

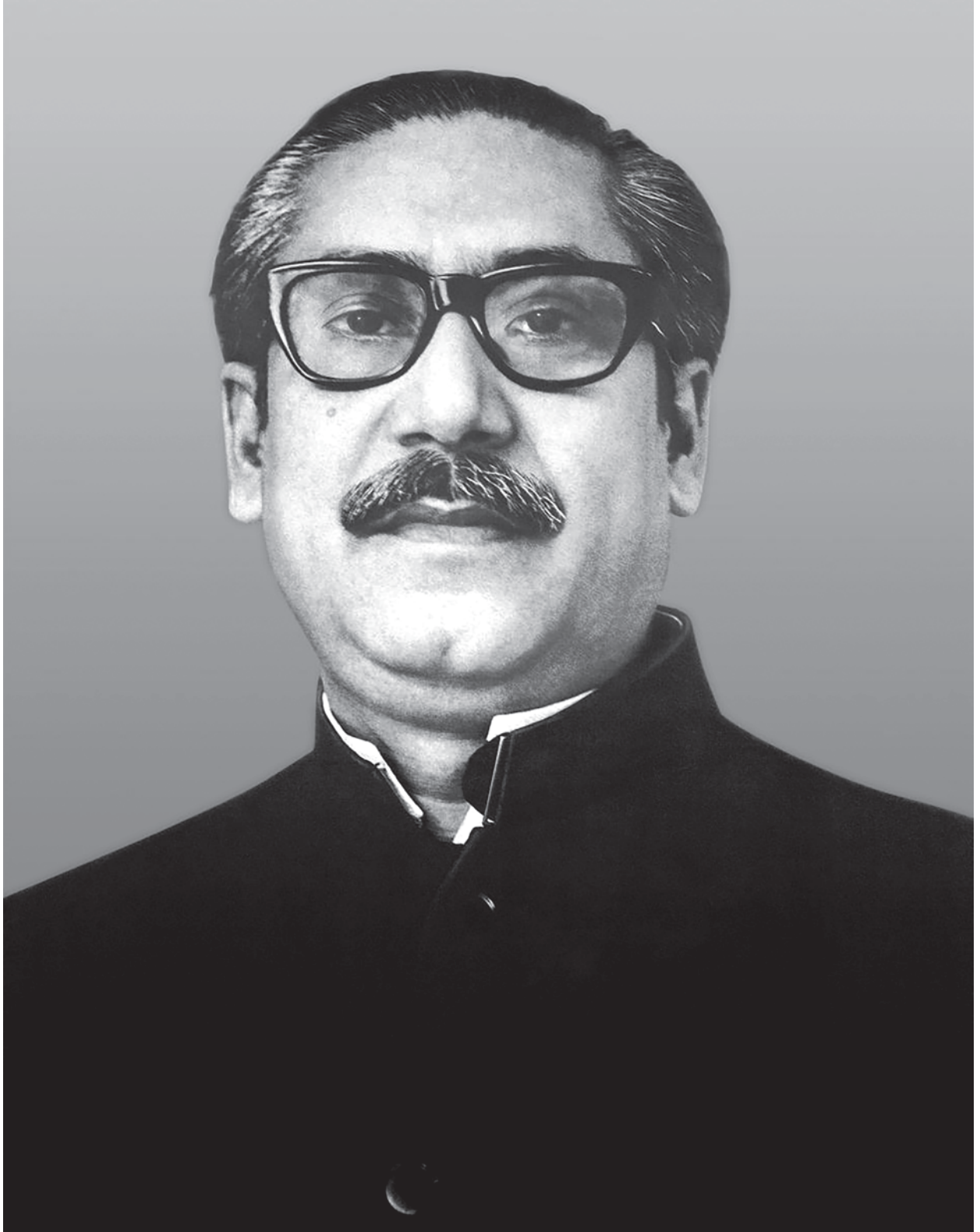
PKSF

ANNUAL REPORT

2020



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 occasion of his birth centenary

Annual Report 2020

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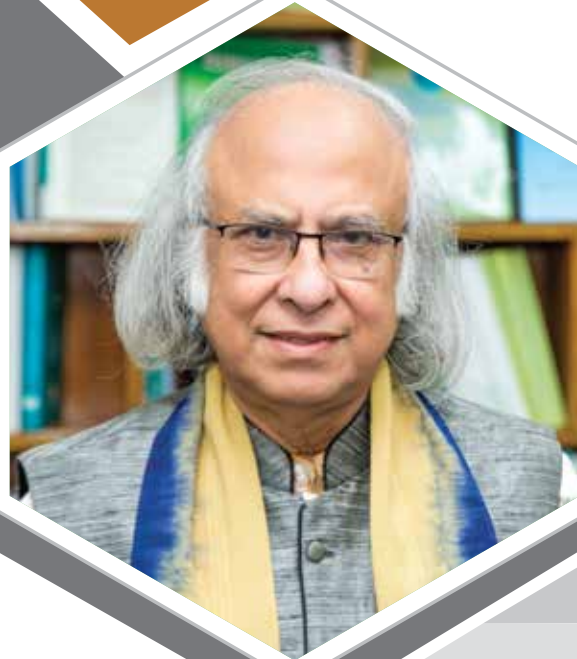
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MESSAGE CHAIRMAN

The year 2020 has been critical for the people of Bangladesh, as indeed for the global human society. In that year, Covid-19 stretched its colonizing wings from the crowded city of Wuhan in the East through Europe, Asia and Americas-and indeed, all around the world. And now in early 2021, it still remains a menacing intruder into the lives and living of the human species. Micro-biologists, immunologists, development economists and statesmen, all are engaged in seeking and applying preventive measures and anxiously working to defeat this pandemic and rejuvenate social and economic lives of people. But, its end is not in sight yet. Fast mutating and, not infrequently turning into an even more corroding menace, coronavirus is causing waves after waves of infections and deaths in countries after countries.

As I was trying to organize my thoughts to prepare my message for the PKSF Annual Report 2020, I felt imperatively drawn to refer to

this global crisis, as indicated above, since Palli Karma-Sahayak Foundation's (PKSF) activities also faced severe odds under the spell of corona. The usual activities had to be redesigned in relevant respects in April 2020. The helplessness and demands of the large number of the poor people across the country covered by various PKSF programmes and projects faced new and critical circumstances, to which, in response, we have had to skillfully improvise and provide immediate answers. However, I feel good that at the end of the year, the 'Progress Report' of the PKSF comes off with a rather commendable score underlining the successes registered despite the daunting challenges caused by this pandemic. This Annual Report contains a graphic picture of our dedicated engagement in the activities in various sectors that ultimately brought some smiles to the faces of the millions with whom the PKSF has been working. The officials of

the PKSF in Dhaka and its Partner Organizations (POs) working all over the country did not take much time to absorb the impacts of the coronavirus episode that shook Bangladesh, starting in March 2020. We promptly took steps using all our accumulated experiences to translate the challenges into opportunities. The primary challenge was to make an assessment of the needs and nature of the activities required to counter the impacts of the pandemic.

The PKSF officials quite naturally started with some humanitarian actions. Supply of daily necessities, soaps, hand sanitizers and masks to the poor was the immediate challenge. It was absolutely necessary to respond to it, which was done as best as possible. The missionary commitment that the PKSF officials always nurture to help out people in distress has been spontaneous. I am pleased that under the Covid-19 situation, even before any formal instructions, they rushed into raising funds and

undertook relief operations in addition to doing whatever was possible under the on-going programmes of the PKSf. They decided to forsake 40% of their Bengali New Year allowance. The POs also came forward with similar enthusiasm and sacrifice, spending an amount of Taka 27 crore to provide succor and relief to the most affected among the people they work with. Also, the PKSf and the POs together donated Taka four crore to the relief fund of the Prime Minister. Over all, the PKSf and PO responses to Covid-19 challenges have been manifold and prompt, including from the supply of money and materials to the dissemination of appropriate and useful messages to people. All possible means of communication have been used—video-conferencing, webinars, wider use of ICT, broadcasting by community radios, short messages through cellphones. The PKSf's policy of appropriate and flexible financing has been very effective under the pandemic.

The PKSf's efforts got a very substantial boost as it received an allocation of Taka 500 crore from the Prime Minister's special stimulus package. The PKSf again proved its efficiency in disbursing this amount quickly in view of the urgent needs of the people. A specialized 'Livelihood Restoration Loan' (LRL) was devised and put into implementation without delay. This has largely addressed the needs of the revival of the economic activities of the affected people including their self-employment. This is a good example of targeted financing as many of the educated and unemployed young people as well as returnee migrant workers could, as a result, find quick opportunities of earning incomes.

I want to throw light on some other PKSf activities that make this organisation stand out in the development sector of Bangladesh. In the PKSf, our 'mantra' is to serve people from conception to funeral.

Thus, we believe in and practise a 'holistic' development approach both in letter and spirit. Despite the pandemic, our special activities that include those concerning the elderly, the youth and adolescents also continued. In fact, such interventions connecting the areas of social advocacy and knowledge management helped gear up the awareness campaigns to cope with the impact of the pandemic on the one hand, and containment of the spread of the virus on the other. It gives me great pleasure to state that the youth and adolescents not only worked hard to promote the necessary healthcare practices, but they also took part in academic and cultural competitions organised to mark the birth centenary of Bangabandhu Sheikh Mujibur Rahman and the Golden Jubilee of the Independence of Bangladesh—always carefully observing healthcare rules. It is worthy to note that the PKSf organized a webinar in cooperation with the POs to mark both these occasions, in which a good number of freedom fighters participated. Their reminiscences of those glorious and terrible days have been simultaneously very touching and inspiring. Such activities obviously prove that the PKSf activities could not be tamed by the persistent presence of Covid-19.

Let me also reflect on how Bangladesh has managed the pandemic on the one hand and the economy under its disrupting impacts on the other. There were voices coming from certain quarters that Bangladesh would be devastated in terms of Covid-19 impacts on both human lives and health and the economy. In fact, deaths have occurred, infections spread, poor and low income people suffered a lot, and the overall economy slowed down. But, the dynamic and far-sighted steps taken by the Government under the leadership of Prime Minister Sheikh Hasina led to much better Covid-19 pandemic management both in terms of impact on

human lives and health, and economy than many other countries around the world. The second wave of the pandemic has been somewhat worse than the first, but Bangladesh expanded its Covid-19 detection and treatment facilities significantly to address it with confidence. On the economic front, the GDP growth rate in Bangladesh in fiscal 2020 was about 4.5% as recognized internationally while most countries around the world suffered various degrees of contraction. However, poverty and disparity sharply increased in the wake of the pandemic. This is a big challenge facing the nation in the processes of ensuring food security and rehabilitation and rejuvenation of the economy. It is my expectation, the government and all others concerned will rise to the occasion to implement worthwhile ways forward taking into account these challenges.

I want to take this opportunity to express my sincere gratitude to Prime Minister Sheikh Hasina for her able leadership as well as for her trust in the PKSf and facilitating us to play an active role in the rebuilding and resuscitation of the rural economy in particular. I also thank the Finance Division, the Financial Institutions Division and the Economic Relations Division of the Ministry of Finance for their support and cooperation. Further, let me thank the development partners for their continuous support. Finally, thanks are due to the officials of all ranks at the PKSf and the POs across the country for their dedication and earnestness. Their unfailing performance has been the key to all the successes that we achieved in 2020 in the face of the dire difficulties imposed by Covid-19.



Dr Qazi Kholiquzzaman Ahmad



FOREWORD

MANAGING DIRECTOR

2020 had been a period of critical test for Palli Karma-Sahayak Foundation (PKSF) and the entire country as well. Just not Bangladesh, the world all over had to confront this crisis. For quite some time, the people of Bangladesh have been going through a kind of uncertainty and distress. The Government declared general holidays from 26 March to 30 May, 2020 to limit any terrifying ordeal. But life is a difficult business and the claims of reality cannot be denied with any excuses. Under this global crisis, we started learning the pitiless lessons of compromising the threats of life with the strategies of living. Palli Karma-Sahayak Foundation (PKSF) promptly faced the initial impacts of Covid-19 and then concluded on some actions to be taken, consequent to exchange of views with the officials and representatives of its Partner

Organizations (POs). Slowly, we accepted the reality to co-exist with corona. We geared up the pace of PKSF activities. Gradually our activities gained the required momentum.

And at the end of the day, the contents of this PKSF Annual Report (2020) cannot be judged as partial or abridged. That gives us a sense of great pleasure. Over the years, the employees of PKSF have sharpened their skills in the use of information and communication technology. In these corona days, that has paid the dividends. Two meetings were held on virtual platforms on the 12th and 16th of April, 2020, in which the members of PKSF Senior Management Team and the chief executives of its Partner Organizations (POs) took part. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF also joined the meetings and offered

some significant pieces of advice. The meetings emphasized on the need for maintenance of all health safety rules as instructed by the Government while implementing the regular PKSF activities during this period since the infection rate has been on the increase. Held in the early phase of the difficult days of corona, these two meetings contributed a lot to the instant re-formation and determination of the courses of implementation of regular interventions. The meetings also generated the urge to deliver. Thence, different divisions, wings and units of PKSF communicated on a regular basis with the POs on the virtual platform. Besides, all were in regular touch through the cellphones. Necessary instructions were delivered to the POs at various parts of the country to carry out programs and projects under diverse situations with the involvement of the local

governments and governmental agencies.

The Foundation took flexible steps to the maximum degree for repayment of instalments of the financial assistance to address the key problems of the members' livelihoods. Under extraordinary circumstances, the repayment was suspended. At the very early stage, all PKSf employees forsook 40% of their Bengali new year's allowance as donation to the relief for the victims. A primary report was prepared containing the data of humanitarian services and sundry moves undertaken by the POs in different parts of the country to resist the virulence of Covid-19.

PKSF's comprehensive initiatives gained vibrant dynamism as Hon'ble Prime Minister Sheikh Hasina proclaimed a special stimulus package of BDT 20,000 crore to redress the disaster faced by the cottage, small and mid-scale enterprises. Out of it, BDT 500 crore was allocated to PKSf for use

as loans. The Prime Minister's special allocation to PKSf from the stimulus package is an evidence to the fact that we are playing the right role to strengthen the rural economy. We take this opportunity to express our reverential gratitude to the Prime Minister for recognizing our role and for this special allocation.

The impacts of corona can be felt till today. The World Health Organization has warned that corona will continue to create sufferings for us. But life has to go on. So, with precautionary measures, all of us have to be engaged in work. In 2020, PKSf activities were in place in accordance with such practices. Our stories of successes are no less bright in 2020 than they had been in the pre-Covid-19 period. Moreover, this year, we initiated the "Rural Microenterprise Transformation Project" to facilitate the growth of small enterprises. PKSf had been ceaselessly pro-active to realize the pro-people

development policies of Sheikh Hasina. 2020 was no exception; we, in fact, displayed greater energies.

I want to record my deep gratitude to the Minister, Ministry of Finance, Government of the People's Republic of Bangladesh and the Financial Institutions Division under this Ministry for their continuous cooperation. I wish to thank the Development Partners for their regular assistance to our activities. Our Partner Organizations (POs) and all the PKSf employees have been tireless and truly committed on each day of the week. And that was critical to the success of this Foundation. Their earnestness has contributed to the uplift of poor communities of the country. Nothing can be more valuable than work. In fine, I sincerely thank them all.



Mohammad Moinuddin Abdullah



GOVERNANCE

GENERAL BODY

The PKSF General Body is responsible to take all policy decisions, which guide the Management to help translate them into reality through multifold activities dedicated to achieving its objective of alleviating poverty of the poor with focus on employment generation. It oversees and advises on measures and initiatives that seek to establish and ensure the core PKSF motto of establishing human dignity of the poor that it serves.

Among other responsibilities, the General Body approves the Annual Budget and the audited accounts of

the organization. It also reviews the PKSF Annual Report as 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 in the month of December and the other General Meeting (GM) in 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 recognized contribution to poverty alleviation and/or widely-known interest in similar 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.

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 (Till 25 February 2021)
Former Senior Secretary, Government of Bangladesh

Ambassador Munshi Faiz Ahmad

Former Chairman

Bangladesh Institute of International and Strategic Studies (BISS)

Mr Arijit Chowdhury

Additional Secretary

Financial Institutions Division

Ministry of Finance, Government of Bangladesh

Mr Md Fazlul Haque

Additional Secretary (now in PRL)

Financial Institutions Division, Ministry of Finance, Government of Bangladesh

Mr Md Raisul Alam Mondal

Senior Secretary (now in PRL)

Ministry of Fisheries and Livestock, Government of Bangladesh

Ms Aktari Mamtaz

Former Secretary, Bangladesh Public Service Commission

Former Secretary, Ministry of Cultural Affairs

Mr A N Shamsuddin Azad Chowdhury

Former Member, Planning Commission

Mr Md Ruhul Amin

Former Government Official (Grade-01) and
Former Chairman, Bangladesh Oil, Gas & Mineral Corporation (Petrobangla)

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 (the Central Bank of Bangladesh)

Dr Toufic Ahmad Choudhury

Former Director General
Bangladesh Institute of Bank Management (BIBM)

Dr R M Debnath

Economic Columnist

Dr Niaz Ahmed Khan

Pro-Vice Chancellor
Independent University Bangladesh

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

Ms Humaira Islam, PhD

Founder & Executive Director
Shakti Foundation for Disadvantaged Women (A Partner Organization of PKSF)

Dr Md Shahid Uz Zaman

Executive Director
Eco-Social Development Organisation (ESDO) (A Partner Organization of PKSF)



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 services 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 Organizations and/or individuals having demonstrated contributions to the development sector. The Governing Body, in consultation with the Government, appoints the Managing Director who is the Chief Executive Officer of the organization and an ex-officio member of the Governing Body and the General Body of PKSF.

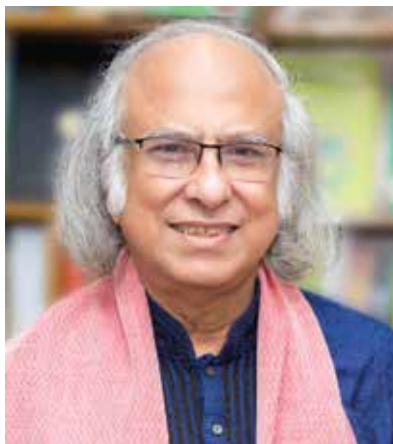
GOVERNING BODY

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, PKSf has been transformed from a merely financing institution for micro-credit into a development organisation, focusing on human-centric multidimensional, integrated approach to poverty eradication and sustainable development. A basic element in this approach is human capability development through education, skills development and health services. Also, a major focus is on enterprise development. Financing is no longer perceived only in terms of microcredit. It is appropriate to the circumstances and purposes of the borrowers and is provided (BDT 20/25 thousand to BDT 10 lakh) along with necessary non-financial services such as skill training, support for access to technology, market information, marketing support, social capital formation, climate change awareness and possible climate actions.

He was the co-chair of the committee that formulated Bangladesh National Education Policy 2010, which focuses, among many other aspects, on morality, inclusiveness and quality of education. Dr Ahmad is a well-known expert on climate change, and 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



Dr Qazi Kholiquzzaman Ahmad
Chairman

in all its aspects. He has played a lead role at the national level, in the case of both 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 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 benefit has been another major focus of his research, dialogues, and advocacy activities since the late 1980s. On the management of water resources in particular, he has, in cooperation with other experts in the field from Bangladesh and other South Asian countries including India and Nepal, 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 learned articles, published at home and abroad.

He is a former President (elected for three consecutive terms) of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA, now renamed APISA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91. He was also a member of the Executive Board (2011-14) of Clean Development Mechanism (CDM) under the Kyoto Protocol of UNFCCC. He was on 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 outstanding services in promoting human and social welfare and the Ekushey Padak in 2009 (the 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 Managing Director on July 1, 2019. He is an ex-officio member of its Governing Body and General Body.

Prior to this, Mr Abdullah had a bright and very successful career in Bangladesh Civil Service spanning 35 years. He joined the public service in 1983. Starting as a Magistrate, Mr Abdullah retired as Senior Secretary in the Ministry of Agriculture in August 2018. Earlier, he served as Secretary in the Ministry of Housing and Public Works, Secretary/Secretary-in-Charge in the Ministry of Industries.

He served in different regions of Bangladesh in the field administration, discharging multiple responsibilities that also included the Commissioner of Dhaka Division. He served as Secretary of the Zila Parishads of Narayanganj, Gazipur and Tangail districts.

Mr Abdullah looked after the affairs of the Prime Minister's Office in the capacity of the Director General. His critical experience as Joint Secretary in the Cabinet Division greatly helped him design effective public service delivery mechanisms. He performed important roles in different portfolios in the Ministries of Environment and Forests; Public Administration; Finance (Economic Relations Division-ERD).



Mr Mohammad Moinuddin Abdullah
Managing Director

Mr Abdullah was the Chairman of the Board of Directors of the Karnaphuli Fertilizer Company Limited (KAFCO). He has been an Independent Director at the Board of Directors of British American Tobacco Bangladesh since October 2012.

Mr Abdullah obtained his MSc degree in Soil Science from the University of Dhaka. Throughout his professional career, he participated in numerous capacity development programs at home and abroad. Notably, he received international training on 'Planning & Appraisal of Rural Development Project' from the University of Bradford, UK. Mr Abdullah has visited many countries of Asia, Europe, North America, Africa and Australia.

He participated in a number of bilateral and multilateral negotiations and events of high national interest including UN General Assembly and Conference of Parties (CoP). On many occasions, he travelled as a member of entourages of the Hon'ble Prime Minister of Bangladesh.

Mr Abdullah was a Member of the Syndicate of Jahangirnagar University, Jatiya Kabi Kazi Nazrul Islam University, and Dhaka University of Engineering and Technology (DUET). He was also appointed as the Regent Board Member of Bangabandhu Sheikh Mujibur Rahman Science & Technology University. He is a member of Dhaka University Soil Science Alumni Association.

Throughout his career, Mr Abdullah was involved in scouting, sports and various socio-cultural activities. In 2017, he was honored with 'Rupali Ilish Award (Silver Hilsa Award)' by Bangladesh Scouts. He was the Secretary-General and Vice-President of the Bangladesh Administrative Service Association.

Mr Abdullah is leading PKSF towards achieving its vision and mission through the implementation of holistic, people-centered and inclusive development programs and projects for eradication of poverty and helping realize the Sustainable Development Goals (SDGs) in Bangladesh.



Ambassador Munshi Faiz Ahmad, Member

Ambassador Munshi Faiz Ahmad is a former Chairman of Bangladesh Institute of International and Strategic Studies (BISS), which is an autonomous national research institute and think-tank 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 of Foreign Affairs in March 1979.

He served in different capacities in the Headquarters and in the 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 Faiz obtained his M.A. degree in Political Science from the University of Dhaka. He attended numerous conferences and training courses during his service in the Ministry of Foreign Affairs.

GOVERNING BODY

Mr Arijit Chowdhury, Member

Mr Arijit Chowdhury is an Additional Secretary of 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. and Social Development Foundation. Mr Arijit Chowdhury is also a Member of Bangladesh Administrative Service Association, Dhaka University History Department Alumni Association, British Council Alumni Association, 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, Nepal Bangladesh Bank Ltd, Bangladesh Municipal Development Fund and the Steering Committee for AIIB. He did his Honours and Masters in History from the University of Dhaka. He also obtained M.Sc. in Development Finance from Birmingham University, the United Kingdom. Mr Arijit Chowdhury was born in 1962 in Chattogram.



Ms Parveen Mahmud, FCA, Member

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. Ms Mahmud was the Chairperson of Micro Industries Development and Assistance Services (MIDAS), Acid Survivor's Foundation and Shasha Denims Ltd.

She started her career with BRAC, and later served at the PKSf as its Deputy Managing Director. She was the founding Managing Director of the Grameen Telecom Trust (GTT). Ms Mahmud 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 and of the South Asian Federation of Accountants (SAFA), the apex accounting professional body of the SAARC, and was also the first female board member in the SAFA. She was the Founding Chairperson of CA Female Forum-Women in Leadership Committee, ICAB, and is the Vice Chairperson of the Women in Leadership Committee of SAFA till 2019.

She sits on numerous boards, including Transparency International Bangladesh (TIB), Bishwa Shahitya Kendro, BRAC International, RDRS, DAM Foundation of Economic Development (Ahsania Mission), Manusher Jonno Foundation (MJF), Friendship, Ghashful, CIDER International School, Syeda Anjuman Ara Girls School, Moner Bondhu, and Grameenphone. She is the Independent Director of the Marico Bangladesh Ltd., Apex Footwear Ltd., and Berger Paints Bangladesh Ltd. She is also a member of the think-tank-- Centre for Policy Dialogue (CPD) and International Chamber of Commerce (ICC), Bangladesh. Ms Mahmud was also a member of the National Advisory Panel for SME Development of Bangladesh and a founding Board member of SME Foundation as well as the convener of SME Women's Forum. She is the President, Lions Club of Chittagong Parijat Elite, Lions Club International, District 315- B4, Bangladesh and a Melvin Jones Fellow.

Ms Parveen Mahmud is the recipient of Top Ten Shining personality in 2020 from Chittagong Digest as social changemaker, Ananyanna Top Ten Women-2018 Award in 2019 in the Management and Social Development category, Joya Alokito Nari-2018 Award from RTV for entrepreneurship and women's empowerment, 'Women at Work-2017' Award from Bangladesh Association of Software and Information Services (BASIS) and 'Women of Inspiration Awards'-2017 from the Bangladesh Organization for Learning & Development (BOLD).

The Commonwealth Secretariat has identified her as a path-breaking South Asian woman and made a case study in **Championing Women**, published in the UK by Palgrave Macmillan, a division of Macmillan Publishers Limited, in 2015. Ms Mahmud received Begum Rokeya Shining Personality Award-2006 from Narikantha Foundation.



Ms Nazneen Sultana, Member

Ms Nazneen Sultana was the first female Deputy Governor of Bangladesh Bank. As a Deputy Governor, she performed her responsibilities in the Human Resources Department, Information Systems Development Department, IT Operation and Communication Department, Credit Information Bureau (CIB), Foreign Exchange Investment Department, Foreign Exchange Operation Department and Foreign Exchange Policy Department.

Prior to this, she was an Executive Director of the Bangladesh Bank. She was also the Project Manager of 'Bangladesh Bank for 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. She led the team for digitization of Bangladesh Bank and other financial institutions. She is a Question Moderator and Head Examiner of the Institute of Bankers, Bangladesh (IBB).

She is a member of the Governing Body of InM, and an Independent Director of MIDAS Financing Limited. Ms Sultana obtained her Honours and Master's degrees in Physics from the University of Dhaka.

Dr Toufic Ahmad Choudhury, Member



Dr Toufic Ahmad Choudhury is the Director General of Bangladesh Academy for Securities Markets (BASM). 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 Boards 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 Member Secretary of the Governing Body of 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 the 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 works through an integrated network with an organizational structure to ensure that all employees irrespective of their ladder work towards realizing its proclaimed vision and mission. The PKSF officials are morally and strategically motivated through different meetings and necessary training courses to demonstrate skills and efficiency in performing their duties with a commitment to their profession and society. The Human Resources Cell is extremely careful to apply a competitive and rigorous recruitment process which guarantees that only the persons with proven talent and capability are hired. 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. These are: (1) Enterprise Development, (2) Administration, (3) Finance, (4) Extreme Poverty and Social Development, (5) Audit, (6) Communications and Publications, (7) Research and (8) Environment and Climate Change.

ENTERPRISE DEVELOPMENT

This Division deals with the core microfinance programs of PKSF including Jagoron, Agrosor, Buniad and Sufolon. It also manages the activities of MIS Cell, IT Cell and six different interventions namely, Promoting Agricultural Commercialization and Enterprises (PACE) Project, Skills for Employment Investment Program (SEIP), Sustainable Enterprise Project (SEP), Microenterprise Development Program (MDP), Rural Microfinance Transformation Project (RMTP) and Bangladesh Rural Water Supply and Sanitation for Human Capital Development Project.

In addition, a special program known as Program for Adolescents is implemented by this Division, which is headed by a Deputy Managing Director.

ADMINISTRATION

The Administration Division provides all kinds of administrative support to PKSF's staff through its different cells. General administration, infrastructure development, procurement, maintenance, legal affairs, library and transport management are the main areas of responsibilities of this Division. It also operates mainstream initiatives 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, Program Support Fund (PSF), PO enlistment for social development, and SDGs. Besides, *Jagoron*, *Agrosor*, *Buniad* and *Sufolon* programs are conducted under this Division, headed by a Deputy Managing Director.

FINANCE

The main task of the Finance Division is related to fund management and supervision of accounts-related matters, reimbursement and various transactions. It also provides different types of financial information in response to the development partners and Bangladesh Government's queries. It also takes care of the Risk Mitigation Unit, deals with some core financing programs such as *Jagoron*, *Agrosor*, *Buniad* and *Sufolon*.

This Division further takes care of Human Resources and Training, Kuwait Goodwill Fund (KGF), Programs related to Fisheries, Livestock and Agriculture. Besides, this Division manages the Low Income Community Housing Support (LICHs) Project. It organizes necessary training at home and abroad to enhance skills and capacity of all staff of PKSf. A Deputy Managing Director heads this Division.

EXTREME POVERTY AND SOCIAL DEVELOPMENT

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

AUDIT

The Audit Division provides necessary services to PKSf management. Detecting and preventing fraud, testing internal control and monitoring compliance with PKSf's policy and government regulations are the key responsibilities of this Division that exclusively reports to the Managing Director and is headed by a General Manager. This

Division has two wings: Internal and External. Internal Audit deals with audit-related affairs of both PKSf and POs. External Audit wing coordinates the tasks of external audit of both PKSf and POs through enlisted audit firms.

COMMUNICATIONS AND 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. It also develops contents, selects and edits materials and further uploads these on PKSf YouTube channel 'SAMRIDDHI'.

This Unit is currently headed by the Senior Editorial Adviser.

RESEARCH

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

ENVIRONMENT AND 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 the adverse impacts of climate change. It also maintains communications with the Green Climate Fund (GCF), of which PKSf is a National Implementing Entity (NIE). This unit is implementing a project named Extended Community Climate Change Project (ECCCP)-Flood, which is financed by Green Climate Fund (GCF).

STAFF

As of 30 June 2020, PKSf management team is comprised of 420 talented and committed staff, which includes 251 regular officers, 18 contractual personnel, 68 project officers and 83 support staff.

Forgive My Fatigue, O Lord

In the recent times, the very first days of the New Years as per the Bengali, Gregorian and Hizri calendars appeared and disappeared in their due courses. We sent and received messages of wishes. 'Let the New Year bring joy and peace in our life'. Wishes, both customized and cordially articulated. But—and this is a big 'but'—probably never did people across this planet mean these words with greater emotions and sincerity as they did in 1428 (Pahela Baishakh), 2021 (First of January) or 1442 (Awaal Muharram). The Bengalies can think of the days of the war of liberation in 1971. But those were cruel days. Our life was ceaselessly punctuated with extreme tension and scare. In 1971, the thought of wishing or celebrating the occasion of Pahela Baishakh didn't enter our heads.

In the last days of the Bengali year 1427, we wished our friends and colleagues. But we fumbled, our pens felt feverish. Our prayers struggled to find some sincere notes. Even then, we could not foresee with the furthest apprehensiveness that again Chaitra would appear next year with greater extremity of scorch and tunes of dirge for the mortal exits of dear and near ones. Thereafter, the waves of mourning and invisible anxieties continued choking our breathing. It continued echoing within us the last words of George Floyd, that black man of Minnesota. Oxygen struggles to flow to our brain. Ten of thousands died from the dearth of oxygen saturation in Bangladesh, India, literally all over the world.

But in these hostile and tearful days, people have no alternative to

getting back to daily chores and the struggle for living. The simple story of the corona days. Another March has come back with a more horrific face. The list of names with the header of *who are no more with us* gets longer every day. Tunes of separation ring around us. The terminal exit of the family member(s) and the empty chair of a colleague in the office space offer a sad sight. Covid-19 has claimed many illustrious persons in the areas of literature-art-culture. In fact, from every conceivable area. We couldn't even pay homage to their coffins. Corona has villainously put a siege on our life.

In the early days of the pandemic, the reigning slogan was—'not in panic, but through awareness, we can overcome it'. Its relevance has not waned a little by now. But the reality is quite grim. Situations have worsened beyond our calculation. The first wave leaves to allow space to the more terrible second. A state of awe thaws us. However, the popular response to necessary awareness does not show an upward trend. 'Don't care' and indifference prevail dominantly. As corona stepped in Bangladesh (while we didn't have any graphic idea of its scope and menacing strength), we recited the lyrical lines of Satyendranath Dutta's poem that glorifies the Bengali ego—'we survived the famine, we live together with the epidemic'. We were reminded of those sublime words of Rabindranath—'O Lord, I pray to you not to save me from crisis, rather make me strong enough not to panic in adversity'. The microbiologists also warn us, nervousness negatively impacts our

immune system. The ties of life and poetry are fine. But reality is saltier than the sea-waters. The costly experiences of life and the need to combat dangers gave birth to larger community initiatives in the difficult days. We learnt that the society survives through menaces and men can create numerous possibilities. In the corona days, we have established this truth again.

One oft-talked maxim of the development sector. Turn challenges into opportunities. While odds do appear, prepare a novel roadmap to overcoming them, hit upon new strategies to achieve the goal. This is the positive theory of activism. Crises affect our dynamism. But we also feel prompted to invent alternatives and draw a fresh blueprint to fight the odds.

In these critical days, the employees of Palli Karma-Sahayak Foundation (PKSF) faced some initial difficulties in the implementation of its activities. But gradually, we found out the efficient ways. Our response was spontaneous. PKSF works in different regions of the country, in the remote habitations. Our interventions are connected with the living of tens of thousands of unfortunate folks, the education of the poor kids, the smiles of countless elderlies, the promising lifeline of numerous adolescents. The open green fields, the dancing rhythm of fishes, the awe-inspiring handicrafts, the grandeur of colorful flora, the visuals of the rural artisans. These represent the traditional image of Bangladesh. And PKSF works for them who make this image a reality. Mostly poor though, many of them have

graduated from the ultra-poor quite recently. But sudden natural disasters sometimes push them again to their earlier state. Now corona stands in front of them like a monster.

In its journey of three decades, PKSf has stood by millions of poor people as a friend in need. Now it plays an active role to turn many of them into small and mid-scale entrepreneurs. In the process, a mutual kinship has been established. In the crying days of corona, PKSf remains their faithful companion. Corona naturally stalled the progress of PKSf activities to some degree. But the use of ICT largely compensated for that. Effective communication could be made with the PO officials of the far north to the remote south, through virtual meetings, Facebook posts and cellphone messages. New avenues were discovered. The sincere role of all concerned brought the expected success to the realization of PKSf's motto to alleviate poverty.

Hon'ble Prime Minister Sheikh Hasina allotted an amount of BDT 500 crore to PKSf out of her special stimulus package of BDT 20000 crore. This move by her is a witness of the trust she has on the quality of PKSf's activities. We have duly ensured prompt disbursement of the fund with highest efficiency, capability and commitment. We express our sincerest gratitude to the Hon'ble Prime Minister. Her special allotment put in a dynamic push to our services. The Development Partners also extended their assistance in multiple ways. All PKSf employees contributed with their might from their respective positions.

Corona took away many of our near and dear ones. Mr Ibrahim Khaled, once a General Manager and then a member of the General and Governing Bodies of PKSf, deserves special mention. He had been very intimately associated with us.

Last year (2019), even with corona's advent, the publication of our Annual Report was almost on time.

But corona had its upper hand this year. While we neared the completion of our preparations, the second wave of corona undid us. It entered into the publication unit and the printer's space too. For corona again, the centerspread photograph of all PKSf employees, an integral part of our Annual Report is missing here. This group photo has become, over the years, a symbol of our solidarity and collective commitment. Leaving through this volume in the future will remind us of Covid-19. Hopefully, in 2021, it will be all fair and not foul like 2020.

The period of crisis still persists. The mortality and infection rate is still quite alarming. But the spirit of the PKSf employees remains indefatigable. We hope to join in a festive mood in the near future. With all the stress, we still lend our voice to the chorus—'again the warmth of fair will come back under the banyan tree, in the country market places...'

Shafi Ahmed

PKSF: Three Decades of Success



2020 was a very significant and eventful year for the whole world, including Bangladesh. The year, for Bangladesh, started amid excitements over celebrating the birth centenary of the greatest Bengali of all times, Father of the Nation Bangabandhu Sheikh Mujibur Rahman. A vast range of events were planned at every level of the state and social life to make this auspicious moment more glorious. This coincides with two other important milestones -- Bangladesh celebrates the golden jubilee of its independence in 2021, and this year marks the end of the Awami League-led government's political manifesto -Vision-2021, a set of long-term political promises to drive the nation towards development.

Bangladesh has already qualified for the transition from a least developed country to a middle-income country. At the same time, our continuous success in the areas of alleviating poverty has been recognized by many quarters around the world. An urgent need was also felt to fulfill the targets enunciated in the Vision-2021. The plans to add further momentum to the pace of economic progress achieved in the past one decade have largely infused popular enthusiasm.

As the whole nation has been vibrant in action with enhanced spirits, a dreadful terror descended upon the world. An unprecedented, invisible horror called coronavirus almost paralyzed the whole world. An unimaginable darkness enveloped every corner of the planet. The global economy was pushed to the brink of a great depression.

Thousands of factories were shut down. An eerie, almost unreal silence and stillness marked millions upon millions of land routes, waterways and airways. The market system almost collapsed. The low-income population was worst affected by the near-stagnation of economic activities. Abysmal, boundless miseries befell the poor and the extremely poor.

Since the contexts of PKSf are not beyond the circumference of Bangladesh and the world, the year 2020 is a special year for this apex development agency as well. This year, it completed its three decades, 30 years of tireless work to alleviate poverty from the country.



Founded by the Government of the People's Republic of Bangladesh in 1990, Palli Karma-Sahayak Foundation (PKSF) envisions 'a Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centered, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life'. To achieve this, the mission that PKSf adheres to is 'to implement policies and action programs 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 center 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.

Ever since the Covid-19 pandemic hit the nation, PKSf has been by the side of the people of the country, especially the poor and small entrepreneurs. Despite the 66-day-long nationwide public holidays (actually lockdown) announced by the Bangladesh government to combat the first wave of Covid-19, PKSf officials were using innovative means and state-of-the-art technologies to monitor field-level activities and the participants. Considering the importance of PKSf's activities in the field, a special directive was issued by the Honorable Prime Minister's Office to the district administrations to ensure that PKSf's financial and non-financial services continue to reach the doorsteps of the people, in

adherence to the Covid-19 health protocols. In addition, the government allocated BDT 500 crore in favor of PKSf under a special stimulus package to revive the rural economy affected by Covid-19. PKSf has successfully executed all the activities planned for this huge group of people at the grassroots in accordance with the directives issued by the Honorable Prime Minister.

Since March 2020, PKSf has been undertaking newer initiatives to rebuild microenterprises adversely affected by the coronavirus outbreak, and instilling fresh dynamism in the anti-poverty interventions already underway. Additionally, it remodeled its existing projects to suit the newly emerged circumstances. The development partners have also stood by PKSf, and increased existing support and provided fresh packages of assistance. In addition to these activities, the employees of PKSf and its Partner Organizations (POs) have extended help to the people

in need by donating portions of their salaries and allowances.

To achieve the desired goals and objectives, PKSf has always attached utmost importance to financing and its management in the implementation of various programs and projects. With the support of its POs, PKSf is implementing various activities in the field, playing an important role in developing an environment conducive to enterprise development, social security provision and capacity building across the country. Members and borrowers organized under various financial and non-financial services of PKSf received a range of financial and non-financial services. These POs, working in different parts of the country, are working diligently to increase people's income and create wage-based employment, social welfare, food and nutrition security and, above all, human dignity through a wide range of activities.

In the three decades of its stride, PKSf has successfully managed to shake off its primary identity of a microcredit-only institution to evolve as an entity that works for inclusive development. From the very onset, PKSf placed high importance to institutionalizing its POs and strengthen them financially and morally to sustainably increase their capabilities, which in the long run contributes to national development. A human-centered development agency, PKSf continuously redefines and redesigns its interventions in light of the concerns and needs of the poor and the disadvantaged. A concept once was very popular in the development paradigm that microcredit was the absolute answer to alleviating poverty. PKSf, however, realized that such a mono-directional approach cannot be the solution to something as multidimensional as poverty. It hence diversified its activities to address various dimensions of poverty by offering training, facilitating access to required resources and technologies, and establishing market linkages, alongside appropriate financing, to change the lot of the poor.

The core strategy of PKSf's interventions is inclusive development, one that is an integrated development process involving multiple socio-economic components and is directed to everyone with particular focus on those living below poverty line and in marginalized communities. PKSf works for expanding livelihood opportunities as well as enhancing human capacities for the heterogeneous poverty-stricken segments of the society. They



include the extreme poor, the poor, micro-entrepreneurs, small and marginal farmers and socio-economically disadvantaged groups. In selecting geographical locations for program operations, vulnerable areas -- such as coastal belt, haor, char, drought and flood-prone and economically backward places-- are given priority.

Core Programs of PKSF

Financing the ultra-poor: PKSF has introduced some encouraging elements in its approach to ensuring inclusion of the ultra-poor in the mainstream development arena. The ultra-poor have historically been left out of the 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 devised a flexible financial service to include the excluded. The distinctive features of this service, known as 'Buniad' (literally meaning 'foundation'), are lower-than-usual rate of service charge and flexibility in repayment mode. In FY 2019-20, loan disbursement from PKSF to its Partner Organizations (POs) and from the POs to their borrowers under the Buniad program stood at BDT 2,035.20 million and BDT 7,191.78 million respectively.

Financing the Moderate Poor:

PKSF strode into the rural off-farm sector of Bangladesh by launching financial services for the rural moderate poor to create employment opportunities. Jagoron is the name of that financial service

of PKSF. It helps people initiate household-based enterprises in rural and urban areas. The objective is two-fold: one, to create new employment opportunities, and two, to reduce pressure on the crop sector for employment, thereby improving productivity in the farm sector. In FY 2019-2020, loan disbursement from PKSF to its POs and from the POs to their borrowers under Jagoron was BDT 10,216.20 million and BDT 2,12,942.67 million respectively.

Financing Micro-entrepreneurs:

PKSF launched its Enterprise Development Program, Agrosor, in 2001. Its aim was to extend financial services to the progressive members of other programs for undertaking economic activities that require bigger amount of capital. An entrepreneur may avail a credit worth up to BDT 1 million under this program. In FY 2019-2020, loan disbursement from PKSF to its POs and from the POs to their borrowers under Agrosor amounted to BDT 7,360.30 million and BDT 1,89,303.24 million respectively.

LRL Specialized Loan: PKSF has recently floated a flexible financing program titled 'Livelihood Restoration Loan (LRL)' for those worst affected by the Covid-19 pandemic. Honorable Prime Minister Sheikh Hasina announced a special package of BDT 500 crore for use in restoring livelihoods and



economic activities of the Covid-distressed people. Using this fund, PKSF is working to revive economic activities of and to generate employment opportunities for the poor. Apart from those already served by different PKSF programs and projects, trained youths, unemployed individuals and migrant returnees are also brought under the purview of this program, which makes it an inclusive intervention in the truest sense.

Financing Small and Marginal Farmers:

Considering the diverse financial needs of farmers, PKSF implements Sufolon program, especially designed for agricultural lending. In FY 2019-2020, loan disbursement from PKSF to its POs and from the POs to their borrowers under Sufolon was BDT 8,203.50 million and BDT 46,527.72 million respectively.

ENRICH

A flagship program of PKSF, ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) was launched in 2010 with the aim of addressing the

multidimensionality of poverty and creating an enabling environment for the poor people so that they can live a dignified life and enjoy universal human rights. ENRICH is a holistic development approach that envisions restoring the self-confidence of poor people and bring out their latent potentials. Highly commended at home and abroad, the program is currently serving around 59.13 lakh people of 13.17 lakh households in 202 Unions of 64 districts across the country. PKSf is implementing the program through its 115 Partner Organizations (POs). The six major intervention areas of ENRICH are: 1. Health, Nutrition & WASH; 2. Education; 3. Skill Development; 4. Financial Assistance; 5. Social Capital Formation; and 6. Environment & Climate Change Adaptation.

Kuwait Goodwill Fund (KGF)

Program: It's a special program funded by a grant of Kuwait Fund for Arab Economic Development (KFAED). Credit and capacity building assistances are being provided to the organized members under this program being implemented in 79 upazilas of 29 districts of 24 Agro-ecological Zones through 39 POs. In FY 2019-2020, loan disbursement from PKSf to its POs and the POs to their borrowers under this program stood at BDT 1,540 million and BDT 2,906 million respectively. Up to June 2020, BDT 19,328 million was disbursed to nearly 7,10,500 members. About 96,400 members and over 4,150 PO-level officers have been trained on modern agricultural technologies in different research and educational organizations.

Disaster Management Fund (DMF)

(DMF): The poor suffer from losses of income from time to time due to natural hazards, personal situations, adverse market behavior, and various other reasons. Under the Social Protection Program, PKSf has created a Disaster Management Fund (DMF), later renamed *Sahos*, to provide poor families with quick financial assistance to help them cope with and recover from both man-made and natural disasters.

Program for Adolescents: The Program for Adolescents is being implemented as a mainstream program in 230 upazilas of 59 districts of the country through 74 POs. It was launched in July 2019 with the motto 'Investment in Adolescents for Sustainable Development'. Its key objective is to build a future generation imbued with moral values and ethics. About 1,275 Adolescent Clubs and 982 School Forums have been formed across the country. The activities of the clubs are conducted in four wider categories: (1) Raising awareness on different social issues and practicing good values, (2) Leadership and life-skill development, (3) Nutrition and healthcare, and (4) Cultural and sports activities.

Environment and Climate Change:

PKSf implemented the 'Community Climate Change Project (CCCP)' under Bangladesh Climate Change Resilience Fund (BCCRF) in 15 climate-vulnerable districts (flood, drought and salinity-prone) of the country. PKSf is a Direct Access Entity (DAE) of the Green Climate Fund (GCF) of the United Nations Framework Convention on Climate Change (UNFCCC). In April, 2020

PKSf signed a contract with Green Climate Fund (GCF) for 'Extended Community Climate Change Project-Flood (ECCCP-Flood)'. The objective of the project is to increase the capacity of the communities to combat floods. This is a USD 13.30 million project, of which the GCF is providing USD 9.68 million in grants and PKSf is providing USD 3.34 million in loans. This four-year-long project is set to be implemented in Kurigram, Lalmonirhat, Nilphamari, Gaibandha and Jamalpur districts, directly benefitting 20,000 households.

Sanitation Development Loan (SDL) Program:

The OBA Sanitation Microfinance Program has been successfully implemented with financing from PKSf and technical assistance from the World Bank. After the completion of this project, PKSf initiated Sanitation Development Loan (SDL) as a regular loan product with its own fund. Forty-eight POs are implementing this program in 31 Unions of 22 upazilas in 21 districts.

ABASON: PKSf is implementing the ABASON program with its own fund for construction and repair of houses of disadvantaged people to improve their living conditions. The program is being implemented by 15 POs in 26 upazilas of 15 districts. As of June 2020, BDT 23.54 crore has been disbursed for construction, repair and extension of 894 houses under this program. A total of BDT 16.22 crore has been disbursed for construction, extension and repair of 579 houses in FY 2019-2020.

Fisheries and Livestock

Development Program: PKSf in 2013 established the Livestock Unit

(LU), later renamed Fisheries and Livestock Unit (FLU). The FLU aims to ensure adequate financial services, dissemination of appropriate technologies, building capacity of borrowers and establishing value chains and marketing systems for livestock products and by-products.

Agricultural Activities: The Agriculture Unit of PKSF has been working since 2013 to enable farmers to gain access to resources necessary for boosting crop production, establishing market linkages of agricultural commodities, popularizing value chain development of agricultural produce with environment-friendly agricultural technologies. The Unit works within the purview of financial and administrative capacity of PKSF as a supplementary and additional service provider to the Government of Bangladesh. In FY 2019-2020, PKSF allocated BDT 615 million to 32 POs working in 58 upazilas of 25 districts covering 25 Agro-ecological Zones (AEZs) of Bangladesh.

LIFT Program: PKSF has been implementing the Learning and Innovation Fund to Test New Ideas (LIFT) program since 2006 for sustainable development of the poor and the extremely poor people across the country. At present, it is implementing 34 innovative initiatives through 56 organizations (POs and non-POs).

The program is giving special emphasis to include the 16 sub-categories of the extremely poor people identified by PKSF in mainstream development activities. Currently, it's being implemented in



34 districts. As part of the inclusive targeting, LIFT provides various financial and non-financial services to disadvantaged groups such as elderly people, persons with disability, Dalit communities, ethnic minority people, people of third gender and haor/char dwellers.

Uplifting the Quality of the Lives of Elderly People Program: In line with the National Policy of Elderly People-2013, PKSF has been implementing seven different interventions under this program in 218 Unions of 61 districts of Bangladesh through 108 POs for the welfare of 4.05 lac elderly people since 2016.

Cultural and Sports Program: PKSF has been implementing the Cultural and Sports Program since 2016 to help build a culturally enriched nation for sustainable socio-economic development. The program is being implemented through 60 POs involving students of 5,743 educational institutions.

Social Advocacy and Knowledge Dissemination: PKSF set up the Social advocacy and Knowledge Dissemination Unit in 2013 in order to make people aware of contemporary social issues and disseminate important knowledge-based information to the mass people. During FY 2019-2020, the Unit worked with 27 POs in 41 selected Unions. The major areas of activities of the Unit include women empowerment, gender equality, preventing child marriage, rights of people with disability and awareness programs on many other social issues. Moreover, the Unit arranges *Potgaan* and *Ganonatok* in the field level to make people aware of the demerits of drug abuse, dowry, child marriage, violence against women and children and many other issues. It also uses community radio as an effective medium to spread awareness-related messages to the mass people.



Program Support Fund: Apart from its existing programs, PKSf provides grants, soft loans and other financial support to poor people so that they can meet their various basic needs, including education and healthcare, under the Program Support Fund. Various humanitarian assistances, including scholarships for the children of poor members, are given under this Fund. In 2019-2020 fiscal year, PKSf donated BDT 3,00,000 to accelerate the educational activities of 50 mentally challenged students studying at a specialized school in Jhalakathi district.

Special Fund: PKSf initiated the Special Fund in 2010 from its own resources with a set of principles. The Fund is being used to provide assistance to the poor and the ultra-poor people in their humanitarian or social crises or natural disasters. The participants of PKSf programs and projects, including PKSf and PO staff members, suffering from such crises can avail support from the Fund. Helpless and ailing freedom fighters, teachers and development

workers also get support from the Fund. In FY 2019-2020, PKSf provided around BDT 22.78 lac in financial assistance to 26 individuals under the Fund.

Training Program: In FY 2019-2020, PKSf organized training on 11 different modules for 972 PO officials in 45 batches. The training sessions took place at PKSf Bhaban and Institute for Inclusive Finance & Development (InM) training venues.

Agricultural Mechanization Program: PKSf is financing for agricultural mechanization on an experimental basis. So far, BDT 2.26 crore has been disbursed for agricultural mechanization through three POs.

Projects

PACE: PKSf has been implementing an IFAD-funded project titled 'Promoting Agricultural Commercialization and Enterprises (PACE)' since January 2015. The main objective of the project is to expand farm and non-farm microenterprises for expediting

poverty reduction. Apart from providing financial services to micro-entrepreneurs, the project is making value chain interventions in different potential business clusters of farm and non-farm microenterprises and providing support to transfer appropriate technologies to enterprises to enhance their productivity. A total of 18 new value chain and technology transfer sub-projects were undertaken in different farm and non-farm business clusters in the financial year 2019-2020, serving 14,000 micro-entrepreneurs. Currently, more than 3,00,000 micro-entrepreneurs are receiving technical, technological and marketing support through 99 value chain and technology transfer sub-projects. The project has extended support for the establishment of country's first ever crab hatchery to promote export-oriented crab culture sub-sector in coastal areas, Tissue Culture Labs for potential floriculture sub-sector in Jashore and Dhaka, the Halda Research Laboratory at the University of

Chattogram to conduct research for conservation of the Halda river's natural fish spawning ground, and other common services for the development of different business clusters.

MDP: The Asian Development Bank (ADB) finances the Microenterprise Development Project (MDP) with USD 50 million loan and USD 0.50 million technical assistance grant to promote microenterprises for inclusive economic development and rural poverty reduction. This two-year project was launched on 1 January 2019 and will be completed by 31 December 2020. So far, BDT 488.92 crore has been disbursed to 37,591 entrepreneurs in loans through 77 POs under the project.

A Technical Assistance (TA) program is being implemented under this project for capacity building of the POs and micro-entrepreneurs. The major ongoing activities under the TA program are: (1) developing a medium-term institutional strengthening and financing strategy for PKSF, (2) developing a gender-inclusive microenterprise finance operational guidelines for POs, (3) cell phone-based microenterprise financing, (4) developing four business clusters, and (5) branding & marketing of ME products using e-commerce platforms etc. All these activities will be completed by December 2020 as per the project's work plan.

SEP: From August 2018, PKSF has been implementing the USD 130 million 'Sustainable Enterprise Project (SEP)' with financial support from the World Bank. SEP aims to help the microenterprises increase the adoption of

environment-friendly practices. Selected POs are implementing various sub-projects in different agricultural and manufacturing cluster-based sub-sectors under this project. The project is supporting microenterprises (MEs) under different economic activities (i.e. sub-sectors) such as: leather processing and shoemaking, mini-textile, light engineering, plastic recycling, food processing, metalwork, livestock, horticulture, aquaculture, and poultry.

Prosperity: The 'Pathways to Prosperity for Extremely Poor People (PPEPP)', in short 'Prosperity', program is working to lift about two million people out of extreme poverty for good. In the first phase during 2019-2025, the program will support 0.25 million extremely poor households (about one million people) across 15 poverty-prone districts. After a one-year inception phase (April 2019-March 2020), Prosperity stepped into the main Implementation Phase from April 2020 and started its service delivery. To address multidimensional aspects of poverty, Prosperity will deliver services through six interrelated components together with three mainstreaming issues: disability inclusion, disaster and climate resilience, and women's empowerment leading to gender equality. PKSF is implementing three core components of Prosperity, such as, Livelihoods, Nutrition, and Community Mobilization. PKSF is implementing the program in three climate-vulnerable regions of Bangladesh – the Teesta and the Brahmaputra river basins in the northwest, the coastal belt in the

southwest, and the Haor region in the northeast. The program is being jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO, formerly DFID), the European Union (EU), and PKSF.

LICHSP: The Low Income Community Housing Support Project (LICHSP), funded by the World Bank (WB), has been in operation since October 2016 to improve the living conditions of the low income people residing in four city corporations (Cumilla, Rangpur, Gazipur and Narayanganj), and nine first class municipalities (Jashore, Magura, Thakurgaon, Sirajganj, Ishwardi-Pabna, Narshingdi, Bogura, Shariatpur and Bhola) through 7 POs. As of June 2020, BDT 62.71 crore was disbursed for construction, repair and extension of 2,144 houses under this project. A total of BDT 29.07 crore was disbursed for construction, extension and repair of 969 houses in 13 towns in FY 2019-2020 alone.

SEIP: The Government of Bangladesh (GoB) has undertaken the 'Skills for Employment Investment Program (SEIP)' to develop skilled workforce and generate employment at home and abroad. PKSF has been one of the implementing partners of SEIP since May 2015. PKSF is providing training to 24,350 people including members of the marginalized, disadvantaged groups of the society and the youths who dropped out of the mainstream education. Through 67 selected training centers across the country, PKSF offers training on 17 different trades under eight priority sectors identified by the GoB. Up to June 2020, PKSF has enrolled a total of



19,768 trainees (Female-3,122, Male-16,646). Of them, 17,507 persons have completed the training, 12,833 of whom have found employment at home and 268 abroad.

Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project: PKSF is implementing a project titled ‘Strengthening Resilience of Livestock Farmers through Risk Reducing Services’, financed by the Swiss Agency for Development and Cooperation (SDC) which will provide CHF 3.4 million (equivalent to BDT 28.92 crore) in grant for this 4-year project. PKSF will implement this project all over the country through its selected POs. Various financial and non-financial services such as training on GAHP will be provided to 100,000 livestock farmers.

Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction: A Record of Discussion (R/D) was signed between Ministry of Finance, GoB, and Japan International Cooperation Agency (JICA) for implementing ‘The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction’ with the aim of providing financial and non-financial services to poor people to mitigate risks including the effects of climate change. Due to the Covid-19 situation, JICA plans on digital financing platform for providing financial and non-financial services to the poor people.

Details of PKSF’s Credit Program

Partner Organizations: As of 30 June 2020, the total number of Partner Organizations (POs) of PKSF stands at 278. Since inception, PKSF has been adhering to a stringent set of criteria and following strict procedures to select the POs that implement PKSF programs and projects at the grassroots.

Members and Borrowers: The members of the POs are at the core of all kinds of field-level operations of PKSF. As on 30 June 2020, the number of members under all its POs was 14.42 million, of whom 90.67% were women. As on same date, the number of borrowers stood at 10.95 million. Women constituted 91.42% (10.01 million) of the total borrowers (Figure 1.0).

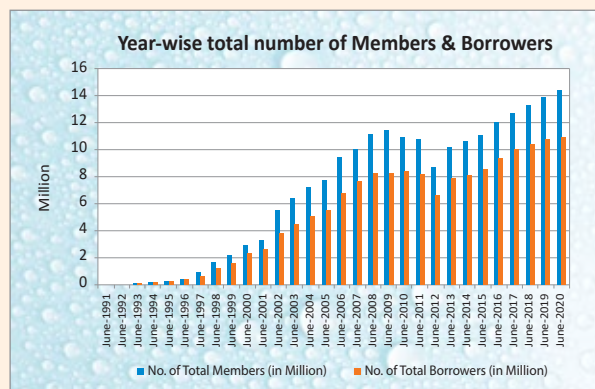


Figure 1.0: Members-Borrowers (in million)

Members’ Savings: Showing a steady growth, the savings of members stood at BDT 133.31 billion on 30 June 2020 (Figure 2.0).



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

Loan Disbursement and Outstanding (PKSF-POs): As seen in figure 3.0, the loan disbursement of PKSF has recorded a steady growth in FY 2018-19 and 2019-20. The cumulative amount of loans disbursed from PKSF to its POs stood at BDT 36.99 billion in FY 2018-19, and rose by 4.54% to BDT 38.67 billion in FY 2019-20. The amount of loan outstanding of PKSF with POs stood at BDT 59.87 billion as on 30 June 2019 (Figure 3.0).

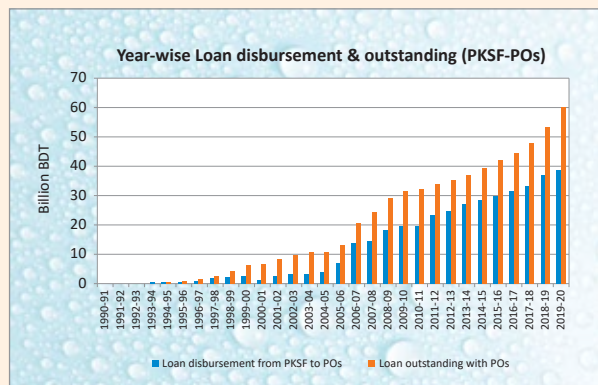


Figure 3.0: Loan Disbursement and outstanding (in billion BDT)

Loan Disbursement and Outstanding (POs-Borrowers): Loan disbursement from POs to borrowers stood at BDT 511.58 billion in FY 2018-19.

The amount dropped by 7.81% to stand at BDT 471.63 billion in FY 2019-20. The amount of loan outstanding of POs with borrowers was BDT 333.87 billion as on 30 June 2019 (Figure 4.0).

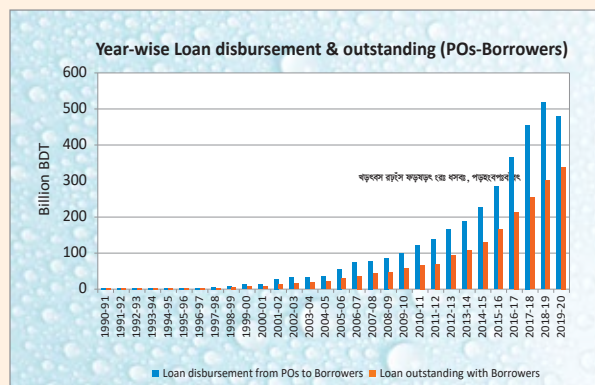


Figure 4.0: Year-wise Loan disbursement & outstanding (in billion BDT)

TABLE-1: PROGRESS OF PKSF IN LAST 30 YEARS

FY / Indicators	No. of POs	No. of Members (in Million)	No. of Women Members (in Million)	% of Women Members	No. of Borrowers (in Million)	No. of Women Borrowers (in Million)	% of Women Borrowers	FY Loan Disbursement (PKSF to POs)	Cumulative Loan Disbursement (PKSF to POs)	Outstanding Loan (PKSF to POs)	Outstanding Loan (POs to Borrowers)	FY Loan Disbursement (POs to Borrowers)	Cumulative Loan Disbursement (POs to Borrowers)	FY ID Loan Disbursement	Cumulative ID Loan Disbursement
In Billion (excluding ID Loan)															
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	347.17	53.52	298.18	511.58	3572.66	0.00	301.78
2019-20	278	14.42	13.08	90.67	10.95	10.01	91.45	38.67	385.83	59.87	333.87	471.63	4044.28	0.00	301.78

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

Programs	FY 2015-16				FY 2016-17				FY 2017-18				FY 2018-19				FY 2019-20								
	FY Disbursement (in Billion BDT)	No. of Borr- owers (000) **	Loan outstanding (in Billion BDT)	P to B***	FY Disbursement (in Billion BDT)	No. of Borr- owers (000) **	Loan outstanding (in Billion BDT)	P to B***	FY Disbursement (in Billion BDT)	No. of Borr- owers (000) **	Loan outstanding (in Billion BDT)	P to B***	FY Disbursement (in Billion BDT)	No. of Borr- owers (000) **	Loan outstanding (in Billion BDT)	P to B***	FY Disbursement (in Billion BDT)	No. of Borr- owers (000) **	Loan outstanding (in Billion BDT)	P to B***					
Mainstream Programs																									
1 Jagoron	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	19.85	100.95	11.10	217.70	6883.50	21.16	121.10	10.22	212.94	6970.57	21.14	128.41
2 Agrosor	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	14.66	93.01	9.19	177.07	1442.45	16.26	110.55	7.36	189.30	1585.95	15.43	132.11
3 Buniad	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	3.21	5.38	2.50	9.60	452.47	3.45	5.20	2.04	7.19	403.19	3.18	4.62
4 Sufolon	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	5.33	22.58	8.78	44.43	882.95	5.28	24.05	8.20	46.53	911.48	5.72	26.67
5 ENRICH	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	2.65	2.69	1.97	5.75	132.02	3.50	3.64	1.91	5.66	143.01	3.89	4.17
6 LIFT	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	0.63	0.55	1.57	61.72	0.89	0.95	0.29	1.66	59.80	0.92	1.16
7 SAHOS	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	0.09	0.00	0.67	10.23	0.12	0.03	0.00	0.02	16.07	0.02	0.01
8 SDL	-	-	-	-	-	0.18	0.06	5.57	0.18	0.05	0.13	0.66	60.15	0.26	0.39	0.02	0.00	4.81	0.16	0.01	0.26	0.04	4.07	0.30	0.04
9 SL-ME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.03	0.01	0.00	-	-	0.01	0.00	0.00
10 Abason	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.15	0.08	0.29	0.15	0.07	0.10	0.17	0.84	0.23
11 KGF	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	0.88	1.57	1.50	3.38	54.83	0.96	1.66	1.54	3.11	54.14	0.98	1.58
Sub Total	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	47.65	227.29	35.75	460.25	9925.30	51.94	267.26	31.91	466.62	10149.12	51.82	298.96
Projects																									
12 MFTS	0.00	0.00	10.92	0.00	0.06	0.00	0.00	8.60	0.00	0.04	0.00	0.00	7.78	0.00	0.04	0.00	0.00	6.91	0.00	0.03	0.00	0.00	6.71	0.00	0.03
13 MFMSF	0.00	0.00	6.64	0.09	0.08	0.00	0.00	4.38	0.09	0.05	0.00	0.00	2.28	0.09	0.03	0.00	0.00	1.77	0.09	0.02	0.00	0.00	1.37	0.09	0.02
14 PLDP-II	0.00	0.00	17.17	0.09	0.09	0.00	0.00	13.28	0.09	0.07	0.00	0.00	13.15	0.09	0.07	0.00	0.00	12.05	0.09	0.06	0.00	0.00	11.85	0.09	0.06
15 LRP	0.00	0.00	9.09	0.00	0.01	0.00	0.00	8.54	0.00	0.01	0.00	0.00	7.76	0.00	0.01	0.00	0.00	7.23	0.00	0.01	0.00	0.00	6.08	0.00	0.01
16 LICHSP	-	-	-	-	-	0.03	0.00	0.00	0.03	0.00	0.12	0.10	0.40	0.15	0.09	0.20	0.24	1.15	0.33	0.28	0.43	0.29	2.01	0.69	0.48
17 PAE Share Capital	-	-	-	-	-	0.02	-	-	0.02	-	0.00	0.02	0.25	0.02	0.01	0.00	0.01	0.13	0.01	0.01	0.00	0.00	0.08	0.00	0.00
18 Agrosor-SEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.02	0.11	0.57	1.02	0.10	2.09	1.17	21.57	2.91	0.90
19 EFFRAP	0.00	0.00	13.66	0.02	0.04	0.00	0.00	7.42	0.01	0.02	0.00	0.00	4.56	0.01	0.02	0.00	0.00	0.95	0.01	0.01	0.00	0.00	0.55	0.00	0.01
Sub Total	0.00	0.00	57.48	0.20	0.28	0.05	0.00	42.22	0.25	0.20	0.12	0.12	36.17	0.36	0.27	1.22	0.35	30.76	1.55	0.54	2.52	1.46	50.22	3.78	1.53
Special Programs																									
20 SAHOS-Old	0.00	0.00	7.11	0.00	0.03	0.00	0.00	5.73	0.00	0.02	0.00	0.00	4.72	0.00	0.02	0.00	0.00	2.68	0.00	0.01	0.00	0.00	1.69	0.00	0.01
21 RESCUE	0.00	0.00	16.48	0.01	0.10	0.00	0.00	12.74	0.01	0.08	0.00	0.00	7.28	0.01	0.04	0.00	0.00	3.69	0.01	0.03	0.00	0.00	2.39	0.01	0.03
22 RNPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23 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	0.00	0.00	0.00	0.00	0.00
Sub Total	0.00	0.00	23.60	0.01	0.13	0.00	0.00	18.48	0.01	0.10	0.00	0.00	12.01	0.01	0.06	0.00	0.00	6.37	0.01	0.05	0.00	0.00	4.08	0.01	0.04
ID Loans																									
24 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	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	0.00	0.00	0.00	0.00	0.00
Others*	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	22.95	0.01	50.97	819.43	0.02	30.34	4.24	3.55	745.12	4.27	33.34
Total:	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	48.04	250.57	36.99	511.58	10781.86	53.52	298.18	38.67	471.63	10948.53	59.87	333.87

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, IFAD/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 : POS to Borrowers

Journey of PKSF

Year	Name of Programs/Projects	Main Features	Supported By
1991	Microcredit Programme	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 Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2005	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing pro-poor innovate 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 (FSOEU) 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
2010	Special Fund (SP)	Emergency support for the poor	PKSF

Journey of PKSF

Year	Name of Programs/Projects	Main Features	Supported By
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 increase the poor's resilience to climate change	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to microentrepreneurs	KFAED
2011	Program 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	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 and Knowledge Dissemination Unit	Raising awareness on socially important issues for improving human dignity and 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 and 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 talent of students and youths	PKSF
2016	Low Income Community Housing Support Project (LICHSP)	To improve living conditions in 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)
2019	Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)	To develop financial and non-financial services, conducive policy guidelines and institutional arrangement for low-income people in disaster-prone areas.	JICA
2020	Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project	To reduce morbidity and mortality rate among livestock through viable extension services.	SDC
2020	Rural Microenterprise Transformation Project (RMTP)	To promote potential agricultural products through value chain expansion; expand market linkage; introduce GGAP; support to obtain HACCP certification; provide financial and technological support to develop microenterprises	IFAD
2021	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (WASH)	To reform institutions and improve WASH services that meet the 'safely-managed' services in line with SDG targets of 6.1 and 6.2	The World Bank, AIIB & PKSF

Major Services of PKSF

Name of Programs/Projects	Starting Year	Nature of Services
Jagoron-Rural Microcredit (RMC)	1990-91	<ul style="list-style-type: none"> • Individual loan through groups
Jagoron-Urban Microcredit (UMC)	1998-99	<ul style="list-style-type: none"> • Individual loan through groups
Buniad-Ultra Poor Program (UPP)	2004-05	<ul style="list-style-type: none"> • Individual loan through groups
Agrosor-Microenterprise (ME) loan	2004-05	<ul style="list-style-type: none"> • Individual loan through groups
Sufolon-Seasonal Loan (SL)	2006-07	<ul style="list-style-type: none"> • 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 for 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	<ul style="list-style-type: none"> • Different financing modes, such as soft loans, grants, equity participation and mix of loan and grant
SAHOS	2007-08	<ul style="list-style-type: none"> • Providing Rehabilitation support to disaster-affected people
Sufolon-Agriculture Sector Microcredit (ASM)	2008-09	<ul style="list-style-type: none"> • 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 enterprise
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	<ul style="list-style-type: none"> • Support to the poor to increase their resilience to climate change
Bangladesh Climate Change Trust Fund (BCCTF)	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 mobilise public opinion and support to create social awareness
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

Major Services of PKSF

Name of Programs/Projects	Starting Year	Nature of Services
Social Advocacy and 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 effective use of different media for disseminating socially important messages Building rapport with stakeholders on different subjects by organizing events Advocating for pro-poor policies
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> Constructing results chain and measuring results Sharing results for further improvement or understanding the trend of achievements of interventions
Promoting Agricultural Commercialization and Enterprises (PACE)	2014-15	<ul style="list-style-type: none"> Providing financial and nonfinancial services to the 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 for 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	<ul style="list-style-type: none"> Promoting local sports and cultural activities
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 constructing hygienic sanitlatrine construction Disbursing Sanitation Development Loan (SDL) Constructing hygienic sanitary latrines
Green Climate Fund (GCF)	2016-17	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Assisting micro-entrepreneurs to carry out environmentally sustainable and financially viable enterprises
Pathways to Prosperity for Extremely Poor People (PPEPP)	2019-2020	<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
Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)	2019-2024	<ul style="list-style-type: none"> To develop financial and non-financial services, conducive policy guidelines and institutional arrangement for low-income people in disaster-prone areas.
Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project	2020-2024	<ul style="list-style-type: none"> To reduce morbidity and mortality among livestock through viable extension services.
Rural Microenterprise Transformation Project (RMTP)	2020-21	<ul style="list-style-type: none"> Expanding market and production of potential agricultural products Ensuring nutrition and food security Introducing innovative technologies in micro-enterprises Sustainable expansion of marginal micro-enterprises
Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (WASH)	2020-21	<ul style="list-style-type: none"> Improving access and quality of water supply, sanitation, and hygiene Strengthening sector policy and institutional capacity



Never to Give in PKSF's role in the corona days

In recent history of human civilization, the most widely used word is probably 'coronavirus', or its abridged and more commonly used form 'corona'. The year 2020 was undoubtedly the most traumatic year of the 21st century so far, thanks to the outbreak and pervasion of the Covid-19 pandemic. It still persists and continues to plague different parts of the world with newer, and often deadlier, waves. Though quite a few vaccines have been invented and are being administered to humans, there seems to be no respite from this terror in near future. While the rich nations lead the worldwide race of vaccinating their people, the poor and the developing countries struggle from the shortage of supply of the vaccines and thereby lagging far behind in the vaccination campaigns. Everyone wishes 2021 be the year that marks the beginning of rebuilding livelihoods and global economy ravaged by the pandemic. However, for sustainable development, this process must be essentially inclusive.

The first case of coronavirus in Bangladesh was reported on 8 March 2020. Subsequently, it spread by leaps and bounds, adversely affecting the lives and livelihoods of people in Bangladesh, just like elsewhere in the world. While the incidence of and death by coronavirus grew on the one hand, the economic activities on the other suffered a heavy blow. Extraordinary uncertainty descended upon commercial activities. Unemployment shot through the roof. Economic conditions of the poor and the low income families were in a shambles.

The Government was faced with two uphill tasks -- one, curbing the spread of and death by coronavirus; and two, providing livelihood opportunities to the millions severely affected by the pandemic and ensuring their rehabilitation and revival of economic activities. And the Government commendably adopted elaborate plans to manage this two-pronged challenge. At the same time, it was important that government and non-governmental

organizations, and the well-to-do sections of society came forward to help those in dire need. Thanks to the farsighted measures by the Government under the able leadership of Prime Minister Sheikh Hasina and supplementary roles of other actors, the spread of the pandemic and its socio-economic impacts have been kept in check in Bangladesh in comparison to many other countries.

What role Palli Karma-Sahayak Foundation (PKSF) played during such an unprecedented disaster as the coronavirus pandemic will be delineated in the following sections.

An apex development agency founded by the Government of the People's Republic of Bangladesh, PKSF provides financial and non-financial assistance to more than 14 million households across the country through a network of around 10,000 branches of over 200 NGOs, officially termed Partner Organizations (POs). As a dynamic and unique development entity, PKSF has historically stood by the

poor and the distressed with appropriate interventions and effective development strategies to address the aftermaths of various disasters, including natural and man-made. There was no exception in case of the Covid-19 pandemic either. After the first coronavirus case was reported in early March 2020, the Government announced public holidays from the 26th of March. The holidays were extended in different phases to last for 66 days at a stretch, limiting to a great extent all institutional operations. PKSf advised its POs to extend all-out cooperation to local administrations in raising health awareness and providing emergency relief to those in need amid the general holidays. The POs accordingly provided all possible assistance to their members, adhering to the Covid-19 protocols issued by the Government.

A very important aspect of PKSf's modus operandi is to constantly keep an eagle eye on the interventions implemented in the field to ensure effectiveness and transparency of the activities. Most of the regular tools for this were rendered ineffectual by the 66-day general holidays that severely altered the modes of institutional operations. Though the activities started returning to normalcy from the month of June, it took some more time for the situations to improve at the grassroots. PKSf then intensified its monitoring on the field-level operations, which restored the pre-pandemic normalcy. Apart from relevant desk officers, even the Managing Director and the Deputy Managing Directors started going on field visits to inspect different activities. As the second wave of coronavirus hit the country, such physical inspections were suspended and virtual



monitoring of field-level activities was strengthened.

Sensitivity in Loan Activities

To insulate the poor participants of PKSf's programs and projects from the sufferings amid the Covid-triggered economic standstill, the Foundation issued special instructions to its POs to show sensitivity in collecting instalments from the borrowers. It has become a rule of thumb for PKSf to take such measures in case of any disaster. It should be noted that the Microcredit Regulatory Authority (MRA) instructed all microfinance institutions (MFIs) to not collect instalments during April-September 2020 and to not classify any loans for that time period. The POs of PKSf followed the instructions, and went on to provide special assistance to the members, particularly the extremely poor ones, to help them cope with the Covid-induced economic hurdles.

IT-based Initiatives

PKSf made extensive use of the infrastructural development, made

possible by the Government's vision of a 'Digital Bangladesh, to provide as uninterrupted service to people as possible during the general holidays. Using online communications with the PO employees, PKSf continued its best possible efforts for the welfare of its members. On 12 April 2020, the chief executives of the POs met PKSf high-ups through a video conference and apprised the latter of the situations in the field. PKSf issued a range of instructions for the POs on different pandemic-related measures. During the virtual meeting, a proposal was tabled to raise a fund from PKSf and its POs and donate it to the Prime Minister's Relief Fund for helping the Covid-hit people. The proposal was unanimously accepted and later was executed.

The Senior Management Team of PKSf met virtually on 14 April 2020 and made a number of decisions. Those included formulation of short, mid and long-term plans to combat the Covid-19 pandemic,

donation of 40% of PKSf employees' Bengali New Year allowance for use in distributing relief materials among the distressed, putting together a fund with PKSf's Program Support Fund and one day's salaries of the PO staff to donate it to the Prime Minister's Relief Fund etc. In another virtual meeting on 16 April 2020, the POs consented to this decision of making a donation to the Prime Minister's Relief Fund. The meeting stressed on the need for seeking the Government's permission on resuming financial operations in the field following to the Covid-19 health directives for the sake of helping the poor and the extremely poor people to survive the extreme hardships posed by the pandemic.

Research Activities

In accordance with a decision of the PKSf Board, the Research Unit of PKSf completed the draft of a study titled 'Effects of Covid-19 Pandemic on the Lives and Livelihoods of the Households in ENRICH and Non-ENRICH Unions of PKSf and Their Resilience Capacity' by June

2020. They also collected data as part of providing technical assistance to different sectorial studies. Besides, two research studies on start-up capital, and lease financing were conducted under the PACE Project of PKSf.

Activities by POs

During the general holidays, the staff members of PKSf's POs worked beside local administrations in disseminating crucial health awareness messages such as maintaining social distancing protocols, properly using masks, and frequently washing hands with soaps for at least 20 seconds each time etc. The POs, on their own, spent about BDT 27 crore for various activities to deal with the impacts of the Covid-19 pandemic. They sent one day's salaries, amounting to BDT 3.35 crore, to PKSf for it to be donated to the Prime Minister's Relief Fund. They distributed 134,438 food packets, containing daily essentials such as rice, legume, potato, edible oil etc, among the distressed people, which cost them about BDT 8.49 crore.

Also, they spent about 12.27 crore to procure and distribute emergency protective equipment such as gloves, soap, sanitizers, masks, personal protective equipment (PPE) etc, and donated BDT 2.07 crore to the funds of local people's representatives and government administrations. Many PKSf POs formed medical teams consisting of doctors and nurses, who were already working for them, to provide healthcare to those in need. Apart from these, the POs extended special medical assistances to Covid-19 patients wherever possible.

BDT 4 crore, raised by PKSf and the POs, was donated to the Prime Minister's Relief Fund on 10 May 2020. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf, handed over the cheque. He was accompanied by Mr Mohammad Moinuddin Abdullah, Managing Director of PKSf. Speaking there, Dr QK Ahmad stressed on the need for the Government's stimulus packages to speedily reach about 10 million micro-enterprises and businesses that suffered severe blows during the pandemic. The Honorable Prime Minister assured him of taking this matter into cognizance.

Resumption of Loan Activities

PKSf requested the Prime Minister's Office (PMO) to allow PKSf-affiliated NGO-MFIs to resume their financial activities at the grassroots. In response, the PMO issued a letter to all district administrations asking them to facilitate regular activities of the NGO-MFIs. Following this, the POs of PKSf resumed their field-level operations, adhering to Covid-19 protocols. Between June and November 2020, PKSf disbursed about BDT 1,500 crore to the POs that in turn disbursed about



BDT 35,00 crore to borrowers. Alongside financial operations, PKSF resumed non-financial services in full throttle. As a result, the poor and the extremely poor people managed to quickly recover from their economic hardships.

Government's Stimulus in Rural Sectors through PKSF and POs

The Government announced special stimulus packages for reviving different economic sectors negatively affected by the corona pandemic. In one such package announced by Prime Minister Sheikh Hasina, BDT 20,000 crore was allocated for cottage, micro, small and medium enterprises. Under another package, the Honorable Prime Minister earmarked BDT 500 crore in favor of PKSF. With the BDT 250 crore so far received under this package, PKSF has already launched a specialized 'Livelihood Restoration Loan' program. The program offers financial services for micro-entrepreneurs and the poor so that they can engage productive and income-generating activities. After successfully spending BDT 250 crore received in the first phase, PKSF now seeks the rest of the allocation for expanding its services under the LRL program to serve more people.

PKSF also believes that its POs are well equipped with necessary skills and resources to make effective use of the Government's assistance package for cottage, micro, small and medium enterprises (CMSME), and has sent a proposal to the Government for allocation in this regard.

Under the BDT 3,000 crore stimulus package of the Government for low-income people, marginal farmers and small traders, some POs of PKSF started disbursing loans at the grassroots, conforming to

relevant guidelines. To insulate members from the pandemic-related shocks, the POs provide loans with a maximum of 9% service charge. PKSF encourages its POs to avail this fund through Bangladesh Bank to extend financial assistance to the poor at the grassroots.

ENRICH

Since the beginning of the general holidays, the officials assigned for the implementation of the ENRICH program have stayed in constant touch with the program-implementing POs in the field via telephonic and virtual communications, complying with the Government-issued guidelines. A 'Covid-time Operations Guidelines' has been prepared by the ENRICH Unit at PKSF and it has been disseminated among the 115 POs which are implementing the program's interventions in the field, adhering to those guidelines.

A number of virtual review meetings between the Panel Officials of PKSF and the chief executives and other officials of the ENRICH-affiliated POs were held in July 2020. The objectives of the meetings were to understand the ground reality and issue necessary instructions, since regular visits of PKSF officials remained suspended due to the pandemic. A range of issues including the PO's achievement in the past fiscal year, and informing about budgetary allocations and formulating work plans for the current fiscal year were discussed during the meeting.

To bolster the ongoing healthcare activities implemented in 51 Unions



under ENRICH, three online meetings took place between CMED Health Limited, which is assisting in ENRICH's Digital Health Interventions, and the POs concerned on 21, 23 and 26 July 2020. It was advised that all the POs procure infrared thermometers and pulse oximeters to ensure health safety of all field-level staff members and program participants involved with the ENRICH healthcare operations.

The POs have continued their awareness campaigns on curbing the spread of coronavirus among the people. The 115 POs, which implement ENRICH, have distributed emergency food supplies among those economically hit by the Covid-19 pandemic in the 202 ENRICH Unions; healthcare kits such as gloves, masks, sanitizers, soaps, personal protective equipment etc among those concerned; and made donations to the funds of local public representatives and government administrations. In doing these, the POs have spent a total of BDT 6.24 crore.

Besides, some POs formed medical teams consisting of doctors and

nurses already working with them, and went on to allocate their offices, guest houses and training venues for residential use of medical professionals providing services to the Covid-19 patients. These organizations, furthermore, extended various social helps to the indigent ones, following suggestions of the local administrations and public representatives.

In complete compliance with the PKSf's corona-time field inspection guidelines, officials of three panels under the ENRICH Unit visited 66 of 115 POs under ENRICH to inspect field-level activities carried out under this flagship program and its affiliated Uplifting the Quality of Lives of the Elderly People program between September and November 2020. The loan disbursement operations were somewhat slow during the pandemic due to reduced demand in the field.

Education

A total of 1,65,087 children currently attend the 6,231 Education Assistance Centers (EAC) operated under ENRICH in 202 Unions of Bangladesh. In line with the Government directives to contain the spread of Covid-19, operations of these centers have remained suspended since April 2020. The EAC teachers, however, have remained in regular touch with the guardians of these students to oversee the latter's academic progress. These activities are carried out in proper adherence to the necessary health protocols. In 16 Unions, meanwhile, the EACs have resumed operations upon permission from the local administration. Following requests from the guardians, permissions are being sought from the local authorities to restart the EAC activities in other Unions as well.

Healthcare

Organization of Satellite Clinics, Health Camps and Eye Camps remained suspended between March and August 2020 as the Covid-19 pandemic raged across the country. The Health Officers and the Health Visitors, however, continued to operate Static Clinics and visited households in the program areas to provide healthcare services. With permission from local administrations, Satellite Clinics are being held in 91 Unions and the process of receiving permission for the same in other ENRICH Unions is underway.

From January to December 2020 (with interventions remaining suspended between March and August), a total of 540,926 participants received services from 59,170 Static Clinics; 108,107 attended 3,118 Satellite Clinics; and 39,751 people sought healthcare services at 106 Health Camps. Besides, cataract surgeries were conducted on 11,751 people at 70 Eye Camps. The Health Camps and the Eye Camps were conducted from January to March 2020 (before the announcement of general holidays from 26 March).

Under the Healthcare Component of ENRICH, a two-day virtual Training of Trainers (ToT) on health and nutrition to deal with the pandemic was conducted for 370 Health Officers in 7 batches from 7-24 September 2020.

To ensure health safety for all, the ENRICH-implementing POs procured 1,314 oximeters, 1,373 infrared thermometers and necessary amount of personal protective equipment (PPE) and masks. They spent BDT 77.87 lac on this, which they sourced from the

income from the healthcare activities of the program.

Youth in Development

The members of the 'Youth in Development' component of ENRICH were primarily engaged in raising awareness on Covid-19 in their localities. Besides, they distributed hand sanitizers, masks, soaps and detergent powders among the people in their areas. To defray the costs of these activities, they collected BDT 1.52 crore in donation from the local well-to-do people.

ENRICH Loan Activities

The loans under the ENRICH are high in demand usually during November-December and May-June of a year. However, the loan disbursement activities slowed down in the current fiscal year as there was a low demand for loans in the field due to the ongoing pandemic. Between January and December 2020, the amounts of Income-Generating Activities (IGA) Loan disbursed from PKSf to POs stood at BDT 157.69 crore, of Livelihood Improvement Loan at BDT 3.17 crore, and of Asset Creation Loan at BDT 4.62 crore. The POs in turn distributed BDT 448.08 crore in IGA Loans, BDT 9.21 crore in Livelihood Improvement Loans and BDT 28.77 crore in Asset Creation Loans among the borrowers.

Pro-Elderly Activities

The Uplifting the Quality of the Lives of the Elderly People program is being implemented in 218 Unions (183 Enrich Unions and 35 non-Enrich Unions) through 106 POs. Under the program, 98 Social Centers for the Elderly have been constructed to ensure social dignity and healthy environment for the elderly. Even during the Covid-19



pandemic, 100 elderly persons (who do not receive Government allowances) from each program-affiliated Union receive an old age allowance of BDT 500 each month. During January-December 2020, a total of 72,801 such elderlies received a total amount of BDT 9.51 crore in old age allowances. Besides, BDT 54.34 lac was disbursed to defray the funeral costs for the death of 2,664 elderlies (BDT 2000 per funeral).

Activities Implemented in Association with International and Bi-lateral Development Partners

In order to accelerate poverty alleviation in Bangladesh, PKSf is implementing four projects with financial assistance of International Fund for Agricultural Development (IFAD), the World Bank and the Asian Development Bank (ADB), and one project co-funded by the UK and the European Union.

Apart from extending appropriate financial assistance, PKSf is working on sub-sector-based value chain development and technology transfer activities through these projects. The spread of the corona pandemic severely affected the implementation of these interventions. The microenterprise sector, which generates the most

employment opportunities for the poor and the extremely poor and adds dynamism to the rural economy, was brutally hurt by the pandemic. To revive the sector, PKSf adopted especially designed strategies. To keep the production and marketing systems operational without risking contraction of coronavirus, 15 sets of guidelines were formulated and distributed among the project-implementing POs. The activities that were instructed to be kept uninterrupted through these guidelines were: production and supply chain of agricultural produce; livestock-related production and supply; fisheries-related production and supply; fish hatchery operations; different factories such as processing units, mini garments, jewelry, shoe factories etc; use of vehicles and product transports; wholesale and chain shops; online marketplaces and home delivery; operations related to salaries-allowances of PO staff members; commuting of program participants to and from PO offices; meetings of members organized in groups; and raising public awareness (orientation, training, leaflet distribution etc), personal safety and social distancing (using mosques, temples and other

religious hubs, transports, marketplaces, restaurants etc). The POs followed the guidelines to implement different interventions of PKSf programs and projects in the field. A vast range of activities in the microenterprise sector are being carried out with careful compliance with the necessary health protocols.

IFAD's Assistance

The Promoting Agricultural Commercialization and Enterprise (PACE) project, financed by IFAD, was scheduled to be completed in December 2020. However, with the Covid-19 pandemic adversely affecting the concluding year's operations of the Project, IFAD was requested through the Government to approve extension of the project by two years with an additional financing of USD 18 million to revive microenterprises worst hit by the pandemic. In response, IFAD conducted an Additional Financing Mission which recommended extension of the project's tenure and additional financing. The IFAD Board has recently approved both the recommendations. It is to be noted that IFAD was already financing USD 40 million in the main project. Despite suspension of different field-level operations of PACE due to Covid-19, the officials at the Project Management Unit (PMU) have stayed in touch with the field-level officials via online communications to issue necessary directives in light of the ground reality.

During this adverse time, an initiative was taken to market products of microenterprises (MEs) under PACE through e-commerce platforms. Memorandums of Understanding were signed with e-commerce services such as chaldal.com, Bogura Home Mart,



Healthy Khan etc for uninterrupted distribution and marketing of ME products. This benefitted the micro-entrepreneurs and associated workers immensely. Besides, mobile banking services have been extended so that members can avail the project's financial assistance in easier ways. The IFAD Supervision Mission as completed its yearly assessment of the Project through virtual meetings. They rated the project's progress as 'satisfactory'. The Mission highly praised the sincere efforts of PKSf and the PMU in continuing the field-level operations of the project. They also have expressed interest in replicating the project's innovative activities at home and abroad. It's noteworthy that PACE has been ranked second among all the IFAD-funded projects across the world.

ADB's Assistance

PKSf effectively used up the USD 50 million of the Microenterprise Funded Project (MDP), funded by the Asian Development Bank (ADB), within the stipulated one year period. Afterwards, to insulate microenterprises from the

Covid-19-related shocks, a fresh USD 50 million fund from the ADB is being injected into the project and official procedures to this end have been completed. The project mainly aims to offer financial services for the extension of microenterprises. And despite the ongoing pandemic, services of this project have remained uninterrupted. Though the MRA-directed service charge for such services is 24%, PKSf charges only 18% (in declining balance method) in order to facilitate micro-entrepreneurs to minimize capital expenditure.

Under the Skills for Employment Investment Program (SEIP) project, the pandemic-hit families of each trainee received BDT 5,000 a month. BDT 97.75 lac was distributed among 1,995 such families. Besides, the pre-planned training activities under the project remained suspended during the general holidays, but were resumed afterwards, adhering to the Covid-19 protocols.

In January 2020, PKSf started implementing the Rural Microenterprise Transformation Project (RMTP). The objective of the project is to sustainably increase the

income, food security and nutrition of marginal and small farmers, and micro-entrepreneurs across selected value chains. The preparatory activities of the project were completed during the pandemic. Providing financial services to micro-entrepreneurs has already begun. The first Supervision Mission, conducted in November 2020, expressed satisfaction at the preparation of the project. An estimated 4.45 lac people, including micro-entrepreneurs and small and marginal farmers, will be directly benefitted from RMTP.

WB's Assistance

During the pandemic, the Sustainable Enterprise Project (SEP), financed by the World Bank (WB), conducted activities on raising awareness on personal safety and health protocols, training and technical assistance to POs through in-person and virtual communications, connecting microenterprises through POs with different e-commerce platforms, production and distribution of masks and personal protective equipment kits through micro-entrepreneurs under the mini

garment sub-sector, and compliance of micro-entrepreneurs with Covid-19 protocols. The project provides financial and technical assistance to micro-enterprises of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity.

PKSF is set to float a new WB-financed project titled 'Recovery and Advancement of Informal Sector Employment (RAISE) in 2021. It aims to increase employability and productivity of low-income youth, existing entrepreneurs and returnee migrants, especially those affected by the Covid-19 crisis. Two Virtual Missions and an Appraisal Mission for the project were conducted during the pandemic.

Assistance from UK's FCDO and EU

To cope with the impacts of Covid-19 and to protect the life and livelihoods of the extremely poor, a range of initiatives were taken by the Pathways to Prosperity for Extremely Poor People (PPEPP) Program, in short 'Prosperity', jointly funded the UK's Foreign, Commonwealth and Development Office (FCDO, formerly DFID) and the European Union (EU). During the first wave of the pandemic, the program in May 2020 conducted a research on labor-reliant extremely poor families living in the working areas of Prosperity. The study found that most of these families were in extreme sufferings from want of food after losing their sources of income due to the pandemic. Following another study conducted in June-July 2020, a set of guiding policies were adopted to help the extremely poor combat the Covid-19 fallout. An 'Emergency Assistance Program' with BDT 31 crore was launched to help 30,000

extremely poor households deal with the aftermaths of cyclone Amphan and the pandemic. Each family received BDT 3,000 per month for three consecutive months for use in purchasing food, medical and other emergency supplies.

To help the extremely poor families recover from Covid-19-induced economic shocks in the long term, the program has introduced a number of income-generating activities (such as rearing indigenous, broiler and layer chickens, pisciculture in floating cages and ditches, establishing 'pushti bagan' and commercial cultivation of vegetables at the household level) under its Livelihoods component. Besides, the program is relentlessly working to establish linkage between the extremely poor families and local government institutions so that the former can make it to the lists for the Social Safety Net allowances and avail government assistances.

Prosperity has in place a strong structure for virtual communications with the field-level staff to facilitate full-scale implementation of the program interventions.

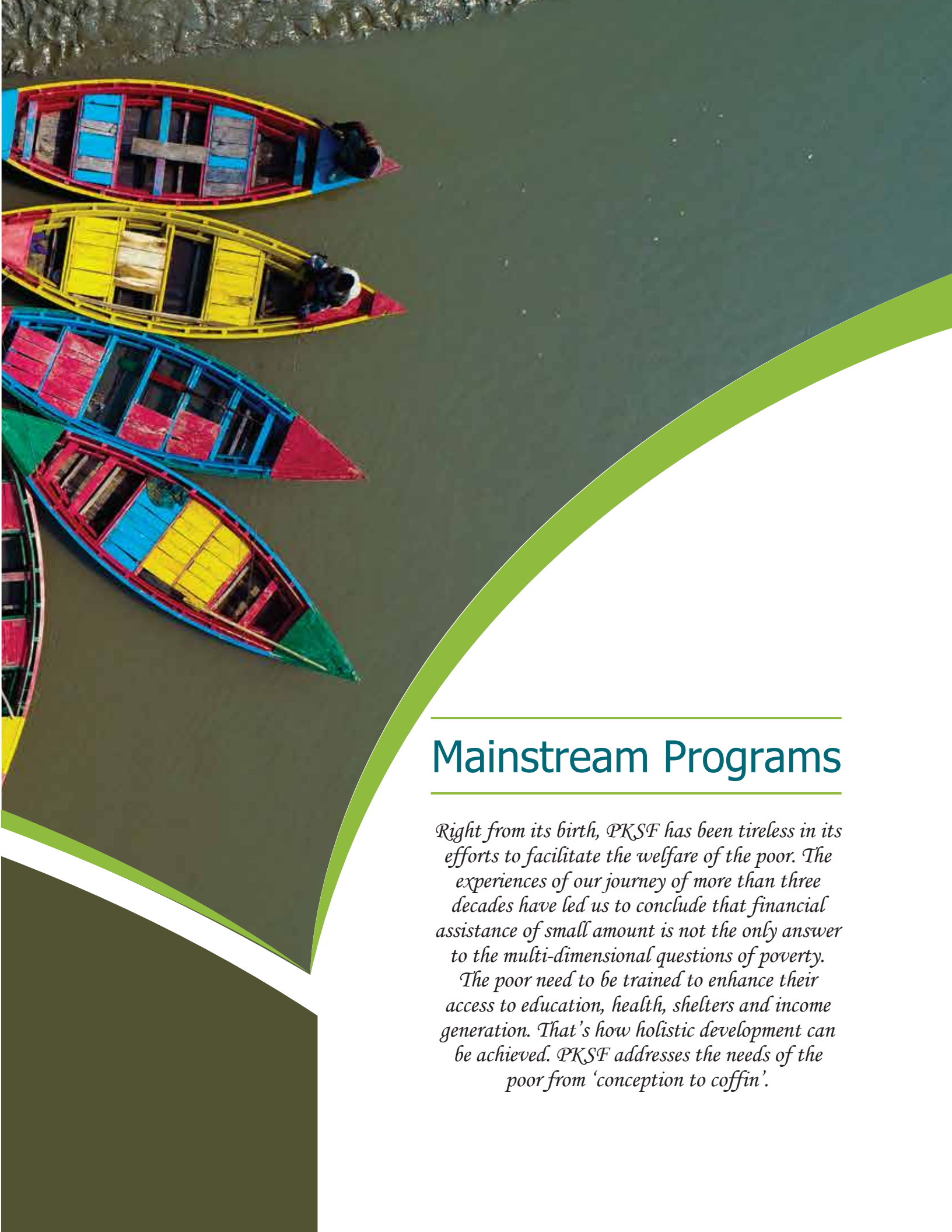
Furthermore, a Covid-19 protocols document has been prepared under the program. These protocols are strictly followed in carrying out the activities of the project at the grassroots. PKSF considers Prosperity as a 'Covid-19 Emergency Response Program' in light of its effective interventions in the field to combat the challenges posed by the pandemic.

PKSF's human-centered efforts will continue to revitalize the rural economy through financial, non-financial and other necessary services in various socio-economic aspects that took a blow from the spread of coronavirus at home and abroad. These multidimensional activities of PKSF will only expand in the days ahead.





INCLUSION
VALUES
CAPITAL
INCOME
GROWTH
VALUES
EQUALITY
DEVELOPMENT
POVERTY
SOCIAL
JUSTICE
HUMAN DIGNITY
CAPABILITY
INNOVATION
REHABILITATION
EXTREME POVERTY
RESOURCES
SUSTAINABILITY
MICROENTERPRISE
INITIATIVES
PROGRESS
SUSTAINABILITY
PROSPERITY
INNOVATION
SOCIAL
JUSTICE
CAPABILITY
POVERTY
TRAINING
CULTURE



Mainstream Programs

Right from its birth, PKSF has been tireless in its efforts to facilitate the welfare of the poor. The experiences of our journey of more than three decades have led us to conclude that financial assistance of small amount is not the only answer to the multi-dimensional questions of poverty.

The poor need to be trained to enhance their access to education, health, shelters and income generation. That's how holistic development can be achieved. PKSF addresses the needs of the poor from 'conception to coffin'.

Buniad



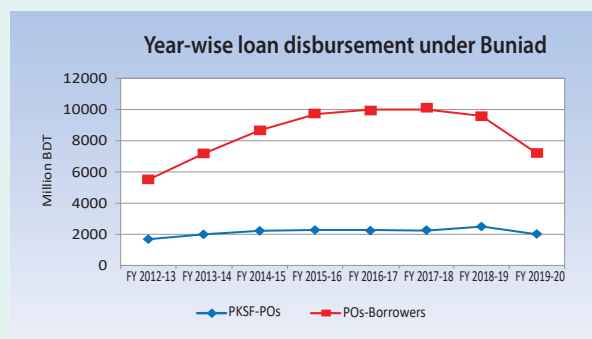
Buniad – formerly known as ‘Ultra Poor Program’ – has been in operation across the country since 2004. The program seeks to support the extreme poor in such a way that they can become capable of creating a strong foundation of sustainable income opportunities. It also aims to establish human dignity of the ultra-poor.

Buniad 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 provides Disaster Management Loan and Land Lease Loan for the ultra-poor people under Buniad.

Financial services under Buniad in FY 2019-20

- Loan disbursement of PKSF to its Partner Organizations (POs): BDT 2,035.20 million and outstanding amount of loan: BDT 3,183.09 million
- POs' disbursement to their borrowers: BDT 7,191.78 million and outstanding amount of loan: BDT 4,615.86 million
- The total number of borrowers: 0.40 million
- Average loan size: BDT 21,540

Trend of financial services under Buniad (Million BDT)



Up to June 2020, the cumulative loan disbursement from PKSF to POs is BDT 26.52 billion and POs to borrowers is BDT 96.04 billion.



Jagoron



Jagoron is a credit instrument that ensures household-based enterprise development in rural and urban areas of Bangladesh. PKSF launched the program (then known as Rural Microcredit) for the rural poor in October 1990 to encourage them to undertake family-based income generating activities. In 1999, PKSF launched Jagoron for the poor residing in urban areas since the number of the urban poor had been continuously increasing as a result of forced migration, recurrent natural disasters, and limited employment opportunities in the rural areas.

Borrowers of *Jagoron* in urban areas are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loans for small trading. Besides, the participation of women in urban areas is higher in comparison to their rural counterparts as they have higher participation in the labour market, greater access to material resources, greater mobility and meaningful role in the household decision-making process.

Financial services under Jagoron in FY 2019-20

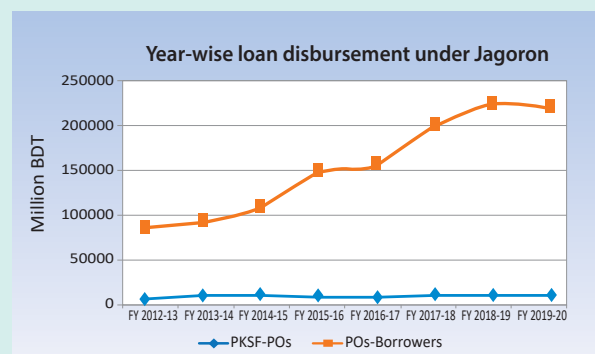
- Loan disbursement of PKSf to its POs: BDT 10,216.20 million, and outstanding amount of loan: BDT 21,142.19 million
- POs' disbursement to borrowers: BDT 2,12,942.67 million, and outstanding amount of loan: BDT 1,28,411.67 million
- PKSf's disbursement to its POs decreased by 7.94% and disbursement of POs to borrowers decreased by 2.19% compared to the previous year.

- The total number of borrowers: 6.97 million (63.65% of the total borrowers)

- Average loan size: BDT 35,846

Up to June 2020, the cumulative loan disbursement from PKSf to POs is BDT 145.78 billion and POs to borrowers is 1772.32 billion.

Trend of financial services under Jagoron (Million BDT)



Agrosor



PKSF
launched
its *Agrosor*
program—earlier
known as ‘Enterprise
Development Program’—in 2001.

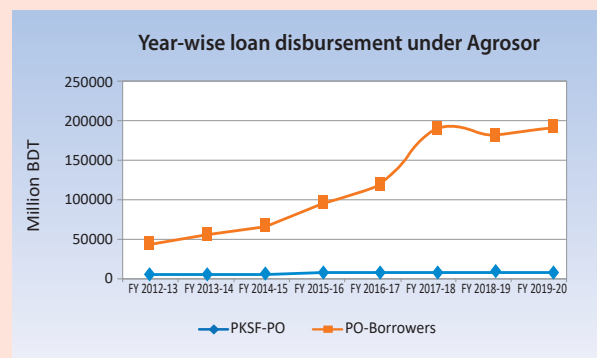
The program aims to extend its financial services to the progressive members of other programs for undertaking economic activities that require larger amount of capital. Any business activity with an investment of up to BDT 1.5 million (excluding land and building) is considered as worthy to be supported under *Agrosor*. An individual entrepreneur can take a loan of up to BDT 1.0 million for enterprise development under the program. *Agrosor* is being implemented across the country through 189 POs of PKSF.

Apart from financial assistance, entrepreneurs under Agrosor receive technical and technological assistance under Promoting Agricultural Commercialization and Enterprises (PACE) project of PKSf.

Financial services under Agrosor in FY 2019-20

- Loan disbursement of PKSf to its POs: BDT 7,360.30 million, and outstanding amount of loan with POs: BDT 15,434.95 million
- Loan disbursement from POs' to borrowers: BDT 1,89,303.24 million and outstanding amount of loan with POs: BDT 1,32,106.34 million
- The total number of borrowers: 1.59 million (which is 14.52% of total borrowers)
- Average loan size: BDT 1,39,065

Trend of financial services under Agrosor (Million BDT)



Up to June 2020, cumulative loan disbursement from PKSf to POs is BDT 70.10 billion and POs to borrowers is BDT 999.61 billion.



Sufolon



PKSF
launched
the 'Marginal
and Small Farmers
Project (MSFP)' in 2005.

The success of this project
further led PKSF to design and introduce
the Agriculture Sector Microcredit in 2008. However,
in 2006, PKSF launched the Seasonal Loan Program to offer financial services to farmers in
accordance to seasonal variation. In 2014, the Agriculture Sector Microcredit and Seasonal Loan
Program got merged and was freshly named Sufolon. This 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 for flexible repayment, 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.

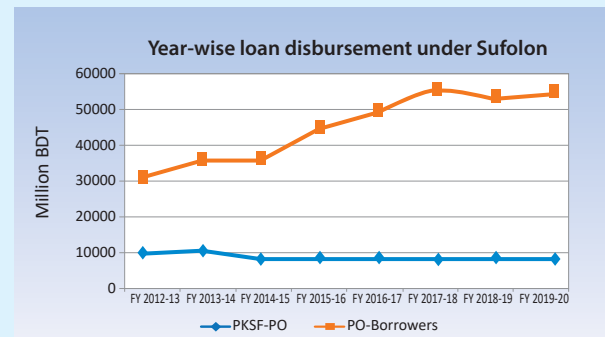
Factsheet of Sufolon in FY 2019-20

- Loan disbursement of PKSf to its POs: BDT 8,203.50 million and outstanding amount of loan with POs: BDT 5,716.80 million
- POs' disbursement to borrowers: BDT 46,527.72 million and outstanding amount of loan: BDT 26,671.92 million

- The total number of borrowers: 0.91 million
- Average loan size: BDT 28,505

Up to June 2020, cumulative loan disbursement from PKSf to POs is BDT 96.61 billion and POs to borrowers is BDT 328.58 billion.

Trend of loan disbursement under Sufolon (Million BDT)



Agriculture Unit



PKSF established the Agriculture Unit (AU) in 2013 as part of its mainstream program. The Unit provides modern, handy and environment-friendly agricultural technologies; establishes market linkages; makes value chain development; and provides financial services for agricultural activities. This Unit aims to intensify sustainable environment-friendly agricultural output to ensure food security in a sustainable manner. Besides, the Unit enables the farmers to gain access to resources necessary for boosting crop production. The AU works within the purview of financial and administrative capacity of PKSF as a supplementary and additional service provider to the Government of Bangladesh.



In FY 2019-20, PKSf allocated BDT 615 million to 31 Partner Organizations (POs) working in 55 upazilas of 25 districts covering 25 Agro-ecological Zones (AEZs) of Bangladesh.

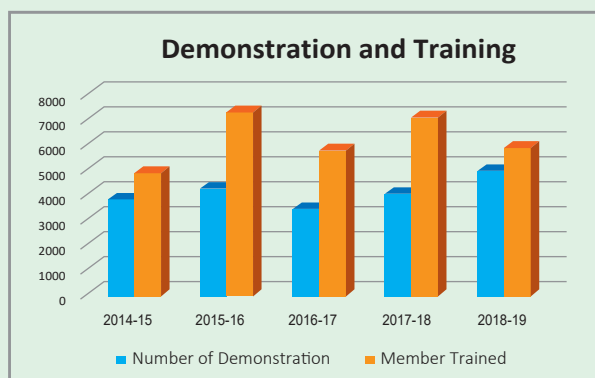
Technology Expansion: Till now, the AU established 24,141 demonstrations on around 20 agricultural technologies; arranged 1,114 field days to disseminate the positive results of these technologies and organized 2,265 meetings of 'Agri-consultation Centers' where farmers have direct access to upazila level Agriculture, Livestock and Fisheries extension officers. The Unit also provided 687 USG applicators; 93,691 pheromone lures for use in 2,500 acres of land for safe food production; 27,076 perching sticks for rice fields as a part of IPM; 1,33,402 fruit bags for safe fruit production; and vegetable seeds to 4,717 households to establish homestead gardens. To continue the dissemination of latest knowledge and technical services among the farmers, the AU provides its services by linking with different research, educational as well as agricultural extension organizations.

Capacity Building: A total of 34,200 farmers received training on modern crop production technologies at the local level. Besides, 407 members received training on

specialized farming activities at Rural Development Academy (RDA), Bogura and PO training centers in various districts. As many as 712 agriculture officers of POs received training on different improved technologies at Bangladesh Agricultural Research Institute (BARI), RDA and various PO training centers.

The Unit has demonstrated a number of high value, high yielding and specialized nutrients or vitamins enriched crop varieties like aromatic rice, nutrient fortified rice, cherry tomato, capsicum, broccoli, spice crops, floriculture, pulse crop and short duration mustard at the field level. A good number of expanded technologies – pheromone trap, summer tomato, baby watermelon etc. – are being replicated by farmers. Demonstration of climate resilient technologies including sorjan and water reservoir-based crop farming at saline-prone areas is another significant area of success. These expanded technologies and capacity building activities have not only augmented farmers' income but also scaled up the demand of agricultural loan at the field level.

The AU also implemented 'Alternative Crop Production and Generating Multiple IGA Instead of Tobacco' in some predominantly tobacco growing areas – Kushtia, Lalmonirhat, Bandarban and Cox's Bazar. In FY 2019-20, selected 1,100 farmers spared 528 acres of land, earlier used for tobacco cultivation, for food crop production. In addition, they are now rearing cattle, commercial poultry, Black Bengal goat, turkey etc. for additional income. Preliminary results are encouraging for the targeted farmers. They have started realizing the benefits of food crops production instead of tobacco cultivation.



Fisheries and Livestock Unit



PKSF established the Fisheries and Livestock Unit (FLU) in 2013 to cater to the needs of the farmers involved in fisheries and livestock sub-sectors. The FLU provides financial and technological support to farmers. In addition, this Unit disseminates appropriate farming technologies, ensures capacity building of farmers, and helps establish value chain and marketing system for fisheries and livestock products and by-products. It also contributes to policy making in the livestock and fisheries sectors in Bangladesh.

In FY 2019-2020, technologies disseminated under livestock sector are: meat type native chicken production, Pekin duck rearing, intensive dairying, safe eggs & chicken meat production and castrated goat fattening. Besides, some auxiliary technologies include Muscovy duck production, integrated pigeon production, promoting geese production following natural hatchery techniques, marketing of animal products, artificial hatchery for duck eggs, semi-intensive Black Bengal goat and Bengal sheep rearing, buck service center, animal feed processing and marketing, turkey production technologies, commercial fodder production, and unconventional cattle feed manufacturing. The Unit also provides different technical services under livestock sector, including provision for breeding materials, preventive veterinary services, designing and management technique on aquaculture and animal husbandry activities, hands-on training and demonstration of farming activities. Up to June 2020, the FLU has established 48,952 demonstration farms on livestock related technologies.

In this financial year, the FLU disseminated different aquaculture technologies. These are: Carp-Mola-Tilapia polyculture and year-round vegetable cultivation on the pond embankment, native Shing-Magur-Pabda-Gulsha-Tengra-Carp polyculture, Carp fattening, crab fattening, Chital-Ayre-Shol high value fish mixed culture, high value fish culture in tanks/ bio-floc technology, fish culture in the cages, Vetki-Tilapia-Carp polyculture, Carp-Golda polyculture, Vietnamese Pangus-Carp polyculture, ornamental fish culture, semi-fermented fishery product development and endangered native fish culture. Besides, the Unit has undertaken initiatives to engage entrepreneurs in fish seeds culture and fishing gear construction.

As of June 2020, a total of 15,495 fish farming demonstrations were established at the farmers' level. Besides, 12,675 kg fish fries were released in open water bodies to increase natural fish production and 12,489 fishing gear were distributed among the farmers.

As of June 2020, a total of 16,515 farmers received training on modern fish farming technologies while 53,215 farmers got training on modern livestock farming technologies under the FLU. Moreover, 312 PO staff received training on different livestock technologies. The Unit also developed 250 livestock and poultry service providers (LPSPs) to provide veterinary services at the farmers' doorsteps. Exposure visits were also arranged for 801 PO staff on various successful demonstrations.



Under the FLU, vaccination programs were conducted to prevent Foot and Mouth Diseases, Anthrax, PPR, hemorrhagic septicaemia, Black Quarter, New Castle Disease and Duck Plague. The FLU vaccinated nearly 1.59 million livestock and poultry and also provided broad spectrum anthelmintics to nearly 0.51 million large and small ruminants as of June 2020. The FLU provided veterinary and aquaculture kit boxes to the technical staff of the POs to provide veterinary services at the members' doorsteps. California Mastitis Test (CMT) kits were also provided for early detection of mastitis in the dairy cattle.

Results-Based Monitoring (RBM) revealed that employment opportunities of 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. Moreover, the FLU interventions help farmers earn an average monthly income of 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 from 200 meat type Pekin duck rearing.

Social Advocacy and Knowledge Dissemination Unit



The 'Social Advocacy and Knowledge Dissemination Unit' has been in operation since 2013. The Unit aims to create awareness on various important social issues and disseminate knowledge on different development issues. These are: gender equality, child marriage, violence against women and children, child labour, child education, inclusion of persons with disabilities, drug abuse, health services, safe food etc. However, the Unit seeks to bring social changes by imparting critical influence on the policymakers. To establish equity and equality of the underprivileged people, various development-related activities are conducted under the Unit.

Various workshops, seminars, advocacy meetings, rallies, dialogue, mass gathering and training programs are also arranged by this Unit on different critical social issues through the Partner Organizations (POs) of PKSF. The Unit also publishes different awareness-based publications like leaflets, posters, booklets, signboards.

As a part of awareness raising activities, the Unit arranges cultural programs and events like *Potgaan* and *Gononatok* on different social issues which convey important messages to the people through community radio, social media and mobile cinema vans.

Moreover, in collaboration with the POs, local government and local administration, the Unit takes necessary initiatives that can help mitigate different social problems. It also celebrates important national and international days at the field-level involving people of all levels including the members of local government and officials of local administration.

In FY 2019-2020, the Unit arranged workshops, training and orientation programs to prevent child marriage and ensure rights of women and children through 27 Partner Organizations (POs).

A total of 440 members from 22 Union Parishads and about 1,400 persons including social elites and members of Upazila Nirbahi Parishad took part in the orientation programs and meetings on social and

development issues. However, the Unit postponed some of its regular activities due to the spread of Covid-19 pandemic.

Following the national policy on disability issue, the Unit launched a pilot program titled 'Identifying Persons with Disability'. In FY-2019-2020, the Unit conducted this pilot program in 8 Unions (Elangi, Baluhar, Safdarpur, Kushna, Palashbari, Habra, Harirampur and Mostafapur) through Shishu Niloy Foundation (SNF), TMSS, Gram Bikash Kendra (GBK), and Eco-Social Development Organization (ESDO). About 451 persons with disability have already been identified under the program. These persons received *Shuborno Nagorik* (golden citizen) cards.

In FY 2019-20, the Unit observed 'National Safe Food Day', 'International Women's Day', 'National Girl Child Day' and 'National Disability Day' through 27 POs in 41 Unions. To mark these days, the POs arranged mass rallies, meetings and different cultural competitions including art, quiz, debate etc. Moreover, in this financial year, *Potgaan* and *Gono Natok* were staged in 58 spots.

Under the Unit, different awareness raising programs on Covid-19 (following the national preparedness and response plan for the pandemic) were broadcast through community radios: Radio Meghna, Radio Mahananda, Radio Sagargiri, and Radio Sagardwip.



Environment & Climate Change Unit



Established in 2016, the Environment and Climate Change Unit of PKSF addresses different climate change issues in Bangladesh, which are integrally connected with various development programs and projects of the Foundation. It is important to note that 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). This is one important area that keeps the ECCU quite busy.

ECCCP-Flood Project

On 27 April 2020, PKSF signed a contract with GCF for a project titled 'Extended Community Climate Change Project-Flood (ECCCP-Flood)'. The project aims to increasing people's capacities of adaptation and mitigation to combat floods. Of the Project's total budget of USD 13.3 million, GCF's contribution is USD 9.68 million in grants and PKSF's is USD 3.34 in loans. Nine Partner Organizations (POs) of PKSF are implementing this 4-year project in 5 flood-prone districts (Kurigram, Lalmonirhat, Nilphamari, Gaibandha, and Jamalpur). About 90,000 people will be directly and another 1,00,000 people indirectly benefited from this project.

The major activities of the project relate to raising of homestead plinths, construction of sanitary latrines, installation of flood-resilient tube-wells, expansion of flood-resilient agricultural technologies.

The Inception Workshop of the Project took place on 20 August 2020 on a virtual platform.

GCF Representatives Visit PKSF

On 26 January 2020, two representatives from GCF South-east Asia Region – Mrs Anupa Lamichhane

(Regional Manager) and Mr Corey Fortin (Regional Officer) – visited PKSF to discuss PKSF's project proposals submitted to GCF.

During the visit, they met PKSF's Managing Director Mr Mohammad Moinuddin Abdullah and Deputy Managing Director Mr Md Fazlul Kader.

GCF-Readiness Project

Under the Readiness Support Mechanism of GCF, an 8-month project titled 'Strengthening the capacity of PKSF, Executing Entities (EEs) and Implementing Entities (IEs) for effective participation of GCF activities in Bangladesh' offers capacity building training to officials of PKSF, different government and non-government organizations. The inception workshop of the project was held on 06 August 2020.

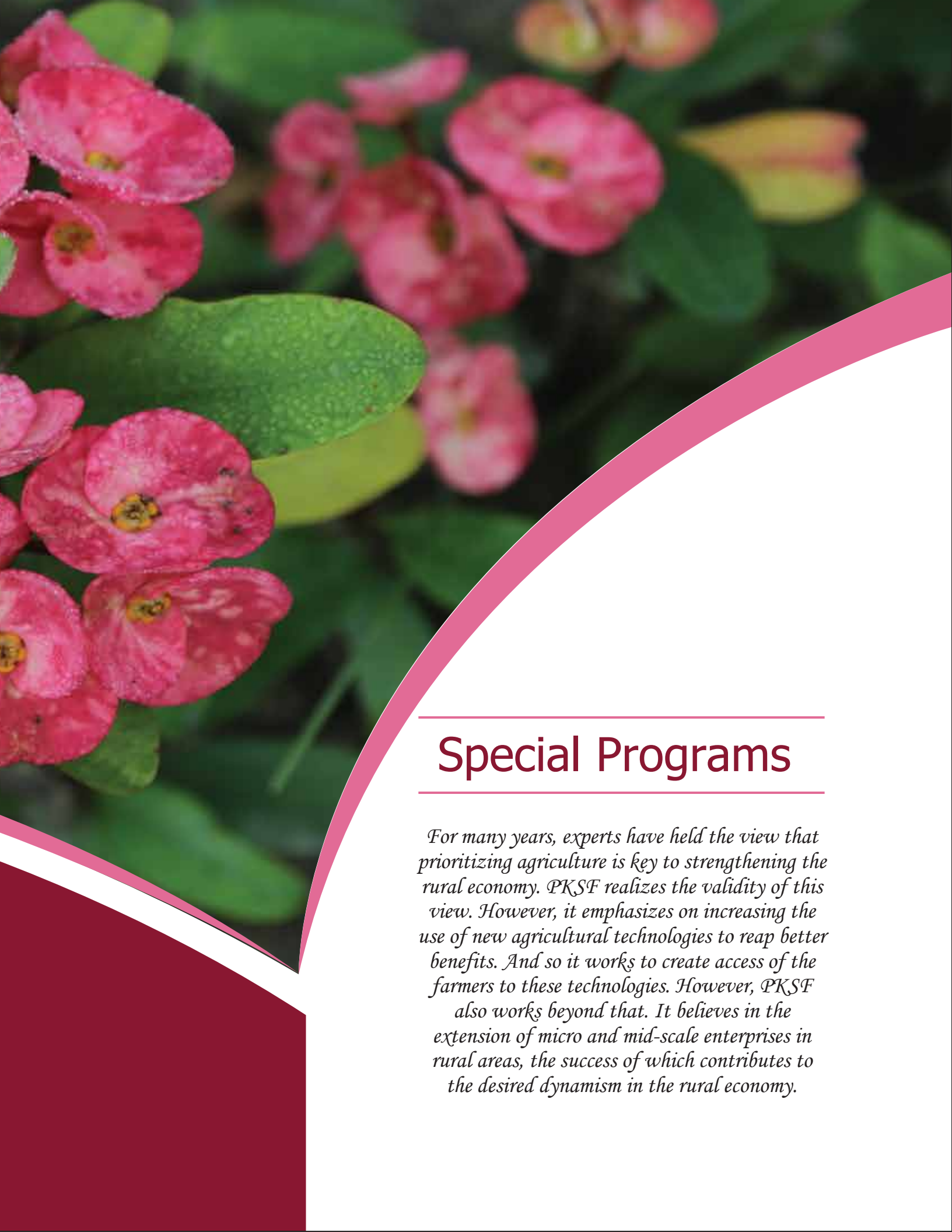
PKSF's Graduation to GCF Category-B

In 2017, PKSF was accredited by GCF in the 'Environmental and Social Risk Category C'. After a thorough evaluation of GCF and approval from the GCF B, PKSF graduated from 'Category C' to 'Category B' in May 2020. Now, PKSF can implement projects having medium environmental and social impacts.





INNOVATION
SOCIAL
JUSTICE
INNOVATION
CAPABILITY
POVERTY
TRAINING
CULTURE
PROSPERITY
SUSTAINABILITY
PROGRESS
REHABILITATION
EXTREME POVERTY
RESOURCES
CAPABILITY
INNOVATION
DEVELOPMENT
VALUES
EQUITY
GROWTH
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CAPITAL
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INCLUSION
POVERTY
SOCIAL
JUSTICE
VALUES
SUSTAINABILITY
MICROENTERPRISE
HUMAN DIGNITY



Special Programs

For many years, experts have held the view that prioritizing agriculture is key to strengthening the rural economy. PKSF realizes the validity of this view. However, it emphasizes on increasing the use of new agricultural technologies to reap better benefits. And so it works to create access of the farmers to these technologies. However, PKSF also works beyond that. It believes in the extension of micro and mid-scale enterprises in rural areas, the success of which contributes to the desired dynamism in the rural economy.

ENRICH



‘Enhancing
Resources and
Increasing Capacities
of Poor Households towards
Elimination of their Poverty

(ENRICH)’ is a flagship program of PKSF. PKSF has been implementing ENRICH since 2010 across the country through its Partner Organizations (POs). The human-centered and holistic development approach of the program has earned laurels from all quarters including the Government. It helps create an enabling environment for the poor so that they can live a dignified life and enjoy universal human rights. **ENRICH** aims 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.



Six major areas of intervention of ENRICH are: 1. Health, Nutrition and WASH; 2. Education; 3. Skill Development; 4. Financial Assistance; 5. Social Capital Formation and 6. Environment and Climate Change Adaptation.

Currently, the program is serving around 59.13 lac people of 13.17 lakh households in 202 Unions in 165 upazilas of 64 districts across the country. PKSF has been implementing the program through 115 POs.

Activities during Covid-19

During the general holidays declared by the Government to contain the spread of Covid-19 pandemic, officials at the ENRICH Unit maintained regular communication with the POs through mobile phones or video conferencing. Several activities have been conducted under ENRICH to assist the local administrations in improving health awareness among the poor to curb the coronavirus infection and distribution of emergency relief materials. Meanwhile, ENRICH Unit prepared a guideline for the safety of the field-level officials during the pandemic. POs are currently conducting their activities at the field-level by adhering to the guideline. During this period, 37,247 packets of essential items, including rice, lentil and edible oil, worth BDT

3.24 crore have been distributed among those who had been facing hardships due to the pandemic. Besides, protective gear, such as hand gloves, soap, sanitizer, mask and PPE, worth BDT 1.86 crore were distributed among the PO officials. About BDT 1.14 crore in cash was provided to the funds of local administrations and representatives at Union, upazila and district levels. Apart from these, the POs have disbursed BDT 6.24 crore among the poor.

To ensure health safety of the health officials and supervisors during the Covid-19 pandemic, 1,314 digital oximeters, 1,373 infrared thermometers and required number of PPE and masks have been distributed in 202 ENRICH Unions. A total of BDT 77.87 lac has been spent in this regard.

During the Covid-19 pandemic, the youths under the special ENRICH component raised a fund of BDT 1.52 crore from the affluent people in their locality to buy and distribute hand sanitizers, masks, soaps, and detergent among local people. They also arranged various awareness building campaigns following the health directives.

Bangabandhu's Birth Centenary Celebration

The year 2020 was of significant importance for all Bangladeshis. To

commemorate the birth centenary of Bangabandhu, ENRICH program launched a creative competition for some 2.5 lakh youths in 202 ENRICH Unions in 165 upazilas under 64 districts across the country. The call for the contest sparked a massive response from the youths.

The competition was held in four categories-- writing poems, writing essays/stories, drawing pictures, and write-ups on 'The contribution of youths (individual/collective) in social development' (e.g. infrastructure development, environment and biodiversity conservation, humanitarian assistance etc.).

A total of 8,820 youths took part in the competition. Of them, 2,445 youths participated in composing of poems, 1,962 in story writing, 1,048 in essay writing and 1,992 in drawing. Besides, 214 youths sent write-ups on their contribution to social development in the individual category while 1,159 youths sent write-ups in the collective category. After primary evaluation at the field-level, the POs submitted 402 poems, 395 essays, 59 stories and 437 drawings to PKSF. They also shortlisted 36 write-ups in the individual category and 88 in the collective category. The PKSF management formed four committees to finally evaluate the works to prepare a list of top ten participants in each category.

Meanwhile, to celebrate the Liberation War of Bangladesh, an art exhibition was organized with 71 selected drawings sent by the youths.

Health, Nutrition and WASH

ENRICH provides comprehensive primary healthcare services and nutrition advice to all the households in the selected Unions in coordination with the operations of health visitors, static clinics, satellite clinics and organizations. Health officers conduct static clinics every

day. The ultra-poor receive healthcare services for free. Those who need further treatment are referred to the satellite clinics conducted by MBBS doctors in each ward once a week. Health camps are also arranged once every three months. Specialized doctors conduct these camps. Currently, 375 health officers and 2,650 health visitors are providing healthcare services to the marginalized people. Residents of the ENRICH Unions receive health care services by showing their health cards. Moreover, cost of medicines is substantially subsidized.

In FY 2019-20, healthcare services were provided through 59,286 static clinics, 12,861 satellite clinics, and 565 health camps to 6,76,803 persons, 3,25,798 persons and 81,249 persons respectively. Under Health, Nutrition and Wash component, a total of 1,083,850 people received healthcare services in this financial year. So far, healthcare services have been provided to 63,65,900 people under this component. In FY 2019-20, a total of 1,585 patients underwent cataract surgery for free at 111 eye camps. So far, 25,318 patients underwent cataract surgery for free.

Education

Education Assistance Activity: This component aims at reducing the dropout rate of children at the primary level. In view of this, students from Pre-primary to Class I and II are tutored to complete their homework in the afternoon education assistance centers. In addition, they receive lessons on ethics, creative education and extra-curricular activities.

Currently, 1,73,314 students are taken care of in 6,629 education assistance centers in 202 ENRICH Unions. As a result, the dropout rate of primary schools in the program areas has come down to 0.06%, while nationwide it is about 4-4.5%.

Recently, PKSf has undertaken a new initiative for the students from classes III to V known as 'Anonde Pori, Noitikotay Jibon Gori' (Study in joy, build a moral life), under this initiative, some 68,000 students of 457 primary schools in 31 Unions received education assistance.

During the Covid-19 pandemic period, teachers of these centers have regularly maintained communication with the students and their parents.

Scholarships: PKSf provides education scholarships to the meritorious children of ultra-poor program/project participants, poor freedom fighters and different disadvantaged groups.

In FY 2019-20, BDT 7,20,00,000 has been disbursed as scholarships among 6,000 students. So far, BDT 34,22,97,000 has been disbursed among 26,132 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 motivates them with human and social values. Currently, more than 1.5 lac youths are engaged in this component.

Different technical training programs and a video-based 2-day training on 'Self-realization, leadership development and duties of the youth' are regularly organized for the youths. In FY 2019-20, a total of 14,566 youths received this training. So far, 98,942 youths received training under this component.

Moreover, this component promotes moral and social values among the youths. These youths engage themselves in different development activities in their locality including repairing or building culverts, bridges, sanitary latrines and shallow tube-wells in public places. They also resist social injustice, drug

addiction, child marriage, sexual harassment and other social ills.

Training and Job Linkage: Youths receive skill development training in three new trades: Driving, ICT for Outsourcing and ICT & MIS for Microfinance. In FY 2019-20, a total of 247 youths completed their training. So far, 934 youths have completed training on 18 different trades in 50 batches. ENRICH undertakes job linkage initiatives after the successful completion of training. So far, 1,280 youths have found employment and 846 youths engaged themselves in self-employment.

Financial Assistance

Special Savings: A special savings scheme has been designed for the ultra-poor households. Families with disable members and female-headed families are given priority in this scheme. Each household is advised to open a bank account and deposit a certain amount of money (at least BDT 100) every month for 2 years. At the end of 2 years, PKSf matches the savings amount (up to BDT 20,000), in terms of grants, but on condition that the total amount will be used to acquire a productive asset (e.g. land, farm animals or upgrading skills of household members etc.) in consultation with the PO concerned and PKSf.

In 2019-20, a total of 631 members deposited BDT 5,60,148 in their bank accounts and BDT 66,14,979 was given to 439 members on maturity of their deposits. They used the money to acquire appropriate assets and for income-generating activities. So far, 5,579 members deposited more than BDT 1.70 crore. Of them, 2,388 members received a total matching grant of BDT 3.23 crore under this scheme.

Rehabilitation of Beggars: It is one of the most challenging components of ENRICH. As its nomenclature denotes, and in pursuance of the

mission of SDGs that ‘no one will be left behind’, financing is extended to the beggars to involve them in income-generating activities. Each rehabilitated beggar gets assets worth BDT 1.0 lakh. The ENRICH implementing POs supervise the progress of their graduation on a regular basis. So far, 1,322 beggars have been successfully rehabilitated under ENRICH.

Appropriate Loan: ENRICH offers three 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. The LIL ceiling is BDT 10 thousand while the ACL ceiling for a household is BDT 30 thousand.

In 2019-20, a total of BDT 314.21 crore has been disbursed in loans at the field-level through the POs. A good number of families got out of the vicious poverty cycle through these credit services. So far, BDT 1552.14 crore has been disbursed in loans.

Social Capital Formation

ENRICH Center: ENRICH centers function as community hubs. PKSF provides the construction cost of the center built on land donated by the local communities. 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 and development issues and reviews the progress of the ENRICH activities. The Centers are also used for satellite clinics, local dispute resolution, youth training and a space for social capital formation. Currently, there are 1,482 centers in 202 Unions across the country.

Ward Coordination Meeting: The representatives of Union Parishad and members of the ENRICH program gather in regular meetings every 2 months at the ENRICH Centers. They usually discuss the formation of social capital and review development activities. So far, 47,509 meetings have been held including 9,288 meetings in FY 2019-20.

Community-based Development: Under this component, ENRICH provides safe water and hygienic sanitation services in religious and educational institutions in the program areas. So far, 81,001 family-based latrines, 4,954 community-based latrines, 2,886 community-based tube-wells, 10 public toilet complex and 38 pond sand filters have been installed. Besides, 1,555 bamboo bridges and 1.5 km connecting roads have been built.

Sports and Cultural Activities: Different sports and cultural activities are arranged under this component including football tournaments, racing, poetry recitation, dancing, singing etc. Students of the ENRICH Education Assistance Centers and the members of ‘Youth in Development’ component usually take part in these events.

Environment and Climate Change Adaptation

Bandhu Chula and Solar Home Systems: ENRICH inspires eco-friendly and renewable technologies. Eco-friendly improved cooking stoves locally known as ‘Bandhu Chula’ and solar home systems are provided to the households to improve the living conditions of the household members. In 2019-20, improved cooking stoves were installed in 14,017 households and solar home systems in 7,407 households. Till now, 50,108 improved cooking stoves and 75,014 solar home systems were installed.

ENRICHed Home: The concept of the ENRICHed homes emerged from the program’s focus on the best utilization of the existing resources of each household. Economic activities conducted in the homestead include livestock, poultry and pigeon rearing; cultivation of vegetables, lemon, moringa, fruits and medicinal plants. Environment-friendly vermi-compost is often produced by most of the households. Every ENRICHed household has a sanitary latrine and, usually, a tube-well. In this financial year, 1,520 households were transformed into ENRICHed homes putting the total number as 13,538.



LIFT Program



PKSF's 'Learning and Innovation Fund to Test New Ideas (LIFT)' program has been in operation since 2006 for the financial inclusion of the extreme poor and disadvantaged communities. This diversified and innovative program provides the poor and extreme poor people with new modes of financial services which conventional approaches often overlook. The innovative initiatives under the LIFT program offer answers to existing challenges for inclusive development of the poorest people left behind for many years in the past. The program puts special emphasis to include 16 sub-categories of the extremely poor people identified by PKSF in its mainstream development activities.

Currently, the LIFT program is implementing 34 innovative initiatives in 34 districts through 56 organizations that include 43 POs of PKSf and 13 non-POs. Up to June 2020, BDT 1463.4 million (BDT 1281 million in loans and BDT 182.4 million in grants) has been sanctioned under LIFT. And the cumulative amount of loan disbursement stands at BDT 1162.8 million.

A specialized loan product titled 'Char Land Lease Loan' has been initiated under LIFT for the extreme poor people in the char and remote areas of 19 districts. Till now, it has created self-employment opportunities for more than 92,000 participants. Besides, LIFT has created employment opportunities as well as alternative credit service for the extremely poor people residing in the Haor areas of Kishoreganj, Sunamganj and Habiganj districts. This specialized flexible credit service of the LIFT program has been extended to 22,000 poor Haor people to help them face climate change impacts as well as poverty.

LIFT has introduced a capacity building and social awareness advocacy program for the poor people with disabilities to ensure inclusive development. Under the initiative, participants receive credit assistance on flexible terms and technical training for self-employment. They also receive physiotherapy at a minimal cost. Moreover, an initiative has been taken under LIFT for students with hearing and speech impairments in Saidpur upazila of Nilphamari district. As of now, three specialized schools are educating students using 'sign language'. Besides, hearing aids and other assistive materials have been distributed among persons with disabilities in the working areas of the LIFT program.



Another initiative is being implemented under the LIFT program to develop the living standard of the elderly poor in Dhaka, Pirojpur, Narsingdi, Gazipur, Bagerhat and Naogaon. Poor elderly people (aged 60 years and above) are getting financial and healthcare services as well as capacity building training under this initiative.

LIFT has been providing skill development and financial services to the third gender persons in Dhunat upazila of Bogura since 2019. They are being rehabilitated through training and job placements.

A new initiative under LIFT titled 'Building social capital to make public services more people-friendly (People's Alliance/Lok-Morcha project)' is being implemented in 8 Unions of Jibannagar upazila in Chuadanga district and 11 Unions of Singair upazila in Manikganj.

To address the crisis of potable water among the coastal poor, 20 desalination plants have been established under LIFT for continuous supply of low-cost potable water. Moreover, LIFT provided 2,000 rainwater harvesting tanks for free to the coastal poor.

LIFT is working for the drug-addicted boys or youth from poor families, adolescent girls and women subjected to abuse and violence as well as for those having mental disorder. This initiative aims to bring these individuals back to normal life.

LIFT provides various financial and non-financial services to ensure socio-economic development of the Dalits and ethnic minorities living in Dinajpur. They are being provided with soft loans to help prevent the advance sale of labor and crops at a low price.

The LIFT-financed community radios broadcast educative and entertainment programs on disaster adaptation, education, health, livelihood, social awareness and folk music to connect the country's marginalized communities with the integrated development process.

So far, LIFT has financed establishment of seven community radios: 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.

LRL Program



Like other countries across the globe, the spread of the dreadful Covid-19 pandemic has its severe impact on the economic activities, agricultural production and services, small and cottage enterprises as well as job placement of trained and unemployed youths in Bangladesh. A fund of BDT 500 crore allocated in favour of PKSF by Hon'ble Prime Minister Sheikh Hasina has greatly helped it take immediate measures to minimize the sufferings of the affected people. PKSF, through the Livelihood Restoration Loan (LRL) program, has made use of the BDT 500 crore to restore economic activities and create self-employment opportunities for those adversely affected by the Covid-19 pandemic.

LRL is providing assistance to the marginal and small farmers and entrepreneurs. Moreover, it has created scopes for financial inclusion of various groups including trained and unemployed youths and returnee migrant workers.

To ensure successful implementation of LRL, the Governing Body of PKSf approved a set of policy directives at the earliest possible time and also sanctioned an amount of BDT 250 crore in favour of 110 selected Partner Organizations (POs). Moreover, PKSf has formed a separate committee to ensure proper monitoring, accounts and MIS of the loan program.

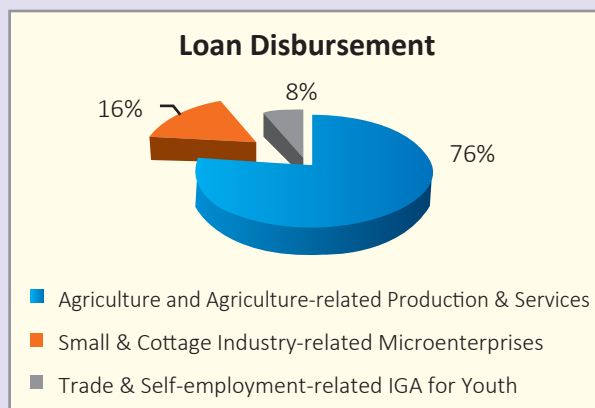
Like in the cases of other disasters in the past, PKSf, during this pandemic gave utmost priority to ensuring the poor people's access to all kinds of services. In view of this, PKSf identified the victims of the Covid-19 pandemic as well as selected POs considering their capability of swift disbursement of loan among the target people under LRL.

The LRL program participants include marginal and small farmers, micro and cottage entrepreneurs, trained and unemployed youths, returnee migrant workers, and participants of ENRICH, Jagoron, Agrosor, Buniad and Sufolon programs of PKSf. LRL also provides financial services to ethnic minorities, people with disabilities and other disadvantaged groups.

The service charge of the loan has been set at 5% for all categories of POs. At the PO level, the maximum service charge has been set at 18% in declining balance method, which is 6% lower than the existing 24% set by the Microcredit Regulatory Authority (MRA).

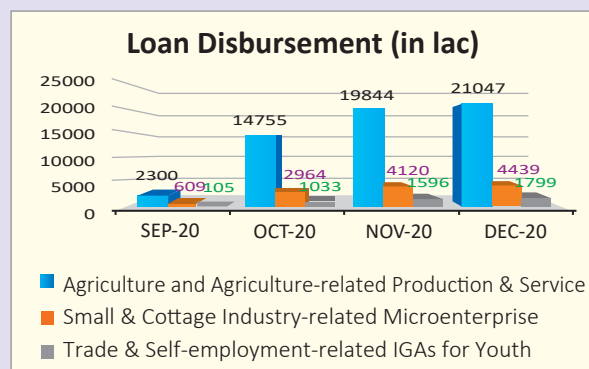
In the traditional system of loans, borrowers usually repay loan within a year. But in case of LRL, participants can repay the entire amount within the maximum limit of two years. They can also avail flexible repayment schedules like weekly, fortnightly, monthly or even one-shot installment.

PKSf completed the disbursement of the 1st installment (BDT 250 crore) of the stimulus package of the Government to the POs within the shortest possible time. As of December 2020, the POs disbursed BDT 273 crore among about 84 thousand participants including marginal and small farmers (76%), small and cottage industry entrepreneurs (16%), and trained and



unemployed youths (8%). Under the program, the outstanding loan amount is more than BDT 240 crore and the recovery rate is 100%.

In view of the huge demand for loans during the Covid-19 pandemic, the POs continue to disburse the allocated fund for the participants under different programs and projects of PKSf. But the loan disbursement rate is lower than the demand. Considering the flexible repayment system and low interest rate of the LRL program having immense contribution to restoring the economic activities of the micro-entrepreneurs, PKSf has requested an extended grant support from the government.



PKSf and its POs have always been responsive to face the challenges of natural or man-made disasters. In the event of combatting the Covid-19 pandemic, PKSf and the POs took rapid initiatives to help out the distressed poor. The stimulus package of the government greatly helped PKSf to combat the Covid-19 challenges.

KGF Program



Launched in 2011, the Kuwait Goodwill Fund (KGF) is a specialized program of PKSF.

The KGF program is funded by a grant of Kuwait Fund for Arab Economic Development (KFAED). This fund was established by the State of Kuwait to assist Islamic countries in their endeavors to achieve food security and ensure people's basic right to food. The major objectives of the KGF program are: a) establishing linkage to sustainable agricultural financial services with technologies; b) develop flexible repayment system based on cash flow linked to harvesting pattern and c) disseminate knowledge on sustainable farming technologies etc.

During FY 2019-20, a budget of BDT 159.4 crore (BDT 156 crore for credit assistance and BDT 3.4 crore for capacity building activities) has been allocated under the KGF program. A total of 38 Partner Organizations (POs) are implementing the program in 79 upazilas of 29 districts under 18 agro-ecological zones (AEZs) of Bangladesh.

Credit Assistance: Since inception, a total of 6,57,300 members (of whom around 74% are female) have been organized in 12,750 groups under the KGF program. The total savings amount of these members stands at BDT 33.15 crore.

Up to June 2020, a total of 38 POs have disbursed BDT 19,52.66 crore among the members. The current loan outstanding is nearly BDT 1,57.58 crore with a recovery rate of about 100%. About 49% of this loan is used in crop cultivation, 36% in livestock production while the rest in fish culture and other farm-based activities.

Training of Members: Up to June 2020, nearly 97,500 members received training on modern farming technologies related to crops (62%), livestock (28%) and fish production (10%). These training programs were conducted by local-level DAE, DLS and DoF officers and scientists from different research institutions.

Training of PO Officials: About 4,200 officers of the KGF-implementing POs received training on the implementation strategy of the program, basic agriculture and advanced agricultural technologies. Besides, 260 technical officers from the POs received training on modern fish culture and management, integrated pest management and organic fertilizer management, modern rice production technology,



summer tomato and country bean production etc. in respective research institutions.

Technology Dissemination: A total of 6,600 demonstrations of farming technologies (1,440 result demonstration, 1,480 block demonstration and 2,680 method demonstration) have been implemented under the KGF program. These demonstrations are area-specific, environment-friendly, sustainable and cost-effective. Besides, 400 field-days and 80 exposure visits were organized under the program to encourage farmers who are not members of KGF.

Input/Mechanization Support: Different agricultural machineries have been distributed among the farmers under the KGF program. These machineries include 1,00,800 pheromone traps and lures for insecticide-free safe vegetables production, 800 porous pipes for irrigation water-saving rice production, 630 Urea Super Granule (USG) applicators, and 380 power sprayers for easy and effective application of USG in rice fields and judicious use of pesticides to produce quality safe mangoes.

Credit assistance trend under KGF program

Indicators	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total/ Average
Cumulative member households (No.)	15500	31000	32400	65200	86600	114500	104800	138600	68700	657300
Proportion of female members (%)	65	69	69	71	73	76	78	82	81	74
Loan disbursement (crore Tk.)	45.22	84.39	94.75	167.78	288.25	294.98	328.91	337.87	310.51	195.27
Loan outstanding (crore Tk.)	42.77	26.32	83.54	39.90	32.96	21.84	9.05	8.69	8.60	157.58
Savings (crore Tk.)	2.78	2.93	3.11	2.59	10.33	3.70	4.50	1.05	1.91	33.15
Recovery rate (%)	100	99.30	99.50	99.40	99.60	99.70	99.70	99.70	99.32	99.60
Proportion of Crop: Livestock: Fish	24:54:20	42:41:9	45:40:8	50:36:9	56:31:9	59:30:9	56:31:9	57:31:9	59:30:9	49:36:10

ABASON Program

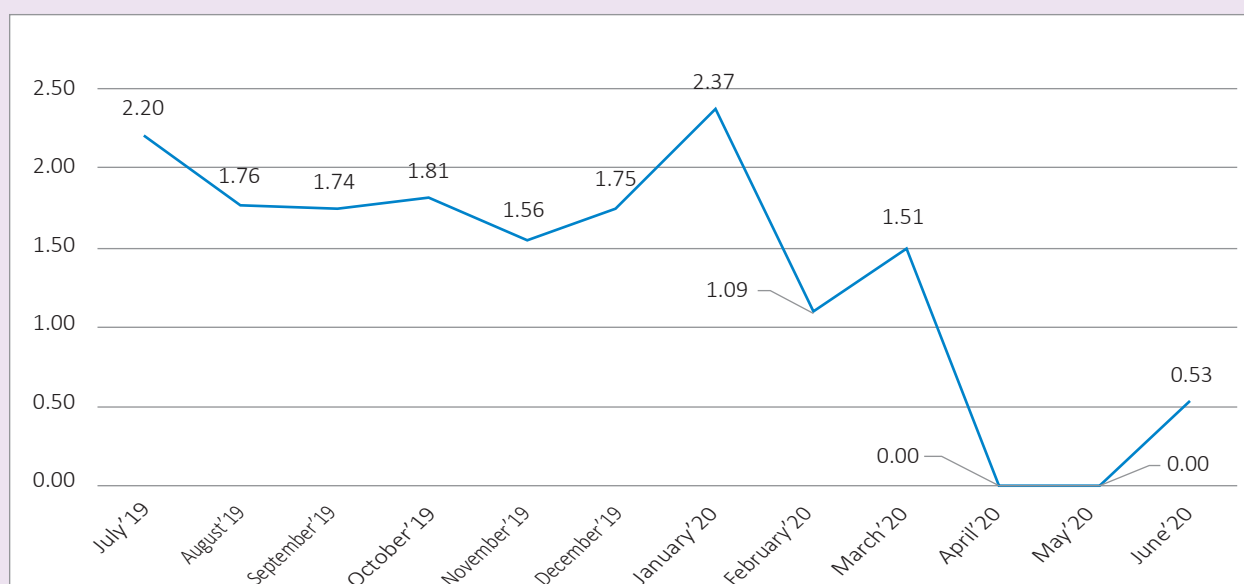


PKSF has undertaken different initiatives to create employment opportunities and ensure holistic development of the poor in the country. In line with this, PKSF has been implementing a housing program titled 'ABASON' out of its own fund to improve the living conditions of the target disadvantaged people since 1 January 2019. Currently, a total of 15 Partner Organizations (POs) of PKSF are implementing the program through 56 branches located in 26 upazilas of 15 districts. As of 31 June 2020, PKSF has disbursed BDT 235.40 million in loans to 894 borrowers for construction of new houses and repair or extension of the old ones. These families are now enjoying the pleasure of living with social dignity and mental peace.

ABASON: PO-wise Borrowers & Disbursement

Sl. No.	PO	No. of Borrowers		Disbursement (in BDT)	
		2019-2020	Cumulative	2019-2020	Cumulative
1	Ad-din Welfare Centre	101	145	14220000	19520000
2	Eco-Social Development Organization (ESDO)	66	91	27100000	32650000
3	Gram Bikash Kendra (GBK)	44	45	11400000	11700000
4	HEED Bangladesh	47	49	10480000	10730000
5	Rural Reconstruction Foundation (RRF)	22	54	6440000	10000000
6	JAKAS Foundation	50	65	15600000	19600000
7	Shataful Bangladesh	29	57	7500000	16750000
8	TMSS	35	62	9450000	15800000
9	Shariatpur Development Society (SDS)	32	73	9225000	21100000
10	Grameen Jano Unnayan Sangstha (GJUS)	34	62	14750000	20100000
11	Ghashful	21	35	6700000	10850000
12	People's Oriented Program Implementation (POPI)	25	36	1300000	11900000
13	Sagarika Samaj Unnayan Sangastha	7	41	2100000	12400000
14	Young Power in Social Action (YPSA)	39	44	10870000	12120000
15	WAVE Foundation	27	35	8150000	10150000
Total =		579	894	163285000	235370000

Monthly Disbursement in 2019-2020 (in crore BDT)



Program Support Fund



PKSF has been implementing a wide range of poverty alleviation programs to ensure sustainable socio-economic development of the poor. On 30 June 2011, the Governing Body of PKSF formed a 'Program Support Fund (PSF)' out of its own capital. The objective of the Fund is to provide financial assistance including flexible loans as well as other necessary support for education, health, disaster management and different social development activities that contribute to upgradation of the quality of the life of families having membership of PKSF programs and projects.

Up to June 2020, BDT 225 crore has been transferred from PKSf to the Program Support Fund and the Fund has earned BDT 163.53 crore in interest. From this income, BDT 24.77 crore has been transferred to PKSf's core fund. At present, the total amount of PSF stands at BDT 249.77 crore. From the remaining income (BDT 138.76 crore), BDT 106.86 crore has been spent for the ENRICH program; education scholarships; healthcare activities for slum dwellers; assistance to victims of natural disasters like floods, cyclones etc; potable water supply and sanitation activities in Rohingya camps; and socio-economic development of small ethnic groups to improve their living standards.

Scholarship

A significant portion of this Fund is used to provide education scholarships among the meritorious children of the ultra-poor program/project participants of PKSf. In addition, the children of the poor freedom fighters and different disadvantaged groups are also covered

under the program. These scholarships are provided to facilitate their learning procedure, encourage them in learning, as well as improve the quality of education. Since the establishment of the fund, a total of 26,132 students have received scholarships amounting to approximately BDT 34.23 crore.

In FY 2019-2020, BDT 7.20 crore was provided as scholarships to 6,000 students (3,347 students from the 1st phase, 2,653 students from the 2nd phase). Every student received BDT 12,000.

Education Assistance for Children with Disability

'Swid Bangladesh' (Society for the Welfare of the Intellectually Disabled) is working to spread education among children with intellectual disabilities. In FY 2019-20, a total of BDT 3 lac was disbursed in scholarships among 50 students (BDT 6,000 for each). PKSf provided this scholarship from PSF through Dak Diye Jai, a PO of PKSf.



Special Fund



PKSF created the 'Special Fund' in 2010 out of its own resources to provide special assistance to the poor and the ultra-poor people at times of humanitarian crises and man-made or natural disasters. In special cases, the program or project participants of PKSF as well as the officials of PKSF and its Partner Organizations (POs) can seek support from the Special Fund. Helpless and ailing freedom fighters, teachers and development workers also get support from this Fund.

A committee consisting of five members headed by the Managing Director of PKSF operates the Fund. All Deputy Managing Directors are members of this committee.

Objectives

- Rehabilitating the 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 infrastructure such as roads, bridges/culverts.
- Facilitating scholarship programs for meritorious children of the poor and the ultra-poor program participants of the POs of PKSF with the objective of helping 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 some special occasions related to health, education, sports etc.
- Providing financial and material assistance to the individuals who suffer from acute diseases like cancer, cardiac problems, liver diseases, brain hemorrhage, paralysis etc. and are unable to bear the medical expenses.

In FY 2019-2020, PKSF disbursed around BDT 22.78 lac in financial assistance to 26 individuals.

- BDT 4.58 lac in scholarship to the meritorious students
- BDT 17.70 lac to individuals for medical care
- BDT 50,000 for livelihood assistance

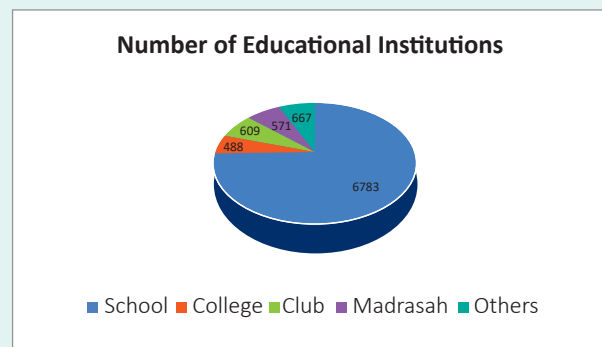


Cultural and Sports Program



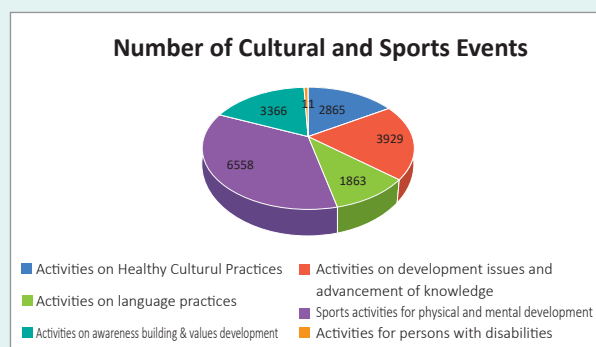
As part of inclusive development program for sustainable poverty reduction, PKSF's 'Cultural and Sports Program' has been in place since 2016 for children and young persons of the country. The core objective of the program is to help build up a culturally enriched nation for sustainable socio-economic development. The program is being implemented in 9,307 educational institutions of 339 upazilas in 58 districts of the country through 60 Partner Organizations (POs) of PKSF.

About 7.56 lakh students are involved in this program. Apart from different cultural and sports activities, about 5,970 events were organized during FY 2019-2020 under the program in various categories including development of values, practicing of language and environmental protection. A total of 1.83 lac students participated in these events. So far, a total of 21,191 events were arranged under the program.



The Cultural and Sports Program is designed to imbue the children and young persons with human and social values including leadership, social justice, honesty, unity, transparency and equality. Under the program, different initiatives have been undertaken to create awareness against different social odds and crimes including terrorism, fundamentalist violence, sexual harassment, violence against women, drug abuse, child marriage etc. In addition, the program promotes indigenous cultural practices.

The cultural activities under the program include competitions on drawing, hand writing, wall magazine, essay writing, poetry recitation, story-telling, Rabindra and Nazrul songs, folk songs, debate etc. Sports activities under the program are: football, handball, volleyball, badminton, kabadi, swimming, mini marathon, cycling and other local indigenous sports. In addition, cleanliness campaigns are also organized under the program.



Wall magazine competitions on Bangabandhu Sheikh Mujibur Rahman were held in several districts of the country. Students of secondary schools took part in a competition titled “Bangabandhu’s Golden Bengal in the eyes of the adolescents”.

Students also wrote prose pieces on ‘Our School’, ‘Our Study’, ‘Our Crops’, ‘Our Thinking on Development’, ‘How Do We Want to See Our Country in Future’.



Uplifting the Quality of the Lives of the Elderly People Program



As part of PKSF's multidimensional activities for poverty alleviation, 'Uplifting the Quality of the Lives of the Elderly People Program' has been in operation since 2016 for the welfare of the elderly people. It is a special intervention of the ENRICH program. Currently, the program is being implemented in 218 Unions (183 ENRICH Unions, and 35 non-ENRICH Unions) of 61 districts through 106 Partner Organizations (POs). As of June 2020, a total of 4,05,800 elderly people have been included under this program. Of them, 2,06,596 are female and 1,99,204 are male.

The major activities of the program are: 1. Formation of Union and Ward elderly committees and organizing meetings; 2. Provision of old-age allowances; 3. Distribution of assistive equipment; 4. Financial assistance to defray funeral expenditure; 5. Providing the best senior citizens and the best children awards; 6. Healthcare services; 7. IGA training for the elderly; 8. Loan program for the elderly; 9. Establishment of social centers for the elderly etc.

In FY 2019-20, a total of BDT 10.07 crore was disbursed among 19,400 elderly people. Besides, in this financial year, 16,855 blankets, 6,035 walking sticks, 392 wheelchairs, 122 umbrellas and 102 commode chairs have been distributed among the ailing elderly. So far,

33,848 blankets, 1,18,611 walking sticks, 881 wheelchairs, 6,289 umbrellas and 5,622 commode chairs have been distributed among the elderly people.

On demise of indigent elders, a one-time financial assistance of BDT 2,000 is provided to the family of the deceased for their funeral. In this financial year, 3,043 families received this support, taking the total number to 7,823 since the program's inception.

On 25 September 2019, the second general meeting of the 'Platform for the Elderly, Bangladesh' was held. The Constitution of the platform was approved in the meeting. The platform has been formed under the leadership of eminent economist, PKSF Chairman Dr Qazi Kholiquzzaman Ahmad.



PROGRAM FOR ADOLESCENTS



PKSF has been implementing the 'Program for Adolescents' as a mainstream program since July 2019, upholding the theme 'Investment in Adolescents for Sustainable Development', through 69 Partner Organizations (POs). So far, a total of 1,275 Adolescent Clubs and 982 School Forums have been formed. About 1.52 lac adolescents are engaged in this program. The activities of these clubs and forums are conducted in four wider categories: (1) Awareness raising and practicing good values; (2) Leadership and life skill development; (3) Nutrition and healthcare; and (4) Cultural and sports activities.



Awareness Raising and Practicing Good Values

Under the program, a range of activities are conducted across the country to raise awareness against dowry, child marriage, sexual harassment and violence against women etc. In 2020, around 1,55,929 adolescents participated in 2,942 activities.

Mr Mohammad Moinuddin Abdullah, the Managing Director of PKSF, inaugurated a 'Sohojogita O Sohomormita Corner (Cooperation and Empathy Corner)' in an event organized by POPI, a PO of PKSF, at Bhairab upazila of Kishoreganj district on 26 December 2019. Mr Md Fazlul Kader, Deputy Managing Director of PKSF was also present at the program. As part of awareness campaigns, the POs of PKSF have established similar corners in different districts. In these corners, useful clothes are kept for the helpless and distressed people.

In order to curb the spread of Covid-19 pandemic, different awareness raising campaigns and other activities were conducted under the program. Following the health directives, the members of these clubs distributed hand sanitizers, face masks and leaflets to make people aware of this pandemic. Moreover, the adolescent members also shared the procedures of making soapy water in a cost-effective way.

The members of Adolescent Clubs and School Forums in the coastal areas (Satkhira, Khulna and Bhola and some other districts) provided various cyclone preparedness

support including evacuation of people to cyclone shelters.

Leadership and Life Skill Development

Different POs organized training programs on leadership development to motivate adolescents in self-employment and self-reliance through life skills development. Adolescents are also encouraged to engage in various income generating activities and to save money.

Nutrition and Healthcare

Different activities are conducted for the adolescents on the importance of physical and mental well-being; safe food and nutrition; menstrual hygiene; personal, family and social cleanliness etc. In 2019-20, around 61,100 adolescents received hands-on training on measuring blood pressure and blood sugar. Besides, blood grouping of 1,180 adolescents have been conducted so far. To ensure healthcare of adolescent girls, 14,069 pieces of sanitary napkins have been distributed among the members of Adolescent Clubs and School Forums.

Distribution of Sporting Goods

In order to ensure physical and mental well-being of the members of the adolescent members of the clubs, different sporting goods (chess, football, badminton, volleyball etc.) have been distributed among them. Last year, 41,446 adolescents participated in various 1,648 cultural and sports events.

Risk Mitigation Unit



PKSF, through its Partner Organizations (POs), is providing financial as well as non-financial services to farmers engaged in agricultural activities and livestock rearing. To better implement the interventions aimed at insulating these farmers from various risks, PKSF established the Risk Mitigation Unit in 2018. Its key operations range from providing livestock risk mitigation services to facilitating agricultural mechanization, all for achieving the objective of sustainable poverty alleviation.

Livestock Risk Mitigation Services Program

In order to reduce the morbidity and mortality risks among livestock, the Unit has been implementing the Livestock Risk Mitigation Services Program at the field level since July 2019. It is implementing a project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services', funded by the Swiss Agency for Development and Cooperation (SDC), to further expand the livestock risk mitigation activities of PKSf. Selected POs of PKSf are implementing the project across the country. The main objective of the project is to develop capacity of 1.5 lac small and marginal farmers engaged in livestock rearing as well as to increase their resilience to weather shocks and diseases of livestock. In addition, the project seeks to find out a model for extension and sustainable implementation of financial services to the marginal and the small farmers. The SDC will provide 3.4 million CHF (equivalent to BDT 28.92 crore) in grant for this 4-year project.

Agricultural Mechanization Program

PKSF is financing in the agricultural mechanization sector on an experimental basis. Initially, this program is being implemented in 5 districts through the POs. As of 30 June 2020, BDT 3.21 crore has been disbursed for agricultural mechanization through 4 POs. The agricultural entrepreneurs and the POs have purchased different agricultural machineries like tractors, reapers, combine harvesters, power tillers, fish feed processors etc. The cost of plantation and harvesting has been reduced due to the utilization of these machineries. For labour crisis in the agriculture sector, farmers use combine harvesters for harvesting, husking and packaging. PKSf's Risk Mitigation Unit works with the

POs to identify and address the challenges of the efficient uses of different agricultural machineries.

IRMP Project

PKSF has been implementing the 'Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' project since October 2019. Technically supported and funded by Japan International Cooperation Agency (JICA), the 5-year project aims to provide financial and non-financial assistance to the poor to mitigate the risks of disasters and climate change impacts.

Under the IRMP project, different financial and non-financial services are developed. Besides, the project also works to prepare policies, guidelines and institutional arrangement to ensure these services for the marginalized people.

The target working areas of the IRMP project are flood-prone the Teesta and the Brahmaputra river basin in Rangpur division; the coastal areas of Khulna-Barisal-Chattogram divisions, which are vulnerable to cyclone and flood-tides; the floodplain areas of Sylhet division and the drought-prone regions of Rajshahi division.

A virtual kick-off meeting of the IRMP project was held on 21 December 2020. PKSf's Managing Director, Mr Mohammad Moinuddin Abdullah, Deputy Managing Director Mr Golam Touhid, and other officials concerned participated in the meeting.

Their counterparts were Ms Chieko Yokota, Director, Office for Gender Equality and Poverty Reduction, JICA Headquarters Japan; senior officials of JICA head office, Dhaka; and representatives of JICA expert team for IRMP.



SDGs and PKSf



To help the Government achieve the UN-sponsored Sustainable Development Goals (SDGs) by 2030, PKSf launched a platform titled 'People's Voice: Strengthening SDGs Implementation in Bangladesh' in 2017, consisting of sector-related organizations and professionals. The forum consists of three committees: Advisory Committee, Steering Committee, and Working Committee. A meeting of the Working Committee was held on 22 July 2019 and that of the Steering Committee took place on 3 September 2019.

PKSF's Participation in External Forums

The Government considers PKSF as an important stakeholder in achieving the SDGs. Accordingly, PKSF joined the following events and presented its involvement in the activities on SDGs:

- Presentation on 'PKSF activities in achieving SDGs' in a meeting organized by Financial Institutions Division (FID), Ministry of Finance on 10 October 2019, to review the progress of the implementation of the SDGs.
- Participation in a meeting of the SDG Working Committee held at Governance Innovation Unit, Prime Minister's Office, on 24 October 2019 to review the progress of the implementation of the SDGs.
- Presentation on the PKSF activities in a workshop on SDGs 8 and 10, organized by the FID on 21 November 2019.
- Participation in a workshop on SDG-15, organized by the Ministry of Environment Forest and Climate Change on 27 and 28 November 2019.
- Participation in a meeting of the stakeholders of the 8th Five Year Plan titled "Leaving no one behind" at the General Economics Division (GED), Bangladesh Planning Commission, on 4 March 2020.
- Participation in a meeting on the Voluntary National Review (VNR) on SDG 10 at GED on 19 March 2020.
- Participation in a meeting for finalization of the VNR held at GED on 1 June 2020.

Seminar and Webinar

On 11 September 2019, PKSF organized a seminar on 'SDG-3: Good Health and Welfare' at PKSF Bhaban. In the seminar, speakers emphasized on the necessity for financing, and public-private and non-governmental collaboration in achieving SDG-3.

A webinar on the evaluation of Bangladesh in 'Sustainable Development Report 2020: The Sustainable Development Goals and Covid 19', published by the Sustainable Development Solution Network, was held on 25 July 2020.

Training for PO Officials

PKSF organized 03 training courses on the Sustainable Development Goals (SDGs) for the officials of the POs. The first training program was held on 06 February 2020. A total of 28 officials from 15 POs took part in the training.

A virtual training on 'Capacity Building and Way Forward for SDG Implementation in Bangladesh' was organized

on 20 June 2020. A total of 44 officials from 20 POs received the training.

On 12 November 2020, another virtual training was organized on the same topic for 40 officials from 20 POs.

SDG Implementation: Results of Primary Analysis

PKSF collected information from about 100 POs during January-March 2020 regarding their activities and progress of SDGs implementation.

A primary analysis of information from 89 POs shows that their activities are instrumental to achieving SDG 1 (No Poverty). 66.29 percent POs' activities are related to SDG 3 (Good Health and Wellbeing).

It has been found in the analysis that large POs are implementing SDG-related activities on a large scale. More than 55 percent POs are implementing activities related to SDG 2 (Zero Hunger).

About 73 percent of the large POs, 68 percent of the medium POs and only 23.33 percent of the small POs are implementing SDG-related activities.

Activities of about 63 percent POs are related to SDG 4 (Quality Education), 47.19 percent POs SDG 5 (Gender Equality), 40.45 percent SDG 8 (Decent Work and Economic Growth), 15.73 percent POs SDG 10 (Reduced Inequality), and 24.72 percent POs SDG 13 (Climate Action). The Goals that the least number of POs are working for are 14, 15, 10 and 11.

A total of 89 POs have identified their microfinance program as their special program in realizing SDGs in Bangladesh. Besides, 56 POs identified the ENRICH program and 35 POs identified healthcare services as their special programs.





VALUES
INCLUSION
VALUES
CAPITAL
INCOME
GROWTH
VALUES
EQUITY
DEVELOPMENT
POVERTY
SOCIAL
JUSTICE
HUMAN
INNOVATION
CAPABILITY
RESOURCES
EXTREME POVERTY
SUSTAINABILITY
MICROENTERPRISE
DIGNITY
REHABILITATION
PROGRESS
SUSTAINABILITY
PROSPERITY
POVERTY
TRAINING
CULTURE



Projects

Bangladesh's social scenario is characterized by strange adversities. Even if the measures of poverty alleviation and employment generation are all set aright, sudden shocks can upset the life of the people. Natural calamities like floods and cyclones, and deaths caused by accidents threaten the status of the people who already graduated from poverty. Regular programs and projects are not enough to help the poor under such circumstances. That's why PKSF has undertaken some initiatives to meet their emergency needs.

SEIP



The 'Skills for Employment Investment Program (SEIP)' project of PKSF has been in operation since 2015 to develop skills and ensure sustainable employment of youths of the socio-economically disadvantaged families across large part of the country. The project is jointly financed by the Government of Bangladesh (GoB), the Asian Development Bank (ADB), and the Swiss Agency for Development and Cooperation (SDC).

Target and Achievement of SEIP

PKSF, under two tranches of SEIP, is providing training on 17 different trades in 31 districts through 38 training institutes (TIs). Up to June 2020, a total of 19,768 youths have been enrolled for training. Of them, 17,507 have

1. SDCMU has taken an initiative to provide grants to the families of the trainees affected by the Covid-19 pandemic. Up to June 2020, BDT 97.75 lac (BDT 5,000 to each family) has been disbursed to the personal bank accounts of 1,955 trainees.

Tranche	Target	Enrolled			Certified			Employed		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Tranche -1 & Additional Tranche -1	12,350	1,853	9,958	11,811	1,830	9,843	11,673	1,434	7,678	9,112
Tranche -2	12,000	1,269	6,688	7,957	934	5,834	5,834	595	3,126	3,721
Total	24,350	3,122	16,646	19,768	2,764	14,743	17,507	2,029	10,804	12,833

successfully completed their training. And about 73% (12,833 youth) trainees have found employment opportunities after successful completion of training.

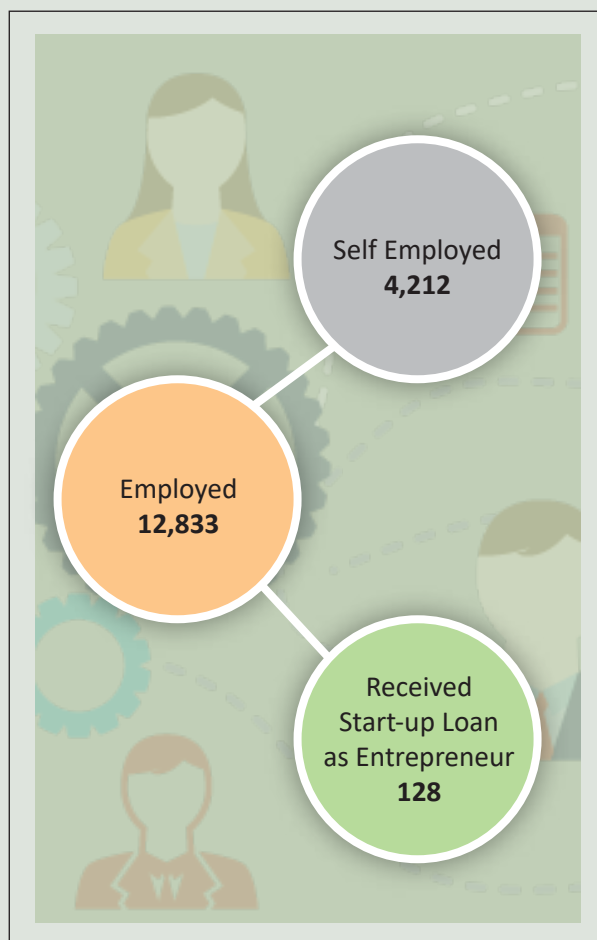
Self-employment of and Loan Disbursement for the Start-up Entrepreneurs

In order to ensure sustainable employment of the marginalized and disadvantaged youth in the country, PKSF is implementing different activities to create and develop new entrepreneurs under SEIP. Accordingly, a compulsory entrepreneur development course has been developed and included in the generic curriculum under SEIP. In this regard, other initiatives of PKSF include training programs on business skills development; encouraging the new trainees through sharing the experiences of successful entrepreneurs; ensuring regular follow-up of the trainees after completion of training. To expedite the process of self-employment of youth, around BDT 7.2 million has been disbursed as start-up capital loans among 128 skilled trainees. The loans have been disbursed through 10 Partner Organizations (POs) of PKSF in Gaibandha, Rangpur, Dinajpur, Kurigram, Tangail, Shariatpur, Chuadanga, Kushtia, Khulna, Bogura, Thakurgaon and Rajshahi.

Initiatives during Covid-19 Pandemic

Due to the Covid-19 pandemic, training activities under SEIP remained halted from 18 March 2020 as per the instructions of the Skills Development Coordination and Monitoring Unit (SDCMU) of the Ministry of Finance. However, PKSF's initiatives under SEIP during this pandemic are as follows:

2. Under special consideration, arrangements have been made with by the Government to pay salaries to the trainers engaged in the training program.



PACE



Since January 2015, the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project of PKSF, financed by the International Fund for Agricultural Development (IFAD), has been in operation. The total cost of the 6-year PACE 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 the Korean Grant Fund has been received to develop an e-platform for online marketing of products of different microenterprises. The contribution of PKSF and its Partner Organizations (POs) in this project amounts to USD 52.49 million.

To expand farm and non-farm microenterprises, PACE undertakes value chain interventions in different business clusters in the country based on the comparative advantages. Moreover, the project is providing appropriate technology transfer support through 3 components: (a) Financial Services for Microenterprises, (b) Value Chain Development, and (c) Technology Transfer.

Financial Services for Microenterprise

Through its various interventions, the PACE project helps expand the Microenterprise Program of PKSf, known as 'Agrosor'. PKSf has piloted 'start-up capital loan' for youths with technical skills and entrepreneurial ideas. Further, it has piloted another financial product titled 'lease financing' to assist entrepreneurs in obtaining capital assets. As many as 300 entrepreneurs have already received these services.

Currently, PKSf is providing financial assistance to entrepreneurs involved in 156 economic activities under four major sectors (farming, processing, trading and service) covered by the ME Program.

Value Chain Development

PKSf is also providing value chain support to micro-entrepreneurs to expand their businesses. Currently, 71 value chain sub-projects are being implemented through 46 POs in 142 upazilas of 39 districts to promote 15 farm and 16 non-farm sub-sectors. A total of 2,93,999 entrepreneurs and stakeholders receive technical, technological and marketing support under these value chain sub-projects. In FY 2019-2020, seven value chain sub-projects have been undertaken to promote different sub-sectors.

Ecological Farming: To ensure production of safe vegetables with ecological farming techniques, PACE has undertaken 2 value chain sub-projects that serve 8,000 farmers in Shariatpur and Pabna districts.

Shrimp Culture Applying Modern Technologies: 1,500 fish farmers/entrepreneurs receive technical support from PACE for Good Aquaculture Practices with the use of pro-biotic in fish culture, soil and water testing, pisciculture related tools and equipment.

Production of Fish and Fish-products in Coastal Areas: A value chain sub-project titled 'Income augmentation of fishermen communities of coastal areas through production and marketing of fish and fish-products' has been undertaken by PACE in Bhola district. This provides technical, technological and marketing support to 5,545 fishermen.

Tissue Culture Lab for Floriculture: Following the model of tissue culture lab established in Jashore, a tissue

culture lab has been established in Savar, Dhaka to promote potential floriculture sub-sector. This lab now produces high value Gerbera plants on an experimental basis.

Production of Diversified Jamdani Products: PACE has undertaken a value chain sub-project titled 'market expansion of diversified *jamdani* products' in Narayanganj district to promote the heritage of *jamdani* products.

A total of 1,315 entrepreneurs are receiving financial, technical and marketing support under this sub-project. Training programs are arranged for *jamdani* weavers. Moreover, establishment of display centers of *jamdani* products and promotional campaigns are being conducted.

Eco-tourism: Promotion of eco-tourism in Bhola district under the PACE project covers around 2,500 entrepreneurs and other stakeholders who receive training and regular technical supports to make tourism more environment-friendly, popular as well as economically profitable for the entrepreneurs. It can be noted that PKSf has been promoting such eco-tourism enterprises in Chattogram district since 2018.

Technology Transfer

To increase production efficiency of different microenterprises, appropriate technologies have been transferred from home and abroad under PACE. So far, a total of 23 technology transfer sub-projects have been undertaken through the POs to serve micro-entrepreneurs/farmers. In FY 2019-2020, six technology transfer sub-projects have been undertaken to expand high-value crops and fruit cultivation as well as to promote the use of cattle urine as bio-fertilizer/bio-pesticide.

Training and Workshop

The PACE project organizes different training programs for institutional capacity building of PKSf and its POs. In FY 2019-2020, a total of 186 officials from PKSf and its POs received training.

The subjects of these training programs are: Value chain project design & management; Business management with focus on marketing and market development; Policy environment for private sector development; Small business and microenterprise development; and designing business model and exit plans for value chain interventions.

Besides, a value chain review workshop and an annual review workshop of microenterprise program were also organized under PACE in this financial year.

LICHSP



PKSF and the National Housing Authority (NHA) have been jointly implementing the 'Low Income Community Housing Support Project' since 20 October 2016 to improve the living conditions of the low income community people residing in selected municipalities and city corporations of Bangladesh. PKSF is implementing the housing loan activities under Part-3 of this project titled 'Shelter Lending & Support'. The specific objective of this part is to test suitable models for financing in housing that can be leveraged to meet the needs of the urban poor. On the other hand, NHA is responsible for components related to community mobilization, enhancing security of tenure and improving tertiary infrastructure. The project is co-funded by the World Bank and the Government of Bangladesh.

Seven Partner Organizations (POs) of PKSF are implementing the housing loan activities under the project. So far, the repayment rate of this housing loan in 13 municipalities has been 100%. The World Bank rated the project activities of PKSF as 'Satisfactory'.

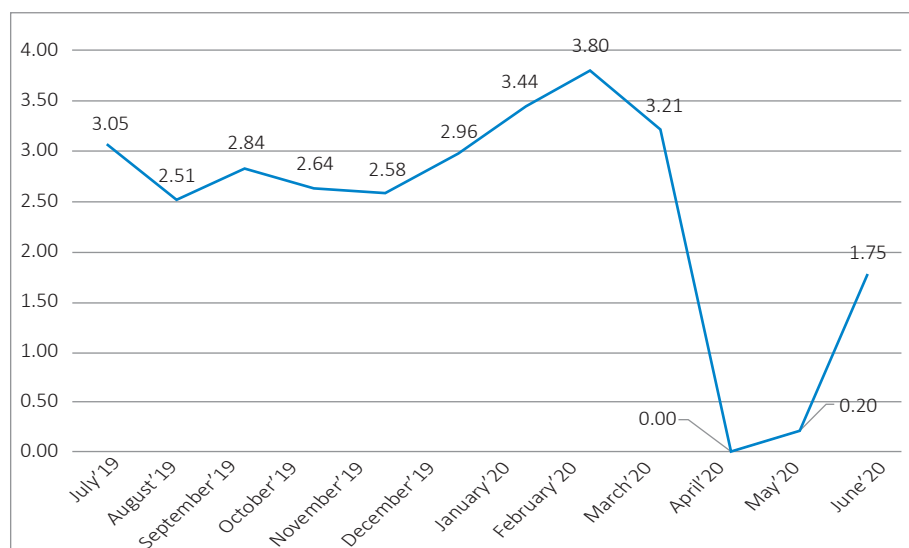
As of June 2020, PKSF disbursed BDT 627 million as loans to 2,144 borrowers for construction of new houses, renovation / repairing and extension of existing ones.

The project has visibly helped ensure the incumbents' social dignity as well. Now, they are living in peace and harmony. Besides, some project participants have engaged themselves in household-based income generating activities. They contribute to their family income. More importantly, the project has created direct employment opportunities for the laborers.

LICHSP: At a Glance

Sl. No.	PO	No. of Borrowers		Disbursement Amount (in BDT)	
		2019-2020	Cumulative	2019-2020	Cumulative
1	TMSS	321	702	88600000	191130000
2	Ad-din welfare Centre	130	303	26510000	61960000
3	NDP	169	381	52730000	116050000
4	PIDIM Foundation	103	261	34970000	85720000
5	ESDO	136	364	50850000	128850000
6	Shariatpur Development Society (SDS)	72	82	22450000	24600000
7	Grameen Jano Unnayan Sangstha (GJUS)	38	51	14550000	18750000
Total =		2144		290660000	627060000

Monthly Disbursement-2019-2020 (in crore BDT)



SEP



PKSF has been implementing the 'Sustainable Enterprise Project (SEP)' – jointly financed by PKSF and the World Bank – since August 2018 to enhance marketing and brand development capacity of microenterprises as well as to promote environment-friendly sustainable business practices in Bangladesh. Moreover, SEP provides various financial and technical assistance to the business clusters engaged in agriculture and manufacturing sectors.

The total budget of the five-year project is USD 130 million, in which the World Bank's contribution is USD 110 million while PKSF's is USD 20 million. The project has three components.

Component-1: Grant & Soft Loan Support:

Under the component, the project will provide environmentally sustainable common services and capacity building support to microentrepreneurs to increase their access to the improved market system. An amount of USD 24 million has been allocated under the component.

Component-2: Agrosor-SEP Loan Support: USD 93 million has been allocated to the Partner Organizations (POs) to provide loans to microentrepreneurs.

Component-3: Project Management Cost: USD 13 million has been allocated for project management, monitoring and evaluation, communication and knowledge management, and sub-sector studies.

So far, BDT 574 crore has been approved against 49 POs and BDT 311 crore has already been disbursed at the field level.

A total of 20 POs of PKSF are engaged in implementing environment-friendly business cluster-based sub-projects of SEP. The project provides technological and capacity building support to microentrepreneurs under Component-1. New technologies like ecological farming, fruit bagging, eco-tourism, Internet of Things (IoT), biofloc etc. are being implemented under SEP. In addition, modern machineries are being provided to the sub-projects involved in manufacturing. Alongside, SEP also provides marketing support to microentrepreneurs through e-commerce platform (online marketing).

During the Covid-19 pandemic, the Project Management Unit (PMU) of SEP has provided different kinds of assistance to the microentrepreneurs. To contain the spread of the pandemic, different awareness raising activities were conducted under SEP to encourage people follow the health directives. These



activities are distribution of leaflets, disseminating awareness messages through loudspeakers, installation of hand washing booths, disinfecting public spots, distribution of personal protective materials like masks and gloves, preparing Covid-19 Health and Safety Training Handouts etc. To create awareness among micro-entrepreneurs, the PO officials disseminated their learnings from health and safety training.

The Covid-19 pandemic has badly affected the microentrepreneurs of the country. To reduce their loss, SEP provided technical assistance to the microentrepreneurs through the POs. Moreover, the loan disbursement activities of the POs under SEP also remained halted. The PMU connected the MEs with online marketplaces through the POs. The entrepreneurs involved in mango and dairy sub-sectors have sold their products through online platforms.

The last 'Virtual Implementation Support Mission' of the World Bank was held from 23-30 June 2020. The Mission expressed satisfaction over the progress of the project. Mr Md Shahabuddin Patwary, Additional Secretary, Economic Relations Division, commended the progress of SEP.

So far, more than 300 officials from 43 POs have participated in training programs on microenterprise management, environmental management, accounting, financial management and procurement etc. The project also provides technical, technological, branding and capacity building support to microentrepreneurs.

PPEPP



Palli
Karma-Shayak
Foundation (PKSF) is
implementing the 'Pathways
to Prosperity for Extremely Poor
People (PPEPP)' program, popularly known as

'Prosperity', to lift the extremely poor people out of their low-income trap and connect them with mainstream development activities and economic growth of Bangladesh. The program covers some of the most hard-to-reach, poverty-prone and climate-vulnerable regions of Bangladesh including the Teesta and the Brahmaputra river basins in the northwest region, the southwestern coastal belt, the Haor areas in the northeast, and some of the extreme poverty pockets with high concentration of ethnic minority and *Dalit* communities.

Jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO, formerly DFID) and the European Union, the program is designed to be implemented in two phases in 10 years with two broad objectives:

- 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 vital public and private services necessary for the extreme poor to become resilient and prosper.

This multidimensional program has six core components. Of them, Livelihoods, Nutrition, and Community Mobilization components along with three mainstreaming issues (Disaster and Climate Resilience, Disability, and Women Empowerment Leading to Gender Equality) are being implemented by PKSF.

The three other core components – Market Development, Policy Advocacy, and Life-Cycle Grants Pilot – will be implemented by a Program Management Unit (PMU) to be established by FCDO.

The five-year Main Implementation phase (2020-2025) of the program is now underway after the successful completion of an initial one-year inception period (from April 2019 to March 2020). The program targets some 2.5 lac extremely poor households (1 million people) in each phase.

Service Delivery Setup and Field-level Activities: For successful implementation of the program, PKSF has formed a separate Programme Implementation Unit (PIU) of PPEPP. In the first year of the program, the PIU has selected 19 Partner Organizations (POs) and established 158 project units in 188 Unions of 43 upazilas in 15 districts.

Prior to the full-scale implementation of the five-year Main Implementation phase, the PPEPP program has been piloted in 17 Unions. Nearly 32,000 extremely poor (EP) households have been selected for PPEPP services. So far, around 30,000 EP households have been organized under the program through more than 850 Prosperity Village Committees (PVCs). They are now receiving different kinds of services under Livelihoods, Nutrition, Community Mobilization components as well as the three mainstreaming issues.

Currently, the PIU of the program is working to organize all the 250,000 target households through some 6,500 PVCs to bring them under the grants-based and loan-based coverage of PPEPP. On 9 December 2020, a webinar titled 'Completion of the Inception Phase of PPEPP' was organized under the 'Prosperity' program to disseminate the learnings from the Inception Phase to a wider audience.

Increasing Income of EP HHs: Livelihoods interventions under the program aim to increase income and consumption capability of the EP HHs. Under the Livelihoods support, EP households have started receiving training on farm and non-farm sectors including nutrition-sensitive and climate-resilient agriculture, fisheries and livestock rearing, tailoring and handicrafts.

For micro-enterprise development, the PPEPP program also provides cluster-based skill development training (like making fishing gears, hatching fish fries) to the EP HHs. Moreover, the EP HHs also get technical support like vaccination for cow, goat, chicken and duck to prevent various seasonal diseases of livestock.

Nutrition Support: Nutrition interventions under the PPEPP program adopt a life-cycle approach. Under the component, children (under 5 years of age), pregnant women, lactating mothers, adolescent girls and elderly people usually receive healthcare services. In addition, healthcare services are provided in health camps arranged at the community level.

As part of nutrition-sensitive interventions, various forums including 'Ma O Shishu Forum' and 'Kishore-Kishori Club', established under PPEPP, are conduct awareness-raising sessions on ideal cooking demonstration and setting up of vegetable gardens. In the context of the Covid-19 pandemic, some households are receiving telemedicine services on a pilot basis.

Different sessions on Behavioral Change Communication were arranged through various platforms – Youth Forums, Kishor-Kishori Clubs and PWD Forums – formed under the Community Mobilization component of PPEPP.

To mitigate the impacts of the Covid-19 pandemic and cyclone Amphan, Prosperity launched an Emergency Assistance Program worth BDT 31 crore, covering some 30,000 extremely poor households. Under the initiative, selected extremely poor households in 17 piloting Unions received emergency cash support – BDT 3,000 per household per month for three consecutive months. To ensure transparency, the total amount of this initiative has been transferred through mobile financial services like bKash, Rocket, Nagad and agent banking. The program distributed free potable water to some of the worst-affected victims of cyclone Amphan. About 10 lac litres of water was distributed among 2,800 extremely poor households of Gabura and Anulia Unions in Satkhira, the worst-affected district, where food and water shortage was visible even months after the cyclone.

MDP



Initiated in 2019, the 'Microenterprise Development Project (MDP)' of PKSf, with USD 50 million as loan and USD 0.50 million as technical assistance grant from the Asian Development Bank (ADB), seeks to ensure inclusive economic development and rural poverty alleviation by increasing size and productivity of microenterprises. The project is being implemented in 64 districts through 2,393 branches of selected 77 Partner Organizations (POs) of Palli Karma-Sahayak Foundation (PKSF).



To scale up different business cluster-based microenterprises, financial services of MDP have been integrated with the non-financial services of other similar projects. So far, BDT 488.92 crore has been disbursed as loans to 37,591 microentrepreneurs. Of them, 84% are female. The microenterprises, with financial support from the project, created self and wage employment for 91,340 people including 36,586 women.

Besides, various technologies are incorporated with the microenterprises to increase efficiency and productivity. Mobile financial services (e.g. bKash) are being used experimentally as a means of business transactions. So far, 22,229 microentrepreneurs under 3 POs have been included in mobile phone-based transaction technology. Of them, 11,343 received training on using this technology. Now it's possible to pay installments of loans from any part of the country even from abroad (as remittance) through this technology.

Along with financial assistance to four business clusters, MDP provides marketing support to microenterprises through e-commerce/f-commerce platforms; technological support; business cluster development and capacity development activities. So far, 36 officers of POs and 10 entrepreneurs have been trained on marketing of products through e-commerce platforms. A microenterprise financing operational guidelines document has been prepared for capacity development of the respective officers of POs. Till now, 77 officers from 77 POs have received training on these guidelines.

In view of the successful implementation of the project, the ADB has taken initiative to provide additional USD 50 million as loan and USD 0.50 million as technical assistance grant to help restore the economic activities of the microentrepreneurs affected by the Covid-19 pandemic.

Sanitation Development Loan (SDL) and WASH Activities



The Sustainable Development Goal (SDG) 6 is 'Ensure availability and sustainable management of water and sanitation for all'. Over the years, Bangladesh has done remarkable progress in ensuring access to safe drinking water and sanitation for the people of the country. The incidence of open defecation has been reduced to less than 1% while access to 'improved' sanitation increased dramatically from 30 percent to 65 percent in rural areas over the period from 2000 to 2017. Still, there remain significant challenges in fully ensuring Water, Sanitation and Hygiene (WASH) in the rural areas of Bangladesh.

In this context, PKSF has adopted a demand-driven strategy to install hygienic toilets through appropriate financing.

Sanitation Development Loan Program

Following the successful completion of the 'OBA Sanitation Microfinance Program Project', PKSF initiated the 'Sanitation Development Loan (SDL)' program out of its own fund in 2017. Under the program, PKSF is providing financial assistance to the low-income households to ensure their access to improved hygienic sanitation. Up to June 2020, a total of BDT 23.80 crore has been disbursed as loans under the SDL program. At present, PKSF is implementing the program in 31 Unions of 21 upazilas in 22 districts through 48 Partner Organizations (POs).

BD Rural WASH for HCD Project

The Government of Bangladesh (GoB) is set to implement 'Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD Rural WASH for HCD) Project' from 2021 with financial support from the World Bank (WB) and the Asian Infrastructure Investment Bank (AIIB) to reform institutions and improve WASH services in line with SDG targets of 6.1 and 6.2 in some selected rural areas of Bangladesh. The Department of Public Health Engineering (DPHE) and PKSF will implement specific components of the project.

The duration of the project will be from 2021 to 2025. The total budget for the PKSF part is USD 328.97 million (USD 184.47 million as loans from the WB and the AIIB while PKSF's contribution will be USD 144.50 million).

Negotiation Meeting

A negotiation meeting of the 'BD Rural WASH for HCD project' was held on 20 August 2020. The representatives of the GoB and the World Bank joined the meeting. On 25 September 2020, the project was approved by the World Bank Board.

Another virtual negotiation meeting on the implementation of the 'BD Rural WASH for HCD project' was held on 24 September 2020 with the representatives of the AIIB. And the project was approved by the AIIB Board on 16 October 2020.



Working Areas

It is estimated that about 52 million households living in 78 upazilas of 18 districts in Mymensingh, Rangpur, Chittagong, and Sylhet divisions will have access to 'safely-managed' WASH facilities through the BD Rural WASH for HCD project. About 50 POs of PKSF will implement the project.

Project Components

The project has five major components. These are:

1. Investment in water supply,
2. Investment in sanitation and hygiene,
3. Institutional strengthening,
4. Project implementation and management, and
5. Emergency response.

The BD Rural WASH for HCD project is expected to help prevent infectious diseases including Covid-19. The project will ensure better access to WASH facilities at home as well as in public places. It will also encourage people to frequently and properly wash hands and thus will bring about behavioral changes.

Project Components to be Implemented by PKSF

No.	Project Component	Targets
1.3	Household water loans	1,20,000 Households
1.4	Local Entrepreneur (LE) loans for water	500 Entrepreneurs
2.2	Household sanitation and hygiene loans	10,00,000 Households
2.3	Local Entrepreneur (LE) loans for sanitation	4,000 Entrepreneurs
2.3	Local Entrepreneur (LE) loans for sanitary napkins	150 Entrepreneurs



SUSTAINABILITY
HUMAN DIGNITY
PROSPERITY
RESOURCES
JUSTICE
INNOVATION
SOCIAL
POVERTY
TRAINING
CAPABILITY
REHABILITATION
EXTREME POVERTY
DEVELOPMENT
VALUES
INCLUSION
GROWTH
CAPITAL
INCOME
SEMITALINI
PROGRESS
SUSTAINABILITY
CULTURE
POVERTY
VALUES
INNOVATION
JUSTICE
SOCIAL
POVERTY
TRAINING
CAPABILITY
REHABILITATION
EXTREME POVERTY
DEVELOPMENT
VALUES
INCLUSION
GROWTH
CAPITAL
INCOME



Capacity Development

Be it in agriculture or micro-enterprises, higher production definitely leads to more income. And the simple secret to the growth of production rests on developing the capacities and skills of the persons involved. Introduction to new areas of knowledge and technologies, use of new strategies and application of modern scientific methods are essential for skills development. The different wings and units of PKSF are always keen on improving productivity of the people engaged with various programs and projects of the Foundation.

Training



PKSF organizes training courses of various lengths at home and abroad for its personnel as well as for the officials of its POs. These courses cover a wide range of areas that are critical to alleviating poverty and smooth operation of different financial and non-financial activities of PKSF. These training courses are designed to enhance the expertise of the participants for long-term organizational development and sustainability in implementing pro-poor socio-economic interventions. Training for capacity building and improvement of its officials and staff and its POs is a regular process at PKSF. In FY 2019-2020, PKSF organized training for 972 PO Officials in 45 batches on 11 different modules.

Module Name	No. of Batches	No. of Participants
Internal Audit Operations for NGOs and MFIs	3	62
Accounting for Non-Accountants	3	60
Procurement and Inventory Management	4	81
VAT and TAX	3	62
Risk Management	4	82
Manpower Management	2	38
Ratio Analysis and Decision Making	3	62
Software-Based Monitoring and Supervision	3	65
Accounts and Financial Management (Branch accountant)	10	226
Loan Management of Microenterprise	8	188
Training of Trainers (ToT)	2	46
Total	45	972

In-country Training for PKSF Officials

In FY 2019-2020, a total of 165 officials participated in various training programs on different topics including Global Good Agricultural Practice (GGAP) and Hazard Analysis and Critical Control Point (HACCP), Public Procurement Management, Microsoft Excel, Accounting for Non-Accountants (AFNA), Preparation of Reports and Write-Ups, Integration of Good Governance, Advanced Microsoft Excel, and Foundation Training of the Newly Appointed Assistant Managers at different venues such as NAPD, IBA, BARD, BSTD, NILG, BICC etc.

Officials of PKSF also participated in different workshops on various significant issues under the supervision of the Human Resources Cell.

Foreign Training and International Exposure Visit

In FY 2019-2020, a total of 19 officials of PKSF visited different renowned institutions to participate in various seminars, workshops and training programs in Italy,

South Korea, Turkey, China, India, Vietnam, Laos and Thailand.

Internship and Other Activities

A total of 30 interns graduated from different universities of Bangladesh (including Dhaka University, Jahangirnagar University, Bangladesh Agricultural University, East-West University, Bangladesh University of Professionals and Independent University) have successfully completed their internships at PKSF under the close supervision and guidance of PKSF Training Cell.

In addition, a PhD student from the Oxford Institute of Population Ageing, University of Oxford has completed internship at PKSF as a visiting researcher.

On 01 July 2019, a half-day orientation program on 'PKSF's experience on poverty alleviation through inclusive financing and development' was arranged for a 7-member Ethiopian delegation led by Mr Tirunrh Mitafa, Vice Governor of the National Bank of Ethiopia.



Research



The Research Unit of PKSf conducts different cost-effective research works through an extensive network of its Partner Organizations (POs). The Unit undertakes research works like baseline survey, impact evaluation of different projects/programs, and special studies to find solutions to problems emerged in different programs/projects of PKSf. In addition, the Research Unit provides necessary assistance to different projects and programs of PKSf in reviewing inception reports, determining research methodologies, formulating questionnaire, reviewing draft reports etc.



In 2020, the Research Unit was involved in six major research works: Effectiveness of Community Climate Change Project (CCCCP); Effects of COVID-19 Pandemic on Lives and Livelihoods of ENRICH Households; Impacts of ENRICH Program; Agent Banking; Tobacco-free Cropping Pattern and Impacts of Agricultural Technologies Provided by PKSF.

The Research Unit has completed a study titled 'Effectiveness of Community Based Approach in Enhancing Sustainable Resilience of the Climate Vulnerable Communities' to assess the effectiveness of PKSF's community-based approach to increasing resilience against adverse impacts of climate change. According to the study, the overall percentage of households resilient to climate change shocks have been increased.

To assess the impacts of the Covid-19 pandemic on the lives and livelihoods of the households and to explore the resilience of the households, the Research Unit of PKSF has conducted a study titled 'Effects of COVID-19 Pandemic on the Lives and Livelihoods of ENRICH and Non-ENRICH Unions of PKSF and their Resilience Capacity'.

This study calculated the incidence of poverty using Cost of Basic Needs (CBN) approach. The inflation-adjusted

poverty line for June 2019 was considered as the pre-corona poverty line and the poverty line for June 2020 was considered as the poverty line during the Covid-19 pandemic. The percentage increase of extreme poverty was more than double and the incidence of poverty almost doubled in the non-ENRICH Union compared to the ENRICH Union. The ENRICH Union was more resilient than the non-ENRICH one due to the implementation of integrated financial and non-financial interventions of ENRICH program.

Earlier in 2020, the Research Unit conducted a study titled 'Impact of ENRICH: An Integrated Approach to Poverty Alleviation and Development in Bangladesh' to assess the impacts of the ENRICH program on poverty eradication, establishment of human dignity and socio-economic development of people living in the ENRICH working area.

A study was conducted on agent banking activities to assess its impacts and way forward.

As per the Integrity Strategy of the Government of Bangladesh, the Research Unit works as the Focal Point of PKSF to implement the Strategy. The Unit prepares annual integrity work plan, coordinates the plan's implementation and prepares the progress report according to the work plan.

Communications and Publications Unit



The spread of Covid-19 pandemic led to unprecedented crises in all the operational areas of PKSF programs and projects. The huge impact of the pandemic has hindered the regular activities of the Communications and Publications Unit as well. To minimize the impacts of Covid-19, virtual communications became the effective and popular means across the globe including PKSF activities. The Communications and Publications Unit has been relentlessly active to facilitate and accelerate the virtual communications of PKSF.

In the previous years, a good number of PKSF publications including books, proceedings, reports, booklets etc. were published and distributed at regular intervals under the Communications and Publications Unit. But this year, the volume of printed publications of the Unit has to be reduced due to the spread of the dreadful Covid-19 pandemic.

The Unit is in charge of the regular publication of quarterly newsletter (in English and Bengali) and *PKSF Annual Report*. However, the year 2020 has been also remarkable for the Unit since *PKSF Annual Report 2019* was published in both English and Bengali versions. Earlier, *PKSF Annual Report* was published only in English.



PKSF took an initiative to air its own YouTube Channel 'SAMRIDDHI' to present its multi-dimensional programs reflecting their diversity and success stories to a wider audience at home and abroad. PKSF launched the Channel on 10 January 2020 as a token of observance of the 'Home-Coming Day' of Father of the Nation Sheikh



Mujibur Rahman. But this initiative could not gain its due pace because of the spread of dreadful Covid-19 pandemic. In spite of the adversities,

the Communications and Publications Unit has already prepared and published 5 videos, including that of the

special inauguration ceremony, in this channel, out of its own resources and capacity.

During the general holidays declared by the Government during the Covid-19 pandemic, PKSF as well as printing presses remained closed. So, a joint number of PKSF Newsletter (both in Bengali and English) – January-March and April-June 2020 issues – was published with a *Corona Supplement*. The supplement contains accounts of the important measures taken by PKSF during the pandemic.

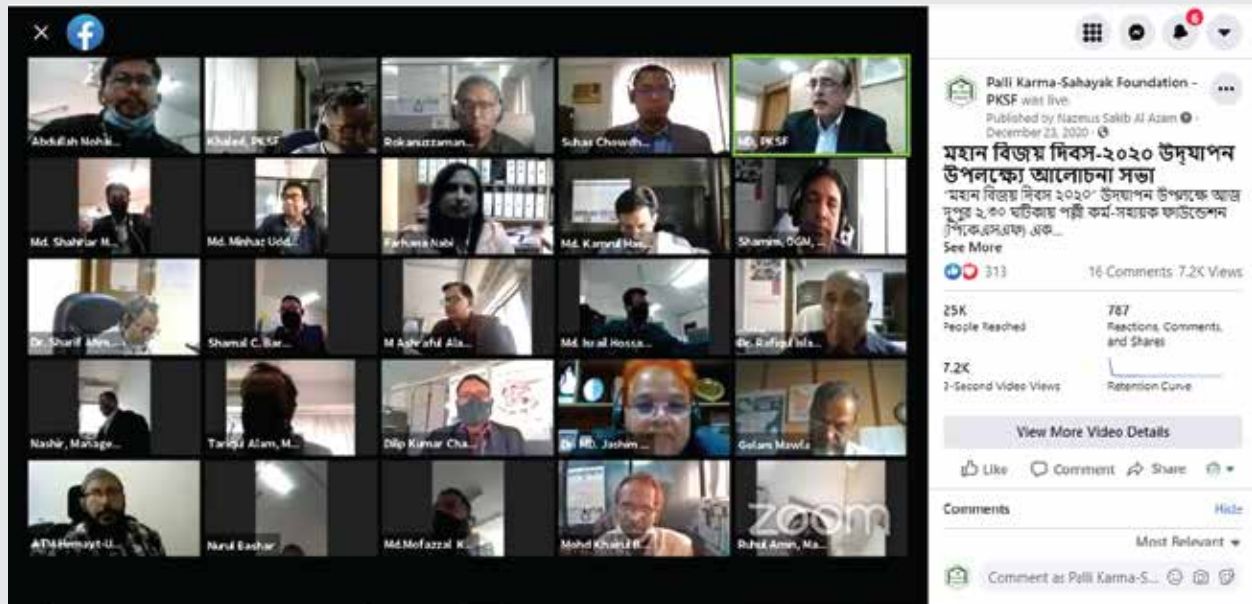
The Communications and Publications Unit maintains regular communication with the mass media personnel to ensure extensive coverage of different PKSF events. During the special events of PKSF, the Unit is in charge of inviting journalists, preparing and circulating press releases, and posting the news of various events on PKSF website, Facebook page and social media platforms.

The Unit also takes care of the publication of PKSF Calendar, Diary and New Year Cards. In addition, it provides necessary assistance in editing and publication of reports, journals and proceedings of different divisions, cells, units and projects of PKSF. But the number of such publications has also been less than usual in this fiscal due to the Covid-19 pandemic.

In the previous years, the Communications and Publications Unit was continuously remained engaged in preparing, publishing and distribution of different books, detailed or brief proceedings, reports, booklets etc. But in 2020, the volume of printed publications of PKSF is less weighty due to the spread of Covid-19 pandemic.

The Unit was in charge of livestreaming of the following programs on the official Facebook page of PKSF:

- Virtual seminar on 'Sustainable Development Goals'
- Launching ceremony of 'Rural Microenterprise Transformation Project (RMTP)'
- Virtual discussion meeting to mark the 'National Mourning Day'
- Workshop on 'ECCCP-Flood' project
- Workshop on 'Climate Change and the Role of Youth'
- Virtual meeting to mark the glorious 'Victory Day-2020'
- Meeting on 'Enterprise Development and WASH and Climate Change'
- Inception workshop of 'Prosperity' project
- Virtual meeting to mark the 'International Day of Older Persons-2020'
- Webinar on Sustainable Development Report-2020 and Covid-19 Pandemic

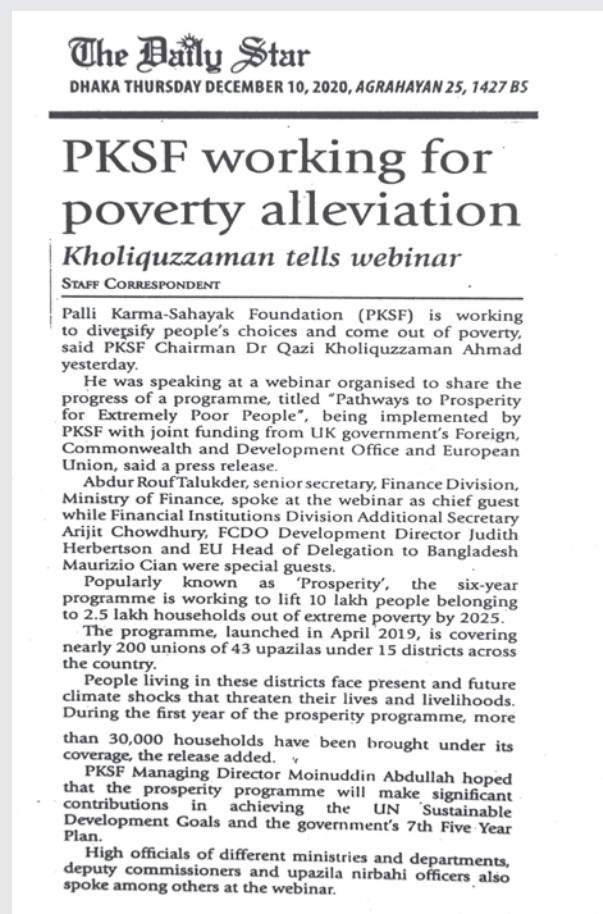


During the general holidays declared by the Government to prevent the spread of Covid-19 pandemic, the Unit prepared, edited, published and uploaded different news, official notices, office orders, office memos and 13 video documentaries on PKSf Website and its official Facebook page. The Unit also takes care of the publication of these news items in the electronic and print media.

Despite the hurdles, the key publications that came out under the supervision of this Unit in this FY are not simply negligible. These are:

- *PKSf Annual Report 2019* (Bengali and English versions)
- *Quarterly Newsletter* (3 issues in Bengali and 3 issues in English including the special Corona Supplement)
- A teaching manual titled *Mansommoto Shikkha Bistare Samriddhi Karmasuchi* (Role of ENRICH Program in Ensuring Quality Education)
- *Rangiye Diye Jao* (A publication on PKSf's ENRICH program)

Along with the abovementioned publications, the Communications and Publications Unit provided necessary assistance in the final editing of the *ENRICH Review* and the *SEP Chronicles*.



PKSF Library



PKSF library has a good collection of books, various journals, research reports, reference materials and numerous other publications relating to poverty alleviation, microfinance, climate change and various socio-economic development issues of Bangladesh. In addition, the library has a collection of other forms of publications on economics, accounting, statistics, environment, agriculture, human resources, management, marketing, information technology, religion, law, Bangladesh Studies, Liberation War of 1971, biography etc. The collection of the library totals to around 11,500. The library is registered with WHO, FAO, UNEP, WIPO and ILO-operated web portals.

Information Technology Cell



PKSF's Information Technology (IT) Cell looks after the operational aspects of Information and Communications Technology (ICT) of the Foundation including its asset management, varied operating procedures, request management, change management, problem management etc. The Information Technology Cell also takes care of the virtual communications of PKSF with the Partner Organizations (POs) in terms of sundry transactions. During the Pandemic, this Cell also facilitated in the matters of monitoring.

PKSF has established its own data center to facilitate the centralization of its IT operations. PKSF, through this data center, operates Local Area Network (LAN) systems as well as other servers. The IT Cell gives utmost priority in maintaining the security of the data center along with the dissemination of information. The IT Cell has implemented an integrated information management system to conduct the activities of PKSF by using information technology.

The PKSF components which are implemented through information management system are Accounts, Payroll, PF, FDR, PIM, Fixed Asset, Inventory, Visitor, Attendance, Library, Training, Bazar, PO Report Analysis (PRA), PO Registration, PO Loan, PO Visit, PO Audit and ID.

The software of 'PKSF Integrated Information System' has been developed using the 'Oracle 12c Enterprise Edition Release 12.1.0.2.0-64bit Production' database and the 'Oracle Fusion Middleware' Forms and Reports service. This is a user-friendly and parameterized software which is configurable according to the operational needs of PKSF. The software is modular in design and can be customized for accommodating any further requirement.

A web portal with various functionalities is in place to facilitate individuals or organizations in the country and abroad to access information about PKSF and its activities. The web portal includes the following functionalities: i) PKSF Website, ii) e-Recruitment, iii) Online Visitor Appointment, iv) PKSF Webmail, v) PKSF on Social Media and vi) PKSF on YouTube with two Mobile Apps. PKSF regularly updates this web portal.



A total of 175 Partner Organizations (POs) of PKSF have been identified as capable of software implementation. These POs have already implemented the system and are conducting MIS and AIS transaction through software. They are using web-based centralized software to prepare consolidated reports from their respective head offices.



Innovation for Public Services



The Cabinet Division of the Government of the People's Republic of Bangladesh has prepared an 'Innovation Strategic Plan and Evaluation Guideline 2015' to promote innovative practices in Public Services.

In line with this and to enhance the quality of public services, PKSf has formed an 8-member Innovation Team under the leadership of a General Manager.



So far, PKSf has piloted four innovative ideas: 1. Disabled-friendly Mobile Training, 2. Smart Fund Transfer, 3. Real-Time Online Training and 4. Skill Learning Platform. Of these, a Concept Paper on the first innovative idea has been published in the publication on innovative initiatives by the Financial Institutions Division (FID), Ministry of Finance. The title of the paper is 'Disabled-friendly Mobile Training: PKSf's New Initiative in Public Services'.

In the FY 2019-2020, PKSf has implemented the piloting of two innovative ideas: An adolescents' initiative styled as 'Alor Karkhana' and 'Smart Communication: An Online-based Communication'. Throughout the year, the representatives from PKSf Innovation Team have joined the meetings on innovation, organized by the Cabinet Division and Financial Institutions Division (FID). They also presented the progress of the innovative practices in PKSf activities.

PKSf conducted an evaluation of the work plan of innovative activities for the FY 2019-2020 and sent the report to Financial Institutions Division. Besides, PKSf submitted a work plan of the innovative activities titled 'GPS- Based Monitoring Application' for the FY 2020-2021. The Innovation Team of PKSf regularly monitors the progress of these activities and attends the meetings of FID on innovation as required.





VALUES
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CAPABILITY
SUSTAINABILITY
MICROENTERPRISE
HUMAN DIGNITY
EXTREME POVERTY
RESOURCES
INITIATIVES
PROGRESS
SUSTAINABILITY
PROSPERITY
INNOVATION
SOCIAL
JUSTICE
INNOVATION
CAPABILITY
POVERTY
TRAINING
CULTURE



Events

PKSF, at regular intervals, organizes various events like meetings, seminars and workshops on different areas of development and social relevance. Such events are very effective and useful means of knowledge dissemination and exchange of views relating to the implementation of sundry programs. Such meetings and platforms help strengthen the cooperation among the PKSF Partner Organizations. The Government officials also get to know more intimately about PKSF interventions across the country.



Celebration of Mujib Year: Bangabandhu Corner Opens at PKSf Bhaban

As a part of celebrating the birth centenary of Bangabandhu Sheikh Mujibur Rahman, the ceremonial opening of the Bangabandhu Corner at PKSf Bhaban took place on 16 March 2020. Dr Qazi Kholiquzzaman Ahmad, Chairman, Palli Karma-Sahayak Foundation (PKSF) inaugurated the Corner on the second floor of the PKSf Bhaban. The event was attended by Mr Md Moinuddin Abdullah, Managing Director and the four Deputy Managing Directors, namely, Mr Md Fazlul Kader, Dr Md Jashim Uddin, Mr Golam Touhid and Mr AQM Golam Mawla. Other high officials of PKSf were present as well.

PKSF Chairman Dr QK Ahmad noted that the nation needs to cultivate

the ideals of Bangabandhu to fulfil the goal of building up a prosperous Bangladesh. He referred to Bangabandhu as the symbol of the liberation of the Bengali nation and as the supreme leader of its freedom movement.

Mr Mohammad Moinuddin Abdullah, the MD of PKSf, expressed the hope that the Bangabandhu Corner, established in this office, would become an important site to all sorts of visitors to know better about the Father of the Nation and the struggles he led with indomitable determination.

The participants in this ceremony enjoyed the video documentation of Bangabandhu Sheikh Mujibur Rahman's historic speech delivered on 07 March 1971.

Three titles authored by Bangabandhu, namely, *Ausomapto Atmajibani* (The Unfinished Memoirs), *Karagarer Rojnamcha* (Prison Diaries) and *Amar Dekha Naya Chin* (The New China as I Saw It) and some other titles on the language movement and socio-political history of Bangladesh and blown-up still photographs of Bangabandhu's life are also on display at the Corner. Facilities are available at the Corner to watch some relevant documentaries.

PKSF has some elaborate series of programs to celebrate the centenary of the birth of the Father of the Nation. The establishment of Bangabandhu Corner is one such endeavor.



PM Sheikh Hasina Allocates BDT 500 Crore to PKSF

The small and medium enterprises of the country faced new challenges for their survival under the severe impact of Covid-19. Prime Minister Sheikh Hasina announced a stimulus package of BDT 20,000 crore to cope with this situation. In a press conference organized on 14 May 2020 at the Gono Bhaban, she made this announcement. PKSF's share was BDT 500 crore from this allocated amount for use in its programs for financial assistance in the rehabilitation of the rural economy.

A meeting was held on 22 July 2020 to prepare the framework of the activities in this regard. It was chaired by Mr Md Ashadul Islam,

Senior Secretary, Financial Institutions Division, Ministry of Finance. Mr Mohammad Moinuddin Abdullah, Managing Director and other high officials of PKSF, Mr Arijit Chowdhury, Additional Secretary, Ms Zakia Sultana, Additional Secretary, Mr Md Shukur Ali, Joint Secretary and Ms Mursheda Zaman, Deputy Secretary, FID were present in the meeting.

PKSF informed the meeting that the allocated funds would be spent under the inclusive financial assistance initiatives that address the demands of small and marginal farmers and entrepreneurs and of the ultra-poor communities. These

poor as well as the persons of low income groups like the agricultural workers, rickshaw pullers, transport workers, small farmers and traders feel the unbearable heat of Covid-19. It was stated that the restoration of normalcy is a critical condition to ensure the fair price of the products of the small entrepreneurs and for ensuring uninterrupted productivity. The farmers need to prepare for the next crops and hence need financial assistance. The allocated funds will be used as a 'revolving loan fund' to help move the economic activities of the victims belonging to the marginal population of the country.



PKSF Donates to PM's Relief Fund

PKSF, in realization of its humanitarian motto, has always been responsive, with all its activism and material capacity, to face the challenges of natural or man-made disasters. In the past, it came forward in many national crises. In the event of combatting the Covid-19 pandemic, PKSF took early, rapid and active steps of relief and rehabilitation to help out the suffering poor and further to collaborate with the Government measures.

To complement the Government's measures to combat the spread of Covid-19, PKSF and its Partner

Organizations (POs) have been keenly active during the pandemic in relief operations and healthcare services across the country maintaining the health directives of the Government. The POs have already provided different kinds of assistance (that cost about BDT 27 crore). Moreover, the employees of the POs donated 1 day's salary (around BDT 3.35 crore) to the contribution made to the Prime Minister's Relief Fund.

The POs have mobilized BDT 8.5 crore and distributed some 1,34,438 food packets containing rice, lentils, potatoes, cooking oil

etc. The POs have distributed some emergency health safety kits containing hand gloves, soaps, sanitizers, masks and PPEs to the health service providers that cost about BDT 12.37 crore.

As per the directives of the Hon'ble Prime Minister, the POs made aggressive campaigns to create social awareness on health issues related to Covid-19.

The officials of the POs were in constant touch with the people through mobile phones.



Despite Adversities, Bangladesh Continues Stride to Realizing SDGs

Bangladesh has managed to continue its journey towards achieving the Sustainable Development Goals (SDGs) and economic growth despite the setbacks posed by Covid-19 and the impact of natural calamities like amphan and floods. These observations were made by the speakers in a webinar organized by PKSf on 25 July 2020. Hon'ble Planning Minister Mr MA Mannan, MP was the Chief Guest at the program presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad. Ms Zuena Aziz, Principal Coordinator (SDG Affairs), Prime Minister's Office, and Dr Shamsul Alam, Member (Senior Secretary), General Economics Division, Planning Commission also spoke on the occasion.

Speakers in the meeting discussed on the assessment of Bangladesh's progress in SDG implementation as stated in the Sustainable Development Report-2020, prepared by the Sustainable Development Solutions Network. They also spoke on the impact of Covid-19 and the ongoing flood situations in realizing the SDGs in Bangladesh.

Hon'ble Planning Minister Mr MA Mannan said that the Covid-19 pandemic has created challenges to development initiatives and economic growth, but the government has appropriate plans of actions in place to address the situation. He hoped that government development activities would be duly geared up in the post-Covid period.

Ms Zuena Aziz, in her speech, reiterated the government's commitment and sincerity to protect the lives and livelihoods of the poor. Noting that the SDGs are embedded in the economic plans of the government, she hoped that Bangladesh would be able to achieve the SDGs by 2030.

Planning Commission Member Dr Shamsul Alam noted that Covid-19 contraction rate is declining in Bangladesh.

He emphasized on the need for carrying on economic activities for uninterrupted progress and economic growth. He also highlighted various steps taken by the government to implement the SDGs.

PKSf Chairman Dr Qazi Kholiquzzaman Ahmad, in his speech, termed the government actions to tackle the Covid-19 pandemic as farsighted in the perspective of present-day realities. He emphasized on the need for ensuring transparency in the areas of planning, finance and implementation of development activities. Dr QK Ahmad noted that emphasis must be put on quality education.

Mr Mohammad Moinuddin Abdullah, the Managing Director of PKSf delivered the welcome speech in the webinar.

Dr Md Jashim Uddin, Deputy Managing Director of PKSf gave the introductory speech in this virtual meeting. Mr Mohsin Ali, Executive Director, WAVE Foundation; Dr Niaz Ahmed Khan, Professor, Department of Development Studies, University of Dhaka; and Ambassador Munshi Faiz Ahmad, Member, Governing Body, PKSf, offered remarks on the presentation. The webinar was attended by executive directors and senior executives of various PKSf Partner Organizations and journalists from the electronic and print media.



National Mourning Day Observed

15 August is observed in Bangladesh as the National Mourning Day. This year marks the 45th martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, the greatest architect of our Liberation. 2020 also marks the birth centenary of Bangabandhu, which attaches special significance to this tragic day. In adherence to the health directives set by the Government in the wake of the global coronavirus pandemic, PKSF organized a virtual discussion meeting to observe the day. Hon'ble Deputy Speaker of the Parliament Advocate Md Fazle Rabbi Miah, MP graced the event as the Chief Guest while Ms Aroma Dutta, Hon'ble Member of Parliament, was the distinguished discussant. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad chaired the virtual discussion while Mr Mohammad Moinuddin Abdullah, Managing Director, PKSF delivered the welcome remarks.

The Hon'ble Deputy Speaker, in his address, recalled with deep

reverence those who were martyred on 15 August 1975. Terming August 15 as a black day in the history of the nation, he said that Bangabandhu was in power for only three and a half years after independence, and within this short time, he showed great leadership in rebuilding a war-wrecked Bangladesh. Advocate Md Fazle Rabbi Miah urged everyone to make united efforts to build a prosperous Bangladesh.

Ms Aroma Dutta highlighted various aspects of Bangabandhu's life. Referring to the glorious achievements and sacrifices of Bangabandhu for the nation, the Member of Parliament said, "The Bengali nation is forever indebted to the blood of Bangabandhu Sheikh Mujibur Rahman and this can never be repaid."

PKSF Chairman Dr QK Ahmad commented that Bangabandhu's political philosophy centered on people's well-being. He called upon all to work relentlessly to realize Bangabandhu's ideology, just not in

words but through services to the country as well.

In the welcome speech, PKSF Managing Director Mr Mohammad Moinuddin Abdullah termed August 15 as a disgraceful day for the nation. He called on everyone to build the Bangladesh of Bangabandhu's dreams by turning mourning into might.

Among others, PKSF Board Members, Ambassador Munshi Faiz Ahmad, Mr Arijit Chowdhury, Ms Parveen Mahmud and Ms Nazneen Sultana took part in the discussions. PKSF's Deputy Managing Director Dr Md Jashim Uddin delivered the vote of thanks. All employees of PKSF and chief executives/ representatives of its Partner Organizations (POs), and civil society members attended the virtual meeting which was livestreamed on PKSF's official Facebook page. Special prayers were also offered on the same day for the peace of the souls of those fell on 15 August 1975.



Launching Ceremony of RMTP

As a major boost to Bangladesh's microenterprise sector, PKSf has floated a new project titled 'Rural Microenterprise Transformation Project (RMTP)'. This 6-year project, jointly financed by PKSf, the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA), was launched on 23 August 2020.

Mr Md Ashadul Islam, Senior Secretary of the Financial Institutions Division, Ministry of Finance was the Chief Guest at the RMTP's virtual launching ceremony presided over by PKSf Chairman Dr Qazi Kholiquzzaman Ahmad. Mr Mohammad Moinuddin Abdullah, Managing Director of PKSf, delivered the welcome remarks and Deputy Managing Director Mr Md Fazlul Kader made a presentation on different aspects of the project. HE Ms Winnie Estrup Petersen, Ambassador of the Royal Danish

Embassy to Bangladesh, and IFAD's Country Director Mr Omer Zafar attended the meeting as the Guests of Honor. Besides, members of PKSf's Governing Body and officials of PKSf and its Partner Organizations (POs) exchanged views at the launching ceremony held virtually.

The participants stressed on the need for proper implementation of the project for effective expansion of the country's microenterprise sector. RMTP will accelerate poverty alleviation through employment creation by expanding microenterprise activities in the agricultural sector. Along with financial services, the project will provide various technical and technological support to micro-entrepreneurs. Under the project, value chain development, financial services, and institutional capacity development support will be provided for the promotion of

agricultural products under three major farm sectors — livestock and poultry, crops and horticulture, and fisheries and aquaculture. Apart from initiating farming activities based on Internet of Things (IoT) and Artificial Intelligence (AI), the project will adopt blockchain technology to ensure more transparency in the management of financial services. A Crowdfunding platform will be launched to create opportunities to ensure equity financing for the microenterprises. In addition to PKSf and its POs, non-bank financial institutions will join in the financing of different initiatives under RMTP.

The RMTP project will directly benefit 0.45 million micro-entrepreneurs across the country. The total fund of the project stands at USD 200 million, in which IFAD's contribution is USD 81 million and DANIDA will provide USD 8.30 million.



Webinar on Completion of PPEPP's Inception Phase

The Program Implementation Unit (PIU) of the Pathways to Prosperity for Extremely Poor People (PPEPP) program, in short 'Prosperity', initiated its yearlong Inception Phase, with piloting in 17 randomly selected Unions, to test the targeting and intervention modalities before the full-scale rollout in April 2020.

A webinar titled 'Completion of the Inception Phase of PPEPP' was organized under the 'Prosperity' program on 9 December 2020 to disseminate the learnings from the Inception Phase to a wider audience. PKSF Chairman Dr Qazi Kholiquzzaman Ahmad, a renowned economist and a proponent of human-centered development, presided over the webinar.

Mr Abdur Rouf Talukder, Senior Secretary of the Finance Division, Ministry of Finance was the Chief Guest of the program attended by more than 300 participants including government high ups; representatives of the FCDO, the EU, development partners and

Partner Organizations (POs) of PKSF, academicians, experts on extreme poverty, local Deputy Commissioners (DCs) and Upazila Nirbahi Officers (UNOs) of the respective working areas of 'Prosperity'.

Mr Mohammad Moinuddin Abdullah, Managing Director of PKSF, delivered the welcome remarks. Referring to the advancement of Bangladesh towards becoming a middle-income country, Mr Abdullah hoped that the 'Prosperity' program would make significant contributions to achieving the UN-sponsored Sustainable Development Goals and the 7th Five Year Plan of the Government of Bangladesh.

PKSF Chairman Dr QK Ahmad said, "If people remain poor or extremely poor, it is mainly because they lack choices, and PKSF is relentlessly working to expand their choices and develop their capacity to earn their livelihoods and graduate from poverty in a sustainable manner".

Ms Judith Herbertson, Development Director, FCDO Bangladesh and Mr Maurizio Cian, the Head of Cooperation of the Delegation of the European Union (EU) to Bangladesh lauded the progress of Bangladesh in poverty reduction and reiterated their commitment of uninterrupted support to poverty alleviation programs in the country.

Mr Abdur Rouf Talukder, the Chief Guest, appreciated the multidimensional poverty alleviation interventions under the 'Prosperity' program. These address the root causes of poverty in a sustainable way. The webinar also discussed the spread of Covid-19 as well as the necessity of undertaking specialized development programs to address the crises and needs of the ultra poor. The need of multidimensional poverty alleviation programs like 'Prosperity' is now higher than ever before, speakers at the event commented.



PKSF Launches YouTube Channel SAMRIDDHI

Palli Karma-Sahayak Foundation (PKSF) launched its YouTube Channel 'SAMRIDDHI' on 10 January 2020. The inauguration of the channel on this particular date was prompted as a token of observance of the 'Home-Coming Day' of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman.

In the last decade, PKSF activities have been multiplied quantitatively with significant diversification. PKSF's interventions have become increasingly poor-friendly and community-driven and these seek to touch all aspects of human life from 'conception to coffin'.



**Scan the QR code to
view the channel.**

SAMRIDDHI YouTube channel plans to present the PKSF's multi-dimensional programs reflecting their diversity and success stories to the viewers and subscribers of home and abroad.

In a humble ceremony organized at PKSF Bhaban, Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, inaugurated the maiden airing of the channel. The welcome speech was delivered by Mr Mohammad Moinuddin Abdullah, Managing Director of the Foundation. Senior officials of PKSF including the Deputy Managing Directors attended the event.



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DIGNITY
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PROGRESS
INITIATIVE
EXTREME POVERTY
SUSTAINABILITY
PROSPERITY
CAPABILITY
POVERTY
TRAINING
CULTURE
SUSTAINABILITY
PROSPERITY
SUSTAINABILITY
MICROENTERPRISE



Auditor's Report

Palli Karma-Sahayak Foundation (PKSF) enjoys high esteem for its high standard of transparency and accountability at home and abroad. The dedication and efficiency of PKSF in the successful implementation of the programs to alleviate poverty have been ceaselessly lauded by the Government and the Development Partners as well. The reports of audit relating to PKSF's financial management are skillfully prepared internally and further examined by external auditors. These documents verify the uniqueness of the organization.

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

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, 2020, and the statement of profit or loss and other 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, 2020, 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 statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

The engagement partner on the audit resulting in this independent auditor's report is Md. Enamul H. Choudhury.

Dated, Dhaka:
25 November 2020

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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WE ARE AN INDEPENDENT MEMBER OF
THE GLOBAL ADVISORY
AND ACCOUNTING NETWORK

Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at 30 June 2020

		Amount in Taka	
Particulars	Notes	30 June 2020	30 June 2019
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	752,503,773	770,923,930
Investment against provision for gratuity	5.00	-	863,166,305
Investment against provision for earn leave	6.00	232,280,058	119,778,198
Investment against PKSF fund- SF, PSF, DMF	7.00	4,859,000,000	4,688,500,000
Staff house building, computer & car loan	8.00	426,386,231	417,140,825
Loan to POs under core program	9.00	23,315,053,481	21,722,895,182
Loan to POs under project	11.00	2,521,655,173	1,084,704,533
Total non-current assets		32,106,878,716	29,667,108,973
Current assets			
Loan to POs under core program	9.00	32,951,902,947	30,452,461,252
Loan to POs under capacity building	10.00	560,934	560,934
Loan to POs under project	11.00	1,084,640,269	261,045,460
Service charges receivable	12.00	1,042,045,615	785,518,211
Interest and other receivables	13.00	149,594,934	158,506,872
Grant receivables	24.00	247,688,933	350,270,058
Advances, deposits and prepayments	14.00	931,178,208	878,199,394
Cash and cash equivalents	15.00	9,120,940,680	5,884,780,552
Total current assets		45,528,552,520	38,771,342,733
Total properties and assets		77,635,431,236	68,438,451,706

		Amount in Taka	
Particulars	Notes	30 June 2020	30 June 2019
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	16.00	12,822,680,271	12,822,680,271
Disaster management fund		5,199,714,945	4,990,094,607
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		111,950,301	103,111,658
Programs- support fund		2,785,099,123	2,663,355,702
Retained surplus		28,802,201,223	27,061,619,001
Total capital fund		49,821,645,863	47,740,861,239
Non-current liabilities			
Microfinance loan under core program	17.00	15,862,120,638	12,292,548,564
Loan for other projects	18.00	4,448,000,000	1,697,500,000
Provision for interest on microfinance loan	19.00	93,148,050	40,661,819
Provision for interest on loan for other projects	20.00	38,093,918	8,137,589
Provision for gratuity and severance allowances	21.00	-	959,278,909
Provision for earn-leave	22.00	234,562,034	215,962,114
Deferred income (Grant for assets)	23.00	45,177,660	38,759,671
Total non-current liabilities		20,721,102,300	15,252,848,666
Current liabilities			
Microfinance loan under core program	17.00	812,714,341	406,357,170
Provision for interest on microfinance loan	19.00	122,802,702	30,462,785
Grant received in advance	24.00	1,614,235,685	568,386,728
Other liabilities	25.00	1,279,103,812	1,421,915,682
Loan loss provision - core program	26.00	3,191,139,690	2,990,143,502
Loan loss provision - capacity building	27.00	560,934	560,934
Loan loss provision - project	28.00	72,125,909	26,915,000
Total current liabilities		7,092,683,073	5,444,741,801
Total capital fund and liabilities		77,635,431,236	68,438,451,706

The annexed notes from 1 to 52 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 2020



S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2020

Particulars	Notes	Amount in Taka	
		1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
INCOME			
Operating income			
Service charges	29.00	3,425,774,873	2,946,139,234
Grant income	30.00	732,670,387	1,726,603,157
		4,158,445,260	4,672,742,391
Non operating income			
Interest on bank balance and short term deposit	31.00	975,593,245	965,570,796
Other income	32.00	38,110,089	29,434,561
		1,013,703,334	995,005,357
Total		5,172,148,594	5,667,747,748
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	33.00	734,384,290	741,766,783
Training, workshop and seminar	34.00	23,686,410	79,747,630
Institutional development and capacity building	35.00	26,372,109	6,794,690
Program and project cost	36.00	1,697,043,576	2,188,373,990
Socio-economic & human capability improvement program	37.00	8,380,000	3,290,000
Monitoring and evaluation	38.00	12,384,271	16,634,620
Occupancy expenses	39.00	12,840,720	13,420,845
Research and publication	40.00	20,306,431	44,434,229
Depreciation	41.00	46,421,663	47,062,609
Administrative expenses	42.00	84,531,525	59,151,434
Total		2,666,350,995	3,200,676,830
Loan loss expenses	43.00	246,207,097	111,019,724
Financial cost of operation			
Borrowing cost	44.00	174,782,478	116,942,502
Bank charge & commission	45.00	4,023,400	4,419,519
Total		178,805,878	121,362,021
Total expenditure		3,091,363,970	3,433,058,575
Excesses of income over expenditures	16.00	2,080,784,624	2,234,689,173

The annexed notes from 1 to 52 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 2020


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Cash Flows

For the year ended 30 June 2020

Particulars	Notes	Amount in Taka	
		1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		2,080,784,624	2,234,689,173
Add: Adjustment for items not involving the movement of cash	46.00	345,625,340	237,106,104
Surplus before changes in operating activities		2,426,409,964	2,471,795,277
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	47.00	(309,839,686)	(385,246,006)
(Increase)/decrease in loans to POs - current portion	48.00	(3,323,036,504)	(2,097,650,323)
(Increase)/decrease in loans to POs - non current portion	49.00	(3,029,108,939)	(3,385,933,081)
		(6,661,985,129)	(5,868,829,410)
Increase/(decrease) in current liabilities	50.00	(50,471,953)	362,087,789
Increase/(decrease) in non-current liabilities	51.00	82,442,560	20,624,608
		31,970,607	382,712,397
Net cash flows from operating activities		(4,203,604,558)	(3,014,321,736)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(28,134,881)	(40,272,985)
Sale proceed of property, plant and equipment		-	4,843,012
(Increase)/decrease investment against provision for earn leave		(112,501,860)	(10,996,380)
Net liability for gratuity transferred to separate gratuity fund account		(130,375,888)	(329,765,279)
(Increase)/decrease investment against PKSF fund		170,500,000	1,066,125,000
Net cash used in investing activities		(441,512,629)	689,933,368
C. Cash flows from financing activities			
Increase/(decrease) grant received in advance		1,045,848,957	103,099,532
(Increase)/decrease in grant receivable		102,581,125	(144,895,555)
Increase/(decrease) in grant for assets		6,417,989	9,794,453
Microfinance loan repaid	52.00	-	(406,357,171)
Microfinance loan received	52.00	6,726,429,245	3,210,234,764
Net cash flows from financing activities		7,881,277,316	2,771,876,022
Net increase/(decrease) in cash and cash equivalents		3,236,160,129	447,487,655
Opening cash and cash equivalents		5,884,780,552	5,437,292,897
Closing cash and cash equivalents		9,120,940,680	5,884,780,552

The annexed notes from 1 to 52 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 2020


S. F. Ahmed & Co.
Chartered Accountants

Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2020

Particulars	GRANTS			
	Establishment Grants		UPP	RNPPO
	GOB (Own sources)	GOB (USAID PL-480)		
Balance as at 01 July 2019	1,100,000,000	650,000,000	4,168,200,000	642,320,100
Fund received during the year 2019-2020	-	-	-	-
Surplus for the year 2019-2020	-	-	-	-
Transfer to disaster management fund	-	-	-	-
Transfer to special fund	-	-	-	-
Transfer to programs support fund	-	-	-	-
Adjustment during the year	-	-	-	-
Balance as at 30 June 2020	1,100,000,000	650,000,000	4,168,200,000	642,320,100
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

Particulars	GRANTS				Total
	REDP	MEL	KGF	ENRICH	
	GOB (DFID)	GOB (Own Sources)	GOB (KFAED)	GOB	
Balance as at 01 July 2019	44,820,000	3,750,000,000	819,900,000	1,647,440,171	12,822,680,271
Fund received during the year 2019-2020	-	-	-	-	-
Surplus for the year 2019-2020	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
Balance as at 30 June 2020	44,820,000	3,750,000,000	819,900,000	1,647,440,171	12,822,680,271
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

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2019	4,990,094,607	100,000,000	2,663,355,702	103,111,658	27,061,619,001	47,740,861,239
Fund received during the year 2019-2020	-	-	-	-	-	-
Surplus for the year 2019-2020	188,812,492	-	121,743,421	6,757,858	1,763,470,853	2,080,784,624
Transfer to disaster management fund	20,807,846	-	-	-	(20,807,846)	-
Transfer to special fund	-	-	-	2,080,785	(2,080,785)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2020	5,199,714,945	100,000,000	2,785,099,123	111,950,301	28,802,201,223	49,821,645,863
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

The annexed notes from 1 to 52 and Annexure 1 & 2 form an integral part of these financial statements



Golam Touhid
Deputy Managing Director



Mohammad Moineuddin Abdullah
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Dated, Dhaka:
25 November 2020

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

Financial Highlights

The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended 30 June 2020 and all balances have been stated in terms of the value of the Bangladesh Taka as at 30 June 2020.

Particulars	2020 Taka	2019 Taka
Results for the year		
Total income	5,172,148,594	5,667,747,748
Total expenditure	3,091,363,970	3,433,058,575
Excess of income over expenditure (Surplus)	2,080,784,624	2,234,689,173
At the end of the year		
Total loan to Partner Organizations (POs)	59,873,812,804	53,521,667,361
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	783,386,066	796,452,816
Loan to PO under Category -Large	39,847,284,223	32,372,742,179
Loan to PO under Category-Medium	10,720,079,149	10,922,615,264
Loan to PO under Category-Small	7,765,896,719	8,670,190,455
Loan to non partner organizations	5,000,000	7,500,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,110,383,314	1,115,378,064
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron Loan	20,004,510,000	20,018,642,500
Loan to Ultra Poor Programm UPP (GoB)	147,736,638	148,486,637
Loan to POs under Buniad Loan	3,035,349,336	3,301,770,471
Loan for Microenterprise (GOB)	123,966,500	125,103,500
Specialised loan under ME	2,000,000	6,000,000
Loan to POs under Agrosor Loan	15,310,982,222	16,136,722,222
Loan to POs under start up capital-PACE	200,000	8,000,000
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal Loan	17,200,000	24,600,000
Loan to POs under Agricultural loan	6,000,000	6,000,000
Loan to POs under Sufolon Loan	5,693,600,000	5,251,800,000
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	46,406,664	148,906,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	925,485,141	890,907,852
Loan to POs under ENRICH	3,894,658,661	3,496,171,858
Loan to POs under KGF	977,000,000	956,000,000
Loan to POs under Sanitation Development	300,000,000	162,500,000
Loan to POs under Abason	230,227,278	150,000,000
Loan to POs under Agricultural Mechanization	30,100,000	17,500,000
Loan to POs under PSF	480,000	600,000
Loan to POs under SEP	2,915,000,000	1,020,000,000
Loan to POs under LICHSP	691,295,442	325,749,993
Loan to POs under Elderly People Income Generation	75,000,000	-
Loan to POs under Innovative Agricultural Initiatives	10,000,000	-
Loan to POs under MDP	4,115,404,008	-
	59,873,812,804	53,521,667,361
Capital fund	49,821,645,863	47,740,861,239
Total properties and assets	77,635,431,236	68,438,451,706
Returns		
Surplus as % of average capital fund	4.27%	4.77%
Surplus as % of average portfolio	3.67%	4.40%
Surplus as % of average total assets	2.85%	3.41%
Ratios		
Cumulative loan collection ratio on total dues	99.26%	99.47%
Loan collection ratio on current dues	95.28%	97.20%
Current ratio	6.42:1	7.12:1
Debt/equity ratio	0.42:1	0.30:1
Debt/service cover ratio	12.90 times	20.11 times
General and administrative expenses as % of average portfolio	4.70%	6.30%
Total loan principal affected by arrears as % of outstanding portfolio	3.47%	3.46%
Adequacy of MIS and internal audit/control systems	Adequate	Adequate
Accuracy of quarterly reports on the funding of POs	Appears to be correctly drawn up	Appears to be correctly drawn up

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	2,267,268,227	1,950,827,574	53.75	31,136,396,000	44,518,874,298	7.28	5.09
2017-2018	5,218,329,036	2,858,944,941	2,359,384,095	54.79	32,932,104,000	48,038,083,957	8.68	5.95
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
2019-2020	5,172,148,594	3,091,363,970	2,080,784,624	59.77	38,665,244,009	59,873,812,804	8.00	5.16

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	2,465,636,043	1,413,431,745	157.33
2016-2017	3,530,219,137	2,267,268,227	1,262,950,910	155.70
2017-2018	4,423,330,410	2,858,944,941	1,564,385,469	154.72
2018-2019	4,672,742,391	3,433,058,575	1,239,683,816	136.11
2019-2020	4,158,445,260	3,091,363,970	1,067,081,290	134.52

III. Operating achievement (Field Level):

Description	Financial year 2019-2020		Financial year 2018-2019	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	-	278	1	278
No of borrowers	166,873	10,948,533	398,294	10,781,660
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	471,624,168,000	4,044,279,255,000	511,577,200,000	3,572,655,087,000
Loan realization (Tk.)	435,934,260,000	3,710,408,546,000	463,969,556,000	3,274,474,286,000



DIVISION-WISE LIST OF PARTNER ORGANIZATIONS

BARISHAL

Barguna District

1. Sangkalpa Trust

Sangtai Plaza, Hospital Road
Patharghata Poursava, Barguna-8700
Contact: 01712-941350
Email: info@sangkalpa-bd.org
mirza.khaled@gmail.com
Web: www.sangkalpa.org

2. SANGRAM (Sangathita Gramaunnaon Karmasuchee)

Shahid Smritee Sorak, Barguna 8700
Contact: (0448) 62828, 017333-47999
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)**

Post: Khasher hat, Upazila: 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: gjus.1997@gmail.com

8. Poribar Unnayan Songstha (FDA)

Adarshapara, Ward no-06
 Charfassion Pourashava
 PO+PS: Charfassion, Bhola
 Contact: 04923-74511, 01716-185389
 Email: fda.crf@gmail.com

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

306/2, Godown Road
 Galachipa, Patuakhali
 Contact: 01726-574103
 Email: cdhc1997@yahoo.com

10. Palli Progati Samity (PPS)

College Road, Patuakhali
 Contact: 0441-64040, 01712-184021
 01719-661918
 Email: ppspatuakhali@yahoo.com

Pirojpur District**11. Dak Diye Jai**

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

12. Eskander Welfare Foundation

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
 samar369919@gmail.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**Brahmanbaria District****14. HOPE**

Aliabad, Nabinagar, Brahmanbaria-3410
 Contact: 01711-341975, 08525-75633
 Email: a_kollul@yahoo.com
 hope.ics16@gmail.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, 01713-100230
 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: 01713-194351, 01713-194350
 Email: nowzuwanngo@gmail.com
 imamorg@hotmail.com

19. Prottiyashi

Syed Bari, 903/A Omar Ali Matabbar Road
 Chandgaon, Chattogram-4212
 Contact: (031) 2550506, 01819-326206
 Email: prottiyashi.ctg@gmail.com
 Web: www.prottiyashi.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: Chaitannerhat
 P.S Zorargonj, Mirsarai, Chattogram
 Contact: 01819-617560, 01777-446525
 01877-725050
 Email: opca92@yahoo.com, opca1992@gmail.com
 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

25. Kotwali Thana Central Co-operative Association Ltd.

Old Abhoy Asram, Cumilla Sadar
 Cumilla-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, 01712-243257
 Email: lokman_pdc@yahoo.com

Cox's Bazar District**27. Mukti Cox's Bazar**

Sarodha Bhaban
 Goldighir Par, Cox's Bazar
 Contact: (0341)-62558, 01716-056146
 01825-239718, Fax: 0341-51103
 Email: mukticox@yahoo.com
 mukticox@gmail.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
 01755-556689
 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: 02-9115347, 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)

TTC Road, Kallayanpur
P.O: Rangamati-4500
P.S: Kotowali, Rangamati Sadar
Dist: Rangamati
Contact: 351-61013, 62987, 01831-824367
Email: cipdcht@yahoo.com, cipdcht@gmail.com
Web: www.cipdauk.org

DHAKA

Dhaka District

32. ANTAR Society for Development

Flat: E/3 (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

House: 58 (4th Floor), Road-3, Block-B
Niketon, Gulshan-01, Dhaka-1212
Contact: 9861412, 01711-813470
E-mail: adi.bd.org@gmail.com
Web: www.adibd.org

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
01720-576003, 01711-274549
Email: 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 (4th Floor)
Moddaya Badda, Dhaka-1212
Contact: 02-55055240, 01712-204473
Email: aup@samdbd.com

38. BASA Foundation

House: 42, Road: 04
Preyanka Ranway City, Bounia
Turag, Dhaka-1230
Contact: 01711-528281, 01730-044967
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: bedoco1993@gmail.com
Web: www.bedobd.org

40. Bangladesh Extension Education Services

House: 8/B, Road: 29
Gulshan-1, Dhaka-1212
Contact: 02-9889732-3, 01711-409552
01711-605416, 0170-3591146
Email: beesbd@gmail.com
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: 02-48112102, 02-48112402
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 R/A
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
Pisciculture Housing Society
Shekher Tek, Adabor, Dhaka-1207
Contact: 02-48118633, 02-48118634
Email: cdipbd@gmail.com, info@cdipbd.org
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@dorpbd.org
Web: www.dorpbd.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@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
Web: dskbangladesh.org
- 53. Ambala Foundation**
House: 62, Block-Ka
Pisciculture Housing Society
Shyamoli, Dhaka-1207
Contact: 9120040, 9125028, 01711-527193
Email: info@ambalafoundation.org
Web: www.ambalafoundation.org
- 54. Family Development Services & Research (FDSR)**
House: 216, Ashkona Medical Road
Dakhinkhan, Dhaka-1230
Contact: 01676-104533, 01718-712128
Email: fdsrho@gmail.com
- 55. 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
- 56. 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: 58155075, 9115747
Fax: 880-2-58155095
Email: gkt@bdcom.com, gktmfi@yahoo.com
- 57. 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

58. Gono Unnayan Prochesta (GUP)

13A/3A, Babar Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +8802 9138801, 01714-033373
01716-261398
Email: info@gupbd.org

59. HEED Bangladesh

Main Road, Plot: 19
Block-A, Section-11, Mirpur, Dhaka-1216
Contact: 9004556, 9001731
Email: heed@agni.com
Web: www.heed-bangladesh.com

60. 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

61. 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

62. 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

63. New Era Foundation

Head Office: Char Mirkamari
Post: Joynagar, Ishwardi, Pabna

Liaison Office

70/A, Purana Paltan Lane
Montaz Villa (2nd Floor), VIP Road
Dhaka-1000
Contact: 8333839, 01714-029549
Email: nef.org.bd@gmail.com

64. 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

65. Pally Bikash Kendra

Wasi Tower (11th Floor), 572/K
Mirpur DOHS Road (Beside ECB Chatter)
Matikata, Dhaka Cantt, , Dhaka-1206
Contact: 9132389, 01711-523265
Fax: 880-2-9112336, Email: info@pbk-bd.org
Web: www.pbkbd.org

66. Palli Mongal Karmosuchi

PMK Bhaban
Vill. & Post Office: Zirabo
Ashulia, Dhaka
Contact: 02-44071006

Liaison office

House: 123, Flat: 2/A, 2/B
Road: 13/A, West Dhanmondi
Dhaka-1209
Contact: 01877-703000
Email: humayunkabirdd@gmail.com
akmal_pmk@yahoo.com

67. Palli Shishu Foundation of Bangladesh

Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur-2, Dhaka-1216
Contact: 9033628, 01715-022090
01782-177056
Email: psf.micro@gmail.com
Web: www.pallishishu.org

68. Pidim Foundation

Plot: A-76, Road: W-1, Block-A
Eastern Housing Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 9005874, 01727-780064
01713-337670
Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com

69. 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

70. 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

71. Prodipan

Shaheb Bari Road, Maheswarpasha
Daulatpur, Khulna-9203
Contact: 01713-205437, 041- 2870008
01714-631107
Email: ho@prodipan-bd.org, ed@prodipan-bd.org
Web: prodipan-bd.org

72. RDRS Bangladesh

House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Contact: (88-02) 58951802, 01713-379660
Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net

73. 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

74. Sajida Foundation

OTOBI Center (5th Floor), Plot: 12
Block: CWS (C), Gulshan South Avenue
Gulshan-1, Dhaka-1212
Contact: 9890513, 9851511, 01777-773001
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org

75. Social Upliftment Society (SUS)

C-25, Jaleshwar, Shimultala, Savar, Dhaka-1340
Contact: 7742403, 7746229, 01678-678877
01678-678855, 01678-678800
Email: sushelp360@gmail.com
Web: www.sus-bd.org

76. 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.hoffice@gmail.com
Web: www.sdi.org.bd

77. 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, 01721-234780
Email: sopiretdhaka@gmail.com
sopiret@gmail.com

78. 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

79. 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

80. Sojag (Somaj-O-Jati Gathan)

Village & Post: Shailan
Dhamrai, Dhaka
Contact: 01713-005314, 01730-038502
Email: sojag86@yahoo.com

81. South Asia Partnership Bangladesh

House: 63, Block: Ka
Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 01720-200030 (ED)
Email: sapbdesh@gmail.com
Website: www.sapbd.org

82. Swanirvar Bangladesh

5/5, Block-C, Lalmatia
Dhaka-1207
Contact: 9116558, 9116808

83. 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

84. TARANGO

282/5, 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

85. 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

86. UDDIPAN

House: 9, Road: 01, Block-F
Janata Cooperative Housing Society Ltd.
Ring Road, Adabor, Dhaka-1207
Contact: 8115459, 9145448
Fax: 9121538, 01711-500020
Email: udn@agni.com, Web: www.uddipan.org

87. Uttara Development Programme Society

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

88. 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

89. Leya Health & Education Development Foundation

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

90. SHEVA Nari O Shishu Kallyan Kendra

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

91. Shakti Foundation for Disadvantaged Women

House: 4, Road: 1, 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

92. WAVE Foundation

22/13B, Block-B, Khilji Road
Mohammadpur, Dhaka
Contact: 58151620, 48110103, 01713-337555
Email: info@wavefoundationbd.org
Web: www.wavefoundationbd.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, 01719-628883
Fax: 88-0631-63944
Email: amrakajkory@yahoo.com

94. Daridrya Nirashan Procheta (DNP)

Bhasanchar, Mongoldangi, Ambikapur
Faridpur-7802
Contact: (0631) 62712, 01716-091808
Fax: 88-0631/6446, Email: dnpfpur@yahoo.com

95. Palli Progati Shahayak Samity

Shapla Sarak, Alipur
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-7800
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
01711-786553
Email: creeddhaka@gmail.com
creedgfsc@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, 016271-89057

Munshiganj District

102. Aram Foundation

Bhaber 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

House: 65, South Bhabanipur
Rajbari-7700
Contact: 0641-65579, 01730-449540
Email: vpkafoundation@outlook.com
vpka.credit@hotmail.com

Shariatpur District

105. Naria Unnayan Samity (NUSA)

Post & P.S: Naria, Shariatpur-8020
Contact: (0601) 59154, 01718-239744
Email: nusa_bd@yahoo.com

Liaison Office

Plot: 30/A, Road: 4, Sector-3
Uttara Model Town, Dhaka-1230
Contact: 8912840, 01819-410913

106. SDS (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, Gridda 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 Akurtakur 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

KHULNA

Bagerhat District

113. Shaplaful

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

114. Village Development Foundation (VDF)

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

Chuadanga District

115. Atmabiswas

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

116. 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

Jashore District

117. Ad-din Welfare Centre

Chanchra Check Post, Pulerhat, Jashore-7400
Contact: (0421) 61447, 61448, 01874-075101
Fax: 0421-68807
Email: addinjsr@gmail.com

Liaison 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

118. Agragati

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

119. Bandhu Kallyan Foundation

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

120. Jagorani Chakra Foundation (JCF)

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

121. 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

122. Samadhan

Samadhan Bhaban
Upazila Road, Keshabpur, Jashore-7450
Contact: (04226) 56549, 01711-131250
Email: samadhan_rezaul@yahoo.com
samadhan.mis1987@gmail.com

123. SAVIOUR

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

124. 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

125. 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

126. Rural Health Education and Credit Organisation (RHECO)
HSS Road
Modern Mor (infront of 1 no water Tank)
Jhenidah-7300
Contact: 01711-571942
Email: rhecoorgnjh@gmail.com

Khulna District

127. Bangladesh Rural Integrated Development for Grubstreet 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, 01711-807740
Email: zhbali59@yahoo.com

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

129. Progati 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: progati_khulna@yahoo.com

130. 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

131. Action for Human Development Organization (AHDO)
House No: 546 (2nd Floor)
Upazila Road, Kushtia Sadar, Kushtia
Contact: 01711-145338, 01845-982480
Email: ahdo.kushtia@gmail.com

132. 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

133. KPUS (Kushtia Palli Unnayan Sangstha)
18/5, 1 no Masjid Bari Lane
Aruapara, Kushtia-7000
Contact: 071-62056, 01711-310126
Email: kpus_bd23@yahoo.com

134. Peoples Integer Progressive Association for Social Activities "PIPASA"
41/30, Dadapur Road
Mongalbaria, Kushtia
Contact: 01716-078753
Email: pipasakus@yahoo.com

135. SETU
T&T Colony Road, Courtpara
Post Box: 10, Kushtia-7000
Contact: (071) 62029, 61610
01720-507636, 01720-507700
Email: info@setubd.org
setu.orgbd@yahoo.com
Web: www.setubd.org

136. Shiropa Development Society
House: 27, Baitul Zannat Zame Masjid Road
West Mojompur, Kushtia
Contact: 01711-112320
Email: shiropa_2011@yahoo.com
shiropa2011@gmail.com

Magura District

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

Meherpur District

138. 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

139. Palashipara Samaj Kallayan Samity
Bashbaria, Post & P.S: Gangni-7110
Meherpur
Contact: 07922-75046
01711-218819, 01712-279467
Email: psksmeherpur@gmail.com
Web: www.psks-gm.org

Narail District

140. Narail Ashar Alo Foundation
Rupgonj Bazar
Vaoyakhali, Ratangonj
Narail-7501
Contact: 0481-62915, 01711-486195
Email: ashar_alo@yahoo.com
asharalonrl@gmail.com

Satkhira District

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

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

143. Satkhira Unnayan Sangstha (SUS)
Post & P.S: Tala
Satkhira
Contact: +88-04727-56252, 01711-829492
Email: sus_ngo@yahoo.com

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

MYMENSINGH

Jamalpur District

145. 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

146. ASPADA Paribesh Unnayan Foundation
Shapna Kutir, House: 5/17
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

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

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

Netrokona District

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

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

RAJSHAHI

Bogura District

151. Focus Society
Hospital Road, Gabtoli, Bogura, 5820
Contact: (05025)-75115, 01733-331256
01733-331252
Email: focus_society@yahoo.com
focussocietybd@gmail.com

152. Gram Unnayan Karma (GUK)
GUK Tower, Banani, Bogura-5800
Contact: 051-78264/69976
01714-004015, 01733-366999
Email: gukbogra@yahoo.com
guk.bogra@gmail.com

153. Noble Education and Literary Society

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

Chapainawabganj District**154. Proyas Manobik Unnayan Society (PMUS)**

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

Joypurhat District**155. Ahead Social Organization (ASO)**

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

156. JAKAS Foundation

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

157. 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: jrdrmngo95@gmail.com

Naogaon District**158. Barendrabhumi Samaj Unnayan Sangstha**

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

159. Dabi Moulik Unnayan Sangstha

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

160. MOUSUMI

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

Natore District**161. Access Towards Livelihood and Welfare Organisation (ALWO)**

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

162. AVA DEVELOPMENT SOCIETY

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

Pabna District**163. Organization for Social Advancement and Cultural Activities (OSACA)**

Chak Ramanondopur
Ishwardi Road, Gachhpara
Pabna-6600
Contact: 01712-651636, 01552-389247
Email: osaca_pabna@yahoo.com
Web: osacabd.org

164. 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

165. Programme for Community Development (PCD)

Radhanagar, Maktob More, Pabna
Contact: 0731-66969, 01716-535081
01714-813561, 01798-614712
Email: pcdpabna17@yahoo.com
pcdpabna18@gmail.com

Rajshahi District**166. Association for Community Development-ACD**

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

167. Ashrai

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

168. Centre for Action Research Barind (CARB)

House: 184, Sector: 03
 Uposahar Housing Estate
 Sopura, Rajshahi-6290
 Contact: (0721) 761407, 01714-222814
 Email: carbbd@gmail.com
 Web: www.carb-bd.info

169. Organization for Social and Economical Development (OSD)

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

170. Participatory Development Organisation (PDO)

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

171. Sachetan Society

Sogandha, House: 245
 PO: Sapora, P.S: Boalia
 Rajshahi-6203
 Contact: (0721) 771602, 812560
 01713-195400, 01793-040270
 01721-165743
 Email: sachetanraj@yahoo.com
 sachetanraj@gmail.com
 Web: www.sachetansociety.com

172. Shapla Gram Unnayan Sangstha

37, Firojabad, Sopura
 Boalia, Rajshahi
 Contact: 01712-772446, 01711-772446
 Email: shaplango_99@yahoo.com

173. Shataphool Bangladesh

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

Sirajganj District**174. Manab Mukti Sangstha**

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

175. Modern Development Organisation (MDO)

Sony Residential Area
 Mujib Road
 House: 44/2 (Gr. Floor)
 P.O + Upazila+Dist: Sirajganj
 Contact: 01716-378789
 Email: moderndo@gmail.com

Liaison Office

Vill: Mirpur Biralakhuthi
 P.O & Upazila: Sirajganj sadar
 Dist: Sirajganj

176. 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

177. Programmes for Peoples Development (PPD)

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

RANGPUR**Dinajpur District****178. 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

179. Gram Bikash Kendra

Haldibari, Parbatipur, Dinajpur
 Contact: 01713-163500, 01713-163501
 Email: gbkbpt@yahoo.com
 Web: www.gbk-bd.org

180. Mohila Bohumukhi Shikkha Kendra

Nimnagar, Balubari
 Dinajpur- 5200
 Contact: 0531- 64433, 01712-639259
 01716-884850, 01751-464767
 Email: razia.mbsk@gmail.com
 Web: www.mbskbd.org

181. Pollisree

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

182. Come to Work (CTW)

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

Gaibandha District**183. 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

Liaison office

House: 9, Road: 1/B, Banani
Dhaka-1213
Contact: +88 02-55040664, 01713-484640

184. 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**185. Solidarity**

New Town
Kurigram-5600
Contact: (0581) 61222, 61532
61485, 01715-169469
Email: solidarity_bd@yahoo.com

Lalmonirhat District**186. Nazir (Natun Zibon Rochi)**

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

Nilphamari District**187. Self-Help and Rehabilitation Program (SHARP)**

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

Panchagarh District**188. Anuvab**

Thanapara Road
Boda, Panchagarh
Contact: (05653) 56180, 01712-676857
Email: anuvabboda1993@gmail.com

189. DRISHTIDAN

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

190. Dudumari Gram Unnayan Sangstha

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

191. Suchana Samaj Unnayan Sangstha

Thanapara, Boda
Post: Boda
Panchagarh
Contact: 05653-56274, 01714-229034
Email: ssdobd@yahoo.com

Rangpur District**192. Rural Economic Support & Care for the Under Privileged (RESCU)**

RESCU Bhaban
Holding No: 0157-01
Dorshona, Tajhat, Rangpur
Contact: 01715-507394, 01712-507633
Email: rescu_rangpur@yahoo.com

193. Samakal Samaj Unnayan Sangstha

Vill: Jahangirabad Haat
Post: Jahangirabad
Pirganj
Rangpur
Contact: 05227-56022, 01711-419045
01839-969944
Email: ssusinfo@gmail.com

Thakurgaon District

194. Eco-Social Development Organization (ESDO)

College Para, Thakurgaon-5100
Contact: (0561) 52149, 01713-149333
01713-149333
Fax: 0561-61599

Liaison office

ESDO House
Plot: 748, Road: 8
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: 02-8154857, 01713-149259
Email: esdomis@yahoo.com
esdobangladesh@hotmail.com
Web: esdo-bangladesh.org

SYLHET

Habiganj District

195. 'ENDEAVOUR' Ensure Development Activities for Vulnerable Under Privileged Rural People

Staff Quarter
6495, Enatabad Road
Habiganj Sadar
Habiganj
Contact: 0831-62307, 01715-120898
Email: endeavour-08@hotmail.com

Liaison Office

282/5, First Colony
Mazar Road
Mirpur-1, Dhaka
Contact: 9027457

196. Habiganj Unnayan Sangstha

18, Woman's College Road
Habiganj Sadar, Habiganj-3300
Contact: 0831-62392, 01715-356837
Email: hushabiganj@gmail.com
Web: hus-org.bd

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

Uttara Residential Area
Moulvibazar Road
Srimangal, Moulvibazar
Contact: 01711-899641, 08626-88311
01643-800621

Sylhet District

199. Voluntary Association for Rural Development (VARD)

Head Office
House: 554, Road: 9
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: 9133590, 9124410
Email: vardho@vardbd.org

** As of 31 December 2020*

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 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, Satura
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 (Nirasroy 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. 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: PABX: +880-2-8181169, 8181664-69

Fax: +880-2-8181678, E-mail: pkssf@pkssf-bd.org

Website: www.pkssf-bd.org

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