Poverty Alleviation Through Employment Generation
Who we are

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 by the Government of Bangladesh as a ‘not-for-profit’ company, registered under the Companies Act 1913/1994. The principal objective of PKSF is to provide funds to various organizations for their microcredit programme with a view to help the poor who have no land or any credible material possession. Funds enable them to gain access to resources that lead to employment opportunities and enhancement of their livelihood.

PKSF has a General Body consisting of 15 members and a Governing Body comprising of 7 members. The Governing Body, with the approval and supervision of the General Body, pursues and realizes the objectives of PKSF. The Managing Director is a member of the Governing Body. As the Chief Executive of PKSF, the Managing Director is comprehensively responsible to carry out the functions of the foundation and to implement the programmes within set rules and deadlines.

What we do

PKSF provides assistance to the poor through different non-government, semi-government and government organizations; voluntary agencies and societies; local government bodies; institutions; groups and individuals. These organizations and institutions are largely called as Partner Organization (POs). PKSF, as the leading apex microcredit and capacity development organization in Bangladesh, has till date lent about US$ 1534.16 million (at present value) to its 268 POs covering more than 8.23 million borrowers of which more than 91% are women.

Together with different financial supports such as microcredit, microsavings and microinsurance, PKSF assists its POs in their institutional development. A number of counties and organizations follow standards, guidelines and modalities developed by PKSF. In the last few years, PKSF has diversified its focus on non-credit programmes, such as training, education, health, awareness building, nutrition, direct employment linkages, and marketing supports with the objective to provide all-inclusive services for the persistent betterment of poor.
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From the Desk of the Chairman

The PKSF is now focused on helping the poor to enhance their human dignity by extending to them necessary services and creating an enabling environment so that they can increase their income, protect themselves from income erosion, improve their human capabilities, raise their social standing, and expand their choices. To that end, the PKSF has been supporting expansion of various activities already on stream and adding new aspects and initiatives in respect of both economic and social development. Even in the case of microfinance, the PKSF has further modified its traditional delivery modalities to accommodate the hitherto excluded social groups (e.g. the ultra poor) and types of economic undertakings (e.g. seasonal economic activities such as agriculture).

Health, education and other social issues are being introduced or their scope expanded along with financial and other necessary support provided for income generation within the framework of various on-going programmes supported by the PKSF and implemented by the PKSF partner organizations (POs) such as Programmed Initiative for Monga Eradication (PRIME), Microfinance and Technical Support (MFTS) Project, Microfinance for Marginal and Small Farmers Project (MFMSFP), Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project and Finance for Enterprise Development and Employment Creation (FEDEC) Project. The training department of PKSF has continued to facilitate felt-needs-based training activities for the staff of POs and the people participating in its various programmes. The number of trained hands has been increasing.

Poverty is not only about low income; it is crucially about choices, well-being and human dignity of people. On the income front, the poor suffer from losses of income from time to time due to adverse market behaviour and various other reasons. Recently climate change induced natural hazards such as changing and shifting pattern of rainfall, floods, cyclones, storm surges and salinity ingress, drought, river erosion, etc. are major sources of vulnerability. Bangladesh is one of the most vulnerable countries to climate change. The poor are the most vulnerable to the impacts of climate change. The vulnerability of the affected people is exacerbated each time they suffer from a devastating extreme climatic event and such events are increasing as a consequence of climate change. The cumulative effect of these disasters creates a vicious cycle, pushing the affected non-poor to the ranks of poor, the poor to the ranks of extremely poor, and the extremely poor to the ranks of destitute.

Indeed, the PKSF is going to launch a project titled Community Climate Change Programme (CCCP) under ‘Bangladesh Climate Change Resilience Fund (BCCRF)’. The BCCRF is conceived as a ‘one stop mechanism’ with two funding windows: one is on-budget window for public sector projects and the other is off-budget window for civil society and NGO projects. The PKSF has been given the responsibility to operate the off-budget window. As per the decision of the BBCRF Board, 10% of the total amount available overtime under the Fund will be utilized, under the management of PKSF, for supporting adaptation activities and activities for enhancing the abilities of people to adapt to adverse effects of climate change, implemented through NGOs and CBOs.

In order to reduce the vulnerability of the poor and help them to secure their livelihood from several risks, the PKSF is now also focusing on insurance programmes. A pilot project entitled “Developing Inclusive Insurance Sector Project” (DIISP) is now being implemented. This and other insurance-related piloting activities of the PKSF are concerned with life, health, livestock,
PKSF is now focused on helping the poor to enhance their human dignity by extending to them necessary services and creating an enabling environment so that they can increase their income and protect themselves from income erosion.

and crops of the poor and low-income groups. Emphasis is on minimal documentation requirements and flexible terms. In addition, the livestock insurance programme under the MFMSF project has been formulated with the objective of providing protection to the livestock rearers against the death of their animals. This has started paying dividends for the livestock rearers who have joined the scheme. A wide range of other services, aimed at reducing income erosion of the poor, is also implemented under PRIME and FSVGD projects.

A household-based integrated development initiative entitled “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty” (ENRICH) is being implemented in 21 unions in different parts of the country. Some, 80,000 households have been identified in these unions through a rigorous survey for inclusion in the programme. Most of these households have already been included, and are being provided with wide-ranging support that his programme offers, on the basis of household plans prepared through consultation with the respective households. In ENRICH, the overriding objective is to enhance the household resources and human capabilities by providing wide-ranging support services and facilities including in the areas of health, education, training, services, and facilities to widen the choices and opportunities of the people coming under the programme, enterprise development, and innovative microfinance. A special savings scheme has also been designed. Under this scheme, an ultra poor household is advised to open a bank account and deposit money into it for two years. The amount saved will be matched by the PKSF, subject to a maximum of Taka 20,000 on the condition that the total amount will be used to acquire an asset. However small, such an asset base should help the concerned households move towards a sustainable socio-economic future. Recently, another 14 unions have been brought under ENRICH.

Besides ENRICH, the PKSF has recently established two Endowment Funds: a Special Fund and a Programme Support Fund. Incomes from these Funds will be used to meet emergency needs of the poor; often those who are already participating in the PKSF supported programmes but not limited them, such as assistance during natural disasters and severe illness, scholarships for the poor meritorious children, and assistance for conducting social awareness activities.

This Report records the achievements as a result of the implementation of the PKSF supported various programmes, particularly the performance during the last year, and highlights the new directions and activities now focused on, including sustained economic uplift through upgrading of skills and economic undertakings, widening of choices, and enhancement of human dignity of the people being served.

I would like to take this opportunity to convey my thanks to the Government of Bangladesh for the continuous support. I also thank our development partners for their co-operation. I express my sincere thanks to all the members of the General Body and the Governing Body of the PKSF for their keen interest and support.

I appreciate the commitment and hard work of all PKSF personnel; the emerging commitment of the POs to promoting human development and human dignity as explained above, breaking out of the confines of narrowly focused microcredit; and the hardworking ordinary people who have joined the programmes being implemented with a view to improving the conditions of their life and living, thereby also contributing to national development. In concluding, let me state categorically that the successes achieved, as this Report outlines, is a shared accomplishment of the PKSF, the POs, and the people (i.e. the beneficiaries) who are participating in the various PKSF supported programmes, all being members of the PKSF family.

Qazi Kholiquzzaman Ahmad
Chairman, PKSF
June 2012
Preface from the Managing Director

The run-up to the eventful decision by the Government of Bangladesh (GOB) to establish the Palli Karma-Sahayak Foundation (PKSF) in 1990 had been earlier marked by a series of intense debates over a span of more than six years between GOB, a multilateral development-partner and the NGOs in Bangladesh. The perceived common-goal had been to address the rural poverty and employment in Bangladesh but the administrative structure of the would-be institution proved to be an exceedingly contentious subject. Finally, among other things, the tenet of a professional and independent governing body as laid down by GOB morphed into the foundation of PKSF.

Now, here is PKSF, which has just completed its twenty-two years’ of existence, relentlessly pursuing its multi-dimensional activities gradually curved out of earthly field-experiences in its crusade against poverty alleviation. The Foundation has already achieved almost an iconic institutional status apparently for more than one but related roles: as an affective apex-institution for microfinance delivery-system which is cited both at home and abroad; in nurturing the growth of domestic Non-Governmental Organizations (NGOs) having micro-finance services as their main business; developing, rehashing and rigorously applying a core of governance principles for its Partner Organisations (POs); advancing financial inclusion for the poor in a responsive but responsible way; devising flexible types of financial services including seasonal ones for the appropriate income-generating-activities that the vast segment of the rural poor are engaged in; attempting to expand microfinance for the real sector including crop, livestock and fisheries sub-sectors; fostering enterprise building including supporting cluster-based economic activities; undertaking training programmes for the poor and under-privileged in order to increase and diversify their livelihood opportunities via the usage of microfinance; initiating and implementing spatially-designed comprehensive development-programmes; building rapport in terms of exchange of information with the Bangladesh Microcredit Regulatory Authority for ushering in a win-win situation for the Bangladesh MFI sector; etc.

A glean through the PKSF Annual Report 2011 would indicate the diversity of activities that the Foundation has been engaged in. These have already been alluded to above though many more might deserve a mention. For instance, since 2004/05, PKSF has been implementing a specially-designed programme for the hitherto by-passed segment of the poor i.e. the ultra-poor all across the country; a programme supported by the European Union (EU) titled ‘Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor’ has been completed in 2011 with proven benefits in improving food security, nutrition and socio-economic conditions of the ultra-poor households in nineteen districts of Bangladesh; a project supported by International Fund for Agricultural Development (IFAD) named ‘Microfinance and Technical Support’ was implemented for a seven-year period ending in 2011 that had made contribution to developing the livelihood and food security of moderate and ultra poor households and empowerment of women through provision of appropriate income-generating-activities.

In addition to PKSF’s microfinance programme for the agriculture sector which began in 2008/09 and which has been increasing steadfastly in volume and outreach, the Foundation had implemented during 2005 through 2011 another IFAD-funded project titled ‘Microfinance for Marginal and Small Farmers’ with considerable success towards fulfilling the unmet demand for finance and services by the farmers’ community; PKSF was the lead organisation to initiate carefully-designed programmes for the ultra-poor in the pockets of
seasonal-poverty in the northern Bangladesh about which a repetitive evaluation-research showed that seasonal poverty was successfully tackled and was on the wane; it was PKSF which announced that like in northern Bangladesh, there are other seasonal-poverty pockets too in the southern part of Bangladesh which needed special care and where PKSF had already started working.

The Foundation has received in early 2011 assistance from the Kuwait Fund for Arab Economic Development under its programme ‘Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries’. Funds from this source are being applied for farming and micro and small business activities for food production and related supporting services.

Moving aside from its traditional operational activities, PKSF has decided to initiate distinctive programmes to enhance the livelihood of the poor by facilitating them with wide-ranging facilities including health, education, nutrition, skill development, awareness-building, asset creation, insurance services, and market linkages. One of the flag-ship initiatives of PKSF is ENRICH that has been uniquely designed to increase the existing household resources and human capabilities for ensuring integrated household-based development. Started with a large-scale census in 21 Unions in 2010 and now expanded to another 14 Unions, the implementation of this holistic approach has been unfolding a fascinating maze of development issues and challenges to which PKSF remains a learning-by-doing partner with POs and local-government bodies.

In order to learn how to address the multifarious vulnerability the poor people face, PKSF has launched an innovative program titled ‘Developing Inclusive Insurance Sector Project (DIISP)’ with a view to facilitating the poor with low-cost insurance services. Later, the Rockefeller Foundation funded some short visits to three regional countries for official of PKSF and POs to gather knowledge about micro health-insurance being practiced there. Ideas for insurance for the crop sector, yield-based as well as weather-based, are being tabled by many progressive development-partners and international research-bodies for consideration of PKSF. Climate change is another area of prime concern for PKSF where it has undertaken an initiative to promote community-based adaptation to the impact of climate change. Since crises may wear many faces, PKSF has also launched two special programmes to provide non-project support in any emergency including provision of scholarship to the abysmally poor-students, the occasional printing of news about them with photographs in local newspapers must bring tears in right kind of eyes.

After two decades of dedicated operation to improve the living conditions of the poor in general in Bangladesh, PKSF appears to have gathered a vast array of hands-on experiences along with its POs regarding addressing varied kinds of vulnerabilities, financial inclusion, creating opportunities of income-generating-activities, employment generation and of course the not-so-easy step of graduating out of poverty. A rigorous stock-taking exercise of those hands-on knowledge might be a first step for PKSF to further chart out and hone its future course of action. An outstanding institution survives by implementing activities from where others might shy away.

Colleagues in PKSF all of whom have been putting in very hard work, personnel of POs covering the rough terrain of socio-economic development and the poor people participating in PKSF programmes all deserve my unalloyed and sincerest appreciation. A salute to GOB for always supporting the policies and programmes of PKSF. Accolade to the General and Governing Bodies of PKSF for appreciably guiding the PKSF-management, often in uncharted territories. Thanks are also due to the development partners of PKSF.

Dr. Quazi Mesbahuddin Ahmed
Managing Director

June 2012
<table>
<thead>
<tr>
<th>39.5 million people</th>
<th>8.23 million households</th>
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<tr>
<td>268 Partner Organizations</td>
<td>64 districts</td>
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</table>
The General Body: The highest policy makers

The General Body of PKSF mainly provides policy guidance for achieving the intended goals of the foundation, and this takes shape through its Annual General Meeting (AGM). It also approves the annual budget. The General Body can have a maximum of 25 members but currently it consists of 15 members. Among the 25 members, 15 are to be persons associated with the government agencies, voluntary organizations or private individuals who have a successful record of service in poverty alleviation and/or interest in such activities. The General Body, in the AGM, nominates the remaining 10 members who represent POs and/or private individuals active or interested in poverty eradication and development activities. As of December 2011, there are 15 members in the General Body. Two new members, Barrister Nihad Kabir and Dr. M. A. Baqui Khalily have recently been elected while Begum Tahrunnesa Abdullah and Mr. A. A. Qureshi retired from their positions.
## The Governing Body: The regular approval council

The Governing Body of PKSF is responsible for executing the functions of the foundation. It provides necessary directions and determines the actions to attain its inherent goal. The Governing Body consists of 7 sitting members. Among them, the Government of Bangladesh (GoB) nominates the Chairman who cannot have the civil service background. The Governing Body in consultation with GoB appoints the Managing Director. Two persons having outstanding track records in alleviating poverty are nominated by the GoB. The General Body in the AGM directly selects the rest of the members. They must be non-GoB members and must have demonstrated notable performance in the development sector. As of December 2011, there are 7 members in the Governing Body including the Managing Director. Recently, PKSF reshuffled its Governing Body with the inclusion of three new members: Barrister Nihad Kabir, Mr. Khondkar Ibrahim Khaled and Dr. M. A. Quassem, while Dr. Iqbal Mahmud, Begum Tahrunnesa Abdullah and Dr. Nazmunnesa Mahtab retired from their positions.

### The Members of the General Body
(Effective from 30th December 2011)

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Position/Background</th>
</tr>
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<tbody>
<tr>
<td>01</td>
<td>Mr. Qazi Khokhuzzaman Ahmad</td>
<td>Chairman, PKSF, Thinker, Notable Economist, A member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007</td>
</tr>
<tr>
<td>02</td>
<td>Dr. Quazi Mesbahuddin Ahmed</td>
<td>Managing Director, PKSF, Economist, Ex-Member, Planning Commission</td>
</tr>
<tr>
<td>03</td>
<td>Mr. Khondkar Ibrahim Khaled</td>
<td>Chairman, Bangladesh Krishi Bank (BKB)</td>
</tr>
<tr>
<td>04</td>
<td>Dr. Iqbal Mahmud</td>
<td>Professor Emeritus, Ex-Vice Chancellor, Bangladesh University of Engineering and Technology (BUET)</td>
</tr>
<tr>
<td>05</td>
<td>Dr. Sheikh Mozood Ali</td>
<td>Economist, Ex-Member, Planning Commission</td>
</tr>
<tr>
<td>06</td>
<td>Dr. Hossain Zillur Rahman</td>
<td>Executive Chairman, Power and Participation Research Centre (PPRC), Former Adviser to the Caretaker Government</td>
</tr>
<tr>
<td>07</td>
<td>Ms. Nihad Kabir</td>
<td>Barrister at Law, Senior Partner, Syed Ishtiaq Ahmed &amp; Associates (SIA&amp;A)</td>
</tr>
<tr>
<td>08</td>
<td>Professor A. K. M. Nurun Nabi</td>
<td>Sociologist and Demographer, Founder Chairman, Department of Population Sciences, University of Dhaka</td>
</tr>
<tr>
<td>09</td>
<td>Dr. Ahmed Kamal</td>
<td>Professor, Department of History, University of Dhaka</td>
</tr>
<tr>
<td>10</td>
<td>Dr. Pratima Paul-Majumder</td>
<td>Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS)</td>
</tr>
<tr>
<td>11</td>
<td>Dr. M. A. Quassem</td>
<td>Engineer, Ex-Director General, Water Resources Planning Organization (WARPO)</td>
</tr>
<tr>
<td>12</td>
<td>Dr. Baqui Khalily</td>
<td>Professor, Department of Finance, University of Dhaka</td>
</tr>
<tr>
<td>13</td>
<td>Dr. Nazmunnesa Mahtab</td>
<td>Professor, Department of Public Administration, University of Dhaka</td>
</tr>
<tr>
<td>14</td>
<td>Ms. Majeda Shawkat Ali</td>
<td>Executive Director, Naria Unnayan Sangsha</td>
</tr>
<tr>
<td>15</td>
<td>Ms. Zahida Fizza Kabir</td>
<td>Executive Director, Sajida Foundation</td>
</tr>
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# The Members of the Governing Body
*(Effective from December 2011)*

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>Chairman</td>
<td>Qazi Kholiquzzaman Ahmad, a renowned economist, is currently the chairman of the foundation. He has been keenly promoting sustainable development in all its aspects. He is also currently the chairman of the governing council of Dhaka School of Economics. He is a former president of Bangladesh Economic Association (BEA) and the founder chairman of Bangladesh Unnayan Parishad (BUP). He was president of the Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADITA) and was vice president of the Rome-based Society for International Development (SID). He received the Ekushey Padak awarded by the Government of Bangladesh in 2009. He was a member of the Intergovernmental Panel on Climate Change (IPCC) team that won the Nobel Peace Prize in 2007. He has to his credit 34 books and over 200 learned articles published at home and abroad.</td>
</tr>
<tr>
<td>Managing Director</td>
<td>Dr. Quazi Mesbahuddin Ahmed, a former member of the Planning Commission, is the current Managing Director of PKSF. Dr. Ahmed is also an ex-officio member in both the General and Governing Bodies of PKSF. He has a long track record of working in the development sector. His primary role relates to the successful co-ordination between PKSF staff and policy makers.</td>
</tr>
<tr>
<td>Member</td>
<td>Barrister Nihad Kabir is a well-established lawyer. A graduate from Cambridge University, she is involved with a number of local social development and non-governmental organizations. She worked as a Counsel in the Office of the General Counsel of the Asian Development Bank (ADB) in Manila, the Philippines. She also served as a member of Law Reforming Commission in Bangladesh.</td>
</tr>
<tr>
<td>Member</td>
<td>Dr. M. A. Quassem did his Ph.D. on Participatory Water Management from Barrington University of the USA in 2000. He has a long outstanding career in water resource management. He was appointed in many top-level positions related to water management. He was a Member of the Joint River Commission of the Government of Bangladesh.</td>
</tr>
<tr>
<td>Member</td>
<td>Dr. Pratima Paul-Majumder is working as a Senior Research Fellow in Bangladesh Institute of Development Studies (BIDS). She has a long and excellent research career and served as a consultant to numerous research projects conducted by various national and international organizations.</td>
</tr>
<tr>
<td>Member</td>
<td>Mr. Khondkar Ibrahim Khaled is a banker by profession. He has recently been re-appointed as the Chairman of Bangladesh Krishi Bank (BKB). During his banking career, he served as Managing Director of different financial institutions, such as Pubali Bank, Sonali Bank, Agrani Bank and BKB. He was also the Deputy Governor of Bangladesh Bank and General Manager of Palli Karma-Sahayak Foundation (PKSF). Mr. Khaled has been associated with various professional and social organizations for a long time.</td>
</tr>
<tr>
<td>Member</td>
<td>Professor A. K. M. Nurun Nabi, did his Ph.D. on Demography from University of Alberta, Canada in 1991. He is the founder Chairman of the Department of Population Sciences, University of Dhaka. He has excellent track record of working with different universities of Bangladesh including University of Dhaka for more than 20 years.</td>
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</tbody>
</table>
Management

PKSF management is comprised of several divisions. A new organogram is under preparation.

Operations Division
This division concentrates on credit programmes and projects. At present, 6 mainstream programmes along with 8 projects and 3 special programmes are going on under this division. One Deputy Managing Director and one General Manager directly co-ordinate the whole operations division.

Administrative Division
This division of PKSF provides human resource management and administrative support to its 277 staff of different programmes and projects. Functions include recruitment, placement, promotion and procurement management. Together with above regular areas, this division deals with training, publications and communications; library and archive; construction and maintenance; safety and security; and legal affairs. The teams involved with ENRICH, Special Fund, Programmes-Support Fund (PSF) and Result Based Monitoring (RBM) are supposed to report to this division. One Deputy Managing Director (DMD) heads this division.

Finance and Accounts Division
The Finance and Accounts division of PKSF works as a separate department. PKSF follows International Accounting Standards (IAS) and uses International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) in all its reporting. The financial and accounting manual, the loan-loss provisioning policies, the internal control system and the computerized financial management system are being reviewed continuously as and when necessary to cope with the demand for changes in financial reporting and policies. One Deputy Managing Director (DMD) is in charge of managing the tasks related to this division.

Audit Division
This division looks after the affairs of PKSF related to audit. The division is only reportable to Governing Body and General Body through the Managing Director. It works like a watchdog for ensuring transparency. It has two wings - internal audit and external audit. The internal wing is responsible for internal auditing both at PKSF and the PO level. This division also co-ordinates the task of external audit of PKSF and the POs through enlisted audit firms. This division is headed by one General Manager, who is a Fellow of Chartered Accountant (FCA).
As of 30 June 2011, PKSF management team is supported with 139 regular officers, 80 staff, 56 project personnel, and 2 part-time professionals. PKSF always maintains a high standard recruitment process. It generally engages nationally renowned organizations to conduct its recruitment process. Individuals with excellent academic background are recruited as staff. Well-structured induction training with an extensive fieldwork at the local level is provided to all the new recruits.
With regard to good governance practices, PKSF strictly follows a mechanism that assures the accountability and transparency of all the activities of PKSF at all levels and also ensures that funds are appropriately used according to their intended purposes. For instance, the selection of POs is one of the major tasks of PKSF, which follows specific selection criteria while sanction of loan in favor of the POs is another mammoth task. In both cases, a definite process is followed which requires a primary application appraisal by panel desk officers followed by the initial administrative approval from the Managing Director and final approval from the Governing Body. PKSF highly emphasizes on all kinds of procurement, it has individual procurement policy that is consistent with Public Procurement Act (PPA). Besides, PKSF has two purchasing committees which work on behalf of the management to finalize the goods and service suppliers. In addition to the abovementioned concerns, PKSF maintains precise and explicit policies for different activities such as field monitoring, budget approval, recruitment, training and promotion. It runs on a specific delegation of powers and separate independent audit cell to ensure internal control, so that any kind of malpractices and mistakes can be avoided.
Programmed Initiatives for Monga Eradication (PRIME)

Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

Financial Services for the Overseas Employment of the Ultra Poor (FSOEUP) Project

Ultra Poor Program (UPP)

Microfinance Support Intervention for FSOEUP and UP Beneficiaries Project

Rehabilitation of SIDR Affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)

Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH)

Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)

Finance for Enterprise Development and Employment Creation (FEDEC) Project

Agriculture-Sector Microcredit (ASM)

Developing Inclusive Insurance Sector Project (DIISP)

Special Fund (SP)

The health insurance for the poor of Bangladesh (HIPB)

Community Climate Change Program (CCCP)

Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPSC)

Program-Support Fund (PSF)
## Journey of PKSF

<table>
<thead>
<tr>
<th>Year</th>
<th>Name of Programmes/Projects</th>
<th>Main Features</th>
<th>Supported By</th>
</tr>
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<tbody>
<tr>
<td>1991</td>
<td>Microcredit Programme</td>
<td>Financing the poor</td>
<td>GoB</td>
</tr>
<tr>
<td>1996</td>
<td>Poverty Alleviation Microfinance Project-I</td>
<td>Scaling up existing programme</td>
<td>The World Bank</td>
</tr>
<tr>
<td>1997</td>
<td>Participatory Livestock Development Project (PLDP)</td>
<td>Financing livestock development with technical support</td>
<td>ADB</td>
</tr>
<tr>
<td>1998</td>
<td>Training Employment and Income Generating Project (Jamuna Multipurpose Bridge Authority-J MBA)</td>
<td>Rehabilitation loan for the affected people</td>
<td>GoB</td>
</tr>
<tr>
<td>1999</td>
<td>Integrated Food Assisted Development Project (IFADEP)</td>
<td>Financing the poorest with technical support</td>
<td>European Union</td>
</tr>
<tr>
<td>1999</td>
<td>Sundarban Bio-diversity Conservation Project (SBCP)</td>
<td>Financing to ensure alternative employment opportunities for the forest users</td>
<td>ADB</td>
</tr>
<tr>
<td>1999</td>
<td>Urban Microcredit</td>
<td>Financing the urban poor</td>
<td>PKSF</td>
</tr>
<tr>
<td>2000</td>
<td>Socio-Economic Rehabilitation Loan Program (SLRP)</td>
<td>Financing the disaster-stricken people</td>
<td>ADB</td>
</tr>
<tr>
<td>2001</td>
<td>Microenterprise (ME) Loan</td>
<td>Financing the progressive borrowers</td>
<td>GoB</td>
</tr>
<tr>
<td>2001</td>
<td>Poverty Alleviation Microfinance Project-II</td>
<td>Rural Microcredit Urban Microcredit Microenterprise Loan Loan for the Hardcore poor</td>
<td>The World Bank</td>
</tr>
<tr>
<td>2002</td>
<td>Financial Services for the Poorest (FSP)</td>
<td>Financing the poorest</td>
<td>The World Bank</td>
</tr>
<tr>
<td>2003</td>
<td>Microfinance and Technical Support (MFITS) Project</td>
<td>Finance for livestock development with technical support</td>
<td>IFAD</td>
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<tr>
<td>2004</td>
<td>Livelihood Restoration Project (LRP)</td>
<td>Loan for recovery from disaster</td>
<td>The World Bank</td>
</tr>
<tr>
<td>2004</td>
<td>Participatory Livestock Development Project-II (PLDP-II)</td>
<td>Finance for livestock development with technical support</td>
<td>ADB</td>
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<td>2004</td>
<td>Ultra Poor Programme (UPP)</td>
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<td>Microfinance for Marginal and Small Farmers Project (MFMSFP)</td>
<td>Loan for small and marginal farmers</td>
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<td>2005</td>
<td>Monga Mitigation Initiative Pilot Programme (MMIPP)</td>
<td>Initiatives to reduce seasonal hunger</td>
<td>The World Bank</td>
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<td>Seasonal Loan (SL)</td>
<td>Supporting the opportunities to strengthen livelihoods</td>
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<tr>
<td>2006</td>
<td>Learning and Innovation Fund to Test New Ideas (LIFT)</td>
<td>Financing innovate new ideas</td>
<td>DFID</td>
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<td>Programmed Initiatives for Monga Eradication (PRIME)</td>
<td>Initiatives to reduce seasonal hunger</td>
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<tr>
<td>Year</td>
<td>Name of Programmes/Projects</td>
<td>Main Features</td>
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<td>2007</td>
<td>Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)</td>
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<td>Financial Services for the Overseas Employment of the Ultra Poor (FSDOUP) Project</td>
<td>Help to secure overseas employment for the ultra poor</td>
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<td>Microfinance Support Intervention for FSMGD and UP Beneficiaries Project</td>
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<td>Rehabilitation of Non-Motorized Transport Pullers and Poor Owners (RNPPO) Project</td>
<td>Rehabilitation loan for the Non-Motorized Transport Pullers</td>
<td>The World Bank</td>
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<td>Rural Electrification Development Project (REDP)</td>
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<td>Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)</td>
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<td>Community Climate Change Program (CCC)</td>
<td>Support to the poor to increase their resilience to climate change through civil society organizations</td>
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<td>Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFFSIC)</td>
<td>Extended loan support to the micro-entrepreneurs</td>
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## Major Financial Services

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<tr>
<th>Name of Programmes/Project</th>
<th>Starting Year</th>
<th>Nature of Services</th>
<th>Repayment Mode and Period</th>
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<td>1990-91</td>
<td>Individual loan through group</td>
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<td>Urban Microcredit (UMC)</td>
<td>1998-99</td>
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<td>Livestock insurance</td>
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<td>Seasonal Loan (SL)</td>
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<td>Individual loan through group</td>
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<td>Learning and Innovation Fund to Test New Ideas (LIFT)</td>
<td>2006-07</td>
<td>Different financing modes, such as soft loan, grants, equity participation and mix of loan &amp; grant</td>
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<td>Programmed Initiative for Monga Eradication (PRIME)</td>
<td>2006-07</td>
<td>Flexible microcredit (FMC) and emergency loan (EL)</td>
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<td>Microfinance support intervention for food security for vulnerable group development (FSVGD) and Ultra poor (UP) Beneficiaries project</td>
<td>2007-08</td>
<td>Financial services Risk fund</td>
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<td>Agriculture-sector Microcredit (ASM)</td>
<td>2008-09</td>
<td>Individual loan through group</td>
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<td>Enhancing Resources and Increasing Capacities of The Poor Households Towards Elimination of Their Poverty (ENRICH)</td>
<td>2009-10</td>
<td>Microcredit for enhancing standard of living, sustainable income generating activities and creating resources</td>
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<tr>
<td>Developing Inclusive Insurance Sector Project (DISP)</td>
<td>2010-11</td>
<td>Microinsurance pilot scheme</td>
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## Major Non-Financial Services

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<tr>
<th>Name of Programmes/Project</th>
<th>Starting Year</th>
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<tr>
<td>Microfinance and Technical Support (MFTS)</td>
<td>2003-04</td>
<td>• Training for beneficiaries in livestock technology</td>
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<td>• Ensuring inputs to undertake livestock related income ventures</td>
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<tr>
<td>Microfinance for Marginal and Small Farmers (MFMSF)</td>
<td>2005-06</td>
<td>• Capacity building-</td>
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<td>i) Training on improved agriculture technologies</td>
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<td>ii) Demonstration on new technologies</td>
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<td>• Market linkages</td>
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<td>• Crop storage</td>
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<tr>
<td>Programmed Initiative for Monga Eradication (PRIME)</td>
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<td>• Cash for work (CFW)</td>
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<td>• Primary healthcare support</td>
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<td>• Backward and forward linkages</td>
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<td>Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries</td>
<td>2007-08</td>
<td>• Skill development training for UP beneficiaries</td>
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<td></td>
<td></td>
<td>• Microfinance related training</td>
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<td></td>
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<td>• Capacity building through training of PKSF and PO staff</td>
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<tr>
<td>Finance for Enterprise Development and Employment Creation (FEDEC)</td>
<td>2008-09</td>
<td>• Training for enterprise development</td>
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<td>• Value chain development for selected enterprise</td>
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<td>Enhancing Resources and Increasing Capacities of The Poor Households Towards Elimination of Their Poverty (ENRICH)</td>
<td>2009-10</td>
<td><strong>At the community level</strong></td>
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<td>• Toilet for the public organizations</td>
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<td>• Bridge, Culvert</td>
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<td>• Infrastructure for disaster management</td>
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<td><strong>At the household level</strong></td>
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<td>• Health services</td>
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<td></td>
<td>• Direct linkages with employer</td>
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<tr>
<td>Developing Inclusive Insurance Sector Project (DIISP)</td>
<td>2010-11</td>
<td>• Market Assessment and Product Development</td>
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<td></td>
<td></td>
<td>• Strengthening Policy, Legal and Regulatory Framework</td>
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<td></td>
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<td>• Awareness Creation and Capacity Development</td>
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</table>
Dedicated to ensuring the human dignity of the disadvantaged

As we know, the poor people of Bangladesh who mostly depend on their daily income for survival contend with changes on a regular basis. Whether it is the fluctuation of commodity price, political or social disturbance at the national or local level, or fickle weather, the adaptive capacity of the poor gets very often challenged. Although there are some theories claiming that the poor are more adaptive to any change than non-poor in Bangladesh. However, in reality, it is not always true.

In view of the accelerating difficulties of the poor to confront some adverse realities, PKSF considers alteration as an essential aspect of system dynamics. Therefore, it explicitly embraces any kind of modification for taking up inclusive and effective approach to address the needs of the poor. PKSF has the strength to handle systemic shocks with resilient efforts. During FY 2010-11, PKSF took a number of activities that created a favorable environment for the poor so that they can increase their income and also protect themselves from any kind of income erosion. With a view to increase the level of the income of the poor, PKSF has catered diversified and poor-friendly microfinance programmes with more flexibilities in terms of grace period, loan installment, duration and above all, the pricing of a loan.

The loan disbursement from PKSF-PO in FY 2010-11 is BDT 19.31 billion. Last year it was BDT 19.42 billion. Whereas from PO-Beneficiaries, loan disbursement is BDT 119.11 billion in FY 2010-11 compared to BDT 96.76 billion in FY 2009-10. Excluding Institutional Development (ID) Loan, the loan outstanding for PKSF in FY 2010-11 is BDT 31.99 billion, which was BDT 31.63 billion in the last financial year. Similarly, POs' loan outstanding in FY 2010-11 is BDT 65.02 billion whereas it was BDT 55.99 billion in FY 2009-10 exclusive of ID Loan.

Most of the districts in the country are covered by the POs of PKSF reaching 268 in numbers in FY 2010-11. As of FY 2010-11, the total number of members is 10.80 million, which shows a declining tendency of 4.02% with respect to FY 2009-10 while the total number of members was 10.96 million. 93% of the members were women in FY 2009-10 that was 92% in FY 2010-11. Total number of borrowers as of FY 2010-11 is 8.23 million, which was 8.39 million in FY 2009-10. Among the borrowers, the number of women borrower is quite significant (91%) i.e. 7.53 million.
As mentioned before, PKSF believes that providing credit might not be solely sufficient to generate income, the poor need to have sufficient skills and favourable opportunities to utilize the credit. In this regard, the Value Chain Development under Finance for Enterprise Development and Employment Creation (FEDEC) project has been developed to provide non-financial support and to establish strong market linkages both backward and forward. In addition, a wide range of training and other social development support, such as cash for work; safe drinking water and sanitation; vaccination and medication camp; primary healthcare support; building and repairing community infrastructure; community radio; disaster management; educational support to prevent drop out from primary schools; scholarships for the disadvantaged student; and livestock insurance are provided to the poor under different programmes and projects such as Programmed Initiative for Monga Eradication (PRIME), Microfinance and Technical Support (MFTS) project, Microfinance for Marginal and Small Farmers (MFMSF) project, and Microfinance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries project.

The training department of PKSF has continued to facilitate the POs staff along with the poor borrowers and the number of beneficiaries is on the increase. PKSF is committed to create a pool of well trained, efficient and motivated development workers with different skills at the local level. In addition, PKSF has continued to finance pro-poor ventures and innovations for poverty alleviation under Learning and Innovation Fund to Test New Ideas (LIFT) programme.

Despite all these interventions to increase the income of the poor, it is one of the most challenging tasks to keep the income of poor at a sustained level. With that reality, PKSF is taking necessary preparation to launch some new projects, such as Community Climate Change Programme (CCCP) under Bangladesh Climate Change Resilience Fund (BCCRF) and Developing Inclusive Insurance Resilience Sector Project (DIISP). Apart from its conventional operations, Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) intends to enhance the household resources and human capabilities by providing wide-ranging facilities including health, education, direct linkages with employers and innovative microfinance. Besides, PKSF has recently formed Special Fund and Programmes-Support Fund with its own fund to facilitate the capability of the poor.
<table>
<thead>
<tr>
<th>FY/Indicators</th>
<th>No. of POs</th>
<th>No. of Members (in Million)</th>
<th>No. of Women Members (in Million)</th>
<th>% of Women Members</th>
<th>No. of Borrowers (in Million)</th>
<th>No. of Women Borrowers (in Million)</th>
<th>% of Women Borrowers</th>
<th>PKSF to POs FY Loan Disbursement</th>
<th>Cumulative Loan Disbursement PKSF to POs</th>
<th>Outstanding Loan PKSF to POs</th>
<th>PKSF to Borrowers FY Loan Disbursement</th>
<th>Cumulative Loan Disbursement PKSF to Borrowers</th>
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<td>670.68</td>
<td>23.63</td>
<td>290.91</td>
</tr>
</tbody>
</table>

*In 1991, all the members were borrowers. The number of members stood at 1,012 among which 779 were women.*
## Table-2: Five Year's Performance of PKSF's Programmes and Projects

<table>
<thead>
<tr>
<th>Programmes</th>
<th>FY 2006-07</th>
<th>FY 2007-08</th>
<th>FY 2008-09</th>
<th>FY 2009-10</th>
<th>FY 2010-11</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FY</td>
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<td>No. of</td>
<td>No. of</td>
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<tr>
<td></td>
<td>borrowers</td>
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</tr>
<tr>
<td></td>
<td>(in Billion)</td>
<td>(in Billion)</td>
<td>(in Billion)</td>
<td>(in Billion)</td>
<td>(in Billion)</td>
</tr>
<tr>
<td>Mainstream Programmes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RMK</td>
<td>6.46</td>
<td>46.38</td>
<td>5543</td>
<td>10.96</td>
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<td>UMC</td>
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<tr>
<td>ME</td>
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<td>5.98</td>
<td>129</td>
<td>2.14</td>
<td>2.75</td>
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<tr>
<td>UP</td>
<td>1.31</td>
<td>3.46</td>
<td>659</td>
<td>1.69</td>
<td>1.81</td>
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<td>SL</td>
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<td>26</td>
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<tr>
<td>Sub Total</td>
<td>10.97</td>
<td>6.32</td>
<td>6849</td>
<td>16.65</td>
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<td>Projects</td>
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<td>MFMSF</td>
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<td>LRP</td>
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<td>0.69</td>
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<td>EFFRAP</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Sub Total</td>
<td>2.43</td>
<td>7.13</td>
<td>807</td>
<td>3.51</td>
<td>3.64</td>
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<tr>
<td>Special Programmes</td>
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<tr>
<td>Sub Total</td>
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<td>0</td>
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</tr>
<tr>
<td>Total</td>
<td>13.51</td>
<td>71.14</td>
<td>7,709</td>
<td>20.36</td>
<td>35.81</td>
</tr>
</tbody>
</table>

*Category 'Others' consists of completed projects, including PLDP, HCP, JMB, IRADER, SRP, FSP, and REDP. In FY 2005 & 2006 disbursement figures are negative due to transfer of funds to different programs by the POs.
Mainstream Programmes
Microfinance for the Rural Poor

Bringing the rural poor into development pathway

The employment opportunities in the rural agricultural sector have continuously been shrinking in the last few decades because of saturated economy. Since its inception, PKSF has always been particularly focused on rural development. The initial target was to provide funds to the rural poor for investing in off-farm activities with an aim to diversify their income opportunities. It was expected that the employment opportunities in the off-farm areas would re-energize the entire rural economy. Gradually, microfinance services have incorporated the on-farm activities and covered the entire rural areas in Bangladesh under the Rural Microcredit (RMC) programme.

Reaching 6 million poor households
A vast majority of the poor exists in the rural areas of Bangladesh. They are so poor that it is difficult for them to access any formal financial organization. From its very beginning, PKSF has been insistently trying to fill up that gap with the help of locally grown Microfinance Institutions (MFIs), termed as Partner Organizations (POs). The fund of PKSF is channeled into the rural areas through its POs who provide loan to the landless and the poor with no or very little material possessions. The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset that is worth not more than the value of one acre of land. Under RMC, the rural microcredit borrowers undertake Income-Generating Activities (IGAs), which are generally family-based.

The group solidarity approach is often followed in this microfinance programme according to which, the poor are organized in groups comprising of not less than five members. They ought to be the residents of the nearby areas. A group must be formed with like-minded people from the same economic strata having confidence and trust in each other. The amortization schedule of loan largely depends on the nature of investment but it is generally for one year. The administrative and related expenses in connection with the implementation of the credit programme of POs are met from the service charges paid by the beneficiaries.

In FY 2010-11, PKSF’s disbursement to its POs under this programme was BDT 6.01 billion and hence the outstanding loan reached BDT 13.18 billion, while POs disbursed BDT 57.18 billion to their beneficiaries through RMC and outstanding loan came down to BDT 32.39 billion. Although PKSF’s disbursement to its POs under RMC reduced by 12.32% in the FY 2010-11 from that of the previous FY, the POs disbursement to its borrowers grew up by 9.25%; which clearly indicates a huge rotation of loans by POs under this programme. As of the last FY 2010-11, the total number of RMC borrowers under PKSF umbrella reached 5.86 million, which is about 76% of the total RMC members, and the average size of RMC loan to beneficiaries stood at BDT 13,301.

**Figure 5: Disbursement of RMC in the last 6 years (In billion BDT)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-06</td>
<td>3.09</td>
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<tr>
<td>2006-07</td>
<td>6.46</td>
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<td>2008-09</td>
<td>7.50</td>
</tr>
<tr>
<td>2009-10</td>
<td>6.86</td>
</tr>
<tr>
<td>2010-11</td>
<td>6.01</td>
</tr>
</tbody>
</table>
Linking urban with rural using accessible opportunities

The number of urban poor has been increasing rapidly in Bangladesh because of several crucial factors such as limited employment opportunities in the agriculture sector; land grabbing by the rural elites; and frequent incidents of natural hazards like severe floods and river erosion. All these persistent problems hinder the prospect of reversing the trend and allow the magnitude of existing urban poverty to accelerate further, which is eventually worsening the situation. It is evident that urban poverty is closely linked to rural poverty and the increasing pressure on the urban area can be reduced if rural poverty is alleviated. However, since the initiatives for rural poverty alleviation in Bangladesh are yet to make a significant dent in the whole scenario, there should be simultaneous attempts to introduce initiatives to alleviate urban poverty as well. With this in mind, PKSF made a policy shift in the year 1999 that allowed its POs to extend microcredit support to the urban poor under the Urban Microcredit (UMC) programme.
The credit demand of the urban poor is relatively higher owing to the fact that a significant number of the poor live in urban areas. In addition, the urban economic environment provides dynamic and diversified economic opportunities for the urban poor, which make the urban poor safe borrowers economically. At the same time, there is a higher scope of extending the vertical outreach of microcredit at a low transaction cost relative to RMC. Besides, UMC provides greater scope of effective women participation as they have greater freedom of movement, higher participation in the labour market, voice in household decision-making and greater access to material resources compared to rural women.

POs with a good track record in microcredit operations are primarily entrusted with the responsibility of urban microfinance operations. Some of the prerequisite characteristics of the target members for UMC are: people residing in urban or semi-urban areas with no asset and with a monthly income of between BDT 4000-5000, a resident of the locality for a minimum of three years, and persons who have a permanent or temporary business or a good record in handling the previous loans.

In FY 2010-11, PKSF's disbursement to its POs under this programme was BDT 1.40 billion with an outstanding of BDT 2.91 billion, while POs disbursed BDT 12.93 billion to their beneficiaries through UMC with an outstanding of BDT 5.51 billion. As of FY 2010-11, the average loan under UMC to beneficiaries is BDT 15,669, which is 17.8% higher than RMC; and like RMC, 78% members under the UMC programme availed loan. PKSF's disbursement to its POs under UMC reduced by 14.72% in the FY 2010-11 from that of the previous FY, but POs disbursement to its borrowers grew by 25.18%; which also indicates the capacity of the POs to revolve loan among the poor under this programme.

![Figure 6: Disbursement of UMC in the last 6 years (In billion BDT)](image-url)
Microfinance for the Ultra Poor

Including the excluded for ensuring human dignity

The ultra poor have always been left out from traditional financial services in the form of self-exclusion, social exclusion and institutional exclusion. The fundamental reason behind the process of exclusion is the socio-economic conditions and the capacity level of the poor. At the same time, the rigidity of classical microfinance products prevents the participation of ultra poor in conventional financial service system. Considering all these constraints, PKSF revised its existing microfinance products to address the excluded ultra poor segment of the society. The underlying viewpoint of the ultra poor programme has two corresponding ground rules; microfinance needs to be prepared for the ultra poor and the ultra poor need to be prepared for microfinance subsequently. At present, PKSF is running the country’s biggest microfinance programme known as Ultra Poor Programme (UPP).

Addressing 587 thousand excluded households
In general, MFIs have a tendency to avoid risky borrowers usually the ultra poor in order to maintain the high repayment rate despite the fact that group works as a collateral to enforce borrowers loan contracts with POs. On the contrary, ultra poor voluntarily exclude themselves from microcredit at times because of the fear of not being able to repay in time and getting further indebted. The mandatory requirements of microcredit operations like weekly meeting, weekly repayment and weekly savings also discourage the ultra poor. Moreover, the ever-increasing emphasis of POs on viability of their microcredit operations particularly dependent on supplying larger volume of loans to the same borrower virtually rule out ultra poor from the financial system. Acknowledging all these, PKSF has introduced a flexible microcredit programme especially tailored to suit the needs of the ultra poor segment.

<table>
<thead>
<tr>
<th>Target Group of UPP by Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day Labourer (on-farm)</td>
<td>32.47</td>
</tr>
<tr>
<td>Day Labourer (off-farm)</td>
<td>18.72</td>
</tr>
<tr>
<td>Rickshaw/Van Puller</td>
<td>16.51</td>
</tr>
<tr>
<td>Small Entrepreneur</td>
<td>16.27</td>
</tr>
<tr>
<td>Maid Servant</td>
<td>2.95</td>
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<tr>
<td>Traditional Jobholders</td>
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<tr>
<td>Child Labour Dependant HHs</td>
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</tr>
<tr>
<td>Physically Disabled</td>
<td>0.42</td>
</tr>
<tr>
<td>Others</td>
<td>5.63</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IGA</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming</td>
<td>22.57</td>
</tr>
<tr>
<td>Small Enterprise (raw material, shop etc.)</td>
<td>19.41</td>
</tr>
<tr>
<td>Handicrafts (Bamboo, cane etc)</td>
<td>3.15</td>
</tr>
<tr>
<td>Food Processing</td>
<td>4.23</td>
</tr>
<tr>
<td>Rickshaw/Van</td>
<td>15.05</td>
</tr>
<tr>
<td>Tailoring/Embroidery</td>
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</tr>
<tr>
<td>Beef Fattening</td>
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</tr>
<tr>
<td>Goat Rearing</td>
<td>8.49</td>
</tr>
<tr>
<td>Duck and Chicken Rearing</td>
<td>5.65</td>
</tr>
<tr>
<td>Others</td>
<td>8.29</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

In FY 2010-11, PKSF disbursed a total of BDT 1.03 billion to its POs, decreasing disbursement by 11.59% than that of the last fiscal year's total disbursement of BDT 1.16 billion. On the other hand, POs disbursed a total of BDT 4.31 billion during the same period, which is 2.79% lower than that of the previous FY's disbursement of BDT 4.43 billion. Although only 5.95% of core programme disbursement of PKSF is attributed to UPP, yet it accounts for 7.78% of the core programme borrowers, which is about 74% of UPP's total members. Current average loan size under this programme is BDT 7,721, which is 19.26% higher than that of the previous FY 2009-10. This indicates the progress of ultra poor's capacity to utilize the loan.
Promoting entrepreneurs who create jobs for others

By the end of 2001, one of the major findings of PKSF from its operational field level experiences was the growth of the credit need of the beneficiaries, which accelerates overtime. It has been evident that the microfinance borrowers do not remain always small. They graduate over time and some of them need larger amount of credit to expand their existing enterprises or to diversify them, otherwise their growth can be tapped in a stagnant condition. From this realization, PKSF started a programme titled Microenterprise (ME) programme with the aim to make larger amount of credit available to the progressive borrowers.
Under this programme, POs of PKSF carefully select enterprising, able and proven microcredit borrowers. A borrower can now borrow up to BDT 10,00,000. There is a scope for lateral entry of any prospective micro-entrepreneurs to this programme. Lending to progressive borrowers not only creates a higher income opportunity for their individual development but also accelerates the wage employment opportunities for others, in particular for the ultra poor.

ME programme finances both working capital and fixed capital, which expands the capacity of an enterprise. ME loan has an extended repayment period compared to the normal one-year repayment period. Weekly repayments are not always compulsory for ME borrowers. Under this programme, PKSF also provides assistance to identify the difficult links of the value chain development in order to establish market linkages both backward and forward for exploring sustainable and commercially feasible solutions in support of the sustainable microenterprises.

In FY 2010-11, PKSF disbursed BDT 3.11 billion to its POs, which is 13.29% higher than that of the previous FY's disbursement of BDT 2.74 billion. On the other hand, POs disbursed a total of BDT 22.69 billion to their beneficiaries, which is 73.42% higher than that of the previous FY's disbursement of BDT 13.09 billion.

Figure 9: ME growth in last 6 years (In billion BDT)
Finance for Seasonal Activities

Supporting the opportunities to strengthen livelihoods

PKSF is trying to break the myth that endorses the notion of “one-size fits all” in terms of loan services and conditions associated with them. It has been commonly assumed that all types of investment must have similar pattern of return throughout the whole investment period while in reality there are exceptional situations, which demand specialized treatment. Moreover, the demand for credit and other financial services largely varies with the seasonal change and on special occasions. For example, PKSF has experienced higher loan demand at the beneficiary level before some occasions such as Eid and Puja. In consideration of all these particular situations, PKSF introduced its Seasonal Loan (SL) programme in the year 2005. Under SL programme, loans are given for less than one year depending on the nature of activities and can be repaid by borrowers in one single installment after sale of their products.
Since the initiation of SL programme, PKSF has been financing its existing POs to provide short-term but profit-maximizing loan support to its existing members of RMC. This programme has been specifically designed for the small and marginal farmers who are involved in crop and non-crop farming activities. IGAs under this programme include many different activities, such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing. A huge number of beneficiaries have been benefited only with the beef-fattening programme under SL in the last few years.

In FY 2010-11, PKSF has disbursed BDT 4 billion to its POs, which is 22.97% higher than that of the previous FY's i.e, BDT 3.25 billion. On the other hand, POs disbursed a total of BDT 6.60 billion to their beneficiaries, which is 47.97% higher than that of the previous FY's figure of BDT 4.46 billion.
Helping farmers who secure the nation’s food

The lack of access to finance has always been one of the major constraints for the farmer communities, in particular small and marginal farmers. Even, microfinance didn’t include the agriculture sector under its coverage purposely for a long time in Bangladesh. Higher degree of risk, subsequent failure records of the financial organizations working in the agriculture sector and the rigid microfinance operational modality hindered the inclusion of the farmers into the financial system. Therefore, the development of the farmers and the agricultural sector has always been deferred. Considering all the diversified needs and constraints of this particular sector, PKSF has exclusively designed its Agriculture-Sector Microcredit (ASM) programme.
The total number of marginal and small farmers of Bangladesh is around 6.4 million and they operate in 37% of the total agricultural area in Bangladesh. Yet they have very limited credit access in formal financial institutions and are excluded from the existing microfinance programmes, which often target the landless poor. Because of intimate association between poverty alleviation, agricultural growth and the rural economic growth, it is important to provide financial services to small-scale farms, in particular to the marginal and small farmers.

PKSF, therefore, has particularly designed its microfinance programme for the agricultural sector which supports the small and marginal farmers as well as their family members who are closely involved in farming. PKSF provides fund for all kinds of agricultural activities such as crop cultivation and processing, livestock, fishery, agro-forestry, agro-processing. People who have training or experience in specialized agricultural activities such as sericulture, apiculture, mushroom, nursery and salt cultivation but often do not have the financial capacity are considered as the target beneficiaries of this programme. These loans, like seasonal loans, can be repaid in one single installment after the sale of their products.

Disbursement from PKSF to POs reached BDT 1.77 billion in FY 2010-11 from previous FY’s amount of BDT 1.62 billion. Disbursement from POs to beneficiaries increased twice to BDT 4.75 billion from that of the previous FY’s BDT 2.44 billion. This programme has already turned into a flagship programme of PKSF supporting the credit needs of small, marginal and tenant farmers.

Figure 10: ASM growth in last 3 years (In billion BDT)

<table>
<thead>
<tr>
<th>Year</th>
<th>PKSF to PO Disbursement</th>
<th>PKSF to PO Outstanding</th>
<th>PO to Borrowers Disbursement</th>
<th>PO to Borrowers Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>0.5</td>
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<tr>
<td>2010-11</td>
<td>1.5</td>
<td>3.0</td>
<td>5.0</td>
<td>6.0</td>
</tr>
</tbody>
</table>
Considering innovative ideas or initiatives as an entryway for the poor towards their freedom from poverty and repression, PKSF has intelligently designed a project titled Learning and Innovation Fund to Test New Ideas (LIFT). With this project, PKSF has moved beyond its traditional microcredit programmes to trigger innovation and to design inventive interventions with an expectation of expanding the horizon of economic opportunities for the poor and enable them with fair wages and self-employment opportunities. In order to bring broader and positive changes in the society, PKSF has widened the access to receive project support from LIFT for both POs and non-POs of PKSF.
PKSF has adopted the following definition of innovation for LIFT programme. “Innovation is an incremental or radical improvement in products/services, processes, marketing or organizations so as to improve the quality of life, create sustained economic & employment opportunities and improve productivity, livelihood, health, education/knowledge, social and other living environments of poor people.” Elements of LIFT innovation are: something new or better than what already exists, something economically viable and environment-friendly, something that optimizes natural resource utilization, poor-friendly, and scalable/ replicable. It could also be proven ideas and activities having widespread appeal for the benefit of the poor but is not supported/scaled up by the public or private sector because of its involved risk and low profit nature. This innovation can be at global, national, regional or local level.

The spirit of LIFT is to finance innovative projects to accelerate poverty alleviation, gain experiences in pilot ventures and expand the viable enterprises. PKSF has incorporated an innovation matrix that constitutes a framework for classifying innovation and evaluating LIFT proposals since July 2010. LIFT fund is utilized in the form of loan, grant or technical assistance to facilitate different projects depending on the nature of a project.

Activities

Up to June 2011, LIFT has supported a total of 34 innovative initiatives across the country through 40 organizations of which 23 are POs and the rest 17 are non-POs. An amount of BDT 205.27 million has been sanctioned against these projects of which BDT 188.02 million has been allocated as loan and BDT 27.26 million as grant. Against the total amount sanctioned, a total of BDT 176.80 million has been disbursed of which BDT 161.72 million as loan and the rest amount as grant.

Achievements

Since its inception in 2006, LIFT has endorsed and encouraged innovative ideas that accelerate the financial productivity and enhances the livelihood of the poor. LIFT has demonstrated extensive diversity in promoting innovative ideas that is evident from the multiplicity of LIFT initiatives.

A number of distinctive LIFT ventures such as production and utilization of Vermicompost and Tricompost by GKSS; manufacturing of Urea Super Granule by SOJAG; pesticide free safe food production technology extension programme by Safe Agriculture Ltd are exerting positive impact on environment along with minimized agricultural production cost.

Another distinguishing aspect of LIFT is its support towards process innovation that has resulted into increased productivity of the poor with the introduction of improved production system of Black Bengal goat by WAVE Foundation, rabbit breeding by JNDR contract farming livestock development programme by GUK and micro entrepreneurs in fish culture by JCF.

Besides, LIFT has made some remarkable progress towards financial innovation in health insurance and island char land lease programme with increased access to microcredit such as land lease microcredit programme in char areas by RDRS Bangladesh and alternative microcredit delivery model for Haor ultra poor by PMUK.

Community Radio Station by Sizoni Bangladesh, YPSA and Proyas is another exceptional LIFT initiative for creating and promoting social awareness among the poor beneficiaries regarding health, nutrition, education, weather and other important social issues.
Conception of PRIME in the year 2006 was primarily founded on PKSF’s effort for taking the edge off the consequences of monga and similar adverse situations. With its primary focus on creating wage employment and self-employment opportunities for the monga-affected people to ensure sustainable income throughout the year, PKSF has stepped into a credit plus approach. PRIME emphasized on delivering flexible financial and specialized non-financial services. This unique endeavor of PKSF has been extremely significant in reducing the vulnerability of the monga-affected people and bringing them out of the overriding poverty cycle.
Working Areas

• Northern region: All 35 Upazilas of Rangpur, Lalmonirhat, Nilphamari, Kurigram and Gaibandha districts.
• South-Western region: 6 upazilas (Kaliganj & Shamnagar of Shatkhira, Koyra & Dakop of Khulna and Kalapara & Golachipa of Potuakhali districts).

Activities

At present, 16 POs covering 347 unions of Greater Rangpur region are implementing PRIME (North) activities while 9 POs are implementing PRIME (South) activities. Up to June 2011, PRIME organized 321,633 beneficiaries in the North and 18,629 beneficiaries in the South totaling 340,262 beneficiaries. At present, PRIME provides extended services for its target beneficiaries through 7 components, which are: group formation; provision of flexible microcredit (FMC); provision of emergency loan (EL); technical services; skill development training; primary health care services; and disaster management.

Microcredit Programme: PRIME provides flexible financial services such as FMC, which is a resilient loan product in terms of repayment as well as EL, a soft loan for urgent situation. At present, around 65% of the organized PRIME beneficiaries are involved with FMC with a loan outstanding of BDT 1144.76 million. The average loan size of FMC is BDT 8,000. Up to June 2011, nearly 35,119 PRIME beneficiaries borrowed an amount of BDT 76.26 million in the form of EL.

Income Generating Activities (IGAs): At present, PRIME is supporting almost a quarter million IGAs with technical support. Among all the PRIME borrowers, 24%, 42% and 34% beneficiaries are involved with crop, livestock and off-farm activities respectively.

Training: PRIME provides training both at PO and beneficiary levels. Up to June 2011, nearly 88,353 beneficiaries received specialized long-term training on tailoring, mat making, sweater making and karchupi designing. In addition, PRIME initiated vocational training (VT) on different demand-driven trades for eligible borrowers and their family members.

Primary Health Care Services: Till June 2011, over 1.42 million PRIME beneficiaries and their household members received primary health care support. In order to provide complete health care services, PRIME health service system has been redesigned and streamlined into 3 tires. In the 1st tire, Community Health Promoter (CHP) provides door to door primary health care services on improved health, hygiene, nutrition and sanitation. In the 2nd tire, Polli Paramedics (PP) provide satellite clinic services for limited curative care and in the 3rd tire, complicated/serious patients are referred to Government/ NGOs/other private health service providers.

Disaster Management: PRIME has an in-built disaster management system to protect the ultra poor from unexpected natural adversities. During 2010 and 2011, PRIME supplied about 140,000 litres of safe drinking water per day to aila victims for nearly 150 days. It also re-excavated 15 ponds contaminated by saline water to preserve fresh water in Shamnagar area.
Continuing its incessant efforts to meet the credit needs of the poor farmers, PKSF, in the year 2005, embarked upon a project titled Microfinance for Marginal and Small Farmers Project (MFMSFP) with financial support of International Fund for Agricultural Development (IFAD). This programme is the first of its kind in which farmers were particularly targeted in any of the PKSF programmes. The main rationale of MFMSFP was to deliver sustainable demand-driven microcredit services to the poor farming communities in order to increase agricultural production through access to credit, information and latest technologies along with the establishment of the market linkages. The implementation of MFMSFP came to its completion in June 2011.
Working Areas

PKSF, in close collaboration with its 35 POs, implemented the MFMSFP in 113 upazilas of 14 districts in the north-west region (Rajshahi, Nawabgonj, Pabna, Kurigram, Thakurgaon, Joypurhat, Nilphamari, Gaibandha, Naogaon and Dinajpur) and in the north-central region (Netrakona, Mymensingh, Jamalpur and Sherpur) of Bangladesh.

Activities

Operational activities of MFMSFP had been implemented through 3 components: Microfinance Services; Capacity Building & Market Linkages; and Project Coordination & Management. In FY 2010-11, under MFMSFP, BDT 1,281 million was disbursed to POs while POs distributed BDT 3564.41 million to 2,15,573 beneficiaries as agricultural credit including seasonal loan (SL).

As a part of technical support, a number of cost-saving technologies like leaf colour chart (LCC); urea super granule (USG) applicator for judicious and timely use of urea; porous pipes to reduce irrigation cost of rice; pheromane trap; tricogramma parasites and tricoderma bio-fertilizer to produce insecticide-free vegetables were distributed among the project beneficiaries. For technology dissemination, different training modules, booklets, folders, posters and flipcharts on modern rice production method were also distributed among the farmers. The project initiated livestock insurance during FY 2009-10 involving 7 potential POs and found quite impressive results in the working areas.

Achievements

MFMSFP overwhelmingly succeeded in developing and maintaining a sustainable lending and savings system for the marginal and small farmers. The channel of credit flow to and from the targeted beneficiaries has been quite smooth and efficient. POs have been successful in maintaining a very high cumulative loan recovery rate, which is more than 98%. The project was implemented through 342 branch offices of which 318 have already become financially sustainable. In terms of outreach, the project exceeded the target increasing the total number of group membership to 234,684 by the end of February 2011. Women participation has been remarkably high which was 83.64% as of June 2011.

In capacitating the beneficiaries, the project used training as a major tool. Over the 6-year long life span of MFMSFP, a total of 309,042 beneficiaries received training on crop production along with 170,990 and 176,534 beneficiaries, who received non-crop and social training respectively. The contribution of MFMSFP in capacitating POs on agricultural lending and extension has been quite significant. In order to develop technical expertise at the field level, MFMSFP provided agricultural Technical Officer at the PO level and Assistant Technical Officer (ATO) at the upazila level.

MFMSFP of PKSF is the substantiation of the creditworthiness of the farmers community. PKSF gained valuable experience and learned a lot regarding agricultural lending based on which, PKSF embarked on mainstreaming Seasonal Loan (SL) in 2006 and Agriculture-Sector Microcredit (ASM) in 2008.
In the year 2003, PKSF launched a project titled Microfinance and Technical Support Project (MFTSP) with financial support of the International Fund for Agricultural Development (IFAD) to reinforce their effort in livestock development. MFTSP provided sustainable financial services along with technical assistances to moderate and hardcore poor for the adaptation of sustainable livestock related IGAs. As a livestock development project, MFTSP demonstrated remarkable success in remote areas by providing market-linkage support for livestock development. The project succeeded in attaining its stated objectives targeted to improve the livelihood and food security of the poor and empowerment of women.
Working Areas

MFTSP was successfully completed on 31 December 2010. MFTSP was implemented in 97 upazilas of 13 southern and north-eastern districts of Bangladesh through 24 POs of PKSF. The project reached 237,336 poor households through 170 area offices and the total number of end-borrowers stood at 171,723. Approximately, 95% of them were women and 17.7% belonged to ultra poor.

Activities

Performance of MFTSP in terms of loan disbursement and recovery has been extremely remarkable. As of 31 December 2010:

- PKSF disbursed a cumulative loan of BDT 2,342.80 million while the POs provided a cumulative loan of BDT 13,750.80 million to end-borrowers by revolving the fund received from PKSF and savings mobilized from the end borrowers.
- Loan recovery rate at PKSF-PO level and PO-Beneficiaries level remained around 99% and 97% respectively.
- The total amount of beneficiaries savings was BDT 477.44 million while average savings per person stood slightly more than BDT 2,011.

Training

Training, one of the integral components of MFTSP, played a crucial role in terms of disseminating livestock technologies and adapting sustainable livestock-based IGAs by the poor. According to empirical evidences, training made a positive impact on increasing production and incomes of the project beneficiaries.

- Training was offered to 182,939 project participants on general livestock; 2,874 project participants on specialized livestock and 91,780 project participants on social development.
- A six-month long intensive training was organized for 27 community livestock extension workers at a public veterinary training institute.
- More than 3,633 POs staff were trained on managerial and livestock related issues. In addition, 395 POs staff attended follow-up training.
- 141 persons (mostly from PKSF and government agencies) attended relevant foreign trainings, seminars and study tours.

In total, 18 adaptive/socio-economic research studies had been carried out of which 5 were adaptive/on-farm research projects, 6 were socio-economic studies and 7 were participatory technology testing.
Derivation of Microenterprise (ME) programme is one of the key fundamental resolutions of PKSF. This has broadened the horizon of employment opportunities for the poor. FEDEC is a specially designed project aimed to strengthen and expand PKSF’s existing ME programme. Since March 2008, FEDEC has been working as a doorway for the graduating beneficiaries for stepping onto the upper level of self-employment and employment generation for others.
FEDEC is segregated into three sub-components: Microenterprise lending, Training and Value Chain Development for the implementation of sub-sector operational activities.

Microenterprise Lending: PKSF disbursed BDT 3.1 billion with a loan outstanding of BDT 5.39 billion at PO level while during the same period, POs loan outstanding at the field level stood at BDT 12.75 billion.

Training and Workshops: FEDEC organized a series of training courses on ME management & lending, sub-sector analysis and value-chain development for PKSF and PO officials along with an workshop to revise the ‘Microenterprise Policy’. The project also organized 6 refreshers training for 123 PO officials and 66 skill development training for 1305 entrepreneurs on different trades.

Value Chain Development: At present, PKSF is implementing 7 value chain development projects through its POs to trim down the existing stumbling blocks in value chain and to create employment and income opportunities in these sub-sectors. During FY 2010-11, one value chain project titled ‘Floriculture’ implemented by RRF in Jessore region has been completed successfully while 2 new value chain projects- ‘Crab Culture’ & ‘High value vegetables cultivation & marketing’ has been initiated. A brief description of the ongoing projects is as follows:

<table>
<thead>
<tr>
<th>S/N</th>
<th>Name of the Value Chain Project</th>
<th>Implementing PO</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pond Fish Culture</td>
<td>Uddipan</td>
<td>Natore</td>
</tr>
<tr>
<td>2</td>
<td>Beef Fattening</td>
<td>Jagorani Chaka Foundation (J CF)</td>
<td>Kushtia</td>
</tr>
<tr>
<td>3</td>
<td>Dairy at char region</td>
<td>SSS</td>
<td>Tangail</td>
</tr>
<tr>
<td>4</td>
<td>Promotion of Indigenous High Value Fish Species with Carp/Pangas</td>
<td>ASPADA</td>
<td>Bhaluka, Mymensingh</td>
</tr>
<tr>
<td>5</td>
<td>Introduction of Prawn (Golda) culture in floodplain</td>
<td>CCDA</td>
<td>Daudkandi, Comilla</td>
</tr>
<tr>
<td>6</td>
<td>Crab culture</td>
<td>Nawabenki Gonomulki Foundation (NGF)</td>
<td>Shymnagar, Satkhira</td>
</tr>
<tr>
<td>7</td>
<td>High value vegetables cultivation &amp; marketing</td>
<td>Muktipath Unnayan kendro</td>
<td>Rangunia, Chittagong</td>
</tr>
</tbody>
</table>
The Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP), launched by the GoB in co-operation with the World Bank in July 2008, was an immediate initiative of PKSF in response to the devastating flood of 2007 that directly affected over 13 million people in 47 districts. With an aim to minimize the negative impacts of flood by improving and rebuilding the livelihood activities of the poor, EFRRAP made an effort to provide quick and flexible financial assistances. The World Bank allocated a fund of US$ 15 million to PKSF through the Ministry of Finance and Social Development Foundation (SDF) in the form of grant to be utilized within 31 December 2010. PKSF was assigned to channel this fund with revolving facilities under its existing Disaster Management Loan Policy for the implementation of livelihood restoration activities.

**Working Areas**

The programme was implemented only in response to disasters and restricted to disaster affected areas such as flood prone areas; perennially distressed areas; river-erosion affected areas; char-land and marginal areas. The target groups of EFRRAP are flood/disaster/Monga and man-made disaster-affected people having a plot of land or annual income lower than the threshold level under the PKSF policy statement of Disaster Management Fund (DMF).

**Activities**

During FY 2010-2011, BDT 173.00 million has been disbursed to the POs and POs distributed BDT410.57 million in the form of loan to affected persons for flood restoration and recovery purposes. Since inception, 111 POs have organized a total of 2,70,317 members, mostly affected by the 2007 flood who received soft loans and other assistances for their livelihood restoration, post-disaster rehabilitation and disaster preparedness as well.
Bangladesh is one of the most vulnerable countries to the impacts of climate change and the poor people of the country are largely and seriously vulnerable to this extreme situation. Over the last three decades, Bangladesh has been taking different initiatives to adapt climate change impacts. PKSF has undertaken the initiative to launch a project titled Community Climate Change Programme (CCCP) under ‘Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009’.

The Government of Bangladesh (GoB) adopted the ‘Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009’ realizing the nature and magnitude of impacts along with the required efforts for enhancing resilience of the disaster-prone people. The strategy identifies 6 main pillars for future programming: (i) food security, social protection and health; (ii) comprehensive disaster management; (iii) research and knowledge management; (iv) mitigation and low carbon development; and (vi) capacity building and institutional strengthening. Subsequently, ‘Bangladesh Climate Change Resilience Fund (BCCRF)’ was created as a multi-donor trust fund in 2011 when the bilateral donors agreed to support the plan.

BCCRF is specially formulated to envisage as a ‘one stop mechanism’ with two funding windows including one on-budget window for public sector projects and another off-budget window for civil society and private sector projects. PKSF acts as the central institution to look after the off-budget window to channel the funds to the NGOs. As per the decision of the GoB, 10% of the accumulated fund of BCCRF will be utilized for enhancing the ability of people to adapt with adverse effects of climate change under the direction of PKSF through the NGOs at the field level. World Bank is the administrator of this fund for a limited period. The project is expected to be effective by the first half of 2012.
A tripartite grant agreement of US $10 million has been signed between the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF on 30 January 2011 with the purpose of funding microcredit and small loans for farming and small business activities. In line with this agreement, a subsidiary grant agreement between PKSF and KFAED has been signed on 18 May 2011. The main objectives of the programme are to raise household income, reduce vulnerability and improve food security by enabling targeted members to access and utilize the loan. This programme aims at facilitating the borrowers to invest in farming, micro and small business activities. A Project Implementation Plan (PIP) has been developed to deliver the fund through POs. To implement the programme, 8 POs have been selected on a primary basis. The project components are:

- **Microcredit and Small Loans**: Microcredit and small loans are to be used to promote food production, food processing, storage, marketing of agricultural commodities and small businesses suitable for the targeted beneficiaries through the selected POs.

- **Capacity Building**: PKSF shall utilize 50% of the interest and service charges of the fund for institution-building and technical services for the POs. These services include technology transfer, capacity building together with monitoring and evaluation of the programme.
Special Programmes
Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty

A holistic approach for household-focused poverty eradication and development

The idea behind this pioneering programme is to ensure the best utilization of the existing resources and human capabilities that a household is equipped with and enhancement of its resources and capabilities through the undertaking of potential activities. The programme has been conceived as an integrated household development approach. The principal objective of ENRICH is to build up the human dignity of the poor by creating a favourable environment where they could increase their income and protect themselves from any threat of income erosion.
ENRICH was officially launched on 3 May 2010. The implementation started in 21 unions with one PO being responsible for one union. An extensive household survey has been conducted covering all the 1,17,616 households of 21 unions of which 85,523 are selected for ENRICH interventions. Till now, 44,281 households (51.78%) have become members of ENRICH.

A rich database has been created with information collected from the household survey. Several interventions have already been undertaken on that basis while some others are in the phase of designing. A rigorous Family Development Plan (FDP) has been prepared that reflects the actual feelings and dreams of poor families.

## Selected POs and their respective unions under ENRICH

<table>
<thead>
<tr>
<th>SL. No</th>
<th>Name of PO</th>
<th>Union</th>
<th>Upazila</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sangram, Barguna</td>
<td>Patharghata</td>
<td>Patharghata</td>
<td>Barguna</td>
</tr>
<tr>
<td>2</td>
<td>SAP Bangladesh, Dhaka</td>
<td>Panpatti</td>
<td>Golachipa</td>
<td>Patuakhali</td>
</tr>
<tr>
<td>3</td>
<td>UDDIPAN, Dhaka</td>
<td>Parerhat</td>
<td>Zanagar</td>
<td>Pirojpur</td>
</tr>
<tr>
<td>4</td>
<td>CCDA, Comilla</td>
<td>Elliotganj (S)</td>
<td>Daudkandi</td>
<td>Comilla</td>
</tr>
<tr>
<td>5</td>
<td>YPSA, Chittagong</td>
<td>Sayedpur</td>
<td>Sitakunda</td>
<td>Chittagong</td>
</tr>
<tr>
<td>6</td>
<td>SDI, Dhaka</td>
<td>Harispur</td>
<td>Sandwip</td>
<td>Chittagong</td>
</tr>
<tr>
<td>7</td>
<td>DSK, Dhaka</td>
<td>Durgapur</td>
<td>Durgapur</td>
<td>Netrakona</td>
</tr>
<tr>
<td>8</td>
<td>GRAMALUS, Mymensingh</td>
<td>Phulpur</td>
<td>Phulpur</td>
<td>Mymensingh</td>
</tr>
<tr>
<td>9</td>
<td>SAG, Dhaka</td>
<td>Shombagh</td>
<td>Dhamrai</td>
<td>Dhaka</td>
</tr>
<tr>
<td>10</td>
<td>SDC, Faridpur</td>
<td>Satoair</td>
<td>Boalmari</td>
<td>Faridpur</td>
</tr>
<tr>
<td>11</td>
<td>SDS, Shariatpur</td>
<td>Kachikata</td>
<td>Bhedorganj</td>
<td>Shariatpur</td>
</tr>
<tr>
<td>12</td>
<td>SSA, Tangail</td>
<td>Dhainnya</td>
<td>Sadar</td>
<td>Tangail</td>
</tr>
<tr>
<td>13</td>
<td>Jagarani Chaka Foundation</td>
<td>Payra</td>
<td>Avoynagar</td>
<td>Jessore</td>
</tr>
<tr>
<td>14</td>
<td>Nowabeki GUF, Satbhia</td>
<td>Atulia</td>
<td>Shymnagar</td>
<td>Satbhia</td>
</tr>
<tr>
<td>15</td>
<td>WAVE Foundation</td>
<td>Simanto</td>
<td>Jibonnagar</td>
<td>Chuadanga</td>
</tr>
<tr>
<td>16</td>
<td>JAKAS, Joypurhat</td>
<td>Dholahar</td>
<td>Sadar</td>
<td>Joypurhat</td>
</tr>
<tr>
<td>17</td>
<td>Poyas, Chapainawabganj</td>
<td>Ranihati</td>
<td>Sadar</td>
<td>Chapainawabganj</td>
</tr>
<tr>
<td>18</td>
<td>SKS, Gaibandha</td>
<td>Saghata</td>
<td>Saghata</td>
<td>Gaibandha</td>
</tr>
<tr>
<td>19</td>
<td>Solidarity, Kurigram</td>
<td>Ghogadaha</td>
<td>Sadar</td>
<td>Kulgram</td>
</tr>
<tr>
<td>20</td>
<td>Padakhep MUK</td>
<td>Suma</td>
<td>Sadar</td>
<td>Sunamganj</td>
</tr>
<tr>
<td>21</td>
<td>TMSS, Bogra</td>
<td>Tetlee</td>
<td>Sadar</td>
<td>Sylhet</td>
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</tbody>
</table>
ENRICH has initiated some distinctive services to improve the quality of life of the poor beneficiaries.

Health Programme

A unique health programme has been initiated under ENRICH to ensure complete healthcare services for the poor. This health programme includes regular visits of Health Assistants and Health Volunteers to all the households and weekly health services in every branch with the help of an MBBS doctor. The health services are being implemented through satellite clinics, static clinics and health camps. Till now, a total of 2,02,817 members have been covered under health services.

Education Programme

Acknowledging education as one of the most integral elements for human development, ENRICH has attempted to develop a distinct education programme to reduce the dropout rate of children at the primary level. One teaching center (evening) in each village has already been established for children eligible to go to school up to class two.

Savings Programme

A special savings programme has also been designed for the ultra-poor households to build up their assets in order to enhance their productive activities. Under this programme, each household has to open a bank account and deposit at least BDT 300 fortnightly. After two years, the same amount of savings or maximum BDT 20,000 will be matched with the saved amount.

Healthy Lifestyle for Improved Livelihood

ENRICH intends to supply health and environment-friendly Improved Cooking Stove (ICS) to the poor households in all the unions for which a MoU has been signed with GIZ. In the meantime, more than 2000 ICS have been installed and a total of 63 young individuals received training from GIZ on manufacturing of Bandhu Chula. With a view to replace the kerosene lanterns especially in the off-grid areas, provision of subsidized loan under livelihood improvement loan programme has been arranged for purchasing environment-friendly and fire risk-free solar lantern along with necessary support.

Youth Employment Programme

ENRICH has a plan to engage the maximum number of young individuals in employment or productive IGAs. Already, 279 and 360 female young individuals are engaged in health and education programmes respectively.
Community Development Programme

ENRICH has initiated a number of community based programmes such as repairing or building of structures of culvert, bridges, sanitary latrines and shallow tube-wells in the common places like school, college, madrasha, mosque, temple and library. Two ENRICH partners- YPSA and PROYAS have also initiated community radio transmission in their respective unions. A total of 20 Pond Sand Filters (PSF) have been repaired in the aila affected Atulia union of Shymnagar upazila to meet the demand of safe drinking water. At present, PKSF, in collaboration with Inter-cooperation (IC), is implementing medicinal plant cultivation programme in all the ENRICH unions.

Community Development Programme is a comprehensive initiative that wants to respond to development in a holistic way. As can be understood from the graphic, this addresses health issues, infrastructural problems both for development and management at times of danger; while the increasing use of the Community Radio is directed toward providing necessary information for agriculture, education as well as catering to the entertainment needs of the people. ‘Loka Unnoyan Kendra’ or the ‘Center for Popular Development’ plays a vital and coordinating role in the initiation, implementation and monitoring of Community Development Programme.
Ms. Sufia Begum lives in Gayespur village, Shimanto Union in the district of Chuadanga. She is one of the beneficiaries of Wave Foundation. Sufia is associated with ENRICH for last one year. She is now self-reliant with the help of different ENRICH initiatives and her home is now known as ‘Sambridhi Bari’ (ENRICH Home). Some of the on-going activities of ENRICH in Sufia’s ‘Sambridhi Bari’ are:

**Ultra Poor Loan:** Sufia is a UP loan borrower of ENRICH microcredit programme for one year.

**Bandhu Chula:** Sufia has established an environment-friendly ‘Bandhu Chula’ at her home with this loan. She now cooks more economically in terms of time and fuel. Besides, this ‘Bandhu Chula’ has reduced smoke-related health hazards in her family.

**Health Card:** Sufia has registered for health card facilities, which ensures regular health check-up. Her family members also draw benefits out of it.

**Spice Cultivation:** Sufia has initiated seasonal cultivation of spices like onion, ginger, garlic, turmeric and chili at her homeyard. This has become an additional source of her family income.

**Medicinal Plant Cultivation:** Sufia has cultivated a wide variety of medicinal plants at her home such as ‘Tulsi’, ‘Basak’, ‘Madhabilata’, ‘Shotomuli’, ‘Kuch’, ‘Patharkuchi’, ‘Lojjabati’, ‘Ghriotokumari’, ‘Cactus’, ‘Baon Hati’, ‘Bommebedi’ and ‘Ekani’ which help her providing health solutions to her family members as well as the neighbours.

**Homestead Vegetable Garden:** With the help of ‘Household Enterprise Development Assistance’ under ENRICH, Sufia has initiated different types of vegetable cultivation at her homeyard. This ensures supply of nutrition to her family and benefits her with an additional income.

**Sex Pheromone Trap and Lure:** Sufia has received sex pheromone trap and lure from ENRICH for pesticide-free vegetable cultivation.

**Goat Rearing:** With subsidized loan from ENRICH, Sufia is rearing a number of goat and lamb, which ensures protein supply for her family, coupled with additional income. She also receives free vaccination services for her cattle’s from ENRICH.

**Vermi and Quick Compost Fertilizer:** Sufia produces vermi-compost fertilizer with the assistance of ‘Household Enterprise Development Assistance’ for her own use as well as selling purpose.

**Napier Grass Plantation:** Sufia cultivates Napier grass by the side of her home. This is used as livestock food. She uses most of the produced grass for her own cattle while the rest is sold at the local market.

**Sanitary Latrine:** Sufia is now more conscious about health and hygiene issues. She has built a sanitary latrine in her home.

With all these benefits at her disposal, Sufia doesn’t need to buy a lot of foodstuff from market anymore. Even she can now sell some of her own produce. She feels proud to be involved with ENRICH. ENRICH has enriched her lifestyle with a better promise for the future. Her home can indeed be treated as a ‘Sambridhi Bari’.
Developing Inclusive Insurance Sector Project

Protecting the continuity of the sustainable socio-economic upliftment of the poor

The vulnerability of the poor is exacerbated each time they incur a loss, creating a vicious cycle that precludes the lasting improvements of human and economic welfare. Microinsurance is expected to pool the risk by collecting relatively small premiums from a large population and funding relatively large payouts to small portion of that population that suffers losses from specified risky events. Since by nature it is micro and the number of poor is quite large so it is assumed that it might be affordable to both poor clients and insurance providers if designed and managed appropriately.

With the financial grant (US$ 2 million) support from Japan Fund for Poverty Reduction (JFPR) and administered by Asian Development Bank (ADB), PKSF has started Developing Inclusive Insurance Sector Project (DIISP) in January 2010. The objective of this pilot project is to protect the livelihood of poor households, especially women, from risks such as accidents, illness, theft or natural disasters to secure their welfare and productive or non-productive assets through low cost inclusive insurance services (microinsurance). Mostly life, health, livestock and/or disaster insurance products will be offered to the low-income group with minimal documentation. The Project has 4 major components: market assessment and microinsurance product development; strengthening policy, legal and regulatory framework for microinsurance; awareness creation and capacity development; and microinsurance pilot scheme. The Project Management Cell (PMC) of DIISP has selected 21 POs for field level implementation based on their competence and effectiveness in working with poor communities.

PKSF received a grant fund from The Rockefeller Foundation (RF) to implement a project titled ‘The health insurance for the poor of Bangladesh’. The RF project is expected to supplement the better implementation of DIISP and build the capacity of PKSF officials on microinsurance programmes through exposure-cum-study visits on the national insurance schemes of India, The Philippines and Thailand.
Micro-finance Support Intervention for Food Security for Vulnerable Group Development and Ultra Poor Beneficiaries Project

PKSF has successfully completed the European Union funded FSVGD and UP Beneficiaries project on 30 April 2011. The project was launched in 2007 and implemented through 31 POs in 19 districts of northern region of Bangladesh. The project mainly provided capacity building support to the ultra poor beneficiaries as well as the staff of PKSF and its POs. The beneficiaries included former FSVGD (3rd cycle) members and ultra poor members of UPP. The project successfully attained its target of bringing 0.58 million households under its network during the project period. There are four major components of this project.

Financial services risk fund (pilot): Under the coverage of Risk Fund, BDT 17.36 million was distributed to 4,647 ultra poor families in the events of death and accident. An individual beneficiary received BDT 5,000 for death and BDT 3,000 for accident of the earning member of the household.

Skill development training for UP beneficiaries: Until June 2010, over 0.118 million beneficiaries received training on 8 different IGAs such as poultry rearing, goat rearing, cow rearing, beef fattening, vegetable production, nursery, bamboo & cane product making and tailoring.

Micro-finance related training: 17 POs in 7 districts of Rajshahi enrolled 40,822 former FSVGD members and trained 39,553 of the enrolled FSVGD members on microcredit and savings management.

Capacity building through training of PKSF and PO staff: Till June 2010, 4,132 staff of PKSF and its POs received capacity building training.

Achievements

It has been evident from the findings of the impact study that the project made significant impacts on the livelihood of the beneficiaries. The major findings of the study are:

- Monthly nominal income of the participant households increased to BDT 5,224 from BDT 1,711 while monthly nominal income of the dropout group increased to BDT 4,804 from BDT 1,738.
- The project was directed towards reaching the vulnerable ultra poor and the members demonstrated a higher propensity to save. Average per capita net savings increased by 21% from BDT 578 in 2007 to BDT 699 in 2010.
- Monthly food expenditure of the participants was higher by BDT 276 while non-food expenditure was higher by BDT 377.
Special Fund

As a leading institution for poverty alleviation through employment generation, PKSF operates all programmes through its POs to facilitate the poor with diversified microcredit services. PKSF frequently receives financial grant applications from different institutions and individuals who are exposed to shocks. Since there is no such provision under the on-going programmes, PKSF is unable to provide any kind of assistance (including goods & services) in times of need of the poor. Apprehending its Corporate Social Responsibility (CSR), PKSF has embarked upon a decision to form a Special Fund with its own resources. In a governing body meeting, held on 24 October 2010, a total of BDT 50 million was approved to create this Special Fund.

Activities of Special Fund during FY 2010-11

- Mr. Sujaul Islam, a dedicated social worker and an executive director of a PO, received an amount of BDT 0.5 million for the treatment of his liver cancer.
- PKSF has granted and disbursed an amount of BDT 10,000 to Ms. Shathi Begum, an ultra poor lady suffering from gynecological disease to cover a part of her surgery expenses.
- PKSF has decided to offer scholarship to Mr. Md. Kamruzzaman, a meritorious but poor student studying at University of Dhaka with an annual grant of BDT 9000 for buying required education materials and a monthly scholarship of BDT 1000 for the next 3 years.
- PKSF provided 200 school bags and 5 charger lights among the poor working children studying at Mirpur Shishu Kallyan Primary School in the night shift.
Programmes-Support Fund

All the operational activities and projects of PKSF have definite objectives, targeted beneficiaries, individual management mechanisms as well as well-structured rules, regulations and policies. Under the provision of ongoing activities of PKSF, it is often difficult to provide any kind of flexible loan, grant or additional assistance apart from its regular activities. Therefore, PKSF felt the necessity to form a special kind of fund to facilitate the poor with diversified and poor-friendly services, such as education, health and any social development activities under the ongoing activities of PKSF.

With this end in view, on 30 June 2011, the Governing Body of PKSF in its 169th meeting has approved an initial amount of BDT 1 billion from its own resources to form a fund titled Programmes-Support Fund (PSF). The main objective of PSF is to support diversified social development programmes with the primary focus on education and health services for the poor.

Disaster Management Fund

Disaster Management Fund (DMF) is designed to provide quick financial assistance to poor families in order to help them cope with and recover from disasters; prevent them from selling advance labour that leads the poor to become indebted to unscrupulous money lenders or valuable assets and further to enable them to smooth out consumption. This fund is utilized in times of disaster or afterwards for restoration of their livelihood, rehabilitation, urgent medical services, water and sanitation, and to meet emergency consumer needs. PKSF mobilized this fund from its own income and also from other organizations. The primary activities of this programme include repairing houses, tube wells and latrines, restoring existing IGAs, ensuring consumer items during post-disaster period.
Capacity Building Programmes
Training for PO Officials

PKSF arranges training courses for its POs personnel covering a wide range of issues on microcredit operations and management. These training courses are designed to augment their skills required for long-term organizational development and sustainability in implementing microcredit and relevant social interventions for poverty alleviation. In FY 2010-11, PKSF provided a total of 132 batches training to 4,292 participants of its POs. Areas of training included Group Dynamics, Savings and Microcredit Management for field workers; Microcredit Management, Training of Trainers (ToT) and Supervision and Monitoring for mid-level managers; Accounts Keeping and Financial Management for both branch & head office accountants.

Group Dynamics, Savings and Microcredit Management

It is a four-day long course, which helps the field workers to accelerate group dynamism by enhancing their capacity of savings and microcredit management. During FY 2010-11, a total of 2,204 field workers have been trained on ‘Group Dynamics, Savings and Microcredit Management’.

Microcredit Management for Mid-Level Officers

The main objective of this five-day long course is to enhance the theoretical and practical knowledge of the mid-level officers of POs to implement the microfinance programmes successfully. In FY 2010-11, a total of 732 mid-level officials received training on ‘Microcredit Management’.

Supervision and Monitoring

It is a three-day long course for the mid-level officers of POs. The main objective of this course is to assist and guide the mid-level officials to play a leading role in order to supervise and monitor the microfinance programmes. This helps to increase the annual income through controlling the malpractices exercised by the staff. In FY 2010-11, a total of 68 mid-level officials received training on ‘Supervision and Monitoring’.

Accounts Keeping and Financial Management

The participants of this course are both the branch office and head office accountants of PKSF POs. This course is essential for them in order to bring financial discipline and control in their organization’s financial system, which eventually helps to establish the uniform and standard financial system. In FY 2010-11, a total of 130 accountants received training on ‘Accounts Keeping and Financial Management’.
Training of Trainers (ToT)

In the reporting year, 48 participants of 28 POs received training on ToT in 2 batches.

Year-wise Training of POs Staff under Mainstream Programmes

<table>
<thead>
<tr>
<th>FY</th>
<th>Officers</th>
<th>Field Workers</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-2002</td>
<td>1665</td>
<td>332</td>
<td>1997</td>
</tr>
<tr>
<td>2002-2003</td>
<td>2201</td>
<td>418</td>
<td>2619</td>
</tr>
<tr>
<td>2003-2004</td>
<td>1570</td>
<td>597</td>
<td>2167</td>
</tr>
<tr>
<td>2004-2005</td>
<td>1135</td>
<td>1583</td>
<td>2718</td>
</tr>
<tr>
<td>2005-2006</td>
<td>1482</td>
<td>1195</td>
<td>2677</td>
</tr>
<tr>
<td>2006-2007</td>
<td>545</td>
<td>230</td>
<td>775</td>
</tr>
<tr>
<td>2007-2008</td>
<td>1389</td>
<td>1412</td>
<td>2801</td>
</tr>
<tr>
<td>2008-2009</td>
<td>3311</td>
<td>1053</td>
<td>4364</td>
</tr>
<tr>
<td>2009-2010</td>
<td>2015</td>
<td>1606</td>
<td>3621</td>
</tr>
<tr>
<td>2010-2011</td>
<td>2088</td>
<td>2204</td>
<td>4292</td>
</tr>
</tbody>
</table>

Training for PKSF Officials

PKSF provides training to its own staff for successful implementation of its microcredit programmes. These trainings are intended to enhance their strategic and operational skills with sound understanding of different economic and social issues, which offer great scope and potential for poverty alleviation and employment generation for the poor. The training topics cover the wide range of subjects of MIS, Financial Management, Business Plan, Value Chain Development and Sub-Sector Analysis, Microcredit Management, Supervision and Monitoring, Training of Trainers (ToT) etc.

PKSF also organizes foreign exposure visits for its officials to improve their skills for sharing knowledge and experiences with the best performing organizations in different parts of the world. PKSF usually sends its officials to renowned foreign institutions like AIM, The Philippines; AIT, Thailand; IIT, India; MicroSave, India to participate in the different training courses or study visits. During FY 2010-11, PKSF officials participated in different courses named ‘Youth Employment with a focus on Youth Enterprise and Entrepreneurship’, ‘Urban Market Based Livelihood Project’, ‘Youth Inclusive Financial Services’, ‘Introducing E-Pass Book into Microfinance Sector’, ‘Survey Methods and Data Analysis’, ‘Tax Management’ and ‘ToT’ training courses.

Year-wise Training of PKSF Staff under Mainstream Programmes

<table>
<thead>
<tr>
<th>FY</th>
<th>In country</th>
<th>Abroad</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001-2002</td>
<td>42</td>
<td>0</td>
<td>42</td>
</tr>
<tr>
<td>2002-2003</td>
<td>80</td>
<td>1</td>
<td>81</td>
</tr>
<tr>
<td>2003-2004</td>
<td>56</td>
<td>43</td>
<td>99</td>
</tr>
<tr>
<td>2004-2005</td>
<td>49</td>
<td>20</td>
<td>69</td>
</tr>
<tr>
<td>2005-2006</td>
<td>47</td>
<td>32</td>
<td>79</td>
</tr>
<tr>
<td>2006-2007</td>
<td>21</td>
<td>37</td>
<td>58</td>
</tr>
<tr>
<td>2007-2008</td>
<td>33</td>
<td>3</td>
<td>36</td>
</tr>
<tr>
<td>2008-2009</td>
<td>32</td>
<td>102</td>
<td>134</td>
</tr>
<tr>
<td>2009-2010</td>
<td>157</td>
<td>90</td>
<td>246</td>
</tr>
<tr>
<td>2010-2011</td>
<td>7</td>
<td>100</td>
<td>107</td>
</tr>
</tbody>
</table>

Training for PKSF’s Projects

Different projects of PKSF in collaboration with PKSF training wing organize management development trainings for the mid-level PO employees and skill development training on IGA operations for the borrowers as per the project requirements. In the reporting year, 1,259 PO officials of different levels received training on different modules under FEDEC and MFMSF projects. Moreover, 2,129 batches of IGA trainings have been implemented under FEDEC, PRIME and MFMSF projects for 52,879 participants of 50 POs.

List of Participants under Projects during FY 2010-11

<table>
<thead>
<tr>
<th>Projects</th>
<th>PKSF Staff</th>
<th>POs Staff</th>
<th>Beneficiaries</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDEC</td>
<td>-</td>
<td>194</td>
<td>1305</td>
<td>1499</td>
</tr>
<tr>
<td>MFMSFP</td>
<td>32</td>
<td>1065</td>
<td>39274</td>
<td>40371</td>
</tr>
<tr>
<td>PRIME</td>
<td>190</td>
<td>0</td>
<td>12300</td>
<td>12490</td>
</tr>
<tr>
<td>Total</td>
<td>222</td>
<td>52,879</td>
<td>52,879</td>
<td>54360</td>
</tr>
</tbody>
</table>
Training for Overseas Participants

PKSF offers training courses and organizes study visits for microcredit professionals from abroad with a view to promoting best practices in microfinance sector of Bangladesh as well as encouraging policy exchange. Moreover, these exposure visits enable participants to learn about integrated poverty alleviation approaches of Bangladesh. PKSF has, so far, organized 50 training cum-exposure visit programmes for 322 foreign practitioners from 32 organizations of 19 countries. In FY 2010-11, a total of 34 foreign visitors from 4 countries participated in the study visit programme to PKSF.

<table>
<thead>
<tr>
<th>Name of the Institution</th>
<th>Country</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>China Microfinance Association</td>
<td>China</td>
<td>7</td>
</tr>
<tr>
<td>Central Bank of Nigeria</td>
<td>Nigeria</td>
<td>7</td>
</tr>
<tr>
<td>Alliance for Financial Inclusion</td>
<td>Nepal</td>
<td>1</td>
</tr>
<tr>
<td>Different Microfinance Bank, Nepal</td>
<td>Nepal</td>
<td>13</td>
</tr>
<tr>
<td>Small Entrepreneurs Loan Facility (SELF) Project, Ministry of Finance, The United Republic of Tanzania</td>
<td>Tanzania</td>
<td>6</td>
</tr>
<tr>
<td>Total Number of Participants</td>
<td></td>
<td>34</td>
</tr>
</tbody>
</table>

Training for Non-POs & Others

PKSF organizes trainings for the employee of non-partner NGOs along with government and semi-government organizations on different issues of microfinance and social development intervention that are working for poverty alleviation and employment generation as per their request.

Training for Interns

Each year PKSF offers opportunities to a number of university students to accomplish their internship at PKSF. Internship provides opportunities for students to practice and link their theoretical knowledge with practical real-world experiences of the microfinance sector. The main objective of PKSF’s Internship programme is to develop the future human resources for the microfinance sector in our country. In FY 2010-11, a total of 46 interns from the Shahjalal University (1), ASA University (10), University of Dhaka (11), UK Open University (1), Patuakhali Science and Technology University (22), Rajshahi University (1) completed their internship at PKSF.
Workshops and Seminars
PKSF regularly organizes workshops, seminars, brainstorming sessions on different areas of poverty alleviation covering microcredit management and social development activities with a view to awareness building of the PKSF and PO officials to make them capable of facing different challenging environments in a sustainable manner. During FY 2010-2011, PKSF organized a number of such programmes with the participation of its POs senior level officials, government officials and donor representatives under its mainstream programme and projects and reviewed the progress of implementation of current programmes and policies in order to formulate future policies and initiate new programmes. In continuation to its 20th anniversary celebration, PKSF arranged a special seminar in Bangladesh where Professor Nurul Islam, the first deputy chairman of Planning Commission participated and delivered the valedictory address.

Institutional Development Loan
PKSF provides flexible loan programme for its POs’ institutional development at the rate of 1% & 1.25% interest. PKSF provides this loan to its POs to purchase computers, motorcycles, bicycles, engine-boats, photocopiers and for the construction of training complex to ensure smooth operations of microcredit activities of POs. PKSF disbursed a total amount of BDT 290.91 million up to June 2011. In FY 2010-11, PKSF disbursed loan amounting to BDT 23.63 million.

Library
PKSF has a rich library of its own in the 2nd floor of PKSF Bhaban. It has a huge collection of books, journals, study reports and all other publications related to microfinance and development activities of Bangladesh. In addition, it has an archive in which all the PKSF publications up till now and other documents are conserved. PKSF library is open to all the PKSF members along with PO officers.
Management Information System (MIS) Support

In FY 2010-2011, PKSF organized a workshop for the PO officials to expedite the computerization process of POs in which 5 software companies demonstrated their software. The workshop was highly motivating for the POs to implement the integrated microcredit solution to run their microcredit operations effectively. PKSF’s MIS cell keeps on providing LAN enabled services such as e-mail, internet, file sharing, printer sharing, anti-virus support, application software access to its officers. In order to incorporate more functionality and diversity in the reporting system, PKSF has upgraded the “PKSFPR-A” software. PKSF is now able to monitor operational effectiveness, performance and financial growth of the POs through the upgraded software. It facilitates the user to dynamically add quality performance indicators and new projects dynamically in this system.

Developing Best Practices

PKSF has developed performance indicators and standards for its POs in different areas with a view to assessing their overall institutional strength. Moreover, PKSF has prepared a number of guidelines and policies to improve its own credit operations and those of its POs. Some of these policies, guidelines, and standards can in fact improve the performance of microcredit industry as a whole. Till date, PKSF has prepared about 30 policy guidelines and set of standards in different areas of microcredit operations, which are now followed by the MFIs of the country. PKSF reviews its policies and programmes continuously and adjusts them to meet the changing requirements.

Research and Publications

PKSF recognizes the fundamental need for research to understand the realities and design the way forward. In this regard, PKSF has streamlined its research cell to build up a strong research department with well-designed research programme in order to carry out cost-effective researches using its vast network of POs. It is expected that it will provide PKSF with much needed insights and understanding of the programme dynamics to identify the weaknesses and strengths of its programming as well as the opportunities and areas of innovation for future programme development.

Publication cell of PKSF is responsible to prepare and develop all kinds of regular monthly and annual publications including brochures, newsletters and annual report. The principal aim of all the publications is to disseminate the achievements of the microfinance sector of Bangladesh as well as publicize the success stories of the beneficiaries and POs of PKSF to acknowledge and inspire their effort.

Communications

Recognizing communications as one the influential means of modern times, PKSF has emphasized on disseminating information regarding its microcredit activities and publicizing success stories of POs and their beneficiaries through electronic and print media.
20th Anniversary and Development Fair
20th Anniversary of PKSF

PKSF celebrated its 20th anniversary in November 2010. On this occasion, PKSF arranged the mega event of “20th Anniversary of PKSF and Development Fair 2010” that was held from 6-9 November 2010 at Bangabandhu International Convention Center, Dhaka. It was an immense celebration where renowned personalities of the country joined together. They praised PKSF’s 20 years of achievement and also expressed their views and suggestions that will guide PKSF to go further in attaining its objectives.

The opening ceremony of “20th Anniversary of PKSF and Development Fair 2010” was held on 6 November 2010 in PKSF Bhaban. Hon’ble Finance Minister, Mr. Abul Maal Abdul Muhith, was present as the chief guest and Mr. Abul Kalam Azad, Hon’ble Minister, the Ministry of Information and Ministry of Cultural Affairs was present as the special guest in the opening ceremony. PKSF awarded Mr. M. Syeduzzaman, the former chairman of PKSF, with “Lifetime Achievement Award”, for his continuous and untiring efforts in the development sector.

An integral part of the event was cultural programme that was held on 1st, 2nd and 4th day of the programme. 7 POs of PKSF participated in the cultural programme. They performed drama, folk and inspirational songs, dance drama etc. An animation and beam show was presented with the theme song of PKSF on the closing day.

The closing ceremony of the “20th Anniversary of PKSF and Development Fair 2010” was held on 9 November 2010, at the Hall of Fame, Bangabandhu International Convention Center. Mr. Nurul Islam Nahid, Hon’ble Minister, Ministry of Education, and Mr. Jainul Abdin Fauq, Hon’ble Chief Whip of the Opposition Party, were present at the programme as special guests. 5 beneficiaries from different programmes of PKSF, who made effective use of their loan and demonstrated remarkable successes in their lives were awarded with crest and BDT 50,000 each.
Development Seminar

On the occasion of its 20th anniversary, PKSF arranged 7 seminars on significant national, social and economic issues. Honorable Ministers from related ministries of the government, Deputy Speaker of Bangladesh Parliament, Members of the Parliament and intellectuals from relevant fields participated in those seminars. Guests from India and Nepal also participated in one of the seminars as panelists. The seminars were held on the following issues:

- Ganges-Brahmaputra-Meghna Region: Water based Regional Cooperation
- The Social Safety Net of Bangladesh
- Addressing Environment Degradation & Climate Change Impacts in Bangladesh
- Rabindranath Tagore and People’s Development
- Children’s and Women’s Issues
- Bangladesh: Growth of Rural Economy through Sustainable Employment Generation
- Inclusive Financing

Development Fair

The main attraction of the celebration programme was the Development Fair. In total, there were 130 stalls among which, PKSF distributed 97 stalls to 70 POs, 7 stalls to 7 POs who are working under LIFT (Learning and Innovation Fund to Test New Ideas) project and 20 stalls to the non-POs. The remaining 6 stalls were reserved for PKSF, where various types of development activities and publications of PKSF were displayed. The participating organizations displayed different products produced by their beneficiaries. There was live display in some stalls, which fascinated the large number of viewers amongst which the display of biogas plant, art pottery jewelry, making of cricket-bat were noteworthy. Bulk of handmade products attracted people. The fair was a sheer success since it created so much enthusiasm among the people about PKSF initiatives.
Auditor’s Report
Independent Auditors’ Report

To the Members of Governing Body of Palli Karma-Sahayak Foundation (PKSF)

We have audited the accompanying financial statements of Palli Karma-Sahayak Foundation (PKSF), which comprise the Statement of Financial Position as at June 30, 2011 and the Statement of Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity for the year then ended June 30, 2011 and a summary of significant accounting policies and other explanatory notes.

Management’s Responsibility for the Financial Statements

PKSF’s management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, 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.

Auditors’ Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity’s preparation and fair presentation of the financial statements 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 entity’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Palli Karma-Sahayak Foundation (PKSF) as at June 30, 2011 and its financial performance and its cash flows for the year then ended June 30, 2011 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

We also report that:

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

b) In our opinion, proper books of account as required by laws have been kept by PKSF so far as it appeared from our examination of those books; and

c) The Program’s statement of financial position and statement of comprehensive income and expenditure dealt with by the report are in agreement with the books of account.

Dated, Dhaka

Hoda Vasi Chowdhury & Co
Chartered Accountants

BPE Corporation

Independent Correspondent Firm to Deloitte Touche Tohmatsu
## Palli Karma-Sahayak Foundation (PKSF)
### Statement of Financial Position
#### As at June 30, 2011

<table>
<thead>
<tr>
<th>Description</th>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Current Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>4</td>
<td>182,601,761</td>
<td>199,915,286</td>
</tr>
<tr>
<td>Investment against provision for gratuity</td>
<td>5</td>
<td>115,969,488</td>
<td>64,134,117</td>
</tr>
<tr>
<td>Staff house building loan</td>
<td>6</td>
<td>87,158,113</td>
<td>57,030,396</td>
</tr>
<tr>
<td>Loan to POs under core program-non current portion</td>
<td>7</td>
<td>10,625,799,222</td>
<td>11,473,767,718</td>
</tr>
<tr>
<td>Loan to POs under capacity building- non current portion</td>
<td>8</td>
<td>17,203,808</td>
<td>10,906,795</td>
</tr>
<tr>
<td>Loan to POs under other projects- non current portion</td>
<td>9</td>
<td>1,191,800,582</td>
<td>1,867,509,316</td>
</tr>
<tr>
<td><strong>Total Non-Current Assets</strong></td>
<td></td>
<td>12,220,532,974</td>
<td>13,673,263,628</td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan to POs under core program-Current portion</td>
<td>7</td>
<td>17,712,681,778</td>
<td>16,091,144,944</td>
</tr>
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<td>Loan to POs under capacity building-Current portion</td>
<td>8</td>
<td>6,260,983</td>
<td>5,245,657</td>
</tr>
<tr>
<td>Loan to POs under other projects-Current portion</td>
<td>9</td>
<td>2,460,456,322</td>
<td>2,195,419,640</td>
</tr>
<tr>
<td>Overdue service charges receivable</td>
<td>10</td>
<td>2,742,846</td>
<td>857,528</td>
</tr>
<tr>
<td>Service charges receivable</td>
<td>11</td>
<td>346,123,057</td>
<td>351,869,359</td>
</tr>
<tr>
<td>Interest and other receivables</td>
<td>12</td>
<td>264,812,747</td>
<td>569,793,550</td>
</tr>
<tr>
<td>Advances, deposits and prepayments</td>
<td>13</td>
<td>24,910,657</td>
<td>14,817,182</td>
</tr>
<tr>
<td>Cash and cash equivalent</td>
<td>14</td>
<td>12,296,370,810</td>
<td>10,376,575,278</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td></td>
<td>33,114,359,200</td>
<td>29,605,723,448</td>
</tr>
<tr>
<td><strong>Total Properties and Assets</strong></td>
<td></td>
<td>45,334,892,174</td>
<td>43,278,987,076</td>
</tr>
</tbody>
</table>
## CAPITAL FUND AND LIABILITIES

### Capital Fund

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>15 13,559,062,641</td>
<td>13,418,131,100</td>
</tr>
<tr>
<td>Retained surplus</td>
<td>12,481,916,792</td>
<td>10,598,662,046</td>
</tr>
<tr>
<td>Special Fund</td>
<td>51,954,757</td>
<td>-</td>
</tr>
<tr>
<td>Disaster management fund</td>
<td>117,931,467</td>
<td>98,383,896</td>
</tr>
<tr>
<td>Capacity building revolving loan fund (RLF)</td>
<td>100,000,000</td>
<td>100,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26,310,865,657</strong></td>
<td><strong>24,215,177,042</strong></td>
</tr>
</tbody>
</table>

### Non current Liabilities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microfinance loan under core program (MF-I &amp; MF-II)</td>
<td>9,800,822,994</td>
<td>10,808,141,940</td>
</tr>
<tr>
<td>Loan for other projects</td>
<td>5,152,504,918</td>
<td>4,504,937,779</td>
</tr>
<tr>
<td>Interest on loan for other projects</td>
<td>74,774,948</td>
<td>79,938,108</td>
</tr>
<tr>
<td>Provision for gratuity and severance allowances</td>
<td>128,751,176</td>
<td>115,922,440</td>
</tr>
<tr>
<td>Grant for assets</td>
<td>36,074,044</td>
<td>39,863,151</td>
</tr>
<tr>
<td>Grant received in advance</td>
<td>154,957,494</td>
<td>45,591,426</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15,347,885,574</strong></td>
<td><strong>15,594,394,844</strong></td>
</tr>
</tbody>
</table>

### Current Liabilities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other liabilities</td>
<td>246,313,700</td>
<td>255,544,361</td>
</tr>
<tr>
<td>Loan loss provision - core program</td>
<td>1,913,556,447</td>
<td>1,883,457,804</td>
</tr>
<tr>
<td>Loan loss provision - capacity building</td>
<td>1,188,510</td>
<td>864,517</td>
</tr>
<tr>
<td>Loan loss provision - other projects</td>
<td>313,854,301</td>
<td>127,185,160</td>
</tr>
<tr>
<td>Microfinance loan under core program (MF-I &amp; MF-II)</td>
<td>1,007,318,946</td>
<td>1,007,318,946</td>
</tr>
<tr>
<td>Loan for other projects</td>
<td>105,339,388</td>
<td>54,233,050</td>
</tr>
<tr>
<td>Interest on microfinance Loan (MF-I &amp; MF-II)</td>
<td>38,000,039</td>
<td>125,911,340</td>
</tr>
<tr>
<td>Interest on loan for other projects</td>
<td>50,569,612</td>
<td>14,900,012</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,676,140,943</strong></td>
<td><strong>3,469,415,190</strong></td>
</tr>
</tbody>
</table>

### Total Capital Fund and Liabilities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td><strong>45,334,892,174</strong></td>
<td><strong>43,278,987,076</strong></td>
</tr>
</tbody>
</table>

These financial statements should be read in conjunction with the annexed notes.

Signed in terms of our separate report of even date annexed.

Dated, Dhaka

Dr. Jashim Uddin
Deputy Managing Director

Dr. Quazi Mesbahuddin Ahmed
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman

Chartered Accountants
Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended June 30, 2011

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011 Taka</th>
<th>2010 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service charges</td>
<td>27</td>
<td>1,380,185,693</td>
</tr>
<tr>
<td>Grant income</td>
<td>28</td>
<td>364,563,136</td>
</tr>
<tr>
<td><strong>Total Operating Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Operating Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on bank balance and short term deposit</td>
<td>29</td>
<td>1,195,095,722</td>
</tr>
<tr>
<td>Other income</td>
<td>30</td>
<td>14,858,003</td>
</tr>
<tr>
<td><strong>Total Non Operating Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EXPENDITURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and Administrative Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manpower compensation (salaries, allowances &amp; other facilities)</td>
<td>31</td>
<td>204,863,664</td>
</tr>
<tr>
<td>Institutional development and capacity building</td>
<td>32</td>
<td>306,692,917</td>
</tr>
<tr>
<td>Monitoring and evaluation</td>
<td>33</td>
<td>7,767,062</td>
</tr>
<tr>
<td>Occupancy expenses</td>
<td>34</td>
<td>5,908,811</td>
</tr>
<tr>
<td>Research and publication</td>
<td>35</td>
<td>37,284,216</td>
</tr>
<tr>
<td>Depreciation</td>
<td>36</td>
<td>26,208,189</td>
</tr>
<tr>
<td>Other administrative expenses</td>
<td>37</td>
<td>45,039,486</td>
</tr>
<tr>
<td><strong>Total General and Administrative Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan loss expenses</td>
<td>38</td>
<td>217,477,126</td>
</tr>
<tr>
<td><strong>Total Expenditure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Excess/(Shortage) of Income over Expenditure</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

These financial statements should be read in conjunction with the annexed notes.

Dr. Jashim Uddin
Deputy Managing Director

Dr. Quazi Mesbahuddin Ahmed
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed.

Dated, Dhaka

Chartered Accountants
Palli Karma-Sahayak Foundation (PKSF)

Statement of Cash Flows
For the year ended June 30, 2011

<table>
<thead>
<tr>
<th>Notes</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td>A. Cash Flow from Operating Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excess of income over expenditure (surplus)</td>
<td>1,954,757,074</td>
<td>1,563,330,883</td>
</tr>
<tr>
<td>Add: Adjustment for items not involving the movement of cash</td>
<td>237,885,352</td>
<td>399,239,329</td>
</tr>
<tr>
<td>Surplus before Changes in Operating Activities</td>
<td>2,192,642,426</td>
<td>1,962,570,212</td>
</tr>
<tr>
<td>Changes in Operating Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Increase)/decrease in current assets other than loan to POs</td>
<td>268,620,594</td>
<td>361,298,014</td>
</tr>
<tr>
<td>(Increase)/decrease in loans to POs - current portion</td>
<td>(1,887,588,531)</td>
<td>(2,415,573,215)</td>
</tr>
<tr>
<td>(Increase)/decrease in loans to POs - non current portion</td>
<td>1,517,380,215</td>
<td>(219,445,131)</td>
</tr>
<tr>
<td>Net Increase in Loans to POs</td>
<td>(101,587,722)</td>
<td>(2,273,720,332)</td>
</tr>
<tr>
<td>Increase/(decrease) in current liabilities</td>
<td>(61,472,361)</td>
<td>(165,145,214)</td>
</tr>
<tr>
<td>Increase/(decrease) in non-current liabilities</td>
<td>7,665,576</td>
<td>49,315,346</td>
</tr>
<tr>
<td>Increase/ (decrease) in deferred income</td>
<td>109,366,068</td>
<td>(166,595,476)</td>
</tr>
<tr>
<td>Net Cash Flows from Operating Activities</td>
<td>2,146,613,986</td>
<td>(593,575,463)</td>
</tr>
<tr>
<td>B. Cash Flows from Investing Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisition of Property, Plant and Equipment</td>
<td>(9,763,921)</td>
<td>(8,740,966)</td>
</tr>
<tr>
<td>Sale of Property, Plant and Equipment</td>
<td>2,485,719</td>
<td>6,091</td>
</tr>
<tr>
<td>Investment against provision for gratuity</td>
<td>(51,835,371)</td>
<td>(5,777,362)</td>
</tr>
<tr>
<td>Net Cash used in Investing Activities</td>
<td>(59,113,573)</td>
<td>(14,512,237)</td>
</tr>
<tr>
<td>C. Cash Flows from Financing Activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant for assets - addition during the year</td>
<td>9,046</td>
<td>4,268,679</td>
</tr>
<tr>
<td>Grants for EFRRAP</td>
<td>97,707,041</td>
<td>369,000,000</td>
</tr>
<tr>
<td>Grants for PRIME &amp; LIFT</td>
<td>43,224,500</td>
<td>61,708,000</td>
</tr>
<tr>
<td>Microfinance loan repay under core program</td>
<td>(1,007,318,946)</td>
<td>(911,135,181)</td>
</tr>
<tr>
<td>Loan received for other projects</td>
<td>752,906,528</td>
<td>990,884,058</td>
</tr>
<tr>
<td>Loan repaid for other projects</td>
<td>(54,233,050)</td>
<td>(59,984,174)</td>
</tr>
<tr>
<td>Net Cash Flows from Financing Activities</td>
<td>(167,704,881)</td>
<td>454,741,382</td>
</tr>
<tr>
<td>Net increase/(decrease) in Cash and Bank Balances</td>
<td>1,919,795,532</td>
<td>(153,346,318)</td>
</tr>
<tr>
<td>Opening cash and cash equivalents</td>
<td>10,376,575,278</td>
<td>10,529,921,596</td>
</tr>
<tr>
<td>Closing cash and cash equivalents</td>
<td>12,296,370,810</td>
<td>10,376,575,278</td>
</tr>
</tbody>
</table>

These financial statements should be read in conjunction with the annexed notes.

Dr. Jashim Uddin
Deputy Managing Director

Dr. Quazi Mesbahuddin Ahmed
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
Palli Karma-Sahayak Foundation (PKSF)
Statement of Changes in Equity
For the year ended June 30, 2011

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Establishment Grants</th>
<th>UPP</th>
<th>RNPPPO</th>
<th>RESCUE</th>
<th>PRIME &amp; LIFT</th>
<th>REDP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>GOB (Own sources)</td>
<td>GOB</td>
<td>GOB (Own sources)</td>
<td>GOB (IDA)</td>
<td>GOB (Own sources)</td>
<td>GOB (DFID)</td>
</tr>
<tr>
<td>Balance As at July 01, 2009</td>
<td>1,100,000,000</td>
<td>650,000,000</td>
<td>4,168,200,000</td>
<td>642,320,100</td>
<td>1,300,000,000</td>
<td>56,783,000</td>
</tr>
<tr>
<td>Prior year adjustment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund received during the year 2009-2010</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>61,708,000</td>
</tr>
<tr>
<td>Surplus for the year 2009-2010</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance As at June 30, 2010</td>
<td>1,100,000,000</td>
<td>650,000,000</td>
<td>4,168,200,000</td>
<td>642,320,100</td>
<td>1,300,000,000</td>
<td>118,491,000</td>
</tr>
<tr>
<td>Balance As at July 01, 2010</td>
<td>1,100,000,000</td>
<td>650,000,000</td>
<td>4,168,200,000</td>
<td>642,320,100</td>
<td>1,300,000,000</td>
<td>118,491,000</td>
</tr>
<tr>
<td>Prior year adjustment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund received during the year 2010-2011</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>43,224,500</td>
</tr>
<tr>
<td>Surplus for the year 2010-2011</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance As at June 30, 2011</td>
<td>1,100,000,000</td>
<td>650,000,000</td>
<td>4,168,200,000</td>
<td>642,320,100</td>
<td>1,300,000,000</td>
<td>161,715,500</td>
</tr>
<tr>
<td>Particulars</td>
<td>MEL GOB (Own sources)</td>
<td>MEL GOB (IDA)</td>
<td>LRP GOB (Own sources)</td>
<td>LRP GOB (IDA)</td>
<td>EFRAP GOB (Own sources)</td>
<td>EFRAP GOB (IDA)</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------------------</td>
<td>---------------</td>
<td>------------------------</td>
<td>---------------</td>
<td>-------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Balance As at July 01, 2009</td>
<td>3,750,000,000</td>
<td>694,800,000</td>
<td>580,500,000</td>
<td>12,987,423,100</td>
<td>82,750,587</td>
<td>100,000,000</td>
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<tr>
<td>Prior year adjustment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund received during the year 2009-2010</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>369,000,000</td>
<td>430,708,000</td>
</tr>
<tr>
<td>Surplus for the year 2009-2010</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance As at June 30, 2010</td>
<td>3,750,000,000</td>
<td>694,800,000</td>
<td>949,500,000</td>
<td>13,418,131,100</td>
<td>98,383,896</td>
<td>100,000,000</td>
</tr>
<tr>
<td>Balance As at July 01, 2010</td>
<td>3,750,000,000</td>
<td>694,800,000</td>
<td>949,500,000</td>
<td>13,418,131,100</td>
<td>98,383,896</td>
<td>100,000,000</td>
</tr>
<tr>
<td>Prior year adjustment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund received during the year 2010-2011</td>
<td>-</td>
<td>-</td>
<td>97,707,041</td>
<td>140,931,541</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus for the year 2010-2011</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to Special Fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>51,954,757</td>
<td>-</td>
</tr>
<tr>
<td>Balance As at June 30, 2011</td>
<td>3,750,000,000</td>
<td>694,800,000</td>
<td>1,047,207,041</td>
<td>13,559,062,641</td>
<td>117,931,467</td>
<td>100,000,000</td>
</tr>
</tbody>
</table>

Dr. Jashim Uddin
Deputy Managing Director

Dr. Quazi Mesbahuddin Ahmed
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman
Independent Auditors' Compliance Certification
on
Palli Karma-Sahayak Foundation (PKSF)

We have audited the financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2011. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Microfinance-II, as provided for in the Subsidiary Loan Agreement between the Government of the People's Republic of Bangladesh and PKSF dated January 31, 2001.

<table>
<thead>
<tr>
<th>Eligibility Criteria</th>
<th>Compliance (based on Audited Figures)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Time</td>
</tr>
<tr>
<td>a) Minimum loan recovery rates, computed quarterly, based on the following:</td>
<td></td>
</tr>
<tr>
<td>i) 98% minimum cumulative loan collection ratio on total dues:</td>
<td></td>
</tr>
<tr>
<td>Actual Cumulative loan collection</td>
<td>End of September</td>
</tr>
<tr>
<td>Cumulative collectibles</td>
<td>End of December</td>
</tr>
<tr>
<td></td>
<td>End of March</td>
</tr>
<tr>
<td></td>
<td>End of June</td>
</tr>
<tr>
<td>ii) 96-100% minimum loan collection ratio on current dues (on running 12 months basis):</td>
<td></td>
</tr>
<tr>
<td>Actual collections during past 12 months on current dues</td>
<td>End of September</td>
</tr>
<tr>
<td>Collectible on current dues</td>
<td>End of December</td>
</tr>
<tr>
<td></td>
<td>End of March</td>
</tr>
<tr>
<td></td>
<td>End of June</td>
</tr>
<tr>
<td>b) Minimum current ratio of 2.5:1</td>
<td></td>
</tr>
<tr>
<td>c) Maximum debt capital ratio of 4.5:1</td>
<td></td>
</tr>
<tr>
<td>d) Minimum debt service cover ratio of 1.25 times</td>
<td></td>
</tr>
<tr>
<td>e) Adequacy of MIS and internal audit/control systems</td>
<td>Adequate</td>
</tr>
<tr>
<td>f) Accuracy of quarterly reports on the funding of POs</td>
<td>Appears to be correctly drawn up</td>
</tr>
</tbody>
</table>

*The recovery rate would be 99.57% instead of 98.53%, if the overdue amount of Proshika Manobik Unnayan Kendra, Dhaka were not considered.*
Financial Highlights
The figures shown below are taken from the audited financial statements of Palli Karma-Sahayak Foundation (PKSF) for the year ended June 30, 2011 and all balances have been stated in terms of the value of the Bangladeshi Taka as at June 30, 2011.

<table>
<thead>
<tr>
<th></th>
<th>2011 Taka</th>
<th>2010 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Results for the year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total income</td>
<td>2,954,702,554</td>
<td>2,836,370,465</td>
</tr>
<tr>
<td>Total expenditure</td>
<td>999,945,480</td>
<td>1,273,039,582</td>
</tr>
<tr>
<td>Excess of Income over Expenditure (Surplus)</td>
<td>1,954,757,074</td>
<td>1,563,330,883</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2011 Taka</th>
<th>2010 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At the end of the year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total loans to Partner Organizations (POs)</td>
<td>32,014,202,695</td>
<td>31,643,994,380</td>
</tr>
<tr>
<td>Loans to large POs (BIPOOL)</td>
<td>9,776,062,073</td>
<td>8,766,659,915</td>
</tr>
<tr>
<td>Loans to small and medium sized POs (OOSA)</td>
<td>22,209,083,305</td>
<td>22,857,316,965</td>
</tr>
<tr>
<td>Loans to Non partner organizations</td>
<td>29,057,317</td>
<td>20,017,500</td>
</tr>
</tbody>
</table>

Projectwise details breakdown are as follows:

| Loans to Rural microcredit borrowers | 13,181,213,091 | 13,968,218,928 |
| Loans to urban microcredit borrowers | 2,907,760,000  | 3,095,680,000  |
| Loans to Ultra Poor Programm (UPP) | 1,602,554,103  | 1,752,960,904  |
| Loans for microenterprise (GOB) | 5,394,071,500  | 4,348,581,500  |
| Loans to POs for capacity building | 23,464,791  | 16,152,762 |
| Loans to POs for Seasonal Loan | 3,122,000,000 | 2,055,962,542 |
| Loans to POs for FSU/EUPP | 933,600  | 1,800,000  |
| Loans to POs for Agricultural Loan | 1,486,900,000 | 1,101,200,000 |
| Loans to POs for IFADEP | 282,500  | 282,500  |
| Loans to POs for FSP | -  | 400,000 |
| Loans to POs for MFTSP | 645,949,666  | 636,249,666  |
| Loans to POs for MFMSFP | 1,553,050,000 | 1,067,760,002 |
| Loans to POs for EFRRAP | 377,600,000  | 660,500,000  |
| Loans to POs for PLDP II | 838,830,809  | 1,374,106,642 |
| Loans to POs for SAHOS | 108,017,654  | 214,767,658  |
| Loans to POs for REDP | -  | 12,688,600 |
| Loans to POs for LIFT | 127,976,275  | 88,123,888  |
| Loans to POs for RNPPO | 211,150,400  | 488,628,800  |
| Loans to POs for LRP | 550,000  | 8,050,000  |
| Loans to POs for RESCUE | 431,898,306  | 751,879,988 |

| Capital fund | 26,310,865,657 | 24,215,177,042 |
| Total Properties and Assets | 45,334,892,174 | 43,278,987,076 |

**Returns**

| Surplus as % of average capital fund | 7.74%  | 6.73%  |
| Surplus as % of average portfolio | 6.14%  | 5.16%  |
| Surplus as % of average total assets | 4.41%  | 3.70%  |

**Ratios**

| Cumulative loan collection ratio on total dues | 98.53%  | 98.36%  |
| Loan collection ratio on current dues | 98.36%  | 98.70%  |
| Current ratio | 9.00:1.00  | 8.53:1.00  |
| Debt/equity ratio | 0.61:1.00  | 0.68:1.00  |
| Debt service cover ratio | 14.23 times  | 10.74 times  |
| General and administrative expenses as % of average portfolio | 1.99%  | 2.41%  |
| Total loan principal affected by arrears as % of outstanding portfolio | 3.57%  | 2.94%  |
### Income and Expenditure Pattern

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Income</th>
<th>Total Expenditure</th>
<th>Net Income</th>
<th>Percentage of total expenditure to total income</th>
<th>Disbursement of loan to POs</th>
<th>Balance of loan to POs</th>
<th>Total Expenditure to loan balance with POs</th>
<th>Total Expenditure to loan balance with POs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993-1994</td>
<td>37,335,792</td>
<td>12,332,319</td>
<td>25,003,473</td>
<td>33.03</td>
<td>185,350,000</td>
<td>267,597,281</td>
<td>6.65</td>
<td>4.61</td>
</tr>
<tr>
<td>1994-1995</td>
<td>26,424,482</td>
<td>12,914,977</td>
<td>13,509,505</td>
<td>48.88</td>
<td>301,650,000</td>
<td>458,833,802</td>
<td>4.28</td>
<td>2.81</td>
</tr>
<tr>
<td>1995-1996</td>
<td>51,138,760</td>
<td>21,672,331</td>
<td>29,466,429</td>
<td>42.38</td>
<td>470,500,000</td>
<td>732,201,502</td>
<td>4.61</td>
<td>2.96</td>
</tr>
<tr>
<td>1996-1997</td>
<td>87,736,284</td>
<td>29,210,130</td>
<td>58,526,154</td>
<td>33.29</td>
<td>791,850,000</td>
<td>1,223,752,502</td>
<td>3.69</td>
<td>2.39</td>
</tr>
<tr>
<td>1997-1998</td>
<td>168,123,611</td>
<td>95,496,574</td>
<td>72,627,037</td>
<td>56.80</td>
<td>1,786,100,000</td>
<td>2,611,057,202</td>
<td>5.35</td>
<td>3.66</td>
</tr>
<tr>
<td>1998-1999</td>
<td>287,971,601</td>
<td>104,897,955</td>
<td>183,073,646</td>
<td>36.43</td>
<td>2,095,775,000</td>
<td>4,245,023,852</td>
<td>5.01</td>
<td>2.47</td>
</tr>
<tr>
<td>1999-2000</td>
<td>410,057,392</td>
<td>137,207,656</td>
<td>272,849,736</td>
<td>33.46</td>
<td>2,474,078,800</td>
<td>6,120,817,452</td>
<td>5.55</td>
<td>2.24</td>
</tr>
<tr>
<td>2001-2002</td>
<td>649,540,780</td>
<td>237,264,438</td>
<td>412,276,342</td>
<td>36.53</td>
<td>2,538,760,000</td>
<td>8,067,202,486</td>
<td>9.35</td>
<td>2.94</td>
</tr>
<tr>
<td>2002-2003</td>
<td>784,237,299</td>
<td>442,562,532</td>
<td>341,674,767</td>
<td>56.43</td>
<td>3,030,449,000</td>
<td>9,515,932,837</td>
<td>14.60</td>
<td>4.65</td>
</tr>
<tr>
<td>2003-2004</td>
<td>1,265,786,271</td>
<td>436,935,802</td>
<td>828,850,469</td>
<td>34.52</td>
<td>3,393,213,500</td>
<td>10,440,843,645</td>
<td>12.88</td>
<td>4.18</td>
</tr>
<tr>
<td>2004-2005</td>
<td>1,496,855,313</td>
<td>1,008,722,946</td>
<td>488,132,367</td>
<td>67.39</td>
<td>3,660,023,267</td>
<td>10,692,794,272</td>
<td>27.56</td>
<td>9.43</td>
</tr>
<tr>
<td>2005-2006</td>
<td>2,081,159,719</td>
<td>537,372,914</td>
<td>1,543,786,805</td>
<td>25.82</td>
<td>6,926,147,399</td>
<td>13,243,184,775</td>
<td>7.76</td>
<td>4.06</td>
</tr>
<tr>
<td>2006-2007</td>
<td>2,090,026,760</td>
<td>772,026,757</td>
<td>1,318,000,003</td>
<td>36.94</td>
<td>13,507,028,794</td>
<td>20,360,843,557</td>
<td>5.72</td>
<td>3.79</td>
</tr>
<tr>
<td>2007-2008</td>
<td>2,526,282,825</td>
<td>1,197,677,325</td>
<td>1,328,605,500</td>
<td>47.41</td>
<td>14,080,831,413</td>
<td>24,342,869,044</td>
<td>8.51</td>
<td>4.92</td>
</tr>
<tr>
<td>2008-2009</td>
<td>2,655,935,628</td>
<td>738,282,442</td>
<td>1,917,653,185</td>
<td>27.80</td>
<td>18,195,281,844</td>
<td>29,008,976,033</td>
<td>4.06</td>
<td>2.55</td>
</tr>
<tr>
<td>2009-2010</td>
<td>2,836,370,465</td>
<td>1,273,039,582</td>
<td>1,563,330,883</td>
<td>44.88</td>
<td>19,416,973,690</td>
<td>31,643,994,380</td>
<td>6.56</td>
<td>4.02</td>
</tr>
<tr>
<td>2010-2011</td>
<td>2,954,702,554</td>
<td>999,945,480</td>
<td>1,954,757,074</td>
<td>33.84</td>
<td>19,312,804,074</td>
<td>32,014,202,695</td>
<td>5.18</td>
<td>3.12</td>
</tr>
</tbody>
</table>

Palli Karma-Sahayak Foundation (PKSF)
Financial Analysis
## II. Percentage of Operating Income to Operating Expenditure

<table>
<thead>
<tr>
<th>Year</th>
<th>Operating Income</th>
<th>Operating Expenditure</th>
<th>Net Operating Income</th>
<th>% of Operating Income to Operating Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
<td>Taka</td>
<td></td>
</tr>
<tr>
<td>1992-1993</td>
<td>1,733,817</td>
<td>8,288,607</td>
<td>(6,554,790)</td>
<td>20.92</td>
</tr>
<tr>
<td>1994-1995</td>
<td>9,833,982</td>
<td>12,914,977</td>
<td>(3,080,995)</td>
<td>76.14</td>
</tr>
<tr>
<td>1995-1996</td>
<td>19,536,130</td>
<td>21,672,331</td>
<td>(2,136,201)</td>
<td>90.14</td>
</tr>
<tr>
<td>1996-1997</td>
<td>34,603,448</td>
<td>29,210,130</td>
<td>5,393,318</td>
<td>118.46</td>
</tr>
<tr>
<td>1997-1998</td>
<td>87,798,225</td>
<td>95,496,574</td>
<td>(7,698,349)</td>
<td>91.94</td>
</tr>
<tr>
<td>1998-1999</td>
<td>151,093,733</td>
<td>104,897,955</td>
<td>46,195,778</td>
<td>144.04</td>
</tr>
<tr>
<td>2000-2001</td>
<td>300,157,770</td>
<td>157,799,437</td>
<td>142,358,333</td>
<td>190.21</td>
</tr>
<tr>
<td>2002-2003</td>
<td>381,650,376</td>
<td>442,562,532</td>
<td>(60,912,156)</td>
<td>86.24</td>
</tr>
<tr>
<td>2003-2004</td>
<td>574,248,957</td>
<td>436,935,802</td>
<td>137,313,155</td>
<td>131.43</td>
</tr>
<tr>
<td>2004-2005</td>
<td>503,519,162</td>
<td>1,008,722,946</td>
<td>(505,203,784)</td>
<td>49.92</td>
</tr>
<tr>
<td>2005-2006</td>
<td>494,622,260</td>
<td>537,372,914</td>
<td>(42,750,654)</td>
<td>92.04</td>
</tr>
<tr>
<td>2006-2007</td>
<td>936,961,140</td>
<td>772,026,757</td>
<td>164,934,383</td>
<td>121.36</td>
</tr>
<tr>
<td>2007-2008</td>
<td>1,606,639,655</td>
<td>1,197,677,325</td>
<td>408,962,330</td>
<td>134.15</td>
</tr>
<tr>
<td>2008-2009</td>
<td>1,575,926,716</td>
<td>738,282,442</td>
<td>837,644,273</td>
<td>213.46</td>
</tr>
<tr>
<td>2009-2010</td>
<td>1,921,568,106</td>
<td>1,273,039,582</td>
<td>648,528,524</td>
<td>150.94</td>
</tr>
<tr>
<td>2010-2011</td>
<td>1,744,748,829</td>
<td>999,945,480</td>
<td>744,803,349</td>
<td>174.48</td>
</tr>
</tbody>
</table>
III. Operating Achievement:

<table>
<thead>
<tr>
<th>Description</th>
<th>Financial year 2009-2010</th>
<th></th>
<th>Financial year 2010-2011</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Addition/(Drop)</td>
<td>Cumulative at year-end</td>
<td>Addition/(Drop)</td>
<td>Cumulative at year-end</td>
</tr>
<tr>
<td>Partner Organization</td>
<td>5</td>
<td>262</td>
<td>6</td>
<td>268</td>
</tr>
<tr>
<td>No of Borrowers</td>
<td>123,749</td>
<td>8,386,214</td>
<td>(157,681)</td>
<td>8,228,533</td>
</tr>
<tr>
<td>Geographical coverage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>District</td>
<td>-</td>
<td>64</td>
<td></td>
<td>64</td>
</tr>
<tr>
<td>Loan disbursement (Tk.)</td>
<td>96,760,117,000</td>
<td>551,569,358,000</td>
<td>119,112,971,000</td>
<td>670,682,329,000</td>
</tr>
<tr>
<td>Loan realized (Tk.)</td>
<td>86,573,391,000</td>
<td>495,578,800,000</td>
<td>110,079,109,000</td>
<td>605,657,909,000</td>
</tr>
</tbody>
</table>
Partner Organizations (POs)
## District-wise List of Active Partner Organizations

### BARISAL DIVISION

#### Barguna District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sangkalpa Trust</td>
<td>Sangtai Plaza, Parkgata, Barguna</td>
<td>(04455)-75122, 75023</td>
<td>01713-046725, 01715-038662</td>
<td><a href="mailto:sangkalpa@sangkalpa.org">sangkalpa@sangkalpa.org</a></td>
</tr>
<tr>
<td>2</td>
<td>SANGRAM (Sangathita Gramanunnaon Karmasuchee)</td>
<td>Shahid Smriti Sorak, Barguna 8700</td>
<td>(0448) 62828</td>
<td>01713-001528</td>
<td><a href="mailto:sangrammasum@yahoo.com">sangrammasum@yahoo.com</a></td>
</tr>
<tr>
<td>3</td>
<td>Akota Samaj Unnayan Kendra (ASUK)</td>
<td>Chengutia, Post: Dhandoba Agoljhora, Barisal</td>
<td>01712-817634, 01712-809618</td>
<td><a href="mailto:asuk_bari@yahoo.com">asuk_bari@yahoo.com</a></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Bangladesh Development Society (BDS)</td>
<td>BDS Bhaban, 5, Sadar Road, Post Box 34, Barisal-8200</td>
<td>031-64620; Fax 0431-61205</td>
<td>01715-168480</td>
<td><a href="mailto:bds@bdcom.com">bds@bdcom.com</a></td>
</tr>
<tr>
<td>5</td>
<td>Integrated Community Development Association (ICDA)</td>
<td>Hakim Vila, Brown Compound Road, Barisal</td>
<td>0431-2173088</td>
<td>01715-031584</td>
<td><a href="mailto:icda_bd@yahoo.com">icda_bd@yahoo.com</a></td>
</tr>
</tbody>
</table>

### Bhola District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Grameen Jano Unnayan Sangstha</td>
<td>Altajer Rahman Road, Chamoabad, Bhola</td>
<td>(0491) 62169</td>
<td>01714-059478, 01714-059479</td>
<td><a href="mailto:mohn2010@yahoo.com">mohn2010@yahoo.com</a></td>
</tr>
<tr>
<td>7</td>
<td>Poribar Unnayan Songstha (FDA)</td>
<td>Atashapara, Ward no-06, Charfassion Pourashava, Charfassion, Bhola</td>
<td>04923-74102, 04923-74511</td>
<td>01716-185389</td>
<td><a href="mailto:fda.crf@gmail.com">fda.crf@gmail.com</a></td>
</tr>
</tbody>
</table>

### Patuakhali District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Community Development and Health Care Centre (CDHC)</td>
<td>306/2, Godown Road Natur Bazar Galachipa Upazilla, Galachipa District: Patuakhali</td>
<td>01712-568555; 01726-574103</td>
<td><a href="mailto:luna.cdhc@gmail.com">luna.cdhc@gmail.com</a></td>
<td><a href="mailto:cdhc1997@yahoo.com">cdhc1997@yahoo.com</a></td>
</tr>
</tbody>
</table>

### Pirojpur District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Dak Diye Jai</td>
<td>Bypass Road (Near New Bus Stand)</td>
<td>0461-62763</td>
<td>01711-243388</td>
<td><a href="mailto:ddj_org@yahoo.com">ddj_org@yahoo.com</a></td>
</tr>
<tr>
<td>10</td>
<td>Eskandar Welfare Foundation (EWF)</td>
<td>Krishna Nagar, Pirojpur Sadar, Pirojpur District</td>
<td>0461-62269</td>
<td>01711-863007</td>
<td><a href="mailto:ewfpirojpur@yahoo.com">ewfpirojpur@yahoo.com</a></td>
</tr>
<tr>
<td>11</td>
<td>Shakaler Jannya Kallyan (SJK)</td>
<td>Vill: Shankar Pasha Post: Parerhat, District: Pirojpur-8502</td>
<td>01718-449632</td>
<td><a href="mailto:shamima_sjk@yahoo.com">shamima_sjk@yahoo.com</a></td>
<td></td>
</tr>
</tbody>
</table>

### CHITTAGONG DIVISION

#### Brahmanbaria District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>HOPE</td>
<td>Alabad, Nabinagar, Brahmanbaria-3410</td>
<td>01711-341975</td>
<td><a href="mailto:a_kallol@yahoo.com">a_kallol@yahoo.com</a></td>
<td></td>
</tr>
</tbody>
</table>

#### Chittagong District

<table>
<thead>
<tr>
<th>No.</th>
<th>Organization Name</th>
<th>Address</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Community Development Centre (CODEC)</td>
<td>47/H, Road:1, Ispahani Park South Khulshi, Chittagong</td>
<td>031- 610607, 2853826</td>
<td>01713-100230</td>
<td><a href="mailto:khusdrcode@gmail.com">khusdrcode@gmail.com</a></td>
</tr>
</tbody>
</table>
14. Ghashful
438, Mehedibag Road, GPO Box No-1057
Chittagong-4100
Phone: (031) 2858613
Fax 88-031-2858629
Liaison office:
Lake Breeze, Flat no-1-A, Plot no-26/A
Road no-20, Sector-3, Uttara, Dhaka-1230
Mobile: 01711-820845, 01199-741166
Email: ghashful@ghashful-bd.org
Web: www.ghashful-bd.org

15. Muktipath Unnayan Kendra
Muktipath Bhaban
343, Jall Nagar, Raozan
Upazila & Post: Raozan
Dist: Chittagong-4340
Phone: (03026) 56031
Mobile: 01819-325908
Email: salimmuktipath@yahoo.com

16. Nowzuan
House-62, Road-3, Block-B
Chandgaon R/A, Chittagong-4212
Phone: 031-671360
Mobile: 01713-194351, 01711-329805
Email: nowzuan@yahoo.com, imamorg@hotmail.com

17. Prottyashi
Syed Bar
903/A Omar Ali Matabbar Road
Chandgaon, Dist: Chittagong-4212
Phone: (031) 658222, 2550506
Mobile: 01819-326206
Liaison Office:
Road: 06, House: 393 (4/C)
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Email: info@prottyashi.org
Web: www.prottyashi.org

18. Young Power in Social Action (YPSA)
House: F-10 (P), Road: 13, Block B
Chandgaon R/A, Chittagong-4212
Phone: 031-672857, Fax 031-2570255
Mobile: 01711-825068, 01819-321432
Email: info@ypsa.org, dhaka@ypsa.org, arif@ypsa.org
dhaka@ypsa.org
Liaison Office:
House: 13/KA (Gr. Floor), Road: 2
Shamoly, Dhaka-1207
Phone: 8142351, 8143983

19. Mamata
House: 4, Lane: 01, Road: 01, Block L
Halishahar Housing Estate, Chittagong
Phone: 031-727295
Mobile: 01199-761915, 01819-313084
Email: mamatahq@yahoo.com

20. OPCA (Organisation for the Poor Community Advancement)
Vil: Uttar Hajisharai, P.O: Joergonj,
P.S Misharai, Chittagong
Phone: 44333-07496
Mobile: 01751-743068, 01818-721194, 01813-711983
01819-642458
Email: opca92@yahoo.com, opca_mir@yahoo.co
Web: www.opcabd.org

Comilla District

Shimpur, Comilla-3505
Phone: 081-76361
Mobile: 01720-527960

22. Development Initiative for Social Advancement (DISA)
Hospital Road, Chandina, Comilla
Liaison Office:
E/11 Pallabi Extension, Mirpur 111/2,
Dhaka 1216
Phone: 02-8052812
Mobile: 01720-84085
Email: disadhaka@yahoo.com
disab@ctechco.net

23. Kotwali Thana Central Co-operative Association Ltd.
(KTCCA Ltd.)
Old Abhoy Asram, Comilla Sadar, Comilla
Phone: (081) 76471
Mobile: 01712-297216
Email: ktccaltd@yahoo.com

24. PAGE Development Center
Upalata, Professor Para
Ashokota, Comilla-3500
Phone: (081) 76323, 77093
Mobile: 01711-388410, 01727-777727
Email: lokman_pdc@yahoo.com

Cox’s Bazar District

25. Mukti Cox’s Bazar
Sarda Bhaban, Goldhippar
Cox’s Bazar.
Phone: (0341) -62558
Mobile: 01713-196800, 01713-196802
Email: mukticox@bttb.net.bd mukticox@yahoo.com

Khagrachari District

26. Assistance for the Livelihood of the Origins (ALO)
Pankhaia Para, Khagrachari Hill
District Khagrachari Sadar
Khagrachari-4400
Phone: 0371-62067, 61557
Fax: 0371-61559
Mobile: 01556-648172, 01815-642133
Email: alo.cht@yahoo.com
Noakhali District

27. DWIP Unnayan Sangstha
DUS Centre, Sayedia Bazar
Hatiya, Noakhali.
Liaison office
24/5, Mollika, Prominent Housing
3 Pisciculture Road, Mohammadpur
Dhaka-1207
Phone: 9122145
Mobile: 01715-475222
Email: dus@bdcom.com
dusq@bdcom.com
Web: www.dusbangladesh.org

28. Sagorika Samaj Unnayan Sangstha (SSUS)
Village & Post: Charbata
PS: Charjabber, Subarnachar
District: Noakhali
Mobile: 01711-380864, 01712-771702
Email: matin_ssus@yahoo.com
Web: www.bedobd.org

Rangamati District

29. Adivasi Unnayan Kendra
Roy Bahadur Road, Rangamati
Chittagong Hill Tracts
PO. Box-34, Rangamati-4500
Phone: 351-61013, 62987
Email: cipdauk@yahoo.com

DHAKA DIVISION

Dhaka District

30. "ANTAR" Society for Development
8A/4 (3rd Floor), Tajmahal Road, Block-C
Mohammadpur, Dhaka-1207
Phone: 9144502, 8123889
Mobile: 01711-112323
Email: antarsd@agni.com

31. Alternative Development Initiative (ADI)
House-37 (4th Floor), Road-06, Block-D
Niketon Housing Society
Gulshan-01 Dhaka-1212
Phone: 9861412, 9134491
Mobile: 01711-813470
Email: adi.org@live.com

32. Annesha Foundation (AF)
31/2, Senpara Parbata (2nd floor)
Section-2, Mintpur-10, Dhaka-1216
Phone: 9005637
Email: afdhaka@bdmail.net
Web: www.annesha-foundation.org

33. ASA
ASA Tower, 23/3, Khilji Road
Shyamoli, Dhaka-1207.
Phone: 8111418, 8116804, 8110934-5, 8119828
Fax: 880-2-9121861
Email: asabd@asa.org.bd
Web: www.asa.org.bd

34. Ashrai
Pakura, Baya, Poba, Rajshahi-6210
Phone: 0721-760545
Mobile: 01711-955814
Liaison Office:
6/5 B, Block-B, Lalmatia, Dhaka-1207
Phone: 9113358, 0721- 760545
Email: ashrailia@dhaka.net
ashrai@librabd.net

35. Assistance for Social Organization and Development (ASOD)
Gazi Khurshid Bay
8/4-A (1st Floor), Block-B, Lalmatia
Dhaka-1207
Phone: 9119091
Mobile: 01711-904483, 01757-721559 01733342546
Email: asod@agni.com

36. Association for Renovation of Community Health Education Services (ARCHES)
House: 72, Flat-5/A, Janata Co-operative Housing Society Ltd, Ring Road, Shyamoli Adabor, Dhaka
Phone: 9126353, 9114878
Mobile: 01933-452949, 01819-215427
Email: arches@btcl.net.bd archessirajgonj@gmail.com

37. Association for Realisation of Basic Needs-ARBAN
House: 16 (Ground floor), Road: 9/A, Dhanmondi R/A
Dhaka-1209
Phone: 02-8122250, Mobile: 01917-705601
Email: arban@dhaka.agni.com cdparban@yahoo.com

38. Bangladesh Association For Social Advancement
House: 247 (2nd floor), Road: 18
New DOHS, Mohakhali, Dhaka-1206
Phone: 9862464, Fax: 880-2-9880955
Mobile: 01711-528281, 01714-093698
Email: edbasa@worldnet.net, enquiries@basango.org

39. BEDO
8/6, Segun Bagicha, Ramna
Dhaka-1205
Phone: 9554798, 9568906
Email: bedo@bijoy.net
Web: www.bedobd.org
| 40. Bangladesh Extension Education Services  
House: 183, Eastern Road, Lane: 2  
New DOHS, Mohakhali, Dhaka-1206  
Phone: 9889732-3  
Mobile: 01711-409552  
Email: beesbd@gmail.com |
| 41. Bastob- Initiative for people's self development  
4/7 Humayun Road, Block-B  
Mohammedpur, Dhaka-1207  
Phone: 8128805, 9111531  
Mobile: 01720-513757, 01720-513759  
Email: bastobdhaka@gmail.com  
info@bastob.org, Web: www.bastob.org |
| 42. BRAC  
BRAC Center, 75, Mohakhali C/A  
Dhaka-1212  
Phone: 9881265, 8824180-7, 884051  
Fax 880-2-8823542, 8823614, 8851928  
Email: general@bdmail.net  
Web: www.brac.net |
| 43. Blind Education and Rehabilitation Development Organisation (BERDO)  
3/1, Road: 11, Rupnagar, Section: 5  
Mirpur, Dhaka 1216  
Phone: 9009451  
Email: berdo@citechco.net |
| 44. CARSA Foundation  
749, Salmasjid Road  
Dhanmondi R/A, Dhaka-1209  
Phone: 8123705, 8120634  
Mobile. 01713-204682, 01717-172349  
01711-181464 |
| 45. Centre for Advanced Research & Social Action (CARSA)  
House: 29, Road: 1  
Dhanmondi R/A, Dhaka-1205  
Phone: 9671587  
Mobile: 01714-058948; 01714-068948  
Email: carsa95@yahoo.com |
| 46. Centre for Community Development Assistance (CCDA)  
Village:Adampur, P.O: Raypur,  
Upazilla: Daudkandi, Dist: Comilla  
Liaison Office  
House no-109 (1st floor)  
Park Road, New DOHS  
Mohakhali, Dhaka-1000  
Phone: 8711215, 87133137  
Mobile: 01714-161650, 01714-161651  
Email: ccdabd@gnbd.net, ccdacor@gnbd.net |
| 47. Centre for Development Innovation and Practices (CDIP)  
21/1, Easkaton Garden Road 7th Floor  
Ramna, Dhaka-1000  
Phone: 9355599  
Email: cdipbd@yahoo.com |
| 48. Centre For Mass Education in Science (CMES)  
House: 823, Road: 19 (old)  
Dhanmondi R/A, Dhaka-1209  
Phone: 8111898  
Mobile: 01716-855646, 01718-973884  
Email: cmes@citechco.net, cmesbd@yahoo.com |
| 49. CEDAR (Concern for Environmental Development & Research)  
768, Salmasjid Road, Dhanmondi  
Dhaka-1209  
Phone: 9121504, 9145667  
Mobile: 01713-002426, 01715-150509  
Email: ceda@bdonline.com |
| 50. Development Organisation of the Rural Poor (DORP)  
36/2, East Shewrapara, Mirpur  
Dhaka-1216  
Phone: 8034785-6, Fax 88-02-9880957  
Mobile: 01711-520351, 01711-528281  
0171-4093698  
Email: dorpco@bangla.net |
| 51. Dhaka Ahsania Mission (DAM)  
House: 19, Road: 12 (New)  
Dhanmondi R/A, Dhaka-1209  
Phone: 8119521-22, 9123402, 8115909  
Fax 88-02-8113010, 8118522  
Mobile: 01716-859887; 01811-480044  
Email: dambgd@bdonline.com |
| 52. Dushtha Shasthya Kendra  
House-741, Road-09, Baitul Aman Housing Society  
Adabor, Dhaka-1207  
Phone: 9128520, 8122861, 8159656, 8120965  
Fax 88-02-8115764  
Email: dsk@citechco.net dskhq@citechco.net |
| 53. Endeavour  
3 No. Pool Poddar Bari, Bohula Road  
Habigonj Sadar, Habigonj  
Phone: 0831-62307  
Mobile: 01715-120898  
Email: endeavour-08@hotmail.com endhobi@yahoo.com  
Liaison Office  
5/15, Humayun Road, Block-B Mohammadpur  
Dhaka-1207  
Phone: 9124342, 8023276 |
| 54. Environment Council Bangladesh  
House: 67, Block-Ka, Piciture Housing Society  
Shamoli, Dhaka-1207  
Phone: 9120040, 9125028, 9110740  
Fax 88-02-9110740  
Mobile: 01711-527193, 01914-954704  
01712-092397  
Email: info@ecbangladesh.com |
55. Family Development Services & Research (FDSR)
House: 216, Uttara Ashkona Medical Road
Uttara, Dhaka-1230
Phone: 8920351, 8912469

56. Friends in Village Development, Bangladesh
Khadimnagar, Sylhet
Phone: 0821, 2870466, 2871221, 2870020
Mobile: 01712-186123
Email: fivdb1981@gmail.com
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 9118903, 9122207
Email: info@fivdb.net

57. Gono Kallayan Trust (GKT)
Head Office: Girls School Road
Satulia, Manikgonj
Liaison Office:
19-20, Adorna Chayaneer Housing Society
Ring Road, Shamoli
Dhaka-1207
Phone: 818687, 8111576, 8123102
Email: git@bdcom.com

58. Gono Shasthaya Kendra
Mirzanagar, Savar Cantonment,
Savar, Dhaka-1205.
Mobile: 01735-844281, 01711-531060
Email: glmc_savar@yahoo.com gl@citechco.net

59. Gono Unnayan Prochesta (GUP)
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8113216, 8123389
Fax: 880-2-9120041
Mobile: 01713-035102, 01716-261398
Email: gup@dhaka.net

60. Grameen Krishi Foundation (GKF)
College Road, Alammagar
Rangpur Sadar, Rangpur
Phone: 0521-64893
Email: grameenk@yahoo.com
Liaison Office:
Grameen Bank Bhaban
Mipur-2, Dhaka-1216
Phone: 8012690

61. Habited and Economy Lifting Program (HELP)
Alia Madrasa Road, Upazila: Bagerhat Sadar Bagerhat
Phone: 0468-62634; Fax: 88-02-9884988
Mobile: 01915-474397, 01711-560484
Liaison Office:
House: 21, Road: 24, Block-K, Banani
Dhaka-1213

62. Heed Bangladesh
House: 19, Block A, Section-11, Mipur Dhaka-1216
Phone: 8012423, 9004556, 8017264, 8021580
Mobile: 01727-110341, 01718-23542
Email: saheer@yahoo.co.uk
Web: www.heed_bangladesh.org

63. Hilful Fuzul Samaj Kallayan Sangstha
Talukder Manson, Nabogram Road, Barisal
Liaison Office:
5/12, Humayun Road, Block-B, Mohammadpur
Dhaka-1207
Phone: 9146206
Mobile: 01715-245412
Email: hilfulfuzul@gmail.com, hfsks@bdonline.com

64. Integrated Development Foundation (IDF)
House: 2, Road: 2, Block-C
Mipur-2, Dhaka-1216
Phone: 9005452, 9014933
Mobile: 01711-538142
Email: zalamidf@citechco.net ctgidf@abnetbd.com
Chittagong Office:
House: 25, Road: 2, Block-B
Chandgaon R/A, Chittagong
Phone: (031) 671248
Mobile: 01711-338537

65. Manabik Sahajya Sangstha
SEL Center, 29, West Panthapath (3rd floor)
Dhaka-1205
Phone: 9125038, 9143100, 9146159
Email: manabik@bangla.net
Web: www.mssbd.org

66. New Era Foundation
Head Office: Char Mirkaan, Issordi, Pabna
Liaison Office:
70/A, Purana Paltan Line
Momtaz Villa (2nd floor)
VIP Road, Dhaka-1000
Phone: 8333839
Mobile: 01714-029549
Email: biswas.net@gmail.com

67. Padakhep Manabik Unnayan Kendra
House: 548, Road: 10
Baitul Aman Housing Society, Adabar
Mohammadpur, Dhaka-1207
Phone: 8151124-6, 9128824
Email: padakhep@bdonline.com
info@padakhep.org
Web: www.padakhep.org
68. Palli Bikash Kendra (PBK)
Palli Bikash Kendra (PBK)
27/C Asad Avenue (1st Floor), Block-E
Mohammadpur, Dhaka-1207
Phone: 9132389
Email: info@pbkb-d.org
Web: www.pbkb-d.org

69. Palli Mongal Karma suchi
Palli Mongal Karma suchi
Palli Mongal Karmanasuchii
PMK Bhaban, Vill. & Post Office: Zirabo Ashulia, Dhaka
Phone: 02-7791448
Liaison office:
Block-J, North side (Fifth Floor), Concord Arcadia
Shopping Mall, Plot: 1 & 2; Road: 4 Dhanmondi R/A, Dhaka-1205
Phone: 9667005
Email: pmkfinance@hotmail.com

70. Palli Shishu Foundation of Bangladesh
Palli Shishu Foundation of Bangladesh
Dr. Tofael Palli Shishu Bhaban
House no: 6/A, Barabagh, Section: 2
Mirpur, Dhaka-1216
Phone: 8013628, 9004075
Mobile: 01711-548790
Email: psf@bangla.net, psg_bd76@yahoo.com
Web: www.pallishishu.org

71. Participatory Development Initiatives of the Masses (PDIM)
Participatory Development Initiatives of the Masses (PDIM)
House: 29/1 (New), Senpara Parbata
P.O Box.No.8092, Mirpur-10, Dhaka-1216
Phone: 9011808, 8018144
Fax: 880-2-8018144
Mobile: 01727-780064, 01716-091827
Email: pdim@bangla.net, pdim@bdcom.com

72. People’s Oriented Programme Implementation (POPI)
People’s Oriented Programme Implementation (POPI)
5/11-A, Block-E, Lalmatia
Dhaka-1207
Phone: 9121049, 9137769, 9122119
Mobile: 01711-536531
Email: popiplb@bdmail.net

73. Prism Bangladesh
Prism Bangladesh
House: 49, Road: 4/A
Dhanmondi R/A, Dhaka-1205
Phone: 9663544, 9663533
Mobile: 01716-002021
Email: info@prismbd.org
Web: www.prismbd.org

74. Prodipan
Prodipan
Shaheb Bari Road, Maneswarapasha
Daulatpur, Khulna-9203
Phone: 041-2870008,
Mobile: 01713-205437, 01712-447764
Email: ppnr@khulna.bangla.net
Liaison Office:
6/1 A, Block-F, Lalmatia, Dhaka-1207
Phone: 814438, 8114847
Email: prodipan@neksus.com

75. Proshika Manobik Unnayan Kendra
Proshika Manobik Unnayan Kendra
Proshika Bhaban, I/1-GA, (Section-2)
Mirpur, Dhaka-1216
Phone: 8013998, 8015812
8015945-6 8016015, 9004006
Mobile: 01711-595944
Fax: 880-2-8015811
Email: proshika@bdonline.com
Web: www.proshika.org

76. RDRS-Bangladesh
RDRS-Bangladesh
House: 43, Road-10, Section: 6
Uttara Model Town
Dhaka-1230
Phone: 8954384-86, 8959386
Fax: 88-02-8954391
Email: rdrs@bangla.net
Web: www.rdrsbangla.net

77. Resource Integration Centre (RIC)
Resource Integration Centre (RIC)
House: 20 (new), Road-11 (new)
Dhanmondi R/A
Dhaka-1209
Phone: 8118475, 8114034
Mobile: 01711-548790
Email: ricdirector@yahoo.com

78. Sajeda Foundation
Sajeda Foundation
House-26, Road-7, Block-C
Niketon Housing Society
Gulshan-1, Dhaka-1212
Phone: 9890513, 8851511; Fax: 9863165
Mobile: 01819-212310, 01817-293178
Email: sajida@sajidafoundation.com
Web: www.sajidafoundation.com

79. Social Upliftment Society (SUS)
Social Upliftment Society (SUS)
76/A Uttar para, Savar, Dhaka-1340
Phone: 7746229, 7748293, 7713293
Mobile: 01715-022673; 01711-856123 01715-315026 (ED)
Email: sus@citechco.net, susbd01@yahoo.com
Web: www.bangladeshngo.com/ngo/sus

80. Society for Development Initiatives (SDI)
Society for Development Initiatives (SDI)
House: 2/4 (3rd Floor), Block-C
Shahjahan Road, Mohammadpur
Dhaka-1207
Phone: 9122210, 9138668
Mobile: 01522-01423
Email: sdi@bdcom.com
Web: www.sdi.org.bd

81. Society for Project Implementation Researh Evaluation & Training (SOPIRET)
Society for Project Implementation Researh Evaluation & Training (SOPIRET)
St. Rasel Sarak, Samserabad, Lakshimpur
Liaison Office:
8/3, Segun Bagicha, Ramna, Dhaka
Phone: 9559295
Mobile: 01714-222814
Email: sopiretdhaka@gmail.com, sopiret@yahoo.com
82. Sojag (Somaj-O-Jati Gathan)
Village & Post: Shailan
Dhaka, Dhaka.
Mobile: 01713-005314, 01730-038502
Email: sojag86@yahoo.com

83. South Asia Partnership Bangladesh
House: 63, Block: Ka, Mohammadpur Housing
Pisciculture & Farming Cooperative Society Ltd.
Dhaka-1207
Phone: 8112103, 8114697
Email: sapbdesh@citechco.net
sapinfo@sap-bd.org

84. Swanirvar Bangladesh
5/5, Block-C, Lalmatia, Dhaka-1207
Phone: 9116558, 9116880
Fax: 88-02-812377, 88-02-8125140
Mobile: 01711-179862
Email: husainy@bol-online.com

85. The Coastal Association for Social Transformation Trust
Kulsumbag, Charfassion, Bhola-8340
Phone: 88-0491-55960
Mobile: 01713-450983
Liaison Office
House: 13/3, Road: 2, Shyamoli
Dhaka-1207
Phone: 8125181, 8154673
Fax: 88-02-912395
Mobile: 01714-014203, 01711-529792
Email: info@coastbd.org
Website: www.costbd.org

86. The Good Earth
Hasney Tower (2nd floor)
3/A Kawran Bazar C/A, Dhaka-1215
Phone: 8121941, 9126652-54 Ext: 110
Mobile: 01711-535544, 01711-959428
Email: info@thegoodearthbd.org
Website: www.thegoodearthbd.org

87. TMSS
TMSS Bhaban
631/5, West Kazipara, Mirpur-10
Dhaka-1216
Phone: 9339551-2, 9339451, 9348644, 8057589
Fax: 9348644, 9009089
Email: tmsseshq@gmail.com
Web: www.tmss-bd.org

88. UDDIPAN
9-10, Janata Cooperative Housing Society Limited
Road: 1, Ring Road, Adabor Mohammadpur, Dhaka-1207
Phone: 8115459, Fax 9121538
Email: udpn@agni.com
Web: www.uddipanbd.org

89. Underprivileged Children's Educational Programs (UCEP)
Plot: 2 & 3, Mirpur-2, Dhaka-1216
Phone: 8011014-6, Fax 880-2-8016359
Email: ucep@ctechco.net
Web: www.ucepbd.org

90. Uttara Development Programme Society (UDPS)
Bhai Pagla Mazar Lane, Bogra-5800
Phone: (0581) 62879
Liaison Office:
5/10 (Ground floor), Humayun Road
Block:B, Mohammadpur, Dhaka-1207
Phone: 8120632; 8120388
Email: udp_dhaka@yahoo.com

91. Village Education Resource Centre (VERC)
B-30, Eblis Uddin Khan Road
Anandapur, Savar, Dhaka-1340
Phone: 88-02-7745412, 7742029, 7710412
Fax: 88-02-7745779
Email: verc@bangla.net
Web: www.verc.org

92. Leya Health & Education Development Foundation
Kadompur, Abdullahpur, South Keranigonj Dhaka-1311
Mobile: 01713-068891
Email: leyafoundation@yahoo.com
leyafoundation@gmail.com

93. SHEVA Nari O Shishu Kallyan Kendra
26, East Tejturi Bazar, Tejgaon, Dhaka-1215
Phone: 9114497
Mobile: 01711-560065
Email: sheva@bol-online.com

94. Shakti Foundation for Disadvantaged Women
House: 4, Road: 27, Block J, Banani
Dhaka-1213
Phone: 02-9676952, 9661222
Mobile: 01817-047049
Fax: 88-02-8616388
Email: info@sfdw.org
Website: www.sfdw.org

95. Sancred Welfare Foundation (SWF)
House: 33, Road: 7, Block Kha, Psciculture Housing
Society, Shelkhetak, Mohammadpur
Dhaka-1207
Email: sancre.swf@gmail.com

96. Daridra Niroshan Prochesta (DNP)
Bhasanchar, Ambikapur
District: Faridpur-7802
Phone: (0631) 62712
Mobile: 01716-091808
Email: dnpfpur@yahoo.com
97. Palli Progat Shahayak Samity (PPSS)
Village & Post: Kamarpur
Faridpur Sadar
Faridpur
Phone: (0631) 64304
Mobile: 01711-352686
Email: ppssfaridpur@yahoo.com

98. Society Development Committee (SDC)
Zaman Manzil Road, No-1
Goalchamot, Faridpur Sadar
Dist: Faridpur-7804
Phone: (0631) 65854
Mobile: 01714-022987
Email: sdc@bttb.net.bd
sdc bangladesh@yahoo.com
Web: www.sdcbd.org

Gazipur District

99. Centre for Rehabilitation Education Earning Development (CREED)
House: 80 (Ananda Dhara)
(Hafizia Madrasa and Bimthana Road)
North Khaikur, Board Bazar
Gazipur-1704
Mailing Address
329, West Dhanmondi
Dhaka-1209
Mobile: 01711-6082288
Email: ced@dhaka.net

Jamalpur District

100. Progress
Dawanpara, Jamalpur-2000
Phone: (0981) 63116, 62091
Mobile: 01711-346834, 01711-346834
Email: progressmfi@yahoo.com

Sherpur District

101. Rural Development Sangstha (RDS)
49, Girida Narayanpur, Sherpur Town
Sherpur-2100
Phone: 0931-62404
Mobile: 01711-186703

Kishoreganj District

102. Organization for Rural Advancement (ORA)
Gaminee Textile Road, Gaftal
Kishorgoni
Liaison Office:
271/7 (GF), Jaffabad, Sankar
Mohammadpur
Dhaka-1207
Phone: 9129410
Mobile: 01711-622609
Email: orashou@yahoo.com

Manikganj District

103. Association for Rural Advancement in Bangladesh (ARAB)
Bewtha Road, Manikganj Town
Manikganj-1800
Phone: (0651)-61264, Fax: 880-651-62086
Mobile: 01552-31939, 01711-239839
Email: arab@bttb.net.bd

104. Grameen Seba Sangstha (GSS)
Village & Post: Betalia, Manikganj
Liaison Office:
1/c-4, College Street, Science Lab, Dhaka
Mobile: 01199-840193, 01715-186715

105. Samaj Kallyan O Palli Unnayan Sangstha (SPUS)
Post: Rupsa, Thana: Shivalaya
District: Manikganj
Phone: 065175049
Mobile: 01711-428017, 01715-438362

106. Socio Economic Development Action Program (SEDAP)
Shahid Rafiq Sarani, Manikgonj
Phone: 0651-71081
Mobile: 01741-293084, 0173-538335

Munshiganj District

107. Aram Foundation
Bhaber Char, College Road
PO-Gazaria Dist: Munshiganj
Mobile: 01714-094287, 01816-900624

Mymensingh District

108. ASPADA Paribesh Unnayan Foundation
Shapna Kutir, House: G/23, Bhaluka Paurashava
Mymensingh
Phone: (09022) 56268
Mobile: 01713-031551, 0172-6566260
Email: aspadabd@yahoo.com

109. Grameen Manobik Unnayan Sangstha (GRAMAUS)
5/1, Etakhula Road, Kachijuly, Mymensingh
Phone: 09033-56126
Mobile: 01713-503982, 01716-256563
Email: ngo-gramaus@yahoo.com

110. Parashmoni Samajik Unnayan Sangstha
Bogra Bazar, Village & Post: Gujium
Upazilla: Trishal, District: Mymensingh
Mobile: 01716-081274
Email: porashmoni@gmail.com

Netrokona District

111. Sabalamby Unnayan Samity (SUS)
Shibganj Road, Netrokona-2400
Phone: 0951-61566, Mobile: 01713-036730
Fax 0951-61766
Email: sabalambyus@yahoo.com
112. Shram Unnayan Sangstha (SUS)
N. K. Khan Bhaban, Muktapara, Netrokona
Phone: 02-8122250, 0951-62214
Mobile: 01917-705601, 01712-006816

Rajbari District

113. Karmojibi Kallay Sangstha (KKS)
House: 1, Road: 1, Beradanga, Rajbari
Phone: 0641-65544
Mobile: 01711-849340
Email: kksrajbari2010@yahoo.com

114. Voluntary Paribar Kalayan Association
South Bhabanipur, Rajbari-7700
Phone: 0641-65579, 65357, 65001
Mobile: 01720-513759, 01720-513757
Email: vpkafdri@btcl.net.bd, asattar_vpka@yahoo.com

Shariatpur District

115. Naria Unnayan Samity
Post & Thana: Naria, Shariatpur-8020
Phone: (0601) 59154
Mobile: 01718-239744
Email: nusa_bd@yahoo.com

116. Shariatpur Development Society (SDS)
Sadar Road, P.O. Shariatpur-8000
Phone: (0601) 61654
Fax: 0601-61534
Mobile: 01714-019101
Email: hridoy@bttb.net.bd
Web: www.sdssbd.org

Tangail District

117. Samajik Seba Shongothon
Pathrail, Delduar, Tangail
Phone: 0921-62696
Mobile: 01716-401569
Email: samajiksebashonghoton@yahoo.com

118. Samannita Unnayan Seba Sangathan (SUS)
Sathi Cinema Hall Road, Madhupur, Tangail
Phone: 09228-88120, 56326
Mobile: 01711-447028, 01718-069189
Email: sus bd@hotmail.com

119. Social Advancement Through Unity (SATU)
Main Road, Tangail-1900
Phone: 0921-53674
Mobile: 01711-567393
Email: satu@bol-online.com

120. Society For Social Service (SSS)
Mymensingh Road
P.O Box No-10
Tangail
Phone: (0921) 53195, 53622
Fax: 88-0921-54931
Email: ssth@bttb.net.bd, sss.credit@gmail.com
Web: www.sssbangladesh.org

KHULNA DIVISION

Bagerhat District

121. Life Association
Vill: Badhal, PO: Badhal Bazar
Upazila: Kachua
Bagerhat-9311
Mobile: 01715-031522, 0191-4232050
Email: life_bagerhatbd@yahoo.com

122. Shaplaful
Dashani, Bagerhat-9300
Phone: (0468) 63327
Mobile: 01711-965829
Email: shaplaful04@yahoo.com

123. Village Development Foundation (VDF)
Upazila Parshad Road
Barakhal Morelganj
Bagerhat
Phone: 0465656008
Mobile: 01715-546667
Email: aminvd@gmail.com

124. Atma Biswas
Biswas Tower, Cinenia Hall Para
Upazila: Chuadanga Sadar
District: Chuadanga-7200
Phone: (0761) 63828
Mobile: 01714-090402
Email: atmabiswas Ngo@yahoo.com

Chuadanga District

125. Jana Kallayan Sangsta (JKS)
Dowlathdair, Meherpur Road
Chuadanga-7200
Phone: (0761) 62797
Mobile: 01733-059001, 01712-932103
Email: jksbangladesh@yahoo.com

126. Wave Foundation
Darshana Bus stand, Post: Darshana
Upazila: Damshuda
Dist: Chuadanga
Phone: (0761) 89013
Liaison Office
3/11, Block-D, Lalmatia
Dhaka-1207
Email: infoho@wavefoundationbd.org
Jessor District

127. Ad-din Welfare Centre
   15, Rail Road
   Jessore-7400
   Phone: (0421) 68820, 68804
   Liaison Office
   Ad-din Hospital, 2 Bara Maghbazar
   Dhaka-1217
   Phone: 9353391-3
   Mobile: 01711-532048, 01711-827922
   Email: addinjsr@gmail.com

128. Agragati
   Village: Kakbandhal, Post: Sarulia
   Upazilla: Keshabpur
   Jessore-7450
   Mobile: 01711-361017

129. Bandhu Kallyan Foundation (B.K.F)
   Rajghat, Nowapara Municipal Area
   Abhaynagar, Jessore
   Phone: (04222) 71426
   Mobile: 01714-303454, 01711-838071
   Email: bkfmfi@gmail.com bkfmfi@yahoo.com

130. Jagorani Chakra Foundation
   46, Mujib Sarak
   Jessore-7400
   Phone: (0421) 68823, 61983
   Fax: 88-0421-68824
   Email: jcfmf@gmail.com
   Web: www.jcfbd.org

131. Rural Reconstruction Foundation (RRF)
   RRF Bhaban, C&B Road, Karbala
   P.O Box: 07, Jessore-7400
   Phone: 0421-66906, 0421-65663, 0421-68457
   Fax: 0421-68546
   Email: rrcmr@bttb.net.bd
   Web: www.rrf-bd.org

132. Samadhan
   Samadan Bhaban
   Upazilla Road, Keshabpur
   Jessore-7450
   Phone: (04226) 56549
   Mobile: 01711-131250
   Email: samadhan_reazul@yahoo.com
   Web: www.nf-bd.org

133. SAVIOUR
   36, Rail Road, Jessore
   Phone: 0421-66622
   Mobile: 01712-040700, 01713-411120
   Email: saviour@bttb.net.bd

134. Shishu Niloy Foundation
   22/A, Mujib Sarak, Jessore-7400
   Phone: 88-0421-65115

Jhenaidah District

135. Srizony Bangladesh
   111, Pobahati Road, Jhenaidah-7300
   Phone: 0451-63264-6, 8060725, 8016068
   Fax: 88-0451-63346
   Mobile: 01711-217324
   Liaison Office
   Srizony Bhaban
   Plot: 3, Road: 1, Block A, Section: 2
   Mirpur, Dhaka-1216
   Phone: 88-02-8016066
   Mobile: 01718-031263, 01926-888588
   Email: dhaka@srizonybd.org
   info@srizonybd.org

Khulna District

136. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)
   House: 7, Road: 113
   Khalishpur Housing Estate, Khulna
   Phone: (041) 760038, 02-9139420
   Email: maksudulalom71@gmail.com
   bridge@khulna.bangla.net
   Liaison Office
   House: 591, Road: 10
   Baitul Aman Housing Society
   Shyamoli, Dhaka-1207
   Phone: 02-9139420
   Email: zhbali59@yahoo.com

137. Nabolok Parisad
   73, South Central Road, Khulna-9100
   Phone: (041) 720155, 810855
   Mobile: 01711-422678, 01711-840957
   Email: nabolok@nabolokbd.org

138. Progati Samaj Kallayan Sangstha (PSKS)
   Vil.: Baruna, PO: Baruna Bazar
   Upazilla: Dumuria, District: Khulna
   Liaison Office:
   Hospital Road, P.O: Noapara
   Upazilla: Abhaynagar, District: Jessore
   Phone: 04222-71423
   Mobile: 01714-662835, 01727-675300
   Email: progoti_khulna@yahoo.com

139. Unnayan
   House: 366, Road: 19, Nilima R/A
   Khulna-9100
   Phone: (041) 732438
   Mobile: 01197-181697, 01190-679169
   Email: unnayangno@yahoo.com
   Web: http://unnayan.webs.com
Kushia District

140. Action for Human Development Organization (AHDO)  
House No: 546 (2nd Floor)  
Upazilla Road, Kushtia Sadar, Kushtia  
Phone: 07023-75421  
Mobile: 01711-145338, 01724-383416  
Email: ahdo.kushtia@gmail.com

141. Desha Shechsashebi Artho-Samajik Unnayan O Manobik Kallayan Sangstha  
Datus Shefa, 317, Jhenaidaha Road  
Mazampur, Kushtia-7000  
Phone: (071) 73402, 54023  
Mobile: 01711-217623  
Email: desha_bd@yahoo.com, deshango@bttb.net.bd

142. Kushtia Palli Unnayan Sangstha (KPUS)  
18/5, 1 no Majidbari Lane, Arua para Kushtia-7000  
Phone: 01711-62056  
Mobile: 01711-310126  
Email: kpus_bd@yahoo.com

143. Sachshebi Palli Unnayan Sangstha “PIPASA”  
41/30, Dadapur Road, Mongalbaria  
District: Kushtia  
Mobile: 01716-078753  
Email: pipasakus@yahoo.com

144. SETU  
T&T Coloni Road, Courtpara  
Post Box 10, Kushtia-7000  
Phone: (071) 62029  
Mobile: 01720-507700  
Email: info@setubd.org  
Web: www.setubd.org

145. Shiropa Development Society  
Khash Mothurapur, Daulatpur, Kushtia  
Mobile: 01711-112320  
Email: shiropa_2011@yahoo.com

Magura District

146. ROVA Foundation  
Vill.+Post: Horishpur, Upazilla: Shalikha  
District: Magura  
Phone: 0488-63422  
Mobile: 01711-807352  
Email: rovafoundation@yahoo.com

147. Darida Bimochon Shangsth (DBS)  
Fulbagan Road, Mukhajee Para  
Post & Thana: Meherpur, District: Meherpur  
Phone: (0791) 62629  
Mobile: 01812-907555  
Email: info@dbs-bd.org

Meherpur District

148. Palashipara Samaj Kallayan Samity (PSKS)  
Bashbaria, Post+ Upazila: Gangni  
District: Meherpur-7110  
Phone: 07922-75046  
Mobile: 01711-218819  
Email: pksd-gm@bttb.net  
Web: www.pksd-gm.org

149. ROVA Foundation  
Vill: Bhowa Khali, P.O-Ratan gonj  
Upazilla: Narail Sadar, Dist-Narail-7501  
Phone: 0461-62915  
Mobile: 01711-486195  
Email: ashar_alo@yahoo.com

150. Manab Sampad Unnayan Kendra  
Thana: Kailanganj Sadar, District: Satkhira  
Mobile: 01715-350766, 01713-484934  
Email: masuk_org@yahoo.com

151. Nowabenki Gonomukhi Foundation  
Nowabenki Bazar, Shyamnagar, Satkhira  
Mobile: 01711-218197, 01711-864604  
Email: ngfbd1@yahoo.com

152. Satkhira Unnayan Sangstha (SUS)  
Post & Thana: Tala, District: Satkhira  
Mobile: 01711-829492  
Email: sus Ngo@yahoo.com

153. Shetu Bangladesh  
Vill.+ Post: Shirashuni  
Upazilla: Tala, District: Satkhira-9420  
Mobile: 01715-015888  
Liaison Office  
4/1, Block-F, Lalmatia  
Mohammadpur, Dhaka-1207  
Email: shetubd2006@yahoo.com

154. Unnayan Prochesta  
Village: Tala, Post: Tala  
District: Satkhira.  
Phone: 04727-56156  
Mobile: 01711-451908  
Email: unnpro07@gmail.com

RAJSHAHI DIVISION

Bogra District

155. Focus Society  
Hospital Road, Gabboli, Bogra  
Phone: (05025)-75115  
Mobile: 01711-875811  
Email: focus_society@yahoo.com
<table>
<thead>
<tr>
<th>No.</th>
<th>Name of the Organization</th>
<th>Address</th>
<th>Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>156</td>
<td>Gram Unnayan Kamra (GUK)</td>
<td>02, Ajaj Housing, Banani, Bogra-5820</td>
<td>Phone: 064451-90419, 051-78264/69974, Mobile: 01714-004015, 01191-474165, Email: <a href="mailto:gukbogra@bttb.net.bd">gukbogra@bttb.net.bd</a>, <a href="mailto:gukbogra@bttcl.net.bd">gukbogra@bttcl.net.bd</a></td>
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<tr>
<td>157</td>
<td>Noble Education and Literacy Society (NELS)</td>
<td>Nur Mahal (1st floor), Candanabaissa Road, Naruli, Bogra-5820</td>
<td>Mobile: 01718-914227, Email: <a href="mailto:noblesociety93@gmail.com">noblesociety93@gmail.com</a></td>
</tr>
<tr>
<td>158</td>
<td>Tara Sartaj Santi Sangha</td>
<td>Darail Bazar, Gabtoli, District: Bogra</td>
<td>Mobile: 01745-052709, 01711-466057, Chapainawabganj District</td>
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<tr>
<td>159</td>
<td>Proyas Monobik Unnayan Society (PMUS)</td>
<td>Belepukur, Chapai Nawabganj-6300</td>
<td>Phone: 0781-51501, Mobile: 01714-029484, Email: <a href="mailto:proysbd@gmail.com">proysbd@gmail.com</a>, Web: <a href="http://www.proyas.org">www.proyas.org</a></td>
</tr>
<tr>
<td>160</td>
<td>Al-Falah Aam Unnayan Sangtha (AFAUS)</td>
<td>Vill. &amp; Post: Rajbari, Dinajpur-5250</td>
<td>Phone: (0531) 65264, Mobile: 01713-195200, Email: <a href="mailto:afaus_03@yahoo.com">afaus_03@yahoo.com</a></td>
</tr>
<tr>
<td>161</td>
<td>Gram Bikash Kendra</td>
<td>Haldibari, Parbatipur, Dinajpur-5250</td>
<td>Phone: (05334) 74411, Email: <a href="mailto:gbkpbtr@yahoo.com">gbkpbtr@yahoo.com</a>, <a href="mailto:gbk@bttcl.net.bd">gbk@bttcl.net.bd</a>, Web: <a href="http://www.gbkbd.org">www.gbkbd.org</a></td>
</tr>
<tr>
<td>162</td>
<td>Mohila Bohumukhi Shikha Kendra (MBSK)</td>
<td>Balu Bar, Dinajpur, 5200</td>
<td>Phone: 0531-64433, Mobile: 01712-639259, Email: <a href="mailto:mbskcom@bttb.net.bd">mbskcom@bttb.net.bd</a>, <a href="mailto:raza.mbsk@gmail.com">raza.mbsk@gmail.com</a></td>
</tr>
<tr>
<td>163</td>
<td>Polli Sree</td>
<td>Balubari, Dinajpur-5200</td>
<td>Phone: (0531) 65917, Mobile: 01713-491000, Email: <a href="mailto:pollisree@yahoo.com">pollisree@yahoo.com</a>, Liaison Office 6/4-A, Sir Syed Road, Mohammadpur, Dhaka-1207</td>
</tr>
<tr>
<td>164</td>
<td>Come to Work (CTW)</td>
<td>Vill: Manmathpur, P.O: Chaklabazar Parbatipur, Dinajpur</td>
<td>Phone: 0531-89114, Mobile: 01712-041915, Email: <a href="mailto:ctwdinaj08@gmail.com">ctwdinaj08@gmail.com</a></td>
</tr>
<tr>
<td>165</td>
<td>SKS Foundation</td>
<td>DB Road, Palash para, Gaibandha-5700</td>
<td>Phone: (0541) 62420, Mobile: 01717-3484430, Fax: +88-0541-62546, Email: <a href="mailto:sksgaibandha@tiszaonline.com">sksgaibandha@tiszaonline.com</a></td>
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<td>166</td>
<td>Ahead Social Organization (ASO)</td>
<td>Madasha Road, Holding No: 466 Joypurhat-5900</td>
<td>Phone: 0571-63569, Mobile: 01819-784008, 01711-968797, Email: <a href="mailto:asojoy@bttb.net.bd">asojoy@bttb.net.bd</a></td>
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<tr>
<td>167</td>
<td>JAKAS Foundation</td>
<td>Sabujnagar, Joypurhat-5900</td>
<td>Phone: 0571-62984, Mobile: 01711-063216, Email: <a href="mailto:jakasjoy@bttb.net.bd">jakasjoy@bttb.net.bd</a>, <a href="mailto:jakas.bd@gmail.com">jakas.bd@gmail.com</a></td>
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<tr>
<td>168</td>
<td>Joypurhat Rural Development Movement (JRDM)</td>
<td>Block: H, Plot No: 7, Housing estate Upasahar, Joypurhat</td>
<td>Phone: (0571) 62038, Mobile: 01715-024164, Email: <a href="mailto:jrdmngo95@gmail.com">jrdmngo95@gmail.com</a></td>
</tr>
<tr>
<td>169</td>
<td>Solidarity</td>
<td>New Town, Kurigram-5600</td>
<td>Phone: (0581) 61222, 61532, 61485, Fax 0581-61485, 61789, Email: <a href="mailto:solidarity_bd@yahoo.com">solidarity_bd@yahoo.com</a></td>
</tr>
<tr>
<td>170</td>
<td>Nazir (Natun Jiban Gori)</td>
<td>Airport Road, Harvanga, Lalmonirhat-5500</td>
<td>Phone: 0591-61252, 01715-572371, Email: <a href="mailto:nurul_nazir@hotmail.com">nurul_nazir@hotmail.com</a></td>
</tr>
<tr>
<td>171</td>
<td>Barendra bhumik Samaj Unnayan Sangtha</td>
<td>Village: Mahinagar, Post: Sujail Hat</td>
<td>Upazila: Mohadebpur, District: Nowgoan, Mobile: 01711-883016, 01712-021645, Email: <a href="mailto:bsdo_mohi@hotmail.com">bsdo_mohi@hotmail.com</a></td>
</tr>
</tbody>
</table>
172. Dabi Moulik Unnayan Sangstha
Chakrampur, Kathaltoli, Santahar Road Naogaon-6500
Phone: 880-741-62072, Mobile: 01713-200883
Email: dabi@rocketmail.com

173. MOUSUMI (A Voluntary Development Organization)
Udpara, Naogaon
Phone: (0741)-61131, Mobile: 01711-043670
Liaison Office
Section: 10, Road No:7, Plot No: 10
Block: A, Flat: 1/B, Mipur, Dhaka
Mobile: 01715-205932
Email: mahabubmousumi@yahoo.com

House: 81/1, Hazra, Natore-6400
Phone: 0771-61255
Mobile: 01740-933883, 01711-884298
Email: alwonat@yahoo.com

175. AVA DEVELOPMENT SOCIETY
Gopalpur, Lalpur, Natore
Mobile: 01711-453753
Email: avango2008@gmail.com ava_ngo@india.com

176. Self-Help and Rehabilitation Program (SHARP)
New Babupara, Saidpur-5310, Nilphamary
Phone: 05526-73136, Mobile: 01712-059148
Email: sharpsdp@yahoo.com

177. Anannya Samaj Kallyan Songostha (ASKS)
Arzip, Pabna-6600
Phone: (0731) 63843, Fax 88-0731-64459, Ext 108
Mobile: 01713-228777, 01713-228751-53
Email: askspab@bttb.net.bd, mahfuj_asks@yahoo.com
Liaison Office
House no: 11, Shyestakhan Avenue
Sector: 04, Uttara, Dhaka-1230
Phone: 02-8956854, Fax 02-8956973
Web: www.asksmfibd.org

178. Organization for Social Advancement and Cultural Activities (OSACA)
200/1, Keshnupur, DC Road
Library Bazar, Pabna
Mobile: 01712-651636, 01711-418966
Email: osaca_pabna@yahoo.com

179. Pabna ProtishSruti
House-A/5, Block-J (East of Pabna Ala Madiasa)
Radhanagar, Pabna Sadar, Pabna-6600
Phone: (0731) 66199, Mobile: 01715-104380
Email: protishruti@gmail.com

180. Programme for Community Development (PCD)
Radhanagar Moktob More, Pabna
Phone: 0731-66969
Mobile: 01716-535081, 01711-484290
Email: pcdpabna17@yahoo.com

181. Anuvab
Thanapara Road
Upazilla: Boda, Panchagarh
Phone: 05653-56180
Mobile: 01712-678675
Email: anuvab boda 857@gmail.com

182. Dristidan
Vill+Post+Upazilla: Thanapara, Boda
District: Panchagarh
Phone: (05653) 56205
Mobile: 01713-780570
Email: dishtidanboda@yahoo.com

183. Dudumari Gram Unnayan Sangstha
Village: Dudumari
Panchagarh Sadar, Panchagarh
Phone: 05653-56210
Mobile: 01714-229034
Email: ssdobd@yahoo.com

184. Suchana Samaj Unnayan Sangstha
Thana para, Boda, Post: Boda
District: Panchagarh
Phone: 05653-56210
Mobile: 01714-229034
Email: sxdobd@yahoo.com

185. Association for Community Development-ACD
House: 81/1, Hazra, Natore-6400
Phone: 0771-61255
Mobile: 01713-098257; 01713-098200
Email: rajacd@librabd.net

186. Centre for Action Research Barind (CARB)
House: 184, Sector: 03, Upasahar Housing Estate
Sopura, Rajshahi-6290
Phone: (0721) 761407
Mobile: 01720-507676
Email: carb@btcl.net.bd
Web: www.carb-bd.info

187. Participatory Development Organisation (PDO)
Nawhata, Pabna, Rajshahi-6213
Phone: 01711-318662, 01552-399332
Email: pdoraj6213@yahoo.com
188. Sachetan
House: 573, Ramchandrapur
Natore Road, Rajshahi-6100
Phone: (0721) 771602, 812560
Mobile: 01713-195400
Email: sachetan@bttb.net.bd, sachetanraj@yahoo.com

189. Shapla Gram Unnayan Sangstha
Kesherhat, Mohanpur, Rajshahi
Phone: 01712-772446
Email: shaplango_99@yahoo.com

190. Shotaphool Bangladesh
Vill+PO.: Jahanabad, Upazilla: Mohonpur
District: Rajshahi
Mobile: 01711-062767

Rangpur District

191. Rural Economic Support & Care for the under
Previleged (RESCU)
H-40/1, Road-1, Alhaz Nagar, Doroshona Road, Karmichel
College, Rangpur
Phone: 0521-64085
Mobile: 01715-507394, 01715-081476

192. Samakal Samaj Unnayan Sangstha
Village: Jahangirabad Hat
PO: Jahangirabad
Upazilla: Piganj, Rangpur
Phone: 05227-56022
Mobile: 01711-419045
Email: ssusinfo@gmail.com

Sirajganj District

193. Manab Mukti Sangsta (MMS)
Vill: Khash Bara Shimul
PO: Bangabandhu Jamuna Bridge West Sub
Sirajgonj-6703
Mobile: 01714-081048, 01713-002850
Email: hb_mms@yahoo.com

194. National Development Program (NDP)
NDP Bhaban, Bagbari, Shahid Nagar
Kamarband, Sirajganj-6700, P.O Box-02
Phone: 0751-638777, Fax 0751-638777
Mobile: 01713-383100
Email: akhan_ndp@yahoo.com
Web: www.ndpbd.org

195. Programmes for Peoples Development (PPD)
Vill: Shahdadpur, PO+ Ps. Shahzadpur
Sirajgonj-6770
Phone: 07527-64352
Mobile: 01711-876760, 01713-440200
Email: ppdshahzadpur@gmail.com
ppd_shahzadpur@yahoo.com

Thakurgaon District

196. Eco-Social Development Organization (ESDO)
College Para, Thakurgaon-5100
Phone: (0561) 52149
Mobile: 01713-210488
Liaison office:
ESDO House, Plot: 748, Road: 8
Baitul Aman Housing Society
Adabor, Dhaka-1207
Phone: 02-8154857
Mobile: 01713-149259
Email: esdobangladesh@hotmail.com
Web: www.esdobangladesh.org

SYLHET DIVISION

Habiganj District

197. Habiganj Unnayan Sangstha
House: 18, Rajnagar, Woman's College Road
Habiganj-3300
Phone: 0831-62392
Mobile: 01715-356837
Email: hushabiganj@yahoo.com

Moulvibazar District

198. Patakuri Society
Dalbanglo Pukurpar, Srimangal
Moulvibazar
Phone: 08626-71087
Mobile: 01711-189568
Email: mailbox@patakuri.org

Sylhet District

199. Posobid Unnayan Sangstha
Ahmed Vila, Uttara Residential Area
Moulvi Bazar Road, Srimangal
Moulvi Bazar
Phone: (08626) 88311
Mobile: 01711-899641

200. Voluntary Association for Rural Development (VARD)
House: 44, Road: 14, Block-B
Shahjalal Upashahar
Post Box: 170, Sylhet-3100
Phone: (0821) 761365, 761676, 761473
Liaison Office
House: 554 (3rd –5th floor), Road: 9
Baitul Aman Housing society, Adabor Dhaka-1207
P.O Box: 10059
Phone: 9133590, 9124410
Email: varddhk@bdmail.net
# List of Other POs

1. **Mohila Kallayan Sangha**  
   Dogolchira Govt. Primary School  
   Jhalakhali Sadar, Jhalakhali

2. **Amara Kaj Kori (AKK)**  
   Allhaj Ali Ali Cheste Mohal, (2nd Floor)  
   42/A Jhillty, Faridpur Sadar  
   District: Faridpur  
   Mobile: 01711-468966

3. **Poverty Alleviation and Rural Development Organization (PARDO)**  
   Vill: Chutubhatavur, P.O: Shushonda  
   Upazila & Dist: Manikgonj

4. **Rural Economic Development Association (REDA)**  
   23/D, Gulkbari  
   District: Mymensingh-2200  
   Phone: 091-54035  
   Mobile: 01711-141888

5. **Rupganj Tat Adhunikikoron Shomoby Somety Bhulta, Rupganj, Narayanganj**  
   Mobile: 0171-354062

6. **Bangladesh Rural Improvement Foundation (BRIF)**  
   Natun Babupara, Syedpur, Nilphamari  
   Phone: 06445500171  
   Email: b rif1984@gmail.com

7. **Gano Kallayan Swabolambi Sangstha (GKSS)**  
   Vill. & Post office: Sadullapur  
   Mobile: 01711-069252  
   Email: rabi_gks@yahoo.com

8. **Sramojibi O Dustha Kallayan Sangstha**  
   Vill: Chakda, P.O. Pundurla-6682  
   (Via Kashinathpur), Upazila: Bera  
   Dist: Pabna  
   Mobile: 01712-994647

9. **Poribartan**  
   Tarash, Sirajgong-6780  
   Phone: 07528-56217

10. **ANSAR-VDP Unnayan Bank “Aman Court”**  
    14, Outer Circular Road  
    Rajabag, Dhaka-1217  
    Phone: 8313198, 8313147, 8313196

11. **Rural Development and Welfare Foundation**  
    Nawabganj, Dhaka-1320.  
    Mobile: 01711-1223416, 01713-168687

12. **Shaftair Renaissance Club (SRC)**  
    Bhuapur, Tangail  
    Phone: 09223-87019

13. **Karmajibi Sangsta**  
    Village: Khodadanga, Post: Vekutia  
    Jessore Sadar, Jessore  
    Phone: 0421-72037

14. **Akota**  
    Vill: Kumarpara, Post: Kholahati  
    Upazila: Gaibandha Sadar, Dist: Gaibandha  
    Phone: (0541) 61253, 89054  
    Mobile: 01715-78422

15. **Progati Manobik Unnayan Prakalpa Agoljhona, Bairsal**

16. **Rural Development Organization (RDO)**  
    Thana Road, Vill. + PO + PS Muladi, Dist: Bairsal  
    Phone: 0432-6348  
    Mobile: 01711-183346

17. **Palli Formation**  
    Circular Road, Mahajan Patti, Bhol-8300  
    Phone: 0491-55070  
    Email: 91, Vasantich, Dhaka Cant

18. **Boalkhali Proshika Gram Unnayan Sangstha**  
    College Road, Kanungo Para, Boalkhali Chittagong

19. **Development Center International (DCI)**  
    House: 557, Road: 9  
    Baitul Aman Cooperative Housing Society  
    Adabar, Mohammadpur, Dhaka-1207  
    Phone – 9117166, 8113205

20. **OSDER (Organization for Social Development and Research)**  
    24/2, Eskaton Garden, Dhaka-1000  
    Phone: 8316630

21. **Socio Economic Development Society (SEDS)**  
    House: 42/3, Block F, Babor Road (Johori ahalla)  
    Shamoli, Mohammadpur, Dhaka-1207  
    Phone: 8117538, Fax 8118687  
    Email: seds@citecho.net

22. **Association for Social Advancement Program (ASAP)**  
    Alamgir Hossain Road, Gaital, Kishoreganj  
    Phone: 09424-55733  
    Mobile: 01711-561160
23. **Gono Unnayan Committee (GUC)**  
   Vill: Usmanpur, PO: Bangalpara  
   PS: Austagram, Dist: Kishoregonj-2300

24. **Association for Planning and Development (APAD)**  
   South Seutha, Manikgonj-1800  
   Phone: 0651-61836  
   Mobile: 01711-452852

25. **Social Organization for Village Development (SOVD)**  
   Barangaikola, PO: Joynagar  
   PS: Manikganj, Dist: Manikganj  
   Mobile: 01711-473702

26. **Adarsha Samaj Seba Samity (ASSS)**  
   House: 43, Fardapara Road (Shera)  
   Dist: Mymensingh-2200

27. **Social Organization for Village Development (SOVD)**  
   Barangaikola, PO: Joynagar  
   PS: Manikganj, Dist: Manikganj  
   Mobile: 01711-473702

28. **Rural Development Trust (RDT)**  
   Daniramapur (Janpara)  
   PS: Trishal, Dist: Mymensingh

29. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**  
   Rayankandi (Puratan Bus stand)  
   Muktagacha, Dist: Mymensingh

30. **Mouchas Unnayan Sangstha (MUS)**  
    Vill: Charalgani, Upazila: Madhupur  
    Dist: Tangail  
    Phone: 8114831

31. **Tangail Samaj Unnayan Sangstha (TSUS)**  
    Ashekipur, Main Road  
    Tangail  
    Phone: 0921-54940  
    Mobile: 01711-908916

32. **Consciousness Raising Centre (CRC)**  
    Arappur, Chaklapara (near Shaheed Amrity Bidha pith),  
    Jhenaidah-7300

33. **Chinnomul Mohila Samity**  
    Palashbari Road, Gaibandha  
    Phone: 0541-61695

34. **Gram Unnayan Kendra (GUK)**  
    Vill: Kismatbanu, Post: Balabari Hat  
    Thana: Chilmari, Dist: Kurigram  
    Phone: (0581) 61351 Ext: 69  
    Mobile: 017-260564

35. **Upon Uddagh Sangstha**  
    Ramna Bazar, Chilmari, Kurigram  
    Phone: (0581) 61341

36. **Nijpath (Nirassoir Janatar Pashe Thaki)**  
    Pabna Road (Aronkhola), Iswardi, Pabna  
    Phone: 07326-63746  
    Mobile: 01715-374813
Management Staff of PKSF  
(As of 31 December 2011)

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Qualification</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managing Director</td>
<td>Dr. Quazi Mesbahuddin Ahmed</td>
<td>Ph.D. (Economics)</td>
<td>University of Illinois, Urbana Champaign, USA</td>
</tr>
<tr>
<td>Deputy Managing Director (Ops)</td>
<td>Mr. Md. Fazul Kader</td>
<td>M.B.A. (Finance)</td>
<td>Institute of Business Administration (IBA), University of Dhaka</td>
</tr>
<tr>
<td>Deputy Managing Director (Admin. &amp; Accts)</td>
<td>Dr. Jashim Uddin</td>
<td>Ph.D. (Economics)</td>
<td>Moscow Management Institute, Moscow, USSR</td>
</tr>
<tr>
<td>General Managers</td>
<td>Mr. Shabbir Ahmed</td>
<td>C.A (Intermediate)</td>
<td>Member of the British Institute of Management (M.B.I.M.)</td>
</tr>
<tr>
<td></td>
<td>Mr. Md. Shah Alam Mridha</td>
<td>FCA</td>
<td></td>
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<tr>
<td></td>
<td>Mr. Golam Touhid</td>
<td>M.Sc. (Geography)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>Director (Research)</td>
<td>Dr. B.A.A Mustafi</td>
<td>PhD, Malaysia</td>
<td></td>
</tr>
<tr>
<td>Deputy General Manager</td>
<td>Mr. Md. Hasan Khaled</td>
<td>M.B.S. (Accounting)</td>
<td>Islamic University, Kushtia</td>
</tr>
<tr>
<td></td>
<td>Mr. Md. Mashiar Rahman</td>
<td>M.Sc. (Statistics)</td>
<td>University of Dhaka</td>
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<tr>
<td></td>
<td>Mr. A.Q.M. Golam Mawla</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
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<td></td>
<td>Mr. Akond Md. Rafiquil Islam</td>
<td>M.Sc. (Entomelogy)</td>
<td>University of Dhaka</td>
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<tr>
<td></td>
<td>Mr. Md. Ziauddin Iqbal</td>
<td>M.Com. (Finance)</td>
<td>University of Dhaka</td>
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<td></td>
<td>Mr. A. Khaleque Miah</td>
<td>C.A. Intermediate, ICAB</td>
<td></td>
</tr>
<tr>
<td>Assistant General Manager</td>
<td>Mr. M. A. Matin</td>
<td>B.Sc. Engineering (Electrical &amp; Electronics)</td>
<td>BIT, Chittagong</td>
</tr>
<tr>
<td></td>
<td>Mr. Md. Abul Kashem</td>
<td>M.S.S. (Sociology)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td></td>
<td>Mr. Abul Hasan Md. Abdul Qaiyum</td>
<td>M.S.S. (Economics)</td>
<td>Chittagong University</td>
</tr>
<tr>
<td></td>
<td>Mr. Md. Abdul Matin</td>
<td>M.S.S. (Social Welfare)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td></td>
<td>Mr. Bibhuti Bushan Biswas ACA</td>
<td>Qualified Chartered Accountant, ICAB</td>
<td></td>
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<tr>
<td></td>
<td>Mr. Dilip Paul</td>
<td>M.Sc. (Physics)</td>
<td>Chittagong University</td>
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<tr>
<td></td>
<td>Mr. A.K.M. Nuruzzaman</td>
<td>Master of International and Community Development</td>
<td>Deakin University Melbourne, Australia</td>
</tr>
<tr>
<td></td>
<td>Ms. Sarah Jasmin</td>
<td>M. S. S (International Relations)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td></td>
<td>Mr. Nazmul Islam</td>
<td>M.Engg (Environmental), P.Eng.</td>
<td></td>
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<tr>
<td></td>
<td>Mr. Md. Effekhar Ali FCA</td>
<td>Chartered Accountant, ICAB</td>
<td></td>
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<tr>
<td></td>
<td>Mr. Md. Habibullah</td>
<td>M.S.S. (Economics)</td>
<td>University of Dhaka</td>
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<tr>
<td></td>
<td>Ms. Jebun Nahar</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
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<tr>
<td></td>
<td>Mr. Abdul Latif</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
</tr>
</tbody>
</table>
27. Mr. Dilip Kumar Chakravorty  
M.S.S. (Economics)  
University of Rajshahi

28. Mr. Zaman Khondoker  
M.Com. (Accounting)  
University of Dhaka

29. Mr. B.M. Kamruzzaman  
M.S.S. (Political Science)  
University of Dhaka

30. Mr. Miza Md. Nazmul Huq  
M.S.S. (Economics)  
Islamic University, Kushtia

31. Mr. Golul Chandra Biswas  
M.Sc. (Statistics), ACS  
Jahangimagar University

32. Mr. Md. Mesbahur Rahman  
M.Sc. (Statistics)  
University of Dhaka

33. Ms. Salina Sharif  
M.Sc. (Economics)  
Jahangimagar University

34. Mr. Zahir Uddin Ahmed  
M.B.A (Finance)  
North South University

35. Mr. Jitendra Kumar Roy  
M.Com. (Management)  
University of Dhaka

36. Mr. Md. Monirul Islam Mullick  
B.Sc. (Computer Science)  
North South University

37. Mr. Md. Khairul Bashar  
M.Com. (Accounting)  
University of Dhaka

38. Mr. Shah Muhammad Ikhtiar Jahan Kabir  
M.Phil (International Relations)  
University of Dhaka

39. Mr. Dipen Kumar Saha  
M.Sc. (Economics)  
Jahangimagar University

40. Ms. Afriza Sultana  
M.S.S. (International Relations)  
University of Dhaka

41. Mr. A.T.M. Hemayat-Ur-Rahman  
M.S.S. (International Relations)  
University of Dhaka

42. Mr. Md. Ashraful Haque  
M.Sc. (Economics)  
Jahangimagar University

43. Mr. Md. Humayun Kabir  
M.Sc. (Economics)  
Jahangimagar University

44. Mr. Md. Jabeen Alam  
M.S.S. (Political Science)  
University of Dhaka

45. Mr. Md. Abdul Matin  
B.Sc. (Hons.), Agricultural Economics  
Bangladesh Agricultural University

46. Ms. Tanvir Sultana  
M.S (Agricultural Economics)  
Bangladesh Agricultural University

Deputy Manager

47. Ms. Syeda Khaleda  
M.S (Geography)  
AICHI University of Education, Japan

48. Mr. Mahbub Helal Jelani  
M.S.S. (Sociology)  
University of Rajshahi

49. Mr. Md. Habibur Rahman  
M.B.A (Finance)  
Atish Dipankar University

50. Ms. Afroz Sultana  
M.B.A (HRM)  
Visva Bharati University, India

51. Mr. A.K.M. Faizul Haque  
M.S.S (Public Administration)  
University of Dhaka

52. Mr. Md. Shoiful Islam  
M.Sc. (Physics)  
University of Dhaka

53. Mr. Md. Manir Hussain  
M.Sc. (Agricultural Economics)  
Bangladesh Agricultural University
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Qualification</th>
<th>Institution</th>
</tr>
</thead>
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<tr>
<td>54.</td>
<td>Mr. Rezanur Rahaman Tarafder</td>
<td>M.A. (Mass Comunications &amp; Journalism)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>55.</td>
<td>Mr. Md. Lutfur Rahman</td>
<td>M.S.S (Economics)</td>
<td>Chittagong University</td>
</tr>
<tr>
<td>56.</td>
<td>Mr. Muhammad Firoz Zaman</td>
<td>M. Com. (Management)</td>
<td>University of Dhaka</td>
</tr>
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<td>57.</td>
<td>Mr. Musharof Hossain</td>
<td>M.S (Daily Science)</td>
<td>Bangladesh Agricultural University</td>
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<td>58.</td>
<td>Ms. Umme Kulaum</td>
<td>M.S.S (Sociology)</td>
<td>University of Dhaka</td>
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<tr>
<td>59.</td>
<td>Mr. A.K.M Zahirul Haque</td>
<td>M.S.S (Anthropology)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>60.</td>
<td>Mr. Mohammad Abu Al Baten</td>
<td>M.BA (Finance &amp; Banking)</td>
<td>University of Rajshahi</td>
</tr>
<tr>
<td>61.</td>
<td>Mr. Mohammad Robiul Mostofa Kamal</td>
<td>M.S.S (Public Administration)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>62.</td>
<td>Mr. Abul Kalam Azad</td>
<td>M.S. (Agit. Extension Education)</td>
<td>Bangladesh Agricultural University</td>
</tr>
<tr>
<td>63.</td>
<td>Ms. Farhana Nabi</td>
<td>Executive MBA (Finance &amp; HRM)</td>
<td>Eastern University</td>
</tr>
<tr>
<td>64.</td>
<td>Mr. Mahmud Hasan</td>
<td>M.A. (English)</td>
<td>University of Rajshahi</td>
</tr>
<tr>
<td>65.</td>
<td>Mr. Machba Uddin Ahmed</td>
<td>M. S. (Agriculture Economics)</td>
<td>Bangladesh Agricultural University</td>
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<tr>
<td>66.</td>
<td>Mr. Mohammad Minhaz Uddin Shaikh</td>
<td>M. A. (Mass Communication &amp; Journalism)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>67.</td>
<td>Mr. Sudhir Kumar Das</td>
<td>C.A. (FE-II), ICAB</td>
<td></td>
</tr>
<tr>
<td>68.</td>
<td>Mr. S. M. Kamru Alam</td>
<td>M.Sc. (Soil Science)</td>
<td>Bangladesh Agricultural University</td>
</tr>
<tr>
<td>69.</td>
<td>Mr. Md. Taliqu Alam</td>
<td>M.Sc (Physics)</td>
<td>University of Dhaka</td>
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<tr>
<td>70.</td>
<td>Mr. Md. Faitful Islam</td>
<td>M. Sc in European Forestry</td>
<td>University of Eastern Finland</td>
</tr>
<tr>
<td>71.</td>
<td>Mr. Md. Azmal Hoque Khan</td>
<td>Executive M.B.A</td>
<td>American International University Bangladesh</td>
</tr>
<tr>
<td>72.</td>
<td>Ms. Farzana Hamid</td>
<td>M. A. (English)</td>
<td>National University</td>
</tr>
<tr>
<td>73.</td>
<td>Mr. Md. Monsur Alam</td>
<td>M.Com. (Management)</td>
<td>National University</td>
</tr>
<tr>
<td>74.</td>
<td>Mr. Dilip Kumar Lahiri</td>
<td>M.B.A. (Accounting)</td>
<td>University of Rajshahi</td>
</tr>
<tr>
<td>75.</td>
<td>Mr. A. S. M. Ashraful Alam</td>
<td>M.Com. (Marketing)</td>
<td>Chittagong University</td>
</tr>
<tr>
<td>76.</td>
<td>Mr. Md. Nashir Uddin</td>
<td>LLM</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td></td>
<td><strong>Assistant Manager</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>77.</td>
<td>Mr. Md. Azzul Haque</td>
<td>M.A. (Islamic History &amp; Civilization)</td>
<td>Asian University of Bangladesh</td>
</tr>
<tr>
<td>79.</td>
<td>Mr. Shamsul Hoque</td>
<td>L.L.B. BBIT, Dhaka</td>
<td></td>
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<tr>
<td>80.</td>
<td>Mr. Ruhul Amin</td>
<td>M. A. (Islamic History)</td>
<td>National University</td>
</tr>
<tr>
<td>81.</td>
<td>Mr. S. M. Zahid Hossain</td>
<td>M.S.S (Political Science)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>82.</td>
<td>Mr. Kabir Ahmed</td>
<td>M.Com. (Accounting)</td>
<td>Chittagong University</td>
</tr>
</tbody>
</table>
83. Mr. Md. Habibur Rahman Khan  
   M.A. (Archaeology)  
   Jahangirnagar University

84. Mr. Md. Abdur Razzaque  
   MBA (Finance)  
   Northern University Bangladesh

85. Ms. Kamrunnahar  
   M.Sc. (Statistics)  
   University of Dhaka

86. Mr. Shahadat Hossain  
   B.Sc. (Computer Science & Engineering)  
   University of Dhaka

87. Mr. Md. Rowshan Habib  
   M.BA (Finance)  
   University of Dhaka

88. Mr. Mohammad Mofazzal Karim  
   MBA (Banking)  
   University of Dhaka

89. Mr. Md. Abdul Karim  
   M.BA (Accounting)  
   University of Dhaka

90. Mr. Rokanuzzaman  
   Masters of Dev.Studies (MDS)  
   University of Dhaka

91. Mr. Mohammed Baharul Alam Khan  
   M.BA (Finance)  
   East West University

92. Mr. Md. Shamsul Huda  
   M.S. (Animal Nutrition)  
   Bangladesh Agricultural University

93. Mr. Mohammad Monir Hasan  
   M.S.S. (Government & Politics)  
   Asian University of Bangladesh

94. Mr. Khandaker Delwar Hossain  
   B. Com  
   University of Dhaka

95. Mr. Md. Abdul Kader Miah  
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96. Mr. Md. Kamrul Hasan  
   M.Sc. (Zoology), Fisheries  
   Comilla Victoria Govt. College.

97. Mr. Sanjay Kumar Bosak  
   M.Sc. (Agriculture)  
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98. Ms. Mahmuda Morshed  
   MBA (Markting)  
   Military Institute of Science and Technology (MIST)

99. Mr. Md. Jalal Zahir  
   Bachelor of Urban & Regional Planning  
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100. Mr. Muhammad Sayudul Huq  
    M.S.S (Economics)  
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101. Mr. Kopil Kumar Paul  
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    University of Dhaka

102. Mr. A.K.M. Rashedur Rahman  
    M.BA (Finance)  
    Institute of Business Administration (IBA)  
    University of Dhaka

103. Mr. Md. Abul Basar  
    M.S. (Animal Nutrition)  
    Livestock Production  
    Bangladesh Agricultural University

104. Mr. Md. Faruk Hossain  
    M.Sc. (Anthropology)  
    Chittagong University

105. Most. Moslema Khatun  
    MBA (Accounting)  
    University of Dhaka

106. Mr. Md. Nasir Uddin Hawlader  
    MBA (Marketing)  
    Govt. Shorawardy Chollege

107. Mr. Moni Mohan Mondal  
    M.Sc. (Environmental Science)  
    Khulna University

108. Mr. Kazi Mahmudul Karim  
    MS in Biotechnology  
    Bangladesh Agriculture University
109. Mr. Md. Ashraf Hossain
M.Sc. (Forestry)
Chittagong University

110. Mr. Ataur Rahman Sarkar
Diploma-in-Engineering (Civil)
Dhaka Polytechnic Institute

111. Mr. Md. Maniruzzaman
M. Com. (Accounting)
University of Dhaka

112. Mr. Md. Mahbubuzzaman
M.B.A (Accounting)
University of Rajshahi

113. Mr. Mohammad Farid Hossen
C.A (Intermediate), ICAB

114. Ms. Jisan Afrin
M.S.S (Economics)
University of Dhaka

PROSPER Project

1. Dr. Sharif Ahmed Chowdhuri
Ph.D (Animal Nutrition)
University of Aberdeen, UK

2. Dr. Md. Rashabul Alam
MPH (New Castel University of Bangladesh)

3. Mr. Md. Mashiur Rahman
M.Sc in CSE
East West University

4. Mr.A.M Farhaduzzaman
M.S (Fisheries)
University of Rajshahi

5. Mr. Md. Shahriar Mahmud
M.S (Biology)
University of Dhaka

6. Mr. Md. Abdul Hakim
M.S (Agronomy)
Bangladesh Agricultural University

7. Dr. Md. Altaf Hossain
MPH (NIPSOM)

8. Mr. Md. Alauddin Ahmed
M.S (Biotechnology)
Bangladesh Agricultural University

9. Mr. Mohammad Moniruzzaman Khan
M.S (Agronomy)
Bangladesh Agricultural University

10. Ms. Ayesha Nusrat Jahan
Post Graduate Diploma
(International Relation)
University of Dhaka

11. Mr. Touhidul Islam
M.S in Agricultural Economics
Bangladesh Agricultural University

12. Mr. Md. Naser Reza
M.B.A. (Management)
Dhaka International University

13. Ms. Mahmuda Parvin
M.S. S. (Sociology)
University of Dhaka

14. Mr. Ahmed Mahmudur Rahman Khan
M.B.A. (Banking)
University of Dhaka

15. Mr. Kh. Munir Hasan
M.Com. (Management)
International Diploma in Computer Studies (IDCS)

16. Ms. Angela Malakar
M.S.S. (Anthropology)
Jahangirnagar University

17. Mr. Mohammad Maqaud Alam
MSS in Economics, Asian University

18. Mr. Mohammad Salim Reza
M.B.A (Finance & Accounting)
Southeast University

ENRICH PROGRAMME

1. Mr. Md. Golam Rabbani
M.Com. (Management)
National University

Microfinance for Marginal and Small Farmers Projects

1. Mr. Md. Ashraf Ali
M.Sc. (Asroforesty and Environment)
Bangabandhu Sheikh Mujibur Rahman Agricultural University
2. Mr. M.A. Haider  
   M.Sc. (Horticulture)  
   Bangladesh Agricultural University

3. Mr. Md. Anwarul Hoque  
   B. Sc. (Agricultural Economics)  
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4. Mr. Md. Mosfequr Rahman  
   M.S (Agricultural Extension Education)  
   Bangladesh Agricultural University

5. Mr. Ripon Kumar Aich  
   M.Com (Accounting)  
   National University

6. Mr. Rashal Md. Iqbal Khan  
   B. Sc. in Agriculture  
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FEDEC Project

1. Ms. Nusrat Sharmin Huq  
   M.B.A in International Business  
   Asian Institute of Technology (Thailand)

DIISP Project

1. Mr. Mohammad Shazzadul Karim  
   M.B.A  
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2. Mr. Md. Mahbub Elahi  
   MSS  
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3. Mr. Hasib Ahmed  
   M. Sc. in Economics  
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Community Climate Change Project (CCCP)

1. Dr. Faze Rabbi Shadeque Ahmed  
   Ph.D (Environmental Science)  
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