

ANNUAL REPORT 2023



পল্লী কর্ম-সহায়ক ফাউন্ডেশন

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)



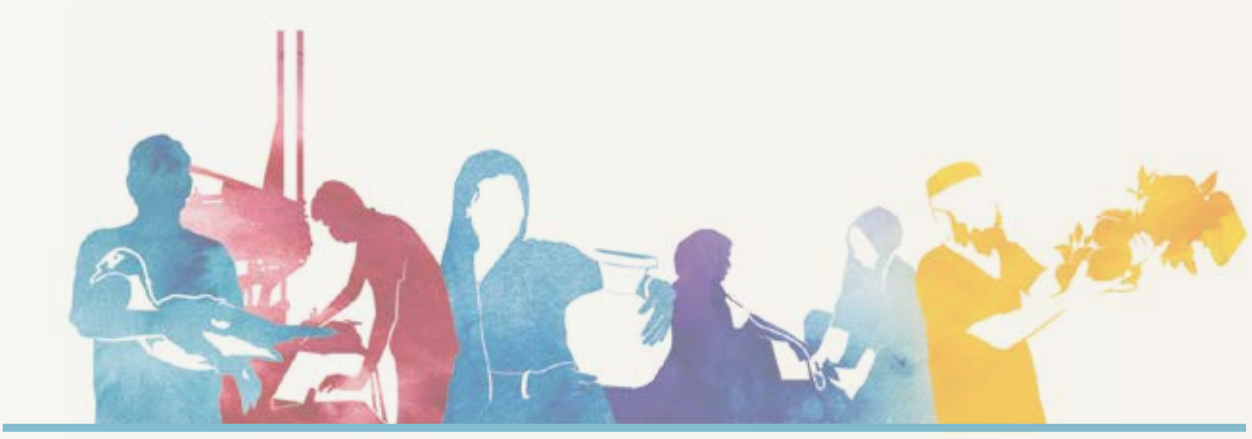
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PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

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ANNUAL REPORT 2023

ADVISORS

Dr Nomita Halder ndc
Dr Md Jashim Uddin
Golam Touhid

EDITORIAL BOARD

Mohammad Minhaz Uddin Shaikh
Suhas Shankar Chowdhury
Masum Al Jaki
Sabrina Sultana

PHOTOGRAPHY

Rakib Mahmud
PKSF Archive

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MESSAGE

CHAIRMAN

Bangabandhu Sheikh Mujibur Rahman dreamed of securing food, clothing, shelter, education and healthcare for every citizen of the independent Bangladesh and took effective measures to this end. He placed particular emphasis on bettering the lives of the poor and empowering women. To realize Bangabandhu's vision, PKSF implements an array of interventions, productively touching the lives of approximately 20 million members, 92% of whom are women.

With Bangladesh transitioning from a least developed country into a developing one, Hon'ble Prime Minister Sheikh Hasina is spearheading initiatives to propel it towards becoming a developed and Smart Bangladesh by 2041. Embracing the principle of 'leaving no one behind,' the country is making significant strides towards prosperity. Despite numerous global challenges, Bangladesh has achieved remarkable progress in recent years. The self-financed construction of the Padma Bridge and inauguration of other mega projects such as the Payra Deep Sea Port, the Third Terminal of Hazrat Shahjalal International Airport, the Karnaphuli River tunnel, the Padma Bridge Rail Link, the Metro Rail, the Dhaka-Cox's Bazar Railway, the Purbachal Expressway and the Elevated Expressway have kickstarted a wave of development. The upcoming commissioning of the Rooppur Nuclear Power Plant adds another dimension to Bangladesh's socio-economic development. These mega projects are already benefiting the people and strengthening their confidence in the government.

Thanks to the government's pro-poor initiatives and the Prime Minister's call to utilize 'every inch of land', Bangladesh is making significant strides in food production. Sheikh Hasina's visionary leadership, strategic planning, achievements of MDGs and encouraging implementation of SDGs boosted agricultural productivity, reduced poverty and prolonged life expectancy. Establishment of 100 Special Economic Zones and enhanced export earnings, particularly in garments and pharmaceuticals, have garnered global attention. Her commitment to addressing climate change further amplifies Bangladesh's global influence.

Bangladesh's accomplishments extend beyond economic metrics. The country's achievements in meeting MDGs, notably in the fields of poverty reduction, education, healthcare, women's empowerment, food security, primary school enrollment, reduction of child and maternal mortality, etc are recognized worldwide. Building on this success, PKSF is working together with the government to address climate change fallout, end all forms of discrimination and reduce inequality to fulfill the UN-sponsored Sustainable Development Goals (SDGs).

PKSF continues to contribute to the national economy by implementing multifaceted development activities with funds from the government, from own sources and from development partners. Recently, PKSF has floated new projects with financial support from the World Bank and the Green Climate Fund to ensure green growth of microenterprises and to increase people's capability to adapt to the climate change fallout. The efficiency, accountability and transparency that PKSF maintains in implementing its programs and projects have earned it a reputation, both at home and abroad, as a unique development entity.

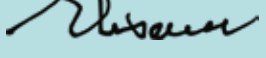
Despite significant development in the country, particularly in the last 16 years, approximately 18.7% of our people still live below the poverty line (HIES-2022) with a significant portion engaged in agriculture. For over a decade, PKSF has implemented various programs in agriculture, fisheries, and livestock. Through these programs, PKSF provide timely and flexible credit assistance, access to appropriate technology and technical support tailored to the requirements of farmers. PKSF assists rural women in pursuing various income-generating activities, including microenterprises, by equipping them with skills, knowledge and financial resources. PKSF's credit activities encompass diversified fields, including floriculture, pearl farming, jewelry making, and dry fish processing. This not only boosts rural economy but also contributes significantly to the national income.

The ENRICH program of PKSF is currently being implemented in 197 Unions of the country with the aim of increasing the resources and capacity of poor households in an effort to alleviate their poverty sustainably. Under this program, approximately 6.46 million members receive health and nutritional, educational and financial assistance. Additionally, the Uplifting the Quality of the Lives of the Elderly People program is working to ensure a dignified life for around 3.21 lakh elderly people. The Program for Adolescents aims to develop the future generation by implementing activities in 4 areas – awareness raising and practicing moral values, leadership and life-skills development, nutrition and healthcare, and cultural and sports events. Apart from these, the Special Fund of PKSF operates with a humanitarian mission to aid the destitute and the poor. Through such interventions, PKSF is playing a unique role in the socio-economic development and positive mindset transformation among the rural people. In order to serve a wider number of people, PKSF has recently included nine more microfinance institutions as its Partner Organizations (POs).

I am proud to be a part of PKSF and its remarkable work to collectively transform society. I gratefully recall the contributions of all past Managing Directors and Chairmen of PKSF. Sincere thanks to all the officials of PKSF who have taken this organization forward with their skills and accountability, and thereby have contributed to the development of Bangladesh. I also thank the PO officials for their tireless efforts in implementing our activities at the grassroots. I applaud the role of all the members of PKSF's programs and projects in strengthening the rural economy.

I express my sincere gratitude to the Ministry of Finance, Bangladesh Bank, the Microcredit Regulatory Authority, and various divisions and departments of the government for their cooperation in advancing an organization as transparent and efficient as PKSF. I also express my sincere thanks to all the Members of the General Body and the Governing Body of PKSF for their encouragement, guidance and support, enabling PKSF to operate independently and transparently in formulating and successfully implementing new programs. My thanks go out to all our development partners for their continued support to PKSF. I congratulate all officials and employees, including the Managing Director of PKSF, for their dedication and integrity in fulfilling their responsibilities.

Above all, inspired by the vision of 'My Village - My Town' articulated by Hon'ble Prime Minister Sheikh Hasina, I urge everyone to join hands in building the Golden Bangla as envisioned by Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Let's strive together to realize his dream of creating a hunger-free, poverty-free society by bettering the lives and livelihoods of the rural people.



(Dr M. Khairul Hossain)



FOREWORD

MANAGING DIRECTOR

In 2023, as in the previous years, Palli Karma-Sahayak Foundation (PKSF) continued its progress, implementing a range of activities with innovative strategies, transparency, and accountability. PKSF is tirelessly engaged in planning, formulating, and executing new initiatives to accelerate the socio-economic development of Bangladesh to complement efforts of the Government of Bangladesh to this end.

PKSF's development activities encompass various financial and non-financial endeavors, including financing, enterprise development, women's empowerment, skill development, education, risk mitigation, climate change adaptation, sanitation development, and housing support for the disadvantaged, vulnerable, and distressed people of the country to ensure their socio-economic development. Through these comprehensive services, PKSF has evolved into a holistic development agency. Furthermore, PKSF is digitizing its services to efficiently deliver them at the grassroots with utmost transparency and speed, aiming for cost-effectiveness. With the United Nations-sponsored Sustainable Development Goals at the center stage of global development discussions, PKSF is directly addressing 12 out of the 17 SDGs.

Currently, PKSF is providing various financial and non-financial services to approximately 18.90 million members through more than two hundred Partner Organizations (POs). Despite the ongoing global economic crisis, there was encouraging growth in financial services during the fiscal year of 2022-23. As on 30 June 2023, the amount of PKSF's loan outstanding with its Partner Organizations (POs) stood at BDT 104.06 billion which was 19.96% higher than the previous year. During the same period, the amount of loan outstanding from the POs with the borrowers stood at BDT 641.29 billion, 21.95% higher than the previous year.

There is no alternative to enterprise development in ensuring employment generation which in turn will drive forward poverty alleviation efforts. In light of this, PKSF offers a range of services, including financial, technical, skill development, technological, value chain development, and market linkage support for nationwide development of enterprises through various projects alongside mainstream activities. Additionally, diverse initiatives are being undertaken at the grassroots to promote green growth in microenterprises, facilitating green production through technology-based solutions and efficient resource utilization by micro-entrepreneurs.

To ensure food and nutritional security for the growing population of Bangladesh, PKSF is implementing various initiatives keeping in consideration the reduction of agricultural land and the adverse effects of climate change. These activities include adoption of modern technologies to enhance productivity in crop, fisheries, and livestock sub-sectors, dissemination of improved varieties, establishment of market linkages, financing and training. Efforts are being made to address food shortages by offering flexible credit support and implementing special strategies to mitigate climate change risks tailored to the needs of marginal, small, and medium-scale farmers.

Due to Bangladesh's geographical location and the adverse impacts of climate change, the country is constantly grappling with natural disasters. PKSF is implementing different climate adaptation projects to mitigate risks to life and property, particularly for those residing in coastal areas vulnerable to climate-change-related hazards. These activities include enhancing sustainable drought-adaptation capacity of communities in the Barind region of the north-western part of the country through integrated water management, providing 'hati' protection support for vulnerable populations in the Haor areas of Sunamganj district, and making various interventions for flood-resilient infrastructure and sustainable livelihoods in flood-prone Char areas. These activities aim to reduce the impacts of natural disasters and enhance resilience among the vulnerable communities.

In addition, PKSF is actively involved in strengthening institutional capacities of both public and private entities to execute long-term climate change-related programs. Notably, PKSF is an accredited entity of the Green Climate Fund (GCF) and the Adaptation Fund under the United Nations Framework Convention on Climate Change (UNFCCC).

To enhance its inclusive financial activities and expand services to remote areas of the country, PKSF is actively seeking new Partner Organizations (POs) and providing necessary support, including training, to the existing POs for institutional capacity building.

PKSF will continue its ongoing efforts for sustainable development of the underprivileged and poverty-stricken communities across the country. I extend my gratitude to the Ministry of Finance, Government of Bangladesh, and the Financial Institutions Division under this ministry, for their unwavering support in successfully executing our initiatives. I sincerely thank the Chairman and all the Members of PKSF's Governing Body and General Body. I firmly believe that under their guidance, PKSF will continue to work more effectively for the welfare of the people. I express my heartiest gratitude to the officials of PKSF and all our Partner Organizations for their efficient, dedicated, and sincere implementation of activities at the grassroots. My profound gratitude to all development partners contributing to Bangladesh's sustainable development by extending financial and technical support to PKSF.



(Dr Nomita Halder ndc)



GENERAL BODY

The PKSF General Body is in charge of making all policy decisions of PKSF. 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 people that it serves. A major responsibility of the General Body is to approve the Annual Budget along with the audited accounts of PKSF. It also reviews the PKSF Annual Report as summarily presented by the Governing Body. The General Body meets 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. Of them, the Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman who must not be in the service of the Republic.

Usually, the other members are distinguished individuals associated with government agencies, voluntary organizations or persons having commendable contributions in 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 individuals having outstanding records of their services to social development.

GENERAL BODY IS THE HIGHEST POLICY-MAKING FORUM OF PKSF

MEMBERS OF THE GENERAL BODY

(As on 31 December 2023)

DR M. KHAIRUL HOSSAIN
Chairman, PKSF
Former Chairman, Bangladesh Securities and Exchange Commission
Professor (retired), University of Dhaka

DR NOMITA HALDER NDC
Managing Director, PKSF
Former Secretary, Government of Bangladesh

ARIJIT CHOWDHURY
Former Additional Secretary, Government of Bangladesh

PARVEEN MAHMUD, FCA
Former Chairperson, UCEP Bangladesh
Former President, Institute of Chartered Accountants of Bangladesh (ICAB)

NAZNEEN SULTANA
Former Deputy Governor, Bangladesh Bank

DR TOUFIC AHMAD CHOUDHURY
Former Director General, Bangladesh Institute of Bank Management (BIBM)

DR MD ABDUL MUYEED
Former Director General, Department of Agricultural Extension, Ministry of Agriculture, Government of Bangladesh

MD RAISUL ALAM MONDAL
Chairman, Rajshahi Krishi Unnayan Bank; Former Senior Secretary, Government of Bangladesh

AKTARI MAMTAZ
Former Secretary, Government of Bangladesh

AN SHAMSUDDIN AZAD CHOWDHURY
Former Member, Planning Commission, Government of Bangladesh

MD RUHUL AMIN
Retired Government Official (Grade-01), Former Chairman, Petrobangla

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

DR MD SHAHID UZ ZAMAN
Executive Director, Eco-Social Development Organization (ESDO)
(A Partner Organization of PKSF)

MD ABDUL HANNAN
Former Secretary, Government of Bangladesh
Former Chairman, Land Appeal Board, Government of Bangladesh

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

UMMUL HASNA
Former Secretary, Government of Bangladesh

MD REZAUL AHSAN
Former Secretary, Government of Bangladesh

MAHMUDA BEGUM
Former Additional Secretary, Government of Bangladesh

SUDHANGSHU SHEKHAR BISWAS
Former Additional Secretary, Government of Bangladesh

SANAT KUMAR SAHA
Former Additional Secretary, Government of Bangladesh
Former Chairman, Bangladesh Sugar and Food Industries Corporation

MD AZHARUL ISLAM
Former Member Director, Bangladesh Agricultural Development Corporation (BADC)
Government of Bangladesh

GAWHER NAYEEM WAHRA
Consultant and Columnist

NASIMA BEGUM
Executive Director
Shishu Niloy Foundation (SNF), (a Partner Organization of PKSF)

GOVERNANCE



THE GOVERNING BODY

The Governing Body, subject to general control and supervision of the General Body, is primarily responsible for pursuing and helping achieve the goals of PKSF. The Governing Body holds comprehensive financial control of PKSF, 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 the other three members. The Governing Body, in consultation with the Government, appoints the Managing Director (MD) who is the Chief Executive Officer of PKSF and an ex-officio member of its Governing Body and General Body.

MEMBERS OF THE GOVERNING BODY

(As on 31 December 2023)

Dr M. Khairul Hossain, Chairman

Dr Nomita Halder ndc, Member

Arijit Chowdhury, Member

Parveen Mahmud, FCA, Member

Nazneen Sultana, Member

Dr Toufic Ahmad Choudhury, Member

Dr Md Abdul Muyeed, Member

MANAGEMENT



PKSF, an apex development organization established by the Government of Bangladesh, ensures that all employees, irrespective of their positions, work towards realizing its proclaimed vision and mission. It applies a competitive and rigorous recruitment process that guarantees that only the persons with proven talent and capability are recruited. The PKSF officials are morally and strategically motivated through different meetings and necessary training courses, held both at home and abroad, to demonstrate skills and efficiency in performing their duties with a commitment to their profession and society.

The Managing Director (MD) is the Chief Executive Officer of PKSF. Currently, two Additional Managing Directors (AMDs) assist the MD 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 overall operations of PKSF are mainly carried out under the supervision of two AMDs, five Deputy Managing Directors (DMDs) and one General Manager as Head of Audit Unit. They all directly report to the MD. The core finance programs of PKSF such as Jagoron, Agrosor, Buniad and Sufolon are implemented through 8 different panels, each headed by a Panel Supervisor who report to the DMDs. These panels are the main contact points of the POs at PKSF level. Each panel takes care of around 25 POs.

Funded by different multi and bilateral development partners, PKSF implements different projects to address a wide range of development issues related to poverty reduction such as employment, rural microenterprise, environment and climate change, sanitation, low-income community housing etc. 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.

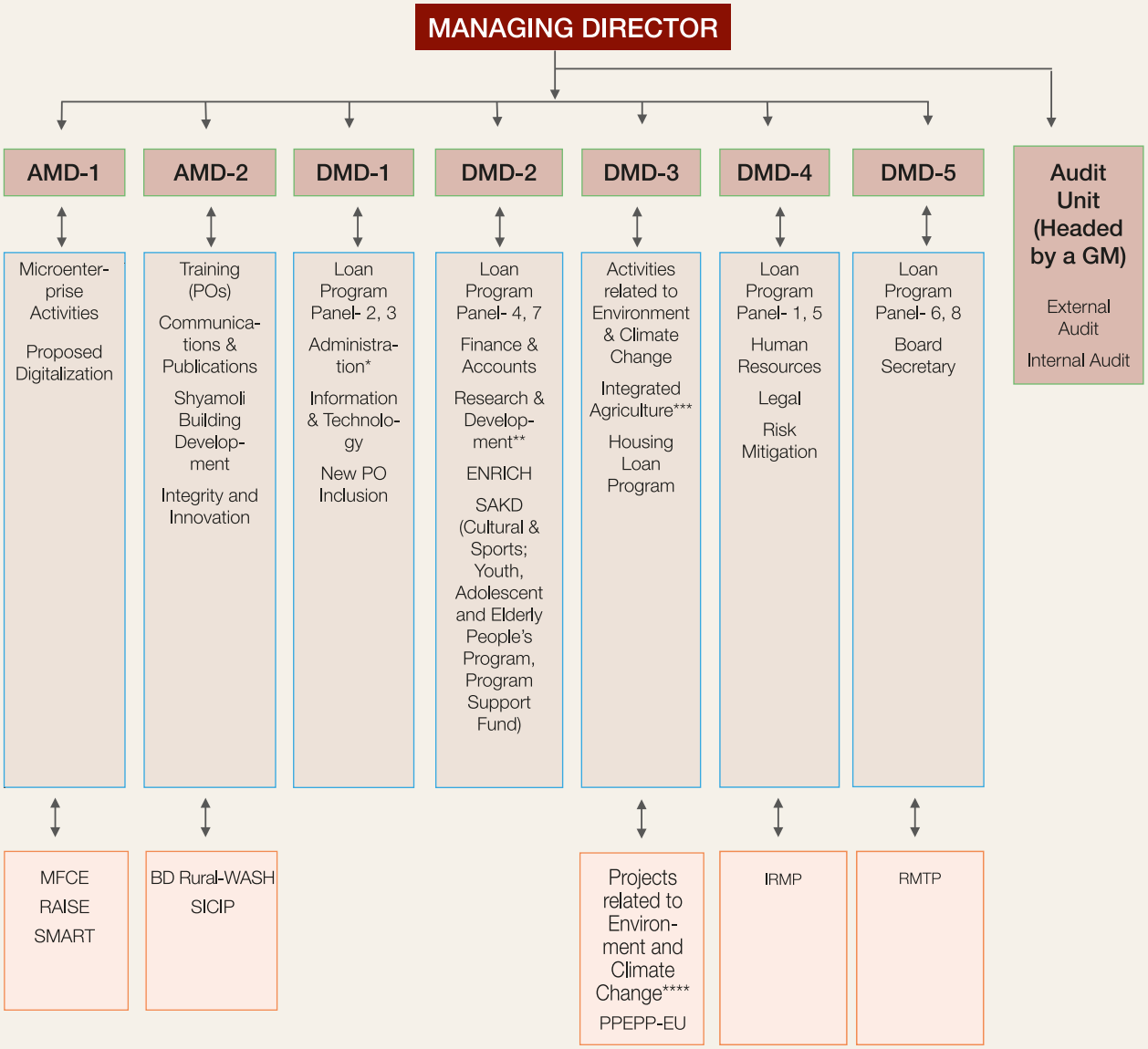
Staff

As on 05 December 2023, the PKSF management team consists of 437 employees, which includes 235 regular officials, 14 contractual personnel, 114 project officers and 74 support staff members.

TO SEE THE FULL LIST OF PKSF EMPLOYEES, SCAN ME:

MANAGEMENT STRUCTURE OF PKSF

(Effective from 06 May 2024)



* Administration includes General Administration, Maintenance, Procurement and Special Fund

** Research and Development includes SDG and Innovation

*** Integrated Agriculture includes LIFT

SMART= Sustainable Microenterprise and Resilient Transformation Project, RMTP= Rural Microenterprise Transformation Project, PPEPP-EU= Pathways to Prosperity for Extremely Poor People-European Union, SICIP= Skills for Industry Competitiveness and Innovation Program, RAISE= Recovery and Advancement of Informal Sector Employment, KGF= Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries, MFCE= Microenterprise Financing and Credit Enhancement, LRL= Livelihood Restoration Loan, PSF= Program Support Fund, IRMP= The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction, BD Rural-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. **** ECCCP-Flood, ECCCP-Drought, GCF Readiness Project, giz Haor Project, Resilient Homestead & Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project.

PKSF FAMILY





PKSF'S
FINANCIAL ACTIVITIES

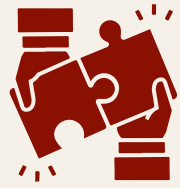
TOTAL MEMBERS
18.90 MILLION



TOTAL MEMBERS
18.90 MILLION

The organized members at the grassroots are the life force of PKSF's operations. As of June 2023, the aggregated number of members organized through all the Partner Organizations (POs) of PKSF stands at 18.90 million, 91.53% of whom are women. At the same time, the number of borrowers is 14.40 million. Of them, 13.20 million are women (91.67%).

MORE THAN 200
PARTNER ORGANIZATIONS

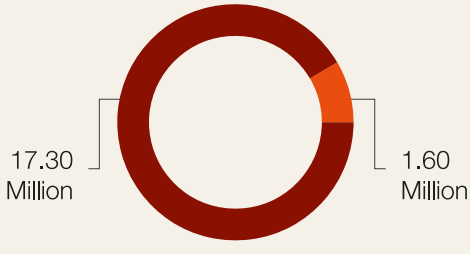


As on 30 June 2023, PKSF has more than two hundred POs. These organizations, picked through a stringent process of assessment, are considered an integral part of PKSF's operational structure. They are entrusted with implementing PKSF's programs and projects at the grassroots.

IN THE FINANCIAL YEAR 2022-2023
1.42 MILLION
NEW MEMBERS ENROLLED



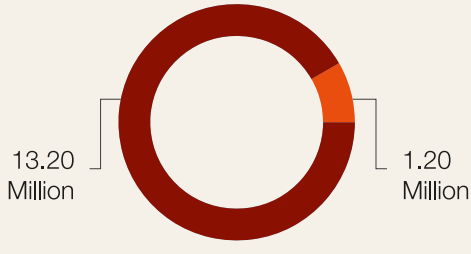
WOMEN'S PARTICIPATION



TOTAL MEMBERS BY GENDER

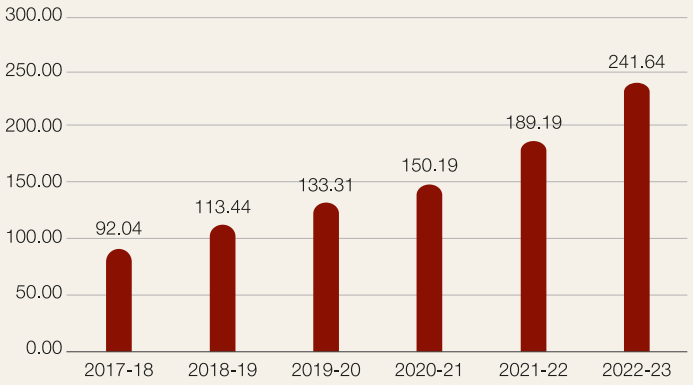
MALE FEMALE

OF THE TOTAL BORROWERS,
91.67% ARE WOMEN



TOTAL BORROWERS BY GENDER

MALE FEMALE



SAVINGS GROWTH OVER 6 YEARS
(IN BILLION BDT)

TOTAL SAVINGS OF THE MEMBERS

BDT **241.64** BILLION

SAVINGS IN FY 2022-23

BDT **52.45** BILLION

PKSF - PARTNER ORGANIZATIONS (POs)

LOAN DISBURSEMENT AND OUTSTANDING

PKSF enjoyed a steady growth in its loan disbursement in FY 2021-22 and 2022-23. The amount of loan disbursement from PKSF to POs was BDT 56.58 billion in FY 2021-22. In FY 2022-23, loan disbursement from PKSF to POs amounted to BDT 67.20 billion, 18.77% higher than the previous year.

LOAN OUTSTANDING FROM PKSF TO POs

BDT **104.06** BILLION

As on 30 June 2023, the amount of loan outstanding of PKSF with its Partner Organizations (POs) stands at BDT 104.06 billion.

PARTNER ORGANIZATIONS (POs)-BORROWERS

IN FY 2022-23, AMOUNT OF LOAN DISBURSEMENT FROM POs TO BORROWERS

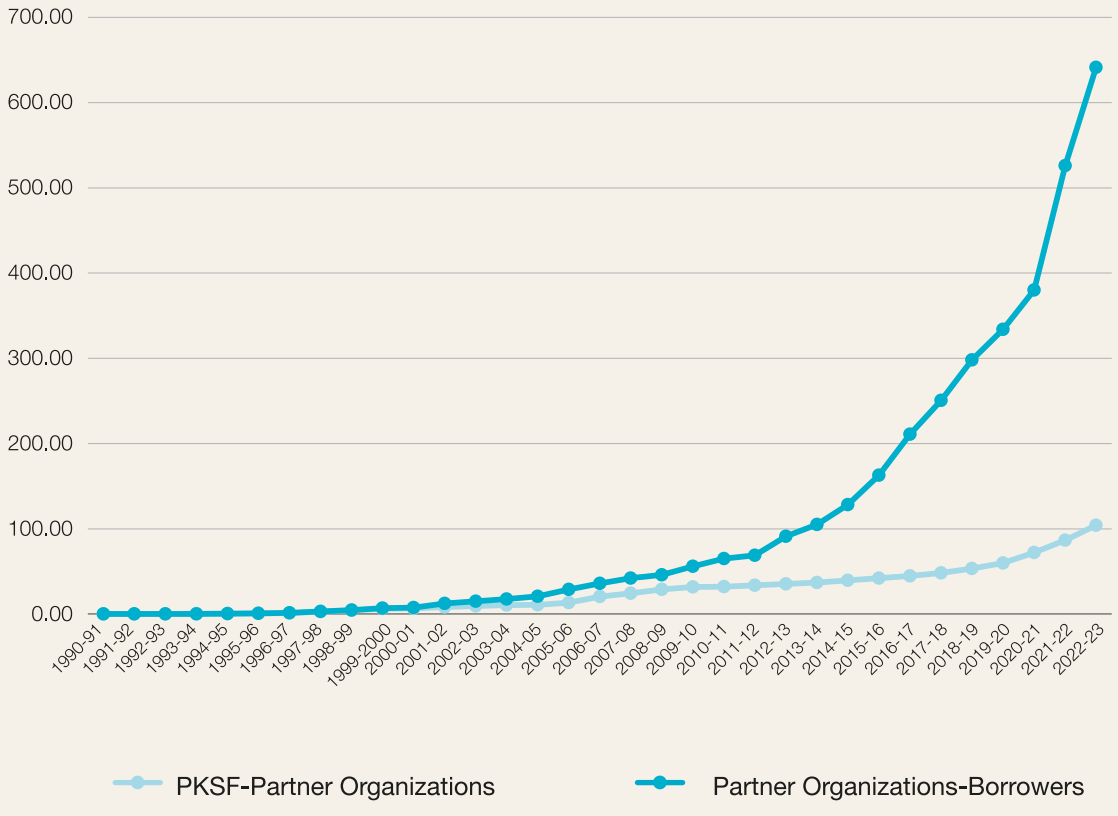
BDT **1,040.61** BILLION

In FY 2021-22, loan disbursement from POs to borrowers amounted to BDT 789.54 billion.

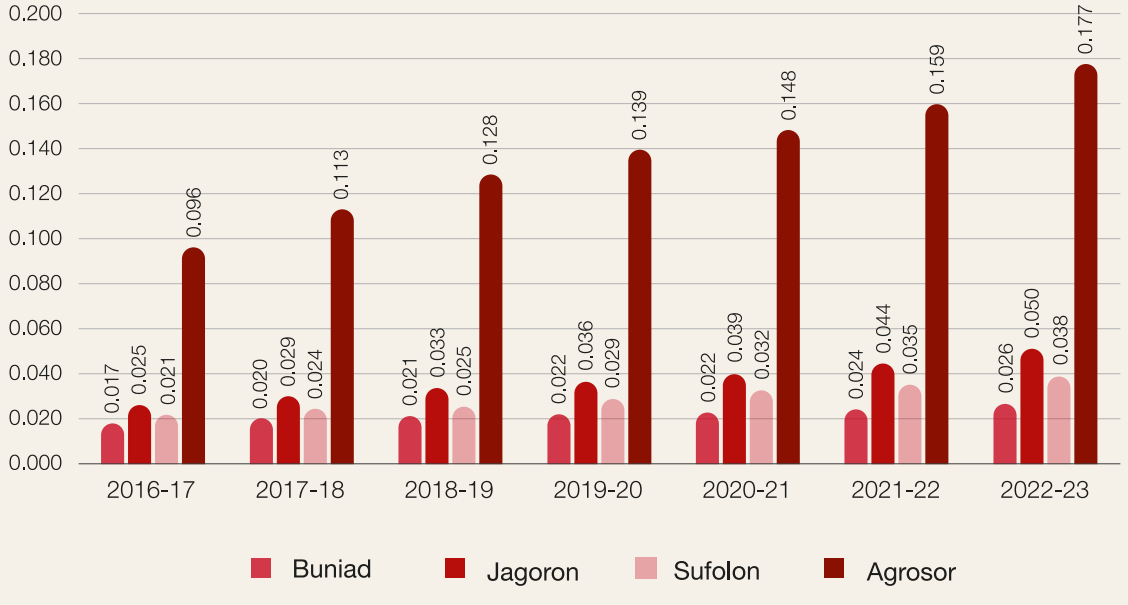
LOAN DISBURSEMENT AND OUTSTANDING

In FY 2022-23, the amount of loan disbursement from the POs to their borrowers was BDT 1,040.61 billion, which is 31.80% higher than the previous year. As on 30 June 2023, the amount of loan outstanding of the POs with borrowers is BDT 641.30 billion.

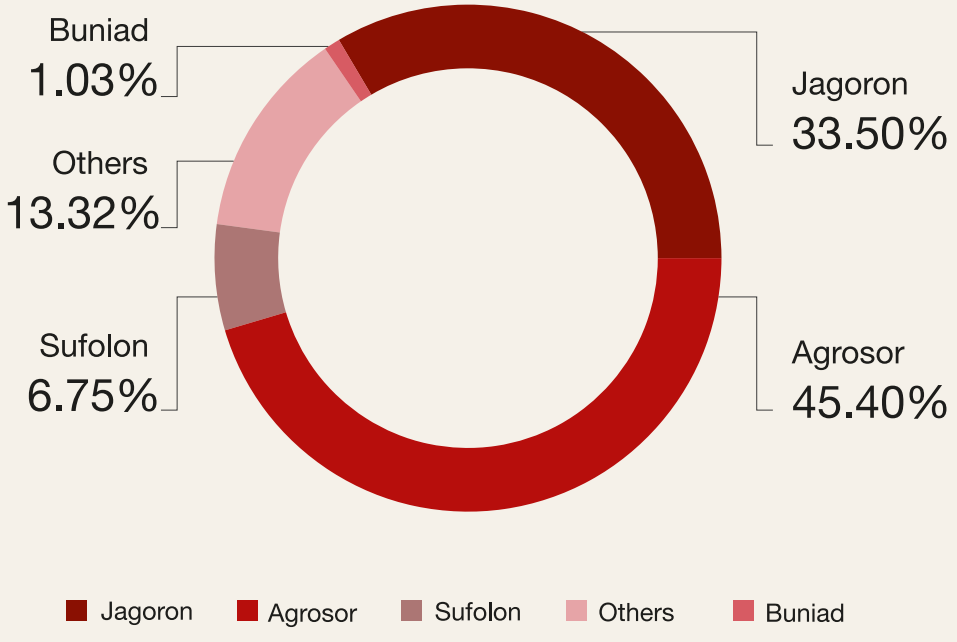
LOAN OUTSTANDING SINCE INCEPTION OF PKSF (IN BILLION BDT)



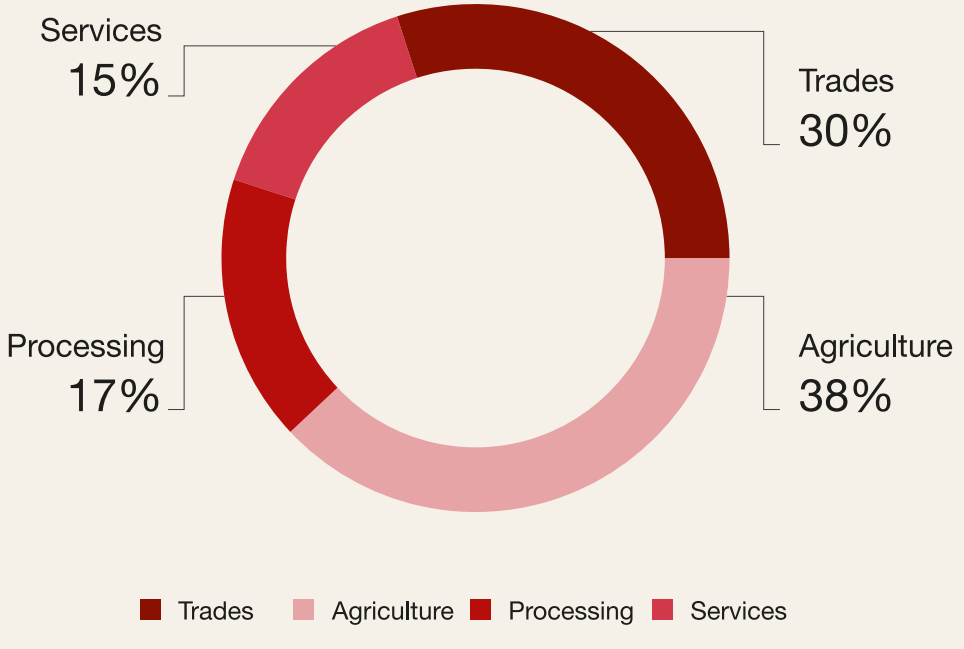
PROGRAM-WISE AVERAGE LOAN SIZE (IN MILLION BDT)



COMPONENT-WISE LOAN OUTSTANDING OF POs WITH BORROWERS
(UP TO JUNE 2023)



SECTOR-WISE ENTERPRISE DEVELOPMENT LOAN OUTSTANDING RATE
(TILL JUNE 2023)



JOURNEY OF PKSF

Year	Programs/Projects	Main Features	Supported By
1991	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	Urban Microcredit Program	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	Ultra Poor Program (UPP)	Loan for the ultra poor	GoB
2005	Microfinance for Marginal and Small Farmers Project (MFMSFP)	Loan for small and marginal farmers	IFAD
2005	Monga Mitigation Initiative Pilot Programme (MMIPP)	Initiatives to reduce seasonal hunger	The World Bank
2006	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing pro-poor innovative ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services for the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help secure overseas employment for the ultra-poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra-poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPO) Project	Rehabilitation loan for the non-motorized transport pullers	The World Bank
2007	Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprises (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 (SF)	Emergency support for the poor	PKSF
2010	Health Insurance for the Poor of Bangladesh (HIPB)	Capacity building support to implement insurance project	Rockefeller Foundation
2011	Community Climate Change Project (CCCP)	Support to the poor to increase their resilience to climate change	BCCRF
2011	Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPFSIC)	Extended loan support to micro-entrepreneurs	KFAED
2011	Program 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
2013	Integrated Agriculture	To enhance technology-based sustainable livestock, crop and fish production for employment generation, poverty reduction and for ensuring food and nutrition security of the poor	PKSF
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

JOURNEY OF PKSF

Year	Programs/Projects	Main Features	Supported By
2017	OBA Sanitation Microfinance Program	To provide appropriate loans to the rural poor in Bangladesh for constructing hygienic latrines	The World Bank
2017	Accreditation of Green Climate Fund (GCF)	To undertake different adaptation responses to combat negative impacts of climate change in Bangladesh	UNFCCC
2018	Sustainable Enterprise Project (SEP)	To increase adoption of environmentally sustainable practices by targeted microenterprises	The World Bank
2019	Microenterprise Development Project (MDP)	To promote microenterprise development for inclusive economic development and rural poverty reduction	ADB
2019	Pathways to Prosperity for Extremely Poor People (PPEPP)	To enable people to exit from extreme poverty and connect to mainstream economic growth and jobs, to help develop stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper	DFID & EU
2019	The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)	To develop financial and non-financial services, conductive 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

JOURNEY OF PKSF

Year	Programs/Projects	Main Features	Supported By
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
2021	Strengthening the capacity of PKSF, Executing Entities (EEs), and Implementing Entities (IEs) for effective participation in GCF activities in Bangladesh (in short, GCF Readiness Support Project-1)	To increase awareness and capacity for the active participation of various public and private organizations in the activities of the Green Climate Fund (GCF) as well as increase access to GCF finance	GCF
2023	Increasing the Capacity of Bangladesh's NDA and Direct Access Accredited Entities to Access GCF Resources (in short, GCF Readiness Support Project-02)	To enhance the institutional capacity of public and private organizations for the implementation of long-term climate change related programs; and to provide assistance for the formulation and implementation of climate change related projects and increase access to financing of the Green Climate Fund (GCF)	GCF
2023	Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh (giz- Haor Project)	To develop infrastructure for the climate-vulnerable people of the haor areas of Sunamganj district and to conserve biodiversity through sustainable management of their quality of life and resources	German Federal Ministry for the Environment (BMU), giz (Gesellschaft für Internationale Zusammenarbeit)
2023	Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project	To ensure participation and practice of climate adaptation activities of the people living in the coastal areas of Bangladesh vulnerable to climate change to reduce the risk to life and property; and to help them find better and sustainable livelihoods	GCF
2023	Extended Community Climate Change Project-Drought (ECCCP-Drought)	To enhance the resilience of the population of the northwestern Barind region of Bangladesh to adapt to climate change-induced drought through integrated water management	GCF
2023	Microenterprise Financing and Credit Enhancement (MFCE) Project	To create sustainable employment by providing financial and institutional assistance to the microenterprises	ADB
2023	Sustainable Microenterprise and Resilient Transformation (SMART)	To increase resource-efficient and resilient green growth of microenterprises	The World Bank



MAINSTREAM PROGRAMS



ABASON

PKSF in 2016 started implementing the ‘Shelter Lending & Support’ component of the Low Income Community Housing Support Project (LICHSP), 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. Inspired by its success, PKSF launched a core program titled 'Abason Loan' in 2019 with its own fund. This program is being implemented through 18 Partner Organizations (POs) in 67 upazilas of 29 districts of the country. The objective of this program is to improve the living conditions of the disadvantaged people living in remote areas by providing them with financial and technical support for construction of new houses or repairing/extension of the existing ones.



PKSF's 'Abason Loan' program is contributing to the realization of housing rights of all citizens as stated in the Sustainable Development Goal 11 and the National Housing Policy 1993 of the Government of Bangladesh. As of June 2023, a total of 13,993 families have received BDT 321.67 crore in loans for construction of new houses or repairing/extension of the existing ones. Having used these loans properly, they are now living in eco-friendly houses as well as enjoying increased comfort, peace and social dignity.

ABASON AT A GLANCE

WORKING AREAS

29 Districts

67 Upazilas

NUMBER OF FAMILIES

13,993

IMPLEMENTING PARTNER ORGANIZATIONS (POS)

18

LOAN DISBURSEMENT

BDT **321.67** crore



AGROSOR

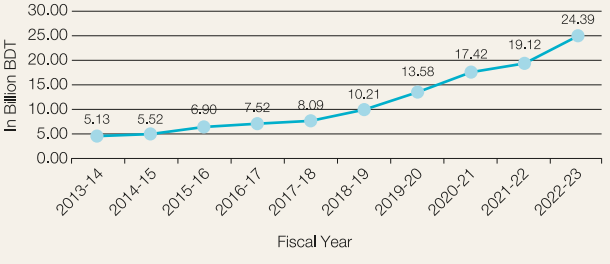
To ensure sustainable poverty alleviation, there is no alternative to enterprise development. With this realization, PKSF launched its Enterprise Development Program in 2001. Later, the program was renamed 'Agrosor'. Any business activity with an investment of up to BDT 1.5 million (excluding land and building values) is eligible for availing 'Agrosor' assistance. An individual entrepreneur can take a loan of up to BDT 1 million under the program.



PKSF's activities for microenterprise development have already expanded widely within the country. The interventions supported through this program range from farm-based activities like honey production, dairy production, livestock rearing and floriculture to off-farm microenterprises such as hollow block manufacturing, mini-garments, shoe making etc.

In addition, the World Bank has identified PKSF as the world's largest microenterprise-financing institution.

TREND OF LOAN DISBURSEMENT UNDER AGROSOR
(PKSF to Partner Organizations)



PROGRESS IN FY 2022-2023

FROM POs TO MEMBERS

BORROWERS
2.74
Million

LOAN OUTSTANDING
BDT **291.17**
Billion

DISBURSEMENT AMONG BORROWERS
BDT **422.49**
Billion

AVERAGE LOAN SIZE
BDT **0.177**
Million

FROM PKSF TO POs

LOAN DISBURSED TO POs
BDT **24.39**
Billion

LOAN OUTSTANDING WITH POs
BDT **41.77**
Billion



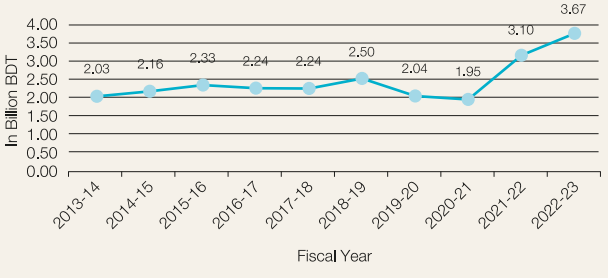
BUNIAD

The extremely poor people have traditionally been left out of microcredit services because of self-exclusion, social-exclusion or institutional exclusion. The key reasons for this are vulnerable socio-economic conditions of the extremely poor and a lack of self-confidence, initiatives and support. In such a reality, PKSF launched its microcredit program for the extremely poor in 2004 to include those excluded from traditional financial services. PKSF implements the program to serve the extremely poor people. Later, in 2014 the program was renamed 'Buniad'.



The program provides the extremely poor with financial and non-financial services to enable them to create a foundation for sustainable income opportunities and ensure their human dignity. '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 UNDER BUNIAD
(PKSF to Partner Organizations)



PROGRESS IN FY 2022-2023

FROM POs TO MEMBERS

BORROWERS
0.47
Million

LOAN OUTSTANDING
BDT **6.59**
Billion

DISBURSEMENT AMONG BORROWERS
BDT **11.84**
Billion

AVERAGE LOAN SIZE
BDT **0.026**
Million

FROM PKSF TO POs

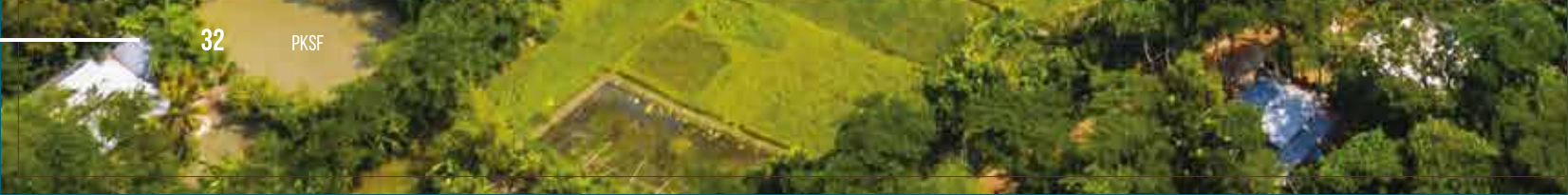
LOAN DISBURSED TO POs
BDT **3.67**
Billion

LOAN OUTSTANDING WITH POs
BDT **4.92**
Billion



ENVIRONMENT & CLIMATE CHANGE

The impacts of climate change and dealing with them effectively are matters of immense importance globally. National and international communities are working together to combat the effects of climate change. International initiatives in this regard include the United Nations Framework Convention on Climate Change (UNFCCC), Kyoto Protocol, Paris Agreement, Green Climate Fund, etc. Climate change has also been given immense importance in the Sustainable Development Goals adopted by United Nations member states.





PKSF in 2016 established its Environment and Climate Change Unit with the aim of mainstreaming environment and climate change issues in all activities of PKSF. Since then, PKSF has been successfully implementing various activities at the national and the international level.

Recently, two projects titled 'Resilient Housing and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' and 'Extended Community Climate Change Project-Drought (ECCCP-Drought)' have been approved by the Green Climate Fund in favor of PKSF.

The main objective of the RHL project is to increase the climate-resilience of the coastal population of Bangladesh, especially women-headed households, and the ECCCP-Drought project aims to reduce the risk of climate change-induced drought by effectively using scarce water resources in the northwestern region of Bangladesh.

Another two-year project titled 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh' is being implemented from 1 March 2023. The IKI Small Grants Funding Scheme funds the project under the supervision of the German government's development agency giz.

Under the project, the activities of construction of 'hati' protection walls, planting of local trees and raising of community common spaces are ongoing to protect the cluster of settlements located in Haor areas of Sunamganj district from flash floods.

A GCF-funded project titled 'Extended Community Climate Change Project-Flood (ECCCP-Flood)' is already in the final stage of implementation under this unit.

PKSF's Environment and Climate Change Unit is working under the GCF Readiness Support Project-02 to increase access to Green Climate Fund (GCF) financing by building institutional capacity of public and private institutions to formulate and implement climate change-related projects. Besides, a Climate Change Knowledge Hub has been established under this project to collect data related to climate change.

In addition, 15 environmental and social management guidelines - one each for mango cultivation, banana cultivation, safe vegetable cultivation, salt and dried fruit production, imitation jewelry, textile industry, footwear industry, handloom industry and waste management of livestock, environmental management of poultry farms and environmental and social management of floriculture and fish farming and environmental and social management of buffalo rearing - have already been formulated by the Environment and Climate Change Unit of PKSF in line with the relevant policies of the government.

Guidelines formulated for ensuring environmental protection have been distributed among the Partner Organizations. This unit provides necessary technical assistance on environmental and climate change related activities implemented by other programs or projects of PKSF.



INTEGRATED AGRICULTURAL INTERVENTIONS

Dissemination of appropriate crop, fish and livestock farming technologies, farmers' capacity building, value chain interventions and marketing system development have been at the core of the operations of PKSF's Integrated Agriculture Unit (IAU). It also contributes to formulation of policies regarding the fisheries and the livestock sectors in Bangladesh.



AGRICULTURE ACTIVITIES

Cultivation of a number of high value, high yielding and specific nutrient or vitamin-rich crop varieties such as aromatic and nutrition-fortified rice, summer watermelon and tomato, capsicum, squash, rock melon, beetroot etc are being promoted at the field level through the Integrated Agriculture Unit of PKSF. At present, a good number of IAU-expanded technologies such as summer tomato, summer watermelon, different HYV rice varieties are being widely replicated by the farmers at the field level.

Agricultural technologies suitable for climatically vulnerable areas such as irrigation in salinity-prone areas and crop production through rainwater harvesting in croplands are being successfully expanded.

All these technological expansion and skill development activities are contributing to increasing income of farmers and, as a result, the demand for agricultural credit at the field level is also increasing.

In the agriculture sector, specialized projects on oil, pulse and spice crops were being implemented in the financial year 2022-23. A total of 32,415 demonstrations on 32 different agricultural technologies were established and 1,368 field days were arranged to disseminate the positive results of these environment-friendly technologies among the farmers up to June 2023.

Besides, 687 USG applicators, 1,31,546 pheromone lures, 27,076 perching sticks, 2,05,702 fruit bags were provided to farmers. At the same time, vegetable seeds were distributed among 9,706 households for homestead gardening.

'Alternative Crop Production and Generating Multiple IGAs instead of Tobacco' is a separate program implemented in predominantly tobacco-growing areas - Kushtia, Lalmonirhat, Bandarban and Cox's Bazar - under the IAU. At present, about 3,121 tobacco growers are producing various high-value alternative food crops instead of tobacco on 1,917 hectares of land under the program. Realizing the benefits (financial, health, environmental and educational) of food crops over tobacco, 1,032 tobacco growers have given up tobacco cultivation.

32,415
DEMONSTRATIONS ON
32 DIFFERENT
AGRICULTURAL TECHNOLOGIES
ESTABLISHED

1,032
FARMERS HAVE COMPLETELY STOPPED TOBACCO CULTIVATION AND ARE NOW PRODUCING VARIOUS HIGH-VALUE CROPS



FISHERIES ACTIVITIES

The Integrated Agriculture Unit provides a range of technical support to farmers. These include market linkage support, entrepreneurship development, capacity building and institutional linkage establishment. As of June 2023, a total of 24,220 aquaculture demonstrations have been established at the grassroots.

Besides, 13,845 kgs of fish fries was released in open water bodies to increase natural fish production and a total of 19,461 fishing gears were distributed among the farmers. Under the program, 540 fish-farming clusters have been developed.

In 2022-2023, the fishery technologies expanded through the Unit included crab fattening, soft shell crab culture, carp fattening/carp fish fattening, high value chital-air-shol-carp fish polyculture, off-flavor-free pangasius-carp fish polyculture, koral-tilapia-carp fish polyculture in coastal regions, entrepreneur development in fish fry rearing businesses/nursery ponds, ornamental fish culture & marketing, floating cage fish culture, high value fish culture in tanks, fish culture using biofloc technology etc.

13,845

KG FISH FRY WAS RELEASED IN OPEN WATER BODIES TO INCREASE NATURAL FISH PRODUCTION

LIVESTOCK ACTIVITIES

In the last fiscal year, the technologies that were disseminated in the livestock sector included goat fattening, broiler-type pekin duck production, dairy cattle production, climate-resilient BAU chicken rearing, safe egg production through hybrid layer chicken rearing, cow-calf-based beef cattle fattening, beef cattle fattening in cost-effective methods, processing and marketing of diversified milk products, suborno chicken production, artificial hatchery of ducks etc.

Through the livestock program, 60,796 demonstration farms were established till June 2023. They included 313 goat farm clusters with at least 15 farms in each cluster, 154 duck farm clusters with at least 7-8 farms in each, 175 native chicken farm clusters, 92 safe egg producing layer poultry farm clusters, and 135 safe meat producing BAU-Bro color chicken farm clusters.

Mass vaccination was conducted against Foot and Mouth Disease (FMD), Anthrax, PPR, Haemorrhagic Septicaemia (HS), Black Quarter (BQ), New Castle Disease (ND), Duck Plague to nearly 1.87 million livestock and poultry animals. It has also provided broad spectrum anthelmintics to nearly 0.58 million large and small ruminants as of June 2023. California Mastitis Test (CMT) kits were provided for early detection of mastitis in dairy cattle.

As of June 2023, the IAU has trained 24,925 farmers on



modern fish farming technologies and 60,665 farmers on modern livestock farming technologies. The IAU conducted 3,047 'Krishi Poramorsho Kendra' where farmers have direct access to upazila-level Agriculture, Livestock and Fisheries Extension Officers.

AGRICULTURAL MECHANIZATION PROGRAM

Agriculture is one of the determinants of socio-economic stability of Bangladesh. It plays an important role in ensuring food and nutrition security of the growing population of the country, creating employment and economic development. Goal-2 of the Sustainable Development Goals (SDGs) aims to end hunger, achieve food security and improved nutrition, and promote sustainable agriculture, 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 while frequency of floods, droughts and salinity ingress are increasing. As a result, the risks in crop production is increasing. Apart from these reasons, shortage of agricultural labor has become pervasive. Thus, mechanization in agriculture has become inevitable for ensuring increased agricultural production in the country.

PKSF is financing in the agricultural mechanization sector on a pilot basis with a view to implementing and promoting farmer-friendly agricultural mechanization. The objective of this pilot program is to analyze the proper implementation and financial and technical feasibility of agricultural machineries. For this purpose, technical assistance is being provided in the form of loans and training, machinery exhibitions, field days, agricultural machinery demonstration centers, construction of sheds etc on partnership basis.

Farmers are showing interest in using agricultural machineries. Agricultural entrepreneurs and cooperatives are buying and using agricultural machineries like combine harvesters, transplanters, rice harvesters and thrashers, tractors, power tillers, fish feed processors etc at the field level. As a result of the use of all these machines, the time spans needed for planting and harvesting crops are reduced, and less labor is required than in the past.

Agricultural mechanization has huge potential in Bangladesh. Besides, the spare parts market for agri machineries is also booming. So far, BDT 5 crore have been disbursed through 7 POs to implement the agricultural mechanization program.



JAGORON

Jagoron, a credit program of PKSF, seeks to initiate household-based enterprise development in the rural and the urban areas of Bangladesh. Since October 1990, PKSF has been providing financial services for the rural poor under Jagoron program (earlier known as Rural Microcredit). Though, in the beginning, the program's services were confined to the rural areas, PKSF in 1999 expanded the Jagoron services to the urban poor as well.

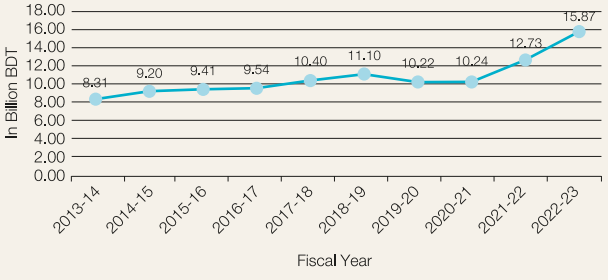




In urban areas, participation of women in the Jagoron program is higher compared to their rural counterparts since urban women have higher participation in the labour market, greater access to resources, greater mobility and meaningful role in the households' decision making process.

Up to June 2023, the cumulative loan disbursement from PKSF to POs was BDT 184.61 billion and from POs to borrowers was BDT 2,722.24 billion.

TREND OF LOAN DISBURSEMENT UNDER JAGORON
(PKSF to Partner Organizations)



PROGRESS IN FY 2022-2023

FROM POs TO MEMBERS

BORROWERS
8.23
Million

LOAN OUTSTANDING
BDT **214.82**
Billion

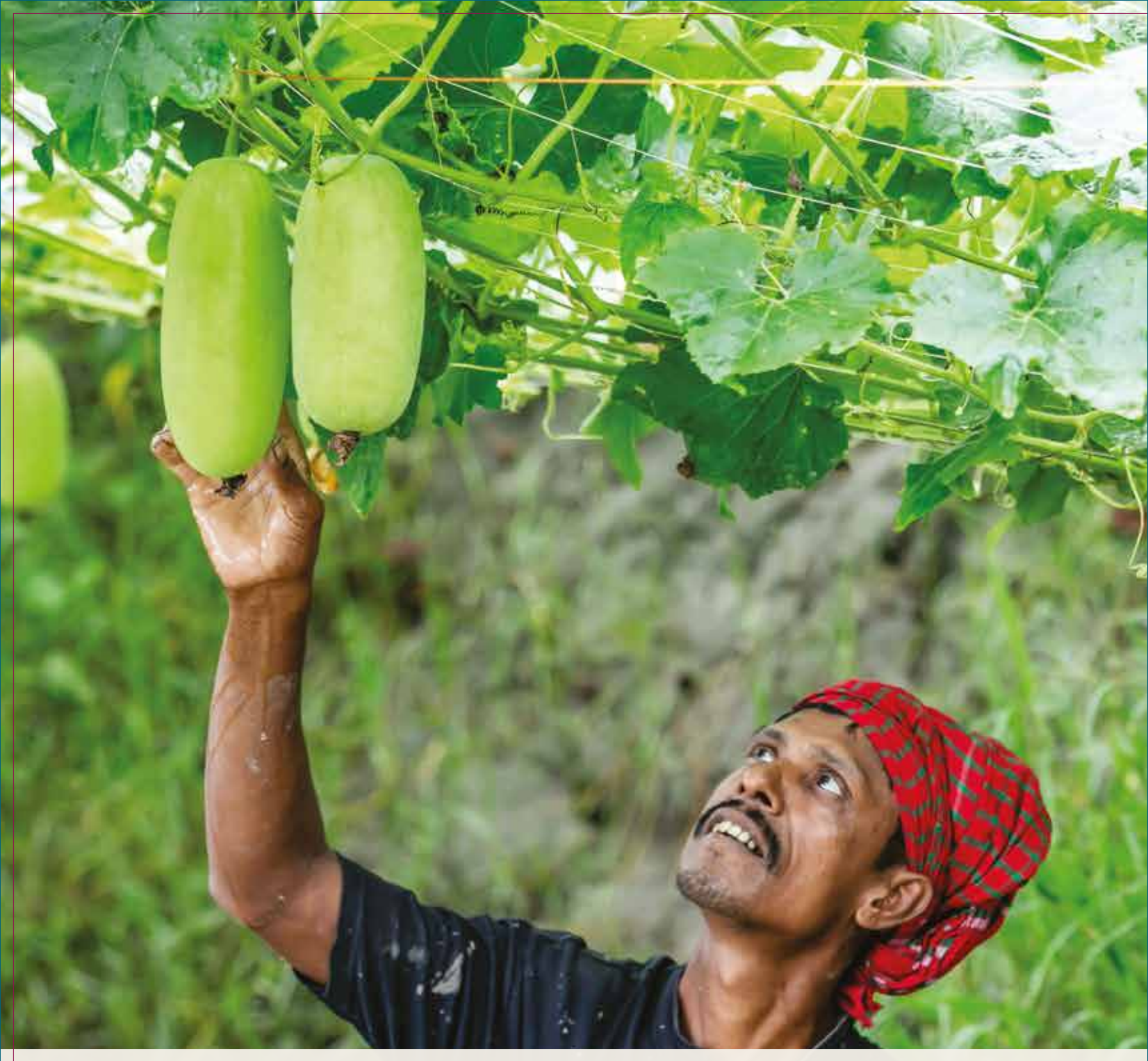
DISBURSEMENT AMONG BORROWERS
BDT **350.56**
Billion

AVERAGE LOAN SIZE
BDT **0.05**
Million

FROM PKSF TO POs

LOAN DISBURSED TO POs
BDT **15.87**
Billion

LOAN OUTSTANDING WITH POs
BDT **27.59**
Billion



KUWAIT GOODWILL FUND (KGF)

The Kuwait Goodwill Fund (KGF) program is implemented by PKSF with grant support from the Government of Kuwait. The Fund was established by His Highness the Emir of Kuwait to support achievement of food security and ensuring basic food requirements of the people of Islamic countries. To this end, PKSF is providing financial and technical assistance to the members at the grassroots. The main features of the program are to disburse loans at flexible service charges and collecting repayment in accordance with harvesting time of a crop, capacity building in implementation of agricultural activities and extension of sustainable agricultural technologies.



Under KGF, loan activities are currently being implemented in 79 upazilas of 29 districts through 40 POs and technology transfer activities are being implemented in 92 upazilas of 34 districts, falling in 26 agro-ecological zones, through 37 POs.

PROGRESS OF THE PROGRAM

Since the inception of the KGF program in June 2011, financial assistances were provided to 6,62,400 members of whom 78% are women. The savings balance of these members is BDT 39.53 crore. Till June 2023, under the program, the cumulative loan disbursement at the field level was BDT 3,246.67 crore. The outstanding amount was BDT 229.85 crore and the recovery rate was almost 100%.

In the financial year 2022-23, BDT 179 crore was disbursed in loans. A budget of BDT 3.48 crore was allocated for the implementation of technical activities at the field level.

Till June 2022, 534 demonstrations on crop cultivation, 792 on fisheries and 1,095 on livestock have been implemented through 38 POs with the KGF program's support.

KGF'S CUMULATIVE LOAN DISBURSEMENT STANDS AT BDT **3,246.67** CRORE





LIFT

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.



Currently, the program is supporting 35 innovative initiatives through 60 Partner Organizations (POs) in 38 districts. LIFT-supported 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. BDT 442.57 crore (loans: BDT 390.95 crore, grants: BDT 51.62 crore) was approved for facilitating the implementation of these initiatives till June 2023.

35 INNOVATIVE INITIATIVES
BEING SUPPORTED THROUGH **60** POs
IN **38** DISTRICTS

Under the non-agricultural initiatives of the LIFT program, various non-agricultural and social initiatives are being implemented with emphasis on the inclusive development of the 16 sub-categories identified by PKSF.

This program is dedicated to fostering sustainable development for various marginalized groups, including persons with disability, elderly, Dalits, ethnic minorities, third-gender individuals, and extremely poor communities in the Haor and the Char regions. By implementing tailored initiatives, LIFT has successfully bridged the socio-economic divide between the local Bengalis and the ethnic minorities and Dalit communities, significantly reducing the disparities.

LIFT has successfully generated employment opportunities for numerous impoverished individuals residing in remote regions. Through specialized credit programs, financial services have been extended to disadvantaged households in the Char and the Haor regions. Distribution of water tanks in coastal areas and establishment of water desalination plants in suitable locations ensure access to safe drinking water for the poor and the extremely poor. Currently, approximately 4,00,000 households directly and indirectly benefit from a range of financial and non-financial services provided through the off-farm initiatives of the LIFT program.

Climate change stands as one of the biggest threats to the country's food security. In response to this, the LIFT program is facilitating both the production and the dissemination of salinity and drought-tolerant rice seeds. Innovative agricultural adaptation techniques designed to combat climate change fallout, such as dry season cropping in mini-ponds in saline areas and year-round cropping in coastal wetlands in the Sarjan method, have been effectively implemented.

LIFT is actively engaged in the development of fisheries and livestock, striving to enhance nutritional security, household income, and market expansion. This is achieved through a range of initiatives such as integrated shellfish or fish farming, seaweed production, promoting indigenous fish and coral fish farming, rearing of Black Bengal goats, farming of Red Chittagong Cattle (RCC) and Gayal (Bos frontalis) etc.



SUFOLON

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

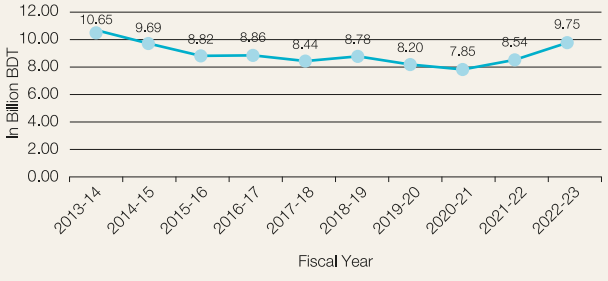




The key features of 'Sufolon' are provision for flexible repayment, such as one shot, seasonal or balloon repayment, consistent with the seasonal agricultural activities; and the flexibility of availing multiple loans to diversify production.

Such farmer-friendly terms have made the loan product very popular among borrowers. Up to June 2023, the cumulative loan disbursement from PKSF to POs stood at BDT 122.74 billion and from POs to borrowers at BDT 528.65 billion.

TREND OF LOAN DISBURSEMENT UNDER SUFOLON
(From PKSF to Partner Organizations)



PROGRESS IN FY 2022-2023

FROM POs TO MEMBERS

BORROWERS
1.28 Million

LOAN OUTSTANDING
BDT 43.28 Billion

DISBURSEMENT AMONG BORROWERS
BDT 74.93 Billion

AVERAGE LOAN SIZE
BDT 0.038 Million

FROM PKSF TO POs

LOAN DISBURSED TO POs
BDT 9.75 Billion

LOAN OUTSTANDING WITH POs
BDT 6.17 Billion





OTHER PROGRAMS



ENRICH

'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' is a flagship human-centric and integrated development program of PKSF. Its main objective is to create an enabling environment for the poor people by identifying the multidimensionality of their poverty and providing them with various financial and non-financial services so that they can enjoy the universal human rights and live a humanly-dignified life.



The program is currently serving around 62.53 lakh people of 13.76 lakh households in 197 Unions of 161 upazilas in 61 districts across the country. PKSF is implementing the program through 110 of its Partner Organizations (POs). The major intervention areas of ENRICH are 1. Healthcare and Nutrition, 2. Education Assistance, 3. Youth in Development, 4. Special Savings, 5. Financial Assistance, 6. ENRICHed Home, 7. Installation of Solar Home Systems, 8. Promotion of Bandhu Chula (environment-friendly cooking stove), 9. Vermicompost production etc.

In 2022-23, a total of 12.91 lakh people were given various essential healthcare services through static clinics, satellite clinics and health camps. Besides, 8,303 people had their eye cataract removed through free of cost surgeries at 205 special eye camps.

Around 1.55 lakh children are receiving education in 5,985 educational assistance centers operated in 197 ENRICH Unions across the country.

Female family heads and persons with disabilities have been able to manage self-employment with the help of the financial assistance provided under the Special Savings component of ENRICH. In 2022-23, PKSF provided a total of BDT 37.95 lakh as matching grant to 304 members upon successful completion of their deposit terms.

ENRICH offers three types of credit services - Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL) and Asset Creation Loan (ACL).

12.91 LAKH PEOPLE RECEIVED ESSENTIAL HEALTHCARE SERVICES

In 2022-23, a total of BDT 1064.12 crore was disbursed as loans among ENRICH members.

Some 20,000 youths under the Youth in Development component of ENRICH have received training on enterprise development through a video-based training module titled ‘My Dream to Be an Entrepreneur’. Besides, like every year, various training programs and workshops were organized to improve the efficiency of field-level officials.





PROGRAM FOR ADOLESCENTS

The ‘Program for Adolescents’ has been in operation as a mainstream program since July 2019. With the motto of 'Investment in Adolescents for Sustainable Development', the program supports formation of two adolescent clubs in each Ward (one for boys and another for girls). These clubs run with the help of 66 Partner Organizations (POs) in 143 upazilas of 55 districts throughout the country. So far, 23,045 adolescent clubs, having 5,12,233 members, have been established under the program. The main objective of the program is to develop enhanced moral values in the future generation. The activities are conducted in four wider categories: awareness raising and practicing moral values, leadership and life-skill development, nutrition and healthcare, and cultural and sports activities.



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 and prevention of dowry, narcotics/drug abuse and remedies. In 2022-23, 995 training sessions and orientations on various social issues were held. A total of 28,182 club members participated in them. Besides, programs on sapling planting and distribution of fruit and medicinal plants are carried out regularly.

LEADERSHIP AND LIFE-SKILL DEVELOPMENT

Under the leadership and life skill development component, different clubs organize training courses and workshops on leadership qualities. Adolescents are encouraged to develop savings practice. In 2022-23, 1,895 training and orientation events on soft skill development were held and they were participated by 34,791 members.

NUTRITION AND HEALTHCARE

Adolescent clubs conducted discussion meetings, workshops and nutrition camps to make the club members aware about the good physical and mental health, and encourage the adolescents to better maintain personal hygiene. Besides, blood grouping, blood sugar, blood pressure, BMI measurement, nutritious food intake, physical exercise and different healthcare services are regularly being provided. In 2022-23, 516 training and orientation sessions on nutrition and healthcare issues were held where 19,266 club members participated. Blood grouping of 1,896 adolescents were conducted. Besides, 864 adolescent girls received sanitary napkins.

CULTURAL AND SPORTS ACTIVITIES

Book reading, music, poetry recitation, debate and drawing competitions, were organized to offer a platform for the adolescent girls and boys to showcase their abilities. Moreover, football, volleyball, handball, badminton competitions were also organized by the adolescent clubs. In 2022-23, 2,309 events on cultural programs and 2,583 sporting events were organized. The members of adolescent clubs reported to the local administration of 285 incidences of child marriage, 411 cases of dowry and 233 cases of sexual harassment, abuse of women, children and the elderly.

ADOLESCENT EMPOWERMENT TRAINING

Residential training courses were organized in two batches on ‘Adolescent Empowerment’ to develop capacity for the program-implementing officers from the grassroots. Twenty officers from PKSF and 49 from Partner Organizations attended the training course formulated on the basis of the 'Standardized Adolescent Empowerment Package (SAEP)' prepared by the Ministry of Women and Children Affairs of the Government of Bangladesh in collaboration with UNICEF.

PROGRAM SUPPORT FUND

In FY 2022-23, a total of 3,721 higher secondary-level students were given BDT 12,000 each. A total of BDT 4.47 crore was distributed through 144 Partner Organizations (POs) of PKSF. Besides, 100 students of indigenous groups in Gaibandha district were provided with BDT 12,000 each, totaling BDT 12 lakh as part of this program.





RISK MITIGATION ACTIVITIES

The Risk Mitigation Unit of PKSF is working to identify and mitigate the risks in agriculture and livestock sector in Bangladesh. PKSF provides financial services as well as various extension services aimed at reducing the risk of morbidity and mortality of livestock and increasing efficiency in 'Good Farm Management'. In addition, the Unit is working with development partners to develop various financial and non-financial services for those affected by natural disasters.



SPECIAL FUND

Palli Karma-Sahayak Foundation (PKSF) formed the Special Fund in 2010 to provide special assistance to the poor and the extremely poor people in humanitarian or social crises and 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. BDT 3.46 lakh from the fund was given to 8 meritorious students as educational assistance and BDT 7.50 lakh was provided to 10 individuals to help them meet medical expenses and pursue income-generating activities in FY 2022-23.



UPLIFTING THE QUALITY OF THE LIVES OF THE ELDERLY PEOPLE

As part of its multidimensional approach to alleviate poverty and to ensure a dignified life for elderly people, PKSF is implementing the Uplifting the Quality of the lives of the Elderly People Program in 212 Unions across the country. Launched in 2016, the program is being implemented by 101 Partner Organizations (POs) of PKSF. Elderly persons that fall outside the purview of the government's old-age allowance scheme are provided with a range of services, including monthly allowances, healthcare facilities, and assistive devices. In FY 2022-23, BDT 10.81 crore was disbursed among the elderly members as income generating loans. Besides, BDT 47.36 crore was disbursed as old-age allowances among 77,686 elderly members.





PROJECTS



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

The Goal-6 of the Sustainable Development Goals (SDGs) aims to achieve safely managed water, sanitation, and hygiene for all citizens of Bangladesh by 2030. In Bangladesh, 99 percent of people use toilets, but only 39 percent use toilets in a safe manner. In this context, the Government of Bangladesh started implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project from 2021 through PKSF and the Directorate of Public Health and Engineering (DPHE). With joint financing of the World Bank and the Asian Infrastructure Investment Bank, PKSF is implementing various activities in 182 upazilas of 30 districts through 76 Partner Organizations (POs) for safe management of water supply systems and construction of safely managed toilets.

PROJECT AT A GLANCE

NAME Bangladesh Rural Water Sanitation & Hygiene for Human Capital Development

DURATION 5 years

FUNDING World Bank, Asian Infrastructure Investment Bank (AIIB), Bangladesh Government

FUND USD 328.9 million



TRAINING

Till June 2023, a total of 85 Water LEs, 476 Sanitation LEs, 535 active old LEs, and 4,006 PO staff members have received training from the project-appointed Technical Assistance Firm. Also, a total of 633 local entrepreneurs (LEs) have been trained through special arrangements by the Project Management Unit.

BCC ACTIVITIES

The Behavior Change Communication (BCC) campaign aims to motivate people to adopt proper WASH practices and raise awareness on safely managed water supply systems, safely managed sanitation, hand washing, baby WASH, and menstrual hygiene. A total of 7,118 BCC sessions were conducted in FY 2022-23 by trained PO staff members for creating demand for safely managed toilets and water supply systems. A total of 1,19,088 participants attended these.

GRIEVANCE REDRESS MECHANISM

During the implementation of the project activities, especially the construction of safely managed water supply systems and toilets, if any complaint is raised by the members or their neighbors, there is a committee named 'Grievance Redress Committee (GRC)' to resolve the complaints accordingly. A total of three complaints were received from the field in FY 2022-23. All three complaints have been duly disposed of by the GRCs.

SL no.	Loan Components	Total Target (Project period)	Achievement (Up to June 2023)
1	Household water loan	1,20,000 Households	27,373 Households
2	Local Entrepreneur (LE) loan for water	500 Entrepreneurs	28 Entrepreneurs
3	Household sanitation and hygiene loan	10,00,000 Households	93,157 Households
4	Local Entrepreneur (LE) loan for sanitation	4,000 Entrepreneurs	119 Entrepreneurs
5	Local Entrepreneur (LE) loan for sanitary napkins	150 Entrepreneurs	0 Entrepreneurs



ECCCP-FLOOD PROJECT

The intensity and frequency of storms, surges, floods, river erosion, excessive rainfall and other natural disasters have increased in Bangladesh. Gradually these natural calamities have been increasing due to global warming and climate changes. The government and non-government organizations of the country are working relentlessly to enhance the capacity to deal with the natural disasters and impacts of climate change. The Government of Bangladesh has been implementing many activities to achieve the Goal-13 of the Sustainable Development Goals (SDGs) to combat climate change and its impacts at national and local levels. PKSF is implementing the Extended Community Climate Change Project-Flood (ECCCP-Flood) with the support of Green Climate Fund (GCF) in five flood-prone districts.

PROJECT AT A GLANCE

NAME Extended Community Climate Change Project-Flood (ECCCP-Flood)

DURATION April 2020 to April 2024

FUNDING GCF and PKSF

FUND USD 13.33 million
GCF: USD 9.68 million
PKSF: USD 3.65 million

People of Nilphamari, Lalmonirhat, Kurigram, Gaibandha and Jamalpur districts 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-resilient crops etc.

The main activities of the project include enhancing the capacity of communities and institutions on flood resilience, raising plinths of the homesteads, installation of flood-tolerant safe drinking water sources, installation of climate-resilient hygienic latrines, distribution of slatted sheds for goat/sheep rearing and flood-tolerant crop production, etc. The IEs are implementing the activities according to the guidelines developed by the Project Management Unit (PMU). The summary of the main activities under the project is given below.

Activities	Total Target of the Project	Achieved in 2022-2023	Total Achievement till June 2023 (%)
Homestead Plinth Raising	10000	5459	9744 (97.4)
Installation of Tube-wells	500	261	494 (98.8)
Construction of Climate-Resilient Latrines	2810	1307	2722 (96.9)
Providing Support to Rear Goat/Sheep in Slatted Sheds	10000	5828	9432 (94.3)
Household-based High-value and Climate-Resilient Agriculture Demonstration among Farmers	10000	6994	9267 (92.7)





LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT (LICHSP)

PKSF successfully implemented the Low Income Community Housing Support Project (LICHSP) on 30 June 2023 having achieved "highly satisfactory" rating from the World Bank. The project was co-funded by the World Bank and the Government of Bangladesh, and was implemented jointly by PKSF and the National Housing Authority (NHA) from 2016 with a view to improving the living conditions of the low-income community people residing informally and testing suitable models for financing housing that can be leveraged to meet the needs of the urban poor in 13 towns of Bangladesh.

PKSF's responsibility was to pilot the idea of housing loan program with a small credit line (USD 16 million) from the World Bank to test and develop a small-scale housing microfinance product. The credit line was implemented by PKSF. Its Partner Organizations (POs) implemented the activities at the grassroots. The credit line provided a slightly longer-term financing option, compared to the conventional microfinance products in Bangladesh. The POs, assigned for implementing LICHSP, offered housing loans for up to five years to their microcredit borrowers.

Loans were flexible and based on affordability, targeting renovations, extensions, and new construction. Overall, 40% of the credit line was earmarked for lower income categories, i.e., households with their average monthly income standing at less than BDT 25,000.

A perception survey was conducted, and it showed that the borrowers are receiving the advantages of good health, mental peace, physical security, social dignity, and children's education. Additionally, some of the family members have started household-based businesses in the newly constructed houses. The local construction industry saw creation of jobs, thanks to the project's interventions. These individuals have been making a contribution to the family income. As a result, this project significantly contributed to the achievement of Sustainable Development Goal (SDG) 11 (Make cities and human settlements inclusive, safe, resilient and sustainable.).

BANGLADESH, FOR THE FIRST TIME IN HISTORY, PILOTED HOUSING MICROFINANCE FOR LOW-INCOME PEOPLE

Status of loan disbursement

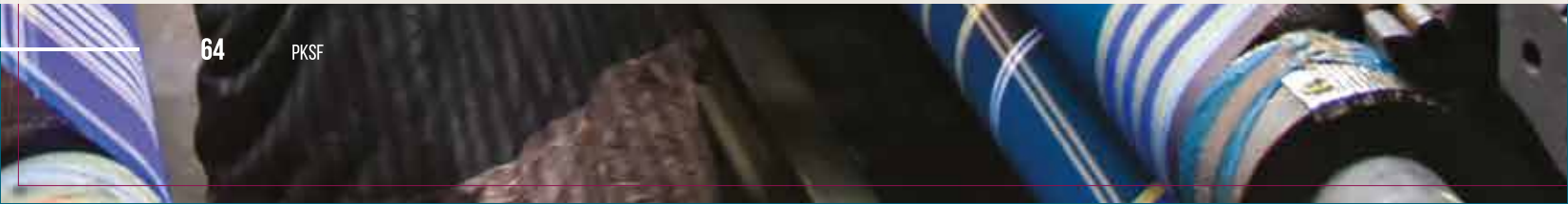
Particulars	FY 2021-22		From beginning to June 2023	
	Borrowers	Disbursement (in million BDT)	Borrowers	Disbursement (in million BDT)
New Construction	165	50.0	3350	1052.0
Repair/Renovation	268	67.5	7241	1075.0
Extension	134	42.2	1411	423.0
Total	**567**	**159.7**	**12002**	**2550.0**





MICROENTERPRISE FINANCING AND CREDIT ENHANCEMENT (MFCE) PROJECT

PKSF's Microenterprise Financing and Credit Enhancement (MFCE) Project, financed by the Asian Development Bank (ADB), aims to create employment for the growing population by providing financial and institutional support to microenterprises. This five-year project was launched in May 2023 and is currently being implemented through 118 Partner Organizations (POs) at the grassroots.



PROJECT AT A GLANCE

NAME Microenterprise Financing and Credit Enhancement (MFCE) Project

DURATION 2023-2028

FUNDING Asian Development Bank

FUND USD 200 million as loan
USD 1 million as grant-financed technical assistance

LOAN COMPONENT

Under the loan component of the MFCE project, USD 180 million (equivalent to approximately BDT 1,962 crore) is set to be disbursed as loans to the eligible micro-entrepreneurs. The loan proceeds will be used to scale up the microenterprises of selected business clusters. Primarily, about 1,00,000 microentrepreneurs will receive the loan out of which about 80% will be women. Poverty-stricken and disaster and climate-vulnerable districts will be prioritized while disbursing the loans. Environmental screening of the microenterprises will be conducted before loan disbursement. Up to June 2023, BDT 5.17 billion has been disbursed from PKSF to POs under this component.

CREDIT ENHANCEMENT SCHEME (CES)

A Credit Enhancement Scheme (CES) of USD 20 million (equivalent to approximately BDT 218 crore) has been launched on a pilot basis under this project to mitigate the POs' shortage of funds by increasing their accessibility to commercial banks' financing for microenterprise loan program. Under CES, PKSF will act as guarantor for loans provided to POs by commercial banks for financing their microenterprise programs.

TECHNICAL ASSISTANCE COMPONENT

Under the technical assistance component, USD 1 million will be spent in the activities for institutional capacity building of POs, capacity building of women entrepreneurs and capacity building of microenterprises in environmental safeguard, and disaster and climate change risk management. Besides, a digital transformation plan will be formulated with the aim of reducing the cost and increasing the efficiency of program management of PKSF and POs by incorporating appropriate technologies under this technical assistance component.





PATHWAYS TO PROSPERITY FOR EXTREMELY POOR PEOPLE - EUROPEAN UNION (PPEPP-EU)

Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU) is a second-generation poverty reduction project jointly funded by Palli Karma-Sahayak Foundation (PKSF) and the European Union (EU). The PPEPP-EU project supports about 860,000 extremely poor people of 2.15 lakh households. PKSF is implementing the project activities through 19 Partner Organizations (POs) in 145 Unions of 34 upazilas in 12 poverty-prone and climate-vulnerable districts in north, south, haor and ethnic minority regions.



PROJECT AT A GLANCE

NAME Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU)

DURATION 2023-2025

FUNDING European Union (EU) and PKSF

FUND EURO 22.8 million

PPEPP-EU is implementing three Components – Resilient Livelihoods, Nutrition and Primary Healthcare, Inclusive Finance – in three Special Focus Areas – Women Empowerment, Disability Inclusion, and Disaster and Climate Resilience and Access to Public and Private Services.

Building resilient livelihoods: PPEPP-EU has provided appropriate financial services, skills training for farm and off-farm activities, vocational training and microenterprise development to help its members pursue 85,018 farm and off-farm IGAs (income generating activities) till June 2023.

Nutrition and Primary Healthcare: The project seeks to tackle the intergenerational malnutrition problem through nutrition-sensitive and nutrition-specific interventions made in three ways: 1) supporting better delivery of the National Nutrition Services (NNS) or through direct delivery, 2) community-level work to address social practices that prevent good nutrition outcomes, and 3) promoting IGAs that support nutrition outcomes where possible.

Inclusive Finance: Project participants receive grants, appropriate loans including ultra-poor loan (Buniad), agricultural and seasonal loan (Sufolon) and enterprise loan (Agrosor) for IGA establishment and microenterprise development.

Disaster and Climate Resilience: PPEPP-EU promotes climate-resilient livelihoods through early warning systems and explores ways to support households in managing common risks such as illnesses, and predictable disasters/climate-related risks. PPEPP-EU has installed 22 water desalination plants and distributed 2,029 rainwater harvesting tanks in the coastal area to tackle potable water crisis there.

PPEPP-EU PROJECT SUPPORTS **8.60** LAKH EXTREMELY POOR PEOPLE OF **2.15** LAKH HOUSEHOLDS

Women Empowerment: The project targets women as primary participants of the livelihood graduation component to ensure women-led economic growth.

Disability Inclusion: It addresses the specific needs of the extremely poor people with disability. PPEPP-EU has 7,541 PWDs as its members. Where possible, livelihood opportunities are tailored to their specific capacities. The project also seeks to increase their access to social safety net programs to ensure that their basic needs are met.

Community Mobilization: PPEPP-EU builds social support and change the social norms that exclude women, girls, people living with disabilities and others. Through grassroots-level advocacy, the project also builds linkage with public and private institutions to ensure extremely poor people's access to various service systems.





PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

To expedite poverty reduction through promoting potential microenterprise sector of the country, PKSF implemented the Promoting Agricultural Commercialization and Enterprises (PACE) project financed by the International Fund for Agricultural Development (IFAD) from January 2015 to December 2023. The total cost of the project was USD 129.71 million in which IFAD's contribution was USD 58.01 million.

PROJECT AT A GLANCE

NAME Promoting Agricultural Commercialization and Enterprises (PACE)

DURATION 2015-2023

FUNDING IFAD, PKSF and its POs, Korean Grant Fund

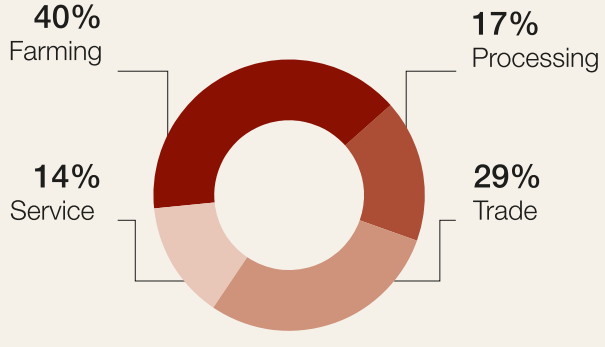
FUND USD 129.71 MILLION
IFAD: USD 58.01 million
PKSF and its POs: USD 71.35 million
Korean Grant Fund: USD 0.36 million

In addition to providing financial services to microenterprises (MEs), PACE extended value chain development and appropriate technology transfer support to promote different potential farm and non-farm economic activities. Over 6 lakh micro-entrepreneurs and other value chain actors received technical, technological and marketing support through these value chain sub-projects. The project achieved all its targets.

FINANCIAL SERVICES FOR MICROENTERPRISE

With the support of PACE, the ME program of PKSF expanded rapidly. Micro-entrepreneurs received loans for 156 economic activities under four major sectors namely farming, processing, trade and service sectors.

SECTOR-WISE DISTRIBUTION OF ME LOAN OUTSTANDING



PKSF has taken an initiative to diversify financial products according to the needs of different types of entrepreneurs. PACE successfully piloted the Start-up Capital Loan for youths with technical skills and entrepreneurial ideas, the Lease Financing Service to assist entrepreneurs in obtaining capital assets. These two financial products were availed by 803 microentrepreneurs.

VALUE CHAIN DEVELOPMENT

The project implemented 55 value chain sub-projects in farm and non-farm sub-sectors including medicinal plant processing, dairy product, ecotourism, imitation gold jewelry, fruits and agro product processing, tissue culture lab, beekeeping development and honey marketing, crab hatchery, year-round onion cultivation, native chicken rearing, ecological farming, high value spice cultivation, conservation and development of natural fish breeding ground of the Halda river, duck rearing, cultivation of high value crops in saline land etc. The project extended support to deep-sea fishermen to set up fish finder (an IT based device) in their boats to locate a shoal of fish and to communicate with relevant people in case of emergencies.

A total of 5,000 workers engaged in microenterprises are getting assistance in skill development training, healthcare and safe environment at workplaces. Another 19,500 micro-entrepreneurs are receiving various technical, technological and marketing support for product development, branding and online marketing. Besides, infrastructures of two rural marketplaces have been reconstructed in the Sadar upazila of Bhola district and in Ranishankail of Thakurgaon district under the project.

TRAINING AND WORKSHOP

PACE organized training courses for institutional capacity development of PKSF and its POs. Twenty-one workshops were organized on 'Start-up Capital loan' for new entrepreneurs and 'Lease Financing' for existing entrepreneurs to acquire capital assets for their business expansion. A total of 203 officials of the POs participated in them and learned about the two financial products. Training has been provided to 6,925 microenterprise in product quality improvement and online marketing and 210 microenterprise workers in decent work environment. Besides, 3,000 microenterprise workers received healthcare services through health camps.



RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)

With the aim of enhancing human capacities in microenterprises, PKSF has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) Project since February 2022 jointly financed by PKSF and the World Bank. Under the project, 35 thousand youths will receive technical skills training under the direct supervision of master craftspersons in the ustad-shagred model. Another 90 thousand young micro-entrepreneurs will receive financing training on 'Business Management and Entrepreneurship Development (BMED)' throughout the project period. Youths from disadvantaged groups – e. g. Dalit; ethnic minorities; inhabitants of char, haor, hill tracts, tea estates and coastal areas; and persons with disabilities – will get priority to be enrolled in this project.



PROJECT AT A GLANCE

NAME Recovery and Advancement of Informal Sector Employment (RAISE)

DURATION 5 years

FUNDING World Bank and PKSF

FUND USD 250 million
World Bank: USD 150 million
PKSF: USD 100 million

COMMUNITY OUTREACH

Various community outreach activities are being implemented through the Partner Organizations (POs) to ensure participation of the target population. Leaflets, posters etc are being distributed in courtyard meetings and weekly 'samity' meetings under the project with the aim of including appropriate micro-entrepreneurs and apprentices in capacity enhancement activities and apprenticeship programs respectively.

LOAN DISBURSEMENT PROGRAM

Under the RAISE project, PKSF has disbursed BDT 763 crore to its POs to disburse loans to young micro-entrepreneurs and the Covid-19 pandemic-affected micro-entrepreneurs. Around BDT 540 crore has been disbursed by the POs among 52,000 micro-entrepreneurs till June 2023.

CAPACITY ENHANCEMENT ACTIVITIES

PKSF is providing training on 'Risk Management and Business Continuity (RMBC)' to the pandemic-hit micro-entrepreneurs to increase their capacities to overcome the impact of various unexpected disasters or calamities in the informal sector. So far, more than 42,000 micro-entrepreneurs have received this training. Apart from this, the project has started providing BMED training and is set to launch 'life-skills development' training to micro-entrepreneurs.

Under the Apprenticeship Program, 3,455 youths are receiving technical training under the direct supervision of 1,768 Master Craftspersons using ustad-shagred model. In this 6-month apprenticeship program, the apprentices are getting the opportunity to learn in a decent work environment and get first-hand experience of enterprise management.

PROGRESS EVOLUTION

The World Bank conducted an Implementation Support Mission for the RAISE project from 21 May to 8 June 2023. The mission evaluated the project's overall progress as satisfactory.





RISK MITIGATION PROJECTS

Climate change has been there for as long as the planet earth has been. However, in recent times, the climate change fallout has proven to be extremely detrimental to the lives of humans and their livestock resources. Against such a dire backdrop, PKSF is implementing two specialized projects – 1. The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP), and 2. Strengthening Resilience of Livestock Farmers through Risk Reducing Services (LRMP).



LRMP

With the financial support of the Swiss Agency for Development and Cooperation (SDC), the project titled 'Strengthening Resilience of Livestock Farmers through Risk Reducing Services' was implemented in 39 districts through 325 branches of 15 Partner Organizations (POs) of PKSF.

Its main objectives were 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 was developed under the Livestock Protection Services program.

Under this three-year project that ended on 30 June 2023, a total of BDT 2,419.41 crore in loan was disbursed to 5,73,391 farmers engaged in the livestock sector of the country.

The project waived loans and service charge amounting a total of BDT 1.65 crore due to the death of 406 livestock animals and BDT 1.18 crore due to the death of 303 farmers.

In addition, 1,45,543 farmers were trained on Good Animal Husbandry Practices (GAHP) and 5,47,352 livestock were vaccinated against infectious diseases.

PROJECT WAIVED LOANS, SERVICE CHARGES AMOUNTING TO BDT **1.65** CRORE FOLLOWING DEATH OF **406** LIVESTOCK ANIMALS AND BDT **1.18** CRORE FOLLOWING DEATH OF **303** FARMERS

IRMP

A 5-year project, titled 'The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' and funded by Japan International Cooperation Agency (JICA), was launched in October 2019 with the aim of determining sustainable financial and non-financial services and identify the implementation strategy to mitigate the risks caused by climate change fallout and other disasters to the poor people.

CYCLONE-AFFECTED PEOPLE RECEIVE FINANCIAL ASSISTANCE UNDER 'CYCLONE SUROKKHA' SERVICE

A financial service named 'Cyclone Surokkha' is being implemented through seven branches of as many POs in the coastal areas. Under this service, all members within the purview of a cyclone-affected branch get emergency cash benefits if the wind speed exceeds 63 km/hr and the route of the cyclone is within the 50 km radius of the branch office.

Besides, a Randomized Control Trial (RCT) is being operated with a view to identifying impacts of the financial service and the future strategy planning. For proper implementation of the financial service, the field-level officials of the POs and 1,2951 members have been trained to build awareness on the 'Cyclone Surokkha' product.

After cyclonic storm Sitrang struck the coast of Bangladesh on 14 October 2022, BDT 19,53,500 was distributed as emergency cash benefits to 3,907 members.





RURAL MICROENTERPRISE TRANSFORMATION PROJECT (RMTP)

The Rural Microenterprise Transformation Project (RMTP) is being implemented by PKSF with the joint financing of the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA). The project is working to extend financial services to microenterprises as well as to improve 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.



PROJECT AT A GLANCE

NAME Rural Microenterprise Transformation Project (RMTP)

DURATION Six Years

FUNDING IFAD, DANIDA, PKSF, PO and others

FUND USD 200 million
IFAD: USD 81 million
DANIDA: USD 8.30 million
PKSF, others: USD 110.70 million

The project is implementing value chain development activities to expand markets for comparative advantage, market demand, and growth of agro-based products.

VALUE CHAIN DEVELOPMENT ACTIVITIES

Through 65 value chain sub-projects, RMTP provides financial and technical assistance, access to safe inputs and services, technology transfer, farm mechanization, and established processing plants, production of processed goods, product certification, and marketing for agricultural, fisheries, and livestock products to 544,802 farmers, entrepreneurs, and market actors across 47 districts. Additionally, BDT 352.28 crore has been disbursed as loans to 73,605 micro-entrepreneurs.

LIVESTOCK SECTOR

Sixteen value chain sub-projects in the livestock sector are currently ongoing under RMTP. Training in technology management has been provided to 12,032 individuals. Furthermore, GGAP/HACCP training has been delivered to 38,765 individuals. The project has provided training to 1,834 local service providers to offer regular services to local farmers. Moreover, 300 grass cutting machines, 5 silage roller machines, 66 milking machines have been provided to ensure grass market development and cattle feed. Besides, 8 milk chilling plants and 66 cream separator machines have been distributed. A total of 290 products attained BSTI/Halal certificates and trade licenses for the marketing of livestock products. Additionally, 90 thousand participants are directly involved in this project for the development of poultry sector. The project has provided grants to 115 local service providers for purchasing refrigerators to preserve livestock vaccines.

HORTICULTURE SECTOR

Currently 29 value chain sub-projects are underway to develop the horticulture sector. Cultivation of tulip flowers is one of the sub-projects that drew attention of everyone. Twenty women entrepreneurs have successfully conducted experimental cultivation of tulip flowers in Darjipara village of Tetulia upazila in Panchagarh district. 921 demonstration plots are being established to encourage farmers to cultivate high-value vegetables, grains, and fruits by utilizing biopesticides and biotechnology. Additionally, the project enables the safe production of mangoes and vegetables, which are exported abroad. Moreover, G-9 bananas from this project are being sold in Dhaka's chain stores. Thirteen cold-pressed machines have been provided to entrepreneurs to produce cold-pressed mustard oil.

FISHERIES

Twenty sub-projects, titled 'Production and Marketing of Safe Fishery Products', are working to increase the productivity and income of fish farmers, micro-entrepreneurs, and other value chain actors. These sub-projects provide technical and marketing assistance to 123,000 people. Use of IoT devices in aquaculture enables farmers to monitor pond water quality through mobile devices.

OTHER ISSUES

A total of 79,040 members have received orientation on financial management and 2,72,477 members got training on relevant issues. The activities of RMTP received praise from IFAD high-ups, as well as from the Ambassador of Denmark to Bangladesh.





SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

A large number of young people will enter the labor market due to the ongoing demographic dividend in Bangladesh over the next three decades. The Government of Bangladesh is implementing the Skills for Employment Investment Program (SEIP) as one of the flagship projects to make the country a middle-income one by 2030 by utilizing this demographic benefit. In this context, PKSF, one of the implementing organizations of this project, is executing skill development training and employment placement programs for youth from underprivileged families in the country. Under this project, inclusion of all the disadvantaged groups of the society, along with youth in general, is being ensured.

For this purpose, specialized training programs are being conducted for the youth who are orphans or have disabilities and are members of minority ethnic groups and transgender community. As a result, they are getting employment in and outside the country. This project, jointly financed by the Government of the People's Republic of Bangladesh and the Asian Development Bank (ADB), ended in December 2023.

ACHIEVEMENT OF THE PROJECT

A total of 33,291trainees (female - 6,121, male - 27,170) under regular and specialized training programs of SEIP have been certified. A total of 23,892 youth who have successfully completed the training have been employed. Out of this, 7,358 people are engaged in self-employment and 16,534 people are engaged in wage-based employment.

Apart from this, PKSF is conducting training programs in the caregiving trade with the aim of creating professional caregiver due to an increasing demand for child care services and geriatric services in the world including Bangladesh. Through this training, the backward population can be employed abroad and get opportunities with high wages. As of June 2023, 819 trainees have been registered for caregiving courses. Of them, 205 have been certified by the National Skill Development Authority (NSDA). Among the certified, 77 people have employed in the caregiving profession.

Recently, the 2nd batch of training program on Fashion Garment Trade was conducted at Bogura Training Center of TMSS for the Hijra population to mainstream them through skill-related training programs. So far, a total of 25 Hijras have completed training under this program.

23,892 YOUTH HAVE BEEN EMPLOYED

- ORPHANS : 225
- HIJRA : 38
- NORMAL YOUTH : 23,468
- CAREGIVERS : 77
- PHYSICALLY CHALLENGED YOUTH :122





SUSTAINABLE ENTERPRISE PROJECT (SEP)

To assist microenterprises in Bangladesh in adopting environment-friendly business practices, PKSF is implementing the Sustainable Enterprise Project (SEP) with support from the Government of Bangladesh. Under the joint financing of PKSF and the World Bank, financial and technical assistance is being provided to potential business groups belonging to different business sub-sectors of agriculture and processing sectors. Besides, through SEP, support is being provided to promote environment-friendly technologies, increase marketability of products produced by entrepreneurs, and build brand images.



PROJECT AT A GLANCE

NAME Sustainable Enterprise Project (SEP)

DURATION 5 years

FUNDING The World Bank and PKSF

FUND USD 130 million
The World Bank: USD 110 million
PKSF: USD 20 million

In order to implement the project, the lead business groups of the sub-sectors in the agribusiness and manufacturing sectors are provided with financial and technical support to implement various committed activities. Currently, 64 sub-projects from 30 different financial sub-sectors are being implemented in the field. The objective of the project is "to increase the adoption of environmentally sustainable practices by targeted microenterprises".

A total of BDT 7,540 million has been disbursed in favor of 47 POs till June 2023. Additionally, a total of BDT 800 million has been disbursed as Common Service Loans at a low service charge.

The SEP Project Management Unit (PMU) and the project-implementing POs provide training on various trades to its officials as well as the project participants to develop skills and create awareness. A total of 44,984 micro-entrepreneurs (female 21,592, male 23,392) have been provided with training on technical skill development, environmental awareness, market linkage, business certification, and environmental clearance so far. A total of 46,564 micro-entrepreneurs have adopted environmentally sustainable practices at their businesses.

The World Bank conducted the 9th Implementation Support Mission from 8-15 June 2023. All their missions so far have rated SEP's progress 'satisfactory'.

SEP products showcased on world stage: An exhibition was organized to celebrate the 50 years of partnership between Bangladesh and the World Bank at the World Bank Headquarters in Washington, DC, USA. The exhibition also showcased Jamdani sari and jewelry set produced by SEP-supported micro-entrepreneurs.

SEP products in foreign markets: A total of 50,000 safe litchis produced by SEP-backed entrepreneurs were exported to Dubai, United Arab Emirates in May 2023. This event marks the inception of Bangladesh's litchi export to foreign markets. During this season, SEP entrepreneurs exported 140 tonnes of mangoes through 'Proyas Manobik Unnayan Society' and 'Ghashful', and 800 kgs of pineapples through 'Society for Social Service (SSS)'. Besides, various products made by SEP-supported entrepreneurs are being exported to more than 20 countries of the world under a total of 16 sub-projects including for jamdani, handicraft products, dairy products, shoes, ready-made garments.

Digitalization: Various digital initiatives have been undertaken to modernize communications, project management, outreach and oversight of SEP. So far, 52 sub-projects of SEP have launched introductory websites and e-commerce websites. A digital platform for 'Result-Based Monitoring' has been developed under the project.

SEP AT A GLANCE

SUB-SECTORS	30
SUB-PROJECTS	64
IMPLEMENTING POs	47
DISTRICTS	37
MEs	64,263

Branding: Branding services are being provided to the micro-entrepreneurs to create better market linkages. Their products are being promoted under a common brand name 'SEP Supanya'.

Product development: The project provides necessary technical and financial assistance to micro-entrepreneurs to develop innovative products and technologies.

Through different sub-projects of SEP, environment-friendly stoves and chimneys, mini ETP, IOT devices have been provided to the microenterprises. Furthermore, the use of resource-efficient technologies is being ensured at the microenterprises of SEP.



KNOWLEDGE MANAGEMENT





COMMUNICATIONS AND PUBLICATIONS

The Communications and Publications Unit serves as the focal point for all activities related to communications and publications, encompassing digital, print, and audiovisual contents of PKSF's programs and projects. Its key responsibilities include formulating, collecting, and editing contents for digital and print publications, finalizing design and layout, managing mass communication campaigns, creating and promoting audiovisual contents, overseeing content management on PKSF's website and other digital platforms like Facebook and YouTube, coordinating SMS outreach, placing advertisements in various media outlets, organizing special campaigns and events, managing event-related communication materials (invitation letters, stage, banners, backdrops, installations, posters, leaflets, brochures, handouts etc), and handling international and external communications. Through these activities, information about PKSF's initiatives and achievements is effectively conveyed to diverse audiences.

Regular publications of this Unit include the PKSF Annual Report and the quarterly 'PKSF Porikroma' in both Bengali and English. These publications encapsulate the notable achievements and activities of PKSF programs and projects, alongside updates on workshops, seminars, and other significant events organized by PKSF.

PKSF also maintains a robust presence across both digital and print media platforms. PKSF has an information-rich, visually appealing, and user-friendly website. Regularly updated contents including details on projects and programs, recruitment and procurement advertisements, and news on PKSF events are diligently curated and published on the PKSF website (pksf.org.bd) under the meticulous supervision of the Communications and Publications Unit.

There is no alternative to social media to reach a large number of people in a short time. Keeping this on mind, PKSF regularly posts pictorial news on various PKSF events on its Facebook page (facebook.com/PKSF.org). Consequently, the number of followers of PKSF's Facebook page is increasing steadily. Additionally, the Unit manages livestreaming of different PKSF events on its Facebook page. Furthermore, it maintains close liaison with national media to disseminate information about PKSF's activities to the people of the country. The Unit tirelessly works on inviting journalists to special events organized by PKSF, preparing and distributing press releases, and managing media exposure and publicity. Moreover, field visits for representatives of the mass media are also arranged by the Unit at regular intervals.

Furthermore, the Unit offers comprehensive support in editing, designing, and printing various publications for different programs and projects of PKSF, including the publication of PKSF's diary, calendar, and greeting cards. Additionally, this Unit provides assistance in preparing documentaries, brochures, newsletters, flip charts, booklets, training modules, and posters for various programs and projects.

In 2023, the Communications and Publications Unit published the 'Annual Report-2022' (in Bengali and English), 'PKSF Porikroma' (in Bengali and English), and the PKSF Diary and Calendar for 2024. Additionally, a publication styled 'Bibortoner Botrish Bochhor', a tri-fold brochure, PKSF's new letterhead were published. Moreover, a special anti-tobacco booklet was published with the assistance of the Unit.





RESEARCH AND DEVELOPMENT

The Research and Development Cell of PKSF is involved in planning, conducting, and reporting various research activities. The research team members collaborate closely with other PKSF officials and external researchers to achieve research goals. The responsibilities of this Cell include preparing research plans, conducting experiments and surveys to collect data, analyzing collected data, making necessary changes in research design or results, and detailing the findings in research reports.



The Cell conducted three studies in 2023. In light of a research titled 'Effectiveness and Sustainability of the Program for Persons with Disabilities under the LIFT Program of PKSF,' an initiative has been taken to formulate an effective model to implement activities supporting persons with disabilities in future. The study titled 'Effectiveness of Extension Services Provided under LRMP: A Way Forward' was conducted to assess the effectiveness of training and immunization programs conducted through the LRMP project of PKSF.

Another study, titled 'Changes in the Socio-economic Status of PKSF Borrowers in the 1990s and Their Offspring,' aimed to analyze the current socio-economic status of families who were members of PKSF in the 1990s. Additionally, the study sought to analyze data on the education, occupation, and income of the descendants of those members.

Additionally, two research works titled 'Effectiveness Evaluation of Appropriate Financing Program among Target Populations under PKSF's ENRICH Program' and 'Institutional Sustainability and Good Governance: A Case Study of Partner Organizations of PKSF' are currently in progress. Another study on providing scholarships under the Program Support Fund of PKSF is currently underway.

During the last financial year, the Research and Development Cell provided technical support for various research activities conducted under different projects of PKSF, including SEP, PACE, PPEPP, IRMP, ECCCP-Flood, and RMTP.

Additionally, the Cell offered necessary technical support to the World Bank for conducting baseline surveys under a new project titled SMART.

The Cell serves as PKSF's focal point for the National Integrity Strategy, the National Social Security Strategy, and various government initiatives on innovation.

The Research and Development Cell also carries out well-defined responsibilities in executing tasks related to the achievement of the Sustainable Development Goals (SDGs).

The Cell has recently initiated a special endeavor to preserve copies of research reports and related data conducted under various projects to establish an effective data library.





TRAINING

Training is a proven strategy for changing mindsets and attitudes, fostering professional development, and creating job opportunities. With this in mind, PKSF has continuously endeavored to develop the human resources of its employees and the staff members of Partner Organizations (POs). The Human Resources Cell of PKSF organizes necessary training courses, held both at home and abroad, for bettering skills and efficiency of the PKSF employees. PKSF's Training Cell, on the other hand, organizes training programs for PO officials and members of national and international organizations according to their requirements on a regular basis.

Classroom-based Training: In FY 2022-23, training was provided to 504 high and mid-level officials of the POs in 24 batches on 9 courses.

Executive Leadership Development: This training aims to imbue officials of PKSF's Partner Organizations with the necessary skills for effective leadership. A total of 75 officers from 75 POs received this training in three batches.

Leadership Development Training: A 5-day training program titled 'Leadership for Development Professionals' was organized for senior officials of the POs. A total of 42 Zonal Managers and higher-level officials participated in this training in two batches.

The Art of Facilitation: Skilled and experienced officers of PKSF serve as resource persons in training sessions organized by PKSF. To enhance the skills of PKSF officials and integrate them into the Training Unit's resource pool, a 3-day training program on 'The Art of Facilitation' was conducted for 46 officers in two batches.

Internship Program: A total of 23 undergraduate and postgraduate students from various universities completed their internships at PKSF during the last fiscal year.

Training for PKSF Officials: PKSF officials participated in various training programs, workshops, and seminars within the country in FY 2022-2023. These programs included English Language for Professionals, Data Processing and Analysis through SPSS, Financial Management, Advanced Excel, Project Design and Management, Leadership and Strategic Planning, Development Project Management, Branding Strategy Development, Cluster Development and Market Development of Micro Enterprise Products, Notifying Audit Management and Monitoring System and its Mandatory Use, Cryptography, Information and Cyber Security, Audit Management and Monitoring System, Managing ES Risk in World Bank Funded Projects, etc.

In this financial year, the foreign training programs and study tours for PKSF officials included topics such as Agriculture and Livestock Risk Mitigation Products, Project Management with an Emphasis on Agricultural and Development Projects, Sustainable and Smart Farming Using Cutting Edge Technology and IoT, Climate Resilient Agriculture and Sustainable Farming, Management and Implementation of Agricultural and Rural Development Projects, Ecological Farming, VMware Virtualization and HPE Server, Imitation Jewelry, Risk Mitigation Services in the Agricultural Sector etc.







MAJOR EVENTS

DR M. KHAIRUL HOSSAIN TAKES THE OFFICE OF PKSF CHAIRMAN



Dr M. Khairul Hossain has taken the office as the 7th Chairman of PKSF.

Outgoing Chairman Dr Qazi Kholiquzzaman Ahmad welcomed Dr Hossain with flowers upon the latter's arrival at PKSF Bhaban in the morning of 14 September 2023. Senior officials of PKSF were present there. Soon after, Dr Hossain went to place wreaths at the portrait of Father of the Nation Bangabandhu Sheikh Mujibur Rahman at Dhaka's Dhanmondi-32. He also stood there in silence for some time in a solemn display of respect to the Father of the Nation.

Earlier on 12 September 2023, the Government of Bangladesh appointed Dr Hossain as the new Chairman of PKSF for the next three years. Before this, he served as the Chairman of Bangladesh Securities and Exchange Commission (BSEC) and the Investment Corporation of Bangladesh (ICB). He has been involved in teaching and research for more than 38 years. He was a Professor of Finance at the University of Dhaka.

Dr Hossain obtained his PhD from Plekhanov Russian University of Economics (PRUE) in 1983. Earlier, he completed his Masters in Economics from the same University. His post-doctoral research work at Prairie View A&M University in Texas, USA focused on the development of financial sector in Bangladesh.

Orientation meeting: A special discussion program was organized at PKSF Bhaban on 24 September 2023 to introduce PKSF's newly appointed Chairman Dr M. Khairul Hossain to PKSF employees of all levels and to discuss multidimensional activities of PKSF.

In the welcome remarks, PKSF Managing Director Dr Nomita Halder ndc welcomed the new Chairman of PKSF and formally introduced him to PKSF employees.

Activities of different operational units of PKSF were described by Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin; the then Senior Deputy Managing Director Golam Touhid; Deputy Managing Directors AQM Golam Mawla, Md Mashiar Rahman, Dr Fazle Rabbi Sadeque Ahmed, and Md Hasan Khaled; and General Manager (Audit) A Khaleque Miah.





PKSF PO BERDO'S EXECUTIVE DIRECTOR RECEIVES EKUSHEY PADAK 2023

Md Saidul Haque, Executive Director of the Blind Education and Rehabilitation Development Organisation (BERDO), a Partner Organization of PKSF, was awarded with 'Ekushey Padak 2023' for his outstanding contribution in social service.

Hon'ble Prime Minister Sheikh Hasina handed over the Ekushey Padak, the country's second highest civilian award, at a ceremony at Osmani Memorial Auditorium in Dhaka on 20 February 2023.

In 2023, a total of 19 eminent personalities and two organizations received this award in recognition of their contributions to various fields.

PKSF felicitates the awardees, including Md Saidul Haque, for receiving the Ekushey Padak.



'EFFECTIVE USE OF DIGITAL TECHNOLOGIES CAN REDUCE GENDER GAP'

SPEAKERS SAY IN SEMINAR TO MARK INTERNATIONAL WOMEN'S DAY 2023



Human-centered development should be ensured by establishing equality between men and women through technology and innovation. And, thus, technology must be made accessible to all, particularly to women. The comments were made at a seminar titled 'Digital Technology to Reduce Gender Discrimination' organized at PKSF Auditorium on 19 March 2023. PKSF organized the seminar to mark the International Women's Day 2023.

Dr Qazi Kholiquzzaman Ahmad, the then PKSF Chairman, presided over the event while Dr Nomita Halder ndc, Managing Director of PKSF, gave the welcome speech.

Mosley Rumman, Deputy Manager of PKSF gave the keynote presentation styled 'Practice of Gender Sensitivity in Family and Workplace and Digital Technology to Address Gender Discrimination'.

Afroza Khan, Managing Director of Joyeeta Foundation, and PKSF's Additional Managing Director Md Fazlul Kader were the panel discussants at the seminar. Sonia Bashir Kabir, Vice Chair and Governing Council Member, United Nations Technology Bank spoke as the guest speaker.

FOUR NEW FACES ON PKSF BOARD



Professor Dr Shahid Akhtar Hossain, Nurun Nahar and Farzanah Chowdhury have been appointed as Members of the Governing Body of PKSF and Dr Abdullah Al Mahmud, along with the three, as a Member of PKSF's General Body.

Their appointments were made at the 34th Annual General Meeting of PKSF held on 20 December 2023 and took effect from 1 January 2024. The PKSF family extends its warmest welcome to them.

The new Board Members replaced Parveen Mahmud, FCA, Nazneen Sultana and Dr Toufic Ahmad Choudhury – who were Members of the Governing Body – and Dr Niaz Ahmed Khan in the General Body as their tenures expired on 31 December 2023.

Professor Dr Shahid Akhtar Hossain is currently serving Eastern University as Vice Chancellor. He was the professor of Soil, Water and Environment Department of University of Dhaka. He earned 37 years of experience in teaching and research sector.

Nurun Nahar is currently serving as the Deputy Governor of Bangladesh Bank. In almost 35 years of central banking career, she has worked in different positions in various departments and offices of Bangladesh Bank.

Farzanah Chowdhury, Chartered Insurer, is the Managing Director & Chief Executive Officer of Green Delta Insurance Company Limited (GDIC). Chowdhury was the pioneer of introducing SME banking in the country and played diversified roles as the Head of SME Banking at Brac Bank.

Dr Abdullah Al Mahmud is a Professor of Banking and Insurance, University of Dhaka. After finishing MBA in Banking from University of Dhaka, he complied his PhD from Brandeis University.

PKSF MANAGING DIRECTOR MEETS JICA OFFICIALS IN TOKYO



Dr Nomita Halder ndc, Managing Director of PKSF, met senior officials of Japan International Cooperation Agency (JICA) at its headquarters in Tokyo, Japan on 5 December 2023.

The meeting was attended by among others, Dr Sugawara-Sato Suzuka, Senior Advisor (Poverty Alleviation/Financial Inclusion), Fujii Teruaki, Senior Deputy Director (South Asia Department), Mizoe Keiko, Senior Director (Governance and Peacebuilding Department), and Kunitake Takumi, Director (Governance and Peacebuilding Department) from the JICA; Md Fasiullah, Executive Vice Chairman of Microcredit Regulatory Authority (MRA); and Md Hasan Khaled, Deputy Managing Director of PKSF, and Salina Sharif, Deputy General Manager of PKSF.

They discussed the progress of the Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction (IRMP) and its future plan. The JICA officials expressed satisfaction over the progress of the IRMP being implemented in the coastal areas of Bangladesh with technical support from JICA.

PKSF OBSERVES NATIONAL MOURNING DAY IN A BEFITTING MANNER

Palli Karma-Sahayak Foundation (PKSF) on 14 August 2023 organized a special discussion to commemorate Father of the Nation Bangabandhu Sheikh Mujibur Rahman and his family members who were assassinated on 15 August 1975. The day is observed as the National Mourning Day in Bangladesh.

Celebrated historian Prof Dr Syed Anwar Husain, Bangabandhu Chair, Bangladesh University of Professionals (BUP), was the main discussant of the event, presided over by the then PKSF Chairman Dr Qazi Kholiquzzaman Ahmad and anchored by PKSF Managing Director Dr Nomita Halder ndc. She also gave the welcome speech at the program held at PKSF Bhaban.

Recalling Bangabandhu's foresight, Dr Anwar Husain said that Bangabandhu's work was larger than his life.

Other events to mark this occasion included PKSF employees wearing black badges, offering special prayers at PKSF mosque, hoisting the national flag at half-mast on 15 August and placing wreaths at the portrait of the Father of the Nation at Dhanmondi in Dhaka on 15 August.



74TH BIRTH ANNIVERSARY OF VALIANT FREEDOM FIGHTER CAPTAIN SHEIKH KAMAL OBSERVED



PKSF observed the 74th birth anniversary of Valiant Freedom Fighter Captain Sheikh Kamal in a befitting manner. Kamal, the eldest son of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, was born on 5 August 1949 at Tungipara in Gopalganj.

To mark the day, PKSF officials placed a floral wreath at Sheikh Kamal's portrait on the premises of Abahani Krira Chakra, a sporting club established by Kamal. Later in the evening, a virtual discussion was organized. The then Chairman of PKSF Dr Qazi Kholiquzzaman Ahmad, Managing Director Dr Nomita Halder ndc, Additional Managing Directors Md Fazlul Kader and Dr Md Jashim Uddin, among others, spoke there.

PKSF MD ATTENDS GCF INTEGRITY FORUM

Palli Karma-Sahayak Foundation (PKSF), a Direct Access Entity of the Green Climate Fund (GCF), was a proud participant of the GCF Integrity Forum hosted by the GCF Independent Integrity Unit (IIU) from 13 to 15 September 2023 in Bangkok, Thailand. This year's theme was "Partnering for Integrity in Climate Action".

PKSF Managing Director Dr Nomita Halder ndc represented PKSF at the event. Integrity professionals and anti-corruption specialists and experts from around the world joined different sessions on preventing corruption in procurement processes, mitigating conflicts of interest, innovative risk prevention tools, etc.



BOOK TITLED 'SUSTAINABLE DEVELOPMENT, HUMAN DIGNITY AND CHOICE' UNWRAPPED

A research book titled 'Sustainable Development, Human Dignity and Choice: Lessons from the ENRICH Program, Bangladesh' was unveiled at the PKSF auditorium in Dhaka on 2 February 2023.

Dr Mashiur Rahman, Economic Affairs Adviser to the Hon'ble Prime Minister, was present as the Chief Guest at the event chaired by Dr Qazi Kholiquzzaman Ahmad, the then Chairman of PKSF. Dr Nomita Halder ndc, Managing Director of PKSF, gave the welcome speech and Additional Managing Director Dr Md Jashim Uddin presented on the ENRICH program. Dr MA Baqui Khalily, a former Professor of the University of Dhaka, and Dr Musatfa K Mujeri, Executive Director of the Institute for Inclusive Development and Finance, discussed on the book.

The research book studies certain areas of impacts of PKSF's integrated development program styled



'ENRICH', which was launched in 2010 and is currently being implemented in 197 unions of 61 districts. It offers various services to over 60 lakh members of 13.36 lakh families through 111 Partner Organizations (POs) of PKSF. The study was conducted by Dr Martin Greeley, a professor at University of Sussex. Based on the results of the research, the book was published by the international publishing house Springer Nature.

PKSF MD ATTENDS LEADERSHIP SUMMIT ON WASH IN ETHIOPIA



PKSF Managing Director Dr Nomita Halder ndc attended the two-day 'Eastern and Southern Africa Leadership Summit on Accelerating Universal Access to Water, Sanitation and Hygiene (WASH)' held on 14 and 15 November 2023 at Addis Ababa in Ethiopia. The summit was hosted by the World Bank and the Ministry of Finance of the Government of Ethiopia.

On the first day of the summit, Dr Halder gave a presentation on 'Microfinance to Upgrade WASH for Rural Households: Bangladesh Experience' in which she shared experiences of implementing PKSF's 'Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development' project.

BANGLADESH ON RIGHT TRACK TO BECOME UPPER-MIDDLE INCOME COUNTRY BY 2041: WB ACTING COUNTRY DIRECTOR

Souleymane Coulibaly, the then Acting Country Director of the World Bank for Bangladesh and Bhutan, said that Bangladesh is on the right track to become an upper middle-income country by 2041. "Bangladesh is one of the fastest growing economies in the world. I strongly believe that the country is on the right track to become an upper-middle income country by 2041." He was speaking as the Guest of Honor at a discussion meeting titled 'Development of Microenterprises in Bangladesh: Role of RAISE Project' organized by PKSF on 5 September 2023. The then Chairman of PKSF Dr Qazi Kholiquzzaman Ahmad presided over the event. Dr Nomita Halder ndc, Managing Director of PKSF gave the welcome address.



WORLD BANK VICE PRESIDENT PRAISES PKSF'S FIELD-LEVEL ACTIVITIES

An inclusive development approach is necessary for Bangladesh to become an upper-middle-income country. Inclusion of the 'bottom 40 percent of society' is important to make development sustainable financially, socially and environmentally.

Ed Mountfield, Vice President (Operations Policy and Country Services) of the World Bank, made the remarks while visiting the activities of Palli Karma-Sahayak Foundation (PKSF) in Shariatpur district on 6 July 2023.

"It's really important that we support micro-businesses, help people develop business skills, entrepreneurial outlook, … get good jobs that give them dignity and allow them to be included in the development process," he commented, adding that the PKSF activities he visited were really impressive.

The WB Vice President visited field-level interventions made under two projects – the Recovery and Advancement of Informal Sector Employment (RAISE) project and the Sustainable Enterprise Project (SEP),



both financed by the World Bank and implemented by PKSF. He was accompanied by, among others, Md Fazlul Kader, Additional Managing Director, PKSF; Uwimana Basaninyenzi, External Affairs Advisor, the World Bank; S Amer Ahmed, Lead Economist and Program Leader, Task Team Leader (RAISE), the World Bank; and Aneeka Rahman, Senior Social Protection Economist, Task Team Leader (RAISE), the World Bank.

SEMINAR ON SDGs HELD



Md Akhter Hossain, Principal Coordinator for SDG Affairs at the Prime Minister's Office, has urged all government and non-governmental organizations to work together to build a developed and Smart Bangladesh by 2041.

He said that Bangladesh has made progress in all indicators of the Sustainable Development Goals (SDGs). To sustain this progress, he emphasized on greater dynamism and cooperation in the activities of all public and private sector organizations.

He was addressing a seminar titled 'Role of NGOs in the Implementation of Sustainable Development Goals (SDGs) in Bangladesh' at PKSF Bhaban in Agargaon, Dhaka on 7 September 2023 as the Chief Guest. The then Chairman of PKSF Dr Qazi Kholiquzzaman Ahmad presided over the event and the Managing Director of PKSF Dr Nomita Halder ndc delivered the welcome speech. Mohd Monirul Islam, Additional Secretary (SDG Affairs), Prime Minister's Office, and Md Mashiar Rahman, Deputy Managing Director of PKSF, each gave a presentation SDGs in the seminar.



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 2023, 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 and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Palli Karma-Sahayak Foundation (PKSF) as at 30 June 2023, 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 reasonable be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

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

a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those books;

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; and

d) The expenditure incurred was for the purposes of the Company's business.

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



S H Talukder FCA
Partner
ICAB Enrollment No: 1244
DVC No: 2312041244AS378891

Dated: 04 DEC 2023
Dhaka, Bangladesh.

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Financial Position
As at 30 June 2023

Amount in Taka

Particulars	Notes	As on	
		30 June 2023	30 June 2022
PROPERTIES AND ASSETS			
Non-current assets			
Property, plant and equipment	4.00	728,323,864	706,220,396
Investment against provision for earn leave	5.00	286,225,893	264,597,743
Investment against PKSF fund- SF, PSF, DMF	6.00	4,468,000,000	4,556,000,000
Staff house building, computer & car loan	7.00	592,330,404	491,711,655
Loan to POs under core program	8.00	36,302,765,251	41,637,551,596
Loan to POs under project	10.00	12,137,782,616	6,069,719,440
Total non-current assets		**54,515,428,028**	**53,725,800,830**
Current assets			
Loan to POs under core program	8.00	47,622,939,762	34,986,395,367
Loan to POs under capacity building	9.00	520,934	560,934
Loan to POs under project	10.00	7,992,174,111	4,046,829,984
Service charges receivable	11.00	1,382,416,626	1,102,360,998
Interest and other receivables	12.00	176,178,476	141,086,028
Grant receivables	23.00	223,928,057	105,181,935
Advances, deposits and prepayments	13.00	2,883,560,810	2,548,772,092
Cash and cash equivalents	14.00	13,330,003,673	11,941,038,554
Total current assets		**73,611,722,449**	**54,872,225,892**
Total properties and assets		**128,127,150,477**	**108,598,026,722**

Amount in Taka

Particulars	Notes	As on	
		30 June 2023	30 June 2022
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	23,676,646,271	23,492,523,271
Disaster management fund		5,572,771,650	5,437,081,560
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		138,156,802	127,424,794
Programs- support fund		3,035,153,153	2,970,439,746
Retained surplus		37,550,483,964	34,093,757,313
Total capital fund		**70,073,211,840**	**66,221,226,684**
Non-current liabilities			
Microfinance loan under core program	16.00	19,861,339,126	19,289,406,296
Loan for other projects	17.00	26,141,498,750	12,879,005,000
Provision for interest on microfinance loan	18.00	404,067,048	281,220,331
Provision for interest on loan for other projects	19.00	317,606,403	157,448,509
Provision for earn leave	20.00	291,014,181	276,323,919
Deferred income (Grant for assets)	21.00	51,470,856	47,974,772
Total non-current liabilities		**47,066,996,364**	**32,931,378,827**
Current liabilities			
Microfinance loan under core program	16.00	406,357,170	406,357,170
Provision for interest on microfinance loan	18.00	23,270,150	25,054,744
Advance received from development partners	22.00	3,513,880,359	2,980,306,817
Other liabilities	24.00	2,914,285,279	2,350,995,233
Loan loss provision - core program	25.00	3,708,271,646	3,479,815,325
Loan loss provision - capacity building	26.00	520,934	560,934
Loan loss provision - project	27.00	420,356,735	202,330,988
Total current liabilities		**10,986,942,273**	**9,445,421,211**
Total capital fund and liabilities		**128,127,150,477**	**108,598,026,722**

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

Md. Hasan Khaled
Deputy Managing Director

Dr. Nomita Halder ndc
Managing Director

Dr. M. Khairul Hossain
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: 2312041244AS378891

Dated: 04 DEC 2023
Dhaka, Bangladesh.

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2023

Amount in Taka

Particulars	Notes	For the year ended	
		30 June 2023	30 June 2022
INCOME			
Operating income			
Service charges	28.00	5,649,475,879	4,620,124,747
Grant income	29.00	3,782,627,666	2,114,696,647
		9,432,103,545	**6,734,821,394**
Non operating income			
Interest on bank balance and short term deposit	30.00	742,109,388	845,847,571
Other income	31.00	57,434,755	27,372,226
		799,544,143	**873,219,797**
Total		**10,231,647,688**	**7,608,041,191**
EXPENDITURE			
General and administrative expenses			
Manpower compensation (salaries, allowances & other facilities)	32.00	926,384,821	837,628,836
Retirement benefit	33.00	147,091,015	170,353,320
Training, workshop and seminar	34.00	292,641,575	80,721,102
Institutional development and capacity building	35.00	44,873,435	5,501,224
Program and project cost	36.00	4,127,346,557	2,722,709,248
Socio-economic & human capability improvement program	37.00	14,169,057	6,085,125
Monitoring and evaluation	38.00	38,043,972	20,186,115
Occupancy expenses	39.00	21,723,501	15,826,837
Research and publication	40.00	19,795,134	32,913,792
Depreciation	41.00	35,713,705	36,886,960
Administrative expenses	42.00	79,297,152	73,761,585
Total		**5,747,079,924**	**4,002,574,144**
Loan loss expenses	43.00	446,442,067	270,095,322
Financial cost of operation			
Borrowing cost	44.00	363,393,385	266,283,728
Bank charges and commission	45.00	6,870,156	6,594,956
Total		**370,263,541**	**272,878,684**
Total expenditure		**6,563,785,532**	**4,545,548,150**
Excesses of income over expenditures		**3,667,862,156**	**3,062,493,041**

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

Md. Hasan Khaled	**Dr. Nomita Halder** ndc	**Dr. M. Khairul Hossain**
Deputy Managing Director	Managing Director	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: 2312041244AS378891

Dated: 04 DEC 2023
Dhaka, Bangladesh.

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Cash Flows

For the year ended 30 June 2023

Amount in Taka

Particulars	Notes	For the year ended	
		30 June 2023	30 June 2022
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		3,667,862,156	3,062,493,041
Add: Adjustment for items not involving the movement of cash	46.00	497,013,425	324,349,400
Surplus before changes in operating activities		**4,164,875,581**	**3,386,842,441**
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	47.00	(750,555,544)	(925,859,812)
(Increase)/decrease in loans to POs - current portion	48.00	(16,581,848,521)	150,308,688
(Increase)/decrease in loans to POs - non current portion	49.00	(733,276,831)	(14,778,126,056)
		(18,065,680,896)	**(15,553,677,180)**
Increase/(decrease) in current liabilities	50.00	561,505,452	324,336,829
Increase/(decrease) in non-current liabilities	51.00	283,004,611	181,912,673
		844,510,063	**506,249,502**
Net cash flows from operating activities		**(13,056,295,252)**	**(11,660,585,237)**
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(58,745,288)	(21,370,358)
Sale proceed of property, plant and equipment		760,725	5,500
(Increase)/decrease investment against provision for earn leave		(21,628,150)	(16,330,707)
(Increase)/decrease investment against PKSF fund		88,000,000	(149,500,000)
Net cash used in investing activities		**8,387,287**	**(187,195,565)**
C. Cash flows from financing activities			
Grant received		184,123,000	5,565,848,000
Increase/(decrease) advance received from development partners		533,573,542	1,632,607,961
(Increase)/decrease in grant receivable		(118,746,123)	104,771,177
Increase/(decrease) in grant for assets		3,496,084	4,248,099
Microfinance loan repaid	52.00	(406,357,170)	(406,357,172)
Microfinance loan received	52.00	14,240,783,750	4,962,545,000
Net cash flows from financing activities		**14,436,873,084**	**11,863,663,065**
Net increase/(decrease) in cash and cash equivalents		**1,388,965,119**	**15,882,263**
Opening cash and cash equivalents		11,941,038,554	11,925,156,291
Closing cash and cash equivalents		**13,330,003,673**	**11,941,038,554**

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

Md. Hasan Khaled	**Dr. Nomita Halder** ndc	**Dr. M. Khairul Hossain**
Deputy Managing Director	Managing Director	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: 2312041244AS378891

Dated: 04 DEC 2023
Dhaka, Bangladesh.

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2023

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 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
Fund received during the year 2022-2023	-	-	-	-	-	-	-
Surplus for the year 2022-2023	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Balance as at 30 June 2023	**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 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**

Particulars	GRANTS					Total
	ENRICH	SEP	LRL	LRL (2nd Phase)	LICHSP	
	GOB	IDA	GOB	GOB	IDA	
Balance as at 01 July 2022	1,647,440,171	615,843,000	5,000,000,000	5,000,000,000	54,000,000	23,492,523,271
Fund received during the year 2022-2023	-	184,123,000	-	-	-	184,123,000
Surplus for the year 2022-2023	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2023	**1,647,440,171**	**799,966,000**	**5,000,000,000**	**5,000,000,000**	**54,000,000**	**23,676,646,271**
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**

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2022	5,437,081,560	100,000,000	2,970,439,746	127,424,794	34,093,757,313	66,221,226,684
Fund received during the year 2022-2023	-	-	-	-	-	184,123,000
Surplus for the year 2022-2023	99,011,468	-	64,713,407	7,064,146	3,497,073,135	3,667,862,156
Transfer to disaster management fund	36,678,622	-	-	-	(36,678,622)	-
Transfer to special fund	-	-	-	3,667,862	(3,667,862)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2023	**5,572,771,650**	**100,000,000**	**3,035,153,153**	**138,156,802**	**37,550,483,964**	**70,073,211,840**
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**

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

Md. Hasan Khaled
Deputy Managing Director

Dr. Nomita Halder ndc
Managing Director

Dr. M. Khairul Hossain
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: 2312041244AS378891

Dated: 04 DEC 2023
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 2023 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2023.

	Amount in Taka	
	2023	2022
Results for the year		
Total income	10,231,647,688	7,608,041,191
Total expenditure	6,563,785,532	4,545,548,150
Excess of income over expenditure (Surplus)	**3,667,862,156**	**3,062,493,041**
At the end of the year		
Total loan to Partner Organizations (POs)	**104,056,182,674**	**86,741,057,323**
Loan to POs (BIPOOL)	752,166,647	752,166,647
Loan to POs (OOSA)	750,160,465	758,550,493
Loan to PO under Category -Large	83,484,987,747	66,144,674,170
Loan to PO under Category-Medium	10,258,948,590	11,496,834,317
Loan to PO under Category-Small	8,809,919,225	7,586,331,696
Loan to non Partner Organizations	-	2,500,000
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	1,082,516,545	1,091,105,846
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	26,477,630,000	21,776,980,000
Loan to Ultra Poor Programm UPP (GoB)	146,336,637	147,436,638
Loan to POs under Buniad	4,776,399,614	3,778,066,270
Loan for Microenterprise (GOB)	121,808,168	122,648,395
Loan to POs under Agrosor	23,685,206,722	20,151,201,722
Loan to POs under Capacity Building	520,934	560,934
Loan to POs under Seasonal	12,000,000	12,000,000
Loan to POs under Agricultural	6,000,000	6,000,000
Loan to POs under Sufolon	6,154,500,000	5,210,500,000
Loan to POs under MFTSP	600,000	2,100,000
Loan to POs under MFMSFP	90,800,000	90,900,000
Loan to POs under DMF	36,806,664	41,806,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	523,093,531	660,287,686
Loan to POs under Innovative Agricultural Initiatives	171,118,338	164,433,334
Loan to POs under ENRICH	4,610,570,521	3,986,378,157
Loan to POs under KGF	437,000,000	865,000,000
Loan to POs under Sanitation Development	55,400,000	146,150,000
Loan to POs under Abason	2,366,727,323	1,261,386,385
Loan to POs under Agricultural Mechanization	65,041,666	25,829,100
Loan to POs under SEP	3,028,877,609	4,301,028,998
Loan to POs under LICHSP	968,099,968	1,296,645,426
Loan to POs under Elderly People Income Generation	35,250,000	87,850,000
Loan to POs under MDP	7,669,350,000	7,943,272,800
Loan to POs under ECCCP-FLOOD	165,388,868	101,447,300
Loan to POs under LRL	1,456,893,750	3,836,400,000
Loan to POs under LRL (2nd Phase)	3,500,000,000	5,000,000,000
Loan to POs under RAISE	7,268,500,000	1,750,000,000
Loan to POs under BD Rural WASH	3,694,479,150	2,768,875,000
Loan to POs under SL-ME	96,700,000	-
Loan to POs under PACE: Start Up Capital	67,800,000	-
Loan to POs under MFCE	5,170,000,000	-
	104,056,182,674	**86,741,057,323**
Capital fund	70,073,211,840	66,221,226,684
Total properties and assets	128,127,150,477	108,598,026,722
Returns		
Surplus as % of average capital fund	5.38%	4.95%
Surplus as % of average portfolio	3.84%	3.86%
Surplus as % of average total assets	3.10%	3.04%
Ratios		
Cumulative loan collection ratio on total dues	99.60%	99.69%
Loan collection ratio on current dues	97.54%	96.81%
Current ratio	6.70:1	5.81:1
Debt/equity ratio	0.66:1	0.49:1
Debt service cover ratio	11.09 times	12.50 times
General and administrative expenses as % of average portfolio	6.02%	5.04%
Total loan principal affected by arrears as % of outstanding portfolio	1.92%	2.48%
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
2022-2023	10,231,647,688	6,563,785,532	3,667,862,156	64.15	67,197,201,240	104,056,182,674	9.77	6.31

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
2022-2023	9,432,103,545	6,563,785,532	2,868,318,013	143.70

III. Operating achievement (Field Level):

Description	Financial year 2022-2023		Financial year 2021-2022	
	Addition/(Drop)	Cumulative at year-end	Addition/(Drop)	Cumulative at year-end
Partner organization	7	287	2	280
No of borrowers	876,867	14,363,551	1,756,961	13,486,684
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	1,044,152,946,000	6,448,086,477,000	789,735,266,000	5,403,933,531,000
Loan realization (Tk.)	928,699,325,000	5,806,790,861,000	643,951,078,000	4,878,091,536,000



LIST OF PARTNER ORGANIZATIONS

BARISHAL DIVISION

Barguna District

1. **Sangkalpa Trust**
   Sangtai Plaza, Hospital Road
   Patharghata Pourasova, Barguna-8720
   Contact: 01712-941350
   Email: info@sangkalpa-bd.org
   mirza.khaled@gmail.com
   Web: www.sangkalpa-bd.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. **Grameen Jano Unnayan Sangstha (GJUS)**
Altajer Rahman Road, Charnoabad, Bhola
Contact: (0491) 62169, 01914-059478
Email: gjus.1997@gmail.com

7. **Polly Sheba Shangstha (PSS)**
Post: Khasherhat, Upazila: Tazumuddin, Bhola
Contact: 01713-460971
Email: pallysheba22@gmail.com

8. **Poribar Unnayan Songstha**
Adarshapara, Ward no-06
Charfassion Pourashava, Bhola
Contact: 04923-74511, 01716-185389
Email: fda.crf@gmail.com, Web: www.fdabd.org

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**
Mitu Villa, Holding No: 782
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: 02-478890603, 01711-243388
Email: info@ddjbd.org, Web: www.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: ewfpirojpur@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.ics16@gmail.com

Chattogram District

15. **Community Development Centre (CODEC)**
CODEC Bhaban, Plot: 02, Road: 02
Lake Valley R/A, Hazi Zafar Ali Road
Khulshi, Chattogram
Contact: 880-02334466485, 01713-100230
Email: khursidcodec@gmail.com
Web: www.codec.org.bd

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
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org

17. **Mamata**
House: 13, Lane: 01, Road: 01, Block: L
Halishahar Housing Estate, Chattogram
Contact: 02-333329544, 02-333327295
Email: mamtahq@yahoo.com
hq@mamatabd.com
Web: www.mamatabd.org

18. **Muktipath Unnayan Kendra**
Muktipath Bhaban, 941, Jalil Nagar, Raozan
Post: Raojan, Chattogram-4340
Contact: (03026) 56031, 01819-343289
Email: salimmuktipath@yahoo.com

19. **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

20. **Prottyashi**
Syed Bari, 903/A, Omar Ali Matabbar Road
Chandgaon, Chattogram-4212
Contact: 01817-292445, 01819-326206
Email: prottyashi.ctg@gmail.com
Web: www.prottyashi.org

21. **Young Power in Social Action (YPSA)**
House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chattogram-4212
Contact: 8802-334471690, 01711-825068
Email: info@ypsa.org, arif@ypsa.org

Liaison office
House: 12/Uma/1 (Gr. Floor), Road: 2
Shyamoly, Dhaka
Contact: 02-8142351, 02-48112219

Cumilla District

22. **Ansar Ali Foundation for Integrated Development (AFID)**
Shimpur, Adarsha Sadar, Cumilla-3505
Contact: 01720-527960
Email: afidshimpur@yahoo.com

23. **Association for Integrated Development-Comilla (Aid-Comilla)**
Raghupur (South of Bakhrabad Gas Head Office), Rajapara, Jagannathpur
Cumilla Sadar, Cumilla-3500
Contact: 081-72003, 081-62444
Email: aidcomilla.azad@gmail.com

24. **Basic Aid for Local Action King Association (BALAKA)**
Asmania Bazar, Narandia, Titas
Cumilla-3519
Contact: 01824-741446
Email: balakaashmania@gmail.com

25. **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

26. **Kotwali Thana Central Co-operative Association Ltd.**
Old Abhoy Asram
Cumilla Sadar, Cumilla
Contact: 081-76471, 01712-297216
Email: ktccaltd@yahoo.com

27. **PAGE Development Centre**
67/58, Nahar Plaza (7th floor)
Nazrul Avenue, Kandirpar, Cumilla-3500
Contact: (081) 76323, 77093, 01712-243257
Email: lokman_pdc@yahoo.com

28. **People's Welfare Foundation**
Kaitra, Laksham, Cumilla
Contact: 01817-293177
Email: hoque.emdad@gmail.com

Cox's Bazar District

29. **Mukti Cox's Bazar**
Mukti Bhaban, Goldighir Par, Cox's Bazar
Contact: 88-09639203026, 01716-056146
Email: mukticox@gmail.com
Web: www.mukticox.org

Khagrachhari District

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

Noakhali District

31. **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

32. **Sagarika Samaj Unnayan Sangstha**
Village & Post: Charbata, PS: Charjabber
Subarnachar, Noakhali
Contact: 01711-380864, 01865-041202
Email: saifulssus@yahoo.com
Web: www.sagarika-bd.org

Rangamati District

33. **Centre for Integrated Programme and Development (CIPD)**
TTC Road, Rangamati Hill Tracts
Post Box:34, Rangamati-4500
Contact: 02-333372076, 01831-824367
Email: cipdcht@gmail.com
Web: www.cipdauk.org

DHAKA DIVISION

Dhaka District

34. **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

35. **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

36. **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

37. **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

38. **Association for Renovation of Community Health Education Services (ARCHES)**
House: 44 (Ground Floor), Road: 12, Shekhertek
Adabor, Dhaka-1207
Contact: 01933-452949, 01720-576003
Email: arches.sirajgonj@gmail.com

39. **Association for Realisation of Basic Needs-ARBAN**
Arban Complex, 111/3/D/1
Meradia, Khilgaon, Dhaka-1219
Contact: 02-9119762, 01917-705604
Email: arbn@agni.com, arban1984@yahoo.com

40. **Association for Under Privileged People (AUP)**
ARMA Ferdousi Villa, House: 11 (1st Floor)
Aftabnagar (Jahurul Islam City), Dhaka-1212
Contact: 02-55055240, 01712-204473
Email: aupheadoffice1998@gmail.com

41. **Bangla German Sampreeti (BGS)**
4/16 (1st Floor), Block: B, Humayun Road
Mohammadpur, Dhaka-1207
Contact: 01857-823807
Email: bgs.info1990@gmail.com

42. **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

43. **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

44. **Bangladesh Extension Education Services**
House: 8/B, Road: 29, Gulshan-1, Dhaka-1212
Contact: 01308-623789
Email: beesmf@gmail.com, Web: www.bees-bd.org

45. **BASTOB-Initiative for People's Self Development**
House: 549, Road: 10, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: 02-55010450-51, 01713-004009
Email: bastobbangladesh@gmail.com
Web: www.bastob.org

46. **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

47. **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

48. **CARSA Foundation**
749, Satmasjid Road, Dhanmondi R/A, Dhaka
Contact: 8120634, 01713-204682
Email: carsafoundation@yahoo.com

49. **Centre for Advanced Research and Social Action**
House: 29, Road: 1, Dhanmondi R/A, Dhaka
Contact: 9671587, 01711-537661
Email: carsa95@yahoo.com

50. **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

51. **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

52. **Centre for Mass Education in Science**
5/4, Block: F, Lalmatia, Dhaka
Contact: 5815563, 01711-439324
Email: cmesmcw@gmail.com

53. **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

54. **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

55. **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

56. **DAM Foundation for Economic Development**
House: 852, Road: 13, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: 01811-480300, 01811-480101
88-02-55010300
Email: dfed@ahsaniamission.org.bd

57. **Dushtha Shasthya Kendra**
House-741, Road-09, Baitul Aman Housing Society, Adabor, Dhaka-1207
Contact: +88-02-9128520, 01713-147329
Email: dskinfo@dskbangladesh.org
Web: www.dskbangladesh.org

58. **Family Development Services & Research**
House: 216, Ashkona Medical Road
Dakhinkhan, Ashkona, Dhaka-1230
Contact: 01818-845037, 01718-712128
Email: fdsrho@gmail.com

59. **Friends in Village Development Bangladesh**
Doloipara, Khadimnagar, Sylhet
Contact: 01712-045543
Email: ifsp.central@gmail.com

Liaison office
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Contact: 02-8118903, 02-9122207

60. **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

61. **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

62. **Gono Unnayan Prochesta (GUP)**
13A/3A, Babar Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +8802-41022984, 01736-316789
Email: info@gupbd.org

63. **HEED Bangladesh**
Main Road, Plot: 19, Block-A, Section-11
Mirpur, Dhaka-1216
Contact: 9004556, 9001731, 01713-276463
Email: heed@agni.com
Web: www.heed-bangladesh.com

64. **Hilful Fuzul Samaj Kallayan Sangstha**
House: 87/Ka, Pisciculture Housing Society
Shyamoli, Mohammadpur, Dhaka-1207
Contact: 9146206, 01733-093777
Email: hilfulfuzul@gmail.com

65. **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

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

67. **Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205
Contact: 02-41020921-22
Email: manabik@bangla.net, Web: www.mssbd.org

68. **New Era Foundation**
70/A, Purana Paltan Lane
Momtaz Villa (2nd floor), VIP Road, Dhaka
Contact: 02-8333839, 01715-150636
Email: nef.org.bd@gmail.com

69. **Padakhep Manabik Unnayan Kendra**
House: 548, Road: 10, Baitul Aman Housing
Society, Adabor, Mohammadpur, Dhaka-1207
Contact: 8151124-6, 88-0258151126
01730-024515, Email: info@padakhep.org
Web: www.padakhep.org

70. **Pally Bikash Kendra**
Wasi Tower (11th floor), 572/K
Mirpur DOHS Road, (Beside ECB Chattor)
Matikata, Dhaka Cantt, Dhaka-1206
Contact: 01713-337660, 01708440395
Email: pbk@pbk-bd.org, Web: www.pbk-bd.org

71. **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: pmkbdho@gmail.com, Web: www.pmk-bd.org

72. **Palli Shishu Foundation of Bangladesh**
Dr. Tofayel Palli Shishu Bhaban
House: 6A, Barabagh, Section: 2, Mirpur, Dhaka
Contact: 01715-022090, 01782-177056
Email: psf.micro@gmail.com
Web: www.pallishishu.org

73. **Pidim Foundation**
Plot: A-76, Road: W-1, Block-A
Eastern Housing Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 02-48038926, 01713-337670
01727-780064, Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com

74. **People's Oriented Program Implementation**
5/11-A, Block-E, Lalmatia, Dhaka-1207
Contact: 02-48115852, 02-48119673
Email: popibd_ed@yahoo.com
info@popibd.org, Web: www.popibd.org

75. **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

76. **RDRS Bangladesh**
House: 43, Road:10, Section: 6
Uttara, Dhaka-1230
Contact: (88-02) 58951802, 01730-328003
Fax: (8802)-58957071
Email: rdrs@rdrsbangladesh.org
Web: www.rdrsbangladesh.org

77. **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

78. **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

79. **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@shakti.org.bd
Web: www.shakti.org.bd

80. **SHEVA Nari O Shishu Kallyan Kendra**
84, Kazi Nazrul Islam Avenue
Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com

81. **Social Upliftment Society (SUS)**
C-25, Jaleshwar, Shimultala
Savar, Dhaka-1340
Contact: 02-224442403, 01844-644433
Email: sushelp360@gmail.com
Web: www.sus-bd.org

82. **Society for Development Initiatives (SDI)**
House: 2/4 (3rd floor), Block-C
Shahjahan Road, Mohammadpur, Dhaka-1207
Contact: 01711-815053, 01730-330703
Email: sdi.hoffice@gmail.com
Web: www.sdi-bd.org

83. **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

84. **Social Assistance and Rehabilitation for the Physically Vulnerable**
274/4 (3rd floor), South Monipur (60 Feet Road),
Mirpur, Dhaka-1216
Contact: +88-02-226622023, 01711-546860
Email: sarpv.1989@gmail.com
Web: www.sarpv.org

85. **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

86. **Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan, Dhamrai, Dhaka
Contact: 01713-005314, 01730-038501
Email: sojag86@yahoo.com

87. **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

88. **Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 02-9116558, 9116808

89. **TARANGO**
282/5, 1st Colony, Mazar Road
Mirpur-1, Dhaka-1216
Contact: 02-48040914, 01715-024110
Email: wedptar@yahoo.com, Web: www.tarango.org

90. **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

91. **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

92. **Uttara Development Programme Society**
5/10, Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: 222246569, 01977-419110
Email: udps_dhaka@yahoo.com

93. **Village Education Resource Centre (VERC)**
B-30, Ekhlas Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-223371216, 01713-030885
Email: info@vercbd.org
Web: www.vercbd.org

94. **WAVE Foundation**
22/13B, Block-B, Khilji Road
Mohammadpur, Dhaka-1207
Contact: 58151620, 48110103, 01713-040083
Email: info@wavefoundationbd.org
Web: www.wavefoundationbd.org

Faridpur District

95. **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

96. **Daridrya Nirashan Prochesta (DNP)**
Bhasanchar, Mongoldangi, Ambikapur
Faridpur-7802, Contact: 01716-091808
Email: dnpfaridpur@gmail.com

97. **Palli Progati Shahayak Samity**
Shapla Sarak, Alipur Faridpur Sadar, Faridpur
Contact: (0631) 64304, 01711-164015
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org

98. **Society Development Committee (SDC)**
SDC Tower, Alauddin Khan Road, South
Alipur, Faridpur-7800, Contact: 01714-022987
Email: sdc.bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

99. **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

100. **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

101. **Society for Family Happiness and Prosperity**
Vill: Darikandi, Post & Upazila: Bajitpur
Kishoreganj, Contact: 01733-063300
Email: fhp_society@yahoo.com

Madaripur District

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

Manikganj District

103. Association for Rural Advancement in Bangladesh (ARAB)
Bewtha Road, Manikganj Town, Manikganj-1800
Contact: 88-02-996612026, 01552-313919
Email: arab_bd@yahoo.com
Web: www.arab.org.bd

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

105. Socio Economic Development Action Program (SEDAP)
Paradise Hall Road, Singair, Manikganj
Contact: 01673-327616, 01627-189057

106. Step Towards Empowerment of the Poor
House No: 7, Purba Dashora
Shib Bari Road, Manikganj
Contact: 01711-567745, 01811-299542
Email: step-daulatpur@yahoo.com
Web: www.step-bd.org

Rajbari District

107. 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

108. VPKA Foundation
House: 65, South Bhabanipur, Rajbari-7700
Contact: +88-02-478807657, 01958-099100
Email: vpkafoundation@gmail.com
Web: www.vpkafoundation.org

Shariatpur District

109. 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 (5th floor), Road No: 30
Mohakhali DOHS, Dhaka

110. SDS (Shariatpur Development Society)
Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 01754-46907
Email: sds.shariatpur@gmail.com, info@sdsbd.org
Web: www.sdsbd.org

Tangail District

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

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

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

114. 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

115. 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

KHULNA DIVISION

Bagerhat District

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

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

Chuadanga District

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

119. Jana Kallayan Sangstha (JKS)
Yatimkhana Road, Chuadanga-7200
Contact: 01733-059033
Email: jksbangladesh@yahoo.com
Web: www.jks-bd.org

Jashore District

120. Ad-din Welfare Centre
Chanchra Check Post, Pulerhat
Jashore-7400
Contact: (0421) 61447, 61448, 01711-827922
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

121. Agragati
Vill.: Kankbandhal, Post: Sarutia
Keshabpur, Jashore-7450
Phone: 01711-361017
email: agragatibd@gmail.com

122. Bandhu Kallyan Foundation
Rajghat, Nowapara Municipal Area
Abhaynagar, Jashore
Contact: 02-42144285-86, 01711838071
Email: bkfmfi@gmail.com; Web: www.bkfbd.org

123. Jagorani Chakra Foundation
46, Mujib Sarak, Jashore-7400
Contact: 8802-477765045, 8802-477760169
Email: mfpjcf@gmail.com, Web: www.jcf.org.bd

124. Rural Reconstruction Foundation (RRF)
RRF Bhaban, C&B Road
Karbala, P.O Box: 07, Jashore-7400
Contact: 01711-425384, 01713-000926
Fax: 0421-68546
Email: admin@rrf-bd.org, Web: www.rrf-bd.org

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

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

127. 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

128. 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

129. Srizony Foundation
111, Pabahati Road, Jhenaidah-7300
Contact: 0451-63264-6, 01926-888666
Email: srizonybd@gmail.com
Web: www.srizonyfoundation.org.bd

Liaison office
Srizony Bhaban
Plot: 3, Road: 1, Block: A, Section: 2
Mirpur, Dhaka-1216
Contact: 01926-888600, 01926-888588

Khulna District

130. Bangladesh Rural Integrated Development for Grubstreet Economy (BRIDGE)
House: 8, Road: 112
Khalishpur Housing Estate, Khulna-9000
Contact: 01716-495977, +88-02-9139420
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

131. 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

132. Progoti Samajkallayan Sangstha (PSS)
Vill.: Baruna, PO: Baruna Bazar, Dumuria, Khulna
Contact: 01714-662835
Email: progoti1978khulna@gmail.com

133. 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

134. **Unnayan**
189, Poshchim Bania Khamar
Main Road, Khulna-9100
Contact: 02-477726969, 01715-915508
Email: unnayanngo@yahoo.com
Web: www.unnayan-bd.org

Kushtia District

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

136. **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

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

138. **Peoples Integer Progressive Association for Social Activities "PIPASA"**
Sofia House, Dadapur Road
Turn of Kanabil, Kushtia
Contact: 01716-078753
Email: pipasakus@gmail.com

139. **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

140. **Shiropa Development Society**
House: 27
Baitul Zannat Zame Mosjid Road
(Near Police Line), West Mojompur
Kushtia
Contact: 01711-112320, 8802-477783453
Email: shiropa_2011@yahoo.com
shiropa2011@gmail.com

Magura District

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

Meherpur District

142. **Daridra Bimochon Shangstha (DBS)**
Fulbagan Road, Mukharjee Para
Post & P.S: Meherpur-7100
Contact: 88-0791-62629
01812-907555, 01727-059111
Email: dbsed.org@gmail.com

143. **Palashipara Samaj Kallayan Samity**
Bashbaria
Post & P.S: Gangni
Meherpur-7110
Contact: 01711-218819, 01711-869494
Email: psksmeherpur@gmail.com
Web: www.bn.psks-gm.org

Satkhira District

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

145. **Nowabenki Gonomukhi Foundation**
Nowabenki Bazar
Shyamnagar, Satkhira
Contact: 01711-218197, 01733-860846
Email: ngfbd1@gmail.com

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

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

MYMENSINGH DIVISION

Jamalpur District

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

Mymensingh District

149. ASPADA Paribesh Unnayan Foundation
Shapna Kutir, G/23, Alia Madrasa Road
Bhaluka Paurashava, Mymensingh
Contact: 01713-031551
Email: aspadabd@yahoo.com
Web: www.aspada.org.bd

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

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

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

Netrokona District

152. Sabalamby Unnayan Samity
Shibganj Road, Netrokona-2400
Contact: 0951-61566, 01713-036730
Fax: 0951-61766
Email: sabalambysus@yahoo.com
Web: www.sabalamby.org

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

Sherpur District

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

RAJSHAHI DIVISION

Bogura District

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

156. Gram Unnayan Karma (GUK)
GUK Tower, Banani, Bogura-5800
Contact: 88-051-78264, 01733-366999
Email: gukbogra@yahoo.com
guk.bogra@gmail.com

157. Noble Education and Literary Society
Naruli Paschimpara
Sariakandi Road, Bogura
Contact: 01767-982990
Email: noblesociety23@gmail.com

Chapainawabganj District

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

Joypurhat District

159. Ahead Social Organization (ASO)
Madrasha Road, Joypurhat-5900
Contact: 0571-63569, 01819-784008
01711-968797, Email: asojoy@yahoo.com

160. JAKAS Foundation
Sabujnagar
Joypurhat-5900
Contact: 01711-063216
Email: jakas.bd@gmail.com, Web: jakas-bd.org

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

Naogaon District

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

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

164. MOUSUMI
Ukilpara, Naogaon
Contact: 02-588882800, 01711-043670
01717-450887
Email: ranamousumi@yahoo.com

Natore District

165. Access Towards Livelihood and Welfare Organisation (ALWO)
Neelachal, House: 81/1
Hazra Natore, Natore-6400
Contact: 01711-384298
Email: alwonat@gmail.com

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

Pabna District

167. 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

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

169. Programme for Community Development (PCD)
Radhanagar, Moktob More, Pabna
Contact: 01880-095404, 01716-535081
Email: pcdpabna18@gmail.com

Rajshahi District

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

171. Centre for Action Research Barind (CARB)
Morsheda Tower (1st Floor), Holding: 46/17
Horogram, Raypara, Kashiadanga, Rajshahi
Contact: 02-588856505, 01720-507676
Email: carbbd@gmail.com
Web: www.carb-bd.com

172. MANAB SEBA OVIJAN
Mohisbathan, Rajpara, Rajshahi Court
Rajshahi-6201
Contact: 01721-380675

173. Organization for Social and Economical Development (OSED)
Vill: Sripur
P.O & Upazila: Bagmara, Rajshahi
Contact: 01712-205383
Email: shaiful.osed@gmail.com

174. Participatory Development Organisation (PDO)
Nawhata, Paba, Rajshahi-6213
Contact: 0247-800190
01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com

175. Sachetan Society
Sogandha, House: 245
PO: Sopura, P.S: Boalia
Rajshahi-6203
Contact: (0721) 771602, 812560
01793-040270
Email: sachetansocietymf@gmail.com
Web: www.sachetansociety.org.bd

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

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

Sirajganj District

178. Manab Mukti Sangstha
Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge
West Sub, Sirajganj Sadar,
Sirajganj-6703
Contact: 01713-002850, 01728-705980
01733-338376
Email: hbaharmms@gmail.com
Web: www.mmsbangladesh.org

179. 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
Web: www.mdobd.org

180. **National Development Program (NDP)**
NDP Bhaban, Bagbari
Shahid Nagar, Kamarkhando, Sirajganj-6703
Contact: 0751-63877, 01713-383100
01713-383112, Fax: 0751-63877
Email: akhan_ndp@yahoo.com
Web: www.ndpbd.org

181. **Programmes for Peoples Development (PPD)**
Vill: Shaktipur
Post & P.S: Shahzadpur, Sirajganj-6770
Contact: 01713-440200
Email: ppdshahzadpur@gmail.com

182. **Sonar Bangla Palli Unnayan Shanstha**
Village: Natun Bablapara, P/O: Balsabari,
Upazilla: Ullapara, Sirajganj
Contact: 01724-952437
Email: s.b.p.u.sed2014@gmail.com

RANGPUR DIVISION

Dinajpur District

183. **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

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

185. **Gram Bikash Kendra**
Haldibari, Parbatipur
Dinajpur
Contact: 01713-163500, 01723-984400
Email: gbkpbt@yahoo.com
Web: www.gbk-bd.org

186. **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

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

Gaibandha District

188. **Gana Unnayan Kendra**
Nashratpur, Post Box-14
Gaibandha-5700
Contact: +88-0541-52315
01713-484626, 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

189. **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
kundu@sks-bd.org
Web: www.sks-bd.org

Kurigram District

190. **Solidarity**
New Town, Kurigram-5600
Contact: 0581-61222, 61485, 01715-169469
Fax: 0581-6178189
Email: solidarity_bd@yahoo.com

Lalmonirhat District

191. **Nazir (Natun Zibon Rochi)**
Airport Road, Harivanga
Lalmonirhat-5500
Contact: 01715-572371
Email: nurul_nazir@hotmail.com
Web: www.nazirbd.org

Nilphamari District

192. **Self-Help and Rehabilitation Program (SHARP)**
New Babupara
Saidpur-5310, Nilphamari
Contact: 05526-73136, 01712-059148
01733-066467
Email: sharpsdp@yahoo.com
Web: www.sharpsdp.org

Panchagarh District

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

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

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

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

Rangpur District

197. Rural Economic Support & Care for the Under Privileged (RESCU)
RESCU Bhaban
Holding No: 0157-01
Dorshona, Akkelpur, Tajhat
Rangpur
Contact: 01712-507633
Email: rescu_rangpur@yahoo.com

198. Samakal Samaj Unnayan Sangstha
Vill: Jahangirabad Haat
Post: Jahangirabad
Pirganj, Rangpur
Contact: 01839-971933
Email: ssusinfo@gmail.com
Web: www.ssus-bd.org

Thakurgaon District

199. 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

200. '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

201. 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

202. 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

203. Posobid Unnoyan Sangstha
Uttara Residential Area
Moulvibazar Road, Sreemangal, Moulvibazar
Contact: 01643-800621, 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. **Annesa 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
27. **Gono Kallayan Sawabolambi Sangstha (GKSS)**
    Post: Sadullapur, Gaibandha
    Contact: 01797-640640

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

PKSF Bhaban, E-4/B, Agargaon Administrative Area
Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.
Phone: 88-02222218331-33, 02222218335-39
Fax: 88-02222218341, 02222218343
E-mail: pksf@pksf.org.bd, Website: www.pksf.org.bd
Facebook: www.facebook.com/PKSF.org