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PKSF Newsletter

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Bangladesh Adolescents Conference 2018



Palli Karma-Sahayak Foundation (PKSF) organized Bangladesh Adolescents Conference 2018 amid festivity and fanfare. A total of 710 adolescents participated in the conference held at Bangabandhu International Conference Center on 21 October 2018. They were selected from 100,000 participants of 11,000 educational institutions across the country through a talent hunt process under 'Cultural and Sports Program' of PKSF.

Hon'ble Finance Minister Mr Abul Maal Abdul Muhith, MP was the Chief Guest of the inaugural session of the event. Ms Naznin Sultana, Governing Body Member, PKSF was the Guest of Honour of the session presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, Managing Director of PKSF delivered the welcome remarks.

The Finance Minister said that Bangabandhu Sheikh Mujibur Rahman emphasized on proper utilization of the human resources of Bangladesh to rebuild a war-torn country. He hoped that the adolescents will uphold the spirit of Bangabandhu to help Bangladesh continue the ongoing development march and emerge as a developed nation by 2041.

PKSF Chairman Dr QK Ahmad informed the house that PKSF designs and implements its programs and projects to ensure inclusive development of all. The adolescents conference has been organized as part of its inclusive development programs. He hoped that the Cultural and Sports Program of PKSF will gain more momentum in a bid to build a nation imbued with own traditions and cultural values.

PKSF is implementing 'Cultural and Sports Program' to build a culturally enriched nation for sustainable socio-economic development of the country, said PKSF Managing Director Mr Abdul Karim. Mr Md Fazlul Kader, Deputy Managing Director, PKSF spoke on the future plans for developing cultural values of the youths of the country.

Ms Tanima Afroz, a Bangladeshi girl recognized by the United Nations for her campaigns against extremism, cyclist Ms Kaniz Fatema Chanda, working to establish women rights, and Mr Shamsuzzaman Arafat, the first IRONMAN of Bangladesh were honored in the event.

The adolescents took an oath, administered by the PKSF Chairman, to work for the welfare of the country as well as for humanity. An adolescent girl, a boy and a teacher spoke in the program. A workshop on 'Leadership Skills and Ethics' was held during the second session of the conference.

Mr Md Ashadul Islam, Secretary, Financial Institutions Division, Ministry of Finance, was the Chief Guest at the closing ceremony of the conference while eminent litterateur Ms Selina Hossain was the Special Guest. The conference ended with a pleasant cultural program. Adolescents from different regions of the country performed in the cultural evening. Cultural Affairs Minister Mr Asaduzzaman Noor, MP enjoyed the program and inspired the adolescents by reciting a poem.

PKSF Annual General Meeting 2018

The 29th Annual General Meeting (AGM) of Palli Karma-Sahayak Foundation (PKSF) was held on 17 December 2018 at PKSF Bhaban. The meeting was presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad.

Members present at the meeting were: Dr Pratima Paul-Majumder, Ms Parveen Mahmud, Ms Nazneen Sultana, Dr Toufic Ahmad Choudhury, Ambassador Munshi Faiz Ahmad, Mr C M Shafi Sami, Mr Md Fazlul Haque, Mr Nazir Ahmed Khan, Dr Nazneen Ahmed, Professor Shafi Ahmed, Mr SM Wahiduzzaman Babur, Mr Ishtiaq Uddin Ahmad, Mrs Monowara Hakim Ali, Mr Mohsin Ali, Dr Ramanimohon Debnath, Dr Niaz Ahmed Khan, Ms Monowara Begum, and PKSF Managing Director Mr Md Abdul Karim.

Speaking on various interventions of this apex development agency founded by the Government of Bangladesh, PKSF Chairman Dr Qazi Kholiquzzaman Ahmad said the concept of human-centered development that PKSF is already upholding through its operations. He particularly noted the achievement of the ENRICH program, which has created excitement and enthusiasm among the participants. The Partner Organizations (POs) persistently make requests to induct more Unions within this program.

PKSF Chairman said that PKSF will gain further momentum in the days ahead. New projects such as 'Pathway to Prosperity for Extremely Poor People (PPEPP)' and 'Sustainable Enterprise Project (SEP)' will add value and dynamism to PKSF's drive for eradicating extreme poverty and ensuring beyond-poverty development, thereby accelerating the process of realizing the Sustainable Development Goals (SDGs) in Bangladesh. The vast range of PKSF interventions in fact already emulate at least 12 of the 17 Goals under the SDGs, Dr QK Admad noted.

The General Body members highly praised different initiatives of PKSF and provided necessary guidelines for future endeavors.

PKSF Managing Director Mr Md Abdul Karim presented the progress status of different decisions and recommendations made at the previous AGM.



A video film projecting a lyrical rendition of commitment penned by the PKSF Chairman for the development workers was presented which garnered praises. HEED Bangladesh, a Partner Organization of PKSF, has produce the video presentation.

The AGM also approved the Audit Report of FY 2017-2018, prepared as per the International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS) by SF Ahmed & Co, Chartered Accounts.

The meeting nominated Mr Mohsin Ali, Dr Ramanimohon Debnath and Ms Monowara Begum as members of the PKSF General Body for the second term.

Dr Sharifa Begum, Former Senior Research Fellow of Bangladesh Institute of Development studies (BIDS) and Mr Helal Ahmad, Supernumerary Professor of Bangladesh Institute of Bank Management and Former Managing Director of Pubali Bank were elected as General Body members for the next two years.

Special gratitude was paid to outgoing General Body members Mr CM Shafi Sami and Ms Bulbul Mohalanabish for the constructive roles they had played in their tenure at the PKSF Board.

PKSF Gets New Deputy Managing Director



Mr AQM Golam Mawla has been promoted as Deputy Managing Director (DMD) of PKSF. The new DMD took office on 7 November 2018. Earlier, he had been serving as General Manager (Program) since 2012.

Mr Golam Mawla joined PKSF on 7 April 1994 as a Management Trainee. In his career at PKSF spanning over two decades, he performed effective roles in effectively implementing various PKSF interventions including sustainable poverty alleviation, diversification and expansion of agriculture, fisheries and livestock sectors, food and nutrition security, primary healthcare, promotion of poor-friendly innovative enterprises. socio-economic development of ultra-poor and other disadvantaged groups.

After completing secondary and higher secondary education from Comilla Cadet College, Mr Golam Mawla obtained his Bachelor's and Master's degrees from the Department of Management, University of Dhaka. He received professional training from various institutes at home and abroad.

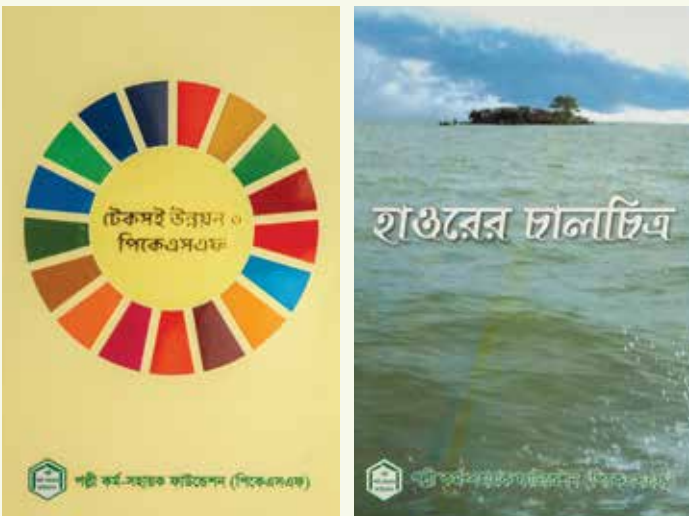
Seminar: Empowering women for sustainable development

In continuation of the series of seminars on SDGs, the one on Goal 5: *Gender Equality* was organized under the **People's Voice: Strengthening Implementation of SDGs-2030 in Bangladesh** platform at PKSF Bhaban on 23 December 2018. Women and Children Affairs Secretary Ms Nasima Begum, NDC was the Chief Guest at the seminar presided over by PKSF Chairman Dr Qazi Kholiqzaman Ahmad.



Ms Sultana Afroz, Additional Secretary of the Economic Relations Division, Ministry of Finance was the Special Guest and Professor Salma Akhter, Department of Sociology, University of Dhaka were the panel discussants. Mr Md Abdul Karim, PKSF Managing Director delivered the welcome speech.

Two books titled *Sustainable Development and PKSF* and *Haorer Chalchitra* were unwrapped during the seminar.



In the seminar, Dr Nilufar Banu, Executive Director of Bangladesh Unnayan Parishad presented the outcomes of the research titled 'Achieve Gender Equality and Empower all Women and Girls'. She noted that Bangladesh has achieved significant success in empowering women over the years. However, there still remain many challenges to ensure gender equality in every sector.

Dr Banu said that more than 80 percent of women reported to have suffered mental abuse in their own families and around 92 percent women face difficulties outside their homes. Though

women's access to education and employment sectors has increased significantly, their participation in the overall job market and top managerial positions is still much lower in comparison to men's. Without ensuring gender equality, Bangladesh cannot achieve SDGs, said Dr Banu.

Ms Nasima Begum NDC, the Chief Guest of the seminar noted that there are some fundamental gaps in our education system. That's why gender-sensitive attitude is not reflected in them as they grow up. To eliminate gender discrimination, there is no alternative to proper coordination between government and non-government initiatives, she said. She referred to many of the women-friendly initiatives undertaken and implemented by the present government. There are many evidences which we can see. She emphasized on the cultivation of gender-fair behaviour from the family itself.

Special Guest Ms Sultana Afroz said that Bangladesh was a role model in realizing the Millennium Development Goals and will hopefully achieve the SDGs within the 2030 deadline.

PKSF Officials, and representatives from different government and non-government organizations and PKSF's Partner Organizations participated in the open floor discussion of the seminar. Ms Tasnuva Hannan, an official of the National Human Rights Commission, introduced herself as a trans-gender woman and insisted that there should be discussions on the inclusive development of the trans-gender persons.



PKSF Chairman Dr Ahmad, in his speech, focused on human-centric development. He noted that as we speak of human welfare and justice, we certainly include the woman. The contribution of women to the development process must be recognized. We generally do not acknowledge the domestic labour given by women in our day-to-day life. Even the women's share in the agricultural sector is not taken into account. This cannot be allowed to happen. To successfully achieve the SDGs, emphasis should be given on skill development and effective involvement of people, he commented.

Mr Md Abdul Karim, Managing Director, PKSF said that gender equality is a major precondition to achieving the SDGs. Keeping this in view, PKSF is constantly vigilant to design and implement all its programs and projects, he informed.

PACE Highlights

Value Chain Development Sub-projects: PKSF implements value chain development sub-projects in different potential economic sub-sectors under the Promoting Agricultural Commercialization and Enterprises (PACE) project, jointly financed by PKSF and International Fund for Agricultural Development (IFAD). During October-December 2018, 8 value chain sub-projects have been undertaken. Four of them are on expanding potential buffalo rearing sub-sectors in different coastal char and haor areas of the country. To increase the production of native chicken breeds, a sub-project titled “Expansion and market development of indigenous chicken” has been initiated in Bagura Sadar and Shahjahanpur upazilas of Bagura district. To encourage micro-entrepreneurs to engage in fruit processing sub-sector in Bangladesh, three separate sub-projects have been undertaken.

Project Evaluation: A three-member research team from International Center for Tropical Agriculture (CIAT), a Colombia-based organization, visited a safe vegetable value chain



project at Dhamrai, Dhaka on 24 October 2018. The team collected various nutrition related information.

A special mission of IFAD completed the environmental and climate assessment procedure (SECAP) from 27-30 November 2018. They visited floriculture, tissue culture lab and other microenterprises in Jashore district, and also visited crab hatchery, crab culture and carp-prawn mixed culture value chain activities in Shyamnagar of Satkhira district. The SECAP mission discussed their findings with PKSF officials in a wrap-up meeting chaired by Mr Md Fazlul Kader, Deputy Managing Director, PKSF.

Workshops: The annual value chain progress review workshop was organized on 24 December 2018 at PKSF Bhaban. The workshop discussed the challenges to implementing PACE sub-projects and possible ways out. PKSF General Manager and Project Coordinator of PACE Dr Akond Md Rafiqul Islam presided over the event participated by 53 value chain facilitators from various ongoing sub-projects.

Two workshops were organized in Jashore and Chattogram to expand e-commerce services through an e-platform established under PACE project. Twenty entrepreneurs participated in these workshops.

Mid-term Impact Evaluation: The mid-term impact evaluation of the PACE project was completed during October-December 2018. The study showed that the income and asset of the project participants have increased significantly.

Another study titled ‘Study on Physical Environment (Waste Management) of Microenterprises’ has been conducted to identify the environmental risks and waste management practices in different microenterprises. Development Technical Consultants Limited (DTCL) conducted both studies on behalf of PKSF.

Sustainable Enterprise Project (SEP)

Sustainable Enterprise Project (SEP) is a new upcoming PKSF project to be financed by The World Bank. The project’s objective is to assist the micro-entrepreneurs to increase adoption of environment-friendly technology and enhance their capacity of marketing and brand development.

Chaired by Mr Md Fazlul Kader, DMD of PKSF, a workshop highlighting the online submission of Sub-Project Concept Note (SPCN) by the Partner Organizations (POs) was held on 2 October 2018. Officials of Project Management Unit (PMU) and other departments took part in the workshop.

Another 2-day workshop was held on 07 and 08 October 2018 that focused on the Call for Sub-Project Concept Note (SPCN) from 80 initially selected POs. Mr Golam Touhid, DMD of PKSF inaugurated the workshop held on 7 October 2018. PKSF DMD Mr Md Fazlul Kader inaugurated the other on the following day. About 160 participants from 80 POs participated in the workshop. Elaborate discussion took place on the activities of the project and its safeguard documents. Online submission of SPCN by the PMU was the focus of the technical session.

A 2-day workshop was held on 31 October-1 November 2018 to

discuss the progress of submitting the online SPCN. The proposed working areas of 3 POs have already been visited by relevant officials.

The first meeting of the SPCN evaluation committee chaired by PKSF DMD Mr AQM Golam Mawla was held on 18 December 2018.



ENRICH Highlights

Training for the Health Officers: From 14 to 18 November 2018, a 5-day training was organized for the Health Officers of ENRICH on 'Nutrition'. Ms Pham Thi Hong, Executive Director, Center for Education and Community Development (CECD), Vietnam was the resource person of the training.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad inaugurated the program as the Chief Guest on 14 November 2018. The Managing Director of PKSF Mr Md Abdul Karim presided over the inaugural session while PKSF DMD Dr Md Jashim Uddin spoke as the Special Guest. Senior General Manager of PKSF Mr Mashiar Rahman and the Executive Director of Padakhep Manabik Unnayan Kendra were also present at the inaugural session. The chairman of PKSF, in his speech highlighted the importance of nutrition for good health and well-being and how it signifies the spirit of ENRICH.



Ms Hong discussed on the importance, sources and value of sundry nutrients in different sessions. 32 female participants from 32 POs took part in the training program.

The training concluded with a formal ceremony on 18 November at the same venue. Ms Pham Thi Hong made a presentation on the expected outcomes. Mr Md. Mashiar Rahman, Sr. General Manager (Program) delivered the welcome speech. Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF spoke as the Chief Guest and handed over certificates to the participants. Mr Md. Fazlul Kader, Deputy Managing Director (Operations) and Dr. Md. Jashim Uddin, Deputy Managing Director (Admin), PKSF also attended the closing session.

Training on Menstrual Hygiene: More than 5 thousand females from 27 ENRICH unions of 4 different districts received special training on 'Menstrual Health Management' in November and December 2018 in which members of Kishori Clubs, health visitors, teachers and health officers from concerned ENRICH areas took part. The training program is coordinated by 'Sokhipad', a social business venture with a vision to facilitate affordable and quality sanitary napkins among schoolgirls and working women at the lower tier in the society. The participants were provided with necessary knowledge on menstrual hygiene as well as sample packs of the sanitary pads. They were trained to disseminate their learnings and encourage other women.

Special Health Camps: In order to identify and treat patients with ENT problems, 8 special health camps were held at 8

different ENRICH unions of Chattogram in November. Dr. Md. Mahbubur Rahman Miaji, Assistant Professor (ENT), National Medical College and Hospital, conducted the health camps organized by different Partner Organizations (POs) of PKSF. More than 900 patients received treatment in 4 days.



Education Fair: A series of education fairs have been organized in 21 ENRICH Unions by Campaign for Popular Education (CAMPE) with the support of PKSF in the months of November and December 2018. In order to reduce the dropout rate and improve the quality of education at the primary level, CAMPE is working with 17 PKSF POs.

Presentation on Beggar Rehabilitation: A presentation was made by Mr Md Nazim Ud Doula, a post-graduate student of Dhaka School of Economics (DScE) on the Beggar Rehabilitation component at PKSF on 27 December 2018. Dr Md Jashim Uddin, DMD was present on the occasion. He remarked that PKSF is carrying out its social responsibility by rehabilitating the beggars.

Education: 1,65,016 students received regular lessons in 6,525 Educational Assistance Centres around 201 Unions. In addition, a total of 19,175 parent meetings were organized.

'Bandhu Chula' and Solar System: Improved eco-friendly cooking stoves 'Bandhu Chula' and solar home-system have been installed in 84 and 44 households respectively.

ENRICH Centre and Enriched Home: 2,471 ward meetings were held in 1296 ENRICH centers. 77 residential establishments have been transformed into ENRICHed homes.

Rehabilitation of beggars: 47 beggars has been rehabilitated.

Health: A total of 3,97,634 persons received health services through Yard Meetings, Static Clinics, Satellite Clinics and Health Camps. 853 persons underwent free cataract operation.

Youth in Development: More than 2,000 youth were trained in different batches on 'Self-realization, leadership development and duties'. 12 youths found employment after successful completion of different technical and income generating courses. Further, 21 youths engaged themselves in self-employment. 8 new youth forums have been formed.

Special Savings: A total of 110 members have saved BDT 81,200 in the October-November 2018 under the program.

Uplifting the Quality of the Lives of the Elderly People

As part of its multidimensional poverty alleviation interventions, PKSF is implementing the Uplifting the Quality of the Lives of the Elderly People Programme in 234 Unions of 64 districts through 116 Partner Organizations (POs).

Committee formation and monthly meeting

A total of 3,114 village committees, 1,557 Ward committees and 173 Union committees have so far been formed to ensure participation of elderly people in the implementation of the program.

All the committees hold monthly meetings regularly. The program operations are entirely managed by the local elderly people in collaboration with the POs.



Support to the destitute elderly

Under this program, there is a provision to arrange residence of one vulnerable elderly with a family, which will receive BDT 4,000 per month, in their locality.

Forty-seven helpless elderly people in 47 Unions found new families under this initiative up to December 2018.

Old Age Allowance

Old Age Allowances are given to the underprivileged elderly people to help them find financial means for their basic needs including medicines and medical treatment. A total of BDT 3.93 crore has been disbursed till December 2018 as Old Age Allowances among 19,474 elderly people (BDT 600 per person).

Special assistance

As special assistance to the ill, poor and vulnerable elderly, 505 wheel chairs, 1,420 commode chairs, 1,489 umbrellas, 7,662 walking sticks, 13,114 blankets and 2,588 pieces of warm clothes were distributed up to December 2018.



Assistance for Funeral Expenditure

As of December 2018, BDT 27 lac was disbursed to defray funeral expenses of 1,444 poor and destitute elderly persons.

PPEPP: A new PKSF project

PKSF implements different poverty alleviation programs taking into account the multi-dimensional aspects of poverty. In line with this, PKSF is set to launch a new project, titled 'Pathways to Prosperity for Extremely Poor People (PPEPP)', to ensure inclusive development of the disadvantaged and ultra-poor communities of Bangladesh.

The project will be implemented in the poverty-stricken and climate-vulnerable northwestern region, the southern coastal region, Chattogram Hill Tracts and the haor basins of Bangladesh. The project will be jointly financed by DFID and the European Union.

On 17 December 2018, a Memorandum of Understanding (MoU) was signed between the Economic Relations Division (ERD), Ministry of Finance, Government of Bangladesh, and the DFID Bangladesh. ERD Secretary Mr Monwar Ahmed and Mr Jim McAlpine, Country Representative, DFID Bangladesh signed the MoU.

The project will be implemented in two phases (ten years). The implementation of the second phase of the project is subject to the evaluation of the first phase's outcomes.

PKSF will work on three major project components, Livelihood, Nutrition, and Community Mobilization.

Activities under the Livelihood component include training, financial and technical assistance, technology transfer, value chain development, and establishment of market linkage.

The major service under the Nutrition component will be to ensure nutrition security of pregnant and lactating mothers, babies and adolescent girls. Different social development activities will be implemented under the Community Mobilization component.

In addition to these components, PPEPP will also address the issues of disaster and climate resilience, disability, and women's empowerment leading to gender equality.

SEIP Project

PKSF is implementing the 'Skills for Employment Investment Program (SEIP)' project through 51 branches of 19 training institutes across the country to ensure inclusive and sustainable development.



Achievement of Project Target

A total of 11,339 persons received training in different trades under SEIP. Job placement of 7,834 of them was ensured (which is 69% of the trainees) have been completed till November 2018.

Overseas Employment

As of November 2018, a total of 185 trainees found employment opportunities in different countries including Qatar, Saudi Arabia, The United Arab Emirates, Oman, Bahrain, Kuwait, India, The Maldives, Brunei, Japan, Italy, Singapore and Malaysia.

Employers' Assembly

Jagorani Chakra Foundation (JCF), a SEIP-implementing Partner Organization (PO) of PKSF, organized an employer's

assembly at Sheikh Hasina Software Technology Park in Jashore on 20 November 2018. PKSF Deputy General Manager and Project Coordinator of SEIP Mr Md Abul Kashem was the Chief Guest of the event.

Delegates from different employer organizations attended the program. A good number of people who had received training in graphics design and ICT outsourcing found employment at the technology park.

Training Program

On 6 November 2018, TMSS, a PKSF PO, inaugurated two 3-month long training courses in its Bagura training centre on 'Electrical Installation & Maintenance' and 'Sewing Machine Operations'. PKSF DGM Mr Md Abul Kashem was the Chief Guest of the program.



Environment and Climate Change Unit

Signing of AMA with GCF

PKSF has been accredited as a Direct Access Entity (DAE) by the Green Climate Fund in its 18th Board Meeting on 02 October 2017. Based on the accreditation decision, Mr Pa Ousman Jarju, Director, Division of Country Programming of the GCF and Mr Md Abdul Karim, Managing Director of PKSF signed the Accreditation Master Agreement (AMA) on 19 November 2018.

Video conference with GCF

On 10 November 2018, a video conference was held between GCF and PKSF on 'Extended Community Climate Change Project' submitted to GCF under the Simplified Approve Process (SAP).

PKSF Deputy Managing Director Mr Md Fazlul Kader and Director (Environment and Climate Change) Dr Fazle Rabbi Sadeque Ahmed, participated in the video conference with the concerned GCF officials.

Submission of PPF proposal

PKSF has prepared a concept note titled 'Agriculture and Livelihood Adaptation to Drought in North-west High Barind Areas of Bangladesh'. GCF has accepted this concept note as a potential funding proposal.

In this context, PKSF has submitted a Project Preparation Facility (PPF) to GCF on 26 December 2018, seeking support for preparing a full funding proposal for GCF. PKSF has submitted another PPF on 'Catalyzing Climate Change Related Investments in the Agricultural Sector' on 23 December 2018.

Approval of waste management protocols

The Environment and Climate Change Unit has finalized two environmental protocols on waste management of livestock and footwear factories. These protocols were approved in a workshop chaired by PKSF Deputy Managing Director Mr Md Fazlul Kader on 15 November 2018.

Field Visits

- PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited three Partner Organizations (POs) of PKSF in Lakshmipur and Noakhali districts from 23 to 26 October 2018. PKSF Deputy Managing Director Dr Md Jashim Uddin and General Manager Mr Md Mashiar Rahman accompanied him during the visit. Executive Directors, members of the Governing Body, and other officials of PKSF POs, Chairmen of some local Union Parishads; and journalists from print and electronic media accompanied him during the visit.

The PKSF Chairman was the Chief Guest at a program arranged at the head office of SOPIRET on 23 October. He also exchanged views with the public representatives at Laharkandi Union Parishad office. In the meeting, a video documentary on the activities of the organization was displayed. The meeting was followed by a cultural program in which members of a Kishori Club performed. In addition, Dr QK Ahmad visited the households of 2 rehabilitated beggars and inspected different income generating activities, an education assistance centre, health camp, and orientation program of the elderly persons.



The next day, he inaugurated the newly constructed head office of Sagorika Somaj Unnayan Sangstha. There, he exchanged views with the officials of the PO and enjoyed a cultural performance.

On October 25, Dr Ahmad visited a satellite clinic and an ENRICHed home under Dwip Unnayan Sangstha. He also inaugurated the Chanondi ENRICH Union office building. Then, he exchanged views with the local government representatives, field-level officers of the PO and ENRICH participants. In the meeting, five farmers were awarded recognition for innovative cultivation system, and documents of ownership of a piece of khas land was handed over to an elderly-headed family .

The PKSF Chairman inaugurated Horoni ENRICH Union office building on 26 October, and inspected five



education assistance centers, five ENRICHed homes, and enjoyed a cultural program.

From 23 to 25 November 2018, Dr QK Ahmad visited the activities of TMSS and Zam Zam Bangladesh in Sylhet and Sunamganj districts. Mr Md Abdul Karim, MD, PKSF Governing Body Member Ambassador Munshi Faiz Ahmad, General Body Member Prof. Shafi Ahmed, and Dr Md Jashim Uddin, DMD accompanied him.

On 23 November, the PKSF delegation exchanged views with the teachers and health inspectors under the ENRICH program being implemented by TMSS. They visited a Social Centre for the Elderly.

The next day, Dr QK Ahmad inaugurated Baul Shah Abdul Karim Memorial Museum, jointly established by PKSF and TMSS at Ujandhol village in Dirai upazila of Sunamganj district. He and members of his entourage addressed a public meeting there.

They inaugurated Zam Zam Diagnostic Center established by Zam Zam Bangladesh in Terorton of Sylhet district, and attended a children's assembly on 25 November.

From 12 to 13 December 2018, PKSF Chairman visited National Development Program (NDP), a PO of PKSF in



Sirajganj district. He was accompanied by Dr Md Jashim Uddin, DMD, PKSF, Professor Zaheda Ahmad, Prof. Shafi Ahmed, Ms Rasheda K Chowdhury, Executive Director, CAMPE, and Mr Md Abdul Hafiz, FCA.

They attended an education fair which marked the completion of the pilot project Reaching All Children in Education (RACE). This project has been realized by Campaign for Popular Education (CAMPE) with the financial assistance from PKSF.

The PKSF Chairman was the Chief Guest at a meeting arranged as part of the fair. Teachers and students of different schools, members of education development committees, parents and local dignitaries attended the meeting and visited the fair.

- PKSF Managing Director Mr Md Abdul Karim visited different development programs of Prottiyashi, a PKSF PO, in Chattogram on 31 October 2018. There, he inaugurated an ENRICH center, attended a program to hand over Senior Citizen Awards, Best Elderly Awards, Best Child Awards, education scholarships, and cheques (beggar rehabilitation), and for distributed old age allowances, walking sticks, blankets, umbrellas, commode chairs, wheel chairs.



Mr Karim was the Chief Guest of the program. He also visited different LIFT initiatives being implemented by the PO. PKSF Deputy General Manager Mr Md Zaman Khondokar and Manager Mr Md Monsur Alam accompanied him during the visit.

- From 10-12 November 2018, PKSF Deputy Managing Director Dr Md Jashim Uddin visited the ENRICH and LIFT programs being implemented by BEDO, a PO of PKSF, in Naogaon and Bagura districts.

During the visit, Dr Md Jashim Uddin inaugurated the BEDO Resource Center (BRC) and attended a meeting as the Chief Guest. He also participated in a tree plantation campaign organized by BEDO and planted a mango tree

on the BRC premises. Then, he inaugurated a Kuchia breeding farm and a Black Bengal Goat breeding farm there. He also inspected a Kuchia hub in Kanchangram of Patnitala upazila in Naogaon. The PKSF DMD also exchanged views with the field-level officials of ENRICH program at Chatiangram Union in Bagura, and with Branch Managers, Area Managers, Deputy Director (Microcredit) and senior officials of BEDO.



- PKSF Deputy Managing Director Mr Golam Touhid visited Bangladesh Agricultural University (BAU) on 12 November 2018. PKSF General Manager Dr Sharif Ahmed Chowdhury, and Assistant General Manager Ms Tanvir Sultana accompanied him during the visit.

The PKSF team paid a courtesy visit to BAU Vice-Chancellor Professor Dr Md Ali Akbar who highly praised PKSF's initiatives to expand different agricultural technologies and pledged that BAU will support PKSF in this regard.

The PKSF delegation also inspected different dairy processing technologies innovated at BAU, and visited different activities at the BAU including the Germplasm Centre, Color Broiler Chicken Parent Stock Farm and various agricultural engineering technologies.



ABASON Program

PKSF has launched a program titled ABASON. This self-financed initiative is dedicated to the construction of houses for the poor people to improve their living conditions. BDT 150 million has been sanctioned for 15 selected Partner Organizations (POs).

Initially, ABASON will be implemented in the working areas of 56 branches of 26 upazilas of 18 districts.

The upazilas are: Rajshahi Sadar, Thakurgaon Sadar, Bagura Sadar, Parbatipur, Shariatpur Sadar, Joypurhat Sadar, Panchbibi, Damoirhat, Badalgachhi, Patiya, Anwara, Hathazari, Feni Sadar, Bhola Sadar, Chuadanga Sadar, Moulvibazar, Kamalganj, Rajnagar, Sitakunda Sadar, Jhikargacha, Suborno Char, Kishoreganj Sadar, Bajitpur, Kuliar Char, and Sharsa.

An inception workshop was organized on 29 November 2018 to discuss the operational modalities of the program. Executive Directors and top officials of 15 organizations were present in the workshop.

Managing Director of PKSF Mr Md Abdul Karim chaired the program. Among others, Mr Golam Touhid, DMD and Dr AKM Nuruzzaman, DGM of PKSF were present.

On 11 December 2018, a meeting was organized in which Panel Supervisors of PKSF, Chief Credit Coordinators & focal persons of Partner Organizations took part.



Besides, a training session was held on 18 December 2018 at PKSF Bhaban to orient high officials of the software firms on 'Rules and Main Features' of ABASON. Senior officials from the selected software firms attended the training.

The training session was inaugurated by Mr Golam Touhid, DMD of PKSF. The session was moderated by Dr AKM Nuruzzaman, DGM of PKSF. PKSF DGM Mr MA Matin, and Mr Md Habibullah also attended the training session.

Necessary documents and guidelines have been prepared and distributed to all POs. It is expected that it would help them to incorporate the housing loan features in the existing software.

Low Income Community Housing Support Project (LICHSP)

PKSF, is implementing 'Low Income Community Housing Support Project' with funding from The World Bank since October 2016 to improve the living conditions of the low-income people residing in selected Municipalities and City Corporations. A total of BDT 248 million as loan and BDT 6.72 million as grant have been disbursed to project implementing five Partner Organizations (POs)- Ad-Din Welfare Centre in Jashore, ESDO in Rangpur, NDP in Sirajganj, PIDIM Foundation in Narshingdi, and TMSS in Cumilla. As of December 2018, BDT 196.38 million loan has been disbursed by five POs to 693 borrowers for the construction of new houses and extension of existing houses and repair of old houses.

On 04-25 November 2018, the World Bank carried out a 'Technical Mission' to follow up the technical issues identified during the last Implementation Support Mission in September 2018, and to provide additional technical support to the Project Management Unit. The World Bank rated the progress and quality of PKSF performance as Satisfactory in the Aid Memoire.

On 29 November 2018, a workshop on 'Learning of LICHSP: The Way Forward' was organized by PMU at PKSF Auditorium. Dr AKM Nuruzzaman, Deputy General Manager & Project Coordinator of the project made a presentation. Mr Golam Touhid, Deputy Managing Director of PKSF, spoke on this occasion. The POs shared their views on different issues. Mr Md Abdul Karim, Managing Director of PKSF, chaired the event.



UPP-Ujjibito

With funding from European Union, PKSF has been implementing the Project titled 'Food Security 2012 Bangladesh Ujjibito' through 38 Partner Organizations (POs) since 2013 in the remote and poverty-stricken areas of Barishal, Khulna, Rajshahi divisions and coastal areas of Chattagram division. The project aims to reduce ultra poverty by improving food and nutrition security, purchasing power of non-food items, asset base and social status of the 3,25,000 project participants in the working areas.

The project has made remarkable achievement till December 2018. Out of 3,25,000 ultra-poor organized members, 1,00,411 and 14,971 received agricultural and non-agricultural training (sewing, bamboo and cane product making, karchupi etc.) respectively and 1000 youths received vocational training. Until December 2018, the project has provided health & nutrition services to 66,730 pregnant women, 85,856 lactating mothers and 2,42,912 children between 0-59 months.

893 adolescent girls' clubs, and 1144 primary/secondary schools forums and nutrition corners have been established to create awareness of both project participants and non-participants on health, nutrition and education. The project has so far established 778 nutrition villages and nearly 200,000 fruit-trees have been planted in the community.

Workshop

A day-long workshop on "Progress and achievement of UPP-Ujjibito" was organized on 28 November 2018 at PKSF. Mr Md Abdul Karim, Managing Director of PKSF inaugurated the workshop. 150 participants including Executive Directors,

Credit Coordinators and Project Coordinators from 36 Partner Organizations took part in it.

Mr Golam Touhid, DMD, Mr AQM Golam Mawla, DMD and Prof. Shafi Ahmed, Senior Editorial Adviser also spoke on the occasion. Dr AKM Nuruzzaman, DGM & Team Leader of UPP-Ujjibito Project made the presentation.



Innovation for Public Services

The 5-member PKSF Innovation Team -- formed in line with the Government's 'Innovation Strategic Plan and Evaluation Guideline 2015' to develop an institutional mechanism of innovation practices in Civil Service -- is carrying out various innovative activities. The objective of the innovation team is to create an enabling environment for the employees to experiment with innovative ideas to improve their services.

The annual innovation strategic plan and progress of its implementation up to December 2018, has been prepared and



uploaded on the PKSF website. In October-December 2018, seminars, workshops, and training programs were arranged according to the annual innovation plan.

To implement different innovative initiatives, a total of BDT 1843.95 crore has already been disbursed through BEFTN process to the respective bank accounts of the Partner Organizations (POs) of PKSF.

An innovative initiative -- mobile training program for the disabled people -- is being implemented in Bagura, Jashore, and Pirojpur districts. A total of 676 disabled persons have already received technical training on different trades under this initiative of PKSF. A video documentary has been made on the activities of PKSF Innovation Team. In addition, the piloting of 'Real Time Online Training' has also been completed.

The training was provided online to the participants of RRF, a PKSF PO in Jashore. During the training, Mr Golam Touhid, DMD of PKSF was present with the Innovation team. Preparation of implementing another innovative initiative namely skill learning platform is also going on.

On 6 December 2018, a meeting on 'Innovation' was held at the Cabinet Division. Mr AQM Golam Mawla, DMD of PKSF attended the meeting on behalf of PKSF.

Social Advocacy and Knowledge Dissemination Unit

PKSF, through its Social Advocacy and Knowledge Dissemination Unit, implements various social development programs in 41 Unions under ENRICH program. Forming adolescent girls' clubs is an important part of the development activities of this Unit.

To prevent early marriage, WAVE Foundation, a Partner Organization (PO) of PKSF arranged a Memorandum of Understanding (MoU) signing program, initiated by the adolescent girls' club at Banka Union of Jibannagar upazila in Chuadanga on 11 December 2018. The MoU was signed between local marriage registrar, match-makers and religious leaders. All the participants of the program promised that they will no more officiate or be involved in early marriages.



No to Child Marriage: Afsana's Story

Afsana, 14, was born in a poor household at Elangi Union of Kotchadpur upazila in Jhenaidah district. Like just another ninth-grader, she too was a sprightly, carefree young girl until one gloomy afternoon when she heard her parents whispering about something that concerned her. She could hear the name of a man of the neighbouring village. She understands that her parents are planning to marry her off. But Afsana wants to carry on her education and find a good job so that she can bring smile to the face of her parents. Her younger brother should continue in the school. The whisper hit the bright, ambitious girl like a bolt from the blue. Instantly, she knew her education was to be over and all the ill impacts of early marriage that she had learnt at school would soon befall her.

Desperate to foil her parents' plan about the marriage, Afsana

first tried to convince her parents, but to no avail. Then, she sought help from a cousin, Saiful. He promptly went to Afsana's school and then contacted the officials of Shishu Niloy Foundation (SNF), a Partner Organization of PKSF that implements Social Advocacy and Knowledge Dissemination activities. All of them assembled to offer help.

Together with the SNF people, friends from the school, Saiful and Afsana sat with her parents. Afsana suddenly embraced her mother, bitterly wept and uttered, 'I want to go to school and complete my education. I will find a job to make you happy'. The domestic scene became heavy. Her mother loudly declared, 'Afsana will go to school. She won't marry now. I want to see her as an educated and successful person. No, I dispose this marriage proposal now. Just at this moment'.

Cultural and Sports Program

As part of inclusive development program for sustainable poverty alleviation, PKSF has been implementing Cultural and Sports Program for children and youths through 60 Partner Organizations (POs) in different districts.

The program patronizes school-based activities to promote indigenous cultural practices and sportsmanship, and seeks to create awareness against crimes like terrorism, eve teasing, drug abuse, violence against women etc.

The cultural activities of the program include drawing, recitation, songs, dance, debate etc. while the common sports activities are football table tennis, handball, swimming, mini-marathon, cycling, badminton, chess etc.

During October to December 2018, various Partner Organizations organized around 90 cultural and 110 sports across the country.

Sabalamby Unnayan Samity (SUS) organized a winter festival, young-elderly football and different sports competitions at Netrokona on December 23.

Moushumi organized an 'Inter-school football tournament' on December 12.

RRF organized debate and writing competition at Jashore on December 15 in which 50 students from 12 schools participated. RRF also organized mini-marathon and cycling on December 13.



Training

Training for POs officials

PKSF regularly conducts specialized training courses for PKSF officials and the officers of its Partner Organizations (POs) at both home and abroad on different aspects of appropriate financing and other development programs.

During October-December 2018, PKSF organized training on eight modules for 354 PO officials in 17 batches.

Course Title	Days	No. of POs	No. of Participants	Venue
Internal Audit	5	28	39	PKSF
Risk Management	5	11	20	PKSF
Procurement & Inventory Management	5	14	20	PKSF
VAT & Tax	5	27	40	PKSF
Software-based Monitoring & Supervision	4	30	58	PKSF
Accounts & Financial Management for Branch Accountants	4	76	88	InM
Microenterprise Operation & Management	4	58	67	InM
Training of Trainers	5	20	22	InM



Intern Program

The Training Cell of PKSF arranges internship program for the University graduates. A total of fifteen students from the University of Dhaka -- 6 from the Institute of Social Welfare and Research, 5 from the Institute of Health Economics, 1 from the Department of Mass Communication and Journalism, and 3 from the Department of Development Studies -- and one BBA student from North South University are currently doing internship at PKSF under the close supervision of PKSF Training Cell. The interns get to know elaborately about PKSF development activities.

In-country Training

In October-December 2018, a total of 42 officials participated in different training programs in 4 batches within the country.

Name of Training	Date and Venue	Organizer
Pre-service	04-11 November 2018 PKSF Bhaban	PKSF
E-file Software	11-12 November 2018 PKSF Bhaban	Access to Information and PKSF
Preparation of Reports and Write-Ups	11-15 November 2018 Bangladesh Society for Training and Development (BSTD)	BSTD
Finance for Non-Finance Manager (FNM)	02 November to 21 December 2018 IBA, University of Dhaka	IBA, University of Dhaka



Foreign Training

A total of 17 PKSF officials participated in different training programs abroad in 13 batches during October-December 2018.

- Managing Director Mr Md Abdul Karim attended the 'Conference of the Parties (CoP-24)' in Katowice, Poland from 9-14 December 2018.



- From 5-7 December 2018, Deputy Managing Director Mr Md Fazlul Kader, Deputy General Manager Mr Md Abul Kashem and Program Officer of SEIP project Mr Quazi Moshurur-Ul-Alam attended the 'World Bank-KDI School International Conference on the Changing Nature of Work: Are We Ready?' in South Korea, financed by the World Bank.



- Deputy Managing Director Dr Md Jashim Uddin attended the 'Executive Course on Pension Policy' in Malaysia from 17-21 December 2018. The outcomes of the course are expected to be included in PKSF's program for the elderly.

It was financed by HelpAge International. The executive course was jointly organized by the International Training Centre of ILO, the Regional Office for Asia and the Pacific of UNESCAP and HelpAge International.



- Deputy Managing Director Mr Golam Touhid participated in a seminar on 'Visit and Experience on Dry Fruit Processing' in Vietnam from 4-10 December 2018 at the invitation of Center for Education and Community Development (CECD). The visit was financed by Integrated Development Foundation (IDF).
- Dr Fazle Rabbi Sadeque Ahmed, Director of Environment and Climate Change, attended a training workshop on 'Green Climate Funding from National Designated Authority (NDA)' in the Philippines at the invitation of Global Water Partnership (GWP) from 15-17 October 2018. The visit was financed by GWP.

Dr Fazle Rabbi Sadeque Ahmed also participated in a seminar on 'Green Climate Fund Structured Dialogue with Least Development Countries (LDCs)' in Ethiopia. The seminar was financed and organized by Green Climate Fund (GCF) from 19-22 November 2018.

- General Manager Mr Md Hasan Khaled attended the 70th EXCOM and the 21st GA of APRACA and Regional Policy Forum on 'Financing MSMEs: Solution for the Missing Middle' from 8-10 October 2018 in Sri Lanka at the invitation of Bank of Ceylon (BOC). It was financed by PKSF.
- General Manager Dr Akond Mohammad Rafiqul Islam attended a training on 'Fundamentals of M&E I' in China from 09-13 October 2018. The training was arranged and financed by the PRIME.
- Deputy General Managers Dr AKM Nuruzzaman and Mr Md Mesbahur Rahman attended the Annual General Meeting of the Value Chain Capacity Building Network (VCB-N) for Scaling up of Pro-Poor Value Chain in Thailand from 7-9 November 2018. It was financed by VCB-N.
- Assistant General Manager Mr Md Habibur Rahman attended a workshop titled 'Inclusive and Sustainable Rural Transformation: IFAD's Priorities in the Asia Pacific Region for 2019-2021' in Indonesia from 18-19 October 2018.

The workshop was organized by International Fund for Agricultural Development (IFAD) and financed by the PACE project of PKSF.

- Manager Dr Mesbahuddin Ahmed and Deputy Manager Mr Kazi Abul Hasnat attended a training course titled 'Convening and Facilitating Multi-stakeholder Dialogues in Value Chain Development' in Thailand from 2-4 October 2018.

The course was organized and financed by Value Chain Capacity Building Network (VCB-N) under HELVETAS Swiss Intercooperation Vietnam.

- Deputy Manager Mr Md Rabiuzzaman attended a training titled 'Public Officials from Developing Countries' and a seminar styled 'Climate Change Projects and Programs (CCPP)' in South Korea 5-9 November 2018.

The training program was financed and arranged by the Republic of Korea.

- Mr Md Mahmuduzzaman, Deputy Manager of Environment and Climate Change, participated in a workshop titled 'Enhancing Readiness of ADB's Development Member Countries for Scaled Up Climate Finance', organized and financed by Asian Development Bank (ADB), in Thailand on 15 November 2018.
- Mr Md Mohidul Islam, Financial Analyst of PACE project attended a workshop on financial management in Indonesia from 22-24 October 2018.

The workshop was organized by International Fund for Agricultural Development (IFAD) and financed by the PACE project of PKSF.

Credit Operations

Loan Disbursement to POs

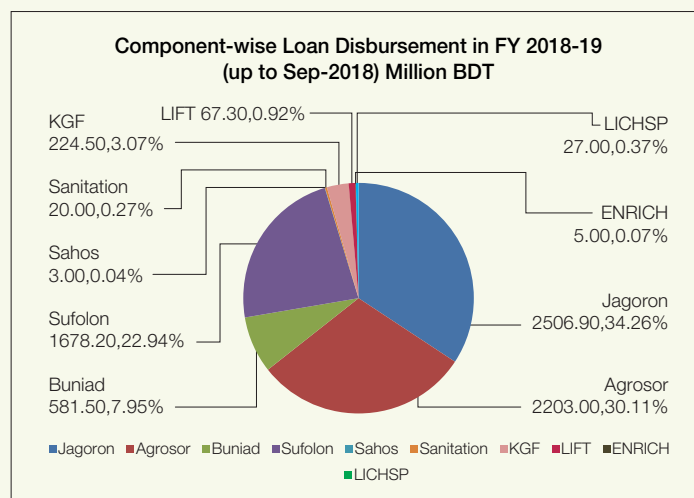
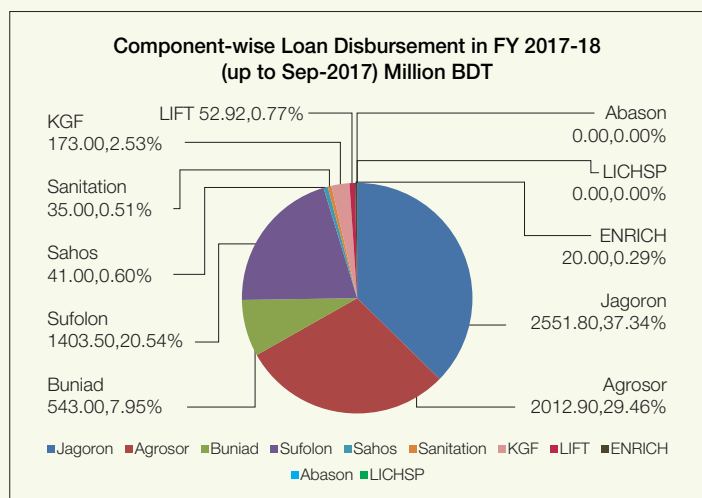
During the financial year 2018-19 (up to September 2018), loan disbursement from PKSF to POs (Partner Organizations) stands at BDT 7316.40 million. Cumulative loan disbursement from PKSF to POs is BDT 317798.52 million up to September, 2018 and the recovery rate of loan from POs to PKSF is 99.30%. A summary of PKSF's loan disbursement and loan outstanding as of 30 September, 2018 is given below.

Programs/Projects	Loan disbursement (PKSF to POs) Up to Sep-2018 (Cum. in million BDT)	Loan outstanding (PKSF with POs) Up to Sep-2018 (in million BDT)
BUNIAD	22572.00	3210.01
JAGORON	126972.19	19946.93
AGROSOR	55751.20	14999.57
SAHOS	1014.20	297.00
SUFOLON	81301.60	4000.00
KGF	7257.00	749.50
ENRICH	4397.73	2414.23
SDL	330.00	256.00
LIFT	1175.79	549.09
Others (including ID Loan)	3046.44	46.83
Total (Mainstream):	303818.14	46469.15
Projects	0.00	0.00
EFRRAP	1122.50	13.69
FSP	258.75	0.00
LRP	803.80	0.00
MFMSFP	3619.60	91.90
MFTSP	2602.30	3.60
PLDP	593.91	0.00
PLDP-II	4130.19	87.47
LICHSP	178.00	172.11
Others (including ID Loan)	0.00	0.00
Total (Projects):	13980.37	369.32
Grand Total	317798.52	46838.47

FY Loan disbursement (In Million BDT) PKSF to POs		
Programs/Projects	Loan Disbursement (FY 2017-18) (From July-2017 to Sep-2017)	Loan Disbursement (FY 2018-19) (From July-2018 to Sep-2018)
Jagoron	2551.80	2506.90
Agrosor	2012.90	2203.00
Buniad	543.00	581.50
Sufolon	1403.50	1678.20
Sahos	41.00	3.00
Sanitation	35.00	20.00
KGF	173.00	224.50
LIFT	52.92	67.30
ENRICH	20.00	5.00
Abason	0.00	0.00
LICHSP	0.00	27.00
Total:	6833.12	7316.40

Loan Disbursement from POs to Borrowers

During the financial year 2018-19 (up to September 2018), loan disbursement from POs to Borrowers is BDT 111.01 billion. Cumulative loan disbursement from POs to Borrowers is BDT 3172.09 billion and the recovery rate of loan from borrowers to POs is 99.64%. At the end of September 2018, amount of loan outstanding of POs with borrowers is BDT 250.10 billion. At the same time, the number of borrowers is 10.38 million of whom 91.94 percent are women.



About PKSF

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

Present Governing Body of PKSF

Dr. Qazi Kholiuzzaman Ahmad, Chairman

Mr. Md. Abdul Karim, Member
(Managing Director, PKSF)

Dr. Pratima Paul-Majumder, Member

Ms. Parveen Mahmud, Member

Ms. Nazneen Sultana, Member

Dr. Toufic Ahmad Choudhury, Member

Ambassador Munshi Faiz Ahmad, Member

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Book Post

Strategic Meeting with Partner Organizations



To address multi-dimensional aspects of poverty, Palli Karma-Sahayak Foundation (PKSF), over the years, continues to redesign its programs and projects in the light of human-centred inclusive development. Moreover, PKSF has undertaken and diversified various activities to achieve the Sustainable Development Goals (SDGs).

For increasingly effective implementation of the activities of PKSF and to have a better understanding of the challenges that recur, a ‘Strategic Meeting with Partner Organizations of PKSF’ was organized on 29 November 2018 at PKSF Bhaban.

First of its kind, the meeting took place to exchange views with all for a stronger realization at the field-level what the PKSF Board and Management conceive at the decision-making level. PKSF Chairman Dr Qazi Kholiuzzaman Ahmad presided over the meeting attended by 309 senior officials including the Executive Directors (EDs) of 154 POs. PKSF Managing Director Mr Md Abdul Karim delivered the welcome remarks and gave presentation on ‘Three Decades of PKSF’s Journeys: The Paradigm Shift’. Three PKSF Deputy Managing Directors gave three more presentations -- Mr Md Fazlul Kader on ‘Scaling up Economic Activities: Poverty Reduction to Enterprise Development’, Dr Md Jashim Uddin on ‘Good Governance: Promoting Leadership to Ensure Transparency, Accountability and Institutional Sustainability’, and Mr Golam Touhid on ‘Capacity Building: Developing Skill-Based Manpower’.

The presentations highlighted diversified activities of PKSF and its journey from a microfinance-only organization to a human-centred development agency focusing on appropriate financing. In the presentations, it was underlined that 12 of the 17 Goals under SDGs are directly emulated in PKSF interventions. Through providing appropriate financing services and other inclusive development activities, PKSF is playing an important role in the country’s drive to emerge as a middle income country by 2021.

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

EDs and representatives of different POs -- Mr Advin Barun Banerjee, ED of Pidim Foundation; Begum Rokeya, ED of Sabalambay Unnayan Samity; and Mr Iqbal Ahammed, ED of Padakhep Manabik Unnayan Kendra -- also made some important comments.

Five committees on 1. Philosophical Basis to Human development; 2. Enterprise Development, Market Linkage and Development; 3. Governance Gaps; 4. Capacity Gaps; and 5. Sustainable Poverty Reduction and Sustainable Development – were formed to prepare detailed future work plan.