Annual Work Plan and Budget : FY 2026-27

Program Title	:	Sustainable Microenterprise and Resilient Transformation (SMART) Project
IDA Credit No.	:	7300-BD
Implemented by	:	Paiil Karma-Sahayak Foundation (PKSF)
Period of Implementation	:	2023-2028
Total Cost (IDA & PKSF Part)	:	Total: 36,70,00,00,000.00 (US$ 300,000,000) [IDA: Tk. 30,58,35,00,000.00 (US$ 250,000,000); PKSF: Tk. 6,11,65,00,000.00 (US$ 50,000,000)]
Budget Allocation in Current Year (IDA Part)	:	Tk. 11,12,00,00,000.00

Sl. No.	Description of Main Activity	Unit Basis	Total Target	Total Budget			Target (Physical) FY: 2026-27				Target (Financial) FY: 2026-27				Total (IDA + PKSF) (Financial) FY: 2026-27			Responsible Organization	Remarks
				IDA	PKSF	Total	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Total	IDA	PKSF		
1	2	3	4	5	6	7=5+6	8	9	10	11	12	13	14	15	16=12+13+14+15	17	18	19	20
1.0	**Category-1: Grants under Part 1.1, 1.2 and 1.3 of the Project**																		
	Component-1 (Part 1.1, 1.2 and 1.3 of the Project): *1.1 Enhancing MEs' Environmental-Knowledge Capacity* *1.2 Enhancing Common Facilities and Enabling Environmental Systems for ME Clusters* *1.3 Enabling MEs to Develop a Green Value Chain and Expand Markets for Green Products*	No. of Sub-project	70 Sub-project (80,000 ME)	3,670,031,433	-	3,670,031,433	-	70 sub-project	-	70 sub-project	-	500,000,000	-	549,703,000	**1,049,703,000**	1,049,703,000	-		This component includes Training and capacity building to increase MEs' technical knowledge (Climate vulnerability, good agriculture/livestock/manufacturing practices, certification, branding & markating, RECP Techonology adaption etc.), Awareness-raising campaigns for the project's sustainability and behavioral change, RECP implementation, model ME demonstration; Non–revenue-generating common facilities, Support common facilities that have a critical influence on the productivity of MEs, mobile financing, digitalization, and IOT; enhancing facilities and enabling environmental systems for ME clusters; enabling MEs to develop a green value chain and expand markets for green products, etc. The POs will oversee the implementation of the activities under this component. The total targeted MEs are 80,000.
	Category-1 Sub-total			**3,670,031,433**	-	**3,670,031,433**	-	-	-	-	-	**500,000,000**	-	**549,703,000**	**1,049,703,000**	**1,049,703,000**	-		
2.0	**Category-2: Sub-loans under Part 2.1 of the Project**																		
	Component-2 (Part 2.1 of the Project): Providing Access to Finance for MEs to Enable Green Growth [Line of Credit for Sustainable Climate-Resilient RECP practices and Technologies to Provide Sub-loans	No. of Sub-project	70 Sub-project (80,000 ME)	23,610,535,553	5,871,840,000	29,482,375,553	30 sub-project	40 sub-project	30 sub-project	40 sub-project	1,300,000,000	2,250,000,000	2,800,000,000	4,054,200,000	10,404,200,000	9,185,400,000	1,218,800,000		This component includes a line of credit for sustainable climate-resilient RECP practices and technologies to provide sub-loans. The total targeted MEs are 80,000.
	Category-2 Sub-total			**23,610,535,553**	**5,871,840,000**	**29,482,375,553**	-	-	-	-	**1,300,000,000**	**2,250,000,000**	**2,800,000,000**	**4,054,200,000**	**10,404,200,000**	**9,185,400,000**	**1,218,800,000**		
3.0	**Category-3: Sub-loans under Part 2.2 of the Project**																		
	Component-2 (Part 2.2 of the Project): Providing Access to Finance for MEs to Enable Green Growth	No. of Sub-project	70 Sub-project	1,223,343,811	-	1,223,343,811	30 sub-project	40 sub-project	30 sub-project	40 sub-project	120,000,000	120,000,000	120,000,000	126,300,000	486,300,000	486,300,000	-		This component includes a line of credit for revenue-generating common facilities. The activities under this component will be implemented by the POs.
	Category-3 Sub-total			**1,223,343,811**	-	**1,223,343,811**	-	-	-	-	**120,000,000**	**120,000,000**	**120,000,000**	**126,300,000**	**486,300,000**	**486,300,000**	-	**Palli Karma-Sahayak Foundation (PKSF)**	
4.0	**Category-4: Goods, works, non-consulting services, and consulting services, Incremental Operating Costs and Training for Part 1.1 and Part 3 of the Project**																		
	Component-3: PKSF Project Management, Communications, Monitoring, and Evaluations, and Knowledge Management (Part 3 of the Project)																		
4.1	Staff Salary Including Other Benefits and Severance Allowance *(36 Project Staff)*	No. of Month	60 Month	652,387,832	141,300,000	793,687,832	3 Month	3 Month	3 Month	3 Month	42,651,834	42,651,834	42,651,834	42,651,834	**170,607,335**	136,407,335	34,200,000		
4.2	Office Equipment & Furniture *(Equipment and furniture)*	Lampsum	-	120,183,656	-	120,183,656	-	-	-	-	-	-	-	100,000,000	**100,000,000**	100,000,000	-		
4.3	Administrative Costs: *(Vehicle Rent, Office Utilities, Printing and Stationary, Meeting expenses, etc.)*	Lampsum	-	143,936,281	103,360,000	247,296,281	-	-	-	-	14,057,296	14,057,296	14,057,296	14,057,296	**56,229,184**	29,229,184	27,000,000		This component will ensure that the project is implemented in a timely and effective manner. It will also build capacity at the PKSF, PMU, PO and ME level.
4.4	Communications, Monitoring, and Evaluations: *(Baseline Study, Mid-term Review, Final Impact Assessment, Visit POs and MEs for outcome monitoring, etc.)*	Lampsum	-	69,417,233	-	69,417,233	-	-	-	-	4,375,000	4,375,000	4,375,000	4,375,000	**17,500,000**	17,500,000	-		
4.5	Capacity Building and Knowledge Management and Component-1 (Part 1.1 of the Project-Partial): RECP Consulting Firm: *(Resource Efficient and Cleaner Production (RECP) Assessment and Capacity Building, IOT-based Environmental Parameter Traceability, Communication Activities and Making Documentary, Branding Activities of the Sub-sectors, Feasibility Study on the potential of a Cashless Cluster, etc.)*	Lampsum	-	1,093,664,201	-	1,093,664,201	-	-	-	-	18,915,871	68,915,870	18,915,871	8,712,870	**115,460,481**	115,460,481	-		
	Category-4 Sub-total			**2,079,589,203**	**244,660,000**	**2,324,249,203**	-	-	-	-	**80,000,000**	**130,000,000**	**80,000,000**	**169,797,000**	**459,797,000**	**398,597,000**	**61,200,000**		
	TOTAL			**30,583,500,000**	**6,116,500,000**	**36,700,000,000**	-	-	-	-	**1,500,000,000**	**3,000,000,000**	**3,000,000,000**	**4,900,000,000**	**12,400,000,000**	**11,120,000,000**	**1,280,000,000**		