

FOR AN EQUITABLE TOMORROW...



Palli Karma-Sahayak Foundation (PKSF)



ANNUAL REPORT

2022

FOR AN EQUITABLE TOMORROW...

পন্নী
কর্ম-সহায়ক
ফাউন্ডেশন





ANNUAL REPORT 2022

FOR AN EQUITABLE TOMORROW...

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MESSAGE



Dr Qazi Kholiquzzaman Ahmad
Chairman



**“There must be
an end to the
situation where
some will move
forward and
some will be left
behind.
Everyone must
work together to
move forward”**

“The struggle this time is the struggle for our liberation...”

Perhaps no other speech I have heard, known, seen or read in my long octagenarian life has inspired me as much as the above proclamation in Bangabandhu's March 7 speech did. This was later supplemented by his strong statement of bringing smiles to distress-stricken faces.

Liberation means liberation for all people, from all kinds of deprivation. Our Declaration of Independence also speaks of a society without discrimination where everyone would enjoy human rights and human dignity. These serve as the inspirations for my development philosophy.

After taking charge as the Chairman of Palli Karma-Sahayak Foundation (PKSF) in 2010, I took the initiative to turn that inspiration into reality. Established by the Government of Bangladesh in 1990, this apex development organization worked to reduce poverty and generate employment primarily through microcredit programs. After 2000, there were some changes in its operations, but nothing major.

Poverty is multi-dimensional and microcredit alone cannot reduce poverty sustainably -- with this realization, I, in 2010, started to design PKSF's activities in such a way that everyone would enjoy human rights and human dignity. In addition to financing, emphasis is now given on training, technology and market linkages, 'appropriate financing' instead of 'microcredit', increase of loan ceilings, use of the term 'participant' instead of 'beneficiary', accelerating enterprise development activities, undertaking specialized activities to combat climate change fallout etc. However, the most significant addition was the ENRICH program.

The 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' program aims to ensure multi-dimensional, integrated and holistic development of poor households so that they can live a humanly dignified life. ENRICH pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life of a person to increase capacities and enhance resources of the program participants so that they can sustainably ensure their individual as well as social development. The program provides necessary financial and non-financial services related to livelihood. Appropriate activities are being implemented for each stage of human

life - from the conception of a child to the death of a person.

The basic aspiration of our independence is the complete emancipation of all citizens. This calls for an end to a reality where some move forward while some lag behind. Everyone must progress together. We must emphasize on inclusive development of those who lag behind, have fallen behind, and have been kept behind. In view of this, the cause of their backwardness should be identified and eliminated from the outset. They must then be empowered to ensure their access to the resources they need to live a dignified life. Upholding the development philosophy of 'leaving no one behind', PKSf is implementing the ENRICH program in more than two hundred Unions to ensure inclusive and sustainable development of the disadvantaged people of the society.

PKSF is also implementing various programs through its Partner Organizations (POs) to combat climate change fallout in Bangladesh. The negative impacts of climate change along with the existing risks, make the lives and livelihoods of the poor and extremely poor more vulnerable.

Additionally, the adaptive capacity of these communities needs to be enhanced for effective achievement of the Sustainable Development Goals (SDGs) by 2030. Various activities are being implemented under the Environment and Climate Change Unit of PKSf. These include capacity building at community and institutional levels, raising homestead plinths, installing desalination plants for safe drinking water, and various climate-resilient livelihood options. This is how PKSf, with the help of its POs, links its programs and projects with relevant Goals, complementing the government's efforts to realize the SDGs within the stipulated timeframe.

Apart from acting as a key driver of sustainable socio-economic development of the underprivileged people, PKSf also conducts necessary humanitarian activities in crucial human crises. This year, PKSf allocated about BDT 2 crore as emergency humanitarian aid for the flood-hit people of Sylhet and Sunamganj districts. The aid was used emergency relief supplies. The POs of PKSf too conducted various humanitarian assistance activities using their own funds.

The issue of the Covid-19 pandemic managed to stay relevant even at the end of 2022. To cope with the countrywide devastating effects of the

pandemic, PKSf has been implementing extensive recovery programs since 2020. The highest priority was attached to the cottage and micro-enterprises. PKSf started implementing a project styled 'Recovery and Advancement of Informal Sector Employment (RAISE)' in February 2022. Under this project, jointly financed by PKSf and the World Bank, 1.75 lac youth and micro-entrepreneurs in the country's urban and peri-urban areas are receiving inclusive finance as well as capacity development assistance on entrepreneurship development and risk management. Among the project participants, the pandemic-affected entrepreneurs are being provided with appropriate financing to restore their economic endeavors. Moreover, cash-strapped young microentrepreneurs are being given access to finance alongside training on entrepreneurship development, business management, risk management and life-skills development. Moreover, the project is enhancing capacities of youth from low-income households on technical and life skills through apprenticeship programs to ensure their gainful employment.

A special program titled 'Livelihood Restoration Loan (LRL)' was launched by PKSf in 2022 with the aim of reviving the rural economy adversely affected by the pandemic and to create opportunities for self-employment. Micro-entrepreneurs in agriculture and related fields, other cottage and microenterprise owners, trained youths, unemployed youths and returning migrant workers are receiving soft loans for restoration of their economic activities.

I thank all who supported PKSf in successfully completing another financial year. My deepest gratitude goes to the visionary leadership of Hon'ble Prime Minister Sheikh Hasina. We express our sincere gratitude to the Financial Institutions Division and the Economic Relations Divisions of the Ministry of Finance for their continuous support. Thanks are due to the members of PKSf's General Body and Governing Body for their support. My heartfelt thanks to our development partners for their cooperation as well. I wish to thank the officials of PKSf's POs for their sincere work in the field. I wholeheartedly thank the PKSf officials for their efficiency, dedication and integrity.



(Dr Qazi Kholiquzzaman Ahmad)

FOREWORD



Dr Nomita Halder ndc
Managing Director



Today, PKSf has touched the lives of nearly 1.75 crore families through the political will at the government level and an unwavering commitment to human welfare and innovative work processes at the institutional level.

A year of continued success, a year of overcoming obstacles, a year of new dreams, a year of sharpening old convictions - this is how I would like to describe the last financial year. The year that started with the distressed form of the rural economy wounded by the Covid-19 pandemic and began to turn into a nightmarish year due to the multidimensional global effects of the Ukraine-Russia war ended with the inauguration of the Padma Bridge -- a manifestation of the Bengali nation's unyielding mentality.

"জ্বলে পুড়ে-মরে হারখার তবু মাথা নোয়াবার নয়" (*'They may burn, die, be destroyed, but won't bow heads'*) - there perhaps is no better verse to express the indomitable spirit of the people of our country to move forward. When the Government of the People's Republic of Bangladesh established Palli Karma-Sahayak Foundation (PKSF) in 1990, the country's poverty rate was over 56 percent. With the responsibility of poverty alleviation through employment generation and very limited resources, PKSf started its journey.

Today, PKSf has touched the lives of nearly 1.75 crore families, thanks to the political will at the government level and an unwavering commitment to human welfare and innovative work processes at the institutional level. PKSf, as an apex development institution, is constantly working with the government and with the people to increase their wealth, capacity, socio-economic conditions. Over the course of the last 32 years, the poverty rate in the country has now come down to 20.5 percent. PKSf is proud to have played a key role in this achievement.

PKSF emphasizes on the need for enterprise development aimed at creating sustainable employment opportunities. It is implementing a specialized program called LRL across the country by adding money from its own funds to the money received under the government-announced stimulus package to revive the economic activities of microenterprises affected by the Covid pandemic. The interventions made under this project are complemented by the activities of PACE, RMTP, SEP, MDP and RAISE projects funded by our development partners such as the World Bank (WB), the Asian Development Bank (ADB) and the International Fund for Agricultural Development (IFAD). These projects, dedicated to developing enterprises, reach enterprising people with various services. With proper coordination and timely actions, PKSf's activities are progressing firmly to achieve the desired objectives. The UK government's FCDO and the European Union have joined PKSf's mainstream programs to alleviate extreme poverty by funding the PPEPP project. The project is working tirelessly to bring smiles to the faces of millions of extremely poor from the coastal to the northern regions. In the context of the coastal region, it would be unfair not to mention the sufferings of the people there from a dire

shortage of fresh water. These severely salinity-affected people are a vivid proof of the dreary impacts of climate change. Due to the salinity in the groundwater, they rely mainly on water from open sources, risking to contract various diseases. PKSf has set up reverse osmosis technology-based water plants at various places to provide fresh water to the coastal people. PKSf will continue this program in the future despite its limited capacity against an overwhelming demand.

A silent agricultural revolution is currently underway in Bangladesh. While the number of people is increasing, the amount of agricultural land is decreasing. Under the situation, the Integrated Agriculture Unit of PKSf is working night and day to ensure adequate and nutritious food supply to the people. PKSf is implementing a range of programs across the country in the agriculture, fisheries and livestock sectors in collaboration and coordination with the relevant government institutions.

Development cannot be sustainable and meaningful without women's empowerment. PKSf thus prioritizes women's participation in its activities. As a matter of fact, more than 90 percent of the total members of PKSf are women. We are working tirelessly to empower them with equity in their financial, professional, family and social lives. Nevertheless, there is still a long way to go to establish equity - a precondition to gender equality.

PKSf is implementing various programs for poverty alleviation and sustainable development of the people. These include the SEIP project for providing training to create skilled workforce, the 'Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project' for ensuring safely managed water and sanitation facilities, the LRMP project for protecting livestock, the IRMP project for mitigating adverse impacts of climate change and other disasters on the poor, the ECCCP-Flood project for increasing resilience of vulnerable people for flood, and the LICHs project for ensuring quality housing for low-income people. These activities are aligned with the different Goals and Targets of the Sustainable Development Goals (SDGs). 'No one is left behind' - this motto of the SDGs is reflected in all activities of PKSf.

Despite achieving continuous successes for more than three decades, PKSf leaves no room for complacency. Inequity and inequality still exist in the country and PKSf is determined to remove these to ensure sustainable development and dignified life for all. Hence, PKSf Annual Report's theme this year is *'For an equitable tomorrow...'*.

(Dr Nomita Halder ndc)



Inequity and inequality still exist in the country and PKSf is determined to remove these to ensure sustainable development and dignified life for all. Hence, PKSf Annual Report's theme this year is *'For an equitable tomorrow...'*.

GOVERNANCE



GENERAL BODY

The PKSF General Body 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 major responsibility of the General Body is to approve the Annual Budget along with the audited accounts of the institution. It also reviews the PKSF Annual Report as summarily presented by the Governing Body.

The General Body meet twice a year. The regular Annual General Meeting (AGM) is usually held in December and the other General Meeting in June.

The General Body may consist of a maximum of 25 members. Out of them, the Government of Bangladesh (GoB) nominates a maximum of 15

**GENERAL BODY IS THE
HIGHEST POLICY-MAKING
FORUM OF PKSF**

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. They are representatives of the PKSF's Partner Organizations (POs) and/or private individuals having outstanding records of their services to social development.

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

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

Nazneen Sultana

Former Deputy Governor

Bangladesh Bank (The Central Bank of Bangladesh)

Dr Toufic Ahmad Choudhury

Director General, Bangladesh Academy for Securities Markets (BASM)
Former Director General, Bangladesh Institute of Bank Management (BIBM)

Dr Md Abdul Mueed

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, Bangladesh Public Service Commission
Former Secretary, Government of Bangladesh

AN Shamsuddin Azad Chowdhury

Former Member, Planning Commission

Md Ruhul Amin

Retired Government Official (Grade-01) and
Former Chairman, Petrobangla

Dr RM Debnath

Economic Columnist

Dr Niaz Ahmed Khan

Pro-Vice Chancellor
Independent University of 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 PKSF)

Dr Md Shahid Uz Zaman

Executive Director
Eco-Social Development Organisation (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
Ministry of Labour and Employment, Government of Bangladesh

Md Rezaul Ahsan

Former Secretary
Rural Development and Cooperatives Division, GoB

Mahmuda Begum

Former Additional Secretary, Economic Relations Division
Ministry of Finance, Government of Bangladesh

Sudhangsu Shekhar Biswas

Former Additional Secretary, Finance Division
Ministry of Finance, Government of Bangladesh

Sanat Kumar Saha

Former Additional Secretary and Chairman
Bangladesh Sugar and Food Industries Corporation, GoB

Krishibid Md Azharul Islam

Former Member Director
Bangladesh Agricultural Development Corporation (BADC), GoB

GOVERNANCE



GOVERNING BODY

The Governing Body, subject to the general control and supervision of the General Body, is primarily responsible to pursue and help achieve the goals of Palli Karma-Sahayak Foundation (PKSF).

The Governing Body holds comprehensive financial control of the Foundation, which includes approval of programs and projects and sanctioning of grants, donations, loans or other financial assistance to the Partner Organizations (POs). The

Governing Body consists of seven members. The Government of Bangladesh (GoB) nominates the Chairman and two other members. The General Body, in its AGM, elects three other members. The Governing Body, in consultation with the Government, appoints the Managing Director (MD). The MD is the Chief Executive Officer of the Foundation and an ex-officio member of the Governing Body as well as the General Body of PKSF.

MEMBERS OF THE GOVERNING BODY

Dr Qazi Kholiquzzaman Ahmad, Chairman

Dr Nomita Halder ndc, Managing Director

Arijit Chowdhury, Member

Parveen Mahmud, FCA, Member

Nazneen Sultana, Member

Dr Toufic Ahmad Choudhury, Member

Dr Md Abdul Mueyed, Member

MANAGEMENT



PKSF works through an integrated network of organizational units to ensure that all employees work towards realizing its proclaimed vision and mission. Its competitive and rigorous recruitment process guarantees that only the persons with proven talent and capability are recruited. Their skills are regularly updated and sharpened through in-service training at various intervals both at home and abroad.

The Managing Director is the Chief Executive Officer of PKSF. Two Additional Managing Directors (AMDs) assist the Managing Director to ensure fair, transparent, accountable and efficient management of PKSF. The AMD-1 is responsible for determining policies and plans of action to execute the activities of PKSF considering national priorities and possible new realities. The AMD-2 deals with issues related to keeping good relations with the Partner Organizations (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.

The operations of PKSF are mainly carried out under the supervision of the two AMDs, five Deputy Managing Directors (DMDs), one Senior General Manager who heads the HR Unit and one General

Manager that leads the Audit Unit. They all directly report to the Managing Director. The core microfinance programs of PKSF are being implemented through eight different panels. Each panel takes care of around 25 POs. Currently, these panels operate under the direct supervision of four DMDs.

To run different projects, PKSF generally establishes separate project management/implementation units, each headed by a Project Coordinator/Project Director. They directly report to the head of the Division concerned.

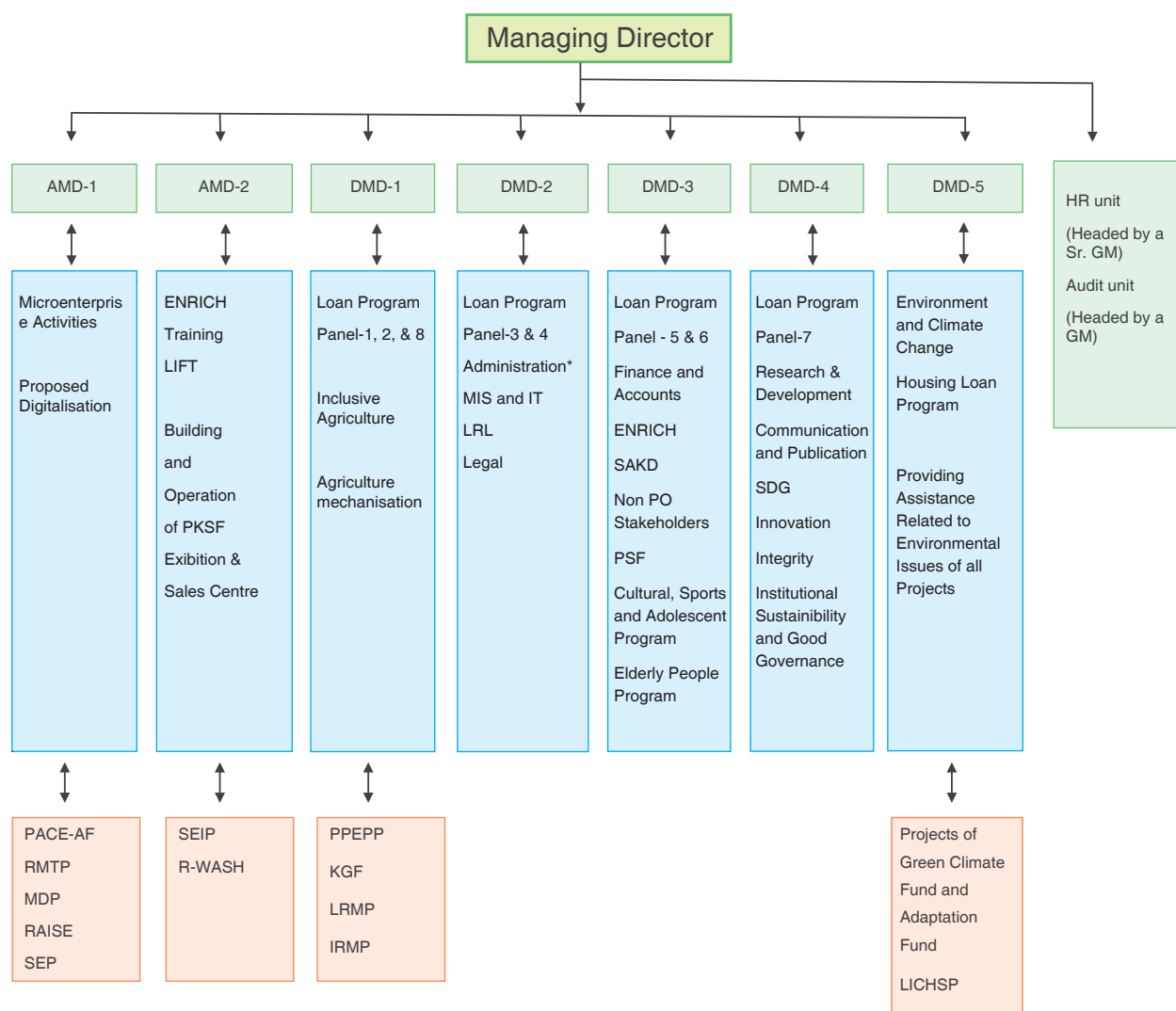
STAFF

As on 30 June 2022, the PKSF management team consisted of 439 employees, which included 246 regular officials, 10 contractual personnel, 102 project officers and 81 support staff members.

To see the full list of PKSF employees, please scan the QR code:



MANAGEMENT STRUCTURE OF PKSf



*General Administration, Maintenance, Procurement and Special Fund are under the Administration Department

SEP=Sustainable Enterprise Project, RMTP=Rural Microenterprise Transformation Project, PPEPP=Pathways to Prosperity for Extremely Poor People, SEIP=Skills for Employment Investment Program, PACE-AF=Promoting Agricultural Commercialization and Enterprises-Additional Financing, RAISE=Recovery and Advancement of Informal Sector Employment, KGF=Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries, LICHSP=Low Income Community Housing Support Project, MDP=Microenterprise Development Project, LRMP=Strengthening Resilience of Livestock Farmers Through Risk Reducing Services, GCF=Green Climate Fund, LRL=Livelihood Restoration Loan, PSF=Program Support Fund, SDL=Sanitation Development Loan, IRMP=The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction, R-WASH=Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project, LIFT=Learning and Innovation Fund to Test New Ideas, SAKD=Social Advocacy and Knowledge Dissemination, SDG=Sustainable Development Goal.

PKSF FAMILY





PKSF'S FINANCIAL ACTIVITIES



TOTAL MEMBERS

1.75 CRORE

The organized members at the grassroots are the life force of PKSF's operations. As of June 2022, the total number of members organized through all the Partner Organizations (POs) of PKSF stands at 1.75 crore, 90.86% of whom are women. At the same time, the number of borrowers is 1.35 crore. Of them, 1.23 crore are women (91.11%).

MORE THAN **200**
PARTNER ORGANIZATIONS



As on 30 June 2022, PKSF has more than two hundred POs. These organizations, picked through a stringent process of assessment, are considered an integral part of PKSF's operational structure. They are entrusted with implementing PKSF's programs and projects at the grassroots.

IN FINANCIAL YEAR 2021-22

21.36 LAKH

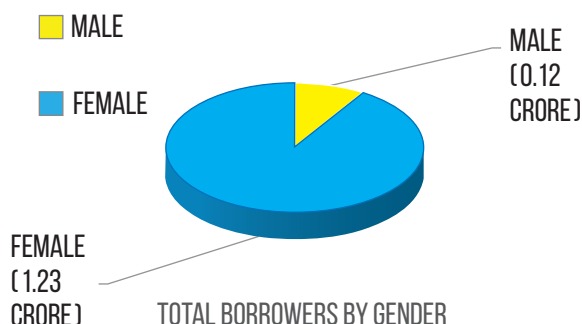
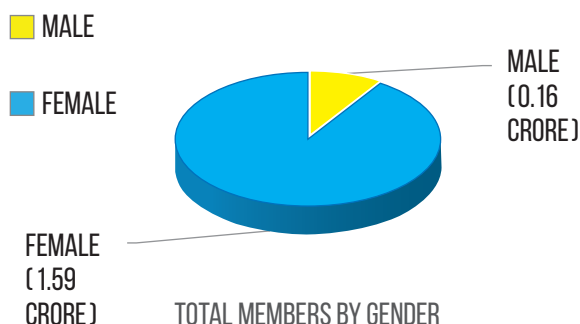
NEW MEMBERS ENROLLED

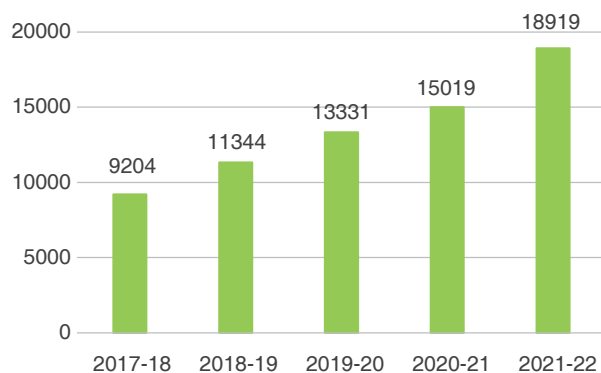


WOMEN'S
PARTICIPATION

OF THE BORROWERS,

91.11%
ARE FEMALE





SAVINGS GROWTH OVER 5 YEARS
(IN CRORE BDT)

TOTAL SAVINGS
OF THE MEMBERS



BDT **18,918.79** CRORE

SAVINGS IN FY 2021-22

BDT **3,899.44** CRORE

PKSF – PARTNER ORGANIZATIONS (POs)



LOAN DISBURSEMENT AND OUTSTANDING

Loan disbursement of PKSF recorded a steady growth in FY 2020-21 and 2021-22. The amount of loan disbursement from PKSF to POs was BDT 4,832.42 crore in FY 2020-21. In FY 2021-22, it rose to BDT 5,657.68 crore, 17.08% higher than the previous year.

LOAN OUTSTANDING FROM PKSF TO POs

BDT **8,674.11** CRORE

As on 30 June 2022, the amount of loan outstanding of PKSF with its POs stands at BDT 8,674.11 crore.

PARTNER ORGANIZATIONS (POs) – BORROWERS



IN FY 2021-22, AMOUNT OF LOAN DISBURSEMENT FROM POs TO BORROWERS

BDT **78,954.45** CRORE

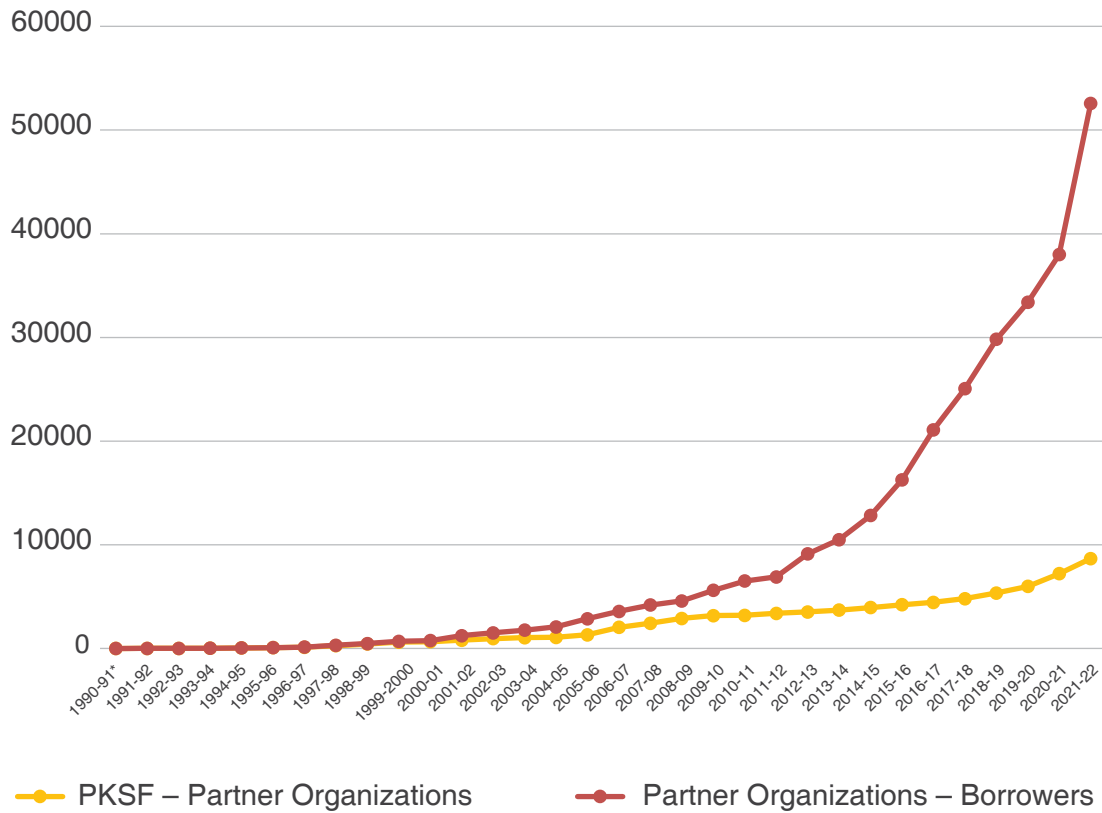
In FY 2020-21, loan disbursement from POs to borrowers amounted to BDT 57,011.57 crore.

LOAN DISBURSEMENT AND OUTSTANDING

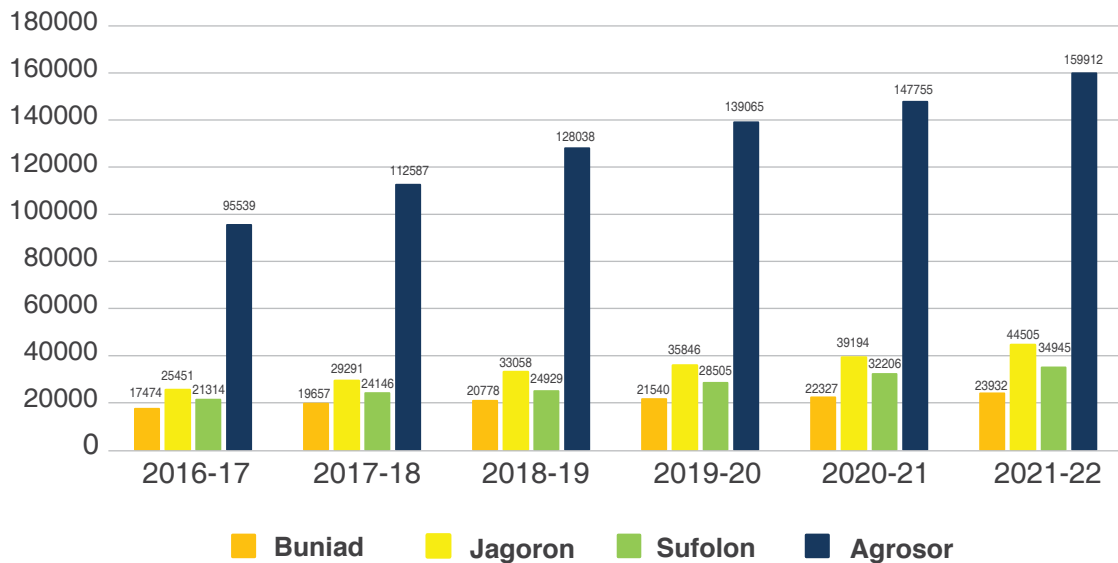
In FY 2021-22, the amount of loan disbursement from the POs to their borrowers was BDT 78,954.45 crore, which is 38.49% higher than the previous year.

As on 30 June 2022, the amount of loan outstanding of the POs with borrowers is BDT 52584.20 crore.

LOAN OUTSTANDING SINCE INCEPTION OF PKSf (IN CRORE BDT)

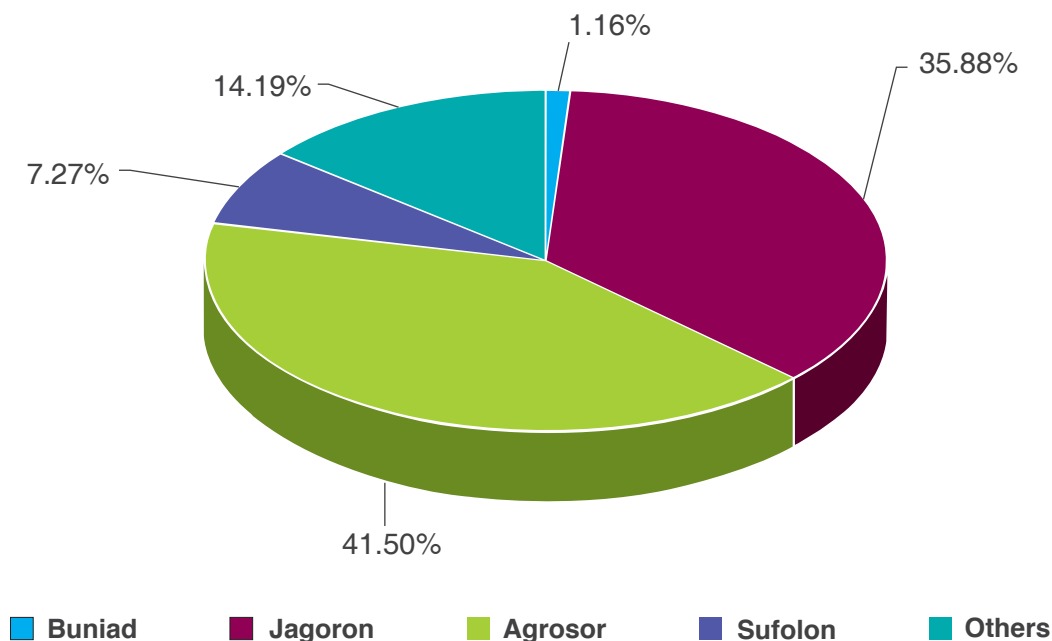


PROGRAM-WISE AVERAGE LOAN SIZE (IN BDT)



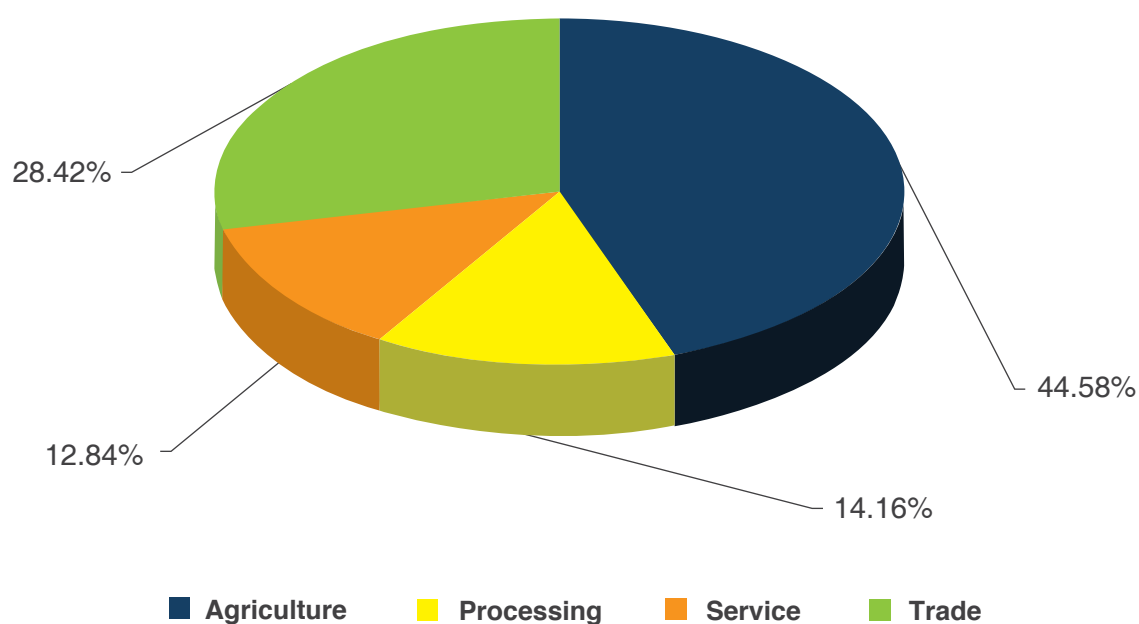
COMPONENT-WISE LOAN OUTSTANDING OF POs WITH BORROWERS

(UP TO JUNE 2022)



SECTOR-WISE ENTERPRISE DEVELOPMENT LOAN OUTSTANDING RATE

(TILL JUNE 2022)



JOURNEY OF PKSf

Year	Programs/Projects	Main Features	Supported By
1991	Jagoron – Rural 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	Jagoron - Urban Microcredit	Financing the urban poor	PKSF
2000	Socio-Economic Rehabilitation Loan Program (SRLP)	Financing the disaster-stricken people	ADB
2001	Microenterprise (ME) Loan	Financing the progressive borrowers	GoB
2001	Poverty Alleviation Microfinance Project-II	Rural Microcredit, Urban Microcredit Microenterprise Loan for the Hardcore poor	The World Bank
2002	Financial Services for the Poorest (FSP)	Financing the poorest	The World Bank
2003	Microfinance and Technical Support (MFTS) Project	Finance for livestock development with technical support	IFAD
2004	Livelihood Restoration Project (LRP)	Loan for recovery from disaster	The World Bank
2004	Participatory Livestock Development Project-II (PLDP-II)	Finance for livestock development with technical support	ADB
2004	Buniad - Ultra Poor Programme (UPP)	Loan for the ultra poor	GoB
2005	Microfinance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2005	Sufolon - 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

JOURNEY OF PKSF

Year	Programs/Projects	Main Features	Supported By
2007	Rural Electrification Development Project (REDP)	Support for access to electricity	DFID
2007	Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)	Finance for recovery from disaster	GoB
2008	Finance for Enterprise Development and Employment Creation (FEDEC) Project	Value chain development and capacity building support for micro-entrepreneurs and their products	IFAD
2008	Agriculture-Sector Microcredit (ASM)	Helping farmers who secure the nation's food	PKSF
2010	Developing Inclusive Insurance Sector Project (DIISP)	Insurance support for the poor	ADB
2010	Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)	Holistic family-based development to ensure human dignity	GoB & PKSF
2010	Special Fund (SP)	Emergency support for the poor	PKSF
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 the poor to increase their resilience to climate change	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to microentrepreneurs	KFAED
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 effects through financial support	GoB
2013	UPP-Ujjibito	Sustainable graduation from ultra poverty of vulnerable and women-headed households	EU, GoB & 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 selected low income and informal settlements in designated municipalities in Bangladesh	The World Bank
2017	OBA Sanitation Microfinance Program	To provide appropriate loans to the rural poor in Bangladesh for constructing hygienic latrines	The World Bank
2017	Green Climate Fund (GCF)	To undertake different adaptation responses to combat negative impacts of climate change in Bangladesh	UNFCCC

JOURNEY OF PKSf

Year	Programs/Projects	Main Features	Supported By
2018	Sustainable Enterprise Project (SEP)	To increase adoption of environmentally sustainable practices by targeted	The World Bank
2019	Microenterprise Development Project (MDP)	microenterprises 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 & EU
2019	The Project for Developing Inclusive Risk Mitigation Reduction Program for Sustainable Poverty (IRMP)	To develop financial and non-financial services, conducive policy guidelines and institutional arrangement for low-income people in disaster-prone areas	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 & 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
2021	Recovery and Advancement of Informal Sector Employment (RAISE)	To enhance capacities of Covid-19 affected micro-entrepreneurs in urban and peri-urban areas to recover their enterprises as well as provide inclusive financing and to develop capacities of young micro-entrepreneurs and engage youth from low-income households in sustainable employment through apprenticeship program	The World Bank and PKSf

A woman with a bindi on her forehead, wearing a vibrant red, blue, and yellow patterned sari, is carrying a large, round, silver metal water pot (matka) on her head. She is looking directly at the camera with a slight smile. In the background, other people in colorful saris are visible, and a building with a green and red roof is partially seen under a clear blue sky.

PKSF PROVIDES EXTENSIVE POTABLE WATER SOLUTIONS TO THE POOR PEOPLE IN THE SALINITY-HIT COASTAL AREAS



MAINSTREAM PROGRAMS



**A TOTAL OF 6,208 MEMBERS HAVE SO FAR
RENOVATED THEIR HOUSES USING THIS LOAN**



ABASON

Article 15(a) of the Constitution of Bangladesh describes that the fundamental responsibility of the state is to ensure the provision of the basic necessities of life, including food, clothing, education, medical care and shelter. In addition, Sustainable Development Goal 11 emphasizes on ensuring access for all to adequate, safe and affordable housing. The National Housing Policy 1993 (1993/2004) also recognizes the right to housing of all citizens. Despite this, there is a severe shortage of adequate and quality housing facilities in urban and rural areas of Bangladesh.

17 PARTNER ORGANIZATIONS

48 UPAZILAS

25 DISTRICTS

PKSF in 2016 started implementing Component-3, titled 'Shelter Lending & Support', of the Low Income Community Housing Support Project, financed by the World Bank, to improve the living conditions of low-income households and contribute to the local economy by enhancing construction activities in Bangladesh. This project has brought about positive changes in the lives of borrowers and their families.

Following the success of the LICHSP, PKSF launched the ABASON loan program from its own fund in 2019 to provide financial and technical support for construction of new houses or repairing/extension of the existing houses of the disadvantaged people living in remote areas.

The objective of this loan program is to improve the living conditions of these people.

The ABASON program is being implemented through 17 Partner Organizations (POs) in 48

upazilas of 25 districts. As of June 2022, 6,208 members received a total of BDT 143 crore in loans. Having used these loans properly, they are now enjoying increased comfort, peace and social dignity, which has bettered their quality of life.



WORKING AREAS

SI	Partner Organization	District	Upazila
1	Grameen Jano Unnayan Sangstha (GJUS)	Bhola	Bhola Sadar
2	TMSS	Bogura, Cumilla and Narayanganj	Bogura Sadar, Cumilla Sadar, Narayanganj Sadar, Bandar, Siddhirganj, Burichang, Narayanganj Sadar Dakkhin
3	Ghashful	Chattogram, Feni and Naogaon	Patiya Sadar, Anwara, Hathazari, Feni Sadar, Naogaon Sadar
4	WAVE Foundation	Chuadanga	Chuadanga Sadar, Damurhuda
5	Young Power in Social Action (YPSA)	Chattogram	Sitakunda Sadar, Mirsharai
6	Gram Bikash Kendra (GBK)	Dinajpur	Parbatipur
7	Ad-din Welfare Centre	Jashore, Magura	Sharsa, Bagherpara, Chowgacha, Jhikargacha, Manirampur, Magura Sadar
8	Rural Reconstruction Foundation (RRF)	Jashore	Jhikargacha
9	JAKAS Foundation	Joypurhat, Naogaon	Joypurhat Sadar, Panchbibi, Dhamoirhat, Badalgachhi
10	Peoples Oriented Program Implementation (POPI)	Kishoreganj	Kishoreganj Sadar, Bajitpur, Kuliarchar
11	Heed Bangladesh	Moulvibazar	Moulvibazar Sadar, Kamalganj, Rajnagar
12	Sagarika Samaj Unnayan Sangstha	Noakhali	Suborno Char
13	Shataphool Bangladesh	Rajshahi	Mohonpur and Baghmara
14	Shariatpur Development Society (SDS)	Shariatpur	Shariatpur Sadar
15	National Development Programme (NDP)	Sirajganj	Sirajganj Sadar, Ullapara, Kamarkhond, Shahjadpur
16	Eco-Social Development Organization (ESDO)	Thakurgaon	Thakurgaon Sadar
17	Pidim Foundation	Narsingdi	Narsingdi Sadar, Shibpur, Palash, Raypura
		Gazipur	Gazipur Sadar

THIS PROGRAM HAS BEEN
WORKING FOR TWO DECADES
TO CREATE SUSTAINABLE
EMPLOYMENT BY PROVIDING
EXTENSIVE SUPPORT FOR
ENTERPRISE DEVELOPMENT



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 lakh (excluding land and building values) is eligible for availing support from the 'Agrosor' program. An individual entrepreneur can take a loan of up to BDT 10 lakh under the program.

IN FY 2021-22

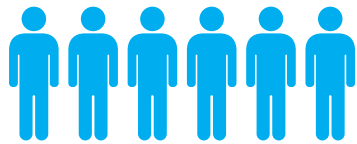
BDT

1,911.83 CRORE
DISBURSED TO POs AS LOANS

BDT

3,426.82 CRORE
LOAN OUTSTANDING WITH POs

AGROSOR AT A GLANCE



BORROWERS

22.13 LAKH

FROM POs TO BORROWERS,
LOAN DISBURSEMENT

BDT **31,262.76** CRORE

LOAN OUTSTANDING

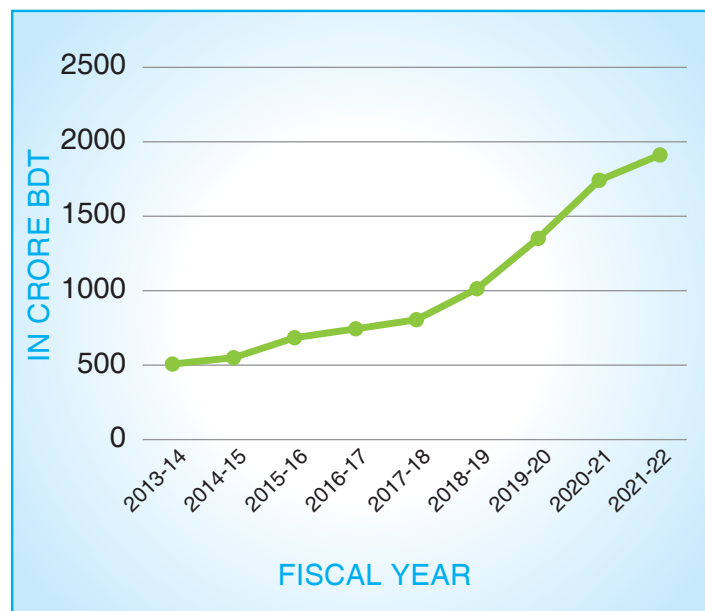
BDT **21,820.79** CRORE

AVERAGE LOAN SIZE

BDT **1,59,912** CRORE

TREND OF LOAN DISBURSEMENT UNDER AGROSOR

(PKSF TO PARTNER ORGANIZATIONS)



**THIS PROGRAM WAS LAUNCHED
WITH THE AIM OF INCLUSIVE
DEVELOPMENT OF EXTREMELY
POOR PEOPLE EXCLUDED FROM
TRADITIONAL FINANCIAL SERVICES**



BUNIAD

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. Against this backdrop, PKSF implements the 'Buniad' program to serve the extremely poor people.

IN FY 2021-22

BDT **310.15** CRORE
LOAN DISBURSED TO POs

BDT **392.55** CRORE
LOAN OUTSTANDING WITH POs

BUNIAD AT A GLANCE



BORROWERS

4.71 LAKH

FROM POs TO BORROWERS,
LOAN DISBURSEMENT

BDT **1,020.83** CRORE

LOAN OUTSTANDING

BDT **612.01** CRORE

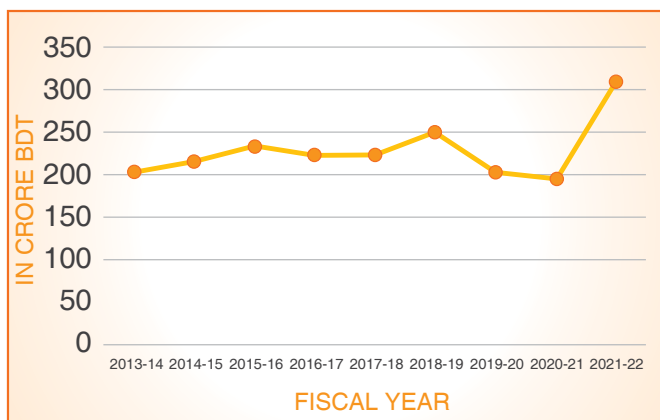
AVERAGE LOAN SIZE

BDT **23,932**

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. '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 to the 'Buniad' participants.

TREND OF LOAN DISBURSEMENT

(PKSF TO PARTNER ORGANIZATIONS)



**ENRICH AIMS TO ENSURE
UNIVERSAL HUMAN RIGHTS
AND HUMAN DIGNITY
THROUGH FINANCIAL AND
NON-FINANCIAL SERVICES**



ENRICH

'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a flagship human-centered program of PKSF. The program was launched in 2010 with an aim to address the multidimensional aspects of poverty and create an enabling environment for the poor people so that they can live a dignified life and enjoy universal human rights.

198
UNIONS

13.36
LAKH HOUSEHOLDS

60.30
LAKH MEMBERS

IN FY 2021-2022

LOAN DISBURSEMENT
BDT **858.28** CRORE

1.60 LAKH
STUDENTS RECEIVED
EDUCATIONAL
ASSISTANCE

11,13,441
GOT HEALTHCARE
& MEDICAL
SERVICES

MAJOR INTERVENTION AREAS



- HEALTHCARE AND NUTRITION
- EDUCATIONAL ASSISTANCE
- YOUTH IN DEVELOPMENT
- SPECIAL SAVINGS
- FINANCIAL ASSISTANCE
- ENRICHED HOMES

ENRICH is currently serving around 60.30 lakh people of 13.36 lakh households through 111 Partner Organizations (POs). Its major intervention areas are: 1. Healthcare and Nutrition, 2. Education Assistance, 3. Youths in Development, 4. Special Savings, 5. Financial Assistance, 6. ENRICHed Home, 7. Solar power; 8. Bandhu Chula (environment-friendly cooking stove), 9. Vermicompost, 10. Beggar Rehabilitation etc. The core concepts of human-centered development, also enshrined in the Sustainable Development Goals (SDGs), are reflected in ENRICH.

The healthcare and nutrition component of ENRICH ran in full swing even after the Covid-19 pandemic. A total of 4,835 people underwent cataract surgery for free at 354 special eye camps and 11,13,441 people received essential healthcare services through static clinics, satellite clinics and health camps in FY 2021-22.

Teachers at 6,167 educational assistance centers in 198 Unions received subject-related training from government master trainers. Around 1.60 lakh kids get education assistance in the centers.

Female family heads and members with disabilities gained self-employment with the financial support provided under the 'Special Savings' component of ENRICH. In FY 2021-22, BDT 34.55 lakh was provided as matching grants to 213 members upon successful completion of their deposit terms. Besides, ENRICH offers Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL). In FY 2021-22, BDT 858.28 crore was disbursed as loans among members.

Members of 'Youth in Development' component of ENRICH receive a video-based training titled 'I dream to be an entrepreneur'. Previously, over 1.5 lakh youths received training on another module titled 'Self-realization, Leadership Development

and Duties of the Youths'. The module has helped the youths attain self-realization and become responsible citizens of the society. Many youths will find an appropriate guideline to flourish as an entrepreneur. Besides, training sessions and workshops are organized to improve the skills of field-level officials.

ENRICH brought out four publications in FY2021-2022. These are: a) *Samriddhir Pothey Pothey* (Road to Prosperity), b) *Bir Muktijoddhader Smritite '71* ('71 in the Memories of Valiant Freedom Fighters), c) *Preronay Bangabandhu* (The Inspiring Bangabandhu) and d) ENRICH Newsletter - Special Issue.

Besides, a research work titled *Sustainable Development, Human Dignity and Choice* has been published by Springer Nature. The research was led by Dr Martin Greeley, Fellow at the University of Sussex. Dr Asif M Shahan and Dr Shubhasish Barua - both teaching Development Studies at the University of Dhaka - were the co-researchers.



**THE UNIT WORKS TO
INCORPORATE
ENVIRONMENT AND
CLIMATE CHANGE ISSUES
INTO ALL ACTIVITIES
OF PKSF**



ENVIRONMENT & CLIMATE CHANGE UNIT

Combating climate change fallout has remained a key global concern for decades now. According to the Sixth Assessment Report by the Intergovernmental Panel on Climate Change (IPCC), climate change may reduce fresh water availability in Bangladesh's coastal areas from 40.8% to 17.1% between 2021 and 2050. In low-lying countries like Bangladesh, climate change may bring about extinction of plants and animals, increased floods and droughts, excessive and infrequent rainfall, inundation of roads and houses, environmental instability, etc., in addition to the reduction in freshwater availability.

10

ENVIRONMENTAL AND SOCIAL
MANAGEMENT GUIDELINES PUBLISHED

3

ENVIRONMENTAL MANAGEMENT
GUIDELINES BEING FORMULATED

2

ENVIRONMENTAL MANAGEMENT
PROJECTS BEING IMPLEMENTED

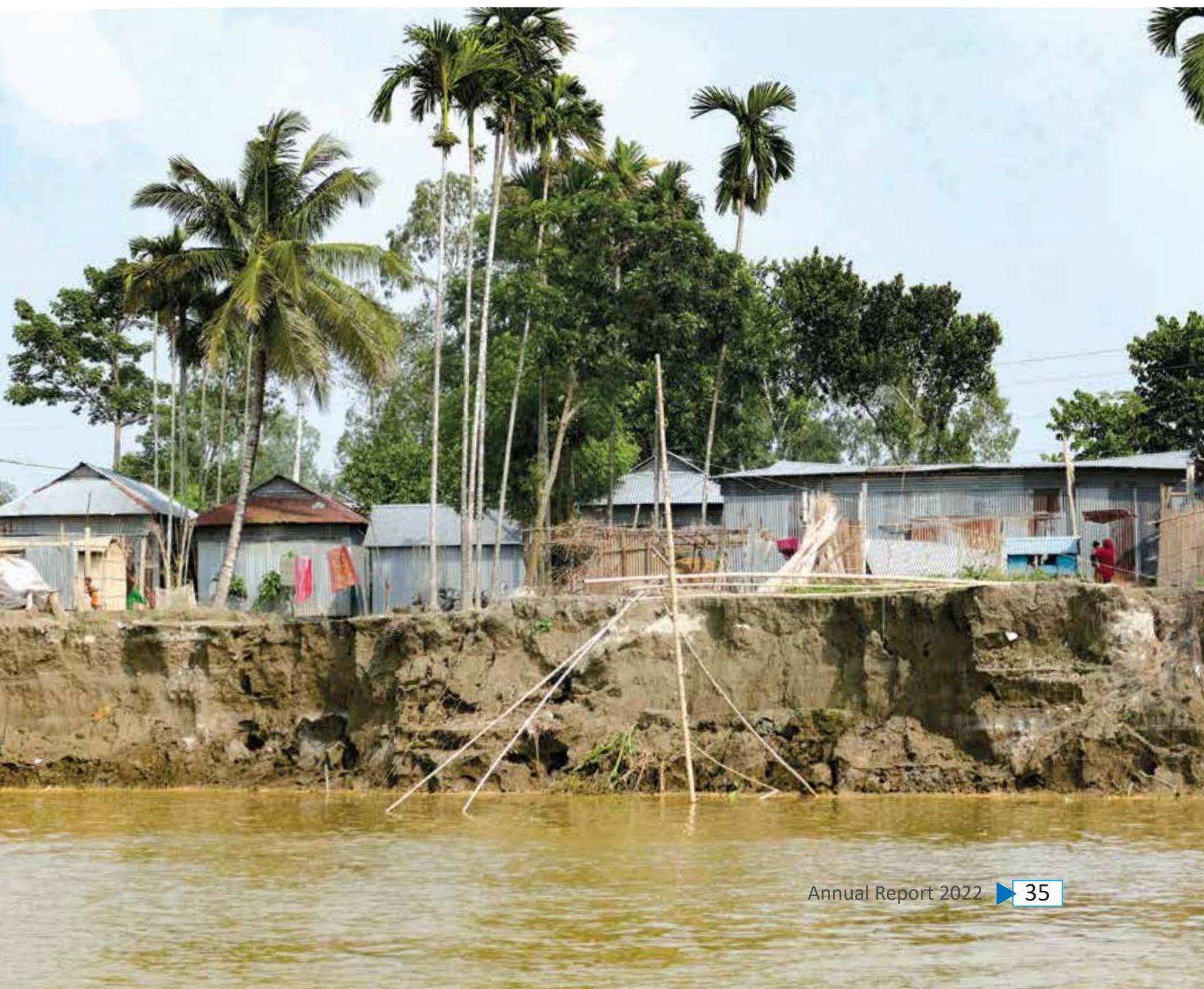
The 13th Goal of the UN-sponsored Sustainable Development Goals (SDGs) calls for taking urgent action to combat climate change impacts.

The Environment and Climate Change Unit (ECCU), established in 2016, seeks to incorporate environment and climate change issues into all activities of PKSf. Consequently, PKSf has been accredited as the National Implementing Entity (NIE) by the Green Climate Fund (GCF) and the Adaptation Fund. The Unit has submitted a number of project proposals on climate change impacts to the GCF and the Adaptation Fund. Currently, PKSf is implementing two projects financed by the Green Climate Fund. They are 'Extended Community Climate Change Project-Flood (ECCCP-Flood)' and 'Strengthening the Capacity of PKSf, Executing Entities (EEs) and Implementing Entities (IEs) for effective

participation of GCF activities in Bangladesh'.

Besides, in line with the government policies, the ECCU has prepared and published 10 environmental and social management guidelines for as many fields of enterprises, e.g. Mango, Banana, Safe Vegetables, Salt and Dry Fish Production, Imitation Jewellery, Loom, Shoe, Hand-held Loom and Livestock Waste Management. These Guidelines have already been distributed among PKSf's Partner Organizations (POs).

Furthermore, the formulation of three environmental management guidelines for Poultry Farms, Floriculture, and Fish Culture is nearing completion, based on the opinions and recommendations of experts from different government and non-government organizations.



THE UNIT CONTRIBUTES TO
POLICY DEVELOPMENT AT THE
CENTRAL LEVEL ALONGSIDE
MAKING FIELD-LEVEL
INTERVENTIONS



INTEGRATED AGRICULTURE UNIT

PKSF's Integrated Agriculture Unit (IAU) provides a range of services to expand appropriate agriculture, fisheries and livestock farming technologies in order to build farmer's capacity as well as to develop value chain interventions and marketing systems. The Unit also contributes to policy development on fisheries and livestock framing sectors in Bangladesh.

3

SECTORS OF INTERVENTIONS

1.07

LAKH ACTIVE MEMBERS

104

TYPES OF TECHNOLOGIES EXPANDED

AGRICULTURE

A number of high value, high yielding and specialized nutrient or vitamin-enriched crop varieties are being expanded under the Unit. These include aromatic and zinc-fortified rice, summer watermelon and tomato, capsicum, squash, rockmelon, beetroot etc. Currently, a good number of expanded technologies – like summer tomato, summer watermelon, different rice varieties – are being replicated significantly. Up to June 2022, a total of 30,234 demonstrations on 32 latest, handy and environment-friendly agricultural technologies were established. In addition, 1,308 field days and 5 exchange visits were arranged to disseminate the positive results of these new environment-friendly technologies among farmers. Besides, 687 USG applicators, 1,17,846

pheromone lures, 27,076 perching sticks and 1,79,752 fruit bags were provided. At the same time, vegetable seeds were distributed among 8,046 households for homestead gardening.

Under the 'Alternative Crop Production and Generating Multiple IGAs Instead of Tobacco' program, about 2,100 former tobacco growers are producing high value alternative food crops on 622 hectares of land in Kushtia, Lalmonirhat, Bandarban and Cox's Bazar districts. They also rear beef cattle, commercial poultry, black bengal goat, pekin duck etc. for additional income.

Realizing the benefits of food crops cultivation over tobacco, 844 tobacco growers have permanently given up tobacco cultivation. About 1,402 hectares of formerly tobacco-growing land is now being used for cultivating food crops.



FISHERIES

Aquaculture technologies disseminated in FY 2021-22 include Carp-Mola-Tilapia Fish Polyculture and year-round seasonal vegetable cultivation on pond dikes, Carp-Galda Polyculture, Native Shing-Magur-Pabda-Gulsa-Tengra-Carp Fish Polyculture, Crab Fattening/Soft Shell Crab Culture, Carp Fattening/Carp Fish Fattening, High Value Chital-Ayir-Shol-Carp Fish Polyculture, Vietnam Pangas-Carp Fish Polyculture, Koral-Tilapia-Carp Fish Polyculture, Entrepreneur Development in Fish Fry Rearing/Nursery Pond, Ornamental Fish Culture, Floating Cage Fish Culture, High Value Fish Culture in Tanks, Fish Culture in Biofloc Technology, Semi Fermented Fish Product Development and Marketing, Entrepreneur Development on making Fish Feed, endangered native fish culture etc.

AS OF JUNE 2022, A TOTAL OF 13,257 KGS OF FISH FRIES WERE RELEASED INTO OPEN BODIES AND 16,646 FISHING GEARS DISTRIBUTED AMONG FARMERS

Furthermore, the IAU provides necessary technical services to its members, including market linkage support, entrepreneur development, capacity development as well as establishment of institutional linkages. As of June 2022, a total of 20,947 fish farming demonstrations were established at the farmer level. In addition, 13,257 kgs of fish fries were released into open bodies of water to boost natural fish production and 16,646 fishing gears were distributed among farmers. A total of 449 clusters have been developed, including 109 of carp-mola-tilapia polyculture, 48 of carp-prawn, 61 of shing-magur-pabda-gulsha-carp polyculture, 56 of carp fattening and 44 of nursery pond rearers.



LIVESTOCK

During FY 2021-22, the IAU disseminated quite a lot of livestock-rearing technologies that include meat type BAU-bro color chicken rearing, goat fattening, muscovy duck rearing, native chicken conservation, pekin duck rearing, hilly chicken production, artificial hatchery for duck, intensive dairying, safe egg and chicken meat production, livestock product sales center, 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 & marketing, commercial fodder production etc. Inputs like breeding material, preventive veterinary services, design for farms and their management are also being provided.

UP TO JUNE 2022, A TOTAL OF 18.7 LAKH LIVESTOCK AND POULTRY ANIMALS WERE VACCINATED AND 5.8 LAKH LARGE AND SMALL RUMINANTS WERE GIVEN BROAD SPECTRUM ANTHELMINTICS

The Livestock program till June 2022 established 56,167 demonstration farms on livestock-related technologies. It has established 235 goat farm clusters, each with at least 15 farms; 135 duck farm clusters with 7-8 farms in each; 139 native chicken farm clusters, each with 13-15 farms; 87 safe egg producing layer farm clusters with at least 10 farms in each, and 123 BAU-Bro color chicken farm clusters, each with 10-12 farms.

As many as 18.7 lakh livestock and poultry animals were vaccinated against Foot and Mouth Disease (FMD), Anthrax, PPR, Haemorrhagic Septicaemia (HS), Black Quarter (BQ), New Castle Disease (ND), and Duck Plague.

In addition, the Unit provided broad spectrum anthelmintics to nearly 5.8 lakh large and small ruminants. California Mastitis Test (CMT) kits were also provided for early detection of mastitis in dairy cattle.

OTHER ACTIVITIES

As of June 2022, the IAU trained 21,800 farmers on modern fish farming technologies and another 58,965 farmers on modern livestock farming technologies. The Unit conducted 2,616 '*Krishi Poramarsha Kendra*'. Besides, 250 Livestock and Poultry Service Providers (LPSPs) were developed for providing doorstep veterinary services to farmers.



THIS PROGRAM, HAVING BEEN
IMPLEMENTED SINCE PKSF'S
INCEPTION, AIMS TO DEVELOP
FAMILY-BASED ENTERPRISES



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 the *Jagoron* program (earlier known as Rural Microcredit). Though in the beginning, PKSF's services were confined to the rural areas, PKSF in 1999 expanded its services to the urban poor as well.

IN FY 2021-22

BDT

1,272.55 CRORE
LOAN DISBURSED TO POS

BDT

2,289.54 CRORE
LOAN OUTSTANDING WITH POS

JAGORON AT A GLANCE



BORROWERS

81.27 LAKH

FROM POs TO BORROWERS,
LOAN DISBURSEMENT

BDT **36,884.89** CRORE

LOAN OUTSTANDING

BDT **18,867.50** CRORE

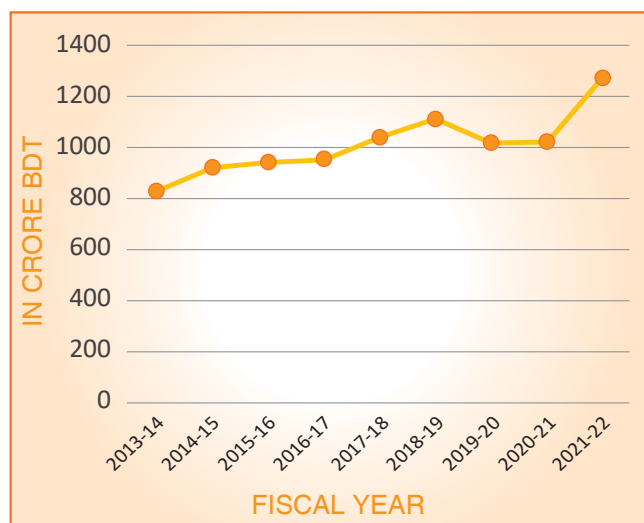
AVERAGE LOAN SIZE

BDT **44,505**

In urban areas, participation of women in the 'Jagoron' program is higher compared to their rural counterparts since 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. Up to June 2022, the cumulative loan disbursement from PKSf to POs was BDT 16,874.35 crore and from POs to borrowers was BDT 2,37,703.25 crore.

TREND OF LOAN DISBURSEMENT

(PKSF TO PARTNER ORGANIZATIONS)



**THE PROGRAM HELPS
ACHIEVE FOOD SECURITY
AND ENSURE PEOPLE'S
BASIC RIGHT TO FOOD**



KUWAIT GOODWILL FUND (KGF) PROGRAM

The Kuwait Goodwill Fund (KGF) Program is a special PKSF program funded by a grant from Kuwait Fund for Arab Economic Development (KFAED). Driven by the goal of ensuring food security, the program focuses on a) establishing linkage to sustainable agricultural financial services with technologies, b) developing flexible repayment system based on cash flow linked to harvesting pattern, and c) disseminating knowledge on sustainable farming technologies.

OVER BDT **160** CRORE
ALLOCATED AS LOANS

8.46
LAKH BORROWERS

76%
FEMALE BORROWERS

Currently, credit assistance activities of the KGF program are being implemented through 142 branches of 38 POs in 76 upazilas of 28 districts. In FY 2021-22, BDT 160.30 crore (156 crore in credit assistance and 4.3 crore incapacity building activities) was allocated for KGF program.

CREDIT ASSISTANCE

KGF program since its inception in June 2011 provided credit services to 8,45,900 members under 11,820 groups, more than 76% of whom are women.

The total savings by these members stood at BDT 34.31 crore. Up to March 2022, a total of 38 Partner Organizations (POs) disbursed BDT 2,627.88 crore to its members.

Currently, the loan outstanding stands at around BDT 224.46 crore with a recovery rate of about 100%. Nearly 53% of this loan is used in crop cultivation, 34% in beef fattening and livestock production, and the rest in fisheries and other farm-related activities.



CREDIT ASSISTANCE TREND

Indicators	Up to 2014	2015	2016	2017	2018	2019	2020	2021	2022	Total/average
Cumulative member households (No.)	78900	65200	86600	114500	104800	138600	68700	80800	107800	845900
Percentage of female members	68	71	73	76	78	82	81	84	85	76
Loan disbursement (crore Tk.)	224.37	167.78	288.25	294.98	328.91	337.87	310.51	364.04	311.17	2627.88
Loan outstanding (crore Tk.)	53.75	39.9	32.96	21.84	9.05	8.69	-8.6	13.48	53.39	224.46
Savings (crore Tk.)	8.82	2.59	10.33	3.7	4.5	1.05	2.15	-1.63	2.8	34.31
Recovery rate (%)	99.58	99.40	99.60	99.70	99.70	99.70	99.70	99.30	99.62	99.59
Proportion of Crop: Livestock: Fish	46:42:12	50:36:09	56:31:09	59:30:09	56:31:09	57:31:09	59:30:09	62:28:09	62:29:09	56:34:10

CAPACITY BUILDING ASSISTANCE

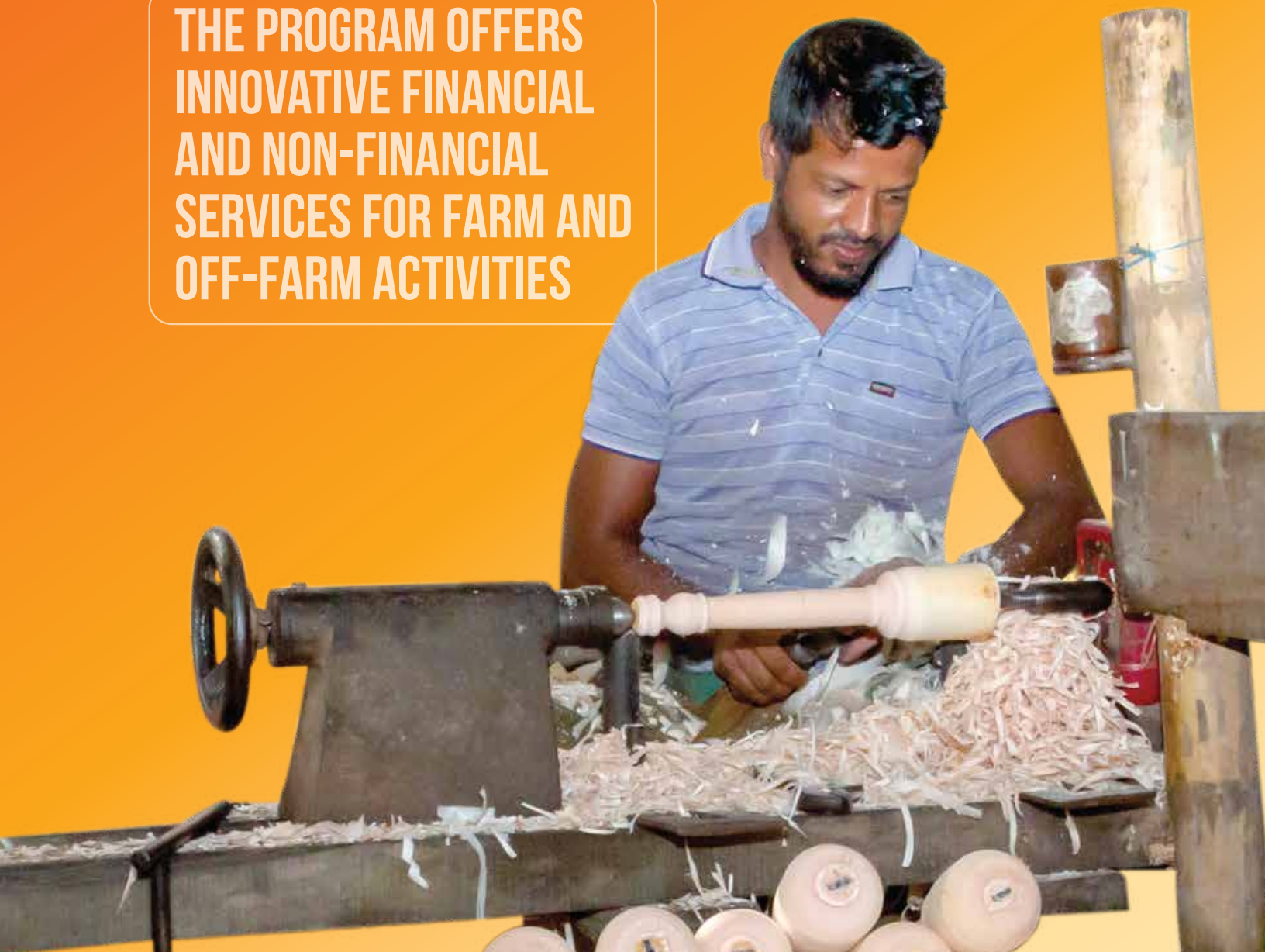
Technology Transfer: Up to June 2022, a total of 5,205 demonstrations (1,690 crop-related, 1,518 fisheries-related and 1,997 livestock-related) of the Integrated Agriculture Unit were implemented with financing from the KGF program through 38 Partner Organizations.

Piloting of innovative agricultural technology:

The KGF program is implementing two projects on specific technologies. These are a) Production and post-harvest management of mango variety Gourmoti and Malta in the two-storied orchard system in Chapainawabganj, and b) Quality betel leaf production for income and employment generation in Rajshahi.



**THE PROGRAM OFFERS
INNOVATIVE FINANCIAL
AND NON-FINANCIAL
SERVICES FOR FARM AND
OFF-FARM ACTIVITIES**



LIFT PROGRAM

The Learning and Innovation Fund to Test New Ideas (LIFT) program offers innovative financial and non-financial services for farm and off-farm activities by developing a wide range of new tools for poverty alleviation. PKSf initiated the program in 2006 to patronize pro-poor innovative initiatives. PKSf integrates the successful financial services or products, piloted under LIFT, into its mainstream activities.

30

IMPLEMENTING ENTITIES

35

ONGOING INNOVATIVE INITIATIVES

47%

HOUSEHOLDS' INCOME INCREASED

Currently, the program is implementing 35 innovative initiatives through 29 Partner Organizations (POs) and 1 non-POs. LIFT initiatives encompass a wide range of activities - from agriculture to livestock and fisheries, from potable water supply to off-farm IGAs, from social and economic inclusion of the disadvantaged groups to introduction of demand-driven financial and non-financial services for the poor.

Up to June 2022, a total of BDT 304.85 crore (BDT 281.86 crore in loans and BDT 22.99 crore in grants) was sanctioned under the program.

LIFT AT A GLANCE

Land Lease Loan: A specialized initiative titled 'Land Lease Loan' helps extremely poor farmers take lease of cultivable land in *char* areas and grow crops on their own. So far, BDT 298 crore has been disbursed among 98,456 participants in 23 districts under this initiative.

Promoting Red Chittagong Cattle (RCC): 'Preservation and promotion of Red Chittagong Cattle (RCC)' is an effective livestock-related initiative of LIFT. RCC is the only recognized indigenous cow variety of Bangladesh. The animals are distributed among poor households on contract farming basis.

Inclusive Development for PWDs: LIFT operates a capacity building and social awareness advocacy initiative for the poor people with disabilities (PWDs) to ensure inclusive development. Under the initiative, participants receive credit assistance on flexible terms and technical training for self-employment. They also receive physiotherapy at a minimal cost. Additionally, an initiative has been taken under LIFT for students with hearing and speech impairments in Saidpur upazila of Nilphamari district. As of now, three specialized schools are educating students using 'sign language'. Besides, awareness raising meetings and training for the parents of the children with disabilities are arranged in this upazila. LIFT also provided grants in implementing income generating activities and distributed hearing aids and other assistive equipment among persons with disabilities in Saidpur upazila.

Alternative Finance for Third Gender Persons: LIFT since 2019 has been providing skill development and financial services to people of third gender in Dhunat upazila of Bogura. They are being rehabilitated through training and job placements.

Improving Elderly People's Livelihoods: LIFT provides employment opportunities to indigent senior citizens 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.

Promoting Black Bengal Goats: LIFT promotes modern production techniques of Black Bengal goats as a household-based income generating activity. Twenty POs are implementing the initiative countrywide. As of June 2022, the initiative covers some 148,185 participants who have received over BDT 356 crore in loans.

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

Potable Water in the Salinity-prone Areas: LIFT has set up 20 Reverse Osmosis (RO) plants in the coastal districts of Khulna, Satkhira, Bagerhat, Patuakhali and Barguna to mitigate potable water crisis. The RO plants produce about 60 thousand liters of potable water every day. The desalinated water is supplied to thousands of poor people in the coastal areas.

Socioeconomic Development of Dalits and Ethnic Minorities: A special initiative has been taken for the social and economic development of ethnic minorities and Dalits living in 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.

Specialized Loan for Haor Dwellers: This loan product is provided through Community-Based Organizations (CBOs) for sustainable livelihoods of the extremely poor in selected haor areas of Kishoreganj, Sunamganj and Habiganj districts.

Evaluation of LIFT: An external evaluation on LIFT participants shows that the household income of 47% of the program participants has increased significantly.





THE PROGRAM SEEKS TO
REVIVE ECONOMIC
ACTIVITIES WORST HIT BY
COVID-19 PANDEMIC

LIVELIHOOD RESTORATION LOAN

Livelihood Restoration Loan (LRL) is a specialized program initiated to tackle the negative impacts of the Covid-19 pandemic and to revive the economic activities of the rural poor and create self-employment opportunities for them. In case of disbursement of loans under the LRL, relatively high poverty-prone districts such as Kurigram, Bandarban, Satkhira, Khulna and Sunamganj are given the highest priority, alongside the affected low-income people across the country.

4.26
LAKH MEMBERS

BDT **1,460** CRORE
DISBURSED IN THE FIELD

0.50%
MINIMUM SERVICE CHARGE



In FY 2020-2021, the Government of Bangladesh (GoB) allocated BDT 500 crore in favour of PKSf under a stimulus package to tackle the negative impacts of the Covid-19 pandemic and to revive the economic activities of the rural poor and create self-employment opportunities for them. On top of this amount, PKSf made available BDT 100 crore from its own fund and launched this specialized loan program in September 2020.

PKSf is disbursing loans through selected Partner Organizations (POs) to create self-employment opportunities and restore the pandemic-stricken economic activities under five categories – agriculture and agro-related rural entrepreneurs, micro and cottage industry-related entrepreneurs, trained youths, unemployed youths and returning migrant workers.

In FY 2021-2022, the GoB under a separate stimulus package allocated BDT 500 crore in special grant in favour of PKSf. PKSf now is implementing the Phase 2 of the LRL program with BDT 500 crore under a flexible guideline prepared

in line with the conditions set by the Financial Institutions Division.

Some main features of the LRL Phase 2 include low service charges at the PKSf-to-PO level (reduced from 5% to 0.5%) at the PO-to-borrower level (slashed from 18% to 4%), and a more flexible loan tenure (from one year to two years). This loan is disbursed among the pandemic-hit rural of 3 categories – the poor, the extremely poor and the day labourers. As of June 2022, 4,26,195 members received loan support worth BDT 1,460.08 crore under the two LRL phases.

A recent study by PKSf on the effectiveness of the LRL program found the loan support achieved its intended purpose, i.e., it has successfully restored the livelihoods and economic activities of the participants. Almost 91% of the disbursed loan was used in income-generating activities.

The Financial Institutions Division, Ministry of Finance, and other relevant stakeholders, have appreciated the impacts of the LRL scheme to tackle the Covid-19 fallout.



**THE OBJECTIVE OF THE PROGRAM
IS TO BUILD A FUTURE GENERATION
IMBUED WITH GOOD VALUES, ETHICS**



PROGRAM FOR ADOLESCENTS

The 'Program for Adolescents' has been in operation as a mainstream program since July 2019 in 217 upazilas of 55 districts of the country through 67 Partner Organizations (POs). The motto of the program is 'Investment in Adolescents for Sustainable Development'. The program aims to build a future generation imbued with good values and ethics. Up to June 2022, 2,309 Youth Clubs, having 74,952 members in them, were formed under the program. Besides, there are 1,045 School Forums with 1.22 lakh members in them.

217

UPAZILAS

1.97

LAKH ADOLESCENTS

3,354

CLUBS AND FORUMS

Under the program, 1,566 libraries have been established and 8,039 group reading sessions held on various issues so far. Besides, 562 '*Sohojogita and Sohomormita*' corners have been set up. The activities of the program are conducted in the following four wider categories:

Awareness Raising and Practicing Moral Values: Under the component, a range of activities like discussion meeting and workshop are conducted to raise awareness against child marriage, violence against women, sexual harassment, dowry, substance abuse. In addition, the Adolescent Clubs arrange discussion meetings and quiz competitions to mark different national and international days. Training programs on tree plantation campaigns are also arranged regularly.

Leadership and Life-skill Development: At the Adolescent Clubs, training and discussion sessions are organized on leadership qualities and development, moral values and skill development, correct pronunciation, management of libraries, developing the habit of savings, and nutritional food preservation ways.

Nutrition and Healthcare: Different awareness raising sessions are conducted on the importance of physical exercise, mental well-being, menstrual hygiene, safe food and nutrition, personal, family and social cleanliness etc. Besides, blood grouping, blood sugar, blood pressure and BMI measurement services are regularly provided at the Clubs which also arrange health camps and vitamin 'A'

campaigns, and distribute sanitary napkins and first aid boxes.

Cultural and Sports Activities: Under this component, different cultural and sports competitions are organized. The competitions include book reading, music, dance, poetry recitation, debate, drawing, football, cricket, volleyball, handball, badminton etc. Besides, sporting kits are distributed among the members of Adolescent Clubs.

In FY 2021-2022, the adolescent clubs reported to the local administration 162 incidences of child marriage, 85 cases of dowry and 306 cases of sexual harassment, abuse of women, children and the elderly. In addition, 19,151 yard meetings were held on various issues.

OBSERVANCE OF SPECIAL DAYS

To mark the birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the National Children's Day 2022, discussion meetings, cultural programs as well as poetry recitation, drawing and essay competitions were arranged by the Adolescent Clubs in different districts on 17 March 2022. Members of these clubs participated in these events.

On 9 December 2021, 58 Partner Organizations of PKSf observed the International Anti-Corruption Day with the participation of members of Adolescent Clubs, parents and dignitaries in 58 districts.



**THE PROGRAM WORKS TO
INCREASE PRODUCTIVITY OF
AGRICULTURE AND LIVESTOCK
SECTORS BY MITIGATING
PREVALENT RISKS**



RISK MITIGATION UNIT

PKSF - through the Risk Mitigation Unit - provides financial services as well as various extension services to reduce the risk of morbidity and mortality of livestock and to increase efficiency in 'Good Farm Management'. Apart from this, an experimental agricultural mechanization program is being conducted to encourage and expand the use of time and cost-saving machineries at various stages in the agricultural sector. In addition, The Unit is working with development partners to introduce various financial and non-financial services for victims of natural disasters.

UNDER AGRICULTURAL
MECHANIZATION PROGRAM

BDT **5** CRORE
DISBURSED

750

FARMERS/MEMBERS RECEIVED DIRECT ASSISTANCE

AGRICULTURAL MECHANIZATION PROGRAM

Agriculture, a determinant of socio-economic stability in Bangladesh, plays an important role in ensuring food and nutrition security of the growing population of the country, creating employment and economic development. The Sustainable Development Goal (SDG)-2 aims to achieve end hunger through safe and nutritious food for all and the government has given importance to the application and expansion of modern technologies in the agricultural sector for sustainable agricultural production.

Due to population growth in Bangladesh, the amount of arable land is decreasing. In addition, floods, droughts, salinity etc are increasing because of climate change. As a result, the risks in crop production are becoming alarming day by day. Agricultural laborers are shifting to industry and service sectors, which creates labor scarcity in agriculture. To address these risks and challenges, there is no alternative to adopt mechanization in the agriculture sector.

PKSF is financing agricultural mechanization initiatives on a pilot basis to promote farmer-friendly agricultural machineries. The objective is to analyze the appropriate use of

machineries, and financial and technical feasibility of different types of agricultural machineries. In view of this, different services are being provided including soft loans, training, machinery exhibitions, field days, agricultural machinery demonstration centers, construction of sheds etc. on partnership basis.

As a result of the the Agricultural Mechanization program, farmers in the working areas are becoming interested in using agricultural machineries. Agricultural entrepreneurs and cooperatives are buying and using agricultural machineries like combine harvesters, transplanters, rice harvesters and threshers, tractors, power tillers, fish feed processors, etc. Use of these has reduced time for planting and harvesting crops, and dependency on physical labor.

This program's interventions have made it possible to harvest, thresh and bag paddy in shorter times and lower cost, despite the labor shortage during the Covid-19 pandemic in different parts of the country.

Moreover, markets and new business sectors for the selling of spare parts of agricultural machineries are being developed. So far, PKSF has disbursed BDT 5 crore through seven Partner Organizations (POs) to implement the program.



**SUFOLON WORKS TIRELESSLY
TO INCREASE INCOME OF
FARMERS AND ENSURE
FOOD & NUTRITION SECURITY
IN THE COUNTRY**



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. Earlier in 2006, PKSF launched the 'Seasonal Loan Program' to offer financial services to farmers to meet their seasonal needs. Later, in 2014, the two 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 2021-22

BDT **853.75** CRORE
LOAN DISBURSED TO POS

BDT **522.85** CRORE
LOAN OUTSTANDING WITH POS

SUFOLON AT A GLANCE



BORROWERS

11.27 LAKH

FROM POs TO BORROWERS, LOAN DISBURSEMENT

BDT **6,663.90** CRORE

LOAN OUTSTANDING

BDT **3,823.68** CRORE

AVERAGE LOAN SIZE

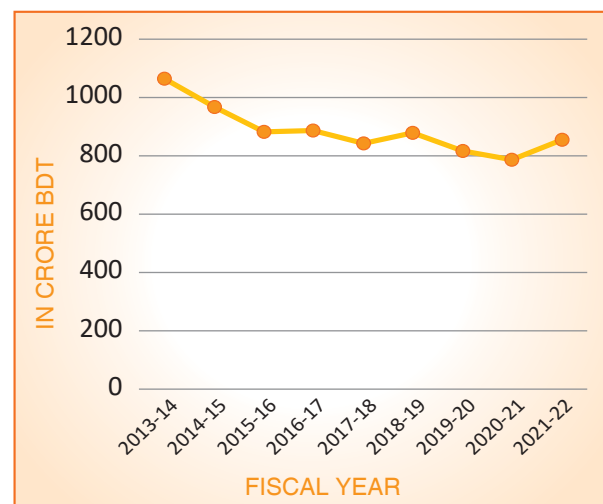
BDT **34,945**

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 flexibility of availing multiple loans to diversify production.

Such farmer-friendly terms have made the loan product very popular among borrowers. Up to June 2022, the cumulative loan disbursement from PKSf to POs stood at BDT 11,299.61 crore and from POs to borrowers at BDT 45,811.30 crore.

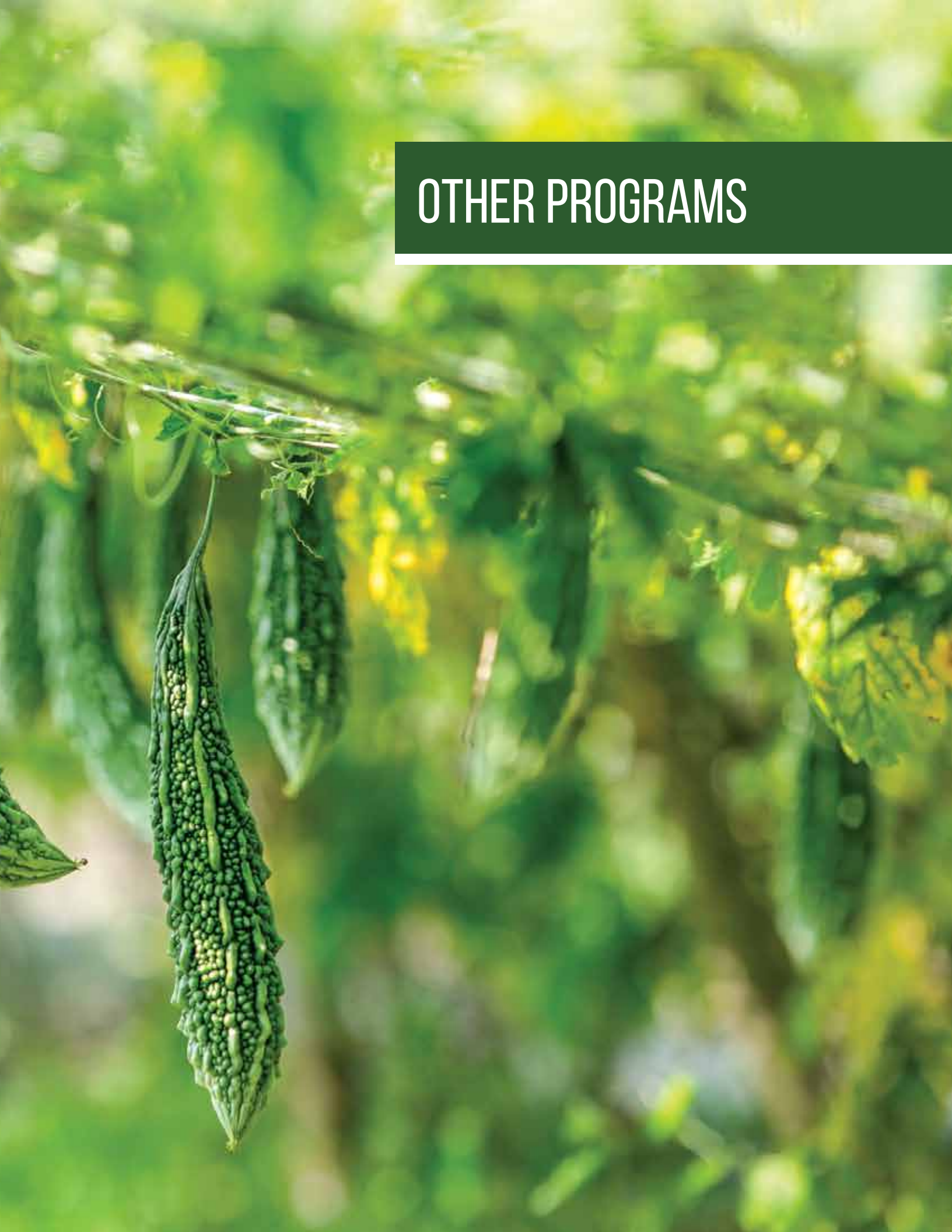
TREND OF LOAN DISBURSEMENT

(PKSf TO PARTNER ORGANIZATIONS)





OTHER PROGRAMS



APPROPRIATE INANCIAL
ASSISTANCE IS PROVIDED
IN SPECIAL CASES
UNDER THIS PROGRAM



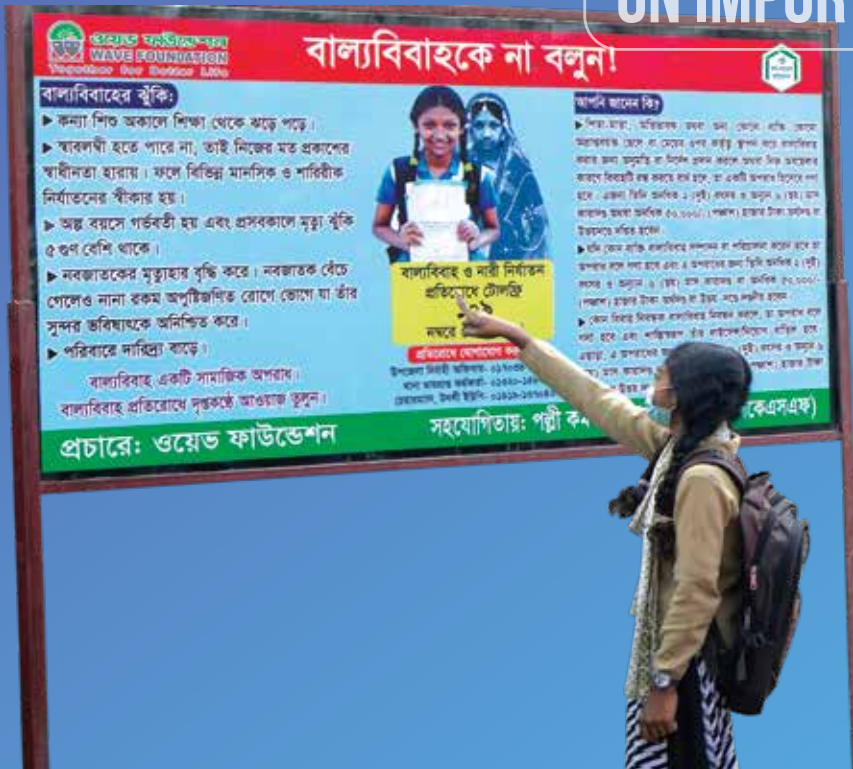
PROGRAM SUPPORT FUND

A total of 3,156 higher secondary students were given BDT 12,000 each in the 2021-22 Fiscal Year. To this end, BDT 3.78 crore was distributed through 135 Partner Organizations (PO) of PKSF. Besides, 80 students of ethnic minority groups in Gaibandha were provided with BDT 12,000 each.

BDT **3.78** CRORE
DISBURSED AS EDUCATIONAL SCHOLARSHIPS

3,236
STUDENTS RECEIVED SCHOLARSHIPS

VARIOUS ACTIVITIES ARE CONDUCTED AT GRASSROOTS TO CREATE AWARENESS ON IMPORTANT SOCIAL ISSUES



SOCIAL ADVOCACY & KNOWLEDGE DISSEMINATION UNIT

The Social Advocacy and Knowledge Dissemination Unit of PKSF aims to build awareness on different critical social issues to improve the living standard of marginal and disadvantaged people. Currently, it is working in 78 Unions of 24 districts through 23 Partner Organizations (POs). This unit conducted awareness campaigns - through signboards, loudspeakers, direct public contact, etc. - against early marriage, drug abuse and food contamination. It also creates mass awareness on lightning precautions that can save lives.

Campaigns were conducted in 12 Unions for detecting Persons with Disabilities (PWDs) in assistance with the local government offices. In FY 2021-22, 249 PWDs received 'Suborno Nagorik Card'. The International Anti-Corruption Day was observed in 35 upazilas. In addition, 47,400 students received orientation on preventing early marriage and improving reproductive health in 78 Unions. And, 28 awareness-related programs and 38 Public Social Announcements (PSA) were aired during the period using Community Radios supported by PKSF.

78

UNIONS UNDER COVERAGE

23

IMPLEMENTING PARTNER ORGANIZATIONS

47.4

THOUSAND

STUDENTS RECEIVED ORIENTATION

**THIS FUND IS USED FOR
HELPING THE INDIGENT
WHO ARE NOT
MEMBERS OF PKSF'S
REGULAR ACTIVITIES**



SPECIAL FUND

The 'Special Fund' provides 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, destitute and ailing freedom fighters, teachers, and development workers get financial assistance from this fund. A total of BDT 31.88 lakh from the Fund was given to 29 individuals as educational assistance, to meet medical expenses and to create income-generating activities in FY 2021-22.

BDT **31.88** LAKH
WAS GIVEN AS GRANT

29
INDIVIDUALS RECEIVED ASSISTANCE



SDG & PKSf

PKSF is working in various ways to disseminate the objectives of the Sustainable Development Goals (SDG), engage key stakeholders and provide mutual coordination of its Partner Organizations (POs) and key stakeholders of the country. The Government considers PKSf as an important stakeholder in the implementation of SDGs. In this regard, PKSf participates in various government forums. On 10 March 2022, PKSf organized a seminar styled 'Gender Equality in Sustainable Development: PKSf and SDG-5'. PKSf also provided various secretarial support to the Financial Institutions Division in the '2nd SDG Implementation Review Conference 2022' held from 16-18 May 2022. PKSf provided four training on Sustainable Development Goals to officials of its POs. So far, a total of 150 officials from 75 POs have been trained on this.

04

AREAS OF TRAINING

75

PARTNER ORGANIZATIONS' OFFICIALS TRAINED

THE DREAM OF ENSURING POVERTY-FREE AND DIGNIFIED LIFE FOR THE ELDERLY POPULATION DRIVES THIS PROGRAM



UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE PROGRAM

The Uplifting the Quality of the lives of the Elderly People Program is being implemented in 212 Unions across the country to ensure poverty-free and dignified life for elderly people.

In FY 2021-2022, BDT 14.43 crore was disbursed as income generating loans among 380 elderly members and 70,886 got old-age allowance. So far, 201 tea stalls (*Probin Sonali Uddyog*) have been set up for as many elderly members, including 12 women.

212

UNIONS UNDER COVERAGE

101

IMPLEMENTING PARTNER ORGANIZATIONS

201

ELDERLIES GET TEA STALLS



**PKSF UNDERTAKES
EXTENSIVE CAMPAIGNS
ACROSS THE COUNTRY TO
ENSURE FOOD &
NUTRITION SECURITY
OF THE PEOPLE BY
SUSTAINABLY INCREASING
AGRICULTURAL PRODUCTION**



PROJECTS





**IN LIGHT OF SDG-6, THE
PROJECT AIMS TO PROVIDE
SAFELY MANAGED WATER &
SANITATION SERVICES**

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

Access to safely managed water supply, sanitation, and hygiene (WASH) facilities is one of the prerequisites of development. Despite significant progress in the economic development in Bangladesh, inadequate WASH services in rural areas remain a major concern for the country. The SDG-6 aims to tackle challenges related to drinking water, sanitation and hygiene as well as to water-related ecosystems. PKSf has thus adopted a demand-driven strategy to promote hygienic toilets by using lending instruments.

57

PARTNER ORGANIZATIONS

78

UPAZILAS

11.20


LAKH TARGETED FAMILIES

THE PROJECT AT A GLANCE

TITLE  **Bangladesh Rural Water Sanitation & Hygiene for Human Capital Development Project**

DURATION  **5 years**

FINANCIER  **World Bank, Asian Infrastructure Investment Bank (AIIB), PKSF**

FUND  **USD 328.9 million**
IDA, AIIB: USD 184.4 million
PKSF: USD 144.5 million

PKSF the Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development Project, co-financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB), with the aims of improving access to safely managed water supply and sanitation in selected areas of rural Bangladesh and strengthen institutional capacity for water and sanitation services. The Department of Public Health Engineering (DPHE) and PKSF are jointly implementing specific components of the project

that works in 78 upazilas of 18 districts of the country.

Training for Local Entrepreneurs: One of the key stakeholders of the project's implementation process in the field, Local Entrepreneurs (LEs) are receiving proper training and other assistances for constructing hygienic toilets and safely managed WASH facilities at the household level. Till June 2022, a total of 633 LEs were provided daylong/two-day training by the Project Management Unit (PMU).

Construction of WASH Facilities: In FY 2021-22, a total of 742 safely managed water supply systems and 2,766 safely managed twin-pit toilets were constructed in the project areas. At the same time, 95 single-pit toilets were upgraded to twin-pit safely managed toilet.

Upazila Coordination Committee (UCC) Meeting: The core purpose of this committee is to ensure proper coordination among the project-implementing Partner Organizations at the Upazila level. The meeting is organized once every three months to discuss and coordinate the project's implementation strategy, LE management, tackling the overlapping issues, training and so on. Despite the Covid-19 pandemic, a total of 105 meetings were held by the POs during the last quarter of the FY 2021-22.

TARGET & ACHIEVEMENT

Credit Sector	Target	Achievement
Household Water Loan	1,20,000 HHs	742 HHs
Household Sanitation and Hygiene Loan	10,00,000 Households	2766 HHs
Local Entrepreneur (LE) Loan for Sanitation	4,000 Entrepreneurs	20 Entrepreneurs





ECCCP-FLOOD

The intensity and frequency of storms, surges, floods and other natural disasters have increased in Bangladesh due to global warming and climate changes. These natural calamities are creating barriers to the development of the country. In line with the Bangladesh Climate Change Strategy and Action Plan, PKSf is implementing the Extended Community Climate Change Project-Flood (ECCCP-Flood) project.

90,000
DIRECT BENEFICIARIES

5,574
HOMESTEAD PLINTHS RAISED

15,675
INDIVIDUALS TRAINED

THE PROJECT AT A GLANCE

TITLE	Extended Community Climate Change Project - Flood (ECCCP-Flood)
DURATION	April 2020-April 2024
FINANCIER	Green Climate Fund, PKSF
FUND	Total: USD 13.33 million GCF: USD 9.68 million PKSF: USD3.65 million
WORKING AREAS	Nilphamari, Lalmonirhat, Kurigram, Gaibandha, Jamalpur

The project benefits 90,000 people directly and another 1,00,000 people indirectly in Nilphamari, Lalmonirhat, Kurigram, Gaibandha and Jamalpur districts. Their resilience to climate change is likely to increase significantly by the end of the project.

After raising plinths of 5,574 homesteads with the project support, the project participants have been able to protect their assets including their livestock by staying at their own houses during flood in 2022. Even some non-participating members of the communities took shelter on their raised homesteads during the flood.

In addition, thousands of people of 11 upazilas have been able to protect themselves from the adverse effects of climate change by installing tubewells for safe drinking water, constructing flood-resilient latrines, rearing goat/sheep in slatted sheds, cultivating climate-smart crops, etc.

A three-day training workshop titled 'Online Monitoring System and Project Progress Review' was organized for the field-level officers of the project's Implementing Entities (IEs) for enhancing their capacity.

In addition, a three-day training styled 'Refresher Training to IEs Staff' was organized from 24 to 26 May 2022 in Dhaka. Dr Nomita Halder ndc, Managing Director of PKSF, was the Chief Guest. She exchanged views with the participants and and discussed about project activities.

Dr Halder also visited the project sites from 28 to 30 May 2022 in Kurigram and Jamalpur where NDP and SSS are implementing the project activities. She exchanged views with the project participants.



SIGNIFICANT ACTIVITIES OF THE PROJECT AT A GLANCE

Activities	Total Target of the Project	Achieved until June 2022
Climate Change Adaptation Group (CCAG) Formation	1,000	1,000
Homestead Plinth Raising	10,000	5,574
Providing financial support to Reconstruct Climate Resilient Houses on Raised Plinths (Loan)	10,000	1,978
Installation of Tubewells	500	241
Construction of Climate-Resilient Latrines	2,810	1,415
Providing Support to Rear Goat/Sheep in Slatted Sheds	10,000	5,224
Training for the project Participants	22,955	15,675
Household based High value and Climate-Resilient Agriculture Demonstration among the Farmers	10,000	8,001



THIS PROJECT IS COMMITTED TO
ENSURING QUALITY HOUSING FOR
LOW AND LOWER-MIDDLE INCOME
COMMUNITIES LIVING IN TOWNS

LICHs

With the objective of improving the living conditions of the low-income households living in towns, PKSF and the National Housing Authority (NHA) are jointly implementing the Low Income Community Housing Support (LICHs) Project. PKSF is implementing the project's Component-3 titled 'Shelter Lending & Support' through its Partner Organizations (POs). The project tests suitable models for housing microfinance that can be leveraged to meet the needs of the low income communities in urban areas.

13
TOWNS

11,435
RECIPIENTS OF LOANS

BDT **239.78** CRORE
DISBURSED IN FIELD

The project, co-funded by The World Bank and the Government of Bangladesh, is being implemented in 13 towns through 7 POs of PKSf. As of June 2022, a total of 11,435 borrowers received loans amounting to BDT 2397.8 crore for construction of new houses, renovating/repairing and extending existing houses. A large number of households in the working area are engaged in home-based enterprises and therefore, houses were seen as an asset, investing in which would yield return. A number of borrowers started a small shop at home and have contributed to their household income.

Better health, peace of mind, social security and dignity of the members have increased and a better learning environment for children has been ensured. To observe field progress made over the last five years, a World Bank delegation led by its Country Director for Bangladesh and Bhutan - Dr Mercy Miyang Tembon - visited the LICHs project's activities in Cumilla on 20 May 2022. and WB's Practice Manager Robin Mearns, among others, accompanied her. The project's component implemented by PKSf has been rated 'Highly Satisfactory' by the World Bank.

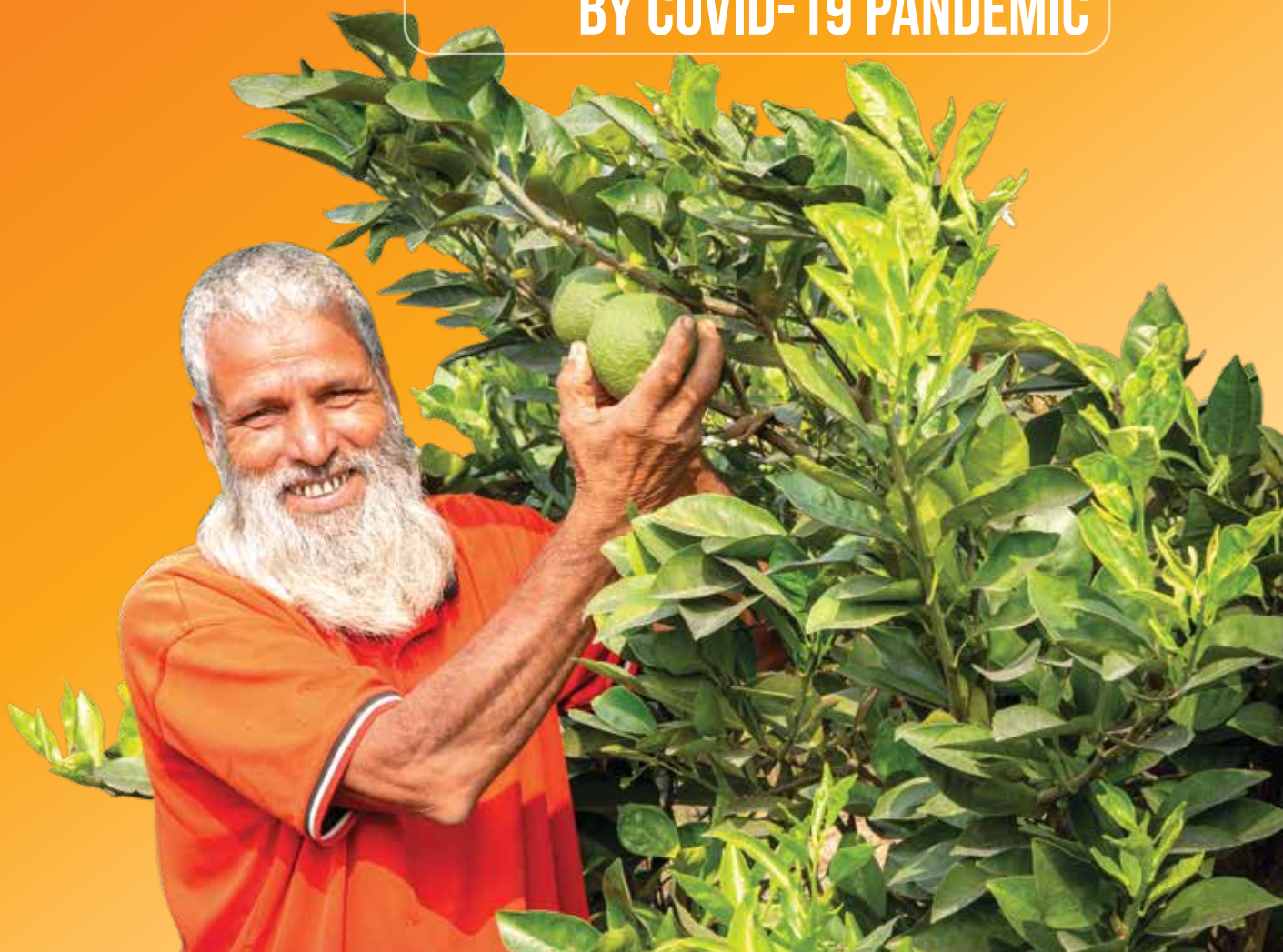
Particulars	FY 2021-22	From beginning to June 2022
Number of Borrowers	4071	1,1435
Disbursement	BDT 79.35 Crore	BDT 2,39.78 Crore

LICHSP WORKING AREAS AND IMPLEMENTING POs OF PKSf

Sl no	PKSf POs	Towns
1	Grameen Jano Unnayan Shangstha	Bhola
2	Shariatpur Development Society (SDS)	Shariatpur
3	TMSS	Bogura, Cumilla and Narayanganj
4	Addin Welfare Centre	Jashore and Magura
5	Eco-Social Development Organization (ESDO)	Rangpur and Thakurgaon
6	National Development Programme (NDP)	Sirajganj, Ishwardi (Pabna)
7	Pidim Foundation	Narsingdi and Gazipur



THE PROJECT AIMS TO REVIVE MICROENTERPRISES HIT HARD BY COVID-19 PANDEMIC



MDP

PKSF is implementing the Microenterprise Development Project - Additional Financing (MDP-AF) to provide financial support of BDT 424 crore to 30,000 microenterprises negatively affected by the Covid-19 pandemic to revive their economic activities. Till June 2022, BDT 714.95 crore was disbursed in loans among 48,246 micro-entrepreneurs through 97 Partner Organizations (POs). About 80 percent of the borrowers are women.

97
PARTNER ORGANIZATIONS

BDT **714.95** CRORE
DISBURSED IN FIELD

48,246
ENTREPRENEURS PROVIDED WITH LOANS

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

Sustainable microenterprises in the context of environmental and social safeguard issues are being financed through the project. So far 1,18,550 people have been employed in the microenterprises with MDP's financial assistance.

Under the 'Technical Assistance' component, various activities like mainstreaming the Mobile Financial Services (MFS) in microenterprises' financing activities, assistance in product quality improvement, packaging, branding of the products of three potential microenterprise business clusters, and capacity building for PO staff members in microenterprise development are being implemented.



THE PROJECT IS DETERMINED TO
ALLEVIATE EXTREME POVERTY
OF TARGET HOUSEHOLDS AND
PUT THEM ON SUSTAINED
TRACK TO PROSPERITY



PPEPP

PKSF has been implementing the Pathways to Prosperity for Extremely Poor People (PPEPP) project since April 2019 to lift 10 lakh extremely poor people (2.5 lakh households) out of their low-income trap. Jointly funded by the UK's Foreign, Commonwealth & Development Office (FCDO) and the European Union (EU), the project is working in 145 Unions of 12 districts where poverty rate is high. Aligned with the UN's Sustainable Development Goals, PPEPP provides support around livelihoods, nutrition, community mobilization, climate resilience building, disability inclusion and women empowerment.

145

POVERTY-STRICKEN UNIONS UNDER COVERAGE

10

LAKH EXTREMELY POOR PEOPLE TARGETED

Currently, 203,194 households organized under 6,638 Prosperity Village Committees are receiving support under the project. Findings from Results-Based Monitoring after three years of interventions show that the project is already making significant contributions to ensuring food and nutrition security, and increasing household income, expenditure and saleable assets.

BUILDING RESILIENT LIVELIHOODS

The project connects the most vulnerable households and communities as well as intersectional groups in the working area with mainstream economic growth and jobs. Various farm, off-farm and vocational income-generating activities (IGAs) are thus implemented. For these, PPEPP offers grants, flexible loans, technical services and linkage-building with public and private service providers. All IGAs are established based on GIS maps prepared considering the specific natural features, soil type, climate hazard and market opportunities of the area. In addition to asset transfer and fund transfer, participants are provided with skills training for IGA expansion and enterprise development. PPEPP has so far implemented 143,855 farm and off-farm IGAs.

'PROSPERITY BARI'

The project has transformed 154 extremely poor households into '*Prosperity Bari*', each with seven types of farm and off-farm IGAs. The objective of this is to establish self-sufficient households that have sustained incomes from multiple sources.

ACCESS TO PRIMARY HEALTHCARE, NUTRITION & WASH

Among the priority groups for nutrition services are under-five children, pregnant and lactating mothers, adolescent girls and women of childbearing age, elderly people and persons with disabilities. The project delivers both nutrition-sensitive and nutrition-specific interventions. The former covers all the 16 DNIs (direct nutrition interventions) promoted by the National Nutrition Services of the Government of Bangladesh. Nutrition staff and CNHPs made nearly 700,000

visits to all target households with various nutrition services at their doorstep. PPEPP provides primary healthcare services through satellite clinics and specialized health camps as well as through Social Behavior Change Communication (SBCC) sessions using various platforms.

SOCIAL AWARENESS AND LINKAGE BUILDING

Due to a lack of strong voice and awareness about rights, extremely poor people often fail to access various public services. PPEPP addresses this by raising awareness at household and community levels through SBCC sessions and by building linkage with public and private service providers through grassroots advocacy. Through various platforms such as Prosperity Village Committee, Youth Forum, Maa o Shishu Forum, Kishor/Kishori Clubs, PWD Forum, Volunteer Groups, etc. the project raises awareness on different social, health and environmental issues.

WOMEN EMPOWERMENT

The project deliberately targets women for their financial and social inclusion, ultimately leading to their empowerment. The project provides a platform (Prosperity Village Committee) for more than 200,000 women who build their own support network through weekly discussions.

CLIMATE RESILIENCE BUILDING

PPEPP implements climate-smart IGAs, creates climate awareness, and mitigates climatic shocks through early warning. In the coastal areas, to tackle the potable water crisis, the project distributed nearly 1,200 water tanks, each having 1,500-litre capacity. Additionally, 14 Reverse Osmosis plants were set up in Khulna and Satkhira districts. Each of these plants has the capacity to treat enough open-source water (1,000-litre per hour) to meet the need of about 250 households on a regular basis. As part of early warning system, the project set up 76 billboards on union/upazila council premises containing messages on pre-disaster preparedness and post-disaster mitigation measures.





**THIS SPECIALIZED PROJECT
AIMS TO ACCELERATE
POVERTY ALLEVIATION
THROUGH DEVELOPMENT
OF PROMISING
MICROENTERPRISES**

PACE

To expedite poverty reduction through promoting potential microenterprise (ME) sector of the country, PKSf is implementing the Promoting Agricultural Commercialization and Enterprises (PACE) Project, co-financed by the International Fund for Agricultural Development (IFAD). Although the project was slated for completion in December 2020, it is now being implemented in its extended period (2021-23) to restore economic activities in the ME sector adversely affected by the COVID-19 pandemic.


42

VALUE CHAIN SUB-PROJECTS BEING IMPLEMENTED

57,560


MICROENTERPRISES PROVIDED WITH ASSISTANCE

THE PROJECT AT A GLANCE

TITLE  Promoting Agricultural Commercialization and Enterprises (PACE)

DURATION  2015-2023

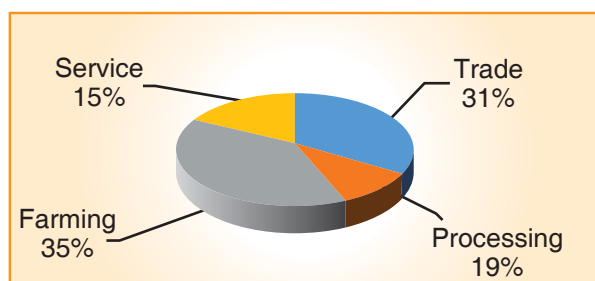
FINANCIER  IFAD, PKSF and POs
Korean Grant Fund

FUND  Total: USD **129.72** million
IFAD: USD 58.01 million
PKSF and POs: USD 71.35 million
Korean Grant Fund: USD 0.36 million

With an additional financing of \$36.86 million, the total cost of the project is \$129.71 million in which IFAD's financing is \$58.07 million. In addition to providing financial services to MEs, PACE extends value chain development and appropriate technology transfer support to promote different potential farm and non-farm economic activities. In the extended period, the project is working for developing a safe and hygienic rural market, promote decent work environment in microenterprises and expand e-commerce services in the microenterprise sector.

Financial services for microenterprise: After achieving the disbursement target in PACE's original phase, the project now provides financial services to expand microenterprises in its extended period. The net disbursement of the project during this time was BDT 91.36 crore which is 99% of the target. Microentrepreneurs receive loans for 156 economic activities under four major sectors namely farming, processing, trade and service sectors through the mainstream ME program of PKSF. The shares of loan disbursement in farming, processing, trade and service sectors are 35%, 19%, 31% and 15% respectively. PKSF emphasizes on increasing credit disbursement in the processing sector as it generates more employment.

Sector-wise Distribution of ME Loan Outstanding



PKSF has taken an initiative to diversify financial products according to the needs of the different types of entrepreneurs. The project successfully piloted 'start-up capital loan' for young people with technical skills and entrepreneurial ideas. At the same time, it has successfully piloted another financial product named 'lease financing' to assist entrepreneurs in obtaining capital assets. During the extended period, the project is expanding these two financial products at the field level through 21 Partner Organizations of PKSF.

Value chain development: During the extended period of PACE, 42 new value chain sub-projects are being implemented for the development of potential farm and non-farm sub-sectors in the country. The sub-sectors include medicinal plant processing, dairy product, ecotourism, imitation gold jewelry, fruits and agriculture product processing, tissue culture lab, beekeeping development and honey marketing, crab hatchery, year-round onion cultivation, native chicken rearing, cow rearing, bio fertilizer production from urban waste, ecological farming, high value spice cultivation, safe fish and fish product production, conservation and development of natural fish breeding ground of the Halda river, duck rearing, cultivation of high value crops in saline land, expansion and marketing of crab farming technology, safe vegetable production, aromatic paddy production, brass industry development. Necessary technological and marketing support is being ensured for helping the sub-sectors overcome economic losses due to the pandemic and expand more sustainably.

Value chain interventions have been made in 16 farm and 16 non-farm sub-sectors according to the project target. The sub-projects are being implemented in 88 upazilas of 27 districts, offering technical, technological and marketing support to 221,384 entrepreneurs and stakeholders. PACE successfully completed 33 value chain sub-projects undertaken in its original phase.

Training and workshop: The PACE project organizes training for institutional capacity building of PKSF and POs. It organized four workshops on 'Start-up Capital Loan' for new entrepreneurs and 'Lease Financing' for existing entrepreneurs to acquire capital assets for their business expansion. The officials concerned of selected POs learned about the implementation strategy of these two financial products through the workshops.



**THIS PROJECT WORKS TO
INCREASE BUSINESS
CAPACITY OF YOUTHS AND
MICRO-ENTREPRENEURS**

RAISE

PKSF launched the Recovery and Advancement of Informal Sector Employment (RAISE) project, jointly funded by the World Bank and PKSF, in February 2022. A total of 1,75,000 youths and micro-entrepreneurs of different business clusters in urban and peri-urban areas are supported by the project through 70 Partner Organizations (POs). Among the project participants, pandemic-hit micro-entrepreneurs get inclusive financing on a priority basis to revive their business operations.

1.75 LAKH
YOUTHS AND MICRO-ENTREPRENEURS

USD **250**
MILLION FUND

THE PROJECT AT A GLANCE

TITLE	Recovery and Advancement of Informal Sector Employment (RAISE)
DURATION	2022-2026
FINANCIER	World Bank and PKSF
FUND	Total: USD 250 million World Bank: USD 150 million PKSF: USD 100 million
POs	70

Young micro-entrepreneurs from low-income households are getting financial assistance along with capacity development on Entrepreneurship Development, Business Risk Management and Life-skills Development as part of efforts to ensure their sustainable growth. Additionally, youths from low-income groups are receiving technical skill development opportunities through apprenticeship programs for their gainful employment. Youths from disadvantaged groups, e.g. *Dalit*, ethnic minorities; inhabitants of *char*, *haor*, hill tracts, tea

estate and coastal areas; and persons with disabilities are given membership of the project on a priority basis.

The RAISE project plans to finance not only traditional enterprises such as livestock rearing, fish farming and vegetable cultivation but also high growth potential enterprises such as tulip cultivation, biofloc fish farming and so on. Additionally, psychometric profiling of micro-entrepreneurs will be carried out to help assess their entrepreneurial ability and creditworthiness for inclusive financing.

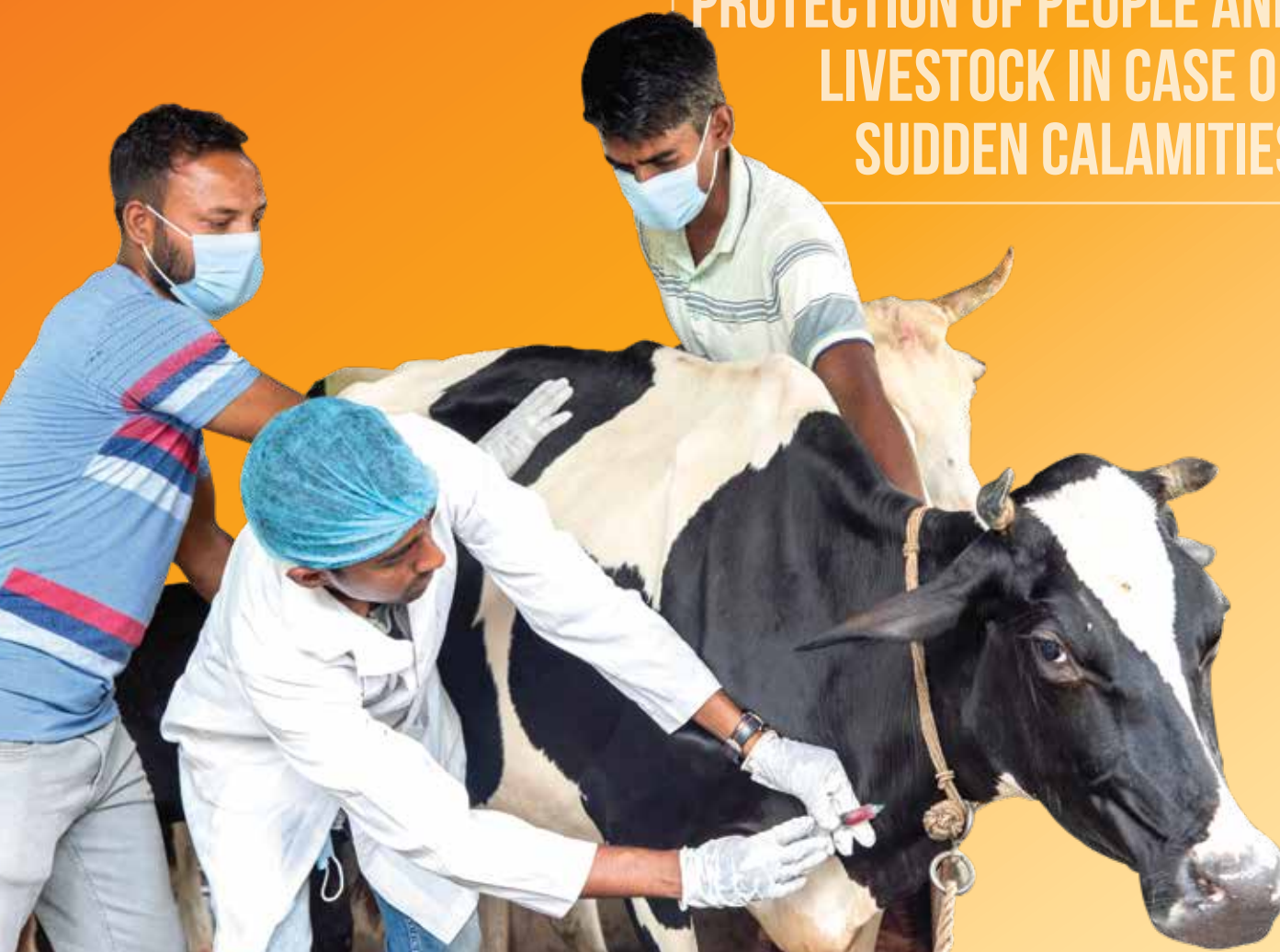
Implementation Support Mission: The World Bank conducted an Implementation Support Mission from 20-30 June 2022. The Mission had meetings with PKSF's Managing Director Dr Nomita Halder ndc, Additional Managing Director Md Fazlul Kader and RAISE Project officials. Furthermore, the mission visited BASTOB - Initiative for People's Self Development, one of the RAISE-implementing POs, and their microenterprise program at Atibazar and Kholamora in Keraniganj Upazila, Dhaka to inspect the preparation of loan disbursement at the grassroots.

Project Achievements: By June 2022, BDT 175 crore was disbursed under this project to 45 POs for providing inclusive finance to 17,500 pandemic-affected microenterprises.



A delegation from the World Bank meets PKSF's Managing Director Dr Nomita Halder ndc during an Implementation Support Mission.

TWO PROJECTS ARE UNDER IMPLEMENTATION FOR PROTECTION OF PEOPLE AND LIVESTOCK IN CASE OF SUDDEN CALAMITIES



RISK MITIGATION PROJECTS

Livestock is one of the main sources of income for rural people. In Bangladesh, livestock animals often fall victims to natural calamities and sudden outbreaks of diseases. PKSf is implementing two projects to help the poor from such sudden calamities. One aims to protect livestock and the other to mitigate the impacts of climate change and other disaster risks on poor people.

3.25

LAKH MEMBERS GET FINANCIAL ASSISTANCE

BDT 1301 CRORE
DISBURSED IN LOANS

LRMP PROJECT

In order to streamline the livestock extension services and enhance capacity of farmers, PKSF is implementing the Strengthening Resilience of Livestock Farmers through Risk Reducing Services (LRMP) project. Its main objectives are to develop capacity of livestock farmers and increase their resilience to natural disasters and disease outbreaks. In addition, a model for sustainable implementation of expansion and other financial services is being developed under the Livestock Protection Services program.

The project, funded by the Swiss Agency for Development and Cooperation (SDC), is being implemented through 15 POs in 39 districts. A total of BDT 1,301.31 crore in loans were disbursed to 3,25,349 members from June 2020 to June 2022 in the livestock sector.

Loan and service charges amounting to BDT 83.58 lakh and 62.49 lakh respectively were waived due to the death of 149 farmers and 215 animals. In addition, 81,222 farmers were trained on Good Animal Husbandry Practices (GAHP) and 2,28,484

livestock animals were vaccinated against various infectious diseases.

IRMP PROJECT

The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP) has been in operation since 2019 with the financial assistance from Japan International Cooperation Agency (JICA). It aims to provide financial and non-financial services to the poor 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.

The first Joint Coordination Committee (JCC) meeting, chaired by the PKSF Managing Director, of the project decided to launch a product titled '*Cyclone Surokkha Seba*' through 7 POs in the coastal region of Bangladesh. Also, Randomized Control Trial (RCT)-based field research will be conducted to determine the impacts and future usefulness of the project's financial and non-financial services.



**THIS SPECIAL PROJECT
WORKS FOR EXPANSION OF
FINANCIAL SERVICES FOR
MICROENTERPRISES AND
OVERALL DEVELOPMENT
OF THE SECTOR**



RMTP

Jointly funded by the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA), the Rural Microenterprise Transformation Project (RMTP) is being implemented by PKSF with the objective of extending financial services for microenterprises as well as for improving income, food security, and nutrition status of small and marginal farmers, entrepreneurs, and other market actors involved in the value chains of selected high-value agricultural products.

34

VALUE CHAIN SUB-PROJECTS UNDERWAY

3.73

LAKH MEMBERS GETTING ASSISTANCE

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

The project makes value chain development interventions to expand markets for comparative advantage, market demand, and growth of agro-based products. There are provisions for product processing, certification, and marketing by brand image creation at home and abroad through this project. Also, there are provisions for introducing various new technologies, and methods such as Artificial Intelligence (AI), Internet of Things (IoT), Block Chain, Crowdfunding Platform under this project for poverty alleviation.

Value Chain Development Activities: The RMTP project is providing financial and technical assistance, access to safe inputs and services, technology transfer, mechanization of farms and processing plants, production of processed goods, certification of products, and marketing of agricultural, fisheries and livestock products to 3,73,488 farmers, entrepreneurs, and market actors in 101 Upazilas of 33 districts through 34 value chain sub-projects in livestock, fisheries and agriculture sectors.

Livestock: Under the RMTP project, eight Value Chain sub-projects for 'Market Expansion for Safe Meat and Dairy Products' are underway, serving 26,260 farmers engaged in various business development initiatives. This project is also providing technological, marketing, branding, and certification assistance to 201,480 farmers, entrepreneurs and market actors of 36 Upazilas of 12 districts. To develop livestock markets for Eid, necessary linkage was established, and immediate assistance was extended to project participants.

An agreement was signed with 'Bio-Tech' to conduct training on GGAP-HACCP for this project. Also, agreements have been signed with 'Trade

Global Ltd' for farm mechanization, with 'Narish Poultry', and 'Hatchery Ltd' for safe cattle food, with 'BRAC' for artificial insemination of buffalo, goat, and sheep, with 'Bengal Meat', 'Maya Agro', and 'Green Agro' for live animal, and with 'ACI' for organic fertilizer.

Horticulture: PKSF is implementing 19 value chain sub-projects for development of the horticulture sub-sector. Eight female flower growers achieved remarkable success by cultivating tulip flower in Sharyalyoth and Darjipara villages of Tetulia upazila in Panchagarh district. This is the first instance of successful commercial cultivation of tulips at the farmer level in Bangladesh. Meanwhile, site selection for demo plots and collection of improved varieties of fruits, crops and flowers have been completed for 19 value chain sub-projects. Twelve Memorandums of Understanding (MoUs) were signed with various private companies for the collection of high quality fruits, crops and flower varieties, organic pesticides and farm mechanization. Through these sub-projects, 126,008 farmers and micro-entrepreneurs from 42 Upazilas of 23 districts will get technical training, improved varieties of fruits, crops and vegetable seedlings, technical assistance, branding, certification and market expansion support.

Fisheries and Aquaculture: Through this three-year sub-project, 46,000 fish farmers, fish product entrepreneurs and other market actors in 31 Upazilas of 9 districts are getting a range of technical, technological and marketing support.

Training and Workshop: Through this project, 9,513 members received orientation on financial management. Also, 91,359 members were trained on nutrition, climate change, environment and various social issues. Besides, 890 employees of the POs received training on financial management, and 690 members on business management. Moreover, 12,436 people received training on cattle rearing technology. To produce safe products, the project prepared 26 master trainers on GGAP-HACCP. Furthermore, 5,410 lead farmers received training on GGAP.



**THE PROJECT INTENDS TO CREATE SKILLED
MANPOWER BY IMPARTING SUITABLE
JOB-ORIENTED TRAINING TO UNEMPLOYED
YOUTHS, MEMBERS OF DISADVANTAGED
COMMUNITIES**



SEIP

PKSF is implementing the Skills for Employment Investment Program (SEIP), jointly funded by the Government of Bangladesh and the Asian Development Bank (ADB), to engage jobless and backward youths in sustainable employment by providing market-driven technical training. PKSF, having previously completed the first and the second tranches of this project, started the implementation of the third tranche of SEIP in July 2021. A total of 12,000 youths will be imparted technical training three 3-month courses on 15 regular trades through Partner Training Institutes (PTIs).

26,579

INDIVIDUALS COMPLETED TRAINING

19,010

TRAINEES FOUND EMPLOYMENT AT HOME, ABROAD

Apart from regular technical training courses, 3 specialized training programs and employment arrangements were launched in 2022 and are being carried out to impart training to 400 persons with disabilities (PWDs), 600 orphans and abandoned youths (OAYs) and 1,800 youths on caregiving trade. As per the project terms, employment of 60 percent trained youths must be ensured the PTIs.

Regular Training Program: As of 30 June 2022, 4,535 trainees have been enrolled in 15 trades through 29 PTIs. Among them, 3,141 have completed training on different trades and 1,646 of them have already found employment. PKSf is working to train the remaining individuals and help them secure employment.

Under the first, the second and the ongoing third tranches of the project, the total number of youths to have been enrolled, certified and employed in various professions at home and abroad are 28,351, 26,579 and 19,010 respectively.

Specialized Training Program: In the third tranche, an agreement was signed between PKSf

and the Skills Development Coordination and Monitoring Unit (SDCMU) at the Finance Division, Ministry of Finance, on 21 December 2021 to launch training and employment programs for persons with disabilities (PWDs). Later, PKSf signed grant agreements with 2 PTIs (CRP in Savar and DRRA in Satkhira) for training and job placement of PWDs. Another agreement under the specialized training program was signed between PKSf and SDCMU on 13 January 2022 provide training and ensure employment opportunities for the orphans and abandoned youths (OAYs) of the country. Four PTIs (SDS in Shariatpur, MAWTS in Dhaka, SOS in Dhaka and RRF in Jashore) of PKSf are already on board to conduct the training.

Considering the need for old age and nursing services at home and abroad, another agreement was signed between PKSf and the SDCMU on 17 February 2022 with the objective creating skilled caregivers and appropriate employment opportunities for them.

PKSf will implement the caregiving training programs through 13 PTIs.



THE PROJECT AIMS TO
ENHANCE THE CAPACITY
OF CLUSTER-BASED
MICROENTERPRISES TO
ACHIEVE ENVIRONMENTAL
SUSTAINABILITY



SEP

To assist the microenterprises of Bangladesh in adopting environment-friendly business practices, PKSF has been implementing 'Sustainable Enterprise Project (SEP)' with support from the Government of Bangladesh since 2018. Co-funded by PKSF and The World Bank (WB), the 5-year project's budget is \$130 million, in which the WB and PKSF are financing \$110 million and \$20 million respectively.

64

SUB-PROJECTS BEING IMPLEMENTED

BDT 677.2 CRORE
DISBURSED IN THE FIELD

THE PROJECT AT A GLANCE

TITLE	Sustainable Enterprise Project (SEP)
DURATION	5 years
FINANCIER	The World Bank and PKSf
FUND	Total: USD 130 million The World Bank: USD 110 Million PKSF: USD 20 Million

In order to implement the project, the lead business groups in the agribusiness and manufacturing sectors are provided with financial and technical support to implement various committed activities. Currently, 64 sub-projects in 30 financial sub-sectors are underway.

The objective of the project is to increase the adoption of environmentally sustainable practices by targeted microenterprises. A total of \$89.50 million (BDT 716 crore approx.) has been approved by the PKSf management in favor of 47 Partner Organizations (POs) as loans. Of the amount, \$84.65 million was disbursed among the POs till June 2022.

The SEP Project Management Unit (PMU) and the project-implementing POs provide training to develop skills, create awareness on various trades to its officials as well as the project participants. A total of 45,486 micro-entrepreneurs (female 20,684, male 24,802) have been trained on technical skill development, environmental awareness, market linkage, business certification, and environmental clearance in FY 2021-22.

SEP rated 'Satisfactory': The World Bank carried out the 7th Implementation Support Mission from 9-15 December 2021, and rated the project progress as 'satisfactory'. Several presentations were made on different components of the project during the Mission. Some members of the WB team joined online from different parts of the world while some visited the SEP intervention sites. The World Bank rated SEP 'satisfactory' in the previous six missions as well.

80% microenterprises adopt environmental practices: More than 80 percent of the SEP-microenterprises adopted at least one environmentally sustainable practice (ESP) for their businesses, revealed a Mid-term Evaluation Report of SEP. The report was presented on 21 October 2021 at PKSf Bhaban by Pathmark Associate Limited. It also found that 78 percent of the MEs made commitment to continue such practices in the future.

World Bank VP visits project activities: Hartwig Schafer, the WB's Vice President for South Asia Region visited the footwear microenterprise cluster at Bhairab in Kishoreganj on 8 December 2021. He was accompanied by PKSf Managing Director Dr Nomita Halder ndc; the WB's Country Director Mercy Miyang Tembon, PKSf's Additional Managing Director Md Fazlul Kader, and other representatives from government bodies, the WB and project-implementing POs of PKSf. They spoke with the service providers and learned about the services there.

Workshop on innovative information management: A knowledge-sharing workshop titled 'Adoption of Environmentally Sustainable Practices and Environmental Certifications by MEs' was held from 28 March to 5 April 2022. Objectives of the workshop was to share cutting-edge knowledge, discuss innovative data management and digitalization, explore financing instruments, and alternatives to enhance policy consistency to better implement environmentally sustainable practices. Dr Nomita Halder ndc, Managing Director, PKSf inaugurated the event followed by the opening remarks by Additional Managing Director Md Fazlul Kader, and the WB's Senior Environment Specialist Eun Joo Allison Yi. Mercy Miyang Tembon, Country Director of the World Bank, was present at the closing session of the workshop. Researchers, experts, and professionals from different countries around the globe spoke on policies of different countries, big data management, digital financing, innovations, and green financing in different sessions of the workshop.

Applying Nudge theory: SEP has started applying Nudge theory on the field to sustainably change the behavior of the micro-entrepreneurs towards growth and environment. SEP devised a communication strategy and action plan based on the Nudge theory to apply in the fields. The theoretical base of the theory is to devise a design of choices that influence people's decisions. It can be very useful in terms of changing behavior sustainably.





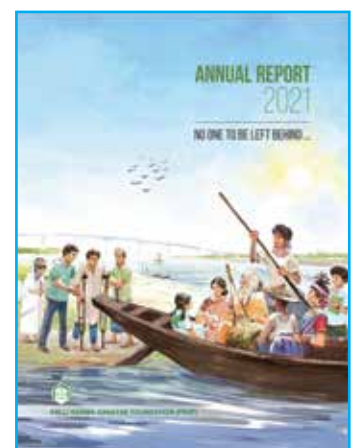
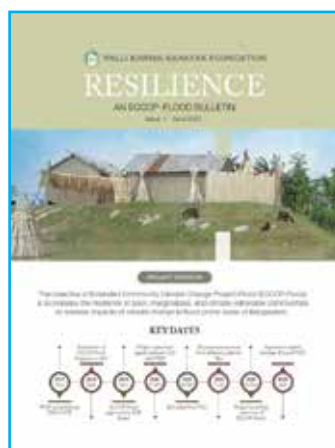
KNOWLEDGE MANAGEMENT



COMMUNICATIONS & PUBLICATIONS UNIT



The field of communication has seen a significant change in the recent years both globally and within Bangladesh. Against this backdrop, the Communications and Publications Unit of PKSF adopts various innovative strategies and uses a range of communication tools to reach the target stakeholders.





The publication of the quarterly *PKSF Porikroma* (Bengali and English) is one of the regular responsibilities of the Communications & Publications Unit. The Newsletter contains quarterly information of different programs, seminars, workshops, field visits by the senior PKSF officials, case studies, graphic status of quarterly credit operations of PKSF, reports of training sessions etc. The Newsletter is treated as a documentation of the quarterly progress of PKSF's activities. The Unit publishes the *PKSF Annual Report* both in Bengali and English. It reflects the yearly progress of PKSF activities.

This Unit maintains close cooperation with different mass media outlets, both print and electronic, for the coverage of PKSF news and events. Arrangements are made for regular visits of various activities of the PKSF at the field level by media personnel. 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.

PKSF has a comprehensive and informative website (www.pksf.org.bd). The Communication and Publications Unit is responsible for managing the site and updating information on all the projects and programs of PKSF and different events organized by PKSF.

Nowadays, social media has become the most popular medium to reach a large number of people within a short period of time. This Unit operates the official Facebook page of PKSF (www.facebook.com/pksf.org) to reach more people using social media. PKSF's various activities and audio-visuals of different programs are regularly uploaded on PKSF's Facebook page.

The Unit also takes care of the publication of different performance-based documentations, various reports, proceedings of important events and seminars, monographs, special issues etc. Moreover, the Unit helps different Divisions and Units of PKSF in the preparation of brochures, newsletters, flip-charts, booklets, Terms of Reference, Memorandum of Understanding, articles, reports, training modules, posters etc.

In 2022, the Communications & Publications Unit effectively carried out the publication of *PKSF Profile*, *PKSF Annual Report-2021* (Bangla and English), quarterly newsletters styled *PKSF Parikrama* (Bangla and English), and the PKSF Diary and Calendar for 2023. It also successfully launched the new look of PKSF website and prepared a new documentary on PKSF's activities. Apart from this, two documentaries - one on the life and achievements of late Finance Minister AMA Muhith and the other on the Independence Day 2022 - were prepared by the Unit.

THIS INITIATIVE IS CONDUCTED TO
ENSURE GOOD GOVERNANCE FOR THE
SAKE OF SUSTAINABILITY OF PKSf



INSTITUTIONAL SUSTAINABILITY & GOOD GOVERNANCE

PKSF implements its activities through about 200 Partner organizations (POs) across the country. Most of its POs have also been working since the 1990s. In the meantime, the dimension and the scale of operation of both PKSf and its POs have increased significantly. Institutions are becoming large and the flow of finance is also increasing. Ensuring good governance is thus crucial for meeting future challenges and for the sustainability of the organizations.

The issue of institutional sustainability and good governance is related to the Sustainable Development Goal 16 as well. Considering the importance of the issue, PKSf integrated it into its mainstream activities.

A study is underway to assess the current status and deficiencies in the institutional stability and governance of the POs and to determine the future course of action. A preliminary observation shows that the main problems of institutional stability are lack of skilled manpower, staff dropout, inefficient manpower management, inadequacy of monitoring and supervision, lack of financial capacity etc. On the other hand, in the field of good governance, there are problems such as lobbying by influential quarters, lack of timely policies and lack of effective implementation, poor fund management, negative attitude of local administration and politicians towards NGOs, embezzlement of money by some staff, non-implementation of decisions on time etc.

To ensure institutional sustainability and good governance within PKSF and its POs, two different action plans have been prepared. These call for identifying gaps and taking necessary actions accordingly in the context of relationship within PKSF, between PKSF and POs; integrity and values within POs, and governance at POs and their members levels.

Integrity Related Activities: PKSF formulates and successfully implements the Integrity Strategy action plan every year. One hundred percent of the action plan for the financial year 2021-2022 has been implemented. In 2022, 41 officers of PKSF were given integrity training.

In line with the National Integrity Strategy of Bangladesh, PKSF awarded 'Integrity Award 2021-22' to three of its employees on 19 May 2022. The awardees this year are: Deputy General Manager Md Ashraful Haque (Program), Manager (Human Resources) Md Ashraf Hossain, and Office Staff Grade-2 Md Rakibul Hasan.

They were selected by the Integrity Award Committee of PKSF on the basis of a set of indicators determined by the Government of Bangladesh.

PKSF's Managing Director Dr Nomita Halder ^{ndc} handed over the awards to them. PKSF's Additional Managing Director Dr Md Jashim Uddin and Senior Deputy Managing Director Golam Touhid, among other PKSF officials, were present on the occasion.



**THIS CELL HELPS VERIFY RESULTS
OF VARIOUS PKSf ACTIVITIES AND
INCREASE THEIR EFFECTIVENESS**



RESEARCH & DEVELOPMENT

The Research & Development Cell assists the implementation process of various programs and projects of PKSf through its need-based research works. It conducted six key research works in 2022, and since its inception, PKSf conducted about 90 research studies.

90

STUDIES CONDUCTED SINCE INCEPTION

06

STUDIES CONDUCTED IN 2022

The topics of the conducted research in 2022 are: Effectiveness of the Livelihood Restoration Loan (LRL) to mitigate adverse effects of Covid-19, feasibility of establishing a waste-paper recycling plant, water poverty in southern coastal districts, determining working-life span according to types of labor, livelihood improvement of people with disability, and employment generation through PKSf's credit programs. The cell also provided support to different programs and projects of PKSf in selecting consultants, reviewing inception reports, determining research methodologies, formulating questionnaires, and reviewing reports of diverse research.

To examine the effectiveness of LRL, the cell carried out a study that covered 600 households from 12 districts of 6 divisions. The study revealed that, before the pandemic:

- About 46% of the labor force was full-time employed. During the pandemic, the rate decreased to 15%; during the survey (recovery time), it increased to 44%,
- The average monthly household income was about BDT 30,000 which decreased to BDT 15,000 during the pandemic; during the survey, it increased to BDT 27,000,
- About 11% of households were poor, which increased to 57% during the pandemic; during the survey, it decreased to 17%, and
- About 97% of the households were able to afford the required food, which decreased to 35% during the pandemic; during the survey, it increased to 81%.



The cell conducted a study to investigate a range of issues including analyzing the cost-benefit of all possible safe water supply situations in Patharghata Upazila of Barguna. The study suggested two types of interventions for solving the drinking water problem. The first is listing down all non-functional water systems for repairing and form a committee for future maintenance. And the second is installing a new deep tube-well with a water purification plant and a Pond Sand Filter (PSF) with a pipeline to meet the demand.

To examine the feasibility of recycling waste-paper, and to examine the cost-benefit ratio for establishing and maintaining a recycling plant, the Cell conducted another study which recommended that PKSf can set up a small size recycling plant through one of its POs. As an alternative, a joint venture can be made between Brac and PKSf in which PKSf will provide waste-paper to Brac free of cost and will receive a share of the profit proportionately.



THIS UNIT WORKS TO ACCELERATE
OVERALL ACTIVITIES OF PKSf THROUGH SKILL
ENHANCEMENT, PROFESSIONAL DEVELOPMENT



TRAINING

Training is a proven approach to changing mindsets and attitudes, professional development and job creation. PKSf's Training Unit thus continuously strives to develop the human resources of its partners. The Unit meets the training needs not only of the partner organizations (POs) but also of local and foreign organizations. Taking the Covid-19 situation into account, the Training Unit in FY 2021-22 followed a hybrid method that combined online and offline (classroom) training courses. A total of 1,118 officers from POs were trained in FY 2021-22. Of them, 352 received offline training in 17 batches and 766 did online training in 32 batches.

49

BATCHES OF TRAINEES

1,118

OFFICIALS OF POs TRAINED

Tour guide training: The Training Unit has taken up a plan to train poor youths from the hilltracts to turn them into professional tour guides. As part of the plan, the Unit organized a 60-hour-long 'Tour Guide Training' course at Pahari Tula Research Centre, Balaghata, Bandarban. The training was organized in association with Integrated Development Foundation (IDF) from 6-17 February 2022. Twenty unemployed youths (both male and female) participated in the residential training course which was conducted by the National Hotel and Tourism Training Institute (NHTTI) under Bangladesh Tourism Corporation. The possibilities of organizing similar training courses in the Sundarbans, Cox's Bazar and other tourist spots in the country are being considered.

'Learning tour' program: PKSF Training Unit took the officers of POs to visit the Liberation War Museum as part of its classroom-based training organized in PKSF Bhaban. The visit was organized marking the Birth Centenary of the Father of the Nation and the Fifty Years of Independence. Besides, the trainees were taken to visit Bangabandhu Military Museum, Bangabandhu Novo-Theater and the National Science and Technology Museum as part of regular the 'Learning Tour' program.

Internship program: The internship program of PKSF was conducted online during the pandemic. Later, the on-site internship programs were resumed. In the fiscal year 2021-22, a total of 12 students from different universities completed internship programs.

Formation of external resource pool: Reputable external resource persons are being added to the resource pool of the Training Unit for conducting various sessions including Basic Training of Trainer (ToT) of POs' training officers. Among the resource persons are Professor Dr Md Golam Samdani Fakir, Vice-Chancellor, Green University of Bangladesh; Shipa Hafiza, Former Director, BRAC Training Department; Nilufar Ahmed Karim,

Former Faculty Member, BIM; Syed Waliul Islam, Head of Training, Bangladesh NGO Forum; Mohammad Abdur Rahman, former training coordinator, BRAC; Md Fazlul Haque, Deputy Executive Director, Sajeda Foundation; Md Mahbub-ul Alam, Faculty Member, BIM; and Nusrat Sharmin, Capacity Development and Operations Specialist, the World Bank.

In country training: In FY 2021-2022, a total of 745 officials of PKSF (one official participated in more than one training) participated in various training programs/workshops/seminars. The programs included a wide range of topics such as Effective Team Management, Best Practice in Public Communication, Climate Smart Agriculture for Adaption, Financial, Procurement & Auditing Management, Awareness to Control Sound Pollution, Digital Signature, Public Financial Management, Research Methodology etc.

Foreign training: In FY 2021-2022, three officials of PKSF participated in training/workshop/meeting abroad. Deputy Managing Director-5 Dr Fazle Rabbi Sadeque Ahmed participated in a meeting titled 'Technical Assessment Session of Proposed Forest Reference Emission Levels and/or Forest Reference Levels' in Bonn, Germany. The workshop was organized by United Nations Framework Convention on Climate Change (UNFCCC) from 21-25 March. General Manager (Program) Dr AKM Nuruzzaman participated in a workshop titled 'Enhanced Direct Access' in Costa Rica. The workshop was jointly organized by Adaptation Fund Board Secretariat and Fundecooperation from 21-23 June 2022. In addition, Deputy Manager (Program) Md Moznu Sarkar participated in a training program on 'Food Safety in the Dairy Sector' from 16 May - 03 June 2022 in Copenhagen, Denmark. The training was organized and sponsored by the International Fund for Agricultural Development (IFAD) and the Danish International Cooperation Agency (DANIDA).







MAJOR EVENTS

PKSF observes foundation day for the first time in 32 years



'Towards Development with Equity' - with this theme, 'PKSF Day 2022' was celebrated on 13 November 2022. Although established in 1990, Palli Karma-Sahayak Foundation (PKSF) celebrated its founding anniversary this year for the first time.

The opening ceremony of the Day was organized at the Krishibid Institution Bangladesh (KIB) auditorium in the capital with PKSF Chairman Dr Qazi Kholiquzzaman Ahmad in the chair. Dr Gowher Rizvi, International Affairs Adviser to the Hon'ble Prime Minister, joined the event as the Chief Guest via a video message. Sharifa Khan, Secretary of Economic Relations Division (ERD), Ministry of Finance, was the Special Guest. PKSF Managing Director Dr Nomita Halder ndc gave the welcome address.

One of the main attractions of the event was the participation of former chairmen and MDs of PKSF in the program. PKSF's first Chairman M Syeduzzaman, fourth Chairman Dr Muhammed Farashuddin, first Managing Director Badiur Rahman, ninth Managing Director Dr Md Abdul Karim and tenth Managing Director Mohammad Moinuddin Abdullah joined the inaugural event. Apart from them, present and former members of PKSF's Governing Body, chief executives of PKSF's Partner Organizations (POs), media personnel and other distinguished people from various walks of life participated in the event.

In the welcome speech, Dr Halder said that PKSF, which started its journey with just BDT 40 crore in 1990 with a vow to alleviate poverty through job creation, has already generated a fund of around BDT 9,000 crore. More than 1.6 crore families are getting various types of services through over 200 POs. She expressed her determination to further accelerate this progress in the future.

The former top brass of PKSF, in their speeches recollected their memories with PKSF and suggested ways for PKSF to make more impacts in the field in the days ahead.

Stating that PKSF works in all areas of people's livelihood, Special Guest Sharifa Khan said this institution had proven to be a catalyst to the ongoing 'silent agricultural revolution' in the country.





Chief Guest Dr Gowher Rizvi said in his video message, "Bangladesh is a role model of development in the world today ... In order to transform Bangladesh into a developed and prosperous country by 2041 by continuing the progress of sustainable development, everyone must work hand in hand and spread Bangabandhu's ideals and principles from one generation to another".

Dr Qazi Kholiquzzaman Ahmad, in the closing speech, said PKSf is working tirelessly to ensure human dignity for everyone by implementing sustainable development programs in the country with the motto - 'No one is left behind'.



A documentary on the activities of PKSf was screened at the inauguration of PKSf Day 2022. Besides, a commemorative book to mark the day was unveiled and the new website of PKSf was launched on the occasion.

After the opening session, a meeting was arranged with the participation of the chief executives of the Partner Organizations at PKSf auditorium. It was followed by a colorful cultural event in the evening.

Earlier, a press conference was organized on 12 November at the National Press Club to mark the PKSf Day 2022.



Effective empowerment of women a must for SDGs

Speakers say at seminar to mark int'l women's day

More than 15 million households across the country enjoy various financial and non-financial services offered through various projects and programs of Palli Karma-Sahayak Foundation (PKSF). And over 90 percent of these participants are women because no development intervention can be sustainable without their active engagement, said PKSF Managing Director Dr Nomita Halder ndc. She was presenting the keynote paper at a seminar organized by PKSF on 10 March 2022 to mark the International Women's Day, globally celebrated on 8 March every year.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over the seminar titled 'Gender Equality in Sustainable Development: PKSF and SDG-5'. Education Minister Dr Dipu Moni, MP was the Chief Guest and Sheikh Mohammad Salim Ullah, Secretary, Financial Institutions Division, Ministry of Finance was the Special Guest of the event.

In her speech, Dr Dipu Moni said half of the population of Bangladesh are women but a very small portion of them are involved in decision-making processes. A more effective participation of women in the decision-making processes is required for ensuring sustainable development in the country, she observed.

"The progress of women in Bangladesh took a new turn after 2008. It is true that our Prime Minister, Speaker and Deputy Leader of the Parliament are women. However, the participation of women in decision-making processes in general is still low. Hon'ble Prime Minister Sheikh Hasina wants increased participation of women in such processes," the Chief Guest continued.



The Education Minister said that household chores like cooking and washing are always considered as women's jobs, but whenever financial perks are involved in these, they become men's jobs. Women need to realize their inherent strength using which they can conquer every odd, she added.

PKSF Chairman Dr Qazi Kholiquzzaman Ahmad said women are given priority in all the activities of PKSF. There was a time when women's participation was nominal at the field level of development activities. Women used to hand over the money they earned to their husband or father. But Now women themselves decide on how they would spend their money, which is essential for achieving the (SDGs).

Dr Niaz Ahmed Khan, Vice-Chancellor of Independent University, Bangladesh, and Dr Mahbuba Nasreen, Vice-Chancellor of Bangladesh Open University, were the panel discussants. Representatives of various government offices, PKSF's Partner Organizations, all female staff members of PKSF and other dignitaries participated in the program.

PKSF donates bicycles to 75 poor school-going children

Seventy-five school-going children of disadvantaged families in Chapainawabganj received a bicycle each on 27 June 2022. PKSF, through its Partner Organization Proyas Manobik Unnayan Society, donated these bicycles to 43 girls and 32 boys, most of whom are from extremely poor ethnic minority groups. PKSF Managing Director Dr Nomita Halder ndc virtually joined the bicycle handover program, organized by Chapainawabganj district administration, as the Chief Guest. Local Deputy Commissioner AKM Galiv Khan chaired the event. Thanking PKSF for the bicycles, the children said they would now be able to easily commute to and from schools, which would help them study better.



PKSF MD addresses int'l event of Adaptation Fund

The National Bank for Agriculture and Rural Development (NABARD) of India hosted the 3-day (17, 19 and 24 August) NIE Country Exchange Program 2021 virtually. Representatives of 12 National Implementing Entities (NIEs) (Dominican Republic, Micronesia, Tanzania, Niger, Indonesia, Benin, Costa Rica, Peru, Zimbabwe, Panama, Bangladesh, and India) of the Adaptation Fund participated in the event.

The officials of ECCU of PKSF attended the webinar series. 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 referred to the Government initiatives in the formation of Bangladesh Climate Change Resilience Fund (BCCRF), which nominated PKSF to implement the Community Climate Change Project (CCCP).

Consequently, PKSF established the Environment & Climate Change Unit in 2015. Later in 2017, the Green Climate Fund nominated PKSF as its NIE in Bangladesh and, in 2020, approved the ECCCP-Flood project, which is being implemented by PKSF now.



AMA Muhith: A name that will remain forever



Former Finance Minister Abul Maal Abdul Muhith's contribution to the formation of a secular, progressive and liberal democratic state was undeniable, speakers said in a commemoration meeting. In present Bangladesh, it is hard to find a big-hearted man like Muhith. A successful economic mind, he placed the national budget a record 12 times. During his tenure as the Finance Minister, Bangladesh witnessed a significant increase in budget size, steady growth and inflation in control. He was one of the driving forces behind Bangladesh's taking up mega projects.

These comments were made in the commemoration meeting, organized by Palli Karma-Sahayak Foundation (PKSF) on 9 May 2022 at PKSF Bhaban, to commemorate Muhith who passed away on 29 April 2022.

Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF

presided over the meeting and Dr Nomita Halder ndc gave introductory speech.

In addition to economics, Muhith had keen interest in art, culture, literature and sports. He wrote 31 books on economics, history and other topics and compiled 25 local and foreign books, said the speakers in the meeting.

Md Fazlul Kader and Dr Md Jashim Uddin, Additional Managing Directors of PKSF also spoke on the occasion.

A documentary on Muhith's life and works was shown at the event. Born in 1934 in Sylhet, Muhith joined civil service in 1956 after a bright academic life. He held important positions in the public service. In 2016, he was conferred with *Swadhinata Puroskar*, the highest civilian award, for his contribution to the Liberation War.



Chiefs of two PKSF affiliates receive Begum Rokeya Padak



PKSF congratulates Nasima Begum and Farida Yasmin, who head two of PKSF's affiliate organizations, on receiving the Begum Rokeya Padak-2022. In a ceremony at Osmani Memorial

Auditorium in Dhaka on 9 December 2022, Hon'ble Prime Minister Sheikh Hasina handed over the prestigious award to five women, including Nasima Begum and Farida Yasmin, for their outstanding contributions towards society, women's education and women empowerment.

Nasima received the award for her contribution to awareness building among women about their rights through the field of rural development. She is the Executive Director of Shishu Niloy Foundation (SNF), a Partner Organization of PKSF.

Farida Yasmin was awarded the Padak for her contribution to the field of women's socio-economic development. She is the Chief Executive Officer of Disabled Rehabilitation and Research Association (DRRA).

The other awardees were Rahima Khatun, Prof Kamrun Nahar Begum, and Afroza Parveen.

World Bank team visits PKSF's housing activities in Cumilla

A World Bank delegation led by its Country Director for Bangladesh and Bhutan, Mercy Miyang Tembon, visited Cumilla district to observe field-level progress of the Low Income Community Housing Support Project (LICHSP) on 20 May 2022.

PKSF officials, including Project Coordinator Dr AKM Nuruzzaman, accompanied the team during the daylong visit. This was the first visit by a WB Country Director to PKSF activities in the region. The visit covered Cumilla's Kazipara and Rajapara areas, some 80km southeast of capital Dhaka.

The delegation visited three new homes built with funding under the project, aimed at improving the living conditions of low-income households and informal settlements in selected municipalities.

The WB delegation also included Robin Mearns, Practice Manager; Sabah Moyeen, Senior Social Development Specialist; Akhtar Zaman, Senior Social Development Specialist; and Engineer Md Rafiqul Islam-Sasda. The WB Country Director expressed her satisfaction over the project's progress and the quality of the houses built with the project funding.



LICHSP rated 'Highly Satisfactory'

A World Bank Mission rated the overall progress and quality of the work of LICHSP implemented by PKSf as 'Highly Satisfactory' which is the highest rating given by the World Bank to any project conducted in Bangladesh.

"PKSF has exceeded targets against all the indicators in the Results Framework ... PKSf not only sustained the momentum in the housing loan disbursements across all 13 project-approved cities and towns, but also successfully completed the full utilization of the \$16 million shelter credit line, several months ahead of the original project closing date of December 31, 2021," they said in the Aide-Memoire.



Three receive PKSf Integrity Award

In line with the National Integrity Strategy of Bangladesh, PKSf has awarded 'Integrity Award 2021-22' to three of its employees.

The awardees of this year are: Md Ashraful Haque, Deputy General Manager (Program); Md Ashraf Hossain, Manager (HR); and Md Rakibul Hasan, Office Staff Grade-2.

PKSF's Managing Director Dr Nomita Halder ndc handed over the awards to them on 19 May 2022. PKSf's Additional Managing Director Dr Md Jashim Uddin and Senior Managing Director Golam Touhid, among other PKSf officials, were present on the occasion.

Md Ashraful Haque joined PKSf in 1999. He obtained his M.Sc. in Economics from Jahangirnagar University. Currently, he is involved in PKSf's mainstream program-related activities.

Before joining PKSf in 2009, Md Ashraf Hossain obtained his M.Sc. in Forestry from the University of Chittagong and Master of Sustainability Science from the University of Tokyo, Japan. Currently, he works in the Human Resources Cell of PKSf.

Md Rakibul Hasan, now working as an Office Staff Grade-2, joined PKSf in 2019. He obtained his MA in Bengali from Dhaka College, Dhaka.







AUDITOR'S REPORT

Independent Auditor's 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 2022, 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 2022, 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.

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 reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

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

- a) We have obtained all the information and 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.

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



S H Talukder FCA

Partner

ICAB Enrollment No: 1244
DVC No:2212201244AS829066

Dated: 20 Dec 2022
Dhaka, Bangladesh.

Palli Karma-Sahayak Foundation (PKSF)


Statement of Financial Position

As at 30 June 2022

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	706,220,396	721,755,503
Investment against provision for earn leave	5.00	264,597,743	248,267,036
Investment against PKSF fund- SF, PSF, DMF	6.00	4,556,000,000	4,406,500,000
Staff house building, computer & car loan	7.00	491,711,655	408,178,725
Loan to POs under core program	8.00	41,637,551,596	29,708,490,372
Loan to POs under project	10.00	6,069,719,440	3,220,654,608
Total non-current assets		53,725,800,830	38,713,846,244
Current assets			
Loan to POs under core program	8.00	34,986,395,367	37,042,873,929
Loan to POs under capacity building	9.00	560,934	560,934
Loan to POs under project	10.00	4,046,829,984	2,140,660,110
Service charges receivable	11.00	1,102,360,998	985,379,100
Interest and other receivables	12.00	141,086,028	158,326,110
Grant receivables	23.00	105,181,935	209,953,112
Advances, deposits and prepayments	13.00	2,548,772,092	1,806,187,027
Cash and cash equivalents	14.00	11,941,038,554	11,925,156,290
Total current assets		54,872,225,892	54,269,096,612
Total properties and assets		108,598,026,722	92,982,942,856

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	23,492,523,271	17,926,675,271
Disaster management fund		5,437,081,560	5,337,929,880
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		127,424,794	119,936,696
Programs- support fund		2,970,439,746	2,919,180,081
Retained surplus		34,093,757,313	31,191,507,379
Total capital fund		66,221,226,684	57,595,229,307
Non-current liabilities			
Microfinance loan under core program	16.00	19,289,406,296	19,695,763,468
Loan for other projects	17.00	12,879,005,000	7,916,460,000
Provision for interest on microfinance loan	18.00	281,220,331	162,934,875
Provision for interest on loan for other projects	19.00	157,448,509	93,821,292
Provision for earn-leave	20.00	276,323,919	256,626,142
Deferred income (Grant for assets)	21.00	47,974,772	43,726,673
Total non-current liabilities		32,931,378,827	28,169,332,450
Current liabilities			
Microfinance loan under core program	16.00	406,357,170	406,357,170
Provision for interest on microfinance loan	18.00	25,054,744	26,849,100
Advance received from development partners	22.00	2,980,306,817	1,347,698,857
Other liabilities	23.00	2,350,995,233	2,024,864,048
Loan loss provision - core program	24.00	3,479,815,325	3,304,824,696
Loan loss provision - capacity building	25.00	560,934	560,934
Loan loss provision - project	26.00	202,330,988	107,226,294
Total current liabilities		9,445,421,211	7,218,381,099
Total capital fund and liabilities		108,598,026,722	92,982,942,856

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: 20 Dec 2022
Dhaka, Bangladesh.

ICAB Enrollment No: 1244
DVC No: 2212201244AS829066

Palli Karma-Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2022

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
INCOME			
Operating income			
Service charges	27.00	4,620,124,747	3,795,226,509
Grant income	28.00	2,114,696,647	1,632,121,501
		6,734,821,394	5,427,348,010
Non operating income			
Interest on bank balance and short term deposit	29.00	845,847,571	887,190,905
Other income	30.00	27,372,226	27,130,735
		873,219,797	914,321,640
Total		7,608,041,191	6,341,669,650
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	31.00	837,628,836	732,777,836
Retirement benefit	32.00	170,353,320	110,039,004
Training, workshop and seminar	33.00	84,410,435	9,144,044
Institutional development and capacity building	34.00	5,501,224	791,892
Program and project cost	35.00	2,719,019,915	2,276,139,707
Socio-economic & human capability improvement program	36.00	6,085,125	6,195,000
Monitoring and evaluation	37.00	20,186,115	9,455,970
Occupancy expenses	38.00	15,826,837	12,812,260
Research and publication	39.00	32,913,792	49,796,362
Depreciation	40.00	36,886,960	41,513,869
Administrative expenses	41.00	73,761,585	55,664,329
Total		4,002,574,144	3,304,330,273
Loan loss expenses	42.00	270,095,322	148,785,393
Financial cost of operation			
Borrowing cost	43.00	266,283,728	213,867,534
Bank charge & commission	44.00	6,594,956	7,349,133
Total		272,878,684	221,216,667
Total expenditure		4,545,548,150	3,674,332,333
Excesses of income over expenditures	15.00	3,062,493,041	2,667,337,317

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
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S H Talukder FCA
Partner

Dated: 20 Dec 2022
Dhaka, Bangladesh.

ICAB Enrollment No: 1244
DVC No: 2212201244AS829066

Palli Karma-Sahayak Foundation (PKSF)

Statement of Cash Flows For the year ended 30 June 2022

Particulars	Notes	Amount in Taka	
		1 July 2021 to 30 June 2022	1 July 2020 to 30 June 2021
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		3,062,493,041	2,667,337,317
Add: Adjustment for items not involving the movement of cash	45.00	324,349,400	215,080,743
Surplus before changes in operating activities		3,386,842,441	2,882,418,060
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	46.00	(925,859,812)	(808,865,974)
(Increase)/decrease in loans to POs - current portion	47.00	150,308,688	(5,146,990,823)
(Increase)/decrease in loans to POs - non current portion	48.00	(14,778,126,056)	(7,092,436,326)
		(9,483,957,739)	(13,048,293,123)
Increase/(decrease) in current liabilities	49.00	324,336,829	649,806,634
Increase/(decrease) in non-current liabilities	50.00	181,912,673	125,514,199
		506,249,502	775,320,833
Net cash flows from operating activities		(11,660,585,237)	(9,390,554,230)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(21,370,358)	(12,005,485)
Sale proceed of property, plant and equipment		5,500	773,639
(Increase)/decrease investment against provision for earn leave		(16,330,707)	(15,986,978)
(Increase)/decrease investment against PKSF fund		(149,500,000)	452,500,000
Net cash used in investing activities		(187,195,565)	425,281,176
C. Cash flows from financing activities			
Grant received		5,565,848,000	5,103,995,000
Increase/(decrease) advance received from development partners		1,632,607,961	(266,536,828)
(Increase)/decrease in grant receivable		104,771,177	37,735,821
Increase/(decrease) in grant for assets		4,248,099	(1,450,987)
Microfinance loan repaid	51.00	(406,357,172)	(812,714,342)
Microfinance loan received	51.00	4,962,545,000	7,708,460,000
Net cash flows from financing activities		11,863,663,065	11,769,488,664
Net increase/(decrease) in cash and cash equivalents		15,882,263	2,804,215,610
Opening cash and cash equivalents		11,925,156,290	9,120,940,680
Closing cash and cash equivalents		11,941,038,554	11,925,156,290

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: 20 Dec 2022
Dhaka, Bangladesh.

ICAB Enrollment No: 1244
DVC No: 2212201244AS829066

Palli Karma-Sahayak Foundation (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2022

Particulars	GRANTS						
	Establishment Grants		UPP	RNPPO	REDP	MEL	KGF
	GOB (Own sources)	GOB (USAID PL-480)	GOB (Own sources)	GOB (IDA)	GOB (DFID)	GOB (Own sources)	GOB (KFAED)
Balance as at 01 July 2021	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000	819,900,000
Fund received during the year 2021-2022	-	-	-	-	-	-	-
Surplus for the year 2021-2022	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Balance as at 30 June 2022	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000	819,900,000
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	819,900,000
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	819,900,000

Particulars	GRANTS					
	ENRICH	SEP	LRL	LRL(2nd Phase)	LICHSP	Total
	GOB	IDA	GOB	GOB	IDA	
Balance as at 01 July 2021	1,647,440,171	103,995,000	5,000,000,000	-	-	17,926,675,271
Fund received during the year 2021-2022	-	511,848,000	-	5,000,000,000	54,000,000	5,565,848,000
Surplus for the year 2021-2022	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2022	1,647,440,171	615,843,000	5,000,000,000	5,000,000,000	54,000,000	23,492,523,271
Balance as at 01 July 2020	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	1,647,440,171	103,995,000	5,000,000,000	-	-	17,926,675,271

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2021	5,337,929,880	100,000,000	2,919,180,080	119,936,696	31,191,507,379	57,595,229,306
Fund received during the year 2021-2022	-	-	-	-	-	5,565,848,000
Surplus for the year 2021-2022	68,526,750	-	51,259,666	4,425,605	2,938,281,020	3,062,493,041
Transfer to disaster management fund	30,624,930	-	-	-	(30,624,930)	-
Transfer to special fund	-	-	-	3,062,493	(3,062,493)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(2,343,663)	(2,343,663)
Balance as at 30 June 2022	5,437,081,560	100,000,000	2,970,439,746	127,424,794	34,093,757,313	66,221,226,684
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	2,919,180,080	119,936,696	31,191,507,379	57,595,229,306

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 Kholiqzaman 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: 2212201244AS829066

Dated: 20 Dec 2022
Dhaka, Bangladesh.

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 2022 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2022.

	2022 Taka	2021 Taka
Results for the year		
Total income	7,608,041,191	6,341,669,650
Total expenditure	4,545,548,150	3,674,332,333
Excess of income over expenditure (Surplus)	3,062,493,041	2,667,337,317
At the end of the year		
Total loan to Partner Organizations (POs)	86,741,057,323	72,113,239,953
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	758,550,493	774,013,493
Loan to PO under Category -Large	66,144,674,170	51,286,490,965
Loan to PO under Category-Medium	11,496,834,317	11,840,228,081
Loan to PO under Category-Small	7,586,331,696	7,455,340,767
Loan to non Partner Organizations	2,500,000	5,000,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,091,105,846	1,104,763,846
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	21,776,980,000	19,618,445,000
Loan to Ultra Poor Programm UPP (GoB)	147,436,638	147,686,638
Loan to POs under Buniad	3,778,066,270	2,726,549,540
Loan for Microenterprise (GOB)	122,648,395	122,848,395
Loan to POs under Agrosor	20,151,201,722	16,513,912,222
Loan to POs under Capacity Building	560,934	560,934
Loan to POs under Seasonal	12,000,000	14,000,000
Loan to POs under Agricultural	6,000,000	6,000,000
Loan to POs under Sufolon	5,210,500,000	5,630,000,000
Loan to POs under MFTSP	2,100,000	3,300,000
Loan to POs under MFMSFP	90,900,000	91,900,000
Loan to POs under DMF	41,806,664	37,406,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	660,287,686	683,780,513
Loan to POs under Innovative Agricultural Initiatives	164,433,334	160,633,334
Loan to POs under ENRICH	3,986,378,157	3,971,711,942
Loan to POs under KGF	865,000,000	1,079,000,000
Loan to POs under Sanitation Development	146,150,000	230,100,000
Loan to POs under Abason	1,261,386,385	346,022,737
Loan to POs under Agricultural Mechanization	25,829,100	21,645,000
Loan to POs under PSF	-	240,000
Loan to POs under SEP	4,301,028,998	4,086,419,286
Loan to POs under LICHSP	1,296,645,426	1,274,895,432
Loan to POs under Elderly People Income Generation	87,850,000	127,000,000
Loan to POs under MDP	7,943,272,800	8,224,538,405
Loan to POs under ECCCP-FLOOD	101,447,300	38,063,400
Loan to POs under LRL	3,836,400,000	5,737,050,000
Loan to POs under LRL (2nd Phase)	5,000,000,000	-
Loan to POs under RAISE	1,750,000,000	-
Loan to POs under BD Rural WASH	2,768,875,000	-
	86,741,057,323	72,113,239,953
Capital fund	66,221,226,684	57,595,229,307
Total properties and assets	108,598,026,722	92,982,942,856
Returns		
Surplus as % of average capital fund	4.95%	4.97%
Surplus as % of average portfolio	3.86%	4.04%
Surplus as % of average total assets	3.04%	3.13%
Ratios		
Cumulative loan collection ratio on total dues	99.69%	99.45%
Loan collection ratio on current dues	96.81%	96.59%
Current ratio	5.81:1	7.52:1
Debt/equity ratio	0.49:1	0.48:1
Debt service cover ratio	12.50 times	13.47 times
General and administrative expenses as % of average portfolio	5.04%	5.01%
Total loan principal affected by arrears as % of outstanding portfolio	2.48%	2.94%
Adequacy of MIS and internal audit/control systems	Adequate	Adequate
Accuracy of quarterly reports on the funding of POs	Appears to be correctly drawn up	Appears to be correctly drawn up

Palli Karma-Sahayak Foundation (PKSF)

Financial Analysis

I. Income and expenditure pattern

Year	Total Income	Total Expenditure	Net Income	Percentage of total expenditure to total income	Disbursement of loan to POs	Balance of loan to POs	Total Expenditure to disbursement of loan to POs	Total Expenditure to loan balance with POs
	Taka	Taka	Taka	%	Taka	Taka	%	%
1992-1993	37,766,839	8,288,607	29,478,232	21.95	112,500,000	131,243,000	7.37	6.32
1993-1994	37,335,792	12,332,319	25,003,473	33.03	185,350,000	267,597,281	6.65	4.61
1994-1995	26,424,482	12,914,977	13,509,505	48.88	301,650,000	458,833,802	4.28	2.81
1995-1996	51,138,760	21,672,331	29,466,429	42.38	470,500,000	732,201,502	4.61	2.96
1996-1997	87,736,284	29,210,130	58,526,154	33.29	791,850,000	1,223,752,502	3.69	2.39
1997-1998	168,123,611	95,496,574	72,627,037	56.80	1,786,100,000	2,611,057,202	5.35	3.66
1998-1999	287,971,601	104,897,955	183,073,646	36.43	2,095,775,000	4,245,023,852	5.01	2.47
1999-2000	410,057,392	137,207,656	272,849,736	33.46	2,474,078,800	6,120,817,452	5.55	2.24
2000-2001	496,137,080	157,799,437	338,337,643	31.81	1,180,598,000	6,530,020,959	13.37	2.42
2001-2002	649,540,780	237,264,438	412,276,342	36.53	2,538,760,000	8,067,202,486	9.35	2.94
2002-2003	784,237,299	442,562,532	341,674,767	56.43	3,030,449,000	9,515,932,837	14.60	4.65
2003-2004	1,265,786,271	436,935,802	828,850,469	34.52	3,393,213,500	10,440,843,645	12.88	4.18
2004-2005	1,496,855,313	1,008,722,946	488,132,367	67.39	3,660,023,267	10,692,794,272	27.56	9.43
2005-2006	2,081,159,719	537,372,914	1,543,786,805	25.82	6,926,147,399	13,243,184,775	7.76	4.06
2006-2007	2,090,026,760	772,026,757	1,318,000,003	36.94	13,507,028,794	20,360,843,557	5.72	3.79
2007-2008	2,526,282,825	1,197,677,325	1,328,605,500	47.41	14,080,831,413	24,342,869,044	8.51	4.92
2008-2009	2,655,935,628	738,282,442	1,917,653,185	27.80	18,195,281,844	29,008,976,033	4.06	2.55
2009-2010	2,836,370,465	1,273,039,582	1,563,330,883	44.88	19,416,973,690	31,643,994,380	6.56	4.02
2010-2011	2,954,702,554	999,945,480	1,954,757,074	33.84	19,312,804,074	32,014,202,695	5.18	3.12
2011-2012	3,446,926,764	1,296,703,726	2,150,223,038	37.62	23,199,953,250	33,836,968,088	5.59	3.83
2012-2013	4,034,705,493	2,093,383,982	1,941,321,511	51.88	24,506,119,800	35,176,464,629	8.54	5.95
2013-2014	5,513,712,673	1,558,421,418	3,955,291,255	28.26	27,045,011,300	37,031,239,700	5.76	4.21
2014-2015	4,734,914,437	1,891,951,288	2,842,963,149	39.96	28,096,976,000	39,480,591,531	6.73	4.79
2015-2016	4,800,769,222	2,541,258,175	2,259,511,047	52.93	29,712,260,000	42,202,238,165	8.55	6.02
2016-2017	4,218,095,800	2,267,268,227	1,950,827,574	53.75	31,136,396,000	44,518,874,298	7.28	5.09
2017-2018	5,218,329,036	2,858,944,941	2,359,384,095	54.79	32,932,104,000	48,038,083,957	8.68	5.95
2018-2019	5,667,747,748	3,433,058,575	2,234,689,173	60.57	36,986,750,000	53,521,667,361	9.28	6.41
2019-2020	5,172,148,594	3,091,363,970	2,080,784,624	59.77	38,665,244,009	59,873,812,804	8.00	5.16
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
2021-2022	7,608,041,191	4,545,548,150	3,062,493,041	59.75	56,576,786,960	86,741,057,323	8.03	5.24

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
2021-2022	6,734,821,394	4,545,548,150	2,189,273,244	148.16

III. Operating achievement (Field Level):

Description	Financial year 2021-2022		Financial year 2020-2021	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	2	280	-	278
No of borrowers	1,756,961	13,486,684	781,190	11,729,723
Geographical coverage District	-	64	-	64
Loan disbursement (Tk.)	789,735,266,000	5,403,933,531,000	569,919,010,000	4,614,198,265,000
Loan realization (Tk.)	643,951,078,000	4,878,091,536,000	523,731,912,000	4,234,140,458,000



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 Gramaunnyan Karmasuchee)**
Shahid Smritee Sorak, Barguna-8700
Contact: (0448) 62828, 01733-347999
Email: sangramngo@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, 01727-063430
Email: icda_bd@yahoo.com

Bhola District

6. Polly Sheba Shangstha (PSS)

Post: Khasherhat, 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
Email: gjus.1997@gmail.com

8. Poribar Unnayan Songstha

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: 01714-086583, 01726-574103
Email: cdhc1997@yahoo.com

10. Palli Progati Samity

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
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
Email: ewfpirajpur@yahoo.com

13. Shakaler Jannya Kallyan (SJK)

Vill: Shankar Pasha, Post: Parerhat, Pirojpur
Contact: 01718-449632, 01712-515670
Email: shamima_sjk@yahoo.com
sjk.piroj.bd@gmail.com

CHATTOGRAM DIVISION

Brahmanbaria District

14. HOPE

Aliabad, Nabinagar, Brahmanbaria-3410
Contact: 01711-341975
Email: a_kollul@yahoo.com, hope.pksf@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, 01713-100230
Email: khursidcodec@gmail.com
Web: www.codecbd.org

16. Ghashful

House: 62, Road: 3, Block: B, Chadgaon R/A
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. Protyashi

Syed Bari, 903/A, Omar Ali Matabbar Road
Chandgaon, Chattogram-4212
Contact: 88-0233336613, 01819-326206
Email: protyashi.ctg@gmail.com
Web: www.protyashi.org

19. 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, Contact: 8142351, 8143983

20. Mamata

House: 13, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chattogram
Contact: 031-727295, 01707-761915
Email: mamtahq@yahoo.com
mscp@mamatabd.com
Web: www.mamatabd.org

- 21. 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

- 22. Ansar Ali Foundation for Integrated Development (AFID)**
Shimpur, Adarsha Sadar, Cumilla-3505
Contact: 01720-527960
Email: afidshimpur@yahoo.com
- 23. Development Initiative for Social Advancement (DISA)**
E/11, Pallabi Extension
Mirpur 11½, Dhaka-1216
Contact: 02-58052410, 01733-219901
Email: disadhaka@yahoo.com
Web: www.disabd.org
- 24. Kotwali Thana Central Co-operative Association Ltd.**
Old Abhoy Asram, Cumilla Sadar, Cumilla
Contact: 01712-992160, 01712-297216
Email: ktccaltd@yahoo.com
- 25. PAGE Development Centre**
67/58, Nahar Plaza (7th floor)
Nazrul Avenue, Kandirpar, Cumilla-3500
Contact: (081) 76323, 77093, 01711-388410
Email: lokman_pdc@yahoo.com

Cox's Bazar District

- 26. 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

Khagrachhari District

- 27. Assistance for the Livelihood of the Origins (ALO)**
Pankhaiya Para, Khagrachhari Hill District
Khagrachhari Sadar, Khagrachhari-4400
Contact: 0371-62067, 01817-708057
Email: arun@alocht.org, info@alocht.org
Web: www.alocht.org

Noakhali District

- 28. DWIP Unnayan Sangstha**
24/5, Prominent Housing, 3 Pisciculture Road
Mohammadpur, Dhaka-1207
Contact: 02-9115347, 01715-475222
Email: dusdhaka@gmail.com
Web: www.dusbangladesh.org

- 29. 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

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

DHAKA DIVISION

Dhaka District

- 31. 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
- 32. Alternative Development Initiative**
House: 58 (4th floor)
Road-3, Block-B, Niketon
Gulshan-01, Dhaka-1212
Contact: 02222261412, 01711-813470
Email: adi.bd.org@gmail.com
Web: www.adibd.org
- 33. ASA**
ASA Tower, 23/3, Khilji Road
Shyamoli, Dhaka
Contact: 8111418, 8116804, 8110934-5
8119828, Fax: 880-2-9121861
Email: asabd@asa.org.bd
Web: www.asa.org.bd
- 34. Association for Renovation of Community**
Health Education Services (ARCHES)
House: 95, Flat-5/B, Road: 9/A
Dhanmondi Residential Area
Dhaka-1205
Contact: 01933-452949, 01720-576003
Email: arches.sirajgong@gmail.com
- 35. 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

36. **Association for Under Privileged People (AUP)**
House: Kha-187 (4th floor)
Moddaya Badda, Dhaka-1212
Contact: 02-55055240, 01712-204473
Email: aupheadoffice1998@gmail.com
37. **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
38. **BEDO**
Rahman Lucid Tower
(1st floor) D-2, 19/3 Kakrail
Dhaka-1217
Contact: 58316851, 01985-503551
Email: bedoco1993@gmail.com
Web: www.bedo.org.bd
39. **Bangladesh Extension Education Services**
House: 8/B, Road: 29,
Gulshan-1, Dhaka-1212
Contact: 02-9889732, 01711-409552
Email: beesmf@gmail.com
Web: www.bees-bd.org
40. **BASTOB-Initiative for People's Self Development**
House: 549, Road: 10, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: 02-48112102, 02-48112402
Email: bastobbangladesh@gmail.com
Web: www.bastob.org
41. **BRAC**
BRAC Center, 75, Mohakhali C/A, Dhaka
Contact: 9881265, 8824180-7, 884051
Fax: 880-2-8823542, 8823614, 8851928
Email: general@bdmail.net
Web: www.brac.net
42. **Blind Education and Rehabilitation Development Organisation (BERDO)**
3/1, Road: 11, Rupnagar R/A, Section-5
Mirpur, Dhaka-1216
Contact: 02-58054733, 01911-323280
Email: support@berdo-bd.org
Web: www.berdo-bd.org
43. **CARSA Foundation**
749, Satmasjid Road, Dhanmondi R/A, Dhaka
Contact: 8120634, 01713-204682
Email: carsafoundation@yahoo.com
44. **Centre for Advanced Research and Social Action**
House: 29, Road: 1, Dhanmondi R/A, Dhaka
Contact: 9671587, 01711-537661
Email: carsa95@yahoo.com
45. **Centre for Community Development Assistance (CCDA)**
House no-1/8 (Block-G), Lalmatia Housing Estate, Dhaka-1207
Contact: 8100726, 8713137, 01714-161650
Email: ccdabd@yahoo.com
46. **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
47. **Centre for Mass Education in Science**
House: 71, Road: 9/A
Dhanmondi R/A, Dhaka-1209
Contact: 8117270, 01710974704
Email: cmesmcw@gmail.com
48. **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
49. **Development Organisation of the Rural Poor (DORP)**
36/2, East Shewrapara, Mirpur, Dhaka-1216
Contact: 8034785-6, 01711-392478
Fax: 88-02-8059684
Email: info@dorpbd.org
Web: www.dorpbd.org
50. **DAM Foundation for Economic Development**
House: 852, Road: 13, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: 01811-480011, 01811-480022
Fax: 88-02-8113010, 9144030
Email: damron2005@yahoo.com
51. **Dushtha Shasthya Kendra**
House-741, Road-09, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: +88-02-9128520, 01713-147392
Email: info@dskbangladesh.org
Web: www.dskbangladesh.org

- 52. 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
- 53. Family Development Services & Research**
House: 216, Ashkona Medical Road
Dakhinkhan, Ashkona, Dhaka-1230
Contact: 01676-104533, 01718-712128
Email: fdsrho@gmail.com
- 54. Friends in Village Development, Bangladesh**
Khadimnagar, Sylhet
PO Box: 70, Sylhet-3100
Contact: 0821- 2870466, 01714-428021
Email: fivdb1981@gmail.com
Liaison office
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 8118903, 9122207
Email: info@fivdb.net
- 55. 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, gktorg@gmail.com
- 56. 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
- 57. Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +8802-9138801, 01714-033373
Email: info@gupbd.org
- 58. 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
- 59. Hilful Fuzul Samaj Kallayan Sangstha**
House: 87/Ka, Pisciculture Housing Society
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 9146206, 01733-093777
Email: hilfulfuzul@gmail.com
- 60. 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
- 61. 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
- 62. New Era Foundation**
70/A, Purana Paltan Lane
Momtaz Villa (2nd floor), VIP Road, Dhaka
Contact: 02-8333839, 01714-029549
Email: nef.org.bd@gmail.com
- 63. Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10, Baitul Aman Housing
Society, Adabor, Mohammadpur, Dhaka-1207
Contact: 8151124-6, 9128824, 01730-024515
Email: info@padakhep.org
Web: www.padakhep.org
- 64. Pally Bikash Kendra**
Wasi Tower (11th floor), 572/K
Mirpur DOHS Road, (Beside ECB Chatter)
Matikata, Dhaka Cantt, Dhaka-1206
Contact: 9132389, 01711-523265
Email: info@pbk-bd.org, Web: www.pbkdbd.org
- 65. 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: humayunkabird@gmail.com
- 66. Palli Shishu Foundation of Bangladesh**
Dr. Tofayel Palli Shishu Bhaban
House: 6A, Barabagh, Section: 2, Mirpur, Dhaka
Contact: 01715-022090, 01782-177056
+88-02-48040712
Email: psf.micro@gmail.com
Web: www.pallishishu.org

67. **Pidim Foundation**
Plot: A-76, Road: W-1, Block-A
Eastern Housing Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 01713-337670, 01727-780064
Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com
68. **People's Oriented Program Implementation**
5/11-A, Block-E, Lalmatia, Dhaka-1207
Contact: 02-48115852, 02-48119673
Email: popibd_ed@yahoo.com
69. **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
70. **RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara, Dhaka-1230
Contact: (88-02) 58951802, 01730328003
Fax: (8802)-58951850
Email: rdrs@rdrsbangladesh.org
Web: www.rdrsbangladesh.org
71. **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
72. **Sajida Foundation**
OTOBI Center (5th floor), Plot: 12
Block: CWS (C), Gulshan South Avenue
Gulshan-1, Dhaka-1212
Contact: 01777-772777, 02-222-290513
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
73. **Social Upliftment Society (SUS)**
C-25, Jaleshwar, Shimultala,
Savar, Dhaka-1340
Contact: 02-224442403, 01844644423
Email: sushelp360@gmail.com
Web: www.sus-bd.org
74. **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
75. **Society for Project Implementation Research Evaluation & Training (SOPIRET)**
Apartment No: C/903, Sylcon Villa
8/1, Segun Bagicha, Dhaka
Contact: +8802223382388, 01709-932870
Email: sopiret@gmail.com
76. **Social Assistance and Rehabilitation for the Physically Vulnerable**
274/4 (3rd floor)
South Monipur (60 Feet Road), Dhaka-1216
Contact: +88-02-226622023, 01711-546860
Email: sarpv.1989@gmail.com
Web: www.sarpv.org
77. **Social and Economic Enhancement Programme - SEEP**
Grameen Bank, Administrative Bhaban-1
(12th floor), Mirpur-2, Dhaka-1216
Contact: 88-02-8032243
01844-239751, 01935-921356
Email: seepchildrights@yahoo.com
Web: www.seep.org.bd
78. **Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan, Dhamrai, Dhaka
Contact: 01713-005314, 01730-038501
Email: sojag86@yahoo.com
79. **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
Web: www.sapbd.org
80. **Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 02-9116558, 9116808
81. **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
Web: www.coastbd.org
82. **TARANGO**
282/5, 1st Colony, Mazar Road
Mirpur-1, Dhaka-1216
Contact: 02-9034341, 9025369
01715-024110
Email: wedptar@yahoo.com
Web: www.tarango-bd.org

- 83. 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
- 84. 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
- 85. Uttara Development Programme Society**
5/10, Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: 222246569, 01977-419110
Email: udps_dhaka@yahoo.com
- 86. Village Education Resource Centre (VERC)**
B-30, Ekhlash Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-7745412, 01713-030885
Email: info@vercbd.org
Web: www.vercbd.org
- 87. Leya Health & Education Development Foundation**
24 New Chasara, Dopapatti Road
Jamtala, Narayanganj
Contact: 01713-068891
Email: leyafoundation@yahoo.com
- 88. SHEVA Nari O Shishu Kallyan Kendra**
Kazi Nazrul Islam Avenue
Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com
- 89. 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
Web: www.sfdw.org
- 90. WAVE Foundation**
22/13B, Block-B, Khilji Road
Mohammadpur, Dhaka-1207
Contact: 58151620, 48110103, 01713-337555
Email: info@wavefoundationbd.org
Web: www.wavefoundationbd.org

Faridpur District

- 91. 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
- 92. Daridrya Nirashan Prochesta (DNP)**
Bhasanchar, Mongoldangi, Ambikapur
Faridpur-7802
Contact: 01716-091808
Email: dnpfaridpur@gmail.com
- 93. Palli Progati Shahayak Samity**
Shapla Sarak, Alipur Faridpur Sadar, Faridpur
Contact: (0631) 64304, 01711-164015
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org
- 94. Society Development Committee (SDC)**
Zaman Manzil, Road No-1
Goalchamot, Faridpur Sadar, Faridpur-7800
Contact: 01714-022987
Email: sdc.bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

- 95. Centre for Rehabilitation Education Earning Development (CREED)**
House: 307/1 (5th floor), Road No: 8/A
West Dhanmondi, Dhaka-1209
Contact: 01711-608288, 01627-998297
01711-786553
Email: creeddhaka@gmail.com
creedgfsc@gmail.com
Web: www.creedbd.org

Kishoreganj District

- 96. 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

- 97. 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

98. Grameen Seba Sangstha (GSS)
74/1, Bonogram Res. Area (Gangadhor Patti)
Manikganj Sadar-1800
Contact: 01199-840193, 01715-186715
Email: gssmanikgonj@gmail.com

99. Socio Economic Development Action Program (SEDAP)
Paradise Hall Road, Singair, Manikganj
Contact: 01673-327616, 016271-89057

Rajbari District

100. 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

101. VPKA Foundation
House: 65, South Bhabanipur
Rajbari-7700
Contact: +88-02-478807957, 01958-099100
Email: vpkafoundation@outlook.com
vpkafoundation@gmail.com

Shariatpur District

102. 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

103. SDS (Shariatpur Development Society)
Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 0175446907
Email: sds.shariatpur@gmail.com
Web: www.sdsbd.org, info@sdsbd.org

Madaripur District

104. Aungkur Palli Unnayan Kendra
Vill: Sreenathdi, PO: Dattakendua
Upazila & District: Madaripur
Contact: 01711-548762
Email: aungkur@aungkurbd.org
Web: www.aungkurbd.org

Tangail District

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

106. Samannita Unnayan Seba Sangathan (SUSS)
Sathi Cinema Hall Road, Madhupur, Tangail
Contact: 09228- 56326, 01711-447028
Email: tapan.gun@gmail.com

107. Social Rehabilitation Centre (SRC)
Bhuapur, Tangail
Contact: 01712-971658, 01729-863357

108. Social Advancement Through Unity-SATU
SATU Tower, Main Road, Tangail-1990
Contact: 88-0921-63674, 01711-567393
Email: satu@bol-online.com
Web: www.satu-bd.org

109. 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

Jamalpur District

110. PROGRESS (Ackti Samaj Unnayanmulak Sangstha)
Holding: 330, Dewan Para
Jamalpur Sadar, Jamalpur
Contact: 0981-63116, 01713-561242
Email: progressmf@yahoo.com
Web: www.progressbd.org

Mymensingh District

111. ASPADA Paribesh Unnayan Foundation
Shapna Kutir, G/23, Alia Madrasa Road
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

112. Grameen Manobik Unnayan Sangstha (GRAMAUS)
Kaniz Mohol, 102, DB Road
Sehra Munshibari, Mymensingh
Contact: 091-62993, 01778-055535
Email: gramausbd@gmail.com
Web: www.gramausbd.org

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

Netrokona District

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

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

Sherpur District

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

KHULNA DIVISION

Bagerhat District

117. Shaplaful
Dashani, Bagerhat-9300
Contact: 01711-965829
Email: shaplaful04@yahoo.com
sfngo15@gmail.com

118. Village Development Foundation (VDF)
Upazila Parishad Road
Baraikhali, Morrelganj
Bagerhat
Contact: 0465656008, 01715-548667
Email: amirvdf@gmail.com

Chuadanga District

119. Atmabiswas
Asma Palace, Muktipara
Chuadanga Sadar, Chuadanga-7200
Contact: (0761) 63828, 01714-090402
Email: atmabiswas_ngo@yahoo.com
Web: www.atmabiswas.com

120. 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

121. 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, Bara Maghbazar, Dhaka-1217
Contact: 9353391-3, 01711-532048
Web: www.ad-din.org

122. Agragati

Vill.: Kakbandhal, Post: Sarutia
Keshabpur, Jashore-7450
Phone: 01711361017, email: gragatibd@gmail.com

123. Bandhu Kallyan Foundation

Rajghat, Nowapara Municipal Area
Abhaynagar, Jashore
Contact: 02-47777007, 01711838071
Email: bkfmfi@gmail.com; Web: www.bkfbd.org

124. 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

125. Rural Reconstruction Foundation (RRF)

RRF Bhaban, C&B Road
Karbala, P.O Box: 07, Jashore-7400
Contact: 0421-66906, 01716-422002
Fax: 0421-68546
Email: admin@rrf-bd.org, Web: www.rrf-bd.org

126. Samadhan

Samadan Bhaban
Upazila Road, Keshabpur, Jashore-7450
Contact: 02-477767038, 01711-131250
Email: samadhan_rezaul@yahoo.com
Web: www.samadhan_bd.org

127. SAVIOUR

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

128. Shishu Niloy Foundation

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

Jhenaidah District

129. Srijony Foundation

111, Pabahati Road, Jhenaidah-7300
Contact: 02477747270, 01922-373000
Email: srijonyfoundation@gmail.com
Web: www.srijonyfoundation.org

Liaison office

Srizony Bhaban
Plot: 3, Road: 1, Block: A, Section: 2
Mirpur, Dhaka-1216
Contact: 01711217324, 01926-888588

130. 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

131. 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

132. 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

133. Progoti Samajkallayan Sangstha (PSS)

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

134. Prodipan

Shaheb Bari Road
Maheswarpasha
Daulatpur
Khulna-9203
Contact: 01713-205437, 02-477733029
01714-631107
Email: ho@prodipan-bd.org
ed@prodipan-bd.org
Web: prodipan-bd.org

135. Unnayan

189, Poshchim Bania Khamar
Main Road, Khulna-9100
Contact: 02477726969, 01715-915508
Email: unnayanngo@yahoo.com
Web: www.unnayan-bd.org

Kushtia District

136. 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

137. 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
Email: imfo@desha.org.bd
desha_bd@yahoo.com

138. KPUS (Kushtia Palli Unnayan Sangstha)

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

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

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

140. 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

141. 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

142. ROVA Foundation

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

Meherpur District

143. Daridra Bimochon Shangstha (DBS)

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

144. Palashipara Samaj Kallayan Samity

Bashbaria
Post & P.S: Gangni-7110
Meherpur
Contact: 07922-75046
01711-218819, 01711-869494
Email: psksmeherpur@gmail.com
Web: www.psksgm.org

Satkhira District

145. Manab Sampad Unnayan Kendra

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

146. Nowabenki Gonomukhi Foundation

Nowabenki Bazar
Shyamnagar, Satkhira
Contact: 01711-218197, 01733-860846
Email: ngfbd1@yahoo.com

147. Satkhira Unnayan Sangstha (SUS)

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

148. Unnayan Prochesta

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

151. Noble Education and Literary Society

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

Chapainawabganj District

152. Proyas Manobik Unnayan Society

Belepukur
Chapainawabganj-6300
Contact: 01714-029484, 01713-142610
Email: proyasbd@gmail.com
Web: www.proyas.org

Joypurhat District

153. Ahead Social Organization (ASO)

Madrasha Road
Joypurhat-5900
Contact: 0571-63569, 01819-784008
01711-968797
Email: asojoy@yahoo.com

154. JAKAS Foundation

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

155. 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

156. Barendrabhumi Samaj Unnayan Sangstha

Vill.: Mohinagar
Post: Shujail Hat
Mohadevpur, Naogaon
Contact: 01712-021645
Email: bsdo.mohinagar86@gmail.com

157. Dabi Moulik Unnayan Sangstha

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

158. MOUSUMI

Ukilpara, Naogaon
Contact: (0741)-61131, 01711-043670,
01714-865188
Email: ranamousumi@yahoo.com

RAJSHAHI DIVISION

Bogura District

149. Focus Society

Hospital Road, Gabtoli
Bogura, 5820
Contact: (05025)-75115, 01733-331256
01711-875811
Email: focus_society@yahoo.com
focussocietybd@gmail.com

150. Gram Unnayan Karma (GUK)

GUK Tower, Banani
Bogura-5800
Contact: 88-051-78264, 01733-366999
Email: gukbogra@yahoo.com
guk.bogra@gmail.com
Fax: 88-051-60998

Natore District

159. Access Towards Livelihood and Welfare Organisation (ALWO)

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

160. AVA DEVELOPMENT SOCIETY

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

Pabna District

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

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

162. Pabna Protishruti

House-A/5, Block-J
(East of Pabna Alia Madrasa)
Radhanagar, Pabna Sadar, Pabna-6600
Contact: 02588846199, 01711-123709
Email: protishruti@gmail.com

163. Programme for Community Development (PCD)

Radhanagar, Moktob More, Pabna
Contact: 02588842969, 01716-535081
Email: pcdpabna18@gmail.com

Rajshahi District

164. Ashrai

615/9, Basila Road (West of An-noor Mosque)
Mohammadpur, Dhaka-1207
Contact: 01751-041272
Email: ashrai@librabd.net
Web: www.ashraibd.org

165. Centre for Action Research Barind (CARB)

Morsheda Tower (1st Floor), Holding# 46/17
Horogram, Raypara, Kashiadanga, Rajshahi
Contact: 02-588856505, 01714-222814
Email: carbdbd@gmail.com
Web: www.carb-bd.com

166. Organization for Social and Economical Development (OSED)

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

167. Participatory Development Organisation (PDO)

Nawhata, Paba, Rajshahi-6213
Contact: 0247-800190
01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

168. 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

169. Shapla Gram Unnayan Sangstha

37, Firojabad, Sopura, Boalia, Rajshahi
Contact: 01712-772446, 02-588862152
Email: shaplango_99@yahoo.com
Web: www.shaplagrambd.com

170. Shataphool Bangladesh

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

Sirajganj District

171. 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

172. Modern Development Organisation (MDO)

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

173. National Development Program (NDP)

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

174. Programmes for Peoples Development (PPD)

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

RANGPUR DIVISION

Dinajpur District

175. 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

176. Gram Bikash Kendra

Haldibari, Parbatipur
Dinajpur
Contact: 01713-163500, 01723-984400
Email: gbkbpt@yahoo.com
Web: www.gbkb-bd.org

177. 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

178. Pollisree

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

179. Come to Work (CTW)

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

Gaibandha District

180. 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

181. 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

182. Solidarity

New Town
Kurigram-5600
Contact: 0581-61222, 61485, 01715-169469
Fax: 0581-61789
Email: solidarity_bd@yahoo.com
Skype: solidarity.1992

Lalmonirhat District

183. Nazir (Natun Zibon Rochi)

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

Nilphamari District

184. Self-Help and Rehabilitation Program (SHARP)

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

Panchagarh District

185. Anuvab

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

186. DRISHTIDAN

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

187. Dudumari Gram Unnayan Sangstha

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

188. Suchana Samaj Unnayan Sangstha

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

Rangpur District

189. 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

190. Samakal Samaj Unnayan Sangstha

Vill: Jahangirabad Haat
Post: Jahangirabad
Pirganj, Rangpur
Contact: 05227-56022, 01711-419045
Email: ssusinfo@gmail.com
Web: www.ssus-bd.org

Thakurgaon District

191. 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: www.esdo-bangladesh.org

SYLHET DIVISION

Habiganj District

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

Staff Quarter, 6495, Enatabad Road
Habiganj Sadar, Habiganj
Contact: 0831-62307, 01715-120898
Email: endhobi.1994@gmail.com
Web: www.endeavour-bd.org

Liaison office

456/1, North Kazipara, Mirpur, Dhaka-1216
Contact: 01711-703269, 01709-450848

193. Habiganj Unnayan Sangstha

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

Moulvibazar District

194. Patakuri Society

House No: 02, Catholic Mission Road
Sreemangal, Moulvibazar-3210
Contact: 08626-72948, 01733-793188
01774-000400
Email: patakurisociety@gmail.com
Web: www.patakuri.org

195. Posobid Unnoyan Sangstha

Uttara Residential Area
Moulvibazar Road, Sreemangal, Moulvibazar
Contact: 01643800621, 01407-338300

LIST OF OTHER POs

1. **Sramojibi O Dustha Kallayan Sangstha**
Vill: Chakla, Post: Punduria-6682
(Via Kashinathpur), Bera, Pabna
2. **Rural Development Organization (RDO)**
Thana Road, Vill. Post & P.S: Muladi
Barishal
3. **Palli Formation**
Circular Road, Mahajan Patti
Bhola-8300
4. **Boalkhali Proshika Gram Unnayan Sangstha**
College Road, Kanungo Para
Boalkhali, Chattogram
5. **Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Housing Society
Adabor, Mohammadpur, Dhaka-1207
6. **OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden
Dhaka-1000
7. **Socio Economic Development Society (SEDS)**
Jatpur, Saturia
Manikganj
8. **Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital
Kishoreganj
9. **Proshika Manabik Unnayan Kendra**
Proshika Bhaban, 1/1-Ga, Sector-2, Mirpur
Dhaka-1216
10. **Somaj Kallan o Palli Unnayan Sangha (SPUS)**
Rupsha, Shibalay, Manikganj
11. **Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram, Kishoreganj-2300
12. **Rural Development Trust (RDT)**
Thana Road, P.S: Trishal
Mymensingh
13. **Tangail Samaj Unnayan Sangstha (TSUS)**
Ashekpur, Main Road, Tangail
14. **Consciousness Raising Centre (CRC)**
Arappur, Chaklapara
(Near Shaheed Amrity Bidha Pith)
Jhenaidah-7300
15. **SHEBA**
Vill: Tetulia, P.S: Tala
Satkhira
16. **Chinnomul Mohila Samity**
Palashbari Road
Gaibandha
17. **Nijpath (Nirassoir Janatar Pashe Thaki)**
Pabna Road (Aronkhola)
Iswardi, Pabna
18. **Adarsha Samaj Sheba Sangstha (ASSS)**
Muslim Manjel, House: 6
R.K Mission Road, Mymensing
19. **Annasa Foundation (AF)**
31/2, Senpara Parbata, Mirpur-10
Dhaka-1216
20. **Assistance for Social Organization and Development (ASOD)**
Gazi Khurshid Bay Bhaban
8/4-A (1st Floor)
Block-B, Lalmatia
Dhaka-1207
21. **Anannya Samaj Kallyan Songstha**
Anannya Centre
Dhaka Road, Shalgaria, Pabna
22. **Habited and Economy Lifting Program (HELP)**
Plot No: 36, 37 & 38
BSCIC Industrial Estate, Bagerhat
Contact: 880-468-62634, 01711-155759
23. **LIFE Association**
Badhal, Kochua, Bagerhat
24. **Aram Foundation**
Bhaber Char, College Road, Gazaria
Munshiganj, Contact: 01778-645455
25. **Association for Community Development-ACD**
House: 41, Sagarpara, Rajshahi-6100
Contact: (0721)-770660, 01711-819513
01768-589726
26. **Voluntary Association for Rural Development (VARD)**
House: 554, Road: 9
Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: 9133590, 9124410



Palli Karma-Sahayak Foundation (PKSF)

PKSF Bhaban, E-4/B, Agargaon Administrative Area

Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh

Tel: 02-222218331-33, 02-222218335-39

Fax: 02-222218341, 02-222218343

E-mail: pkssf@pkssf.org.bd

Website: www.pkssf.org.bd

www.facebook.com/pkssf.org