

ANNUAL REPORT 2021

NO ONE TO BE LEFT BEHIND ...



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



FATHER OF THE NATION BANGABANDHU SHEIKH MUJIBUR RAHMAN

(17 MARCH 1920 - 15 AUGUST 1975)

ANNUAL REPORT 2021

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MESSAGE



DR QAZI KHOLIUZZAMAN AHMAD
CHAIRMAN



2021 HAS BEEN A
SIGNIFICANT YEAR
FOR THE PKSF. THE
ORGANIZATION
STEPPED INTO ITS
FOURTH DECADE.

As I sit to write my message for the PKSF Annual Report 2021, I find myself unable to avoid the issue of corona pandemic to start with. A key theme even today in all the important parleys on development across the globe at all levels - local, national, global - by different stakeholders - policy makers, implementers, workers, and traders or international and regional institutions such as the World Bank, IMF and ADB - is 'corona' with all its mutations and intercontinental movements and impacts. In 2020, the world was busy fathoming the alarming shocks the pandemic brought in its wake. In 2021, with vaccines available, the humankind felt somewhat enabled to fight corona and seek to repair the colossal disruptions and damages the pandemic caused to the economies all around the world. Now even in 2022, caged almost in the same inevitable reality, the world is engaged in charting out present and future plans recognising the invisible corona and its unpredictable large-scale forays as the most crucial factor in the context of how to recover and build back. Bangladesh is a case in point.

At the very outset, I want to refer to the overall Bangladesh scenario. The pandemic came back with greater force in terms of infection and mortality in March 2021 inflicting a huge blow to the country's healthcare system. And fighting Covid-19 in so densely populated a country (over 1,100 per sq. km) as Bangladesh in terms of vaccinating people and ensuring livelihoods of the economically devastated large numbers of households has been a Herculean task. Enforcement of certain restrictions became inevitable, but obviously that had economic downside implications for the poor and low income multitudes in particular. Most of these people belong to informal sectors which in fact account for 85 per cent of employment in the country. However, the government faced all these challenges with remarkable courage and efficiency and achieved unimaginable successes both health and economy-wise. In terms of GDP growth rate, Bangladesh has been among the top limited number of performers in the world. Export earnings and inward remittances of the country also surpassed pre-Covid-19 records. And special thanks to millions of the farmers and farm workers who, in the face of all challenges, worked hard to boost up the country's agricultural production. In fact, Bangladesh successfully overcame many hurdles faced and disproved the apprehensions that overseas experts predicted for Bangladesh.

In a number of ways, 2021 has been a significant year for the PKSF. The organization stepped into its fourth decade. Over the years, the conceptualizations and guiding principles related to human development along with on-ground experiences of the PKSF-promoted activities have been used to improve formulation and performances of the programmes and projects. But, 2021 was just not any other year and nor was 2020. The reasons are quite obvious. Yes, the dreadful pandemic continued putting its cruel and negative marks on the lives and livelihoods of people, particularly the ordinary people, across the globe. The PKSF too faced the consequences of the pandemic in terms of how best to stand by the disadvantaged household economies of millions of the programme participants as also limitations imposed by the pandemic on its Partner Organizations (POs). We went through the fluctuations in the ferocity of the pandemic, which kept us on toe. The need for wearing masks, maintenance of social distance

and other hygienic practices has been indispensable for all of us ever since the corona pandemic began and it is so even now. One does not know for sure how long it will continue to be as such.

The PKSf works with the poor and low income people all over the country to enable them to improve their living conditions and keep moving forward. The pandemic made the financial and non-financial services provided by the PKSf more critical from the perspective of the people who receive these services, as they faced unavoidable restrictions on movement. Large numbers of people lost jobs or faced reduced incomes. Their livelihoods became highly challenging. Many, who, in the past, were steadily prospering with PKSf's financial, technical and other services felt the heat and were extremely hard pressed to revert to their earlier socio-economic conditions. On the other hand, the medically required restrictions on movements and working methods also made it difficult for the PKSf and its POs to perform their responsibilities, including delivery of financial and non-financial services and monitoring at the field level. Naturally, we have had to carry out some re-designing and revisions in the methods of implementation. We tried to extend services to the poor as efficiently as possible to help them cope with the situation characterised by multiple challenges that the pandemic had brought about. The PKSf disbursed funds to the POs on a fast track and the POs, on their part, extended financial and non-financial services with dedication, even taking some health risks to their staff at times. The PKSf kept in regular touch with them.

I must mention one other financial assistance programme that was specially designed and launched to immediately find answers to the adverse impacts of the pandemic, 'Livelihood Restoration Loan' (LRL). The funding of BDT 500 crore came from the special stimulus package of the government. However, the PKSf added to it an amount of BDT 100 crore. LRL proved to be very helpful for the people devastated by the pandemic. LRL has been disbursed in 2021 too as the government provided another BDT 500 crore to the PKSf for the purpose. The PKSf revisited the operation of LRL and strengthened it to enhance its effectiveness. The results are very encouraging. Beyond this special programme, the PKSf continued with several other interventions. But, very importantly, the PKSf tried to carry out monitoring of the activities being carried out on the ground online when it was not physically possible, and physically as and when that was possible.

Agriculture still remains the mainstay of Bangladesh's economy. This has come out loud and clear during the pandemic. Agriculture, i.e. farmers and farm workers, served the nation so well as no national food crisis has been faced during the pandemic. The likely severe problem of distribution has been mostly avoided by timely and significant interventions by the government, assisted by NGOs, CBOs and resourceful individuals and other entities.

Be that as it may, it was foreseen by PKSf way back before corona that alongside agriculture (crop, livestock, fishery, forestry), a focus on enterprise development was essential from the perspective of diversification and strengthening of the rural economy and increased income of the people concerned. A major thrust was given to enterprise development along with poverty eradication activities. The

PKSf has already promoted or supported about 2.1 million microenterprises in a number of sectors. A cluster approach is being promoted to facilitate the microenterprises to derive some scale benefits. Human centricity and environmental concerns have been introduced in the microenterprise promotion process so as to ensure that the process is both socially and environmentally sustainable.

More than a decade ago, the PKSf started inducting the issues of climate change in its activities of poverty alleviation and human progress. This turned out to be a farsighted initiative. The PKSf's Environment and Climate Change Division has been trying to address environment and climate change issues relevant to all its activities. The PKSf is now one of two Bangladeshi institutions accredited as Direct Access Entity (DAE) of Green Climate Fund (GCF). The GCF can channel funds to Bangladesh through PKSf. Similarly, the PKSf has very recently been accredited as the only Bangladeshi National Implementing Entity (NIE) of the Adaptation Fund (AF). Some funds have already been received from the GCF and more projects are under process.

There are emerging challenges for the PKSf and its POs in the wake of corona pandemic as well as on account of Bangladesh's significant socio-economic advancements. Changing circumstances on the ground as well as in the policy regime in the country and elsewhere will likely demand new ways of conceptualizing and programming approaches to designing activities as also to institutional networking and human capability upgrading and adjustments in order to properly respond to the new realities. The PKSf anticipated that such and other circumstantial changes are in offing. Hence, processes have been put in place for development or adjustments in the existing approaches and policies of PKSf on the one hand and the working arrangements involving PKSf-PO-programme participants nexus on a sound footing within an appropriate set of guiding principles for the best possible cooperation all around on the other, for accomplishing the goals of helping the maximum numbers achieve the maximum possible benefits in terms of accelerated sustainable progress involving all dimensions - economic, social and environmental - of sustainable development.

I wish to put on record our gratitude to Prime Minister Sheikh Hasina for her trust in PKSf which is the leading actor for poverty reduction and promotion of human-centric multidimensional integrated development in rural Bangladesh. Our thanks are due to Hon'ble Minister of Finance as well as to the Finance, the Financial Institutions and the Economic Relations Divisions of the Ministry of Finance for their strong support. Let me thank the Development Partners for their unfailing cooperation. The PKSf officials have worked very hard under difficult circumstances arising from the on-going corona pandemic. Sincere thanks are due to them. The POs deserve all praises for the proper implementation of all financial and non-financial activities across the country under the prevailing difficult conditions.



Dr Qazi Kholiquzzaman Ahmad

FOREWORD



DR NOMITA HALDER ndc
MANAGING DIRECTOR



**PKSF'S ACTIVITIES
HAVE ALREADY
RECEIVED A NUMBER
OF INTERNATIONAL
RECOGNITIONS ...**

With the passage of time, another year has set in. Over the last two years, the Covid-19 pandemic has affected all aspects of human life across the globe; Bangladesh was no exception to it. Economy, society, and family lives of people have experienced dramatic changes. The International Monetary Fund (IMF) has described the current situation as a new recession. Its social and economic consequences are so severe that even the world's most powerful economies are struggling to withstand it. Against this new reality, the only thing all the people on the planet now wish is - an end to the pandemic.

The Government of Bangladesh has undertaken extensive programs to prevent infection of and death from Covid-19 as well as to ensure the livelihood and rehabilitation of millions of economically disadvantaged individuals. Palli Karma-Sahayak Foundation (PKSF), the country's apex development organization established by the Government of Bangladesh, has played a vital role in this regard, complementing the government. PKSF is providing different financial and non-financial services to about 1.5 crore families in the country through its Partner Organizations (POs). Even during the general holidays declared by the Government to prevent the spread of Covid-19, PKSF was in regular communication with the Pos, using modern technologies and provided all possible assistance to the poor. The POs of PKSF also undertook immediate measures on their own and mobilized resources of about BDT 27 crore. In addition, many POs formed special health service teams comprising their doctors and health workers to provide medical consultations to the Covid-19 patients.

From 1 July 2020 to 30 June 2021, PKSF disbursed about BDT 4,833 crore in loans to its POs while loan disbursement from POs to borrowers amounted to about BDT 57,012 crore. In addition to financial services, PKSF has continued to provide non-financial and technical services. As a result, the poor members are being able to resume their normal economic activities, overcoming the initial pandemic-induced shocks.

The Government announced special stimulus packages for reviving different economic sectors adversely affected by the corona pandemic. In one such package announced by Hon'ble Prime Minister Sheikh Hasina, BDT 20,000 crore was allocated for cottage, micro, small and medium enterprises. Under another package, the Hon'ble Prime Minister earmarked BDT 1,000 crore in favor of PKSF. PKSF has efficiently disbursed the amount at the field level.

PKSF's activities have already received a number of international recognitions for its financial and project management excellence. The Washington-based Adaptation Fund selected PKSF as its National Implementing Entity (NIE) in Bangladesh for the next five years. A number of government and non-government organizations of Bangladesh applied for this accreditation of high acclaim. However, the Ministry of Environment, Forest and Climate Change of the Government of Bangladesh found PKSF as the most suitable entity and nominated it for the accreditation. This hopefully will lead to increasing PKSF's access to international funds for addressing climate change fallout in Bangladesh.

PKSF was established in 1990 with the aim of poverty alleviation through employment generation. In view of this, PKSF has broadened its purview of microcredit and introduced appropriate financing. PKSF will continue its efforts to alleviate poverty by providing specific financial services for the disadvantaged people in the poverty-stricken areas of the country. This way, it will pave the way for realizing the core mantra of SDG - 'leave no one behind'.

PKSF is consistently engaged in executing Hon'ble Prime Minister Sheikh Hasina's people-centered development strategies. I express my sincere gratitude to the Government of Bangladesh, particularly the Financial Institutions Division and the Economic Relations Division of the Ministry of Finance. The earnestness of the officials of all ranks at PKSF and its POs has contributed to the ongoing advancement of the country's poor and disadvantaged communities. I sincerely thank them all. I hope that the world will soon overcome all the adversities posed by the pandemic to return to normalcy.



Dr Nomita Halder ndc

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PKSF WILL CONTINUE
ITS EFFORTS TO
ALLEVIATE POVERTY
BY PROVIDING SPECIFIC
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- 'LEAVE NO ONE
BEHIND'.

GOVERNANCE

GENERAL BODY



GENERAL BODY IS THE HIGHEST POLICY-MAKING FORUM OF PKSf

The General Body of PKSf is in charge of making all policy decisions of the Foundation. It guides the Management to help translate them into reality through manifold activities dedicated to alleviating poverty with focus on employment generation. It oversees and advises on measures and initiatives undertaken to establish and ensure the core PKSf motto that concentrates on a holistic approach to establish human dignity of the poor that it serves.

One core responsibility of the General Body is to approve the Annual Budget and the audited accounts of the institution. It also reviews the PKSf's Annual Report as presented by the Governing Body.

The General Body meets twice a year. The Annual General Meeting (AGM) is preferably 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 nominates a maximum of 15 members, including the Chairman who must not be in the service of the Republic. Usually, the other members are distinguished individuals associated with government agencies, voluntary organizations or persons having commendable contributions to poverty alleviation and/or widely-known interest in similar activities. The General Body, in the AGM, nominates the remaining 10 members.

MEMBERS OF THE GENERAL BODY

Dr Qazi Kholiquzzaman Ahmad

Chairman, PKSF

Member of the Intergovernmental Panel on Climate Change (IPCC)
(The Nobel Peace Prize winning organization in 2007)

Dr Nomita Halder ndc

Managing Director, PKSF

Former Secretary, Government of Bangladesh

Arijit Chowdhury

Additional Secretary (Now on PRL)

Government of Bangladesh

Parveen Mahmud, FCA

Chairperson, UCEP Bangladesh

Former President, Institute of Chartered Accountants of Bangladesh (ICAB)

Nazneen Sultana

Former Deputy Governor

Bangladesh Bank

Dr Toufic Ahmad Choudhury

Director General, Bangladesh Academy for Securities Markets (BASM)

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

Dr Md Abdul Mueeed

Former Director General, Department of Agricultural Extension

Ministry of Agriculture, Government of Bangladesh

Md Raisul Alam Mondal

Chairman, Rajshahi Krishi Unnayan Bank

Former Senior Secretary, Government of Bangladesh

Aktari Mamtaz

Former Secretary, Government of Bangladesh

A N Shamsuddin Azad Chowdhury

Former Member, Planning Commission

Ministry of Planning, Government of Bangladesh

Md Ruhul Amin

Retired Government Official (Grade-01)

Former Chairman, Petrobangla

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)

Helal Ahmed Chowdhury

Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM)
Former Managing Director & CEO, Pubali Bank Ltd.

Humaira Islam, PhD

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

Dr Md Shahid Uz Zaman

Executive Director
Eco-Social Development Organization (ESDO) (a Partner Organization of the PKSF)

Md Abdul Hannan

Former Secretary, Government of Bangladesh
Former Chairman, Land Appeal Board, Government of Bangladesh

Abul Kalam Azad

Former Member (Secretary), Planning Commission
Ministry of Planning, Government of Bangladesh

Ummul Hasna

Former Secretary
Government of Bangladesh

Md Rezaul Ahsan

Former Secretary
Government of Bangladesh

Mahmuda Begum

Former Additional Secretary
Government of Bangladesh

Sudhangsu Shekhar Biswas

Former Additional Secretary
Government of Bangladesh

Sanat Kumar Saha

Former Additional Secretary, Government of Bangladesh
Former Chairman, Bangladesh Sugar and Food Industries Corporation (Grade-1)

Krishibid Md Azharul Islam

Former Member Director
Bangladesh Agricultural Development Corporation (BADCO), Government of Bangladesh

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 Palli Karma-Sahayak Foundation (PKSF). It determines the direction and scope of the activities of the organization in order to steer PKSf towards realizing its Vision and Mission.

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 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 the Annual General Meeting, elects three other members

PKSF OPERATES A VAST RANGE OF ACTIVITIES UNDER THE GUIDANCE OF ITS GOVERNING BODY

representing POs and/or distinguished 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
CHAIRMAN

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 microcredit 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 capacity development through education, skills training and health care services. Also, a major focus is on enterprise development. Financing is no longer perceived in terms of microcredit alone. 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 for tackling its adverse impacts both on natural eco-systems and human lives.

He has for years been strongly promoting sustainable development 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 benefits 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 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.

GOVERNING BODY



DR NOMITA HALDER ndc
MANAGING DIRECTOR

Dr Nomita Halder ndc, the 11th Managing Director of PKSF, has been a career bureaucrat. Prior to assuming the office of the chief executive of PKSF, she had a bright record of a successful public servant. During her 31-year-long career, she performed her roles efficiently both at the implementation and the policy-making levels. Dr Halder, a person of versatile qualities, delivered her responsibilities with remarkable capability driven by a passion to serve the people throughout her professional life.

Starting her career in the service of the Republic as a Magistrate, she rose to a top position and retired as a Secretary. During the course of this journey, she served in different positions at the field level including Revenue Deputy Collector (RDC), Upazila Nirbahi Officer (UNO) and Additional District Magistrate. Her experiences in the field administration enriched her with a better understanding of the sufferings, needs as well as potentialities of the people at the grassroots. Consequently, the spirit of serving the disadvantaged and marginalized people continued brewing in her. In the central government structure, she served in the Ministry of Youth and Sports, the Ministry of Women and Children Affairs, the Prime Minister's Office (PMO) and the Ministry of Industries. She was also the Director of a project titled 'Empowerment and Protection of Children (EPC)', the focal areas of which pertained to social awareness building against child marriage, dowry, trafficking of women and children and all kinds of abuse and violence against them.

Dr Halder's professional career reached a significant milestone when in 2014 she was appointed as the Private Secretary to Hon'ble Prime Minister Sheikh Hasina. Working closely with the highest executive of the government and a widely acknowledged global political figure was a key opportunity for her to learn about the very high-level proceedings of decision-making. She got a more comprehensive idea of the

political culture and systems, and parliamentary affairs. She attended many bilateral meetings to assist the Hon'ble Prime Minister during the latter's tours abroad.

In July 2017, Dr Halder was promoted to the post of Secretary and appointed in the Ministry of Expatriates' Welfare & Overseas Employment. There, she worked with insight and courage to improve migration governance which relates to looking after the reasons of exploitation of migrant workers and prevention of human trafficking. Her preoccupation with such responsibilities had some strategic connection with the achievement of the relevant goal of the Sustainable Development Goals (SDGs).

Dr Halder had her Bachelor's (in Agricultural Sciences) and Master's (in Plant Pathology) degrees from Bangladesh Agricultural University. She did another Master's in Development Administration from the Australian National University. Afterwards, she did her PhD on 'Effective Representation of Women Legislators in Parliaments' from the University of Canterbury, Christchurch, New Zealand. She also has a Diploma in Public Relations, Publicity and Promotions.

During her 3-decade-long career in the service of the Republic, Dr Halder sharpened her professional skills through a number of training programs including the very important one at the National Defence College (NDC), e-Services to Enhance Citizens' Quality of Life, Advanced Course on Administration and Development (ACAD), e-Governance Project Management, Managing At The Top (MATT), Population and Development, Survey and Settlement, Law and Administration, Treasury Rules.

Dr Nomita Halder ndc was also an Honorary Member of the National Human Rights Commission, Bangladesh, and a Professorial Fellow at North South University.

GOVERNING BODY

MEMBER



ARIJIT CHOWDHURY

Arijit Chowdhury is an Additional Secretary (now in PRL) of the Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh. He is on the Board of Directors of Rupali Bank Ltd., Bangladesh Municipal Development Fund, and Social Development Foundation. Arijit Chowdhury is also a Member of Bangladesh Administrative Service Association, Dhaka University History Department Alumni Association, Financial Inclusion Strategy Peer Learning Group, Neuro-Development Disabled Protection Trust, and Small & Medium Enterprise (SME) Foundation. He previously served on the Boards of the IFIC Bank Ltd, Ansar-VDP-Unnayan Bank and Nepal Bangladesh Bank Ltd. He did his Honours and Master's in History from the University of Dhaka. He later obtained M.Sc. in Development Finance from Birmingham University, the United Kingdom.



PARVEEN MAHMUD, FCA

Parveen Mahmud, FCA has a diverse professional career as a changemaker for sustainable development and professional accountant. Currently, she is the Chairperson of Under-Privileged Children's Educational Programs (UCEP) - Bangladesh and HerStory Foundation. She started her career with BRAC, and later served at PKSF as its Deputy Managing Director. She

was the founding Managing Director of the Grameen Telecom Trust (GTT). Parveen Mahmud was a partner of ACNABIN, Chartered Accountants. She was the first female Council Member and served three terms in the Council of the Institute of Chartered Accountants of Bangladesh (ICAB). She was the first female President of the ICAB. She was also the first female Board member of the South Asian Federation of Accountants (SAFA), the apex professional body of the accountants of the SAARC.

She was the founding Chairperson of CA Female Forum-Women in Leadership Committee, ICAB. She sits on numerous boards, including Transparency International Bangladesh (TIB), BRAC International, RDRS, Manusher Jonno Foundation (MJF), Friendship, Ghashful. She is the Independent Director of the Apex Footwear and Berger Paints Bangladesh and Marico Bangladesh Ltd. She is also Board of Trustee member of Centre for Policy Dialogue (CPD) and Bishsho Shahittya Kendro.

Parveen Mahmud was the Chairperson of Micro-Industries Development and Assistance Services (MIDAS), Acid Survivor's Foundation and Shasha Denims Ltd. She was also a member of the National Advisory Panel for SME Development of Bangladesh and the founding board member of SME Foundation as well as the founding Convener of SME Women's Forum.

Parveen Mahmud received a number of accolades for her service and contribution to society, including the Chittagong Digest 2020, 'Ananya Top Ten Women-2018' award, 'Joya Alokito Nari-2018' award from RTV, 'Women at Work-2017' award from Bangladesh Association of Software and Information Services (BASIS), 'Women of Inspiration Awards-2017' from the Bangladesh Organization for Learning & Development (BOLD) and 'Begum Rokeya Shining Personality Award-2006' for women's empowerment by Narikantha Foundation.



NAZNEEN SULTANA

Nazneen Sultana, as the first female Deputy Governor of Bangladesh Bank, 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 there. She was also the Project Manager for Bangladesh Bank of Standard Hardware and Software Package and ERP Package financed by the World Bank. She has 30-year-long experiences in managing critical supervisory issues at the Bangladesh Bank. She led the team for digitisation of Bangladesh Bank and other financial institutions. She is a Question Moderator and Head Examiner of Institute of Bankers, Bangladesh (IBB). She is a member of the Governing Body of InM. She is also an Independent Director of MIDAS Financing Limited. Nazneen Sultana obtained her Honours and Master's in Physics from the University of Dhaka.



DR TOUFIC AHMAD CHOUDHURY

Dr Toufic Ahmad Choudhury is the Director General of Bangladesh Academy for Securities Markets (BASM), the academic wing of Bangladesh Securities and Exchange Commission (BSEC). He served Bangladesh Institute of Bank Management (BIBM) during 1981-2019, out of which the last ten years (2010-2019) as its Director General. At BIBM, he actively participated in the reform programs of the banking sector. He was the General Secretary of Bangladesh Economic

Association (BEA) for two terms. Currently, he is an Independent Director of Eastern Bank Limited, a Board Member of EBL Asset Management Ltd. and Institute for Inclusive Finance and Development (InM), a former Board Member of Microcredit Regulatory Authority (MRA) and SME Foundation, former Member Secretary of the Governing Body of Dhaka School of Economics, and a former Member of the Banking Committee of the International Chamber of Commerce, Bangladesh (ICCB). Dr Toufic prepared a background paper on financial market for the formulation of the Perspective Plan of Bangladesh. An Economics graduate from Jahangirnagar University in 1980, Dr Toufic obtained his PhD from Himachal Pradesh University, Shimla, India.



DR MD ABDUL MUYEED

Dr Md Abdul Mueyed has three-and-a-half decades of experiences in sustainable agriculture, climate-smart agriculture, climate adaptation and risk reduction, agricultural meteorology, food security and nutrition, and capacity building. A member of the Bangladesh Civil Service (Agriculture) cadre, he retired from public service as the Director General of the Department of Agricultural Extension (DAE), Ministry of Agriculture. He currently works as a Senior Consultant of the International Maize and Wheat Improvement Center (CIMMYT-Bangladesh) and as a National Consultant of the USAID's Feed the Future Bangladesh Nutrition Activity. He is a founding member of the South Asian Forum on Agriculture Meteorology, a Technical Advisory Committee member of Krishi Gobeshona Foundation, and a member of the BSAFE Foundation. Dr Mueyed worked at the Power and Participation Research Center as a Sector Expert-Agriculture, and as a National Sectoral Expert in the World Bank-funded Climate Adaptation and Resilience Project implemented by RIMES. Dr Mueyed holds a PhD in Environmental Science from Bangladesh Agricultural University with research collaboration with Bangor University, UK. He is a recipient of the DANIDA fellowship, the British Council INSPIRE Fellowship and the National Science and Technology (NST) fellowship.

MANAGEMENT



PKSF, an apex development agency, was established by the Government of Bangladesh in May 1990. It works through an integrated network built with an organizational structure and skilled workforces irrespective of their ladder in realizing its proclaimed vision and mission. PKSF officials are morally and strategically motivated through different training sessions to demonstrate skills and efficiency in performing their duties with a commitment to their profession and society. Their skills are regularly upgraded and sharpened through in-service training at regular intervals both at home and abroad.

The activities of PKSF are mainly carried out under the supervision of two Additional Managing Directors (AMDs), one Senior Deputy managing Director (Sr DMD), four Deputy Managing Directors (DMDs), one Senior General Manager as Head of HR Cell and one General Manager as Head of Audit Unit. They directly report to the Managing Director. The core financial programs of PKSF (such as Jagoron, Agrosor, Buniad and Sufolon) are being implemented through eight different panels, each headed by a Panel Supervisor. These panels operate under the direct supervision of four DMDs.

Funded by different development partners, PKSF also implements different projects to address a wide range of development issues related to poverty reduction such as employment, rural microenterprise, environment and climate change, sanitation, low-income community housing etc. PKSF generally establishes separate Project Management Units (PMUs) to manage different projects. A Project Director/Coordinator heads the PMU and reports to the head of the Division concerned.

The AMD-1 works to determine policies and plans of action to execute the activities of PKSF considering national priorities and possible new realities. Rural, national and international contexts along with different financial and economic aspects are taken into consideration to carry out this responsibility. He supervises the activities of five different projects namely, Promoting Agricultural Commercialization and Enterprises (PACE), Sustainable Enterprise Project (SEP), Microenterprise Development Program (MDP), Rural Microenterprise Transformation Project (RMTP) and Recovery and Advancement of Informal Sector Employment (RAISE). He also takes care of the activities of the Communications and Publications Unit, the Microenterprise Loan Policy and the Proposed Digitalization.

The AMD-2 deals with the issues related to keeping amicable terms with the POs, ensuring their transparency, accountability as well as efficiency, and helping them restructure or reorganize their activities in response to the changing socio-economic realities. He oversees the ENRICH program, Training Unit, LIFT for the Disadvantaged People program and construction of PKSf Sales and Display Centre. He also supervises the activities of three different projects namely Skills of Employment Investment Program (SEIP), Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (BD-Rural-WASH), and Sanitation Development Loan (SDL).

The Sr DMD monitors the core microfinance programs of PKSf through three different panels. He also manages the activities of Social Advocacy and Knowledge Dissemination Unit, Inclusive Agriculture Unit and Agricultural Mechanization Program, and including the activities of four projects namely Strengthening Resilience of Livestock Farmers through Risk Reducing Services (LRMP), Pathways to Prosperity for Extremely Poor People (PPEPP), Kuwait Goodwill Fund (KGF) and Inclusive Risk Mitigation Project (IRMP).

The DMD-2 is responsible for providing all kinds of administrative support to PKSf's staff through General Administration and Maintenance cells of PKSf. He also oversees Information and Technology Unit, Legal Unit and Special Fund. In addition, he deals with the core microfinance programs of PKSf through two different panels. The activities of Livelihood Restoration Loan (LRL) are also carried out under his supervision.

The DMD-3 takes care of Accounts and Finance Unit, ENRICH Program, Uplifting the Quality of the Lives of the Elderly People Program, Program-Support Fund (PSF), and Program for Adolescents. He also supervises the core microfinance programs of PKSf such as Jagoron, Agrosor, Buniad and Sufolon through two different panels.

The DMD-4 deals with the programs regarding Integrity and Innovation, Research and Development, Sustainable Development Goals (SDG) Cell and

Organizational Sustainability & Good Governance. He also monitors the core microfinance programs of PKSf through one panel.

The DMD-5 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. He is responsible for maintaining communications with the Green Climate Fund (GCF) under the United Nations Framework Convention on Climate Change (UNFCCC) and the Adaptation Fund. PKSf is a National Implementing Entity (NIE) of both the GCF and the Adaptation Fund. He also supervises Housing Loan Program and two projects namely Extended Community Climate Change Project (ECCCP)-Flood, and Low Income Community Housing Support (LICHs) project. He advises on environment-related aspects of other projects of PKSf.

One Sr GM, who directly reports to the MD, is the head of Human Resources (HR) Cell. The Cell is responsible for appointing talented and capable staff members through competitive and rigorous recruitment processes. It is also responsible for regularly updating and sharpening their skills through in-service training, evaluating performance, promoting eligible and deserving officials and maintaining office disciplines.

Headed by one GM, the Audit Unit 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 Unit that exclusively reports to the Managing Director. This Unit has two wings: Internal and External. Internal Audit deals with the audit-related affairs of both PKSf and POs. External Audit wing coordinates the tasks of external audit of both PKSf and POs through enlisted audit firms.

Staff

As of 30 June 2021, PKSf management team consists of 419 talented and committed staff members, who include 247 regular officers, 17 contractual personnel, 74 project officers and 81 support staff.

PKSF'S FINANCIAL ACTIVITIES



TOTAL MEMBERS
1.54 CRORE

The organized members at the grassroots are the life force of PKSF's operations. As of June 2021, the aggregated number of members organized through all the Partner Organizations of PKSF stands at 1.54 crore, 90.73 percent of whom are women. At the same time, the number of borrowers is 1.17 crore. Of them, 1.07 crore are women (91.45 percent).



221
PARTNER ORGANIZATIONS

The number of POs of PKSF, as of 30 June 2021, is 221. These organizations, picked through a stringent process of assessment based on a meticulously determined set of criteria, are considered an integral part of PKSF's operational structure. They are entrusted with implementing PKSF's programs and projects at the grassroots.

IN THE FINANCIAL
YEAR 2020-2021

9.45 LAKH NEW MEMBERS ENROLLED



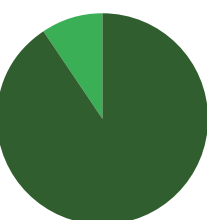
WOMEN'S PARTICIPATION

OF THE TOTAL BORROWERS,
91.45% ARE FEMALE

0.14 CRORE

1.40 CRORE

MALE 
FEMALE 

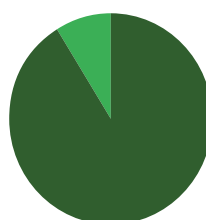


TOTAL MEMBERS

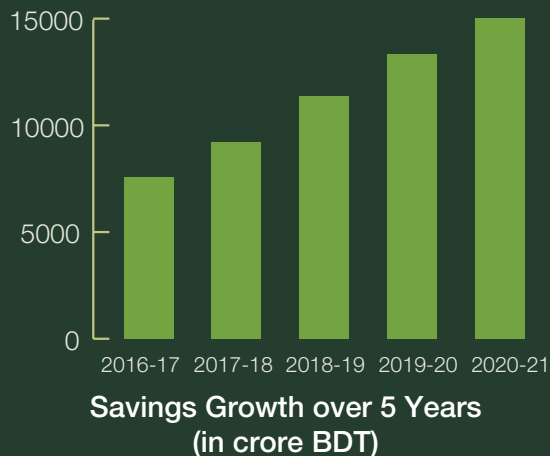
0.10 CRORE

1.07 CRORE

MALE 
FEMALE 



TOTAL BORROWERS



TOTAL SAVINGS OF THE MEMBERS 

BDT **15,019.35** CRORE

SAVINGS IN FY 2020-21

BDT **1,688.41** CRORE



PKSF - PARTNER ORGANIZATIONS (POs)

LOAN DISBURSEMENT AND OUTSTANDING

Loan disbursement of PKSF recorded a steady growth in FY 2019-20 and 2020-21. The amount of loan disbursement from PKSF to POs was BDT 3,866.52 crore in FY 2019-20. In FY 2020-21, loan disbursement from PKSF to POs amounted to BDT 4,832.42 crore, 24.95% higher than the previous year.

LOAN OUTSTANDING FROM PKSF TO POs

BDT **7,211.32** CRORE

As on 30 June 2021, the amount of loan outstanding of PKSF with its Partner Organizations (POs) stands at BDT 7,211.32 crore.

PARTNER ORGANIZATIONS (POs) - BORROWERS



IN FY 2020-21, AMOUNT OF LOAN DISBURSEMENT FROM POs TO BORROWERS

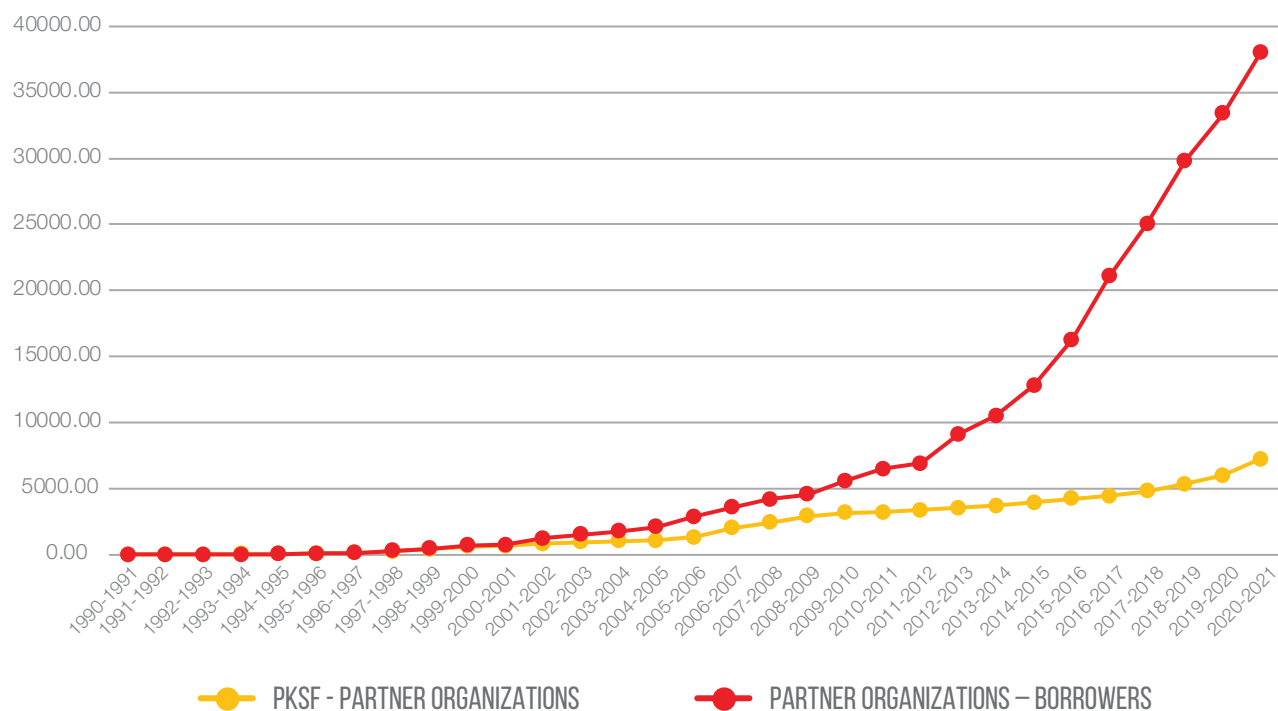
BDT **57,011.57** CRORE

In FY 2019-20, loan disbursement from POs to borrowers amounted to BDT 47,161.88 crore.

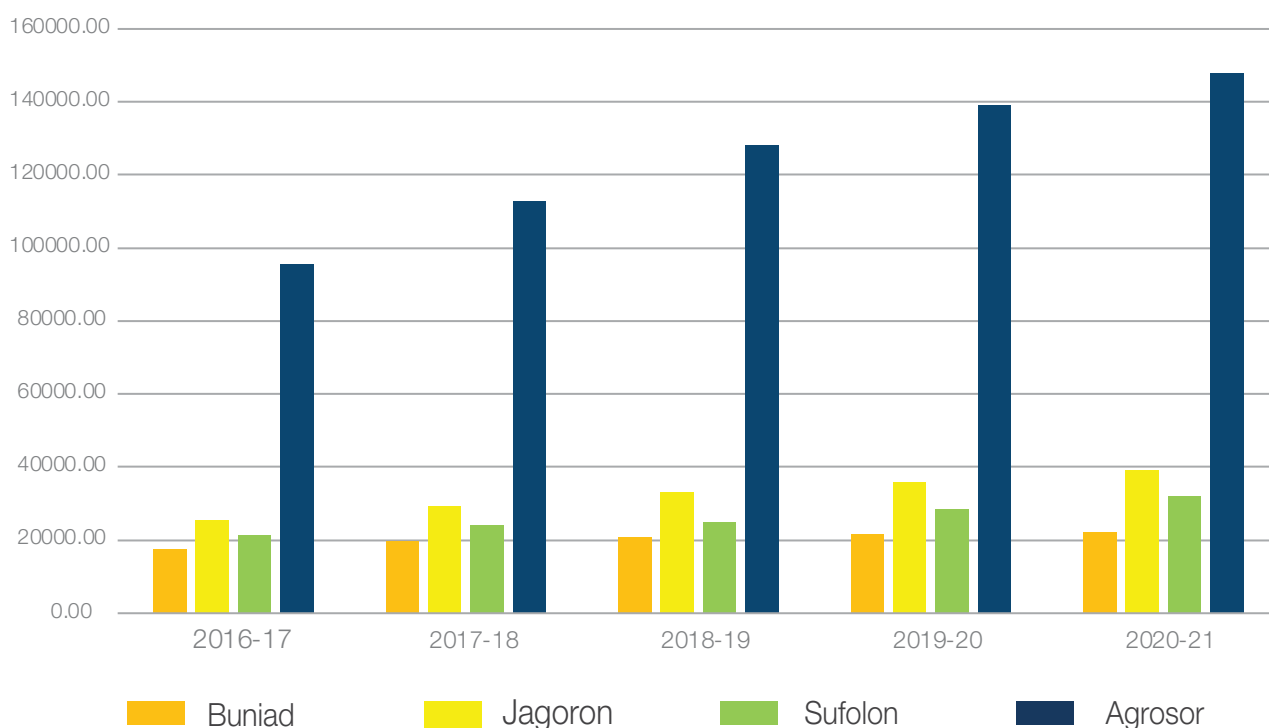
LOAN DISBURSEMENT AND OUTSTANDING

In FY 2020-21, the amount of loan disbursement from the POs to their borrowers was BDT 57,011.57 crore, which is 20.88% higher than the previous year. As on 30 June 2021, the amount of loan outstanding of the POs with borrowers is BDT 37,995.83 crore.

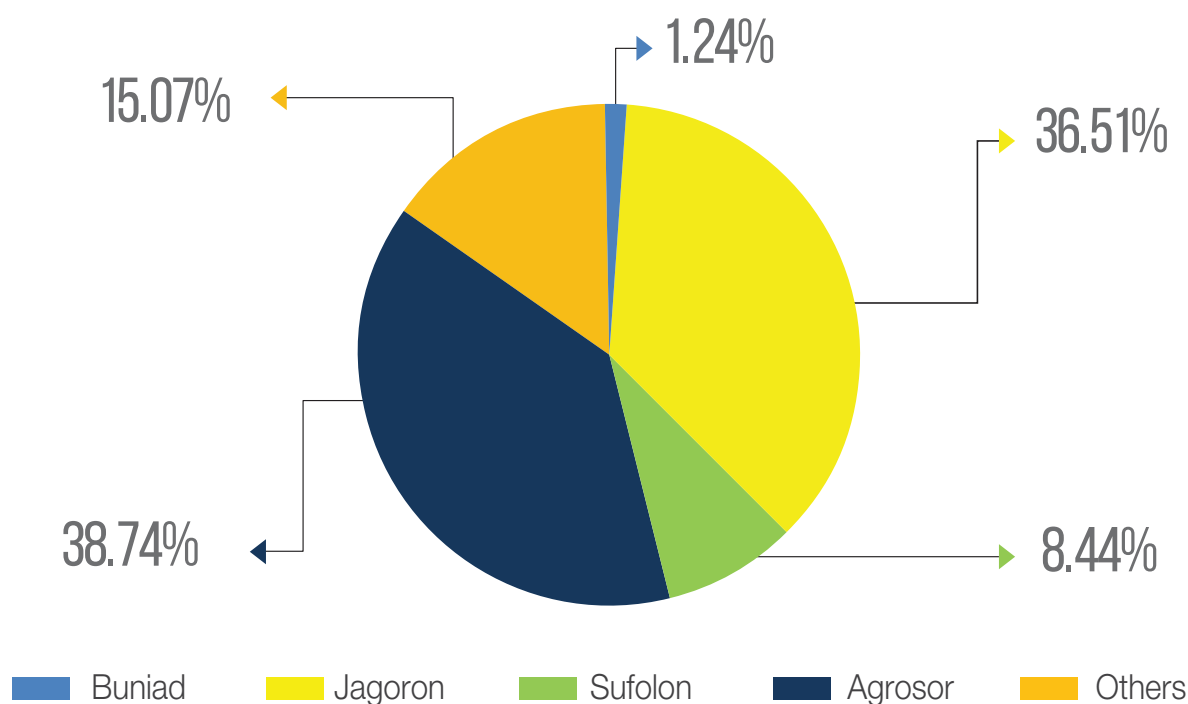
LOAN OUTSTANDING SINCE INCEPTION OF PKSF (IN CRORE BDT)



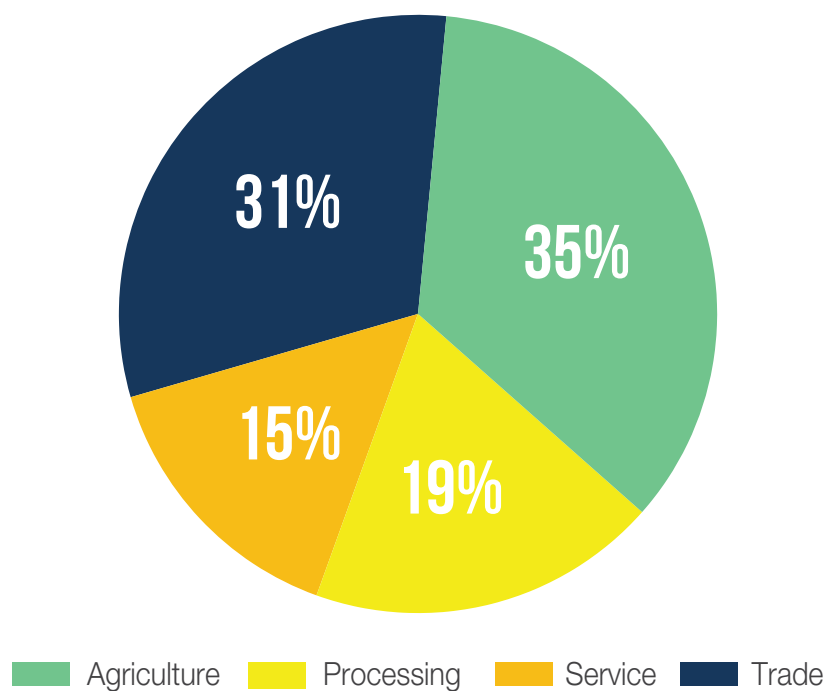
PROGRAM-WISE AVERAGE LOAN SIZE (IN BDT)



COMPONENT-WISE LOAN OUTSTANDING OF POs WITH BORROWERS (UP TO JUNE 2021)



SECTOR-WISE ENTERPRISE DEVELOPMENT LOAN OUTSTANDING RATE (TILL JUNE 2021)



JOURNEY OF PKSF			
Year	Name of Programs/Projects	Main Features	Supported By
1991	Microcredit Program	Financing the poor	GoB
1996	Poverty Alleviation Microfinance Project-I	Scaling up existing program	The World Bank
1997	Participatory Livestock Development Project (PLDP)	Financing livestock development with technical support	ADB
1998	Training Employment and Income Generating Project (Jamuna Multipurpose Bridge Authority-JMBA)	Rehabilitation loan for the affected people	GoB
1999	Integrated Food Assisted Development Project (IFADEP)	Financing the poorest with technical support	European Union
1999	Sundarbans Bio-diversity Conservation Project (SBCP)	Financing to ensure alternative employment opportunities for the forest users	ADB
1999	Urban Microcredit	Financing the urban poor	PKSF
2000	Socio-Economic Rehabilitation Loan Program (SRLP)	Financing the disaster-stricken people	ADB
2001	Microenterprise (ME) Loan	Financing the progressive borrowers	GoB
2001	Poverty Alleviation Microfinance Project-II	Rural Microcredit, Urban Microcredit and Microenterprise Loan for the Hardcore poor	The World Bank
2002	Financial Services For the Poorest (FSP)	Financing the poorest	The World Bank
2003	Microfinance and Technical Support (MFTS) Project	Finance for livestock development with technical support	IFAD
2004	Livelihood Restoration Project (LRP)	Loan for recovery from disaster	The World Bank
2004	Participatory Livestock Development Project-II (PLDP-II)	Finance for livestock development with technical support	ADB
2004	Ultra Poor Programme (UPP)	Loan for the ultra poor	GoB
2005	Microfinance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2006	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing pro-poor innovative ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help secure overseas employment for the ultra poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the Non-Motorized Transport Pullers	The World Bank
2007	Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)	Finance for recovery from disaster	GoB
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity support for micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)	Holistic family-based development to ensure human dignity	GoB & PKSF
2010	Special Fund (SF)	Emergency support for the poor	PKSF
2010	Health Insurance for the Poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCCP)	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

JOURNEY OF PKSF			
Year	Name of Programs/Projects	Main Features	Supported By
2011	Programs-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund	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 ensuring 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 Program	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	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
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 to help them mitigate the adverse effects of climate change	JICA
2020	Rural Microenterprise Transformation Project (RMTP)	To Promote potential high yielding 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
2020	Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project (LRMP)	To reduce morbidity and mortality rate among livestock through viable extension services	SDC
2020	Extended Community Climate Change Project-Flood (ECCCP-Flood)	Enhance poor people's (residing in disaster-prone areas) resilience to climate change through adopting and practicing climate adaptive activities	GCF and PKSF
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 and PKSF
2021	Livelihood Restoration Loan (LRL) Program	To revive Covid-19 affected economic activities of rural poor and create self-employment opportunities	GoB and PKSF

MAJOR SERVICES OF PKSf		
Name of Programs/Projects	Starting Year	Nature of Services
Jagoron-Rural Microcredit (RMC)	1990-91	Individual loan through groups
Jagoron -Urban Microcredit (UMC)	1998-99	Individual loan through groups
Buniad-Ultra Poor Program (UPP)	2004-05	Individual loan through groups
Agrosor-Microenterprise (ME) loan	2004-05	Individual loan through groups
Sufolon-Seasonal Loan (SL)	2006-07	Individual loan through groups
Programmed Initiatives for Monga Eradication (PRIME)	2006-07	<ul style="list-style-type: none"> • Flexible microcredit (FMC) and emergency loan (EL) • Cash for work (CFW) • Training • Provision of safe drinking water • Vaccination and medication camp • Primary healthcare support • Backward and forward linkage
Learning and Innovation Fund to Test New Ideas (LIFT)	2006-07	Different financing modes, such as soft loans, grants, equity participation and mix of loan and grant
SAHOS	2007-08	Providing rehabilitation support to disaster-affected people
Sufolon-Agriculture-sector Microcredit (ASM)	2008-09	Individual loan through groups
Finance for Enterprise Development and Employment Creation (FEDEC) Project	2008-09	<ul style="list-style-type: none"> • Training for enterprise development • Value chain development for selected 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 Saving Scheme • Youth in Development and Job Linkage • ENRICHed Home • ENRICH Centers • Beggar Rehabilitation • Community-based 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 Program (CCCP)	2010-11	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 • Improved Cooking Stove (Bandhu Chula) installation
UPP-Ujjibito	2013-14	<ul style="list-style-type: none"> • Skill development • Vocational training • Regular counseling/awareness building • Practical nutrition and reproductive health orientation • Local initiatives to mobilize public opinion and support to create social awareness
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 practices • Adopting national and international sanitary and phytosanitary compliances in the livestock, crop and fish farming practices • Developing climate-resilient livestock, crop and fish farming practices
Social Advocacy and Knowledge Dissemination Unit	2013-14	<ul style="list-style-type: none"> • Organizing seminars, workshops and talk shows • Publishing and distributing 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

MAJOR SERVICES OF PKSF

Name of Programs/Projects	Starting Year	Nature of Services
Results-based Monitoring (RBM) Unit	2013-14	<ul style="list-style-type: none"> Construct 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"> Expanding the farm and non-farm microenterprises of the country to expedite poverty reduction
Skills for Employment Investment Program (SEIP)	2015-16	<ul style="list-style-type: none"> Providing demand-based skill development training Job placement of the trainees
Uplifting the Quality of the Lives of the Elderly People Program	2016-17	<ul style="list-style-type: none"> Establishing social centers for elderly people Provision of old age allowance Initiatives for special savings program and pension fund Recognizing elderly persons' contribution to society Providing awards to youths serving their parents and elderly people Appropriate credit and training support to the poor elderly people Training to para-physiotherapist 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 culture activities (drawing, hand writing, wall magazine, poetry recitation, debate, music, essay writing competitions etc) Promoting sports activities (football, table tennis, cricket, physical exercise etc)
Low Income Community Housing Support Project	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 sanitary latrine Disbursing Sanitation Development Loan (SDL) Constructing hygienic sanitary latrines
Green Climate Fund	2016-17	<ul style="list-style-type: none"> Adopting different adaptation initiatives to mitigate negative impacts of climate change
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 and environment-friendly technologies/practices
Microenterprise Development Project (MDP)	2019-20	<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)	2019-20	<ul style="list-style-type: none"> Employment generation 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)	2018-19	<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 (LRMP)	2019-20	<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
Livelihood Restoration Loan (LRL)	2020-21	<ul style="list-style-type: none"> To revive Covid-19 affected economic activities of rural poor and create self-employment opportunities To provide credit assistance to microentrepreneurs related to agricultural activities; small and cottage industry-related entrepreneurs; trained youths; unemployed youths; and returning migrant workers
Extended Community Climate Change Project-Flood (ECCCP-Flood)	2019-20	<ul style="list-style-type: none"> To enhance poor people's (residing in disaster-prone areas) resilience to climate change through adopting and practicing climate adaptive activities



MAINSTREAM PROGRAMS

Since inception in 1990, 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 amounts is not the only answer to the multi-dimensional questions of poverty. The poor rather need a combined access to education, health, shelters, income generating activities and so on. That's how holistic development can be achieved and that's how PKSf approaches sustainable development of the poor.



BUNIAD

The Bengali word 'Buniad' means 'foundation'. This program has since 2004 been supporting the extremely poor in a way that enables them to create a foundation for sustainable income opportunities and live with dignity in society. Like other programs of PKSF, Buniad is implemented in the field through Partner Organizations (POs).

IN FY 2020-21

LOAN DISBURSED TO POs
BDT **195.05** CRORE

LOAN OUTSTANDING WITH POs
BDT **287.42** CRORE



BUNIAD AT A GLANCE



4.06 LAKH
BORROWERS

FROM POs TO BORROWERS
LOAN DISBURSEMENT

BDT **792.98** CRORE

LOAN OUTSTANDING

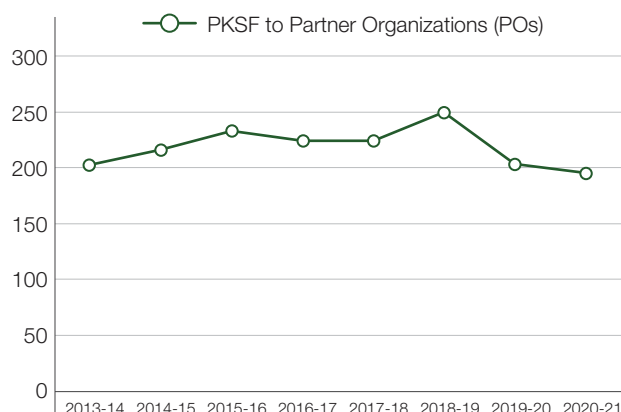
BDT **469.80** CRORE

AVERAGE LOAN SIZE

BDT **22,000**

The extremely poor people have traditionally been left out of microcredit services because of self-exclusion, social-exclusion or institutional exclusion. The basic reasons for this exclusion are vulnerable socio-economic conditions of the extremely poor and a lack of self-confidence, initiatives and support. In view of this, PKSf is implementing the 'Buniad' program to address the needs of the excluded extremely poor people. 'Buniad' offers distinctive flexibilities to the extremely poor in terms of deposit and withdrawal of savings, loan repayment schedules, attendance in group meetings and minimum savings requirement for a fresh loan. Moreover, PKSf provides Disaster Management Loan and Land Lease Loan for the 'Buniad' participants.

TREND OF FINANCIAL SERVICES UNDER BUNIAD (MILLION BDT)



JAGORON

Jagoron, a credit program of PKSF, seeks to initiate household-based enterprise development in rural and urban areas of Bangladesh. Since October 1990, PKSF has been providing financial services for the rural poor under Jagoron program (earlier known as Rural Microcredit).

IN FY 2020-21

LOAN DISBURSED TO POS

BDT **1,023.89** CRORE

LOAN OUTSTANDING WITH POS

BDT **2,075.05** CRORE

JAGORON AT A GLANCE



BORROWERS

70.7 LAKH

FROM POs TO BORROWERS

LOAN DISBURSEMENT

BDT 22,633.63 CRORE

LOAN OUTSTANDING

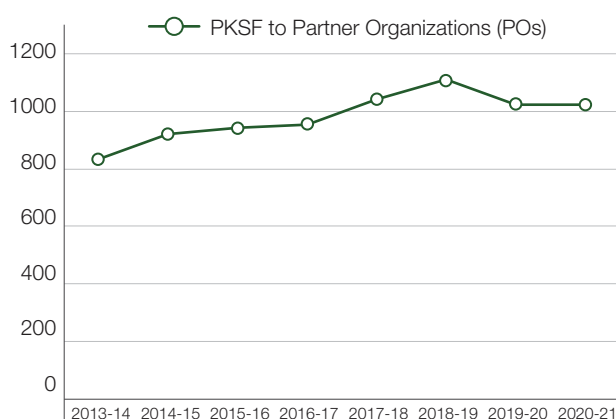
BDT 13,873.00 CRORE

AVERAGE LOAN SIZE

BDT 39,000

Though in the beginning, PKSf's services were confined to the rural areas, PKSf in 1999 started providing financial services to the urban poor as well. In the urban areas, participation of women in 'Jagoron' program is higher compared to their rural counterparts since the urban women have higher participation in the labour market, greater access to resources, greater mobility and meaningful role in the household's decision-making processes. 'Jagoron' borrowers in urban areas are landless and usually take loans for small trading.

TREND OF FINANCIAL SERVICES UNDER JAGORON (MILLION BDT)



AGROSOR

To ensure sustainable poverty alleviation, there is no alternative to enterprise development. With this realization, PKSf launched its Enterprise Development Program in 2001. Later, the program was renamed 'Agrosor'. Any business activity with an investment of up to BDT 15 lac (excluding land and building values) is eligible for support under 'Agrosor'. An individual entrepreneur can take loan of up to BDT 10 lac under the program.

IN FY 2020-21

LOAN DISBURSED TO POs
BDT **1,742.10** CRORE

LOAN OUTSTANDING WITH POs
BDT **2,894.77** CRORE



AGROSOR AT A GLANCE



BORROWERS

17.28 LAKH

FROM POS TO BORROWERS
LOAN DISBURSEMENT

BDT 20,600.41 CRORE

LOAN OUTSTANDING

BDT 14,720.57 CRORE

AVERAGE LOAN SIZE

BDT 1,48,000

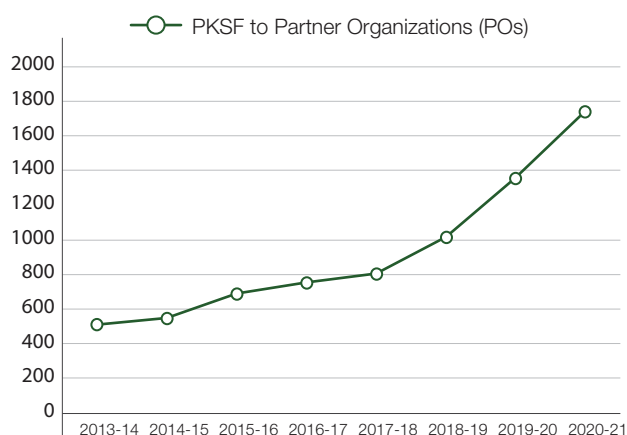


Hartwig Schafer

Vice President
The World Bank

... the world's largest
financier of microenterprises,
#PKSF ...

TREND OF LOAN DISBURSEMENT UNDER AGROSOR
(MILLION BDT)



SUFOLON

PKSF launched 'Microfinance for Marginal and Small Farmers Project (MFMSFP)' in 2005. The success of this project led PKSF to design and introduce a new program named 'Agriculture Sector Microcredit' in 2008. And in 2006, PKSF launched the 'Seasonal Loan Program' to offer financial services to farmers to meet their seasonal needs. Eight years later, in 2014, the Agriculture Sector Microcredit and the Seasonal Loan programs were merged and named 'Sufolon'. Its unique financial services have created tremendous impetus for investment in different IGAs including crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc.

IN FY 2020-21

LOAN DISBURSED TO POs

BDT **785.10** CRORE

LOAN OUTSTANDING WITH POs

BDT **565.00** CRORE

SUFOLON AT A GLANCE



BORROWERS

9.63 LAKH

FROM POS TO BORROWERS LOAN DISBURSEMENT

BDT 5,828.58 CRORE

LOAN OUTSTANDING

BDT 3,036.75 CRORE

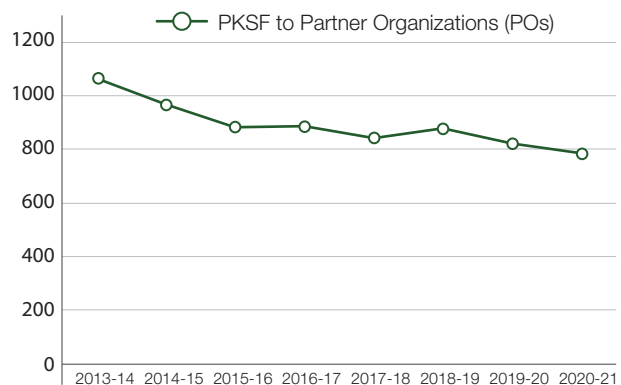
AVERAGE LOAN SIZE

BDT 32,000

The key 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 availing multiple loans to diversify production. The provision for loan repayment in a single installment after selling products has made it very popular among borrowers, especially those engaged in beef fattening and crop cultivation.

Up to June 2021, the cumulative loan disbursement from PKSf to POs was BDT 10,445.86 crore and from POs to borrowers was BDT 38,686.24 crore.

TREND OF LOAN DISBURSEMENT UNDER SUFOLON (MILLION BDT)



AGRICULTURE UNIT

PKSF established the Agriculture Unit (AU) to ensure sustainable agricultural production and food security by disseminating latest, handy and environment-friendly agricultural technologies. This Unit enables the farmers to gain access to resources necessary for boosting crop production, establishing market linkages of agricultural commodities, popularizing value chain development of agricultural income generating activities and providing appropriate financial services considering sector-based duration, geographical location, seasonality of agricultural activities, production cost, and types and size of farms. In FY 2020-21, PKSF implemented different activities of the AU in 28 districts.

WORKING AREAS

69

UPAZILAS

28

DISTRICTS

26

AGRO-ECOLOGICAL ZONES

TECHNOLOGY EXPANSION

Up to June 2021, the AU established 26,867 demonstrations on 30 different agricultural technologies and high-value crop varieties. In addition, 1,217 field days and 5 study visits were organized.

In its working areas, the Unit arranged 2,434 meetings of 'Agri-consultation Centers', where farmers have direct access to upazila-level agricultural, livestock, and fisheries extension officers.

CAPACITY BUILDING

Till June 2021, a total of 36,650 farmers have received training on modern agricultural technology under the Agriculture Unit to increase their technical knowledge and capacity to use modern agricultural technologies. In addition, 407 members have received training on specialized farming activities at the Rural Development Academy (RDA) in Bogura and training centers of the Partner Organizations (POs) of PKSF. Under the AU, 799 agricultural officials of the POs received training on different improved technologies at Bangladesh Rice Research Institute (BRRI), Bangladesh Agricultural Research Institute (BARI), RDA and PO training centers.

The AU, in coordination with various research institutions, has demonstrated a variety of high-value, high-yielding, specialized nutrient-rich crop varieties at the field-level, including aromatic and nutrient-fortified rice, summer watermelon and tomato, capsicum, squash, rockmelon, beetroot etc.

Another success of this Unit is the demonstration of climate-resilient technologies, including sorjan and water reservoir-based farming in salinity-prone areas.

PKSF is now working with Bangladesh Rice Research Institute (BRRI) on 'Black Rice' and with the Department

of Agricultural Marketing (DAM) to provide proper market management for agricultural products.

PKSF is implementing an initiative titled 'Alternative Crop Production and Generating Multiple IGA instead of Tobacco' under the Agriculture Unit. In the predominantly tobacco-growing areas of Kushtia, Lalmonirhat, Bandarban, and Cox's Bazar, around 1,700 tobacco farmers are now cultivating a variety of high-value alternative food crops on 506 hectares of land with active support of the AU. They also raise beef cattle, commercial poultry, black Bengal goats, turkeys etc for additional income. Tobacco farmers are gradually showing more interest in producing alternative food crops than tobacco, having realized the benefits of food production over tobacco cultivation.



FISHERIES & LIVESTOCK UNIT

The Fisheries & Livestock Unit transfers appropriate fisheries and livestock farming technologies to increase the capacity of farmers, and develop value chain and marketing process of fisheries and livestock products. This Unit also contributes to the formulation of policies related to fisheries and livestock sectors in Bangladesh.

UP TO 2021

52,475

LIVESTOCK EXHIBITIONS ARRANGED

18,216

FISHERY EXHIBITIONS IMPLEMENTED



LIVESTOCK ACTIVITIES

The technologies transferred in livestock sector during FY 2020-21 are: Pekin duck, hilly chicken, muscovy duck and native chicken rearing for meat production, safe egg and chicken meat production, goat fattening, livestock product sales center, artificial hatchery for duck, integrated pigeon production, promoting geese production using natural hatching technique, semi-intensive Black Bengal goat and Bengal sheep rearing, establishing buck service center, animal feed processing and marketing, turkey production, commercial fodder production, etc. This Unit also provides breeding materials, preventive veterinary services, design for animal farms and their management support.

The Unit has established 52,475 livestock demonstration farms till June 2021. It has established 213 goat farm clusters with a minimum of 15 farms in each cluster, 118 duck farm clusters with a minimum of seven farms in each, 99 native chicken farm clusters with a minimum of 13 farms in each, 79 safe egg producing layer farm clusters with a minimum of eight layer farms in each.

This Unit conducted mass vaccination against Foot and Mouth Disease, Anthrax, PPR, Haemorrhagic septicaemia, Black Quarter, New Castle Disease, Duck Plague to nearly 1.87 million livestock and poultry.



It has also provided broad spectrum anthelmintic to nearly 0.58 million large and small ruminants. California Mastitis Test kits were provided for early detection of Mastitis in dairy cattle.

FISHERIES ACTIVITIES

Fisheries-related technologies that have been implemented in this fiscal year are: carp-mola-tilapia polyculture, native shing-magur-pabda-gulsha-tengra-carp polyculture, carp fattening, entrepreneurs development on making fishing gear, fish seed nursery, crab fattening/soft shell crab farming, high value chital-ayre-shoal fish culture, fish culture in tank, fish farming in Biofloc method, floating cage fish culture, bhetki-tilapia polyculture.

The Unit also created entrepreneurs on fish feed formulation, carp-golda polyculture, Vietnam pangus-carp polyculture, ornamental fish culture, fermented/semi-fermented fisheries product development, endangered native fish culture and year-round seasonal vegetable cultivation on pond dikes etc.

Under the fisheries sector, 18,216 exhibitions have been implemented at the farm level till June 2021. On the other hand, in order to increase fish production in natural waterbodies, a total of 14,542 fishing nets have been distributed.

Under the Fisheries and Livestock Unit, 376 clusters have been set up at the field level so far. Of them, 97 are carp-mala-tilapia farms, 38 are carp-lobster mixed farming farms, 55 are native shing-magur-pabda-gulsha-tangra-carp mixed farms, 42 are carp fattening farms and 41 are nursery pond farming entrepreneurial clusters.



CAPACITY DEVELOPMENT IN FIELD

As of June 2021, as many as 19,200 members have been trained on modern methods of fish farming and 55,165 members have been trained on modern livestock farming technologies. In addition, 250 members have been trained as Livestock and Poultry Service Providers (LPSPs). As many as 537 staff of POs have been imparted training on various technologies of livestock and fisheries. Exposure visits were organized for 801 PO staff for successful implementation of the technology-based demonstrations. Veterinary and fisheries kit boxes have been provided to PO-level technical staff to ensure technical services for the member farmers.

These interventions help farmers earn a monthly average income of BDT 8,000 to BDT 10,000 from 200 meat-type Pekin duck rearing, BDT 2,500 to BDT 5,000 from rearing 10-12 goats, and BDT 5,000 to BDT 6,500 from rearing 10 native chickens.



THE PROGRAM AT A GLANCE



FISHERIES SECTOR

97

CARP
TILAPIA CLUSTERS

38

CARP-LOBSTER
MIXED FARMING
CLUSTERS

41

ENTREPRENEUR CLUSTER
IN FISH FRY FARMING

42

CARP FATTENING
CLUSTERS

55

DOMESTIC SHING-MAGUR-PABDA-
GULSHA-TANGRA-CARP
MIXED FARMING UNITS

18,216

FISHERY EXHIBITIONS



LIVESTOCK SECTOR

213

GOAT REARING
CLUSTERS

118

DUCK REARING
CLUSTERS

99

DOMESTIC CHICKEN
CLUSTERS

79

SAFE EGG
PRODUCTION CLUSTERS

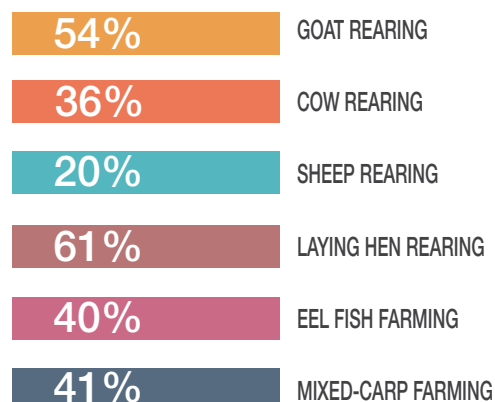
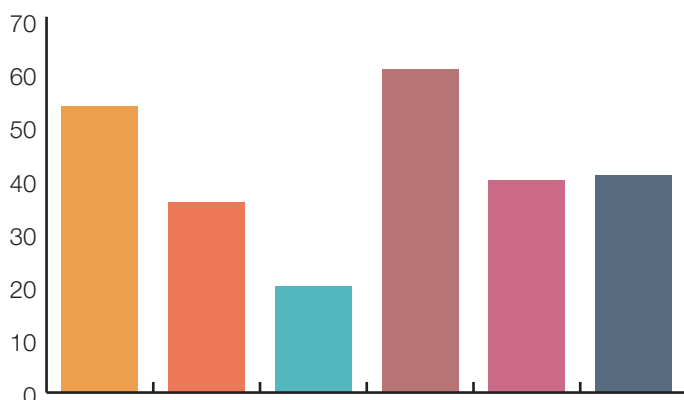
5.8

MILLION
SMALL AND LARGE ROAMING ANIMALS
GIVEN BROAD SPECTRUM DEWORMERS



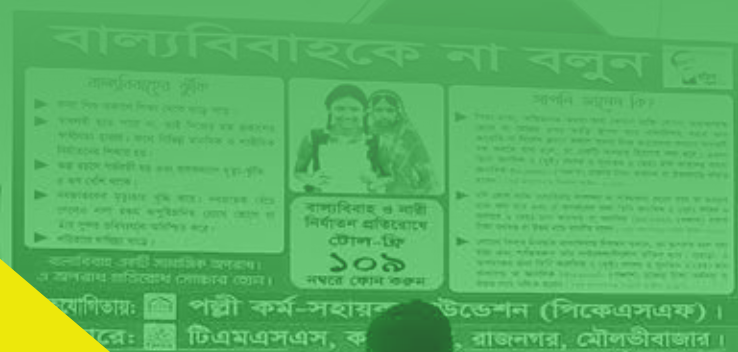
52,475

LIVESTOCK EXHIBITIONS



SOCIAL ADVOCACY & KNOWLEDGE DISSEMINATION UNIT

One of the non-financial services provided by Palli Karma-Sahayak Foundation (PKSF) is creating social awareness and disseminate development knowledge among the target population, which is instrumental to improving their quality of life. PKSF set up the Social Advocacy and Knowledge Dissemination Unit in 2013 with the aim of playing an active role in creating awareness on important issues at different levels of society and disseminating development-related knowledge. The Unit is conducting various social development activities for the overall socio-economic advancement of disadvantaged people.





Major activities of the Unit are: prevention of child marriage and violence against women, ensuring women empowerment, and attainment of gender equality that are instrumental to the achievement of SDG-5. In addition, the Unit focuses on adolescents' nutrition and reproductive health, rights of persons with disabilities, child protection and early childhood development, drug and tobacco control, safe food and various issue-based social awareness activities. To conduct these activities, the Unit uses different mediums like printing posters, leaflets and festoons, and distributing these among the targeted people; organizing cultural programs (street plays, musical performances) for the people living in remote places; arranging training, orientations, workshops, seminars and mass gatherings to disseminate information on social issues; observing national and international days; and circulating messages through community radios. In 2020-21, awareness

KEY AREAS OF WORK

TO MAKE PEOPLE AWARE OF VARIOUS
IMPORTANT PUBLIC ISSUES

DISSEMINATION OF DEVELOPMENT-RELATED
INFORMATION, IDEAS OR TECHNOLOGIES
FOR DISADVANTAGED PEOPLE

GENDER EQUALITY

EMPOWERMENT OF WOMEN

activities have been conducted in 34 Unions of 19 districts through various POs under the Unit. Although the activities of the Unit are mainly crowd-centric, in the context of Covid-19, some changes were made in the work plan this year.

Under the Unit, various awareness messages including rights of women and children, agriculture, climate change, disaster management, income generating ideas, anti-terrorism and anti-drug issues are disseminated under the banner of PKSf through Radio Mahananda (operated by Proyas Manobik Unnayak Sangstha), Radio Meghna (run by COAST Foundation), Radio Sagargiri (run by Young Power in Social Action-YPSA) and Radio Sagardwip (operated by Dwip Unnayan Sangstha). In addition, a 30-minute awareness magazine program is aired every month.

ENVIRONMENT & CLIMATE CHANGE UNIT

The world is facing a twin challenge in ensuring sustainable development: a) expanding economic opportunities, which is necessary for the growing global population, and b) addressing environmental challenges. In the face of pressing economic and environmental challenges, national and international efforts are of critical importance to promote sustainable growth. The world is working to achieve the Sustainable Development Goals (SDGs) where discourse on climate change are at the center of development. The negative impacts of climate change pose an additional threat that adds to, interacts with, and can reinforce existing risks, placing additional strains on the livelihoods and coping strategies of the poor and the vulnerable people.



Unless concrete and urgent steps are taken to reduce vulnerability and enhance adaptive capacity of the poor, and unless these actions are mainstreamed into all development strategies for poverty alleviation and sustainable development, as anticipated by scholars, it will be difficult to meet some of the SDGs by 2030. Considering the vulnerability of the poor to the negative impacts of climate change, PKSF established the Environment and Climate Change Unit (ECCU) to facilitate climate-smart interventions, to ensure sustainable poverty reduction. PKSF has been accredited as a Direct Access Entity (DAE) of the Green Climate Fund (GCF) of the United Nations Framework Convention on Climate Change (UNFCCC). This year, PKSF has started implementing 2 projects funded by the GCF.

In addition, PKSF has been accredited as the National Implementing Entity (NIE) by the Washington-based Adaptation Fund. On closer examination of PKSF's

capability and continuous achievements, the Adaptation Fund selected PKSF as its NIE in Bangladesh. PKSF is the 34th entity, and the only from Bangladesh, to receive the accreditation of the Adaptation Fund, established in 2001.

DEVELOPMENT OF ENVIRONMENTAL MANAGEMENT GUIDELINES

The ECCU of PKSF has developed a number of environmental management guidelines for microenterprises and suggested some best practices for promoting sustainable enterprises at the grassroots. The guidelines are:

- Livestock Waste Environmental Management
- Weaving Industries Environmental Management
- Footwear Industries Environmental Management
- Safe Mango Production Environmental Management
- Safe Banana Production Environmental Management
- Hygienic Dry Fish Production Environmental Management
- Safe Vegetable Production Environmental Management
- Dyeing Waste Water of Handloom Industry Environmental Management
- Imitation Jewelry Environmental Management
- Salt Production Environmental Management

**PKSF IS ACCREDITED BY
THE GREEN CLIMATE FUND
(GCF) AND THE
ADAPTATION FUND (AF) AS
THEIR NATIONAL
IMPLEMENTING ENTITY
(NIE) IN BANGLADESH**



RISK MITIGATION UNIT

PKSF is providing various non-financial services as well as financial services to farmers in the agriculture and livestock sector. In order to expand these services and increase capacity at different levels, PKSF formed 'Risk Mitigation Unit' in 2018.

UNDER AGRICULTURAL MECHANIZATION PROGRAM
TILL JUNE 2021

BDT **3.01** CRORE DISBURSED IN LOANS

HARVESTING OF CROPS ON **1,154** ACRES
OF LAND USING COMBINE HARVESTER

RE-EXCAVATION OF RESERVOIRS ON **330**
ACRES OF LAND USING EXCAVATORS

The Unit provides financial and non-financial services to reduce mortality and morbidity of livestock and increase farmers' capacity to improve farm management. In addition, the Unit is implementing two projects on livestock protection and mitigation of the effects of climate change and disasters on the poor. Moreover, the Agricultural Mechanization Program is being implemented through the Unit to promote use of time and cost-efficient agricultural technologies.

AGRICULTURAL MECHANIZATION PROGRAM

Agriculture is the main driving force of the country's economy. Agriculture plays an important role in creating employment for a large population. But due to various reasons, the number of agricultural workers is decreasing every year. According to experts, it will come down to 30 percent by 2030. The need for agricultural mechanization to address the shortage of agricultural workers is immense. Agricultural modernization and mechanization will solve the problem of labor shortage, increase production, prevent wastage before and after harvest, and make agriculture more profitable. At the same time, it will play an important role in tackling the problem of climate change. In order to assess the interest of farmers, the possible best uses of agricultural machineries in Bangladesh and their cost-effectiveness, PKSF has experimentally started financing agricultural mechanization in the field.

Under this program, farmer-friendly machineries are procured for various stages of crop production i.e. sowing of seeds, planting of seedlings, application of fertilizers and pesticides, harvesting etc. In addition,

grants are provided to various programs to increase awareness to this end. The cost of planting and harvesting crops using machines has been reduced significantly. Using combine harvesters, crops on 1,145 acres of land were harvested and packed, yielding a total income of BDT 40.88 lac.

There is a huge potential for fish farming in canals and ponds in the southern island district of Bhola. Due to labor crisis and high cost of re-excavation of these lost reservoirs, people lost interest in aqua culture. But the use of excavators has changed the landscape. A total of 330 acres of water bodies have been re-excavated in the working area using excavators.





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 the rural areas, the success of which contributes to the desired dynamism in the rural economy.



ENRICH

ENRICH (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty) is a flagship human-centered program of PKSF. It was launched in 2010 with the objective 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.

201 UNIONS

13.38 LAKH HOUSEHOLDS

59.74 LAKH MEMBERS



64 DISTRICTS

114 POs



HEALTHCARE & NUTRITION



EDUCATIONAL ASSISTANCE



YOUTH IN DEVELOPMENT



SPECIAL SAVINGS



FINANCIAL ASSISTANCE



ENRICHED HOMES

The program is in operation in 64 districts of the country through 114 Partner Organizations (POs). The six major intervention areas of ENRICH are: 1. Healthcare & Nutrition, 2. Educational Assistance, 3. Youth in Development, 4. Special Savings, 5. Financial Assistance, and 6. Enriched Homes. The core concepts of human-centered development, which have been enshrined both in the Sustainable Development Goals (SDGs) and the government's Vision 2021, are mirrored in the ENRICH Program.

CREATIVE CONTESTS TO MARK MUJIB YEAR

To mark the birth centenary of Bangabandhu Sheikh Mujibur Rahman, a creative competition themed 'Bangabandhu and Bangladesh' was organized involving the youth of 201 ENRICH Unions across the country. The main objective of the competition was to revitalize the philosophy of Bangabandhu and to inspire patriotism in the new generation. The competition was held in four categories – 1. Writing Poems, 2. Writing Essays/Stories, 3. Painting, and 4. Contributions of Youth (individual and group) in Social Development.

A total of 7,661 participants took part in the individual categories while 1,159 groups contested in the group category. After primary scrutiny, POs nominated 1,330 individuals and 197 groups for final assessment by PKSF. To document these creative activities, the

ENRICH program published a souvenir titled 'Preronay Bangabandhu' in June 2021.

PROGRESS OF ENRICH

HEALTHCARE & NUTRITION

Currently, 375 health officers and 2,650 health visitors are providing healthcare services to around 59.74 lakh people in 201 unions. In this fiscal year, a total of 743,467 people received primary healthcare services in 76,110 Static Clinics and 2,777 Satellite Clinics. Besides, 1,884 members had their cataracts removed through surgeries for free at 70 special eye camps during this period.

Digital healthcare services are being provided in 51 Unions using the 'ENRICHed SASTHO' app with technical support of CMED Health Limited. At present, this service is being provided to 13.28 lakh members through 93 Health Officers and 625 Health Inspectors.

EDUCATIONAL ASSISTANCE

Under this component, 1,67,650 students are currently receiving educational assistance at 6,435 Educational Assistance Centers in 201 ENRICH Unions. Although the centers were temporarily closed due to the Covid-19 pandemic in 2020-21, the teachers maintained regular communication with the students and provided necessary guidance.





**375 HEALTH OFFICERS
AND 2,650 HEALTH
VISITORS PROVIDING
HEALTHCARE SERVICES
TO AROUND 59.74 LAKH
PEOPLE IN 201 UNIONS**

YOUTH IN DEVELOPMENT

At present, 2.5 lakh youth members are involved in this component. So far, a total of 98,942 youths have received a two-day-long video-based training on 'Self-Realization and Leadership Development'. During the pandemic, the youth members participated in a variety of activities, including distribution of relief, providing assistance to patients, and assisting in Covid-19 vaccine registration.

In order to provide employment to unemployed youth, the Program provided technical training to 934 youth

members on 18 different trades in 50 batches. So far, 1,280 unemployed youths have been employed in various organizations and 848 have chosen self-employment.

ENRICHED HOME

ENRICHed homes are aimed at alleviating poverty and establishing human dignity in a sustainable manner by increasing productivity, capacity and maximum utilization of available resources. In this financial year, 74 households were transformed into ENRICHed homes, taking the total number to 13,638. The agricultural produce grown on the homesteads helps the family meet their nutritional needs and boost their income.

SPECIAL SAVINGS

Under the special savings schemes, 1,688 members have deposited BDT 80,89,066 to their bank accounts in 2020-21 and BDT 76,75,202 has been given to 478 members upon maturity of their deposits. They usually spend this money on various income-generating activities.

LOAN DISBURSEMENT

In 2020-21 fiscal year, a total of BDT 198.98 crore has been disbursed to POs against a disbursement target of BDT 200 crore. On the other hand, a total of BDT 726.26 crore has been disbursed in the field through Partner Organizations (POs) in the same fiscal year.

LIFT

LEARNING & INNOVATION FUND TO TEST NEW IDEAS

The LIFT program was launched in 2006 to diversify PKSF's microfinance programs and include extremely poor people in inclusive development. Initially, the program was funded by PKSF. Later development partner DFID (now FCDO) funded the program under the PROSPER project from 2007-2016. The LIFT program offers innovative financial and non-financial services for farm and off-farm activities in order to alleviate poverty and develop new financial services. PKSF integrates the successful financial services or products, piloted under LIFT, into its mainstream activities.

TILL JUNE 2021

35 INNOVATIVE INITIATIVES

BEING IMPLEMENTED THROUGH 60 POs

BDT **189.69** CRORE SANCTIONED

AS ASSISTANCE TO VARIOUS INITIATIVES

16 SUB-CATEGORIES OF PEOPLE

IDENTIFIED FOR INCLUSIVE DEVELOPMENT



The LIFT program is implementing 35 innovative off-farm initiatives through 47 Partner Organizations (POs) and 13 non-POs. BDT 123.62 core has been disbursed among them till June 2021 for supporting the initiatives.

Some ongoing initiatives under the LIFT program include the inclusive development of 16 sub-categories of extremely poor people identified by PKSF, such as persons with disabilities (PWDs), elderly people, people living in Haor and Char regions, ethnic minorities, and transgendered people, through appropriate financial products and non-financial service diversification. Moreover, resolving the water crisis to mitigate the health risks of the coastal poor and expanding community radio services to increase awareness of the poor on contemporary social, economic, and cultural issues are also included in the initiatives.

Sustainable Livelihoods & Inclusive Development: LIFT helps PWDs to engage in appropriate income-generating activities by offering disability-friendly flexible loan assistance and necessary training. In addition, initiatives have been taken to carry out various awareness programs to ensure their rights and establish their social status. The program also provides low-cost physiotherapy services to the physically challenged.

Specialized loan activities: A special initiative has been taken to provide employment to the indigent senior citizens and to create their own source of income. Under this initiative, appropriate employment creation for the elderly, primary healthcare and social awareness raising activities are being implemented.

Improving the living standards of Dalits and ethnic minorities: A special initiative has been taken for the social and economic development of backward ethnic minorities and Dalits living in Birampur upazila of

Dinajpur district. Under the initiative, training is being imparted to them on appropriate income-generating activities. Loans and grants are also being provided to improve their living standards.

Land Mortgage Loan for the extremely poor: A specialized initiative titled 'Land Lease Loan' is in operation to help extremely poor farmers lease or mortgage cultivable land in char areas and grow crops on their own. This initiative is being implemented in 19 districts. BDT 265 crore has been disbursed among 1,00,000 participants under this initiative.

Alternative financing in employment generation and sustainable development: The LIFT program is implementing a specialized loan product through Community-Based Organizations (CBOs) for sustainable livelihoods of the extremely poor in selected haor areas of Kishoreganj, Sunamganj and Habiganj districts.

Community radios: LIFT is providing financial support to seven POs to operate community radios in different parts of the country.

Production and distribution of potable water: A total of 20 Reverse Osmosis (RO) plants have been set up in the coastal districts of Khulna, Satkhira, Bagerhat, Patuakhali and Barguna under the LIFT program to mitigate the potable water crisis there. These plants have so far produced about 2.85 crore liters of potable water, which has been supplied to 2,00,000 poor and extremely poor people living in the coastal areas at affordable prices, in some cases for free.

LRL

LIVELIHOOD RESTORATION LOAN

A special grant of BDT 500 crore has been sanctioned in favor of PKSf under the stimulus package announced by the government in 2020-21 fiscal year to revive the Covid-19-inflicted rural economic activities and to create self-employment. Adding BDT 100 crore from its own funds, PKSf started a specialized loan program titled Livelihood Restoration Loan (LRL) with a total fund of BDT 600 crore from September 2020. At present, these activities are being implemented at the field level through 128 Partner Organizations (POs).

TILL JUNE 2021

LOAN ASSISTANCE RECEIVED BY

1.84 LAKH AFFECTED POOR ENTREPRENEURS

TOTAL DISBURSEMENT

BDT **633.52** CRORE

AVERAGE LOAN SIZE

BDT **34,400**



LRL MORE FLEXIBLE NOW

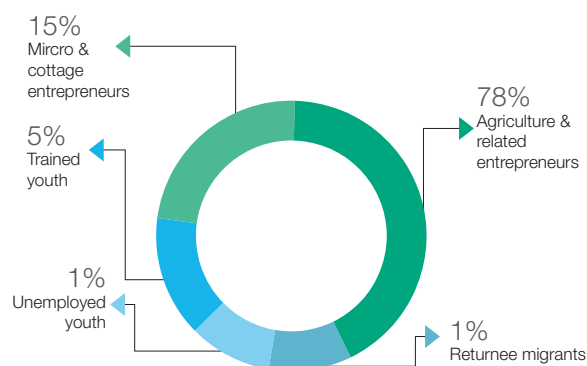
SERVICE CHARGE FOR PKSF-TO-PO LOANS SLICED DOWN TO

0.5% FROM 5%

SERVICE CHARGE FOR PO-TO-BORROWER LOANS DOWN TO

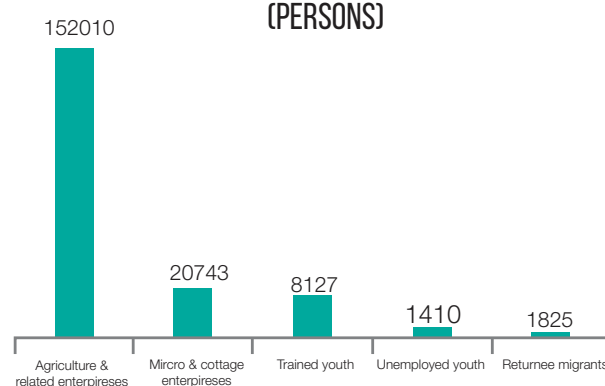
4% FROM 18%

Due to the outbreak of the global epidemic, a significant number of Bangladeshi migrant workers returned home. To create employment opportunities for them on an urgent basis, the LRL program provides necessary loan assistance to agriculture and agri-related micro-entrepreneurs, small and cottage industry-related entrepreneurs, trained youth, unemployed youth and returnee migrants.



With funds from this flexible program, entrepreneurs involved in agriculture and cottage industries affected by COVID-19 have been able to continue their normal economic activities. In addition, trained youth and unemployed youth have got self-employment opportunity and returning migrant workers have engaged in economic activities.

SUBSECTOR-WISE DISBURSEMENT (PERSONS)



In view of the success and effectiveness of this program, the government has allocated an additional BDT 500 crore in 2021-2022 to PKSF. A guideline titled 'Livelihood Restoration Loan (Phase-II)' has been formulated to make the existing loan terms more flexible for the pandemic-affected low-income people. The funds allocated in the second phase are expected to be distributed among 2,00,000 newly affected poor families by December 2021.

KUWAIT GOODWILL FUND PROGRAM

Kuwait Goodwill Fund (KGF) is a specialized program of PKSF. The program is being implemented with a grant from the Kuwait Fund for Arab Economic Development (KFAED). The 'Kuwait Goodwill Fund' was founded by His Excellency the Amir of Kuwait to help people of Muslim-majority countries achieve food security and ensure basic food needs. Under this program, loans and technical assistance are being provided to the organized members of the Partner Organizations (POs). The main objectives of the program are a) linking sustainable agricultural financing with technical services, b) development of flexible loan repayment system in relation to harvest time, and c) expansion of sustainable agricultural technology.

TILL JUNE 2021

7,38,100 MEMBERS

RECEIVED LOANS

TOTAL DISURSEMENT

BDT **2,40.71** CRORE

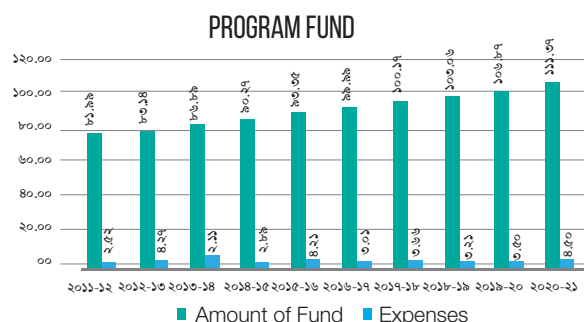
MEMBERS' SAVINGS

BDT **31.51** CRORE



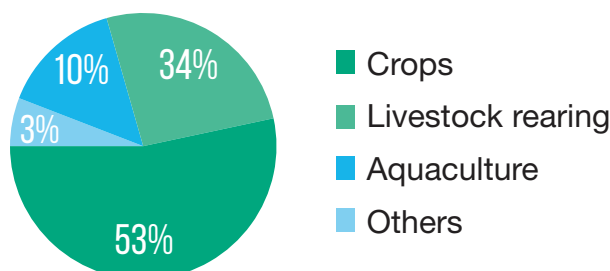
CREDIT ASSISTANCE

KGF loan assistance has been extended to 7,38,100 members since June 2011. Of them, 76% are women. The members' savings amount to BDT 31.51 crore. The initial capital of the program was around BDT 82 crore, which now stands at around BDT 111 crore.



Till June 2021, the cumulative disbursement by 38 POs to borrowers amounts to BDT 2,316.71 crore. The current loan outstanding is BDT 171.07 crore with a 100% recovery rate. Of the loans, about 53% has been disbursed for crop production, 34% for cow fattening and other animal husbandry, and the rest for aquaculture and other agricultural activities.

SECTOR-WISE PERCENTAGE OF LOANS



TECHNOLOGY TRANSFER ACTIVITIES

Till June 2021, KGF implemented 1,525 exhibitions on crop cultivation, 1,144 exhibitions on fisheries and 1,417 exhibitions on livestock.

PILOTING OF INNOVATIVE AGRICULTURAL TECHNOLOGY-RELATED PROJECTS

The following projects are being implemented in different parts of the country through POs under KGF program:

- Production and post-harvest management of mango varieties Gouromoti and Malta through a two-tier orchard system in Chapainawabganj.
- Production and market connection of advanced technology-based agricultural products in Nilphamari and Dinajpur districts.
- Dairy cluster development and milk processing for safe Mozzarella cheese production in Thakurgaon.
- Production of pumpkin and other suitable crops on temporary shelf in Shariatpur district.
- Semi-intensive native chicken rearing for small-scale commercial production in Bhola.
- Alternative income-generating activities for dyke dwellers through floating cage fish culture in Bhola.
- Quality betel leaf production for income and employment generation in Rajshahi.

ABASON LOAN PROGRAM

Following the prospective findings of the pilot phase of the World Bank-funded Low Income Community Housing Support Project (LICHSP), PKSf since January 2019 has been implementing a program titled 'ABASON' from its own fund. The objective of the program is to provide financial and technical support for construction or repair of disadvantaged people's houses in remote areas, which will improve their living conditions.

TILL JUNE 2021

LOAN DISBURSEMENT

BDT **53.78** CRORE

STANDARD HOUSING ENSURED FOR

2,378 MEMBERS



16

PARTNER ORGANIZATIONS

17

DISTRICTS

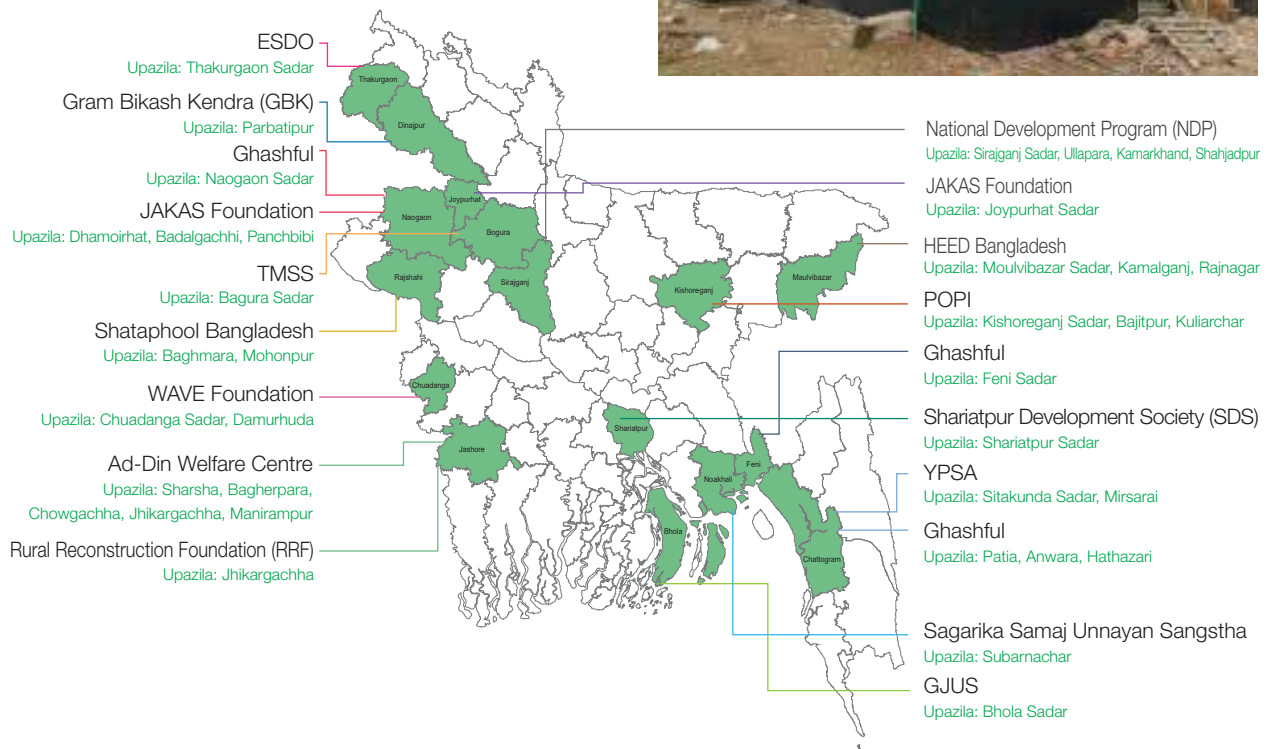
37

UPAZILAS

In FY 2020-2021, a total of 1,484 members improved their housing condition by availing loans totalling BDT 30.24 crore.

In addition to social dignity and mental peace, members who have taken loan from the ABASON program enjoy sound health and a conducive environment for education.

The ABASON program is being implemented by 16 Partner Organizations (POs) in 37 upazilas of 17 districts.



PROGRAM SUPPORT FUND

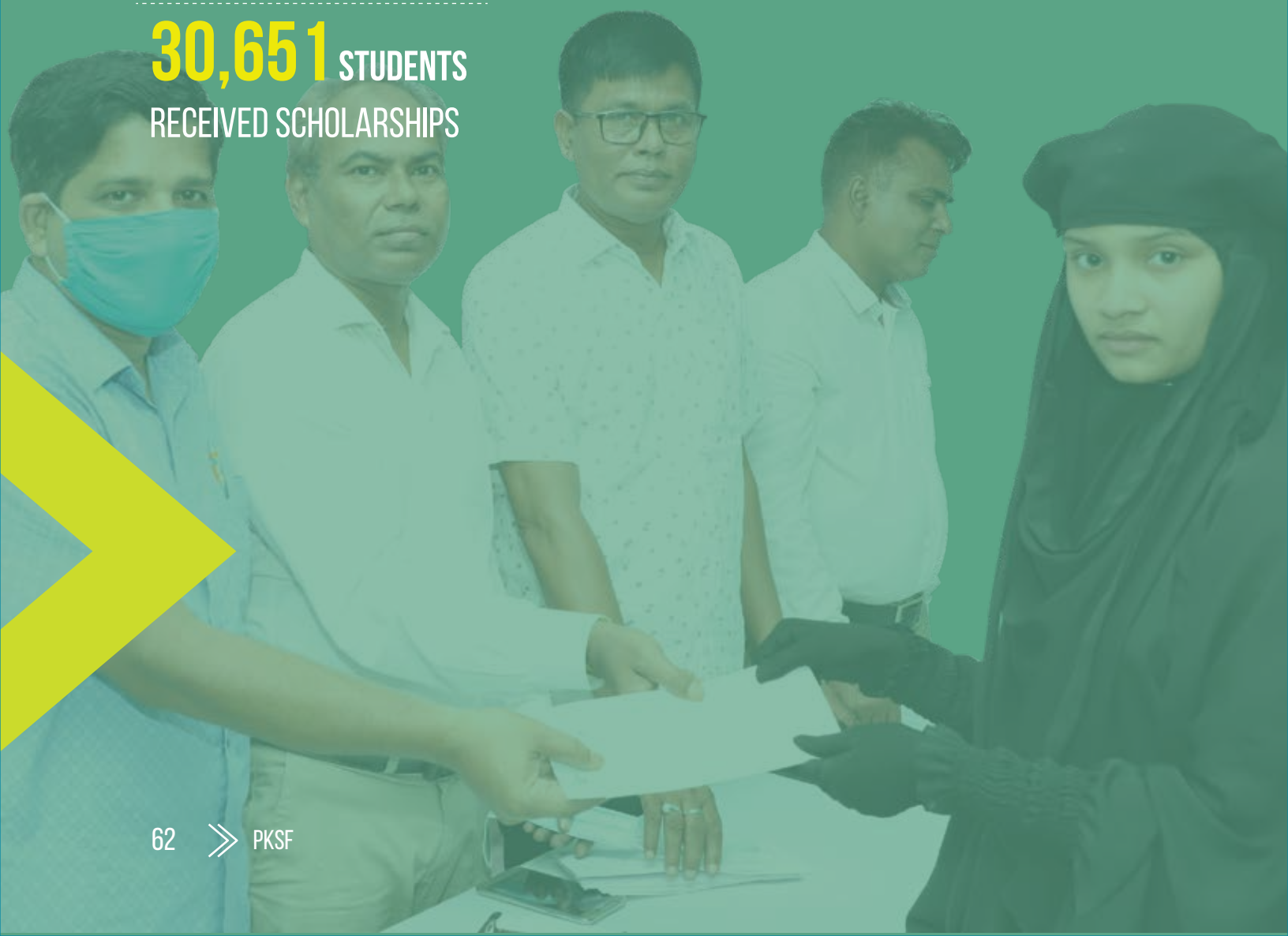
PKSF implements a wide range of poverty alleviation programs to ensure sustainable socio-economic development of the poor. As part of its multifaceted programs, PKSF formed 'Program Support Fund (PSF)' out of its own capital in 2011. The objective of the program is to provide grants and flexible loans to the program participants to support educational, health, and other basic needs of the poor people.

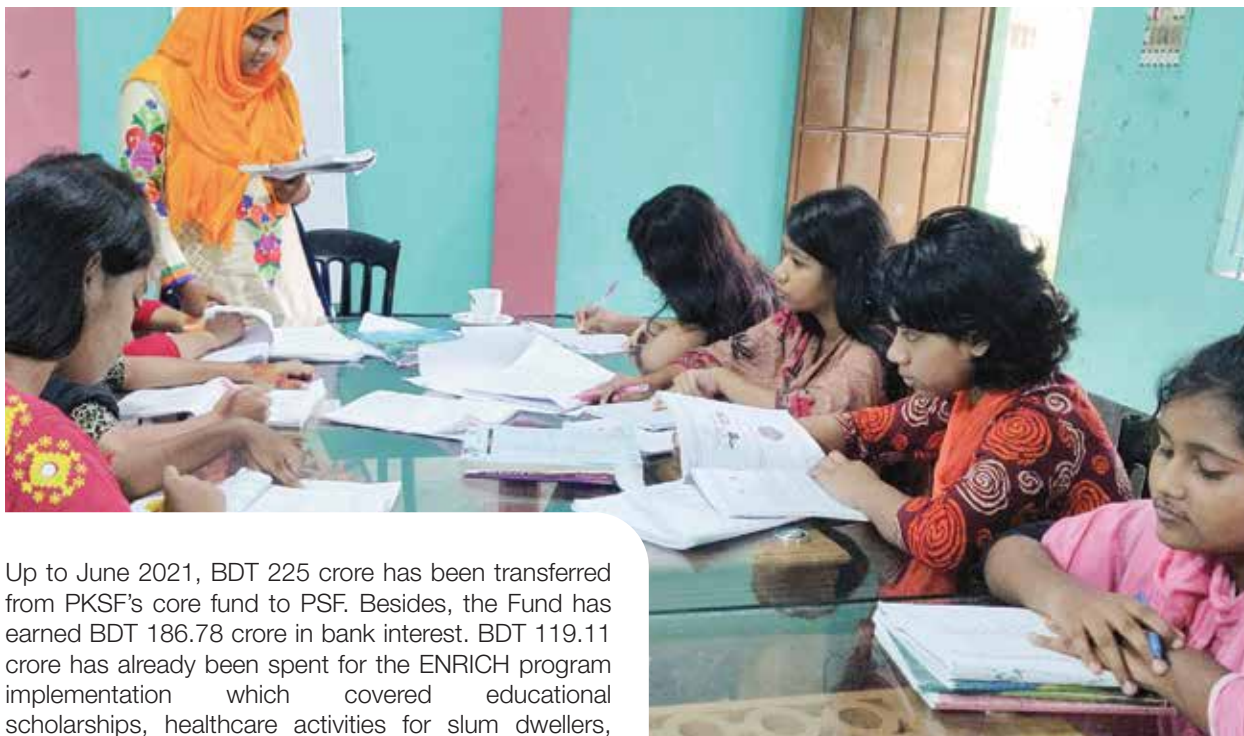
TILL JUNE 2021

BDT **39.65** CRORE

DISTRIBUTED AS SCHOLARSHIPS

30,651 STUDENTS
RECEIVED SCHOLARSHIPS





Up to June 2021, BDT 225 crore has been transferred from PKSF's core fund to PSF. Besides, the Fund has earned BDT 186.78 crore in bank interest. BDT 119.11 crore has already been spent for the ENRICH program implementation which covered educational scholarships, healthcare activities for slum dwellers, special assistance to the victims of natural disasters, potable water supply and sanitation activities in Rohingya camps and socio-economic development of ethnic groups to improve their living standards. At present, the total amount of PSF stands at BDT 292.67 crore.

SCHOLARSHIP

A significant portion of this Fund is used to provide educational scholarships to meritorious children of ultra-poor program/project participants of PKSF. In addition, children of poor freedom fighters and different disadvantaged groups are covered under the program. These scholarships are provided to facilitate their learning procedure, encourage them in learning, and improve the quality of education. Generally, students from the higher secondary level are selected for the scholarship. However, students belonging to extremely poor families and disadvantaged groups (such as Dalit, Bede, sex workers, beggars) and students with disabilities from the secondary level are also considered for this scholarship. In some cases, the scholarship is also given to the students of technical education or studying at graduate and postgraduate levels.

BDT 12,000 per annum is given to each student selected for the scholarship. In FY 2020-2021, BDT 5.43 crore was provided in scholarships to 4,519 students.

SUPPORT TO SAFE HOME

'KKS Safe Home' is a public welfare institution run by Karmojibi Kallayan Sangstha (KKS), a Partner



Organization of PKSF. Eighteen underprivileged girl children are living and studying here. The Governing Body of PKSF sanctioned BDT 7.80 lac in favor of KKS Safe Home. The money is spent for administrative expenses along with education, food and other essential expenses of the girl children living at the Safe Home.

SPECIAL FUND

Palli Karma-Sahayak Foundation (PKSF) formed the 'Special Fund' in 2010 with an aim to provide special assistance to the poor and the extremely poor people in their humanitarian or social crises or natural disasters. In special cases, the officials of PKSF and its Partner Organizations (POs) can seek financial support from the Special Fund. In addition, helpless and ailing freedom fighters, teachers, and development workers get financial assistance from this fund.

IN FY 2020-21

23 INDIVIDUALS AND
1 INSTITUTION RECEIVED

BDT **31.88** LAKH IN GRANTS



OBJECTIVES OF THE FUND

- Rehabilitating the disaster-stricken (cyclone, tidal surge, flood, drought, pandemic, earthquake, extreme cold etc) poor people through financial and material assistance;
- Providing emergency support to the vulnerable communities in some special situations through community support programs, for examples, provision of safe drinking water, repair of infrastructure such as road, bridge/culverts etc;
- Facilitating scholarship program for meritorious children of the poor and ultra-poor program participants of the POs of PKSf to help continue their studies. In exceptional cases, educational grants are also offered to the students from the poor households that are not PKSf's program participants;
- Providing financial and material assistance to the educational and health related non-government organizations that serve the poor and ultra-poor (it should be noted that this fund will not provide financial or material assistance to organizations such as mosques, madrasas, orphanages, Shevasrom, temples, or clubs that apply for financial or material assistance);
- Organizing special programs and activities on some special occasions (such as health, education, sports etc); and
- Providing financial and material assistance to the individuals who are suffering from acute diseases like cancer, heart diseases, liver diseases, brain hemorrhage, paralysis etc and unable to bear the medical expenses.

A committee consisting of four members headed by the Managing Director of PKSf approves grants from the fund.

GRANTS MADE IN FY 2020-2021

In FY 2020-2021, PKSf provided around BDT 31.88 lac from the Special Fund as financial assistance to 23 individuals and 1 institution.

BDT **6,41,000**

DISBURSED AS SCHOLARSHIPS FOR
MERITORIOUS STUDENTS

BDT **23,47,500**

PROVIDED TO INDIVIDUALS FOR
DEFRAYING MEDICAL EXPENSES

BDT **2,00,000**

GIVEN FOR INSTITUTIONAL SUPPORT

UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE PROGRAM

PKSF has been implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' since 2016, as part of its multidimensional activities for poverty alleviation. It is being implemented as a special program under the umbrella of ENRICH, a flagship program of PKSF. Currently, the program is being implemented through 105 Partner Organizations (POs) in 217 Unions (including 182 Unions under ENRICH) of 61 districts of the country. A total of 4,04,560 elderly people – 2,05,970 female and 1,98,590 male – directly receive services of this program.

IN FY 2020-21

15,500

ELDERLY PEOPLE RECEIVED OLD-AGE ALLOWANCES

BDT 9.34 CRORE

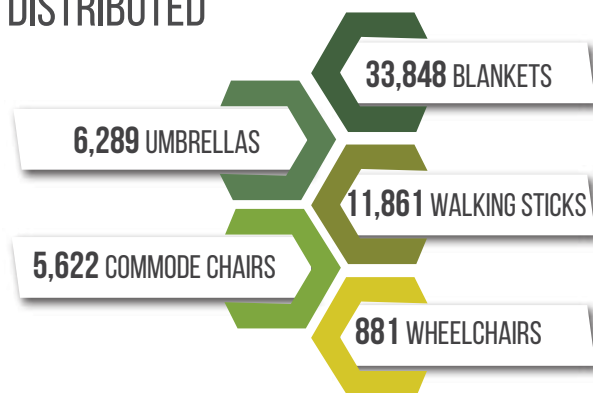
DISBURSED AS ALLOWANCES AMONG THE ELDERLY

2,050 FAMILIES

RECEIVED FINANCIAL ASSISTANCE TO DEFRAY FUNERAL EXPENSES



SINCE INCEPTION, THE PROGRAM DISTRIBUTED



The major activities of the program are: formation of Ward and Union elderly committees and organizing meetings; distribution of Old-age Allowance; distribution of assistive equipment; financial assistance to defray funeral cost; providing Best Elderly and Best Children awards; Healthcare services; IGA training; Soft Loan intervention for the elderly; and establishment of social centers for the elderly etc.

In FY 2020-2021, BDT 9.34 crore was disbursed as Old-age Allowances among 15,500 elderly people.

Since the inception of the program, a total of 33,848 blankets, 11,861 walking sticks, 881 wheelchairs, 6,289 umbrellas and 5,622 commode chairs have been distributed among the elderly people.

In addition, 9,344 families have received funeral assistance amounting to BDT 1.87 crore so far while in FY 2020-2021, a total of 2,050 families received BDT 41 lakh for the same purpose. On the demise of indigent elders, a one-time financial assistance of BDT 2,000 is provided to the family of the deceased for their funeral.



PROGRAM FOR ADOLESCENTS

PKSF is implementing the 'Program for Adolescents' as a mainstream program through 69 Partner Organizations (POs) with the objective of building a future generation imbued with moral values and ethics. Under the program, adolescent boys' and girls' clubs and school forums are formed across the country. The activities of the program are conducted in four wider categories: i) Awareness raising and practicing moral values, ii) Leadership and life-skill development, iii) Nutrition and healthcare, and iv) Cultural and sports activities. So far, 27 thousand Yard Meetings have been held on various issues and 3,125 Group Reading Sessions conducted.

59 DISTRICTS

UNDER THE PROGRAM'S COVERAGE

1,846

ADOLESCENT CLUBS ESTABLISHED

1,045

SCHOOL FORUMS FORMED





AWARENESS RAISING AND PRACTICING GOOD VALUES

Under this component, truthfulness, benevolence, forgiveness and altruism are practiced to increase moral values and social awareness among the adolescents. Besides, the adolescents participate in different awareness raising activities against dowry, child marriage, sexual harassment and violence against women across the country. Adolescent Clubs have set up 'Shohojogita o Shohomormita Corner' to collect and store winter clothes and other things for use by the helpless and distressed people. During cyclones, the Clubs in coastal areas and some other districts play a significant role in evacuation of the residents to cyclone shelters. Besides, to mark different national and international days, members of the Adolescent Clubs of all the POs arrange different programs.

LEADERSHIP AND LIFE SKILL DEVELOPMENT

Different POs organize 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

Under the component, different awareness raising sessions are conducted for the adolescents on the importance of physical and mental well-being; menstrual hygiene; safe food and nutrition; personal, family and social cleanliness etc. Besides, blood grouping of about 1 lakh people have been conducted so far. 58,000 pieces of sanitary napkins have been distributed among the members of Adolescent Clubs and School Forums to ensure healthcare of the adolescent girls.

ADOLESCENT CLUB MEMBERS HELPED PREVENT 410 INCIDENTS OF CHILD MARRIAGE, 138 CASES OF DOWRY, AND 343 CASES OF SEXUAL HARASSMENT AND VIOLENCE AGAINST WOMEN, CHILDREN AND THE ELDERLY.

SPORTS AND CULTURAL ACTIVITIES

Reading books; story-telling and writing; wall magazines; drawing, poetry recitation, debate competitions; and workshops are organized under the component to build a progressive future generation. Besides, football, volleyball, handball, badminton, swimming, mini-marathon, cycling competitions are organized to motivate adolescents to follow a healthy lifestyle. In FY 2020-21, around 6,000 adolescents participated in around 4,000 cultural and sports events.

COVID-19 RESPONSE

Adolescent Club members conducted extensive awareness campaigns across the country to contain the spread of Covid-19. They distributed hand sanitizers, masks and leaflets following the government-issued health directives. They also distributed soapy water and provided instructions on how to make soapy water at a low cost. The members under different POs arranged free campaigns for registration of Covid-19 vaccines. In addition, they collected foods from the affluent people in their locality to distribute these among the poor and distressed.

SDGs & PKSf

With the deadline of the Millennium Development Goals (MDGs) completed in 2015, work on the UN-sponsored Sustainable Development Goals (SDGs) has begun. This well-thought-out and far-reaching action plan is now at the center of the development initiatives globally. To support the government's efforts to achieve the SDGs in Bangladesh by 2030, PKSf places special emphasis on identifying and expediting the various aims of the SDGs embedded in its activities.





TRAINING

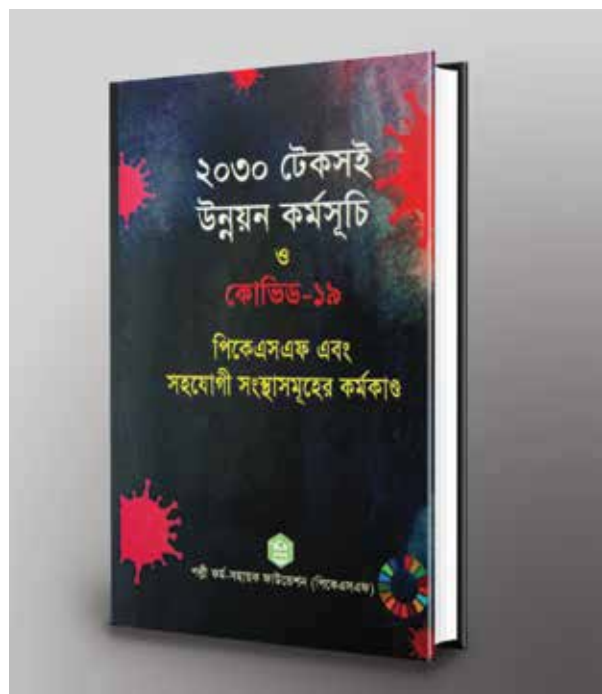
Training programs on SDGs are being conducted with participation of chief executives and focal persons of Partner Organizations (POs). Two day-long online training courses were organized on 25 October and 12 November 2021 to enhance PO officials' understanding of the concept of SDGs. Dr Nomita Halder NDC, Managing Director of PKSf, highlighted the key issues of development, economy and sustainability in her welcome speech at the training. Highlighting Bangladesh's success in achieving the MDGs, she stressed on the need for ensuring development and good governance in planning and effective implementation of the SDGs. Dr Md Jashim Uddin, Additional Managing Director-2 of PKSf, conducted the inaugural session of the training.

Md Monirul Islam, Joint Secretary, SDG Cell, Prime Minister's Office, gave a presentation on the SDG Targets, Indexes, SDG Mapping and M&E Framework.

Md Alamgir Hossain, Deputy Director, Bangladesh Bureau of Statistics, chaired a session on localization and evaluation framework of SDGs. He described the process of measuring the progress of SDGs. To date, 146 people from 74 POs have received this training.

PUBLICATION OF BOOK ON SDGs

A book titled '2030 Tekshoi Unnayan Karmasuchi O Covid-19 : PKSf ebong Sohojogi Sangsthasomuhur Karmakando' (Sustainable Development Goals and Covid-19: Activities of PKSf and POs) has been published on the basis of data related to SDG implementation by PKSf and its POs. PKSf works with the poor in rural areas, coastal regions and in the hills



across the country. PKSf's approach and success are built on direct contact with the people. Covid-19 had upset that approach. But with the help of modern information technology and sincerity and diligence of PKSf's staff and POs, PKSf's activities continued during the pandemic. The list of PKSf's work during this pandemic and its success has been recorded in this book. The specific aim of the book is to reflect on the sustainable development aspirations of PKSf in implementing various programs and projects. The book contains a comprehensive analysis of all 17 SDGs.

INNOVATIVE AGRICULTURAL INITIATIVES

PKSF is implementing a program, titled 'Innovative Agricultural Initiatives', to generate jobs for the poor by involving them in new economic activities such as agriculture, fishery, and livestock by piloting of new technologies and varieties. Though PKSF had been carrying out these activities through the LIFT program since 2006, they are currently being implemented under this special program.

TILL JUNE 2021

52 ORGANIZATIONS WERE IMPLEMENTING

45 INNOVATIVE INITIATIVES

BDT **2,865.80** CRORE
ALLOCATED FOR ASSISTANCE TO THESE INITIATIVES

1,39,500 MEMBERS
DIRECTLY BENEFITED



This program provides financial, technical, and technological support to various innovative initiatives including dissemination of environment-friendly new technologies on agriculture, fisheries and livestock at the field level; establishing new farms and increasing agricultural productivity; assistance in value chain interventions; processing and marketing of agricultural products; providing financial and non-financial services; and increasing capacity of its members.

Out of the total approved fund of the program, BDT 2,352.50 crore was granted in loans while BDT 513.30 crore was earmarked for grants. Following are the major activities of Innovative Agricultural Initiatives:

CROP

- Saline-tolerant (BRRI dhan55, BRRI dhan61, BRRI dhan67, BRRI dhan73, BINA dhan10) and drought-tolerant (BRRI dhan56, BRRI dhan57, BRRI dhan71) high-yielding rice varieties are being produced and distributed among farmers in climate-vulnerable areas under the program. Currently, 3,650 farmers cultivate saline-tolerant rice on 2,850 acres of saline-affected land.
- This program has introduced climate-smart agricultural adaptation techniques such as the 'mini pond-based crop production practice' and the 'sorjan method' on approximately 66 acres of salinity-prone land in coastal areas, ensuring crop cultivation throughout the year.
- The program encourages the production and use of vermi-compost as an alternative solution to chemical fertilizers for increasing soil's fertility.

FISHERIES

- The program promotes the establishment of endangered native fish hatcheries and fry production at PO level, as well as cultivation of native fish species

at farmers' level. In addition, other activities are carried out to boost members' income through high-value fish culture.

- The program assists the coastal poor in developing sustainable sources of income and employment through seaweed cultivation, processing and marketing, and Bhetki fish farming.
- Family-based eel fish cultivation and breeding, and integrated snail and fish farming are being supported.
- An initiative is being conducted to create alternative income and employment through collecting and processing of fish pituitary glands (PGs).

LIVESTOCK

- To increase income of the poor, the program promotes modern farming technologies such as semi-intensive Black Bengal goat and sheep rearing, Pekin duck rearing, climate resilient BAU-bro (color) broiler production, semi-intensive native chicken production, fat-tailed sheep (Dumba) production etc.
- The program is implementing an initiative to conserve, improve, and disseminate important native breeds like the Black Bengal goat, Bengal sheep, Red Chittagong Cattle (RCC), Gayal, native chicken etc by establishing breeding centers at the PO level.
- Improved dairy breeding and calf rearing farms are being built at the members' level.
- The program assist in assets creation and income generation for the poor by establishing dairy farms, processing, and marketing of dairy products in improved management.



The background of the entire page is a photograph of a plant with large, vibrant green leaves and clusters of small, delicate white flowers. The lighting is soft and natural, highlighting the textures of the foliage. The word "PROJECTS" is overlaid in the upper right quadrant in a bold, yellow, sans-serif font.

PROJECTS

Bangladesh's social scenario is characterized by strange adversities. Even if the measures for 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 are not enough to help the poor under such circumstances. That's why PKSf implements various projects to meet their needs.





BANGLADESH RURAL WATER, SANITATION & HYGIENE FOR HUMAN CAPITAL DEVELOPMENT PROJECT

Bangladesh has done remarkably well in ensuring accessibility of drinking water and sanitation to the people in the past years. But the sanitation coverage in safe management in the country is only 38.7% whereas public access to safe management water is only 58.5%, according to the Joint Monitoring Report (JMP) 2020. Water quality and safety still remain a major concern. In this context, PKSF has adopted a demand-driven strategy for construction and expansion of hygienic toilets through lending.

The Government of Bangladesh has received financing from the World Bank and the Asian Infrastructure Investment Bank (AIIB) for Implementing 'Rural Water, Sanitation and Hygiene for Human Capital Development' Project. The core objective of the project is to meet 'safely- managed' service standards in line with SDG 6.1 and 6.2 in selected rural areas of Bangladesh for institutional reforms and improvement of WASH services.



THE PROJECT AT A GLANCE

TITLE	 RURAL WATER, SANITATION AND HYGIENE FOR HUMAN CAPITAL DEVELOPMENT PROJECT
DURATION	 5 YEARS
FINANCIER	 INTERNATIONAL DEVELOPMENT ASSOCIATION (IDA) ASIAN INFRASTRUCTURE INVESTMENT BANK (AIIB) PKSF
FUND	 USD 328.9 MILLION IDA, AIIB: USD 184.4 MILLION PKSF: USD 144.5 MILLION

On 3 May 2021, the Finance Division of the Government of Bangladesh and the PKSf signed two Subsidiary Agreements (SAs) to implement the project. The project has been marked effective by the World Bank and the AIIB on 10 and 11 May 2021 respectively.

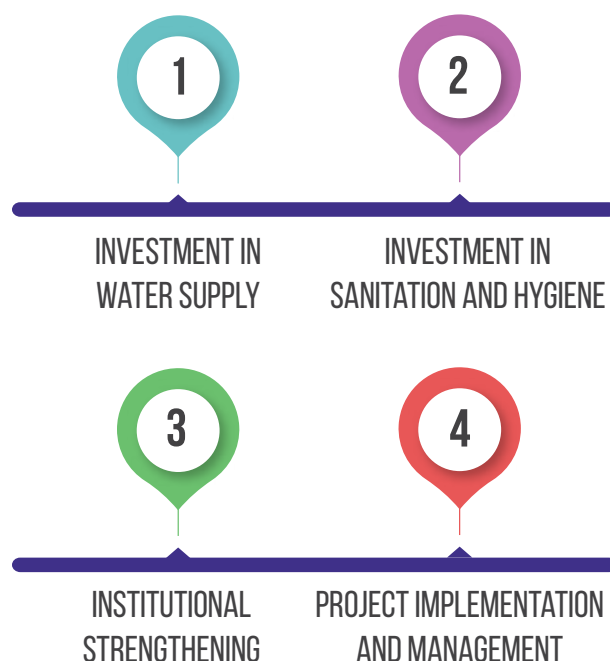
Given the overall state of the WASH sector and the Covid-19 pandemic, the project will ensure safety of all by preventing various diseases and preventing the spread of infectious diseases by ensuring better access to safe WASH services at households and in public places. The project will carry out a diverse range of Behavioral Change Communication (BCC) campaigns to encourage people to adopt proper WASH practices.

PROJECT COVERAGE

Around 52,00,000 households in 78 upazilas of 18 districts are expected to have access to 'safely-managed' WASH facilities through this project. The project is being implemented in the field through 54 POs of PKSf.

Sl.	Division	No. of District	Name of District	No. of Upazila
1	Mymensingh	3	Jamalpur, Mymensingh, Sherpur	13
2	Rangpur	4	Gaibandha, Kurigram, Lalmonirhat, Nilphamari	17
3	Chattogram	7	Brahmanbaria, Chandpur, Chattogram, Cumilla, Feni, Lakshmipur, Noakhali	36
4	Sylhet	4	Sylhet, Habiganj, Moulvibazar, Sunamganj	12

PROJECT COMPONENTS



ECCCP-FLOOD

EXTENDED COMMUNITY CLIMATE CHANGE PROJECT – FLOOD

The project, funded by the Green Climate Fund (GCF), is working to directly serve 90,000 project participants to enhance their resilience to climate change by helping them adopt and practise climate-adaptive activities. They will be able to identify the impacts of climate change on their lives and livelihoods and prepare plans for addressing those impacts through 1,000 climate change adaptation groups (CCAGs).

10,000 HOMESTEADS
TO BE ELEVATED

2,810 FAMILIES
TO GET CLIMATE-RESILIENT
HYGIENIC TOILETS



THE PROJECT AT A GLANCE

TITLE



EXTENDED COMMUNITY
CLIMATE CHANGE PROJECT -
FLOOD (ECCCP-FLOOD)

DURATION



2020-2024

FINANCIER



GREEN CLIMATE FUND (GCF)
PKSF

FUND



USD: 3.33 MILLION
GCF: USD 9.68 MILLION
PKSF: USD 3.65 MILLION

WORKING AREAS



NILPHAMARI, LALMONIRHAT
KURIGRAM, GAIBANDHA AND JAMPALPUR

Targeted project participants in five flood-prone districts of Bangladesh will be able to protect their homesteads and household resources from flooding, thanks to the raising of homestead plinths and re-construction of these houses. They have already started cultivating vegetables round the year on the raised plinths. Raised plinths will also be used as flood shelters during floods. As many as 2,500 targeted households will avail safe drinking water from tube wells installed on raised plinths in flood-prone areas. In addition, 2,810 households will be provided with climate-resilient sanitary latrines. As many as 90,000 targeted project participants will adopt and practice climate-resilient livelihood options including cultivation of stress-tolerant crop varieties and goat/sheep rearing in slatted sheds.

The inception workshop of ECCCP-Flood was held on 20 June 2020 via an online platform. Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, presided over the workshop. Fatima Yasmin, Secretary, Economic Relations Division (ERD) was present as the Chief Guest. Dr Rafiq Ahmed, Director General of the

Department of Environment (DoE) was present as a Special Guest. Mohammad Moinuddin Abdullah, the then Managing Director of PKSF, delivered the welcome remarks.

Following are the Implementing Entities (IEs) of the project that are carrying out the project's interventions in the field:

Name of Implementing Entities (IEs)	Working Area	
	Upazila	Upazila
Eco-Social Development Organization (ESDO)	Fulchori	Gaibandha
	Matherganj and Sharishabari	Jalampur
Thengamara Mahila Sabuj Sangha (TMSS)	Saghata	Gaibandha
Padakhep Manabik Unnayan Kendra (PMUK)	Rowmari	Kurigram
National Development Programme (NDP)	Chilmari	Kurigram
	Char Rajibpur	
Society for Social Service (SSS)	Islampur	Jalampur
	Melandaha	
Self-Help and Rehabilitation Programme-SHARP	Dimla	Nilphamari
Gram Bikash Kendra (GBK)	Dimla	Nilphamari
NAZIR (Natun Zibon Rochi)	Lalmonirhat Sadar	Lalmonirhat
People's Oriented Program Implementation (POPI)	Lalmonirhat Sadar	Lalmonirhat

LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT (LICHSP)

Access to finance for housing is a perpetual challenge for low income people. It is more difficult in urban areas. The complexities surrounding land ownership and the lack of high initial investment are the two major barriers. Longer loan terms and absence of appropriate guarantee mechanisms also create obstacles. The traditional microfinance system offers very little scope for funding in housing which relates to conventional mortgages.

TILL JUNE 2021

LOAN DISBURSED

BDT **1,59.77** CRORE

QUALITY HOUSING ENSURED FOR

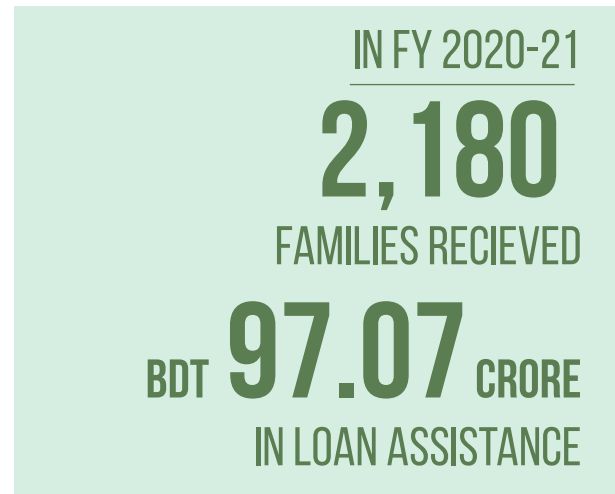
7,365 FAMILIES

PKSF and the National Housing Authority launched the 'Low-Income Community Housing Support Project' in October 2016 to improve the housing conditions of low-income people in urban areas. PKSF is implementing Component-3 (Shelter Lending and Support) of this project. The purpose of this component is to examine an appropriate loan model for financing in the housing sector to meet the housing needs of the low-income population living in urban areas. The project, jointly funded by the Government of Bangladesh and the World Bank, is being implemented through seven POs in 13 selected towns. The loan recovery rate at the field level is 99.6 percent.

The project has been evaluated and categorized by the World Bank as 'Satisfactory' since its inception, a special achievement for PKSF. The assessment shows that the health of the project participants has improved, peace of mind, social security and dignity have increased and improved learning environment for their children has been ensured. In addition, some members are contributing to the family's income by starting home-based income-generating activities at the houses built with the project's assistance. Implementation of this project also created direct employment opportunities for local construction workers.

WORKING AREAS AND PROJECT-IMPLEMENTING POs

Name of PO	Name of Towns
Grameen Jano Unnayan Shangstha	Bhola
SDS (Shariatpur Development Society)	Shariatpur
TMSS	Bogra, Cumilla and Narayanganj
Addin Welfare Centre	Jashore and Magura
Eco-Social Development Organization (ESDO)	Rangpur and Thakurgaon
National Development Programme (NDP)	Sirajganj, Ishwardi (Pabna)
Pidim Foundation	Narsingdi and Gazipur



MDP

MICROENTERPRISE DEVELOPMENT PROJECT

PKSF is implementing the 'Microenterprise Development Project-Additional Financing (MDP-AF)' to mitigate the negative effects of the Covid-19 pandemic by injecting liquidity into the rural economy. This two-year project, funded by the Asian Development Bank (ADB), is being implemented throughout the country by 97 Partner Organizations (POs) of PKSF.

TILL JUNE 2021

BDT **401** CRORE DISBURSED

AMONG **94** POs

LOANS AVAILED BY

2,481 MICROENTREPRENEURS

THE PROJECT AT A GLANCE

TITLE	MICROENTERPRISE DEVELOPMENT PROJECT-ADDITIONAL FINANCING
DURATION	2021-2023
FINANCIER	ASIAN DEVELOPMENT BANK (ADB)
FUND	USD 50 MILLION (LOAN) USD 0.50 MILLION (TECHNICAL ASSISTANCE)
PARTICIPANTS	30,000 MICROENTREPRENEURS

The loan component of the project provides financial assistance of BDT 424 crore (equivalent to USD 50 million) to microentrepreneurs whose economic activities have been negatively impacted by the pandemic. Microentrepreneurs are connected with Mobile Financial Services (MFS) as part of the project's Technical Assistance activities aimed at facilitating their business transactions and financing activities. Furthermore, the project assists microentrepreneurs with quality improvement, packaging, branding, and marketing their goods to a broader market through e-commerce platforms. Additionally, capacity building activities for the PO officials are conducted.

ALONGSIDE A RANGE OF
NON-FINANCIAL SERVICES,
BDT 424 CRORE IS BEING
OFFERED TO THE
PANDEMIC-HIT
MICROENTREPREURS
TO HELP REVIVE THEIR
ECONOMIC PURSUITS



PACE

PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES

PKSF has been implementing the 'Promoting Agricultural Commercialization and Enterprises (PACE)' project since January 2015. The total fund of the project is USD 92.85 million, to which the International Fund for Agricultural Development (IFAD) contributes USD 40 million. In addition, a grant fund of USD 0.36 million from Korean Grant Fund has been received to develop an e-platform for the online marketing of products of microenterprises. PKSF and its POs provide the rest of the fund.

The project's tenure has been extended to December 2022 to help revive the country's most affected microenterprise sector in the COVID-19 epidemic. IFAD is financing an additional USD 18 million for the extended period of the project.

To expedite poverty reduction efforts through creating self- and wage-employment by expanding farm and non-farm microenterprises, PACE extends various support and services to entrepreneurs, including financial services under three inter-related components - (a) Financial Services for Microenterprise, (b) Value Chain Development, and (c) Technology Transfer.

THE PROJECT AT A GLANCE

TITLE



PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

FINANCIER



INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT (IFAD),
PKSF AND POs, KOREAN GRANT FUND

DURATION



2015-2022

FUND



USD 129.72 MILLION
IFAD: USD 58.01 MILLION
PKSF AND POs: USD 71.35 MILLION
KOREAN GRANT FUND: USD 0.36 MILLION

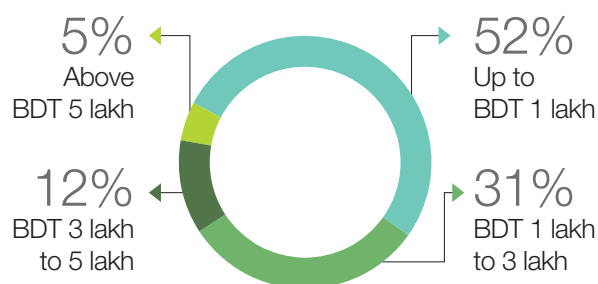
FINANCIAL SERVICES FOR MICROENTERPRISES

Financial assistance is being provided for 156 types of economic activities under farming, processing, trade and service sectors under the Microenterprise Financial Services component. As many as 3,56,981 microentrepreneurs are served through the loan

program. The average loan size is BDT 1.50 lakh. Through the PACE project, two new financial service products - 'Start-up capital loan' for young people with technical skills and entrepreneurial ideas, and 'Lease financing' for microentrepreneurs to expand their ventures - have been piloted. So far, 300 entrepreneurs have availed these two products.



Sector-wise Share of ME Loan Outstanding



Ceiling-based Share of ME Loan Outstanding



**IN A PERFORMANCE ASSESSMENT,
PACE HAS SECURED THE SECOND
TOP-SPOT AMONG ALL
IFAD-FINANCED PROJECTS
IN THE WORLD**

VALUE CHAIN DEVELOPMENT

The value chain sub-projects undertaken in 16 agricultural and 15 non-agricultural sub-sectors under PACE are being implemented through 53 POs in 144 upazilas of 41 districts. Entrepreneurs and stakeholders are getting various technical, technological and marketing assistance through these sub-projects.

The following value chain sub-projects were undertaken in FY 2020-21:

High-Value Spice Cultivation: The 'Increasing Entrepreneurs' Income through High-Value Spice Cultivation and Marketing in Advanced Methods' subproject serves 1,000 farmers and microentrepreneurs in Faridpur's Sadar and Boalmari upazilas.



Expansion of Ecological Farming: A total as 1,000 microentrepreneurs in Charbhadrasan upazila of Faridpur district are getting technical, technological and marketing assistance through a sub-project titled 'Increasing the Income of Entrepreneurs in Char Areas through Expansion of Ecological Farming Methods'.

Expansion of Crab Farming Technology: 'Increasing Income and Employment Creation of Entrepreneurs through Expansion of Crab Farming Technology and Marketing of Crabs' is being implemented to serve 1,000 microentrepreneurs in Rampal and Mongla upazilas under Bagerhat district.

An e-commerce platform titled 'SUPONNO' has been introduced to promote marketing of products of small-microenterprises. At present, 150 products are being showcased by eight POs from seven districts. Initiatives have been taken to supply the products in six divisional cities.

74

VALUE CHAIN SUB-PROJECTS IN PROGRESS

3,11,619

PEOPLE RECEIVING TECHNICAL,
TECHNOLOGICAL, MARKETING ASSISTANCE



TECHNOLOGY TRANSFER

Appropriate technologies have been transferred from home and abroad under PACE to increase productivity of microenterprises. So far, 25 technology transfer sub-projects have been undertaken directly serving 30,868 micro-entrepreneurs/farmers.

25 SUB-PROJECTS
ON TECHNOLOGY TRANSFER UNDERTAKEN

30,868
MICRO-ENTREPRENEURS/FARMERS
DIRECTLY BENEFITED

TRAINING & WORKSHOP

A total of 829 officers of PKSf and POs have received training on various topics related to microenterprise management. In FY 2020-21, an 'Annual Review Workshop' for value chain sub-projects and a meeting on 'PKSF's ME Program' to discuss prospects and challenges of the microenterprise sector were held.

PPEPP

PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE

PKSF is implementing the Pathways to Prosperity for Extremely Poor People (PPEPP) project for sustainable development of the country's extremely poor population. The goal of the project is to lift 1 million extremely poor people (2.5 lakh households) out of the low-income trap and engage them in the mainstream development activities and economic growth. The PPEPP project - jointly funded by the UK's Foreign, Commonwealth and Development Office (FCDO) and the European Union - is being implemented in 188 hard-to-reach Unions of 15 districts where the poverty prevalence is high.

244,096

EXTREMELY POOR HOUSEHOLDS ORGANIZED

7,642

PROSPERITY VILLAGE COMMITTEES FORMED

1,21,718

FARM AND OFF-FARM IGAs IMPLEMENTED



31,000
EXTREMELY POOR FAMILIES
RECIEVED EMERGENCY
CASH ASSISTANCE

This multi-dimensional project is contributing to the development of the extremely poor in six programmatic areas: Livelihoods, Nutrition, Community Mobilization, Disaster and Climate Resilience, Disability Inclusion, and Women Empowerment Leading to Gender Equality.

Following the successful completion of the initial phase from April 2019 to March 2020, the main implementation phase of the project is currently underway for a period of five years (April 2020 to March 2025). Under this project, multidimensional services are being provided to the poorest members at the household level even in the midst of the Covid-19 pandemic, cyclones Amphan and Yaas, tidal surges and long-term floods.

ORGANIZING TARGETED HOUSEHOLDS

Under the PPEPP project, 244,096 extremely poor households have been organized through more than 7,600 Prosperity Village Committees (PVCs). Around 94% of the selected members of the project are women. These PVCs are playing a key role in bringing about positive changes in the targeted households and the wider community by providing inclusive services.

BUILDING RESILIENT LIVELIHOODS

The PPEPP project is implementing agricultural and non-agricultural income generating activities to engage the poorest members in mainstream economic growth and activities. Grants, flexible loans, technical services and establishing linkages with public and private service providers are ensured. In addition, participants are provided with required technical skills training for IGA expansion and enterprise development.

PRIMARY HEALTH CARE AND NUTRITION ACTIVITIES

Under these services, children under the age of five, pregnant and lactating mothers, adolescent girls and women of reproduction age, elderly people and persons with disability receive various services on a priority basis. Nutrition-sensitive and nutrition-specific activities as well as safe water, sanitation, and hygiene services are provided at household and community level. The nutrition-specific services cover all the 16 DNIs (direct nutrition interventions) promoted by the National Nutrition Services (NNS) of the Bangladesh government.

In addition, people in the working area are receiving basic healthcare services through Satellite Clinics and Specialized Health Camps. Platforms like Prosperity Village Committee, Maa o Shishu Forum, and Kishori Club are regularly organizing various sessions to create awareness on improving the nutritional status of the extremely poor households.

ENSURING INCREASED ACCESS TO VARIOUS SERVICES

The poorest households are often deprived of government services due to a lack of awareness. To address this problem, awareness is raised at the household and the community levels, and linkages are established with government and non-government service providers.

RESPONDING TO COVID-19 AND NATURAL SHOCKS

During lockdowns imposed by the government to curb the spread of Coronavirus in the country, BDT 27.5 crore was distributed through emergency cash assistance activities to 31,000 extremely poor households that faced food insecurity. Under the initiative, each household received BDT 9,000 in three equal instalments. The money was sent directly to the participants through mobile banking or agent banking to ensure transparency.

Additionally, PPEPP-affiliated POs undertook their own relief distribution program and awareness campaigns on Covid-19 health safety protocol.

In the coastal areas of the south-western part of the country, the POs carried out relief activities for the extremely poor households affected by cyclones Amphan and Yaas. In the post-Amphan period, more than 1 million liters of potable water was distributed among the most affected people of Satkhira under the PPEPP project.



AGRICULTURAL SKILL DEVELOPMENT

8,762 HOUSEHOLDS
PROVIDED WITH TRAINING

1,18,000 HOUSEHOLDS
PURSUING HOMESTEAD GARDENING

10 LAKH LITERS
OF POTABLE WATER SUPPLIED FOR
AMPHAN-HIT PEOPLE IN SATKHIRA

38,500 UNDER-5 CHILDREN
LINKED WITH GOVT. SERVICES

NUTRITION-SPECIFIC SERVICES
EXTENDED TO

1,32,017 HOUSEHOLDS

APPROPRIATE IGAs IMPLEMENTED FOR

7,353 FAMILIES WITH PWDs



RMTP

RURAL MICROENTERPRISE TRANSFORMATION PROJECT

PKSF has started implementing a new project titled Rural Microenterprise Transformation Project (RMTP) for the development of agro-based microenterprises. The USD 200 million project is being jointly funded by the International Fund for Agricultural Development (IFAD), the Danish government, and PKSF and its Partner Organizations (POs).

RMTP is making value chain interventions to promote different potential high-value agricultural products in three major sectors: crop and horticulture, livestock and poultry, and aquaculture. The project will support production and marketing of safe agricultural produce. For this purpose, the project will introduce Global Good Agricultural Practices (GGAP) and HACCP protocols and traceability of agricultural products. Besides, innovative technologies like Artificial Intelligence (AI), Internet of Things (IoT) will be introduced in the agricultural sector. The project will also extend financial services through big MFIs to expand rural enterprises. PKSF will take initiatives to adopt blockchain technology and a crowdfunding platform for the promotion of microenterprises.

UNIQUE FEATURES

COMPLIANCE WITH GGAP, HACCP PROTOCOLS

USE OF PRODUCT IDENTIFICATION METHODS

INTRODUCTION OF AI AND IOT TECHNOLOGIES

ADOPTION OF BLOCK-CHAIN TECHNOLOGY

LAUNCHING OF CROWDFUNDING PLATFORM

THE PROJECT AT A GLANCE

TITLE



RURAL MICROENTERPRISE
TRANSFORMATION PROJECT
(RMTP)

DURATION



6 YEARS

FINANCIER



INTERNATIONAL AGRICULTURAL
DEVELOPMENT FUND (IFAD),
DANISH INTERNATIONAL DEVELOPMENT
AGENCY (DANIDA),
PKSF & ITS PARTNER ORGANIZATIONS (POs)

FUND



USD 200 MILLION

IFAD: USD 81 MILLION

DANIDA: USD 8.3 MILLION

PKSF & POs: USD 110.7 MILLION

LAUNCHING CEREMONY

Although the implementation of this project began in January 2020, its launching ceremony was held on 23 August 2020. The virtual ceremony was presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSF, while Md Ashadul Islam, the then Senior Secretary of Financial Institutions Division, Ministry of Finance, attended the event as the Chief Guest. Former PKSF Managing Director Mohammad Moinuddin Abdullah gave the welcome address on the occasion.

Omer Zafar, Country Director of IFAD, and Her Excellency Winnie Estrup Petersen, Danish Ambassador to Bangladesh, attended the program as the Guest of Honor.

TRAINING

A day-long online training titled 'Value Chain Analysis and Value Chain Sub-Project designing' was organized on 26 December 2020 under the RMTP project. A total of 60 participants including six from PKSF and one officer each from 54 partner organizations took part in the training. The training provided guidelines and techniques to select potential high-value agro-products of livestock, poultry, fisheries, horticulture and crop sectors. The overall concept of value chain development, sub-sector selection strategies, SWOT analysis, existing challenges of the value chain and strategies for overcoming it, budgeting, M&E and sustainability of value chain interventions were also discussed.

SATISFACTORY PROGRESS

An IFAD Supervision Mission evaluated the progress of different activities of RMTP from 15-29 November 2020. This was the first Supervision Mission for the project. The Supervision Mission expressed satisfaction over the progress of RMTP implementation.





SEIP

SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM

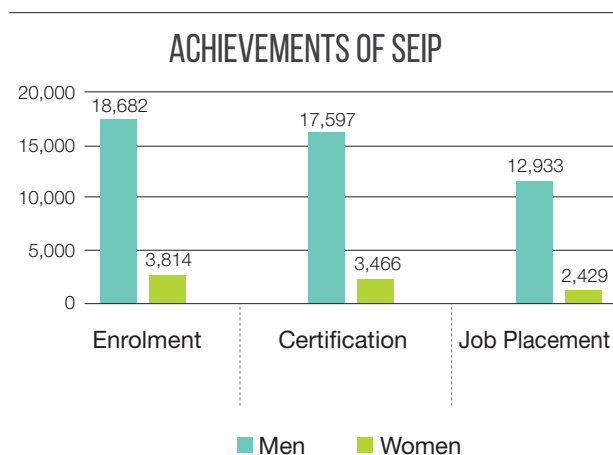
PKSF is implementing the 'Skills for Employment Investment Program (SEIP)' to provide skill development training and employment to the youths of the socio-economically disadvantaged families of Bangladesh. The Government of Bangladesh, the Asian Development Bank (ADB), and the Swiss Agency for Development and Cooperation (SDC) are jointly financing the project.



GOALS AND ACHIEVEMENTS

Training activities were conducted on 17 different trades in 31 districts of the country through 38 training institutions under two tranches of the SEIP project, which began in 2015.

Up to June 2021, a total of 22,496 trainees enrolled against the target of 23,800 trainees under two tranches. Of them, 21,063 have completed their training. A total of 15,362 youths have found employment, which is 73% of the total trainees.



According to the agreement, PKSf will provide three-month skills training to 12,000 youths in 15 different trades through partner training institutions from July 2021 to December 2023. After completing the training, 60% of the participants will be placed in jobs. Given the growing demand for geriatric care and other nursing services for Bangladesh's aging population, it has been planned to provide training on the caregiving trade and create jobs in this field.

CONTRACT SIGNING FOR 3RD TRANCHE

On 24 December 2020, an agreement was signed between PKSf and the Skills Development Coordination and Monitoring Unit (SDCMU) to conduct skills training and employment activities under the 3rd Tranche of the SEIP Project.

Under the 3rd tranche of the SEIP project, PKSf intends to provide skills training and employment to people with disabilities and orphans in order to ensure their security, as they are more vulnerable among the socio-economically disadvantaged communities.

SEP

SUSTAINABLE ENTERPRISE PROJECT

PKSF is implementing the 'Sustainable Enterprise Project (SEP)' to assist business cluster-based microenterprises of Bangladesh in enhancing their marketing and brand development capacity and adopting environment-friendly business practices. The total budget of this five-year project is USD 130 million, of which the World Bank and PKSF will finance USD 110 million and USD 20 million respectively.

DURATION



5 YEARS

FINANCIER



THE WORLD BANK AND PKSF

FUND



USD 130 MILLION

THE WORLD BANK: USD 110 MILLION

PKSF: USD 20 MILLION

37

DISTRICTS

64

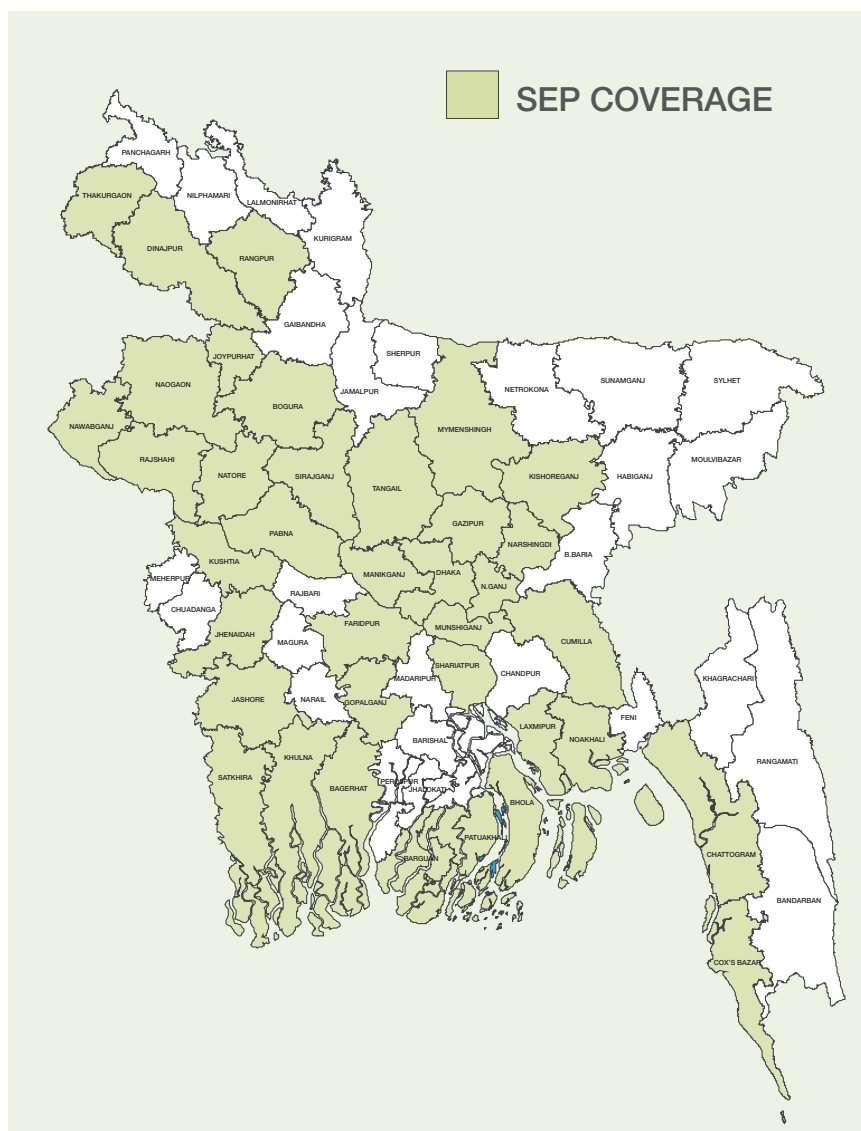
SUB-PROJECTS

47

PROJECT-IMPLEMENTING
PARTNER ORGANIZATIONS

40,000

MICROENTERPRISES



FEMALE
MICRO-ENTREPRENEURS

83%



Mercy Miyang Tembon
Country Director
Bangladesh and Bhutan
The World Bank

... the Microenterprise sector is the backbone of the economy of Bangladesh ...

In order to implement the project, the lead business groups based in the lead sub-sectors of the agricultural and manufacturing sectors are being provided with financial and technical support to implement various activities. Among the sub-project proposals with proposed activities in the value-chain of the sub-sector, so far 64 sub-project proposals from 30 different financial sub-sectors have started implementing sub-project activities in the fields.

Up to June 2021, a total of BDT 514.70 crore – out of the total approved microenterprise loan of BDT 719 crore – was disbursed among 47 Partner Organizations (POs). A training on 'SEP Policy and Safeguard Documents' was organized to enhance the capacity of the officials of the POs. More than 400 officers from 52 sub-projects participated in the training. In addition, training sessions were arranged for microentrepreneurs at PO level on various issues including environmental and technical.

Christophe Crepin, Practice Manager of the World Bank had a virtual meeting with Mohammad Moinuddin Abdullah, the then Managing Director, and Md Fazlul Kader, Deputy Managing Director (now Additional Managing Director) of PKSf on 09 December 2020. To ensure the country's overall development, the meeting discussed a range of issues including digital financing at the microenterprise level, technology transfer, use of e-commerce platforms, scaling up microenterprises, and environmental development of microenterprises.

For sharing the experiences gathered through the SEP, the World Bank organized a webinar titled 'Building Back a Better and Greener Bangladesh' on 19 January 2021. Christophe Crepin, Practice Manager of the World Bank chaired the event. Md Fazlul Kader, the then Deputy Managing Director of PKSf, delivered the welcome remarks. He highlighted PKSf's pursuit in developing the microenterprise sector of Bangladesh. Zahir Uddin Ahmed, Deputy General Manager of PKSf and Project Coordinator of SEP made a presentation on the project's progress, achievements and future challenges. Christophe described PKSf as a pioneer institution for ensuring easy access to finance for microenterprises.

The Mid-term Review mission of the SEP was conducted from 20 to 28 June 2021. The mission ranked the project as 'Satisfactory'. The WB team expressed its satisfaction over the substantial progress made under the project.

Under the project, technical support is being provided for the development of new technologies, technology transfer, and capacity building of microenterprises. New technologies such as ecological farming, eco-block, plastic recycling, fruit bagging, eco-tourism, Biofloc etc. are being introduced through the project.

Entrepreneurs are being connected to online marketing platforms with the help of the POs and under the guidance of the Project Management Unit (PMU). An e-commerce website titled dhama.com.bd has already been launched. More than 250 entrepreneurs have been linked to the e-commerce site to provide safe mangoes.

Under the 'common services' of the project, Grameen Jano Unnayan Sangstha, a PO of PKSf, has set up a buffalo shelter (Killa) at the remote char of Bhola so that buffaloes can take refuge here in times of disaster and the herdsmen can rest. It has a tube well, a kitchen, and restrooms. When cyclone Yash hit the coast in May 2021, many buffaloes survived due to the Killa.

The Ziala area in Satkhira district is famous for dairy products, but had poor waste management systems. SEP installed a modern plug-flow drainage system there for the efficient disposal of cow waste.

The PMU prepared and distributed a 'COVID-19 Safety Protocol' to ensure that business clusters under the project can run their operations safely during the Corona pandemic. Some microentrepreneurs have also been benefited by producing masks during the pandemic. During the pandemic, the PMU, through the POs, stayed in constant touch with microentrepreneurs and provided them with necessary technical assistance.



RISK MITIGATION PROJECTS

Disaster is one of the main setbacks for a large number of poor people in Bangladesh who constantly strive to graduate out of poverty. Just as there is a risk of loss of life and resources due to natural disasters, there is also a risk of death of livestock due to sudden outbreaks of diseases. PKSF is implementing two projects to protect the poor from such catastrophes. One project aims to protect livestock from disease outbreaks and the other aims to reduce the risks of disasters caused by climate change.

TILL JUNE 2021

1,58,378 MEMBERS RECEIVED

BDT **624** CRORE IN LOANS



LRMP PROJECT

In order to further streamline the livestock sector extension services and enhance the capacity of farmers, PKSf is implementing a project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services,' in short 'LRMP'. The project is funded by the Swiss Agency for Development and Cooperation (SDC). The main objectives of the project are to develop the capacity of farmers in livestock rearing and increase resilience of livestock farmers against natural disasters and disease shocks. In addition, a model for sustainable implementation of expansion and other financial services under the Livestock Survey Services program is being Developed. The project is being implemented through 15 POs in 37 districts. SDC is providing 3.4 million CHF (equivalent to BDT 28.92 crore) in grant.

Despite the various challenges posed by the Covid-19 epidemic since the project's inception, 220 PO officials were trained on project implementation strategies till June 2021. The project has disbursed BDT 5.35 crore out of the total grant of BDT 8.92 crore for the implementation of field-level activities such as farmers' training, vaccination camps, etc. From June 2020 to June 2021, loans totalling BDT 624 crore have been disbursed among 1,58,378 members. A total of BDT 46.58 lakh in loans and service charges has been waived due to the deaths of 149 animals under this scheme. In addition, a database containing information on 1,55,098 farmers under this project has been prepared. At the first Project Steering Committee meeting on 19 August 2021, SDC expressed

satisfaction over the progress of the project despite adverse field conditions.

IRMP PROJECT

Funded by the Japan International Cooperation Agency (JICA), the Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP, in short) began its activities from October 2019 to provide financial and non-financial services to the poor people to mitigate the effects of climate change and other disasters. Various financial and non-financial services are being developed, necessary policies being formulated and institutional framework being developed to serve the intended members at the grassroots. Under the project, various financial and non-financial services are provided to the people at risk of climate change-induced shocks in cyclone-prone coastal areas of the country. In addition, efforts are on to determine appropriate financial and non-financial services for the people in flood-prone areas of the country.

On 22 March 2021, PKSf arranged a 'Learning and Dialogue Workshop' attended by senior officials of PKSf and its Partner Organizations (POs) and JICA Expert Team to learn about the best global risk mitigation approaches and way forward.



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 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 those participating in various programs and projects of PKSf.



TRAINING

PKSF established its Training Cell in 1997. Since then, PKSF has been arranging different training programs to enhance the professional capacity of the participants for long-term organizational development. PKSF not only offers training to its own and Partner Organizations' officials, but also arranges internship programs for university students. In addition, exposure visits are organized for both domestic and foreign delegates from different organizations.



IN 2020-2021

PKSF TRAINING CELL CONDUCTED THE FOLLOWING ONLINE TRAINING COURSES:

OPERATION MANAGEMENT IN COVID-19 SITUATION

32 BATCHES

746 PARTICIPANTS

MICROENTERPRISE ANALYSIS AND APPRAISAL

13 BATCHES

324 PARTICIPANTS

MENTAL STRESS MANAGEMENT AND HUMAN COMMUNICATION STRATEGY

03 BATCHES

72 PARTICIPANTS



PKSF has brought about systematic changes in the implementation process of the training programs due to the outbreak of the Covid-19 pandemic. Online training programs have been introduced instead of conducting classroom-based training. The Training Cell has developed four new online training courses based on the demand from the POs. So far, 1,142 PO officials have taken three online courses in 48 batches.

PKSF's Training Cell, in coordination with the Human Resources Cell, conducted a two-day 'Training of Trainers (ToT)' on 'Microenterprise Analysis and Loan Expansion Strategy' for 17 PKSF officers at PKSF Bhaban. In addition, an online course module, styled 'Stress Management and Human Communication', has been sent to 72 PO officials who received the ToT earlier.

TRAINING FOR PKSF OFFICIALS

In FY 2020-2021, a good number of PKSF officials participated in various training programs. The number of participants stands at 610. Some officials took part in more than one training. These covered a wide range of topics including Public Procurement Management, Professional Skill Development, Global GAP and Good Manufacturing Practice, Agri-Produce Marketing Models and Plan for Farmer Producer Organizations in Post-Covid Context, Subject-Based ToT on Microenterprise Financial Analysis and Loan Expansion Strategy, and Digital Signature. Besides, PKSF officials participated in different workshops/ seminars on different important issues.

In FY 2020-2021, Dr Sharif Ahmed Chowdhury, General Manager (Program), attended an online meeting titled 'Regional Policy Forum on Development Support to Promote Agribusiness Clusters and Credit Enhancement Instruments and 73rd APRACA EXCOM'. Asia-Pacific Rural and Agricultural Credit Association (APRACA) organized the meeting. Due to the outbreak of Covid-19 pandemic, PKSF officials did not attend any training program abroad in this financial year.

INTERNSHIP PROGRAM

PKSF took initiatives to facilitate online internships since public access to PKSF Bhaban was restricted due to the Covid-19 pandemic. Students could complete their internships at PKSF under the guidance of their respective supervising officers via different online platforms.

No.	Name of University	No. of Participants
1.	University of Dhaka	10
2.	Bangladesh University of Professionals	09
3.	Daffodil International University	01
Total		20

RESEARCH

The main objective of the Research Unit of PKSf is to assist in the successful implementation of various programs and projects through research works. The Unit conducts research activities through its own manpower, through joint collaborations, and through outsourcing.

OVER 90 STUDIES
CONDUCTED SINCE UNIT'S INCEPTION

5 RESEARCH WORKS
COMPLETED IN 2021



The main topics of the ongoing research are: evaluating the implementation process of CCCP as an effective grant financing mechanism, impact of agricultural technologies provided by PKSf, sustainable environmental practices under SEP, demonstration effect of value chain development under PACE, and employment generation through PKSf credit programs. In addition, the Unit provided special support to different programs and projects of PKSf in selecting consultants, reviewing inception reports, determining research methodologies, formulating questionnaire, reviewing draft and final reports for various researches.

Post-project evaluation of the Community Climate Change Project (CCCP), implemented by PKSf, shows that the rate of sustainability of the implemented infrastructure is very high even after the completion of the project. Sustainability has been ensured for 99.35% hygienic latrines, 98.52% raised plinths, and 85.7% poultry rearing.

According to the mid-term evaluation of SEP project, 97 percent of the sample microenterprise owners adopted at least one environmentally sustainable practice. Around two-thirds of the respondents expressed full satisfaction at the adopted environmental practices.

The Unit also performed its scheduled duties as PKSf's 'focal point' for the Integrity Strategy and the National Social Security Strategy of the government.

THE RATE OF SUSTAINABILITY OF
THE CCCP-IMPLEMENTED
INFRASTRUCTURES IS VERY HIGH
EVEN AFTER THE COMPLETION OF
THE PROJECT.

97% OF THE SEP-SUPPORTED
MICROENTERPRISE OWNERS
ADOPTED AT LEAST ONE
ENVIRONMENTALLY SUSTAINABLE
PRACTICE.



COMMUNICATIONS & PUBLICATIONS UNIT

Over the years, the field of communication has changed intensely. The global pandemic has brought a lot of diversity through communication. The use of technology-based communication systems has increased, replacing traditional communication methods. PKSF's Communications and Publications Unit has taken various initiatives to ensure that the PKSF's activities reach the desired population by ensuring intensive flow of information technologies. Under this Unit, various publications and communications-related activities are conducted regularly and on special occasions. In addition, the Unit generally assists in the editing and publication of various reports, periodicals and statements of other departments, programs, projects and Units of PKSF.





PKSF has an informative website (www.pksf-bd.org). Updated information of various programs and projects of PKSF and different events news are regularly published on the PKSF website under the supervision of the Communications and Publications Unit.

In addition, the Unit operates a Facebook page to reach out to the wider audience at the earliest. Audiovisuals on various PKSF activities and events are published regularly on PKSF's Facebook page. Besides, PKSF disseminates the audiovisual contents on its activities through a YouTube channel 'Samridhhi'.

Circulation of news on various development activities of PKSF in the mainstream media and invitations of media personnel to various events of PKSF, writing press releases and their distribution are done under this Unit. The Communications and Publications Unit communicates regularly with the media to ensure the news coverage of PKSF's interventions. In addition, arrangements are made for regular visits of various activities of the PKSF at the field level by media personnel. The Unit also oversees the preparation of documentaries, plays and other videos for the various departments and Units of PKSF.

Regular publication of PKSF's Annual Report and Quarterly Magazine (in both Bengali and English) is a major responsibility of the Unit. The Unit members

prepare and edit the contents of the publications. It also provides direction and overall support to designers and printing companies to maintain the quality of design and printing of publications.

In addition to the publication, audiovisual contents are published on the official Facebook page and website of PKSF. Notable among these in the past year were: Discussion meeting on 17 March 2021 on the occasion of the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the Golden Jubilee of Independence, special programs organized in different districts from 20-23 March 2021, a 10-day documentary exhibition at PKSF's Bangabandhu Corner and prize-giving ceremony of an essay competition titled 'Bangabandhu Sompore Ami Ja Jani'.

Besides, the joining of Dr Nomita Haldar ndc as the Managing Director of PKSF, special discussion program on the occasion of Sheikh Russell Day, \$250 million project agreement with the World Bank for the RAISE project, mid-term evaluation report of SEP project, and success story under the PACE project etc were posted on PKSF's Facebook page.



MAJOR EVENTS

PKSF, at regular intervals, organizes various events like meetings, seminars, webinars 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.



MUJIB YEAR CELEBRATION: PKSF ORGANIZES COLOURFUL EVENTS THROUGHOUT THE YEAR

17 March 2020 marked the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. To celebrate the occasion, PKSf and its Partner Organizations (POs) organized a series of special events.

As part of the celebration, PKSf arranged theme-based drawing and essay writing competitions for 2.5 lac youths across the country. In order to discuss various issues related to this competition, a webinar was arranged on 13 December 2020. The Government announced 10-day special programs from 17-26 March 2021 to celebrate the birth centenary of Bangabandhu and the golden jubilee of Bangladesh's independence. In the early evening of 17 March 2021, the PKSf Bhaban was lit up with colourful lights and special banners adorned the facade of the building. In addition, PKSf arranged an essay writing competition on 'What I Know about Bangabandhu' for the children of PKSf officials. Four POs of PKSf arranged special events in four districts to celebrate the occasion. The POs are Eco-Social Development Organization (ESDO) (Thakurgaon, 20 March 2021), MAMATA (Chattogram, 21 March 2021), NABOLOK Parishad (Khulna, 22 March 2021), and SKS Foundation (Gaibandha, 23 March 2021).

On 20 March 2021, a four-member delegation of the Financial Institutions Division (FID), Ministry of Finance, visited PKSf. The FID team visited the 'Bangabandhu Corner' and watched some video documentaries on Bangabandhu.

In commemoration of the 46th martyrdom anniversary of Bangabandhu and to observe the National Mourning Day, PKSf organized a virtual meeting on 12 August 2021. Presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf, the event had Dr Mohammed Farashuddin, a former Private Secretary to Sheikh Mujib and a former Governor of Bangladesh Bank, as the keynote speaker. Dr Nomita Halder nbc, Managing Director of PKSf anchored the event. Others who spoke in the meeting were PKSf Board members Arijit Chowdhury, Parveen Mahmud, FCA, Nazneen Sultana, Humaira Islam and Dr Md Shahid Uz Zaman. Around 400 persons from PKSf and its Partner Organizations across the country took part in the meeting.



DISCUSSION MEETING TO MARK THE NATIONAL MOURNING DAY



CELEBRATION OF THE GOLDEN JUBILEE OF INDEPENDENCE

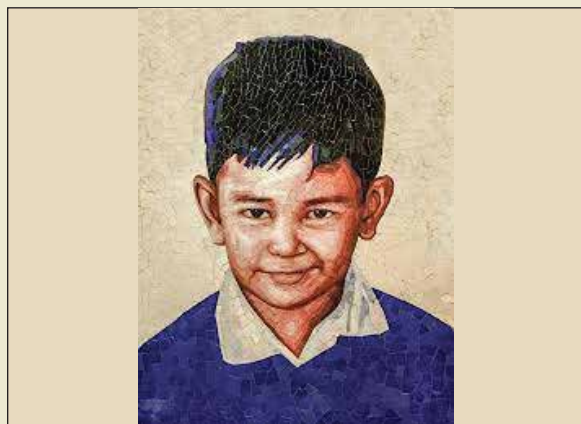
It has been 50 years since Bangladesh became an independent nation in the world. To mark the Golden Jubilee of our independence, a series of special events were organized by PKSF.

On 24 March 2021, a virtual webinar was organized in which the Freedom Fighters of 1971 shared with the audience their heroic as well as tragic tales from the war days. The program was attended by 201 freedom fighters from the Unions covered by PKSF's ENRICH program. Also 12 Board Members and 10 Executive Directors of PKSF's Partner Organizations who fought valiantly in the Liberation War participated in the event.

The reminiscences of some 20 freedom fighters deeply touched the audience. Inspired by the clarion call of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, they jumped into the War of Liberation. Everyone attending the webinar experienced a journey back to 1971. Their tales of vanquishing the Pakistani army led people both to cheers and tears. The number of attendees in the webinar was more than 500 including PKSF's Chairman, Board Members, senior officials, and Executive Directors and officials of PKSF's POs.

In addition, 'Subarnajayanti Corner' has been created on PKSF Website. Pictures and videos of our War of Liberation as well as the illustrated news of Golden Jubilee celebration by PKSF have been published on this corner.

Sheikh Russel Day 2021 was celebrated across the country with the theme 'Sheikh Russel: Radiant Celebration of Victory and Indomitable Confidence' on 18 October 2021. To mark the day, PKSF arranged a virtual discussion meeting. PKSF's Chairman Dr Qazi Kholiquzzaman Ahmad presided over the meeting while PKSF's Managing Director Dr Nomita Halder ndc delivered the welcome remarks. Md Fazlul Kader, Additional Managing Director of PKSF, gave a special presentation at the event. Excerpts from Hon'ble Prime Minister Sheikh Hasina's reminiscences about Sheikh Russel, her youngest brother, was read out at the event. Also, special prayers were offered after the Zuhr prayer at PKSF Bhaban following the Covid-19 health directives of the government.



SHEIKH RUSSEL DAY CELEBRATED



TACKLING PANDEMIC: PKSf RECEIVES ANOTHER BDT 500 CRORE

Hon'ble Prime Minister Sheikh Hasina announced an allocation of BDT 500 crore in grant to PKSf in FY 2021-2022 to tackle the Covid-19 fallout. The amount will be disbursed among 1.25 lakh poor pandemic-inflicted families. It is to be mentioned that, the government, as part of a Covid-19 stimulus package, made a special allocation of BDT 500 crore in favor of PKSf during the fiscal year 2020-2021 to revive pandemic-hit rural economic activities and create self-employment. With an additional allocation of BDT 100 crore from its own resources, PKSf is implementing a flexible loan program, titled 'Livelihood Restoration Loan (LRL)'.

PKSf has been accredited as the National Implementing Entity (NIE) by the Washington-based Adaptation Fund. The decision was made in the meeting of the Adaptation Fund Board on 3 August 2021. On closer examination of PKSf's programs, capability and continuous achievements, the Adaptation Fund selected PKSf as its NIE in Bangladesh for the next 5 years. PKSf is the 34th entity, and the only from Bangladesh, to receive the accreditation of the Adaptation Fund, established in 2007. Earlier in 2017, PKSf was accredited as the Direct Access Entity (DAE) of the Green Climate Fund (GCF) established under the United Nations Framework Convention on Climate Change.



PKSf BECOMES NAT'L IMPLEMENTING ENTITY OF ADAPTATION FUND



MOHAMMAD MOINUDDIN ABDULLAH BIDS FAREWELL TO PKSf

A retired Senior Secretary of the Government of the People's Republic of Bangladesh, Mohammad Moinuddin Abdullah successfully served as the 10th Managing Director of PKSf from 1 July 2019 to 25 February 2021. He took his exit from PKSf before the end of his tenure after the Government of Bangladesh appointed him as Chairman of the Anti-Corruption Commission. A virtual meeting was organized on 8 March 2021 to say goodbye to him. In the meeting, PKSf employees of all levels expressed their gratitude to him. Though his stay with PKSf was brief, in fact less than 2 years, Abdullah set a glowing example of inspiring leadership.



DR NOMITA HALDER ndc JOINS PKSf AS ITS NEW MANAGING DIRECTOR

On 8 August 2021, Dr Nomita Halder ndc, a former Secretary of the Government of Bangladesh, joined PKSf as its 11th Managing Director. PKSf employees formally welcomed the new MD through a virtual meeting arranged on 11 August 2021. The event was presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSf. Prior to assuming this office, she had a successful 30-year-long career in public service. In 2014, she was appointed the Private Secretary to Hon'ble Prime Minister Sheikh Hasina. Dr Halder is a professionally committed person with a passion to work for the poor, marginalized and disadvantaged people of the country.

PKSf is set to implement a \$250 million project to facilitate productivity of the informal sector microenterprises and decent employability of the unskilled and semi-skilled youths, and micro-entrepreneurs. PKSf and the World Bank (WB) signed an agreement on 27 October 2021 to implement the project titled 'Recovery and Advancement of Informal Sector Employment (RAISE)'. Dr Nomita Halder ndc, Managing Director of PKSf, and Mercy Miyang Tembon, Country Director for Bangladesh and Bhutan, the World Bank, signed the agreement. Of the \$250 million, the WB will finance \$150 million and PKSf will provide the remaining \$100 million.

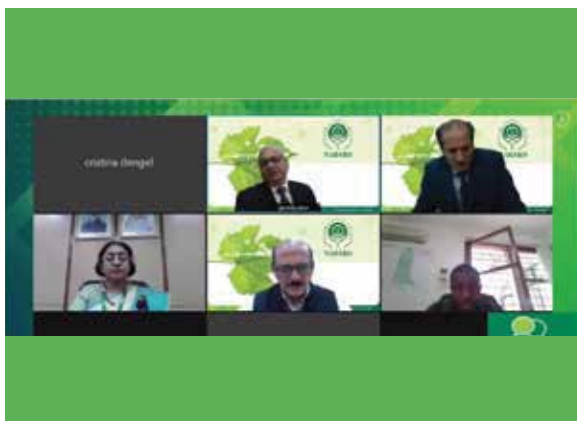


PKSf, WORLD BANK SIGN AGREEMENT FOR \$250MN PROJECT



FULL GENOME SEQUENCING OF DOLPHIN, CARP FISHES OF THE HALDA RIVER

With the assistance of PKSf, the full genome sequencing of four carp fishes and a dolphin of the Halda River has been unveiled. On 16 November 2021, PKSf's Managing Director Dr Nomita Halder ndc made the official announcement at a virtual meeting. She also inaugurated a research and training center with a hatchery in Chattogram. In the meeting, Professor Dr Manzoorul Kibria and Professor Dr AMAM Zonaed Siddiki presented on the details of this feat. Their research is expected to pave the way for conservation of pure genes of wild carps. In addition, the findings can help increase production of these unique fishes and contribute to the country's economic progress.



The National Bank for Agriculture and Rural Development (NABARD) of India hosted a 3-day (17, 19 and 24 August 2021) virtual 'NIE Country Exchange Program 2021'. Representatives of 12 National Implementing Entities (NIEs) of the Adaptation Fund participated in the event. PKSf has been accredited as the NIE of the Adaptation Fund. As a panelist, Dr Nomita Halder ndc, Managing Director of PKSf, virtually joined the "Knowledge Fair" session of the event on the final day, 24 August 2021. She called for increasing cooperation from the Adaptation Fund Board to redress the sufferings of the climate-vulnerable people of Bangladesh.

PKSF MD PARTICIPATES IN 'KNOWLEDGE FAIR' OF ADAPTATION FUND

On 6 December 2020, representatives of PKSf exchanged views with the officials from the Washington and the Dhaka offices of the International Monetary Fund (IMF) in a virtual meeting. The meeting discussed employment creation, income, food security as well as the policy-making aspects – considering impacts of the Covid-19 pandemic – of fund disbursement in the Cottage, Micro, Small and Medium Enterprises (CMSME) sector.

The then Managing Director of PKSf, Mohammad Moinuddin Abdullah, Additional Managing Director Md Fazlul Kader and General Manager Dr AKM Nuruzzaman participated in the meeting. Besides, representatives of the Institute of Inclusive Finance and Development (InM) and the Small and Medium Enterprise (SME) Foundation took part in it.

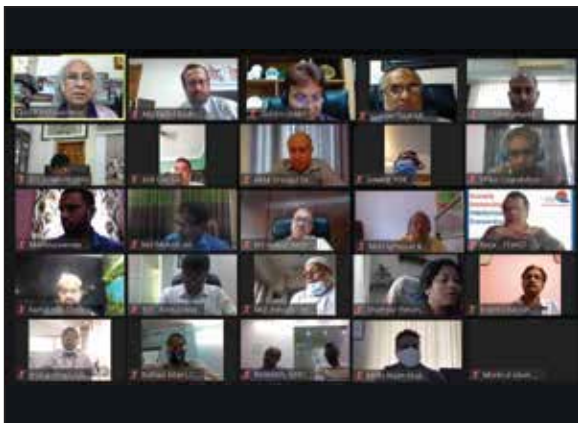


PKSF, IMF OFFICIALS EXCHANGE VIEWS ON FUTURE COLLABORATION



DRC DELEGATES VISIT PKSf

A delegation from the Democratic Republic of Congo (DRC) visited PKSf on 24 June 2021. A meeting was held between the senior officials of PKSf and the DRC delegation at PKSf Bhaban. The six-member DRC delegation comprised of Tenday Lua, Ministry of Foreign Affairs; Jean Pierre Otshumbe, Theodore Boniface Socrates Kabeya and Jonas Didier Ntaku, Ministry of Water Resources; Dadou Kapandji, Policy Expert, Office of the President; and Nazir Alam, Honorary Consul of the Consulate of the Democratic Republic of Congo in Dhaka. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad joined the meeting virtually. He welcomed the DRC delegation to PKSf. The DRC delegation requested PKSf to provide technical guidance to replicate the PKSf model of development in the DRC.



INAUGURAL WORKSHOP OF MDP-AF

PKSF is implementing the 'Microenterprise Development Project - Additional Financing (MDP-AF)', financed by the Asian Development Bank (ADB), to mitigate the adverse impacts of the Covid-19 pandemic by injecting liquidity in the rural economy. The inaugural workshop of the project was organized on 7 June 2021. The workshop was presided over by Dr Qazi Kholiquzzaman Ahmad, Chairman of PKSf. The senior officials of PKSf were present in the program. In addition, Executive Directors and chief microfinance officers of 97 Partner Organizations (POs), engaged in implementing the project, were also present in the virtual event. Md Fazlul Kader, the then Deputy Managing Director of PKSf gave an elaborate presentation on the project's overview.

The activities of the country's first-ever successful crab hatchery, established and operated with active support from PKSf, has been showcased live on 3 November 2021 at the COP-26 held in Glasgow, UK. This international climate summit was attended by heads of states and governments, climate experts and activists of the world. The International Fund for Agricultural Development (IFAD) managed the live showcasing of operations from the crab hatchery premises in Shyamnagar of Satkhira district. During the live transmission, three crab farmers described their struggles for survival, citing limited livelihood opportunities as a result of climate change. However, their lives took a turn for the better through crab culture and they soon experienced financial progress and improved acceptability in their families and communities. Later, a video documentary on the crab sub-sector was played.



COP-26: PKSf-BUOYED CRAB HATCHERY ACTIVITIES SHOWCASED LIVE



WEBINAR ON DIGITAL HEALTHCARE AND NUTRITION SERVICES

The progress and experiences of the digital healthcare and nutrition activities were shared in a webinar organized on 10 June 2021. PKSf Chairman Dr Qazi Kholiquzzaman Ahmad presided over the webinar. Dr Md Jashim Uddin, Additional Deputy Managing Director of PKSf, delivered the welcome speech. Deputy Managing Director Md Mashiar Rahman gave the keynote presentation elaborating on various aspects of the efficacies of digital healthcare and nutrition app 'ENRICHed SASTHO'. About 700 persons including the senior officials of PKSf; Professor Dr Khondaker Abdullah Al-Mamun, Chairman, CMED; Executive Directors of 114 Partner Organizations (POs); and health officers, coordinators and visitors of the ENRICH program in 200 Unions took part in the event.



INT'L ANTI-CORRUPTION DAY-2021: PKSF ACTIVELY PARTICIPATES IN EVENTS ORGANIZED BY ACC

The International Anti-Corruption Day was observed on 9 December 2021 with the theme 'Your Right, Your Role: Say No to Corruption'. In response to the call of the Anti-Corruption Commission (ACC), Palli Karma-Sahayak Foundation (PKSF) and its Partner Organizations (POs) actively took part in the events organized to mark the day across the country.

As part of the events, a human chain was formed in front of the PKSF Bhaban at Agargaon in the capital. PKSF's Managing Director Dr Nomita Halder ndc led the human chain. PKSF's Senior Deputy Managing Director Golam Touhid, Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Tapash Kumar Biswas and Dr Fazle Rabbi Sadeque Ahmed, and other officials of different ranks took part in the event.

Besides, PKSF's Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin, accompanied by other PKSF officials, joined the human chain formed by the ACC in front of the Institution of Engineers in the city. Anti-corruption human chains were also formed by PKSF officials and its POs at Farmgate and Mirpur-10 in the capital. In addition, officials of the PKSF POs actively participated in human chains and discussion meetings arranged to mark the day in different districts and upazilas across the country.

On 21 June 2021, an 'Agreement Signing and Equipment Handover Ceremony' under 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services' was organized at PKSF Bhaban. Golam Touhid, Senior Deputy Managing Director of PKSF presided over the program. Corinne Henchoz Pignani, Acting Head of Cooperation, Embassy of Switzerland in Bangladesh, was present in the event. The high officials of PKSF, SDC, Swisscontact and the POs concerned also attended the ceremony.

PKSF has been implementing the project, funded by the Swiss Agency for Development and Cooperation (SDC), since 2019 through 15 Partner Organizations (POs). The main objective of the project is to provide training on 'Good Farming Practices' to the livestock farmers to reduce morbidity and mortality risks of livestock.



DISTRIBUTION OF EQUIPMENT FOR LIVESTOCK RISK REDUCTION



SEP: WORLD BANK VICE PRESIDENT VISITS FOOTWEAR MICROENTERPRISE CLUSTER IN BHAIRAB

Hartwig Schafer, Vice President, South Asia Region, the World Bank, visited the footwear microenterprise cluster at Bhairab in Kishoreganj on 8 December 2021. He was accompanied by Dr Nomita Halder ndc, Managing Director, PKSf; Mercy Miyang Tembon, Country Director, the World Bank; Md Fazlul Kader, Additional Managing Director, PKSf; and other representatives from government bodies, the World Bank and project-implementing Partner Organizations (POs) of PKSf. Hartwig Schafer lauded SEP's role in sustainable expansion of the footwear-manufacturing microenterprises at Bhairab. He said that the World Bank was proud to be a part of what PKSf was doing there.

Under the Sustainable Enterprise Project (SEP), co-financed by the World Bank and PKSf, footwear microenterprises in Bhairab are being provided with different kinds of assistance through POPI, a PO of PKSf.

WE DEEPLY MOURN MD SORIFUL ISLAM'S UNTIMELY DEMISE



On 7 April 2021, Md Soriful Islam, Officer (IT) of PKSf, breathed his last at a hospital in the capital at the age of 41. He was suffering from chronic kidney complications.

Soriful Islam joined PKSf on 1 August 2010 as Officer (MIS Analyst). He served as an Officer of PKSf's Information and Technology Cell till his untimely death. The PKSf Management sent Soriful Islam on retirement on 6 April 2021, as per the PKSf Service Rules.

On 22 December 2021, PKSf's Managing Director Dr Nomita Halder ndc handed over Soriful Islam's financial settlement letter to his widow Mst Afroza Begum.

Soriful Islam was a very brilliant, efficient and diligent officer of PKSf. All the employees of PKSf pray for eternal peace of the departed soul and convey deep sympathy to the bereaved family.





AUDITOR'S REPORT

PKSF enjoys high esteem at home and abroad for its uncompromising standard of transparency and accountability. The audit reports on 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 financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at 30 June 2021, 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, and notes to the financial statements, including a summary of significant accounting policies 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 30 June 2021, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standard Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the Institute of Chartered Accountants of Bangladesh (ICAB). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended 30 June 2020, were audited by another auditor who expressed an unmodified opinion on those financial statements on November 25, 2020.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, the Companies Act 1994 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.

Auditor's 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 organization'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 Company'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 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 Company 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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirement regarding independence, and to communicate with them all relationships and other matters that may reasonable 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 explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those 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.

Dated: 02 December 2021
Dhaka, Bangladesh.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants



S H Talukder FCA
Partner
ICAB Enrollment No: 1244
DVC No:2112021244AS615309

Palli Karma-Sahayak Foundation (PKSF)

Statement of Financial Position

As at 30 June 2021

		Amount in Taka	
Particulars	Notes	30 June 2021	30 June 2020
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	721,755,503	752,503,773
Investment against provision for earn leave	5.00	248,267,036	232,280,058
Investment against PKSF fund- SF, PSF, DMF	6.00	4,406,500,000	4,859,000,000
Staff house building, computer & car loan	7.00	408,178,725	426,386,231
Loan to POs under core program	8.00	29,708,490,372	23,315,053,481
Loan to POs under project	10.00	3,220,654,608	2,521,655,173
Total non-current assets		38,713,846,244	32,106,878,716
Current assets			
Loan to POs under core program	8.00	37,042,873,929	32,951,902,947
Loan to POs under capacity building	9.00	560,934	560,934
Loan to POs under project	10.00	2,140,660,110	1,084,640,269
Service charges receivable	11.00	985,379,100	1,042,045,615
Interest and other receivables	12.00	158,326,110	149,594,934
Grant receivables	23.00	209,953,112	247,688,933
Advances, deposits and prepayments	13.00	1,806,187,027	931,178,208
Cash and cash equivalents	14.00	11,925,156,290	9,120,940,680
Total current assets		54,269,096,612	45,528,552,520
Total properties and assets		92,982,942,856	77,635,431,236

		Amount in Taka	
Particulars	Notes	30 June 2021	30 June 2020
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	17,926,675,271	12,822,680,271
Disaster management fund		5,337,929,880	5,199,714,945
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		119,936,696	111,950,301
Programs- support fund		2,919,180,081	2,785,099,123
Retained surplus		31,191,507,379	28,802,201,223
Total capital fund		57,595,229,307	49,821,645,863
Non-current liabilities			
Microfinance loan under core program	16.00	19,695,763,468	15,862,120,638
Loan for other projects	17.00	7,916,460,000	4,448,000,000
Provision for interest on microfinance loan	18.00	162,934,875	93,148,050
Provision for interest on loan for other projects	19.00	93,821,292	38,093,918
Provision for earn-leave	20.00	256,626,142	234,562,034
Deferred income (Grant for assets)	21.00	43,726,673	45,177,660
Total non-current liabilities		28,169,332,450	20,721,102,300
Current liabilities			
Microfinance loan under core program	16.00	406,357,170	812,714,341
Provision for interest on microfinance loan	18.00	26,849,100	122,802,702
Grant received in advance	22.00	1,347,698,857	1,614,235,685
Other liabilities	23.00	2,024,864,048	1,279,103,812
Loan loss provision - core program	24.00	3,304,824,696	3,191,139,690
Loan loss provision - capacity building	25.00	560,934	560,934
Loan loss provision - project	26.00	107,226,294	72,125,909
Total current liabilities		7,218,381,099	7,092,683,073
Total capital fund and liabilities		92,982,942,856	77,635,431,236

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Md. Mashiar Rahman
Deputy Managing Director


Dr. Nomita Halder ndc
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner

ICAB Enrollment No: 1244
DVC No:2112021244AS615309

Dated: 02 December 2021
Dhaka, Bangladesh.

Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2021

Particulars	Notes	Amount in Taka	
		30 June 2021	30 June 2020
INCOME			
Operating income			
Service charges	27.00	3,795,226,509	3,425,774,873
Grant income	28.00	1,632,121,501	732,670,387
		5,427,348,010	4,158,445,260
Non operating income			
Interest on bank balance and short term deposit	29.00	887,190,905	975,593,245
Other income	30.00	27,130,735	38,110,089
		914,321,640	1,013,703,334
Total		6,341,669,650	5,172,148,594
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	31.00	732,801,217	673,882,153
Retirement benefit	32.00	110,039,004	60,502,137
Training, workshop and seminar	33.00	9,144,044	23,686,410
Institutional development and capacity building	34.00	791,892	26,372,109
Program and project cost	35.00	2,276,139,707	1,697,043,576
Socio-economic & human capability improvement program	36.00	6,195,000	8,380,000
Monitoring and evaluation	37.00	9,455,970	12,384,271
Occupancy expenses	38.00	12,812,260	12,840,720
Research and publication	39.00	49,796,362	20,306,431
Depreciation	40.00	41,513,869	46,421,663
Administrative expenses	41.00	55,640,948	84,531,525
Total		3,304,330,273	2,666,350,995
Loan loss expenses	42.00	148,785,393	246,207,097
Financial cost of operation			
Borrowing cost	43.00	213,867,534	174,782,478
Bank charge & commission	44.00	7,349,133	4,023,400
Total		221,216,667	178,805,878
Total expenditure		3,674,332,333	3,091,363,970
Excesses of income over expenditures	15.00	2,667,337,317	2,080,784,624

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Md. Mashiar Rahman
Deputy Managing Director


Dr. Nomita Halder ndc
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner

ICAB Enrollment No: 1244
DVC No:2112021244AS615309

Dated: 02 December 2021
Dhaka, Bangladesh.

Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended 30 June 2021

Particulars	Notes	Amount in Taka	
		1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		2,667,337,317	2,080,784,624
Add: Adjustment for items not involving the movement of cash	45.00	215,080,743	345,625,340
Surplus before changes in operating activities		2,882,418,060	2,426,409,964
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	46.00	(808,865,974)	(309,839,686)
(Increase)/decrease in loans to POs - current portion	47.00	(5,146,990,823)	(3,323,036,504)
(Increase)/decrease in loans to POs - non current portion	48.00	(7,092,436,326)	(3,029,108,939)
		(13,048,293,123)	(6,661,985,129)
Increase/(decrease) in current liabilities	49.00	649,806,634	(50,471,953)
Increase/(decrease) in non-current liabilities	50.00	125,514,199	82,442,560
		775,320,833	31,970,607
Net cash flows from operating activities		(9,390,554,230)	(4,203,604,558)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(12,005,485)	(28,134,881)
Sale proceed of property, plant and equipment		773,639	-
(Increase)/decrease investment against provision for earn leave		(15,986,978)	(112,501,860)
Net liability for gratuity transferred to separate gratuity fund account		-	(130,375,888)
(Increase)/decrease investment against PKSf fund		452,500,000	(170,500,000)
Net cash used in investing activities		425,281,176	(441,512,629)
C. Cash flows from financing activities			
Grant received		5,103,995,000	-
Increase/(decrease) grant received in advance		(266,536,828)	1,045,848,957
(Increase)/decrease in grant receivable		37,735,821	102,581,125
Increase/(decrease) in grant for assets		(1,450,987)	6,417,989
Microfinance loan repaid	51.00	(812,714,342)	-
Microfinance loan received	51.00	7,708,460,000	6,726,429,245
Net cash flows from financing activities		11,769,488,664	7,881,277,316
Net increase/(decrease) in cash and cash equivalents		2,804,215,610	3,236,160,129
Opening cash and cash equivalents		9,120,940,680	5,884,780,552
Closing cash and cash equivalents		11,925,156,290	9,120,940,680

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements


Md. Mashiar Rahman
Deputy Managing Director


Dr. Nomita Halder ndc
Managing Director


Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants


S H Talukder FCA
Partner

ICAB Enrollment No: 1244
DVC No:2112021244AS615309

Dated: 02 December 2021
Dhaka, Bangladesh.

Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended 30 June 2021

Particulars	GRANTS					
	Establishment Grants		UPP	RNPPPO	REDP	MEL
	GOB (Own sources)	GOB (USAID PL-480)				
Balance as at 01 July 2020	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
Fund received during the year 2020-2021	-	-	-	-	-	-
Surplus for the year 2020-2021	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2021	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
Balance as at 01 July 2019	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
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	44,820,000	3,750,000,000

Particulars	GRANTS				Total
	KGF	ENRICH	SEP	LRL	
GOB (KFAED)	GOB	IDA	GOB		
Balance as at 01 July 2020	819,900,000	1,647,440,171	-	-	12,822,680,271
Fund received during the year 2020-2021	-	-	103,995,000	5,000,000,000	5,103,995,000
Surplus for the year 2020-2021	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-
Transfer to special fund	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-
Adjustment during the year	-	-	-	-	-
Balance as at 30 June 2021	819,900,000	1,647,440,171	103,995,000	5,000,000,000	17,926,675,271
Balance as at 01 July 2019	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	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 2020	5,199,714,945	100,000,000	2,785,099,123	111,950,301	28,802,201,223	49,821,645,863
Fund received during the year 2020-2021	-	-	-	-	-	5,103,995,000
Surplus for the year 2020-2021	111,541,562	-	134,080,958	5,319,058	2,416,395,739	2,667,337,317
Transfer to disaster management fund	26,673,373	-	-	-	(26,673,373)	-
Transfer to special fund	-	-	-	2,667,337	(2,667,337)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	2,251,127	2,251,127
Balance as at 30 June 2021	5,337,929,880	100,000,000	2,919,180,081	119,936,696	31,191,507,379	57,595,229,307
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

The annexed notes from 1 to 51 and Annexure 1 & 2 form an integral part of these financial statements



Md. Mashiar Rahman
Deputy Managing Director



Dr. Nomita Halder ndc
Managing Director



Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report annexed.

Signed for & on behalf of
MABS & J Partners
Chartered Accountants



S H Talukder FCA
Partner

Dated: 02 December 2021
Dhaka, Bangladesh.

ICAB Enrollment No: 1244
DVC No:2112021244AS615309

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 2021 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2021.

Particulars	2021 Taka	2020 Taka
Results for the year		
Total income	6,341,669,650	5,172,148,594
Total expenditure	3,674,332,333	3,091,363,970
Excess of income over expenditure (Surplus)	2,667,337,317	2,080,784,624
At the end of the year		
Total loan to Partner Organizations (POs)	72,113,239,953	59,873,812,804
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	774,013,493	783,386,066
Loan to PO under Category -Large	51,286,490,965	39,847,284,223
Loan to PO under Category-Medium	11,840,228,081	10,720,079,149
Loan to PO under Category-Small	7,455,340,767	7,765,896,719
Loan to non Partner Organizations	5,000,000	5,000,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,104,763,846	1,110,383,314
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron Loan	19,618,445,000	20,004,510,000
Loan to Ultra Poor Programm UPP (GoB)	147,686,638	147,736,638
Loan to POs under Buniad Loan	2,726,549,540	3,035,349,336
Loan for Microenterprise (GOB)	122,848,395	123,966,500
Specialized loan under ME	-	2,000,000
Loan to POs under Agrosor Loan	16,513,912,222	15,310,982,222
Loan to POs under start up capital-PACE	-	200,000
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal Loan	14,000,000	17,200,000
Loan to POs under Agricultural loan	6,000,000	6,000,000
Loan to POs under Sufolon Loan	5,630,000,000	5,693,600,000
Loan to POs under MFTSP	3,300,000	3,600,000
Loan to POs under MFMSFP	91,900,000	91,900,000
Loan to POs under DMF	37,406,664	46,406,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	683,780,513	925,485,141
Loan to POs under ENRICH	3,971,711,942	3,894,658,661
Loan to POs under KGF	1,079,000,000	977,000,000
Loan to POs under Sanitation Development	230,100,000	300,000,000
Loan to POs under Abason	346,022,737	230,227,278
Loan to POs under Agricultural Mechanization	21,645,000	30,100,000
Loan to POs under PSF	240,000	480,000
Loan to POs under SEP	4,086,419,286	2,915,000,000
Loan to POs under LICHSP	1,274,895,432	691,295,442
Loan to POs under Elderly People Income Generation	127,000,000	75,000,000
Loan to POs under Innovative Agricultural Initiatives	160,633,334	10,000,000
Loan to POs under MDP	8,224,538,405	4,115,404,008
Loan to POs under ECCCP-FLOOD	38,063,400	-
Loan to POs under LRL	5,737,050,000	-
	72,113,239,953	59,873,812,804
Capital fund	57,595,229,307	49,821,645,863
Total properties and assets	92,982,942,856	77,635,431,236
Returns		
Surplus as % of average capital fund	4.97%	4.27%
Surplus as % of average portfolio	4.04%	3.67%
Surplus as % of average total assets	3.13%	2.85%
Ratios		
Cumulative loan collection ratio on total dues	99.45%	99.26%
Loan collection ratio on current dues	96.59%	95.28%
Current ratio	7.52:1	6.42:1
Debt/equity ratio	0.48:1	0.42:1
Debt service cover ratio	13.47 times	12.90 times
General and administrative expenses as % of average portfolio	5.01%	4.70%
Total loan principal affected by arrears as % of outstanding portfolio	2.94%	3.47%
Adequacy of MIS and internal audit/control systems	Adequate	Adequate
Accuracy of quarterly reports on the funding of PO	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
2020-2021	6,341,669,650	3,674,332,333	2,667,337,317	57.94	48,324,243,400	72,113,239,953	7.60	5.10

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
2020-2021	5,427,348,010	3,674,332,333	1,753,015,676	147.71

III. Operating achievement (Field Level):

Description	Financial year 2020-2021		Financial year 2019-2020	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	-	278	-	278
No of borrowers	781,190	11,729,723	166,873	10,948,533
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	569,919,010,000	4,614,198,265,000	471,624,168,000	4,044,279,255,000
Loan realization (Tk.)	523,731,912,000	4,234,140,458,000	435,934,260,000	3,710,408,546,000

DIVISION-WISE LIST OF PARTNER ORGANIZATIONS



BARISHAL DIVISION

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, 01733347999
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, asukngo28@gmail.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: 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, 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
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 DIVISION

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
01713100230
Email: khursidcodec@gmail.com
Web: www.codecbd.org

16. Ghashful

House: 62, Road: 3, Block: B, Chadgaon R/A
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
 Email: 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,
 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: ktccald@yahoo.com

26. PAGE Development Centre

67/58, Nahar Plaza (7th floor)
 Nazrul Avenue, Kandirpar, Cumilla-3500
 Contact: (081) 76323, 77093
 01711-388410, 01712243257
 Email: lokman_pdc@yahoo.com

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

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

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

Pankhaiya Para
 Khagrachhari Hill District, Khagrachhari Sadar
 Khagrachhari-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
Contact: 351-61013, 01831-824367
Email: cipdcht@yahoo.com, cipdcht@gmail.com
Web: www.cipdauk.org

DHAKA DIVISION

Dhaka District

- 32. ANTAR Society for Development**
Flat: E/3 (4th floor), House: 27/A
Sangsad Avenue, Monipuripara
Tejgaon, Dhaka-1215
Contact: 01554-339046, 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**
Arban Complex, 111/3/D/1
Meradia, Dhaka-1219
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@sambd.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: 58316851, 01985-503551
Email: bedoco1993@gmail.com
Web: www.bedo.org.bd
- 40. Bangladesh Extension Education Services**
House: 8/B, Road: 29
Gulshan-1, Dhaka-1212
Contact: 02-9889732, 01711-409552
Email: beesbd@gmail.com, beesmf@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: 02-58054733, 01911-323280
Email: support@berdo-bd.org
Web: www.berdo-bd.org

- 44. CARSA Foundation**
749, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Contact: 8120634, 01713-204682
Email: carsafoundation@yahoo.com
- 45. Centre for Advanced Research and Social Action**
House: 29, Road: 1
Dhanmondi R/A, Dhaka-1205
Contact: 9671587, 01711-537661
01711-219181
Email: carsa95@yahoo.com
- 46. Centre for Community Development Assistance (CCDA)**
House no-1/8 (Block-G)
Lalmatia Housing Estate, Dhaka-1207
Contact: 8711215, 8713137, 01714-161650
Email: ccdabd@gnbd.net, ccdacor@gnbd.net
- 47. Centre for Development Innovation and Practices (CDIP)**
CDIP Bhaban, House: 17, Road: 13
PC Culture Housing Society
Shekhertek, Adabor, Dhaka-1207
Contact: 02-48118633, 02-48118634
Email: cdipbd@gmail.com, info@cdipbd.org
Web: www.cdipbd.org
- 48. Centre for Mass Education in Science (CMES)**
House: 71, Road: 9/A
Dhanmondi R/A, Dhaka-1209
Contact: 8117270, 01710974704
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
01711392476, 01717-091490
Fax: 88-02-8059684, Email: info@dorpbid.org, shamedcomilla@gmail.com
Web: www.dorpbid.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, 01713-147392
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
Email: fivdb1981@gmail.com
Liaison office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 8118903, 9122207
Email: info@fivdb.net
- 56. Gono Kallayan Trust (GKT)**
Holding No: 0010-01, Dr Amartya Sen Road
Purbo Dashara, Manikganj-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
samad0980@yahoo.com
Web: www.gonoshasthayakendra.com
- 58. Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +8802 9138801, 01714-033373
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-babgladesh.com
- 60. Hilful Fuzul Samaj Kallayan Sangstha**
House: 87/Ka,
Pisiculture Housing Society
Shyamoli, Mohammadpur
Dhaka-1207
Contact: 9146206, 01733-093777
Email: hfsks@bdonline.com, hilfulfuzul@gmail.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**
70/A, Purana Paltan Lane
Momtaz 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 (11 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: 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. RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara Model Town, Dhaka-1230
Contact: (88-02) 58951802, 01730328003
Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net
- 72. Resource Integration Centre (RIC)**
House:88/A/KA, Road-7/A
Dhanmondi R/A, Dhaka-1209
Contact: 880-2-58152424, 01711-548790
Fax: 8142803
Email: ricdirector@yahoo.com
Web: www.ric-bd.org
- 73. Sajida Foundation**
OTOBI Center (5th floor), Plot: 12
Block: CWS (C)
Gulshan South Avenue, Gulshan-1, Dhaka-1212
Contact: 01777772777, 02-222 290513
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
- 74. Social Upliftment Society (SUS)**
C-25, Jaleshwar, Shimultala, Savar
Dhaka-1340
Contact: 7742403, 7746229, 01678-678877
Email: sushelp360@gmail.com
Web: www.sus-bd.org
- 75. 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
- 76. Society for Project Implementation Research Evaluation & Training (SOPIRET)**
Sk. Rasel Sarak, Samserabad, Lakshmipur
Liaison office:
8/1, Segun Bagicha, Silsila Villa, Apartment No:
C/903, Dhaka
Contact: 9559295, 01742-614151
Email: sopiretdhaka@gmail.com
sopiret@gmail.com
- 77. 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
- 78. 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
- 79. Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan
Dhamrai, Dhaka
Contact: 01713-005314, 01730-038502
Email: sojag86@yahoo.com
- 80. 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
- 81. Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 9116558, 9116808
- 82. COAST Foundation**
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
- 83. TARANGO**
282/5, 1st Colony, Mazar Road
Mirpur-1, Dhaka-1216
Contact: 02-9034341, 9025369, 01715-024110
Email: wedptar@yahoo.com
Website: www.tarango-bd.org

84. TMSS

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

85. 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: udpn@agni.com, Web: www.uddipan.org

86. Uttara Development Programme Society

5/10, Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: 222246569, 01977-419110
Email: udps_dhaka@yahoo.com

87. Village Education Resource Centre (VERC)

B-30, Ekhlas Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-7745412, 01713-030885
Fax: 88-02-7745779
Email: info@vercbd.org
Web: www.vercbd.org

88. Leya Health & Education Development Foundation

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

89. SHEVA Nari O Shishu Kallyan Kendra

84, Kazi Nazrul Islam Avenue
Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com

90. Shakti Foundation for Disadvantaged Women

House: 4, Road: 1, Block-A
Section-11, Mirpur, Dhaka-1216
Contact: 02-8810700, 01819-218267
Fax: 88-02-8616388
Email: info@sfdw.org
Website: www.sfdw.org

91. 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**92. Amra Kaj Kory (AKK)**

Rawshan Ara Manjeel
35/7/1 North Kamalapur
Faridpur Sadar, Faridpur
Contact: 0631-63944, 01731-187569,
01712-001233, 01719-628883
Fax: 88-0631-63944
Email: amrakajkory@yahoo.com

93. Daridrya Nirashan Prochesta (DNP)

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

94. Palli Progati Shahayak Samity

Shapla Sarak, Alipur
Faridpur Sadar, Faridpur
Contact: (0631) 64304, 01711-352686
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org

95. 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**96. 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**97. Organization for Rural Advancement (ORA)**

Gaminee Textile Road
Gaital, Kishoreganj
Liaison office:
271/7 (Gr. Floor), Jafrabad
Sahnkar, Mohammadpur
Dhaka-1207
Contact: 9129410, 01711-622609
Email: oradhakaora@yahoo.com

Manikganj District

- 98. Association for Rural Advancement in Bangladesh (ARAB)**
Bewtha Road, Manikganj Town, Manikganj-1800
Contact: 88-02-7710264, 01552-313919
Email: arab-bd@yahoo.com
Web: www.arab-bd.org
- 99. Grameen Seba Sangstha (GSS)**
74/1, Bonogram Res. Area (Gangadhor patti)
Manikganj Sadar-1800
Contact: 01199-840193, 01715-186715
Email: gssmanikgonj@gmail.com
- 100. Socio Economic Development Action Program (SEDAP)**
Paradise Hall Road, Singair, Manikganj
Contact: 01673-327616, 016271-89057

Munshiganj District

- 101. Aram Foundation**
Bhaber Char, College Road, Gazaria, Munshiganj
Contact: 01778645455

Rajbari District

- 102. 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
- 103. VPKA Foundation**
House: 65, South Bhabanipur, Rajbari-7700
Contact: 0641-65579, 01730-449540
Email: vpkafoundation@outlook.com

Shariatpur District

- 104. Naria Unnayan Samity (NUSA)**
Post & P.S: Naria, Shariatpur-8020
Contact: (0601) 59154, 01718-239744
Email: nusa_bd@yahoo.com
Liaison office:
House no: 429, Road No: 30, 5th floor
Mohakhali DOHS, Dhaka
- 105. SDS (Shariatpur Development Society)**
Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 0175446907
Email: sds.shariatpur@gmail.com
Web: www.sdsbd.org, info@sdsbd.org

Sherpur District

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

Tangail District

- 107. Samajik Seba Shonghothon**
Pathrail, Delduar, Tangail
Contact: 0921-62696, 01716-401569
Email: samajiksebashonghothon@yahoo.com
- 108. Samannita Unnayan Seba Sangathan (SUSS)**
Sathi Cinema Hall Road, Madhupur, Tangail
Contact: 09228- 56326
01711-447028, 01922-046303
Email: tapan.gun@gmail.com
- 109. Social Rehabilitation Centre (SRC)**
Bhuapur, Tangail
Contact: 01712-971658, 01729-863357
- 110. Social Advancement Through Unity-SATU**
Plot: 91, Block: 2, Road: 12
Tangail Housing Estate
West Akur Takur Para
Tangail-1990
Contact: 88-0921-63674, 01711-567393
Email: satu@bol-online.com
Web: www.satu-bd.org
- 111. Society for Social Service**
House: 6/1, Block-A, Lalmatia
Mohammadpur
Dhaka-1207
Contact: 02-55008334, 02-55008335
Email: ssstgl@yahoo.com
Web: www.sss-bangladesh.org

MYMENSINGH DIVISION

Jalalpur District

- 112. PROGRESS (Ackti Samaj Unnayan Mulak Sangstha)**
Holding: 330, Dewan Para
Jalalpur Sadar, Jalalpur
Contact: (0981) 63116, 0171-3561242
Email: progressmfi@yahoo.com
Web: www.progressbd.org

Mymensingh District

113. 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

114. Grameen Manobik Unnayan Sangstha (GRAMAUS)

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

115. Parashmoni Samajik Unnayan Sangstha

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

Netrakona District

116. Sabalamby Unnayan Samity

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

117. Shram Unnayan Sangstha

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

KHULNA DIVISION

Bagerhat District

118. Shaplaful

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

119. Village Development Foundation (VDF)

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

Chuadanga District

120. Atmabiswas

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

121. 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

122. Ad-din Welfare Centre

Chanchra Check Post, Pulerhat, Jashore-7400
Contact: (0421) 61447, 61448, Fax: 0421-68807
Email: addinjsr@gmail.com, info@ad-din.org

Dhaka Office

Ad-din Hospital
2, Bara Maghbazar, Dhaka-1217
Contact: 9353391-3, 01711-532048
Fax: 02-8317306
Web: www.ad-din.org

123. Agragati

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

124. Bandhu Kallyan Foundation

Rajghat, Nowapara Municipal Area
Abhaynagar, Jashore
Contact: 02-42144285, 01711838071
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

125. Jagorani Chakra Foundation

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

126. 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

127. Samadhan

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

128. SAVIOUR

Sezan Plaza, Pulerhat
 Chanchara, Jashore
 Contact: 01740-952111, 01712-040700
 Email: saviourjessore@gmail.com

129. 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**130. 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

131. Rural Health Education and Credit Organisation (RHECO)

HSS Road
 Modern Mor (infront of 1 no water Tank)
 Jhenaidah-7300
 Contact: 01711-571942
 Email: rhecoorgnjh@gmail.com

Khulna District**132. Bangladesh Rural Integrated Development for Grubstreet Economy (BRIDGE)**

House: 8, Road: 112
 Khalishpur Housing Estate
 Khulna-9000
 Contact: 01716495977, 02-9139420
 Email: maksudulalom71@gmail.com
 Bridgebd92@gmail.com

Liaison Office

House: 560, Road: 8, B/5
 Baitul Aman Housing Society
 Shyamoli, Dhaka-1207
 Contact: 02-9139420, 01711-807740
 Email: zhbali59@yahoo.com

133. Nabolok Parishad

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

134. 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

135. Progati Samajkallayan Sangstha (PSS)

Vill.: Baruna, PO: Baruna Bazar
 Dumuria, Khulna
 Contact: 01714-662835
 Email: progati_khulna@yahoo.com

136. Unnayan

189, Poshchim Bania Kahnar, Main Road
 Khulna-9100
 Contact: (041) 732438, 01715-915508
 Email: unnayanngo@yahoo.com
 Web: www.unnayan-bd.org

Kushtia District

- 137. Action for Human Development Organization (AHDO)**
House No: 546 (2nd Floor)
Upazilla Road, Kushtia Sadar, Kushtia
Contact: 01711-145338, 01845-982480
Email: ahdo.kushtia@gmail.com
- 138. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha**
Desha Tower, Upazila More
Jhenaidah Mohasarak, Kushtia-7000
Contact: (071) 73402, 01711-217623
Fax: 017-54023
E-mail: imfo@desha.org.bd, desha_bd@yahoo.com
- 139. 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
- 140. Peoples Integer Progressive Association for Social Activities "PIPASA"**
41/30, Dadapur Road
Mongalbaria, Kushtia
Contact: 01716-078753
Email: pipasakus@yahoo.com

- 141. SETU**
T&T Coloni 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

- 142. Shiropa Development Society**
House: 27
Baitul Zannat Zame Masjid Road
(Near Police Line)
West Mojompur, Kushtia
Contact: 01711-112320, 0277783453
Email: shiropa_2011@yahoo.com
shiropa2011@gmail.com

Magura District

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

Meherpur District

- 144. 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
- 145. Palashipara Samaj Kallayan Samity**
Bashbaria, Post & P.S: Gangni-7110
Meherpur
Contact: 07922-75046
01711-218819, 01712-279467
Email: psksmeherpur@gmail.com
Web: www.psksgm.org

Narail District

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

Satkhira District

- 147. Manab Sampad Unnayan Kendra**
Vill: Pania, P.O: Obaydurnagar
P.S: Kaliganj Sadar, Satkhira
Contact: 01715-350766, 01799-058320
Email: masukkaligonj@gmail.com
- 148. Nowabenki Gonomukhi Foundation**
Nowabenki Bazar
Shyamnagar, Satkhira
Contact: 01711-218197, 01711-864604
Email: ngfbd1@yahoo.com
- 149. Satkhira Unnayan Sangstha (SUS)**
Post & P.S: Tala
Satkhira
Contact: +88-04727-56252, 01711-829492
Email: sus_ngo@yahoo.com
- 150. Unnayan Prochesta**
Vill. & Post: Tala Satkhira
Contact: 04727-56156, 01711-451908
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

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, Joypurhat-5900
Contact: 0571-63569, 01819-784008
01711-968797
Email: asojoy@btb.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: 01712021645
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, Natore-6400
Contact: 0771-61255, 01740-933883
Email: alwonat@gmail.com

162. AVA DEVELOPMENT SOCIETY

P.O: Gopalpur, Upazila: Lalpur
District: 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
Email: protishruti@gmail.com

165. Programme for Community Development (PCD)

Radhanagar, Maktob More, Pabna
Contact: 0731-66969, 01716-535081
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
Email: ashrai@librabd.net
Website: www.ashraibd.org

168. Centre for Action Research Barind (CARB)

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

169. Organization for Social and Economical Development (OSED)

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: 0247-800190
01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

171. Sachetan Society

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

172. Shapla Gram Unnayan Sangstha

37, Firojabad
Sopura, Boalia
Rajshahi
Contact: 01711-772446, 07121-762152
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: Sirajgonj
Contact: 01716-378789
Email: moderndo@gmail.com

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 DIVISION

Dinajpur District

178. Al-Falah Aam Unnayan Sangstha (AFAUS)

Rajbati, Dinajpur Sadar
Dinajpur
Contact: (0531) 65264, 52771, 01919-188440
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: gbkpbt@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: 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
Email: ssusinfo@gmail.com

Thakurgaon District

194. Eco-Social Development Organization (ESDO)

College Para, Thakurgaon-5100
Contact: (0561) 52149, 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
Web: esdo-bangladesh.org

SYLHET DIVISION

Habiganj District

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

Staff Quarter, 6495, Enatabad Road
Hobiganj Sadar, Hobiganj
Contact: 0831-62307, 01715-120898
Email: endhobi.1994@gmail.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

House No: 02,
Catholic Mission Road
Srimangal
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: 01643800621
01407-338300

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

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, Satoria
Manikganj
9. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital
Kishoreganj
10. **Proshika Manabik Unnayan Kendra**
Proshika Bhaban, 1/1-Ga, Sector-2, Mirpur
Dhaka-1216
11. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**
Rupsha, Shibalay
Manikganj
12. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram
Kishoreganj-2300
13. **Rural Development Trust (RDT)**
Thana Road, P.S: Trishal
Mymensingh
14. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**
Payarkandi (Puratan Bus stand)
Muktagacha, Mymensingh
15. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road
Tangail
16. **Consciousness Raising Centre (CRC)**
Arappur, Chaklapara
(near Shaheed Amrity Bidha
pith), Jhenaidah-7300
17. **SHEBA**
Vill: Tetulia, P.S: Tala
Satkhira
18. **Chinnomul Mohila Samity**
Palashbari Road
Gaibandha
19. **Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola)
Iswardi, Pabna
20. **Adarsha Samaj Sheba Sangstha (ASSS)**
Muslim Manjel, House: 6, R.K Mission Road,
Mymensingh
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

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