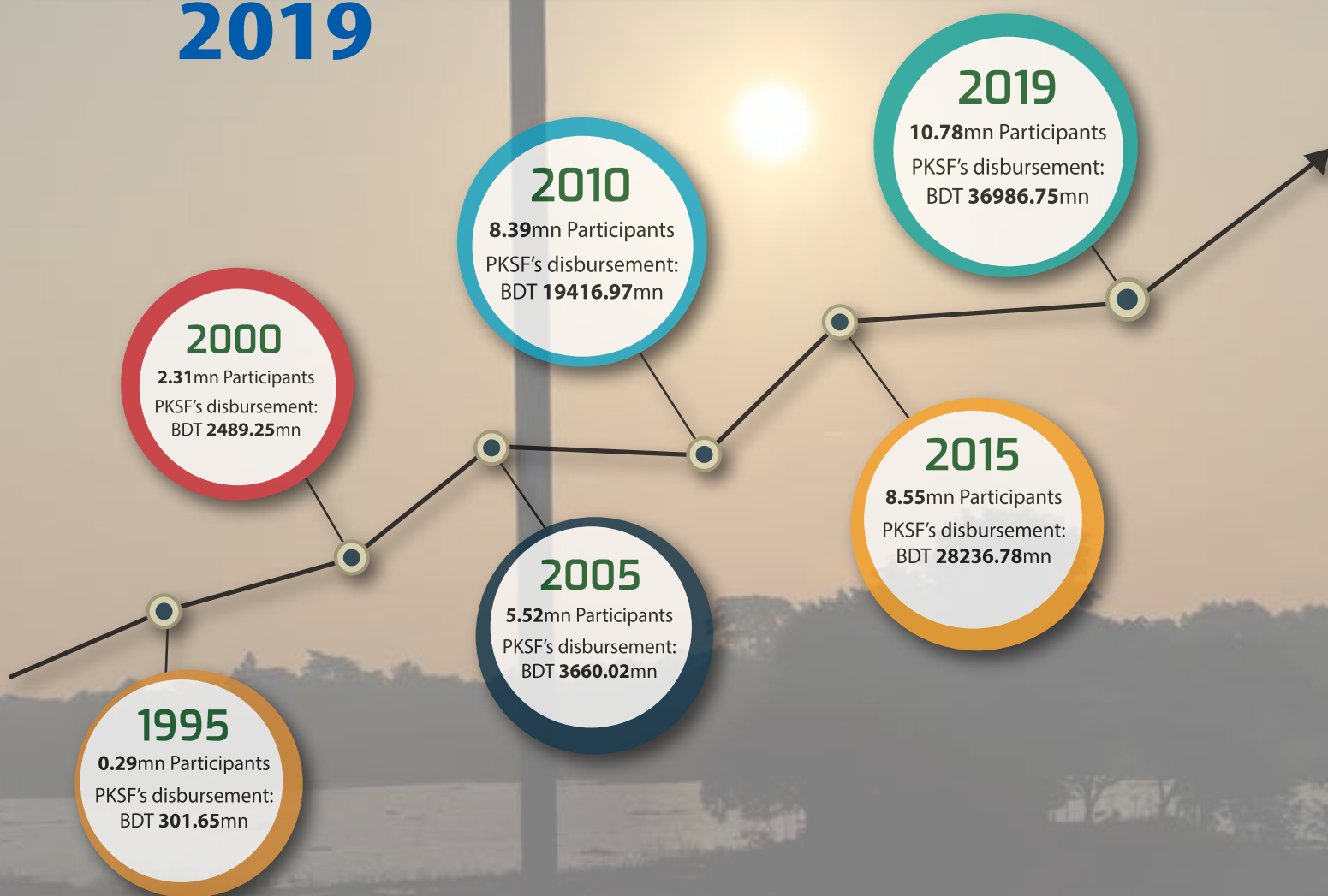


ANNUAL REPORT

2019



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



**PKSF pays its humble and sincere tribute to the greatest-ever Bengali
and Father of the Nation Bangabandhu Sheikh Mujibur Rahman
on the eve of his birth centenary**

PKSF ANNUAL REPORT 2019

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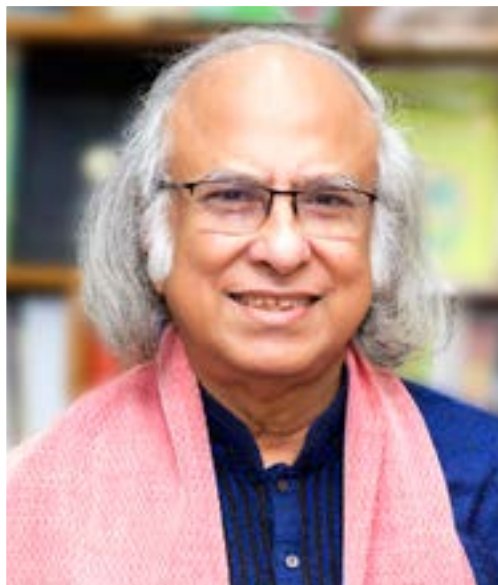
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MESSAGE

CHAIRMAN

Palli Karma-Sahayak Foundation (PKSF) has gone through a year of expansion and consolidation since the Annual Report 2018 was published. Broadly speaking, the PKSF particularly focuses on multidimensional poverty eradication, human development and human dignity; modernization of agriculture in all its dimensions; enterprise development with due emphasis on productivity, growth, sustainability and cluster approach; and climate change impact management.

The PKSF works with 1.4 million extremely poor, poor, and non-poor (mainly for promotion of micro enterprises). The updates on various programs being implemented by the PKSF are described in this Report. I intend to outline here a few strategic dimensions.

One basic element in the PKSF approach in all its activities is to consult the target people to learn from them about their

real circumstances as well as their expectations and interests and then develop the action programs giving due emphasis to their opinions and views. For example, in the case of poverty reduction/eradication, 16 severely disadvantaged groups have been identified. Each group has certain unique circumstances and needs. A single approach does not work for all groups. An action program designed for a particular group must include its differential needs and circumstances; and that basic information can be obtained authentically from them directly. This is exactly what the PKSF does. Again, in the case of ENRICH, the human dignity issue relates to everybody suffering from a deficit in this regard, but their circumstances may call for somewhat different (in terms of both contents and extents) sets of services. The particular realities faced by the individuals are taken into account. The same approach is followed with respect to enterprise development.

The PKSF stands by extremely poor households that come under its ambit as they move ahead successively becoming poor and non-poor and also as they move on to a sustainable development pathway. The PKSF seeks to enhance human capabilities of the downtrodden through education, skill training and primary health care services. The purpose is to enable them to find employment or set up micro-enterprises with a view to upgrading their living conditions. Skill training is provided in various trades, including modern ones. The participants come from across the country. But, health services are provided in areas where feasible. The health component is, however, quite elaborate in the ENRICH Unions.

The PKSF's human-centric development approach encompasses needs-based interventions at different stages of human life, from conception to grave. This is universally practised in the ENRICH Unions and is also

encouraged for implementation elsewhere by not only the PKSf but also by other organizations working for poverty eradication and development of the downtrodden.

The PKSf has organized about 230 thousand young people from around the country, particularly from ENRICH Unions. Half of them are girls and half boys. A large proportion of them have already been given training in human and social values, and the others will also be brought under this program in the course of time. Many of these young people are so enthused that they are working on their own to perform and promote good deeds in their respective areas, including, for example, staying away from drugs and motivating others to do the same, motivating people against child marriage, eliminating teasing of girls and eradicating other social evils. Some of them in certain areas also engage themselves in cleanliness drives and planting of trees in their own localities. Those who have received values training are now gradually being provided with skill training in their own chosen trades so that they can find employment or set up enterprises. Those who set up enterprises are supported with appropriate financing (up to Tk. one million) and other necessary services including market information, assistance in acquiring appropriate technology, and support in marketing of products.

The PKSf has set up about 1,100 Adolescent Clubs (কিশোরী ক্লাব) in various parts of the country. The purpose is to help the girls, via various activities, develop their individual and collective strengths in relation to understanding the social environment they live in; inculcating human, social and ethical values; and assisting one another in the context of preparing themselves well when possible, at the present time and for the life ahead. The adolescents pass through an age, which is not easy to handle. They often need help for making the best possible choice. Of course, their families and teachers are there to help them. But, a club gets a group of them together in a framework where they can discuss among themselves all relevant issues. The opportunity serves as a useful mechanism for their self-development. For each club, there is a mentor to guide and help them, as appropriate.

The PKSf program for the elderly is serving a much needed and wonderful purpose. The elderly people everywhere, including rural areas, suffer the most from loneliness. In poor families, they also suffer from lack of medical attention and food deficits. In the PKSf program for the elderly, particularly in the ENRICH Unions, their medical needs are taken care of and their families are encouraged and facilitated to look after them. In the centres for the elderly that are set up, they find company and can spend

quality time together. All in all, the program is helping them find the final chapter of their lives worth living.

My sincerest gratitude is due to the Government of Bangladesh, particularly Finance, Financial Institutions, and Economic Relations Divisions of the Ministry of Finance for the support provided to the PKSf.

I would also thank the members of the General Body and the Governing Body of the PKSf for their continuous support. I thank all the PKSf staff for carrying out their responsibilities efficiently and with commitment. I wish to thank the Development Partners, who have been working with us, for their support.

The PKSf implements all the activities through the Partner Organizations (POs). In fact, when I say PKSf, I include all the POs as part of the institutional framework. I wish to thank all the functionaries of the POs for their efforts and would encourage them to keep working with commitment as long as they remain a part of the mission. I should also thank all other people and institutions, that have helped us one way or another, in our journey towards promoting the causes we espouse.



Qazi Kholiquzzaman Ahmad



FOREWORD

MANAGING DIRECTOR

From the Jagoron program (earlier known as Rural Microcredit and Urban Microcredit), which was launched as the maiden program in October 1990, to the Pathways to Prosperity for Extremely Poor People (PPEPP) project, which saw its formal inception for piloting in some selected areas of Bangladesh in October 2019, Palli Karma-Sahayak Foundation (PKSF) is on a long journey of nearly three decades to make its laudable marks as the country's premier development organization. At the moment, PKSF services are available to 13.91 million members across the country through 278 Partner Organizations (POs). And this is, by all standards, a magnificent achievement.

The growth of PKSF represents both a quantitative and qualitative upward curve. And the growth of PKSF means more people are moving out of the poverty net, it means an increasing number of women are getting empowered. It further means that the country

is in the right track to realize the Sustainable Development Goals (SDGs). It is a definitive indicator that the smooth rise of the GDP will continue and the Bangladeshi people are happily set to celebrate the Mujib Year in 2020 and the 50th anniversary of Independence in 2021.

This PKSF Annual Report 2019 is a testimony to the activities accomplished in the last year. Contents inside speak of the very positive role that PKSF plays in the development sector to bring about strategic changes in the lives of the poor people for whom it works. Financing has remained the key operational method for the uplift of the socio-economic conditions of the poor.

Bangladesh has projected a bright and exemplary achievement in terms of lowering the poverty rate, which has earned laurels from the economic analysts of the entire world. The political will of the Government has been

very strong and plans are in place to support and realize that will.

PKSF's strength lies more in the theoretical evolution of financing the poor populace who can somehow have the access to freedom of choice in their occupations. So, while agriculture remains a preferential domain to help the toiling masses in fighting poverty, PKSF has made a thoughtful shift to enterprise development. And this has yielded great results.

However, PKSF does humbly claim some recognition as a large supplementary actor in this

mission. There has been a vertical rise in the disbursement and management of the amount of the financial portfolio by covering more and more people through these years. But what should seem more impressive to the witnesses of economic growth to which PKSf has an undebatable contribution is the diversification of the areas of interventions and realization of the idea of inclusive development. Areas within the geographical mapping also testify that PKSf is attentive to address the needs of the people who are classified by the development economists as the 'disadvantaged'. They live in the hilly regions of the north-east, in the coastal belt of the south and in the wretched plains of the north.

But we feel that PKSf's strength lies more in the theoretical evolution of financing the poor

populace who can somehow earn the access to freedom of choice in their occupations. So, while agriculture remains a preferential domain to help the toiling masses in fighting poverty, PKSf has made a thoughtful shift to enterprise development. And this has yielded great results. In terms of developing the capability of the poor, which naturally boosts production, we are patronizing innovative projects of the POs and communities. It is heartening that our approach is just not an adventure, it is a very prospective pathway for the people. PKSf will be in the journey and we know 'miles to go before' we can take rest.

I take this opportunity to thank our Honorable Prime Minister for the confidence she has rooted in the people including us through her dynamic leadership and for

the graceful words she uttered about PKSf as the Chief Guest of the inaugural session of our Development Fair 2019. Our sincere thanks are also due to the Minister, Ministry of Finance for his kind patronization of PKSf. The development partners have always been friendly and generous to us and we hope our warm relationship will grow further. Thanks to them.

Our Partner Organizations are our real strength. Abundant thanks for them. Finally, all my colleagues in the office, whose tireless work made 2019 a successful year. Thank you all.



Mohammad Moinuddin Abdullah

GOVERNANCE



GENERAL BODY

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

The meeting of the General Body is required to be held at least once a year. However, in 2012, the General Body decided to meet twice a year: the regular Annual General Meeting (AGM) would preferably be held during the month of December and the other General Meeting (GM) during the month of 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 government agencies, voluntary organizations or private individuals having recognition in playing important roles in poverty alleviation and/or some visible 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 PKSF's Partner Organizations (POs) and/or private individuals. Currently, there are 21 members in the General Body.

MEMBERS OF THE GENERAL BODY

Dr Qazi Kholiquzzaman Ahmad

Chairman, PKSF

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

Mr Mohammad Moinuddin Abdullah

Managing Director, PKSF

Former Senior Secretary, Government of Bangladesh

Ambassador Munshi Faiz Ahmad

Former Chairman

Bangladesh Institute of International & Strategic Studies (BISS)

Mr Arijit Chowdhury

Additional Secretary, Financial Institutions Division
Ministry of Finance, Government of Bangladesh

Ms Parveen Mahmud, FCA

Chairperson, Underprivileged Children's Educational Programs (UCEP) Bangladesh
Former President, Institute of Chartered Accountants of Bangladesh (ICAB)

Ms Nazneen Sultana

Former Deputy Governor, Bangladesh Bank

Dr Toufic Ahmad Choudhury

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

Mr Nazir Ahmed Khan

Former Executive Director, Bangladesh Bank Training Academy

Dr Nazneen Ahmed

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

Professor Shafi Ahmed

Former Professor of English, Jahangirnagar University

Mrs Monowara Hakim Ali

Director, Federation of Bangladesh Chambers of Commerce and Industries (FBCCI)

Mr SM Wahiduzzaman Babur

Executive Chairman, Resource Management Services (REMS)

Dr Mojib Uddin Ahamed

Professor, Department of Tourism and Hospitality Management, University of Dhaka

Mr Md Fazlul Haque

Additional Secretary (now in PRL), Financial Institutions Division, Ministry of Finance, GoB

Mr Mohsin Ali

Executive Director, WAVE Foundation

Dr RM Debnath

Economic Columnist

Ms Monowara Begum

Executive Director, PROTTYASHI

Dr Niaz Ahmed Khan

Professor, Department of Development Studies, University of Dhaka

Dr Sharifa Begum

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

Mr Helal Ahmed Chowdhury

Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM)

Former Managing Director & CEO, Pubali Bank Ltd

Mr Md Raisul Alam Mondal

Senior Secretary (now in PRL), Ministry of Fisheries and Livestock, Government of Bangladesh

GOVERNANCE



GOVERNING BODY

The Governing Body, subject to the general control and supervision of the General Body, holds the responsibility to pursue and help achieve the goals of the organization. It determines the direction and scope of the activities of the organization in order to steer PKSf towards its intended goals. The Governing Body holds the financial control of the organization, including approval of projects and making

grants, donations, loans or other financial assistance to the Partner Organizations (POs). The Governing Body consists of seven 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 inclusive development and/or an interest in such activities. The General Body, in its AGM, elects three other

members representing the Partner Organisations and/or individuals having demonstrated contribution to 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 the PKSf.

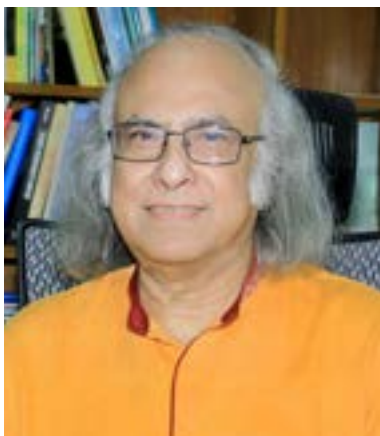
GOVERNING BODY MEMBERS

Dr Qazi Kholiquzzaman Ahmad, a renowned economist, development thinker and climate change expert, is the Chairman of PKSF. He is also the Chairman of the Governing Council of Dhaka School of Economics (DScE) under the University of Dhaka. During Bangladesh's War of Liberation in 1971, he worked in the Planning Cell of the then Bangladesh Government-in-exile.

Dr Ahmad's vision of development centres around the establishment of human rights and human dignity for all, and the starting point of moving towards that goal is to focus on ensuring basic education, skills training and basic healthcare for all with no exception. Under his conceptualization and leadership, the PKSF has been transformed from a financing institution for microcredit into a development organization, focusing on human-centric multidimensional, integrated approach for poverty eradication and sustainable development.

He was the co-chair of the committee that formulated Bangladesh National Education Policy 2010, which focuses, among many other aspects, on values of our liberation war, morality, inclusiveness and quality of education. A renowned climate change expert, Dr Ahmad is an ardent advocate regarding the concerns about its adverse impacts on both natural and human systems and how to address them.

He has for years been strongly promoting sustainable development in all its aspects. He has played a lead role at the national level in both the government initiatives and civil society efforts, in the formulation of proposals and recommendations relating to the Post-2015 Development Agenda from Bangladesh perspectives, submitted to the United Nations. He also actively participated in the UN



CHAIRMAN

DR QAZI KHOLIQUEZZAMAN AHMAD

Open Working Group that debated and prepared the draft 2030 Agenda for Sustainable Development for the consideration and adoption by the UN General Assembly (UNGA). The UNGA adopted the Agenda on 25 September 2015.

Regional cooperation for mutual benefits is another major focus of his research, dialogues, and advocacy activities. He has, in cooperation with other experts from home and abroad, produced several pioneering research works on the Ganges-Brahmaputra-Meghna (GBM) region water issues. He has to his credit a number of publications on water issues.

Dr Ahmad has conducted a wide range of research works including 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. He has written (alone or jointly with others) 40 books and over 250 articles, published at home and abroad.

He is a former President (elected for three consecutive terms) of Bangladesh Economic Association, the founder Chairman of

Bangladesh Unnayan Parishad, and a former Research Director at Bangladesh Institute of Development Studies. He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA, now renamed APISA) during 1979-83 and the Vice-President of Rome-based Society for International Development during 1988-91. He was also a member of the Executive Board (2011-14) of Clean Development Mechanism under the Kyoto Protocol of UNFCCC. He was in the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007, having been the Lead/Coordinating Author for the 3rd and the 4th Assessments, published respectively in 2001 and 2007.

He was a member of the National Water Resources Council, the Government of Bangladesh (GoB), 1997-2001; and Honorary Adviser to the GoB's National Water Policy 1999 and National Water Management Plan formulation processes, 1998-2001.

Dr Qazi Kholiquzzaman Ahmad was a member of the Syndicate of Bangladesh University of Engineering and Technology and Shahjalal University of Science and Technology. Currently, he is a member of the Senate of the University of Dhaka.

Dr Qazi Kholiquzzaman Ahmad was awarded the Swadhinata Puroshkar 2019 (the highest civilian award in Bangladesh) for his contribution to promoting human and social welfare and the Ekushey Padak in 2009 (second highest civilian award in Bangladesh) in recognition of his pro-poor development thinking and poverty alleviation activities by the Government of Bangladesh. He was also awarded the National Environment Award 2019.

A former Senior Secretary of the Government of Bangladesh, Mr Mohammad Moinuddin Abdullah joined Palli Karma-Sahayak Foundation (PKSF) as its Managing Director on 1 July 2019, through which he becomes an ex-officio member of its General Body and Governing Body.

Mr Abdullah had a bright and very successful career in Bangladesh Civil Service for 35 years. Starting as Magistrate Trainee at the National Institute of Public Administration in October 1983, Mr Abdullah retired as Senior Secretary, Ministry of Agriculture. Earlier, he was Secretary of the Ministry of Housing & Public Works and the Ministry of Industries.

In field administrations, he served as Assistant Commissioner, Upazila Magistrate, Upazila Nirbahi Officer, Additional District Magistrate and Divisional Commissioner.

Mr Abdullah performed important responsibilities as Director General at the Prime Minister's Office. He also worked in different capacities



MANAGING DIRECTOR
Mohammad Moinuddin Abdullah

in a number of other ministries and divisions, including the Cabinet Division, Ministries of Environment and Forests, Public Administration; and Economic Relations Division under the Ministry of Finance.

He was Chairman of the Board of Directors of Karnaphuli Fertiliser Company Limited (KAFCO). Mr Abdullah is an Independent Director of British American Tobacco Bangladesh. He was a

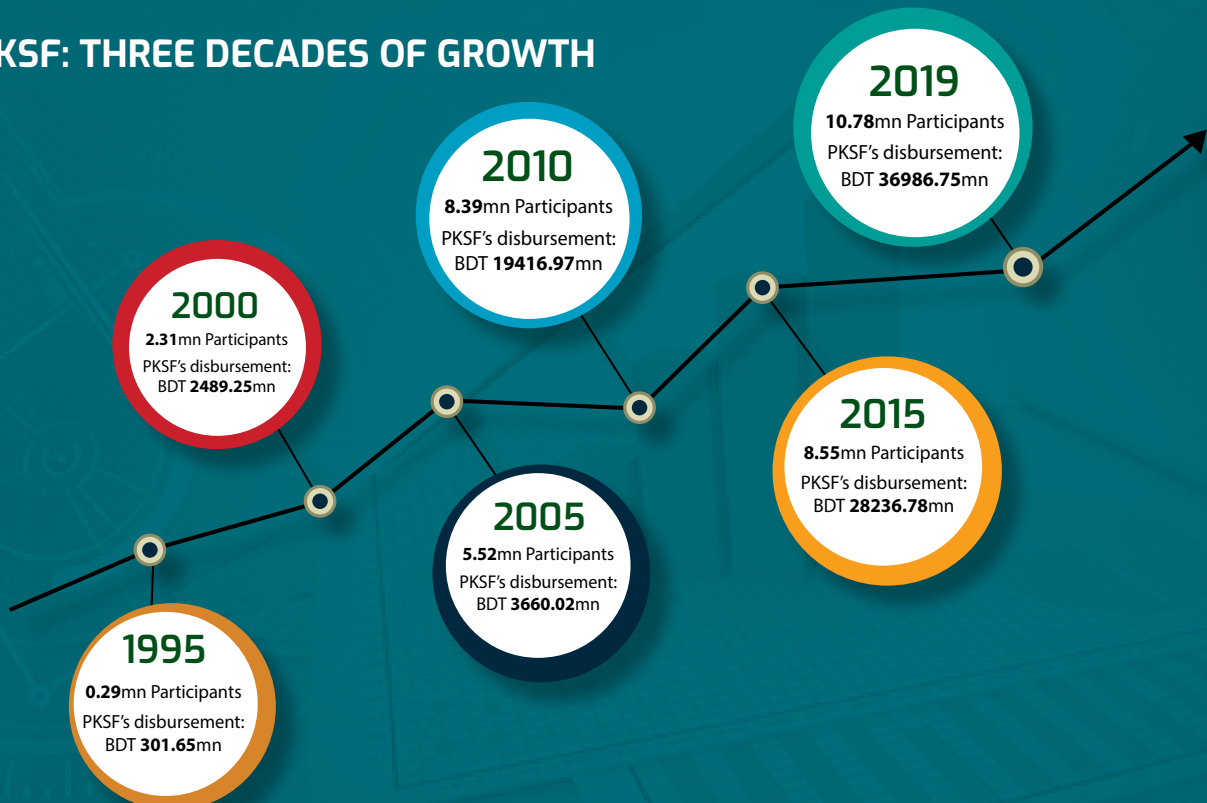
Syndicate Member of various public universities. He was also appointed as the Regent Board Member of Bangabandhu Sheikh Mujibur Rahman Science & Technology University.

Mr Abdullah was honored with 'Rupali Ilish (Silver Hilsa) Award' by Bangladesh Scouts. He is involved in sports and various socio-cultural activities.

Mr Abdullah obtained his Master's in Soil Science from the University of Dhaka. Throughout his professional life, he participated in numerous capacity development programs at home and abroad. On several occasions, he travelled with the Prime Minister as a member of her entourage.

Mr Abdullah is leading PKSF towards the implementation of a range of holistic, people-centered, integrated programs and projects for poverty alleviation, inclusive financing and sustainable development of Bangladesh.

PKSF: THREE DECADES OF GROWTH



GOVERNING BODY MEMBERS

Ambassador Munshi Faiz Ahmad is a former Chairman of Bangladesh Institute of International and Strategic Studies (BISS), an autonomous national research institute that carries out research on international affairs, security and development issues in Bangladesh. Ambassador Ahmad is well-known for his significant role in the Ministry of Foreign Affairs of Bangladesh. He started his career as an Assistant Secretary in the ministry in March 1979. He served in different capacities in the



Ambassador Munshi Faiz Ahmad

Headquarters and in Bangladesh Missions in Beijing, Hong Kong, London, Qatar, New York and the UN, before being appointed as the High Commissioner of Bangladesh to Singapore in 2003 and then as the Ambassador of Bangladesh to the People's Republic of China from 2007 to 2012.

Born in 1952, Ambassador Ahmad obtained his M.A. in Political Science from the University of Dhaka. He attended numerous conferences and training courses during his service in the Ministry of Foreign Affairs.

Mr Arijit Chowdhury is an Additional Secretary to Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh. He is on the Board of Directors of Rupali Bank Ltd., Bangladesh Municipal Development Fund and Social Development Foundation.

Mr Arijit Chowdhury is also a Member of Bangladesh Administrative Service Association, Dhaka University History Department Alumni Association,



Mr Arijit Chowdhury

Financial Inclusion Strategy Peer Learning Group, Neuro-Development Disabled Protection Trust and Small & Medium Enterprise (SME) Foundation. He also served on the Boards of the IFIC Bank Ltd, Ansar-VDP-Unnayan Bank and Nepal Bangladesh Bank Ltd.

He did his Honours and Master's in History from the University of Dhaka. He also obtained M.Sc. in Development Finance from Birmingham University, the United Kingdom.

Ms Parveen Mahmud, FCA, has a diverse professional career as a changemaker for sustainable development and professional accountant. Currently, she is the Chairperson of Underprivileged Children's Educational Programs (UCEP)-Bangladesh and Her Story Foundation. She started her career with BRAC, and later served the PKSF as its Deputy Managing Director. She was the founding Managing Director of the Grameen Telecom Trust (GTT). Ms Mahmud



Ms Parveen Mahmud, FCA

was partner of ACNABIN, Chartered Accountants. She was the first female Council Member and served three terms in the council of the Institute of Chartered Accountants of Bangladesh (ICAB). She was the first female President of the ICAB. She was also the first female Board member of the South Asian Federation of Accountants (SAFA). She is the Chairperson of CA Female Forum – Women in Leadership Committee, ICAB, and is the Vice Chairperson of the

Women in Leadership Committee of SAFA. She sits on numerous boards, including Transparency International Bangladesh (TIB), BRAC International, RDRS, Manusher Jonnyo Foundation (MJF), Friendship, Ghasful and Grameenphone. She is the Independent Director of the Apex Footwear and Berger Paints Bangladesh. She is a member of the think-tank Centre for Policy Dialogue (CPD) and International

Chamber of Commerce (ICC), Bangladesh. Ms Mahmud was Chairperson of Micro Industries Development and Assistance Services (MIDAS), Acid Survivor's Foundation and Shasha Denims Ltd. She was also a member of the National Advisory Panel for SME Development of Bangladesh and founding Board member of SME Foundation as well as the convener of SME Women's Forum. Ms Mahmud received a number of

accolades including "Ananya Top Ten Women-2018", "Joya Alokito Nari-2018", "Women at Work-2017" from the Association of Software and Information Services (BASIS), "Women of Inspiration Awards-2017" from the Bangladesh Organisation for Learning & Development (BOLD) and "Begum Rokeya Shining Personality Award-2006" for women's empowerment by the Narikantha Foundation.

Ms Nazneen Sultana was the first female Deputy Governor of Bangladesh Bank where she performed her responsibilities in the Human Resources, Information Systems Development, IT Operation and Communication, Foreign Exchange Investment, Foreign Exchange Operation and Foreign Exchange Policy departments. Prior to this, she was an Executive Director of the central bank. She was also the Project Manager



Ms Nazneen Sultana

for Bangladesh Bank of Standard Hardware and Software Package and ERP Package financed by the World Bank. She has a vast experience of over 30 years in managing critical supervisory issues at Bangladesh Bank, where she was a key leader in developing the automation system. Currently, she is a member of the Governing Body of InM. Ms Sultana obtained her Honours and Master's in Physics from the University of Dhaka.

Dr Toufic Ahmad Choudhury is a former Director General (DG) of Bangladesh Institute of Bank Management (BIBM). He served as an elected General Secretary of Bangladesh Economic Association (BEA) for two consecutive terms from 2010-2014.

Currently, he is on the Board of the Institute for Inclusive Finance and Development (InM), Microcredit Regulatory Authority (MRA) as well as Small and Medium Enterprise (SME) Foundation. He is also the General Secretary of Bangladesh Economic Association (BEA);



Dr Toufic Ahmad Choudhury

Member Secretary, Governing Body, Dhaka School of Economics; and a Member of Banking Committee of the International Chamber of Commerce, Bangladesh (ICCB).

Dr Toufic prepared a background paper on Financial Market for the Planning Commission with the purpose of formulating Perspective Plan of Bangladesh.

An economics graduate from Jahangirnagar University in 1980, Dr Toufic obtained his PhD from Himachal Pradesh University, Shimla, India.

MANAGEMENT

PKSF, an apex development organization established by the Government of Bangladesh, works through an integrated network with an organizational structure to ensure that all employees irrespective of their ranks work towards realizing its proclaimed vision and mission. While extreme care is taken and scrutiny of very high standard is in place in primary recruitment, the PKSF officials are morally and strategically motivated through different meetings and necessary training sessions to demonstrate skills and efficiency in performing their duties with a commitment to



their profession and society. Their skills are regularly updated and sharpened through in-service training at various intervals both at home and abroad.

PKSF's organizational structure comprises eight Divisions and Units: (1) Enterprise Development, (2) Administration, (3) Finance, (4) Extreme Poverty and Social Development, (5) Audit, (6) Communications and Publications, (7) Research, (8) Environment and Climate Change.



WE ARE PKSF...



ENTERPRISE DEVELOPMENT

This Division deals with the core financing programs of PKSF such as Jagoron, Agrosor, Buniad and Sufolon. It also manages the activities of MIS Cell, IT Cell and five specialized programs and projects namely, Promoting Agricultural Commercialization and Enterprises (PACE) Project, Skills for Employment Investment Program (SEIP), Sustainable Enterprise Project (SEP), Microenterprise Development Program (MDP) and the upcoming Rural Microfinance Transformation Project (RMTP). In addition, two special programs -- 1. Cultural and Sports Program, and 2. Program for Adolescents -- are implemented by this Division headed by a Deputy Managing Director.



ADMINISTRATION

The Administration Division is responsible for providing all kinds of administrative support to PKSF's staff through its different cells. General administration, infrastructure development and maintenance, procurement, legal affairs, library and transport management are the main areas of responsibilities of this Division. It also operates five mainstream programs of PKSF namely, Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH), Uplifting the Quality of the Lives of the Elderly People, Special Fund, Programs-Support Fund (PSF), PO enlistment for social development, and SDGs. Besides, some core financing programs such as Jagoron, Agrosor, Buniad and Sufolon are also conducted under this Division, headed by a Deputy Managing Director.



FINANCE, ACCOUNTS & HUMAN RESOURCES

The main task of the Finance, Accounts & Human Resources Division is fund management and accounts-related matters, reimbursement and various transactions. It provides different types of financial information in response to the development partners and the Government of Bangladesh. It also takes care of the Risk Mitigation Cell. This Division deals with some core financing programs such as Jagoron, Agrosor, Buniad and Sufolon, and further takes care of Human Resources Cell and Training Cell, Kuwait Goodwill Fund (KGF), and programs related to fisheries, livestock and agriculture. Besides, this Division looks after the Low Income Community Housing Support (LICHs) Project. A Deputy Managing Director heads this Division.



EXTREME POVERTY & SOCIAL DEVELOPMENT

This Division was created in 2018 in view of the diversification of PKSf activities. It is specifically engaged in the implementation of a new project: Pathways to Prosperity for Extremely Poor People (PPEPP). It is also responsible for Social Advocacy and Knowledge Dissemination Unit, and the LIFT for the Disadvantaged People program. This Division is headed by a Deputy Managing Director who also looks after two credit operation panels and works as the Board Secretary of PKSf.



UNITS DIRECTLY REPORTABLE TO MANAGING DIRECTOR

AUDIT

The Audit Unit is responsible for scrutinizing all official transactions. Testing of internal control and monitoring compliance with PKSF's policy and government regulations are the key responsibilities of this Unit headed by a General Manager. It has two wings: Internal and External. The Internal Audit wing deals with the audit-related affairs of both PKSF and POs. The External Audit wing coordinates tasks of external audit of PKSF and POs through enlisted audit firms.

COMMUNICATIONS & PUBLICATIONS

This Unit looks after all the publications of PKSF. The contents and quality of various publications of different Divisions and Units are supervised by this Unit. Wider dissemination of PKSF programs, news and events through mass and social media, and official website is managed by this Unit, currently headed by the Senior Editorial Adviser.

RESEARCH

Headed by a Director, this Unit conducts research in three ways: through its own staff, jointly with research and academic institutions at home and abroad, and through outsourcing.

ENVIRONMENT & CLIMATE CHANGE

This Unit, headed by a Director, deals with the climate change-related issues in Bangladesh and suggests practical actions to increase the resilience of the communities prone to adverse impacts of climate change. It also maintains communications with the Green Climate Fund (GCF), of which PKSF is a National Implementing Entity (NIE).

STAFF

As of 31 December 2019, the PKSF management team is comprised of 419 staff, which includes 252 regular officers, 19 contractual personnel, 65 project officers and 83 support staff.

PKSF Has Promises to Keep

November 14, 2019 was an auspicious day for Palli Karma-Sahayak Foundation (PKSF). Her Excellency Sheikh Hasina, the Prime Minister of the People's Republic of Bangladesh took pains on this very day to record her presence amongst us in the opening ceremony of PKSF Development Fair 2019, which she graciously inaugurated. PKSF felt honoured and to a great extent proud that the Prime Minister spoke out words which verify that PKSF is a significant actor in the development of the country.

In her message, the Prime Minister referred to the philosophical vision of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, which was purely all-inclusive. His vision most fundamentally refers to the welfare of the people that underlines alleviation of poverty, and which is the key to build up a knowledge-based, equitable and just society.

This reference to the Father of the Nation becomes simply inevitable as we are now on the primary stairs of the jubilation platform which we want to deck with colours, memories and merriment coupled with the commitment to establish the kind of society referred to in the earlier sentence.

Bangabandhu's vision of a prosperous nation reminds us many lines composed by our great poets. One poet vowed that he would make this world livable for the newborns and thus

would become a part of history. Bangabandhu echoed and felt earnestly committed to such a statement in many of his speeches where he noted that unless the wrinkles of poverty are wiped out from the faces of the masses, his political struggle will not anchor at its destined point. And even if the dreamt of anchorage could not be made, Sheikh Mujib has become an immortal part of history.

We feel tempted to visualize those strong words our national poet uttered when he had said that he would only rest when the society will be purged of the curses of discrimination between the rich and the poor.

The most important and widely known of the Bengali poets expressed his desire that the silence of the oppressed must be transformed into some courageous articulation. Or when he said that he failed to overtake the hurdles that held him bound within limits and forbade to mix up with the downtrodden and the looked down upon and hoped that the poet of the new era would join the chorus of those left behind, Bangabandhu, the great poet of politics enters to the fore of our sensitivity and intelligibility. Nobody's lips fit in better than Bangabandhu's when this couple is recited that my name should acquire the fame which proclaims that I have been one of you.

The love, passion and innermost attachment that Bangabandhu

articulated without a cease in almost all of his speeches remind us those lovely lines which create in us the tearful raptures that it's our final wish, after our demise, to become the part of the earth of this land in which we are born.

In 2020, as we are all set to celebrate the Mujib Year, we have reasons to become emotional since the march towards inclusive development which is a contemporary talk at the national and the international levels could have been much more relevant and people could have enjoyed more economic, social and cultural freedoms had our Father not assassinated at a time when the Bengali nation had been preparing for a 'development' take off.

PKSF's plans and programs have always been designed and demonstrated with the poor and the unfortunate at the centre. At all our levels of consciousness, we can understand that the vision of our Father has always been a guiding light whether we have especially voiced it or not.

In this momentous and majestic year, PKSF shares the statement made by Sheikh Mujibur Rahman that independence will have no meaning unless it can bring smiles to the faces of the poor and the oppressed. PKSF vows to tread the path that our Father of the Nation showed us.

Shafi Ahmed

PKSF: Accentuating the Strides of Poverty Alleviation in Bangladesh



2020 is a highly significant year for Bangladesh. The nation celebrates the birth centenary of the greatest ever Bengali, Father of the Nation Bangabandhu Sheikh Mujibur Rahman. He dreamed and worked till his martyrdom that the people of Bangladesh live a prosperous and dignified life.

And in 2021, the very next year, Bangladesh will celebrate the golden jubilee of its Independence, and this is the year that sees completion of 'Vision 2021', the lofty political manifesto of the Awami League. Bangladesh has already graduated from the status of Least Developed Country (LDC) to a low middle-income country. And our increasing success in diminishing the poverty has earned accolades from all widely known global platforms.

Established by the Government of Bangladesh in 1990, Palli Karma-Sahayak Foundation (PKSF) does take pride since it has been a relentless actor in this hurdle-ridden

journey of eradicating poverty from even the nooks and crannies of the country, and ensure beyond-poverty development and human dignity for all.

The vision that drives forward PKSF, a 'not-for-profit' company established in 1990 and registered under the Companies Act 1913/1994, is:

"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."

The mission of PKSF is:

"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 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, to accomplish its mission, primarily emphasizes on disbursement and management of financial portfolios through Partner Organizations (POs), which are non-governmental organizations (NGOs) and microfinance institutions (MFIs) that work at the grassroots.

The world is abuzz with the whistling noise of Sustainable Development Goals (SDGs), a set of long-term visionary goals set forth by the United Nations in January 2016. It is interesting to note that the spirit of inclusive, participatory, equitable and multidimensional development espoused in the

SDGs had been embedded in the interventions of PKSf from many years before the SDGs were adopted by the UN.

For example, that 'no one will be left out' -- the core principle of SDGs -- has been at the heart of PKSf's operations, very specifically, since 2010. In fact, PKSf directly addresses at least 12 of the 17 goals enunciated in the SDGs. However, to further strengthen the SDGs in Bangladesh, PKSf has urged other development entities to work together. It launched a platform known as 'People's Voice: Strengthening Implementation of SDGs in Bangladesh'.

The specific purpose for establishing this platform is to review the activities and progress on the one hand, and on the other, to identify challenges, particularly in rural Bangladesh and to find out the road map of the process that can strengthen, expand and for further accelerate the effective implementation of the SDGs.

With the help of its POs, PKSf has made a significant contribution to create positive environment in the country for enterprise development, social protection and capacity building. The organized members and borrowers of the POs, with whom it works, are provided with various financial and non-financial services at multiple levels. Across the country, the POs actively participate in different activities for increment of income, generating self and wage employment, increasing social welfare and

nutrition security, and above all, augmenting their human dignity.

Over the years, PKSf has come a long way of evolution from a microfinance-only organization to a holistic development entity. At the initial phase, PKSf started its operations to institutionalize and strengthen these POs financially, intellectually and morally, and thereby increase their capabilities, which ultimately contributes to national development.

PKSf is increasingly redefining and redesigning its interventions, taking into account the concerns and needs of the poor as expressed

disadvantaged and marginalized. It should be an integrated development process involving multiple socio-economic components.

PKSf is working towards expanding livelihood opportunities as well as enhancing human capacities for the heterogeneous poverty-stricken segments of the society. To attain its objectives, PKSf provides demand-driven financial and non-financial services to the poor through its POs. Promoting inclusive financing is one of the core strategies of PKSf. Considering the heterogeneity of different poverty groups living in



by themselves. A concept was once popular and almost taken for granted in the country that appropriate financial support is the absolute answer to alleviating poverty. But this has been proven wrong over time. Poverty alleviation cannot be achieved by addressing one aspect only since the curse is a multidimensional one. In fact, sustainable poverty alleviation requires education, training, healthcare, access to resources and equal opportunities for all with focus on the poor, the

different agro-ecological regions of the country, PKSf strides to address their diverse financial needs. These groups include ultra-poor, moderate poor, micro-entrepreneurs, small and marginal farmers, disadvantaged ethnic minorities etc. In selecting geographical locations for program operations, vulnerable areas -- such as coastal, haor, char, drought and flood-prone and economically backward places -- are given priority.

Financing the ultra-poor

PKSF has introduced some specific elements in the strive to ensure socio-economic inclusion of the ultra-poor. The ultra-poor have always been left out from traditional financial services due to self-exclusion, social exclusion and institutional exclusion. The fundamental reasons behind these include weak socio-economic conditions, lack of confidence and perceived weak entrepreneurial abilities of the ultra-poor. PKSF then devised a flexible financial service to include the excluded. The distinctive features of this service are low service charge and flexibility in repayment mode. PKSF provides financial services to the ultra-poor through its Buniad program. In FY 2018-19, disbursed loan amounts from PKSF to its POs and from POs to borrowers under Buniad were BDT 2,496.00 million and 9,600.89 million respectively.

Financing the moderate poor

PKSF started its activities in the rural off-farm sector of Bangladesh by launching financial services under Jagoron program for the rural moderate poor to create

employment opportunities. It aims to initiate household-based enterprise development for the moderate poor in rural and urban areas of Bangladesh. The objective is two-fold: one, to create new employment opportunities, and two, to reduce the pressure on the crop sector for employment and thereby improving productivity in the farm sector. In FY 2018-19, loan disbursement amounts from PKSF to its POs and from POs to borrowers under Jagoron were BDT 1,1097.60 million and 217,703.56 million respectively.

Financing micro-entrepreneurs

PKSF's Enterprise Development Program (Agrosor), launched in 2001, aims to extend financial services to the progressive members of other programs for undertaking economic activities that require bigger amounts of capital. An entrepreneur may avail a loan of up to BDT 1 million under this program. In FY 2018-19, loan disbursement amounts from PKSF to its POs and from POs to its borrowers under Agrosor stood at BDT 9,187.70 million and 177,069.53 million respectively.

Financing small & marginal farmers

Considering diverse financial needs of farmers, PKSF is implementing Sufolon program, especially designed for agricultural lending. In FY 2018-19, loan disbursement sums from PKSF to its POs and from POs to borrowers under Sufolon amounted to BDT 8,780.70 million and 44,432.92 million respectively.

ENRICH

PKSF in 2010 initiated a family-based integrated development program with a view to bringing the poor and disadvantaged people out of the vicious circle of poverty characterized by economic, social and other deprivation so that they can contribute to their own and national socio-economic progress. The program, known as Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is being implemented with the active participation of four different actors: PKSF, its POs, Union Parishads and participating households. Its vision is to create an enabling environment for the poor to achieve a humanly dignified living standard and to enjoy universal human rights.

Currently, ENRICH is being implemented in 202 Unions of 64 districts in all 8 divisions of the country with the cooperation of 116 POs of PKSF.

Kuwait Goodwill Fund (KGF)

The specialized program of PKSF financed by the Kuwait Fund for Arab Economic Development (KFAED) offers credit and capacity building assistance to organized members. In FY 2018-19, loan disbursement from PKSF to its POs and from POs to borrowers under this program amounted BDT



1,495.00 million and 3,378.66 million respectively.

Promoting Agricultural Commercialization and Enterprises

Financed by the International Fund for Agricultural Development (IFAD), the Promoting Agricultural Commercialization and Enterprises (PACE) project was launched in January 2015. It works to expand PKSf's microenterprise interventions. As of now, 63 value chain sub-projects are being implemented by different POs. Seventeen sub-projects on technology transfer are being implemented in different regions of the country as well. Besides, the country's first-ever successful crab hatchery has been established in Shyamnagar, Satkhira for the expansion of export-oriented crab culture sub-sector in the southern coastal areas of Bangladesh. A specially designed value chain sub-project has been undertaken to conserve the environment of the Halda River, the only natural fish spawning ground of the country. As a result, release of fish eggs has increased significantly in the recent years. A laboratory for conducting research to protect the environment of the country's only breeding ground of Halda river and a Tissue Culture Lab for improving varieties of flowers have been established under PACE.

Disaster Management Fund (DMF)

The poor suffer from losses of income from time to time due to natural hazards, personal situations, adverse market behaviour, and various other reasons. Under the Social Protection Program, PKSf has created a Disaster Management Fund (DMF) to provide poor families with quick financial assistance to cope with and recover from both

man-made and natural disasters. Later, this fund was renamed Sahos. Under this fund, PKSf provided financial assistance of BDT 3.00 million to its POs, and the POs disbursed BDT 66.56 million to borrowers in FY 2018-19.

Climate change adaptation

PKSf has established an Environment and Climate Change Unit, aimed to mainstreaming environment and climate change issues in all of PKSf activities. Recently, PKSf has got accreditation from the Green Climate Fund (GCF) as a National Implementing Entity of Bangladesh.

Low Income Community Housing Support Project

PKSf is implementing the Low Income Community Housing Support Project (LICHSP) with the objective of improving the living conditions in selected low income and informal settlements in designated municipalities in Bangladesh. In FY 2018-19, the amounts of loan disbursement from PKSf to POs and from POs to borrowers under LICHSP were BDT 202.00 million and 236.22 million respectively.

UPP-Ujjibito

The UPP-Ujjibito component of 'Food Security 2012 Bangladesh-Ujjibito' was implemented from 2013 to 2019. Sustainable reduction of poverty and hunger of the people was the prime objective of the project.

Sanitation development

PKSf has implemented a program for sanitation development in 238 upazilas of 42 districts. The project's aim was to construct hygienic latrines for 1,70,000 households in rural Bangladesh. Twenty-one POs disbursed interest-free loans to

construct 1,70,679 hygienic latrines. The project was co-financed by PKSf and the World Bank.

Skill development

The Government of Bangladesh (GoB) has undertaken Skills for Employment Investment Program (SEIP) to develop skilled workforce and generate employment at home and abroad. PKSf is working as one of the implementing partners of SEIP to foster the government's goal. In FY 2018-19, in the 2nd phase of the project, 2,788 persons successfully completed their training on 15 different trades. Among them, 1,427 were placed in employment at home and abroad.

Fisheries and livestock development

PKSf established the Livestock Unit (LU) in 2013. Later, this Unit was renamed as Fisheries and Livestock Unit (FLU). The aim of the FLU is to ensure adequate financial services, disseminate appropriate technologies, build capacities of the borrowers and establish value chain and marketing system for the livestock products and by-products.

Agricultural development

The Agriculture Unit of PKSf is working to extend sustainable agricultural technologies and services among small and marginal farmers in Bangladesh.

Learning and Innovation Fund to Test New Ideas (LIFT)

This program has supported a total of 61 innovative initiatives across the country. These innovative initiatives have exerted a remarkable impact on sustainable poverty alleviation.

Uplifting the Quality of the Lives of Elderly People

PKSf through 116 POs implements seven different activities under this



program in 221 Unions of several districts of Bangladesh for the welfare of the elderly people. Its operations are designed and implemented in line with the National Policy on Elderly People-2013.

Cultural and Sports Program

To create a healthy society imbued with the cultural and social values, PKSf is implementing its Cultural and Sports Program. Some 3,700 events were organized across the country under this program in 2018-19.

Advocacy and knowledge management

PKSf set up the Social Advocacy and Knowledge Dissemination Unit to build awareness on various important issues for improving human dignity of the marginal people. It carries out various activities to promote equity and justice in society as well as to disseminate knowledge and ideas for enhancing human capability of the disadvantaged people.



Programs-Support Fund

Initiated in 2011, the Programs-Support Fund (PSF) aims to establish human dignity of the poor by undertaking education, health and other social development programs. This fund is available for any poor-friendly program. With this fund, PKSf awards education scholarships to meritorious children from ultra-poor families. From 2012, PKSf has so far awarded scholarships, amounting to BDT 26.37 crore, to 20,132 students.

Special Fund

PKSf formed the Special Fund from its own resources to provide both short and long-term financial grants and social services to people in distress.

PKSf's programs are implemented through POs at the field level. These POs are selected through a rigid and meticulous process. The officials and staff of the POs take part in regular training programs conducted by experts in the relevant areas. All PKSf programs are closely monitored and the related impact evaluations are done by national and international experts at regular intervals. The strength of PKSf is explicitly evident from its progressive trend of loan disbursement, and savings of members, and increasing number of members and borrowers. A glimpse of this success can be seen in the descriptions and figures given below.

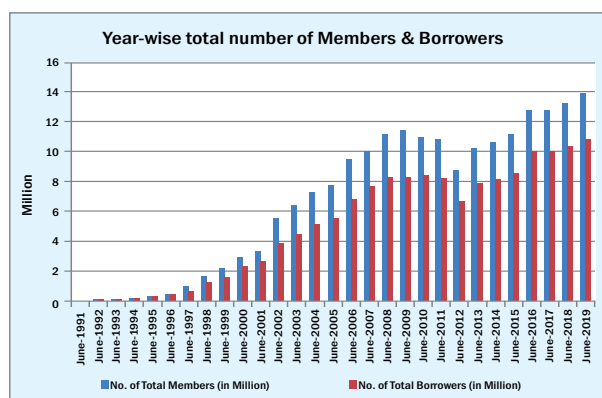
PKSf POs

As of 30 June 2019, the total number of POs of PKSf stands at 278.

Members and Borrowers

The members of the POs are at the core of all kinds of field-level operations of PKSF. As of 30 June 2019, the total number of members of all POs is 13.91 million, of whom 91.12% are women. As on the same date, the number of borrowers is 10.78 million. Of them, 92.11% are women (Figure 1).

Figure 1: Members-Borrowers (in million)



Members' Savings

With steady growth, savings of members stands at BDT 113.44 billion, as on 30 June 2019 (Figure 2).

Figure 2: Members' savings balance (in billion BDT)

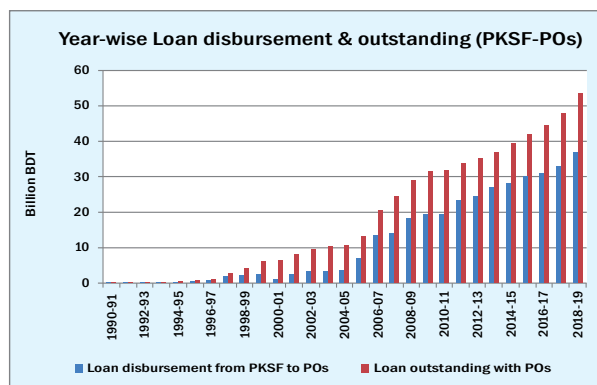


Loan Disbursement and Outstanding (PKSF-POs)

As can be seen in Figure 3, loan disbursement of PKSF has recorded a steady growth in FY 2017-18 and 2018-

19. The amounts of loan disbursed from PKSF to POs stood at BDT 32.93 billion in FY 2017-18, and rose by 12.33% to BDT 36.99 billion in FY 2018-19. The amount of loan outstanding of PKSF with POs stands at BDT 53.52 billion as on 30 June, 2019.

Figure 3: Loan Disbursement and outstanding (in billion BDT)



Loan Disbursement and Outstanding (POs-Borrowers)

Loan disbursement from POs to Borrowers stood at BDT 447.93 billion in FY 2017-18. The amount increased by 14.21% to stand at BDT 511.57 billion in FY 2018-19. The amount of loan outstanding of POs with borrowers is BDT 298.18 billion as on 30 June 2019 (Figure 4).

Figure 4: Loan Disbursement and outstanding (in billion BDT)

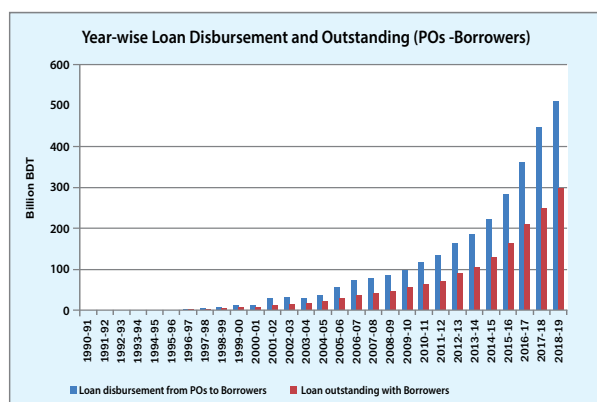


TABLE-1: PROGRESS OF PKSF IN LAST 29 YEARS

FY / Indicators	No. of Members 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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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	0.00	0.00
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
2015-16	275	11.98	10.86	90.60	9.39	8.59	91.46	29.85	246.11	42.20	162.65	282.09	2252.00	0.00	301.78
2016-17	277	12.71	11.56	90.91	9.97	9.16	91.85	31.14	277.25	44.52	210.84	361.14	2613.14	0.00	301.78
2017-18	277	13.24	12.05	91.07	10.38	9.55	92.01	32.93	310.18	48.04	250.57	447.93	3061.08	0.00	301.78
2018-19	278	13.91	12.67	91.12	10.78	9.93	92.11	36.99	347.47	53.52	298.18	511.58	3572.66	0.00	301.78

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

Programs	FY 2014-15				FY 2015-16				FY 2016-17				FY 2017-18				FY 2018-19			
	FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)		FY Disbursement (in Billion BDT)		Loan outstanding (in Billion BDT)	
	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****	P to P***	B to B****
Mainstream Programs																				
1 Jagonon	9.20	104.46	5484.37	17.62	54.71	9.41	142.33	5981.77	18.42	68.32	9.54	151.45	6207.24	18.91	84.56	10.40	193.68	6578.50	11.10	217.70
2 Agrosor	5.52	62.27	727.29	10.06	35.99	6.90	90.24	966.14	11.78	49.76	7.52	114.59	1183.48	13.34	69.12	8.09	186.70	1399.03	9.19	177.07
3 Bunlad	2.16	8.67	652.54	3.07	4.69	2.33	9.75	644.72	3.29	5.30	2.24	9.91	557.99	3.25	5.30	2.24	10.09	507.19	2.50	9.60
4 Sufdon	9.69	27.97	882.77	6.60	14.37	8.82	36.06	988.11	5.94	17.18	8.86	40.84	1047.84	5.50	21.83	8.44	47.04	1036.18	8.78	44.43
5 ENRICH	0.44	0.55	17.21	0.55	0.45	0.86	1.75	45.72	1.19	1.17	1.03	3.00	75.82	1.74	2.00	1.71	4.24	94.10	1.97	5.75
6 LIFT	0.14	0.42	25.41	0.26	0.26	0.14	0.56	29.66	0.28	0.37	0.12	0.73	31.80	0.29	0.44	0.34	1.03	38.65	0.53	1.57
7 SAHOS	0.12	0.23	46.97	0.19	0.13	0.06	0.15	33.56	0.18	0.09	0.22	0.14	23.38	0.29	0.09	0.10	0.24	27.13	0.30	0.67
8 SDL	-	-	-	-	-	-	-	-	-	-	0.18	0.06	5.57	0.18	0.05	0.13	0.66	60.15	0.26	0.02
9 SI-ME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00
10 ABASON	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	0.07
11 KGF	0.96	1.68	34.47	0.88	0.94	1.33	2.88	49.88	0.91	1.27	1.38	2.95	56.46	0.76	1.48	1.35	3.29	63.33	1.57	3.38
Sub Total	28.24	206.23	7871.01	39.22	111.54	29.85	283.73	8739.55	41.99	143.45	31.09	323.66	9189.58	44.26	184.88	32.80	446.97	9804.24	35.75	460.25
Projects																				
10 MFTS	0.00	0.01	13.11	0.00	0.07	0.00	0.00	10.92	0.00	0.06	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00
11 MFMSF	0.00	0.02	8.83	0.12	0.12	0.00	0.00	6.64	0.09	0.08	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
12 PLDP-II	0.00	0.00	21.26	0.09	0.11	0.00	0.00	17.17	0.09	0.09	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00
13 LRP	0.00	0.00	17.16	0.00	0.03	0.00	0.00	9.09	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
14 LICHSP	-	-	-	-	-	-	-	-	-	-	0.03	0.00	0.00	0.03	0.00	0.12	0.10	0.40	0.15	0.24
15 PACE: Start-up Capital	-	-	-	-	-	-	-	-	-	-	0.02	-	0.00	0.02	0.02	0.00	0.00	0.25	0.02	0.01
16 Agrosor-SEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.02	0.11
17 EFRAP	0.00	0.00	17.87	0.02	0.05	0.00	0.00	13.66	0.02	0.04	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
Sub Total	0.00	0.03	78.23	0.23	0.37	0.00	0.00	57.48	0.28	0.28	0.05	0.00	42.22	0.25	0.20	0.12	0.12	36.17	0.36	0.27
Special Programs																				
17 SAHOS-Old	0.00	0.00	7.71	0.00	0.03	0.00	0.00	7.11	0.00	0.03	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
18 RESCUE	0.00	0.00	18.06	0.02	0.10	0.00	0.00	16.48	0.01	0.10	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00
19 RNPO	0.00	0.00	0.58	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	0.00	0.00	0.00
20 FSOEUP	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	0.00	0.00	0.00
Sub Total	0.00	0.00	26.35	0.03	0.14	0.00	0.00	23.60	0.01	0.13	0.00	0.00	0.00	0.00	0.10	0.00	0.00	12.01	0.01	0.06
ID Loans																				
21 Mainstream	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	0.00	0.00	0.00
Sub Total	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	0.00	0.00	0.00
Others*	0.00	17.18	0.00	0.00	16.18	0.00	-1.64	1179.95	0.00	18.79	0.00	37.47	1349.27	0.00	25.65	0.01	0.84	1185.49	0.01	50.97
Total:	28.24	223.44	8547.21	39.48	128.23	29.85	282.09	9388.95	42.20	162.65	31.14	361.14	9967.48	44.52	210.84	32.93	447.93	10383.37	36.99	511.58
N.B. In FY 2015-16, loan disbursement under other Programs/Projects (BDT 1.64 billion) has been transferred to Mainstream Program.																				
* Others' Programs include REOP, FSP, SRLP, IFADP, PLDP etc. 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 : P to B																				
Borrowers																				

JOURNEY OF PKSF

Year	Name of Programs/Projects	Main Features	Supported By
1991	Microcredit Program	Financing the poor	GoB
1996	Poverty Alleviation Microfinance Project-I	Scaling up existing program	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	Sundarbans Bio-diversity Conservation Project (SBCP)	Financing to ensure alternative employment opportunities for the forest users	ADB
1999	Urban Microcredit	Financing the urban poor	PKSF
2000	Socio-Economic Rehabilitation Loan Program (SRLP)	Financing the disaster-stricken people	ADB
2001	Microenterprise (ME) Loan	Financing the progressive borrowers	GoB
2001	Poverty Alleviation Microfinance Project-II	Rural microcredit, urban microcredit and 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 Program (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 pro-poor innovative 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 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 (RNPPPO) Project	Rehabilitation loan for the non-motorized transport pullers	The World Bank
2007	Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity support for 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-based development to ensure human dignity	GoB & PKSF

JOURNEY OF PKSF

Year	Name of Programs/Projects	Main Features	Supported By
2010	Special Fund (SF)	Emergency support for the poor	PKSF
2010	Health Insurance for the Poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCP)	Support to the poor to increase their resilience to climate change	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to micro-entrepreneurs	KFAED
2011	Programs-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund (BCCTF)	To increase resilience of the poor to global warming effects through financial support	GoB
2013	UPP-Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & PKSF
2013	Livestock Unit and Agricultural Unit	To enhance technology-based sustainable livestock, crop and fish production for employment generation, poverty reduction and for ensuring food and nutrition security of the poor	PKSF
2013	Social Advocacy & Knowledge Dissemination Unit	To 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)	Monitoring 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	Skills for Employment Investment Program (SEIP)	To develop skilled workforce through skills training and place them in self and wage employment	ADB, GoB & SDC
2016	Uplifting the Quality of the Lives of the Elderly People	To help the elderly people minimize their miseries	PKSF
2016	Cultural and Sports Program	To patronize and promote indigenous country sports and traditional culture to discover latent talents of students and youths	PKSF
2016	Low Income Community Housing Support Project (LICHSP)	To improve living conditions in selected low-income and informal settlements in designated municipalities in Bangladesh	The World Bank
2017	OBA Sanitation Microfinance Program	To provide appropriate loans to the rural poor in Bangladesh for constructing hygienic latrines	The World Bank
2017	Green Climate Fund (GCF)	To undertake different adaptation responses to combat negative impacts of climate change in Bangladesh	UNFCCC
2018	Sustainable Enterprise Project (SEP)	To increase adoption of environmentally sustainable practices by targeted microenterprises	The World Bank
2019	Microenterprise Development Project (MDP)	To promote microenterprise development for inclusive economic development and rural poverty reduction	Asian Development Bank (ADB)
2019	Pathways to Prosperity for Extremely Poor People (PPEPP)	To enable people to exit from extreme poverty and connect to mainstream economic growth and jobs; to help develop stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper	DFID & European Union (EU)

MAJOR SERVICES OF PKSf

Name of Programs/Projects	Starting Year	Nature of Services
Jagoron – Rural Microcredit (RMC)	1990-91	Individual loan through groups
Jagoron – Urban Microcredit (UMC)	1998-99	Individual loan through groups
Buniad – Ultra Poor Program (UPP)	2004-05	Individual loan through groups
Agrosor – Microenterprise (ME) loan	2004-05	Individual loan through groups
Sufolon – Seasonal Loan (SL)	2006-07	Individual loan through groups
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Flexible microcredit (FMC) and emergency loan (EL) • Cash for work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkage
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes, such as soft loans, grants, equity participation and mix of loan and grant
SAHOS	2007-08	Providing rehabilitation support to disaster-affected people
Sufolon - Agriculture Sector Microcredit (ASM)	2008-09	Individual loan through groups
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value chain development for selected enterprises
Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)	2009-10	<ul style="list-style-type: none"> • Health • Education • Special Credit Services • Special Savings Scheme • Youth Development and Job Linkage • ENRICHed Homes • ENRICH Centers • Beggar Rehabilitation • Community-level development
Developing Inclusive Insurance Sector Project (DIISP)	2010-11	<ul style="list-style-type: none"> • Micro-insurance pilot scheme • Market assessment and product development • Strengthening policy, legal and regulatory framework • Awareness creation and capacity development
Community Climate Change Project (CCCP)	2010-11	Support to the poor to increase their resilience to climate change
Bangladesh Climate Change Trust Fund (BCTCF)	2012-13	<ul style="list-style-type: none"> • Research and implementation • Forestation • Sanitary latrine installation • Tube well installation • Bandhu Chula installation
UPP-Ujjibito	2013-14	<ul style="list-style-type: none"> • Skill development • Vocational Training • Regular counseling/awareness building • Practical nutrition and reproductive health orientation • Local initiatives to mobilize public opinion and support to create social awareness

MAJOR SERVICES OF PKSf

Name of Programs/Projects	Starting Year	Nature of Services
Fisheries and Livestock Unit, and Agriculture Unit	2013-14	<ul style="list-style-type: none"> Disseminating production and processing technologies and services across livestock, crop and fish value chains Building capacity of members, POs and PKSf staff on livestock, crop and fish production, processing and marketing Developing appropriate financial services (credit and insurance) for different categories of livestock, crop and fish farming Adopting national and international sanitary and phytosanitary compliances in the livestock, crop and fish farming practices Developing climate-resilient livestock, crop and fish farming practices
Social Advocacy & Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> Organizing seminars, workshops and talk shows Publishing awareness-based and knowledge-based books, posters and leaflets Making public service announcements and video documentaries, setting up billboards and using mobile cinema vans and social media for disseminating socially important messages Building rapport with stakeholders on different subjects by organizing public meetings, debate, painting, essay writing competitions and using community radios and the network of grassroots-level organizations Advocating for pro-poor policies
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> Constructing results chain and measure results Sharing results for further improvement or understanding the trend of achievements of interventions
Promoting Agricultural Commercialization & Enterprises (PACE)	2014-15	Providing financial and nonfinancial services to microenterprises
Skills for Employment Investment Program (SEIP)	2015-16	<ul style="list-style-type: none"> Providing demand-based skill development training Job placement of trainees
Uplifting the Quality of the Lives of the Elderly People	2016-17	<ul style="list-style-type: none"> Establishing social centers for elderly people Provision of old age allowance Initiatives for special savings program and pension fund Recognizing elderly persons' contribution to society Providing awards to youths serving their parents and elderly people Appropriate credit and training support to poor elderly people Training up para-physiotherapists to provide geriatric nursing and creating special social facilities for the elderly people
Cultural and Sports Program	2016-17	Promoting local sports and cultural activities including drawing, handwriting, publishing wall magazines, essay writing, poem reciting, debate, table tennis, football, cricket, badminton, gymnastics etc
Low Income Community Housing Support Project (LICHSP)	2016-17	<ul style="list-style-type: none"> Housing loan Technical assistance for construction of houses
OBA Sanitation Microfinance Program	2016-17	<ul style="list-style-type: none"> Technical assistance for latrine construction Disbursing Sanitation Development Loan (SDL) Constructing hygienic sanitary latrines
Green Climate Fund (GCF)	2016-17	Climate change adaptation response
Sustainable Enterprise Project (SEP)	2018-19	<ul style="list-style-type: none"> Increasing eco-labeling and access to premium markets Investment in revenue generating common services Investment in non-revenue generating physical activities Adoption of innovative, environment-friendly technologies/practices
Microenterprise Development Project (MDP)	2019-2020	Assisting micro-entrepreneurs to carry out environmentally sustainable and financially viable enterprises
Pathways to Prosperity for Extremely Poor People (PPEPP)	2019-2025	<ul style="list-style-type: none"> Employment generation and sustainable market development in target districts to create market demand for goods and services produced by target households Developing livelihood options resilient to shocks and stresses





MAINSTREAM PROGRAMS

A woman wearing a vibrant, multi-colored sari (yellow, red, green, and purple) is smiling warmly. She is sorting through a large pile of ripe, orange-red tomatoes. Her hands are adorned with several colorful bangles. The background is a soft-focus outdoor setting.

B U N I A D

Buniad – earlier known as ‘Ultra Poor Program’ – has been in place since 2004. The program seeks to address the needs of the ultra-poor, often left out of the conventional financial services of the country on the presumption that they are vulnerable to failure in loan repayment. The program has been designed in a way to help them step out of the vicious cycle of poverty.

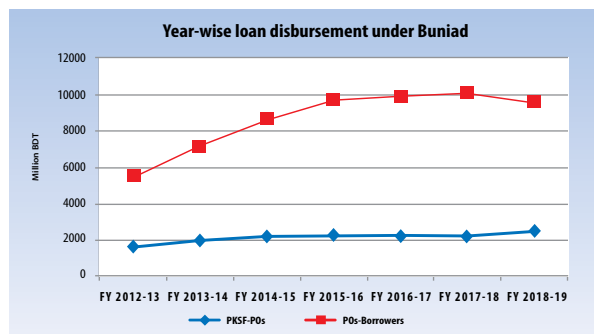
Buniad seeks to establish human dignity of the ultra-poor and create opportunities of sustainable income. The program offers distinctive flexibilities to the extreme poor in terms of deposit and withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. Moreover, PKSF also provides Disaster Management Loan and Land Lease Loan to the ultra-poor people under Buniad.

Fact Sheet of Buniad in FY 2018-19 (As on 30 June 2019)

- Loan disbursement of PKSF to its Partner Organizations (POs): BDT 2496.00 million, and outstanding amount of loan: BDT 3450.26 million
- POs' disbursement to their borrowers: BDT 9600.89 million, and outstanding amount of loan: BDT 5195.18 million

- Total number of borrowers: 0.45 million
- Average loan size: BDT 20,778


Figure 5: Trend of financial services under Buniad (Million BDT)



Up to June 2019, the cumulative amounts of loan disbursement from PKSF to POs and POs to borrowers are BDT 24.49 billion and BDT 88.86 billion respectively.



JAGORON



Jagoron seeks to ensure enterprise development, particularly the household-based ones in the rural and urban areas of Bangladesh. In October 1990, the program (then known as Rural Microcredit) was launched in the rural areas of Bangladesh to encourage the poor undertake different family-based income generating activities. Funds are made available with the least conventional formalities in the rural areas.

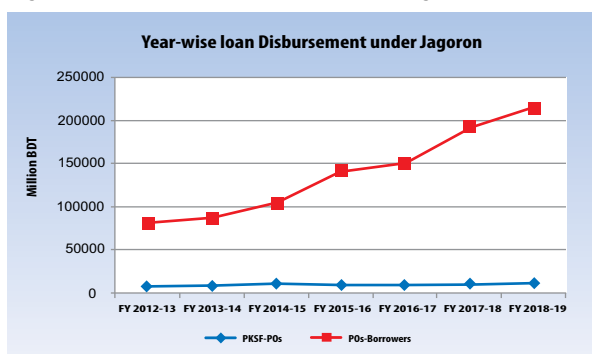
In 1999, **Jagoron** was launched in the urban areas as the number of urban poor was continuously increasing due to forced migration, natural disasters and limited employment opportunities in the rural areas. Appropriate financial services are provided to the urban poor for small trading.

In urban areas, women's participation is higher in comparison to their rural counterparts as they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in their household's decision-making process.

Fact Sheet of Jagoron in FY 2018-19 (As on 30 June 2019)

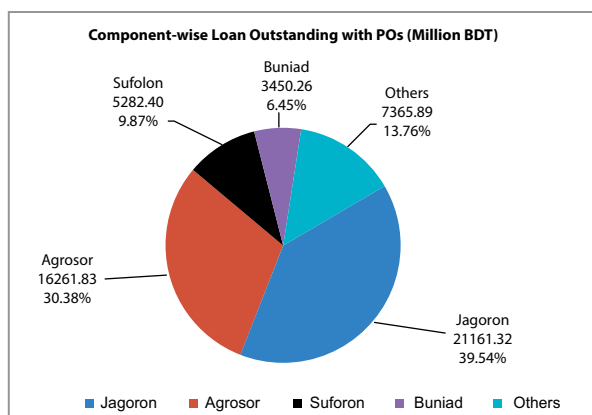
- Loan disbursement of PKSf to its POs: BDT 11097.60 million, and outstanding amount of loan: BDT 21161.32 million
- POs' disbursement to borrowers: BDT 217703.56 million, and outstanding amount of loan: BDT 121101.43 million
- PKSf's disbursement to its POs increased by 6.72% and disbursement of POs to borrowers increased by 12.41% compared to the previous year
- The total number of borrowers: 6.88 million (72.96% of the total members of Jagoron)
- Average loan size: BDT 33,058

Figure 6: Trend of financial services under Jagoron (Million BDT)



Up to June 2019, the cumulative amounts of loan disbursement from PKSf to POs are BDT 135.56 billion, and POs to borrowers BDT 1559.37 billion. Jagoron still dominates PKSf's loan portfolio with its POs (39.54%).

Figure 7: Component-wise Loan Outstanding with POs



A close-up photograph of a beekeeper wearing a white protective suit and a black mesh veil. The beekeeper is holding a wooden frame filled with honeycomb, which is densely populated with bees. The background is a soft-focus outdoor scene with green foliage. The word 'AGROSOR' is written vertically in large, white, sans-serif capital letters over the left side of the image.

AGROSOR

Agrosor – formerly known as Enterprise Development Program – has been in place since 2001. The program seeks to extend financial services to the progressive members of other programs to undertake economic activities that require bigger amounts of capital. Any business activity with an investment of up to BDT 1.5 million (excluding land and building) is considered as worthy to be supported under Agrosor.



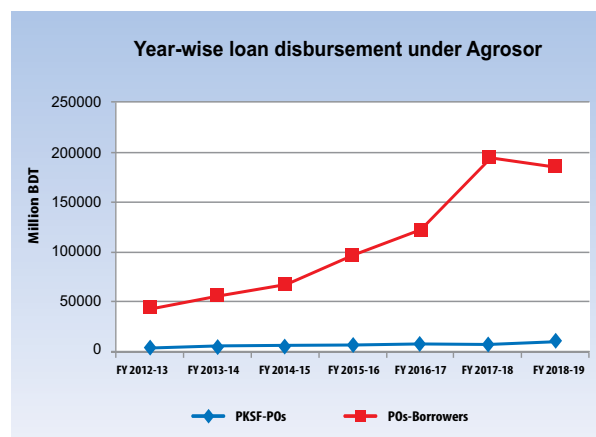
Under the program, an individual entrepreneur can take a loan of up to BDT 1 million for his/her enterprise. PKSf regularly reviews and updates its enterprise development policy in light of the needs of the entrepreneurs.

Along with financial assistance, entrepreneurs also receive different technical and technological assistance under PKSf's 'Promoting Agricultural Commercialization and Enterprises (PACE)' project, in operation since 2015.

Fact Sheet of Agrosor in FY 2018-19 (As on 30 June 2019)

- Loan disbursement of PKSf to its POs: BDT 9187.70 million, and outstanding amount of loan with POs: BDT 16261.83 million
- Loan disbursement from POs to borrowers: BDT 177069.53 million, and outstanding amount of loan: BDT 110547.48 million
- The total number of borrowers: 1.44 million (about 83.14% of the total members of Agrosor)
- Average loan size: BDT 128,038

Figure 8: Trend of financial services under Agrosor (Million BDT)



Up to June 2019, the cumulative amounts of loan disbursement from PKSf to POs and POs to borrowers are BDT 62.74 and BDT 810.31 billion respectively.

SUFOLON



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 in Bangladesh. In view of the diverse financial needs of the farmers, PKSf launched Microfinance for Marginal and Small Farmers Project (MFMSFP) in 2005.

The success of this project led PKSF to design and introduce the Agriculture Sector Microcredit program in 2008. However, in 2006, PKSF launched the Seasonal Loan program to offer financial services to farmers as per seasonal variations.

In 2014, the Agriculture Sector Microcredit and the Seasonal Loan programs got merged and was renamed as **Sufolon**. Its unique financial service has created tremendous impetus for the investment in different IGAs including crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc.

The salient features of **Sufolon** are: provision of flexible repayment mode, such as one shot, seasonal or balloon repayment, consistent with the seasonal agricultural activities; and the flexibility of having multiple loans to diversify their production. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among the borrowers especially those who are engaged in beef fattening and crop cultivation.

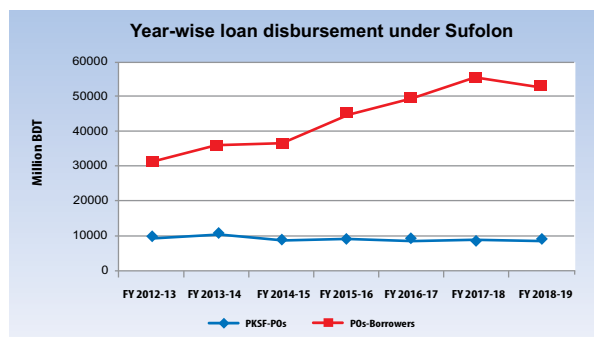
Fact Sheet of Sufolon in FY 2018-19 (As on 30 June 2019)

- Loan disbursement of PKSF to its POs: BDT 8780.70 million, and outstanding amount of

loan with POs: BDT 5282.40 million

- POs' disbursement to borrowers: BDT 44432.92 million, and outstanding amount of loan: BDT 24046.67 million
- The total number of borrowers: 0.88 million
- Average loan size: BDT 24,929

Figure 9: Trend of loan disbursement under Sufolon (Million BDT)



Up to June 2019, the cumulative amounts of loan disbursement from PKSF to POs and POs to borrowers are BDT 88.40 billion and BDT 282.05 billion respectively.





AGRICULTURE UNIT

The Agriculture Unit (AU) has been in place since June 2013 to provide modern, handy and environment-friendly agricultural technologies, establish market linkages, make value chain interventions and facilitate financial services for agricultural activities. The AU, within the purview of the financial and administrative capacity of PKSF, provides supplementary and additional services to the Government of Bangladesh. In FY 2018-19, PKSF allocated BDT 850 million to 32 Partner Organizations (POs) working in 55 upazilas

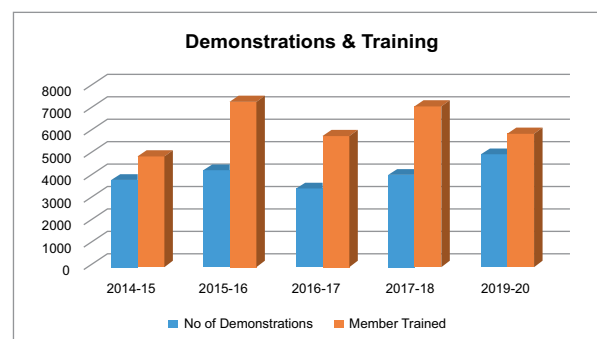
of 26 districts covering 25 agro-ecological zones (AEZs) of Bangladesh.

Demonstration of climate-resilient technologies like sorjan and water reservoir-based crop cultivation in salinity-prone areas is a remarkable success of the Unit. Moreover, different technologies – pheromone trap, urea super granules (USGs), summer tomato and baby watermelon cultivation etc. – disseminated among the participants, are being replicated by the farmers who are not program participants of PKSF.



technological demonstration have been disseminated among farmers through 1049 field-days. The Unit has also provided 687 USG applicators; 78,805 pheromone lures to farmers for use in 2000 acres land for safe food production; 27,076 perching sticks for rice fields as part of IPM; vegetable seeds to 1937 households to establish homestead gardens; and 1,07,150 fruit bags for safe fruit production.

Capacity Building: A total of 30,775 farmers received training on modern crop production technologies at the grassroots. Besides, 407 members were trained on specialized farming activities at Rural Development Academy (RDA), Bogura and PO training centers in various districts. A total of 712 agriculture officers of POs also received training on different improved technologies at Bangladesh Agricultural Research Institute (BARI), RDA and PO training centers.



The AU is also implementing 'Alternative Crop Production and Generating Multiple IGAs instead of Tobacco' in predominantly tobacco growing areas – Kushtia, Lalmonirhat, Bandarban and Cox's Bazar. In FY 2018-19, selected 600 farmers spared 320 acres of tobacco land for food crop production. For additional income, they are also rearing beef cattle, commercial poultry, Black Bengal goats and turkey. Preliminary results are encouraging for the targeted farmers and they have started realizing the benefits (financial, health, environmental and educational) of food crops production over those of tobacco cultivation.

Technology Expansion: From its inception till now, the AU has organized 20,978 demonstrations on different agricultural technologies and 2,107 meetings of 'Agri-consultation Centers' where farmers have direct access to upazila-level agriculture, livestock and fisheries extension officers. In addition, positive results of



FISHERIES AND LIVESTOCK UNIT

A woman wearing a vibrant orange and purple patterned sari is holding a black plastic egg tray filled with fresh brown eggs. She is looking directly at the camera with a slight smile. In the background, several brown chickens are visible, suggesting a rural or farm setting. The overall image has a warm, earthy tone.

The Fisheries and Livestock Unit (FLU) – formerly known as Livestock Unit – was launched in 2013 to realize the needs of the farmers involved in farming activities related to fisheries and livestock. In addition to regular financial services, FLU provides technological support to farmers for income generating activities.

Moreover, the Unit disseminates appropriate farming technologies, ensures capacity development of farmers and helps establish value chain and marketing systems for fisheries and livestock products and by-products. It also contributes to policy making for livestock and fisheries sectors in Bangladesh.

Improved technologies disseminated under the livestock program in FY 2018-19 are: meat type Pekin duck rearing, native chicken production, intensive dairying, safe eggs and chicken

aquaculture and animal husbandry activities, hands-on training and demonstration of farming activities. Till June 2019, a total of 44,356 demonstration farms on livestock-related technologies have been established.

In FY 2018-19, the disseminated aquaculture technologies are: carp-mola-red tilapia mixed culture, carp-prawn polyculture, cage fish culture, eel fish culture/fattening, sea bass and carp mixed culture, ornamental fish culture, semi-fermented fish production, fish feed production at

anthelmintics to nearly 0.41 million large and small ruminants as of June 2019. Veterinary and aquaculture kit boxes were provided to the technical staff of the POs to provide veterinary services at members' door-steps. In addition, California Mastitis Test kits have been provided for early detection of mastitis in dairy cattle.

Results Based Monitoring (RBM) revealed that employment opportunities for farmers have increased by 54% through goat rearing, 36% through dairy cattle production, 20% through sheep rearing, 61% through layer chicken production, 40% through eel fish culture and 41% through carp-mola mixed culture technologies. Besides, farmers are earning on an average (per month): BDT 2,500-5,000 from 10-12 goat rearing; BDT 2,500-3,500 from 10-12 turkey rearing; and BDT 6,500-9,000 for 200 meat-type Pekin duck rearing.

As of June 2019, a total of 13,975 farmers received training on modern fish farming and 50,365 farmers on modern livestock farming technologies. FLU also developed 250 livestock and poultry service providers (LPSPs) for door-step veterinary services to farmers. Besides, 252 PO staff received training on different livestock technologies and 771 staff participated in exposure visits.

meat production, semi-intensive Black Bengal goat and Bengal sheep rearing, safe beef production, vermi-compost production, integrated pigeon production, promoting geese production following natural hatchery technique, breeding buck rearing, commercial fodder production, cattle fattening, hydroponic fodder production, unconventional cattle feed manufacturing and turkey production. Besides, the technical services provided are: supply of breeding materials, preventive veterinary services, designing and management technique on

household-level and high value fish culture in specialized tanks. Till June 2019, a total of 11,978 fish farming demonstrations were established at the farmer level. Besides, 12,225 kg fish fries were released in open water bodies to increase natural fish production and 9,597 fishing gears were distributed among farmers.

Vaccination programs were conducted to prevent FMD, Anthrax, PPR, Haemorrhagic septicaemia, Black Quarter, New Castle Disease and Duck Plague. FLU vaccinated nearly 1.27 million livestock and poultry and also provided broad spectrum



Social Advocacy and Knowledge Dissemination Unit

Established in 2013, the Social Advocacy and Knowledge Dissemination Unit is devoted to building awareness on various critical social issues to ensure rights and human dignity for all irrespective of gender, religion, caste, ethnicity and socio-economic class. Seminars, workshops, rallies, training and orientation programs are regularly arranged to disseminate knowledge and ideas on different social issues including gender equality, child marriage, child labor, birth registration,



violence against children and women etc. In addition, different awareness-based publications such as leaflets, posters, booklets, advertisements and video documentaries etc. are disseminated at frequent intervals.

The Unit works to uphold women and children's rights. It implements different social development activities through 27 Partner Organizations (POs) in 41 Unions. A total of 1,400 persons from 20 Unions

have received relevant training in FY 2018-19. Orientation sessions on preventing child marriage were arranged for 685 high school/madrassa teachers of 19 Unions and for 20,857 students of 35 high schools. Moreover, the Unit regularly organizes parents' assembly at the Union level to create social awareness. These programs are implemented with the objective to help achieve the Sustainable Development Goal 5 (Gender Equality).

The Unit also works on nutrition and reproductive health issues. It has published posters and documented a play on child and mother's nutrition. The play is shown in different remote areas through a mobile cinema van.

Formation of adolescent girls' clubs is another major initiative of the Unit. From FY 2016-2017 to 2018-19, a total of 197 clubs were formed with 3,940 girls of

12-18 years of age. Orientation sessions on nutrition, reproductive health and hygiene were organized for the members of these clubs.

National seminars on various social issues are organized as part of the knowledge dissemination and awareness raising programs of the Unit. On 24 March 2019, a seminar was organized at PKSF Bhaban to celebrate the International Women's Day 2019 upholding the theme '#BalanceforBetter' in which PKSF officials, scholars from outside and PO representatives took part. The Unit also arranged different programs including mass rallies and discussion meetings in 100 Unions through 82 POs to celebrate the day.

On 12 May 2019, a seminar was held to mark the 'World No Tobacco Day'. The National Anti-Tobacco Platform (NATP) and PKSF jointly organized the seminar, in which three

persons were honored with 'Tobacco Control Award'.

Every year, the award is given in three categories: Organizational, Personal, and Research/Publication. In 2019, the awardees are Young Power in Social Action-YPSA (Organizational), Professor Dr Pran Gopal Datta (Personal), and Bangladesh Cancer Society (Research/Publication). In addition, a special recognition was announced for Ms Syeda Sajia Afroz Rumpa for her research on 'Land Degradation and Marginalization from Tobacco Cultivation in Bangladesh: A Case Study of Alikadam Upazila, Bandarban'.

Other activities of the Unit include Potgaan and dramatic performances to raise awareness on issues like rights of physically or mentally challenged people, human trafficking etc.





ENVIRONMENT AND CLIMATE CHANGE UNIT



As per the resolution of PKSf's 189th Governing Body meeting, the Environment and Climate Change Unit (ECCU) was established in 2016 to address different climate change issues of Bangladesh. PKSf has been

accredited as a Direct Access Entity (DAE) to the Green Climate Fund (GCF) of the United Nations Framework Convention on Climate Change (UNFCCC). PKSf has already submitted four project proposals to GCF.

On 07 March 2019, a workshop was organized on 'The Role of PKSf as Direct Access Entity to Green Climate Fund (GCF)'. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf presided over the workshop. Mr Md Shahidul Islam, Additional Secretary, Economic Relations Division (ERD), Ministry of Finance was present in the program. Mr Md Abdul Karim, the then Managing Director of PKSf delivered the welcome remarks. Dr Fazle Rabbi Sadeque Ahmed, Director, ECCU, PKSf made a presentation on 'Access to Green Climate Fund (GCF): Role of PKSf'. GCF officials from Korea; representatives of different government ministries/ departments/divisions, NGOs, social organizations, officers of PKSf and its Partner Organizations, and members of print and electronic media were present in the workshop.

From 02-07 March 2019, three representatives of GCF -- Mr Patric Emiel Van Laake, Ecosystem Management Senior Specialist; Mr Frazier Gomez, Environment and Social Safeguard (ESS) Specialist; and Mr Brett Murphy Barstow, Project Officer, Division of Mitigation and Adaptation -- visited PKSf and its working areas as members of a GCF Mission. The Mission reviewed the detailed project proposals on flood and feasibility of the proposed activities,

environment and social impacts, budget etc. The GCF representatives also met PKSf Chairman Dr QK Ahmad, the then Managing Director Mr Md Abdul Karim, and Deputy Managing Director Mr Md Fazlul Kader. They discussed on the project proposals submitted.

PKSf has prepared and submitted the Entity Work Program (EWP) to GCF in April 2019. The EWP contains 13 potential projects to be submitted by 2021. One project titled 'Extended Community Climate Change Project-Flood (ECCCP-Flood)' has already been submitted under the Simplified Approval Process (SAP) window of GCF and it is now under the review by an Independent Technical Assessment Panel (ITAP) of GCF.

ECCU has prepared 5 environment protocols on livestock waste management, shoe industry waste management, safe mango cultivation, safe banana cultivation, and waste management for power looms and hand looms in small enterprises under the Sustainable Enterprise Project (SEP) of PKSf.





A landscape photograph featuring a large, dark, silhouetted tree with a wide, spreading canopy. The tree is positioned in the middle ground, leaning slightly to the left. Behind the tree, a body of water reflects the colors of the sky. The sky is a mix of soft pinks, oranges, and greys, indicating a sunset or sunrise. A small, bright sun or moon is visible on the left side of the horizon. The foreground is filled with dark, out-of-focus grasses. A semi-transparent dark grey banner is at the bottom of the image, containing the text 'SPECIAL PROGRAMS' in white, bold, sans-serif capital letters.

SPECIAL PROGRAMS

ENRICH



Launched in 2010, Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is unquestionably recognized as the flagship program of PKSf. It has gained increasing expansion

with recurrent requests from the POs to cover more areas and people. The human-centered and holistic development approach of the program has earned laurels from all quarters including the Government.

ENRICH's mission is to address the multiple dimensions of poverty that include a wide range of economic, social and environmental indicators. It seeks to cover all aspects of human life from conception to coffin. The program is now in operation in 202 Unions of 166 upazilas of 64 districts through 115 Partner Organizations (POs), serving 57.85 lakh people of 12.62 lakh households. ENRICH has 6 major intervention areas: Health, Nutrition & WASH; Education; Skill Development; Financial Assistance; Social Capital Formation, and Environment and Climate Change Adaptation.

Health, Nutrition & WASH

ENRICH provides comprehensive essential healthcare services to all the households in the selected Unions in coordination with hospitals, clinics, organizations and individuals. Health Officers conduct static clinics every day. Cost of medicines is substantially subsidized for the ultra-poor while the services are totally free. Moreover, an MBBS doctor conducts satellite clinics every week in remote rural areas. ENRICH delivers healthcare and nutrition services through 375 Health Officers and 2,634 Health Visitors. In 71,773 static clinics, 17,947 satellite clinics (under MBBS doctors) and 797 health camps, 8,25,051, 4,69,814 and 1,52,249 persons respectively received healthcare services in FY 2018-19. A total of 14,47,114 persons received healthcare services and more than 3,050 patients underwent cataract surgery for free in FY 2018-19. So far, 23,731 patients underwent cataract surgery for free.



Education

Education Assistance: ENRICH education service primarily addresses the problem of dropout of children at the primary level. Students from Class I and II are tutored to complete their homework in the afternoon education assistance centers. They further receive lessons on general knowledge and creative education and extra-curricular activities such as recitation of poems, dancing, singing, drawing etc. Currently, 1,75,188 students are taken care of in 6,606 Education Assistance Centers in 202 Unions. As a result, the drop-out rate of primary schools in the program areas has come down to 0.06%, while it is about 4-4.5% nationwide.

Scholarships: ENRICH supervises the award of scholarship (BDT 12,000 per annum per student) to the meritorious students of families having membership of PKSF programs and projects, under the 'Programs-Support Fund'. In FY 2018-19, BDT 12,92,97,000 has been disbursed as scholarship. So far, BDT 26,22,87,000 has been disbursed among 20,132 secondary and higher secondary-level students.

Skill Development

Youth in Development: The 'Youth in Development' component of ENRICH provides the youths with skill-based training on different trades and further motivates them with human and social values. More than 1,50,000 youths are engaged in this component. In addition, a video-based 2-day training on 'Self-realization, leadership development and duties of the youth' are regularly provided to the youths. In FY 2018-19, a total of 12,258 youths received this training. Till date, 80,628 youths received the training. Moreover, the component promotes social values among the youths. The youths also engage themselves in repairing or establishing culverts, bridges, sanitary latrines and shallow tube-wells in public places like schools, colleges, madrasas, mosques, temples and libraries. They also resist social injustice, drug addiction, child marriage, sexual harassment and other social problems.

Training and Job Linkage: Three new trades have been introduced to provide technical training on to unemployed youths. Training

sessions on Driving, ICT for Outsourcing, and ICT & MIS for Microfinance are provided to them. A total of 123 youths completed their training in the first batch. Training of another 125 youths are going on in the second batch. So far, 810 people received training on 18 different trades in 44 batches. Job linkage initiatives are also taken after the successful completion of the training. So far, 1,094 youths have found employment and 214 youths engaged themselves in self-employment.

Financial Assistance

Special Savings: A special savings scheme has been designed for the ultra-poor households with priority to the families with disabled members and female-headed families. Each household is advised to open a bank account and deposit a certain amount of money (at least BDT 100) per month continuously for 2 years. The savings amount is matched by PKSf, in terms of grant, at the end of 2 years, up to a maximum of BDT 20,000, 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 PO concerned. This helps the households move towards a socio-economically sustainable future. In 2018-19, a total of 639 members deposited BDT 4,78,696 in their bank accounts and BDT 61,82,582 was given to 421 members on maturity. So far, 4,948 members have deposited more than BDT 1.65 crore.

Rehabilitation of Beggars: In pursuance of the mission of SDGs that 'no one will be left out', financing is extended to beggars to involve them in income generating activities. Each rehabilitated beggar gets assets worth BDT 1.0 lakh. The POs supervise their graduation progress on a regular basis. So far, 1,320 beggars have been rehabilitated. Of them, 288 were rehabilitated in FY 2018-19.

Loan Disbursement: ENRICH offers 3 types of credit services: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). These services can be accessed

simultaneously by a household. Currently, the ceiling of IGAL is BDT 1 million with maximum 25% service charge; LIL ceiling is BDT 10 thousand with 8% service charge; and ACL ceiling is 30 thousand with 8% service charge. All the service charges are estimated in the declining balance method. So far, BDT 1238.57 crore has been disbursed as loans at the field level, of which BDT 383.23 crore was disbursed in FY 2018-19.

Social Capital Formation

ENRICH Center: ENRICH centers function as community hubs. PKSf provides the construction cost of these centers built on land donated by the local community. It is managed by an 11-member Ward committee consisting of the local Union Parishad member, senior citizens, local elites, teachers, youths, and representatives of the ENRICH-implementing POs. The committee discusses social development issues and reviews the progress of the ENRICH activities. The centers are also used as spaces for satellite clinics, local dispute resolution, youth training





and social capital formation. Currently, there are 1,460 centers in 202 Unions. Of these, 198 centers have been established in FY 2018-19.

Ward Coordination Meeting: The representatives of Union Parishad and members of the program gather in regular meetings every 2 months at ENRICH Centers. They usually discuss on social capital formation and review development activities. So far, 38,211 meetings have been held, of which, 10,799 meetings were held at 1,460 ENRICH Centers in FY 2018-19.

Community-based Development: Water supply and sanitation system in religious and educational institutions are provided in the ENRICH Unions. In FY 2018-19, a total of 18,000 family-based latrines, and 1,811 community-based tube-wells have been installed.

Sports and Cultural Activities: In FY 2018-19, football tournaments, racing, poetry recitation, dancing, singing events etc have been organized. Students of the ENRICH Education Assistance Centers and members of 'Youth in Development'

component took part in the events.

Environment & Climate Change Adaptation

ENRICHed Home: The concept of the ENRICHed homes has emerged from the program's focus on the best utilization of the existing resources of each household. Economic activities conducted on the homestead include livestock, poultry and pigeon rearing; cultivation of vegetables, lemon, moringa, fruits and medicinal plants. Environment-friendly vermi-compost is produced by most of the ENRICH households. Every ENRICHed home has a sanitary latrine and, usually, a tube-well. In FY 2018-19, a total of 8,657 homes were transformed into ENRICHed homes. The total figure of such transformation stands at 12,018.

Bandhu Chula and Solar System: Eco-friendly improved and special cooking stoves, popularly known as Bandhu Chula, and solar systems are introduced as an important component. In FY 2018-19, 'Bandhu Chulas' have been installed in 455 households and solar home-systems in 251 households.

Evaluation

The Institute of Development Studies (IDS) of the University of Sussex, UK has conducted a study on the ENRICH program titled 'Pathway to Sustainable Development and Human Dignity and Choice'. Dr Martin Greeley, IDS Research Fellow and a renowned development economist, led the research. In September 2019, the IDS submitted the final report highlighting different ENRICH activities to establish human dignity by eliminating poverty.

The Research Unit of PKSf has conducted another study titled 'Impact of ENRICH: An Integrated Approach to Poverty Alleviation and Development' in this fiscal year. The Institute for Inclusive Finance and Development (InM) conducted two studies on the impact of ENRICH at the household-levels in 2015 and 2016. Mr Akhter Hussain, PhD studied the effectiveness of 'ENRICH Ward Committee and ENRICH Center'. These studies helped understand the strengths and further locate the areas of more interventions to guide the program's future work plan.



Learning and Innovation Fund to Test New Ideas

LIFT

Launched in 2006, the LIFT program has been put into implementation in various parts of the country. By its ideological definition, it is quite diverse and inclusive in nature. Innovative initiatives generated out of practical experiences and expertise offer possibilities of addressing the existing developmental challenges for development and financial inclusion of the extremely poor and disadvantaged communities. Conventional modes of finance often overlook opportunities of inclusiveness and hence many poor groups are deprived of access to them. This reality is the genesis of PKSF's LIFT program.

At present, LIFT emphasizes on initiatives for 16 groups of disadvantaged people. The LIFT fund is open for both POs and non-POs to experiment and implement innovative ideas on a feasible scale. LIFT exchanges its learning and creative initiatives with other programs and projects of PKSF.

Now, a total of 34 innovative initiatives are being implemented through 56 organizations (43 POs and 13 non-POs). The LIFT fund is disbursed both as loans and grants. Up to June 2019, BDT 1463.4 million has been sanctioned – BDT 1281.0 million as loans and BDT 182.4 million as grants. And the cumulative amount of disbursed loans stands at BDT 996.5 million, while the recovered loan amount is BDT 514.5 million.

LIFT Initiatives

LIFT provides various financial and non-financial services including

IGA-based loans and grants, capacity building training, education and healthcare services to ensure socio-economic development of Dalits and ethnic minorities living in Dinajpur. They are also provided with soft loans to help prevent the advance sale of labor and crop at a low price.

LIFT has initiated a specialized loan product for the extreme poor in the haor areas of Kishoreganj, Sunamganj and Habiganj districts. BDT 876.1 million has been disbursed as soft loans to more than 22,000 participants to help them fight poverty and climate vulnerabilities.

Another successful loan product of LIFT is 'Char Land Lease Loan' initiated for the extreme poor living in the char and remote areas. Till now, a total of BDT 1.9 billion has been disbursed as soft loans to more than 82,000 participants to ensure capacity development, self-employment generation and food security.

LIFT has introduced an inclusive financing, capacity building and social awareness advocacy program for the poor people with disability in Sitakunda of Chattogram and Saghata of Gaibandha where participants receive technical training for self-employment and physiotherapy at a minimal cost.

Another LIFT initiative is in place to develop the living standard of the elderly poor people in Munshiganj, further replicated in another six districts (Dhaka, Pirojpur, Narsingdi, Gazipur, Bagerhat and Naogaon). A large number of destitute elderly are provided with financial services, skill development training and healthcare/physiotherapy services that enable them to find appropriate income-generating activities.

Besides, LIFT is working with adolescent girls and women subjected to abuse, violence and mental disorder. Wayward and drug-addicted boys or youths from poor families also get benefits from the initiative. It aims to bring these destitute individuals back to normal life.

The LIFT-financed community radio channels broadcast educative and recreational programs on disaster adaptation, education, health,



livelihood, social awareness and folk music to bring the marginalized communities into the integrated development process. LIFT has financed Radio Mahananda in Chapainawabganj, Radio Sagorgiri in Chattogram, Radio Jhinuk in Jhenaidah, Radio Sarabela in Gaibandha, Radio Sojag in Dhaka, Radio Sagardwip in Noakhali and Radio Meghna in Bhola.

LIFT has installed 20 desalination plants in the remote areas of Khulna, Satkhira, Bagerhat, Barguna and Patuakhali districts in collaboration

with 12 POs to ensure continuous supply of low-cost potable water in the salinity-affected coastal areas. PKSf has completed a study on 'Innovative Solutions to Sustaining Access to Safe Drinking Water for the Poor in the Salinity-prone Coastal Belt' through the Institute for Inclusive Finance and Development (InM). The study reflects demand and opportunities for setting up more desalination plants throughout the coastal region. To address the crisis of potable water, LIFT has also provided 2,000 free rainwater harvesting tanks to the coastal poor through 9 POs.

LIFT has recently undertaken a number of new initiatives aimed at establishing land rights and preserving cultural heritage of ethnic minorities; facilitating specialized sign language schools for children with disabilities; encouraging local administration to promote public-friendly social services; and promoting inclusive development of the transgender community.





Innovative Agricultural Initiatives

Innovative initiatives can accelerate the process of inclusive development and financial inclusion of the poor people in the country by generating additional income and employment opportunities. PKSf's agriculture-related innovative initiatives under LIFT program are built on this perspective. Presently, agriculture, fisheries and livestock-related innovative activities are

put together under 'Innovative Agricultural Initiatives'. The objective is to support as well as scale up and replicate innovative farming.

The innovative initiatives have made significant impacts on sustainable growth of the participants through financial and nonfinancial services for establishing new models of resilient farming that help increase productivity, and value chain and business development services.

It promotes livestock-related modern production techniques like rearing Black Bengal goats, dairy value chain-based interventions, community-based in-situ conservation, promotion and improvement of the Red Chittagong Cattle (RCC) breed, promoting turkey farming, fat-tailed sheep and climate-resilient native chicken etc. In the fisheries sector, this program is promoting family-based kuchia (eel fish) farming, high





valued native fishes production, collection, preservation, processing and marketing of pituitary gland and inclusive financing for *jatka* fishermen, seaweed cultivation etc.

In the crop sector, this program is promoting salinity and drought-tolerant rice seed production and distribution to the affected farmers in the climate-vulnerable areas. At present, 2,250 farmers are producing salinity-tolerant rice

in 2,450 acres of salinity-affected land. It also promotes production of vermi-compost, accelerates safe food farming practices and provides alternative solutions to enhancing soil fertility that is deteriorated due to excessive use of chemical fertilizers.

Up to June 2019, a total of 45 Innovative Agricultural Initiatives have been executed in partnership with 52 implementing partners

(45 POs and 7 non-POs) with an amount of BDT 2272.7 million (BDT 1863.5 million as loans and BDT 409.2 million as grants). So far, the cumulative amount of loan disbursement is BDT 870.7 million. At least 1,22,544 households (5,03,560 people) directly benefit from these initiatives. These programs provide financial, technical and technological support for implementing innovative agricultural projects.





Kuwait Goodwill Fund

Kuwait Goodwill Fund (KGF) program has been in operation since 2011 following the signing of a tripartite grant agreement among the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF. This fund was established by Kuwait to assist Islamic countries in their endeavors to achieve food security and ensure people's basic right to food.

The major objectives of KGF are: a) establishing linkage to sustainable agricultural financial services with technologies, b) developing flexible repayment system based on cash flow linked to harvesting patterns, and c) dissemination of knowledge on sustainable farming technologies.

In FY 2018-19, the budget was BDT 168.6 crore (BDT 165 crore for credit assistance and BDT 3.6 crore for capacity building activities), made available to 35 Partner Organizations (POs). KGF covers 18 agro-ecological zones (AEZs) under 73 upazilas of 31 districts.

Credit Assistance: In KGF, a total of 5,88,600 members have been organized in 12,820 groups. 73% of the members are women. The total savings of the members stand at BDT 310 million. Up to June 2019, a total of 35 POs have disbursed BDT 16,422 million to nearly 588 thousand (cumulative) members. The current loan outstanding is nearly BDT 1,662 million with a recovery

rate of over 99%. Almost 49% of this loan is used in crop cultivation, 37% in livestock production and the rest in fishery and other farm-related activities.

Training of members and staff: Nearly 87,000 members have been trained on modern farming technologies related to crop (62%), livestock (29%) and fish production (9%). About 4,000 PO officers received training on implementation strategy of KGF, basic agriculture and advanced technology. Besides, 260 technical officers from POs were trained on modern fish cultivation and management; integrated pest management and organic fertilizer management; modern rice production technology and summer tomato and country bean production.

Technology dissemination: KGF has demonstrated 4,150 (1,040 result demonstration, 1,120 block demonstration and 1,990

method demonstration) area-specific, environment-friendly, sustainable and cost-effective farming technologies. Besides, it has organized 365 field days and 80 exposure visits to sites with successful technologies.

Input/mechanization support: A total of 86,200 pheromone traps and lures for insecticide-free vegetable production; 800 porous pipes for irrigation water-saving rice production; 580 Urea Super Granule (USG) applicators for easy and effective application of USGs in rice fields and 330 power sprayers for judicious use of pesticides to produce quality mangoes have been distributed.

Piloting of innovative agricultural technology: The following projects on specific technologies are being implemented:

- Production and post-harvest management of mango variety

Gouromoti and Malta under two-storied orchard system in Chapainawabganj

- Dairy cluster development and milk processing for safe mozzarella cheese production in Thakurgaon
- Integrated agricultural production and market linkage services in Nilphamari and Dinajpur
- Pumpkin and other suitable crop production on sandbars in Shariatpur
- Semi-intensive native chicken rearing for small-scale commercial production in Bhola
- Alternative income generating activities through fish culture in floating cages in Bhola
- Quality betel leaf production for income and employment generation in Rajshahi.



ABASON Loan Program

PKSF has been implementing a program titled 'ABASON' from January 2019 in 26 upazilas of 15 districts through 15 Partner Organizations (POs) to provide financial and technical support to the disadvantaged people living in remote places for construction or repairing of their houses. As of June 2019, a total of BDT 150 million has been disbursed to 15 POs while the POs have disbursed an amount of BDT 74.4 million to 315 borrowers for constructing new houses or repairing their existing ones.

Before



Working Areas

Partner Organizations	Upazilas and Districts
Ad-din Welfare Centre	Sharsa, Jashore
Eco-Social Development Organization (ESDO)	Thakurgaon Sadar, Thakurgaon
TMSS	Bogura Sadar, Bogura
Gram Bikash Kendra (GBK)	Parbatipur, Dinajpur
Shariatpur Development Society (SDS)	Shariatpur Sadar, Shariatpur
JAKAS Foundation	Joypurhat Sadar, Panchbibi, Damoirhat & Badalgachhi, Joypurhat
Ghashful	Patiya, Anwara & Hathazari, Chattogram; Feni Sadar, Feni
Grameen Jano Unnayan Sangstha (GJUS)	Bhola Sadar, Bhola
WAVE Foundation	Chuadanga Sadar, Chuadanga
Heed Bangladesh	Moulvibazar Sadar, Kamalganj & Rajnagar, Moulvibazar
Young Power in Social Action (YPSA)	Sitakunda, Chattogram
Rural Reconstruction Foundation (RRF)	Jhikargachha, Jashore
Sagarika Samaj Unnayan Sangstha	Subarnachar, Noakhali
Peoples Oriented Program Implementation (POPI)	Kishoreganj Sadar, Bajitpur & Kuliarchar, Kishoreganj
Shataphool Bangladesh	Rajshahi Sadar, Rajshahi

After





Programs-Support Fund

Programs-Support Fund (PSF) was specially created in 2011 from PKSF's own funds with an initial amount of BDT 100 crore. The objective of the fund is to finance education, health and various social development activities that contribute to the

upgradation of the quality of life of families having membership of different programs and projects of PKSF. As of June 2019, the total PSF amount stands at BDT 262.28 crore, which will subsequently be raised to BDT 500 crore.

Scholarship

A substantial portion of this fund is used to provide education scholarships among the meritorious children of ultra-poor program participants, poor freedom fighters and different disadvantaged groups. So far, a total of 20,123 students have been awarded scholarships amounting to BDT 26,36,68,432. In FY 2018-19, a total of 5,603 students were awarded scholarships totalling BDT 6,77,36,000. Each student receives BDT 12,000 per year.

Generally, students from the higher secondary level are selected for the scholarship. However, students of ultra-poor families like Dalits, Bedeys, sex workers, beggars

and students with disabilities from the secondary level are also included. In some special cases, the scholarship is also given to students of technical education or studying at graduate and postgraduate levels.

Irrigation Project in Sunamganj

For an irrigation project at Gachhia village of Rajanagar Union in Derai upazila of Sunamganj district, a grant of BDT 20,60,220 and a flexible loan of BDT 6,00,000 have been provided from the Programs-Support Fund. Friends in Village Development Bangladesh (FIVDB), a PO of PKSF, is implementing the project. This project covers 25 hectares of agricultural land.

Distribution of Educational Materials

In FY 2018-19, BDT 7,00,000 was donated to Panchgaon High School in Rajnagar upazila of Moulvibazar district through HEED Bangladesh, a PO of PKSF, for renovation of building, purchase of modern educational materials and installation of improved technologies.

Assistance for Children with Disabilities

PKSF has donated BDT 7,60,000 from PSF through its PO 'Dak Diye Jai' to 'SWID Bangladesh', which works for children with intellectual disabilities. Educational aids have been purchased for the school with this grant.



A photograph of a person in a small, colorful boat (blue and orange) on a body of water. The person is wearing a red shirt and is pulling a net or something from the water. In the background, there is a dense line of green trees under a clear sky.

SPECIAL FUND

PKSF formed a Special Fund in 2010 from its own resources to respond to some critical needs of people. The fund is managed by a committee consisting of five members, with the PKSF Managing Director at its helm and the four Deputy Managing Directors as members.

Objectives

- Rehabilitating disaster-stricken poor people through financial and material assistance;
- Providing emergency support to the vulnerable communities in some special situations through community support programs, such as provision of safe drinking water, repair of infrastructures such as roads, bridges/culverts;
- Facilitating scholarship program for meritorious children of the poor and ultra-poor program

participants of the POs of PKSf to help them continue their studies. In exceptional cases, educational grants are also offered;

- Providing financial assistance to the educational and health-related non-government institutions that serve the poor and the ultra poor;
- Organizing special programs and activities on special occasions related to health, education, sports etc.;
- Providing financial and material assistance to individuals suffering from acute diseases

like cancer, heart diseases, liver diseases, brain hemorrhage, paralysis etc and are unable to bear the medical expenses.

Activities of Special Fund during FY 2018- 19

A total of BDT 46 lakh has been delivered to 39 individuals and 2 institutions.

- BDT 7,05,000 as scholarships to the meritorious students
- BDT 4,00,000 to academic institutions
- BDT 34,95,000 to individuals for medical care





Uplifting the Quality of the Lives of the Elderly People Program

PKSF pursues a life-cycle approach in its services to humanity. It caters to appropriate needs at all stages of life – from the conception to funeral. ‘Uplifting the Quality of the Lives of the Elderly People Program’ has been in operation in 221 Unions covering 3.5 lac elderly persons through 108 Partner Organizations (POs) since 2016, to help reduce miseries of the elderly. Designed in line with the Government’s elderly policies, the program aims to

ensure their access to social safety net services, financial benefits and primary healthcare services.

Social Centers: Social Centers are community hubs for personal and social communications for elderly people. It promotes elderly-friendly healthcare services; sports; recreation; training; awareness on disaster, climate change and adaptation; and resource mobilization initiatives. The elderly people themselves run these

centers. As of now, 98 Social Centres have been established.

Old Age Allowance: 100 selected elderly people from each Union receive BDT 600 per month as Old Age Allowance. Since inception, BDT 14.26 crore has been disbursed, of which BDT 8.31 crore was provided to 17,703 elderly persons in FY 2018-19.

Assistive Equipment: In FY 2018-19, a total of 11,059 blankets, 3,635 umbrellas, 3,440 walking sticks,

7,367 warm clothes, 3,293 chair commodes and 327 wheelchairs have been distributed among the distressed elderly people. So far, 18,059 blankets, 6,509 umbrellas, 6,118 walking sticks, 11,923 warm clothes, 5,637 chair commodes and 549 wheelchairs have been distributed.

Funeral Support: In FY 2018-19, 2,763 families received this support (BDT 2,000 per person) to defray funeral expenditure of the poor, destitute elderly. Since inception, 4,576 persons have received this support.

Senior Citizens and Best Children Awards: In 2018-19, 994 elderly persons received 'The Best Senior Citizen Award' for their contribution to the society and 901 children got 'The Best Children Award' for taking exemplary care of their parents. Since inception, 2,132 elderly persons and 1,856 children have received these awards.

Healthcare Services: Since inception, 1,32,000 elderly persons have been provided with necessary healthcare services while in FY 2018-19, a total of 60,544 elderly persons received different healthcare services.



Orientation for Elderly Committees: Orientation sessions on this program has so far been arranged for 16,668 elderly persons while for FY 2018-19, the figure was 8,453.

IGA Training: Till now, 13,132 elderly persons have received training on different Income Generating Activities. In FY 2018-19, the number was 6,881.

Rehabilitation of Distressed Elderly Persons: An elderly person in a

Union receives BDT 4,000 for rehabilitation. So far, 118 people have received this service.

New Initiatives

Elderly-Friendly Loan: BDT 10 crore has been allocated for disbursement among elderly people in 40 Unions through 15 POs.

Universal Social Pension Scheme: A total of BDT 10 lakh has been allocated as Universal Social Pension for the persons aged above 60 years.

Other Activities

Formation of a National Platform: Two national platforms - 'Platform for the Elderly, Bangladesh' and 'Bangladesh Dementia Friends Committee' - have been formed. Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf heads the platforms.

Seminar on Dementia: PKSf, in collaboration with the Alzheimer Society of Bangladesh, organized a seminar on 'Dementia: Care, Love & Hope' on 18 April 2019 at PKSf Bhaban.





Cultural and Sports Program



PKSF's 'Cultural and Sports Program' has been in place since 2016. Targeted for children and young persons, it works to build an ethically and culturally enriched Bangladesh. The program promotes indigenous cultural practices and sports through their induction in school-based activities. The program is designed to address elimination of poverty in a sustainable way through its activities; to create awareness against different social odds and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage etc. The Cultural and Sports Program also seeks to ensure solidarity among disadvantaged people, social welfare and justice, and equality.

Currently, 60 Partner Organizations (POs) implement this program in some 3.5 thousand schools and colleges. The expenditure of the program is being borne jointly by PKSF and the implementing POs.

More than 3,700 sports and cultural events were organized in FY 2018-19, which included: drawing; hand writing; wall magazine; essay writing; poetry recitation; story-telling; Tagore, Nazrul and folk songs; debate competitions etc. The major sports activities were: football, handball, volleyball, badminton, kabadi, swimming, sprint, mini marathon, cycling and other local traditional sports.

Apart from different cultural and sports activities, the program has taken a special initiative to raise awareness against sexual harassment and to develop the sense of cleanliness. Rallies,



workshops, theater, debate competitions and cleanliness campaigns are frequently organized to increase awareness on these issues. Such activities are run and supervised by multi-tier committees of different stakeholders in the

community with persons involved with schools, markets, villages as well as families. The program is being implemented in some selected areas in the piloting phase.



Program for Adolescents



P KSF has launched the 'Program for Adolescents' with the motto -- 'Invest in Adolescents for Sustainable Development'. The core objective of the program is to build future leadership through facilitating youths

with education, values and patriotism. The program is being implemented in 230 upazilas of 59 districts from July 2019. Till now, a total of 1,546 adolescent clubs and 1,060 school forums have been formed under the program.

Its interventions include awareness raising, practice of ethics, skill development, nutrition and healthcare, and cultural and sports activities.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad

ceremonially inaugurated the program on 16 June 2019. Executive Directors, Focal Persons and Program Officers of 74 selected Partner Organizations (POs) of PKSF attended the ceremony. A 2-day workshop on 'Program Implementation Strategy' followed and was concluded through a colorful cultural performance by physically challenged children.

Field-level activities

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad visited the activities of Integrated Development Foundation, a PO of PKSF on February 3, 2019 in Hathazari Upazila of Chattogram. Accompanied by PKSF Deputy Managing Directors Mr Md Fazlul Kader and Dr Md Jashim Uddin, he witnessed mini-marathon,

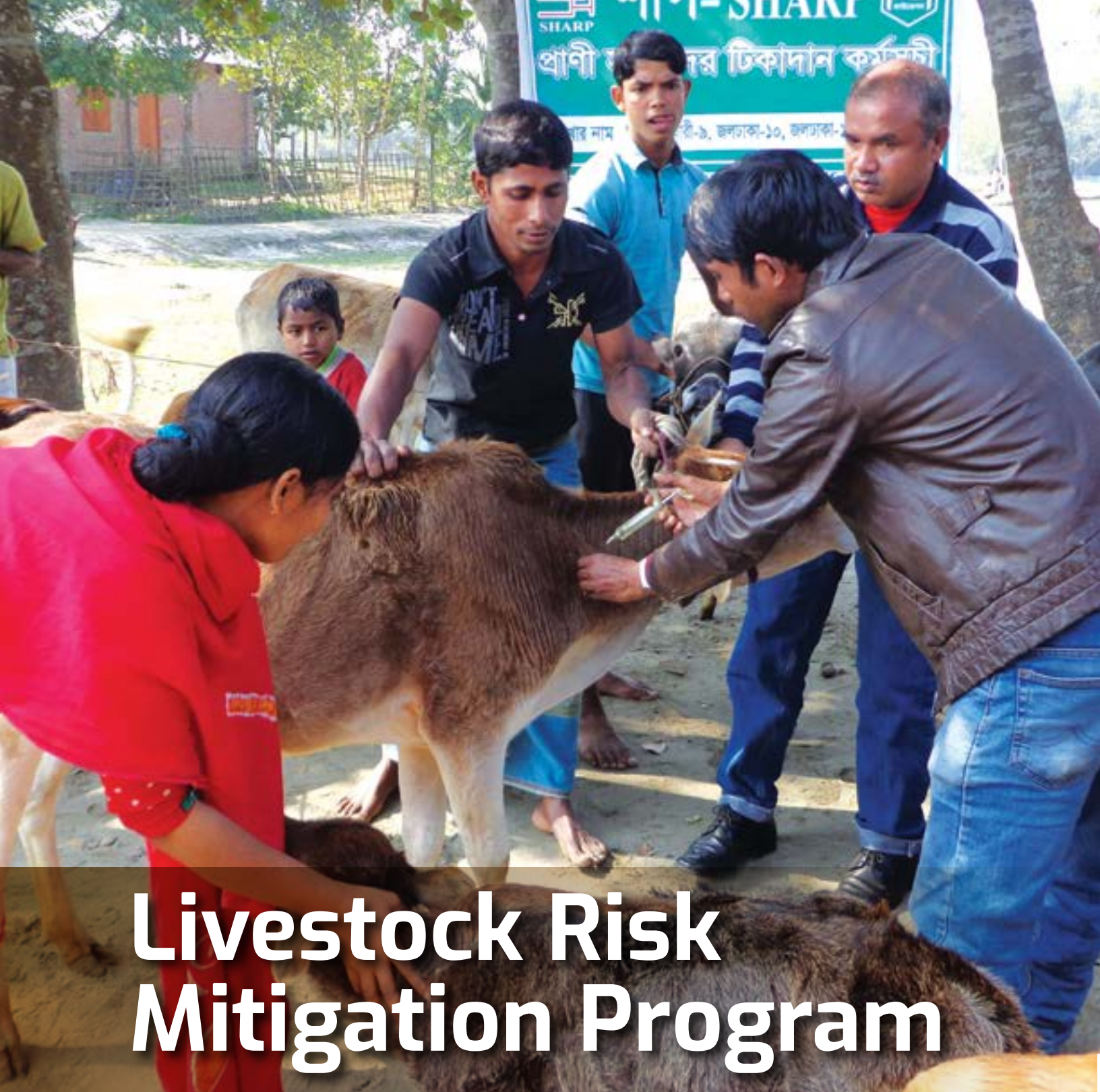


kabaddi, badminton and cultural competitions.

On 24 March 2019, Mr Md Fazlul Kader attended a wall magazine festival and cultural competition, organized by Swabalamby Unnayan Samity (SUS) in Netrakona.

Coast Trust organized a meeting to exchange views with local people on 'Cleanliness' and 'Preventing Sexual Harassment' on 9 February 2019. Mr Md Fazlul Kader, DMD of PKSF was present there.





Livestock Risk Mitigation Program

In addition to financial support, PKSf provides different risk mitigation services to the farmers to minimize the morbidity and mortality risks of livestock through training programs on Good Animal Husbandry Practices, Shelter

and Feed Management. Vaccination camps are organized to control vector-borne diseases, attacks of parasites and transmission of new diseases of livestock. To cater these services, PKSf launched the 'Livestock Risk Mitigation Program'

(implemented from July 2019) on 20 June 2019 at PKSf Bhaban. Fifteen POs will implement various capacity building programs, extension of veterinary and risk transfer services through 366 branches.



Agricultural Mechanization Program (AMP)

The Agricultural Mechanization Program of PKSf seeks to address different challenges of the agricultural sector including reduction of arable land and adverse effects of climate change.

Primarily, AMP will be implemented in 5 districts: Dinajpur, Chuadanga, Cumilla, Bhola and Joypurhat. So far, PKSf has disbursed around BDT 2 crore to 2 Partner Organizations, Grameen Jano Unnayan Sangstha (GJUS) in Bhola and Ahead Social Organization (ASO) in Joypurhat. PKSf Chairman

Dr Qazi Kholiquzzaman Ahmad handed over the cheque to the Executive Director of GJUS in the inaugural program and expressed his hope that this program would contribute to increasing agricultural production in the country.





A full-page background image featuring a tropical sunset. The sky is a vibrant orange and yellow, with silhouettes of palm trees and other foliage in the foreground. In the lower center, a person is silhouetted while standing next to a bicycle. A semi-transparent white horizontal band is positioned across the middle of the image, containing the word "PROJECTS" in white, bold, sans-serif capital letters.

PROJECTS

FOOD SECURITY 2012 BANGLADESH UPP-UJJIBITO



Funded by the European Union, the 'Food Security 2012 Bangladesh-Ujjibito' project was jointly implemented by PKSF and LGED from November 2013 to April 2019, with two basic components: 1) cash for work, and 2) skills and capacity development with awareness raising activities for the extreme poor in Bangladesh. LGED implemented Component-1 known as 'Rural Employment and Road

Maintenance Program-2 (RERMP-2)', while PKSF realized Component-2 titled 'Ultra Poor Program (UPP)-Ujjibito'. In continuation of PKSF's effective interventions to poverty alleviation, this project has helped 183,000 poor households to successfully graduate from extreme poverty. This was revealed in the Final Evaluation Report of this project.

UPP-Ujjibito has been implemented in 1,724 Unions -- all Unions of Barishal, Khulna and Rajshahi

Divisions and the coastal Unions of Lakshmipur, Noakhali, Chattogram and Cox's Bazar districts -- through 36 POs. The project focused on reduction of hunger and poverty in a sustainable manner. Different initiatives (e.g. agricultural, non-agricultural, and technical training and assistance; awareness development, risk management fund etc.) were implemented for sustainable development of around 325,000 extreme-poor households. The program focused on nutrition security, developing of purchasing



capacity of non-food products, resource generation and social uplift.

The Final Evaluation Report reveals that apart from the successful graduation of households, 142,000 extreme poor households have also been enabled to enjoy sustainable and decent means of living through access to health and nutrition services; increased participation in social activities; and social empowerment.

The realistic and effective innovative activities of the Project can be replicated. These activities include: '1000-day Special Health and Nutrition Service for antenatal, neonatal and child care; formation of Ujjibito Adolescent Clubs to increase health and social awareness; establishment of libraries titled 'Alor Karkhana' for community-based knowledge sharing and social development at the local level; providing disability-friendly mobile training facilities;

livelihood activities suitable for transgender people for social inclusion; conducting Ujjibito Primary and Secondary School Forums; and forming Ujjibito Nutrition Villages to increase health and social awareness among children and adolescents.

The Final Evaluation Report concluded that skill development and self-employment training and technical assistance significantly accelerate the process of

graduation from extreme poverty. It has been found that access to financial services coupled with skill development training has more effective impacts. Multi-dimensional interventions like dietary diversity and women empowerment will make lasting impacts on sustainable poverty alleviation.





Skills for Employment Investment Program (SEIP)

The SEIP project -- jointly financed by the Government of Bangladesh, Asian Development Bank (ADB) and Swiss Agency for Development and Cooperation (SDC) -- has been in operation since May 2015 to upgrade the skills of youths from socio-economically disadvantaged families. To realize the full potential of demographic dividend of Bangladesh, SEIP is considered as a priority project by the government.

As part of ensuring job placement

after training, 80% time of the training is utilized for trade-based skill development while the rest 20% for business and communication skill development. PKSf takes steps to ensure sustainable job placement of 60% youths after successful completion of training. Accordingly, employers' assemblies are being organized regularly in different regions of the country. PKSf also maintains continuous communication with the potential employer groups to ensure wage employment, provides financial



services including start-up capital loan to expedite self-employment, and facilitates overseas employment of the trainees.

PKSF-SEIP AT A GLANCE

SI#		Tranche-1	Additional Tranche-1	Tranche-2	Total
1	Project Duration	May 2015-Jun 2018	Jun-Dec 2019	Jul 2018-Dec 2020	
2	Budget in BDT (Million)	487.1	99.4	628.3	1,214.8
3	Targets	10,000	2,350	12,000	24,350
4	No of Training Institutes	21	14	32	38
5	No of Training Centers	50	27	67	67
6	District Coverage	26	23	31	31
7	No of Trades	13	10	15	17

PKSF has provided training on 17 different trades under 8 priority sectors identified by the government through 67 training centers of 38 Training Institutes (TIs). PKSF is working to train 24,350 youths by December 2020.

Key Achievements of Tranche-1

From May 2015 to December 2018, a total of 9,882 youths received training in 13 trades through 21 training institutes. 7,885 youths (80%) have found employment; 2,664 engaged in self-employment and 4,987 in wage employment. In addition, 234 trained youths have

been employed in several countries including Qatar, Saudi Arabia, Malaysia, Singapore, Oman, Italy and Mauritius.

BDT 7.2 million has been disbursed as Start-up Capital loans among 128 trained youths through 10 Partner Organizations (POs) to explore entrepreneurship.

Program Status of Additional Tranche-1

PKSF will provide training to 2,350 youths through 14 partner training institutes in 10 trades across the country. So far, 150 youths -- 119

male and 31 female -- have been enrolled and training is going on at the respective training institutes.

Program Status of Tranche-2

PKSF is working to train 12,000 youths through 32 Training Institutes in 15 trades in July 2018 to December 2020. Up to June 2019, a total of 2,788 youths -- 2,334 males and 454 females -- have successfully completed training in 15 trades. 1,427 youths -- 1,226 males and 201 females -- found employment in different organizations while the job placement process of the rest 1,361 youths is in progress.





Promoting Agricultural Commercialization and Enterprises (PACE)

PKSF has been implementing the Promoting Agricultural Commercialization and Enterprises (PACE) project, co-financed by International Fund for Agricultural Development (IFAD), since January 2015. The total cost of this 6-year project is USD 92.85 million, in which IFAD's contribution is USD 40.0 million. In addition, a grant fund of USD 0.36 million from Korean Grant Fund has been received to develop an e-platform for online marketing of products of different microenterprises. Contribution of PKSf and its Partner Organizations (POs) in this project is USD 52.49 million. To expedite poverty reduction through creating self and wage employment by expanding farm and non-farm microenterprises, this project extend various support and services to entrepreneurs including financial services under three interrelated components -- (a) Financial Services for Microenterprise, (b) Value Chain Development, and (c) Technology Transfer.

Financial services for microenterprise

The microenterprise program (Agrosor) of PKSf is expanding rapidly with the support of PACE project. At present, 1.4 million micro-entrepreneurs are getting financial assistance under Agrosor. In 2018-19, PKSf disbursed BDT 918.77 crore to Partner Organizations (POs) for microenterprise lending. On the other hand, the POs of PKSf disbursed BDT 17706.95 crore to 43,420

micro-entrepreneurs. The current loan outstanding with the micro-entrepreneurs is BDT 11,055 crore and the average loan size is BDT 137,326.

Value Chain Development

PACE project makes value chain interventions in different potential farm and non-farm business clusters. In 2018-19, fourteen value chain sub-projects were undertaken. These are --

Sub-project	Implementing PO	Sub-project area
Increasing income of farmers through buffalo rearing in coastal char areas	Dwip Unnayan Sangstha (DUS)	Hatia, Noakhali
Increasing income of farmers through buffalo rearing in coastal char areas	Grameen Jano Unnayan Sangstha (GJUS)	Manpura, Bhola and Bauphal, Patuakhali
Increasing income of farmers through buffalo rearing in coastal char areas	Society for Development Initiatives (SDI)	Sandwip, Chattogram
Commercial indigenous chicken rearing value chain sub-project	Gram Unnayan Karma (GUK)	Bogura Sadar and Shajahanpur, Bogura

Increasing income of entrepreneurs through buffalo rearing in haor areas	Friends in Village Development Bangladesh (FIVDB)	Rajnagar and Kulaura, Moulvibazar
Safe vegetable production by using bio-fertilizer produced from household wastage	Social Development Committee (SDC)	Faridpur Sadar and Boalmari, Faridpur
Prawn Post Larvae (PL) production and extension of carp-prawn mixed culture in flood plain areas	Centre for Community Development Assistance (CCDA)	Daudkandi and Meghna, Cumilla
Transfer of crab hatchery technology	Nowabanki Gonomukhi Foundation (NGF)	Shyamnagar, Satkhira
Promoting ecotourism in Sitakunda and Mirsharai upazila of Chattogram district	Young Power in Social Action (YPSA)	Sitakunda and Mirsharai, Chattogram
Fruit processing value chain interventions for producing dry pineapple, banana and other fruits	Integrated Development Foundation (IDF)	Matiranga, Khagrachari
Fruit processing value chain interventions for producing dry jackfruit and other fruits	Center for Innovation and Development Practices (CDIP)	Gazipur
Fruit processing value chain interventions for producing dry mango and other fruits	Proyas Manobik Unnayan Kendro	Chapainawabganj
Increasing income of micro-entrepreneurs through bean seed processing	Young Power in Social Action (YPSA)	Sitakunda, Chattogram
Agro-products (vegetable and fruits) processing and marketing	Eco-Social Development Organization (ESDO)	Thakurgaon Sadar, Thakurgaon

Micro-entrepreneurs and other stakeholders are receiving various technical, technological and marketing support through these value chain sub-projects.

Technology Transfer

Appropriate technologies have been transferred from home and abroad under PACE project to increase production efficiency of different microenterprises. So far, 17 technology transfer sub-projects have been undertaken through partner organizations of PKSf to serve 20,273 micro-entrepreneurs/farmers.

Training and Workshop

Training courses are organized for capacity enhancement of PKSf as well as POs staff to manage different activities like providing financial services and value chain sub-projects. During 2018-19, a training course on 'Business Sector/ Policy Analysis' was organized for 20 PO officials. PACE trained 592 microentrepreneurs on 'Business awareness and accounting'. Besides, two regional value chain review workshops and an annual review workshop were organized during the year.

The IFAD Supervision Mission is regularly evaluating the progress of the project. The project performance has been termed 'Satisfactory' in the IFAD evaluations.

In continuation of the ongoing PACE project, PKSf plans to undertake a new IFAD-supported project titled 'Rural Microenterprise Transformation Project (RMTP)' to promote agricultural enterprises. IFAD is expected to provide USD 81 million for implementing this USD 200 million project. RMTP will make value chain interventions to promote different potential sub-sectors in three major farm sectors i.e. crop, livestock and poultry, and fisheries. The project also plans to introduce different innovative technologies like block chain, and crowd-funding platform to enhance efficiency in microenterprise financing.



Low Income Community Housing Support Project (LICHSP)

The LICHSP -- co-funded by the World Bank and the Government of Bangladesh -- is being jointly implemented by the National Housing Authority (NHA) and Palli Karma-Sahayak Foundation (PKSF) to improve the living conditions in selected low income and informal settlements in designated municipalities and city corporations in Bangladesh.

The specific objective of this component is to test suitable models for microfinance in housing that can be leveraged to meet the needs of the urban poor. The strategic plan is dedicated to

enhancing security of tenure, improving infrastructure, and facilitating access to credit for improvements in residential settlements. NHA is responsible for components related to community mobilization, enhancing security of tenure and improving tertiary infrastructure. PKSF, through its selected Partner Organizations (POs), is responsible for facilitating access to credit for shelter improvements, construction, and cluster development part, which is an independent component of the project. This project is being implemented over a period of five years (October 2016 to December 2021).

Before



POs of PKSF	Towns
Grameen Jano Unnayan Sangstha (GJUS)	Bhola
Shariatpur Development Society (SDS)	Shariatpur
Thengamara Mohila Sabuj Sangha (TMSS)	Cumilla, Bogura and (proposed) Narayanganj
Ad-Din Welfare Centre	Magura and Jashore
Eco-Social Development Organization (ESDO)	Thakurgaon and Rangpur
National Development Programme (NDP)	Sirajganj and Pabna
PIDIM Foundation	Gazipur and Narsingdi

A total of USD 18 million – USD 16 million as loans and USD 2 million as grants – has been allocated to implement component-3 known as ‘Shelter Lending and Support’. Up to 30 June 2019, a total of BDT 353 million has been disbursed as loans and BDT 7.08 million as grants

from PKSF to 7 POs. These POs have, so far, disbursed BDT 335.60 million to 1,162 borrowers for the construction of new houses and extension of existing houses and repair of old houses. The recovery rate for this loan service is 100 per cent at all levels.

The World Bank Mission rated the activities of the project as ‘Satisfactory’. Suitable models of housing loan have been designed and implemented through this project. Housing loan service of this kind is unique in PKSF interventions.

After





Sustainable Enterprise Project SEP

PKSF has been implementing the 'Sustainable Enterprise Project (SEP)' financed by The World Bank since August 2018. The total fund of the project is USD 130 million, in which the World Bank's (loan) contribution is USD 110 million and PKSF's is USD 20 million. The project aims to develop environmentally sustainable microenterprises. SEP is a 5-year project to be completed by June 2023. It is expected that 40 thousand microenterprises (MEs) of both agriculture and manufacturing sectors will directly benefit from the project.

SEP extends various supports and services to micro-entrepreneurs through its interrelated components: (1) Enhancing services and enabling systems, (2) Strengthening access to finance for commercially viable, environment-friendly and resilient microenterprises, and (3) Project management, knowledge management, monitoring and evaluation.

These components are supporting six activities of the project: (a) Common services, (b) Infrastructure development of business clusters, (c) Eco-labelling for brand development, (d) Capacity development of Partner Organizations (POs) and MEs, (e) Financial services for microenterprises and (f) Monitoring and evaluation.

A Project Management Unit (PMU) – comprising a Project Coordinator and 19 project personnel – has

been formed to ensure effective implementation of the project activities.

As part of the screening process of Sub-project Concept Notes (SPCNs) – submitted by the POs – PMU and PKSF officials visited the proposed sub-projects areas to identify the feasibility and potentials of the business clusters. In addition, an internal SPCN Evaluation Committee has been formed. Till June 2019, four meetings of the committee were held.

Two workshops were organized on 7 March and 22 May 2019 to assist POs in developing Detailed Sub-project Proposals (DSPPs). Forty-two officials from 21 POs participated.

A technical committee comprising the Director (Environment & Climate Change), PKSF and external experts evaluates the proposed DSPPs. Till June 2019, the committee approved DSPPs of 11 POs. PMU

personnel visited the project areas for selecting project activities.

Till June 2019, BDT 102.0 crore has been disbursed as Agrosor-SEP loans to 21 POs under component-2.

A 3-day training on 'SEP Policies & Safeguard Documents' was organized for the SEP officials from 17-19 June 2019. Besides, a four-day Training of Trainers program was organized for PO officials from 16-19 June 2019. Existing environmental issues in different sub-sectors, financial management, and procurement and safeguard policies were discussed in the training. A workshop was organized on preparing Sub-projects Concept Notes (SPCNs) from 7-8 October 2018. Eighty PO officials attended the event.

The 2nd Implementation Support Mission of the World Bank took place from 8 to 21 April 2019 to evaluate the progress and current status of the project activities.



A Project Steering Committee (PSC) headed by the Senior Secretary of Financial Institutions Division has been formed to guide the PMU throughout the implementation period. On 14 May 2019, the first meeting of the PSC was held, presided over by Mr Md Ashadul Islam, Senior Secretary, Financial

Institutions Division. The meeting discussed on the Annual Work Plan & Budget (AWPB) of the project. The committee recommended to focus on increasing productivity of microenterprises, healthcare and safety of the workers and environmental risk management of the microenterprises.



Pathways to Prosperity for Extremely Poor People

PPEPP

Bangladesh kept its pace in reducing extreme poverty from 25.1 percent in 2005 to 11.3 per cent in 2018 (HIES-2016). There are still 21 million extremely poor people living in Bangladesh.

PKSF has initiated 'Pathways to Prosperity for Extremely poor people (PPEPP)' project with financial assistance from the UK's

Department for International Development (DFID) and the European Union (EU). The PPEPP project will be implemented for five years with an initial one-year Inception Phase. It will serve 250,000 extreme poor households through 20 Partner Organizations and bring about one million people out of extreme poverty for good.

PPEPP builds on earlier successful graduation programs such as PRIME, UPP-Ujjibito, CLP, SHIREE and TUP. However, it extends the 'graduation' model towards 'pathways out of poverty' approach. PPEPP will address obstacles that hinder the poorest people and will finally pull them out of poverty.

Project Objectives

The PPEPP project has two specific objectives (in 2 phases).

- To enable two million people to exit from extreme poverty for good; and
- To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.

To address different aspects of poverty, PPEPP will deliver services through six interrelated and multidimensional components: Resilient Livelihoods (resilience building and value-chain development), Nutrition, Community Mobilization, Market Development, Policy Advocacy, and Life-cycle grant pilot. The Project has three cross-cutting areas – disability, disaster and climate resilience, and women's empowerment leading to gender equality.

PKSF is the core executing partner of the PPEPP project and will implement livelihoods, nutrition and community mobilization components together with the cross-cutting issues. The rest three of the components will be implemented separately by other stakeholders of the project.

Expected Results

During 2019 to 2025 (1st phase), PPEPP is expected to bring about results including –

- One million extreme poor households exit extreme poverty and enter into a sustained pathway to prosperity.
- 357,000 extreme poor women and children have better nutrition, and women of childbearing age and adolescent girls be reached with a package of nutrition-related interventions under this project.
- 125,000 women experience a significant change in their social status and level of empowerment within the household and community.





PPEPP will be implemented in four poverty-prone and vulnerable regions – North-west region (Kurigram, Rangpur, Nilphamari and Gaibandha districts), South-west coastal belt (Khulna, Satkhira, Patuakhali, Bhola and Bagerhat districts), the Haor area in the North-east (Kishoreganj and Sunamganj districts) and some of the severe poverty pockets focusing on ethnic minorities and Dalit communities.

The project will address the specific needs of excluded people, such as, persons with disabilities, elderly people, *dalits* and ethnic minorities etc. It will also identify pregnant and lactating women, under-5 children to provide designated services. Extreme poor households exposed to climatic shocks like flood, waterlogging, salinity etc will receive appropriate services. Labour constrained households will be linked to reformed social security system.

PKSF has established the Project Implementation Unit (PIU) and the Advisory Committee of PPEPP project consisting of internal and external experts. The PIU has started targeting extreme poor households with an initial piloting period under the PPEPP project in 17 unions under 10 districts of four vulnerable areas of Bangladesh.

Lessons and experiences of this piloting will help full-scale rollout

of the project targeting 250,000 extreme poor households in some 150 unions under 13 districts.

During 2019-2025, the budget amounts to 109.6 million Pound Sterling (GBP), of which 63.5 million GBP is earmarked for PKSF as grant. Upon evaluation of the first phase's results, the project can be extended for another five years in the second phase to support additional 250,000 households.





Microenterprise Development Project

PKSF is implementing the 'Microenterprise Development Project (MDP)' for inclusive economic development and rural poverty reduction with financing from Asian Development Bank (ADB). In this regard, PKSF and ADB signed a Project Agreement. ADB and the Government of Bangladesh signed a Loan Agreement as well. Besides, PKSF and the Finance Division of Finance Ministry signed a Subsidiary Loan Agreement (SLA) on 02 April 2019. On 04 April

2019, ADB declared the Project as effective. The project will be completed by 31 December 2020.

The project has two components: a) ADB loan of USD 50.0 million as credit line to PKSF and b) Technical Assistance (TA) grants of USD 0.50 million (to develop guidelines for microenterprise, provide training, develop mobile-based financing tools, cluster development and create an e-commerce platform for microenterprise development).

After successful implementation of MDP, it is expected that the financial services for microenterprise development will be increased at PO-level and microenterprise lending capacity of the POs will be increased as well. In addition, MDP will generate productive employment through environmentally and economically sustainable microenterprise development with strong forward and backward linkages.







CAPACITY DEVELOPMENT

T R A I N I N G



The Training Cell of PKSF arranges highly customized training courses for the officials of its POs as well as Non-POs with specially designed modules covering a wide range of areas on management of financial services, sustainable development, and poverty reduction. Besides, the Training Cell

also arranges exposure visits at domestic and foreign levels to gain first-hand experiences of different projects and to use them for PKSF projects concerned, and to broaden outlook of the philosophy related to development. In FY 2018-19, the total budget for training activities was BDT 1.43 crore.



PO Officials' Exposure Visit

Fifteen officials from different Partner Organizations (POs) of PKSF visited some internationally recognized institutions in Vietnam and Thailand in FY 2018-2019.

Training for PO Officials in FY 2018-19

Names of Module	No. of Batches	No. of Participants
Software-Based Monitoring & Evaluation	9	183
Internal Audit for NGOs & MFIs	6	122
Risk Management	4	83
Procurement and Inventory Management	4	80
VAT and Tax	5	102
Human Resource Management	2	42
Ratio Analysis and Decision Making	2	42
Accounting for Non-Accountants	2	41
Accounts & Financial Management	16	360
Loan Management of Microenterprise	14	322
Training of Trainers (ToT)	5	105
Business/Sector Policy Analysis and Advocacy	1	21
Total	70	1503

Internship Program

A total of 34 interns from different Universities including Dhaka University, North South University, Bangladesh University of Professionals (BUP), Stamford University Bangladesh, BRAC University and Bangladesh Agricultural University have successfully completed their internship at PKSF under the close supervision and guidance of PKSF Training Cell.

In-country Training for PKSF Officials

In FY 2018-19, a total of 278 participants from PKSF took training on 25 topics relating to Human Resource Management Competencies (HRMC), Customs & VAT Management, Leadership and Change Management

(LCM), Finance for Non-Finance Managers (FNM), Research Methodology for Social Science Researchers, Protocol Formalities and Articulation, Advanced Microsoft Excel, Public Financial Management etc. at different venues. Officials of PKSF also participated in different workshops.

Foreign Training and International Exposure Visit

In FY 2018-19, a total of 45 officials of PKSF (note that an official may have visited more than one country) visited different renowned institutions in The Netherlands, Singapore, South Korea, Egypt, China, India, Ethiopia, Sri Lanka, Vietnam, Indonesia, Malaysia and Thailand.





Research

The Research Unit of PKSF undertakes cost-effective research projects on different programs/projects of PKSF with studies like baseline survey, impact evaluation and feasibility analysis. The Unit conducts research activities in a three-fold way: through own staff, jointly with other organizations, and outsourcing.

In 2019, the Research Unit was involved in 5 research studies on ENRICH, Community Climate Change Project (CCCP), Pathways to Prosperity for Extremely Poor People (PPEPP) project, agent banking, and impact evaluation of agricultural technologies disseminated through PKSF programs/projects. It has provided special support to different programs/projects of PKSF in selecting consultants, reviewing inception reports, determining research methodologies, formulating questionnaire, reviewing draft reports for various researches.

This Unit is currently in its final stage of drafting an impact study on the ENRICH program titled 'Impact of ENRICH: An Integrated Approach to Poverty Alleviation and Development in Bangladesh'. The study was conducted on 3,420 households from ENRICH Unions and 1,168 were included as control households.

To assess effectiveness of the Community Climate Change Project (CCCP) in increasing resilience to adverse impacts of climate change, a study titled 'Effectiveness of Community Based Approach in Enhancing Sustainable Resilience of the Climate Vulnerable Communities' has been undertaken. Field-level data have been collected through expert enumerators from 1,125 households. The study was conducted in three climate change prone areas: flood-prone, drought-prone and salinity-prone.

An initiative on establishing 'Pathways to Prosperity Lab' has been undertaken to assess various learnings and impacts of PPEPP project.

The Unit arranged a seminar on the possibility of usage and inherent facilities of Randomized Controlled Trial (RCT) on 09 January 2019. A presentation was made by Dr Abu S Shonchoy, a specialist on RCT and Assistant Professor, Department of Economics, Florida International University, USA.

The Unit is also working on formulating a questionnaire for a research proposal titled 'Agricultural Technology Transfer and its Impact on Productivity and Livelihoods: Experience from Farmers and Branch level Activities'.

Furthermore, the Unit works as the Focal Point of PKSF to implement Integrity Strategy according to the Government of Bangladesh's Integrity Strategy. As part of that, a draft integrity strategy has been formulated for PKSF.



Communications and Publications

With communications technologies becoming ever so diverse and making contents easily reachable to an audience of ever increasing numbers, development entities across the world are in a continuous need for developing innovative ways to disseminate the contents they want, among the intended groups. The Communications and Publications Unit of PKSF has been very sensitive and responsive to such demands, and is thus coming up with newer ways to design, to implement and, eventually, to effectively communicate to the targeted audience. The Unit, as the name suggests, works on two primary fronts -- Communications and Publications.



Tackling climate change can tackle inequality: PKSf

Govt can introduce unemployment benefits

'Establish equitable society for women'



Saber tells at PKSf youth conference



key to women's empowerment in the but now the idea has changed. Now, removing gender inequality requires establishing human dignity in rights in society irrespective of class and race," he pointed out. The noted economist had stressed key factors - establishing an equitable society with the spirit of I. He warned that any performance war and a human society. He warned that any performance war and a human society. He warned that any performance war and a human society.

PKSF has a very detailed and informative website (www.pksf-bd.org), on which updates on different programs and events are regularly posted under the supervision of the Communications and Publications Unit.

When it comes to reaching larger sections of people, particular focus is given on using social media platforms. PKSf already has a vibrant presence on Facebook (www.facebook.com/PKSf) and is now freshly set to strengthen its presence on YouTube as well. Special audio-visual, textual and photographic contents are prepared and posted almost on a daily basis on the page to inform and engage the followers, the number of which is encouragingly growing every day. Further, this Unit looks after the making of documentaries, dramas and other videos produced and developed under different Divisions and Units.

A key area of responsibility of this Unit is to keep in close touch with mass media personnel to ensure extensive coverage of PKSf's programs

as best as possible. In case of special events, inviting journalists, preparing and circulating press releases, and posting the event news on PKSf's website and social media platforms are carried out by this Unit. Furthermore, field-visits for mass media personnel are arranged at regular intervals.

Textual documentation of various PKSf initiatives and events are of equal importance as well, for printed documents not only serve as time capsules of some sort, containing detailed images of PKSf's status at a certain point of time, but also often augment replication effects of different interventions. Hence, the foremost of the major publications-related tasks of the Unit is to publish the Annual Report and the Quarterly Newsletters (both in Bangla and English) of PKSf. The Unit's personnel are responsible for content development, editing, designing and ensuring quality of the publications printed.

Apart from four issues of the quarterly newsletters, the key publications that came out under the supervision of this

Unit in 2018-19 include:

- **PKSF Annual Report 2018**
- **Sobar Sathe Samriddhir Pothe** (containing details of PKSf's meeting with the chief executives of Partner Organizations)
- **Bindu Theke Britto** (documenting all the initiatives ever under the LIFT program)
- **Jibon Jiboner Jonno** (a booklet on PKSf's activities on beggar rehabilitation)
- **Unnayane Jubo Samaj** (a brochure on PKSf's 'Youth in Development' program)
- **Tora Sab Jayaddhani Kor** (a souvenir to mark the PKSf Youth Conference 2019)
- **Jayajatra** (a booklet documenting interventions of the UPP-Ujjibito project)
- **Sustainable Alleviation through Human & Social Capital Development in Bangladesh** (a research publication under the UPP-Ujjibito project)



INNOVATION FOR PUBLIC SERVICE



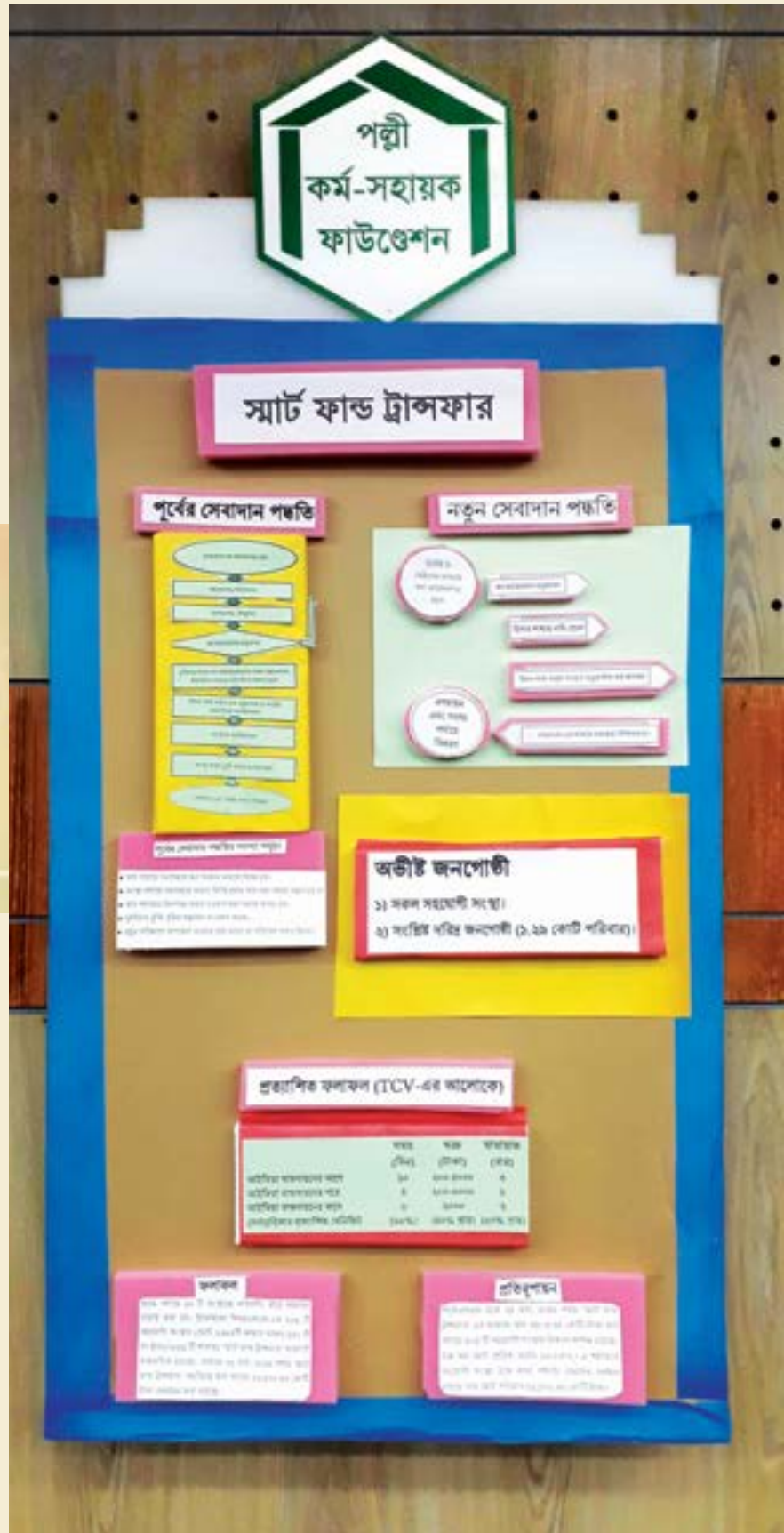
Based on the 'Innovation Strategic Plan and Evaluation Guideline 2015' prepared by the Cabinet Division for promoting innovative practices in Public Service, PKSf has formed a 5-member Innovation Team under the leadership of a General Manager of PKSf to develop an annual innovation strategic plan and upload it on the PKSf website.

PKSf has piloted three innovative ideas: Smart Fund Transfer, Real-Time Online Training, and Skill Learning Platform.



From 26-29 May 2019, a 5-day workshop on 'Innovation in Public Services' was held to encourage participants to undertake different innovation activities that reduce cost, time and number of visits for getting any public service. The program was jointly organized by Bangladesh Insurance Academy and the a2i Project under the Prime Minister's Office.

PKSf conducted an evaluation of the work plan of innovative activities for FY 2018-19 and sent the report to Financial Institutions Division. A work plan of innovative activities for FY 2019-20 has also been submitted. An innovation team from PKSf monitors the progress of these activities.







MAJOR EVENTS



PKSF Development Fair 2019

Fairs have been an integral part of Bengali culture from time immemorial. Fair is a true leveler, where the rich meets the poor in the forms of consumers and producers. The differences of race, religion and even gender naturally subside. It's a meeting point where the public, local, collective and private affairs find a space. Our great poet Rabindranath insistently referred to fairs as the background of socio-economic development.

PKSF usually organizes Development Fairs every two year. This event is intended to and has been recognized as a grand showcase for the vast range of products produced by enterprising people with the help of different projects and programs of PKSF. From everyday household items like wooden spoons to heavier tools such as innovative building materials are displayed at the event. PKSF Development Fair does connect the citizenry of metropolitan Dhaka with the micro-entrepreneurs coming from near and remote corners of the country.



উদ্বোধনী অনুষ্ঠান



প্রধান অতিথি : শেখ হাসিনা

মাননীয় প্রধানমন্ত্রী, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১৪ নভেম্বর ২০১৯

স্থান: বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্র, ঢাকা

কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)



The 2019 edition of PKSF Development Fair achieved all that was expected. In fact, it did more in elevated splendor and success. The grand event, held from 14-20 November 2019 at Bangabandhu International Convention Centre (BICC) in Dhaka, was the most successful one so far in terms of showcasing PKSF's onward march, consumer turnouts and sales.

On 14 November 2019, Hon'ble Prime Minister Sheikh Hasina inaugurated the PKSF Development Fair 2019 at BICC. Finance Minister Mr AHM Mustafa Kamal, FCA, MP was present at the inaugural ceremony as the Special Guest. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the event while PKSF Managing Director Mr Mohammad

Moinuddin Abdullah made the welcome remarks. The list of celebrities decking the stage and adding extra colour to it extended further as the former Agriculture Minister Begum Matia Chowdhury boarded it. She was honored with 'Lifetime Achievement Award' for her unparalleled contribution to the welfare of farmers, poverty reduction, agricultural development and establishment of human dignity. The entire audience gave an unforgettable applause as the Prime Minister delivered the award to Begum Matia Chowdhury.

The Chief Guest, Hon'ble Prime Minister Sheikh Hasina referred to various multidimensional interventions made by the





government that brought down poverty rate from 41.5 per cent in 2005-06 in Bangladesh to around 21 per cent in 2018. She remembered the Father of the Nation Bangabandhu Sheikh Mujibur Rahman's commitment to work for the well-being of the toiling masses. Only through this, the Prime Minister said, the long-term development of the country can be achieved.

Highlighting different PKSf programs, the Hon'ble Prime Minister expressed her hope that these will help materialize the dream of Bangabandhu to build a 'golden Bangladesh'. She also noted that PKSf has come out of the purview of microcredit programs and has directed its focus on sustainable holistic development of the people

with programs covering health, nutrition, education, entrepreneurship, skill development, technology transfer in the agriculture sector, market linkages etc.

The Special Guest of the event, Finance Minister Mr AHM Mustafa Kamal said that when PKSf was established by the government in 1990, the poverty rate in the country was 58.8 percent, which has now come down to 21.8 percent. PKSf can claim recognition for its contribution in this area.

The opening ceremony had a festive break with the video presentation of Jagoroner Gaan, a long lyric penned by Dr Qazi Kholiquzzaman Ahmad. This visual performance brought in pictorial images of beautiful Bangladesh



with the landmarks of contemporary development. It also says about the spirit of the Liberation War, Bangabandhu's vision of a prosperous Bangladesh and the duties and commitments of every citizen toward the country.

Addressing the ceremony as its Chair, Dr Qazi Kholiquzzaman Ahmad lauded the Prime Minister's initiatives to ensure development of the disadvantaged people of Bangladesh. He informed the house that PKSF is implementing human-centered multidimensional inclusive development programs with inspiration from three significant sources: the historical 7 March speech of Bangabandhu Sheikh Mujibur Rahman, the Declaration of Independence of Bangladesh, and the Vision 2021 of the Awami League government.



PKSF Managing Director Mr Mohammad Moinuddin Abdullah, in the welcome speech, said that the Hon'ble Prime Minister's presence at PKSF Development Fair 2019 makes it a historical day for PKSF. He expressed his hope

that the week-long fair would help micro-entrepreneurs of the country to expand markets for their products. PKSF will always stand by these entrepreneurs.

As the inaugural ceremony was over, Hon'ble Prime Minister Sheikh Hasina visited different stalls of the fair and talked to the micro-entrepreneurs there.

A total of 125 organizations including PKSF's Partner Organizations (POs), government and non-government organizations, research and IT institutions, and service providers showcased a vast array of products in 190 stalls of the Fair. On an average, 45,000 visitors flocked the fair every day. The fair witnessed sales amounting to BDT 4.15 crores.





Seminars

The vibrancy of the fair was compounded by five seminars held alongside the fair at BICC. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the first four seminars while PKSF Managing Director Mr Mohammad Moinuddin Abdullah chaired the last one. Members of the Cabinet, subject-specific experts, academics, distinguished personalities as well as top public officials participated in these seminars on issues related to various development aspects of Bangladesh.

The first presentation of the seminar (13 November) titled 'Promoting Microenterprise in Bangladesh: Current Status and Future Prospects' was made by Mr Md Fazlul Kader, Deputy Managing Director, PKSF. State Minister for Information Dr Md Murad Hasan, MP was the Chief Guest of the event while Bangladesh Bank Governor Mr Fazle Kabir was the Special Guest.



On November 14, the second seminar titled 'Establishing Human Dignity through ENRICH Program of PKSF' took place with former Finance Minister Mr Abul Maal Abdul Muhith as the Chief Guest and Mr Md Muslim Chowdhury, Comptroller and Auditor General of Bangladesh, as the Special Guest. Dr Md Jashim Uddin, Deputy Managing Director of PKSF, and Dr Asif Mohammad Shahan, Associate Professor of Development Studies, University of Dhaka, presented the keynote paper.



In the third seminar (15 November) on 'Implementation of SDGs in Bangladesh: Current Status and Future Prospects', Foreign Affairs Minister Dr AK Abdul Momen, MP was the Chief Guest and Ms Sultana Afroz, Additional Secretary of the Economic Relations Division, was the Guest of Honour. The paper was presented by Mr Md Mokammel Hossen, Additional Secretary (SDGs), Prime Minister's Office.





On 16 November, the fourth seminar titled 'Employment Generation in Rural Bangladesh in the Context of Technological Advancement' had Dr Mashiur Rahman, Economic Affairs Adviser to the Hon'ble Prime Minister, as the Chief Guest. Mr Md Ashadul Islam, Senior Secretary of the Financial Institutions Division, Ministry of Finance, was the Special Guest. Dr Mostafa K Mujeri, Executive Director of the Institute for Inclusive Finance and Development (InM), presented the paper.



The last seminar, held on 17 November, was on 'Livelihood Enhancement through Modern Agricultural Practices: PKSF's Experiences'. Agriculture Minister Dr Mohammad Abdur Razzaque, MP graced the event as the Chief Guest and Mr Md Nasiruzzaman, Secretary of the Ministry of Agriculture, was the Special Guest. The paper was presented by Mr Golam Touhid, Deputy Managing Director, PKSF.

Cultural Evenings

Cultural evenings added to the festivities and colors of the mega event. Cultural groups of different POs of PKSF as well as renowned individual artistes of the country performed in these.



The first evening on 14 November saw the performances of two PKSF POs namely Disha (musical soiree), and a fusion fashion show on ethnic and Bengali cultures by MAMATA. And *Katthak* dance performance led by Saju Ahmed and his troupe enthralled the audience.





The second cultural evening started with the performances exclusively by PKSF officials and their family members. Then, popular singers Rafiqul Alam and Oishika Nadi staged musical performance. Finally, Ms Aditi Mohsin's performance of Rabindra Sangeet had a charming impact.



The third cultural evening showcased a group performances of indigenous dance forms by two cultural teams of PKSF POs namely, DSK and HEED Bangladesh followed by a folk song performance by Mr Kamruzzaman Rabbi.





Gambhira, a traditional musical performance staged by PROYASH, set fourth the cultural evening in motion followed by an indigenous group dance performance of IDF team. PROYASH and IDF are POs of PKSF. The cultural evening concluded with a musical performance of Ms Jinia Afrin Luipa and Mr Eusuf Ahmed Khan.



Curtain dropped on the cultural evening part of the gala Development Fair on 18 November with the performance of the celebrated band group *Dalchhut* that earned lively applause from the audience.



Colorful Sidelines of the Development Fair 2019

Not much away from the mainstream events, multiple things took place. As many as ten sub-committees worked hard before and throughout the Fair. Mr Muhammad Moinuddin Abdullah had sessions with the heads of the sub-committees to monitor the progress of preparations. A colorful souvenir was published on the occasion. It contained messages from the Hon'ble Prime Minister, Minister of Finance and PKSF Chairman; detailed information about the program including names of the participants; 2 short write-ups and some select photographs from similar fairs of the past. The Media and Communication Sub-Committee was very active to gear up the publicity of the Development Fair. It published a daily bulletin with color photographs of everyday events, which earned acclaim from all quarters.



Closing

The closing ceremony of the fair was held on 18 November 2019. Planning Minister Mr MA Mannan MP was the Chief Guest of the

At the closing ceremony, three POs of PKSF -- Gram Bikash Kendra (first position), Grameen Jono Unnoyon Sangstha (first runner-up) and Unnayan Prochesta

An exclusive part of the closing ceremony was the launching of a book titled *Perspectives on People-Centred Development: With Particular Reference to Bangladesh* authored by Dr Qazi Kholiquzzaman Ahmad.



event, presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Zunaid Ahmed Palak, MP, State Minister, ICT Division, and Ms Habibun Nahar, MP, Deputy Minister for Environment, Forest and Climate Change were present as Special Guests. PKSF Managing Director Mr Mohammad Moinuddin Abdullah delivered the welcome remarks and Deputy Managing Director Dr Md Jashim Uddin gave the vote of thanks.

(second runner-up) -- were given special recognitions in the 'Best Stall' category. Mozzarella cheese manufactured with the support of Eco-Social Development Organization; vertical crab culture model demonstrated by Paribar Unnayan Sangstha, and environment-friendly and sustainable building materials showcased by Dwip Unnayan Sangstha were recognized as 'Most Promising Products' at the Fair.

Even after the formal closing of the fair, the stalls were open till 20 November 2019, drawing in customers and enthusiasts till the last moment. On the final day, 20 November, Mr Muhammad Moinuddin Abdullah, Managing Director, PKSF visited the stalls, exchanged greetings with the participants and handed over crests and certificates to them. William Shakespeare wrote: All's Well that Ends Well. PKSF Development Fair 2019 has been all well in the beginning, throughout and to the end.





Int'l Women's Day Observed



Since 1975, the United Nations has been celebrating the International Women's Day. The theme of this year was '#BalanceforBetter'. Palli Karma-Sahayak Foundation (PKSF) observed the day on 24 March 2019 at PKSF. Hon'ble Social Welfare Minister Mr Nuruzzaman Ahmed, MP, was the Chief Guest of the event, presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF. Dr Pratima Paul-Majumder, Member of PKSF Governing Body was the Special Guest.

Mr Md Abdul Karim, the then Managing Director of PKSF, in his welcome remarks, informed the house that 92% of the PKSF's members receiving financial and non-financial services are women. This contributes to the efforts to realize the Goal 5 (Gender Equality)

of the Sustainable Development Goals, added Mr Karim.

PKSF's General Manager, Dr AKM Nuruzzaman gave a presentation on "Accelerating Women Empowerment & Gender Integration through Access to Basic Services, Public Resources and Work Opportunities: PKSF Experience". Ms Sanjida Akhter, Associate Professor of Women and Gender Studies, Dhaka University was the panel discussant.

This year, PKSF awarded Ms Nasima Begum, Executive Director, Shishu Niloy Foundation for her lifelong work to improve the lives of poor women and children of southwestern Bangladesh.

The government is very sincere about women empowerment, said

the Chief Guest of the seminar, Mr Nuruzzaman Ahmed, MP. He mentioned, the number of working women in Bangladesh in 2010 was 16.2 million, which rose to 18.6 million in 2017.

The Chair of the seminar, Dr QK Ahmad said, PKSF tries to ensure welfare of people from conception to mortal end. He attached importance to the equality of women and men, '#BalanceforBetter'. PKSF is establishing 'Adolescent Girls' Clubs' to help grow leadership qualities among girls. The rights of women cannot be achieved only by words, all must work for it, he added.

Executive Directors and a number of female staff and members of Partner Organizations of PKSF attended the event.

Seminar on SDG 13: Climate Action



Climate change is the single biggest threat to today's world. Thus, the United Nations in 2015 put forward a set of Sustainable Development Goals (SDGs) with particular emphasis on combating climate change fallout.

On 10 February 2019, the 'People's Voice: Strengthening Implementation of SDGs in Bangladesh', a knowledge disseminating platform, formed by PKSF and different actors in the non-government development sector, organized a seminar on SDG 13: Climate Action (Take urgent action to combat climate change and its impact).

Mr Md Shahab Uddin, Hon'ble Minister for Environment, Forest and Climate Change was the Chief Guest of the event, presided over

by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF. Mr Md Abdul Karim, the then Managing Director of PKSF delivered the welcome remarks.

Dr Sultan Ahmed, Director General of the Department of Environment gave the keynote presentation while Dr Asaduzzaman, former Director (Research) of Bangladesh Institute of Development Studies was the designated discussant.

Environment Minister, Mr Md Shahab Uddin said that his Ministry is working to combat climate change fallout, keeping in focus the main notion of SDGs – 'Leave no one behind'. He stressed on the need for working together to achieve the Sustainable Development Goals (SDGs).

PKSF Chairman Dr QK Ahmad said that well-planned initiatives, developing internal capacity, proper utilization of internal resources, skilled manpower, proper coordination and monitoring are key areas for achieving Goal 13.

Dr M Asaduzzaman focused on the urgency to address the present crisis that threatens us and warned about further deterioration in future. Failure to achieve this goal will adversely affect realization of the Goals of Zero Hunger, and Clean Water and Sanitation, he added.

The seminar was attended by the senior officials from government and non-government sectors, development partners and PKSF's Partner Organizations were present in the seminar.

PKSF Youth Conference 2019 Held



More than 1,600 youth representatives, selected from the grassroots through different competitive events, participated in a 2-day 'Youth Conference 2019', arranged by PKSF from 7-8 April 2019 at Bangabandhu International Conference Center (BICC) in Dhaka.

Hon'ble Information Minister Dr Hasan Mahmud, MP, was the Chief Guest at the inaugural session presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Md Abdul Karim, the then Managing Director of PKSF delivered the welcome remarks. PKSF's Deputy Managing Director Dr Md Jashim Uddin spoke on the background of the event.

There were three seminar sessions where youths teamed

up to present nine papers on Bangabandhu, Liberation War and Bangladesh; Education System in Bangladesh; Skills Development and Employment; Social Ills: Child Marriage, Dowry, Eve-teasing and Drug Abuses; Violence and Terrorism; Equality and Human Dignity; Socio-Economic Discrimination; Climate Change; and Sustainable Development Goals.

Two seminars were held on the opening day. Social Welfare Minister Mr Nuruzzaman Ahmed, MP, was the Chief Guest in the first seminar, while Agriculture Minister Dr Md Abdur Razzaque, MP was in the second. In the third seminar - held on the closing day - Mr Saber Hossain Chowdhury, MP, Chairman

of the Parliamentary Standing Committee on Environment, Forest and Climate Change was the Chief Guest and Mr Md Abul Kalam Azad, Chief Coordinator (SDGs), Prime Minister's Office was the Special Guest.

Advocate Md Fazle Rabbi Miah, MP, Deputy Speaker of the Jatiya Sangsad was the Chief Guest of the closing session of the Conference.

Two anthologies of poems by PKSF Chairman Dr QK Ahmad -- *Bangladesh Amar Thikana* and *Oi Mohamanab* -- were unwrapped in a session of the conference. Raffle draws, cultural performances added to the festivities of the mega event.

Closing Ceremony of UPP-Ujjibito



Though Bangladesh has been experiencing tremendous economic growth, particularly over the past one decade, about 11 percent of its people still live in extreme poverty.

To change the lot of such people, the €11.05-million 'Ultra Poor Programme (UPP)-Ujjibito' -- a component of the Food Security 2012 Bangladesh-Ujjibito project funded by the European Union (EU) -- was implemented from November 2013 to April 2019 in

1,724 Unions. The objective of the project was to ensure sustainable graduation of nearly 325,000 vulnerable and women-headed households from ultra-poverty.

To mark the completion of the project, a concluding seminar was arranged on 28 April 2019 at PKSF Bhaban.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad was the Chief Guest of the seminar presided over by Mr Md Abdul Karim, the then Managing Director of PKSF.

Mr Manfred Fernholz, First Secretary, Delegation of the European Union to Bangladesh was the Special Guest. Mr Golam Touhid, Deputy Managing Director of PKSF delivered the welcome remarks.

Dr AKM Nuruzzaman, General Manager of PKSF and Team Leader of UPP-Ujjibito gave a presentation on key features of the project. More than 200 people, including officials of PKSF, European Union and POs concerned, participated in the seminar.

World No Tobacco Day Observed



Tobacco control is crucial to attaining the SDG 3: Good Health and Well-being. Palli Karma-Sahayak Foundation (PKSF) and the National Anti-Tobacco Platform (NATP) jointly organized a seminar and 'Tobacco Control Award' program on 12 May 2019 to mark the 'World No Tobacco Day'. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF and Convener of NATP presided over the program. Agriculture Minister Dr Md Abdur Razzaque, MP graced the event as the Chief Guest while National Professor Brig Gen (Rtd) Abdul Malik, Founder and President of National Heart Foundation of Bangladesh was the Special Guest.

In Bangladesh, around BDT 30,000 crore is spent every year for treatment of diseases caused

by tobacco consumption and cultivation while the government earns around BDT 22,000 crore in revenues from the tobacco sector, informed Agriculture Minister Dr Md Abdur Razzaque, MP. He emphasized on the need for expanding cultivation of alternative crops to curb tobacco farming.

National Professor Abdul Malik, the Special Guest, lauded PKSF's initiatives to promote alternative crop cultivation to tobacco.

PKSF General Manager Dr Sharif Ahmed Chowdhury, gave a presentation on 'Tobacco-Free Bangladesh by 2040: PKSF's Steps'.

PKSF Chairman Dr QK Ahmad commented that tobacco farmers are increasingly showing interest

in alternative crop cultivation instead of tobacco due to PKSF's motivational campaigns and interventions.

In the program, NATP gave 'Tobacco Control Award 2019'. The awardees this year are Young Power in Social Action-YPSA (Organizational category), Professor Pran Gopal Datta (Individual Initiative), and Bangladesh Cancer Society (Research/Publication).

This year, NATP recognized Ms Syeda Sajia Afroz Rumpa with a 'Special Award' for her research on 'Land Degradation and Marginalization from Tobacco Cultivation in Bangladesh: a Case Study of Alikadam upazila, Bandarban'.

Academic Seminar on Extreme Poverty



From 29- 30 April 2019, an academic seminar on four thematic areas of extreme poverty was held at PKSF Bhaban.

On 29 April, the first session, --'Addressing Extreme Poverty: Nutrition Security -- Learning from Ujjibito and other projects' -- was presided over by Dr Ahmed Mushtaque Raza Chowdhury, Former Vice Chairperson of BRAC. Professor Khaleda Islam of Dhaka University presented the keynote paper.

Mr Khandakar Jahurul Alam, Executive Director of CSID chaired the second session titled 'Addressing Extreme Poverty: Disability Inclusion -- Learning from Ujjibito and other projects'. Mr Md Rashidul Islam, Project Coordinator of Handicap International presented the keynote paper.

On 30 April, the first session -- 'Addressing Extreme Poverty: Targeting is a key -- Learning from Ujjibito and other projects' -- was presided over by Dr Tapash Kumar

Biswas, Director (Research) of PKSF. Dr SM Zulfiqar Ali, Bangladesh Institute of Development Studies (BIDS) presented the keynote paper.

The second session titled 'Addressing Extreme Poverty: Resilient Livelihood -- Learning from Ujjibito and Other Projects' was chaired by Dr Reazul Islam, former International Team Leader of PROSPER. Professor MA Baqui Khalily of Dhaka University presented the keynote paper.

National Mourning Day Observed



The Father of the Nation Bangabandhu Sheikh Mujibur Rahman along with most of his family members were brutally assassinated on the night of 15 August 1975. This year marked the 44th anniversary of his martyrdom.

PKSF observed the National Mourning Day 2019 with due solemnity and fervor. Special prayers were offered on 15 August 2019 for the peace of the departed souls. The Managing Director and other officials of PKSF were present in the event held at PKSF Bhaban.

A special discussion titled 'Bangabandhu, Liberation War and Bangladesh' was arranged at PKSF Auditorium on 22 August 2019. PKSF Managing Director Mr Mohammad Moinuddin Abdullah chaired the event. PKSF Chairman

Dr Qazi Kholiquzzaman Ahmad was the Chief Guest and Lt Col (retd) Quazi Sajjad Ali Zahir, Bir Protik, was the Chief Speaker.

Mr Quazi Sajjad Ali Zahir recalled his memories of the glorious Liberation War of Bangladesh in 1971. Pin-drop silence enveloped the tightly packed PKSF Auditorium as the decorated Freedom Fighter went on to elaborately describe the struggles they underwent to liberate the nation from Pakistan.

Dr Qazi Kholiquzzaman Ahmad, too reminisced his experience of working under the wartime government of Bangladesh. He recalled how he was moved by the 7 March speech of Bangabandhu Sheikh Mujibur Rahman in 1971.

Mr Md Moinuddin Abdullah highlighted different anecdotes

from the life of the Father of the Nation.

The program started with one minute silence in honour of the August 15 massacre victims.

As part of the programs to mark the National Mourning Day, an essay writing competition was arranged for the children of PKSF employees. Prizes were handed over to the winners during the program.

Also, PKSF employees wore black badges throughout the month of August, and two giant drop-down banners were hung month-long in front of the PKSF Bhaban to pay tribute to the Father of the Nation Bangabandhu Sheikh Mujibur Rahman.

Seminar on SDG-3



Recognizing the interdependence of health and development, 'SDG 3: Good Health and Well-being' aims to achieve universal health coverage by 2030. On 11 September 2019, PKSf organized a seminar on SDG-3 at PKSf Bhaban. Hon'ble Foreign Affairs Minister Dr AK Abdul Momen, MP was the Chief Guest, and Health Education and Family Welfare Secretary Mr Shaikh Yusuf Harun was the Special Guest at the seminar chaired by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf. Mr Mohammad Moinuddin Abdullah, Managing Director of PKSf delivered the welcome remarks.

The Government of Bangladesh is sincerely implementing every development agenda in light of the core essence of the Sustainable

Development Goals (SDGs) -- 'Leave No One Behind', said Dr AK Abdul Momen. Noting that financing is a major hurdle to implementing the SDGs, the Foreign Minister emphasized on the necessity for public-private and non-governmental collaboration to achieve sustainable development.

Mr Shaikh Yusuf Harun highlighted the importance of institutional capacity and skill development for achieving the SDGs.

PKSf Chairman Dr QK Ahmad stressed on the need for ensuring a stronger participation of the private sector in realizing the SDGs. Besides, skilled manpower, curbing corruption, appropriate and realistic development planning, and judicious use of resources are key to realizing the SDGs, he commented.

Mr Mohammad Moinuddin Abdullah mentioned that around 60 million people of Bangladesh are currently availing various PKSf services in one way or another. He said PKSf is supporting the Government in the stride to achieve the SDGs in Bangladesh by 2030.

Dr Md Jashim Uddin, Deputy Managing Director of PKSf, gave the keynote presentation. Professor Dr Niaz Ahmed Khan of the Department of Development Studies, University of Dhaka, spoke as the panel discussant.

Representatives of different Partner Organizations of PKSf and other guests, including officials from various government offices took part in the open discussion of the seminar.

Inauguration of PPEPP's Piloting



The piloting phase of the 'Pathways to Prosperity for Extremely Poor People (PPEPP)' project was launched on 01 October 2019 at PKSF Bhaban. Mr Md Ashadul Islam, Senior Secretary of the Financial Institutions Division was the Chief Guest of the program presided over by PKSF Managing Director Mr Mohammad Moinuddin Abdullah. Ms Judith Herbertson, Head of the Department for International Development (DFID) Bangladesh, and Mr Maurizio Cian, European Union (EU) Bangladesh Head of Cooperation, were present as special guests. The Prosperity project website -- www.ppepp.org -- was also launched in the program.

Referring to the government's

resolution to bring down extreme poverty rate to 8.9 per cent by 2020, Chief Guest Mr Md Ashadul Islam expressed his hope that the Prosperity project would play an important role in achieving the Sustainable Development Goal-1, 'No Poverty'.

Ms Judith Herbertson said that economic growth does not always reflect the real picture of development. Inequality, malnutrition, and climate change impacts are some of the acute problems that Bangladesh is facing today.

Mr Maurizio Cian identified 'inequality' as one of the major problems hindering the sustainable development of Bangladesh.

So far, PKSF has provided different financial and non-financial services to at least six crore people directly or indirectly, informed PKSF Managing Director Mr Mohammad Moinuddin Abdullah. PKSF's DMD Mr AQM Golam Mawla gave a presentation on the project.

The 5-year implementation period of the Prosperity project -- jointly funded by the DFID and EU -- is set to start from April 2020. The project seeks to ensure poverty alleviation and sustainable development of 2.5 lac extreme poor households covering up to 10 lac people through 20 Partner Organizations (POs). As on 31 December 2019, the Project Implementation Unit (PIU) has identified 33,338 extreme poor households in 17 Unions.

Discussion to Mark Victory Day



PKSF organized a special discussion meeting on 18 December 2019 to mark the Victory Day 2019. Mr Tofail Ahmed, MP, was the Chief Guest at the event, presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Mohammad Moinuddin Abdullah, Managing Director, PKSF delivered the welcome speech. The event was anchored by Dr Md Jashim Uddin, Deputy Managing Director, PKSF.

Mr Tofail Ahmed, in his speech, highlighted different post-Partition events which, he said, paved way for the people of then East Pakistan to unite under the leadership of Bangabandhu Sheikh Mujibur Rahman. They rose against the exploitation and deprivation of the West Pakistani rulers and

eventually snatched independence through the Liberation War in 1971. "Bangabandhu had two dreams. One, the independence of Bangladesh. And the other is the economic emancipation of the people of Bangladesh. Bangabandhu achieved the first dream with his strong leadership, while the other is being realized by his able daughter, Honorable Prime Minister Sheikh Hasina," he added.

Dr Qazi Kholiquzzaman Ahmad said that the liberation which Bangabandhu called for in his historic March 7 speech has not yet been fully achieved. Independence has been achieved, but the struggle for economic emancipation of the people is still on. The eminent economist urged everyone to

work unitedly build a poverty-free, prosperous Bangladesh in the spirit of the Liberation War.

In the welcome speech, Mr Mohammad Moinuddin Abdullah, said that the history of our Liberation War had in the past been distorted by the anti-liberation elements in the country. He hoped that this discussion will enlighten the audience about the true history of the Liberation War and thus it will be conveyed to the next generations.

As part of observing the Victory Day, a drawing and an essay competitions were organized for the children of PKSF officials. In this event, prizes were handed over among the winners.

More Accolades for PKSF Chairman

Swadhinata Puroshkar



PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the eminent economist, a proponent of

human-centred development has been awarded the highest State civilian honour, the Swadhinata

Puroshkar (Independence Award) 2019 by the Government of Bangladesh in recognition of his lifelong service for the welfare of the common people, especially the disadvantaged ones. Hon'ble Prime Minister Sheikh Hasina handed over the Award to him at a gala event on 25 March 2019 at Bangabandhu International Convention Centre.

PKSF organized a grand reception to felicitate Dr Ahmad at PKSF Bhaban on 27 March 2019 to celebrate his achievement. Former Finance Minister Mr Abul Maal Abdul Muhith chaired the event while Mr Md Abdul Karim, Managing Director of PKSF, delivered the welcome speech. Celebrated litterateur Ms Selina Hossain spoke as a Special Guest on the occasion.

National Environmental Award

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, the eminent economist and Climate Change specialist, has been awarded the National Environmental Award 2019 in recognition of his lifelong contribution to pro-environment research works, publications in various climate action programs of the United Nations and other international and national bodies, adaptation and mitigation campaigns and dedicated efforts to emphasize on inclusion of climate action initiatives in almost all PKSF interventions.

On 20 June 2019, Hon'ble Prime Minister Sheikh Hasina handed over the award to Dr Ahmad at an event



to mark the World Environment Day-2019 at Bangabandhu

International Conference Centre (BICC).

Farewell to Former Managing Director



Mr Md Abdul Karim successfully served as the 9th Managing Director of PKSF from 1 April 2013 to 30 June 2019. On his last working day at PKSF, a grand event was organized to bid him farewell and honor him with a lifetime achievement award.

The program held at PKSF Auditorium was presided over by PKSF Chairman Dr Qazi Kholiquzzaman Ahmad. Members of PKSF Governing Body and General Body and other officials; Executive Directors of different Partner Organizations of PKSF; representatives from various government offices; and the family members of Mr Md Abdul Karim attended the program.

Mr Karim was honored with an *Uttariya*, a crest, flowers, important publications of PKSF, and other gifts. A short video on the life of Mr Karim was also shown.

Moinuddin Abdullah Takes Over as New Managing Director



Mr Mohammad Moinuddin Abdullah has joined PKSF as its 10th Managing Director. He took office on 01 July 2019 for a three-year term.

On the day, a special program was arranged to welcome the new Managing Director to PKSF. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the program. PKSF's Deputy Managing Directors and Senior Editorial Adviser also spoke at the event to welcome him. Members of PKSF's General Body and Governing Body and other officials; and Executive Directors and representatives of Partner Organizations (POs) of PKSF were present there.

Before joining PKSF, Mr Abdullah served as Senior Secretary in the Ministry of Agriculture, Secretary in the Ministry of Housing and Public Works, Secretary/ Secretary In-Charge in the Ministry of Industries, Director General of the Prime Minister's Office and Divisional Commissioner of Dhaka. The career-bureaucrat served in different regions of Bangladesh in field administration.





AUDITOR'S REPORT

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

Opinion

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at June 30, 2019, and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended, notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Palli Karma-Sahayak Foundation (PKSF) as at June 30, 2019, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with International Ethics Standards Board for Accountant (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations 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.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, we also report the following:

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

Dated, Dhaka:

25 November 2019

S. F. Ahmed & Co.

S. F. Ahmed & Co.

Chartered Accountants



S. F. AHMED & CO.

Chartered Accountants ...since 1958

Member Firm of HLB International

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Palli Karma-Sahayak Foundation (PKSF)


Statement of Financial Position

As at 30 June 2019

		As at 30 June	
Particulars	Notes	2019 Taka	2018 Taka
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	770,923,930	782,508,310
Investment against provision for gratuity	5.00	863,166,305	533,401,026
Investment against provision for earn leave	6.00	119,778,198	108,781,818
Investment against PKSF fund- SF, PSF, DMF	7.00	4,688,500,000	5,754,625,000
Staff house building, computer & car loan	8.00	417,140,825	353,550,001
Loan to POs under core program	9.00	21,722,895,182	19,296,689,365
Loan to POs under project	11.00	1,084,704,533	124,977,269
Total Non-current assets		29,667,108,973	26,954,532,789
Current assets			
Loan to POs under core program	9.00	30,452,461,252	28,592,742,751
Loan to POs under capacity building	10.00	560,934	560,934
Loan to POs under project	11.00	261,045,460	23,113,638
Service charges receivable	12.00	785,518,211	723,498,622
Interest and other receivables	13.00	158,506,872	155,088,819
Grant receivables	24.00	350,270,058	205,374,503
Advances, deposits and prepayments	14.00	878,199,394	621,981,854
Cash and cash equivalents	15.00	5,884,780,552	5,437,292,897
Total Current assets		38,771,342,733	35,759,654,018
Total properties and assets		68,438,451,706	62,714,186,807
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	16.00	12,822,680,271	12,822,680,271
Disaster management fund		4,990,094,607	4,711,191,421
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		103,111,658	96,523,288
Programs- support fund		2,663,355,702	2,589,949,385
Retained surplus		27,061,619,001	25,588,466,727
Total Capital fund		47,740,861,239	45,908,811,092

		As at 30 June	
Particulars	Notes	2019 Taka	2018 Taka
Non current liabilities			
Microfinance loan under core program	17.00	12,292,548,564	10,946,170,971
Loan for other projects	18.00	1,697,500,000	240,000,000
Provision for interest on microfinance loan	19.00	40,661,819	26,984,663
Provision for interest on loan for other projects	20.00	8,137,589	1,190,137
Provision for gratuity and severance allowances	21.00	959,278,909	583,712,684
Provision for earn-leave	22.00	215,962,114	109,817,285
Deferred income (Grant for assets)	23.00	38,759,671	28,965,218
Total Non current liabilities		15,252,848,666	11,936,840,958
Current liabilities			
Microfinance loan under core program	17.00	406,357,170	406,357,171
Provision for interest on microfinance loan	19.00	30,462,785	32,286,419
Grant received in advance	24.00	568,386,728	465,287,196
Other liabilities	25.00	1,421,915,682	1,058,004,259
Loan loss provision - core program	26.00	2,990,143,502	2,903,076,960
Loan loss provision - capacity building	27.00	560,934	560,934
Loan loss provision - project	28.00	26,915,000	2,961,818
Total Current liabilities		5,444,741,801	4,868,534,757
Total capital fund and liabilities		68,438,451,706	62,714,186,807

The annexed notes from 1 to 53 and Annexure 1 & 2 form an integral part of these financial statements


Golam Touhid

Deputy Managing Director



Mohammad Moinuddin Abdullah

Managing Director



Dr. Qazi Kholiquzzaman Ahmad

Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka:

25 November 2019


S. F. Ahmed & Co.

Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Comprehensive Income

For the year ended 30 June 2019

		For the year ended 30 June	
Particulars	Notes	2019 Taka	2018 Taka
INCOME			
Operating income			
Service charges	29.00	2,946,139,234	2,787,920,808
Grant income	30.00	1,726,603,157	1,635,409,602
		4,672,742,391	4,423,330,410
Non operating income			
Interest on bank balance and short term deposit	31.00	965,570,796	766,189,180
Other income	32.00	29,434,561	28,809,446
		995,005,357	794,998,626
Total		5,667,747,748	5,218,329,036
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	33.00	741,766,783	543,633,982
Training, workshop and seminar	34.00	79,747,630	50,226,790
Institutional development and capacity building	35.00	6,794,690	5,095,117
Program and project cost	36.00	2,188,373,990	1,644,527,309
Socio-economic & human capability improvement program	37.00	3,290,000	12,511,500
Monitoring and evaluation	38.00	16,634,620	19,635,571
Occupancy expenses	39.00	13,420,845	12,947,767
Research and publication	40.00	44,434,229	61,964,779
Depreciation	41.00	47,062,609	46,315,512
Administrative expenses	42.00	59,151,434	75,224,039
Total		3,200,676,830	2,472,082,366
Loan loss expenses	43.00	111,019,724	272,278,734
Financial cost of operation			
Borrowing cost	44.00	116,942,502	114,987,193
Bank charge & commission	45.00	4,419,519	4,513,636
Total		121,362,021	119,500,829
Total expenditure		3,433,058,575	2,863,861,929
Excesses of income over expenditures	16.00	2,234,689,173	2,354,467,107

The annexed notes from 1 to 53 and Annexure 1 & 2 form an integral part of these financial statements



Golam Touhid

Deputy Managing Director



Mohammad Moinuddin Abdullah

Managing Director



Dr. Qazi Kholiquzzaman Ahmad

Chairman

Signed in terms of our separate report annexed



S. F. Ahmed & Co.

Chartered Accountants

Dated, Dhaka:

25 November 2019

Palli Karma-Sahayak Foundation (PKSF)

Statement of Cash Flows For the year ended 30 June 2019

Particulars	Notes	For the year ended 30 June	
		2019 Taka	2018 Taka
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		2,234,689,173	2,354,467,107
Add: Adjustment for items not involving the movement of cash	46.00	237,106,104	388,686,320
Surplus before changes in operating activities		2,471,795,277	2,743,153,427
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	47.00	(385,246,006)	(117,469,106)
(Increase)/decrease in loans to POs - current portion	48.00	(2,097,650,323)	(1,695,210,458)
(Increase)/decrease in loans to POs - non current portion	49.00	(3,385,933,081)	(1,823,999,201)
		(5,868,829,410)	(3,636,678,765)
Increase/(decrease) in current liabilities	50.00	362,087,789	115,244,355
Increase/(decrease) in non-current liabilities	51.00	20,624,608	14,687,018
		382,712,397	129,931,373
Net cash flows from operating activities		(3,014,321,736)	(763,593,965)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(40,272,985)	(42,839,072)
Sale proceed of property, plant and equipment		4,843,012	3,267,302
(Increase)/decrease investment against provision for earn leave		(10,996,380)	(13,496,556)
(Increase)/decrease investment against provision for gratuity		(329,765,279)	(69,056,609)
(Increase)/decrease investment against PKSF fund		1,066,125,000	(1,087,125,000)
Net cash used in investing activities		689,933,368	(1,209,249,935)
C. Cash flows from financing activities			
Increase/(decrease) grant receive in advance		103,099,532	105,664,244
(Increase)/decrease in grant receivable		(144,895,555)	(116,813,525)
Increase/(decrease) in grant for assets		9,794,453	(3,288,373)
Grant received as capital fund		-	1,647,440,171
Microfinance loan repaid	52.00	(406,357,171)	(812,714,342)
Microfinance loan received	52.00	3,210,234,764	270,000,000
Net cash flows from financing activities		2,771,876,022	1,090,288,175
Net increase/(decrease) in cash and cash equivalents		447,487,655	(882,555,725)
Opening cash and cash equivalents		5,437,292,897	6,319,848,622
Closing cash and cash equivalents		5,884,780,552	5,437,292,897

The annexed notes from 1 to 53 and Annexure 1 & 2 form an integral part of these financial statements



Golam Touhid
Deputy Managing Director



Mohammad Moinuddin Abdullah
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed

Dated, Dhaka:
25 November 2019


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity

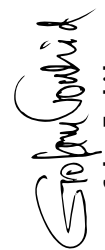
For the year ended 30 June 2019

Particulars	GRANTS			
	Establishment Grants		UPP	RNPP
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)
Balance as at 01 July 2018	1,100,000,000	650,000,000	4,168,200,000	642,320,100
Fund received during the year 2018-2019	-	-	-	-
Surplus for the year 2018-2019	-	-	-	-
Transfer to disaster management fund	-	-	-	-
Transfer to special fund	-	-	-	-
Transfer to programs support fund	-	-	-	-
Adjustment during the year	-	-	-	-
Balance as at 30 June 2019	1,100,000,000	650,000,000	4,168,200,000	642,320,100
Balance as at 01 July 2017	1,100,000,000	650,000,000	4,168,200,000	642,320,100
Fund received during the year 2017-2018	-	-	-	-
Surplus for the year 2017-2018	-	-	-	-
Transfer to disaster management fund	-	-	-	-
Transfer to special fund	-	-	-	-
Transfer to programs support fund	-	-	-	-
Adjustment during the year	-	-	-	-
Balance as at 30 June 2018	1,100,000,000	650,000,000	4,168,200,000	642,320,100

Particulars	GRANTS				Total
	REDP	MEL	KGF	ENRICH	
		GOB (Own sources)	GOB (KFAED)	GOB	
Balance as at 01 July 2018	44,820,000	3,750,000,000	819,900,000	1,647,440,171	12,822,680,271
Fund received during the year 2018-2019	-	-	-		-
Surplus for the year 2018-2019	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
Balance as at 30 June 2019	44,820,000	3,750,000,000	819,900,000	1,647,440,171	12,822,680,271
Balance as at 01 July 2017	44,820,000	3,750,000,000	819,900,000	-	11,175,240,100
Fund received during the year 2017-2018	-	-	-	1,647,440,171	1,647,440,171
Surplus for the year 2017-2018	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
Balance as at 30 June 2018	44,820,000	3,750,000,000	819,900,000	1,647,440,171	12,822,680,271

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2018	4,711,191,421	100,000,000	2,589,949,385	96,523,288	25,588,466,727	45,908,811,092
Fund received during the year 2018-2019	-	-	-	-	-	-
Surplus for the year 2018-2019	256,556,294	-	73,406,317	4,353,681	1,900,372,881	2,234,689,173
Transfer to disaster management fund	22,346,892	-	-	-	(22,346,892)	-
Transfer to special fund	-	-	-	2,234,689	(2,234,689)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(402,639,026)	(402,639,026)
Balance as at 30 June 2019	4,990,094,607	100,000,000	2,663,355,702	103,111,658	27,061,619,001	47,740,861,239
Balance as at 01 July 2017	4,478,466,444	100,000,000	2,400,134,391	90,616,997	23,662,445,882	41,906,903,814
Fund received during the year 2017-2018	-	-	-	-	-	1,647,440,171
Surplus for the year 2017-2018	209,180,306	-	189,814,994	3,551,824	1,951,919,983	2,354,467,107
Transfer to disaster management fund	23,544,671	-	-	-	(23,544,671)	-
Transfer to special fund	-	-	-	2,354,467	(2,354,467)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2018	4,711,191,421	100,000,000	2,589,949,385	96,523,288	25,588,466,727	45,908,811,092

The annexed notes from 1 to 53 and Annexure 1 & 2 form an integral part of these financial statements


Golam Touhid

Deputy Managing Director


Mohammad Moinuddin Abdullah
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka:

25 November 2019


S. F. Ahmed & Co.
Chartered Accountants

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, 2019. 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	2019	2018
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	99.34 99.38 99.41 99.47	99.36 99.34 99.31 99.33
	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	96.74 97.04 97.06 97.20	97.15 97.29 96.85 96.90
b)	Minimum current ratio of 2.5:1		7.12:1	7.35:1
c)	Maximum debt capital ratio of 4.5:1		0.30:1	0.25:1
d)	Minimum debt service cover ratio of 1.25 times		20.11 times	21.48 times
e)	Adequacy of MIS and internal audit/control systems		Adequate	Adequate
f)	Accuracy of quarterly reports on the funding of POs		Appears to be correctly drawn up	Appears to be correctly drawn up

Dated, Dhaka:
25 November 2019

S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants



S. F. AHMED & CO.
Chartered Accountants ...since 1958
Member Firm of HLB International

Dhaka Office

House - 51 (2nd & 3rd Floor) Road - 9, Block - F
Banani, Dhaka - 1213, Bangladesh
Phone : (880-2) 9870957, 9894026
01707079855, 01707079856
Fax : (880-2) 55042314
E-mail : sfaco@dhaka.net; ahmeds@bol-online.com

Chittagong Office

Ispahani Building (2nd Floor)
Agrabad C/A, Chittagong
Bangladesh
Phone : (880) 31-716184
Fax : (880) 31-713683

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 2019 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2019.

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 POs (BIPOOL)

Loan to POs (OOSA)

Loan to PO under Category -Large

Loan to PO under Category-Medium

Loan to PO under Category-Small

Loan to non partner organizations

Project wise details breakdown are as follows:

Loan to POs under rural microcredit borrowers (RMC)

Loan to POs under urban microcredit borrowers (UMC)

Loan to POs under Jagoron Loan

Loan to Ultra Poor Programm UPP (GoB)

Loan to POs under Buniad Loan

Loan for Microenterprise (GOB)

Specialised loan under ME

Loan to POs under Agrosor Loan

Loan to POs under start up capital-PACE

Loan to POs under Capacity Building

Loan to POs under Seasonal Loan

Loan to POs under Agricultural loan

Loan to POs under Sufolon Loan

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 LIFT

Loan to POs under ENRICH

Loan to POs under KGF

Loan to POs under Sanitation Development

Loan to POs under Abason

Loan to POs under Agricultural Mechanization

Loan to POs under PSF

Loan to POs under SEP

Loan to POs under LICHSP

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

	2019 Taka	2018 Taka
Total income	5,667,747,748	5,218,329,036
Total expenditure	3,433,058,575	2,863,861,929
Excess of income over expenditure (Surplus)	2,234,689,173	2,354,467,107
Total loan to Partner Organizations (POs)	53,521,667,361	48,038,083,957
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	796,452,816	819,170,902
Loan to PO under Category -Large	32,372,742,179	27,276,494,871
Loan to PO under Category-Medium	10,922,615,264	8,795,330,182
Loan to PO under Category-Small	8,670,190,455	10,383,671,355
Loan to non partner organizations	7,500,000	11,250,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,115,378,064	1,144,588,149
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	29,700,000
Loan to POs under Jagoron Loan	20,018,642,500	18,672,770,000
Loan to Ultra Poor Programm UPP (GoB)	148,486,637	149,003,344
Loan to POs under Buniad Loan	3,301,770,471	3,056,054,245
Loan for Microenterprise (GOB)	125,103,500	134,551,500
Specialised loan under ME	6,000,000	10,000,000
Loan to POs under Agrosor Loan	16,136,722,222	14,524,724,097
Loan to POs under start up capital-PACE	8,000,000	16,000,000
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal Loan	24,600,000	62,800,000
Loan to POs under Agricultural loan	6,000,000	6,000,000
Loan to POs under Sufolon Loan	5,251,800,000	5,262,300,000
Loan to POs under MFTSP	3,600,000	3,600,000
Loan to POs under MFMSFP	91,900,000	91,900,000
Loan to POs under DMF	148,906,664	327,406,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	890,907,852	529,702,941
Loan to POs under ENRICH	3,496,171,858	2,645,364,510
Loan to POs under KGF	956,000,000	876,000,000
Loan to POs under Sanitation Development	162,500,000	259,500,000
Loan to POs under Abason	150,000,000	-
Loan to POs under Agricultural Mechanization	17,500,000	-
Loan to POs under PSF	600,000	-
Loan to POs under SEP	1,020,000,000	-
Loan to POs under LICHSP	325,749,993	148,090,907
Total loan to Partner Organizations (POs)	53,521,667,361	48,038,083,957
Capital fund	47,740,861,239	45,908,811,092
Total properties and assets	68,438,451,706	62,714,186,807
Returns		
Surplus as % of average capital fund	4.77%	5.36%
Surplus as % of average portfolio	4.40%	5.09%
Surplus as % of average total assets	3.41%	3.88%
Ratios		
Cumulative loan collection ratio on total dues	99.47%	99.33%
Loan collection ratio on current dues	97.20%	96.90%
Current ratio	7.12:1	7.35:1
Debt/equity ratio	0.30:1	0.25:1
Debt service cover ratio	20.11 times	21.48 times
General and administrative expenses as % of average portfolio	6.30%	5.34%
Total loan principal affected by arrears as % of outstanding portfolio	3.46%	3.92%

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	28,096,976,000	39,480,591,531	6.73		4.79	
2015-2016	4,800,769,222	2,541,258,175	2,259,511,047	52.93	29,712,260,000	42,202,238,165	8.55		6.02	
2016-2017	4,218,095,800	2,315,068,785	1,903,027,015	54.88	31,136,396,000	44,518,874,298	7.44		5.20	
2017-2018	5,218,329,036	2,863,861,929	2,354,467,107	54.88	32,932,104,000	48,038,083,957	8.70		5.96	
2018-2019	5,667,747,748	3,433,058,575	2,234,689,173	60.57	36,986,750,000	53,521,667,361	9.28		6.41	

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	1,477,728,820	178.11
2015-2016	3,879,067,788	2,468,282,903	1,410,784,885	157.16
2016-2017	3,530,219,137	2,315,068,785	1,215,150,352	152.49
2017-2018	4,423,330,410	2,863,861,929	1,559,468,481	154.45
2018-2019	4,672,742,391	3,433,058,575	1,239,683,816	136.11

III. Operating achievement (Field Level):

Description	Financial year 2018-2019		Financial year 2017-2018	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	1	278	-	277
No of borrowers	398,294	10,781,660	415,889	10,383,366
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	511,577,200,000	3,572,655,087,000	447,934,730,000	3,061,077,887,000
Loan realization (Tk.)	463,969,556,000	3,274,504,286,000	408,201,691,000	2,810,534,730,000

DIVISION-WISE LIST OF PARTNER ORGANIZATIONS

BARISHAL DIVISION

Barguna District

- 1. Sangkalpa Trust**
Sangtai Plaza, Hospital Road
Patharghata Poursava, Barguna-8700
Contact: (04455)-75122, 01712-941350
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

Barishal District

- 3. Akota Samaj Unnayan Kendra (ASUK)**
Vill.: Chengutia, Post: Dhandoba
Agoiljhara, Barishal
Contact: 01712-809618
Email: asuk_bari@yahoo.com
- 4. Bangladesh Development Society (BDS)**
BDS Bhaban, 5, Sadar Road
Post Box: 34, Barishal-8200
Contact: 0431-64620, 01715-168480
Fax: 0088-0431-61205, Email: bdsbarisal@gmail.com

5. Integrated Community Development Association (ICDA)

Shikhok Bhaban (2nd Floor)
Fakirbari Road, Barishal
Contact: 0431-2173088, 01727-063392
Email: icda_bd@yahoo.com

Bhola District

- 6. Polly 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
Charnoabad, Bhola
Contact: (0491) 62169
01914-059478
01865-036601, 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 HealthCare 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

Krishna Nagar, Pirojpur Sadar, Pirojpur
Liaison Office
House: 1, Road: 27, Block-J
Banani Model Town, Dhaka-1213
Contact: 0461-62269
01738-413132, 01716-369919
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

CHATTOGRAM DIVISION

Brahmanbaria District

14. HOPE

Aliabad, Nabinagar
Brahmanbaria-3410
Contact: 01711-341975
Email: a_kollul@yahoo.com

Chattogram District

15. Community Development Centre (CODEC)

CODEC Bhaban
Plot: 02, Road: 02, Lake Valley R/A
Hazi Zafar Ali Road, Khulshi, Chattogram
Contact: 880-31-2566746, 2566747, 01713100230
Email: khursidcodec@gmail.com
Web: www.codecbd.org

16. Ghashful

House: 5/D, Badsha Mia Road
Amirbag, Chattogram
Contact: 01777-780700 (ED), 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, 941, Jalil Nagar, Raozan
Post: Raojan, Chattogram-4340
Contact: (03026) 56031, 01819-343289
Email: salimmuktipath@yahoo.com

18. NOWZUWAN

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

19. Protyashi

Syed Bari, 903/A Omar Ali Matabbar Road
Chandgaon, Chattogram-4212
Contact: (031) 2550506, 01819-326206
Email: protyashi.ctg@gmail.com
Web: www.protyashi.org

20. Young Power in Social Action (YPSA)

House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chattogram-4212
Contact: 031-672857, 01711-825068
01819-321432, Fax: 031-2570255
Email: info@ypsa.org, arif@ypsa.org
Liaison Office:
House: 12/Uma/1 (Gr. Floor), Road: 2
Shyamoly, Dhaka-1207
Contact: 8142351, 8143983

21. Mamata
House: 13, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chattogram
Contact: 031-727295, 01707-761915
Email: mamtahq@yahoo.com

22. OPCA (Organisation for the Poor Community Advancement)
Vill: Mostan Nagar, P.O: Chaitanrerhat
P.S Zorargonj, Mirsarai, Chattogram
Contact: 44333-07496, 01818-721194
01819-617560, 01777-446525, 01877-725050
Email: opca92@yahoo.com, info@opcabd.org
Web: www.opcabd.org

Cumilla District

23. Ansar Ali Foundation for Integrated Development (AFID)
Shimpur, Adarsha Sadar, Cumilla-3505
Contact: 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,
01733-219910
Email: disadhaka@yahoo.com, info@disabd.org
Web: www.disabd.org

Area Office

Hospital Road, Chandina
Cumilla

25. Kotwali Thana Central Co-operative Association Ltd.
Old Abhoy Asram, Cumilla Sadar, Comilla-3500
Contact: 01712-992160, 01712-297216
Email: ktccaltd@yahoo.com

26. PAGE Development Centre
67/58, Nahar Plaza (7th floor)
Nazrul Avenue, Kandirpar, Cumilla-3500
Contact: (081) 76323, 77093
01711-388410, 01712243257
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
01716-445898, 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, 01817-708057
Email: arun@alocht.org, info@alocht.org
Web: www.alocht.org

Noakhali District

29. DWIP Unnayan Sangstha
24/5, 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, 01865-041202
Email: saifulislam@yahoo.com
Web: www.sagarika-bd.org

Rangamati District

31. Centre for Integrated Programme and Development (CIPD)
Ray 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
Flat: E3 (4th floor), House: 27/A
Shangshad Avenue, Monipuripara, Tejgaon
Dhaka-1215
Contact: 9144502, 01711-172323
Email: antarsd@agni.com,
Web: www.antarsd.org

- 33. Alternative Development Initiative (ADI)**
House: 58 (4th Floor), Road-3, Block-B
Niketon, Gulshan-01, Dhaka-1212
Contact: 9861412, 01711-813470
E-mail: adi.bd.org@gmail.com
anis.rahman2010@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. 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
01720576003, 01711274549
Email: arches@btcl.net.bd, archessirajgonj@yahoo.com, arches.sirajgong@gmail.com
- 36. Association for Realisation of Basic Needs-ARBAN**
House: 5/7/A (3rd floor), Block-D
Lalmatia, Dhaka-1207
Contact: 02-9119762, 01917-705604
Email: arbn@dhaka.agni.com
arban1984@yahoo.com
- 37. Association for Under Privileged People (AUP)**
House: Kha 187 (5th floor)
Moddaya Badda, Dhaka-1212
Contact: 02-55055240, 01712-204473
Email: aup@sambd.com
- 38. Bangladesh Association For Social Advancement (BASA)**
House: 113 (2nd & 3rd 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
- 39. BEDO**
Rahman Lucid Tower
D-2, 19/3 Kakrail, Dhaka-1217
Contact: 9554798, 9568906
01911-357756, 01985-503501
Email: bedo@bijoy.net, Web: www.bedobd.org
- 40. Bangladesh Extension Education Services**
House: 12/A, Road: 30
Gulshan-1, Dhaka-1206
Contact: 02-9889732-3, 01711-409552
01711-605416, 0170-3591146
Web: www.bees-bd.org
- 41. BASTOB-Initiative for People's Self Development**
6/20 (5th floor), Humayun Road
Block- B, Mohammadpur
Dhaka- 1207
Contact: 48112102, 48112402, 01713-004009
Email: bastobbangladesh@gmail.com
info@bastob.org
Web: www.bastob.org
- 42. 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
- 43. Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar, Section: 5
Mirpur, Dhaka-1216
Contact: 88-02-9009451, 01911-323280
Email: support@berdo-bd.org
Web: www.berdo-bd.org
- 44. CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Contact: 8120634, 01713-204682
Email: carsafoundation@yahoo.com
- 45. Centre for Advanced Research and Social Action**
House: 29, Road: 1
Dhanmondi R/A, Dhaka-1205
Contact: 9671587, 01711-537661
01711-219181
Email: carsa95@yahoo.com
- 46. Centre for Community Development Assistance (CCDA)**
House no-1/8 (Block-G)
Lalmatia Housing Estate
Dhaka-1207
Contact: 8711215, 8713137, 01714-161650
Email: ccdabd@gnbd.net, ccdacor@gnbd.net

- 47. 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@gmail.com
Web: www.cdipbd.org
- 48. Centre for Mass Education in Science (CMES)**
House: 828, Road: 19 (old)
Dhanmondi R/A, Dhaka-1209
Contact: 8117270, 01714-098903
Email: cmesmcw@gmail.com
- 49. CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road
Dhanmondi R/A
Dhaka-1209
Contact: 9121504, 9145667
01713-002426, 01715-150509
Email: cedarbangladesh@gmail.com
- 50. Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur
Dhaka-1216
Contact: 8034785-6
01711-520351, 01717-091490
Fax: 88-02-8059684
Email: info@dorpbdbd.org,
Web: www.dorpbdbd.org
- 51. DAM Foundation for Economic Development**
House: 852, Road: 13
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: 018-11480011
01811-480022
Fax: 88-02-8113010, 9144030
Email: dfed@ahsania mission.org.bd,
dam.bgd@ahsaniamission.org.bd
- 52. Dushtha Shasthya Kendra**
House-741, Road-09
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: +88-02-9128520
8120965, 58151176, 01926-673100
Fax: 88-02-5853413, Ext: 123
Email: dskinfo@dskbangladesh.org
- 53. 'ENDEAVOUR' Ensure Development Activities for Vulnerable Under Privileged Rural People**
Antaranga, 73/B New Muslim Quarter
Hobigonj Sadar, Hobigonj
Contact: 0831-62307, 01715-120898
Email: endeavour-08@hotmail.com
Liaison Office
282/5, First Colony, Mazar Road
Mirpur-1, Dhaka
Contact: 9027457
- 54. Ambala Foundation**
House: 62, Block-Ka, Piciculture Housing Society
Shyamoli, Dhaka-1207
Contact: 9120040, 9125028
01711-527193, 01748-999252
Email: info@ambalafoundation.org
Web: www.ambalafoundation.org
- 55. Family Development Services & Research (FDSR)**
House: 216, Ashkona Medical Road
Dakhinkhan, Dhaka-1230
Contact: 01676-104533, 01718-712128
Email: fdsrho@gmail.com
- 56. 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
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 8118903, 9122207
Email: info@fivdb.net
- 57. Gono Kallayan Trust (GKT)**
Head Office: 101, Girl's School Road
(Nagar Bhaban Sarak)
Manikgonj-1800
Contact: 01711-547780, 01733-076000
Liaison Office
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shyamoli
Dhaka-1207
Contact: 8123102, 9115747
Fax: 880-2-8118687
Email: gkt@bdcom.com, gktmfi@yahoo.com

- 58. Gonoshasthaya Kendra**
Mirzanagar, Via Savar Cantonment
Savar, Dhaka-1344
Contact: 01713-033862, 01752-004655
Email: gk@citechco.net, dulal@gmail.com
Web: www.gonoshasthayakendra.com
- 59. Gono Unnayan Procheta (GUP)**
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Contact: +8802 9138801, 01714-033373
01716-261398
Email: info@gupbd.org
- 60. HEED Bangladesh**
Main Road, Plot: 19
Block-A, Section-11
Mirpur, Dhaka-1216
Contact: 9004556, 9001731, 01713-276463
01713-276470, Email: heed@agni.com
Web: www.heed-babgladesh.com
- 61. Hilful Fuzul Samaj Kallayan Sangstha**
House: 87/Ka, Pisciculture Housing Society
Shyamoli, Mohammadpur
Dhaka-1207
Contact: 9146206, 01733-093777, 01733-093611
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com
- 62. Integrated Development Foundation**
House: 20, Avenue-2, Block-D
Mirpur-2, Dhaka-1216
Contact: 02-55075380, 02-55075381
Email: idf_bd92@yahoo.com
Web: www.idfbd.org
- 63. Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Contact: 9125038, 9143100, Fax: 9113017
Email: manabik@bangla.net, Web: www.mssbd.org
- 64. New Era Foundation**
Head Office: Char Mirkamari, Post: Joynagar
Issordi, Pabna
Liaison Office
70/A, Purana Paltan Lane
Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Contact: 8333839, 01714-029549
Email: nef.org.bd@gmail.com
- 65. Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10
Baitul Aman Housing Society, Adabor
Mohammadpur, Dhaka-1207
Contact: 8151124-6, 9128824, 01713-003166,
01730-024515
E-mail: info@padakhep.org padakhep@gmail.com
Web: www.padakhep.org
- 66. Pally Bikash Kendra (PBK)**
27/C Asad Avenue (1st floor), Block-E
Mohammadpur, Dhaka-1207
Contact: 9132389, 01711-523265
Fax: 880-2-9112336
Email: info@pbk-bd.org
Web: www.pbk-bd.org
- 67. Palli Mongal Karmosuchi**
PMK Bhaban, Vill. & Post Office: Zirabo
Ashulia, Dhaka
Contact: 02-7791448-9
Liaison office
House: 123, Flat: 2/A, Road: 13/A
West Dhanmondi, Dhaka-1209
Contact: 9667005
Email: humayunkabirdd@gmail.com
akmal_pmk@yahoo.com
- 68. Palli Shishu Foundation of Bangladesh**
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur-2, Dhaka-1216
Contact: 9033628, 01819-220580
01782-177056
Web: www.pallishishu.org
Email: psf.micro@gmail.com
- 69. Pidim Foundation**
Plot: A-76, Road: W-1, Block-A
Eastern Housing Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 9005874, 01727-780064, 1713-337670
Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com
- 70. 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

- 71. Prism Bangladesh Foundation**
FANN KASHANA
Flat: 3A/B, House: 41, Road: 6
Block-c, Banani, Dhaka-1213
Contact: 01716-002021
Email: prismbdf@yahoo.com
Web: www.pbf.org.bd
- 72. Prodipan**
Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Contact: 01713-205437, 041- 2870008
01714-631107
Email: ho@prodipan-bd.org, ed@prodipan-bd.org
- 73. RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Contact: (88-02) 58951802, 01711-593953
Fax: 88-02-8954391, Email: rdrs@bangla.net
Web: www.rdrsbangla.net
- 74. Resource Integration Centre (RIC)**
House: 20 (new), Road-11 (new), 32 (old)
Dhanmondi R/A, Dhaka-1209
Contact: 880-2-58152424, 01711-548790
Fax: 8142803, Email: ricdirector@yahoo.com
Web: www.ric-bd.org
- 75. Sajida Foundation**
OTOBI Center (5th floor), Plot: 12
Block: CWS (C)
Gulshan-1, Dhaka-1212
Contact: 9890513, 9851511, 01819-212310
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
- 76. Social Upliftment Society (SUS)**
C-25, Jaleshwar, Shimultala, Savar, Dhaka-1340
Contact: 7742403, 7746229, 01678-678877
01678-678855, 01678-678800
Email: sus@citechco.net
Web: www.sus-bd.org
- 77. Society for Development Initiatives (SDI)**
House: 2/4 (3rd floor), Block-C
Shahjahan Road, Mohammadpur
Dhaka-1207
Contact: 02- 9122210, 02- 9138686
01711-815053, 01730-330703
Email: sdi@bdcom.com, Web: www.sdi.org.bd
- 78. 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
01712-194856, 01721-234780
Email: sopiretdhaka@gmail.com
sopiret@gmail.com
- 79. Social Assistance and Rehabilitation for the Physically Vulnerable**
86/1, North Adabor
Jamirunnesa Palace
Flat: 1C-1D, Adabor Bazar Road
Adabor, Dhaka-1207
Contact: +88 02 9129698
+88 02 9129838, 01711-546860
Email: sarpv.1989@gmail.com
shahidul@sarpv.org
Web: www.sarpv.org
- 80. 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
- 81. Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan
Dhamrai, Dhaka
Contact: 01713-005314, 01730-038502
Email: sojag86@yahoo.com
- 82. South Asia Partnership Bangladesh**
House: 63, Block: Ka
Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 02- 8114697, 8118465
Fax: 88-02-8113033, 01720-200030 (ED)
Email: sapbdesh@gmail.com
Website: www.sapbd.org
- 83. Swanirvar Bangladesh**
5/5, Block-C, Lalmatia
Dhaka-1207
Contact: 9116558, 9116808

84. Coastal Association for Social Transformation Trust
Metro Melody
House: 13 (1st floor), Road: 2
Shyamoli, Dhaka-1207
Contact: 02-8125181, 9118435
01711-529792, 01713-328835
Fax: 88 02-9129395
Email: info@coastbd.org, tarik.coast@gmail.com
Website: www.coastbd.org

85. TARANGO
285/5, 1st Colony, Mazar Road
Mirpur-1, Dhaka-1216
Contact: 02-9034341, 9025369, 01715-024110
Email: wedptar@yahoo.com
wedptar@yahoo.com
Website: www.tarango-bd.org

86. TMSS
TMSS Bhaban
631/5, West Kazipara, Mirpur-10
Dhaka-1216
Contact: 55073540, 55073530
55073586, 9013659
Fax: 9348644, 9009089
Email: tmsseshq@gmail.com
Web: www.tmss-bd.org

87. UDDIPAN
House: 9, Road: 01, Block-F
Janata Cooperative Housing Society Ltd.
Ring Road, Adabor, Dhaka-1207
Contact: 8115459, 9145448
Fax: 9121538, 01713-147108
Email: udpn@agni.com
Web: www.uddipan.org

88. Uttara Development Programme Society (UDPS)
5/10 (Gr. Floor), Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: 88-02-9140902, 01977-419110
Email: udps_dhaka@yahoo.com

89. Village Education Resource Centre (VERC)
B-30, Ekhlash Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-7745412
01713-030885, 01778-280200
Fax: 88-02-7745779
Email: info@vercbd.org
Web: www.vercbd.org

90. Leya Health & Education Development Foundation
24 New Chasara, Dopapatti Road
Jamtala, Narayanganj
Contact: 01713-068891, 01715-035526
Email: leyafoundation@yahoo.com

91. SHEVA Nari O Shishu Kallyan Kendra
26, East Tejturi Bazar, Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com

92. Shakti Foundation for Disadvantaged Women
House: 4, Road: 1 (Main Road)
Block-A, Section-11, Mirpur, Dhaka-1216
Contact: 02-8810700, 01819-218267, 01847-099541
Fax: 88-02-8616388
Email: info@sfdw.org
Website: www.sfdw.org

Faridpur District

93. Amra Kaj Kory (AKK)
Rawshan Ara Manjeel
35/7/1 North Kamalapur
P.O + Upazila: Faridpur Sadar
Dist: Faridpur
Contact: 0631-63944, 01731-187569, 01712-001233
Fax: 88-0631-63944
Email: amrakajkory@yahoo.com

94. Daridrya Nirashan Procheta (DNP)
Bhasanchar, Mongoldangi, Ambikapur
Faridpur-7802
Contact: (0631) 62712, 01716-091808
Fax: 88-0631/64467
Email: dnpfpur@yahoo.com

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

96. Society Development Committee (SDC)
Zaman Manzil, Road No-1
Goalchamot
Faridpur Sadar, Faridpur-7804
Contact: (0631) 65854, 01714-022987
Email: sdc.bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

97. Centre for Rehabilitation Education Earning Development (CREED)

House: 307/1 (5th floor)
Road No: 8/A (New), 15 (Old)
West Dhanmondi, Dhaka-1209
Contact: 01711-608288, 01627-998297,
01711786553
Email: creedgfsc@gmail.com
creeddhaka@gmail.com
Web: www.creed-bd.org

Kishoreganj District

98. 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: oradhakaora@yahoo.com

Manikganj District

99. Association for Rural Advancement in Bangladesh (ARAB)

Bewtha Road, Manikganj Town
Manikganj-1800
Contact: 88-02-7710264, 7711085
01552-313919, 01932-715833
Fax: 880-02-7711086, 0651-62086
Email: arab-bd@yahoo.com
Web: www.arab-bd.org

100. Grameen Seba Sangstha (GSS)

74/1, Bonogram Res. Area (Gangadhor patti)
Manikganj Sadar-1800
Contact: 01199-840193, 01715-186715
Email: gssmanikgonj@gmail.com

101. Socio Economic Development Action Program (SEDAP)

Paradise Hall Road
Singair, Manikganj
Contact: 01673-327616, 01713-538335

Munshiganj District

102. Aram Foundation

Bhabar Char, College Road
Post-Gazaria, Munshiganj
Contact: 01714-094287, 01816-900624

Rajbari District

103. Karmojibi Kallayan Sangstha (KKS)

Red Crescent Plaza (2nd floor)
1 No Beradanga, Rajbari Sadar, Rajbari-7700
Contact: 01716-080319, 01711-849340
Email: kksrajbari2010@yahoo.com

104. VPKA Foundation

South Bhabanipur, Rajbari-7700
Contact: 0641-65579, 65357, 65001, 01730-449540
Email: vpkafoundation@outlook.com
vpka.credit@hotmail.com

Shariatpur District

105. 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

106. Shariatpur Development Society

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

Sherpur District

107. Rural Development Sangstha (RDS)

49, Grirda Narayanpur, Sherpur Town
Sherpur-2100
Contact: 0931-62404, 01711-186703
E-mail: rdssher@gmail.com

Tangail District

108. Samajik Seba Shonghothon

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

109. Samannita Unnayan Seba Sangathan (SUSS)

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

110. Social Rehabilitation Centre (SRC)

Bhuapur, Tangail
Contact: 01712-971658, 01729-863357

111. Social Advancement Through Unity-SATU

Plot: 91, Block: 2, Road: 12
Tangail Housing Estate
West Akur Takur Para, Tangail-1990
Contact: 88-0921-63674, 01711-567393
Email: satu@bol-online.com
Web: www.satu-bd.org

112. Society for Social Service

House: 6/1, Block-A, Lalmatia
Mohammadpur, Dhaka-1207
Contact: 02-55008334, 02-55008335
Email: ssstgl@yahoo.com
Web: www.sssbangladesh.org

MYMENSINGH DIVISION**Jamalpur District****113. PROGRESS (Ackti Samaj Unnayan Mulak Sangstha)**

Holding: 330, Dewan Para
Jamalpur Sadar, Jamalpur
Contact: (0981) 63116, 0171-3561242
Email: progressmf@yahoo.com
Web: www.progressbd.org

Mymensingh District**114. ASPADA Paribesh Unnayan Foundation**

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

Liaison Office

House: 193, Road: 1 (1st floor) (North)
New DOHS, Mahakhali, Dhaka-1206

115. Grameen Manobik Unnayan Sangstha (GRAMAUS)

Kaniz Mohol
102, DB Road, Shehra Monsibari, Mymensingh
Contact: 091-62993, 01778-055535, 01713-503982
Email: ngo-gramaus@yahoo.com
Website: www.gramausbd.org

116. Parashmoni Samajik Unnayan Sangstha

Bogar Bazar, Vill. & Post: Gujjum, Trishal, Mymensingh
Contact: 01716-081274, 01718-0203833
Email: porashmoni@gmail.com

Netrakona District**117. Sabalamby Unnayan Samity**

Shibganj Road, Netrokona-2400
Contact: 0951-61566, 01839-974200
01839-974202
Fax: 0951-61766
Email: sabalambysus@yahoo.com

118. Shram Unnayan Sangstha (SUS)

NI Khan Bhaban, Mukterpara, Netrokona
Contact: 01712-006816
Email: dinakhan1@hotmail.com

KHULNA DIVISION**Bagerhat District****119. Shaplaful**

Dashani, Bagerhat-9300
Contact: (0468) 63327, 01711-965829
Email: shaplaful04@yahoo.com, sfngo15@gmail.com

120. Village Development Foundation (VDF)

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

Chuadanga District**121. Atmabiswas**

Biswas Tower, Cinema Hall Para
Chuadanga Sadar, Chuadanga-7200
Contact: (0761) 63828, 01714-090402
Email: atmabiswas_ngo@yahoo.com

122. Jana Kallayan Sangstha (JKS)

Yatimkhana Road, Chuadanga-7200
Contact: (0761) 62797, 01966-784647
01712-927451, 01712-932103
Email: jksbangladesh@yahoo.com
Web: www.jks-bd.org

123. WAVE Foundation

3/11, Block: D
Lalmatia, Dhaka
Contact: 8143245, 58151620, 01713-337555
Email: info@wavefoundationbd.org
Web: www.wavefoundationbd.org

Jashore District

124. Ad-din Welfare Centre

Dhaka Road, Shekh Hati, Jashore-7400
Contact: (0421) 68820, 68807, 01874-075101
Fax: 0421-68807, 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

125. Agragati

Vill.: Kakbandhal, Post: Sarutia
Keshabpur, Jashore-7450
Contact: 01711-361017, 01722-394903
Email: agragatibd@gmail.com

126. Bandhu Kallyan Foundation

Rajghat, Nowapara Municipal Area
Abhaynagar, Jashore
Contact: 02-42144285, 01714-303454
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

127. Jagorani Chakra Foundation

46, Mujib Sarak, Jashore-7400
Contact: (0421) 68823, 61983, 01711-899259
Fax: 88-0421-68824
Email: mfpjcf@gmail.com, Web: www.jcf.org.bd

128. Rural Reconstruction Foundation (RRF)

RRF Bhaban, C&B Road, Karbala
P.O Box: 07, Jashore-7400
Contact: 0421-66906, 0421-65663, 0421-68457
01713-000926, Fax: 0421-68546
Email: admin@rrf-bd.org, info@rrf-bd.org
Web: www.rrf-bd.org

129. Samadhan

Samadan Bhaban
Upazilla Road, Keshabpur
Jashore-7450
Contact: (04226) 56549, 01711-131250
Email: samadhan_rezaul@yahoo.com

130. SAVIOUR

Sezan Plaza, Pulerhat
Chanchara, Jashore
Contact: 0421-66622, 01712-040700
Email: saviourjessore@gmail.com

131. Shishu Niloy Foundation

22/A, Mujib Sharak
Jashore-7400
Contact: 88-0421-65115, 01711-489883
Email: snf_mfp@yahoo.com, shishu_niloy@yahoo.com
Web: www.snf-bd.org

Jhenaidah District

132. Srijony Foundation

111, Pabahati Road, Pabahati, Jhenaidah-7300
Contact: 0451-62791, 8060725, 8016068
01922-373000, Fax: 88-0451-63346
Email: srijonyfoundation@gmail.com
Liaison Office
Srizony Bhaban
Plot: 3, Road: 1, Block: A, Section: 2
Mirpur, Dhaka-1216
Contact: 88-02-8016066, 01611217324, 01926-888588
Web: www.srijonyfoundation.org

133. Rural Health Education and Credit Organisation (RHECO)

Badsha Villa, HSS Road
Modern Town Mor, Jhenidah-7300
Contact: 88-0451-62175, 01711-571942
01712-174217
Email: rhecoorgnjh@gmail.com

Khulna District

134. 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

135. Nabolok Parisad

House: 163, Road: 11
Niralla R/A, Khulna-9100
Contact: (041) 720155, 01745-884488
01711-840957
Email: nabolok@nabolokbd.org
nabolok@khulna.net

136. Progoti Samajkallayan Sangstha (PSS)

Vill.: Baruna, PO: Baruna Bazar
Dumuria, Khulna

Liaison Office

Hospital Road, P.O: Noapara
Abhaynagar, Jashore
Contact: 01714-662835, 01727-675300
Email: progoti_khulna@yahoo.com

137. Unnayan

House: 366, Road: 19, Nirala R/A, Khulna-9100
Contact: (041) 732438, 01715-915508
Email: unnayanngo@yahoo.com
Web: www.unnayan-bd.org

Kushtia District

138. Action for Human Development Organization (AHDO)

House No: 546 (2nd Floor)
Upazilla Road, Kushtia Sadar, Kushtia
Contact: 01711-145338, 01845-982480
Email: ahdo.kustia@gmail.com

139. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha

Desha Tower, Upazila More, Jhenaidah Mohasarak
Kushtia-7000
Contact: (071) 73402, 54023
01711-217623, 01767-421482
Fax: 017-54023
E-mail: imfo@desha.org.bd, desha_bd@yahoo.com

140. KPUS (Kushtia Palli Unnayan Sangstha)

18/5, 1 no Masjidbari Lane, Aruapara
Kushtia-7000
Contact: 071-62056, 01711-310126
Email: kpus_bd23@yahoo.com

141. Peoples Integer Progressive Association for Social Activities "PIPASA"

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

142. SETU

T&T Coloni Road, Courtpara
Post Box: 10, Kushtia-7000
Contact: (071) 62029, 61610, 01720-507636,
01720-507700
Email: info@setubd.org
Web: www.setubd.org

143. Shiropa Development Society

House: 27
Baitul Zannat Zame Masjid Road
(infront of police line)
West Mojompur, Kushtia
Contact: 01711-112320
Email: shiropa_2011@yahoo.com
shiropa2011@gmail.com

Magura District

144. ROVA Foundation

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

Meherpur District

145. Daridra Bimochon Shangstha (DBS)

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

146. Palashipara Samaj Kallayan Samity (PSKS)

Bashbaria, Post & P.S: Gangni
Meherpur-7110
Contact: 07922-75046
01711-218819, 01712-279467
Email: psksmeherpur@gmail.com
Web: www.psksgm.org

Narail District

147. Narail Ashar Alo Foundation

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

Satkhira District

148. Manab Sampad Unnayan Kendra

Vill: Pania, P.O: Obaydurnagar
P.S: Kaliganj Sadar, Satkhira
Contact: 01715-350766, 01799-058320
Email: masukkaligonj@gmail.com

149. Nowabenki Gonomukhi Foundation

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

150. Satkhira Unnayan Sangstha (SUS)

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

151. Unnayan Prochesta

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

RAJSHAHI DIVISION

Bogura District

152. Focus Society

Hospital Road, Gabtoli, Bogura, 5820
Contact: (05025)-75115, 01733-331256
Email: focus_society@yahoo.com
focussocietybd@gmail.com

153. Gram Unnayan Karma (GUK)

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

154. Noble Education and Literary Society

Naruli Paschimpara
Sariakandi Road
Bogura-5820
Contact: 01767-982990, 01728-398750
Email: noblesociety23@gmail.com

Chapainawabganj District

155. Proyas Manobik Unnayan Society (PMUS)

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

Joypurhat District

156. Ahead Social Organization (ASO)

Madrasha Road, Holding No: 466
Joypurhat-5900
Contact: 0571-63569
01819-784008, 01711-968797
Email: asojoy@bttb.net.bd

157. JAKAS Foundation

Sabujnagar, Joypurhat-5900
Contact: 0571-62984, 01711-063216
Email: jakas.bd@gmail.com

158. Joypurhat Rural Development Movement (JRDM)

House: 476/1, Chowdhury Para
East Bazar, Joypurhat-5900
Contact: (0571) 62038, 01715-024164
01713-442902, 01713-442905
Fax: 088-0571-51016, Email: jrdmngo95@gmail.com

Naogaon District

159. Barendrabhumi Samaj Unnayan Sangstha

Vill.: Mohinagar, Post: Shujail Hat
Mohadevpur, Naogaon
Contact: 01710-060735
Email: bsdo.mohinagar86@gmail.com

160. Dabi Moulik Unnayan Sangstha

Chakrampur, Kathaltoli
Santahar Road, Naogaon-6500
Contact: 880-741-62072, 01717-548514
Email: dabi@rocketmail.com

161. MOUSUMI

Ukilpara, Naogaon
Contact: (0741)-61131, 01711-043670
Email: ranamousumi@yahoo.com

Natore District

162. Access Towards Livelihood and Welfare Organisation (ALWO)

Neelachal, House: 81/1, Hazra, Natore-6400
Contact: 0771-61255, 01740-933883
01711-384298, 01716-056146
Email: alwonat@gmail.com

163. AVA DEVELOPMENT SOCIETY

P.O: Gopalpur, Upazila: Lalpur, Natore
Contact: 01711-453753
Email: avango2008@gmail.com

Pabna District

164. Organization for Social Advancement and Cultural Activities (OSACA)

Chak Ramanondopur (Infront of TARC)
Ishordi Road, Gachhpara, Pabna-6600
Contact: 01712-651636, 01552-389247
Email: osaca_pabna@yahoo.com
Web: osacabd.org

165. Pabna Protishruti

House-A/5, Block-J
 (East of Pabna Alia Madrasa)
 Radhanagar, Pabna Sadar, Pabna-6600
 Contact: (0731) 66199, 01711-123709
 01865-035351, 01711-484290
 Email: protishruti@gmail.com

166. Programme for Community Development (PCD)

Radhanagar, Moktob More, Pabna
 Contact: 0731-66969
 01716-535081, 01718-249992, 01711-484290
 Email: pcdpabna17@yahoo.com
 pcdpabna18@gmail.com

Rajshahi District**167. Association for Community Development-ACD**

House: 41, Sagarpara
 Rajshahi-6100
 Contact: (0721)-770660, 01711-819513
 01768-589726, 01713-098200
 Email: acdbd@yahoo.com

168. Ashrai

Vill: Pakuria, P.O & Upazila: Poba
 Rajshahi
 Contact: 0721-760545
 01711-427219, 01713-383288
 Email: ashrai@librabd.net
 Website: www.ashraibd.org

169. Centre for Action Research Barind (CARB)

House: 184, Sector: 03
 Uposahar Housing Estate
 Sopura, Rajshahi-6290
 Contact: (0721) 761407, 01720-507676
 Email: carbdb@gmail.com
 Web: www.carb-bd.info

170. Organization for Social and Economical Development (OSED)

Vill: Sripur, P.O & Upazila: Bagmara, Rajshahi
 Contact: 01712-205383
 Email: shaiful.osed@gmail.com

171. Participatory Development Organisation (PDO)

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

172. Sachetan Society

Sogandha, House: 245
 PO: Sapora, P.S: Boalia, Rajshahi-6203
 Contact: (0721) 771602, 812560, 01713-195400
 Email: sachetanraj@yahoo.com
 sachetanraj@gmail.com
 Web: www.sachetansociety.com

173. Shapla Gram Unnayan Sangstha

37, Firojabad, Sopura, Boalia, Rajshahi
 Contact: 01712-772446
 Email: shaplango_99@yahoo.com

174. Shataphool Bangladesh

Vill. & PO.: Jahanabad, Mohonpur, Rajshahi
 Contact: 01711-062767, 01713-195302
 Email: shataphool@gmail.com
 Web: www.sp-bd.org

Sirajganj District**175. Manab Mukti Sangstha (MMS)**

Vill: Khash Bara Shimul
 PO: Bangabandhu Jamuna Bridge West Sub
 Sirajganj Sadar, Sirajganj-6703
 Contact: 01713-002850, 01728-705980
 Email: hbaharmms@gmail.com

176. Modern Development Organisation (MDO)

Vill: Gunergati, P.O.+Upazila+Dist: Sirajganj
 Contact: 01716-378789
 Email: moderndo@gmail.com

Liasion Office

Vill: Mirpur Biralakuthi
 P.O.+Upazila: Sirajganj Sadar, Dist: Sirajganj

177. National Development Program (NDP)

NDP Bhaban, Bagbari,
 Shahid Nagar, Kamarkhondo
 Sirajganj-6703, Contact: 0751-63877
 01713-383100, 01713-383112
 Fax: 0751-63877
 Email: akhan_ndp@yahoo.com
 Web: www.ndpbd.org

178. Programmes for Peoples Development (PPD)

Vill: Shaktipur
 Post & P.S: Shahzadpur
 Sirajganj-6770
 Contact: 07527-64352, 01713-440200
 E-mail: ppdshahzadpur@gmail.com

RANGPUR DIVISION

Dinajpur District

179. Al-Falah Aam Unnayan Sangstha (AFAUS)

Vill. & Post: Rajbati
Dinajpur Sadar, Dinajpur
Contact: (0531) 65264, 52771
01919-188440, 01762-961328
Email: afaus03@yahoo.com
afausbd@gmail.com
Web: www.afaus-bd.org

180. Gram Bikash Kendra

Haldibari
Parbatipur, Dinajpur
Contact: 01713-163500, 01865-063804
Email: gbkpbt@yahoo.com
Web: www.gbk-bd.org

181. Mohila Bohumukhi Shikkha Kendra

Balubari
Dinajpur- 5200
Contact: 0531- 64433, 01712-639259
01716884850, 017514-64767
Email: mbskcom@bttb.net.bd
razia.mbsk@gmail.com
www.mbskbd.org

182. Pollisree

Pollisree Road
Balubari, Dinajpur-5200
Contact: (0531) 65917, 01713-491000
Email: pollisree@yahoo.com
Web: www.pollisree.org

183. Come to Work (CTW)

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

Gaibandha District

184. Gana Unnayan Kendra

Nashratpur, Post Box 14
Gaibandha-5700
Contact: +88-0541 52315
01713-484604, 01713-200371
Email: info@gukbd.net
Web: www.gukbd.net

185. SKS Foundation

College Road, Uttar Horin Singha
Gaibandha-5700
Contact: (0541) 51408, 01713-484400
01713-484404
Fax: +88-0541-51492
Email: sks-poes2@yahoo.com
Web: www.sks-bd.org

Kurigram District

186. Solidarity

New Town
Kurigram-5600
Contact: (0581) 61222, 61532
61485, 01715169469
Email: solidarity_bd@yahoo.com

Lalmonirhat District

187. Nazir (Natun Zibon Rochi)

Airport Road, Harivanga
Lalmonirhat-5500
Contact: 0591-61252, 01715-572371
Email: nurul_nazir@hotmail.com

Nilphamari District

188. Self-Help and Rehabilitation Program (SHARP)

New Babupara
Saidpur-5310, Nilphamari
Contact: 05526-73136, 01712-059148
Email: sharpsdp@yahoo.com

Panchagarh District

189. Anuvab

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

190. DRISHTIDAN

Thanapara, Boda
Panchagarh
Contact: 01919-570922, 01713-780570
Email: drishtidanboda@yahoo.com

191. Dudumari Gram Unnayan Sangstha

Vill.: Dudumari
Panchagarh Sadar, Panchagarh
Contact: 01711-451949
Email: nazim.bd.007@gmail.com

- 192. Suchana Samaj Unnayan Sangstha**
Thanapara, Boda
Post: Boda, Panchagarh
Contact: 05653-56274, 01714-229034
Email: ssdobd@yahoo.com

Rangpur District

- 193. Rural Economic Support & Care for the under Privileged (RESCU)**
RESCU Bhaban
Holding No: 0157-01
Dorshona
Tajhat, Rangpur
Contact: 01715-507394, 01712-507633
rescu_rangpur@yahoo.com

- 194. Samakal Samaj Unnayan Sangstha**
Vill: Jahangirabad Haat
Post: Jahangirabad
Via: Sadullapur
Pirganj, Rangpur
Contact: 05227-56022, 01711-419045
01839-969944
Email: ssusinfo@gmail.com

Thakurgaon District

- 195. Eco-Social Development Organization (ESDO)**
College Para
Thakurgaon-5100
Contact: (0561) 52149, 01713-149333
01713-149344
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

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

Moulvibazar District

- 197. Patakuri Society**
Mili Mohol
Robert Hall Road (Catholic Mission)
Srimongal, Moulvibazar-3210
Contact: 08626-72948, 01733-793188
01774-000400
Email: patakurisociety@gmail.com
Web: www.patakuri.org

- 198. Posobid Unnoyan Sangstha**
Ahmed Vila
Uttara Residential Area
Moulvibazar Road, Srimangal, Moulvibazar
Contact: (08626) 88311
01711-899641, 0862688311

Sylhet District

- 199. 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 August 31, 2019*

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. **Rural Development Organization (RDO)**
Thana Road, Vill. Post & P.S: Muladi
Barishal
4. **Palli Formation**
Circular Road, Mahajan Patti
Bhola-8300
5. **Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para
Boalkhali, Chattogram
6. **Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Cooperative Housing Society
Adabor, Mohammadpur
Dhaka-1207
7. **OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden
Dhaka-1000
8. **Socio Economic Development Society (SEDS)**
Jatpur, Saturaia
Manikganj
9. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital
Kishoreganj
10. **Proshika Manabik Unnayan Kendra**
Proshika Bhaban, 1/1-Ga, Sector-2, Mirpur
Dhaka-1216
11. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**
Rupsha, Shibalay
Manikganj
12. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram
Kishoreganj-2300
13. **Rural Development Trust (RDT)**
Thana Road, P.S: Trishal
Mymensingh
14. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi (Puratan Bus stand)
Muktagacha, Mymensingh
15. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road
Tangail

- 16. Consciousness Raising Centre (CRC)**
Arappur, Chaklapara
(near Shaheed Amrity Bidha
pith), Jhenaidah-7300
- 17. SHEBA**
Vill: Tetulia, P.S: Tala
Satkhira
- 18. Chinnomul Mohila Samity**
Palashbari Road, Gaibandha
- 19. Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola), Iswardi
Pabna
- 20. Adarsha Samaj Sheba Sangstha (ASSS)**
Muslim Manjel, House: 6, R.K Mission Road,
Mymensing
- 21. Annesa Foundation (AF)**
31/2, Senpara Parbata, Mirpur-10
Dhaka-1216
- 22. Assistance for Social Organization and Development (ASOD)**
Gazi Khurshid Bay Bhaban
8/4-A (1st Floor), Block-B, Lalmatia
Dhaka-1207
- 23. Anannya Samaj Kallyan Songstha**
Anannya Centre
Dhaka Road, Shalgaria, Pabna
- 24. Habited and Economy Lifting Program (HELP)**
Plot No: 36, 37 & 38, BSCIC Industrial Estate,
Bagerhat, Contact: 0468-62634, 01711-155759
- 25. Life Association**
Vill: Badhal, PO: Badhal Bazar
Kachua, Bagerhat-9311
- 26. Gano Kallayan Swabolambi Sangstha (GKSS)**
Vill. & Post: Sadullapur, Gaibandha-5710
- 27. Grameen Krishi Foundation (GKF)**
College Road, Alamnagar, Rangpur Sadar, Rangpur





Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban, E-4/B, Agargaon Administrative Area
Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

Tel: +880-2-8181658-61, 8181664-69, Fax : +880-2-8181678

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facebook : www.facebook.com/PKSF.org.