exciting scene, almost unbelievable. Who would have thought that some such happy days have been waiting for Yousuf and many more in the country?





This one story would verify the tireless journey that PKSf has embarked upon. This also strongly speaks of diversifying its interventions to alleviate poverty with the involvement of the very people who had been suffering from it through generations. This is not just one example. All PKSf initiatives are strategically designed to work just not for the people but with the people. We have thoughtfully departed from the 'classical' concept of development prescribed by our overseas donors. Our vision is fundamentally rooted in the cultivation of the potentials of the countrymen to create for themselves a meaningful (please read as sustainable) social environment where enhancement of the living standard is not limited to breaking the shackles of the poverty net in its simple economic terms, but it would also pave the way for them to breathe in a space where 'spiritual' contentment also exists.

This truly pro-people approach to development has earned a distinction for this organisation, which others cannot claim. PKSf has 'humanistically' transformed the conventional jargon of 'community participation' in the practical sense of the term. Translation of this spirit into reality is not an easy job, but the remarkable fact is that all in PKSf, right from the staff at Dhaka to the far corners of the country have undergone a 'spiritual' orientation to understand the 'human' paradigm of development. Through the ENRICH programme, we dared to involve the representatives of local government in the development process. Our synergy is further strengthened with the participation of all stakeholders in the Union, the lowest unit in our administrative ladder. PKSf has started establishing ENRICH centres, which have become community hubs where people get together in the afternoons or evenings and talk about community welfare. These have also become centres for socialisation, learning and entertainment. The ENRICHed homes are the visible and concrete examples of how PKSf plans to empower people with their own capabilities. That's how and where PKSf stands apart from other development actors.

PKSf was established by the Government of Bangladesh in 1990 and registered under the

Companies Act 1913/1994 as a non-profit organisation. In the initial years, PKSf followed the conventional or existing course of distributing some humble amount of money with some conditions already in practice within the country. But at present, PKSf is known throughout the country and beyond for the departure noted above. We have included the revised Vision and Mission of the organisation which is set at the very beginning of this year's Annual Report. We beg the attention of all to understand the new, human-centred and truly holistic view of development that combines the poor people's mite with the infused energies that PKSf offers.

We earnestly try to use the indigenous knowledge and resources in all our interventions. This we have learnt from the people with whom we work. The challenges to eradicate munga through the PRIME programme in the northern part of Bangladesh taught us how to create income generating activities within the geographical contexts the poor people live in and the constraints of their resources. Our success prompted us to initiate similar interventions in southern Bangladesh where the destiny of the coastal people is perpetually under the mercy of nature. Within a short span of time, these people were left destitute as consecutive cyclones left their life in sheer disarray. PKSf further brings to them the knowledge and practices about the mitigation and adaptation measures to fight such threats.

Different contexts demand different treatment of interventions. But what PKSf persistently insists is the involvement of the people themselves as the actors for positive social change which would be invariably characterised by children's education, primary health care with emphasis on pure drinking water and sanitation, awareness about social evils like child marriage, dowry, eve-teasing etc. PKSf has made it mandatory for all its Partner Organisations to spend at least 10% of their net income into such social welfare interventions. All this truly offers to PKSf activities an outstanding quality in performance. The contents that are presented in the pages of this Annual Report will verify what we profess.



# PKSF REACHING OUT TO NEW HEIGHTS

Facing page surely offers the readers a view that is simply grand and elegant. The building in the middle is the architectural model of the new site of Palli Karma-Sahayak Foundation (PKSF) coming up in the business district at Shyamoli, Dhaka. The preparatory activities have taken off. The construction will begin as some of the formal hurdles for building a tall structure in Dhaka are completed. Earnest efforts are in place. The floor space of this sky-scraper will be used to meet multi-purpose ends. However, we have a primary agenda. And that will herald a new beginning in the working relationship of PKSF and the people.

Our experiences of working with the rural micro-entrepreneurs for more than twenty-five years have taught us that the state of their economic misery has some critical connection with the limitations of finding some profitable and adequate market linkage. The pressure of teething poverty and non-availability of a market where the primary producers can sell their products at a reasonably fair price compel them to trade with some local dealers and sell things at a nominal price. These are sold in Dhaka at a much higher price. This is a cruel reality and very powerful weapon of exploitation on the poor.

PKSF has decided to strongly react to this pitiful reality. This upcoming new tall PKSF building will be a house for the primary producers who are members and participants of various PKSF programmes and projects, to display and sell their products at the city market at a retail price that the citizens usually pay. The variety of such items attracted patronising attention of the city-dwellers during the Development Fairs organised by the Foundation at different intervals. These products include lovely floor carpets, eye-catching bed materials, bags for fashion and formal use, sundry items for interior design that inhale a sense of tradition and aesthetics, series of countless design and various materials, household goods, things of use for every age and class of people, food items which bring saliva for all and more importantly these are all health-friendly and further arouse the love for the very 'indigenous' we are proud of.

The primary producers coming from different parts across the country will bring their produces for sale. The space will be provided free to them for display and trading. They will have to pay only some money for the cost of electricity and maintenance. We are thinking of a popular and catchy branding so that such products can claim some definitive distinction in the market. We are sure that this metropolitan business address of the rural primary producers, this symbolic Development Tower will bring in a positive change in their lot. And this will bridge the country with the capital in a very meaningful way. Let's all look forward to see a new bondage of PKSF and the people we work with, far from the madding crowd.

A casual footnote. The PKSF office at Agargaon, Dhaka is now undergoing some sky-loving metamorphosis. It's going higher. The new floors will be put to use within 2016.



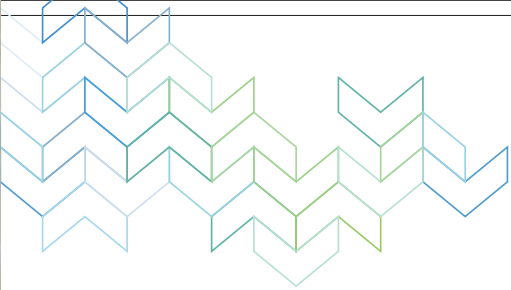


## OVERALL PERFORMANCE OF PKSF

The genesis of Palli Karma-Sahayak Foundation (PKSF) goes back to 1990. Established just in the starting year of the last decade of the last century, it was registered under the Companies Act 1913/1994 by the Government of Bangladesh as a 'not-for-profit' company.

The primary objectives of PKSF relate to employment generation for the rural poor having little or no land or asset, alleviation of their poverty and improvement of the quality of life. Since its inception, PKSF has been relentlessly putting efforts to make a significant

contribution to create a favourable environment for enterprise development, capacity enhancement and social protection through efficient implementation of various programmes and projects. PKSF works through some local actors across the country which it calls Partner Organisations (POs). These POs are registered as NGOs and CBOs (Community Based Organizations). The organised members and borrowers of the Partner Organisations of PKSF are thoughtfully guided and advised so that they can make the best use of the opportunities made available by PKSF to enhance their resources, build up their capacity to protect the



members from sudden economic shocks and to generate their self prospective employment.

PKSF started various programmes and projects with its POs with the aim to institutionalize these organisations and to strengthen their capacity as the efficient actors in development activities at the primary level. Mobilization of poor people and provision of necessary training with appropriate financial support have been the initial and continuous interventions. PKSF has a significant pro-poor strategy that looks at poverty alleviation from a holistic way. PKSF constantly redefines and redesigns its interventions, taking into account the concerns and needs of the poor with the changes of times. PKSF believes that appropriate financial support is not the only answer to alleviate poverty and it cannot be achieved with one component only. This requires addressing the needs of education, training, healthcare, access to resources and equal opportunities for all. It is an integrated development process that involves multiple socio-economic components to ultimately ensure the human dignity of people.

Learning from the ground realities, PKSF introduced a unique livelihood project titled 'Programmed Initiatives for Monga Eradication (PRIME)' in 2006 to fight against the extreme consequences of *monga* (a state of semi-stagnation and alarming loss of entitlement) and *monga*-like situations. This project has been implemented successfully in northern Bangladesh. PRIME has gradually expanded its activities in the south-western and north-eastern regions of Bangladesh to promote sustainable livelihoods of the vulnerable poor.

PKSF is implementing the EU-funded 'Food Security 2012 Bangladesh-Ujjibito' project that comprises two components. The first component supports LGED's Rural Employment and Road Maintenance Programme Phase-2 (RERMP-2). The second component supports PKSF's Ultra Poor Programme (UPP)-Ujjibito covering 1,724 unions in Barisal, Khulna, Rajshahi and Chittagong Divisions. This component focuses on developing capacity of the targeted beneficiaries to create income generation activities and to ensure household food security.

'Finance for Enterprise Development and Employment Creation (FEDEC)' project was implemented throughout the country. Apart from providing financial services for enterprise development, 44 sub-sector based Value Chain Development sub-projects were implemented in

15 districts of the country under the FEDEC project to help increase the productivity and income of the entrepreneurs as well as employment generation. PKSF provided various technological and technical support to the entrepreneurs engaged in respective sub-sectors. PKSF has launched an IFAD funded project titled 'Promoting Agricultural Commercialisation and Enterprises (PACE)' in January 2015 to expand PKSF's enterprise development programme.

PKSF has successfully implemented a micro-insurance pilot project titled 'Developing Inclusive Insurance Sector Project (DIISP)' from January 2010 to December 2014. In view of the necessity and importance of the project, the participating Partner Organisations under the project have been continuing the pilot-testing of micro-insurance services with their own capacity.

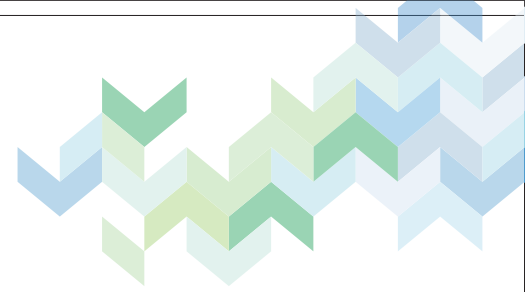
Realizing the nature and magnitude of the adverse impacts of climate change and the efforts required to enhance resilience, the Government of Bangladesh (GoB) adopted 'Bangladesh Climate Change Strategy and Action Plan (BCCSAP)' in 2009 and established 'Bangladesh Climate Change Resilience Fund (BCCRF)' in association with various development partners. 10 percent fund of the BCCRF is being used through NGOs for community level climate related adaptation activities. The Government of Bangladesh (GoB) entrusted PKSF to implement the community-level climate change adaptation activities through Community Climate Change Project (CCCP). Approximately, 38,995 beneficiaries are covered through various activities under CCCP project.

The 'Social Advocacy and Knowledge Dissemination' unit of PKSF was established with the objectives to build up awareness on various important issues. It works to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people.

PKSF has formed a 'Special Fund' and 'Programmes-Support Fund' with its own fund to facilitate the capability of the poor. Besides, PKSF has established a 'Livestock Unit' to ensure adequate financial services, dissemination of appropriate technology, capacity building of the borrowers and establish value chain and marketing platform for the livestock products and by-products.

PKSF has also established an "Agriculture Unit" to extend sustainable agricultural technologies and services to marginal and small farmers. The Agriculture





Unit helps the farmers to gain access to resources necessary for agricultural production, employment generation, to ensure food security and to enhance the quality of their lives.

To finance innovations for poverty alleviation, PKSf is implementing 'Learning and Innovation Fund to Test New Ideas (LIFT)'. Up to June 2015, LIFT has supported a total of 38 innovative initiatives across the country through 49 organisations (33 Partner Organisations-POs and 16 non-POs).

A relatively new yet very widely acclaimed 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 with the Unions as the focal areas. Its vision is to create an enabling environment for the poor to achieve a humanly dignified living standard and to strengthen their access to universal human rights.

PKSF is implementing a new project since May 2015 titled 'Skills for Employment Investment Programme (SEIP)' jointly financed by ADB, SDC and the

Government of Bangladesh. The goal of the project is to develop demand-driven workforce through skills development training and thereby creating more productive employment at home and abroad which in turn would improve their livelihood.

All PKSf programmes are monitored in an intensive way. Evaluation is done by national and international specialists at regular intervals. PKSf takes necessary measures to improve the quality of its activities on the basis of these reports. Strength of PKSf is explicitly evident from its progressive trend of loan disbursement over the last two decades.

### PKSF POs

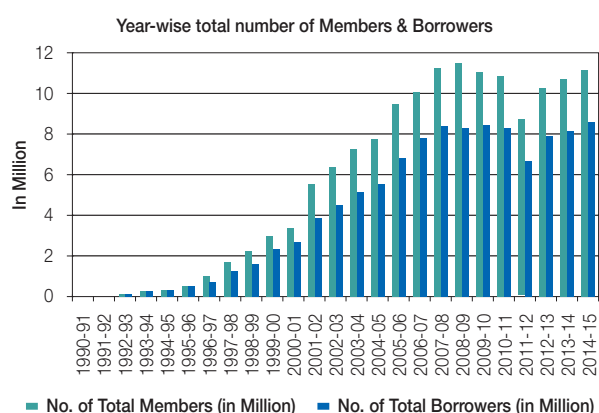
As of 30th June, 2015, the total number of Partner Organisations (POs) of PKSf stands at 274. Since inception, PKSf has been adhering to a stringent set of criteria and following strict procedures to select efficient and committed Partner Organisations (POs). These POs are implementing the programmes and projects of PKSf.



## Members and Borrowers

The members of the POs are at the core of all kinds of field level operations of PKSF, who are organised in groups. As of 30th June, 2015, the total number of members of all POs is 11.12 million of which 90.36% are women. As of 30th June, 2015, the number of borrowers is 8.55 million. Out of the total borrowers, the number of women borrowers is 7.80 million, which is 91.24 percent of the total number. (Figure 1.0).

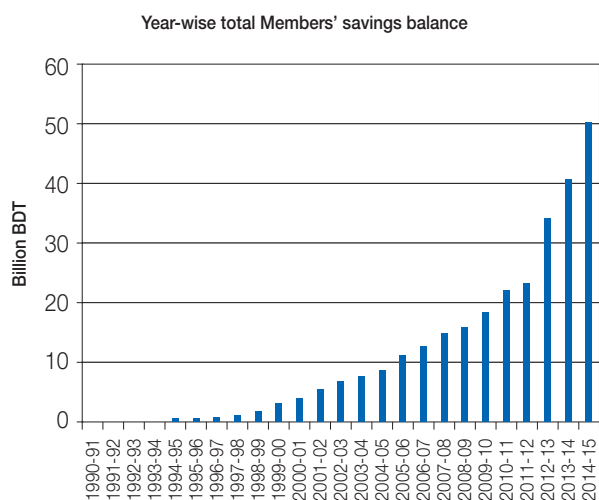
Figure 1.0: Members-Borrowers (million)



## Members' Savings

With steady growth, savings of members stood at BDT 50.12 billion on 30th June, 2015 (Figure 2.0).

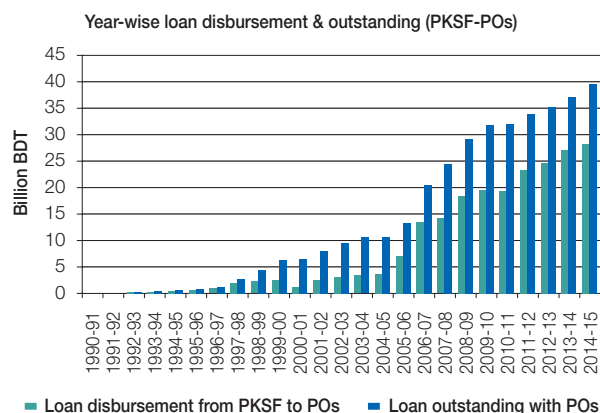
Figure 2.0: Members' savings balance (in billion BDT)



## Loan Disbursement and Outstanding (PKSF-POs)

As can be seen in figure 3.0, loan disbursement of PKSF has recorded a steady growth in FY 2012-13 and 2013-14. During the FY 2014-15, the amount of loan disbursement from PKSF to POs stood at BDT 28.24 billion, which is 4.41 percent higher than the previous year. The amount of loan outstanding of PKSF with Partner Organisations (POs) stood at BDT 39.48 billion as 30th June, 2015, (Figure 3.0).

Figure 3.0: Loan disbursement and outstanding (in billion BDT)



## Loan Disbursement and Outstanding (POs-Borrowers)

Loan disbursement from POs to borrowers stood at BDT 184.60 billion by FY 2013-14. During FY 2014-15, the amount of loan disbursement from POs to borrowers stood at BDT 223.44 billion. The amount of loan outstanding of Partner Organisations (POs) with the borrowers stood at BDT 128.23 billion as 30th June, 2015, (Figure 4.0).

Figure 4.0: Loan disbursement and outstanding (in billion BDT)

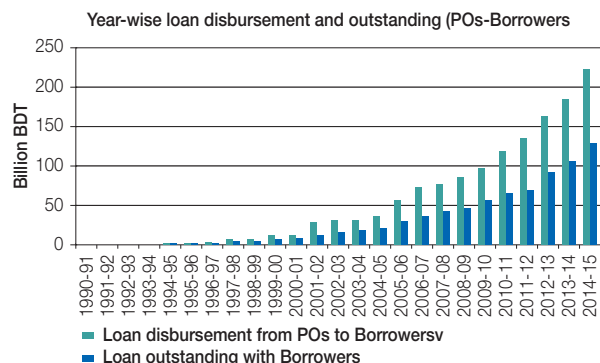


Table-1: Progress of PKSf in Last 25 Years

FY / Indicators	No. of POs	No. of Members (in Million)	No. of Women Members (in Million)	% of Women Members	No. of Borrowers (in Million)	No. of Women Borrowers (in Million)	% of Women Borrowers	FY Loan Disbursement (PKSF to POs)	Cumulative Loan Disbursement (PKSF to POs)	Outstanding Loan (PKSF to POs)	Outstanding Loan (POs to Borrowers)	FY Loan Disbursement (POs to Borrowers)	Cumulative Loan Disbursement (POs to Borrowers)	In Million	
														FY ID Loan Disbursement	Cumulative ID Loan Disbursement
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
2013-14	273	10.64	9.59	90.13	8.13	7.41	91.22	27.04	188.02	37.03	104.95	184.60	1746.48	2.15	301.78
2014-15	274	11.12	10.05	90.36	8.55	7.80	91.24	28.24	216.26	39.48	128.23	223.44	1969.92	0.00	301.78

\*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 being women.

NB. Total lending activities of Partner Organizations has been captured since FY 2012-13

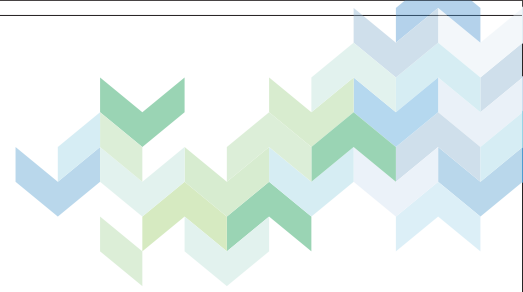


Table-2: Five Year's Performance of PKSF's Programmes and Projects

Programs	FY 2010-11					FY 2011-12					FY 2012-13					FY 2013-14					FY 2014-15						
	FY Disbursement (in Billion BDT)		No. of Borrowers (000)	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000) **	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000) **	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000) **	Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		No. of Borrowers (000) **	Loan outstanding (in Billion BDT)			
	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****	P to P***	B****		P to P***	B****		
Mainstream Programs																											
1	Jagoron	7.40	70.10	6525.53	16.09	37.90	7.29	75.86	4925.00	15.55	36.06	7.55	81.64	5087.57	15.57	41.39	8.31	87.65	5201.23	16.35	46.09	9.20	104.46	5484.37	17.62	54.71	
2	Agrosor	3.11	22.69	317.26	5.39	12.76	4.04	31.96	430.60	6.90	18.10	4.57	39.87	503.77	8.17	22.47	5.13	50.68	589.67	9.25	27.75	5.52	62.27	727.29	10.06	35.99	
3	Buniad	1.03	4.31	586.56	1.60	2.22	1.65	5.04	558.40	2.23	2.59	1.68	5.52	593.11	2.56	3.17	2.03	7.18	645.66	2.86	4.08	2.16	8.67	652.54	3.07	4.69	
4	Sufolon	5.76	11.35	399.53	4.61	6.12	8.78	15.99	552.90	6.17	8.53	9.71	21.48	668.24	6.83	10.49	10.65	25.04	822.64	7.06	12.33	9.69	27.97	882.77	6.60	14.37	
7	ENRICH	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.03	1.35	0.09	0.03	0.16	0.27	7.31	0.23	0.18	0.10	0.29	9.83	0.24	0.22	0.44	0.55	17.21	0.55	0.45
8	KGF	0.00	0.00	0.00	0.00	0.00	0.00	0.65	0.45	14.00	0.65	0.43	0.74	0.84	14.33	0.67	0.45	0.62	0.95	18.47	0.58	0.54	0.96	1.68	34.47	0.88	0.94
Sub Total		17.31	108.46	7539.78	27.69	58.99	22.51	129.33	6249.50	31.60	65.73	24.40	149.62	6874.32	34.02	78.16	26.84	171.77	7287.48	36.33	91.00	27.98	205.59	7798.64	38.77	111.14	
Projects																											
9	LIFT	0.07	0.08	9.74	0.13	0.05	0.08	0.09	14.76	0.15	0.07	0.07	0.18	16.92	0.16	0.12	0.12	0.26	19.71	0.22	0.18	0.14	0.42	25.41	0.26	0.26	
10	MFTS	0.35	2.56	170.49	0.65	1.40	0.08	1.71	112.54	0.40	0.82	0.00	0.64	59.82	0.15	0.38	0.00	0.14	20.56	0.02	0.14	0.00	0.01	13.11	0.00	0.07	
11	MFMSF	1.28	3.56	169.13	1.55	1.72	0.18	1.91	84.30	0.78	0.86	0.00	0.67	40.85	0.38	0.43	0.00	0.33	25.92	0.17	0.30	0.00	0.02	8.83	0.12	0.12	
12	PLDP-II	0.11	3.82	327.12	0.84	2.11	0.00	1.77	173.40	0.29	0.87	0.00	0.30	74.72	0.11	0.38	0.00	0.08	34.75	0.09	0.16	0.00	0.00	21.26	0.09	0.11	
13	SAHOS	0.00	0.01	2.96	0.00	0.01	0.34	0.17	41.05	0.34	0.11	0.03	0.24	43.86	0.25	0.11	0.09	0.20	42.46	0.14	0.13	0.12	0.23	46.97	0.19	0.13	
14	LRP	0.00	0.02	37.15	0.00	0.06	0.00	0.06	33.46	0.00	0.05	0.00	0.00	23.80	0.00	0.04	0.00	0.00	18.55	0.00	0.03	0.00	0.00	17.16	0.00	0.03	
15	EFRAP	0.17	0.41	115.99	0.38	0.23	0.00	0.08	46.12	0.10	0.12	0.00	0.04	32.94	0.02	0.08	0.00	0.02	21.92	0.02	0.06	0.00	0.00	17.87	0.02	0.05	
Sub Total		1.97	10.46	667.16	3.54	5.57	0.69	5.78	385.00	2.06	2.90	0.10	2.07	292.89	1.07	1.55	0.21	1.04	183.86	0.65	1.00	0.26	0.67	150.60	0.68	0.77	
Special Programs																											
16	SAHOS-Old	0.00	0.00	19.92	0.11	0.08	0.00	0.00	14.59	0.03	0.06	0.00	-0.00	11.99	0.01	0.05	0.00	0.00	9.28	0.01	0.04	0.00	0.00	7.71	0.00	0.03	
17	RESCUE	0.01	0.03	42.99	0.43	0.26	0.00	0.00	33.74	0.14	0.19	0.00	0.00	27.42	0.08	0.16	0.00	0.00	19.94	0.04	0.12	0.00	0.00	18.06	0.02	0.10	
18	RNPPD	0.00	0.12	11.90	0.21	0.10	0.00	0.08	8.93	0.00	0.06	0.00	0.00	3.55	0.00	0.03	0.00	0.00	2.16	0.00	0.02	0.00	0.00	0.58	0.00	0.01	
19	FSOEUP	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub Total		0.01	0.15	11.92	0.75	0.44	0.00	0.09	8.99	0.16	0.31	0.00	0.00	42.97	0.09	0.23	0.00	0.00	31.39	0.05	0.17	0.00	0.00	26.35	0.03	0.14	
ID Loans																											
20	Mainstream	0.02	0.00	0	0.02	0.00	0.01	0.00	0	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
21	RNPPD	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
22	MFTSP	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
23	MFMSF	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub Total		0.02	0.00	0.00	0.02	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others*		0.00	0.04	9.67	0.00	0.02	0.00	0.00	7.82	0.00	0.02	0.00	0.00	11.46	1082.89	0.00	11.29	0.00	11.79	1069.54	0.00	12.77	0.00	17.18	1213.04	0.00	16.18
Total		19.31	119.11	8228.53	32.01	65.02	23.20	135.20	6651.31	33.84	68.97	24.51	163.15	7865.82	35.18	91.23	27.05	184.60	8131.27	37.03	104.95	28.24	223.44	8547.21	39.48	128.23	

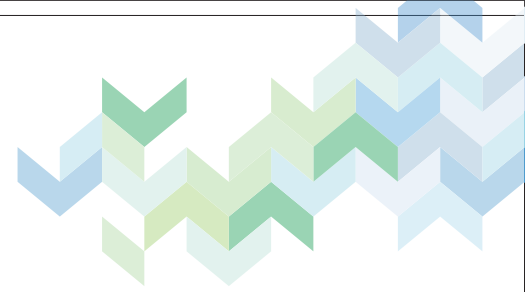
\*Category 'Others' include REDP, FSP, SRLP, IFADP, PLDP and all other microcredit programmes of all Partner organizations.

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

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

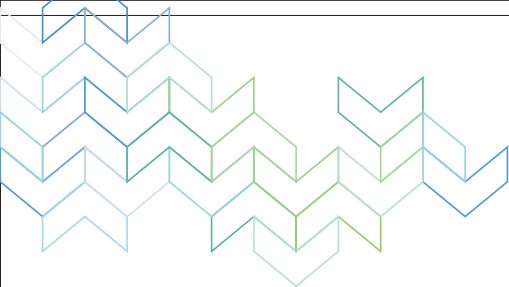
\*\*\*\*P to B : POs to Borrowers



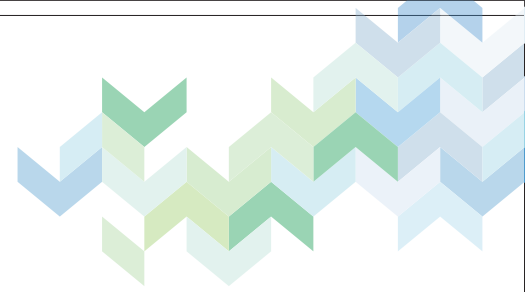


## Journey of PKSF

Year	Name of Programmes/Projects	Main Features	Supported By
1991	Microcredit Programme	Financing the poor	GoB
1996	Poverty Alleviation Microfinance Project-I	Scaling up existing programme	The World Bank
1997	Participatory Livestock Development Project (PLDP)	Financing livestock development with technical support	ADB
1998	Training Employment and Income Generating Project (Jamuna Multipurpose Bridge Authority-JMBA)	Rehabilitation loan for the affected people	GoB
1999	Integrated Food Assisted Development Project (IFADEP)	Financing the poorest with technical support	European Union
1999	Sundarban Bio-diversity Conservation Project (SBCEP)	Financing to ensure alternative employment opportunities for the forest users	ADB
1999	Urban Microcredit	Financing the urban poor	PKSF
2000	Socio-Economic Rehabilitation Loan Program (SRLP)	Financing the disaster-stricken people	ADB
2001	Microenterprise (ME) Loan	Financing the progressive borrowers	GoB
2001	Poverty Alleviation Microfinance Project-II	Rural Microcredit Urban Microcredit Microenterprise Loan for the Hardcore poor	The World Bank
2002	Financial Services For the Poorest (FSP)	Financing the poorest	The World Bank
2003	Microfinance and Technical Support (MFTS) Project	Finance for livestock development with technical support	IFAD
2004	Livelihood Restoration Project (LRP)	Loan for recovery from disaster	The World Bank
2004	Participatory Livestock Development Project-II (PLDP-II)	Finance for livestock development with technical support	ADB
2004	Ultra Poor Programme (UPP)	Loan for the ultra poor	GoB
2005	Microfinance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2005	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing innovate new ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help to secure overseas employment for the ultra poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPO) Project	Rehabilitation loan for the Non-Motorized Transport Pullers	The World Bank
2007	Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB

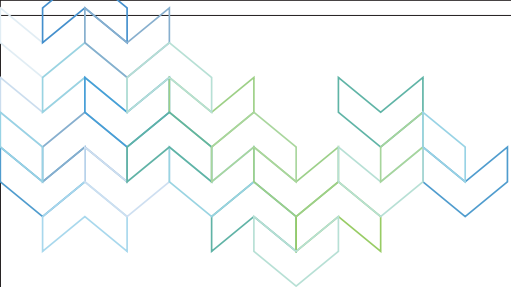


Journey of PKSF			
Year	Name of Programmes/Projects	Main Features	Supported By
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity support for the micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)	Holistic family development to ensure human dignity	GoB & PKSF
2010	Special Fund (SP)	Emergency support for the poor	PKSF
2010	The health insurance for the poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Program (CCCP)	Support to the poor to increase their resilience to climate change through civil society organisations	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 (MCCTF)	To increase the resilience to global warming effects of the poor through financial support	GoB
2013	Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSF
2013	Livestock Unit and Agricultural Unit	enhance technology based sustainable livestock, crop and fish production for employment generation, poverty reduction and, for ensuring food and nutrition security of poor	PKSF
2013	Social Advocacy & Knowledge Dissemination Unit	build awareness on various socially important issues for improving human dignity of the marginal people through establishing equity and justice in the society as well as to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people	PKSF
2013	Results-based Monitoring (RBM) Unit	Monitor the outputs, desired outcomes and impacts of interventions	PKSF
2014	Promoting Agricultural Commercialization & Enterprises (PACE)	To expedite poverty reduction through promoting farm and non-farm microenterprises	IFAD & PKSF
2015	Skill for Employment Investment Program (SEIP)	To generate employment by providing demand-driven skill development training to the disadvantaged people of the country.	ADB, GoB & SDC



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





## Major Services of PKSf

Name of Programmes/Project	Starting Year	Nature of Services
Ujjibito	2013-14	<ul style="list-style-type: none"> <li>• Skill development</li> <li>• Vocational Training</li> <li>• Regular Counseling/awareness building</li> <li>• Practical Nutrition and reproductive health orientation</li> <li>• Local Initiatives to mobilise public opinion and support to create social awareness</li> </ul>
Livestock Unit and Agricultural Unit	2013-14	<ul style="list-style-type: none"> <li>• Disseminate production and processing technologies and services across livestock, crop and fish value chain</li> <li>• Build capacity of members, PO's and PKSf staff on livestock, crop and fish production, processing and marketing</li> <li>• Develop appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming</li> <li>• Adopt national and international sanitary and phyto-sanitary compliances in the livestock, crop and fish farming practices</li> <li>• Develop climate resilient livestock, crop and fish farming practices</li> </ul>
Social Advocacy & Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> <li>• organise seminars, workshops and talk shows</li> <li>• publish awareness-based and knowledge-based books, posters and leaflets</li> <li>• make public service announcements and video documentaries, set up bill boards and use mobile cinema van and social medias for disseminating socially important messages</li> <li>• build rapport with stakeholders on different subjects by organising public meetings, debate, painting, essay writing competitions and using community radios and the network of grass-root level organisations</li> <li>• advocate for pro-poor policies</li> </ul>
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> <li>• construct results chain and measure results</li> <li>• share results for further improvement or understanding the trend of achievements of interventions</li> </ul>
Promoting Agricultural Commercialization & Enterprises (PACE)	2014-15	<ul style="list-style-type: none"> <li>• providing financial and non financial services to the microenterprises</li> </ul>
Skill for Employment Investment Program (SEIP)	2015-16	<ul style="list-style-type: none"> <li>• Providing demand based skill development training</li> <li>• Job placement of the trainee</li> </ul>





# MAINSTREAM PROGRAMMES







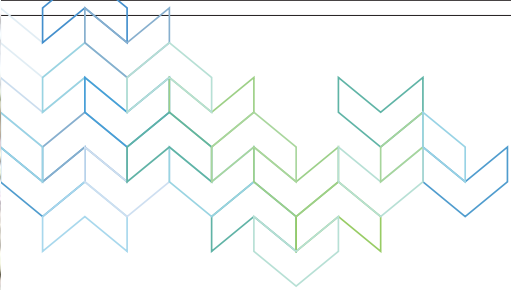
## JAGORON

(formerly RMC & UMC)

Jagoron, was initiated as an appropriate financial assistance programme to promote household-based enterprise development in rural and urban areas of Bangladesh. PKSF has started extending its financial services for the rural poor through Jagoron programme from October, 1990. Under this programme, the rural borrowers are encouraged to undertake income generating activities in which the families are involved. Funds are made available with least conventional formalities in the rural areas through the Partner Organisations.

In 1999, PKSF initiated this programme to extend its financial services for the urban poor. In the urban areas, woman participation in Jagoron is higher in comparison to its rural counterparts and since they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process. Jagoron borrowers in urban areas are distinct from the rural borrowers. The urban borrowers are landless squatters and they live in slums or makeshift shacks under the perpetual threat of eviction. They usually take loan for small trading.





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

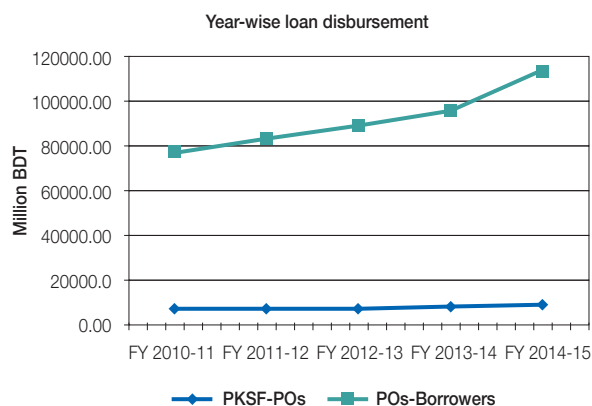
### Lending activities under “Jagoron” in FY 2014-15

- Loan disbursement of PKSF to its Partner Organisations (POs) under Jagoron is BDT 9203.80 million and outstanding amount of loan has reached at BDT 17616.06 million.
- POs’ disbursement to its borrowers is BDT 104463.30 million and outstanding amount of

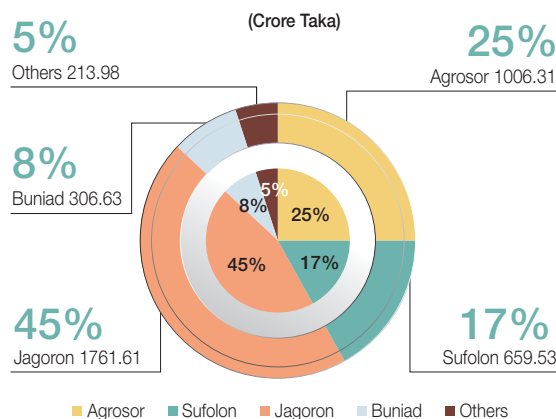
loan as on 30th June 2015 is BDT 54712.98 million.

- PKSF’s disbursement to its POs under Jagoron Programme has been increased by 10.69% and disbursement of POs to borrowers increased by 19.18% in comparison to the previous year.
- Up to June 2015, total number of borrowers stood at 5.48 million, which is 72.91% of the total members under this loan programme.
- The average loan size under this programme stood at BDT 19157.

Trend of loan disbursement under Jagoron



Component-wise loan outstanding with POs



Up to June 2015, cumulative loan disbursement from PKSF to POs and POs to Borrowers under Jagoron is BDT 95.12 and 854.22 billion under this programme respectively. Jagoron still dominates PKSF’s loan portfolio with its Partner Organisations (45%).





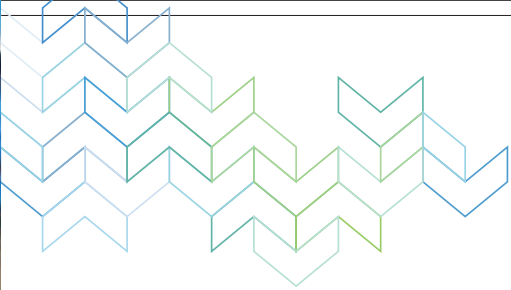


## **BUNIAD** (formerly UPP)

The Ultra Poor have always been away from traditional financial services in the form of self-exclusion, social exclusion and institutional exclusion. The fundamental reason behind the process of exclusion relates to socio-economic conditions and the state of poor capacity of the poor. At the same time, the rigidity of classical microfinance systems prevents the participation of the ultra poor in the conventional financial services system. In view all of these constraints, PKSF revised its existing microfinance products to address the needs of the excluded ultra poor segment of the society. PKSF has been implementing Ultra

Poor Programme (UPP) since 2004, which is now known as Buniad.

Currently, it is the country's biggest microfinance programme. The Buniad programme is playing a significant role to achieve the Sustainable Development Goals (SDGs) as determined by the United Nations to end poverty in all its forms by 2030. To attain the SDGs, PKSF has initiated short, medium and long term strategic plan for the ultra poor under Buniad programme based on geographical diversity, demographical characteristics, nature of occupation and other heterogeneous conditions.



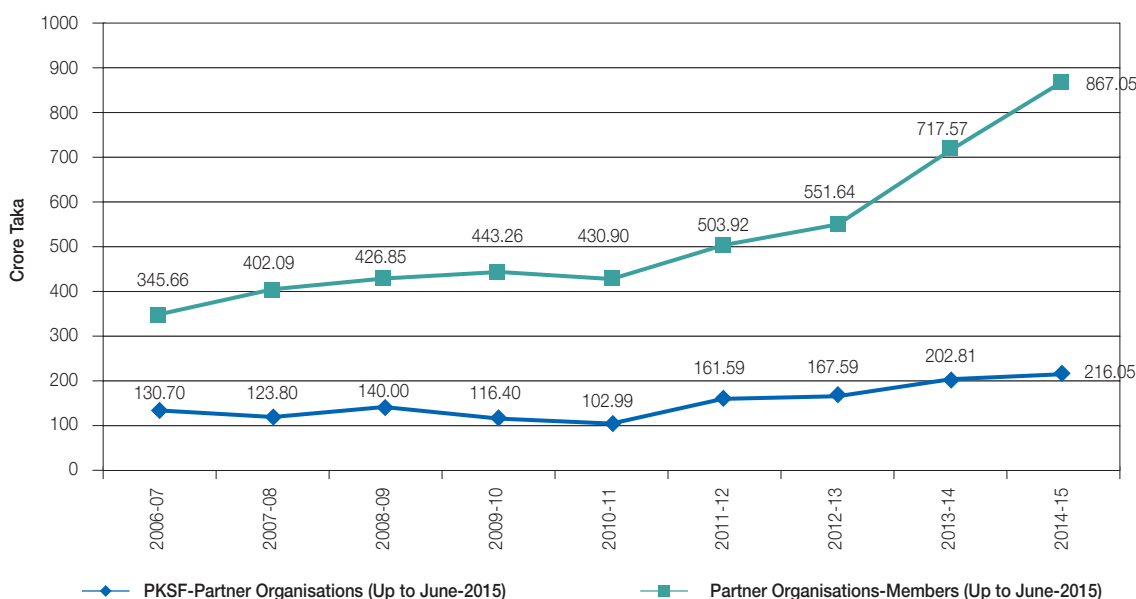
Under this plan, two approaches such as ‘Service Delivery’ and ‘Policy Advocacy’ have been adopted for improving the standard of living of the ultra-poor. The ultra-poor have been divided into seven groups and again split into 15 sub groups to improve their socio-economic conditions through the initiation of some inclusive programmes. The groups and sub-groups under this plan are:

(1). *Class based group* (Sub-group: repressed or socially deprived class; small ethnic groups; and gypsy tribe); (2). *Occupation based class* (sub-group: tea garden workers, beggars, household workers, sex

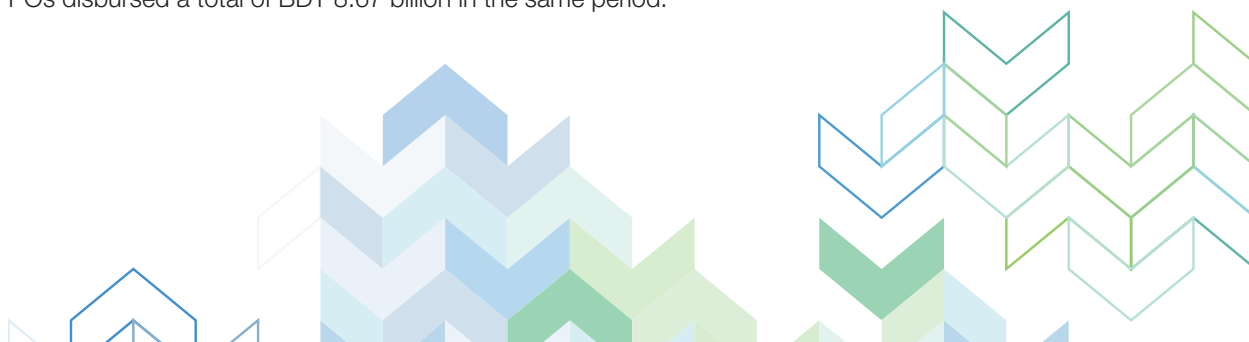
workers, and agriculture workers); (3). *Regional class* (Sub-group: ultra poor living at haor areas, ultra-poor living at different chars and islands); (4). *Class based on health/age* (disabled, street children, and insolvent aged people); (5) *Environment/climate based class* (sub-group: ultra poor due to environment and climate change) (6). *Female-headed ultra poor households* and (7) *The hermaphrodite*.

An initiative of collecting data from the ultra poor households enrolled under Programmed initiatives for Monga Eradication (PRIME) and Ultra Poor Programme (UPP)-Ujjibito has been undertaken.

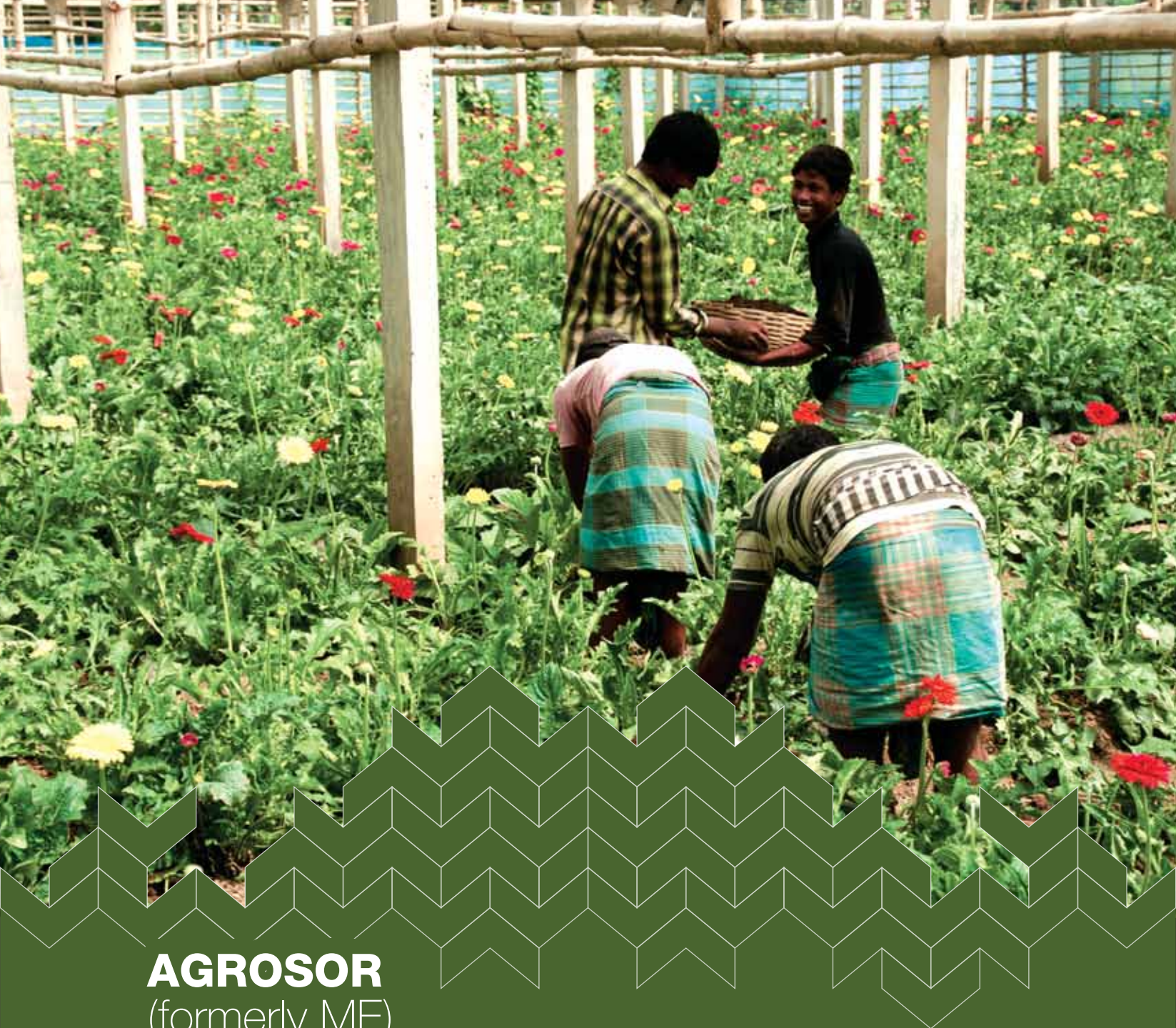
Year-wise Buniad loan disbursement



As of June 2015, PKSF has organised 1.04 million ultra poor people through 140 Partner Organisations (POs) across the country. Among them, 0.65 million are borrowers. The current average loan size of the borrowers is BDT 12,622. In FY 2014-15, PKSF disbursed a total of BDT 2.16 billion against the budget of BDT 2.22 billion. On the other hand, POs disbursed a total of BDT 8.67 billion in the same period.







## **AGROSOR** (formerly ME)

PKSF launched its Micro Enterprise Programme in 2001 to extend its financial services to the progressive members of other programmes who are engaged in economic activities that require bigger amount of capital. PKSF upgrades its micro enterprise development policy on the basis of the needs of the entrepreneurs. At present, apart from the progressive clients of other programmes, PKSF provides financial services through its Partner Organisations (POs) to entrepreneurs for expediting employment generation. This Micro Enterprise Programme has recently been renamed as Agrosor. Any business

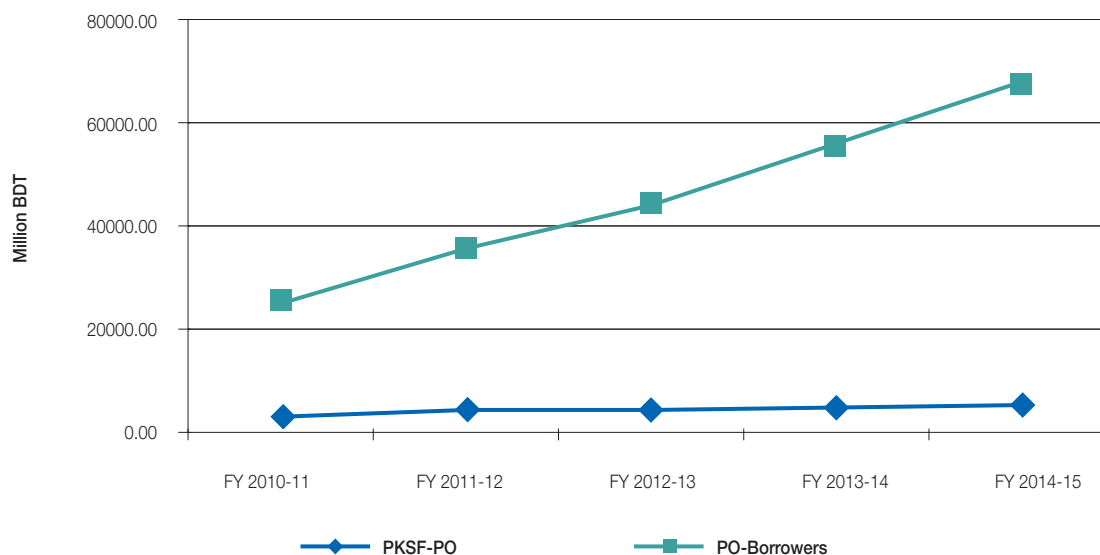
activity with an investment up to BDT 1.5 million (excluding land and building) is qualified to be covered within Agrosor. This programme is being implemented all over Bangladesh through 168 POs of PKSF. An individual entrepreneur can take loan up to BDT 1.0 million for his or her enterprise under the Agrosor Programme.

PKSF has learnt from its experiences that only some limited and strictly-bound conditions of micro finance sometimes may prove to be unfriendly to persons who have skills to enlarge their initiatives.

## Lending activities under Agrosor in FY 2014-15

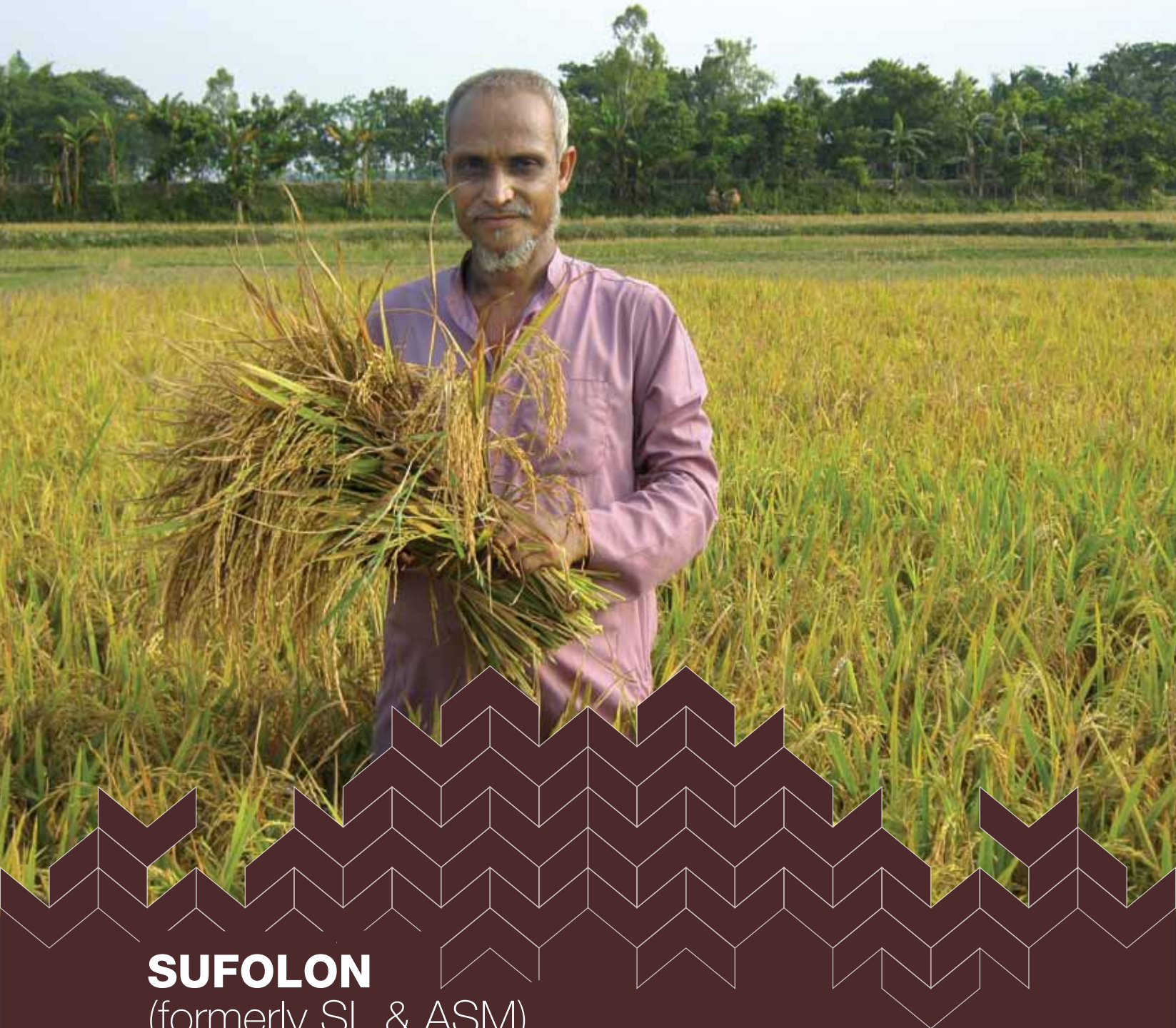
- Loan disbursement of PKSf to its Partner Organisations (POs) under Agrosor is BDT 5518.10 million and outstanding amount of loan with POs under this programme is BDT 10063.14 million.
- POs' disbursement to its borrowers is BDT 62266.78 million and outstanding amount of loan as on 30th June 2015, is BDT 35993.18 million.
- In comparison to the previous year, PKSf's disbursement to its POs under Agrosor has increased by 7.62% and disbursement of POs to borrowers has increased by 22.87%.
- Up to June 2015, total number of borrowers stands at 0.73 million, which is about 87.91% of the total members under this loan programme.
- The average loan size under this programme is BDT 81835.

Year-wise loan disbursement under Agrosor



Up to June 2015, cumulative loan disbursement from PKSf to POs and POs to borrowers under Agrosor is BDT 31.04 and 241.71 billion respectively.





## SUFOLON (formerly SL & ASM)

The performance of agriculture sector has an overwhelming impact on major objectives macroeconomic development like employment generation, poverty alleviation, human resources development and food security in Bangladesh. Our agriculture is heavily dependent on favourable weather. The entire harvest can be wiped out in case of sudden natural disasters.

The lack of access to finance for agricultural production has always been one of the major constraints of the farming communities, in particular, small and marginal farmers. Higher

degree of covariant risk, inadequate agricultural credit services of formal institutions, and the rigid operational modality of available microfinance has hindered the inclusion of farmers into the mainstream financial system. In view of the diverse financial needs of the farmers, PKSf has been implementing a specially designed agricultural lending programme since 2005. This programme has recently been renamed as Sufolon. The salient features of this service include provision of flexible repayment mode, such as one shot or a single installment, seasonal or balloon repayment, consistent with

the seasonal agricultural activities and the flexibility of having multiple loans to diversify their production. The target people of Sufolon are well defined and selected through a very meticulous process. Special attention is given to disburse the loan on time.

Since its inception, this unique financial assistance has received tremendous response for the investment of different Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The flexible repayment of this product has made it very popular

among the borrowers, especially those engaged in beef fattening and crop cultivation.

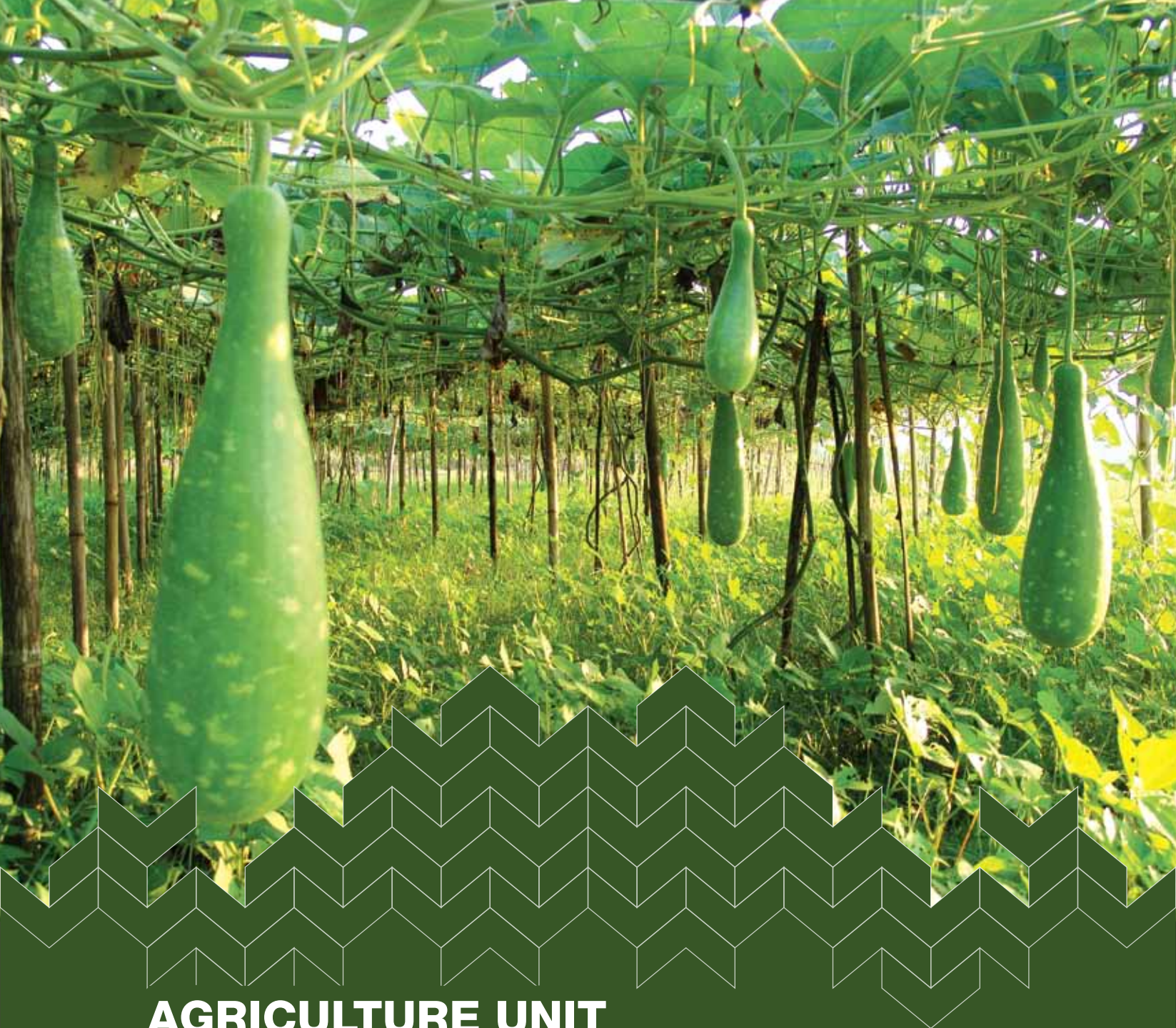
As of June 2015, PKSf organised 4.8 million Sufolon participants through its 165 POs. In FY 2014-15, PKSf's disbursement to its POs under Sufolon has been BDT 9691.30 million which is 34.31% of the total budget during the period, POs disbursed BDT 27966.56 million to 8,82,765 borrowers. Large number of borrowers have been successfully utilizing their loan in different IGAs invested in more than 22 categories of farm and off-farm activities.

**The following table shows the major categories of Sufolon till June 2015.**

Categories	Disbursed amount (BDT million)	%
Crop Production	70864.50	62.34
Beef Fattening	29975.20	26.37
Livestock Rearing and Fish Culture	9846.90	8.66
Seasonal Business and Others	2986.40	2.63
Total	113673.02	100

More than 62% borrowers have invested their loan amount in crop production followed by 26% in beef fattening; about 9% in livestock rearing and fish culture, whereas about 3% in seasonal business and others.



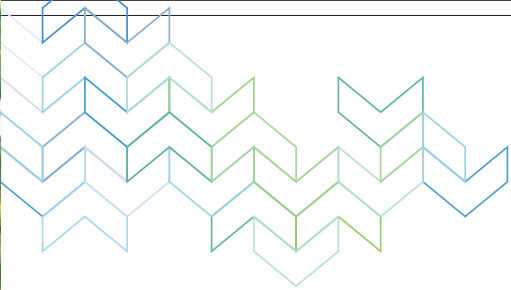


## AGRICULTURE UNIT

PKSF established the Agriculture Unit in June 2013 in order to increase agricultural production through extending sustainable agricultural technologies and services to the door-steps of marginal and small farmers. The Agriculture Unit is supposed to enable the farmers to gain access to resources necessary for agricultural production, employment generation, and enhancement of the quality of their lives. Agricultural Unit seeks to ensure sustainable agricultural development through financial services, technology and information dissemination, capacity building and management and product quality improvement

and marketing opportunities. PKSF Agriculture Unit has been working as a supplementary service provider to similar government agencies which are involved in developing the agriculture sector of Bangladesh.

The major objectives of this Unit are: to provide microfinance services based on the seasonality of agricultural activities; to provide useful, modern and environment-friendly agricultural technologies; to establish market linkages of agricultural products. Agriculture Unit looks after crop management and practices as well as fisheries.



In the fiscal year 2014-15, Agriculture Unit made budgetary allocation of BDT 6.27crore (of which BDT 3.13 crore for agriculture and rest BDT 3.14 crore for fisheries) in favour of 37 Partner Organisations (POs). The unit intervention area includes 50 upazilas of 25 districts with focus on the working areas including Agro Ecological Zone (AEZ).

Agriculture Unit has so far established 3826 environment-friendly, highly productive and technology-based demonstrations by providing 2,310 porous pipes, 28,440 pheromone traps, 23.04 metric ton Urea Super Granule (USG) to the farmers. In addition, a number of demonstrations were in place in order to popularise high yielding varieties of different crops. A specific method of demonstration on compost preparation has been made to optimise the use of bio-fertilizer. A total of 143 field days have been arranged to disseminate the positive results of implemented demonstrations to a large number of farmers. Besides, a total of 1869 demonstrations of pond/gher are in place. These demonstrations include carp-mola fish polyculture, native variety (shing, magur, koi, tengra etc) fish culture, Vietnamese koi culture, crab fattening and carb-prawn polyculture. Agriculture Unit has also established over 500 `Agriculture Counseling Centres in which Upazila Agriculture Officer, Upazilla Fisheries Officer, Upazila Livestock Officer meet regularly to discuss on different issues relating to agriculture, fisheries and livestock.

To expand the new technologies effectively, a total of 284 batches (of 6,940 members) local level training sessions have been organised on crop production and

fish production with the help of the Department of Agricultural Extension (DAE) and Department of Fisheries (DoF). Training for 925 PO level officers on 'Implementation Strategy of Agriculture Unit and Livestock Unit' was provided at different PO training centres. Agriculture Unit also organised training sessions for 170 Agriculture Officers of POs on 'Seed Preservation Technology' and 'Production Technology of Summer Vegetables' at Rural Development Academy (RDA), Bogra and Bangladesh Agriculture Research Institution (BARI) respectively.

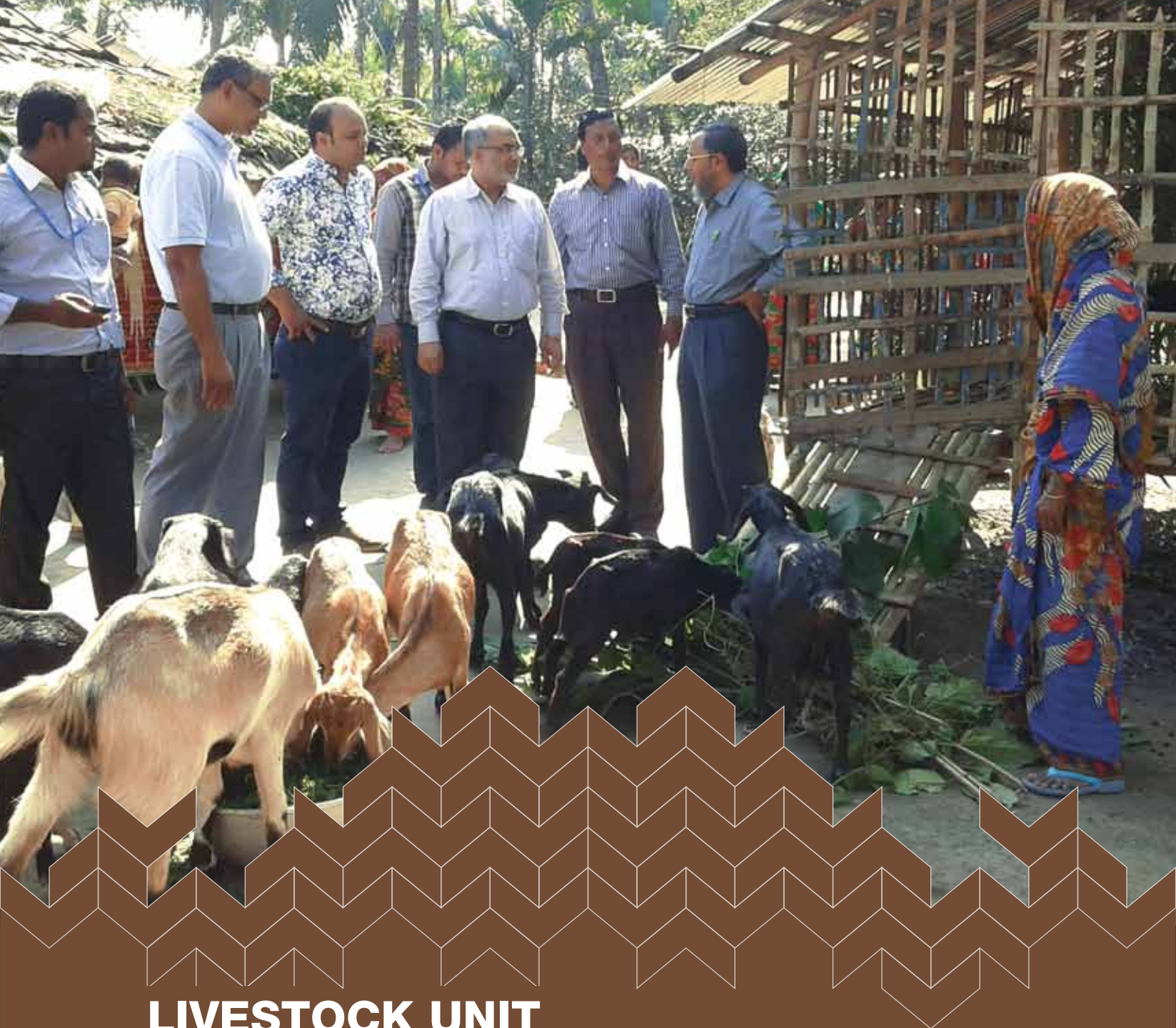
In 2014-15, Agriculture Unit emphasised on cluster-based demonstrations on proven profitable technologies; crop intensification through crop diversification; Good Aquaculture Practices (GAqP) at the farmers level for better fish culture; High Yielding Varieties (HYV) of crop to increase production; drought, flood and saline-tolerant varieties of rice; adaptive, participatory, and/or validation trials of new technologies and new seed varieties like zinc enriched rice and summer tomatoes; use of Urea Super Granule (USG); Alternative Wet and Dry (AWD) method and organic fertilizer (compost).

The unit is also working on the promotion of vegetable cultivation at pond-dykes using perch method; enhancement of homestead gardening and fish production, dissemination of low-cost indigenous technologies relating to seed production and preservation and facilitating technical assistance among the farmers and the PO officials through the linkage with different research, educational, and extension organisations.

**The following table shows the activities of Agriculture Unit in FY 2014-15.**

General Activity	Unit	2014-15 Target	2014-15 Actual	% of Target Achieved
A. Field Demonstration (Agriculture)				
Result Demonstration	Farm	2805	2736	98%
Process Demonstration	Farm	652	648	99%
Block Demonstration	Farm	444	442	99.5%
B. Demonstration (Fish Culture)	Pond/Gherr	1869	1869	100%
C. Farmer Field Days	Event	151	143	94%
D. Agriculture Counselling Centre	Event	612	525	86%
E. Training of Farmers	Batch	284	284	100%
F. Staff Training	Batch	--	46	---





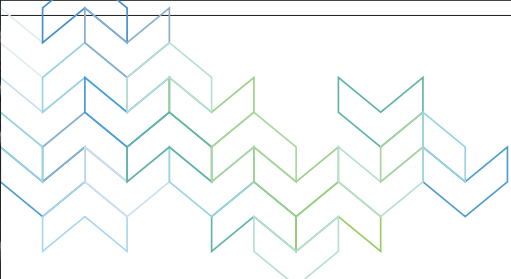
## LIVESTOCK UNIT

PKSF has been working towards poverty alleviation through sustainable development of the poor and ultra-poor with appropriate financing. A large part of PKSF financial assistance is being used for farming activities especially in livestock production. Proper implementation of livestock related income generating activities can alleviate poverty of these borrower households and help ensure their income and food security. PKSF established the Livestock Unit in 2013 to address this issue.

The objectives of Livestock Unit are: to ensure adequate financial service; dissemination of appropriate technology; build the capacity of the borrowers and establish value chain and marketing system for the livestock products and by-products.

This unit renders its services to the farming community under the Operations Division of PKSF through its field level POs. LU demonstrated improved production technologies on goat rearing, dairy cattle production, beef fattening and vermicompost





production among selected beneficiaries of its selected POs in the financial year (FY) 2013-14. A total 1350 demonstrations were made at 25 Upazilas in 30 districts. During this time, LU trained 100 staff of POs and 210 beneficiaries on appropriate technologies.

In FY 2014-15, the activities of LU have been carried out by 37 POs of PKSF at 27 upazilas in 49 districts. During this period, LU has provided allocation to on-farm demonstrations of livestock technology, farmers' training on improved livestock farming technologies and vaccination and deworming of

livestock for preventing their diseases. Accordingly, LU is implementing rearing of bucks, broilers, layers, sonali chicken, duck, quail, rabbit as well as fodder production technologies. Up to June 2015, about 6472 demonstrations have been completed against the target of 6595 (rate of achievement 98%). LU has provided training to 11,425 beneficiaries on different livestock technologies.

LU has vaccinated (i.e. FMD, anthrax, PPR, BCRDV, RDV, duck plague) 2,87,960 animal and distributed 55200 deworming bolus to the large and small ruminant animals.



# বাল্যবিবাহ রোধ করি, দারিদ্র্যমুক্ত সমাজ গড়ি



## SOCIAL ADVOCACY & KNOWLEDGE DISSEMINATION UNIT

PKSF is committed to human centered development. So it puts its efforts to look after education and health along with providing of financial services and training to the poor. That's the key to achieve sustainable poverty alleviation. PKSF attaches importance to the tasks of creating social awareness among the common people and to keep them updated by disseminating various information and knowledge necessary for social development. Social Advocacy and Knowledge Dissemination Unit of PKSF has been working to create and foster social awareness on

critical contemporary issues and disseminate relevant information since 2013.

Counselling, lobbying, bargaining, negotiating, networking and social auditing are the popular strategies. The Unit also arranges talk shows, publishes awareness-based advertisements, short plays and documentaries to motivate people. The use of educational materials like flipcharts, leaflets, posters and booklets; organization of study tours or issue-based training; establishment of local knowledge centres and



network; publicity through mobile cinema vans and community radio are some of the tools regularly used by this Unit.

This Unit has so far published posters on Drug Addiction; Use of Formalin in Food Products; Eve-teasing; Prevention of Early Marriage; Child Nutrition; Snake Bite; To Dos & Caution; Safe Food; Child labor; Human Trafficking; Drowning; Caution & Recovery; Repression on Women; Dowry; Child Rights;

Immunization; Education; Health; Gender Equality etc.. The mobile cinema van is a very useful tool in distributing technical information and showing awareness-based documentaries to the grass root people. During the FY 2014-2015, the Unit sent such vans to 42 spots of different working areas of the POs. The unit regularly updates the POs about agricultural and livestock related information. The Unit also observes important national and international days to motivate people and disseminate information.

### বাল্যবিবাহে মা এর ঝুঁকি

প্রসবকালে মৃত্যুঝুঁকি ৫ (পাঁচ) গুন বেশি থাকে

অসময়ে বিয়ে হওয়ায় স্কুল থেকে ঝরে পড়ে

শিক্ষা ও সুস্বাস্থ্য বঞ্চিত মা রোজগারে অসমর্থ হয়

### অপ্রাপ্ত বয়স্ক মা এর শিশুর ঝুঁকি

নবজাতকের মৃত্যুহার বৃদ্ধি করে

শিশু অপুষ্টিজনিত রোগে ভুগে

শিশুর সুন্দর ভবিষ্যৎ অনিশ্চিত হয়ে পড়ে

সোশ্যাল এডভোকেসি এ্যান্ড নলেজ ডিসেমিনেশন ইউনিট  
SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION UNIT

পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)  
www.pksf-bd.org







# PROJECTS





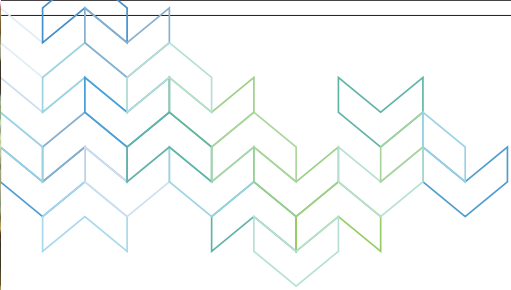
## UJJIBITO

European Union funded “Food Security 2012 Bangladesh-Ujjibito” project started its operation from November 2013. The Bangla word Ujjibito means infused with new life. This project has two components-- one supports LGED’s Rural Employment and the other Road Maintenance Programme Phase-2 (RERMP-2), which commenced from October 2013. RERMP-2 is a GoB-funded project which covers all unions of the country while EU provides funds for 27,400 beneficiaries in 1,370 focal unions in Barisal, Khulna and Rajshahi Divisions (except Bogra district). The other component is supporting PKSF’s Ultra

Poor programme (UPP)-Ujjibito covering 1,724 unions in Barisal, Khulna, Rajshahi and Chittagong Divisions (1,479 in Barisal, Khulna, Rajshahi and 245 unions in the coastal upazilas of Chittagong Division), in which implementation started from November 2013.

The project has incorporated the learning of numerous forms of food security and social safety net projects targeting ultra poor that have been implemented in Bangladesh over the past decade. Ujjibito project mostly combines the best practices of the GoB funded Rural Employment and Road Maintenance Programme





(RERMP), the EU co-funded Rural Employment Opportunities for Public Assets (REOPA) project and PKSF's Ultra Poor Programme, with the objective of sustainable graduation from rural ultra poverty through a combination of public safety nets, social and livelihood development support and longer term linkage with micro-finance.

Ujjibito provides training on skills development for household level entrepreneurship, non-agricultural employment opportunities, vocational training for youths and grants to the extremely poor households specially the female-headed households and families with disable members, cash for Work (road maintenance). It further provides counselling on primary health care and nutrition and organise courtyard sessions on social issues and community events.

### **Skills for the enhancement of productivity and family income**

In FY 2014-15, Ujjibito provided training on agro-based farming to 9,639 UPP members and 7,500 RERMP-2 members, vocational training to 2,150 young women members of UPP families. During this period, Ujjibito also provided grants to 1285 extreme poor households. It also extended help to vaccinate 262,279 livestock.

### **Knowledge on health and nutrition for sustainable poverty reduction**

To improve the nutritional status of the rural poor, UPP-Ujjibito makes health and nutrition-specific interventions and nutrition-sensitive interventions. The target groups are pregnant women, lactating mothers, children under 5 and adolescent girls. Nutrition-specific interventions include regular counselling on Infant and Young Child Feeding (IYCF); consumption of locally

available nutrient-rich food, feeding practices for lactating women and adolescent girls.

To improve food security and nutrition and well-being of health, UPP-Ujjibito has also been implementing different nutrition-sensitive interventions. These include distribution of seeds for establishing homestead vegetable garden and semi-commercial farm beside the home of the ultra poor families; providing PPR, RDV, BCRDV and other vaccines and medicines for their animals and providing grants to the vulnerable ultra poor families to establish suitable income generating activities, such as goat rearing, broiler farming, beef fattening, cow rearing.

### **Local initiatives to mobilise public opinion and support to create social awareness**

This project tries to address the access to basic services and rights. The project motivates people to participate in different social activities, understand the importance of schooling of their children. The project also organises community events to sensitise people on different social issues.



# Skills for Employment Investment Program (SEIP)

প্রকল্প বাস্তবায়ন বিষয়ক কর্মশালা

১৬ আগস্ট ২০১৫, সকাল ৯ঃ৩০

পিকেএসএফ অডিটোরিয়াম

আয়োজনে:



পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)



## SEIP: A NEW PROJECT

PKSF has started a new project titled “Skills for Employment Investment Programme (SEIP)” to generate employment by providing demand-driven skill development training to eligible participants selected from low income households of the country. SEIP has taken off its journey on May 7, 2015.

The goal of the project is to develop demand-driven workforce through training and thereby placing them into self and wage-based employment at home and abroad. To achieve this goal, SEIP aims to ensure self and wage-based employment to at least 70

percent of the trainees through different training institutions and Partner Organisations of PKSF.

The Finance Division of the Ministry of Finance, Government of Bangladesh (GoB) is working as the executive agency to implement this project. The Finance Division has established ‘Skill Development Coordination and Monitoring Unit (SDCMU)’ to implement the project. Under the direct supervision of SDCMU, different organisations including PKSF are implementing this project. Asian Development Bank, (ADB) Government of Bangladesh (GoB)

and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project.

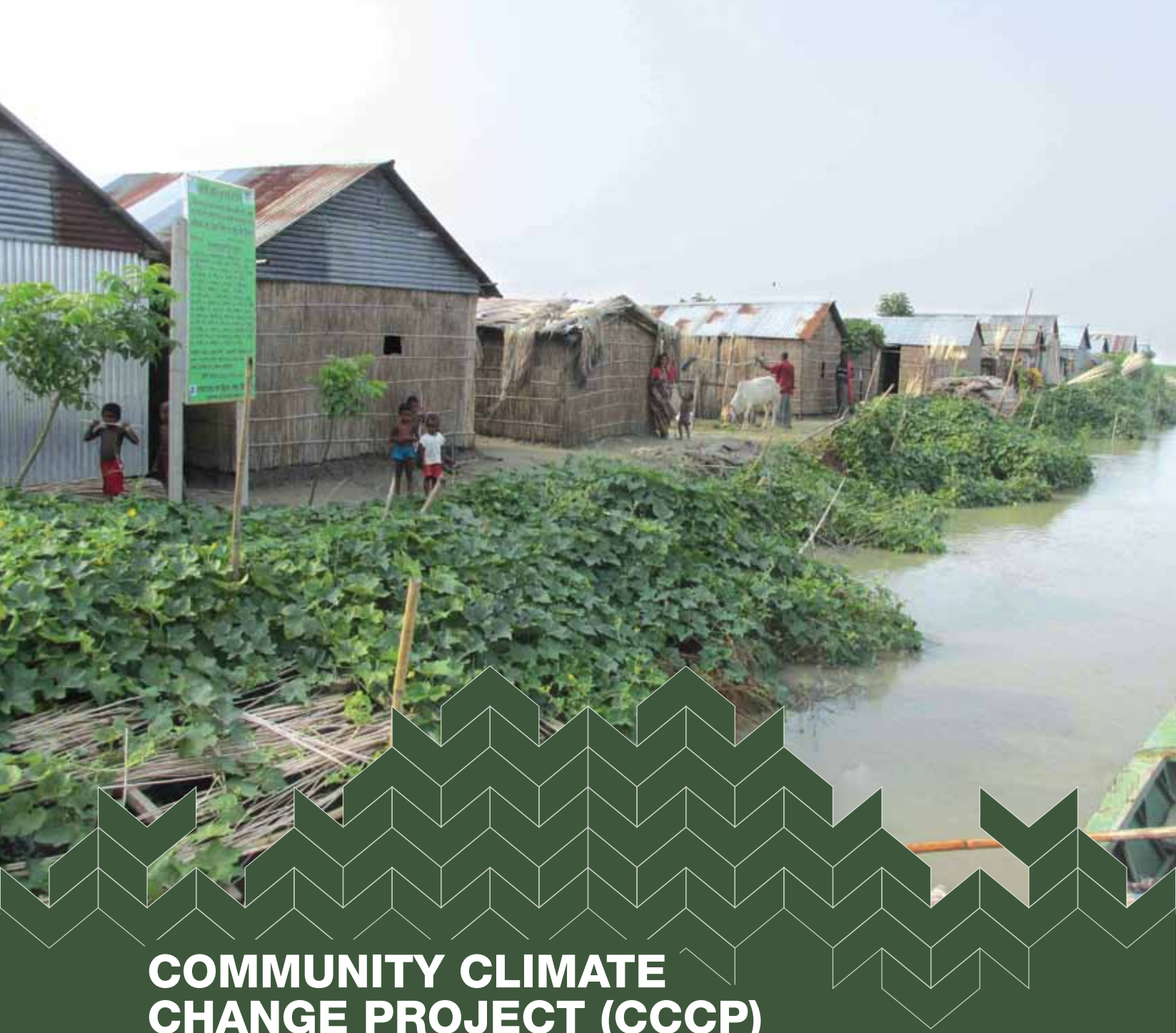
In the first phase, PKSf plans to create employment opportunities for 10,000 young people by providing them skills training. Under the SEIP project, the youths belonging to the families connected with micro-credit programmes of PKSf will receive three and six-month long technical and vocational training on 15 areas.

### Recent Development of SEIP

A Project Management Unit (PMU) consisting of 15 staff has been formed to implement the SEIP project. A 4-day foundation training has been provided to the PMU members on project implementation plan, rules and working procedures of PKSf. 84 Partner Organisations have been selected to implement the SEIP project. A series of workshops has been conducted with the POs to finalise the details of the trainee selection process. In view of the overall institutional capacity, 22 reputed training institutions have been selected to provide quality training to the selected trainees in different regions of the country. Six batches of training have already been started in four different training institutions from December, 2015.







## COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

Bangladesh is one of the most vulnerable countries in the world facing the potential negative impacts of climate change. In view of the nature and magnitude of the potential adverse impacts of climate change and the required efforts for enhancing resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009.

PKSF is implementing “Community Climate Change Project (CCCP)” as an adaptation intervention that aims at enhancing the

capacity of selected communities at different disaster-prone areas of the country to increase their resilience to the adverse impacts of climate change. Various programmes are being implemented through a number of sub-projects known as the Project Implementing Partners (PIP). The total budget of CCCP is BDT 96.25crore (US\$12.5 million) and duration of the project is until December 2016. Flood, drought and salinity-affected vulnerable areas have been specifically identified as the working areas of the project.

## Sub-project Implementation

A total of 41 project implementing partners (PIPs) of CCCP are working at 36 climate vulnerable upazilas under 15 districts of Bangladesh. The targeted beneficiaries of CCCP are the poor and extreme poor population of the country who are the most vulnerable sections due to the adverse impacts of climate change. Total number of beneficiaries is about 38,795 households (HHs) and 76,475 community people.

## Major Field-level Activities

Raising homestead plinth; Installation of tube-wells and deep tube-wells; Rain Water Harvesting; Establishing desalination plant; Pond re-excavation for safe drinking water; Canal re-excavation for irrigation; Installation of improved/environment-friendly cooking stove; Installation of sanitary latrine; Demonstration of climate resilient crop; Pumpkin cultivation at char areas; Repairing of road/embankment with tree plantation; Production of renewable energy; Implementation of various Income Generating Activities (crab fattening, goat rearing, poultry farming, duck rearing, sheep rearing, homestead gardening, fodder production, vermi-compost production etc.)

## Training, Workshop & Seminar

CCCP organised a 3-day residential training on “Environmental Safeguard & Management of CCCP Interventions and Finance & Accounts” for 14 new NGOs on 14-16 February, 2015.

A workshop was organised on “Desalination Plant” at PKSf Bhaban on 11 January, 2015. Presentations were given on “Overview of desalination plant” and “Technical, financial and community mechanism issues of desalination plant”. Then an open floor session followed.

An exchange visit on the process of desalinization plant and the benefit of its usage was organised by Nowabanki Gonomukhi Foundation (NGF) from June 16 to 18, 2015.



A half a day workshop on “Climate Financing” was held at PKSf Bhaban on July 2, 2015. Officials of PKSf, climate experts, government officials and some high officials from NGOs attended the workshop. Presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, the workshop focused on some key background information on climate change and its financing from some national and international perspectives.

A seminar, jointly organised by PKSf and Friendship titled “Road towards Paris” was held on August 30, 2015 at the conference room of PKSf Bhaban.

## World Bank Mission

Two World Bank teams carried out the fourth implementation support and mid-term review mission support for CCCP. The Fourth Implementation Support was carried out during October 12-27, 2014 and the Mid-term Review Mission Support from May 18 to June 11, 2015. As part of the mission, the World Bank had several meetings with the Project Management Unit (PMU) and PKSf management. The team of WB mission visited project sites of 4 PIPs in each mission. The members of the mission also met the representatives from the 24 PIPs including 14 new PIPs in PKSf during their mid-term review mission.



## Knowledge Management Capacity Building

A Knowledge Management and Capacity Building Strategy has been developed by the PMU. This strategy will also support a structured learning process for capturing lessons and incorporating best practices into the design and implementation of community-based interventions.

Community Climate Change Project has developed its own website ([www.pksf-cccp-bd.org](http://www.pksf-cccp-bd.org)). Besides, CCCP library corner is being regularly updated with new books, journals and climate related articles to ensure archiving of knowledge on climate change and environment issues.





## PACE

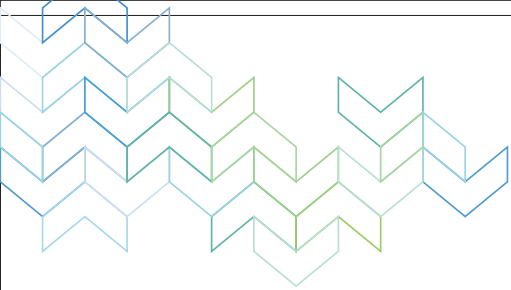
PKSF launched Promoting Agricultural Commercialisation and Enterprises (PACE) in January 2015. The project is being jointly financed by PKSF and International Fund for Agricultural Development (IFAD).

The project goal is to sustainably enhance the livelihoods (higher income through self employment, business profit and wage employment and food security) of the moderate and extreme poor project participants (men and women). The development objective is to create and

improve profitable business opportunities for micro-entrepreneurs and facilitate wage employment of extreme and moderate poor people. PACE will further strengthen the Agrosor (ME) programme of PKSF.

Prior to the PACE Project, PKSF implemented three other IFAD funded projects. PACE Project has been designed on the basis of the experience and learning of the earlier three projects to further expedite the process of poverty reduction by promoting micro-enterprises in the country.





The financing agreement of the project was signed on 11th December 2014 between the Government of Bangladesh and IFAD. Subsequently, PKSf signed a Subsidiary Loan and Grant Agreement (SLGA) with the Ministry of Finance on 18th January, 2015 as the Project Implementation Agency (PIA).

The start-up workshop of PACE project was held on March 4, 2015 at PKSf Auditorium. Mr. MA Mannan, MP, Hon'ble State Minister, Ministry of Finance and Planning, was the Chief Guest of the programme while Mr. Mohammad Mejbahuddin, Senior Secretary, Economic Relations Division, Ministry of Finance attended as the Special Guest. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf presided over the workshop.

PACE project is now being implemented all over Bangladesh through the POs of PKSf. The total cost of the six-year project is USD 92.85 million, where IFAD contribution is USD 40 million while PKSf and its Pos will provide USD 52.489 million. Besides, Korean grant fund of USD 0.36 million will be included in the budget to establish an e-market platform.

The project has three complementary components:

1) Financial services for micro-enterprises, 2) Value Chain Development, and 3) Technology and Product Adaptation. Out of the total budget of USD 92.85 million, USD 70.592 million will be spent for financial services for micro-enterprises; USD15.01 million will be spent for Value Chain Development and USD 0.879 million will be spent for Technology and Product Adaptation. Remaining USD 6.388 million will be used for project management.

### Financial services

PKSf has made a good progress in disbursing loans for micro enterprises during the first six months (from January to June 2015) under its Agrosor programme supported by the PACE project. The net disbursement during this period was BDT 511 million. Moreover, PKSf is going to introduce new financial initiatives like start-up capital and lease financing to address different types of the needs of micro enterprises.

### Value Chain Development

Under the Value Chain Development component of the project, PKSf is making value chain interventions in various farm, off-farm and service sectors to help upscale their businesses, adoption of appropriate technologies, enhancing productivity and ensuring

access to markets in a sustainable manner. The outputs of the component are expected to: a) establish and expand value chains of 15 agricultural sub sectors (products or group of products) in various parts of the country; b) establish and expand value chains for 15 non-farm manufacturing, processing and service sub sectors (products or group of products) across the country; c) strengthen capacity of PKSf and POs to manage large-scale value chain subprojects; d) enhance capacity of PKSf and POs to identify, advocate and strengthen pro-poor business policies, especially sector specific policies; and e) set up an internet-based platform to transact products of micro entrepreneurs.

In the first 6 months of the project, PMU has taken a value chain development sub project namely 'Income and Employment Generation through Cow rearing in Char Areas' to develop the cow rearing sub sector. This is being implemented in 5 upazilas (sub-district) of Tangail district. A total of 5,000 farmers are receiving technical and technological support under this initiative.

### Technology and Product Adaptation

PKSf will make attempts to solve technological problems that exist in different potential sub-sectors under PACE project. The proven technologies will be brought both from home and abroad to expedite the growth of the sub-sectors. PKSf has taken steps to set up crab hatcheries in the southern coastal areas of the country. A study to assess the possibility of establishing crab hatcheries will be conducted soon. The crab hatchery technology will be brought from Vietnam to Bangladesh if the feasibility study shows the positive results.

### Capacity building

PACE organised two training courses for the officers of PKSf and its POs on Micro-enterprise Management. Bangladesh Institute of Management (BIM) conducted the training. A total of 25 officials from POs and 24 officials of PKSf attended the training courses.

A training course was organised on Value Chain Project Design and Management for PKSf officials to enhance their capacity in managing value chain interventions. 25 officers of PKSf participated in the course.

Moreover, two workshops on Value Chain Development were organised during the period. 50 representatives of different POs attended these workshops.

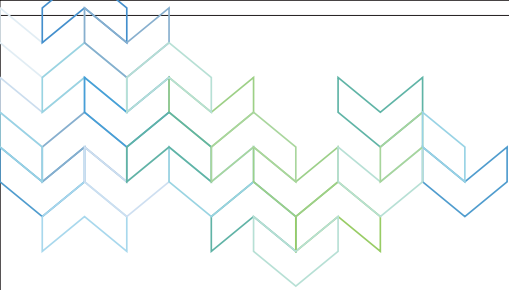


## PROGRAMMED INITIATIVES FOR MONGA ERADICATION (PRIME)

Programmed Initiatives for Monga Eradication (PRIME) was designed in 2006 specifically to work in the north-western region of Bangladesh which faces acute hunger during the pre-harvest months of October and December. This period locally known as Monga is characterized by minimal food and a dearth of earning opportunities for the landless and wage labourers in the region. Later, PRIME started working in the natural disaster-prone south-western areas since 2010, which were earlier hit by cyclone and other calamities like Aila and Sidr, and have been suffering from water salinity and acute poverty after the disasters.

The objective of PRIME is to prevent adverse consequences of Monga in the north and Monga-like situation in the south as well as to ease economic hardships faced by the ultra poor in short term while alleviating poverty in long term periods.

PRIME works with over 500,000 ultra-poor, of which 87% had a land ownership of about 0.17 decimal including homesteads. Of the total target group, 70% are from north-western areas and about 30% are from south-western areas. PRIME offers financial and non-financial services in order



## PRIME COMPONENTS



to build up human capital, diversify livelihood options and prevent health and nutrition related asset depletion.

PRIME, since 2007, has been targeting the ultra poor households (HHs) with a target of over 0.51 million households. Till June 2015, it has served 0.51 million of ultra poor HHs in the north-western, south-western and north-eastern region of Bangladesh.

The achievements of PRIME are noteworthy. For example: (i) income of the households (HH) has increased from Tk.37,000 in 2008 to Tk.79,600 in 2014 by 114%; (ii) in 2007, only 4% of the people in Monga areas had food security, ensuring three-meals a day, but in 2014, the percentage remarkably increased to 97%; (iii) monthly working days during the Monga period in 2007 was virtually non-existent but it has now increased to an average of 21 days/month or 251 days/year for each household; and (iv) total family assets (savings and material assets) have also increased significantly, from Tk.61,700 in 2008 to Tk.211,000 in 2014, by 240%. By the end of PRIME Phase II, it is expected that about 70% of the total target beneficiaries will be graduated, the percentage of vulnerable group members will be below 10 and the transient beneficiaries will be maintained at or be around 20%.

**Access to financial services:** One of the goals of PRIME is to increase poor households' access to and usage of formal financial services by 70% over that of the base line which was less than 30% in 2007. By June 2015, over 79% of PRIME households have access to and usage of formal financial services at least once during their involvement in the PRIME programme.

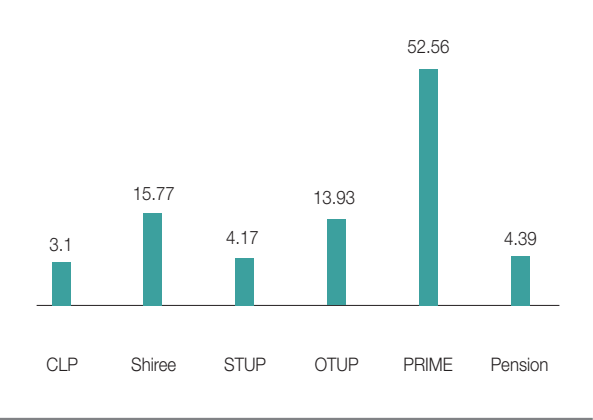
**Food Security:** In 2007, nearly 96% of the PRIME extreme poor HHs were severely food-insecured especially during the Monga (lean) period. While over

50% of PRIME HHs used to suffer from occasional starvation during 2007, by 2013 over 97% of PRIME HHs are now fully food secured. Besides, during the same time, dietary diversity score as determined by (USAID) of average PRIME households is 6, which indicates relatively higher standard of diversified food of an average PRIME HH.

**Employment of extreme poor HHs:** PRIME has started its work to reduce extreme poverty especially during Monga (lean period). After eight years of intervention, nearly 94% persons of the PRIME HHs are employed during the Monga period.

**Value for money:** PRIME has made a significant impact on a large number of ultra poor HHs, but altogether it has spent less than \$100 dollars per beneficiary, which is the highest cost benefit ratio among all extreme poverty alleviation programmes in Bangladesh as can be seen in the following Figure.

Cost benefit ratios of different extreme poverty programmes in Bangladesh







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

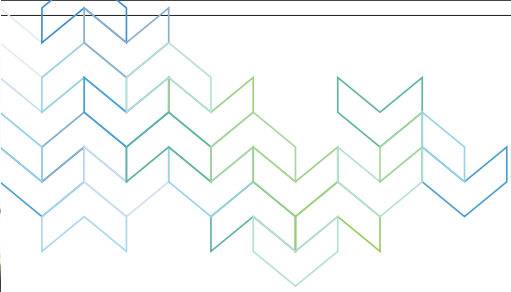
LIFT project is being implemented since 2006 to encourage and patronise innovative financial and non-financial initiatives intended to benefit the poor through improvement of livelihood, generation of sustainable employment and development of health and education and help develop new tools for poverty eradication. LIFT fund is open for both partner and non-partner organisations in order to experiment and implement the pro-poor innovative ideas on a larger scale.

PKSF uses an innovation matrix to classify innovation and evaluate LIFT proposals. LIFT

fund has been disbursed among the project implementing organisations both as loans and grants on the basis of the different nature of projects.

LIFT has supported a total of 38 innovative initiatives across the country through 49 organisations (33 Partner Organisations-POs and 16 non-POs) by June 2015. An amount of BDT 717.73 million has been sanctioned against these projects as of June 2015, of which BDT 680.04 million has been allocated as loan and BDT 37.69 million as grant. Up to June 2015, a total of BDT 613.54 million





has been disbursed as loan and grant. By this time, BDT 332.85 million has been recovered against the disbursed amount of loan.

Some of the LIFT initiatives have remarkable impact on sustainable economic growth of the extreme poor. It has helped promote land leasing loan products for the extreme poor of char and remote areas. It has strengthened the capacity of ultra poor people by ensuring self-employment opportunities and food security. Introduction of scientific rearing of Black Bengal Goat is another specialised loan system introduced by LIFT. LIFT has provided access to financial services to a large number of extreme poor in the hoars of Kishoreganj and Netrokona. This project has yielded a specialised loan-product that brought over 15 thousand ultra poor beneficiaries under financial services.

Development of poor-friendly and craft-based enterprises for the extreme poor is another successful Monga mitigation measure of LIFT. Production and marketing of export-oriented Omani cap have created wage-employment for thousands of monga-affected households at Gaibandha and cyclone AILA and SIDR-affected coastal region of Bangladesh.

LIFT also introduced contract dairy farming through Kazi Shahid Foundation (KSF), a non-PO of PKSf, in Panchagarh district. Under this initiative, high yielding native and crossbred lactating dairy cows (with calves) are distributed among poor and ultra poor household on contract-farming basis. This has yielded a sustainable dairy production model, which is potentially important for replication with PKSf POs across similar agro-ecological conditions of the country.

In order to ensure supply of the low-cost potable water among the coastal poor, LIFT has established 'Reverse Osmosis Plant' in salinity-prone Satkhira and Khulna districts. This project is being implemented by two POs of PKSf. This project has already proved itself to be quite effective for the coastal poor.

LIFT has introduced saline-tolerant rice seeds among the farmers of coastal areas. This initiative showed remarkable progress in ensuring quality saline-tolerant rice seeds to the coastal-farmers. In view of the impact of this project, PKSf has recently taken an initiative to expand drought-tolerant variety of rice seeds among the farmers of Chuadanga.





## DEVELOPING INCLUSIVE INSURANCE SECTOR PROJECT (DIISP)

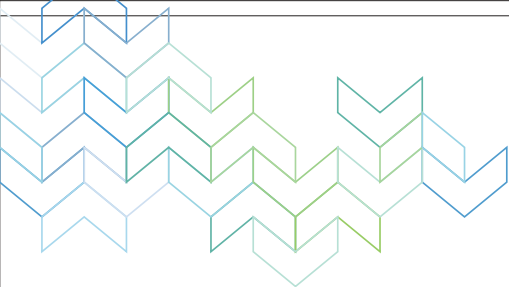
Poverty reduction is one of the main challenges for a densely populated country like Bangladesh. The country stands among the most vulnerable nations to global climate change. Various individual and catastrophic shocks had severe impact on the lives and livelihoods of the poor. Such shocks adversely affect their ability to improve their social and economic welfare. There is very limited and unreliable alternative formal institutional mechanism of the risk mitigation for these people.

To address the risk mitigation needs of the poor and low-income segment of population,

PKSF implemented a pilot MI project from January 2010 to December 2014 titled “Developing Inclusive Insurance Sector Project (DIISP)”. The Project was financed by the Japan Fund for Poverty Reduction (JFPR) with administrative support of the Asian Development Bank (ADB). The project was successfully completed in December 31, 2014.

A nationally representative and comprehensive MI market assessment survey among the poor and low-income population was conducted under the project to analyze their demand and to compile actuarial data for product development.





The Project designed a variety of life, health and livestock insurance MI services utilising the baseline data.

PKSF has shared the draft regulatory guidelines with Micro-credit Regulatory Authority (MRA) to facilitate the development of MI regulatory framework. The Project has extended capacity building training on MI operations to over 760 officials of 40 participating MFIs.

MI awareness creation campaigns were carried out in more than 160,000 households under 80 branches of 40 MFIs (2 branches were chosen from each MFI). The participating MFIs have played a crucial role in increasing insurance education to over 5.52 million policyholders at

the underwriting stage during the MI pilot-test. Utilization of various instruments (e.g. short plays, posters, brochures, health cards, etc.) has helped enhance the efficacy of the campaigns on creation of awareness.

The project successfully piloted credit life insurance, livestock (cattle) insurance and hospital insurance services along with a basic healthcare (paramedic) service among the poor and low-income people through 40 partner MFIs. More than 5.52 million MI policies were issued by the 40 MFIs and over 23 thousand claims were paid under credit life, hospital and livestock insurance schemes during the pilot phase (September 2013 to December 2014) of the project.

#### Status of MI Pilot-testing (at a glance up to December 2014)

MI service	Commenced from	No of Participating MFIs (No of Branches)	No of Policy Issued (No of insured) -in Million-	Gross Premium -in Million BDT-	Number of Claims Paid -in Thousand-	Claims Payouts - in Million BDT-
Credit Life	Sep-2013	40 (2,947)	5.08 (10.16)	914.04	20.70	355.05
Livestock (cattle)	Jan-2014	28	0.42 (0.42)	61.30	1.08	21.46
Hospital	Jan-2014	40 (80)	0.03 (0.17)	9.79	1.66	2.74
Grand Total		40 (2,947)	5.52 (10.43)	985.13	23.43	379.70

In addition to hospital insurance services, a basic health care service has been extended to the households under 80 branches of 40 MFIs under which 2,64,016 patients received treatments from full-time paramedics and part-time doctors, 2,24,056 million beneficiaries participated in health-awareness campaigns and 8,037 patients received referral services from the paramedics.

PKSF created a 'Covariant Risk Fund (CRF)' to provide an alternative form of reinsurance services to the partner MFIs. PKSF initially contributed BDT 50 million to CRF from its own resources.





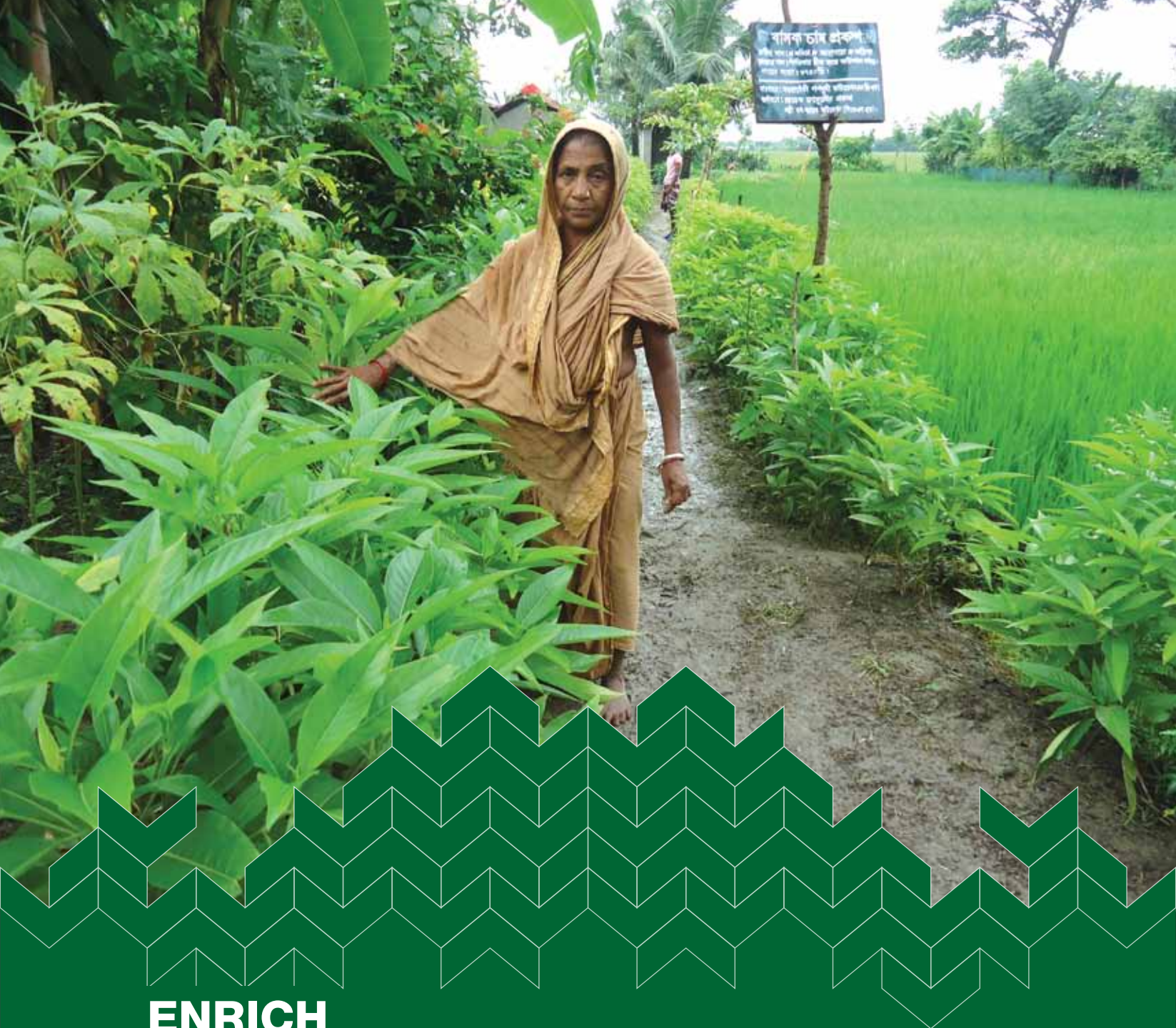




# SPECIAL PROGRAMMES







## ENRICH

PKSF decided in 2010 to pilot an integrated approach to poverty eradication to help strengthen the sustainable development interventions existing in the country. This programme titled “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)” focuses on the comprehensive needs of the households. A total of 150 unions are already under the coverage of the programme.

The overall vision that underpins the ENRICH is to work with the poor, to create an enabling environment for them with the optimum use of

their resources to achieve a humanly dignified living standard and to enjoy universal human rights. Under this new approach, the integrated action programme includes the key components of education, skill training, technology, information, health services, food security and nutrition, awareness raising, facilitating access to asset, social capital formation, infrastructure, climate change adaptation, insurance services, market linkages and so on.

ENRICH is being implemented in each selected union by the selected POs of PKSF, the union



parishad, and the members of the programme in a unique kind of partnership that coheres and specifies differentiated responsibilities for the partners.

## Key ENRICH Components

**Health:** This component is designed to provide comprehensive primary healthcare services to all households in the selected unions. There are now 260 health assistants and 1,852 health workers. A total of 140,136 households have been given health cards up to June 2015. So far, 335,912 and 295,456 patients have been treated in static and satellite clinics respectively, and 584 health camps have been organised in which 108,621 patients have been treated and cataract operation on 6,511 persons was performed.



100 percent safe sanitation has been ensured under the ENRICH. So far, 13205 sanitary latrines have been installed at all homes in 11 unions. The same will be ensured in other ENRICH unions in phases.

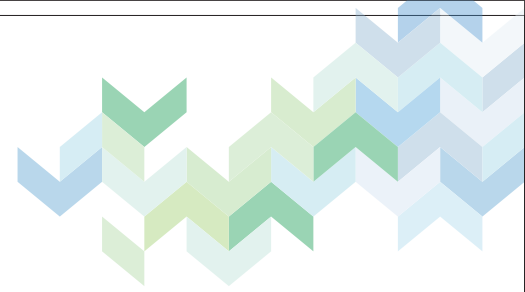
**Cooking Stoves and Solar Power:** Distribution of a health and environment-friendly improved cooking stove, commonly known as Bandhu Chula, is another distinctive initiative under the ENRICH. The households are encouraged and facilitated to replace conventional cooking methods with Bandhu Chula. It substantially reduces the risk of smoke-related health hazards and exposure to fire. As of June 2015, a total of 12,140 Bandhu Chulas have been distributed in 43 ENRICH unions.

Solar lanterns are being distributed, particularly for children's use to study at night. A total of 33,247 solar home systems have been distributed up to June 2015 in 43 ENRICH unions.

**Education:** The ENRICH education component primarily seeks to address the problem of drop-out of children from primary level education. Students up to Class 2 are helped in these centres to prepare the next day's tasks, given the fact that often there are no facilities and educational support for many students at home. In 4,146 afternoon education centres in 143 unions, 4,146 teachers are assisting 112,000 students (girls and boys), as of June 2015. The dropout rate among these students, as they move up to Class 3, has come down to less than 1%, while it is about 5% nationwide.



**Special Credit Services:** Three types of special credit services have been designed for the ENRICH households: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). All the three credit services can be accessed simultaneously by a household. As of now, the ceiling of this loan is BDT one million (US\$12,820) and the maximum service charge is 25% on a declining method. The ceiling of LIL for a household is BDT10,000 (US\$128) and the interest rate payable is 8% (on the basis of declining balance method). The ACL ceiling for a household is BDT 30,000 (US\$385) and the interest rate payable is 8% (on the basis of declining balance method). Up to June 2015, a total of BDT 7,141.60 million (US\$91.56 million) has been disbursed under these three loan schemes in 43 ENRICH unions. Some



65,014 individuals have received these credit services so far and a total of 83,778 individuals have access to savings services.

**Special Savings Scheme:** A special savings scheme has been designed under ENRICH for the ultra-poor households. Female-headed households and households with disable members are particularly eligible to join this scheme. Such a household is advised to open a bank account and deposit some money (at least BDT100=US\$1.28) into it per month for two years. The amount saved is matched by PKSF, in terms of grant, at the end of two years to a maximum of BDT 20,000 (US\$256) on the condition that the total amount will be used to acquire an asset (e.g. land, farm animals, skill upgrading of household members etc.) in consultation with the concerned PO and PKSF. Till June 2015, 210 members in 16 (Phase 1) unions have been given a total grant of BDT 3.78 million (US\$48.5 thousand) under this savings scheme.

**Plant Cultivation:** Medicinal plant cultivation is one of the innovative actions under ENRICH, along with various other IGAs. A household can earn up to BDT 2,500 (US\$32) per month by cultivating about 1,200 Bashok plants on 10 decimals of marginal lands. An initiative has been undertaken to promote the cultivation of medicinal plants, primarily Bashok, in the homeyards of all ENRICH households.

**Youth Development and Job Linkage:** Job linkage initiative within the framework of the ENRICH youth development component maintains liaison with different employers and organises job fairs to assist the young unemployed persons to find jobs. A total of 928 young individuals have, as of June 2015, found employment opportunities in G4S, PRAN-RFL, and The ACME Laboratories Ltd. through this process.

**Community Level Action:** Under its union/community-level development component, ENRICH promotes repairing or building of culverts, bridges, and sanitary latrines and shallow tube-wells in public places such as schools, bazaars, colleges, madrasas, mosques, temples, and libraries. Up to June 2015, 1,646 sanitary latrines, 1,316 tube-wells, 35 deep tube-wells and 35 Pond Sand Filters (PSF) have been built or repaired in 43 unions. Moreover, 748 small culverts/bridges have been constructed.

**Beggar Rehabilitation Initiative:** The beggar rehabilitation initiative is a new and challenging thrust of ENRICH that targets the street beggars to transform

them in to productive members of the society. In the 1st phase, a total of 213 beggars have been successfully rehabilitated. The programme follows a customized rehabilitation plan formulated for every participant in cooperation with their respective Union Parishods. Under this programme, each participant has received a financial grant of BDT 1 lac on the condition that he/she would use 70% of the grant in a sustainable Income Generating Activity (IGA).



### ENRICHed Home

An ENRICHed home is a new, ideal and yet a practical example. Such a home must have a sanitary latrine and, usually, a tube-well for safe drinking water. Economic activities conducted at the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables and lemon, fruit, and medicinal plants, either a solar home-system or a biogas plant and an improved cooking stove. Environment-friendly fertilizer vermi-compost is produced by the household for its own use and/or for sale.

### ENRICH Centre

Such centres have been built in many of the Unions. These have become very efficient community hubs. The villagers share their various problems, find solutions in togetherness and become mutually benefitted. These centres have qualitatively enriched community activities.





# সম্মানী অনুষ্ঠান

প্রধান অতিথি: জনাব আবুল মাল আবদুল মুহিত, এমপি, মাননীয় সচিব, অর্থ মন্ত্রণালয়, পাকিস্তানী বাংলাদেশ সরকার  
বিশেষ অতিথি: জনাব আবুল হাসান মাহমুদ আলী, এমপি, মাননীয় সচিব, পররাষ্ট্র মন্ত্রণালয়, পাকিস্তানী বাংলাদেশ সরকার  
জনাব ড. আফরোজ চৌধুরী, এমপি, মাননীয় প্রতিমন্ত্রী, স্বাধীনতা মন্ত্রণালয়, পাকিস্তানী বাংলাদেশ সরকার  
ড. আবুল কালাম আজাদ, এমপি, মাননীয় প্রতিমন্ত্রী, স্বাধীনতা মন্ত্রণালয়, পাকিস্তানী বাংলাদেশ সরকার



## PROGRAMMES-SUPPORT FUND (PSF)

PKSF initiated Programmes-Support Fund (PSF) in 2011 to ensure health care and education for the people who are not eligible for other programmes and projects.

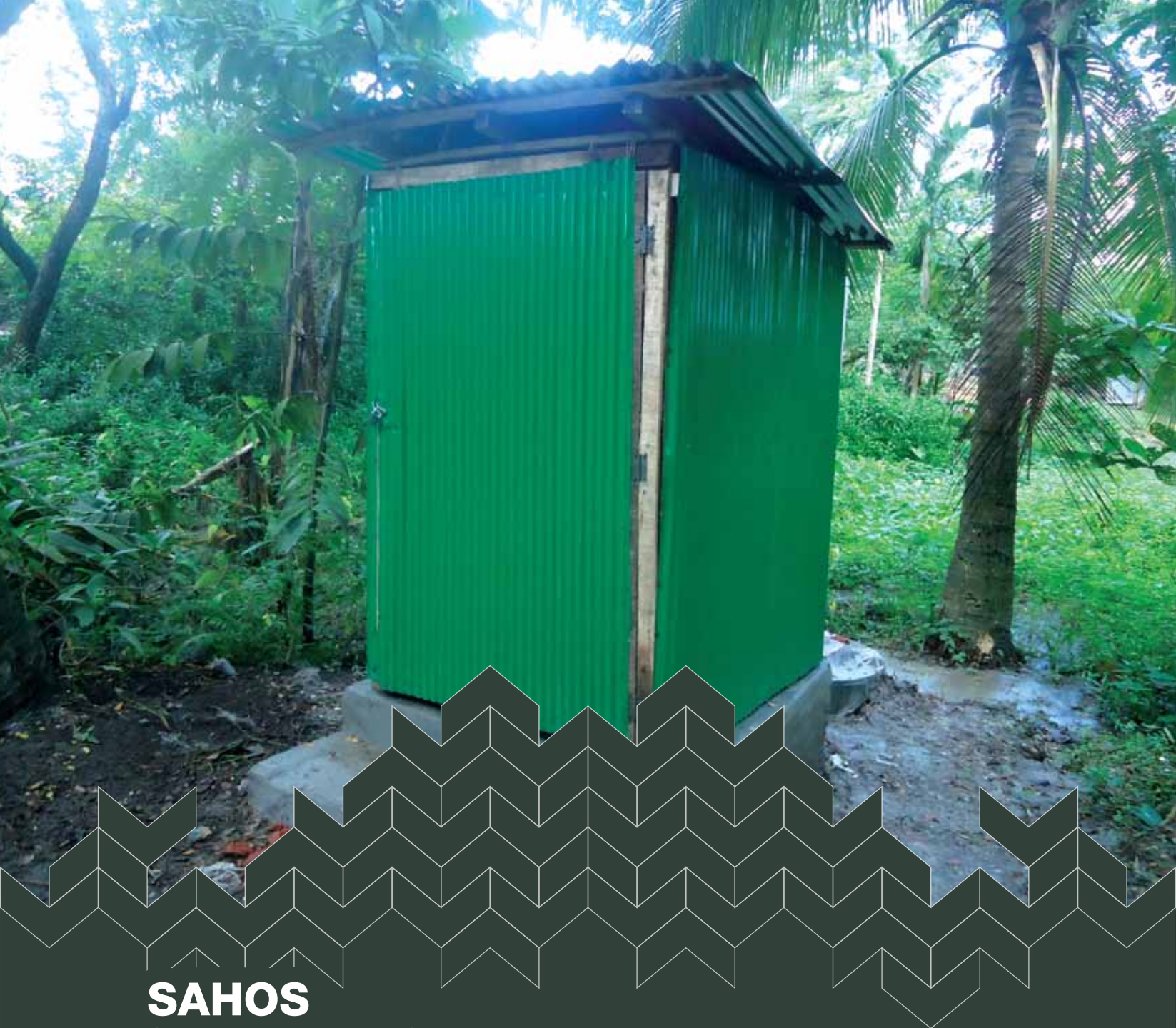
As of June 2015, PKSF has transferred BDT 2.0 billion of its own capital to PSF, which will be increased to BDT 5 billion in future.

Under PSF programme, scholarships are provided to the meritorious students of PKSF programme and project participants. In 2015, PKSF awarded scholarships to 1590 students. The amount of the scholarship is BDT 18,000 each per annum. These students are provided

with two consecutive scholarships in case of their promotion from class XI to class XII. Since 2011, a total of 3155 students have been awarded scholarships.

From January, 2014, PKSF is implementing a project through its PO “Sheba Nari O Shisu Kallyan Kendro” in Savar for the orphans and afflicted children of the Rana Plaza disaster. This initiative has been designed to meet the educational and nutritional needs of the children of those families which have been economically crippled by disaster. The budget of this initiative is BDT 5 lac for 2015.





## **SAHOS** (formerly DMF)

Due to geographical location, Bangladesh is one of the most disaster-prone countries in the world. Humanitarian crises or natural disasters are 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 activities of the country. Mitigation measures and immediate material help become an

urgent necessity. To help them cope with and recover from the disasters, PKSf has created a Disaster Management Fund (DMF) to provide quick financial assistance to the poor families; prevent them from selling advance labour or valuable assets and enable them to lead a humble and decent life. This Fund is newly titled as 'Sahos'.

'Sahos' is exclusively designed for ensuring immediate financial assistance to support the

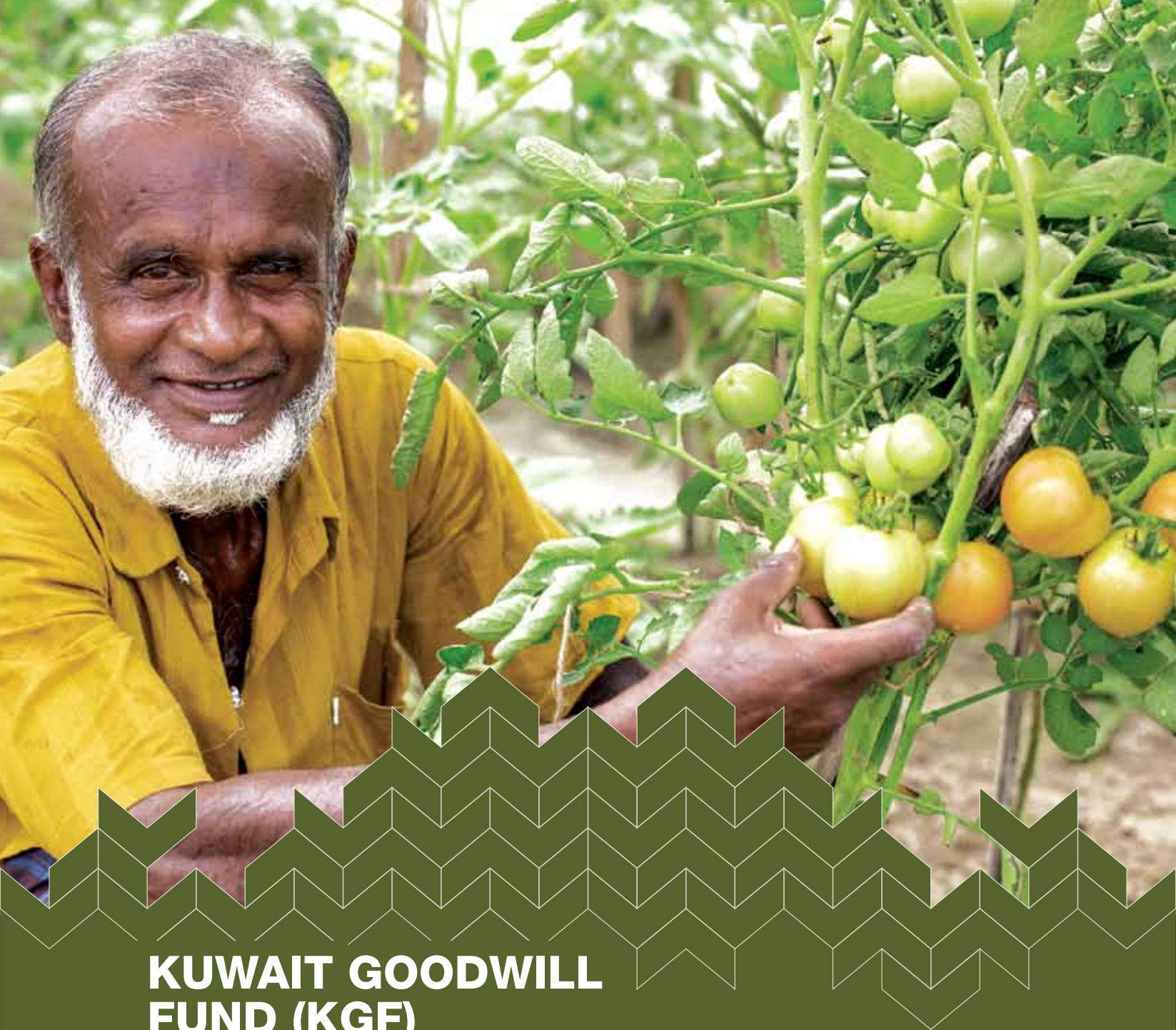


vulnerable poor during and post-disaster periods. This fund mainly seeks to facilitate the coping and recovery mechanisms of the poor people. This fund is primarily used for livelihood restoration including repairing of houses, tube-wells and latrines; restoring the existing

IGAs and recovering consumption capabilities during the post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation. PKSf mobilizes this fund from its own income and resources of other organisations.

#### Summary of 'Sahos' Programme of PKSf (as of June 2015)

Number of POs	162
Current Borrowers (No.)	107078
Loan disbursed (PKSf-POs) in 2014-15 (amount in Lac BDT)	1200.0
Cumulative loan disbursed (PKSf-POs) (amount in Lac BDT)	2277.11
Loan disbursed (POs-Borrowers) in 2014-15 (amount in Lac BDT)	45248.45
Cumulative loan disbursed (POs-Borrowers) (amount in Lac BDT)	52857.38
Recovery Rate (PKSf-POs) %	99.61
Recovery Rate (POs-Borrowers) %	95.41



## KUWAIT GOODWILL FUND (KGF)

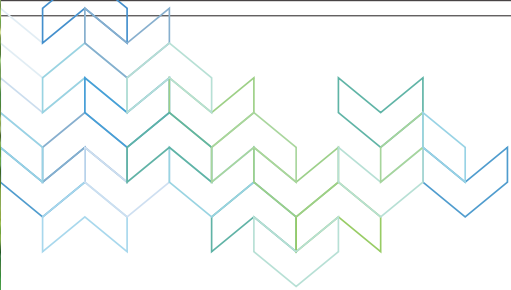
Sustainable intensification and diversification of climate resilient agricultural systems are directly related to the agricultural development that can lead to food and nutritional security. Quality agricultural inputs, appropriate technologies and effectiveness of extension services contribute to attain and maintain self-sufficiency in staple food production and meet the nutritional requirements of the poor.

Establishment of agro-based industries, commercialisation of agriculture, availability of storage and processing facilities and efficient

transportation are the major concerns of agricultural development. To achieve food security and ensure the basic right to food for the people of the Islamic countries, "Kuwait Goodwill Fund" (KGF) was established in 2008.

A tripartite grant agreement of USD 10 million has been signed between Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and Palli Karma-Sahayak Foundation (PKSF) on 30 January, 2011. The objective is to facilitate fund for small business activities under KGF.





The major thrusts of this programme are: linkage to sustainable agricultural loan services; loan for farm and off-farm activities; flexible repayment system based on harvesting pattern; promotion of livestock insurance etc. All capable members of the Partner Organisations (POs) of PKSF with good track record of receiving and utilising comparatively high amount of credit are eligible to claim funds from this programme. A maximum amount of BDT 3,00,000 in the form of microcredit and BDT 3,00,001 to BDT 15,00,000 as small loan can be approved under this programme for prospective proposals relating to food production and processing, storage and marketing of agricultural products and by-products in small businesses and micro-enterprises. A part of the income from this programme is also spent as grant for the training for the participants, PO and PKSF staff as well as dissemination and expansion of different technologies at the farm level.

## Achievements

### Credit Assistance

A total of 1,44,085 members (cumulative) have been organised in 6,393 groups since the inception of the KGF programme. It may be noted that of them, 1,02,344 are female comprising of 71.03% of the total enrolled members. Savings of the beneficiaries under this programme stood at BDT 178.72 million at the field level. Under KGF programme, PKSF has distributed BDT 9.6 billion to concerned POs during FY 2014-15, which is 98.97% of the programme budget. At the same time, the POs distributed BDT 16.10 billion to the programme participants. As of June 2015, loan outstanding with KGF programme at PKSF-PO level and PO-participants level stood at BDT 8.81 billion and BDT 10.14 billion, respectively. The loans taken by the members have been invested in more than 17 categories of farm and off-farm activities. As per sector-wise utilisation, crop production shares the

highest portion (50.26 %) of total loan (cumulative) followed by beef fattening (35.73 %), fish culture and livestock rearing (09.63 %) and seasonal business and others (4.38 %) respectively.

### Capacity Building and Technical Assistance

To build up the capacity at the local level, a total of 885 batches (22,125 members) have been trained on crop production, livestock rearing and fish production. Specialised residential training (4-5 days long) on modern livestock rearing, fish production, vegetative propagation and fruit tree management were also arranged for 525 active members in different research and educational organisations. Training for 501 PO-level officers on "Implementation strategy of KGF Programme" and 150 officers on "Basic Agriculture and Technology Update" were organised in different training centres of POs and Horticulture Centre of DAE, respectively. KGF programme also arranged training for 80 Agriculturists/Diploma Agriculturists on "Modern Rice Production Technology" at Bangladesh Rice Research Institute (BRRI).

Environment-friendly, area-specific, simple and low cost agricultural technologies were disseminated through 175 demonstrations and 72 field days. Forty exposure visits and 22 mobile cinema shows were also organised at different locations for wider and useful dissemination of latest relevant information. One of the most important activities of KGF programme is to distribute technology expansion related inputs. Under KGF programme, 13,136 pheromone traps (used for insecticide-free vegetable production), 775 porous pipes (for irrigation, water saving and rice production), 130 USG applicators (for easy and effective application of urea granule in the rice fields) and 50 power sprayers (for judicious use of pesticide to produce quality mangoes) were distributed.

**Budgetary allocation of BDT 144.85 crore for a total 33 POs is in place for FY 2015-16.**





## SPECIAL FUND

A large number of Bangladesh population living under poverty line often face crises because of the recurrence of natural disasters. These multiply the miseries of the poor communities with the loss of their modest assets and property. These helpless people falling in such crises require special assistance to combat the emergency situations. During the crises, a number of organisations and individuals often approach PKSf for special financial assistance to address their immediate needs. With no provision in its mainstream programmes to respond to these

needs, PKSf has formed a Special Fund from its own resources in 2010.

The programmes/projects participants of PKSf including PKSf and POs staff suffering from such crises can get support from the Special Fund. It also facilitates various social services for the community such as provision of safe drinking water, health, education etc. in the remotest areas of the country. In addition, the helpless and ailing freedom fighters, teachers, development workers are also eligible to get support from this Special Fund.





## Objectives

- Rehabilitate the disaster-stricken poor people through financial and material assistance;
- Provide emergency support to the vulnerable communities in some special situations through community support programmes, such as, provision of safe drinking water, repair of infrastructure such as roads, bridges/culverts;
- Facilitate scholarship programme for meritorious children of the poor and ultra poor programme participants of the Partner Organisations of PKSF to help continue their studies. In exceptional cases, educational grants are also offered;
- Provide financial assistance to the education and health-related non-government institutions that serve the poor and ultra poor;
- Organise special programmes and activities on some special occasions relating to health, education, sports etc;
- Provide financial and material assistance to the individuals to meet the needs of emergency and expensive medical care.

A committee consisting of four members headed by the Managing Director of PKSF operates the fund. The committee scrutinises the applications for grant and accordingly approves funds.

Since 2010, PKSF has disbursed around BDT 1.35 crore in total as financial assistance to education, health and other social services sectors from its Special Fund.

### Activities of Special Fund during FY 2014- 2015

In FY 2014-2015, PKSF has provided BDT 41.89 lac as financial assistance to 31 individuals and one institution under Special Fund.

- BDT 14,00,000 has been given to individuals for medical care.
- BDT 2,54,500 has been disbursed as scholarship to meritorious students of poor and ultra poor family.
- BDT 2,54,428 has been provided to “Cheuria Lalon Academy” at Kushtia to help the students of this Academy to learn Lalon songs. The teachers and office staff of the Academy also get their salaries from this grant. Apart of this, grant has been used to buy 13 types of different musical instruments for the Academy.
- BDT 21,00,000 has been disbursed to the families of the deceased officials of “Anannya Samaj Kalyan Songstha”.
- PKSF has also provided BDT 1,50,000 to a number of individuals to maintain their livelihoods.
- BDT 5 lac has been provided to Bangladesh Scouts for its 8th National Cub Comporee.







# CAPACITY BUILDING







## TRAINING

PKSF attaches very high importance to increase efficiency and skill development in its every single intervention. Structured training and introduction to updated knowledge and technologies naturally lead reduction of cost and betterment of performance. The training wing represents distinct continuity, competence and mission.

PKSF organises internal and overseas training for its own and officials of POs' covering wide range of areas related to poverty reduction and employment generation. In FY 2014-2015,

PKSF organised training for 5751 participants of its POs in 242 batches. Till June 2015, PKSF has provided training exclusively to 75,674 officials of different levels of its Partner Organisations (POs) since its inception.

Besides training, exposure visits are organised for the foreign delegates from different countries as per their requests over the year. Training department also organises internship for post-graduate level students of different reputed public and private universities and institutions from home and abroad.





## Major areas of training covered during 2014-15 are:

Savings and Microcredit Management: No. of participants: 601 mid-level officials

Training of Trainers (ToT) No. of participants: 118

Accounts & Financial Management: No. of participants: 580

Group Dynamics, Savings and Microcredit Management: No. of participants: 1809 field level workers

Advanced Microfinance & Institutional Management: No. of participants: 104 senior/mid-level officials

Financial Product Design and Diversification: No. of participants: 82 senior/mid-level officials

Strategic Planning for NGO and MFI: No. of participants: 118 mid-level officials

Monitoring & Evaluation: No. of participants: 128 mid-level officials

M&E and SME Operation and Management: No. of participants: 1041 field level workers

Internal Audit for Operation of NGO/MFIs: No. of participants: 128 mid-level officials

Moreover, a total of 982 officers of different levels of POs have received training under CCCP, DIISP & Ujjibito projects. The areas of training were on the respective project based activities.

Training for Non-POs: PKSf has organised training for 60 participants of LGED during the FY 2014-15. The areas of training were on different managerial issues of microfinance and social development interventions.

## PO Officials' Exposure Visit

In FY 2014-2015, officials from different POs have visited different reputed overseas institutions including CICETE-China & Joyful Union-Korea.

## Training for PKSf Officials in FY 2014-2015

In-Country Training: PKSf organised training for its 64 officials in FY 2014-15 at BARD – Comilla, Institute of Statistical Research & Training (ISRT), Dhaka University, BRAC, BPATC, Bangladesh Bank Training Academy, Planning Commission and icddr,b.

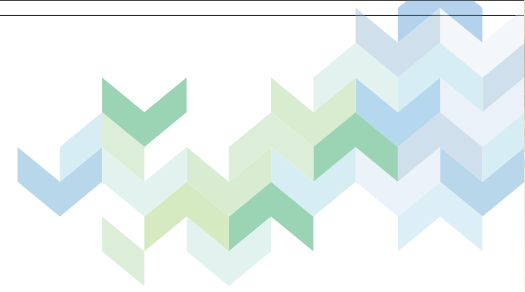
## Exposure Visit & Workshop (abroad)

49 officials of PKSf have visited different renowned institutions abroad. The countries include Mexico, Nepal, New Zealand, Thailand, Cambodia, China, Vietnam, Korea and Philippines.

## Beneficiaries' Training

In the FY 2014-15, a total of 68,031 beneficiaries received training under different projects on social interventions, skill development, IGA management & awareness building. Among them, 7020 beneficiaries received training under CCCP; 12,255 under PROSPER 33,850 under Ujjibito, 331 under ENRICH and 14,575 beneficiaries under KGF project.





## Overseas participants

A total of 69 foreign visitors from 16 countries visited PKSF as a part of their exposure visits and to participate in different workshops.

**Table: Overseas Participants**

	Institution & Country	Participants	Programme
1	National Defense College of India	15	Study tour
2	CIRDAP, India	06	Orientation Programme
3	USA, Vietnam, Uzbekistan & India	05	Silver Jubilee of PKSF
4	Ashta No-Kai, India	01	Exposure visit
5	BIRD, India	09	Exposure visit
6	<b>Participants from IORA Region:</b> India, Australia, Madagascar, Mauritius, Tanzania, Indonesia, Thailand, Comoros, Kenya, Sri Lanka, Seychelles & Mozambique	19	Workshop on Promoting Microfinance for Economic Development in IORA Region
7	CECD, Vietnam	02	Exposure visit
8	RUFIN, Nigeria	12	Orientation programme
Total		69	

## Internship Programme

A total of 11 interns from London School of Economics, New York University, Dhaka University, BRAC University, Bangladesh University of Professionals (BUP), Sher-e-Bangla Agriculture University and City University of New York, have successfully completed their internship at PKSF in 2015.







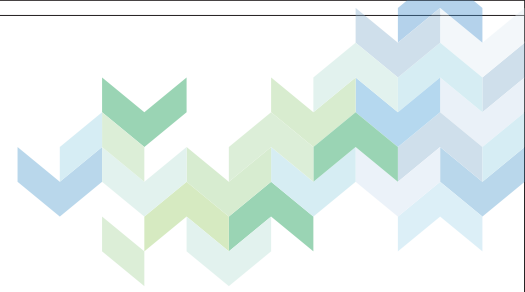
## RESEARCH

PKSF's strength certainly lies in the fast and effective implementation of performance and projects. But it has also learnt from its ground experiences that true impact studies can offer the key to any successful planning with this end in view.

The research division of PKSF was established in 2009 as an independent unit to provide necessary research support to PKSF programmes. Earlier, the research activities of PKSF were conducted through a research cell. The research division is expected to create practical and adaptable solutions by

conducting credible research which makes long-lasting positive changes in poverty alleviation and sustainable development of the country.

Although the research division concentrates its activities on the assessment of different programmes/interventions of PKSF and its impact on poverty alleviation. It also undertakes multi- disciplinary studies on various development issues, such as microfinance, agriculture, insurance, employment generation, food security etc.



The research division also conducts research to explore future development intervention areas of PKSF programmes. These research activities are conducted by PKSF staff as well as in collaboration with external research and academic institutions and also through outsourcing.

Recently, the research division has completed two studies. One is 'Employment Creation through Microcredit Programmes Supported by PKSF and Others: The Cases of TMSS and JCF', and other one is 'Risks in Agricultural and Seasonal Credit and Its Causes in the Context of Partner Organisations of Palli Karma-Sahayak Foundation'.

The general objective of the first study is to assess the impact of microcredit programme on employment generation conducted by PKSF and its Partner Organisations. A total of 1368 households from Jagoron and Agrosor programmes of Thengamara Mohila Sabuj Sangha (TMSS) and Jagorani Chakra Foundation (JCF), two POs of PKSF were selected for the study.

This study recommends for putting more emphasis on the expansion of Agrosor programme, creation of employment in non-agriculture sector, provide demand-led training to economically active population to create employment as well as to derive demographic dividend, ensure women's participation through proper monitoring, supervision and providing of skills and appropriate amount of loan to the borrowers in employment-intensive areas like industry, business, processing etc.

The broader objective of the second study is to assess the risks in agriculture and seasonal credit and its causes in the context of credit operations of PKSF. The

study was conducted on the basis of primary and secondary data. The study identified several causes that affect timely repayment of agriculture and seasonal credit. The causes are natural and man-made disaster, lack of quality agricultural inputs, lack of technical support and training, lack of preservation facilities of commodities and livestock mortality.

The study also finds some risks in credit disbursement system that include inadequate size of loan, diversion of loan, unwillingness to repay loan, provision of parallel loan and defalcation of money by the members and field workers.

The study recommends the introduction of crop and livestock insurance, provision of technical support and training to the farmers, measures to ensure fair price of produces and effective use of loan. The study also recommends revision of loan ceiling, timely disbursement of fund, determination of service charges on the basis of actual duration of loan and execution of loan repayment flexibilities.

At present, the Research Division is conducting three researches by its own researchers and jointly with other organisations.

1. 'Staff Drop Out from Microfinance Institutions: Patterns, Causes and Consequences'.
2. 'A Cross Generation Study on the Microfinance Borrowers in Bangladesh', jointly with the University of Calcutta.
3. 'An Exploratory Study on Female Agriculture Wage Labourers in Rural Bangladesh', jointly with the Institute of Microfinance (InM) and Dhaka School of Economics (DScE).







## PUBLICATIONS

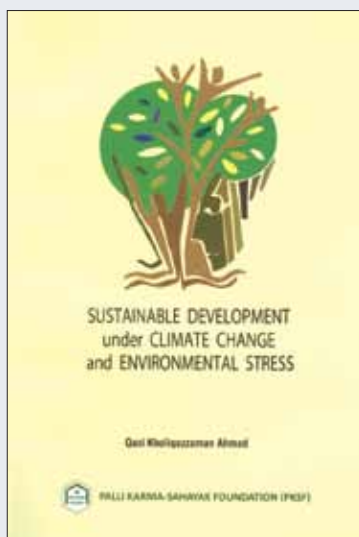
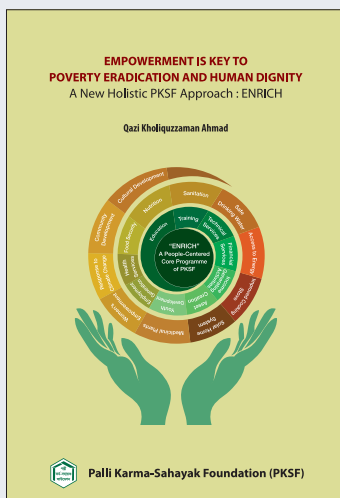
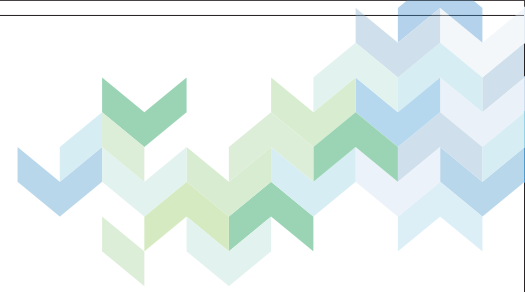
Ensuring the visibility and impact of PKSF's work depends upon its wide and effective dissemination of information of the activities to the government, development agencies and Partner Organisations. Annual Report and Quarterly Newsletter are the regular publications meant for this purpose. Apart from these, the publication cell also offers regular assistance in the publication of different reports, proceedings of important seminars, monographs on special issues, performance-based documentations etc.

The publication cell assists to prepare, edit and design booklets, flip-charts and brochures

of various departments. It also helps prepare and edit the Terms of References of different official documents. All publications are open to public access and are available on PKSF website [www.pksf-bd.org](http://www.pksf-bd.org). Moreover, the publication cell also assists to edit the materials regularly uploaded on PKSF website.

PKSF publishes Newsletter (Bengali and English) quarterly which contains information of PKSF's activities in each quarter.

The publication cell, from time to time, takes care of publishing booklets on various issues.



Every year PKSF undertakes new projects and programmes. The publication cell puts all its efforts to prepare the documentation of these activities on the yearly basis in a graphic way supplemented by lively and relevant photographs.

Documentation of the performance of different programmes, brochures and occasional publications come out at various intervals as per the demand of different divisions.

The publication cell regularly helps prepare different publications in terms of their layout, design and production. The cell plays an additional role to enhance the quality of the publications. The progress reports of different programmes and projects are often thoroughly edited and given the final shape.

### List of some selected publications 2015

PKSF Annual Report 2014

Annual Progress Report PRIME and LIFT 2014

Souvenir of PKSF Silver Jubilee

Sustainable Development under Climate Change and Environmental Stress

কৃষি প্রযুক্তি সম্প্রসারণে পিকেএসএফ (Role of PKSF in Expanding Agriculture Technology)

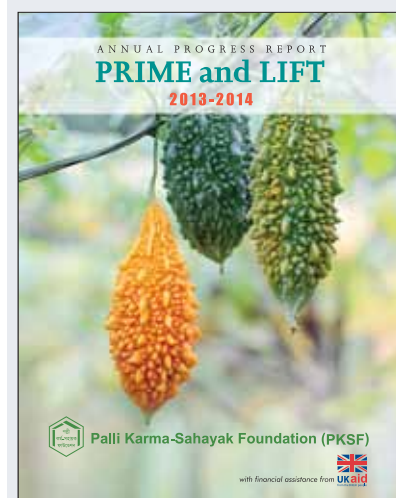
CCCP Communiqué

Empowerment is Key to Poverty and Human Dignity, A new Holistic PKSF Approach: ENRICH

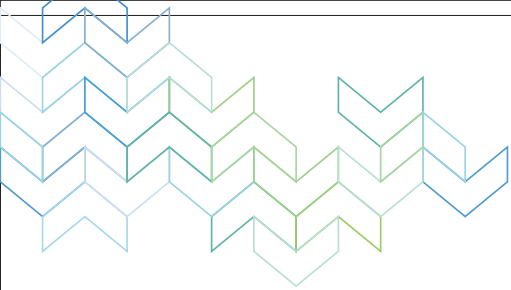
সমৃদ্ধি: 'দারিদ্র্য দূরীকরণের লক্ষ্যে দরিদ্র পরিবারসমূহের সম্পদ ও সক্ষমতা বৃদ্ধি' কর্মসূচি: একটি সহজ পাঠ (ENRICH: A programme for Enhancing Resources and Increasing Capacities of Poor Households: An Easy Reader)

কর্মসংস্থান সৃষ্টি ও দারিদ্র্যবিমোচনে মানব-মর্যাদা প্রতিষ্ঠায় সমন্বিত ও সম্মিলিত প্রয়াস (Holistic Approach to Establish Human Dignity through Eradicating Poverty)

Four co-curricular reading materials for juvenile learners









## COMMUNICATIONS

PKSF is always keen to get the feedback from different groups of stakeholders and people in general about its activities and programmes. PKSF organises a number of seminars and workshops throughout the year on different national, regional and global issues on development to update its officials and other interested persons. The communications cell plays an important role to disseminate such events and information through print and electronic media. The communications cell also takes care to highlight the activities and achievements of PKSF.

The communication Cell regularly disseminates the progress of the ongoing projects, new interventions and services of PKSF to people through the media. The cell is now looking after two separate TV programmes dedicated to current activities of PKSF namely 'Unnayane PKSF' on Banglavisión and 'PKSF Shomoy' on ATN Bangla. People get to know about the services and opportunities available across the country under PKSF programmes and projects. PKSF also uses the media to build up awareness on critical social issues.





PKSF has a viewer-friendly website which consistently updates the detail of regular proceedings of the activities of the Foundation. Visitors of the website can have easy access to various special programmes and projects, training facilities, organisation profile, publications, policies, research works, partner

organisations, library, lending activities, job circular etc.

The communications cell with all its efforts upholds PKSF's mandate of establishing human dignity among the poor people through the projection of all its development programmes and projects.

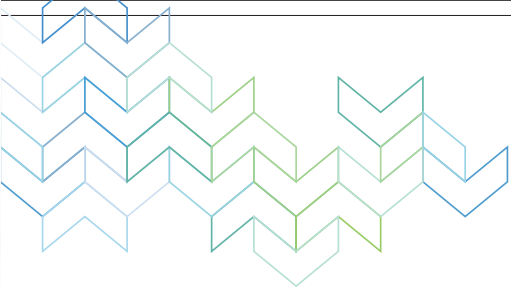


## LIBRARY

PKSF has an enriched library with a good collection of books, journals, study reports and publications of different programmes and projects. There are books on economics, accounting, statistics, environment, agriculture, human resources, management, climate change, marketing, information technology, religion, law, liberation war, autobiography etc. There is a separate space for Community Climate Change Project (CCCP) for specialized books and publications on global climate change issues and its impact in Bangladesh.

Updated government gazette, economic review, census, national and international working papers, journals and magazines of well reputed national and international organisations are in the shelves of the library. The archive of PKSF library preserves reports on various research activities through video documentation, audios, CD, VCD, DVD, VHS and BETACAM. The total collection of PKSF library is around 10500. The library is operated under a fully automated process. Anyone elsewhere from the world can have the access to visit the library through PKSF Website.







# FUTURE OF MICROFINANCE INSTITUTIONS OF B

## ROUND TABLE

IN HONOUR OF

HER MAJESTY QUEEN MAXIMA of The Netherlands  
The United Nations Secretary-General's Special Advocate

Chaired by  
DR. QAZI KHOLILUZZAMAN AHMAD  
Chairman, PKSF

10 November 2013



Palli Karma-Sahayak Foundation (PKSF)

Dhaka, Bangladesh





# FOREIGN DELEGATES' VISIT





## HER MAJESTY QUEEN MÁXIMA

Her Majesty Queen Máxima of The Netherlands, also the UN Secretary General's Special Advocate (UNSGSA) for Inclusive Finance for Development, visited PKSf on November 16, 2015. It has been a great honour for PKSf to receive Her Majesty in its premises. The Chairman and the Managing Director of PKSf warmly welcomed her.

In honour of and as desired by her, PKSf organised a roundtable on "The Future of Microfinance Institutions in Bangladesh." Dr. Qazi Kholiuzzaman Ahmad, Chairman, PKSf chaired the roundtable. HE Leoni Margaretha Cuelenaere, Dutch Ambassador to Bangladesh; HE Mr. Sheikh Mohammed Belal,

Bangladesh Ambassador to The Netherlands; PKSf DMDs, President of ASA, ED of BRAC, Acting MD of Grameen Bank, EDs of a number of PKSf POs and a number of HM the Queen's aides were present in the roundtable.

In her speech, Queen Máxima expressed her deep satisfaction over the performance of PKSf income generating activities and also appreciated different programmes and projects of PKSf and its POs. She particularly appreciated the human-centric approach of PKSf and also mentioned that Bangladesh has already set an example in inclusive financing to alleviate poverty from the society.



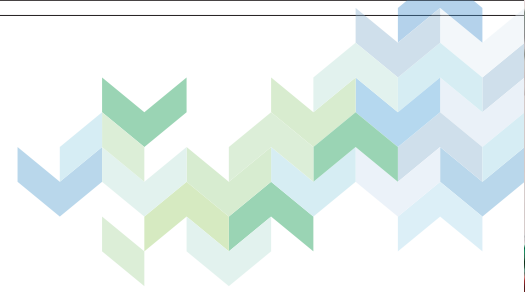


## NOBEL PEACE LAUREATE KAILASH SATYARTHY

Nobel Peace Laureate and noted child rights activist, Kailash Satyarthi visited PKSF on May 30, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Mr. Md. Abdul Karim, Managing Director, PKSF welcomed him in the office. Mr. Satyarthi met PKSF Board members and high officials of the Foundation. PKSF team presented him traditional jamdani sari, nakshi kantha and a crest.

On May 30, 2015, Mr. Satyarthi attended the South Asia Right to Food Conference 2015 as the guest of honour at Krishibid Institution at Khamarbari in the city. Palli Karma-Sahayak

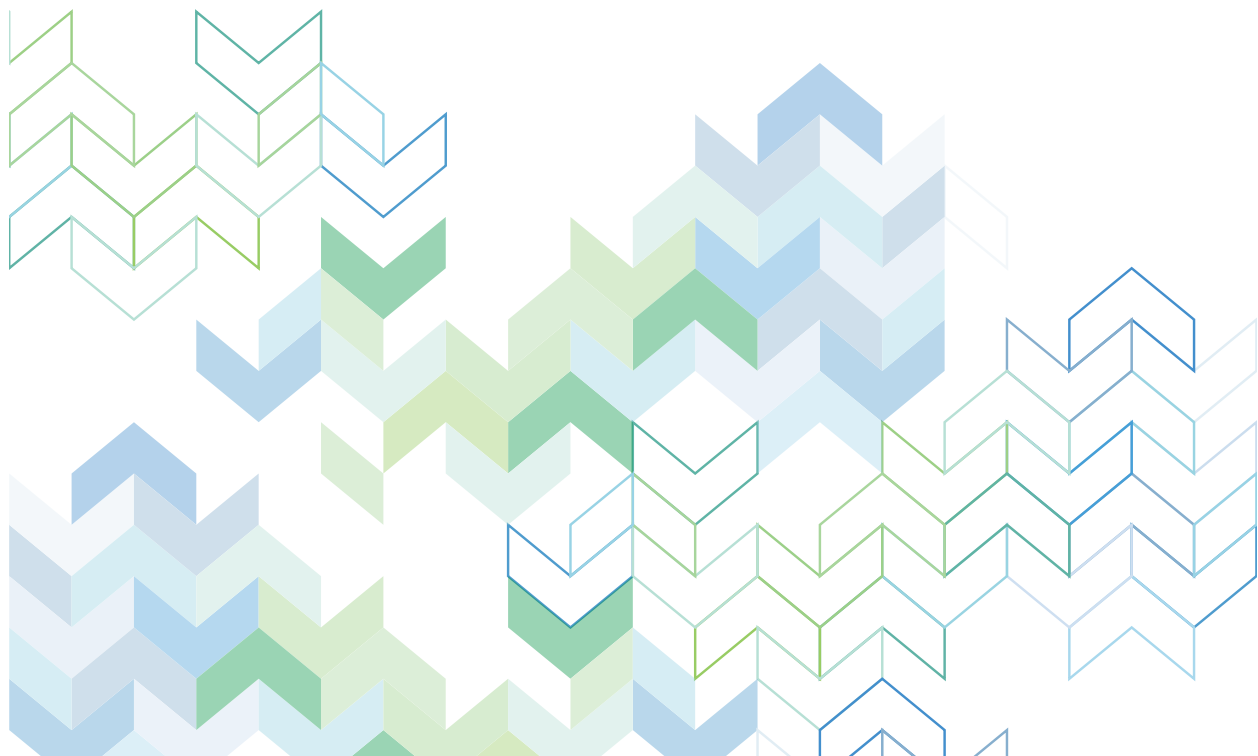
Foundation (PKSF) was a co-organiser of the event. Sheikh Hasina, MP, Hon'ble Prime Minister, the People's Republic of Bangladesh inaugurated the conference. The programme was chaired by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Chairman, Organising Committee of the conference. Among others, Md. Qamrul Islam, MP, Hon'ble Minister, Ministry of Food, Dr. A A M S Arefin Siddique, Vice Chancellor, Dhaka University spoke on the occasion. In his speech, Mr. Satyarthi emphasised on the need of building social and public movement against poverty.



On May 31, 2015, Mr. Satyarthi attended a national conference on Right to Education jointly organised by PKSf and Campaign for Popular Education (CAMPE). Chaired by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf, Mr. Md. Abdul Karim, Managing Director, PKSf delivered the welcome speech in the programme. Mr. Karim welcomed Mr. Kailash Satyarthi with words of warmth and appreciation. Dr. Ahmad, in his speech, said that the Right to Education Act will play an

important role in implementing national education policy and hence to find out some lasting and effective paths to eradicate poverty.

In his speech, Mr. Satyarthi, in addition to the needs of children to have education, expressed his concern on the high rate of child marriage in Bangladesh and India and opined that the minimum age of marriage should be 18 for girls.







## EXECUTIVE DIRECTOR OF ZAMFI

Mr. Godfrey C. Chitambo, Executive Director, Zimbabwe Association of Microfinance Institutions (ZAMFI) and Mr. Brian Zimunhu, CEO, Zimbabwe Microfinance Fund (ZMF) (ZAMFI), paid a visit to PKSF from October 18-22, 2015. They met the high officials of PKSF and had an experience of the management affairs and operational strategy of PKSF. The team visited PKSF partner organisations– Sajida Foundation in Dhaka and YPSA and IDF in Chittagong.

They also met the Chairman and the Managing Director of PKSF and held fruitful discussions. The ZAMFI delegation felt very pleased to see the implementation of various pro-poor programmes undertaken by PKSF across the country. They also highly appreciated the efficient relationship of PKSF with its Partner Organisations working at the grass root level. They expressed their opinion that they would take back their valuable experiences to put them into practice in Zimbabwe.





FISHERY AND  
DUCK FARM



# FIELD VISIT BY DEVELOPMENT PARTNERS







## EUROPEAN UNION DELEGATE VISITS UPP-UJJIBITO

From June 6 to 10, 2015, Mr. Monjurul Alam, a representative from European Union, visited Community Development Center (CODEC) and Shangathito Gram Unnayan Karmashuchi (Sangram), two Partner Organisations of PKSf, engaged in implementing UPP-Ujjibito at Kalapara and Sadar upazilas of Patuakhali district. He visited the activities of RERMP-2 at Latachapli, Dhulesshor, Mohipur, Pakhimara and Nilganj Unions of Kalapara upazila. Mr. AKM Nuruzzaman, Deputy General Manager, PKSf & Project Coordinator of UPP-Ujjibito and Engineer Ruhul Amin, Deputy Project

Coordinator of RERMP-2 component, accompanied him during the visit.

During the visit, Mr. Monjurul Alam had a first hand and field level experience of the activities of the groups under RERMP-2 and he talked to the ultra poor members of the project about the impact and prospects of various activities. He visited the households of the members involved in goat rearing and other Income Generating Activities (IGAs). He was also present in some sessions of the training courses organised on tailoring & homestead gardening.





## IFAD SUPERVISION MISSION VISITS PACE PROJECT

A Supervision Mission of International Fund for Agricultural Development (IFAD) visited the project area of Promoting Agricultural Commercialisation and Enterprises (PACE) from August 30, to September 11, 2015.

Led by Mr. Hubert Boirard, Country Programme Manager, IFAD, Rural Finance Specialist Mr. Alok Kumar, Value Chain Specialist Mr. Khairul Islam, Institutional Specialist Ms. Tamara Lampe, Knowledge Management Specialist Ms. Shameem Ara

Sheuli, and Country Programme Officer Mr. Nicolas Syed visited the project activities of PACE in Brahmanbaria, Barisal, Pirojpur, Khulna, Bagerhat, Satkhira and Jessore areas.

Mr. Akond Md. Rafiqul Islam, General Manager (Operations), PKSf and Project coordinator of PACE project accompanied the team during the field visit. During the visit, the members of the mission expressed their satisfaction over the progress of the project done so far within the initial phase.



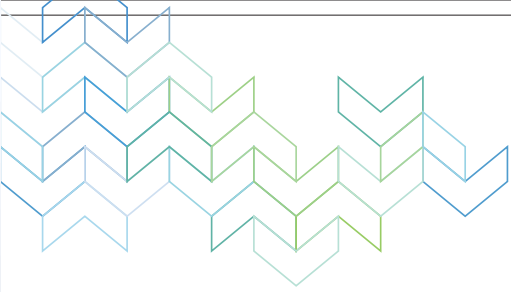
## EUROPEAN UNION DELEGATES VISIT CCCP WORKING AREAS

A team of Heads of Missions of some European countries and European Union delegates visited the climatically vulnerable areas of Satkhira district which are covered by some mitigation and adaptation measures and initiatives of Community Climate Change Project (CCCP). The visit took place on 17 November, 2015.

Mr. Md. Abdul Karim, Managing Director, PKSF, accompanied the delegation. The team members were: H.E. Mrs. Hanne Fugl Eskjeer, Ambassador, Embassy of Denmark; H.E. Mr.

Pierre Mayaudon, Ambassador and Head of EU Delegation; H.E. Mr. Mario Palma, Ambassador, Embassy of the Republic of Italy; H.E. Dr. Thomas Heinrich Prinz, Ambassador, Embassy of the Federal Republic Germany; H.E. Mr. Eduardo de Laiglesia y del Rosal, Ambassador, Embassy of Spain; Mr. Jean-Pierre Poncet, Deputy Head of Mission, Embassy of France; Mr. Paul Eastwood, Team Leader, DFID, British High Commission; Mr. Mario Ronconi, Minister Counsellor & Head of Unit-Head of Cooperation, EU Delegation; Mr. Rene de Vries, Head of ECHO Office; Mr. Gonzalo Serrano, First Secretary, EU





Delegation; Mr. Magnus Andre, Second Secretary, Embassy of Sweden; Ms Farzana Mustafa, DFID, British High Commission and Mr Owasim Akram, Programme Officer, EU Delegation.

The team visited the ongoing activities of CCCP in the severely saline-affected Shyamnagar and Kaliganj upazilas of Satkhira district. The team visited different interventions including crab fattening farm

demonstration, desalination plant, ENRICH houses, ENRICH beggar rehabilitation programme and ENRICH health centres.

The delegation appreciated the sincerity and commitment of PKSF officials and of its Partner Organisations in the implementation of activities devoted to restore the smile on the faces of the people left to the whims of nature.





## DFID COUNTRY REPRESENTATIVE VISITS PRIME ACTIVITIES

Ms. Sarah Cooke, Country Representative of DFID Bangladesh, visited the activities of Programmed Initiatives for Monga Eradication (PRIME) at Satkhira on November 25, 2015. Mr. Mohammad Roqibul Islam, Program Manager, Growth and Private Sector Development; Ms. Helen O'Connor, Climate Change and Environment Adviser; Mr. Dan Ayliffe, Humanitarian Adviser; Ms. Syeda Masarrat Quader, Private Sector Adviser and Ms. Nafisa Ziauddin, Programme Manager, International Trade and Development of DFID accompanied Sarah Cooke during the visit.

The DFID team visited PRIME activities in AILA and SIDR-affected households. They witnessed different livelihood activities under PRIME that include vegetable culture in sacks, quail rearing, eel fish fattening, duck rearing, crab fattening and handicrafts. They also observed satellite clinic services, adolescent group meetings and general health camps under Primary Health Care Services of PRIME. They also witnessed a training programme on crab fattening as well as the market linkage system of crab and eel-fish. The team visited safe drinking water





supply project under DFID-funded LIFT programme in the salinity-prone Shyamnagar area. Ms. Cooke appreciated the overall field level progress of PRIME and LIFT programmes of PKSF. She expressed her

satisfaction on the visible impact of PRIME interventions on the life of the helpless ultra-poor who almost wretchedly lead a life of struggle and uncertainty in these critically vulnerable areas.







# EVENTS

NATIONAL DIALOGUE ON  
**THE PARIS AGREEMENT: A CRITICAL LOOK**

Chaired by

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman, PKSF

Venue : PKSF Auditorium

Date : 5<sup>th</sup> January 2016, Time: 10:30am

Organized by



BANGLADESH UNNAYAN PARISHAD (BUP)



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



## NATIONAL DIALOGUE ON THE PARIS AGREEMENT

A National Dialogue on “The Paris Agreement: A Critical Look”, jointly organised by PKSF and Bangladesh Unnayan Parishad (BUP), was held on January 05, 2016 at PKSF Bhaban. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and coordinator of Bangladesh Climate Change Negotiating (BCCN) Team chaired the meeting. Mr. Md. Abdul Karim, Managing Director, PKSF and Mr. M. A. Jalil, Chairman, BUP made the opening remarks. Dr. Ahmad started the discussion with a critical review of the major contents of recently signed Paris Agreement on climate change. Other discussants were Dr. M. Asaduzzaman, Professorial Fellow, BIDS; Dr.

Rezaul Karim, Environment Specialist; Dr. Nurul Quadir, Joint Secretary, Ministry of Environment & Forest; and Dr. Mizan R. Khan, Professor, North-South University.

Discussion rolled on the adaptation and mitigation measures, technology transfer & negotiation, climate financing etc. to assess our needs and prospective benefits. PKSF and BUP officials, the officials of the Government of Bangladesh, PKSF's Partner Organisations, other development organisations, distinguished guests and persons representing the print and electronic media were present in the dialogue.



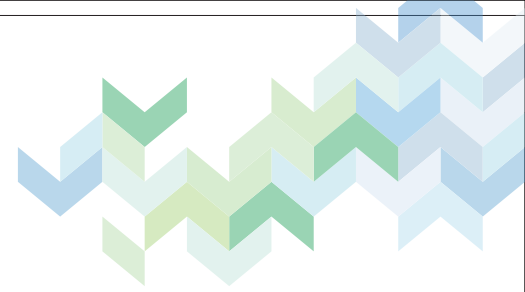


## WORKSHOP ON PROMOTING MICROFINANCE

In pursuance of sustainable development initiative of Indian Ocean Rim Association (IORA), an international workshop titled 'Promoting Microfinance for Economic Development in IORA Region' was held from April 8 to 9, 2015 at PKSF Bhawan.

Ministry of Foreign Affairs of Bangladesh and PKSF jointly organised this workshop. The member countries of IORA participated in this 2-day long workshop to understand the key issues for the successful implementation of microcredit programmes.

Mr. Abul Maal Abdul Muhith, MP, Minister, Ministry of Finance, Government of the People's Republic of Bangladesh inaugurated the workshop on April 08, 2015. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF was the special guest of the inaugural session. The session was presided over by Mr. Md. Abdul Karim, Managing Director, PKSF. Senior officials of the Ministry of Foreign Affairs, other Government officials, delegates from countries of IORA region, officials of PKSF and representatives of its Partner Organizations were present in the inaugural session.



19 representatives from IORA member countries and IORA headquarters participated in the workshop.

In his speech, Mr. Abul Maal Abdul Muhith, Hon'ble Finance Minister highlighted the history of microcredit in Bangladesh, its significant role in women empowerment and socio-economic development through poverty alleviation. In addition, he also referred to PKSf's inception and the significance of its activities.

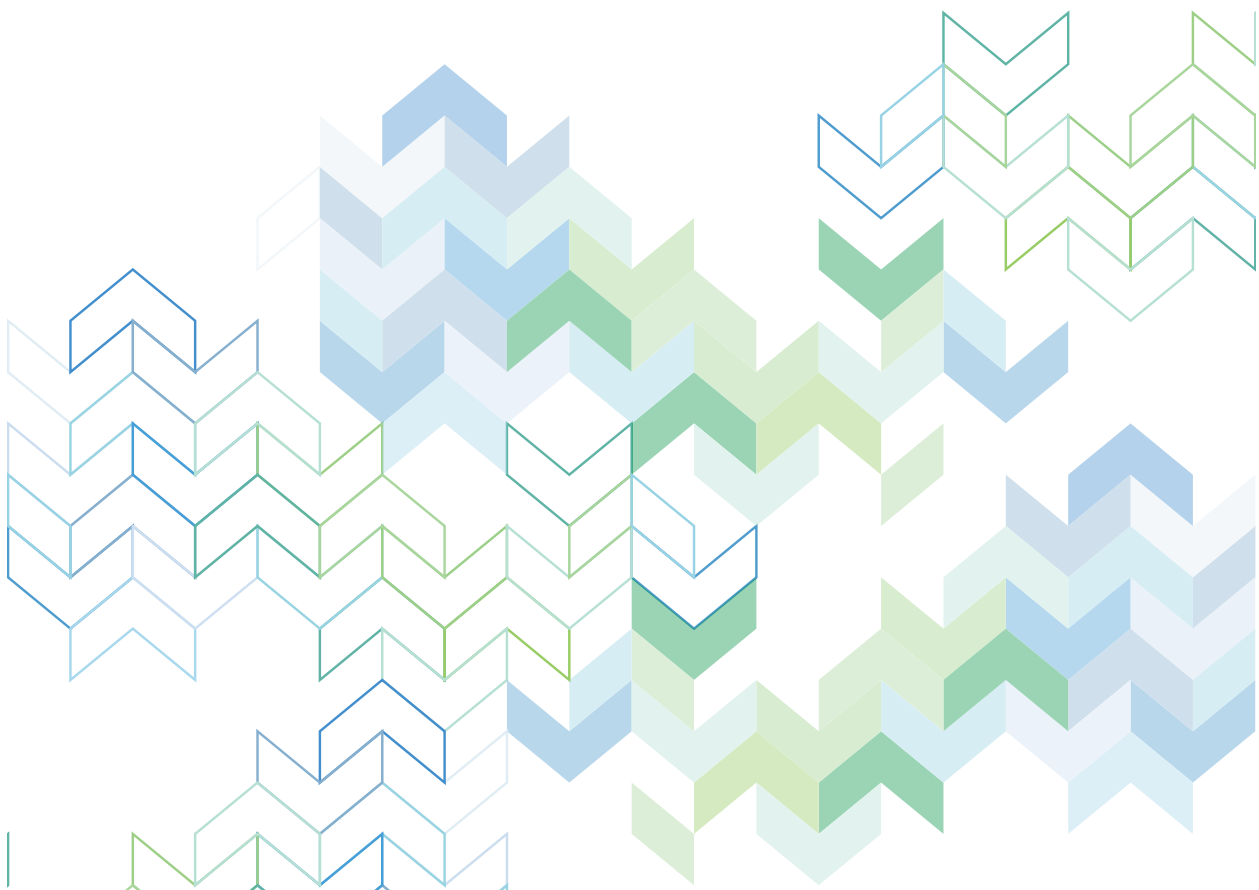
Special guest of the programme, Dr. Qazi Kholiquzzaman Ahmad briefed the audience on the history of PKSf. He also talked on the evolution and redefinition of microfinancing that at present PKSf believes in and practices. He commented that appropriate credit for effective utilization will benefit the poor debtors in the real sense of the term. In addition to financial assistance, Dr. Ahmad also emphasised on education and health care programmes.

Four discussion sessions namely, The Inherent Synergy between Microfinance and Development in Member

States; From Disbursement Based Financing to Integrated Development Financing; Microfinance for Inclusive Growth and Poverty Alleviation and Financing for Enterprise Development: Policy Frameworks, Institutional Structures and Monitoring Mechanisms, were held during the workshop.

Senior officials of PKSf, particularly those dealing with microfinance as well as the experts from Indonesia, India and Sri Lanka took part in these sessions.

The closing session of this 2-day long workshop was held on 9 April, 2015 at PKSf Bhaban. Mr. Abul Hassan Mahmood Ali, MP, Minister, Ministry of Foreign Affairs, Government of the People's Republic of Bangladesh was present as the chief guest, while Dr. Atiur Rahman, Governor of Bangladesh Bank was the special guest in the closing session. Rear Admiral (Retd.) Md. Khurshed Alam, BN, Secretary (MAU), Ministry of Foreign Affairs (Bangladesh) presided over the closing session.







## OBSERVANCE OF INTERNATIONAL WOMEN'S DAY

In pursuance of similar events organised in the previous years, PKSf celebrated International Women's Day in 2015. To mark the day, the Foundation organised a seminar on the state of women in Bangladesh in the context of universal human rights and our duties, on May 4, 2015. The female members of the Governing and General Bodies of PKSf, Managing Director, Deputy Managing Directors, General Managers, Deputy General Managers and female employees of PKSf, female Executive Directors of the Partner Organisations (POs) attended the seminar. The seminar was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf.

Mr. Md. Abdul Karim, MD, PKSf delivered the welcome speech in the seminar. Referring to the PKSf initiatives to accelerate women empowerment, he said that 90% beneficiaries of PKSf and its POs are women.

Ms. Salma Akhter, a professor of the University of Dhaka presented the keynote paper in the seminar. In the paper, she pointed out that women are now enjoying more rights than they did in the past, which is reflected in the number of the elected female representatives in local government.

# সম্মাননী অনুষ্ঠান

প্রধান অতিথি: জনাব আবুল মাল আবদুল মুহিত, এমপি, মাননীয় মন্ত্রী, অর্থ মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

বিশেষ অতিথি: জনাব আবুল হাসান মাহমুদ আলী, এমপি, মাননীয় মন্ত্রী, পররাষ্ট্র মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
জনাব মেহের আফরোজ চুমকি, এমপি, মাননীয় প্রতিমন্ত্রী, মহিলা ও শিশু বিষয়ক মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

সভাপতি: ড. কাজী খলীকুজ্জমান আহমদ, সভাপতি, পিকেএসএফ

তারিখ: মে ১০, ২০১৫ | স্থান: হল অব ফেম, বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র, আগারগাঁও, ঢাকা

সিটিয়াল পার্টনার:   



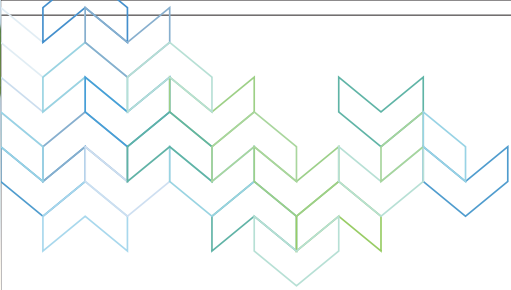
## CLOSING CEREMONY OF PKSf'S SILVER JUBILEE

The closing ceremony of PKSf year-long Silver Jubilee programme was held at Bangabandhu International Conference Centre on May 10, 2015. Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance graced the programme as the chief guest. Mr. Abul Hassan Mahmood Ali, MP, Minister, Ministry of Foreign Affairs and Ms. Meher Afroz Chumki, MP, State Minister for Women and Children Affairs were present in the programme as special guests. The programme was presided over by Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf. Mr.

Md. Abdul Karim, Managing Director, PKSf was also present. The members of PKSf's Governing Body and General Body, all PKSf officials including Deputy Managing Directors and top officials of Partner Organisations (POs) attended the joyful occasion.

On May 11, 2014, PKSf started observing its 25th anniversary. To mark the milestone of the anniversary, the Foundation started the year-long Silver Jubilee programme on that day. Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance, Government of the People's





Republic of Bangladesh also inaugurated the programme at Bangabandhu International Conference Centre. In the afternoon, the executives and representatives of Partner Organisations (POs), PKSF activists, teachers and health workers involved with the implementation of ENRICH, took part in a massive assembly what was called as the 'grand conference'.

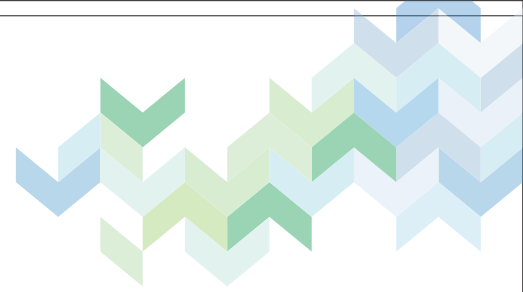
The closing ceremony was the formal ending of the year-long celebration. The programme was marked with the reflections of some of the more human-centric performance in which PKSF has shown increasing interest. Two of the rehabilitated beggars under ENRICH programme of PKSF shared their experiences in the closing ceremony while scholarships were awarded to meritorious children belonging to the disadvantaged and poor families connected with the ultra poor programme of PKSF. PKSF also felicitated 3 successful entrepreneurs.

Two distinguished freedom fighters were honoured with lifetime achievement award for their glorious contribution to our Liberation War in 1971. They are: A M Sharfuzzaman, a former engineer of Bangladesh Betar and Begum Mushtari Shafi, a writer and leader of women's liberation movement.



In his speech, Mr. Abul Maal Abdul Muhith, MP, the chief guest of the programme, expressed his hope that PKSF would continue to contribute to the socio-economic development of the country to a larger extent in future. Mr. Muhith hailed the ENRICH programme of PKSF and said that ENRICH will not only alleviate poverty but will also play a significant role in the overall sustainable development of the poor.





In his speech, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF focused on the significant aspects and importance of celebrating the year-long silver jubilee programme.

Quoting a verse of Rabindranath Tagore 'All these mute faces have to be made articulate', Mr. Md. Abdul Karim, MD, PKSF said that since its inception, the devoted PKSF officials and its Partner Organisations have been



working with commitment for the development of the silent rural poor of the country.

The closing part of the programme turned into festivity with the concert of Haider Hossain. Two PKSF officials, Mr. G. M. Humayun Azam and Ms. Fatema Khatun Ruma and five Partner Organisations of PKSF including VERC, IDF, PROYAS, Desha and Prottashy also performed in the cultural part of the closing ceremony.







## PKSF PARTICIPATES IN BANGLADESH DEVELOPMENT FAIR

PKSF participated in Bangladesh Development Fair (BDF) 2015 held at Bangabandhu International Conference Centre in Dhaka from November 15 to 16, 2015. Economic Relations Division (ERD) organised the fair. Her Excellency Sheikh Hasina, Prime Minister of the Government of the People's Republic of Bangladesh, inaugurated the fair.

Sixteen different ministries, divisions and organisations of the Government of Bangladesh, 16 development partners and eight different NGOs as well as private organisations took part in the fair.

PKSF participated in the Fair and took the opportunity to showcase its ongoing activities of poverty alleviation through employment generation. PKSf displayed an infographic titled "PKSF: People's Partner for Sustainable Progress" which projected various PKSf programme and project activities being implemented across the country. Different publications, newsletters, documentaries were also displayed at the PKSf stall during the fair.

Honourable Prime Minister visited the PKSf stall and exchanged greetings with the PKSf officials.







# AUDITOR'S REPORT

**Independent Auditors' Report  
to the Members of General Body of  
Palli Karma-Sahayak Foundation (PKSF)**

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at 30 June 2015 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

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

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

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

**Opinion**

In our opinion, the financial statements present fairly, in all material respects, the financial position of Palli Karma-Sahayak Foundation (PKSF) as at 30 June 2015 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards and other applicable laws and regulations.

We also report that:

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

**Dated, Dhaka;**  
30 November 2015

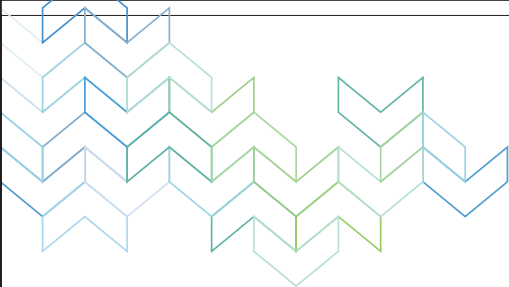
  
**MABS & J Partners**  
Chartered Accountants

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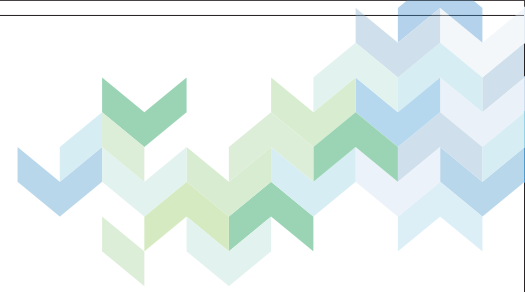
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**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Financial Position**  
**As at 30 June 2015**

		As at 30 June	
	Notes	2015 Taka	2014 Taka
<b>PROPERTIES AND ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	4	621,518,405	614,256,541
Investment against provision for gratuity	5	225,246,811	196,344,551
Investment against provision for earn leave	6	80,939,869	66,883,535
Investment against PKSF fund- SF, PSF and DMF	7	5,198,500,000	4,039,000,000
Staff house building & computer loan	8	219,224,314	213,358,471
Loan to POs under core program-non current portion	9	14,436,322,747	13,073,948,368
Loan to POs under capacity building- non current portion	10	135,184	581,737
Loan to POs under projects- non current portion	11	153,897,133	115,799,482
<b>Total non-current assets</b>		<b>20,935,784,463</b>	<b>18,320,172,685</b>
<b>Current assets</b>			
Loan to POs under core program-Current portion	9	24,655,686,545	23,462,976,586
Loan to POs under capacity building- current portion	10	1,007,485	2,587,809
Loan to POs under projects- current portion	11	233,542,437	375,345,719
Overdue service charges receivable	12	-	26,817
Service charges receivable	13	577,969,944	548,893,513
Interest and other receivables	14	186,519,447	178,260,330
Grant receivable	25	11,072,478	100,585,373
Advances, deposits and prepayments	15	591,036,345	110,387,699
Cash and cash equivalent	16	7,996,661,176	9,612,278,009
<b>Total current assets</b>		<b>34,253,495,857</b>	<b>34,391,341,855</b>
<b>Total properties and assets</b>		<b>55,189,280,320</b>	<b>52,711,514,540</b>



As at 30 June			
Notes	2015	2014	
	Taka	Taka	
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>Capital fund</b>			
Grants	17	11,407,167,774	11,482,355,433
Disaster management fund		4,149,362,533	3,914,197,638
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		80,623,072	75,167,896
Programs- support fund		2,533,162,608	1,901,948,956
Retained surplus		19,704,003,920	17,828,297,330
<b>Total</b>		<b>37,974,319,907</b>	<b>35,301,967,253</b>
<b>Non current liabilities</b>			
Microfinance loan under core program	18	9,283,257,596	10,476,912,847
Loan for projects	19	1,538,183,779	1,672,375,557
Provision for interest on microfinance loan	20	45,617,454	77,604,165
Provision for interest on loan for projects	21	-	1,818,899
Provision for gratuity and severance allowances	22	341,411,351	208,332,056
Provision for earn-leave	23	73,669,031	73,344,639
Deferred income	24	32,600,360	36,104,009
<b>Total</b>		<b>11,314,739,571</b>	<b>12,546,492,172</b>
<b>Current liabilities</b>			
Microfinance loan under core program	18	1,827,289,450	1,406,418,554
Loan for projects	19	134,191,778	145,896,577
Provision for interest on microfinance loan	20	136,993,840	73,609,336
Provision for interest on loan for projects	21	15,102,014	37,496,891
Grant received in advance	25	576,619,406	169,539,774
Other liabilities	26	623,552,957	345,196,021
Loan loss provision - core program	27	2,458,819,391	2,551,784,974
Loan loss provision - capacity building	28	572,568	613,104
Loan loss provision - projects	29	127,079,438	132,499,884
<b>Total</b>		<b>5,900,220,842</b>	<b>4,863,055,115</b>
<b>Total capital fund and liabilities</b>		<b>55,189,280,320</b>	<b>52,711,514,540</b>

The annexed notes from 1 to 55 and Annexure 1 & 2 form an integral part of these financial statements

Dr. Md. Jashim Uddin  
Deputy Managing Director

Md. Abdul Karim  
Managing Director

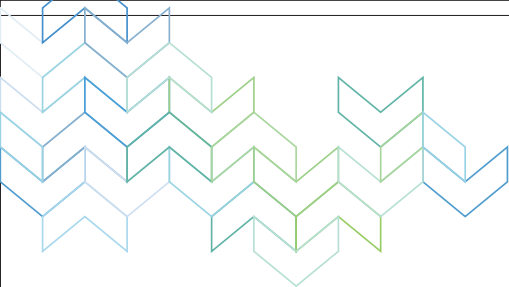
Dr. Qazi Kholiquzzaman Ahmad  
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;  
30 November 2015

MABS & J Partners  
Chartered Accountants





**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Comprehensive Income**  
**For the year ended 30 June 2015**

		For the year ended 30 June	
	Notes	2015 Taka	2014 Taka
<b>INCOME</b>			
<b>Operating income</b>			
Service charges	30	2,184,467,463	2,056,181,876
Grant income	31	1,185,212,646	1,149,997,404
		<b>3,369,680,109</b>	<b>3,206,179,280</b>
Non operating income			
Interest on bank balance and short term deposit	32	1,241,316,735	1,397,204,170
Other income	33	123,917,593	910,329,223
		<b>1,365,234,328</b>	<b>2,307,533,393</b>
<b>Total</b>		<b>4,734,914,437</b>	<b>5,513,712,673</b>
<b>EXPENDITURE</b>			
<b>General and administrative expenses</b>			
Manpower compensation (salaries, allowances & other facilities)	34	341,941,930	293,478,132
Training, workshop and seminar	35	56,471,632	72,373,452
Institutional development and capacity building	36	10,168,346	6,503,025
Program and project cost	37	1,229,708,599	931,685,114
Monitoring and evaluation	38	13,978,412	24,737,898
Occupancy expenses	39	9,115,263	8,416,913
Research and publication	40	10,647,111	17,591,409
Depreciation	41	24,977,020	22,189,710
Administrative expenses	42	65,488,205	44,263,971
<b>Total</b>		<b>1,762,496,518</b>	<b>1,421,239,624</b>
<b>Financial cost of operation</b>			
Borrowing cost	43	126,147,320	134,463,320
Bank charges and commission	44	3,307,450	2,718,474
<b>Total</b>		<b>129,454,770</b>	<b>137,181,794</b>
<b>Total expenditure</b>		<b>1,891,951,288</b>	<b>1,558,421,418</b>
<b>Net surplus for the year</b>	17	<b>2,842,963,149</b>	<b>3,955,291,255</b>

The annexed notes from 1 to 55 and Annexure 1 & 2 form an integral part of these financial statements

**Dr. Md. Jashim Uddin**  
Deputy Managing Director

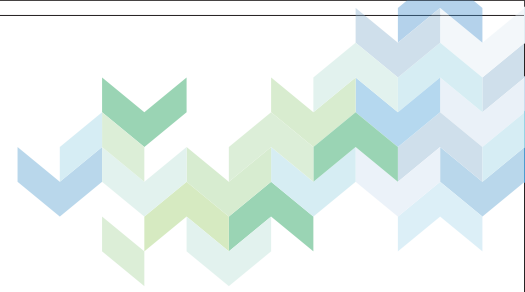
**Md. Abdul Karim**  
Managing Director

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;  
30 November 2015

**MABS & J Partners**  
Chartered Accountants



**Palli Karma-Sahayak Foundation (PKSF)**  
**Statement of Cash Flows**  
**For the year ended 30 June 2015**

		For the year ended 30 June	
	Notes	2015	2014
		Taka	Taka
<b>A. Cash flow from operating activities</b>			
Excess of income over expenditure (surplus)		2,842,963,149	3,955,291,255
Add: Adjustment for items not involving the movement of cash	45	63,673,377	(847,518,992)
<b>Surplus before changes in operating activities</b>		<b>2,906,636,526</b>	<b>3,107,772,263</b>
<b>Changes in operating activities</b>			
(Increase)/decrease in assets other than loan to POs	46	(523,823,220)	(164,930,791)
(Increase)/decrease in loans to POs - current portion	47	(1,049,326,353)	(921,846,664)
(Increase)/decrease in loans to POs - non current portion	48	(1,400,025,477)	(932,928,408)
<b>Net increase in loans to POs</b>		<b>(2,973,175,050)</b>	<b>(2,019,705,863)</b>
Increase/(decrease) in current liabilities	49	319,346,563	(49,781,517)
Increase/(decrease) in non-current liabilities	50	(33,805,610)	(4,208,680)
		<b>285,540,953</b>	<b>(53,990,197)</b>
<b>Net cash flows from operating activities</b>		<b>219,002,429</b>	<b>1,034,076,203</b>
<b>B. Cash flows from investing activities</b>			
Acquisition of property, plant and equipment	4	(35,541,776)	(29,311,900)
Sale proceed of property, plant and equipment		6,505,960	485,993
Increase investment against provision for earn leave		(14,056,334)	(17,150,603)
Increase investment against provision for gratuity		(28,902,260)	(52,714,848)
Increase investment against PKSF fund		(1,159,500,000)	(1,042,400,000)
<b>Net cash used in investing activities</b>		<b>(1,231,494,410)</b>	<b>(1,141,091,358)</b>
<b>C. Cash flows from financing activities</b>			
Grants received during the year	51	1,604,601,690	1,150,260,708
Grants utilised during the year for:			
-operational expenditure	52	(1,205,170,359)	(1,077,507,015)
-investment in property, plant and equipment (Annex-2)		(3,424,177)	(11,815,588)
Transfer to grant income		-	(66,349,033)
Transfer to loan from IFAD		-	(52,835,099)
Increase in grant receivable		(7,546,225)	-
Increase in grant for assets		2,282,810	-
Grant refund to donor		-	(17,108,867)
Grant adjusted against expenditure and loan to POs		(75,187,659)	-
Microfinance loan repaid under core program	53	(772,784,355)	(819,336,137)
Loan received under core program	53	-	64,367,969
Repayment of loan for projects	54	(145,896,577)	(81,010,273)
<b>Net cash flows from financing activities</b>		<b>(603,124,852)</b>	<b>(911,333,335)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>(1,615,616,833)</b>	<b>(1,018,348,490)</b>
Opening cash and cash equivalents		9,612,278,009	10,630,626,499
Closing cash and cash equivalents		<b>7,996,661,176</b>	<b>9,612,278,009</b>

The annexed notes from 1 to 55 and Annexure 1 & 2 form an integral part of these financial statements

**Dr. Md. Jashim Uddin**  
Deputy Managing Director

**Md. Abdul Karim**  
Managing Director

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka;  
30 November 2015

**MABS & J Partners**  
Chartered Accountants

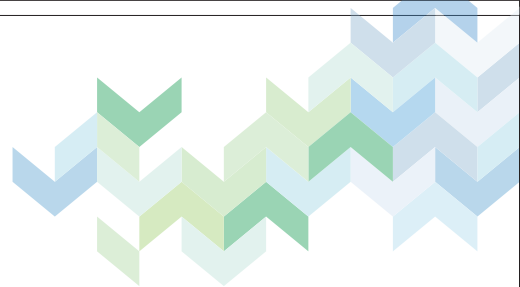


**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Changes in Equity  
For the year ended 30 June 2015

Particulars	GRANTS					
	Establishment Grants		UPP	RNPPPO	RESCUE	PRIME & LIFT
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (Own sources)	GOB (DFID)
Balance as at 01 July 2013	1,100,000,000	650,000,000	4,168,200,000	642,320,100	1,300,000,000	233,415,500
Fund received during the year 2013-2014	-	-	-	-	-	-
Surplus for the year 2013-2014	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	(1,300,000,000)	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
<b>Balance As at 30 June 2014</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>-</b>	<b>233,415,500</b>
Balance as at 01 July 2014	1,100,000,000	650,000,000	4,168,200,000	642,320,100	-	233,415,500
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	(1,487,826)
<b>Balance as at 30 June 2015</b>	<b>1,100,000,000</b>	<b>650,000,000</b>	<b>4,168,200,000</b>	<b>642,320,100</b>	<b>-</b>	<b>231,927,674</b>

**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Changes in Equity  
For the year ended 30 June 2015

Particulars	GRANTS					Total
	REDP	MEL	EFRRAP	KGf	ENRICH	
	GOB (DFID)	GOB (Own sources)	GOB (IDA)	GOB (KFAED)	GOB (Own sources)	
Balance as at 01 July 2013	44,820,000	3,750,000,000	1,047,207,041	819,900,000	-	13,755,862,641
Fund received during the year 2013-2014	-	-	-	-	73,699,833	73,699,833
Surplus for the year 2013-2014	-	-	-	-	-	-
Transfer to disaster management fund	-	-	(1,047,207,041)	-	-	(2,347,207,041)
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Balance As at 30 June 2014	44,820,000	3,750,000,000	-	819,900,000	73,699,833	11,482,355,433
Balance as at 01 July 2014	44,820,000	3,750,000,000	-	819,900,000	73,699,833	11,482,355,433
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(73,699,833)	(75,187,659)
Balance as at 30 June 2015	44,820,000	3,750,000,000	-	819,900,000	-	11,407,167,774





**Palli Karma-Sahayak Foundation (PKSF)**  
Statement of Changes in Equity  
For the year ended 30 June 2015

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2013	1,335,432,263	100,000,000	1,710,656,483	65,428,832	14,305,595,947	31,272,976,166
Fund received during the year 2013-2014	-	-	-	-	-	73,699,833
Surplus for the year 2013-2014	192,005,421	-	191,292,473	5,783,773	3,566,209,588	3,955,291,255
Transfer to disaster management fund	2,386,759,954	-	-	-	(39,552,913)	-
Transfer to special fund	-	-	-	3,955,291	(3,955,292)	-
Transfer to programs support fund	-	-	-	-	-	-
<b>Balance As at 30 June 2014</b>	<b>3,914,197,638</b>	<b>100,000,000</b>	<b>1,901,948,956</b>	<b>75,167,896</b>	<b>17,828,297,330</b>	<b>35,301,967,253</b>
Balance as at 01 July 2014	3,914,197,638	100,000,000	1,901,948,956	75,167,896	17,828,297,330	35,301,967,253
Fund received during the year 2014-2015	-	-	-	-	-	-
Surplus for the year 2014-2015	206,735,264	-	131,213,652	2,612,213	2,502,402,020	2,842,963,149
Transfer to disaster management fund	28,429,631	-	-	-	(28,429,631)	-
Transfer to special fund	-	-	-	2,842,963	(2,842,963)	-
Transfer to programs support fund	-	-	500,000,000	-	(500,000,000)	-
Adjustment during the year	-	-	-	-	(95,422,836)	(170,610,495)
<b>Balance as at 30 June 2015</b>	<b>4,149,362,533</b>	<b>100,000,000</b>	<b>2,533,162,608</b>	<b>80,623,072</b>	<b>19,704,003,920</b>	<b>37,974,319,907</b>



**Dr. Md. 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, 2015. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Microfinance-II, as provided for in the Subsidiary Loan Agreement between the Government of the Peoples Republic of Bangladesh and PKSF dated January 31, 2001.

Eligibility Criteria		Compliance (based on Audited Figures)		
		Time	2015	2014
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	98.95 98.97 98.88 99.14	98.37 98.51 98.52 98.89
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	96.39 96.75 96.11 97.20	94.86 95.13 95.11 96.68
b)	Minimum current ratio of 2.5:1		5.81:1	7.07:1
c)	Maximum debt capital ratio of 4.5:1		0.34:1	0.39:1
d)	Minimum debt service cover ratio of 1.25 times		23.54	30.42
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

**Dated, Dhaka**  
30 November 2015

  
**MABS & J Partners**  
Chartered Accountants

**Corporate Office:**  
Park Plaza (Suite N-9)  
31, Banani C/A, Road 17  
Dhaka-1213, Bangladesh  
Phone: +88-02-9821057-58  
E-mail: smcbd@citech.net

**Motijheel Office & Mailing Address:**  
21, Purana Paltan Line (4th & 7th Floor)  
Dhaka-1000, Bangladesh  
Phone : +88-02-58315469 / 58315471  
Fax : +88-02-9332936  
E-mail : smcbd@citech.net  
Web : www.mabsj.com

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## Financial highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended 30 June 2015 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2015.

### Results for the year

Total income

Total expenditure

**Excess of income over expenditure (Surplus)**

### At the end of the year

#### Total loan to Partner Organizations (POs)

Loan to large POs (BIPOOL)

Loan to small and medium sized POs (OOSA)

Loan to PO under Category-A

Loan to PO under Category-B

Loan to PO under Category-C

Loan to non partner organizations

#### Project wise details breakdown are as follows:

Loan to rural microcredit borrowers (RMC)

Loan to urban microcredit borrowers (UMC)

Loan to POs for Jagoron Loan

Loan to Ultra Poor Programm UPP (GoB)

Loan to POs for Buniad Loan

Loan for Microenterprise (GOB)

Loan to POs for Agrosor Loan

Loan to POs for Capacity Building

Loan to POs for Seasonal Loan

Loan to POs for Agricultural loan

Loan to POs for Sufolon Loan

Loan to POs under IFADEP

Loan to POs under MFTSP

Loan to POs under MFMSFP

Loan to POs under DMF

Loan to POs under PLDP-II

Loan to POs & Non-POs under PRIME and LIFT

Loan to POs under ENRICH

Loan to POs under KGF

Capital fund

Total properties and assets

### Returns

Surplus as % of average capital fund

Surplus as % of average portfolio

Surplus as % of average total assets

### Ratios

Cumulative loan collection ratio on total dues

Loan collection ratio on current dues

Current ratio

Debt/equity ratio

Debt service cover ratio

General and administrative expenses as % of average portfolio

Total loan principal affected by arrears as % of outstanding portfolio

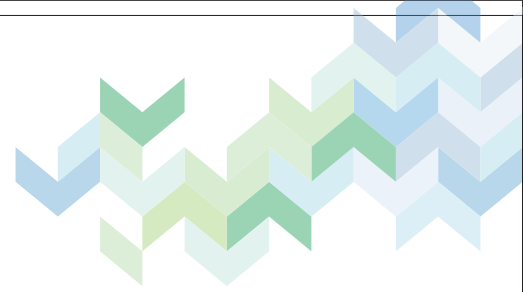
	2015 Taka	2014 Taka
Total income	4,734,914,437	5,513,712,673
Total expenditure	1,891,951,288	1,558,421,418
<b>Excess of income over expenditure (Surplus)</b>	<b>2,842,963,149</b>	<b>3,955,291,255</b>
<b>At the end of the year</b>		
<b>Total loan to Partner Organizations (POs)</b>	<b>39,480,591,531</b>	<b>37,031,239,700</b>
Loan to large POs (BIPOOL)	1,074,666,639	2,099,116,637
Loan to small and medium sized POs (OOSA)	1,767,164,627	4,180,290,376
Loan to PO under Category-A	17,392,625,808	12,606,271,653
Loan to PO under Category-B	6,652,247,188	7,030,027,242
Loan to PO under Category-C	12,561,015,182	11,081,733,879
Loan to non partner organizations	32,872,087	33,799,913
<b>Project wise details breakdown are as follows:</b>		
Loan to rural microcredit borrowers (RMC)	9,051,448,316	13,329,190,637
Loan to urban microcredit borrowers (UMC)	1,910,989,999	3,025,009,999
Loan to POs for Jagoron Loan	6,653,620,000	-
Loan to Ultra Poor Programm UPP (GoB)	1,476,581,991	2,863,348,979
Loan to POs for Buniad Loan	1,589,699,996	-
Loan for Microenterprise (GOB)	6,034,658,000	9,245,601,500
Loan to POs for Agrosor Loan	4,028,480,000	-
Loan to POs for Capacity Building	1,142,669	3,169,546
Loan to POs for Seasonal Loan	238,217,500	5,196,792,500
Loan to POs for Agricultural loan	175,250,000	1,859,250,000
Loan to POs for Sufolon Loan	6,181,800,000	-
Loan to POs under IFADEP	29,376	182,500
Loan to POs under MFTSP	3,600,000	22,049,666
Loan to POs under MFMSFP	121,900,000	165,850,000
Loan to POs under DMF	233,923,333	203,806,658
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under PRIME and LIFT	261,939,570	215,778,869
Loan to POs under ENRICH	548,844,115	236,242,180
Loan to POs under KGF	881,000,000	577,500,000
<b>Total loan to Partner Organizations (POs)</b>	<b>39,480,591,531</b>	<b>37,031,239,700</b>
Capital fund	37,974,319,907	35,301,967,253
Total properties and assets	55,189,280,320	52,711,514,540
<b>Returns</b>		
Surplus as % of average capital fund	7.76%	11.88%
Surplus as % of average portfolio	7.43%	10.96%
Surplus as % of average total assets	5.27%	7.65%
<b>Ratios</b>		
Cumulative loan collection ratio on total dues	99.14%	98.89%
Loan collection ratio on current dues	97.20%	96.68%
Current ratio	5.81:1	7.07:1
Debt/equity ratio	0.34:1	0.39:1
Debt service cover ratio	23.54 times	30.42 times
General and administrative expenses as % of average portfolio	4.61%	3.94%
Total loan principal affected by arrears as % of outstanding portfolio	4.34%	4.94%

## Palli Karma-Sahayak Foundation (PKSF)

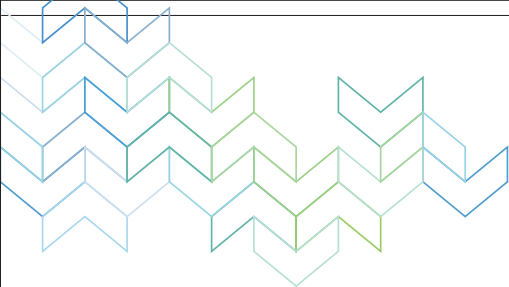
### Financial Analysis

#### I. Income and expenditure pattern

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of loan to POs	Balance of loan to POs	Total Expenditure to disbursement of loan to POs	Total Expenditure to loan balance with POs
	Taka	Taka	Taka	%	Taka	Taka	%	%
1992-1993	37,766,839	8,288,607	29,478,232	21.95	112,500,000	131,243,000	7.37	6.32
1993-1994	37,335,792	12,332,319	25,003,473	33.03	185,350,000	267,597,281	6.65	4.61
1994-1995	26,424,482	12,914,977	13,509,505	48.88	301,650,000	458,833,802	4.28	2.81
1995-1996	51,138,760	21,672,331	29,466,429	42.38	470,500,000	732,201,502	4.61	2.96
1996-1997	87,736,284	29,210,130	58,526,154	33.29	791,850,000	1,223,752,502	3.69	2.39
1997-1998	168,123,611	95,496,574	72,627,037	56.80	1,786,100,000	2,611,057,202	5.35	3.66
1998-1999	287,971,601	104,897,955	183,073,646	36.43	2,095,775,000	4,245,023,852	5.01	2.47
1999-2000	410,057,392	137,207,656	272,849,736	33.46	2,474,078,800	6,120,817,452	5.55	2.24
2000-2001	496,137,080	157,799,437	338,337,643	31.81	1,180,598,000	6,530,020,959	13.37	2.42
2001-2002	649,540,780	237,264,438	412,276,342	36.53	2,538,760,000	8,067,202,486	9.35	2.94
2002-2003	784,237,299	442,562,532	341,674,767	56.43	3,030,449,000	9,515,932,837	14.60	4.65
2003-2004	1,265,786,271	436,935,802	828,850,469	34.52	3,393,213,500	10,440,843,645	12.88	4.18
2004-2005	1,496,855,313	1,008,722,946	488,132,367	67.39	3,660,023,267	10,692,794,272	27.56	9.43
2005-2006	2,081,159,719	537,372,914	1,543,786,805	25.82	6,926,147,399	13,243,184,775	7.76	4.06
2006-2007	2,090,026,760	772,026,757	1,318,000,003	36.94	13,507,028,794	20,360,843,557	5.72	3.79
2007-2008	2,526,282,825	1,197,677,325	1,328,605,500	47.41	14,080,831,413	24,342,869,044	8.51	4.92
2008-2009	2,655,935,628	738,282,442	1,917,653,185	27.80	18,195,281,844	29,008,976,033	4.06	2.55
2009-2010	2,836,370,465	1,273,039,582	1,563,330,883	44.88	19,416,973,690	31,643,994,380	6.56	4.02
2010-2011	2,954,702,554	999,945,480	1,954,757,074	33.84	19,312,804,074	32,014,202,695	5.18	3.12
2011-2012	3,446,926,764	1,296,703,726	2,150,223,038	37.62	23,199,953,250	33,836,968,088	5.59	3.83
2012-2013	4,034,705,493	2,093,383,982	1,941,321,511	51.88	24,506,119,800	35,176,464,629	8.54	5.95
2013-2014	5,513,712,673	1,558,421,418	3,955,291,255	28.26	27,045,011,300	37,031,239,700	5.76	4.21
2014-2015	4,734,914,437	1,891,951,288	2,842,963,149	39.96	28,236,776,000	39,480,591,531	6.70	4.79







## Palli Karma-Sahayak Foundation (PKSF) Financial Analysis

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

Year	Operating Income	Operating Expenditure	Net Operating Income	% of Operating Income to Operating Expenditure
	Taka	Taka	Taka	%
1992-1993	1,733,817	8,288,607	(6,554,790)	20.92
1993-1994	5,108,500	12,332,319	(7,223,819)	41.42
1994-1995	9,833,982	12,914,977	(3,080,995)	76.14
1995-1996	19,536,130	21,672,331	(2,136,201)	90.14
1996-1997	34,603,448	29,210,130	5,393,318	118.46
1997-1998	87,798,225	95,496,574	(7,698,349)	91.94
1998-1999	151,093,733	104,897,955	46,195,778	144.04
1999-2000	242,280,217	137,207,656	105,072,561	176.58
2000-2001	300,157,770	157,799,437	142,358,333	190.21
2001-2002	379,601,670	237,264,438	142,337,232	159.99
2002-2003	381,650,376	442,562,532	(60,912,156)	86.24
2003-2004	574,248,957	436,935,802	137,313,155	131.43
2004-2005	503,519,162	1,008,722,946	(505,203,784)	49.92
2005-2006	494,622,260	537,372,914	(42,750,654)	92.04
2006-2007	936,961,140	772,026,757	164,934,383	121.36
2007-2008	1,606,639,655	1,197,677,325	408,962,330	134.15
2008-2009	1,575,926,716	738,282,442	837,644,274	213.46
2009-2010	1,921,568,106	1,273,039,582	648,528,524	150.94
2010-2011	1,744,748,829	999,945,480	744,803,349	174.48
2011-2012	1,862,766,826	1,296,703,726	566,063,100	143.65
2012-2013	2,340,876,581	2,093,383,982	247,492,599	111.82
2013-2014	3,206,179,280	1,558,421,418	1,647,757,862	205.73
2014-2015	3,369,680,109	1,891,951,288	1,477,728,821	178.11

### III. Operating achievement:

Description	Financial year 2014-2015		Financial year 2013-2014	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	1	274	1	273
No of borrowers	415,945	8,547,214	265,447	8,131,269
<b>Geographical coverage</b>				
District	-	64	-	64
<b>Loan disbursement (Tk.)</b>	223,440,400,000	1,969,918,796,000	184,604,695,000	1,746,478,396,000
<b>Loan realization (Tk.)</b>	200,156,400,000	1,841,688,483,000	170,888,201,000	1,641,532,083,000







# PARTNER ORGANISATIONS

# DIVISION-WISE LIST OF PARTNER ORGANISATIONS

## BARISAL DIVISION

### Barguna District

1. **Sangkalpa Trust**  
Sangtai Plaza, Hospital Road  
Patharghata Pourasova, Borguna-8700  
Contact: (04455)-75122  
01712-941350, 01712-941352  
Email: sangkalpa@sangkalpa.org  
mirzakhaled21@yahoo.com  
Web: www.sangkalpa.org

2. **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**  
Shahid Smritee Sorak, Barguna 8700  
Contact: (0448) 62828, 01713-001528  
Email: sangrammasum@yahoo.com

### Barisal District

3. **Akota Samaj Unnayan Kendra (ASUK)**  
Vill.: Chengutia, Post: Dhandoba  
Agoiljhara, Barisal  
Contact: 01712-809618  
Email: asuk\_bari@yahoo.com
4. **Bangladesh Development Society (BDS)**  
BDS Bhaban, 5, Sadar Road  
Post Box: 34, Barisal-8200  
Contact: 0431-64620, 01715-168480  
Fax: 0088-0431-61205  
Email: bds@bdcom.com
5. **Integrated Community Development Association (ICDA)**  
Hakim Villa, Brown Compound Road, Barisal  
Contact: 0431-2173088, 01715-031584  
Email: icda\_bd@yahoo.com

### Bhola District

6. **Pally Sheba Shangstha (PSS)**  
Khasher hat, Tazumuddin, Bhola  
Contact: 0492-756087, 01713-460971  
Email: pallysheba22@gmail.com

7. **Grameen Jano Unnayan Sangstha (GJUS)**  
Altajer Rahman Road, Cha'noabad, Bhola  
Contact: (0491) 62169, 01714-059478  
01714-059479, Email: mohin2010@yahoo.com

8. **Poribar Unnayan Songstha (FDA)**  
Adarshapara, Ward no-06, Charfassion  
Pourashava, Charfassion, Bhola  
Contact: 04923-74511, 01716-185389  
Email: fda.crf@gmail.com

### Patuakhali District

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

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

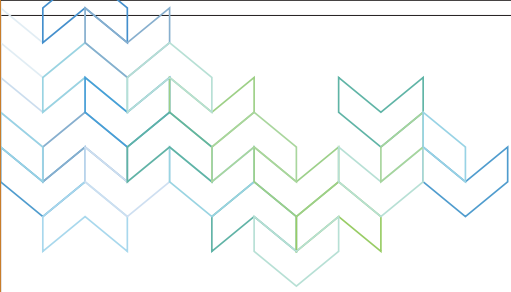
### Pirojpur District

11. **Dak Diye Jai**  
Bypass Road (Near New Bus Stand)  
House: 1, Masimpur, Post: Pirojpur, Pirojpur-8500  
Contact: (0461) 62763, 01711-243388  
Email: info@ddjbd.org

12. **Eskander Welfare Foundation (EWF)**  
Krishna Nagar, Pirojpur Sadar, Pirojpur  
**Liaison Office**  
House: 1, Road: 27, Block-J  
Banani Model Town, Dhaka-1213  
Contact: 0461-62269, 01711-863007  
Email: ewfpirojpur@yahoo.com

13. **Shakaler Jannya Kallyan (SJK)**  
Vill: Shankar pasha  
Post: Parerhat, Pirojpur-8502  
Contact: 01718-449632, 01712-515670  
Email: shamima\_sjk@yahoo.com  
sjk.piroj.bd@gmail.com





## CHITTAGONG DIVISION

### Brahmanbaria District

#### 14. HOPE

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

### Chittagong District

#### 15. Community Development Centre (CODEC)

CODEC Bhaban  
Plot: 02, Road: 02, Lake Valley R/A  
Hazi Zafar Ali Road, Khulshi, Chittagong  
Contact: 880-31-2566746  
2566747, 01713-100230  
Email: khursidcodec@gmail.com  
Web: www.codecbd.org

#### 16. Ghashful

438, Mehedibag Road, Chittagong-4100  
Contact: (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  
Contact: 01197-014700, 01197-014704  
Email: ghashful@ghashful-bd.org  
Web: www.ghashful-bd.org

#### 17. Muktipath Unnayan Kendra

Muktipath Bhaban, 343, Jalil Nagar, Raozan  
Post: Raojan, Chittagong-4340  
Contact: (03026) 56031, 01819-325908  
Email: salimmuktipath@yahoo.com

#### 18. NOWZUWAN

House-95, Road-3, Block-B  
Chandgaon R/A, Chittagong-4212  
Contact: 031-671360, 01713-194351  
01713-194353, Email: nowzuwannngo@gmail.com  
imamorg@hotmail.com

#### 19. Prottyashi

Syed Bari, 903/A Omar Ali Matabbar Road  
Chandgaon, Chittagong- 4212  
Contact: (031) 658222, 2550506, 01819-326206  
**Liaison Office**  
Road: 06, House: 393 (4/C)  
Baitul Aman Housing Society, Adabar  
Mohammadpur, Dhaka-1207  
Email: info@prottyashi.org  
Web: www.prottyashi.org

#### 20. Young Power in Social Action (YPSA)

House: F-10 (P)  
Road: 13, Block: B  
Chandgaon R/A  
Chittagong-4212  
Contact: 031-672857, 01711-825068  
01819-321432, Fax: 031-2570255  
Email: info@ypsa.org, arif@ypsa.org  
**Liaison Office**  
House: 13/Uma/1 (Gr. Floor), Road: 2  
Shyamoli, Dhaka-1207  
Contact: 8142351, 8143983

#### 21. Mamata

House: 13, Lane: 01, Road: 01, Block: L  
Halishahar Housing Estate, Chittagong  
Contact: 031-727295, 01199-761915  
01847-062525, Email: mamtahq@yahoo.com

#### 22. OPCA (Organisation for the Poor Community Advancement)

Vill: Mostan Nagar, P.O: Chaitanrerhat  
P.S Jorargonj, Mirsarai, Chittagong  
Contact: 44333-07496, 01818-721194  
01819-617560, 01777-446525  
Email: opca92@yahoo.com, info@opcabd.org  
Web: www.opcabd.org

### Comilla District

#### 23. Ansar Ali Foundation for Integrated Development (AFID)

Shimpur, Adarsha Sadar, Comilla-3505  
Contact: 081-76361, 01720-527960  
Email: afidshimpur@yahoo.com

#### 24. Development Initiative for Social Advancement (DISA)

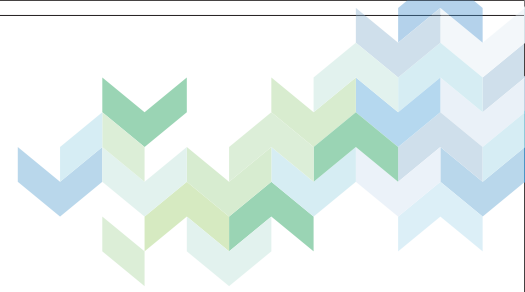
E/11 Pallabi Extension  
Mirpur 11½, Dhaka 1216  
Contact: 02-8023629, 9021858  
01733-219901, 01733-219000  
Email: disadhaka@yahoo.com  
Web: www.disabd.org

#### Area Office

Hospital Road, Chandina, Comilla

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

Old Abhoy Asram  
Comilla Sadar, Comilla-3500  
Contact: (081) 76471, 01712-297216,  
01711-179259, Email: ktccald@yahoo.com



26. **PAGE Development Center**  
Upalata, Professor Para  
Ashoklota, Comilla-3500  
Contact: (081) 76323, 77093  
01711-388410, 01712-243257  
Email: lokman\_pdc@yahoo.com

### Cox's Bazar District

27. **Mukti Cox's Bazar**  
Sarodha Bhaban, Goldighir Par, Cox's Bazar  
Contact: (0341)-62558, 01716-056146  
01825-239718, Fax: 0341-51103  
Email: mukticox@yahoo.com

### Khagrachari District

28. **Assistance for the Livelihood of the Origins (ALO)**  
Pankhaiya Para, Khagrachari Hill District  
Khagrachari Sadar, Khagrachari-4400  
Contact: 0371-62067, 61559, 01755-556689  
Email: alo.cht@yahoo.com, info@alocht.org  
Web: www.alocht.org

### Noakhali District

29. **DWIP Unnayan Sangstha**  
DUS Centre, Sayedia Bazar, Hatiya, Noakhali  
**Liaison office**  
24/5, Mollika, Prominent Housing  
3 Pisciculture Road, Mohammadpur, Dhaka-1207  
Contact: 9122145, 01715-475222  
Email: dusdhaka@gmail.com, dus.eddus@gmail.com  
Web: www.dusbangladesh.org

30. **Sagarika Samaj Unnayan Sangstha**  
Village & Post: Charbata  
PS: Charjabber, Subarnachar, Noakhali  
Contact: 01711-380864, 01712-771702  
Email: matin\_ssus@yahoo.com  
Web: www.sagarika-bd.org

### Rangamati District

31. **Centre for Integrated Programme and Development (CIPD)**  
Roy Bahadur Road, Rangamati  
Rangamati Hill Tracts, PO. Box-34  
Rangamati-4500  
Contact: 351-61013, 62987, 01831-824367  
Email: cipdcht@yahoo.com, cipdcht@gmail.com  
Web: www.cipdauk.org

## DHAKA DIVISION

### Dhaka District

32. **ANTAR Society for Development**  
House: 42/43 (Level-2), Road: 2  
Janata Co-operative Housing Society Ltd.  
Ring Road, Adabor, Mohammadpur, Dhaka-1207  
Contact: 9144502, 8123889, 01711-172323  
Email: antarsd@agni.com, Web: www.antarsd.org

33. **Alternative Development Initiative (ADI)**  
House: 76 (1<sup>st</sup> Floor), Road-4, Block-B  
Niketon, Gulshan-01, Dhaka-1212  
Contact: 9861412, 01711-813470,  
01711-015686  
E-mail: adi.bd.org@gmail.com, atoar.bd@gmail.com

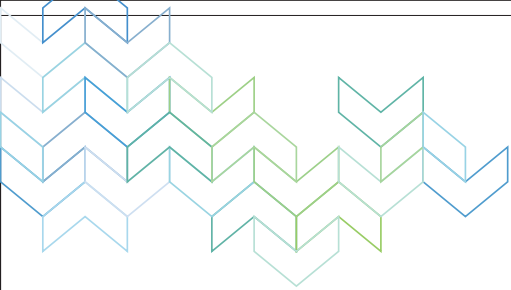
34. **ASA**  
ASA Tower, 23/3, Khilji Road  
Shyamoli, Dhaka-1207  
Contact: 8111418, 8116804, 8110934-5  
8119828, Fax: 880-2-9121861  
Email: asabd@asa.org.bd, Web: www.asa.org.bd

35. **Assistance for Social Organization and Development**  
Gazi Khurshid Bay Bhaban  
8/4-A (1<sup>st</sup> Floor), Block-B, Lalmatia, Dhaka-1207  
Contact: 9119091, 01711-904483  
01757-721559, 01768-620809, 01752-117262  
Email: asod@agni.com

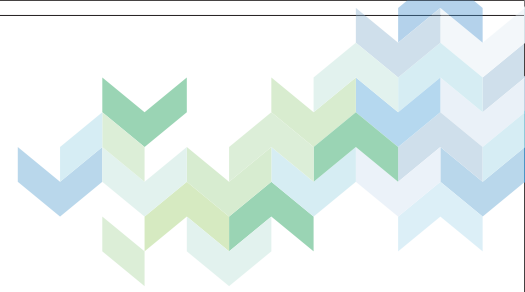
36. **Association for Renovation of Community Health Education Services (ARCHES)**  
House: 72, Flat-5/A, Road: 03  
Janata Co-operative Housing Society Ltd.  
Ring Road, Shyamoli, Adabor, Dhaka-1207  
Contact: 9126433, 9114870  
01933-452949, 01819-215427  
Email: arches@btcl.net.bd  
archessirajgonj@yahoo.com  
arches.sirajgong@gmail.com

37. **Association for Realisation of Basic Needs-ARBAN**  
House: 6/2 (3rd floor), Block-B  
Lalmatia, Dhaka-1207  
Contact: 02-8122250  
01917-705601, 01917-705600  
Email: arban@dhaka.agni.com  
arban1984@yahoo.com



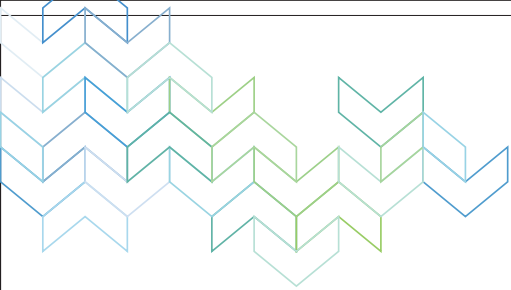


38. **AUP (Association for Under-Privileged People)**  
House: 44, Road: 12  
DIT Project, Merul Badda, Dhaka-1212  
Contact: 028836856, 01712-204473  
Email: aup@sambd.com
  
39. **Bangladesh Association For Social Advancement**  
House: 113 (2<sup>nd</sup> & 3<sup>rd</sup> floor)  
Road: 06, New DOHS  
Mohakhali, Dhaka-1206  
Contact: 9862464, 01711-528281  
01730-044967, Fax: 88-02-9880957  
Email: islambasa@gmail.com  
Web: www.basango.org
  
40. **BEDO**  
8/6, Segun Bagicha, Ramna, Dhaka-1205  
Contact: 9554798, 9568906  
01911-357756, 01985-503501  
Email: bedo@bijoy.net  
Web: www.bedobd.org
  
41. **Bangladesh Extension Education Services**  
House: 183, Eastern Road, Lane: 2  
New DOHS, Mohakhali, Dhaka-1206  
Contact: 9889732-3, 01711-409552  
Email: beesbd@gmail.com  
Web: www.bees-bd.org
  
42. **BASTOB-Initiative for People's Self Development**  
6/20, Humayun Road, Block- B  
Mohammadpur, Dhaka- 1207  
Contact: 8128805, 9111531, 01713-004009  
Email: bastobbangladesh@gmail.com  
info@bastob.org, Web: www.bastob.org
  
43. **BRAC**  
BRAC Center, 75, Mohakhali C/A, Dhaka-1212  
Contact: 9881265, 8824180-7, 884051  
Fax: 880-2-8823542, 8823614, 8851928  
Email: general@bdmail.net  
Web: www.brac.net
  
44. **Blind Education and Rehabilitation Development Organisation (BERDO)**  
3/1, Road: 11, Rupnagar, Section: 5  
Mirpur, Dhaka-1216  
Contact: 9009451  
Email: brdo91@gmail.com  
Web: www.brdobd.org
  
45. **CARSA Foundation**  
749, Satmasjid Road  
Dhanmondi R/A, Dhaka-1209  
Contact: 8123705, 8120634  
01713-204682, 01717-172349, 01711-181464  
Email: carsafoundation@yahoo.com
  
46. **Centre for Advanced Research & Social Action (CARSA)**  
House: 29, Road: 1, Dhanmondi R/A, Dhaka-1205  
Contact: 9671587, 01711-219181  
Email: carsa95@yahoo.com
  
47. **Centre for Community Development Assistance (CCDA)**  
Village:Adampur, P.O: Raypur  
Upazilla: Daudkandi, Dist: Comilla  
**Liaison Office**  
House no-109 (1<sup>st</sup> floor), Park Road, New DOHS  
Mohakhali, Dhaka-1000  
Contact: 8711215, 8713137  
01714-161650, 01714-161651  
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
  
48. **Centre for Development Innovation and Practices (CDIP)**  
CDIP Bhaban, House: 17, Road: 13  
PC Culture Housing Society  
Shekhertek, Adabor, Dhaka-1207  
Contact: 9141891, 9141893  
Email: cdipbd@yahoo.com, Web: www.cdipbd.com
  
49. **Centre For Mass Education in Science (CMES)**  
House: 823, Road: 19 (old)  
Dhanmondi R/A, Dhaka-1209  
Contact: 8117270, 01714-098903  
Email: cmes@citechco.net, cmesbd@yahoo.com
  
50. **CEDAR (Concern for Environmental Development & Research)**  
768, Satmasjid Road, Dhanmondi, Dhaka-1209  
Contact: 9121504, 9145667  
01713-002426, 01715-150509  
Email: cedarbangladesh@gmail.com
  
51. **Development Organisation of the Rural Poor (DORP)**  
36/2, East Shewrapara, Mirpur, Dhaka-1216  
Contact: 8034785-6, 01711-520351  
01711-528281, 0171-4093698  
Fax: 88-02-8059684  
Email: info@dorpbd.org, Web: www.dorpbd.org

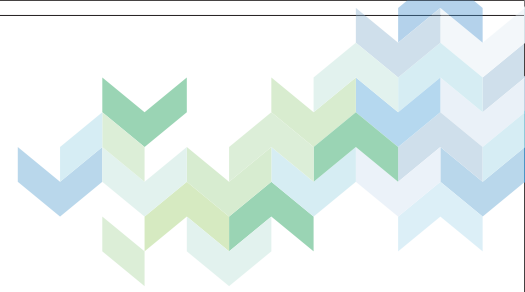


52. **Dhaka Ahsania Mission (DAM)**  
House: 19, Road: 12 (New)  
Dhanmondi R/A, Dhaka-1209  
Contact: 8119521-22, 9123402, 9123420  
8115909, 01716-859887, 01811-480044  
01713-000861, Fax: 88-02-8113010, 8118522  
Email: dambgd@bdonline.com  
rezaulbd2005@yahoo.com  
dfed@ahsania mission.org.bd
  
53. **Dushtha Shasthya Kendra**  
House-741, Road-09  
Baitul Aman Housing Society  
Adabor, Dhaka-1207  
Contact: 9128520, 8122861, 8159656, 8120965  
Fax: 88-02-8115764, Ext: 123  
Email: dskinfo@dskbangladesh.org
  
54. **'ENDEAVOUR' Ensure Development Activities For Vulnerable Under Privileged Rural People**  
Staff Quarter 6495, Enatabad Road, Habigonj  
Contact: 0831-62307, 01715-120898  
Email: endeavour-08@hotmail.com  
**Liaison Office**  
282/5, First Colony, Mazar Road, Mirpur-1, Dhaka  
Contact: 9027457
  
55. **Environment Council Bangladesh**  
House: 67, Block-Ka, Piciculture Housing Society  
Shyamoli, Dhaka-1207  
Contact: 9120040, 9125028  
01711-527193, 01678-701473  
Email: info@ecbangladesh.org  
Web: www.ecbangladesh.org
  
56. **Family Development Services & Research (FDSR)**  
House: 216, Ashkona Medical Road  
Dakhinkhan, Dhaka-1230  
Contact: 8920351, 8912469  
Email: fdsrho@gmail.com
  
57. **Friends in Village Development, Bangladesh**  
Khadimnagar, Sylhet, PO Box: 70, Shylhet-3100  
Contact: 0821, 2870466, 2871221  
2870020, 01712-186123  
Email: fivdb1981@gmail.com  
fivdb\_ifsp@yahoo.com@sol-bd.com  
**Liaison Office**  
2/5 Humayun Road, Block-B  
Mohammadpur, Dhaka-1207  
Contact: 8118903, 9122207, Email: info@fivdb.net
  
58. **Gono Kallayan Trust (GKT)**  
101, Girl's School Road  
(Nagar Bhaban Sarak), Manikgonj-1800  
Contact: 017330-76005, 01711-547780  
**Liaison Office**  
19-20, Adorsa Chayaneer Housing Society  
Ring Road, Shamoli, Dhaka-1207  
Contact: 8111576, 8123102  
Fax: 880-2-8118681, 8118687  
Email: gkt@bdcom.com, gktmfi@yahoo.com
  
59. **Gonoshasthaya Kendra**  
Mirzanagar, Savar Cantonment  
Savar, Dhaka-1344  
Contact: 01713-033862  
Email: gedmcatian@dhaka.net, gk@citechco.net  
Web: www.gkdb.org
  
60. **Gono Unnayan Prochesta (GUP)**  
13A/3A, Babar Road, Block-B  
Mohammadpur, Dhaka-1207  
Contact: +8802 9138801, 9141802  
01713-035102, 01716-261398  
Fax: 880-2-9120041, Email: gup@dhaka.net
  
61. **Grameen Krishi Foundation (GKF)**  
College Road, Alamnagar  
Rangpur Sadar, Rangpur  
Contact: 0521-64893, Email: grameenk@yahoo.com  
**Liaison Office**  
Grameen Bank Bhaban, Mirpur-2, Dhaka-1216  
Contact: 8012690
  
62. **Habited and Economy Lifting Program (HELP)**  
Plot No: 36, 37 & 38  
BSCIC Industrial Estate, Bagerhat  
Contact: 0468-62634, 01915-474397,  
01711-560484, Fax: 88-02-9884988  
**Liaison Office**  
House: 21, Road: 24, Block-K  
Banani, Dhaka-1213  
Contact: 9884888, 01711-181154  
Fax: 88-02-9884988, Email: help@bttb.net.bd  
ashimsaha7@yahoo.com, helpbagerhat@yahoo.com
  
63. **Heed Bangladesh**  
House: 19, Block-A, Section-11  
Mirpur, Dhaka-1216  
Contact: 9004556, 9001731  
01713-276463, 01713-276470  
Email: rafiquislamheedbangladesh@gmail.com  
Web: www.heed-babgladesh.com



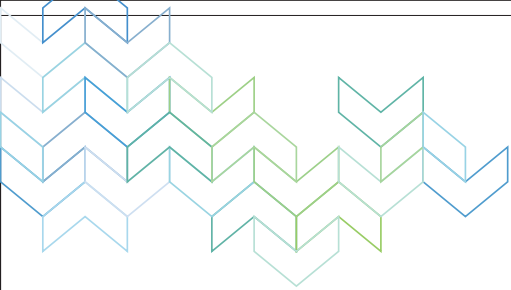


- 64. Hilful Fuzul Samaj Kallayan Sangstha**  
5/12, Humayun Road, Block-B  
Mohammadpur, Dhaka-1207  
Contact: 9146206, 01733093777, 01733093611  
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com
- 65. Integrated Development Foundation (IDF)**  
House: 18, Road: 05, Block-A  
Mirpur-2, Dhaka-1216  
Contact: 9005452, 9014933, 01711-244356  
Email: idf\_bd92@yahoo.com, ctgidf@abnetbd.com  
Web: www.idfbd.org  
**Chittagong Office**  
House: 25, Road: 2, Block-B  
Chandgaon R/A, Chittagong  
Contact: (031) 671248, 01711-338537
- 66. Manabik Sahajya Sangstha**  
SEL Center, 29, West Panthapath (3<sup>rd</sup> floor)  
Dhaka- 1205  
Contact: 9125038, 9143100  
Fax: 9113017  
Email: manabik@bangla.net  
Web: www.mssbd.org
- 67. New Era Foundation**  
Char Mirkamari, Post: Joynagar  
Issordi, Pabna  
**Liaison Office**  
70/A, Purana Paltan Lane  
Montaz Villa (2<sup>nd</sup> floor)  
VIP Road, Dhaka-1000  
Contact: 8333839, 01714-029549  
Email: nef.org.bd@gmail.com
- 68. Padakhep Manabik Unnayan Kendra**  
House: 548, Road: 10  
Baitul Aman Housing Society, Adabor  
Mohammadpur, Dhaka-1207  
Contact: 8151124-6, 9128824  
01713-003166, 01730-024515  
Fax: 9112325, E-mail: info@padakhep.org  
padakhep@gmail.com  
Web: www.padakhep.org
- 69. Pally Bikash Kendra (PBK)**  
27/C Asad Avenue (1<sup>st</sup> floor), Block-E  
Mohammadpur, Dhaka-1207  
Contact: 9132389, 01711-523265  
Fax: 880-2-9112336  
Email: info@pbk-bd.org  
Web: www.pbkdbd.org
- 70. Palli Mongal Karmosuchi (PMK)**  
PMK Bhaban, Vill. & Post Office: Zirabo  
Ashulia, Dhaka  
Contact: 02-7791448  
**Liaison office**  
Block-J, North side (5<sup>th</sup> floor)  
Concord Arcadia Shopping Mall  
Plot: 1 & 2; Road: 4 Dhanmondi R/A  
Dhaka-1205  
Contact: 9667005  
Email: humayunkabird@gmail.com
- 71. Palli Shishu Foundation of Bangladesh**  
Dr. Tofael Palli Shishu Bhaban  
House no: 6/A, Barabagh, Section: 2  
Mirpur-2, Dhaka-1216  
Contact: 9033628, 9004075  
01924-954943, 01819-220580  
Email: psf@bangla.net  
psg\_bd76@yahoo.com  
Web: www.pallishishu.org
- 72. PDIM Foundation**  
House: 29/1 (New), Senpara Parbata  
Mirpur-10, Dhaka-1216  
Contact: 9005874, 01727-780064, 1713337670  
Fax: 880-2-8018144  
Email: pidimfoundation.bd@gmail.com
- 73. People's Oriented Program Implementation**  
5/11-A, Block-E  
Lalmatia, Dhaka-1207  
Contact: 9121049, 9137769, 9122119  
01711-536531, Fax: 880-2-9130014  
Email: popibd\_ed@yahoo.com
- 74. Prism Bangladesh**  
Flat No: 6/B, House: 78, Road: 2  
Chairman Bari, Banani, Dhaka-1213  
Contact: 9855451, 9855452, 01716-002021  
Email: prismbd\_env@yahoo.com  
Web: www.prismbd.org
- 75. Prodipan**  
Shaheb Bari Road, Maheswarpasha  
Daulatpur, Khulna-9203  
Contact: 041- 2870008, 01711-310314  
01714-631107, Email: ho@prodipan-bd.org  
**Liaison Office**  
6/1 A, Block-F, Lalmatia, Dhaka-1207  
Contact: 58152572, 58152827  
Email: ed@prodipan-bd.org



76. **RDRS Bangladesh**  
House: 43, Road:10, Section: 6  
Uttara Model Town, Dhaka-1230  
Contact: 8954384-86, 8959380-81  
Mobile: 01730328053  
Fax: 88-02-8954391, Email: rdrs@bangla.net  
Web: www.rdrsbangla.net
77. **Resource Integration Centre (RIC)**  
House: 20 (new), Road-11 (new), 32 (old)  
Dhanmondi R/A, Dhaka-1209  
Contact: 8118475,8114034, 01711-548790  
Email: ricdirector@yahoo.com
78. **Sajida Foundation**  
House-28, Road-7, Block-C, Niketon Housing  
Society, Gulshan-1, Dhaka-1212  
Contact: 9890513, 9851511, 01819-212310  
01777773001, 01817-293178, Fax: 9863165  
Email: sajida@sajidafoundation.org  
Web: www.sajidafoundation.org
79. **Shetu Bangladesh**  
Vill. & Post: Shirashuni  
Tala, Satkhira-9420  
Contact: 01715-015888, 01774-705775  
**Liaison Office**  
4/1, Block-F, Lalmatia  
Mohammadpur, Dhaka-1207  
Email: shetubd2006@yahoo.com
80. **Social Upliftment Society (SUS)**  
76/A Uttar para, Savar, Dhaka-1340  
Contact: 7746229, 7748293, 01715-022673  
01711-856123, 01678-678888 (ED)  
Email: sus@citechco.net
81. **Society for Development Initiatives (SDI)**  
House: 2/4 (3<sup>rd</sup> floor), Block-C  
Shahjahan Road  
Mohammadpur, Dhaka-1207  
Contact: 9122210, 9138686  
01711-815053, 01730-330703  
Email: sdi@bdcom.com, Web: www.sdi.org.bd
82. **Society for Project Implementation Research  
Evaluation & Training (SOPIRET)**  
Sk. Rasel Sarak, Samserabad, Lakshmipur  
**Liaison Office**  
8/3, Segun Bagicha, Ramna, Dhaka  
Contact: 9559295, 01742-614151, 01772806181  
Email: sopiretdhaka@gmail.com  
sopiret@gmail.com
83. **Social and Economic Enhancement  
Programme-SEEP**  
House: 05, Road: 04, Block: A, Section-II  
Mirpur, Dhaka-1216  
Contact: 88-02-9012782, 88-02-8032243  
01711-540979, 01935-921356  
Email: Seepchildrights@yahoo.com  
Web: www.seep.org.bd
84. **Sojag (Somaj-O-Jati Gathan)**  
Village & Post: Shailan, Dhamrai, Dhaka  
Contact: 01713-005314, 01730-038502  
Email: sojag86@yahoo.com
85. **South Asia Partnership Bangladesh**  
House: 63, Block: Ka, Mohammadpur Housing  
Pisciculture & Farming Cooperative Society Ltd.  
Shyamoli, Mohammadpur, Dhaka-1207  
Contact: 02- 8114697, 8118465, 01711530990  
Fax: 88-02-8113033  
Email: sapbdesh@gmail.com  
Website: www.sapbd.info, sapinfo@sap-bd.org
86. **Swanirvar Bangladesh**  
5/5, Block-C, Lalmatia, Dhaka-1207  
Contact: 9116558, 9116806, 01711-179862  
Fax: 88-02-812377, 88-02-8125140  
Email: swanirvarbangladesh.coo@gmail.com
87. **The Coastal Association for Social  
Transformation Trust**  
Metro Melody, House: 13 (1<sup>st</sup> floor), Road: 2  
Shymoli, Dhaka-1207  
Contact: 02-8125181, 9118435  
01711-529792, 01713-328835  
Fax: 88 02-9129395, Email: info@coastbd.org  
Website: www.costbd.org
88. **TMSS**  
TMSS Bhaban, 631/5, West Kazipara  
Mirpur-10, Dhaka-1216  
Contact: 9339551-2, 9339451, 9348644  
8057589, Fax: 9348644, 9009089  
Email: tmsseshq@gmail.com  
Web: www.tmss-bd.org
89. **UDDIPAN**  
House: 9, Road: 01, Block-F  
Janata Cooperative Housing Society Ltd.  
Ring Road, Adabor, Dhaka-1207  
Contact: 8115459, 9145448, Fax: 9121538  
Email: udpn@agni.com  
Web: www.uddipan.org





**90. Underprivileged Children's Educational Programs (UCEP)**

Plot: 2 & 3, Mirpur-2  
Dhaka-1216  
Contact: 8011014-6, Fax: 880-2-8016359  
Email: ucep@citechco.net  
Web: www.ucepbdd.org

**91. Uttara Development Programme Society (UDPS)**

5/10 (Gr. Floor), Humayun Road  
Block-B, Mohammadpur, Dhaka-1207  
Contact: 88-02-9140902  
Email: udps\_dhaka@yahoo.com

**92. Village Education Resource Centre (VERC)**

B-30, Ekhlash Uddin Khan Road  
Anandapur, Savar, Dhaka-1340  
Contact: 88-02-7745412, 7742029  
Fax: 88-02-7745779  
Email: verc@bangla.net  
Web: www.verc.org

**93. Leya Health & Education Development Foundation**

24 New Chasara, Dopapatti Road  
Jamtala, Narayanganj  
Contact: 01713-068891, 01715-035526  
Email: leyafoundation@yahoo.com  
leyafoundation@gmail.com

**94. SHEVA Nari O Shishu Kallyan Kendra**

26, East Tejuri Bazar  
Tejgaon, Dhaka-1215  
Contact: 9114497, 01711-560065  
Email: sheva@bol-online.com

**95. Shakti Foundation for Disadvantaged Women**

House: 4, Road: 27, Block-J  
Banani, Dhaka-1213  
Contact: 02-8810700  
01819-218267, 01870-99541  
Fax: 88-02-8616388  
Email: info@sfdw.org  
Website: www.sfdw.org

**96. Sancred Welfare Foundation (SWF)**

House: 33, Road: 7, Block: Kha  
P.C Culture Housing Society, Shekhertak  
Mohammadpur, Dhaka-1207  
Contact: 02-8190645, 01918-134332  
Email: sancre.swf@gmail.com  
Web: www.sancred.org

**Faridpur District**

**97. Amra Kaj Kory (AKK)**

Alhaj Ali Alat Cheste Mohol (2<sup>nd</sup> floor)  
42/A, Jhiltuly  
Faridpur-7800, Faridpur  
Contact: 01731-187569, 01712-001233  
Email: amrakajkory@yahoo.com

**98. Daridrya Nirashan Prochesta (DNP)**

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

**99. Palli Progati Shahayak Samity**

Vill. & Post: Kamarpur  
Faridpur Sadar, Faridpur  
Contact: (0631) 64304, 01711-352686  
Email: ppssfaridpur@yahoo.com  
Web: www.ppssbd.org

**100. Society Development Committee (SDC)**

Zaman Manzil  
Road No-1, Goalchamot  
Faridpur Sadar, Faridpur-7804  
Contact: (0631) 65854, 01714-022987  
Email: sdc@btb.net.bd  
sdc16hulna16esh@yahoo.com  
Web: www.sdcdbd.org

**Gazipur District**

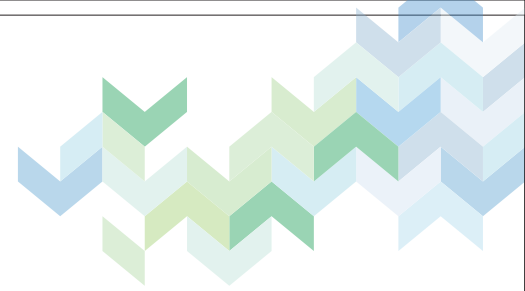
**101. Centre for Rehabilitation Education Earning Development (CREED)**

House: 307/1 (5<sup>th</sup> floor)  
Road No: 8/A (New), 15 (Old)  
West Dhanmondi, Dhaka-1209  
Contact: 01711-608288, 01627-598257  
Email: cred@dhaka.net  
creeddhaka@gmail.com  
Web: www.creed-bd.org

**Jamalpur District**

**102. PROGRESS (Aekti Samaj Unnayan Mulak Sangstha)**

Asia Bhaban, Holding: 419, Nayapara  
Jamalpur-2000  
Contact: (0981) 63116, 62091  
0171-3561242, 01817-085457  
Email: progressmf@yahoo.com



### Sherpur District

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

### Kishoreganj District

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

### Manikganj District

- 105. Association for Rural Advancement in Bangladesh (ARAB)**  
Bewtha Road, Manikganj Town  
Manikganj-1800  
Contact: 88-02-7710264, 7711085  
01552-313919, 01711-239839  
Fax: 880-02-7711086  
Email: arab\_bd@yahoo.com
- 106. Grameen Seba Sangstha (GSS)**  
Vill. & Post: Betila, Manikganj  
Contact: 01199-840193, 01715-186715  
Email: gssmanikgonj@gmail.com
- 107. Socio Economic Development Action Program (SEDAP)**  
Paradise Hall Road, Singair, Manikganj  
Contact: 01673-327616, 01713-538335

### Munshiganj District

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

### Mymensingh District

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

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

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

### Netrokona District

- 112. Sabalamby Unnayan Samity (SUS)**  
Shibganj Road, Netrokona-2400  
Contact: 0951-61566, 01839-974200  
01839-974202, Fax: 0951-61766  
Email: sabalambysus@yahoo.com
- 113. Shram Unnayan Sangstha (SUS)**  
NI khan Bhaban, Mukterpara, Netrokona  
Contact: 01712-006816  
Email: dinakhan1@hotmail.com

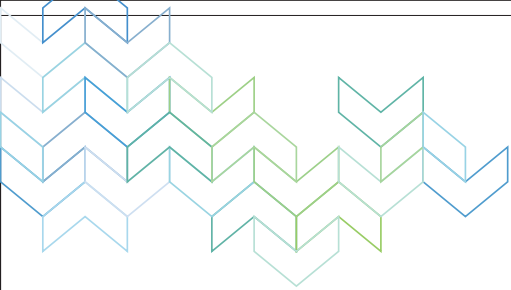
### Rajbari District

- 114. Karmojibi Kallayan Sangstha (KKS)**  
House: 251, Block: C  
Ward: 5, Sonalishanggho  
Road, Shegun Bagun, Rajbari-7700  
Contact: 0641-65544, 01711-849340  
Email: kksrajbari2010@yahoo.com
- 115. VPKA Foundation**  
South Bhabanipur, Rajbari-7700  
Contact: 0641-65579, 65357, 65001  
01720-513759, 01720-513757  
Email: vpkafoundation@outlook.com  
vpka.credit@hotmail.com

### Shariatpur District

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





**117. Shariatpur Development Society (SDS)**

Sadar Road, Shariatpur-8000  
Contact: (0601) 61654, 01714-011901,  
01712-535700, Fax: 0601-61534  
Email: sds.shariatpur@gmail.com  
Web: www.sdsbd.org, info@sdsbd.org

**Tangail District**

**118. Samajik Seba Shonghothon**

Pathrail, Delduar, Tangail  
Contact: 0921-62696, 01716-401569  
Email: samajiksebashonghothon@yahoo.com

**119. Samannita Unnayan Seba Sangathan (SUSS)**

Sathi Cinema Hall Road  
Madhupur, Tangail  
Contact: 09228- 56326  
01711-447028, 01922-046303  
Email: tapan.gun@gmail.com

**120. Shaldair Renaissance Club (SRC)**

Bhuapur, Tangail  
Contact: 09223-87019, 01712-256669  
119. Social Advancement Through Unity (SATU)  
Plot: 91, Block: 2, Road: 12, Tangail Housing Estate  
West Akur Takur Para, Tangail-1900  
Contact: 0921-63674, 01711-567393, 01712-418671  
Email: satu@bol-online.com

**121. Society For Social Service (SSS)**

SSS Bhaban, Mymensingh Road, Tangail  
Contact: (0921) 63195, 63622, Fax: 88-0921-63931  
Email: ssstgl@btcl.net.bd, ssstgl@yahoo.com  
Web: www.sssbangladesh.org

**KHULNA DIVISION**

**Bagerhat District**

**122. Life Association**

Vill: Badhal, PO: Badhal Bazar  
Kachua, Bagerhat-9311  
Contact: 01715-031522, 0191-4232050  
Email: life\_bagerhatbd@yahoo.com

**123. Shaplaful**

Dashani, Bagerhat-9300  
Contact: (0468) 63327, 01711-965829  
Email: shaplaful04@yahoo.com

**124. Village Development Foundation (VDF)**

Upazila Parishad Road  
Baraikhali Morrelganj, Bagerhat  
Contact: 0465656008, 01715-548667  
Email: amirvdf@gmail.com

**Chuadanga District**

**125. Atmabiswas**

Biswas Tower, Cinenia Hall Para  
Chuadanga Sadar, Chuadanga-7200  
Contact: (0761) 63828, 01714-090402  
Email: atmabiswas\_ngo@yahoo.com

**126. Jana Kallayan Sangstha (JKS)**

Valaypur Moor, Alukdia, Chuadanga-7200  
Contact: (0761) 62797, 01733-059001, 01966-775361  
Email: jksbangladesh@yahoo.com

**127. Wave Foundation**

Darshana Bus stand, Post: Darshana  
Damarhuda, Chuadanga  
Contact: (0761) 89013  
01632-51159, 01632-51217  
Email: mfoho@wavefoundationbd.org  
**Liaison Office**  
3/11, Block-D, Lalmatia, Dhaka-1207  
Contact: 02-8153320, 8113383, Ext: 123  
Email: mfo@wavefoundationbd.org  
Web: www.wavefoundationbd.org

**Jessore District**

**128. Ad-din Welfare Centre**

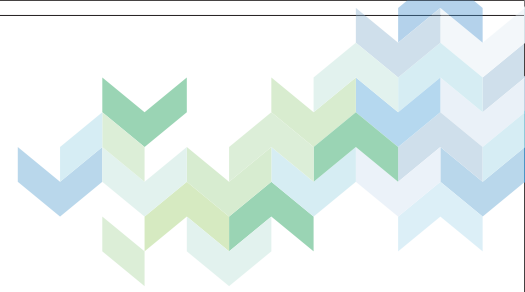
Dhaka Road, Shekh Hati  
Jessore-7400  
Contact: (0421) 68820, 68807  
Fax: 0421-68807, 01711-827922  
Email: addinjsr@gmail.com  
**Dhaka Office**  
Ad-din Hospital, 2 Bara Maghbazar  
Dhaka-1217  
Contact: 9353391-3  
01711-532048, 01711-827922  
Fax: 02-8317306  
Email: addinjsr@gmail.com, info@ad-din.org  
Web: www.ad-din.org

**129. Agravati**

Vill.: Kakbandhal, Post: Sarutia  
Keshabpur, Jessore-7450  
Contact: 01711-361017  
Email: agragatibd@gmail.com  
nagragati@gmail.com

**130. Bandhu Kallyan Foundation**

Rajghat, Nowapara Municipal Area  
Abhaynagar, Jessore  
Contact: (04222) 71426  
01714-303454, 01711-838071  
Email: bkfmfi@gmail.com  
bkfmfi@yahoo.com



- 131. Jagorani Chakra Foundation**  
46, Mujib Sarak, Jessore-7400  
Contact: (0421) 68823, 61983, 01711-899259  
Fax: 88-0421-68824  
Email: jcfmfi@gmail.com  
Web: www.jcf-bd.org
- 132. Rural Reconstruction Foundation (RRF)**  
RRF Bhaban, C&B Road, Karbala  
P.O Box: 07, Jessore-7400  
Contact: 0421-66906, 0421-65663, 0421-68457  
Fax: 0421-68546, Email: admin@rrf-bd.org  
info@rrf-bd.org, Web: www.rrf-bd.org
- 133. Samadhan**  
Samadan Bhaban  
Upazilla Road, Keshabpur  
Jessore-7450  
Contact: (04226) 56549, 01711-131250  
Email: samadhan\_rezaul@yahoo.com
- 134. SAVIOUR**  
Sezan Plaza, Pulerhat  
Chanchara, Jessore  
Contact: 0421-66622, 01712-040700  
01740-952111, Email: saviourjessore@gmail.com
- 135. Shishu Niloy Foundation**  
22/A, Mujib Sharak  
Jessore-7400  
Contact: 88-0421-65115, 01711-489883  
Email: snf\_mfp@yahoo.com

### Jhenaidah District

- 136. Srizony Bangladesh**  
111, Pabahati Road, Pabahati  
Jhenaidah-7300  
Contact: 0451-63264-6, 8060725, 8016068  
01711-217324, 01926-888502  
Fax: 88-0451-63346  
**Liaison Office**  
Srizon Bhaban  
Plot: 3, Road: 1  
Block: A, Section: 2  
Mirpur, Dhaka-1216  
Contact: 88-02-8016066  
01611-217324, 01926-888588  
Email: srizony@btcl.net.bd, srizonbyd@gmail.com  
info@srizonbyd.org
- 137. Rural Health Education and Credit Organisation**  
Badsha Villa, HSS Road  
Modern Town, Jhenidah-7300  
Contact: 88-0451-62175, 01711-571942  
Email: rhecoorgnjh@gmail.com

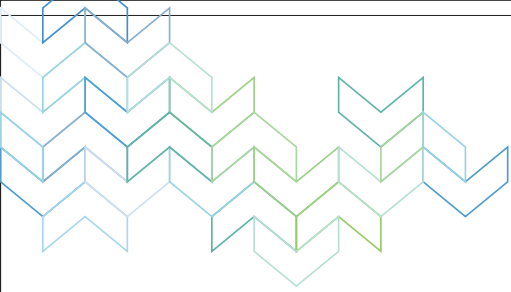
### Khulna District

- 138. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)**  
House: 7, Road: 113  
Khalishpur Housing Estate, Khulna  
Contact: (041) 760038, 02-9139420 01711-807740  
Email: maksudulalom71@gmail.com  
bridge@khulna.bangla.net  
**Liaison Office**  
House: 560, Road: 8, B/5  
Baitul Aman Housing Society  
Shyamoli, Dhaka-1207  
Contact: 02-9139420  
Email: zhbali59@yahoo.com
- 139. Nabolok Parisad**  
House: 163, Road: 11, Niralla R/A, Khulna-9100  
Contact: (041) 720155  
01711-422678, 01711-840957  
Email: nabolok@nabolokbd.org  
nabolok@khulna.net
- 140. Progati Samajkallayan Sangstha (PSS)**  
Vill.: Baruna, PO: Baruna Bazar, Dumuria, Khulna  
**Liaison Office**  
Hospital Road, P.O: Noapara  
Abhaynagar, Jessore  
Contact: 01714-662835, 01727-675300  
Email: progoti\_khulna@yahoo.com
- 141. Unnayan**  
House: 366, Road: 19, Nirala R/A, Khulna-9100  
Contact: (041) 732438  
01197-181697, 01190-679169  
Email: unnayanngo@yahoo.com  
Web: www.unnayan-bd.org

### Kushtia District

- 142. Action for Human Development Organization (AHDO)**  
House No: 546 (2<sup>nd</sup> Floor)  
Upazilla Road, Kushtia Sadar, Kushtia  
Contact: 071-71713  
01711-145338, 01724-383416  
Email: ahdo.kustia@gmail.com
- 143. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha**  
Disha Tower, Upazila Moar, Jhenaidah  
Mohasarak, Kushtia-7000  
Contact: (071) 73402, 54023  
01711-217623, 01767-421482  
Fax: 017-54023, E-mail: info@desha.org.bd





**144. KPUS (Kushtia Palli Unnayan Sangstha)**

18/5, 1 no Masjidbari Lane  
Arua para, Kushtia-7000  
Contact: 071-62056, 01711-310126  
Email: kpus\_bd23@yahoo.com

**145. Peoples Integer Progressive Association for Social Activities "PIPASA"**

41/30, Dadapur Road, Mongalbaria, Kushtia  
Contact: 01716-078753  
Email: pipasakus@yahoo.com

**146. SETU**

T&T Coloni Road, Courtpara  
Post Box: 10, Kushtia-7000  
Contact: (071) 62029, 01720-507700  
Email: info@setubd.org, Web: www.setubd.org

**147. Shiropa Development Society**

Khash Mothurapur, Daulatpur, Kustia  
Contact: 01711-112320  
Email: shiropa\_2011@yahoo.com

**Magura District**

**148. ROVA Foundation**

91/1, Stadium Para (West), Magura  
Contact: 0488-63422, 01711-807352  
Email: rovafoundation@yahoo.com

**Meherpur District**

**149. Daridra Bimochon Shangstha (DBS)**

Fulbagan Road, Mukharjee Para  
Post & P.S: Meherpur-7100  
Contact: 88-0791- 62629  
01812-907555, 01727-059111  
Email: info@dbb-bd.org

**150. Palashipara Samaj Kallayan Samity (PSKS)**

Bashbaria, Post & P.S: Gangni, Meherpur-7110  
Contact: 07922-75046  
01711-218819, 01712-279467  
Fax: +88-07092275377  
Email: psksmeherpur@gmail.com  
Web: www.pskb-gm.org

**Narail District**

**151. Narail Ashar Alo Foundation**

Rupgonj Bazar  
(Behind the Hotel Dolfin & Shaile Clinic) Vaoyakhali  
Ratangonj, Narail-7501  
Contact: 0481-62915, 01711-486195  
Email: ashara\_alo@yahoo.com  
asharalorl@gmail.com

**Satkira District**

**152. Manab Sampad Unnayan Kendra**

P.S: Kaliganj Sadar, Satkhira  
Contact: 01715-350766  
01799-058320, 01717-350766  
Email: masukkaliganj@gmail.com

**153. Nowabenki Gonomukhi Foundation**

Nowabenki, Shyamnagar, Satkhira  
Contact: 01711-218197, 01711-864604  
Email: ngfbd1@yahoo.com

**154. Satkhira Unnayan Sangstha (SUS)**

Post & P.S: Tala, Satkhira  
Contact: +88-04727-56252  
01711-829492, 01711-453559  
Email: sus\_ngo@yahoo.com

**155. Unnayan Prochesta**

Vill. & Post: Tala, Satkhira  
Contact: 04727-56156, 01711-451908  
Email: unnpro07@gmail.com

**RAJSHAHI DIVISION**

**Bogra District**

**156. Focus Society**

Hospital Road, Gabtoli, Bogra, 5820  
Contact: (05025)-75115, 01711-875811  
Email: focus\_society@yahoo.com  
focussocietybd@gmail.com

**157. Gram Unnayan Karma (GUK)**

02, Ajaj Housing, Banani, Bogra-5800  
Contact: 051-78264/69976  
01714-004015, 01733-366999  
Email: gukbogra@yahoo.com, guk.bogra@gmail.com

**158. Noble Education and Literary Society (NELS)**

Naruli Paschimpana  
Sariakandi Road, Bogra-5820  
Contact: 01767-982990  
Email: noblesociety23@gmail.com

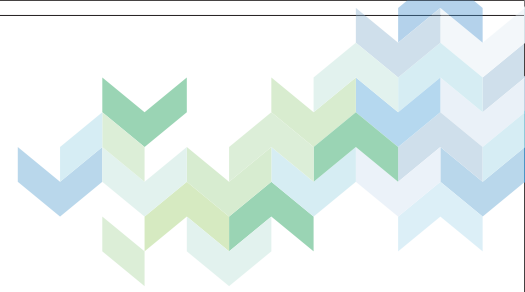
**159. Taraf Sartaj Santi Sangha**

Darail Bazar, Gabtoli, Bogra  
Contact: 01745-052709, 01711-466057

**Chapainawabganj District**

**160. Proyas Monobik Unnayan Society (PMUS)**

Belepukur, Chapai Nawabganj-6300  
Contact: 0781-51501, 01714-029484  
Email: proyasbd@gmail.com, Web: www.proyas.org



### Jaipurhat District

- 161. Ahead Social Organization (ASO)**  
Madrasha Road, Holding No: 466, Joypurhat-5900  
Contact: 0571-63569, 01819-784008  
01711-968797, Email: asojoy@bttb.net.bd
- 162. JAKAS Foundation**  
Sabujnagar, Joypurhat-5900  
Contact: 0571-62984, 01711-063216  
Email: jakas.bd@gmail.com
- 163. Joypurhat Rural Development Movement (JRDM)**  
House: 576/1, Chowdhury Para  
Upa-shahar, West Rajabazar, Joypurhat  
Contact: (0571) 62038, 01715-024164  
Fax: 088-0571-51016, Email: jrdsnngo95@gmail.com

### Naogaon District

- 164. Barendrabhumi Samaj Unnayan Sangstha**  
Vill.: Mohinagar, Post: Shujail Hat  
Mohadevpur, Naogaon  
Contact: 01710-060735, 01710-060735  
Email: bsdo\_mohi@hotmail.com
- 165. Dabi Moulik Unnayan Sangstha**  
Chakrampur, Kathaltoli  
Santahar Road, Naogaon-6500  
Contact: 880-0741-62072, 01713-200883  
Email: dabi@rocketmail.com
- 166. MOUSUMI (A Voluntary Development Organization)**  
Ukilpara, Naogaon  
Contact: (0741)-61131, 01711-043670  
Email: ranamousumi@yahoo.com

### Natore District

- 167. Access Towards Livelihood and Welfare Organisation (ALWO)**  
House: 81/1, Hazra, Natore-6400  
Contact: 0771-61255, 01740-933883, 01711-384298  
Email: alwonat@yahoo.com
- 168. Ava Development Society**  
Gopalpur, Lalpur, Natore  
Contact: 01711-453753, Email: avango2008@gmail.com

### Pabna District

- 169. Anannya Samaj Kallyan Songstha**  
Sujanagar Road, Arifpur, Pabna  
Contact: 0731-63843, 01713-228777, 01798-608109  
Email: infochair@asksmfibd.org  
anannyo.pabna@gmail.com

### 170. Organization for Social Advancement and Cultural Activities (OSACA)

200/1, Krishnupur, DC Road  
Library Bazar, Pabna-6600  
Contact: 01712-651636, 01711-418966  
Email: osaca\_pabna@yahoo.com  
Web: osacabd.org

### 171. Pabna Protishsruti

House-A/5, Block-J (East of Pabna Alia Madrasa)  
Radhanagar, Pabna Sadar, Pabna-6600  
Contact: (0731) 66199  
01865-035351, 01723-552722  
Email: protishruti@gmail.com

### 172. Programme for Community Development (PCD)

Radhanagar, Maktob More, Pabna  
Contact: 0731-66969  
01716-535081, 01711-484290  
Email: pcdpabna17@yahoo.com  
pcdpabna18@gmail.com

### Rajshahi District

### 173. Association for Community Development-ACD

House: 41, Sagarpara, Rajshahi-6100  
Contact: (0721)-770660  
01713-098257, 01713-098200  
Email: acdhd@yahoo.com

### 174. Ashrai

House: 180, Sector: 3, Upashahar  
Rajshahi- 6202  
Contact: 0721-760545  
01711-427219, 01713-383288  
Email: ashrai@librabd.net  
Website: www.ashraibd.org

### 175. Centre for Action Research Barind (CARB)

House: 184, Sector: 03  
Upasahar Housing Estate, Sopura, Rajshahi-6290  
Contact: (0721) 761407, 01842-507676  
Email: carbdbd@gmail.com, carb@btcl.net.bd  
Web: www.carb-bd.info

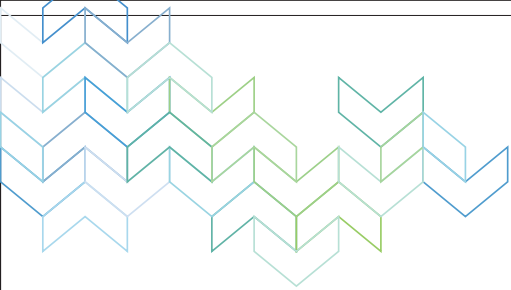
### 176. Organization for Social and Economical Development (OSED)

Vill: Sripur, Post+ Upazila: Bagmara, Rajshahi  
Contact: 01712-205383  
Email: shaiful.osed@gmail.com

### 177. Participatory Development Organisation (PDO)

Nawhata, Paba, Rajshahi-6213  
Contact: 0721-800190  
01711-318662, 01552-399332  
Email: pdoraj6213@yahoo.com





**178. Sachetan**  
House: 573, Ramchandrapur  
Natore Road, Rajshahi-6100  
Contact: (0721) 771602  
812560, 01713-195400  
Email: sachetanraj@yahoo.com  
sachetanraj@gmail.com  
Web: www.sachetansociety.com

**179. Shapla Gram Unnayan Sangstha**  
37, Firojabad, Sopura  
Bontia, Rajshahi  
Contact: 01712-772446  
Email: shaplango\_99@yahoo.com

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

### Sirajganj District

**181. Manab Mukti Sangstha (MMS)**  
Vill: Khash Bara Shimul  
PO: Bangabandhu Jamuna Bridge West Sub  
Sirajgonj Sadar, Sirajgonj-6703  
Contact: 01713-002850, 01728-705980  
Email: hb\_mms@yahoo.com

**182. National Development Program (NDP)**  
NDP Bhaban  
Bagbari, Shahid Nagar Kamarkhanda  
Sirajgonj-6703  
Contact: 0751-63877, 01713-383100  
01713-383112, Fax: 0751-63877  
Email: akhan\_ndp@yahoo.com  
Web: www.ndpbd.org

**183. Programmes for Peoples Development (PPD)**  
Vill: Shaktipur, Post & P.S: Shahzadpur  
Sirajgonj-6770  
Contact: 07527-64352, 01711-876760  
E-mail: psksmeherpur@gmail.com  
psks-gm@btcl.net.bd

## RANGPUR DIVISION

### Dinajpur District

**184. Al-Falah Aam Unnayan Sangstha (AFAUS)**  
Vill. & Post: Rajbati  
Dinajpur Sadar, Dinajpur  
Contact: (0531) 65264, 019191-88440  
Email: afaus\_03@yahoo.com  
afaus03@yahoo.com

**185. Gram Bikash Kendra**  
Haldibari, Parbatipur  
Dinajpur-5250  
Contact: (05334) 74411  
Fax: 88-05334-74332  
Email: gbkpbt@yahoo.com  
Web: www.gbk-bd.org

**186. Mohila Bohumukhi Shikkha Kendra**  
Balu Bari, Dinajpur- 5200  
Contact: 0531- 64433  
01712-639259, 01716-884850  
Email: mbskcom@btb.net.bd  
razia.mbsk@gmail.com

**187. Pollisree**  
Balubari, Dinajpur-5200  
Contact: (0531) 65917, 01713-491000  
Email: pollisree@yahoo.com  
Web: www.pollisree.org  
**Liaison Office**  
43/c (5<sup>th</sup> floor), Asad Avenue  
Mohammadpur, Dhaka-1207

**188. Come to Work (CTW)**  
Vill: Manmathpur  
P.O: Chaklabazar Parbatipur  
Dinajpur-5250  
Contact: (0531)-89114, 01712-041915  
Email: ctwdinaj08@gmail.com

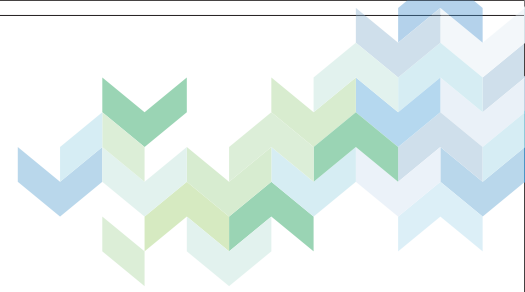
### Gaibandha District

**189. SKS Foundation**  
College Road  
Uttar Horin Singha  
Gaibandha-5700  
Contact: (0541) 62420  
01717-3484430, 01713-484404  
Fax: +88-0541-51492  
Email: sksgaibandha@tistaonline.com  
Web: www.sks-bd.org

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

### Kurigram District

**191. Solidarity**  
New Town, Kurigram-5600  
Contact: (0581) 61222, 61532  
61485, 01715-169469  
Email: solidarity\_bd@yahoo.com



### Lalmonirhat District

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

### Nilphamari District

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

### Panchagarh District

- 194. Anuvab**  
 Thanapara Road, Boda, Panchagarh  
 Contact: (05653) 56180, 01712-676857  
 Email: anuvab boda 857@gmail.com
- 195. Dristidan**  
 Vill., Post & P.S: Thanapara  
 Boda, Panchagarh  
 Contact: 05655-56265, 01713-780570  
 Email: fdrishtidanboda@yahoo.com
- 196. Dudumari Gram Unnayan Sangstha**  
 Vill.: Dudumari  
 Panchagarh Sadar, Panchagarh  
 Contact: 01711-451949, 01721-887987  
 Email: dgus2009@yahoo.com
- 197. Suchana Samaj Unnayan Sangstha**  
 Thana para, Boda  
 Post: Boda, Panchagarh  
 Contact: 05653-56274, 01714-229034  
 Email: ssdobd@yahoo.com

### Rangpur District

- 198. Rural Economic Support & Care for the under Priviledged (RESCU)**  
 H-40/1, Road-1, Alhaz Nagar  
 Dorshona Road, Karmichel College, Rangpur  
 Contact: 0521-64085  
 01715-507394, 01715-081476
- 199. Samakal Samaj Unnayan Sangstha**  
 Vill: Jahangirabadhat  
 Post: Jahangirabad  
 Via: Sadullapur, Pirgonj, Rangpur  
 Contact: 05227-56022  
 01711-419045, 01839-969944  
 Email: ssusinfo@gmail.com

### Thakurgaon District

- 200. Eco-Social Development Organization (ESDO)**  
 College Para, Thakurgaon-5100  
 Contact: (0561) 52149, 01713-210488  
 Fax: 0561-61599  
**Liaison office**  
 ESDO House, Plot: 748, Road: 8  
 Baitul Aman Housing Society  
 Adabor, Dhaka-1207  
 Contact: 02-8154857, 01713-149259  
 Email: esdobangladesh@hotmail.com  
 Web: esdo-bangladesh.org

## SYLHET DIVISION

### Habiganj District

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

### Moulvibazar District

- 202. Patakuri Society**  
 Housing Estate, Moulvibazar Road  
 Srimangal, Moulvibazar  
 Contact: 08626-72948  
 01747-639075, 01938-885999  
 Email: patakurisociety@gmail.com  
 Web: www.patakuri.org
- 203. Posobid Unnayan Sangstha**  
 Ahmed Vila, Uttara Residential Area  
 Moulvibazar Road, Srimangal, Moulvibazar  
 Contact: (08626) 88311, 01711-899641

### Sylhet District

- 204. Voluntary Association for Rural Development (VARD)**  
 House: 44, Road: 14, Block-B, Shahjalal Upashahar  
 Post Box: 170, Sylhet-3100  
 Contact: (0821) 761365, 761676, 761473  
 01755-578391, 01730-048722  
**Liaison Office**  
 House: 554, Road: 9, Baitul Aman Housing Society  
 Adabor, Dhaka-1207  
 Contact: 9133590, 9124410  
 Email: vardho@vardbd.org

\* As of June 30, 2015



## LIST OF OTHER POs

1. **Bangladesh Rural Improvement Foundation (BRIF)**  
Hazi Nagar, Goaldihi  
Khansama, Dinajpur
2. **Sramojibi O Dustha Kallayan Sangstha**  
Vill: Chakla, Post: Punduria-6682  
(Via Kashinathpur), Bera, Pabna
3. **Progati Manobik Unnayan Prakaipa**  
Madha Razihar, Agoiljhora, Barisal
4. **Rural Development Organization (RDO)**  
Thana Road, Vill., Post & P.S: Muladi  
Barisal
5. **Palli Formation**  
Circular Road, Mahajan Patti, Bhola-8300
6. **Boalkhali Proshika Gram Unnayan Sangstha**  
College Road, Kanungo Para  
Boalkhali, Chittagong
7. **Development Center International (DCI)**  
House: 557, Road: 9  
Baitul Aman Cooperative Housing Society  
Adabor, Mohammadpur, Dhaka-1207
8. **OSDER (Organization for Social Development and Research)**  
24/2, Eskaton Garden, Dhaka-1000
9. **Socio Economic Development Society (SEDS)**  
Jatpur, Saturia, Manikgonj
10. **Association for Social Advancement Program (ASAP)**  
Alamgir Hossain Road, Gaital, Kishoreganj
11. **Proshika Manabik Unnayan Kendra**  
Proshika Bhaban  
1/1-Ga, Sector-2, Mirpur, Dhaka-1216
12. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**  
Rupsha, Sibalay, Manikgonj
13. **Gono Unnayan Committee (GUC)**  
Vill: Usmanpur, Post: Bangalpara  
P.S: Oustagram, Kishoregonj-2300
14. **Rural Development Trust (RDT)**  
Thana Road, P.S: Trishal  
Mymensingh
15. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**  
Payarkandi (Puratan Bus stand)  
Muktagacha, Mymensingh
16. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**  
Bhulta, Rupganj, Narayanganj
17. **Tangail Samaj Unnayan Sangstha (TSUS)**  
Ashekpur, Main Road, Tangail
18. **Consciousness Raising Centre (CRC)**  
Arappur, Chaklapara (near Shaheed Amrity Bidha pith), Jhenaidah-7300
19. **SHEBA**  
Vill: Tetulia, P.S: Tala, Satkhira
20. **Chinnomul Mohila Samity**  
Palashbari Road, Gaibandha
21. **Gram Unnayan Kendra (GUK)**  
Vill: Kismatbanu, Post: Balabari Hat  
P.S: Chilmari, Kurigram
22. **Upon Uddagh Sangstha**  
Ramna Bazar, Chilmari, Kurigram
23. **Nijpath (Nirassoir Janatar Pashe Thaki)**  
Pabna Road (Aronkhola)  
Iswardi, Pabna
24. **Rural Organisation For Social Affairs (ROSA)**  
Vill: Bonpara, P.O: Horoa  
P.S: Boraigram, Natore
25. **Adarsha Samaj Sheba Sangstha (ASSS)**  
Muslim Manjel  
House: 6, R.K Mission Road, Mymensingh
26. **Annesa Foundation (AF)**  
31/2, Senpara Parbata  
Mirpur-10, Dhaka-1216



# STAFF PROFILE











পিকে এস এক ভবন  
PKS FBHABAN



# MANAGEMENT STAFF OF PKSf (MAINSTREAM AND PROJECT)

AS OF 15 SEPTEMBER 2015

## 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. Md. 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**  
M.Sc. (Rural and Regional Development Planning)  
University of Dortmund, Germany  
and AIT, Bangkok  
Ph.D in Statistics, Jahangirnagar University  
Post Doctorate (Project Monitoring and  
Evaluations) IRRI, Philippines

## General Managers

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

7. **Mr. Md. Mashiar Rahman**  
M.Sc. (Statistics)  
University of Dhaka

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

9. **Mr. Akond Md. Rafiqul Islam**  
M.Sc. (Entomology)  
University of Dhaka

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

## Deputy General Managers

11. **Mr. A. Khaleque Miah**  
M.Com. (DU)  
C.A. (Intermediate), ICAB

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

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

14. **Mr. Abul Hasan Md. Abdul Qaiyum**  
M.S.S. (Economics)  
University of Chittagong

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

16. **Mr. M. A. Matin**  
B.Sc. Engineering (Electrical & Electronics)  
University of Chittagong of Engineering &  
Technology (CUET)  
Master of Business Administration (MIS)  
Atish Dipankar University of Science & Technology



**17. Mr. Bibhuti Bushan Biswas**

B.Com. (Hons.)  
M.Com. (DU)  
FCA, ICAB

**18. Mr. Dilip Paul**

M.Sc. (Physics)  
University of Chittagong

**19. Mr. A.K.M. Nuruzzaman**

Master of International and Community  
Development  
Deakin University, Melbourne, Australia

**20. Mr. Nazmul Islam**

M. Engg. (Civil & Environmental)  
BUET, Dhaka

**21. Mr. Md. Habibullah**

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

**Assistant General Managers**

**22. Mr. Dilip Kumar Chakravorty**

M.S.S. (Economics)  
University of Rajshahi

**23. Mr. Zaman Khondoker**

M.Com. (Accounting)  
University of Dhaka

**24. Mr. Mirza Md. Nazmul Huq**

M.S.S. (Economics)  
Islamic University, Kushtia

**25. Mr. Gokul Chandra Biswas**

M.Sc. (Statistics), Jahangirnagar University  
ACS, Institute of Chartered Secretaries of  
Bangladesh

**26. Mr. Md. Mesbahur Rahman**

M.Sc. (Statistics)  
University of Dhaka

**27. Ms. Salina Sharif**

M.Sc. (Economics)  
Jahangirnagar University

**28. Mr. Zahir Uddin Ahmed**

M.B.A. (Finance)  
North South University

**29. Mr. Jitendra Kumar Roy**

M.Com. (Management)  
University of Dhaka

**30. Mr. Mohd. Khairul Bashar**

M.B.A. (Finance & Banking)  
International Islamic University, Chittagong

**31. Ms. Afroza Sultana**

M.S.S. (International Relations)  
University of Dhaka

**32. Mr. Md. Monirul Islam Mullick**

B.Sc. (Computer Science)  
North South University

**33. Mr. Shah Muhammad Ikhtiar Jahan Kabir**

M. Phil (International Relations)  
University of Dhaka

**34. Mr. Dipen Kumar Saha**

M. Sc. (Economics)  
Jahangirnagar University

**35. Mr. A.T.M. Hemayet-Ur-Rahman**

M.S.S. (International Relations)  
University of Dhaka

**Managers**

**36. Mr. Md. Ashraful Haque**

M.Sc. (Economics)  
Jahangirnagar University

**37. Mr. Md. Humayun Kabir**

M.Sc. (Economics)  
Jahangirnagar University

**38. Mr. Md. Jane Alam**

M.S.S. (Political Science)  
University of Dhaka

**39. Mr. Md. Abdul Matin**

B.Sc. (Hons.), Agricultural Economics  
Bangladesh Agricultural University

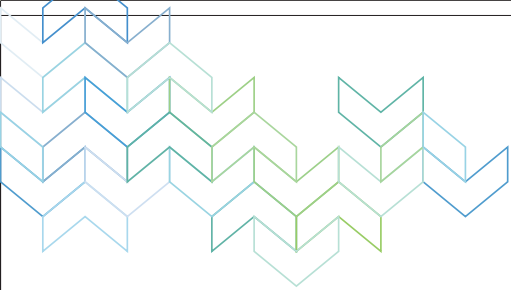
**40. Ms. Tanvir Sultana**

M.S. (Agricultural Economics)  
Bangladesh Agricultural University

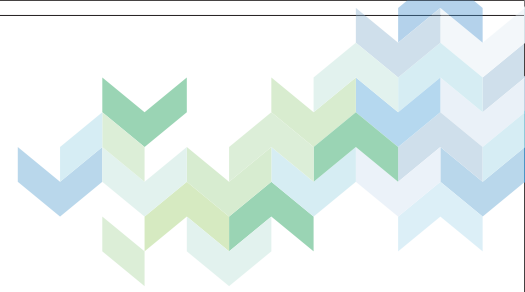
**41. Mr. Mahbub Helal Jelani**

M.S.S. (Sociology), University of Rajshahi



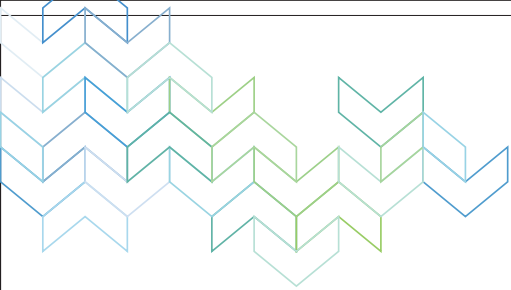


- |   |  |
|---|--|
| 42. <b>Mr. Md. Habibur Rahman</b><br>M.Com. (Management)<br>University of Dhaka                           | 55. <b>Mr. Mohammad Abu Al Baten</b><br>M.B.A. (Finance & Banking)<br>University of Rajshahi                 |
| 43. <b>Mr. A.K.M. Faizul Haque</b><br>M.S.S. (Public Administration)<br>University of Dhaka               | 56. <b>Mr. Abul Kalam Azad</b><br>M.S. (Agri. Extension Education)<br>Bangladesh Agricultural University     |
| 44. <b>Mr. Md. Shorful Islam</b><br>M.Sc. (Physics)<br>University of Dhaka                                | 57. <b>Ms. Farhana Nabi</b><br>M.A. (English Literature)<br>National University                              |
| 45. <b>Mr. Md. Moniruzzaman</b><br>B.Sc. Engg. (Civil)<br>RUET  | 58. <b>Mr. Mahmud Hasan</b><br>M.A. (English)<br>University of Rajshahi                                      |
| 46. <b>Mr. Md. Manir Hussain</b><br>M.Sc. (Agricultural Economics)<br>Bangladesh Agricultural University  | 59. <b>Mr. Mohammad Minhaz Uddin Shaikh</b><br>M.A. (Mass Communication & Journalism)<br>University of Dhaka |
| 47. <b>Mr. Rezanur Rahaman Tarafder</b><br>M.A. (Mass Communications & Journalism)<br>University of Dhaka | 60. <b>Mr. Sudhir Kumar Das</b><br>M.Com. Accounting (NU)<br>C.A. (PE-II), ICAB                              |
| 48. <b>Mr. Md. Lutfor Rahman</b><br>M.S.S. (Economics)<br>Chittagong University                           | 61. <b>Mr. S. M. Kamrul Alam</b><br>M.S. (Soil Science)<br>Bangladesh Agricultural University                |
| 49. <b>Mr. Muhammad Firoz Zaman</b><br>M. Com. (Management)<br>University of Dhaka                        | 62. <b>Mr. Md. Tariqul Alam</b><br>M.Sc. (Physics)<br>University of Dhaka                                    |
| 50. <b>Mr. Musharrof Hossain</b><br>M.S. (Dairy Science)<br>Bangladesh Agricultural University            | 63. <b>Mr. Mohammad Robiul Mostofa Kamal</b><br>M.S.S. (Public Administration)<br>University of Dhaka        |
| 51. <b>Dr. Syeda Khaleda</b><br>Ph. D. (Geoscience)<br>University of Tsukuba<br>Japan                     | 64. <b>Mr. Machba Uddin Ahmed</b><br>M.S. (Agriculture Economics)<br>Bangladesh Agricultural University      |
| 52. <b>Ms. Afrin Sultana</b><br>M.B.A. (HRM)<br>Visva Bharati University, India                           |  |
| 53. <b>Ms. Umme Kulsum</b><br>M.S.S. (Sociology)<br>University of Dhaka                                   |  |
| 54. <b>Mr. A.K.M Zahirul Haque</b><br>M.S.S. (Anthropology)<br>University of Dhaka                        |  |
- Deputy Managers**
- |  |  |
|--|--|
| 65. <b>Mr. Md. Azmal Hoque Khan</b><br>M.B.A. (Executive)<br>American International University-Bangladesh (AIUB) |  |
| 66. <b>Ms. Farzana Hamid</b><br>M.A. (English), National University  |  |
| 67. <b>Mr. Md. Monsur Alam</b><br>M.Com. (Management)<br>National University                                     |  |



68. **Mr. Dilip Kumar Lahiri**  
M.B.A. (Accounting)  
University of Rajshahi
69. **Mr. A. S. M. Ashraful Alam**  
M.Com. (Marketing)  
University of Chittagong
70. **Mr. Md. Nashir Uddin**  
LL.M.  
University of Dhaka
71. **Md. Kamal Uddin Bhuiyan**  
M.Com. (Accounting)  
University of Chittagong
72. **Mr. Shamsul Hoque**  
M.A. (Philosophy)  
University of Dhaka
73. **Mr. S. M. Zahid Hossain**  
M.S.S. (Political Science)  
University of Dhaka
74. **Mr. Md. Abdur Razzaque**  
M.B.A. (Finance)  
Northern University Bangladesh
75. **Mr. Md. Ruhul Amin**  
M.A. (Islamic History)  
National University
76. **Mr. Md. Habibur Rahman Khan**  
M.A. (Archaeology)  
Jahangirnagar University
77. **Mr. Kabir Ahmed**  
M.Com. (Accounting)  
University of Chittagong
78. **Mr. Md. Azizul Haque**  
M.A. (Islamic History & Civilization)  
Asian University of Bangladesh
79. **Ms. Kamrunnahar**  
M.Sc. (Statistics)  
University of Dhaka
80. **Mr. Md. Rowshan Habib**  
M.B.A. (Finance)  
University of Dhaka
81. **Mr. Mohammad Mofazzal Karim**  
M.B.A. (Banking)  
University of Dhaka
82. **Mr. Md. Abdul Karim**  
M.B.A. (Accounting)  
University of Dhaka
83. **Mr. Rokanuzzaman**  
Masters of Development Studies  
University of Dhaka
84. **Mr. Mohammed Baharul Alam Khan**  
M.B.A. (Finance)  
East West University
85. **Mr. Mohammad Monir Hasan**  
M.S.S. (Government & Politics)  
Asian University of Bangladesh
86. **Mr. Md. Abdul Kader Miah**  
M.Com. (Accounting)  
University of Dhaka
87. **Mr. Md. Kamrul Hasan**  
M.Sc. (Zoology), Fisheries  
National University
88. **Mr. Sanjoy Kumar Basak**  
M.S. (Agroforestry)  
Bangladesh Agricultural University
89. **Mr. Md. Shamsul Huda**  
M.S. (Animal Nutrition)  
Bangladesh Agricultural University
90. **Ms. Mahmuda Morshed**  
M.B.A. (Marketing)  
Military Institute of Science and Technology (MIST)
91. **Mr. Muhammad Sayudul Huq**  
M.S.S. (Economics)  
University of Dhaka
92. **Mr. A.K.M. Rashedur Rahman**  
M.B.A. (Finance)  
Institute of Business Administration (IBA)  
University of Dhaka
93. **Most. Moslema Khatun**  
M.B.A. (Accounting)  
University of Dhaka





94. **Mr. Kazi Mahmudul Karim**  
M.S. in Biotechnology  
Bangladesh Agricultural University

95. **Mr. Kapil Kumar Paul**  
M.S. (Nutrition & Food Science)  
University of Dhaka

96. **Mr. Md. Abul Basar**  
M.Sc. (Sustainable Animal Nutrition and Feeding)  
Wageningen University, Netherlands

#### Assistant Managers

97. **Mr. Md. Nasir Uddin Hawlader**  
M.B.A. (Marketing)  
University of Dhaka

98. **Mr. Moni Mohan Mondal**  
M.Sc. (Environmental Science)  
Khulna University

99. **Mr. Md. Ashraf Hossain**  
M.Sc. (Forestry)  
University of Chittagong

100. **Mr. Md. Aatur Rahman Sarker**  
Dip-in-Engg. (Civil)  
Dhaka Polytechnic Institute

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

102. **Mr. Md. Mahbubuzzaman**  
M.B.A. (Accounting)  
University of Rajshahi

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

104. **Ms. Jesmin Ara**  
M.S. (Agricultural Botany)  
Sher-e-Bangla Agricultural University

105. **Mr. Mustafizur Rahman**  
M.B.A. (HRM)  
University of Dhaka

106. **Mr. Ghazi Muntasir Noman**  
M.B.A. (Management Studies)  
University of Dhaka

107. **Ms. Sadia Shaheed**  
M.S.S. (Anthropology)  
University of Dhaka

108. **Mr. Noor Mohammad**  
M.B.A. (Banking)  
University of Dhaka

109. **Mr. Golam Gilane**  
M.S.S. (Social Work)  
Shahjalal University of Science and Technology

110. **Mr. Md. Rajib-Ur-Rahman**  
M.S.S. (Economics)  
University of Dhaka

111. **Mr. Md. Moznu Sarkar**  
M.S. (Animal Science)  
Bangladesh Agricultural University

112. **Mr. Md. Shahriar Haider**  
M.S. (Poultry Science)  
Bangladesh Agricultural University

113. **Mr. Avijit Kumar Das**  
M.B.A. (Finance)  
Rajshahi University

114. **Mr. Abu Hayad Md. Rahat Hossain**  
M.S. (Statistics)  
Shahjalal University of Science and Technology

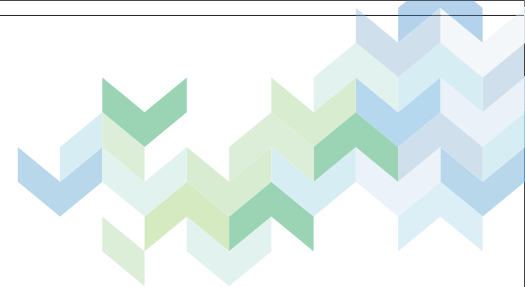
115. **Mr. A.M. Farhaduzzaman**  
M.Sc. (Fisheries)  
University of Rajshahi

116. **Mr. Md. Alamgir Hossain**  
M.B.A. (MIS)  
University of Dhaka

117. **Ms. Shamma Labiba Arnab**  
M.B.A. (HRM)  
University of Dhaka

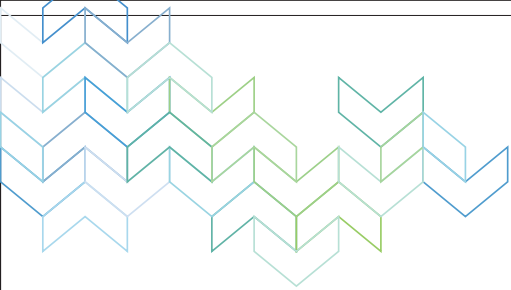
118. **Mr. Md. Golam Morshed Hossain**  
M.S.S. (Economics)  
University of Dhaka

119. **Mr. Md. Faiz**  
M.B.A. (International Business)  
University of Dhaka



120. **Ms. Ayesha Nusrat Jahan**  
M.A. (English)  
University of Dhaka
121. **Mr. Mukul Malakar**  
M.B.A. (Marketing)  
University of Dhaka
122. **Mr. Maruf Ahmed**  
M.S.S. (Economics)  
University of Dhaka
123. **Mr. Md. Mahamudur Rahman**  
M.Sc. (Agriculture)  
Sher-e-Bangla Agricultural University
124. **Mr. Kazi Abul Hasnat**  
M.Sc. (Economics)  
Jahangirnagar University
125. **Mr. Mamun Ur Rashid**  
M.S.S. (Economics)  
University of Chittagong
126. **Mr. Mohammad Moniruzzaman Khan**  
M.S. (Agronomy)  
Bangladesh Agricultural University
127. **Mr. Md. Rezaul Karim**  
M.S.S. (Political Science)  
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128. **Mr. Md. Moktadul Hoque**  
M.B.A. (MIS)  
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129. **Mr. Md. Ariful Hoque**  
M.B.A. (Finance)  
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130. **Mr. Mohammed Musa Chowdhury**  
M.B.A. (HRM)  
University of Dhaka
131. **Mr. G.M. Humayun Azam**  
M.B.A. (Marketing)  
University of Dhaka
132. **Mr. Md. Fozla Hossain**  
M.S.S. (Economics)  
University of Dhaka
133. **Mr. Mohammed Manirul Islam**  
M.S. (Soil, Water and Environmental Science)  
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135. **Mr. Md. Sirajul Islam**  
M.B.A. (Finance)  
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M.S. (Entomology)  
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M.S.S. (International Relations)  
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140. **Mst. Sahera Akhter Gini**  
M.S.S. (Sociology)  
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141. **Mr. Akmal Uddin**  
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University of Chittagong
142. **Mr. Palash Mitra**  
M.B.A. (Finance)  
University of Dhaka
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L.L.M.  
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144. **Mr. Mohammad Nazmul Hasan**  
B.Sc. (Computer Science & Engineering)  
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145. **Mr. Md. Ziaul Hoque Chowdhury**  
M.B.A. (Marketing)  
University of Dhaka





**146. Mst. Umme Hanee**  
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**147. Mr. Abdullah Al Mahmud**  
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**148. Mr. Md. Asaduzzaman**  
M.S.S. (Sociology)  
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**149. Mr. Muhammad Rijvia Kabir**  
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**150. Mr. Md. Nasir Uddin**  
M.S.S. (Public Administration)  
University of Dhaka

**151. Mr. Md. Monowar Hossain**  
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**152. Mr. Mohammad Quyaum**  
M.B.A. (Accounting)  
University of Rajshahi

**153. Mr. Md. Zahir Uddin Babar**  
M.Com.(Accounting), CA/CC  
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**154. Mr. Md. Mamunur Rashid**  
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**155. Mr. Md. Shofiul Islam**  
B.Sc. (Computer Eng.)  
American Int. University Bangladesh

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M.Com. (Accounting)  
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**157. Mr. Shah Mohammad Rafiuddin**  
M.Com. (Management)  
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**159. Mr. F.M. Ruhul Amin**  
M.A. (Islamic History & Culture)  
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**160. Mr. Mohammad Shaheen**  
M.Com. (Accounting)  
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**161. Mr. Md. Deloar Hossain**  
M.B.A. (MIS)  
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**162. Ms. Shagufta Shameem**  
M.Com. (Management)  
National University

**163. Ms. Farida Parvin**  
M.Com. (Accounting)  
National University

**164. Ms. Farhana Habib**  
M.S. (Agricultural Extension Education)  
Bangladesh Agricultural University

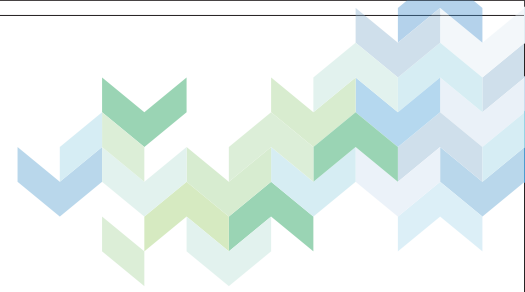
**165. Mr. Suman Chowdhury**  
M.S.S. (Public Administration)  
University of Chittagong

**166. Ms. Sharmine Mridha**  
M.S.S. (Economics)  
University of Dhaka

**167. Mr. H. M. Asadujjaman**  
B.Sc. (Social Work)  
Shahjalal University of Science  
and Technology, Sylhet

**168. Mr. Md. Nizam Uddin Mondol**  
M.S.S. (International Relations)  
University of Dhaka

**169. Ms. Shamsad Farzana**  
M.S.S. (Political Science)  
University of Dhaka



**170. Mr. Md. Soriful Islam**  
M.B.A. (MIS)  
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**171. Mr. Md. Bashir Ahmed**  
M.Com. (Management)  
University of Dhaka

**172. Ms. Sabrina Sultana**  
M.A. (English)  
University of Chittagong

**173. Mr. Ripon Kumar Aich**  
M.Com. (Accounting)  
National University

**174. Mr. Nazmus Sakib Al-Azam**  
LL.M.  
University of Dhaka

**175. Ms. Momtaz Begum**  
M.A. (History)  
University of Dhaka

**176. Ms. Rumana Shahnaz**  
M.A. (Music)  
University of Dhaka

**177. Mr. Md. Shoyebur Rahman**  
M.Sc. (Mathematics)  
Jahangirnagar University

#### ENRICH Programme

**1. Mr. Nurul Bashar Md. Abdul Kabir**  
M.S. (Agricultural Chemistry)  
Bangladesh Agricultural University

**2. Mr. Md. Masum Kabir**  
M.B.A. (MIS)  
ASA University of Bangladesh

**3. Mr. Md. Anwarul Hoque**  
B.Sc. (Agricultural Economics)  
Bangladesh Agricultural University

**4. Mr. Md. Golam Rabbani**  
M.Com. (Management)  
National University

**5. Mr. Sajib Kumar Ghosh**  
M.B.A. (MIS)  
University of Dhaka

**6. Mr. Salah Uddin Mahmud Sikder**  
M.B.A. (Finance & Accounts), UITS  
B.B.M (Finance), Bangalore University

#### KUWAIT Goodwill Fund

**1. Dr. M.A. Haider**  
Ph. D. (Horticulture)  
Bangladesh Agricultural University

#### PROSPER Project

**1. Dr. Md. Altaf Hossain**  
M.P.H. (NIPSOM)

**2. Mr. Md. Shahriar Mahmud**  
M.S. (Zoology)  
University of Dhaka

**3. Mr. Md. Abdul Hakim**  
M.S. (Agronomy)  
Bangladesh Agricultural University

**4. Mr. Md. Touhidul Islam**  
M.S. in Agricultural Economics  
Bangladesh Agricultural University

**5. Mr. Md. Naser Reza**  
M.B.A. (Management)  
Dhaka International University

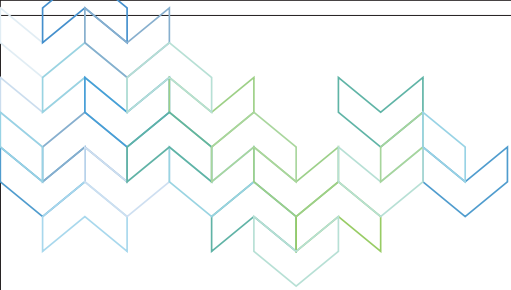
**6. Ms. Mahmuda Parvin**  
M.S.S. (Sociology)  
University of Dhaka

**7. Dr. Nusrat Jahan**  
M.P.H.  
North South University

**8. Mr. Mohammad Salim Reza**  
M.B.A. (Finance & Accounting)  
Southeast University

**9. Mr. Mohammad Maqsd Alam**  
M.S.S. (Economics)  
Asian University





10. **Mr. Babul Banik**  
B.Sc. (Animal Husbandry)  
Bangladesh Agricultural University

11. **Mr. Mohammad Sarwar Alam**  
M.Com. (Accounting)  
National University

#### Community Climate Change Project (CCCP)

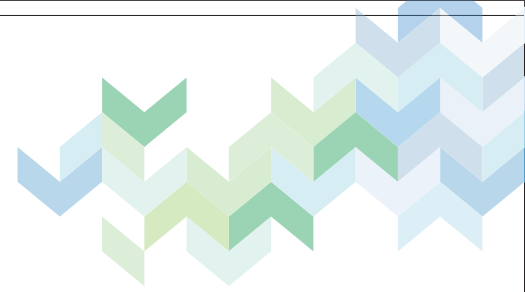
1. **Dr. Fazle Rabbi Shadeque Ahmed**  
Ph.D (Environmental Science)  
University of Aberdeen, UK
2. **Mr. Md. Ashraful Islam**  
M.B.A. (AIS)  
University of Dhaka
3. **Mr. Md. Rabi Uzzaman**  
M.Sc. (Geography & Environmental Studies)  
Rajshahi University
4. **Mr. Md. Mahmuduzzaman**  
M.S. in Biochemistry  
PSTU
5. **Mr. K.M. Marufuzzaman**  
M.B.A.  
Southeast University
6. **Ms. Mahsin Hamuda**  
M.D.S (Development Studies)  
University of Dhaka
7. **Mr. Md. Tariqul Islam**  
B.Sc.Engg. (Civil)  
Rajshahi University of Engineering & Technology
8. **Mr. Mohammad Abul Kalam**  
M.Sc. (Project Management)  
University of Hertfordshire, UK.
9. **Mr. Md. Shahinur Rahman**  
Masters of Population Sciences (MPS)  
University of Dhaka
10. **Mr. Asif Aziz**  
M.B.A. (MIS)  
University of Dhaka

11. **Mr. Md. Masud Parvez**  
M.Com. (Accounting)  
National University

12. **Titu Barua**  
Chartered Accountancy (Knowledge level)  
Institute of Chartered Accountants of Bangladesh  
(ICAB)

#### UPP-Ujjibito Project

1. **Mr. Muhammad Mahbubur Rahman**  
M.B.A. (Marketing)  
University of Chittagong
2. **Mr. Muhammad Ashraful Alam**  
M. Phil  
University of Dhaka
3. **Mr. Md. Alauddin Ahmed**  
Master of Disaster Management  
University of Dhaka
4. **Mr. Khondokar Munir Hasan**  
M.Sc. (Computer Science)  
IBAIS University
5. **Mr. Muhammad Hasnain Mollah**  
M.S.S. (Development Studies)  
University of Dhaka
6. **Mr. Ahmed Mahmudur Rahman Khan**  
M.B.A. (Banking)  
University of Dhaka
7. **Mr. Md. Mokit-UI Hafiz**  
M.S.S. (Social Work)  
Shahjalal University of Science and Technology  
Sylhet
8. **Dr. Md. Faizul Tarique Chowdhury**  
M.B.A (Human Resources)  
University of Information Technology and Sciences  
Rajshahi
9. **Mr. Md. Maksedul Alam**  
M.Sc. (Nutrition and Food Science)  
University of Dhaka



10. **Mr. Md. Golam Mostafa**  
M.B.A. (Finance)  
University of South Asia

11. **Mr. Tanjur Ahmed Dewan**  
M.B.A. ((Finance)  
University of Asia Pacific

#### **PACE Project**

1. **Dr. S.M. Faruk-Ul-Alam**  
Ph.D. (Animal Nutrition)  
National Dairy Research Institute (NDRI)  
India (ICCR Scholarship)

2. **Mr. Md. Mehedi Hasan**  
M.S. (Horticulture)  
Bangladesh Agricultural University

3. **Mr. Md. Rafizul Islam Mondal**  
B.Sc.Ag, M.B.A (Marketing)  
Brac University

4. **Shekh Jahed Al Nayan**  
M.B.A (HRM & Marketing)  
United International University (UIU)

5. **Shaikh Nazrul Islam**  
M.B.A (Marketing)  
Khulna University

6. **Ms. Sanchita Islam**  
M.S.S (Social Work)  
University of Rajshahi

7. **Mr. Md. Masum Sarker**  
M.B.A (Supply Chain Management)  
Linnaeus University, Sweden

8. **Mr. Mohammad Motiur Rahman Chowdhury**  
M.S (Fisheries Management), BAU  
M.B.A (Marketing), IBA, RU.

9. **Mr. Md. Mohidul Islam**  
M.B.A (Finance)  
University of Dhaka

10. **Mr. A.B.M. Aljaber Hirok**  
M.B.A (Accounting and Information System)  
Jagannath University

11. **Mr. H.M. Anowarul Islam**  
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