

ANNUAL REPORT 2024

EQUITY | EQUALITY | GROWTH



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

ANNUAL REPORT 2024

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MESSAGE

CHAIRMAN



PKSF'S NEW STRATEGIC
PLAN WILL
COMPREHENSIVELY
ADDRESS INCOME, HUMAN,
AND SOCIAL POVERTY,
WHILE FOCUSING ON
REDUCING REGIONAL
DISPARITIES AS WELL.

As I write this message for the Annual Report—my first as the Chairman of PKSF, I am reminded of many formative moments from this apex organization's early days. When I first learned of PKSF at the time of its inception, I was optimistic about its success. I feel privileged now to serve as its Chairman. I am also fortunate to have contributed to the advancement of PKSF by facilitating financial support from the government during my tenure as the country's Finance Secretary nearly two decades ago. PKSF remains committed to formulating future action plans that uphold the spirit of the July 2024 mass uprising.

In pursuit of sustainable development rooted in indigenous concepts beyond conventional approaches, the contributions of the nation's leading experts have been instrumental in establishing a unique institution like PKSF at the national level. The strategic decision to rely entirely on local expertise and human resources has been consistently validated by PKSF's enduring success. Since its inception, PKSF has progressed through the committed efforts of a dedicated team of honest, skilled, and talented professionals, under the guidance of esteemed national figures. Over the past three and a half decades, it has evolved into a model of inclusive development, inspiring the creation of similar institutions in several other countries.

Before joining PKSf, I had the impression that it only supports microfinance operations. However, I later realized that PKSf plays a broader role as an institution-building organization, expanding its financial, non-financial, and technical services to alleviate poverty and strengthen the national economy. In this context, PKSf is implementing a range of human development initiatives, including education, healthcare, climate adaptation, training, and human resource development. Geographic diversity of the country is given special considerations while delivering these services.

Bangladesh's annual GDP growth rate has averaged between 6% and 7% over the past decade, with the ready-made garment industry, information technology, agriculture, and remittances supporting economic stability. Yet, 18.7% of the population still lives below poverty line, and 5.6% live in extreme poverty. Moreover, the World Bank estimates that an additional 20% of households remain highly vulnerable to falling back into poverty. These realities underscore a critical opportunity for PKSf to broaden its initiatives, with a strategic focus on addressing these enduring socio-economic challenges.

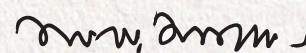
PKSf can play a vital role in engaging the youth in various digital initiatives by utilizing the opportunities of the Fourth Industrial Revolution and the demographic dividend, with 65% of the population currently active in the workforce. As Bangladesh remains predominantly agricultural, the development of this sector is essential to the nation's overall progress. Accordingly, PKSf places the highest priority on agriculture in its programs. Measures are being taken to make agricultural products safer and more nutritious, while special emphasis is given on agro-processing to ensure fair prices for farmers. Additionally, PKSf can significantly contribute to building an inclusive and equitable Bangladesh by addressing rural malnutrition, improving housing conditions, and enhancing access to safe drinking water and sanitation.

At my suggestion, PKSf officials are currently developing a strategic plan that takes into account the evolving socio-economic and technological dynamics. While the financial status of many has improved through the microcredit programs of PKSf's Partner Organizations, access to education, healthcare, and essential services remains inadequate. Therefore, PKSf's new strategic plan will comprehensively address income, human, and social poverty, while focusing on reducing regional disparities as well.

According to Bangladesh Bureau of Statistics, poverty has shifted from the country's north to the south, necessitating an urgent expansion of PKSf activities in the latter. Accordingly, PKSf is exploring the causes behind the lack of eligible organizations in southern Bangladesh and is working to include more capable organizations as PKSf's Partner Organizations.

PKSf is working to promote digitalization across all areas of its operations. Several Partner Organizations have already started conducting transactions with borrowers through digital platforms. The goal is to gradually transform PKSf into a fully paperless institution. Additionally, PKSf officials are prioritizing the effective application of emerging technologies in poverty alleviation by developing expertise in artificial intelligence and Internet of Things (IoT). Each year, a significant number of people are adversely affected by the impacts of climate change. As a result, climate change is being mainstreamed as a cross-cutting issue in all PKSf projects. In the strategic plan being formulated, greater emphasis will be placed on addressing the impacts of climate change.

I would like to express my heartfelt gratitude to all the visionary individuals involved in the establishment and growth of PKSf, particularly the Honorable Chief Adviser to the Interim Government, Dr Muhammad Yunus, and Financial Adviser Dr Salehuddin Ahmed, as well as all former and current Board Members of PKSf. It is through their prudent guidance that PKSf has reached its current stage. I also extend my sincere appreciation to the program participants, Partner Organizations, international development partners, and PKSf employees for their unwavering dedication to poverty alleviation. Above all, I express my deepest gratitude to the government for its continued support to PKSf. Through the collective efforts, PKSf has made a notable contribution to reducing poverty and has enhanced the country's reputation globally. I am hopeful that PKSf will continue to play a pivotal role in national poverty alleviation efforts by effectively implementing the forthcoming strategic plan.


(Zakir Ahmed Khan)



FOREWORD

MANAGING DIRECTOR



TOGETHER, WE CAN
CONTINUE TO BUILD A
RESILIENT, INCLUSIVE, AND
PROSPEROUS FUTURE FOR
THE PEOPLE OF
BANGLADESH.

As we look back on the financial year 2023–2024, I am filled with deep gratitude for the steadfast support and commitment of our team, Partner Organizations (POs), the Government of Bangladesh (GoB), and, most importantly, our members at the grassroots. This year has marked a significant chapter for Palli Karma-Sahayak Foundation (PKSF) as we advance our mission to empower the low-income population and promote sustainable development across Bangladesh.

I would also like to express my sincere appreciation to the Chairman and the esteemed members of both the General Body and the Governing Body for their invaluable strategic guidance and policy direction throughout the year.

Our dedicated focus on microenterprises has played a vital role in driving inclusive economic growth and expanding employment opportunities. Through a range of targeted programs, we have worked to strengthen the capacity of micro-entrepreneurs by equipping them with essential skills, access to finance, and market linkages. Core elements of our approach—such as promoting decent work, enhancing value-added product diversification, and integrating Resource

Efficient and Cleaner Production (RECP) practices—have become central to our microenterprise development strategy. In fostering entrepreneurship, we are not only improving livelihoods but also building resilient local economies.

PKSF's longstanding commitment to quality implementation has consistently earned recognition from both the Government of Bangladesh and international development partners. Several PKSF-led initiatives have been acknowledged globally as best-in-class, reaffirming our reputation as a dependable and results-driven development partner.

With approximately two million young people entering the labor market annually, Bangladesh faces both a challenge and an opportunity. PKSF is meeting this with innovative, demand-driven skill development initiatives. One such program involves the establishment of nearly 9,000 learning centers, laying the foundation for a robust nationwide network of private vocational training facilities. Another initiative has delivered vocational training to over 20,000 youths, particularly those from underprivileged backgrounds. A key strength of our approach is the integration of skills training with post-training financial support, enabling sustainable self-employment pathways for trained individuals.

To enhance food and nutrition security for Bangladesh's growing population, PKSF supports a wide array of initiatives across the agriculture sector, including crops, fisheries, and livestock. In addition to financing, we offer technology transfer, capacity building, and market access support for agricultural entrepreneurs. Our POs, with PKSF's backing, now account for around 60% of all agricultural loan disbursements in the country.

Our commitment to uplifting the ultra-poor remains unwavering. Through carefully designed, targeted interventions, we provide access to basic services, social protection, and income-generating opportunities.

By delivering these essential supports, we aim to foster a more inclusive and equitable approach to poverty alleviation.

In light of the growing threats posed by climate change, PKSF has intensified its work in climate adaptation and resilience-building. As a Direct Access Entity to both the Green Climate Fund and the Adaptation Fund, we are implementing sophisticated, impact-oriented projects addressing climate-induced challenges such as flooding, salinity intrusion, and drought. Our programs focus on sustainable agriculture, water resource management, and disaster risk reduction—empowering communities to adapt and thrive in the face of environmental uncertainties.

The breadth of PKSF's work touches directly on at least 12 of the 17 Sustainable Development Goals (SDGs), and indirectly supports the achievement of the remaining ones. Our multifaceted approach enables us to create wide-ranging and sustainable impact across sectors and populations.

Looking ahead, we are charting an ambitious course. We aim to deepen our impact by integrating climate-smart technologies across all initiatives and strengthening partnerships with both local and global stakeholders. Furthermore, we are embracing digital transformation by incorporating Artificial Intelligence (AI) tools into our operational framework and building the capacity of PKSF and PO staff to adapt to these advancements.

On behalf of PKSF, I extend my sincere appreciation to all our stakeholders for their continued trust, collaboration, and belief in our mission. Together, we can continue to build a resilient, inclusive, and prosperous future for the people of Bangladesh.



(Md Fazlul Kader)

GOVERNANCE

GENERAL BODY

The PKSF General Body is in charge of making all policy decisions of PKSF. It guides the PKSF Management to help translate the decisions into reality through manifold activities dedicated to alleviating poverty with a particular focus on employment generation.

The General Body oversees all initiatives and activities undertaken by PKSF and provides necessary guidance to ensure the inclusion of disadvantaged communities in the mainstream of development. 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

GENERAL BODY IS THE HIGHEST POLICY-MAKING FORUM OF PKSF

the other General Meeting in June. The General Body may consist of a maximum of 25 members. Of them, the Government nominates 15 members from among persons associated with government agencies, voluntary organizations or private individuals having a record of service in activities of poverty alleviation and income generation and/or interest in similar activities. The Governing Body nominates the remaining 10 members from among persons representing PKSF's Partner Organizations (POs) and/or private individuals having a record of service in activities of poverty alleviation and income generation and/or interest in such activities.



PKSF's 35th Annual General Meeting held on 23 December 2024

MEMBERS OF THE GENERAL BODY

(As on 31 January 2025)

Zakir Ahmed Khan

Chairman, PKSF
Former Finance Secretary, Ministry of Finance

Md Fazlul Kader

Managing Director, PKSF

Dr Shahid Akhtar Hossain

Vice Chancellor, Eastern University

Nurun Nahar

Deputy Governor, Bangladesh Bank

Farzanah Chowdhury

Managing Director and CEO, Green Delta Insurance Company Limited

Prof Dr Md Taufiqul Islam

Professor, Department of Political Science and Sociology, North South University

Lila Rashid, PhD

Retired Executive Director, Bangladesh Bank

Aktari Mamtaz

Former Secretary, Government of Bangladesh

AN Shamsuddin Azad Chowdhury

Former Member, Planning Commission, Ministry of Planning, Government of Bangladesh

Md Raisul Alam Mondal

Chairman, Rajshahi Krishi Unnayan Bank; Former Senior Secretary, Government of Bangladesh

Md Shahid Uz Zaman, PhD

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

Gawher Nayeem Wahra

Consultant and Columnist

Nasima Begum

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

Dr Abdullah Al Mahmud

Professor, Department of Banking and Insurance, University of Dhaka

Md Moyazzem Hossain

Former Director General, Department of Land Record and Survey

Dr Zaidi Sattar

Chairman and Chief Executive, Policy Research Institute of Bangladesh

Saleh Uddin

Executive Editor, The Daily Ittefaq

Md Khawaza Main Uddin

Former President, Economic Reporters' Forum of Bangladesh

Member of National Press Club and Dhaka Reporters' Forum

Md Ziaur Rahman

Journalist, Working with News Network

Shahnaz Sharmeen Rinvy

Senior Journalist, Former President, Economic Reporters' Forum of Bangladesh

Dr Sajjad Zohir

Executive Director, Economic Research Group

Dewan A H Alamgir

Development Consultant

Shamsul Huq Zahid

Editor and CEO, The Financial Express

Sameena Sarker

Former Professor (Economics), Government Shaheed Suhrawardy College

GOVERNANCE

THE GOVERNING BODY

The Governing Body, subject to general control and supervision of the General Body, is 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 January 2025)

Zakir Ahmed Khan, Chairman

Md Fazlul Kader, Managing Director

Prof Dr Md Taufiqul Islam, Member

Lila Rashid, PhD, Member

Dr Shahid Akhtar Hossain, Member

Nurun Nahar, Member

Farzanah Chowdhury, Member



Scan the QR code to view details of the
PKSF Governing Body members.



MANAGEMENT



PKSF's management consists of talented and efficient staff. Employees at all levels are driven by a shared commitment to realizing the PKSF's vision and mission. PKSF's competitive and rigorous recruitment process ensures that only candidates with demonstrated talent and competence are recruited.

The Managing Director is the Chief Executive Officer of PKSF. An Additional Managing Director (AMD) and five Deputy Managing Directors (DMDs) assist the MD in ensuring fair, transparent, accountable, and efficient management, as well as in formulating policies and action plans to implement PKSF's activities.

A Senior General Manager oversees internal, external, and special audits, while a General Manager leads the Human Resource Cell—both reporting directly to the Managing Director. PKSF's core microfinance programs are managed and monitored by eight separate panels, each responsible for overseeing around 25 Partner Organizations (POs).

Project activities are executed and supervised by their respective Project Management Units (PMUs).

Staff

As of 23 September 2024, PKSF's management team comprises 433 staff, including 237 regular officials, 14 contractual personnel, 110 project officers, and 72 support staff members.

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

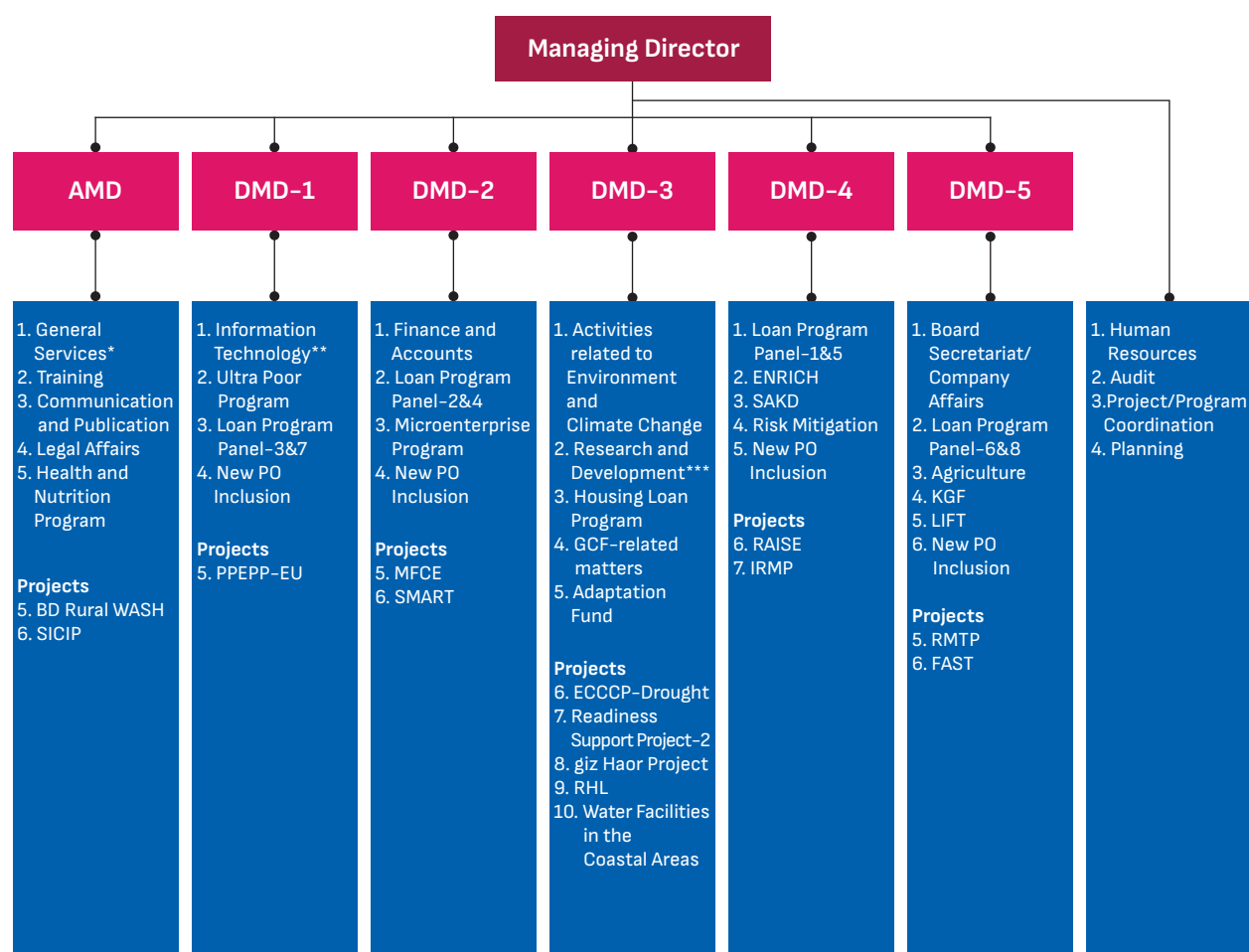


PKSF FAMILY



MANAGEMENT STRUCTURE OF PKSF

(Effective from 8 January 2025)



* General Services include Procurement, Logistics and Special Fund

** MIS, DSS, Digitalization, and other IT-related activities

*** Research and Development includes SDG and Innovation

MIS= Management Information System DSS=Decision Support System; SMART= Sustainable Microenterprise and Resilient Transformation Project; RMTP = Rural Microenterprise Transformation Project; PPEPP-EU = Pathways to Prosperity for Extremely Poor People; 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 Project; 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 (Cultural & Sports; Youth, Adolescent and Elderly Peoples Program, Program Support Fund); FAST = Food Systems and Sustainable Transformation; ECCCP = Extended Community Climate Change Project; GCF = Green Climate Fund; RHL = Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh.

PKSF'S FINANCIAL ACTIVITIES



TOTAL MEMBERS
20 MILLION

The organized members at the grassroots are the life force of PKSF's operations. As of June 2024, the aggregated number of members organized through all the Partner Organizations (POs) of PKSF stands at 20.0 million, 92.0% of whom are women. At the same time, the number of borrowers is 15.20 million. Of them, 14.10 million are women (92.76%).



214
PARTNER ORGANIZATIONS

As on 30 June 2024, PKSF has 214 POs. These organizations implement PKSF's programs and projects at the grassroots.

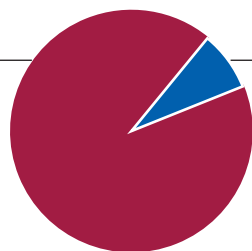
IN THE FINANCIAL
YEAR 2023-2024

1.10 MILLION
NEW MEMBERS ENROLLED



**WOMEN'S
PARTICIPATION**

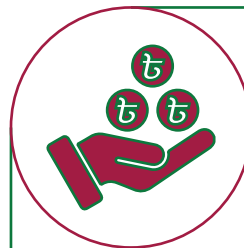
FEMALE
(18.40
MILLION)



MALE
(1.60
Million)

TOTAL MEMBERS

● FEMALE
● MALE

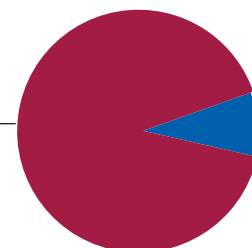


**TOTAL
BORROWERS**

92.76%

WOMEN

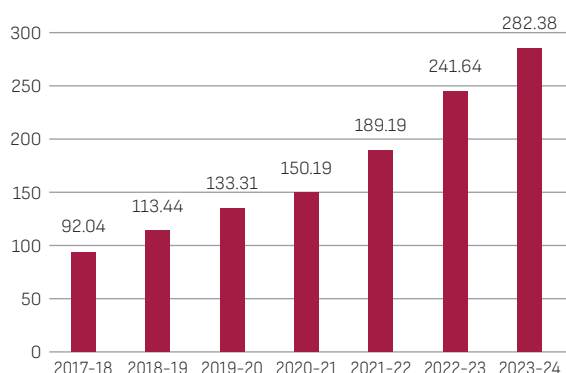
FEMALE
(14.10
MILLION)



MALE
(1.10
MILLION)

TOTAL BORROWERS

● FEMALE
● MALE



SAVINGS GROWTH OVER 7 YEARS
(IN BILLION BDT)

TOTAL SAVINGS OF THE MEMBERS



BDT **282.38** BILLION

SAVINGS IN FY 2023-24

BDT **40.74** BILLION

PKSF - PARTNER ORGANIZATIONS (POs)



LOAN DISBURSEMENT AND OUTSTANDING

Loan disbursement of PKSF recorded a steady growth in FY 2022-23 and 2023-24. The amount of loan disbursement from PKSF to POs was BDT 67.20 billion in FY 2022-23. In FY 2023-24, loan disbursement from PKSF to POs amounted to BDT 75.53 billion, 12.40% higher than the previous year.

LOAN OUTSTANDING FROM PKSF TO POs

BDT **118.21** BILLION

As on 30 June 2024, the amount of loan outstanding of PKSF with its Partner Organizations (POs) stands at BDT 118.21 billion.

PARTNER ORGANIZATIONS (POs) - BORROWERS



IN FY 2023-24, AMOUNT OF LOAN DISBURSEMENT FROM POs TO BORROWERS

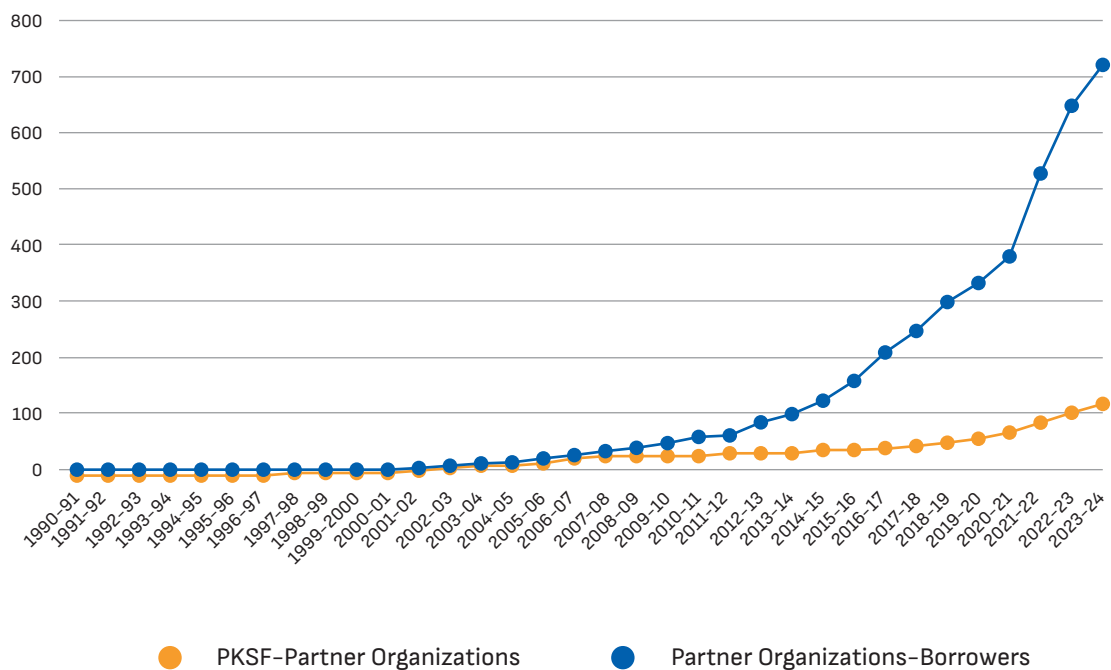
BDT **1,151.23** BILLION

In FY 2022-23, loan disbursement from POs to borrowers amounted to BDT 1,040.61 billion.

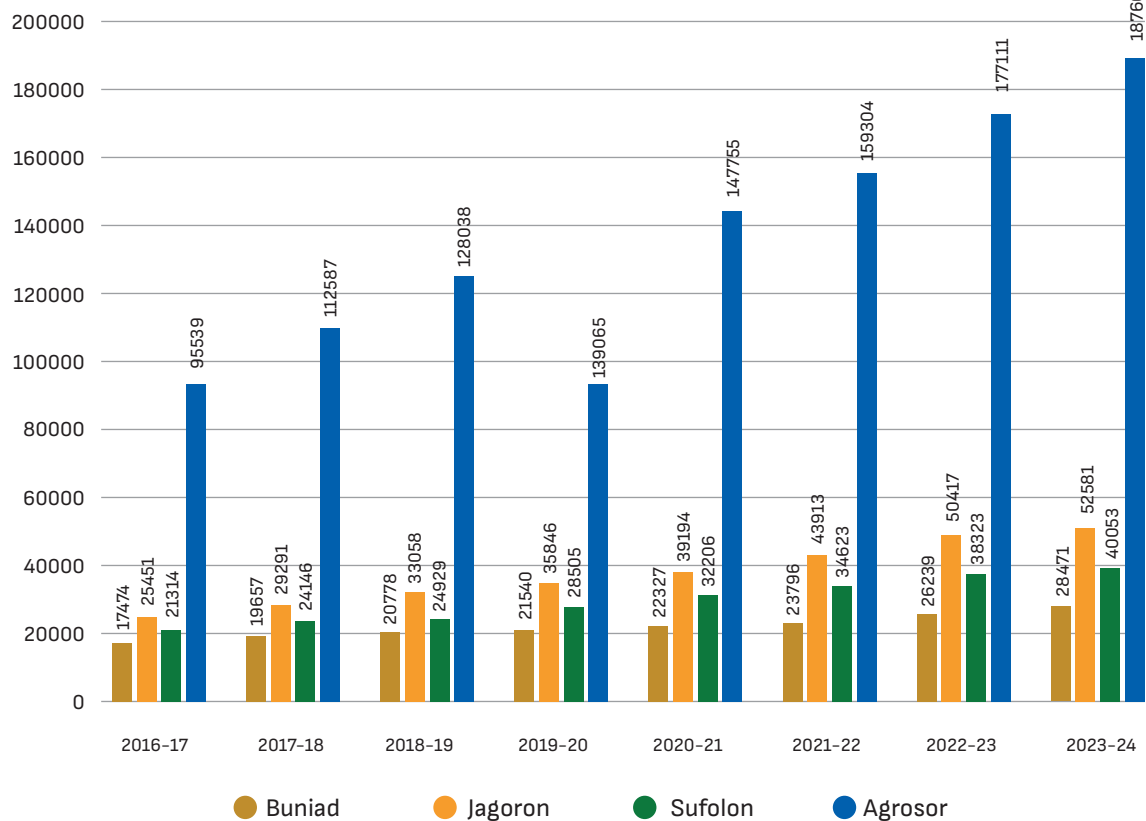
LOAN DISBURSEMENT AND OUTSTANDING

In FY 2023-24, the amount of loan disbursed from the POs to their borrowers was BDT 1,151.23 billion, which is 10.63% higher than the previous year. As on 30 June 2024, the amount of loan outstanding of the POs with borrowers is BDT 713.58 billion.

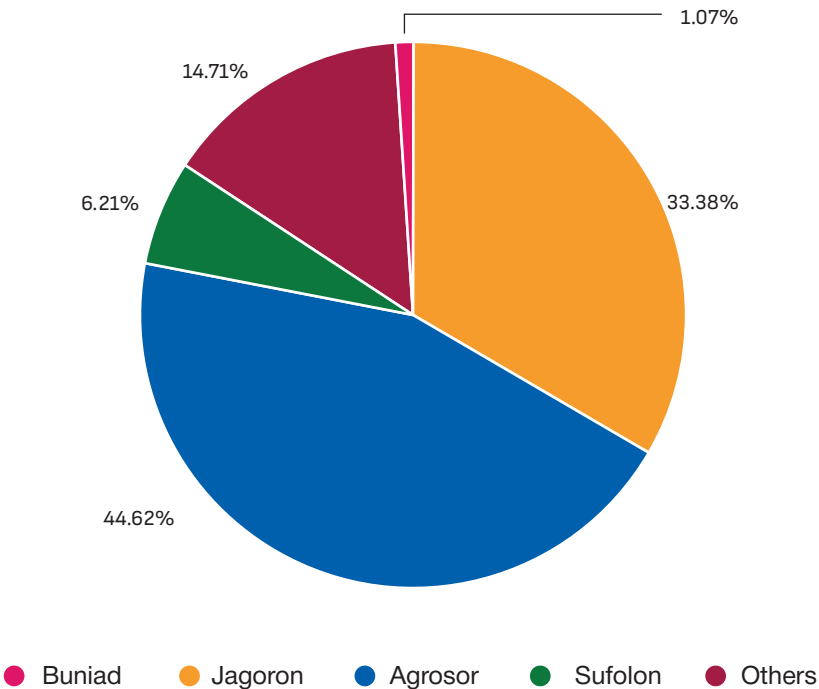
LOAN OUTSTANDING SINCE INCEPTION OF PKSF (IN BILLION BDT)



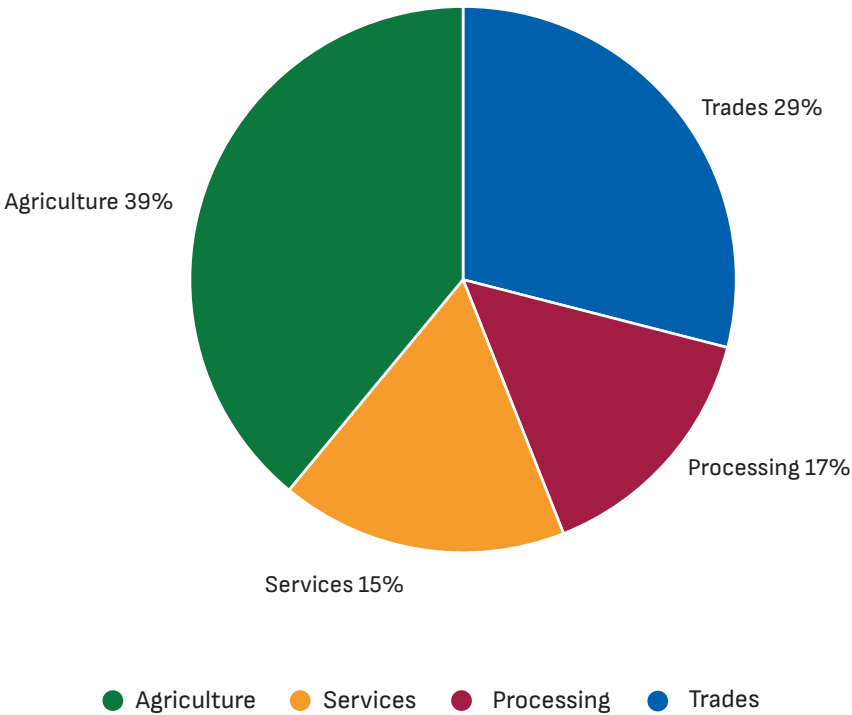
PROGRAM-WISE AVERAGE LOAN SIZE (IN BDT)



COMPONENT-WISE LOAN OUTSTANDING OF POs WITH BORROWERS
(UP TO JUNE 2024)



SECTOR-WISE ENTERPRISE DEVELOPMENT LOAN OUTSTANDING RATE
(TILL JUNE 2024)



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	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
2005	Seasonal Loan (SL)	Supporting the opportunities to strengthen livelihoods	PKSF
2006	Learning and Innovation Fund to Test New Ideas (LIFT)	Financing pro-poor innovative ideas	DFID
2006	Programmed Initiatives for Monga Eradication (PRIME)	Initiatives to reduce seasonal hunger	DFID
2007	Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)	Loan for recovery from disaster	The World Bank
2007	Financial Services for the Overseas Employment of the Ultra Poor (FSOEUP) Project	Help secure overseas employment for the ultra-poor	PKSF
2007	Microfinance Support Intervention for FSVGD and UP Beneficiaries project	Technical support with credit to the ultra-poor	European Union
2007	Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPPO) Project	Rehabilitation loan for the non-motorized transport pullers	The World Bank
2007	Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock 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 microentrepreneurs	KFAED
2011	Programs-Support Fund (PSF)	Need-based support for the poor	PKSF
2012	Bangladesh Climate Change Trust Fund	To increase resilience of the poor to global warming effects through financial support	GoB
2013	UPP-Ujjibito	Sustainable graduation from ultra-poverty of vulnerable and women-headed households	EU, GoB & PKSf
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 Reduction Program for Sustainable Poverty (IRMP)	To develop financial and non-financial services, conducive policy guidelines and institutional arrangement for low-income people in disaster-prone areas	JICA
2020	Rural Microenterprise Transformation Project (RMTP)	To promote potential high yielding agricultural products through value chain expansion; expand market linkage; introduce GGAP support to obtain (HACCP) certification; provide financial and technological support to develop microenterprises	IFAD
2020	Strengthening Resilience of Livestock Farmers through Risk Reducing Services Project (LRMP)	To reduce morbidity and mortality rate among livestock through viable extension services	SDC
2020	Extended Community Climate Change Project-Flood (ECCCP-Flood)	Enhance poor people's (residing in disaster-prone areas) resilience to climate change through adopting and practicing climate adaptive activities	GCF and PKSf
2021	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development (WASH)	To reform institutions and improve WASH services that meet the 'safely-managed' services in line with SDG targets of 6.1 and 6.2	The World Bank, AIIB & PKSf
2021	Livelihood Restoration Loan (LRL) Program	To revive Covid-19 affected economic activities of rural poor and create self-employment opportunities	GoB and PKSf

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. In addition, 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 vulnerable people of the haor areas of Sunamganj district due to climate change 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. In addition, 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

INCLUSIVE MICROCREDIT PROGRAM

PKSF provides microcredit and other assistance through various programs for employment generation, improvement of living standards and post-disaster rehabilitation of the marginalized and underprivileged communities of the country. In the fiscal year 2023–2024, the total number of borrowers was 4.91 lakh under the Buniad program, 86.52 lakh under Jagoron, 29.29 lakh under Agrosor, and 12.73 lakh under Sufolon. Besides, by June 2024, a total of 23,752 families constructed new houses and repaired or extended existing ones with loan support from the 'Abason' program. Under the 'Sahos' program, BDT 124.45 crore was disbursed to assist victims of Cyclone Remal and the floods of August 2024.





This program provides both financial and non-financial services to create sustainable income opportunities for the extremely poor and ensure their human dignity ...

BUNIAD

Just two decades ago, the extremely poor were largely excluded from existing conventional financial services in Bangladesh. This exclusion stemmed from reluctance of service providers, poor socio-economic conditions, and lack of awareness among the extremely poor. In addition, a lack of appropriate initiatives and institutional support posed further barriers. Against this backdrop, PKSF launched a microcredit program in 2004 to include those previously left out of formal financial services. In 2014, the program was named 'Buniad'.

IN FY 2023-24

FROM PKSF TO PARTNER ORGANIZATIONS

LOAN DISBURSED

BDT **4.11** BILLION

LOAN OUTSTANDING

BDT **5.51** BILLION

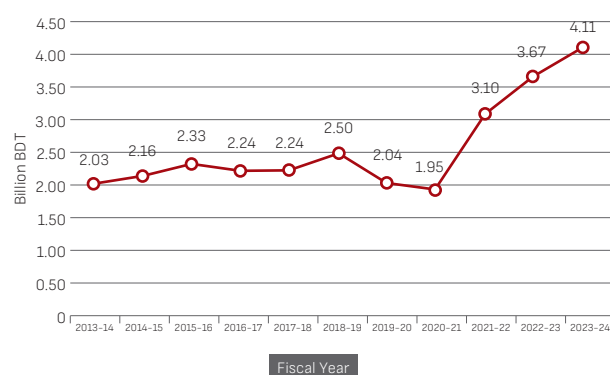


Implemented nationwide, the program seeks to create sustainable income opportunities for the extremely poor and ensure their human dignity by providing both financial and non-financial services.

'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 requirements for a fresh loan. In addition, PKSf provides Disaster Management Loan and Land Lease Loan to the 'Buniad' participants.

TREND OF LOAN DISBURSEMENT UNDER BUNIAD

—○— (PKSF to Partner Organizations)



FROM PARTNER ORGANIZATIONS TO BORROWERS IN FY 2023-24



BORROWERS
0.49 MILLION



LOAN DISBURSEMENT
BDT **13.96** BILLION



LOAN OUTSTANDING
BDT **7.65** BILLION



AVERAGE LOAN SIZE
BDT **0.028** MILLION

Loan Outstanding from PKSF to Partner Organizations:
As of June 2024, the total loan outstanding under 'Buniad' from PKSF to Partner Organizations (POs) stood at BDT 5.51 billion, of which BDT 5.36 billion was in the 'Buniad' loan program and BDT 0.14 billion in the UPP loan program.

LOAN OUTSTANDING FROM PKSF TO POs
IN DIFFERENT LOAN PROGRAMS
(AS OF JUNE 2024)



TOTAL LOAN OUTSTANDING

BDT **5.51** BILLION



IN 'BUNIAD' LOAN PROGRAM

BDT **5.36** BILLION

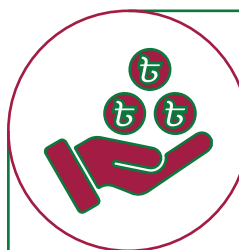


IN UPP LOAN PROGRAM

BDT **0.14** BILLION



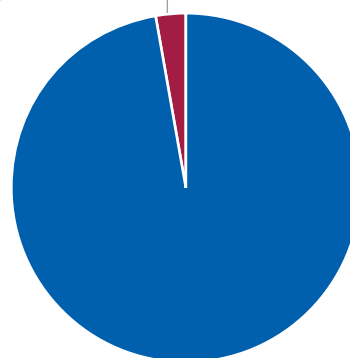
Under 'Buniad', the loan outstanding rate of different loan programs of PKSf at the Partner Organization level was 97.37% for the 'Buniad' loan program and 2.63% for the UPP loan program.



LOAN OUTSTANDING RATE OF PKSf AT PO LEVEL

(as of June 2024)

UPP
2.63%



■ BUNIAD ■ UPP



UPP = Ultra Poor Program

The objective of this loan program is to develop family-based enterprises in both rural and urban areas of Bangladesh....

JAGORON

Since inception, PKSf has been implementing the 'Jagoron' program, when it was initially known as 'Rural Microcredit'. The objective of this specialized loan program was to develop family-based enterprises. For nearly three and a half decades, the program has been steadily expanding financial services to the rural poor.

IN FY 2023-24

FROM PKSf TO PARTNER ORGANIZATIONS

LOAN DISBURSED

BDT **17.86** BILLION

LOAN OUTSTANDING

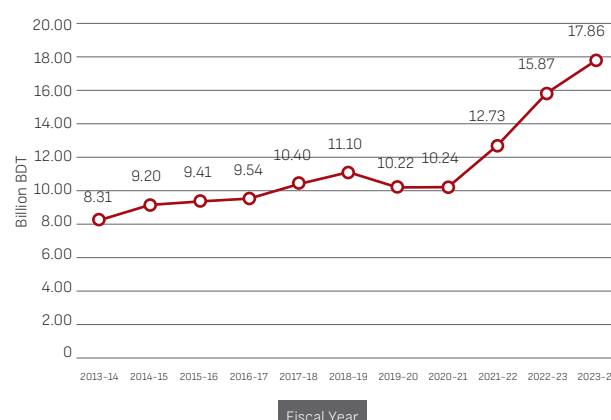
BDT **31.99** BILLION



Although 'Jagoron' initially operated only in rural areas, its coverage was extended to include the urban poor in 1999. In urban areas, women's participation in 'Jagoron' program is higher compared to their rural counterparts since urban women have higher participation in the labor market, greater access to material resources, and a meaningful role in household decision-making. Up to June 2024, the cumulative loan disbursement from PKSF to Partner Organizations (POs) was BDT 202.47 billion and from POs to borrowers was BDT 3,140.06 billion.

TREND OF LOAN DISBURSEMENT UNDER JAGORON

—○— (PKSF to Partner Organizations)



FROM PARTNER ORGANIZATIONS TO BORROWERS IN FY 2023-24



BORROWERS
8.65 MILLION



LOAN DISBURSEMENT
BDT **417.81** BILLION



LOAN OUTSTANDING
BDT **238.19** BILLION



AVERAGE LOAN SIZE
BDT **0.053** MILLION

Loan Outstanding from PKSF to Partner Organizations:
As of June 2024, the total loan outstanding under 'Jagoron' from PKSF to Partner Organizations (POs) stood at BDT 31.9984 billion, of which BDT 31.0079 billion was in the 'Jagoron' loan program, BDT 0.9632 billion in the Rural Microcredit (RMC) program and BDT 0.0273 billion in the Urban Microcredit (UMC) program.

LOAN OUTSTANDING FROM PKSF TO POs
IN DIFFERENT LOAN PROGRAMS

(AS OF JUNE 2024)



TOTAL LOAN OUTSTANDING

BDT **31.9984** BILLION



IN 'JAGORON' LOAN PROGRAM

BDT **31.0079** BILLION



IN RMC LOAN PROGRAM

BDT **0.9632** BILLION

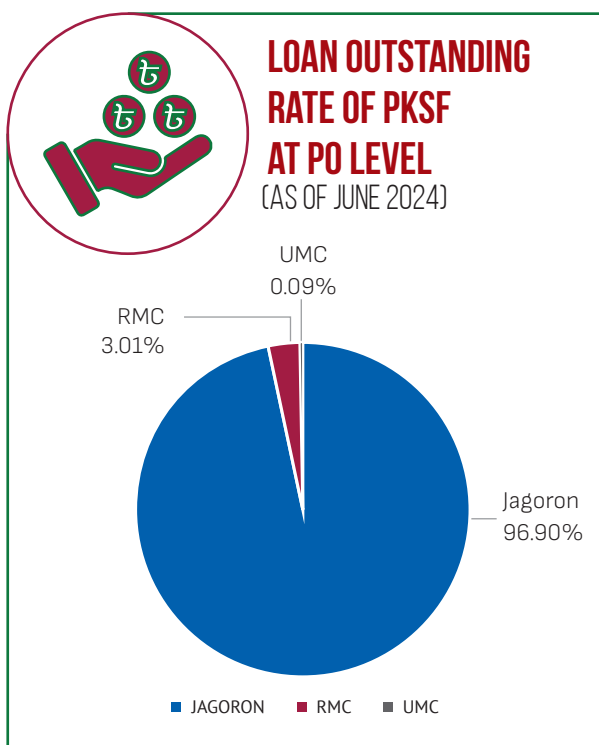


IN UMC LOAN PROGRAM

BDT **0.0273** BILLION



Under 'Jagoron', the loan outstanding rate of PKSF at the Partner Organization level was 96.50% for the 'Jagoron' loan program, 3.01% for the RMC program and 0.09% for the UMC program.



This program aims to alleviate poverty by creating sustainable employment through the development of microenterprises...

AGROSOR

Having recognized that poverty cannot be eradicated sustainably without generating sustainable employment, and that enterprise development is a key area for job creation in this densely populated country, PKSF launched the Microenterprise Development Program in 2001. This Program was later renamed 'Agrosor'.

IN FY 2023-24

FROM PKSF TO PARTNER ORGANIZATIONS

LOAN DISBURSED

BDT **22.42** BILLION

LOAN OUTSTANDING

BDT **43.15** BILLION

PKSF's microenterprise development activities have expanded significantly across the country. The World Bank has recognized PKSF as the largest microenterprise-financing institution in the world.

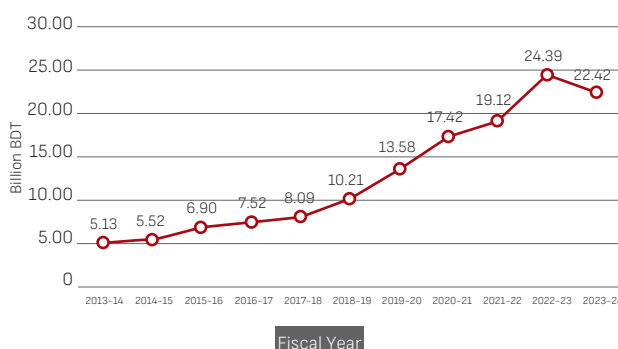


Under 'Agrosor', any business with an investment of up to BDT 1.5 million (excluding land and infrastructure) is eligible for financing. An entrepreneur can avail a loan of up to BDT 1.0 million under this program.

As of June 2024, the cumulative amount of financial services provided under 'Agrosor' from PKSf to POs was BDT 160.69 billion and from POs to borrowers was BDT 2394.11 billion.

TREND OF LOAN DISBURSEMENT UNDER AGROSOR

— (PKSF to Partner Organizations)



FROM PARTNER ORGANIZATIONS TO BORROWERS IN FY 2023-24



BORROWERS
2.93 MILLION



LOAN DISBURSEMENT
BDT **450.24** BILLION



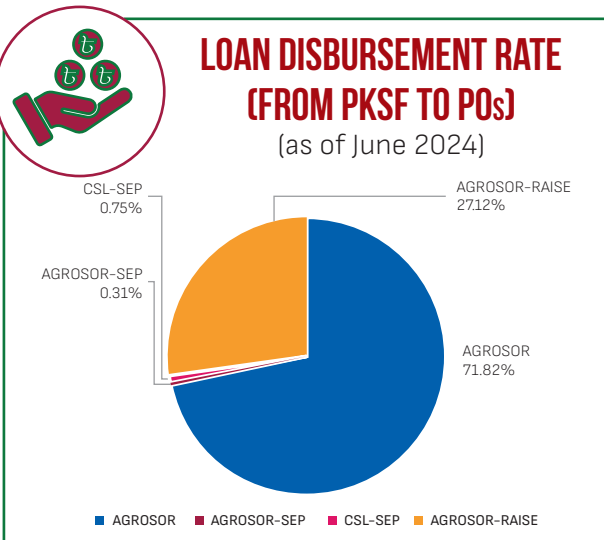
LOAN OUTSTANDING
BDT **318.42** BILLION



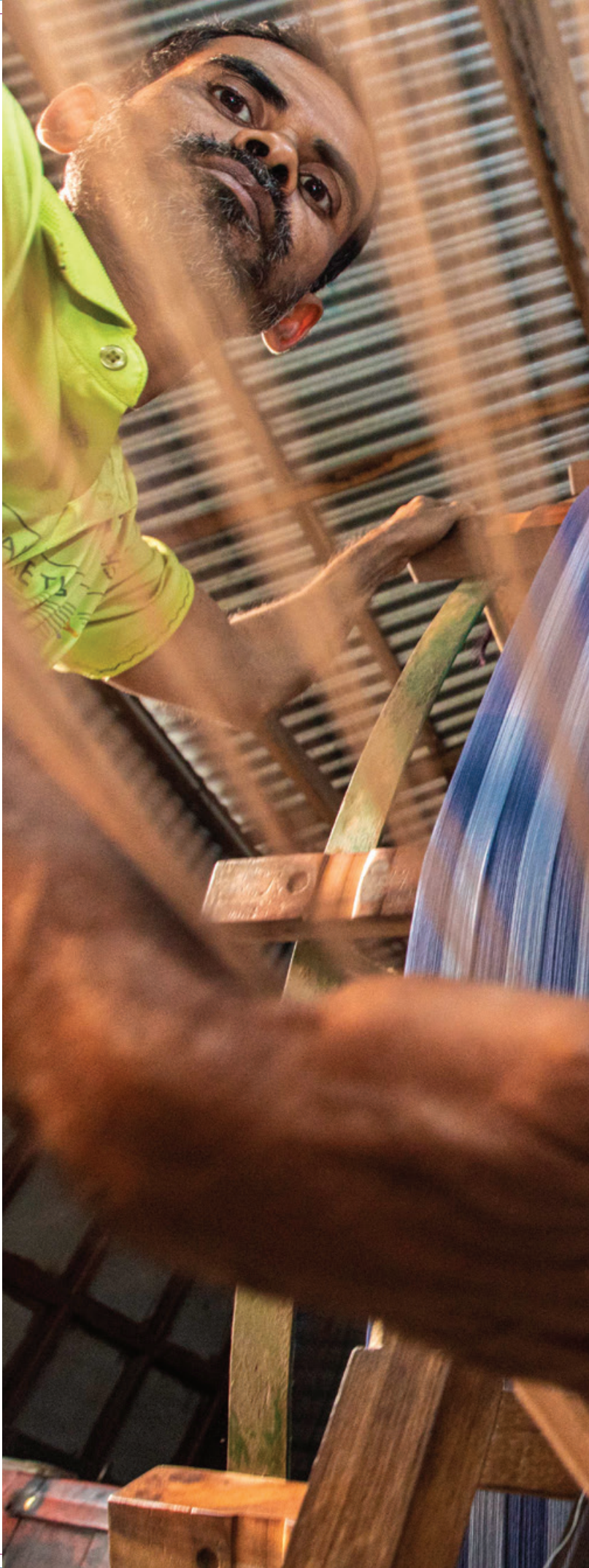
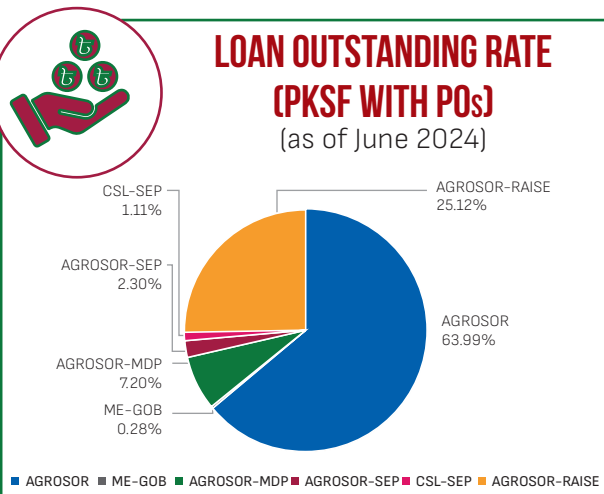
AVERAGE LOAN SIZE
BDT **0.187** MILLION

'Agrosor' also conducts the financing components of similar projects i.e. Sustainable Enterprise Project (SEP), Recovery and Advancement of Informal Sector Employment (RAISE), and Microenterprise Development Project (MDP). Additionally, funds received from the Government of Bangladesh are used under this program.

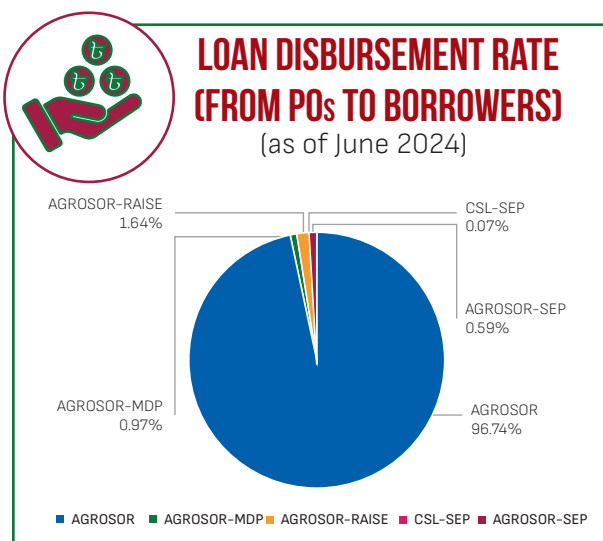
Loan Disbursement (from PKSf to POs): In FY 2023-24, BDT 22.42 billion was disbursed from PKSf to its POs under 'Agrosor'. Of this, BDT 16.10bn was disbursed as Agrosor loans, BDT 0.07bn as Agrosor-SEP loans, BDT 0.17bn as CSL-SEP loans, and BDT 6.08bn as Agrosor-RAISE loans.



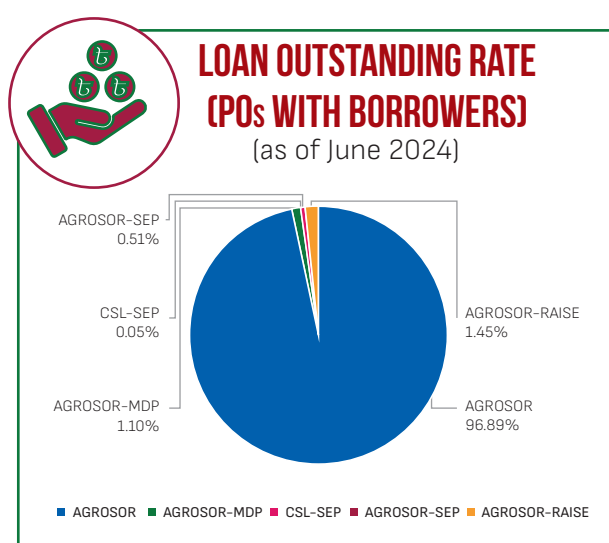
Loan Outstanding (of PKSf with POs): POs owed PKSf BDT 43.15 billion in 'Agrosor' loans. Of this, BDT 27.61bn was under the Agrosor, BDT 0.12bn under the ME-GoB, BDT 3.11bn under the Agrosor-MDP, BDT 0.99bn under the Agrosor-SEP, BDT 0.48bn under the CSL-SEP, and BDT 10.84bn under the Agrosor-RAISE loan programs.



Loan Disbursement (from POs to Borrowers): In FY 2023–24, BDT 450.24 billion was disbursed from POs to borrowers under 'Agrosor'. Of this, BDT 435.58 bn was under the Agrosor loan program, BDT 4.35 bn under the Agrosor–MDP loan program, BDT 2.64 bn under the Agrosor–SEP loan program, BDT 0.30 bn under the CSL–SEP loan program, and BDT 7.37 bn under the Agrosor–RAISE loan program.



Loan Outstanding (POs with Borrowers): As of June 2024, the amount of loan outstanding of POs with borrowers under 'Agrosor' was BDT 318.42 billion. Of this, BDT 308.51 bn was under the Agrosor loan program, BDT 3.50 bn under the Agrosor–MDP loan program, BDT 1.63 bn under the Agrosor–SEP loan program, BDT 0.17 bn under the CSL–SEP loan program, and BDT 4.60 bn under the Agrosor–RAISE loan program.



CSL = Common Service Loan | GoB = Government of Bangladesh

Under this program, members are implementing various income-generating activities including crop production and processing, livestock rearing, fisheries, and agro-forestry...

SUFOLON

PKSF launched the Microfinance for Marginal and Small Farmers Project (MFMSFP) in 2005 to implement specialized agricultural activities aimed at ensuring food and nutritional security for the country's growing population.

The success of this project—implemented for the welfare of marginal and small farmers—led to the introduction of the 'Agriculture Sector Microcredit Program' in 2008. Earlier, in 2006, PKSF had also initiated the 'Seasonal Loan Program' to meet the seasonal financial needs of farmers. In 2014, these two programs were merged and named 'Sufolon'.

Under the 'Sufolon' program, members are implementing a range of income-generating activities, including crop cultivation and processing, livestock rearing, fisheries, and agro-forestry, supported by different financial services.

IN FY 2023-24

FROM PKSF TO PARTNER ORGANIZATIONS

LOAN DISBURSED

BDT **10.88** BILLION

LOAN OUTSTANDING

BDT **6.15** BILLION

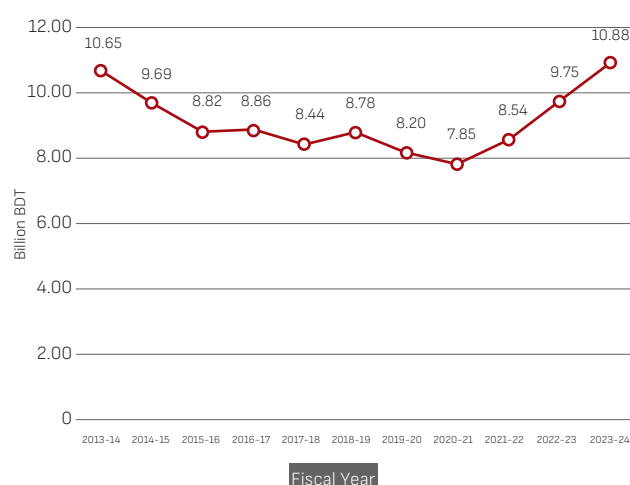


Members of the program can repay their loans in a single installment after harvesting and selling their produce. This flexible repayment structure has made 'Sufolon' particularly popular among farmers, especially those engaged in crop production and beef fattening.

As of June 2024, the cumulative loan disbursement under Sufolon stood at BDT 133.63 billion from PKSF to POs, and BDT 617.39 billion from POs to borrowers.

TREND OF LOAN DISBURSEMENT UNDER SUFOLON

—○— (PKSF to Partner Organizations)



FROM PARTNER ORGANIZATIONS TO BORROWERS IN FY 2023-24



BORROWERS
1.27 MILLION



LOAN DISBURSEMENT
BDT **88.74** BILLION



LOAN OUTSTANDING
BDT **44.35** BILLION



AVERAGE LOAN SIZE
BDT **0.04** MILLION

Loan Outstanding (PKSF with POs): As of June 2024, the amount of loan outstanding of PKSF with POs under 'Sufolon' stood at BDT 6.14 billion. Of this, BDT 6.13 billion was under the 'Sufolon' loan program, and BDT 0.012 billion under the Seasonal Loan program.

LOAN OUTSTANDING FROM PKSF TO POs IN DIFFERENT LOAN PROGRAMS

(AS OF JUNE 2024)



TOTAL LOAN OUTSTANDING

BDT **6.14** BILLION



IN 'SUFOLO'N' LOAN PROGRAM

BDT **6.13** BILLION



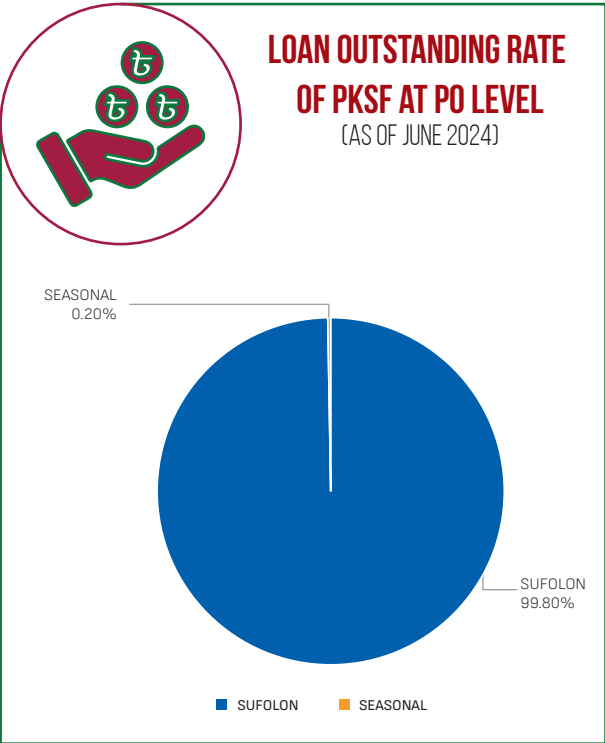
IN SEASONAL LOAN PROGRAM

BDT **0.012** BILLION





Under ‘Sufolon’, the loan outstanding share of different loan programs of PKSF with Partner Organizations was 99.80% for the ‘Sufolon’ loan program and 0.20% for the Seasonal Loan program.



The program is being implemented to improve the living conditions of low-income people by improving their housing facilities...

ABASON

It's the state's fundamental responsibility to ensure the basic needs of every citizen—food, clothing, education, healthcare, and shelter. As a state-owned development institution, PKSF launched the 'ABASON' loan program in 2019 to help fulfill this commitment. The program aims to improve the living conditions of low-income people by improving their housing facilities.

PROGRAM AT A GLANCE

IMPLEMENTING PARTNER ORGANIZATIONS: **24**

WORK AREAS

48 DISTRICTS

95 UPAZILAS

TOTAL NUMBER OF LOAN-RECIPIENT HOUSEHOLDS

23,752

DISBURSEMENT UP TO JUNE 2024

BDT **6.05** BILLION



PKSF has been implementing the Abason loan program using its own funds through 193 branch offices of 24 Partner Organizations (POs) across 95 upazilas in 48 districts.

As of June 2024, a total of BDT 6.05 billion was disbursed among 23,752 members for construction of new houses, and repair or expansion of existing ones. In FY 2023–24, a total of 9,759 members received housing loans totaling BDT 2.83 billion.

This financial assistance has significantly improved not only the structural quality of houses but also contributed to better health outcomes, enhanced mental well-being, and greater social dignity for the recipients. The Abason loan program is playing a vital role in helping achieve the Sustainable Development Goal (SDG) 11: Sustainable Cities and Communities.



This program provides assistance to disaster-affected communities to help restore and sustain their economic activities...

SAHOS

Given its geographic location, Bangladesh remains one of the most disaster-prone countries in the world. The impact and severity of disasters are significantly greater on poor and marginalized communities. In this context, PKSF is implementing the 'Sahos' loan program to help restore the economic activities of disaster-stricken communities.



To help restore the economic activities of those affected by the severe floods in August 2024 in Bangladesh, a total of BDT 1.13 billion was disbursed from PKSF to its Partner Organizations under the Sahos loan program.

These floods impacted 11 districts across the Sylhet and Chattogram divisions, including Feni, Cumilla, Chattogram, Khagrachari, Noakhali, Moulvibazar, Habiganj, Brahmanbaria, Sylhet, Laxmipur, and Cox's Bazar. In these areas, more than 1.44 million members from 1,869 branches of 50 Partner Organizations (POs) were affected.

To quickly restore the economic activities of disaster-affected communities, the PKSF Governing Body approved a loan of BDT 2 billion under the Sahos loan program in line with PKSF's Disaster Management Policy.

From the approved amount, PKSF has already disbursed BDT 1.13 billion to its Partner Organizations based on their respective needs. In addition, loan disbursement under this program is ongoing according to the needs of the POs. Under the Sahos loan program, PKSF provides loans to Partner Organizations at a service charge rate of 0.50%, while members receive loans from the Partner Organizations at a minimum service charge of 4%. Alongside these loans, the PKSF Board approved a grant of BDT 0.028 billion to meet the urgent needs of members in flood-affected areas, including medicines, which were distributed promptly at the field level.

Earlier in May 2024, a total of BDT 0.115 billion was disbursed under the Sahos loan program to 8 Partner Organizations operating in 19 districts affected by Cyclone Remal.



ENVIRONMENT & CLIMATE CHANGE PROJECTS

PKSF implements various projects to address the impacts of climate change, including infrastructure development, climate-resilient agriculture and housing, and to enhance the adaptive capacity of vulnerable communities while improving their quality of life. PKSF is working to directly benefit 7,500 people in the haor region under the giz-Haor project and 215,000 people in the Barind region through the ECCCP-Drought project. PKSF is also working to directly benefit 360,000 people in the coastal areas and indirectly benefit 750,000 people under the RHL project. In addition, PKSF's ECCCP-Flood project was implemented from 2020 to 2024 to enhance the resilience of vulnerable communities in flood-prone areas.





The project is working to conserve the biodiversity of the haor areas, protect *hatis*, and improve the living conditions of haor residents...

GIZ-HAOR

The haor areas of Bangladesh are affected by flash floods every year. These flood-induced waves frequently damage houses and crops in the region. Consequently, the residents of these haor areas are facing persistent financial hardship. To address these challenges, PKSf is implementing a project titled 'Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh', in short 'giz-Haor', in three Unions of Jamalganj and Derai upazilas of Sunamganj district under the 'IKI Small Grants Programme' of the German government.

PROJECT AT A GLANCE



Name

Climate-resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh



Work Areas

Three Unions of Jamalganj and Derai upazilas of Sunamganj district



Financier

IKI Small Grants Programme, German Government



Total Budget

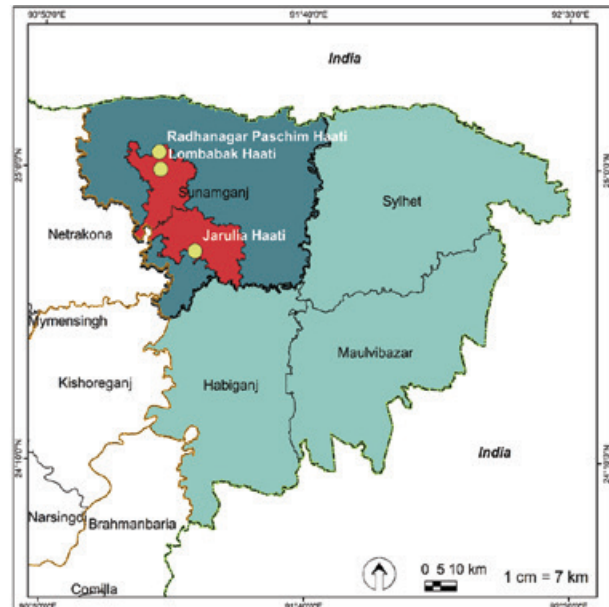
EUR 0.969 million



Beneficiaries

7,500 individuals





Work Areas

In the haor region, several families live together in clusters on relatively elevated land locally known as 'hati'. This two-year project, launched in March 2023, aims to protect these hatis and improve the living conditions of their residents. The key interventions include hati protection measures, planting native trees, raising plinths in community spaces for harvesting and drying crops, and conserving biodiversity.

The project is being implemented under the overall supervision of the German government's development agency, giz. It is expected to bring about substantial improvements in the quality of life of 7,500 haor residents.



Combating drought caused by climate change is the goal of this project...

ECCCP-DROUGHT

Bangladesh is among the most climate-vulnerable countries in the world. Alongside the Government of Bangladesh, PKSF has undertaken various initiatives to address drought resulting from climate change. As part of these initiatives, PKSF is implementing the Extended Community Climate Change Project-Drought (ECCCP-Drought) with financial support from the Green Climate Fund (GCF).

PROJECT AT A GLANCE



Name

Extended Community Climate Change Project-Drought (ECCCP-Drought)



Duration

4 Years (October 2023 – September 2027)



Work Areas

14 upazilas of Naogaon, Rajshahi and Chapainawabganj districts



Total Budget

USD 30 million

GCF: USD 25 million


PKSF: USD 5 million



Beneficiaries

2,15,000 individuals





The main activities of this four-year project include capacity building of public and private institutions on climate change, artificial recharge of groundwater, re-excavation of ponds and canals, and expansion of drought-tolerant crops.

The project incorporates the 4-R approach (Reduce—Reuse—Recharge—Recycle) of Integrated Water Resource Management (IWRM). As part of this approach, a Managed Aquifer Recharge (MAR) system will be implemented to artificially replenish groundwater. In addition, ponds and canals will be re-excavated to reserve surface water. Following the project implementation guidelines developed by the Project Management Unit, project activities are being carried out by implementing entities at the field level.

PKSF has already signed grant agreements with 18 Partner Organizations (POs) for field-level implementation of the ECCCCP-Drought project. These POs were selected through a rigorous screening process from over two hundred POs of PKSF.

Inception Workshop

The inception workshop of the ECCCCP-Drought project was held on 15 February 2024 at a city hotel in Rajshahi. Representatives of various government organizations, universities, international development agencies, PKSF and its Partner Organizations, print and electronic media participated in the workshop.

Training

To ensure successful implementation of the ECCCCP-Drought project, a training session on 'Climate Change and Project Management' was organized for focal persons, branch officers, field officers, and newly appointed officials of the 18 project-implementing POs. The training was conducted in six batches from 5–6 June 2024 at the head office of JAKAS Foundation, a PKSF Partner Organization, in Joypurhat.

This project works to enhance the resilience of communities in flood-prone areas...

ECCCP-FLOOD

Floods adversely disrupts lives and livelihoods in Bangladesh, adversity affecting housing, infrastructure, and agricultural productivity. Communities residing in floodplains, particularly those in char areas, including farmers and fishers, are among the most affected. Women face heightened vulnerabilities during floods. The increasing intensity of floods caused by climate change has had severe impacts on housing, access to safe drinking water, sanitation, and agricultural production.

PROJECT AT A GLANCE



Name

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



Work Areas

11 upazilas of Lalmonirhat, Nilphamari, Kurigram, Gaibandha and Jamalpur districts



Duration

April 2020-April 2024



Total Budget

USD 13.33 million

GCF: USD 9.68 million

PKSF: USD 3.65 million



Project-Implementing Entities

9





To address these challenges, PKSF has aligned its activities with national strategies undertaken by the Government of Bangladesh to safeguard flood-vulnerable communities. As part of this initiative, PKSF implemented the 'Extended Community Climate Change Project—Flood (ECCCP—Flood)' in flood-prone areas of five districts, with financial support from the Green Climate Fund (GCF), to strengthen the resilience of vulnerable communities.

Completed in May 2024, the project supported climate-resilient housing, installation of safe drinking water systems, construction of flood-resistant hygienic latrines, goat rearing in slatted sheds, and the cultivation of high-value crops. A summary of the main activities under the project is given below:

SL.	Activities	Target	Achieved
01	Homestead plinth raising	10,000	10,000
02	Credit assistance for repair of homestead plinths	10,000	10,000
03	Goat rearing in slatted sheds	10,000	10,000
04	Installation of shallow tube-wells	500	500
05	Construction of flood-resilient latrines	2,810	2,810
06	Flood-tolerant Aman rice cultivation	6,000	6,000
07	Short-duration, heat-tolerant, and disease preventive wheat cultivation	4,000	4,000
08	Pumpkin cultivation on Sand bars	2,000	2,000

By raising homestead plinths, project participants are now able to remain at their homes during floods while rearing livestock. Safe drinking water is now accessible, and the use of climate-resilient hygienic latrines has increased. Year-round vegetable cultivation is practiced in elevated homesteads, fulfilling household needs and generating additional income by selling vegetables in local markets. Additionally, the planting of fruit and medicinal plants helps prevent soil erosion of the household plinths. Above all, the implementation of the ECCCP—Flood project has supported the development of a skilled local community that is now significantly better equipped to cope with floods and the broader impacts of climate change.

This project is working to improve the quality of life and livelihoods of marginalized coastal communities by enhancing their adaptive capacity and creating alternative income opportunities for them...

RHL

PKSF is implementing the 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)' project to address the adverse effects of climate change in coastal areas, in alignment with the Bangladesh Climate Change Strategy and Action Plan (BCCSAP).

PROJECT AT A GLANCE



Name

Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)



Duration

5 years (2023–2028)



Financiers

GCF and PKSF



Total Budget

USD 49.9 Million
GCF: USD 42.2 Million
PKSF: USD 7.7 Million





The project will directly benefit around 360,000 people and indirectly benefit 750,000 residents across seven coastal districts—Cox's Bazar, Bhola, Patuakhali, Barguna, Satkhira, Bagerhat, and Khulna.

Key activities of the project include the construction and reconstruction of climate-resilient housing, raising of homestead plinths, establishment of crab hatcheries and nurseries, promotion of climate-resilient crab farming, goat and sheep rearing in slatted sheds, cultivation of salinity-tolerant vegetables on homesteads, and plantation of mangrove trees on homesteads and crab farms. These activities aim to strengthen the resilience of marginalized, climate-vulnerable communities while generating alternative income opportunities.

Sixteen Project-Implementing Entities (PIEs) have been selected through an open and competitive process from among PKSf's Partner Organizations to carry out field-level implementation. As the initial step in beneficiary selection, Participatory Rural Appraisal (PRA) activities are ongoing, targeting the selection of approximately 82,000 households through around 3,200 PRA exercises.

The Inception Workshop of the RHL project was held on 29 January 2024 at a city hotel in Khulna. Additionally, newly recruited officials from the 16 PIEs have received training on the project's objectives and implementation approach. To raise community awareness, 13 inception workshops were organized across project areas, and orientation sessions were conducted for the designated focal persons of the PIEs.

To incorporate expert opinions into the project design, a consultation workshop was held at PKSf Bhaban on 21 November 2024. Based on the insights of this workshop, the Project Management Unit developed three climate-resilient housing designs, which will guide the upcoming housing construction in project areas.



RISK MITIGATION

PKSF is implementing a range of initiatives to reduce risks in the agriculture and livestock sectors and safeguard marginalized communities affected by climate change and natural disasters. These initiatives include enhancing efficiency in farm management, strengthening livestock healthcare services, and providing emergency financial support. Under the IRMP project, supported by the JICA, PKSF is working to identify suitable financial and non-financial services and develop effective strategies for their delivery to mitigate climate risks for low-income communities in coastal areas.





PKSF is implementing various initiatives to enhance productivity by mitigating risks in the agriculture and the livestock sectors...

RISK MITIGATION PROGRAM

PKSF is implementing a range of initiatives to ensure food and nutrition security for the growing population of Bangladesh by reducing risks in the agriculture and the livestock sectors.

A portion of these initiatives is being carried out through the Risk Mitigation Unit. Under this unit, a variety of services—along with financial support—are provided to marginal and medium-scale farmers to reduce the risks of livestock diseases and mortality, while promoting improved farm management practices.

Additionally, the unit collaborates with development partners to innovate financial and non-financial services for individuals affected by natural disasters.





Through this project, PKSf is identifying appropriate financial and non-financial services, along with strategies for their implementation, to reduce climate-related risks for low-income communities in coastal areas...

IRMP PROJECT

PKSF has been implementing a technical assistance project titled 'The Project for Developing Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)' since March 2019, in collaboration with the Japan International Cooperation Agency (JICA). The project aims to identify appropriate financial and non-financial services to reduce climate change related risks for low-income communities in coastal areas and to develop an effective strategy for delivering these services.

PROJECT AT A GLANCE



Name

The Project for Developing Risk Mitigation Program for Sustainable Poverty Reduction (IRMP)



Duration

March 2019 – August 2025



Project-Implementing Organizations

7





Seven Partner Organizations (POs) are engaged in implementing the project at the field level. If a cyclone with a wind speed of 63 km/h or higher at its center passes within 50 kilometers of a branch office under the project, emergency financial assistance is provided to all members of that branch.

Four types of financial services are offered to protect members: cyclone protection, health protection, asset protection, and loan protection. To ensure proper delivery of these services, a total of 14,768 members have received training on risk management. Additionally, 102 PO officers have received the Training of Trainers (ToT) program.

Emergency financial assistance amounting to BDT 4 million was disbursed to members affected by cyclones Hamun and Midhili, and by BDT 5.6 million for those impacted by cyclone Remal.

As a non-financial service under the project, six climate-resilient model houses have been constructed in coastal areas. Furthermore, social media is being used to disseminate information, raise awareness among members, and foster mutual cooperation. A survey of existing houses has also been completed to identify and repair the houses at high risk of cyclone damage in the coastal areas. Pilot initiatives are underway to enhance agricultural productivity and reduce carbon emissions through the use of advanced technologies.

MICROENTERPRISE DEVELOPMENT

PKSF supports entrepreneurs in boosting income, employment, and market access through microenterprise development initiatives. As of June 2024, 129,940 demonstration plots have been established in agriculture, fisheries, and livestock sectors. Agricultural technology extension is going on in 34 districts under the KGF program. The MFCE project is providing credit to 100,000 entrepreneurs, while 183,000 youths and micro-entrepreneurs are receiving capacity-building support under the RAISE project. Around 600,000 farmers, entrepreneurs, and market actors are being supported through the RMTP project. Under SEP, 59,506 entrepreneurs received training. The SMART project will offer financial and technical support to 80,000 microenterprises across the country.





PKSF is implementing various initiatives to expand sustainable agricultural technologies and enhance the capacity of small and marginal farmers to ensure food and nutrition security for the people...

AGRICULTURAL MICROENTERPRISE PROGRAM

PKSF is dedicatedly implementing a range of initiatives to expand sustainable agricultural technologies and enhance the capacity of small and marginal farmers, with the aim of ensuring food and nutrition security across Bangladesh. These activities are being carried out in agriculture, fisheries, and livestock sectors through the Agricultural Unit.

To increase members' income, generate employment, and preserve soil fertility through enhanced agricultural productivity, this unit promotes various proven technologies in 104 upazilas through 39 Partner Organizations (POs), with special emphasis on climate-vulnerable, disadvantaged, and poverty-prone areas.



Agriculture Sector

In the agriculture sector, a range of technologies are extended among farmers. These include climate-resilient, high-value, high-yielding, and nutrient-rich crops such as summer tomatoes and off-season watermelons, as well as the establishment of high-value fruit orchards and year-round vegetable and fruit production. In addition, PKSf is implementing different initiatives to expand suitable agricultural practices such as the use of eco-friendly mulching paper, production of quality seedlings in cocomedia, safe vegetable cultivation using trico-compost and vermicompost, and the application of the Sarjan method for crop cultivation.

Key Achievements (up to June 2024)

36,103 demonstration plots on **34** technologies established

1,450 field days and **8** motivational tours organized to promote eco-friendly farming practices

133,973 pheromone traps, **205,702** fruit bags, **687** urea applicators, **27,076** perching sticks, and vegetable seeds distributed among **10,079** members.

Alternative Crop Production instead of Tobacco: Under this program, high-value crops are being cultivated on 3,542 hectares of land particularly used for tobacco cultivation. Currently, 5,621 tobacco growers are producing various high-value alternative food crops.

Safe Crop Production and Marketing: In 40 villages of Cumilla and Manikganj districts, 917 farmers are cultivating indigenous vegetables using trico and vermicompost in an environmentally sustainable manner. These vegetables are marketed locally and exported to Italy and England.

Employment in Oil, Pulses and Spice Crops Cultivation: To enhance employment opportunities, 1,260 farmers are cultivating oil, pulse, and spice crops on 173 acres of land. The initiative supports the expansion, processing, and marketing of these crops.

Fisheries Sector

In the fisheries sector, several advanced technologies are being expanded, including high-yielding G-3 and Subarna Rui varieties, semi-intensive carp fattening, and micronutrient-enriched indigenous fish cultivation.

Additional technologies include the establishment of breed banks for Mala fish, value-added fish product development, and fish farming in specialized tanks in drought-prone areas. Technologies such as crab fattening, salinity-tolerant fish farming in coastal regions, and mariculture of green mussels, oysters, and seaweed are also being scaled up.

Key Achievements (up to June 2024)

- 27,878 exhibitions established
- 6,624 replications implemented
- 14,433 kg of fish fry released into open water bodies
- 22,730 jigging nets distributed to fish farmers
- 621 clusters formed
- 28,975 members trained in good fish farming management



Livestock Sector

To generate employment, promote sustainable development, and enhance productivity, a range of advanced technologies are being expanded in the livestock sector, including Suborno chicken rearing, salinity-tolerant fodder cultivation, climate-resilient poultry farming, and cost-effective cattle fattening.

Key initiatives include safe meat and egg production, dairy farming based on best practices, and diversification of milk-based products.

Key Achievements (up to June 2024)

- 65,959 demonstration farms established
- 1,449 clusters formed
- 35 cluster-based value chain hubs established
- 1.87 million cattle vaccinated against FMD, anthrax, and duck plague; 580,000 animals dewormed
- 68,865 farmers trained in modern livestock farming
- 402 'Livestock Poramorsho Kendra' (Livestock Advisory Centers) established

Agricultural Mechanization program: PKSf is implementing agricultural mechanization activities on a pilot basis using its own funds. Under this program, credit support is provided for the adoption of farmer-friendly machinery across various stages of crop production—including seed sowing, seedling transplantation, fertilizer and pesticide application, harvesting, and post-harvest processes such as threshing and drying—to expand agricultural mechanization.



Photo Courtesy: CIMMYT

Kuwait Goodwill Fund

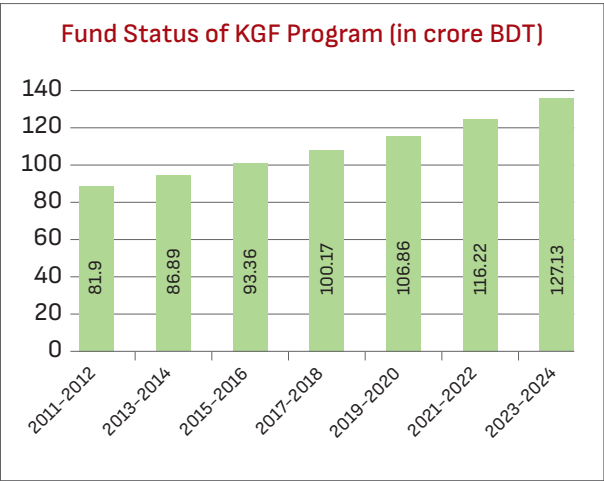
The Kuwait Goodwill Fund (KGF) was established by His Highness the Emir of Kuwait to provide support to ensure food security and to meet the basic nutritional needs of people in Islamic countries.

With support from this fund, PKSf is implementing a specialized program titled 'Kuwait Goodwill Fund (KGF)' which extends both financial and technical assistance to organized members of PKSf's POs.

The main objectives of the program are a) to provide loans with flexible service charges and a single repayment schedule aligned with crop harvesting periods, b) to build capacity for implementing agricultural activities, and c) to promote the extension of sustainable agricultural technologies.

KGF loan services are currently available in 86 upazilas of 35 districts through 58 POs, while technology transfer activities are being carried out in 92 upazilas of 34 districts through 38 POs within 26 agro-ecological zones.

PKSf launched the KGF program in FY 2011–12 with an initial grant of BDT 81.99 crore. By FY 2023–24, the total fund under the program had grown to approximately BDT 127.13 crore.



Progress of the Program

- Since its inception in June 2011, the KGF program has extended loan support to 659,242 members, 82% of whom are women. Member savings reached BDT 47.86 crore. As of June 2024, the cumulative loan disbursement at the field level amounted to BDT 3,867.27 crore, with an outstanding balance of BDT 277.37 crore and a recovery rate of 100%.
- In FY 2023–24, BDT 234.50 crore was disbursed against a target of BDT 234.00 crore. Additionally, BDT 6.58 crore was utilized to implement technical activities at the field level.
- As of June 2024, a total of 4,635 demonstrations have been implemented under the program—2,021 on crop cultivation, 1,036 on fisheries, and 1,578 on livestock activities.



The project seeks to strengthen the capacity of Partner Organizations and micro-entrepreneurs by establishing a Credit Enhancement Scheme and providing technical assistance...

MFCE

PKSF is implementing the Microenterprise Financing and Credit Enhancement (MFCE) Project, financed by the Asian Development Bank (ADB), with the objective of creating employment opportunities for the growing population by providing financial and institutional support to microenterprises. This five-year project, which commenced in May 2023, is supported by USD 200 million loan and USD 1 million as grant-based technical assistance. The project is being implemented across the country through 117 Partner Organizations (POs).

PROJECT AT A GLANCE



Name

Microenterprise Financing and Credit Enhancement (MFCE)



Duration

2023 - 2028



Financier

Asian Development Bank (ADB)



Total Budget

USD 200 million loan

USD 1 million as grant-based technical assistance





Different initiatives are implemented under MFCE to establish a Credit Enhancement Scheme (CES) to facilitate access to credit for micro-entrepreneurs and expand the financing capacity of Partner Organizations (POs) for microenterprise development. In addition, technical assistance is being provided to develop the capacity of the POs and micro-entrepreneurs.

Loan Program

Under the project, approximately BDT 20.09 billion is initially being disbursed as loans to micro-entrepreneurs. These loans are utilized to scale up businesses of the micro-entrepreneurs in selected business clusters. At least 100,000 micro-entrepreneurs will receive loans. Of them, about 80% will be women.

Credit Enhancement Scheme

A 'Credit Enhancement Scheme' with a fund of around BDT 2.34 billion will be established on a pilot basis under this project to mitigate the POs' shortage of funds by increasing their access to commercial bank financing for microenterprise loan programs. Under this scheme, PKSf will provide guarantees to commercial banks on behalf of POs for financing in microenterprise loan program.

Technical Assistance Program

The technical assistance component, with a fund of USD 1 million, will strengthen the institutional capacity of POs, enhance the entrepreneurial skills of women entrepreneurs, and build capacity among microenterprises in the areas of environmental safeguards, and disaster and climate risk management. In addition, a comprehensive digital transformation plan will be developed to enhance the efficiency of PKSf's inclusive financing programs.

Implementation Progress

As of 30 June 2024, PKSf disbursed BDT 11.90 billion in loans to 116 POs under the MFCE project. During the same period, these POs disbursed BDT 16.71 billion to 88,202 micro-entrepreneurs. To promote inclusive economic growth, priority is being given to districts that are poverty-stricken and vulnerable to disasters and climate change. Moreover, environmental screening is conducted for each microenterprise before loan disbursement to minimize potential negative environmental impacts.

The project supports 183,000 youths and micro-entrepreneurs through capacity enhancement and inclusive financial services....

RAISE

With the slogan of 'enhancing human capacities in microenterprises', the Recovery and Advancement of Informal Sector Employment (RAISE) project—jointly funded by PKSf and the World Bank—is being implemented across urban and peri-urban areas of the country through 70 Partner Organizations (POs). Under this five-year project, 183,000 youths and micro-entrepreneurs are receiving capacity enhancement and inclusive financial services.

PROJECT AT A GLANCE



Name

Recovery and Advancement of Informal Sector Employment (RAISE)



Duration

5 years (2022–2026)



Financiers

PKSF and the World Bank



Total Budget

USD 250 million

World Bank: USD 150 million

PKSF: USD 100 million





Capacity Enhancement of Participants: To support business expansion, the project has provided 'Business Management and Entrepreneurship Development (BMED)' training to 30,785 young micro-entrepreneurs. In addition, 49,965 COVID-19 pandemic-affected micro-entrepreneurs have received training on 'Risk Management and Business Continuity (RMBC)'.

Under the Apprenticeship Program, 5,616 youths are currently receiving hands-on technical training, while 11,606 have successfully completed their apprenticeships. In this six-month training, apprentices have the opportunity to develop practical skills under the guidance of master craftspersons and gain essential knowledge for managing microenterprises. Additionally, the apprentices also participate in a 5-day 'Life Skills Development' training conducted by experienced trainers. To ensure effective implementation of the apprenticeship program, 4,788 Master Craftspersons have received a 2-day orientation from the project through RAISE-implementing POs.

Loan Disbursement: PKSF has disbursed BDT 1,371.12 million to the POs to provide loans to COVID-19-affected micro-entrepreneurs and young micro-entrepreneurs. By the end of June 2024, the POs have provided BDT 1,056.73 million as loans to 96,600 micro-entrepreneurs.

Capacity Development of Project Staff: To ensure effective implementation and long-term impact of BMED training for young micro-entrepreneurs, RAISE conducted a series of Training of Trainers (ToT) sessions for PO staff. These regional training sessions were held from 2 to 28 December 2023 and were participated by 276 project staff and 178 trainers.

WB's Mid-term Review Mission: During the Mid-term Review Mission conducted by the World Bank from 18 March to 4 April 2024, the overall progress of the RAISE project was rated 'satisfactory'.

WB's Mission on Environmental and Social Standard: As part of the Environmental and Social Standards 10 and Citizen Engagement Mission, a World Bank delegation visited project activities in Rangpur and Dinajpur on 20–21 May 2024. Additionally, from 19–21 May 2024, the World Bank's Resident Mission team visited field-level activities in Thakurgaon, Dinajpur, and Rangpur, implemented by four Partner Organizations. The team expressed satisfaction with the project's implementation.

This project is dedicated to expanding financial services for microenterprises and developing value chains of high-value products...

RMTP

PKSF is implementing the Rural Microenterprise Transformation Project (RMTP) all over the country. 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. The project is implementing value-chain development activities to expand markets for comparative advantage, market demand, and growth of agro-based products.

PROJECT AT A GLANCE



Name

Rural Microenterprise Transformation Project (RMTP)



Duration

6 years (2020–2025)



Financiers

IFAD, DANIDA, PKSF, Partner Organizations, and others



Total Budget

USD 200 million

IFAD: 81 million

DANIDA: 8.30 million

PKSF and others: 110.70 million



Unique Features of RMTP

- GOOD AGRICULTURAL PRACTICES
- PRODUCT PROCESSING
- PRODUCT MARKETING
- E-COMMERCE AND F-COMMERCE
- BRANDING AND CERTIFICATION
- FOOD SECURITY AND NUTRITION
- YOUTH AND WOMEN INCLUSION
- MICRO-ENTREPRENEUR DEVELOPMENT
- FINANCIAL INCLUSION
- OPTIMAL USAGES OF TECHNOLOGY
- FARM MECHANIZATION
- FARM MODERNIZATION

A total of 76 value chain sub-projects are currently being implemented through 53 Partner Organizations (POs) in 47 districts. The sub-projects have engaged 611,491 farmers, entrepreneurs, and other market actors.

RMTP has three components: 1. Value chain extension, 2. Financial Services, and 3. Institutional Strengthening and Project Management.

Value chain extension: Under this component, sub-projects are being implemented across the country involving farmers, entrepreneurs, and market actors in livestock, agriculture, and fisheries sectors. Activities including product processing, quality improvement, branding, certification, and marketing are being carried out to create employment, increase entrepreneurs' income, and address household nutritional needs.

Under 17 value chain sub-projects in the livestock sector, beneficiaries have received training on advanced technology management, farm mechanization and modernization, and GGAP/HACCP. The sub-projects, have developed 36,247 trained local service providers. Grants have also been provided to support disease prevention and proper management of livestock vaccination hubs.

Currently, 36 value chain sub-projects are being implemented to develop the horticulture sector. Demonstration plots have been established to encourage farmers to produce safe and high-value vegetables, crops, and fruits.

A total of 23 sub-projects under the title of 'Production and Marketing of Safe Fishery Products' are currently underway to enhance the productivity and income of fish farmers, micro-entrepreneurs, and other value chain actors.

Financial services: As of June 2024, a total of 124,045 micro-entrepreneurs have been included in the Agrosor loan program through this project. In addition, specialized Agrosor loan services have been provided to 673 entrepreneurs.

Institutional strengthening and project management: Development of a 'Crowdfunding Web Application' is underway. A ledger platform is being developed to ensure traceability of products produced by micro-entrepreneurs.

The objective of the project is to achieve environmental sustainability of the cluster-based microenterprises...

SEP

PKSF implemented the Sustainable Enterprise Project (SEP) – with support from the Government of Bangladesh and the World Bank – to increase the capacity in achieving environmental sustainability of the cluster-based microenterprises.

The total budget of the five-year-seven-month project was USD 130 million, of which the World Bank and PKSF contributed USD 110 million and USD 20 million respectively. The activities of the project ended on 29 February 2024.

PROJECT AT A GLANCE



Name

Sustainable Enterprise Project (SEP)



Duration

August 2018 – February 2024



Financiers

The World Bank and PKSF



Budget

USD 130 million

The World Bank: USD 110 million

PKSF: USD 20 million





Sixty-four sub-projects in 30 sub-sectors were implemented through 47 Partner Organizations of PKSF, under the SEP. A total of BDT 7,610 million was disbursed in SEP-Agrosor loans and a total of BDT 966.9 million was disbursed in Common Service Loans for environmental development and increasing technical capacity of the MEs.

Achievements

- 65,124 microenterprises (MEs), 84% of which are owned by women, received financial support.
- 59,506 micro-entrepreneurs received training on skill development, ME management, environmental management, digital marketing, and other trades.
- 48,845 MEs adopted at least one environmentally sustainable practice; 95% of them pledged to continue these practices.
- Common Service facilities were established in 25 business clusters.
- Annually, about 15 tonnes of foundry slag, 11 tonnes of PU leather, 55 tonnes of ash, 18 tonnes of plastic, and 424 tonnes of scrap fabric were recycled in the project area; additionally, organic compost and biogas were produced from 2,000 tonnes of cattle manure.
- 11,793 MEs obtained trade licenses, 111 MEs environmental clearance, 56 MEs BSTI certification, 528 MEs clearance from the Department of Livestock, and 194 MEs clearance from the Department of Fisheries with SEP support.
- 152 MEs received brand development support to enhance their marketing capacities.

Microenterprise Fair

'Shuponno Somahar: Environment-friendly Microenterprise Fair 2024' was organized from 8-10 February 2024, at the Bangladesh-China Friendship Conference Centre, Dhaka, with the aim of promoting safe products produced by micro-entrepreneurs under the SEP. At the fair, 47 PKSF POs and 77 micro-entrepreneurs who received brand development support exhibited a variety of products. Additionally, workshops and seminars. During the closing ceremony, awards were given in four categories: Rabiul Islam, a producer of concrete blocks from Thakurgaon, was awarded as the Best Eco-Friendly Entrepreneur; Juena Ferdous Mitul, a handicraft product producer from Rangpur, was recognized as the Best Woman-Friendly Entrepreneur; Md Rubel Mia, a Jamdani producer from Narayanganj, was named the Best Worker-Friendly Entrepreneur; and Sajeda Khatun, a flower grower from Jashore, was recognized as the Best Female Entrepreneur.

The project aims to increase resource-efficient and resilient green growth of microenterprises...

SMART

PKSF is implementing the 'Sustainable Microenterprise and Resilient Transformation (SMART)' project to foster green growth in the microenterprise sector by adopting technology and Resource-Efficient and Cleaner Production (RECP) practices. The World Bank declared the project 'effective' on 27 August 2024.

PROJECT AT A GLANCE



Name

Sustainable Microenterprise and Resilient Transformation (SMART)



Duration

2023 – 2028



Financiers

The World Bank and PKSF



Budget

USD 300 million

The World Bank: USD 250 million

PKSF: USD 50 million





The total budget of the five-year project is USD 300 million in which the World Bank and PKSf's contributions are USD 250 million (technical assistance USD 47 million and SMART-Agrosor Loan USD 203 million) and USD 50 million respectively.

SMART is a microenterprise-centric and technology-based project that will significantly contribute to enhancing the environmental sustainability of microenterprises. It also aims to enhance job creation, productivity, women's empowerment, and the expansion of the local economy. The project will provide financial, technical, and other forms of assistance to approximately 80,000 microenterprises within business clusters across Agriculture, Manufacturing, and Service sectors.

To implement the SMART project in the fields, PKSf invited its Partner Organizations (POs) to submit Sub-Project Concept Notes (SPCNs). Initially, 100 POs submitted 256 SPCNs. After evaluation, 74 SPCNs from 51 POs were shortlisted. PKSf has already approved BDT 13065.9 million in favor of 29 sub-projects.

A rapid assessment has been conducted under the SMART project to identify appropriate Resource-Efficient and Cleaner Production (RECP) technologies for the MEs in 21 sub-sectors. A team of experts in the fields of air quality, energy, water, and waste management, visited the intervention sites and recommended necessary RECP technologies that would be appropriate for MEs under the project.

The World Bank has conducted two Implementation Support Missions (ISMs) so far to evaluate the progress of the SMART project. They rated the project's progress 'satisfactory'. Additionally, a bilateral meeting between the World Bank and PKSf officials was held on 14 November 2023 at PKSf Bhaban. The World Bank's South Asia Practice Manager Christophe Crepin and Senior Financial Economist Gabi G Afram and other PKSf officials took part in the meeting.

SPECIALIZED PROJECT FOR EXTREME POVERTY ALLEVIATION



PKSF is implementing the PPEPP-EU project to ensure the sustainable development of the extremely poor. Under the project, PKSF is providing financial and technical services to 215,000 extremely poor families across 12 climate-vulnerable districts of the country.





Specialized Project for Extreme Poverty Alleviation

The project is providing financial and technical support for the sustainable development of 215,000 extremely poor households...

PPEPP-EU

The 'Pathways to Prosperity for Extremely Poor People – European Union (PPEPP-EU)' is a second-generation poverty alleviation project funded by the European Union (EU). It provides financial and technical support to 215,000 extremely poor households. PKSF is implementing the project through 19 Partner Organizations (POs) in 145 Unions of 34 upazilas, covering 12 poverty-prone and climate-vulnerable districts in the northwest river basin, southwest coastal belt, northeast haor region, and selected areas inhabited by ethnic minority groups. The project is scheduled to conclude in September 2025.

PROJECT AT A GLANCE



Name

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



Duration

2023 – 2025



Financier

European Union (EU)



Budget

EURO 22.8 million



Beneficiaries

215,000 households



The project comprises three components: a) resilient livelihoods; b) nutrition and primary healthcare; and c) inclusive finance. It places special focus on community mobilization, women's empowerment, disability inclusion, and disaster and climate resilience.

According to the 3rd annual Results-Based Monitoring (RBM) conducted in 2023, 72% of extremely poor households in the project areas exceeded the international poverty line (USD 2.15 per person/day). The stunting rate among children under five dropped from 48% to 40%, while the proportion of wasted children decreased from 17% to 4%.

Resilient Livelihoods: PPEPP-EU protects livelihoods by enhancing households' resilience to different shocks. Up to June 2024, the project has implemented 157,855 farm and off-farm income-generating activities in the project areas.

Nutrition and Primary Healthcare: Essential nutrition service package for extremely poor households is ensured through: 1) supporting better delivery of the National Nutrition Services (NNS) or direct service provision where NNS capacity is limited; 2) community-level work to address some of the social practices that prevent good nutrition outcomes; and 3) promoting income-generating activities that support nutrition outcomes.

Inclusive Finance: PPEPP-EU organizes extremely poor participants through Prosperity Village Committees (PVCs) and provides appropriate loans and grants through PO-managed branches. Up to June 2024, the project has disbursed BDT 14,203 million in loans and BDT 1125.21 million as grants.

Disaster and Climate Resilience: PPEPP-EU improves participants' knowledge of climate change and disasters, helps them cope with shocks, and links vulnerable households to government support system.

Women Empowerment: PPEPP-EU is empowering women by improving gender relations within households and the community and engaging women as the primary participants in livelihood activities.

Disability Inclusion: The project uses a twin-track approach to ensure the inclusion of persons with disabilities in mainstream economic growth, while also addressing their specific needs and increasing access to social safety net programs.

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

WASH ACTIVITIES

PKSF is implementing various initiatives to construct safely managed water supply systems and toilets under the 'Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project' in 182 upazilas of 30 districts of the country.





The project is being implemented to ensure safely managed water, sanitation, and hygiene for the citizens of the country and to address the related challenges...

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

The Bangladesh Government is implementing the 'Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project' through PKSf and the Department of Public Health Engineering (DPHE). This project is playing a leading role in achieving the Goal-6 of the Sustainable Development Goals (SDGs) by ensuring safely managed water, sanitation, and hygiene for the citizens of the country and addressing the related challenges.

PROJECT AT A GLANCE



Name

Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project



Duration

5 years (2021 – 2025)



Financiers

World Bank, AIB, Bangladesh Government



Total Budget

USD 328.9 million





This project, jointly financed by the World Bank and the Asian Infrastructure Investment Bank (AIIB), is being implemented by PKSF through 87 Partner Organizations (POs) to construct safely managed water supply systems and toilets across 182 upazilas in 30 districts under 8 divisions of the country.

Targets and Achievements

The project has mainly two components: installation of safely managed household-based water supply systems and twin-pit toilets, both financed through microcredit at low service charges. As of June 2024, BDT 2,081.9 million has been disbursed in the field for the installation of water supply systems, and BDT 7.59 billion for toilet construction.

Loan Components	Total Target (Project Period)	Achievement (Up to June 2024)
Household water loan	120,000 Households	64,108 Households
Local Entrepreneur (LE) loan for water	500 Entrepreneurs	54 Entrepreneurs
Household sanitation and hygiene loan	500,000 Households	252,948 Households
Local Entrepreneur (LE) loan for sanitation	4,000 Entrepreneurs	1,924 Entrepreneurs
Local Entrepreneur (LE) loan for sanitary napkins	150 Entrepreneurs	22 Entrepreneurs

Training

The project plans to train approximately 15,000 field officers and local entrepreneurs. As of June 2024, a total of 14,257 individuals have received training.

BCC activities

To promote the technical aspects of safely managed twin-pit toilets and raise health awareness, the project conducts Behavioral Change Communication (BCC) activities for rural communities. These activities seek to raise awareness among rural communities about safely managed water supply, sanitation, hand washing practices, child WASH behavior, and menstrual hygiene management. In the last fiscal year, 14,541 BCC sessions were conducted, reaching 333,391 beneficiaries and their family members.

Grievance Redress Mechanism

During project implementation—particularly in case of the construction of water supply systems and toilets—any complaints raised by beneficiaries or their next-door neighbors are addressed through the designated Grievance Redress Committee (GRC) in accordance with proper procedures. In the last fiscal year, all 13 complaints received under the project were resolved satisfactorily.

HOLISTIC DEVELOPMENT PROGRAM

To ensure the overall development of the poor, PKSF is providing a wide range of financial and non-financial services under its ENRICH program. Through 110 Partner Organizations (POs), the program is currently providing over 20 types of services—including healthcare and education—to approximately 6.40 million members. In FY 2023–2024, a total of 1.10 million individuals received healthcare and medical services through static clinics, satellite clinics, and health camps.



This program provides financial and non-financial services to ensure universal human rights and human dignity....

ENRICH

'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)' is an integrated development program of PKSF. Its core principle is to identify the multidimensional aspects of poverty and create an enabling environment for poor communities by providing a range of financial and non-financial services, thereby empowering them to enjoy universal human rights and live with dignity.

Currently, the ENRICH program is being implemented in 197 Unions of 161 upazilas across 61 districts of the country. Under this program, more than 20 types of services are being provided to approximately 6.404 million members from 1.371 million households through 110 Partner Organizations (POs). Its key services include healthcare and nutrition, education assistance, youth in development, special savings, and ENRICHed Homes. The core concept of human-centered development, as outlined in the United Nations' Sustainable Development Goals (SDGs), is reflected in this program.

In FY 2023-2024, 1.099 million individuals received essential health and medical services through static clinics, satellite clinics, and health camps. During the same period, 9,768 individuals underwent cataract surgeries for free in 182 special eye camps. Around 119,000 students are receiving educational assistance in 3,972 educational assistance centers. Approximately 250,000 youths have been mobilized across the country.





Uplifting the Quality of the Lives of the Elderly People Program: As part of the ENRICH program, PKSf is currently implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' in 212 Unions through 101 POs to ensure a dignified life for the elderly. Under this program, around 3.21 lakh elderly individuals have been organized across the country. Those not covered by the Government's Old Age Allowance scheme are provided with a monthly allowance, healthcare services, assistive devices, and other necessary services. In FY 2023-2024, BDT 79.5 million was disbursed as income-generating loans and BDT 37.8 million as old age allowances.

To mark the International Day of Older Persons, rallies and discussion events were organized on 1 October 2023 in the Unions under the program. The following day, PKSf organized a central virtual meeting with the participation of Chief Executives of the implementing Partner Organizations, elderly representatives from the work areas, members of the Governing and the General Bodies of PKSf, and officials from PKSf.

Program for Adolescents: With the motto 'Investment in Adolescents for Sustainable Development', PKSf is implementing the 'Program for Adolescents' through 66 POs in all Wards of all Unions under 143 upazilas in 55 districts. Under this program, two clubs (one for boys and another for girls) have been formed in each Ward, with a total membership of 733,438 adolescents. The activities of the program are primarily carried out in four thematic areas: Awareness Raising and Practicing Moral Values, Leadership and Life-skills Development, Nutrition and Healthcare, and Cultural and Sports Activities.

In the FY 2023-24, 1,361 training sessions on social awareness issues were held at the Union level, with participation from 44,972 members. Additionally, 87,062 members participated in 2,831 sessions on 'Soft Skills Development Training and Practice'. Training on health awareness was provided to 33,200 individuals at the Union level. During this time, blood grouping was done for 3,916 adolescents, and 5,439 sanitary napkins were distributed. A total of 2,840 cultural events were organized. Moreover, 8,910 sports events, 124 adolescent fairs were organized at the upazila level. Other activities under the program included 22,236 courtyard meetings, residential training on 'Adolescent Empowerments' in five batches, and surveys conducted under the supervision of PKSf's Research Division.

INNOVATION SUPPORT PROGRAM

PKSF is implementing the LIFT program to promote inclusive and sustainable development of the poor and the extremely poor across the country through innovative and creative initiatives. Under this program, a total of BDT 3.91 billion in loans and BDT 516.2 million in grants were approved until June 2024 for the implementation of 78 innovative initiatives in 38 districts.





The objective of this program is to promote inclusive and sustainable development of the poor and extremely poor through innovative and creative initiatives...

LIFT

The Learning and Innovation Fund to Test New Ideas (LIFT) program was launched in 2006 with the objective of promoting inclusive and sustainable development of the poor and extremely poor across the country through the implementation of innovative and creative initiatives. The program plays a vital role in diversifying and expanding PKSF's activities.

Under this program, a total of BDT 4.43 billion (BDT 3.91 billion in loans and BDT 516.2 million in grants) was approved up to June 2024 to implement 78 innovative initiatives in 38 districts. These initiatives aimed to ensure inclusive development of marginalized, disadvantaged, and underprivileged communities.

Under the initiatives of LIFT, need-based financial and technical services are provided to poor and extremely poor families belonging to persons with disabilities, elderlies, Dalits, ethnic minorities, third-gender individuals, and those living in remote Char and Haor regions.

Under the LIFT program, climate-resilient, appropriate, and innovative technologies in agriculture, fisheries, and livestock have been expanded and replicated at the field level. Key interventions include the adoption of advanced agricultural practices to address climate change, cultivation of salinity- and drought-tolerant rice varieties, conservation and expansion of the improved indigenous Red Chittagong Cattle (RCC) breed, rearing of Black Bengal goats and improved sheep





breeds, rearing of broiler-type Pekin ducks and colored broiler chickens, and cultivation of endangered and high-value indigenous fish species.

The program provides specialized loan services to extremely poor people in Char and Haor regions, thereby increasing their engagement in economic activities. To address potable water crisis in the coastal areas, reverse osmosis (RO) plants have been installed under LIFT. These plants sustainably produce safe drinking water and supply it at affordable rates to approximately 5,000 households. In addition, LIFT funds community radios in hard-to-reach areas.

Several potential initiatives piloted under LIFT have been integrated into PKSf's mainstream activities for continued financing. These include the Elderly Program, land lease/mortgage loan programs, and the establishment of water plants in salinity-prone regions. The program also strengthens the capacity of Partner Organizations (POs) in designing, and implementing innovative interventions aimed at poverty reduction.

Currently, four initiatives are being implemented across nine districts through seven POs. These initiatives include promoting alternative livelihoods for the Munda community, introducing customized microcredit products for the extremely poor in haor areas, poverty alleviation through climate-resilient colored broiler rearing at both household and parent stock levels, and conservation, breeding, and farm-level rearing of wild cattle (gayal). Thirteen successful LIFT initiatives have already been replicated in other regions. Recently, a new initiative titled 'Inclusive Development of the People of Disadvantaged Groups' has been launched under the program.



KNOWLEDGE MANAGEMENT

As part of PKSf's knowledge management activities, the Communication and Publication Unit regularly engages in disseminating information on various development activities of PKSf, and in preparing and distributing related publications. In 2024, the Research and Development Cell completed three research studies using its in-house expertise. To enhance the skills of PKSf and Partner Organization (PO) officials, various training sessions, seminars, and workshops are organized. In the fiscal year 2023–2024, PKSf officials participated in a total of 35 training programs, 22 workshops, and 18 seminars within the country.





This Unit is the focal point for all communication and publication-related activities—digital, print, and audiovisual—of PKSf’s programs and projects...

COMMUNICATION AND PUBLICATION

The Unit carries out various activities to disseminate the inspiring successes of PKSf’s diverse development initiatives at home and abroad. In keeping with the evolving nature of communication globally, PKSf—Bangladesh’s apex development organization—shares information, news, and messages with people through both digital and traditional media.

The core responsibilities of the Communication and Publication Unit of PKSf include preparing, collecting, and editing content for digital and print publications, finalizing design and layout; coordinating with the mass media; producing and promoting video content; managing handles/channels/pages of PKSf’s website, Facebook, YouTube, and other digital platforms; managing and coordinating all activities related to sending SMS from the PKSf handle; providing advertisements in newspapers, magazines, periodicals, and special publications; organizing special campaigns and events; coordinating the finalization of event-specific communication materials; and managing international and external communications.





PKSF publishes its *Annual Report* in both Bengali and English, reflecting the annual progress of its activities. In addition, a quarterly newsletter titled *PKSF Porikroma* is regularly published in both Bengali and English. This newsletter contains a brief overview of key activities and events held over the three-month period, including updates on various programs, training sessions, workshops, seminars, field visits by senior PKSf officials, case studies, and progress of credit operations. *PKSF Porikroma* also serves as a documentation of PKSf's quarterly progress.

To ensure the dissemination of information and news about PKSf's activities, regular communication is maintained with both print and electronic media. News coverage of various development initiatives of PKSf, invitation of journalists to different PKSf events, preparation and distribution of press releases are carried out accordingly. Moreover, field visits are arranged for media personnel to provide them with a comprehensive understanding of PKSf's activities.

PKSF has an informative website (www.pksf.org.bd). Updated information on various projects and programs of PKSf, along with news of different events organized by PKSf, is regularly published on the website under the intensive supervision of the Communication and Publication Unit.

Currently, social media is considered the most popular medium for disseminating information and news. To reach a large audience in a short time, PKSf operates its official Facebook page (facebook.com/PKSF.org.bd). Various activities and audiovisual contents related to PKSf's programs and events are regularly published on this page, and important events are telecast live.

The Communication and Publication Unit carries out the publication and printing of various materials of PKSf's projects, programs, and activities. These publications reflect the overall state of PKSf at a given time as well as contribute to enhancing the impact of different initiatives implemented by the institution. In addition, the Unit provides support in preparing documentaries, brochures, newsletters, flip charts, booklets, Terms of Reference, Memoranda of Understanding, articles, reports, training modules, posters, and other materials for various programs and projects.



This Cell works to enhance the effectiveness, sustainability, and overall standard of PKSf's activities by conducting research and surveys...

RESEARCH AND DEVELOPMENT

The Research and Development Cell of PKSf, in the fiscal year 2023–2024, carried out activities related to data collection, development of research proposals, data analysis, dissemination of research findings, and providing various policy recommendations.

In 2024, the Research and Development Cell completed three research projects through its in-house team. One of these is titled "Effectiveness of Education Scholarship Provided by PKSf under Program Support Fund (PSF)". This study has evaluated the impact of education scholarships awarded to students from extremely poor families. Preliminary findings indicate that the scholarships have significantly improved the quality of education, increased pass rates in examinations, and notably enhanced students' access to higher education.





Another analytical research titled “Productivity and Financial Trends of All Active Partner Organizations (POs)” was conducted. For this, the latest financial data from 160 active Partner Organizations were collected across multiple years. Based on this data, the study offers valuable insights into their financial trends, productivity, cost of funds, and service charges.

In addition, a study titled “Effectiveness of Extension Services Provided under the LRMP” analyzes how the adoption of Good Animal Husbandry Practices (GAHP) has impacted the income of farmers. The findings reveal that farmers who received GAHP training have significantly higher incomes compared to those who did not receive this training.

Currently, five research projects are being conducted by the Research and Development Cell. As there has been a growing trend of providing larger loans under the microenterprise loan program of Partner Organizations, the Cell is formulating questionnaires and collecting samples to assess the associated risks.

A survey titled “Assessing the Financing Sources for Rural Populations under the Adolescent Program” is currently underway. Adolescent members of PKSF’s Adolescent Program across all eight divisions of the country have collected data from approximately 33,000 households.

A five-day training program on Research Methodology was organized to enhance the research capacity of PKSF officials at various levels. Following this, a research project titled “An Assessment of the Changes in the Standard of Living of the Ultra Poor” is currently underway.

In addition, two surveys are currently underway: one on the impact of PKSF’s medical expense reimbursement facility, and the other titled “Diversification of Content in PKSF Porikroma”.

A research project titled “Determining Appropriate Service Charge Rate and Cost Structure Analysis” has already been completed in partnership with the Center for Microfinance and Development (CMD) of the University of Dhaka.

Training activities aim to accelerate the overall activities of PKSF through skill enhancement and professional development...

TRAINING

Training serves as an effective means of refining one's abilities and acquiring new knowledge and techniques by providing insights into hands-on experiences. It increases employees' motivation, improves their performance, and equips them to tackle new challenges.

In the fiscal year 2023-2024, PKSF officials participated in 35 training programs, 22 workshops, and 18 seminars held within the country. These covered a wide range of topics, including English Language for Professionals, Financial Management, Advanced Microsoft Excel, Public Procurement Management, Leadership Skills Development, Graphic Design, Monitoring and Evaluation System Design and Management, Project Feasibility Study, Development Management, Environmental and Social Safeguards for Microenterprises, Certified Information Systems Auditor, Rural Development and Poverty Alleviation, Disaster and Climate Risk Management in Microenterprises, Sanjibani Training, Climate Finance Access and Mobilization in Bangladesh, and Business Management and Financial Analysis.





In the past fiscal year, 115 PKSf officials participated in various international training programs, workshops, and seminars. These included 'Project Management and Leadership for Development Professionals' and 'Milk Processing and Entrepreneurship' in Thailand; 'Waste Management' in both Thailand and Turkey; 'Conference of the Parties (COP)' in the UAE; 'Credit Guarantee Fund' in South Korea; 'Street Food Processing and Food Safety' in Malaysia; 'Agro-Ecological Farming and Agroforestry' in India; 'Accessing Climate Finance' in Australia; and 'Management of Agricultural and Rural Development Projects' in China.

Capacity building of PO staff

Classroom-based Training: In FY 2023–24, a total of 742 high- and mid-level officials from POs received training in 35 batches on 11 classroom-based training courses.

Executive Leadership Development: To ensure institutional sustainability by facilitating the emergence of new leadership, a five-day training course titled 'Leadership for Development Professionals' was conducted for high- and mid-level PO officials. Zonal Managers, Assistant Directors, and senior officials of POs participated in this course. The course generated a highly positive response through dynamic presentations by renowned trainers of the country.

Training on 'The Art of Facilitation': A three-day training course titled 'The Art of Facilitation' is designed to enhance the presentation skills of officials involved in conducting training sessions, workshops, and meetings at Partner Organizations. In addition to PKSf's internal resource persons, experienced external facilitators also conduct sessions in this course.

Tour Guide Training: A customized three-day 'Tour Guide' training course (2nd batch) was organized from 26–28 June 2024 at the Hill Cotton Research Center in Bandarban through Integrated Development Foundation (IDF), a PO of PKSf. Upon completion of the training, initiatives were taken to enlist the names of the 25 trained individuals as official tour guides on the website of the District Administration.

Internship Program: In FY 2023–2024, a total of six undergraduate and postgraduate students from various universities, including the University of Dhaka, completed their internships at PKSf.

AUDIT 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 2024, 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 2024, 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 Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. 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 the audit in accordance with ISAs, we exercise professional judgement 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 entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

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

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

Report on Other Legal and Regulatory Requirements

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

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by Palli Karma-Sahayak Foundation (PKSF) so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account;

Place: Dhaka
Date: 11 December 2024



Md. Abdus Satter Sarkar, FCA
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No: 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Financial Position

As at 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
PROPERTIES AND ASSETS			
Non-Current Assets			
Property, plant and equipment	4.00	933,263,914	728,323,864
Investment against provision for earned leave	5.00	311,268,891	286,225,893
Investment against PKSF fund- SF, PSF, DMF	6.00	6,471,500,000	4,468,000,000
Staff house building, computer, car & motor cycle loan	7.00	677,648,696	592,330,404
Loan to POs under core program	8.00	38,329,560,010	36,302,765,251
Loan to POs under project	10.00	16,930,332,124	12,137,782,616
Total Non-Current Assets		63,653,573,635	54,515,428,028
Current Assets			
Loan to POs under core program	8.00	48,801,162,131	47,622,939,762
Loan to POs under capacity building	9.00	453,247	520,934
Loan to POs under project	10.00	14,145,142,149	7,992,174,111
Service charges receivable	11.00	1,552,215,180	1,382,416,626
Interest and other receivables	12.00	357,531,701	176,178,476
Grant receivables	23.00	22,278,606	223,928,057
Advances, Deposits and Prepayments	13.00	4,733,263,626	2,883,560,810
Cash and cash equivalents	14.00	18,415,597,843	13,330,003,673
Total Current Assets		88,027,644,483	73,611,722,449
Total Properties and Assets		151,681,218,118	128,127,150,477

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
CAPITAL FUND AND LIABILITIES			
Capital fund			
Grants	15.00	23,827,502,751	23,676,646,271
Disaster management fund		5,882,477,976	5,572,771,650
Capacity building revolving loan fund (RLF)		100,000,000	100,000,000
Special fund		155,504,835	138,156,802
Programs-support fund		3,273,534,045	3,035,153,153
Retained surplus		42,472,573,204	37,550,483,964
Total Capital Fund		75,711,592,811	70,073,211,840
Non-Current Liabilities			
Microfinance loan under core program	16.00	19,641,976,619	19,861,339,126
Loan for projects	17.00	38,930,149,534	26,141,498,750
Provision for interest on microfinance loan	18.00	533,792,136	404,067,048
Provision for interest on loan for projects	19.00	906,262,930	317,606,403
Provision for earned leave	20.00	307,324,545	291,014,181
Deferred income (Grant for assets)	21.00	237,467,975	51,470,856
Total Non-Current Liabilities		60,556,973,739	47,066,996,364
Current Liabilities			
Microfinance loan under core program	16.00	459,690,505	406,357,170
Provision for interest on microfinance loan	18.00	41,247,652	23,270,150
Advance received from development partners	22.00	7,134,671,710	3,513,880,359
Other liabilities	24.00	3,698,762,826	2,914,285,279
Loan loss provision-core program	25.00	3,456,316,142	3,708,271,646
Loan loss provision-capacity building	26.00	453,247	520,934
Loan loss provision-project	27.00	621,509,486	420,356,735
Total Current Liabilities		15,412,651,568	10,986,942,273
Total Capital Fund and Liabilities		151,681,218,118	128,127,150,477

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



Md. Mashiar Rahman
Deputy Managing Director



Md. Fazlul Kader
Managing Director



Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.



Md. Abdus Satter Sarkar, FCA
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No: 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka
Date: 11 December 2024

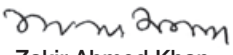
PALLI KARMA-SAHAYAK FOUNDATION (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
INCOME			
Operating Income			
Service charges	28.00	6,755,658,293	5,649,475,879
Grant income	29.00	4,671,817,020	3,782,627,666
		11,427,475,313	9,432,103,545
Non Operating Income			
Interest on bank balance and short term deposit	30.00	1,432,873,480	742,109,388
Other income	31.00	96,652,384	57,434,755
		1,529,525,864	799,544,143
Total		12,957,001,177	10,231,647,688
EXPENDITURE			
General and Administrative Expenses			
Manpower compensation (salaries, allowances & other facilities)	32.00	1,001,222,412	926,384,821
Retirement benefit	33.00	167,502,479	147,091,015
Training, workshop and seminar	34.00	370,420,514	292,641,575
Institutional development and capacity building	35.00	34,521,245	44,873,435
Program and project cost	36.00	4,742,538,983	4,127,346,557
Socio-economic & human capability improvement program	37.00	23,961,434	14,169,057
Monitoring and evaluation	38.00	51,659,937	38,043,972
Occupancy expenses	39.00	26,351,023	21,723,501
Research and publication	40.00	24,506,324	19,795,134
Depreciation	41.00	63,425,176	35,713,705
Administrative expenses	42.00	137,466,320	79,297,152
Total		6,643,575,847	5,747,079,924
Loan loss expenses	43.00	-	446,442,067
Financial Cost of Operation			
Borrowing cost	44.00	797,558,213	363,393,385
Bank charges and commission	45.00	8,494,483	6,870,156
Total		806,052,696	370,263,541
Total Expenditure		7,449,628,543	6,563,785,532
Excesses of Income over Expenditures		5,507,372,634	3,667,862,156


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


Md. Mashiar Rahman
Deputy Managing Director


Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.


Md. Abdus Satter Sarkar, FCA
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No: 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka
Date: 11 December 2024

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Cash Flows For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		30 June 2024	30 June 2023
A. Cash flow from operating activities			
Excess of income over expenditure (surplus)		5,507,372,634	3,667,862,156
Add: Adjustment for items not involving the movement of cash	46.00	7,319,762	497,013,425
Surplus before changes in operating activities		5,514,692,396	4,164,875,581
Changes in operating activities			
(Increase)/decrease in assets other than loan to POs	47.00	(2,286,172,888)	(750,555,544)
(Increase)/decrease in loans to POs - current portion	48.00	(7,331,122,720)	(16,581,848,521)
(Increase)/decrease in loans to POs - non current portion	49.00	(6,819,344,267)	(733,276,831)
		(16,436,639,875)	(18,065,680,896)
Increase/(decrease) in current liabilities	50.00	802,455,049	561,505,452
Increase/(decrease) in non-current liabilities	51.00	718,381,615	283,004,611
		1,520,836,664	844,510,063
Net cash flows from operating activities		(9,401,110,814)	(13,056,295,252)
B. Cash flows from investing activities			
Acquisition of property, plant and equipment	4.00	(268,577,033)	(58,745,288)
Sale proceed of property, plant and equipment		1,909,001	760,725
(Increase)/decrease investment against provision for earn leave		(25,042,997)	(21,628,150)
(Increase)/decrease investment against PKSF fund		(2,003,500,000)	88,000,000
Net cash used in investing activities		(2,295,211,029)	8,387,287
C. Cash flows from financing activities			
Grant received		150,856,480	184,123,000
Increase/(decrease) advance received from development partners		3,620,791,351	533,573,542
(Increase)/decrease in grant receivable		201,649,451	(118,746,123)
Increase/(decrease) in grant for assets		185,997,119	3,496,084
Microfinance loan repaid	52.00	(459,690,504)	(406,357,170)
Microfinance loan received	52.00	13,082,312,116	14,240,783,750
Net cash flows from financing activities		16,781,916,013	14,436,873,083
Net increase/(decrease) in cash and cash equivalents		5,085,594,170	1,388,965,118
Opening cash and cash equivalents		13,330,003,673	11,941,038,554
Closing cash and cash equivalents		18,415,597,843	13,330,003,673


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


Md. Mashiar Rahman
Deputy Managing Director


Md. Fazlul Kader
Managing Director


Zakir Ahmed Khan
Chairman

Signed in terms of our separate report annexed.


Md. Abdus Satter Sarkar, FCA
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No: 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka
Date: 11 December 2024

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2024

Particulars	GRANTS					
	Establishment Grants		UPP	RNPPO	REDP	MEL
	GOB (Own sources)	"GOB (USAID PL-480)"	"GOB (Own sources)"	GOB (IDA)	GOB (DFID)	GOB (Own sources)
Balance as at 01 July 2023	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
Fund received during the year 2023-2024	-	-	-	-	-	-
Surplus for the year 2023-2024	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Balance as at 30 June 2024	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
Balance as at 01 July 2022	1,100,000,000	650,000,000	4,168,200,000	642,320,100	44,820,000	3,750,000,000
Fund received during the year 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

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2024

Particulars	GRANTS						Total
	KGF	ENRICH	SEP	LRL	LRL(2nd Phase)	LICHSP	
	GOB (KFAED)	GOB	IDA	GOB	GOB	IDA	
Balance as at 01 July 2023	819,900,000	1,647,440,171	799,966,000	5,000,000,000	5,000,000,000	54,000,000	23,676,646,271
Fund received during the year 2023-2024	-	-	150,856,480	-	-	-	150,856,480
Surplus for the year 2023-2024	-	-	-	-	-	-	-
Transfer to disaster management fund	-	-	-	-	-	-	-
Transfer to special fund	-	-	-	-	-	-	-
Transfer to programs support fund	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Balance as at 30 June 2024	819,900,000	1,647,440,171	950,822,480	5,000,000,000	5,000,000,000	54,000,000	23,827,502,751
Balance as at 01 July 2022	819,900,000	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	819,900,000	1,647,440,171	799,966,000	5,000,000,000	5,000,000,000	54,000,000	23,676,646,271

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

Statement of Changes in Equity

For the year ended 30 June 2024

Particulars	Disaster Management Fund	Capacity Building Revolving Loan	Programs Support Fund	Special Fund	Retained Surplus	Grand Total
Balance as at 01 July 2023	5,572,771,650	100,000,000	3,035,153,153	138,156,802	37,550,483,964	70,073,211,840
Fund received during the year 2023-2024	-	-	-	-	-	150,856,480
Surplus for the year 2023-2024	254,632,600	-	238,380,892	11,840,660	5,002,518,482	5,507,372,634
Transfer to disaster management fund	55,073,726	-	-	-	(55,073,726)	-
Transfer to special fund	-	-	-	5,507,373	(5,507,373)	-
Transfer to programs support fund	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	(19,848,143)	(19,848,143)
Balance as at 30 June 2024	5,882,477,976	100,000,000	3,273,534,045	155,504,835	42,472,573,204	75,711,592,811
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

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



Md. Mashiar Rahman
Deputy Managing Director



Md. Fazlul Kader
Managing Director

Signed in terms of our separate report annexed.



Zakir Ahmed Khan
Chairman



Md. Abdus Satter Sarkar, FCA
Partner

Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No: 1522
Firm Registration No. P-46323
DVC: 2412151522AS120720

Place: Dhaka

Date: 11 December 2024

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 2024 and all balances have been stated in terms of the value of the Bangladeshi Taka as at 30 June 2024.

Particulars	Amount in Taka	
	2024	2023
Results for the year		
Total income	12,957,001,177	10,231,647,688
Total expenditure	7,449,628,543	6,563,785,532
Excess of income over expenditure (Surplus)	5,507,372,634	3,667,862,156
At the end of the year		
Total loan to Partner Organizations (POs)	118,206,649,661	104,056,182,674
Loan to POs (OOSA)	743,953,746	750,160,465
Loan to POs (BIPOOL)	639,666,647	752,166,647
Loan to PO under Category -Large	99,164,958,663	83,484,987,747
Loan to PO under Category-Medium	8,523,908,691	10,258,948,590
Loan to PO under Category-Small	9,134,161,914	8,809,919,225
Project wise details breakdown are as follows:		
Loan to POs under rural microcredit borrowers (RMC)	963,239,513	1,082,516,545
Loan to POs under urban microcredit borrowers (UMC)	27,300,000	27,300,000
Loan to POs under Jagoron	31,007,873,750	26,477,630,000
Loan to Ultra Poor Programm UPP (GoB)	144,836,638	146,336,637
Loan to POs under Buniad	5,361,516,287	4,776,399,614
Loan for RMTP Special ME	949,100,000	-
Loan to POs under ME-GoB	119,666,500	121,808,168
Loan to POs under Agrosor	27,614,624,722	23,685,206,722
Loan to POs under Capacity Building	453,247	520,934
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	6,129,500,000	6,154,500,000
Loan to POs under MFTSP	-	600,000
Loan to POs under MFMSFP	90,600,000	90,800,000
Loan to POs under DMF	46,986,332	36,806,664
Loan to POs under PLDP-II	87,466,666	87,466,666
Loan to POs & Non-POs under LIFT	290,551,038	523,093,531
Loan to POs under Innovative Agricultural Initiatives	113,795,008	171,118,338
Loan to POs under ENRICH	5,223,386,350	4,610,570,521
Loan to POs under KGF	820,000,000	437,000,000
Loan to POs under Sanitation Development	15,750,000	55,400,000
Loan to POs under Abason	3,209,090,977	2,366,727,323
Loan to POs under Agricultural Mechanization	40,000,000	65,041,666
Loan to POs under SEP	1,471,415,979	3,028,877,609
Loan to POs under LICHSP	633,849,976	968,099,968
Loan to POs under Elderly People Income Generation	2,400,000	35,250,000
Loan to POs under MDP	3,108,050,000	7,669,350,000
Loan to POs under ECCCP-FLOOD	139,888,362	165,388,868
Loan to POs under LRL	8,500,000	1,456,893,750
Loan to POs under LRL (2nd Phase)	1,500,000,000	3,500,000,000
Loan to POs under RAISE	10,840,050,000	7,268,500,000
Loan to POs under BD Rural WASH	7,242,608,318	3,694,479,150
Loan to POs under SL-ME	57,900,000	96,700,000
Loan to POs under PACE: Start Up Capital	40,700,000	67,800,000
Loan to POs under MFCE	10,887,550,000	5,170,000,000
	118,206,649,661	104,056,182,674
Capital fund	75,711,592,811	70,073,211,840
Total properties and assets	151,681,218,118	128,127,150,477
Returns		
Surplus as % of average capital fund	7.56%	5.38%
Surplus as % of average portfolio	4.96%	3.84%
Surplus as % of average total assets	3.94%	3.10%
Ratios		
Cumulative loan collection ratio on total dues	99.70%	99.60%
Loan collection ratio on current dues	98.61%	97.54%
Current ratio	5.71:1	6.70:1
Debt/equity ratio	0.77:1	0.66:1
Debt service cover ratio	7.91 times	11.09 times
General and administrative expenses as % of average portfolio	5.98%	6.02%
Total loan principal affected by arrears as % of outstanding portfolio	1.38%	1.92%
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 of 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		2,611,067,202		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		86,741,067,323		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	
2023-2024	12,957,001,177		7,449,628,543		5,507,372,634		57.50		75,531,201,400		118,206,649,661		9.86		6.30	

Palli Karma-Sahayak Foundation (PKSF)

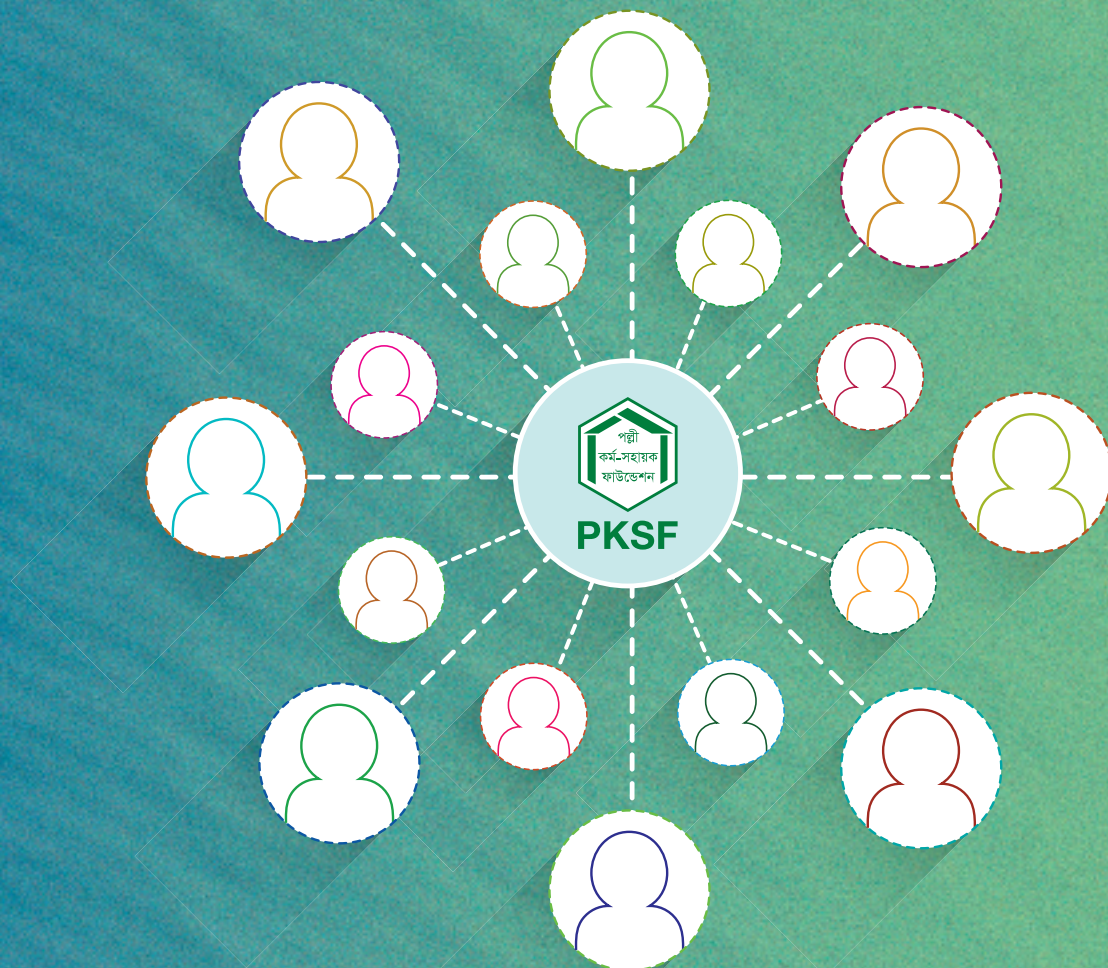
Financial Analysis

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	1,477,728,821	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	1,753,015,677	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
2023-2024	11,427,475,313	7,449,628,543	3,977,846,770	153.40

III. Operating achievement (Field Level):

Description	Financial year 2023-2024		Financial year 2022-2023	
	Addition/(Drop)	Cumulative	Addition/(Drop)	Cumulative
		at year-end		at year-end
Partner organization	(3)	284	7	287
No of borrowers	827,861	15,191,412	876,867	14,363,551
Geographical coverage				
District	-	64	-	64
Loan disbursement (Tk.)	1,148,129,223,000	7,596,215,700,000	1,044,152,946,000	6,448,086,477,000
Loan realization (Tk.)	1,075,844,039,000	6,882,634,900,000	928,699,325,000	5,806,790,861,000



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 Gramunnyan Karmasuchi)**
65, Shahid Smriti Sorak
Barguna-8700
Contact: (0448) 62828, 01733-347999
Email: sangramngo@yahoo.com

Barishal District

3. **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
Web: www.bdsbd.org
4. **Integrated Community Development Association (ICDA)**
Shikhok Bhaban (2nd floor)
Fakirbari Road, Barishal
Contact: 0431-2173088, 01727-063430
Email: icda_bd@yahoo.com

5. **Rural Development Organization (RDO)**
Thana Road, Vill & Post & P.S: Muladi, Barishal

Bhola District

6. **Grameen Jano Unnayan Sangstha (GJUS)**
Altajer Rahman Road, Charnoabad, Bhola
Contact: (0491) 62169, 01914-059478
Email: gjus.1997@gmail.com
Web: www.gjus-bd.org
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, 01716-886119
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, House: 1, Masimpur
Post: Pirojpur, Pirojpur-8500
Contact: +8804-6162766, 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
17. **Mamata**
House: 13, Lane: 01, Road: 01, Block: L
Halisahar Housing Estate, Chattogram
Contact: 02-333329544, 02-333327295
Email: mamatahq@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. **Protyyashi**
Syed Bari, 903/A, Omar Ali Matabbar Road
Chandgaon, Chattogram-4212
Contact: 01817-292445, 01819-326206
Email: protyyashi.ctg@gmail.com
Web: www.protyyashi.org
21. **Young Power in Social Action (YPSA)**
House: F-10 (P), Road: 13, Block: B
Chandgaon R/A, Chattogram-4212
Contact: 01711-825068, 01819-321432
Email: info@ypsa.org

Cumilla District

- 22. Ansar Ali Foundation for Integrated Development (AFID)**
Shimpur, Adarsha Sadar
Cumilla-3505
Contact: 01720-527960
Email: afdshimpur@yahoo.com
- 23. Association for Integrated Development-Comilla (Aid-Comilla)**
Raghupur (South of Bakhrabad Gas Head Office), Rajapara, Jagannathpur
Cumilla Sadar, Cumilla-3500
Contact: 01713-018973
Email: aidshafali@yahoo.com
- 24. Basic Aid for Local Action King Association (BALAKA)**
Asmania Bazar, Narandia, Titas
Cumilla-3519
Contact: 01824-741446
Email: balakaashmania@gmail.com
- 25. PAGE Development Centre**
67/58, Nahar Plaza (7th floor)
Nazrul Avenue, Kandarpar
Cumilla-3500
Contact: (081) 76323, 77093, 01712-243257
Email: pageed2023@gmail.com
- 26. People's Welfare Foundation**
Kaitra, Laksham, Cumilla
Contact: 01817-293177
Email: hoque.emdad@gmail.com
- 27. Kotwali Thana Central Co-operative Association Ltd.**
Old Abhoy Asram
Cumilla Sadar, Cumilla
Contact: 081-76471, 01712-297216
Email: ktccaltd@yahoo.com

Cox's Bazar District

- 28. 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

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

Noakhali District

- 30. 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
- 31. 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

- 32. 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

- 33. 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
- 34. ANANDO**
13/A/4A, Babar Road (1st Floor)
Block-B, Mohammadpur, Dhaka-1207
Contact: 02-8-119760
E-mail: anando@citechco.net
Web: www.anando-bd.org
- 35. Alternative Development Initiative**
House: 58 (4th floor)
Road-3, Block-B, Niketon, Gulshan-01, Dhaka-1212
Contact: 01711-813470, 01321-134960
Email: adi.bd.org@gmail.com
Web: www.adibd.org
- 36. Association for Renovation of Community Health Education Services (ARCHES)**
House: 44 (Ground Floor), Road: 12
Shekhertek, Adabor, Dhaka-1207
Contact: 01720-576003
Email: arches.sirajgonj@gmail.com

37. **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
38. **Bangla German Sampreeti (BGS)**
4/16 (1st Floor), Block: B, Humayun Road
Mohammadpur, Dhaka-1207
Contact: 01857-823807
Email: bgs.info1990@gmail.com
39. **BASA Foundation**
House: 42, Road: 04, Priyanka Runway City
Bounia, Turag, Dhaka-1230
Contact: 01711-528281, 01730-044967
Email: islambasa@gmail.com
Web: www.basango.org
40. **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
41. **Bangladesh Extension Education Services**
House: 8/B, Road: 29, Gulshan-1
Dhaka-1212
Contact: 01308-623789, 02-222289732-3
Email: beesmf@gmail.com, info@beesbd.org
Web: www.bees-bd.org
42. **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
43. **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
44. **CARSA Foundation**
749, Satmasjid Road, Dhanmondi R/A, Dhaka
Contact: 8120634, 01713-204682
Email: carsafoundation@yahoo.com
45. **Centre for Advanced Research and Social Action**
House: 29, Road: 1, Dhanmondi R/A, Dhaka
Contact: 01863-058818, 01711-219181
Email: carsa95@yahoo.com
46. **Centre for Community Development Assistance (CCDA)**
House no-1/8 (Block-G), Lalmatia Housing
Estate, Dhaka-1207
Contact: 8100726, 8713137, 01714-166125
Email: ccdabd@yahoo.com
47. **Centre for Development Innovation and Practices (CDIP)**
House: 22/9, Block: B, Babar Road
Mohammadpur, Dhaka-1207
Contact: 02-48118633, 02-48118634
Email: cdipbd@gmail.com, info@cdipbd.org
Web: www.cdipbd.org
48. **Centre for Mass Education in Science**
5/4, Block: F, Lalmatia
Dhaka-1207
Contact: 01711-439324, 01710-974704
Email: cmesmcw@gmail.com
Web: www.cmesbd.org
49. **CEDAR (Concern for Environmental Development & Research)**
768, Satmasjid Road
Dhanmondi R/A, Dhaka-1209
Contact: 9121504, 9145667
01713-002426, 01715-150509
Email: cedarbangladesh@gmail.com
50. **COAST Foundation**
Metro Melody, House: 13 (1st floor)
Road: 2, Shyamoli, Dhaka-1207
Contact: 02-58150082, 58152790
01711- 529792, 01713-328815
Fax: 88-02-9129395
Email: info@coastbd.org
Web: www.coastbd.org
51. **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@dorpbdo.org, Web: www.dorpbdo.org
52. **DAM Foundation for Economic Development**
House: 852, Road: 13, Baitul Aman Housing
Society, Adabor, Dhaka-1207
Contact: 01811-480008, 01811-480101
88-02-55010300
Email: dfed@ahsaniamission.org.bd
53. **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

54. Family Development Services & Research

House: 216, Ashkona Medical Road
Dakhinkhan, Ashkona, Dhaka-1230
Contact: 01818-845037, 01718-712128
Email: fdsrho@gmail.com

55. 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: 01715-151749

56. Gono Kallayan Trust (GKT)

Holding No: 0010-01, Dr Amartya Sen Road
Purbo Dashara, Manikganj-1800
Contact: 01711-547780, 01733-076000

Liaison office

19-20, Adorsa Chayaneer Housing Society
Ring Road, Shyamoli, Dhaka-1207
Contact: 58155075, 9115747
Fax: 880-2-58155095
Email: gkt@bdcom.com
gktmfi@yahoo.com, gktorg@gmail.com

57. Gono Unnayan Prochesta (GUP)

13A/3A, Babar Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +88-02-41022984, 01716-261398
Email: info@gupbd.org

58. 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

59. 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

60. 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

61. Padakhep Manabik Unnayan Kendra

S Tower, House: 28/1
West Tejturi Bazar, Tejgaon
Dhaka-1215
Contact: 8151124-6, 88-0258151126
01730-024515, Email: info@padakhep.org
Web: www.padakhep.org

62. Pally Bikash Kendra

Wasi Tower (11th floor), 572/K
Mirpur DOHS Road, (Beside ECB Chatter)
Matikata, Dhaka Cantt, Dhaka-1206
Contact: 01713-337660, 01796-619723
Email: pbk@pbk-bd.org, khaledashams@pbk-bd.org
Web: www.pbk-bd.org

63. 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

64. Palli Shishu Foundation of Bangladesh

Dr. Tofayel Palli Shishu Bhaban
House: 6A, Barabagh, Section: 2, Mirpur, Dhaka
Contact: 01819-220580, 01782-177056
Email: psf.micro@gmail.com
Web: www.pallishishu.org

65. Pidim Foundation

Plot: A-76, Road: W-1, Block-A
Eastern Housing, Pallabi Phase-2
Rupnagar, Mirpur, Dhaka-1216
Contact: 02-48033210, 01713-337670
01727-780064, Fax: 880-2-8018144
Email: pidimfoundation.bd@gmail.com

66. 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

67. 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

68. 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

69. 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

- 70. SHEVA Nari O Shishu Kallyan Kendra**
84, Kazi Nazrul Islam Avenue
Tejgaon, Dhaka-1215
Contact: 9114497, 01711-560065
Email: sheva@bol-online.com
Web: www.shevabd.org
- 71. Social Upliftment Society (SUS)**
C-25, Jaleshwar, Shimultala
Savar, Dhaka-1340
Contact: 01844-644433
Email: sushelp360@gmail.com
Web: www.sus-bd.org
- 72. Society for Development Initiatives (SDI)**
Motaleb Tower (3rd floor), House: 34
North Adabar, Mohammadpur, Dhaka-1207
Contact: 01711-815053, 01730-330703
Email: sdi.hoffice@gmail.com
Web: www.sdi-bd.org
- 73. Society for Project Implementation Research Evaluation & Training (SOPIRET)**
A/1, House:85, Road:4, Block:B
Banani R/A, Dhaka
Contact: +8802223382388, 01709-932870
Email: sopiret@gmail.com
- 74. 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
- 75. 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
- 76. Sojag (Somaj-O-Jati Gathan)**
Village & Post: Shailan, Dhamrai, Dhaka
Contact: 01713-005314, 01730-038501
Email: info@sojag.org
- 77. 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
- 78. TARANGO**
282/5, 1st Colony, Mazar Road
Mirpur-1, Dhaka-1216
Contact: 02-48040914, 01715-024110
Email: wedptar@yahoo.com
Web: www.tarango.org
- 79. 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
- 80. 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
- 81. Uttara Development Programme Society**
5/10, Humayun Road
Block-B, Mohammadpur, Dhaka-1207
Contact: +88-02-223310389, 01977-419110
Email: udps_dhaka@yahoo.com
Web: www.udps.org.bd
- 82. Village Education Resource Centre (VERC)**
B-30, Ekhlash Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Contact: 88-02-223371216, 01713-030885
Email: info@vercbd.org, verc@bangla.net
Web: www.vercbd.org
- 83. WAVE Foundation**
22/13B, Block-B, Khilji Road
Mohammadpur, Dhaka-1207
Contact: 58151620, 48110103, 01713-040083
Email: info@wavefoundationbd.org
Web: www.wavefoundationbd.org
- 84. Annesa Foundation (AF)**
31/2, Senpara Parbata, Mirpur-10
Dhaka-1216
- 85. OSDER (Organization for Social Development and Research)**
24/2, Eskaton Garden, Dhaka-1000
- 86. Assistance for Social Organization and Development (ASOD)**
Gazi Khurshid Bay Bhaban
8/4-A (1st Floor), Block-B, Lalmatia, Dhaka-1207
- 87. Development Center International (DCI)**
House: 557, Road: 9
Baitul Aman Housing Society
Adabor, Mohammadpur, Dhaka-1207

- 88. Gonoshasthaya Kendra**
Mirzanagar, Via Savar Cantonment
Savar, Dhaka-1344, Contact: 01752-004655
Email: infogkhq@gmail.com
Web: www.gonoshasthayakendra.com
- 89. Leya Health & Education Development Foundation**
24 New Chasara, Dopapatti Road
Jamtala, Narayanganj
Contact: 01713-068891
Email: leyafoundation@yahoo.com
- 90. Manabik Sahajya Sangstha**
SEL Center, 29, West Panthapath (3rd floor)
Dhaka- 1205, Contact: 02-41020921-22
Email: manabik@bangla.net, Web: www.mssbd.org
- 91. Proshika Manabik Unnayan Kendra**
Proshika Bhaban, I/1-GA, Section-2
Mirpur, Dhaka-1216
Contact: 01888-000285-6
Email: pmuk@proshikabd.com
Web: www.proshikabd.com
- 92. Sajida Foundation**
OTOBI Center (5th floor), Plot: 12
Block: CWS (C), Gulshan South Avenue
Gulshan-1, Dhaka-1212
Contact: 02-222-290513, 02-222-263165
02-222-291511
Email: sajida@sajidafoundation.org
Web: www.sajidafoundation.org
- 93. Shakti Foundation for Disadvantaged Women**
House: 4, Road: 1, Block-A
Section-11, Mirpur, Dhaka-1216
Contact: 02-8810700, 01819-218267
Fax: 88-02-58052032
Email: info@shakti.org.bd, Web: www.shakti.org.bd
- 94. Swanirvar Bangladesh**
5/5, Block-C, Lalmatia, Dhaka-1207
Contact: 02-9116558, 9116808

Faridpur District

- 95. Amra Kaj Kory (AKK)**
Rowshonara Manjil, House: 04/08
North Tepakhola, Faridpur Sadar, Faridpur
Contact: 0631-63944, 01731-187569
01712-001233, 01719-628883
Fax: 88-0631-63944
Email: amrakajkory@yahoo.com
- 96. Palli Progati Shahayak Samity**
Shapla Sarak, Alipur, Faridpur Sadar, Faridpur
Contact: (0631) 64304, 01712-162711,
01970-244066
Email: ppssfaridpur@yahoo.com
Web: www.ppssbd.org

- 97. 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

Kishoreganj District

- 98. Society for Family Happiness and Prosperity (FHP)**
Vill: Darikandi, Post & Upazila: Bajitpur, Kishoreganj
Contact: 01733-063300, 01733-063325
Email: fhp_society@yahoo.com
- 99. Organization for Rural Advancement (ORA)**
Gaminee Textile Road, Gaital, Kishoreganj
Liaison office
Flat:CD-3, Casero Mohona,75, West Dhanmondi
(Sankar), Mohammadpur, Dhaka-1207
Contact: 01712-153057, 01711-622609
Email: oradhakaora@yahoo.com
- 100. Association for Social Advancement Program (ASAP)**
Alamgir Hossain Road, Gaital, Kishoreganj
- 101. Gono Unnayan Committee (GUC)**
Vill: Usmanpur, Post: Bangalpara
P.S: Oustagram, Kishoreganj-2300

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. 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
- 105. Grameen Seba Sangstha (GSS)**
Vill&Post: Betila
Manikganj Sada, Manikganj
Contact: 01715-186715
Email: gssmanikgonj@gmail.com

106. Socio Economic Development Action Program (SEDAP)

Paradise Hall Road, Singair, Manikganj
Contact: 01673-327616, 01627-189057

107. Samaj Kallyan O Polli Unnayan Sangha (SPUS)

Rupsha, Shibbalay, Manikganj

Munshiganj District**108. Aram Foundation**

Bhabar Char, College Road, Gazaria
Munshiganj, Contact: 01778-645455

Rajbari District**109. VPKA Foundation**

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

110. 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

Shariatpur District**111. Naria Unnayan Samity (NUSA)**

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

112. SDS (Shariatpur Development Society)

Sadar Road, Shariatpur-8000
Contact: (0601) 61654, 01754-446907
Email: sds.shariatpur@gmail.com, info@sdsbd.org
Web: www.sdsbd.org

Tangail District**113. Samajik Seba Shonghothon**

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

114. Samannita Unnayan Seba Sangathan (SUSS)

Sathi Cinema Hall Road, Madhupur, Tangail
Contact: 09228- 56326, 01711-447028
Email: susstangail@gmail.com

115. Social Advancement Through Unity-SATU

SATU Tower, Main Road
Tangail-1990
Contact: 88-0921-63674, 01711-567393
Email: satu@bol-online.com
ddhr.satungo@gmail.com
Web: www.satu-bd.org

116. 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

117. Tangail Samaj Unnayan Sangstha (TSUS)

Ashekpur, Main Road, Tangail

KHULNA DIVISION**Bagerhat District****118. Habited and Economy Lifting Program (HELP)**

Plot No: 36, 37 & 38
BSCIC Industrial Estate, Bagerhat
Contact: 880-468-62634, 01711-155759

119. LIFE Association

Badhal, Kochua, Bagerhat

120. Shaplaful

Dashani, Bagerhat-9300, Contact: 01711-965829
Email: sfngo15@gmail.com

121. Village Development Foundation (VDF)

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

Chuadanga District**122. Atmabiswas**

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

123. Jana Kallayan Sangstha (JKS)

Yatimkhana Road, Chuadanga-7200
Contact: 01733-059033
Email: jksbangladesh@yahoo.com
Web: www.jks-bd.org

Jashore District**124. Ad-din Welfare Centre**

Chanchra Check Post, Pulerhat
Jashore-7400
Contact: 042777-63694-5, 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

125. Agragati

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

126. Bandhu Kallyan Foundation

Rajghat, Nowapara Municipal Area, Abhaynagar, Jashore
Contact: 02-42144285-86, 01711-838071
Email: bkfmfi@gmail.com; Web: www.bkfbd.org

127. Jagorani Chakra Foundation

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

128. Rural Reconstruction Foundation (RRF)

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

129. Samadhan

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

130. 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

131. SAVIOUR

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

Jhenaidah District**132. 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

133. Srizony Foundation

111, Pabahati Road, Jhenaidah-7300
Contact: 02-477747270-2, 01926-888666
Email: srizonyed@gmail.com

134. Consciousness Raising Centre (CRC)

Arappur, Chaklapara (Near Shaheed Amrity Bidha Pith), Jhenaidah-7300

Khulna District**135. 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

136. Progoti Samajkallayan Sangstha (PSS)

Vill.: Baruna, PO: Baruna Bazar, Dumuria, Khulna
Contact: 01714-662835
Email: progoti1978khulna@gmail.com

137. Unnayan

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

138. 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

139. 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

Kushtia District**140. 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

141. 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

142. KPUS (Kushtia Palli Unnayan Sangstha)

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

143. SETU

749, Road:8, Baitul Aman Housing Society
Adabor, Dhaka-1207
Contact: (071) 62029, 61610
01720-507636, 01720-507700
Email: info@setubd.org
setu.orgbd@yahoo.com
Web: www.setubd.org

144. Shiropa Development Society

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

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

Sofia House, Dadapur Road, Turn of Kanabil, Kushtia
Contact: 01716-078753
Email: pipasakus@gmail.com

Magura District**146. ROVA Foundation**

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

Meherpur District**147. 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

148. Palashipara Samaj Kallayan Samity

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

Satkhira District**149. Manab Sampad Unnayan Kendra**

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

150. Nowabenki Gonomukhi Foundation

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

151. Satkhira Unnayan Sangstha (SUS)

Post & P.S: Tala, Satkhira
Contact: 01711-453559, 01711-829492
Email: sus_ngo@yahoo.com
Web: www.susbangladesh.org

152. Unnayan Prochesta

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

153. Usha

Puratan Satkhira, Satkhira Sadar, Satkhira
Contact: 01712-574636
Email: usa.satkhira@gmail.com

MYMENSINGH DIVISION**Jamalpur District****154. PROGRESS (Ackti Samaj Unnayanmulak Sangstha)**

Bage Abed More, Kazir Akh, Jamalpur Sadar, Jamalpur
Contact: 02-998822109, 01713-561242
Email: progressmf@yahoo.com
Web: www.progressbd.org

Mymensingh District**155. 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 (1st floor), Road: 1 (North)
New DOHS, Mahakhali, Dhaka-1206

156. Grameen Manobik Unnayan Sangstha (GRAMAUS)

Kaniz Mohol, 102, DB Road
Sehra Munshibari, Mymensingh
Contact: 02-996662993, 01778-055535
Email: gramausbd@gmail.com
Web: www.gramausbd.org

157. Parashmoni Samajik Unnayan Sangstha

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

158. Adarsha Samaj Sheba Sangstha (ASSS)

Muslim Manjel, House: 6
R.K Mission Road, Mymensingh

159. Rural Development Trust (RDT)

Thana Road, P.S: Trishal, Mymensingh

Netrokona District**160. Sabalamby Unnayan Samity**

Shibganj Road, Netrokona-2400
Contact: 0951-61566, 01713-036730
Email: sabalambysus@yahoo.com
Web: www.sabalamby.org

Sherpur District**161. Rural Development Sangstha (RDS)**

49, Grida Narayanpur, Sherpur Town, Sherpur-2100
Contact: 0931-62404, 01711-186703
Email: rdssher@gmail.com

RAJSHAHI DIVISION



Bogura District

162. Focus Society

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

163. Gram Unnayan Karma (GUK)

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

164. Noble Education and Literary Society

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

Chapainawabganj District

165. Proyas Manobik Unnayan Society

Belepukur, Chapainawabganj-6300
Contact: 01714-029484, 01725-620721
Email: proyasbd@gmail.com
Web: www.proyas.org

Joypurhat District

166. Ahead Social Organization (ASO)

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

167. JAKAS Foundation

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

168. Joypurhat Rural Development Movement (JRDm)

House: 476/1, Chowdhury Para, Purbo 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

169. Barendrabhumi Samaj Unnayan Sangstha

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

170. Dabi Moulik Unnayan Sangstha

Chakrampur, Kathaltoli
Santahar Road, Naogaon-6500
Contact: 01716-564646, 01717-548514
Email: dabi@rocketmail.com

171. MOUSUMI

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

Natore District

172. Access Towards Livelihood and Welfare Organisation (ALWO)

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

173. AVA DEVELOPMENT SOCIETY

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

Pabna District

174. Organisation for Social Advancement and Cultural Activities (OSACA)

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

175. Pabna Protishsruti

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

176. Programme for Community Development (PCD)

Radhanagar, Moktob More, Pabna
Contact: 01880-095404, 01716-535081
Email: pcdpabna18@gmail.com

177. Anannya Samaj Kallyan Songstha

Anannya Centre, Dhaka Road, Shalgaria, Pabna

178. Nijpath (Nirassoir Janatar Pashe Thaki)

Pabna Road (Aronkhola), Iswardi, Pabna

179. Sramojibi O Dustha Kallayan Sangstha

Vill: Chakla, Post: Punduria-6682
(Via Kashinathpur), Bera, Pabna

Rajshahi District

180. Centre for Action Research Barind (CARB)

Holding No: 35, Terokhadia
Cantonment Road, Rajpara, Rajshahi
Contact: 02-588856505, 01720-507676
Email: carbdbd@gmail.com
Web: www.carb-bd.com

181. MANAB SEBA OVIJAN

Mohisbathan, Rajshahi Court-6201
Rajpara, Rajshahi
Contact: 01721-380675

182. Organization for Social and Economical Development (OSD)

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

183. Participatory Development Organization (PDO)

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

184. 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

185. Shapla Gram Unnayan Sangstha

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

186. Shataphool Bangladesh

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

187. Ashrai

615/9, Basila Road (West of An-noor Mosque)
Mohammadpur, Dhaka-1207
Contact: 01711-427219
Email: ashrai@librabd.net
Web: www.ashraibd.org

188. Association for Community Development (ACD)

House: 41, Sagarpara, Rajshahi-6100
Contact: (0721)-770660, 01711-819513

Sirajganj District**189. 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

190. Modern Development Organisation (MDO)

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

191. National Development Program (NDP)

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

192. Programmes for Peoples Development (PPD)

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

193. Sonar Bangla Palli Unnayan Sangstha

Village: Natun Bablapara, P/O: Balshabari
Upazila: Ullapara, Sirajganj
Contact: 01724-952437, 01322-882080
Email: s.b.p.u.sed2014@gmail.com

RANGPUR DIVISION**Dinajpur District****194. 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

195. Come to Work (CTW)

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

196. Gram Bikash Kendra

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

197. Mohila Bohumukhi Shikkha Kendra

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

198. Pollisree

Pollisree Road, Balubari, Dinajpur-5200
Contact: +88-02-589924917, 01511-334466
Email: pollisree@yahoo.com
Web: www.pollisree.org

Gaibandha District**199. 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

200. SKS Foundation

College Road, Uttar Horin Singha, Gaibandha-5700
 Contact: 02-588877630, 01713-484400
 01713-484430, Fax: +88-0541-51492
 Email: sksfoundation@sk-bd.org, kundu@sk-bd.org
 Web: www.sks-bd.org

201. Chinnomul Mohila Samity

Palashbari Road, Gaibandha

202. Gono Kallayan Sawabolambi Sangstha (GKSS)

Post: Sadullapur, Gaibandha
 Contact: 01797-640640

Kurigram District**203. Solidarity**

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

Lalmonirhat District**204. Nazir (Natun Zibon Rochi)**

Airport Road, Harivanga, Lalmonirhat-5500
 Contact: 01715-572371
 Email: nurul_nazir@hotmail.com
 Web: www.nazirbd.org

Nilphamari District**205. 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**206. DRISHTIDAN**

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

207. Suchana Samaj Unnayan Sangstha

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

208. Dudumari Gram Unnayan Sangstha

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

Rangpur District**209. 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

210. 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**211. 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****212. '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

213. 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**214. 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