Palli Karma-Sahayak Foundation completes its march ahead of 23 years in 2013. This journey of more than two decades has not been altogether a rosy story. However, PKSF movement has always been characterized by both horizontal and vertical expansion. That has been the key to its continuous growth. Just to look back at the genesis of the organisation, Palli Karma-Sahayak Foundation was established by the Government of Bangladesh in the year 1990. It has its registration under the Companies Act 1913/1994 as a non-profit organisation. The name veritably connotes the path this organisation is set to follow. While reduction of poverty is the end, the means it concentrates relate to employment generation at the rural level. PKSF started with assistance to people in the form of microcredit. However, it understood with the passage of time that only microcredit cannot break the centuries-old circles of poverty. So PKSF started some strategic reforms to diversify its interventions to address the needs of the poor. Moreover, PKSF thought that it is primarily important to work in some situation-specific contexts. PKSF chartered almost a sure path to put an end to such a situation. The new programme with focus on this particularly pitiable state of the people clicked quite successfully. This experience prompted PKSF to replicate the strategic intervention in the south-western part of Bangladesh, where thousands of people suffer from inhuman drudgery as climate victims. These people are pitiable climate victims.

PKSF’s is a truly holistic approach. The comprehensive welfare of the people in terms of income generation, education of the children, protection and promotion of assets, creating realistic safeguards at times of serious adversity, all these are duly taken care of through some non-government organisations and agencies, which it calls Partner Organisations (POs). Alike many such organisations, the majority of persons receiving assistance from PKSF are women. The volume of funds delivered to the poor through the POs across the country is on a rising trend over the years.

Governed on a public-private partnership basis, PKSF’s General Body now consists of 15 members, while the number of the members of the Governing Body is seven. Members of the two bodies are experienced persons of repute and specialists in diverse areas that PKSF deals with. The Governing Body, subject to the regular guidance and supervision of the General Body, makes policy decisions, approves programmes and allocates funds and oversees appropriate implementation in the letter and spirit of the vision and mission of the organisation. The Managing Director, the chief executive as well as a member of the General and Governing bodies, looks after all the proceedings of PKSF in terms of coordination, monitoring, supervision, accountability and transparency.

PKSF is considered as a model at home and abroad. Many countries have shown increasing interest in PKSF philosophy and its operating system.
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The publication of the PKSF Annual Report, as the title connotes, is a documentation of our year-long efforts in diverse programmes to reach the people at large to help raise their abilities and interests to play their parts properly in activities supported by the PKSF, now increasingly being designed taking into account their concerns and needs as expressed by themselves. Indeed, the PKSF's overall purpose is to create conditions for the people to move ahead not only in economic terms but also in social terms and in terms of increased capacity to deal with environmental problems. This report is in fact a printed display of our accountability. All PKSF staff are mindful about their respective responsibilities as they are required to discharge those responsibilities efficiently and with dedication, supporting the POs and enabling the participants to make the possible best endeavours towards the uplift of the socio-economic conditions of the participants.

Nobel Laureate economist Amartya Sen has talked about Bangladesh's notable progress, particularly in social sectors as being much superior to any other country of South Asia including India. The Economist has written a major article highlighting Bangladesh's exceptional socio-economic achievements and so has the British daily The Guardian. The World Bank and the IMF have also recognized the remarkable successes in poverty reduction and social sector advancements in Bangladesh during the past several years. Indeed, Bangladesh has continued its forward march despite the global financial meltdown in 2008 and the following global recession. In addition to those difficulties, Bangladesh has also been fighting natural disasters of one type or another, which are becoming more frequent and devastating in the wake of intensifying climate change. A rough estimate shows, if the country was not afflicted by the consequences of natural disasters, the economic growth rate could have been higher by up to 2 percentage points.

Bangladesh's achievements in relation to primary and secondary education in terms of, for example, expansion of education and achieving gender equality, poverty reduction, with MDG target have already bettered; child, infant, and maternal mortality rates; rejuvenation of the rural economy including both agriculture and various non-agricultural activities; major thrust
Chairman Dr. Qazi Kholiquzzaman Ahmad

forward in the ICT sector, reaching most of the lowest administrative units, namely Union Parishads, ICT-based information centres have been set up; fast expanding exports, particularly of RMGs; remittances reaching about US$14 billion a year; and foreign exchange reserve reaching a record US$18 billion are some of the highlights of Bangladesh's notable and steady forward march. The wage rate in rural areas has in recent years reached, in terms of rice, a record level of 9 to 10 kgs per day. The PKSF is, in fact, a significant player, particularly in rural areas, both in relation to agriculture and multifarious non-agricultural activities.

The PKSF learns from its own experiences as well as from available new ideas and ground realities. Accordingly it adjusts, reorients, redesigns, and changes its programme portfolios and its contents and the methods of implementation. Its vision is now firmly grounded on creating conditions for achieving human dignity by all citizens of the country. Hence, it is not just income poverty but all aspects of human life and dignity are now kept sharply in focus in designing its programmes and activities.

The PKSF, therefore, no longer provides funds to MFIs to implement microcredit programmes only. Indeed, financing is important; but it is now being tailored more to meeting the requirements of people so that they can build on their achievements and move forward, breaking out of poverty trap and addressing various constraints faced as they move up beyond poverty. But, the PKSF is now increasingly focusing on promoting integrated approaches to human development. In this approach, financing is one of the key elements among various others such as education, training, health services, sanitation, proper utilization of available assets, expansion of ownership of assets, food security and nutrition, access to information relating to market and technology, institutions, infrastructure, mobilization of social capital, and so on.

Within the framework of this fundamental shift in vision, the PKSF has initiated the integrated programme ENRICH in 43 unions of the country. Starting with 14 Unions in 2010, it has so far reached 43 in three phases. The performance is monitored regularly and we are happy to report that significant achievements have already been made in the 1st phase-Unions. There exists a great deal of enthusiasm among the people with regard to ENRICH. In order to secure an unbiased assessment of the way the approach has been conceptualized, the manner and methods of its implementation and the results being achieved, an external evaluation has recently been commissioned. The report is expected in about six months.

The PKSF does not work directly with the people. It works through its Partner Organisations (POs). In the field, therefore, the POs work with the people, but PKSF officials keep a close watch on how things are shaping up and moving at the field level. In the case of ENRICH, the Union Parishads are also involved in advisory capacity. The overall partnership in ENRICH, therefore, includes the PKSF, the POs, the Union Parishads, and the programme participants, i.e. the people who join the programme with a view to improving their own lot and, in fact, thereby contribute to national development.

The PKSF has been diversifying its financial services in terms of both the size and the terms of repayment. It is no longer just weekly repayment-based microcredit, which is increasingly being deemphasized. Depending on the realities on the ground, repayment of the amount of money lent and the service charges can be monthly, six monthly, even yearly or after a longer period. Naturally, there are issues to be addressed as such changes are introduced and expanded.

Education and health services are available with all PKSF programmes. The POs are now mandated to spend 10% of their net annual surpluses on education and health services. Many POs have reached the target and others are working towards it. This is being done because the PKSF and the POs agree that it is the human capability that crucially determines how an individual may make the best use of the available opportunities and resources, in addition to human quality upgrading.

In fine, let me express my gratitude to the Government of the People's Republic of Bangladesh for the support we have been receiving. In particular, we are grateful to Hon'ble Prime Minister Sheikh Hasina who kindly inaugurated the PKSF Development Fair 2013 and encouraged us by appreciating our work and giving guidelines relating to further strengthening of our programmes in the context of promoting human development, particularly focusing on the poor and the disadvantaged. I also want to thank Hon'ble Finance Minister Abul Maal Abdul Muhith for his keen interest in the work of PKSF and his support to it. Let me put on record my thanks to our Development Partners for their support to it.

I am thankful to the members of the General and Governing Bodies of PKSF for their support and contribution. I am appreciative of the efforts of our POs in implementing the programmes efficient and quality services to the programme participants. Last but not the least, I commend all colleagues at PKSF for their hard, committed and honest work, so crucial to ensure the purposeful journey of PKSF towards realizing its vision and mission.

This Report lays out in some detail what we have been able to achieve in the past year as well as our future directions. I hope readers will find it useful as a source of knowledge and information related to the concerned fields and, also, relevant to some of the things that they may be doing or thinking about.

Dr. Qazi Kholiquzzaman Ahmad
Chairman

Dhaka, January 29, 2014

ANNUAL REPORT 2013
PKSF has successfully completed another vibrant year and is now on the verge of entering into its silver jubilee year. This unique organisation, which started its formal journey in 1990, has evolved into a dynamic development institution by translating its innovative strategies and policies into various types of demand driven continuous programmes and specialized projects. As a result, PKSF has been successful in making significant positive dent on the lives of more than 10 million families of Bangladesh. It has also further consolidated its exemplary image as a transparent, efficient and progressive development institution at home and abroad.

As a second tier organisation, the initial challenge before PKSF was two-fold. The first challenge pertained towards building pro-poor sustainable organisations. The other major challenge was to devise appropriate programs for contributing towards achieving the dual-goal of attaining institutional sustainability and poverty reduction through employment generation.

In this backdrop, at the beginning of its operations, PKSF adopted the strategy of providing impetus to build MFIs through promoting microcredit programmes for generating self-employment opportunities in the rural off-farm sector. The outcome of this strategy was enormous and is manifested today in the multidimensional poverty reduction programmes of its 203 vibrant Partner Organisations (POs), which are working through a nationwide network of more than 6500 branches. The micro credit programme of PKSF has eventually evolved into ‘inclusive financing programme’ over the last two decades with the inclusion of various segments of heterogeneous poor population of the country. PKSF has also played a pioneering role in making significant paradigm shift in the design of the financial services offered by the conventional micro-finance programmes in the last 5 years.
Equipped with the newly approved rating system by the Governing Body, PKSF will further intensify its focus on enhancing institutional capacity of these POs with a view to enabling them in managing superior quality financial program both in terms of volume and diversity in future. PKSF has a vision to switch over to providing ICT-based financial services from the existing manual system.

At the beginning of the new millennium, to accelerate the momentum of poverty reduction, PKSF started integrating technical services with its financing programme under a number of specialized projects. PKSF has so far implemented many schemes for transferring agricultural technology under these projects. It has successfully integrated value chain development interventions in its core programmes and decided to intervene in selected sub-sectors with special focus on microenterprise development at a much bigger scale in future to enhance economic growth and parity. PKSF has also decided to provide incubation and virtual marketing facilities to develop brands of micro entrepreneurs.

PKSF has crystallized its undivided focus on ultra poor through a core program and a special project. In order to reduce income erosion of ultra-poor stemming from health hazards, it has devised an effective preventive health care system and provided technical services to shift them to more productive occupations. PKSF will go ahead with creative programmatic interventions in future to help them in their efforts to come out of poverty with dignity.

A number of successful projects funded by the innovation fund of PKSF known as Learning and Innovation Fund to Test New Ideas (LiFT), have been mainstreamed. This fund will keep on supporting innovative solutions for expanding the horizon of economic opportunities for the enterprising poor in future.

PKSF has added new dimensions to its mission and programmes by redefining its core goal as "instituting human dignity" instead of limiting its efforts towards achieving economic freedom only. Structural changes have also been made in the organogram of PKSF to institutionalize its efforts in upholding the agenda for social and human capacity development, not as offshoot activities of micro-finance programme, but as interventions by dint of their individual merits. PKSF has initiated its agricultural and social development programmes, which will gain momentum in future. It has started evaluating impacts of various programmes in relation to the key dimensions of poverty with a view to making adjustments in its future policies and strategies for making more effective dent on poverty.

As part of its vulnerability reduction policy, PKSF has further strengthened pilot micro insurance activities by creating a covariant risk fund with the purpose of ensuring timely settlement of claims of poor clients in the backdrop of possible covariant risks. It has expanded the scope of disaster management policy for enhancing capacity of the poor to cope with man-made disasters. PKSF has also brought in its ambit a special project for enhancing resilience of the poor to the adverse impacts of climate change. PKSF with its various risk mitigation services, will support expansion of microinsurance services in future for reducing vulnerability of its program participants.

This year ENRICH programme has further strengthened its programmatic interventions with the core objective of establishing human dignity. In order to increase productive assets, each family is being provided with education, health, technical knowhow, skill development training, job placement and financial services in a coordinated manner under this programme, which is expected to emerge as a comprehensive development model for sustainable poverty alleviation. PKSF will go ahead with evolving and creative programmes in the coming days for sustainable poverty reduction. The core objective of all its efforts will be instituting human dignity of the poor citizens of our country by making pathways out of poverty in a sustainable manner.

It has been possible for PKSF to reach its present state because of the continuous support of the Government and the Development Partners, sincere collaboration of the Partner Organisations (POs), relentless efforts of its committed staff, enlightened policy guidance of the Chairman and the Governing Body and above all, the spontaneous participation of targeted poor citizens (of whom about 90% are women) of its different projects and programs. With the firm belief of having their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.

Md. Abdul Karim
Managing Director

Dhaka, January 27, 2014
GOVERNANCE

The General Body

The General Body mainly offers the overall policy directives to the management of PKSF in order to undertake meaningful activities by the organisation for alleviating poverty of the under-privileged people through their employment generation and simultaneously upholding their human dignity with the best utilization of available resources. Among other functions, the General Body approves the annual budget, audited accounts of the organisation and considers the annual report prepared by the Governing Body of the organisation. The meeting of the General Body shall be held at least once every year. However, since 2012, the General Body has decided to meet twice in a year: the Annual General Meeting (AGM) would be held during the month of December and the other General Meeting would be usually held during the month of June. The General Body may have a maximum of 25 members. The Government of Bangladesh (GoB) nominates a maximum of 15 members, including the Chairman, from amongst persons associated with the government agencies, voluntary organisations or private individuals having a successful record of service in poverty alleviation and/or interest in such activities. The Chairman cannot be in the service of the Republic. The General Body, in the AGM, nominates the remaining 10 members who are from partner organisations (POs) and/or private individuals. As of June 30, 2013, there are 15 members in the General Body.
The Members of the General Body
(as on December 31, 2013)

Mr. Qazi Kholiquzzaman Ahmad
Chairman, PKSF
Member of the Intergovernmental Panel on Climate Change (IPCC), which won the Nobel Peace Prize in 2007

Mr. Md. Abdul Karim
Managing Director, PKSF
(Former Principal Secretary, Prime Minister’s Office, The Government of the People’s Republic of Bangladesh)

Dr. Pratima Paul-Majumder
Former Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS)

Dr. A.K.M. Nurun Nabi
Vice-Chancellor, Begum Rokeya University, Rangpur

Dr. Meehir Kanti Mozumdar
Former Secretary, Government of the People’s Republic of Bangladesh

Mr. Khondkar Ibrahim Khaled
Former Deputy Governor, Bangladesh Bank & Former Chairman, Bangladesh Krishi Bank (BKB)

Dr. M. A. Quassem
Chairman, National Disaster Management Advisory Committee

Dr. M.A. Baqui Khalily
Executive Director, Institute of Micro-finance (InM)

Ms. Nihad Kabir, Barrister-at-Law
Senior Partner, Syed Ishtiaq Ahmed & Associates (SIA&A)

Mr. C. M. Shafi Sami
Former Foreign Secretary & Former Adviser to the Caretaker Government of People’s Republic of Bangladesh

Dr. Bondana Saha
Supernumerary Professor and Former Director General, Bangladesh Institute of Bank Management (BIBM)

Ms. Bulbul Mohalanabish
Professor, Southeast University Dhaka

Mr. Emranul Haque Chowdhury
Executive Director, UDDIPAN (a Partner Organisation of PKSF)

Begum Razia Hossain
Executive Director, Mohila Bohumukhi Shikkha Kendra (a Partner Organisation of PKSF)

Mr. Ishtiaq Uddin Ahmad
Country Representative for IUCN (International Union for Conservation of Nature) & Former Chief Conservator of Forests, Bangladesh

The Governing Body: The regular approval council

The Governing Body, subject to the general control and supervision of the General Body, holds the responsibility to pursue and carry out the goals of the organisation. It determines the direction and scope of the activities of the organisation in order to attain its intended goals. The Governing Body holds the financial control of the organisation, including approval of projects and making grants, donations, loans or other financial assistance to the Partner Organisations (POs). The Governing Body consists of 7 members. The Government of Bangladesh (GoB) nominates the Chairman and two other members from amongst individuals having a record of service in activities of poverty alleviation and income generation and/or interests in such activities. The General Body, in its AGM, elects three other members representing Partner Organisations and/or individuals having demonstrated notable contribution in the development sector. The Governing Body, in consultation with the Government, appoints the Managing Director who is the Chief Executive Officer of the organisation and ex-officio a member of the Governing Body as well as of the General Body of PKSF. As of June 2013, there are 7 members in the Governing Body.
The Members of the Governing Body
(as of June 30, 2013)

Chairman
Dr. Qazi Kholiquzzaman Ahmad, an eminent economist & development thinker and a reputed specialist on Climate Change, is the current Chairman of PKSF. His vision of development centres around the establishment of human rights and human dignity for all, and as the starting point for moving towards that goal that focuses on ensuring basic education and healthcare for all without exception.

Dr. Ahmad has played the pivotal role in formulating the Bangladesh National Education Policy 2010, which focuses, among many other aspects, on inclusiveness and quality of education.

He has been keenly promoting sustainable development in all its aspects. He has played a lead role at the national level, in the case of both the government initiatives and civil society efforts, in the formulation of proposals and recommendations on the Post-2015 Development Agenda from Bangladesh perspective. The UN General Assembly (UNGA) is expected to formulate a global Post-2015 Sustainable Development Agenda by the end of 2015, with the process started at the end-2013 UNGA session.

Dr. Ahmad is a well known expert on climate change issues, and is an advocate on the concerns about its adverse impacts on both natural and human systems and how to address them. He was a member of the Intergovernmental Panel on Climate Change (IPCC) that won the Nobel Peace Prize in 2007.

Dr. Ahmad has conducted a wide range of research works on policy planning, food and agriculture, environment and climate change, water resources, rural development and employment generation, poverty alleviation, human development, women in development and gender issues etc. He has written (alone or jointly with others) 35 books and over 250 learned articles.

Dr. Ahmad is also the current Chairman of Institute of Micro-finance (InM) and of the Governing Council of Dhaka School of Economics (DSCE). He is a former President (2002-2010) of Bangladesh Economic Association (BEA), the founder Chairman of Bangladesh Unnayan Parishad (BUP), and a former Research Director at Bangladesh Institute of Development Studies (BIDS). He was the President of Kuala Lampur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) during 1979-83 and the Vice-President of Rome-based Society for International Development (SID) during 1988-91.

Managing Director
Mr. Md. Abdul Karim, a former principal Secretary to the Prime Minister’s Office, the Government of the People’s Republic of Bangladesh, is the Managing Director of PKSF. He is the Chief Executive Officer of the organisation and also ex-officio a member of both the General Body and Governing Body of PKSF. Earlier Mr. Karim served as the Secretary in the Ministry of Fisheries and Livestock, Ministry of Commerce, Ministry of Home Affairs, and Bridge Division of the Ministry of Communications. He also served as the Secretary of Internal Resources Division and Chairman of National Board of Revenue. Mr. Karim is the Board Member of the Institute of Micro-finance (InM), Microcredit Regulatory Authority (MRA) and Social Development Foundation (SDF). He is a PHF Rotarian and a guest speaker at various universities and other institutions including National Defence College of Bangladesh. Mr. Karim obtained his Master of Science degree in Chemistry from the University of Chittagong, Bangladesh in 1974. Later, he obtained a Postgraduate Diploma and Master of Social Science degree in Development Administration from the University of Birmingham, UK.

He took part in many professional training programmes at home and abroad. Mr. Karim presently is the President of Bangladesh Scouts (both Boy Scouts and Girl Guides) and Bangladesh Table Tennis Federation. Besides, he is involved with many other organisations.

Member
Dr. Pratima Paul-Majumder is one of the former Senior Research Fellows of Bangladesh Institute of Development Studies (BIDS). She conducted an intensive research on ‘Cooperative Way of Agricultural Development in Bangladesh’ for which she was awarded Ph.D from the University of Warsaw, Poland.

Dr. Paul-Majumder is seriously and continuously engaged with the issue of gender budgeting for the last 10-12 years. She has very commendable action research on the state of women of the religious minority communities. She has a long and excellent research career. She served as a consultant to numerous research projects conducted by various national and international organisations.
Member

Professor A.K.M Nurun Nabi, a Canadian Commonwealth Scholar and a former Professor of Sociology and Population Sciences, University of Dhaka, is currently the Vice-Chancellor of Begum Rokeya University, Rangpur. He obtained his PhD degree in Demography from the University of Alberta, Canada in 1991. He is the Founder Chairman of the Department of Population Sciences, University of Dhaka. Prof. Nabi has published and co-authored books with national and international scholars and authored a large number of research articles in reputed national and international journals and books. Apart from being the member of Bangladesh National Population Council, member of the Governing and General Bodies of PKSF and Institute of Micro-finance (InM), he also holds important position in many professional bodies.

Member

Mr. Khondkar Ibrahim Khaled has a very admirable career in both commercial and central banking sectors. He was the former Deputy Governor of Bangladesh Bank. He was also the former Chairman of Bangladesh Krishi Bank (BKB). During his long banking career, he served as the Managing Director of BKB, Agrani Bank, Sonali Bank and Pubali Bank Limited. He also served as a General Manager of PKSF. He secured M.B.A. degree from the Institute of Business Administration (IBA), University of Dhaka. Mr. Khaled has been associated with various professional and social organisations for a long time.

Member

Dr. M.A. Quassem was the former Director General of Water Resources Planning Organisation. He has also served in many top-level positions related to water management in Bangladesh. Currently he is the Chairman of National Disaster Management Advisory Committee of the Government of the People’s Republic of Bangladesh. He is also the member of the National Water Resources Council and Governing Council of Bangladesh Water Development Board. Mr. Quassem obtained his PhD on Participatory Water Management from the University of Barrington, USA in 2000. He completed his Post-Graduation in Hydraulic Engineering from UNESCO-IHE and Rural Policy & Planning from ISS, the Netherlands.

Member

Nihad Kabir is an advocate of the Supreme Court of Bangladesh. She is the Senior Partner of Syed Ishtiaq Ahmad and Associates, a leading law firm of the country. She was Vice-President of the Metropolitan Chamber of Commerce and Industry, and is a Committee Member of the Bangladesh Employers’ Federation. She is a member of the Company Law Reforms Committee and the World Bank South Asia Region’s Chief Economist’s Advisory Council and was a member of the National Education Policy Committee of Bangladesh. Nihad is an Independent Director on the Board of BRAC Bank Limited, Apex Adelchi Footwear Limited, and Square Pharmaceuticals Limited. She is on the Board of, among others, South Asia Centre for Policy Studies (SACEPS), Infrastructure Development Company Limited (IDCOL), Palli Karma-Sahayak Foundation (PKSF) and BKash. Nihad was called to the Bar from Grays Inn in England. She has a B.A. (Hons) degree in law, an LLM and an MA degree, all from the University of Cambridge, England.
e Governing Body of Palli Karma-Sahayak Foundation (PKSF) approved a new organogram of PKSF in its 175th meeting held on 10 June 2012. The new organogram of PKSF consists of five divisions: (1) Credit Operations and Programme Development (2) Administration, Finance and Integrated Development (3) Credit Operations and Capacity Development (4) Audit and (5) Research.

**Credit Operations and Programme Development**
This division is headed by a Deputy Managing Director (DMD). It deals with the core development programmes of PKSF which includes various types of micro-finance programmes and specialized projects. Under this division, there are several sub-divisions/units/cells including Micro-finance Operations, Enterprise Development, Technical Support, Social Protection (Climate, Insurance, Disaster, and Safety Net etc.), New Project Development, Management Information System (MIS). To support operations, management and decision-making of PKSF, MIS cell provides management reports of various nature containing financial and operational information on lending activities of PKSF as well as its Partner Organisations (POs). Total Number of officers employed in this division is 55. It is headed by One Deputy Managing Director (DMD).

**Administration, Finance & Integrated Development**
Headed by a Deputy Managing Director (DMD), this division provides the primary budgetary, administrative,
information technology, and human resources support to its 292 staff engaged in different divisions and projects of the Foundation. It helps to coordinate the functions of PKSF across the country and abroad. This division supervises and coordinates the functions of ten different units/cells, namely Human Resource, General Administration, Publications and Communications, Library, Archive, Information Technology, Training, Construction and Maintenance, Legal Affairs. It also deals with ENRICH, Health Development, Education Development, Special Fund, Programmes-Support Fund (PSF). The Finance and Accounts Department of PKSF functions as a separate department under this division. Administration also provides the expertise and direction necessary to implement various programmes and projects of the Foundation. A total of 54 officers are working in this division. This division also acts as a liaison between donor community, various Ministries of the government, development agencies, bank service providers and the Foundation.

Credit Operations & Capacity Development
A DMD heads this division. This division concentrates on credit programmes and projects. Under the division there are several sub-divisions/units/cells including Credit operation, Ultra poor Programme, Seasonal and Agricultural Credit Programme, Disaster Management Programme, Kuwait Goodwill Fund (KGF), Result-Based Monitoring (RBM) and Institutional Development, Work Force Development, Innovative Fund, Livestock Unit and Agriculture Unit. Besides, this division also manages PROSPER project which comprises of PRIME and LIFT programmes. This division publishes different operational and management reports annually that provide future programme directives. A total of 57 officers are now working in this division.

Audit Division
This division looks after the audit-related affairs. The division exclusively reports to the Governing Body and the General Body through the Managing Director (MD). It works as a watchdog to ensure transparency. It has two wings - internal and external. The internal audit wing is responsible for both PKSF and the PO level internal auditing. This division also coordinates the tasks of external audit of PKSF and the POs through enlisted audit firms. A General Manager, who is a Fellow member of Chartered Accountant (FCA), heads this division. Total number of officers employed in this division is 17.

Research Division
PKSF conducts various research/studies by its own Research Division, and in collaboration with other institutions/individuals. In addition, the Research Division also helps formulate agenda for research. It provides the management with required research inputs as are asked for. The division has four staff led by a Director.

Staff
PKSF management team is comprised of talented and committed staff, which include 162 regular officers, 80 staff, 47 project personnel, and 3 part-time professionals. As of June 30, 2013, the total number of staff is 292. PKSF maintains a high standard recruitment process. It generally engages nationally renowned organisations to accomplish its recruitment process. Individuals with excellent academic background and work experience are recruited as staff. PKSF endeavours to enhance skills and capacity of its staff through necessary training at home and abroad.
We say it with flowers: PKSF in 2013

2013 has been a critical year for all of us. Political unrest threatened the usual rhythm of the society. Things really moved on from bad to worse. In particular, the second half of the year turned increasingly chaotic. Disruption of communication, abrupt change of schedules, violence taking place at regular and irregular intervals, wrinkles hesitantly yet steadily growing in relating to the execution of many of the plans undertaken earlier, all these are still quite living in our memories. Concerns have been expressed by many quarters about the problems of any future compensatory measures. But in the context of all these odds, PKSF’s track record of achieving the targets fixed earlier has not faced any threat of trans-fixation in 2013. We have been able to deliver our services to the people with whom we have earnest and strategic commitment. Our working relationship with the Partner Organisations, who are in charge of execution of the programmes at the field level, did not suffer from any substantial strains. We could succeed only with the help and cooperation of various actors who work with us and who had been always very supportive to translate our plans into reality. The insistent urge of our staff to implement the plans with the sincerity and urgency that PKSF mission demands has always been the sure weapon to fight any adversity that might have upset the schedule of others. The coordinated efforts of PKSF governance, administration and operation looked after the smooth availability of necessary resources and training. To work according to our promise has always been our perpetual strength. In sun and showers, we are simply relentless to fulfill the pronounced pledge to the people.

In May, 2013, we organised the bi-annual Development Fair to present a kind of visible accountability to people at large about the activities we are involved with. It was a very festive event in appearance, which undoubtedly it had been. But people with keener interest and critical eyes could identify in the multifold aspects of the Fair about the heart of the matter, about the underlying thoughtfulness that prompts PKSF to undertake its plans and projects. There works an intense passion behind all our activities. While a casual onlooker could enjoy some pleasing moments to see the exhibition of materials, nice and inexpensive and find the lovely, colourful and musical evenings entertaining, the serious ones could discover that here is one mighty organisation that does not beat its own drum to make people feel its imposing presence, but works together with people to share their weal and woe, to become their faithful companion in their journey towards the betterment or enhancement of life. The objective observer will note that PKSF, even if it is known as the apex microcredit organisation of Bangladesh, has successfully incorporated so many allied issues which have intrinsic value to live a life of dignity. And PKSF sincerely believes that every citizen of this country has a right to that. The Development Fair has been an evidence to prove that PKSF is trying to establish that through its multiple interventions. It was a presentation of our performance over the years to the people, to realistically supplement the development plans of the country for public consumption, test and yes, certainly appreciation. The Fair became, in fact, a common platform that offered a voice to say ‘no’ against all sorts of economic and social discrimination. It really had been a celebration of togetherness.

2013 saw one of the worst human tragedies in Bangladesh. On April 24, the collapse of Rana Plaza at Savar, Dhaka actually shook the whole nation with unsurpassable surprise, strange horror and endless pain. The news made the entire nation cry. PKSF stood by the victims and their families instantly with all kinds of help it could offer. The Partner Organisations rushed into relief and rehabilitation operations. All PKSF staff came up with their humble financial assistance. Again, as an instant help, a cheque of Taka twenty lakh was handed over to the Prime Minister from PKSF’s Special Fund. This has been again one testimony to PKSF’s pledge to stand by and together with people, while being true to our essential humane spirit that has been unfailingly realized through the projected performance of all our programmes.
As per the Memorandum of Association, the key objective of PKSF is poverty alleviation through employment generation, however, it started its journey with microcredit operations through, which it calls, Partner Organisations (POs). Though PKSF is popularly known for its massive nation-wide microcredit operations, it is committed to execute a significant pro-people strategy that looks at poverty alleviation in a different albeit humane way. Assistance from PKSF is directed towards creating employment opportunities so that the poor feel inspired to stand up on their own with an understanding that there is value of their talent and hard work. This is the sure way to recognise their human dignity. With this end in view, PKSF has diversified its operations over the years. There is a customary perception that microcredit is the only answer to poverty alleviation but PKSF looks at it from a different perspective. Poverty alleviation cannot be achieved only with one component rather this requires education, training, healthcare, financing, access to resources and equal opportunities for all. It should be an integrated and holistic development process that cross-cuts multiple socio-economic components.

Our experience prompted us to initiate and experiment with some qualitative diversification in the area of microcredit operations. The conventional weekly repayment has been replaced by 1-month, 6-month, post-harvest and year-end repayment terms for different activities (such as agriculture, livestock and small enterprises). Based on ground realities, fresh initiatives have been taken, for example, comprehensive programmes to tackle the Monga situation, in which people of northern Bangladesh live in utter crises of work, income and food during the months of September and October. Hundreds of families lose their minimum purchasing power. In order to address this terrible state of the poor, PKSF’s answer is Programmed Initiatives for Monga Eradication (PRIME). Surveys were conducted to review the socio-economic conditions of the monga-affected communities and accordingly, appropriate employment opportunities were sought after, which are subsequently and regularly supplemented by technical assistance and training. Centuries-old monga is now sheltered in the pages of history. This speaks of PKSF’s farsightedness and committed efforts to sustainably do good for the ailing humanity. The success of PRIME also encouraged PKSF to extend PRIME in the SIDR & AILA-affected areas in the south of Bangladesh.

To combat the threat of natural catastrophes, PKSF has started implementing micro insurance in life, health and livestock sector, based on actuarial principles and practices. This is literally a pioneering endeavour in Bangladesh. About 1100 informal tutorial schools are now being conducted to prevent drop out of school.
PKSF partner organisations felt inspired to provide scholarships to the meritorious students of low-income families in the last two years. PKSF itself has spent Tk. 5.5 million to provide scholarships to the needy and meritorious students during the same period.

In the recent times, particularly in the last three years, fundamental changes have taken place in PKSF’s philosophy of development and programmes for poverty alleviation. It has initiated family-based integrated development programmes with a view to bring the poor and backward people out of the vicious circle of poverty characterized by economic, social and other deprivation so that they can contribute to their own and national socio-economic development. This novel programme, known as Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), is being implemented by selected Partner Organisations in different areas of the country. By now, this is under implementation in 35 Unions of the country. Another 8 Unions have recently been selected for immediate operational coverage. Every PKSF activist feels involved and inspired to make ENRICH a success in the true letter and spirit of the programme. Comprehensive measures are being taken to strengthen this initiative. ENRICH includes healthcare, education, training, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises; jobs for the youth; infrastructural development; inexpensive and health-friendly cooking stoves; solar home system; special savings programme; special projects for the ultra poor, disabled and elderly persons; demand-driven microcredit and community-based programmes. The poor is being particularly encouraged and facilitated to actively take part in the development process. They can feel that they are the participants in it and not just passive receivers.

Finance for Enterprise Development and Employment Creation (FEDEC) is another flagship programme, which is being jointly funded by PKSF and International Fund for Agricultural Development (IFAD). Implementation of FEDEC involves a new process known as Value Chain Development (VCD). FEDEC concentrates on the creation of a favourable environment for the poor through skill development, capacity building, marketing opportunities and publicity. This is simply very profitable for the small entrepreneurs. PKSF puts extra emphasis on the protection of environment. Reference may be made to two instances. Use of Urea Super Granule (USG) decreases the loss of nitrogen and increases fertility of the land by 70%. Quality-wise, this is economic too, as rice production increases by 20% to 25%. Financed by PKSF, one of its Partner Organisations is engaged in the production of USG. This PO ensures supply to the farmers and runs training programmes for the motivation of the farmers. The other example relates to the production of vermi-compost. This strategically economic endeavour involves a simple process too. Vermi-compost preserves the moisture of the soil, mixes air with soil and causes lesser loss of nitrogen.

Bangladesh is one of worst-hit countries of the world in terms of climate change. In the last three decades, the government and some non-government national and international agencies are engaged in various activities to face the challenges. Recently, PKSF has started a Community Climate Change Project (CCCp) under
Bangladesh Climate Change Resilience Fund. PKSF POs and other NGOs are appropriately enlightened on the active and meaningful participation of people in the extremely vulnerable areas.

PKSF programmes are implemented by the POs at the field level, which are selected in a rigid and meticulous process. The officials and staff of the POs take part in regular training programmes conducted by experts in the relevant areas. All PKSF programmes are monitored in an intensive/extensive way. Evaluation is done by national and international specialists at regular intervals. PKSF takes necessary measures to improve its activities as per the findings of these reports. PKSF can now claim as a very distinguished model for poverty eradication even at the global level.

Strength of PKSF is explicitly evident from its progressive trend of loan disbursement over the last two decades to its Partner Organisations, number of borrowers, loan outstanding and members’ savings and above all, by the quality and impact of its performance. The following pages very briefly contain all PKSF programmes and projects.

**PKSF POs**

Most of the districts of Bangladesh are covered by the Partner Organisations (POs) of PKSF. These POs implement the operational activities of PKSF. As of June 2013, total number of POs is 272 (Figure 1.0). Since its inception, PKSF has been extremely careful to select its POs and it follows strict procedures to ascertain the potentiality of an organisation before its enrollment as a PO.

**Members**

The members of the POs are at the core of all kinds of field level operations of PKSF, who are organised within clusters or groups. As of June 30, 2013, the total number of members is 10.21 million under the umbrella of all branches of Partner Organisations of PKSF. Among the members, the number of women is 9.19 million, which is 89.97 percent of total. As of June 30, 2013, the number of borrowers is 7.87 million. Out of total borrowers, the number of women borrowers is 7.17 million, which is 91.12 percent of total (Figure 2.0 & 3.0).

**Members’ Savings**

It has been observed that the savings balance of the organised members of Partner Organisations is significantly on the increase. As of June 30, 2013, the members’ savings balance is BDT 34045.21 million (Figure 4.0).

**Loan Disbursement**

As can be seen in Figure 5.0, loan disbursement of PKSF has recorded a steady growth in FY 2012-13. Loan disbursement from PKSF to Partner Organisations (POs) increased to BDT 24506.12 million in FY 2012-13, which is 5.63 percent higher than the previous year. Loan disbursement from POs to borrowers stood at BDT 163154.08 million by FY 2012-13. Partner Organisations disbursed this amount under various programmes and projects in far-flung areas of the country through all of their branches.

**Loan outstanding**

As on June 30, 2010, the amount of loan outstanding of PKSF with Partner Organisations and Partner Organisations with borrowers stood at BDT 35176.47 million and BDT 91229.82 million respectively (Figure 6.0).
Figure 1.0: Growth in number of Partner Organisations

Figure 2.0: Number of Members (in million)

Figure 3.0: Number of Borrowers (in million)

Figure 4.0: Members’ Savings Balance (in million BDT)

Figure 5.0: Loan Disbursement (in million BDT)

Figure 6.0: Loan Outstanding (in million BDT)
### Table-1: Progress of PKSF in Last 23 Years

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<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>% of Women Borrowers</th>
<th>FY Loan Disbursement (PKSF to POs)</th>
<th>Cumulative Loan Disbursement (PKSF to POs)</th>
<th>Outstanding Loan (PKSF to POs)</th>
<th>Outstandin Loan (POs to Borrowers)</th>
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*In 1991, all the members were borrowers. The number of members stood at 1,012 among which 779 were women and 1,012 were also the number of borrowers with 779 women.

**Total lending activities has been captured in the row of FY 2012-13.
### Table-2: Five Year’s Performance of PKSF’s Programmes and Projects

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<td>P to P***</td>
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<td>20. Main-</td>
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<td>21. Rnppo</td>
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<td>23. MIMBP</td>
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<td>Others*</td>
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<td>0.09</td>
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<td>0.15</td>
<td>0.09</td>
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* Category Others include REDP, PIP, SRP, HADAG, LDP, and all other microcredit programmes of all Partner Organisations.
** Total number of borrowers has been calculated excluding overlapped borrowers.
*** P to B: P to Borrowers.
<table>
<thead>
<tr>
<th>Year</th>
<th>Name of Programmes/Projects</th>
<th>Main Features</th>
<th>Supported By</th>
</tr>
</thead>
<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 Micro-finance 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>
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<tr>
<td>1998</td>
<td>Training Employment and Income Generating Project (Jamuna Multipurpose Bridge Authority-JMBA)</td>
<td>Rehabilitation loan for the affected people</td>
<td>GoB</td>
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<tr>
<td>1999</td>
<td>Integrated Food Assisted Development Project (IFADEP)</td>
<td>Financing the poorest with technical support</td>
<td>European Union</td>
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<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>
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<tr>
<td>1999</td>
<td>Urban Microcredit</td>
<td>Financing the urban poor</td>
<td>PKSF</td>
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<tr>
<td>2000</td>
<td>Socio-Economic Rehabilitation Loan Programme (SRLP)</td>
<td>Financing the disaster-stricken people</td>
<td>ADB</td>
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<tr>
<td>2001</td>
<td>Microenterprise (ME) Loan</td>
<td>Financing the progressive borrowers</td>
<td>GoB</td>
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<tr>
<td>2001</td>
<td>Poverty Alleviation Micro-Finance Project-II</td>
<td>Loan for the hardcore poor through Rural Microcredit Urban Microcredit Microenterprise</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>Micro-Finance and Technical Support (MFTS) Project</td>
<td>Finance for livestock development with technical support</td>
<td>IFAD</td>
</tr>
<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>
</tr>
<tr>
<td>2004</td>
<td>Ultra Poor Programme (UPP)</td>
<td>Loan for the ultra poor</td>
<td>GoB</td>
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<tr>
<td>2005</td>
<td>Micro-Finance for Marginal and Small Farmers Project (MFMSFP)</td>
<td>Loan for the small and marginal farmers</td>
<td>IFAD</td>
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<tr>
<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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<tr>
<td>2005</td>
<td>Seasonal Loan (SL)</td>
<td>Supporting the opportunities to strengthen livelihoods</td>
<td>PKSF</td>
</tr>
<tr>
<td>2006</td>
<td>Learning and Innovation Fund to Test New Ideas (LIFT)</td>
<td>Financing to innovate new ideas</td>
<td>DFID</td>
</tr>
<tr>
<td>2006</td>
<td>Programmed Initiatives for Monga Eradication (PRIME)</td>
<td>Initiatives to reduce seasonal hunger</td>
<td>DFID</td>
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<tr>
<td>2007</td>
<td>Emergency 2007 flood Restoration and Recovery Assistance Programme (EFRRAP)</td>
<td>Loan for recovery from disaster</td>
<td>The World Bank</td>
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<tr>
<td>2007</td>
<td>Financial Services For the Overseas Employment of the Ultra Poor (FSOEUP) Project</td>
<td>Help to secure overseas employment for the ultra poor</td>
<td>PKSF</td>
</tr>
<tr>
<td>Year</td>
<td>Name of Programmes/Projects</td>
<td>Main Features</td>
<td>Supported By</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------------</td>
<td>---------------</td>
<td>--------------</td>
</tr>
<tr>
<td>2007</td>
<td>Micro-finance Support Intervention for FSVGD and UP Beneficiaries project</td>
<td>Technical support with credit to the ultra poor</td>
<td>European Union</td>
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<tr>
<td>2007</td>
<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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<tr>
<td>2007</td>
<td>Rehabilitation of SIDR-affected Coastal Fishery, Small Business and Livestock Enterprise (RESCUE)</td>
<td>Finance for recovery from disaster</td>
<td>GoB</td>
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<tr>
<td>2007</td>
<td>Rural Electrification Development Project (REDP)</td>
<td>Support for access to electricity</td>
<td>DFID</td>
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<tr>
<td>2007</td>
<td>Special Assistance for Housing of SIDR Affected Borrowers (SAHOS)</td>
<td>Finance for recovery from disaster</td>
<td>GoB</td>
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<tr>
<td>2008</td>
<td>Finance for Enterprise Development and Employment Creation (FEDEC) Project</td>
<td>Value Chain Development and Capacity support for the micro-entrepreneurs and their products</td>
<td>IFAD</td>
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<tr>
<td>2008</td>
<td>Agriculture Sector Microcredit (ASM)</td>
<td>Helping farmers who secure the nation’s food</td>
<td>PKSF</td>
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<tr>
<td>2010</td>
<td>Developing Inclusive Insurance Sector Project (DIISP)</td>
<td>Insurance support for the poor</td>
<td>ADB</td>
</tr>
<tr>
<td>2010</td>
<td>Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)</td>
<td>Holistic family development to ensure human dignity</td>
<td>GoB &amp; PKSF</td>
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<tr>
<td>2010</td>
<td>Special Fund (SP)</td>
<td>Emergency support for the poor</td>
<td>PKSF</td>
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<tr>
<td>2010</td>
<td>The Health Insurance for the Poor of Bangladesh (HIPB)</td>
<td>Capacity building support to implement insurance project</td>
<td>Rockefeller Foundation</td>
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<td>2011</td>
<td>Community Climate Change Project (CCCP)</td>
<td>Support to the poor to increase their resilience to climate change through civil society organisations</td>
<td>Multiple Donors</td>
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<td>2011</td>
<td>Kuwait Goodwill Fund for the Promotion of Food Security in Islamic Countries (KGFPSIC)</td>
<td>Extended loan support to the micro-entrepreneurs</td>
<td>KFAEAD</td>
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<td>2011</td>
<td>Programmes-Support Fund (PSF)</td>
<td>Need-based support for the poor</td>
<td>PKSF</td>
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<tr>
<td>2012</td>
<td>Bangladesh Climate Change Trust Fund (BCCTF)</td>
<td>To increase resilience to global warming effects of the poor through financial support</td>
<td>GoB</td>
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<tr>
<td>2013</td>
<td>Ujibito</td>
<td>Sustainable graduation from ultra poverty of vulnerable and women-headed households</td>
<td>EU, GoB &amp; PKSF</td>
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## MAJOR SERVICES OF PKSF

<table>
<thead>
<tr>
<th>Name of Programmes/Projects</th>
<th>Starting Year</th>
<th>Nature of Services</th>
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<tbody>
<tr>
<td>Rural Microcredit (RMC)</td>
<td>1990-91</td>
<td>Individual loan through group</td>
</tr>
<tr>
<td>Urban Microcredit (UMC)</td>
<td>1998-99</td>
<td>Individual loan through group</td>
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</tbody>
</table>
| Micro-Finance and Technical Support (MFTS) | 2003-04 | - Training for beneficiaries in livestock technology  
- Ensure inputs to undertake livestock related income ventures |
| Ultra Poor Programme (UPP)  | 2004-05       | Individual loan through group |
| Microenterprise (ME) loan   | 2004-05       | Individual loan through group |
| Micro-Finance for Marginal and Small Farmers Project (MFMSFP) | 2005-06 | - Livestock insurance  
- Capacity building  
  i) Training on improved agricultural technologies  
  ii) Demonstration on new technologies  
- Market linkages  
- Crop storage |
| Seasonal Loan (SL)          | 2006-07       | Individual loan through group |
| Programmed Initiatives for Monga Eradication (PRIME) | 2006-07 | - Flexible Microcredit (FMC) and Emergency Loan (EL)  
- Cash for Work (CfW)  
- Training  
- Provision of safe drinking water  
- Vaccination and medication camp  
- Primary healthcare support  
- Backward and forward linkage |
| Learning and Innovation Fund to Test New Ideas (LIFT) | 2006-07 | Different financing modes, i.e., soft loan, grants, equity participation and mix of loan & grant |
| Micro-Finance Support Intervention for Food Security for Vulnerable Group Development (FSVGD) and Ultra Poor (UP) Beneficiaries Project | 2007-08 | - Financial Services Risk Fund  
- Skill development training for UP beneficiaries  
- Micro-Finance related training  
- Capacity building through training of PKSF and PO staff |
| Agriculture Sector Microcredit (ASM) | 2008-09 | Individual loan through group |
| Finance for Enterprise Development and Employment Creation (FEDEC) Project | 2008-09 | - Training for enterprise development  
- Value Chain Development for selected enterprise |
| Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) | 2009-10 | Microcredit for enhancing standard of living, sustainable income generating activities and creating resources  
At the community level  
- Pond Sand Filter (PSF)  
- Tube wells  
- Toilet for the public organisations  
- Bridges, culverts  
- Infrastructure for disaster management |
## MAJOR SERVICES OF PKSF

<table>
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<tr>
<th>Name of Programmes/Projects</th>
<th>Starting Year</th>
<th>Nature of Services</th>
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<td>At the household level</td>
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<td>• Education</td>
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<td></td>
<td>• Youth development</td>
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<tr>
<td></td>
<td></td>
<td>• Training</td>
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<tr>
<td>Developing Inclusive Insurance Sector Project (DIISP)</td>
<td>2010-11</td>
<td>• Microinsurance pilot scheme</td>
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<tr>
<td></td>
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<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>
<td></td>
<td>• Awareness creation and capacity development</td>
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<tr>
<td>Bangladesh Climate Change Trust Fund (MCCTF)</td>
<td>2012-2013</td>
<td>Research and implementation</td>
</tr>
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<td></td>
<td></td>
<td>• Forestation</td>
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<tr>
<td></td>
<td></td>
<td>• Sanitary latrine</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Tube wells</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Bandhu Chulas</td>
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<tr>
<td>Ujjibito</td>
<td>2013-2014</td>
<td>• Skill development</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Training/Vocational training</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Regular counselling/Awareness building</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Practical nutrition and reproductive health orientation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Awareness raising programme</td>
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MAINSTREAM PROGRAMMES
Rural Microcredit (RMC), is a PKSF loan programme of primary nature that broadly focuses on rural development. The initial idea of the programme is to provide credit in favour of off-farm activities with the objective of diversifying the income opportunities of the rural poor. With gradual expansion of RMC, on-farm activities have also been incorporated within the programme.

It is difficult for the majority of the rural poor to access any formal financial organisation. Since its inception, PKSF has been insistently trying to address this hurdle with the help of its Partner Organisations (POs). Funds are made available with least conventional formalities in the rural areas through the POs. The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset worth not more than the value of one acre of land. Under RMC, the rural microcredit borrowers are enabled to undertake family-based Income Generating Activities (IGAs).

People from identified economic strata having confidence and trust on each other are regularly motivated to be organised to form a group with a solidarity approach. The loan repayment is easy and borrower-friendly. The administrative and related expenses of RMC implementing POs are covered from the service charges paid by the borrowers.

In FY 2012-13, PKSF’s disbursement to its POs under RMC is BDT 6027.70 million and outstanding loan reached at BDT 12680.08 million. POs disbursed BDT 64804.22 million to the borrowers and outstanding loan stood at BDT 33224.92 million (Figure 7.0 & 8.0). Although PKSF’s disbursement to its POs under RMC is increased by 2.90% in FY 2012-13 from that of the previous FY, POs’ disbursement to borrowers increased by 7.88%. This clearly indicates a huge rotation of loans by POs under this programme. In FY 2012-13, the total number of RMC borrowers stood at 4.29 million, which constitutes 73% of the total members under this loan programme. As of June 30, 2013, the average loan size under this programme stood at BDT 16,325. RMC still dominates PKSF’s loan portfolio with its Partner Organisations (36%).

RURAL MICRO CREDIT (RMC)
Figure 7.0: RMC and total loan portfolio (PKSF with POs) (in million BDT)

Figure 8.0: Component-wise loan portfolio (PKSF with POs): June 2013 (in million BDT)
Po or people of metropolitan areas are defined as the urban poor. PKSF felt initiated to extend its micro-finance services for the urban poor through Urban Microcredit (UMC) programme since 1999. In general, urban microcredit borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters living in slums or make-shift shacks. They usually take loan for small trading. In Bangladesh, the number of urban poor is gradually increasing in the last few years because of forced migration due to limited employment opportunities in rural agriculture sector and recurrence of several natural disasters. Therefore, urban poverty continues to increase, affecting urban life and general development.

The extension of micro-finance outreach is more feasible in urban areas because of the lower transaction cost compared to rural micro-finance. Women’s participation in UMC is also higher in comparison to RMC since they have higher access to the labor market and material resources, more freedom of movement and greater influence in household decision-making affairs. Moreover, the urban poor are generally considered as safe borrowers since urban economic environment provides dynamic and diversified portfolio of economic opportunities.

Target members of UMC must be residents of some urban or semi-urban locality for at least three years with no asset and a monthly income of between BDT 4000-5000. People who have business even of a temporary nature with a good record in handling the previous loans are also covered under UMC.

In FY 2012-13, PKSF’s loan disbursement to its POs under UMC is BDT 1522.30 million with an outstanding of BDT 2889.88 million, while POs disbursed BDT 16832.66 million to their borrowers through UMC with
an outstanding of BDT 8167.15 million. As of June 30, 2013, the average loan size under UMC to the borrowers is BDT 19,647, which is 20.35% higher than RMC and 78% members under UMC have availed loan facilities. Under this programme, loan disbursement to POs has been increased by 6.12% in FY 2012-13 from that of the previous FY. POs’ disbursement to their borrowers grew by 6.58% and that also indicates the increasing capacity of the POs to revolve loan among the poor under UMC (Figure 9.0 & 10.0).

Figure 9.0: UMC disbursement in last 6 years (million BDT)

Figure 10.0: UMC outstanding in last 6 years (million BDT)
Ultra Poor Programme (UPP) is designed to include the poorest people within the conventional micro-finance network to help them move out of extreme poverty. PKSF started UPP as its mainstream micro-finance service in 2004 after the implementation of the experimental project in 2002 for the hard core poor which was known as Financial Services for the Poorest (FSP) under Learning and Innovation Loan (LIL) of the World Bank. From the experience of FSP project, PKSF learnt that some flexibility should be allowed in the modalities of conventional rural micro-finance programme to include the poorest people in it. Under UPP, distinctive flexibilities have been allowed to the ultra poor borrowers in deposit, withdrawal of savings, loan repayment and attendance in group meetings, minimum savings requirement for a fresh loan. People of lower socio-economic strata such as disabled women, rural people living in remote areas and difficult environments, migrants or people displaced due to river erosion, beggars, daily labourers, casual labourers, domestic assistants, floating sex workers, female-headed households with no alternative source of income are the target people of UPP. These people are not homogeneous but most of them face similar challenges. The biggest challenge that the ultra poor face is the lack of a stable income. UPP is providing financial support to the income generating activities of the ultra poor with lower service charges. With this support, ultra poor members are now getting involved in sharecropping, small enterprise, food processing, tailoring and various types of income generating activities for some secure income. PKSF is implementing UPP through a policy guideline. The latest revision of the policy was made in October 2012. Initiatives for the ultra poor through UPP have been expanded in both breadth and depth. At present, PKSF is running the country’s biggest micro-finance programme for the ultra poor. As of June 2013, PKSF has organised 0.89 million ultra poor people of which 0.684 million are borrowers through its 126 POs across the country. The current average loan size of the borrowers is Tk 10,515. In FY 2012-13, PKSF disbursed a total of BDT 1.68 billion against the budget of BDT 1.71 billion. Disbursement during FY 2012-13 is 98.25% of the budget. On the other hand, POs disbursed a total of BDT 5.51 billion during the same period.
### Table 1: Segmentation of UPP Borrowers

<table>
<thead>
<tr>
<th>Target Group of UPP</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day Labourers (on-farm)</td>
<td>34.44</td>
</tr>
<tr>
<td>Day Labourers (off-farm)</td>
<td>19.28</td>
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<tr>
<td>Rickshaw-Van Pullers</td>
<td>13.76</td>
</tr>
<tr>
<td>Small Entrepreneurs</td>
<td>17.35</td>
</tr>
<tr>
<td>Domestic Assistants</td>
<td>2.56</td>
</tr>
<tr>
<td>Traditional Jobholders</td>
<td>3.83</td>
</tr>
<tr>
<td>Beggars</td>
<td>0.70</td>
</tr>
<tr>
<td>Sex-workers</td>
<td>0.04</td>
</tr>
<tr>
<td>Others</td>
<td>8.04</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
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</tbody>
</table>

### Table 2: Types of Income Generating Activities of UPP Borrowers

<table>
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<tr>
<th>IGA</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharecropping</td>
<td>24.97</td>
</tr>
<tr>
<td>Small Enterprise (raw materials, shop etc)</td>
<td>20.73</td>
</tr>
<tr>
<td>Handicrafts (Bamboo, cane etc)</td>
<td>4.20</td>
</tr>
<tr>
<td>Food Processing</td>
<td>3.47</td>
</tr>
<tr>
<td>Rickshaw/Van Pulling</td>
<td>11.37</td>
</tr>
<tr>
<td>Tailoring/Embroidery</td>
<td>2.54</td>
</tr>
<tr>
<td>Beef Fattening</td>
<td>11.79</td>
</tr>
<tr>
<td>Goat Rearing</td>
<td>6.86</td>
</tr>
<tr>
<td>Duck and Chicken Rearing</td>
<td>5.32</td>
</tr>
<tr>
<td>Others</td>
<td>8.75</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

**Figure 1:** UPP growth in the last seven years (in billion BDT) 2012-2013

**Figure 2:** Borrowers Growth of UPP (in thousand)
Migration from microcredit to microenterprise distinctly demonstrates a dimensional change in the execution of PKSF programmes as well as providing new ways for the poor to positively change their lot. This is one kind of diversification that offers the poor people appropriate confidence and at the same time it helps to bring out the latent entrepreneurial talent of them. PKSF launched its Microenterprise programme in 2001 to expedite the process of employment creation and poverty eradication. GoB has started financing the programme from 2004 and so far GoB has provided BDT 3750 million to PKSF under this programme. Microenterprise programme has significant contribution to poverty alleviation with the creation of employment opportunities in different sectors. PKSF also provides need-based skill development training to the entrepreneurs through its POs.

In order to expand and strengthen Microenterprise programme, PKSF started implementing a project titled Finance for Enterprise Development and Employment Creation (FEDEC) in March 2008. FEDEC seeks to expedite economic growth through employment generation and reduction of poverty. This would be achieved through the implementation of immediate project objectives of
expanding existing microenterprises and establishing new ones in the country.

PKSF has adopted an evolving process of upgrading its ME policy to tailor to the needs of its beneficiaries. ME is defined as an investment within BDT 40,000 to BDT 1500,000 (excluding land and building used in the enterprise). According to the present ME policy, entrepreneurs receive financial support from BDT 30,000 to BDT 10,00,000 as per requirements. Apart from progressive borrowers of microcredit programme, potential individual entrepreneurs are eligible to receive loans for their enterprises. Working capital loan to meet seasonal demands of the entrepreneurs is available under ME programme.

As on June 30, 2013 ME loan outstanding of PKSF to its POs is BDT 817.05 crore. On the other hand, POs have disbursed a total of BDT 12876.61 crore up to June 30, 2013. In FY 2012-13, POs have disbursed BDT 3987.04 crore and the loan outstanding with the beneficiaries has risen to BDT 2247.37 crore. The total number of micro entrepreneurs is 5,03,750 by the end of FY 2012-13.
The expansion of financial services to the poor community is increasingly becoming very important to poverty reduction interventions. Some areas of the country still lack the access to financial support. Agricultural sector is one such area to which the financial service providers are not much inclined. High degree of risk involved in this sector may be one of the main reasons of this aversion. In view of the demands and constraints of this particular sector, PKSF started its Micro Finance for Marginal and Small Farmer Project (MFMSFP) in 2005. The success of this project led PKSF to design and introduce its Agriculture Sector Microcredit (ASM) Programme in 2008. It has been proved to be mutually profitable for the farmers and the Micro-Finance Institutes (MFIs).

Exceptional in nature, ASM selects beneficiaries with special care. Special attention is given to disburse credit on time. Repayment of loan starts after harvesting and interest is comparatively low.

ASM offers comprehensive training programme to the farmers and staff of the MFIs to develop their capacity in agricultural lending. To make ASM a real success, attention is given to rigorous research, innovation of high-yielding seed, management of irrigation, optimum use of pesticide, mechanized and technology-based farming and vocational education to produce skilled human resources and increased productivity.

Under ASM programme, PKSF disbursed BDT 3.62 billion to concerned POs during FY 2012-13, which is 96.79% of the programme budget. On the other hand, POs disbursed a total of BDT 11.22 billion to their beneficiaries. As of June 2013, loan outstanding of ASM programme at PKSF-PO level and PO-beneficiary level stood at BDT 2.12 billion and BDT 4.52 billion respectively.

**Use of Loan**

<table>
<thead>
<tr>
<th>Crop Production</th>
<th>Beef Fattening</th>
<th>Livestock Rearing and Fish Culture</th>
<th>Seasonal Business and Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>77.99%</td>
<td>5.14%</td>
<td>15.12%</td>
<td>1.75%</td>
</tr>
</tbody>
</table>

**Trend of Disbursement**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PKSF-PO</td>
<td>79.28</td>
<td>161.86</td>
<td>176.69</td>
<td>286.73</td>
<td>362.10</td>
</tr>
<tr>
<td>PO-Beneficiary</td>
<td>78.89</td>
<td>244.42</td>
<td>475.27</td>
<td>671.27</td>
<td>1121.92</td>
</tr>
</tbody>
</table>

June 30, 2013
Seasonal Loan (SL) programme is one of the groundbreaking initiatives of PKSF loan basket. Launched in 2006, it has become a prominent and core programme of PKSF, covering a major share of yearly loan disbursement. SL has very attractive repayment flexibility that matches the repayment of the loan with the income flows of various seasonal activities connected with loan investment. Since its inception, SL has contributed significantly and successfully to various Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of repaying the loan in one single installment after the sale of the product has made it very popular and convenient among the borrowers, especially those engaged in beef fattening and crop cultivation. Under SL programme, PKSF has disbursed BDT 6.09 billion to concerned POs during FY 2012-13, which is 102.31% of the programme budget. On the other hand, POs have disbursed a total of BDT 10.26 billion to their beneficiaries. As of June 2013, loan outstanding of SL programme at PKSF-PO level and PO-beneficiary level stood at BDT 4.71 billion and BDT 5.97 billion respectively.

**Use of Loan**

<table>
<thead>
<tr>
<th>Use of Loan</th>
<th>June 30, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Crop Production</strong></td>
<td>47.32 %</td>
</tr>
<tr>
<td><strong>Beef Fattening</strong></td>
<td>42.50 %</td>
</tr>
<tr>
<td><strong>Livestock Rearing and Fish Culture</strong></td>
<td>5.60 %</td>
</tr>
<tr>
<td><strong>Seasonal Business and Others</strong></td>
<td>4.58 %</td>
</tr>
</tbody>
</table>

**Trend of Disbursement**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PKSF-PO</td>
<td>168.85</td>
<td>325.02</td>
<td>399.67</td>
<td>591.46</td>
<td>609.33</td>
</tr>
<tr>
<td>PO-Beneficiary</td>
<td>201.33</td>
<td>445.92</td>
<td>659.81</td>
<td>927.74</td>
<td>1026.08</td>
</tr>
</tbody>
</table>
PROJECTS
Learning from the field prompted PKSF to design a sustainable and coordinated initiative to combat *monga*. PKSF also found that innovative initiatives of different organisations/individuals have a potential role to play in poverty alleviation. But many of them cannot move onward due to lack of proper guidance and sufficient funds. In this context, PKSF, in 2006, launched two programmes:

i) *Programmed Initiatives for Monga Eradication* (PRIME), which targets the *monga* affected ultra poor of the northern region of Bangladesh and

ii) *Learning and Innovative Fund to Test New Ideas* (LIFT) to support the innovative projects of different organisations or individuals to contribute to the upliftment of the socio-economic status of the poor.

Later on, in the context of development assistance between the Government of Bangladesh and the UK aid-Department for International Development (DFID) came forward to propel these programmes with financial support from July 2007 under its *Promoting Financial Services for Poverty Reduction* (PROSPER) programme. PROSPER uses a sectoral approach to promote a sustainable micro-finance sector in Bangladesh. This combines promotion of innovative and sustainable financial services for the extremely poor through PKSF; facilitation of effective regulation of micro-finance through Microcredit Regulatory Authority (MRA); and Research, Training and Knowledge Management through the Institute of Micro-finance (InM).
Monga is a Bangla word that refers to a situation of income deprivation due to lack of working opportunities at the pre-harvest situation during the months of September through November (Bangla months of Ashwin and Kartik) and again during the mid-February to late April (Bangla months of Falgun and Chaitra) especially in the greater Rangpur (northern Bangladesh) region. Skewed distribution of land, utter dependence on agriculture, lack of industrialization and regular sufferings caused by natural calamities lead to immense hardship of monga-affected households. PRIME offers demand-driven financial and technical services to eradicate monga and embark on a sustainable and coordinated path of development in this region. PKSF has involved its selected POs, having commitment, capacity and grass-root level network, in the implementation of the PRIME. PRIME now covers 35 upazilas in the north, 12 in the south-east and 3 in the north-eastern Bangladesh. PRIME largely covers two types of interventions for the members.

1. Year-round interventions
2. Time-specific seasonal interventions

PRIME’s year-round interventions include continuous provision of access to finance and promotion of profitable income generating activities. These long-term measures support creation of permanent income and employment opportunities for the ultra poor families, while short-term measures or lean season interventions address immediate problems.
Presently, PRIME provides an extensive range of services to support its target beneficiaries through seven distinctive components. These are (a) group formation; (b) provision of Flexible Microcredit (FMC); (c) provision of Emergency Loan (EL); (d) technical services; (e) skill development and vocational training; (f) primary healthcare services and (g) disaster management through cash for work.

**Achievements (as of June 2013)**

<table>
<thead>
<tr>
<th>Service</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Formation</td>
<td>Nos. of members: 0.51 million</td>
</tr>
<tr>
<td>Flexible Microcredit</td>
<td>Total members: 0.304 million; Loan outstanding: BDT 1,592 million; Average loan size: BDT 9,528</td>
</tr>
<tr>
<td>Emergency Loans</td>
<td>Nos. of beneficiaries: 102,294; Loan amount: BDT 328 million</td>
</tr>
<tr>
<td>Technical and vocational training</td>
<td>Nos. of beneficiaries (received technical training): nearly 0.19 million; Nos. of ultra-poor members (received vocational training): 746</td>
</tr>
<tr>
<td>Primary Health Care Services</td>
<td>Nos. of beneficiaries: 2.67 million; Nos. of satellite clinics: 35,993. In FY 2012-2013, free medicines worth BDT 7.52 million have been delivered.</td>
</tr>
<tr>
<td>Cash for Work (CfW)</td>
<td>During FY 2012-13, 0.34 million person-days of work completed. Nos. of beneficiaries: 11,342 in 35 Unions of 15 upazilas of 7 districts through 13 POs.</td>
</tr>
</tbody>
</table>

The impact of PRIME on the ultra poor has been evaluated on longitudinal basis. In addition, PKSF has its own internal monitoring system – Results Based Monitoring (RBM) – to assess the impact of PRIME on the lives of the ultra poor. The study done by InM attests PRIME’s contribution to food security and economic outcomes.
LIFT has been designed to support innovative initiatives that lead to alleviation of poverty. Since its inception in 2006, experience with LIFT has shown that there is a vast potential to expand financial and non-financial services to the targeted poor through innovations. With the support of LIFT, a number of organisations have come forward with innovative ideas that have been successfully implemented in the field.

Main objectives of LIFT are to:
- Encourage innovation in financial/non-financial products (goods and services) delivered to the poor;
- Increase the uptake of financial services/products that provide a route out of poverty and a safety net for those vulnerable to poverty in the future;
- Encourage subsidy and cross-subsidy systems to allow financial access by the poorest;
- Accelerate various types of pro-poor innovative ventures of different organisations so that the poor can be benefited directly/indirectly;
- Provide support to organisations to undertake ventures to generate employment for the poor & ultra poor throughout the year to combat emergency situations;
- Reduce financial services delivery costs through the use of technology and super-efficient processes and promoting technology-based remittance services;
- Provide MFIs’ non-loan knowledge services to the entire community.

Activities & Achievements
Depending upon the nature of the venture, PKSF may finance up to 70% of the total budget of any innovative project. The financing could be in the form of soft loan, grant or a mix of both. Up to June 2013, LIFT has supported a total of 36 innovative initiatives across the country through 41 organisations of which 24 are...
operated by POs and the rest 17 by non-POs. An amount of BDT 461.79 million has been sanctioned against these projects of which BDT 431.44 million has been allocated as loan and BDT 30.35 million as grant. Against the total amount sanctioned, a total of BDT 351.25 million has been disbursed, of which BDT 333.47 million as loan and the rest as grant.

A number of LIFT initiatives have exerted remarkable impact on sustainable poverty alleviation of both the poor and the ultra poor. LIFT has introduced a specialized loan for efficient rearing of Black Bengal Goat for the beneficiaries of Wave Foundation at Chuadanga. It has generated sustainable economic growth as well as enhanced food security. Jagorani Chakra Foundation, Jessore and Jakas Foundation, Joypurhat have started replication of the programme.

The char land lease loan project for the extremely poor of the char and remote areas is another successful contribution of LIFT. It has strengthened the capacity of the ultra poor to fight extreme poverty by ensuring self-employment opportunities and food security. This land lease programme was initiated in the char areas of Brahmaputra, Kurigram, by RDRS Bangladesh and is currently being replicated in different char areas across the country by 11 POs covering 12634 ultra poor beneficiaries. Support from LIFT has enhanced the capacity of SOJAG, a PO of PKSF, for the successful dissemination of eco-friendly urea super granule (USG) technology among the farmers of Dhamrai upazila, near Dhaka. This has resulted in increased productivity of rice (by 20%), decreased cost of production (especially fertilizer by at least 25%) and also prevention of environment pollution. About 40 thousand beneficiaries under SOJAG are now practicing USG technology through gradual expansion of this particular initiative.

LIFT has created an opportunity of access to financial services for many of the poor of haor areas in Kishoreganj, Habiganj and Sunamganj districts where Padakhep Manobik Unnayan Kendra (PMUK) is operating this programme. This initiative has resulted in financial and social upliftment of around 16 thousand ultra poor beneficiaries of haor areas.

LIFT has also made remarkable progress in monga mitigation through poor-friendly craft-based enterprises. Production and marketing of export-oriented Omani cap by Samaj Unnayan Palli Sangstha (SDRS) has ensured year-round wage-employment for thousands of monga-affected households in Gaibandha.

LIFT has taken an initiative to establish improved cow rearing among poor beneficiaries through contract farming by Kazi Shahed Foundation (KSF) in Panchagarh in the north of Bangladesh. This IGA has made visible impact on improved cow rearing and milk production in the working area. This IGA has also created sustainable market linkage for dairy products (milk and cow dung) at beneficiary level.
Ujjibito, which means infused with new life, is a new project targeting the vulnerable and woman-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The project comes into being following the signing of a financing agreement between the Government of the People’s Republic of Bangladesh and European Union, which is titled as Food Security 2012 Bangladesh-Ujjibito. The signing took place on May 28, 2013. PKSF is expected to sign a Subsidiary Grant Agreement with the Finance Ministry and a Grant Contract with European Union under the project soon. The project is expected to come under operation during FY 2013-14.

The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 325,000 vulnerable and women-headed households; and ii) Creation of workable material access of poor rural communities nationwide to markets and service providers.

As the very nomenclature indicates, it seeks alike many other activities of PKSF, to reduce poverty. But in Ujjibito, this will be done through reduction of hunger, enhancement of income generation with special concentration on household food and nutrition security. Ujjibito has been thoughtfully conceived and designed from the learning of various projects, i.e. FSVGD & UP, PRIME and REOPA etc., which had focus on food security and diverse safety net programmes.

This unique project has two major components:

a) Rural Employment and Road Maintenance-2 (RERMP-2) and b) Ultra Poor Programme (UPP)-Ujjibito. It may be noted that Part (a) will be taken care of by Local Government Engineering Department (LGED) while Part (b) will be implemented by PKSF.

Alike other PKSF programmes, UPP-Ujjibito component will be implemented through its Partner Organisations (POs). A total of 1,724 Unions of Barisal, Khulna, Rajshahi division and the coastal upazilas of the districts of Laxmipur, Noakhali, Chittagong and Cox’s Bazar of Chittagong division will be under the operation of UPP-Ujjibito, targeting 3,25,000 ultra poor households with a view to achieving sustainable graduation from the state of ultra poverty. This figure includes 27,400 RERMP-2 beneficiaries of 1,724 Unions noted above.

A Memorandum of Understanding has been signed between Local Government Engineering Department (LGED) of the People’s Republic of Bangladesh and Palli Karma-Sahayak Foundation (PKSF) on November 26, 2013 to successfully accelerate the implementation of Ujjibito at PKSF Bhaban, Dhaka.

Mr. Abul Kalam Azad, Additional Chief Engineer (Implementation) of Local Government Engineering Department (LGED) and Dr. Jashim Uddin, Deputy Managing Director (Admin. and Finance) PKSF respectively signed the MoU on behalf of their organisations.

Mr. Md. Abdul Karim, Managing Director, PKSF and top officials including staff of the Foundation were present in the signing ceremony of the MoU.
PKSF started implementing Finance for Enterprise Development and Employment Creation (FEDEC) Project from March 2008 in order to expand and strengthen its existing Microenterprise programme. This project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD). The overall goal of the project is to contribute to the economic growth in order to increase employment opportunities of the poor and thus reduce poverty. PKSF provides support in three major areas such as:

- Microenterprise Lending
- Capacity Building
- Value Chain Development of potential economic sub-sectors.

Microenterprise Lending: This involves financial services to the microentrepreneurs to expand their business and establish new enterprises. With the financial and technical support from FEDEC project, the outreach of PKSF Microenterprise programme is expanding rapidly.

Capacity Building: PKSF organises training courses for its own officials as well as for its PO officials on various issues relating to Microenterprises in order to improve capacity in managing Microenterprise lending activities. Quality training helps the ME officials of PKSF and POs to manage ME programmes with more efficiency and confidence.

ME Management and Lending: Training for one batch on ME Management and Lending was organised for 19 officials of PKSF and training for 64 batches for 1420 officials of POs. So far 101 officials of PKSF and 5,555 officials of POs received training on ME Management and Lending.

Sub-sector Analysis and Value Chain Development: Training was organised for one batch on Sub-sector Analysis and Value Chain Development for its 19 officials. So far 75 officials of PKSF and 119 officials of different POs received this training.

Environmental & Regulatory Issues Related to Microenterprises: Training was organised for one batch on Environmental & Regulatory Issues for its 19 officials. So far 65 officers of PKSF and 46 officers of POs received training on these issues.

Capacity Building of Micro Entrepreneurs: Training was organised for 116 batches through its POs on Business Awareness and Skill Development for ME borrowers. A total of 2,320 entrepreneurs received trade-based training under these training courses. So far a total of 7,612 beneficiaries are being trained in 382 batches on various trades.

Value Chain Development: PKSF is implementing Value Chain Development projects through its POs on various potential sub-sectors under the Value Chain Development component of FEDEC project. The selection of sub-sectors is based on their potential to augment income of microentrepreneurs and to create scope for new employment generation.

PKSF has undertaken 36 Value Chain Projects in different areas of the country. Out of these, 8 projects have successfully been completed. According to Project completion reports, these have significant contribution to increase productivity and income of the people. At present, 28 Value Chain projects are under implementation.
## List of Ongoing Value Chain Projects

<table>
<thead>
<tr>
<th>Nos.</th>
<th>Name</th>
<th>Implementing POs</th>
<th>Working Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>High Value Vegetables Cultivation</td>
<td>Muktipath</td>
<td>Rangunia, Chittagong</td>
</tr>
<tr>
<td>2</td>
<td>Duck Rearing</td>
<td>JCF</td>
<td>Moksudpur, Gopalgonj</td>
</tr>
<tr>
<td>3</td>
<td>High Value Flower Cultivation &amp; Marketing</td>
<td>RRF</td>
<td>Jikorgacha, Jessore</td>
</tr>
<tr>
<td>4</td>
<td>Moringa (Drumstick) Cultivation</td>
<td>Society for Development Initiatives (SDI)</td>
<td>Savar, Dhaka</td>
</tr>
<tr>
<td>5</td>
<td>Seaweeds Culture</td>
<td>The Coastal Association for Social Transformation Trust</td>
<td>Teknaf, Cox’s Bazar</td>
</tr>
<tr>
<td>6</td>
<td>Hygienic Dry Fish Production</td>
<td>The Coastal Association for Social Transformation Trust</td>
<td>Cox’s Bazar</td>
</tr>
<tr>
<td>7</td>
<td>Mung Bean Production &amp; Marketing</td>
<td>RRF</td>
<td>Kaligonj, Jhenaidah</td>
</tr>
<tr>
<td>8</td>
<td>Cattle Fattening</td>
<td>Jagoroni Chakra Foundation</td>
<td>Kushtia</td>
</tr>
<tr>
<td>9</td>
<td>Prawn Hatchery</td>
<td>CCDA</td>
<td>Daudkandi, Comilla</td>
</tr>
<tr>
<td>10</td>
<td>Cow Rearing</td>
<td>Gramaus</td>
<td>Sadar &amp; Fulbaria, Mymensingh</td>
</tr>
<tr>
<td>11</td>
<td>Cow Rearing to Increase Milk Production in Char Areas</td>
<td>SSS</td>
<td>Tangail</td>
</tr>
<tr>
<td>12</td>
<td>Fish Culture</td>
<td>SSS</td>
<td>Modhupur, Tangail</td>
</tr>
<tr>
<td>13</td>
<td>Spices Cultivation in Hilly Areas</td>
<td>OPCA</td>
<td>Mirsarai, Fatikchari, Chittagong</td>
</tr>
<tr>
<td>14</td>
<td>Safe Vegetables Production &amp; Marketing</td>
<td>SDI</td>
<td>Savar, Dhaka</td>
</tr>
<tr>
<td>15</td>
<td>Prawn Culture with Other Carps in the Floodplain Areas-2</td>
<td>CCDA</td>
<td>Debidwar, Chandina, Comilla, Kasba, Brahmanbaria</td>
</tr>
<tr>
<td>16</td>
<td>Banana Cultivation</td>
<td>TMSS</td>
<td>Shibganj &amp; Sonatola, Bogra</td>
</tr>
<tr>
<td>17</td>
<td>Summer Tomato Cultivation</td>
<td>JCF</td>
<td>Bagharpura, Jessore</td>
</tr>
<tr>
<td>18</td>
<td>Skill Development of Automobile Workshop Owners and Workers</td>
<td>JCF</td>
<td>Jessore town, Jessore</td>
</tr>
<tr>
<td>19</td>
<td>Pond Fish Culture-2</td>
<td>Uddipan</td>
<td>Sadar, Singra &amp; Gurudaspur, Natore</td>
</tr>
<tr>
<td>20</td>
<td>Basak Cultivation and Marketing</td>
<td>29 Partner Organisations</td>
<td>29 selected upazilas</td>
</tr>
<tr>
<td>21</td>
<td>Cow Rearing Project</td>
<td>SUS</td>
<td>Savar, Dhaka</td>
</tr>
<tr>
<td>22</td>
<td>Sonali Hen Rearing</td>
<td>TMSS</td>
<td>Joypurhat Sadar &amp; Khetlal, Joypurhat</td>
</tr>
<tr>
<td>23</td>
<td>Promotion of Power Loom for Loom (Shawl) Production-2</td>
<td>Dabi Moulik Unnayan Sangsth</td>
<td>Adamdighi &amp; Dupchachiya, Bogra</td>
</tr>
<tr>
<td>24</td>
<td>Summer Tomato Cultivation-2</td>
<td>JCF</td>
<td>Sharsha, Jessore</td>
</tr>
<tr>
<td>25</td>
<td>Crab Culture-2</td>
<td>Nawabenki Gonomukhi Foundation (NGF)</td>
<td>Shyamnagar, Satkhira</td>
</tr>
<tr>
<td>26</td>
<td>Safe Vegetables Production &amp; Marketing-2</td>
<td>Society for Development Initiatives (SDI)</td>
<td>Dhamrai, Dhaka</td>
</tr>
<tr>
<td>27</td>
<td>Buffalo Rearing for Increasing Milk Production in Char Areas</td>
<td>Society for Development Initiatives (SDI)</td>
<td>Sandwip &amp; Urirchar, Chittagong</td>
</tr>
<tr>
<td>28</td>
<td>Salinity Tolerant Paddy Cultivation</td>
<td>Unnoyon Prochesta</td>
<td>Asashuni, Satkhira</td>
</tr>
</tbody>
</table>

### Business Development Services (BDS)

In addition to the usual intervention under FEDEC to implement sub-sector based Value Chain Development sub-projects, various business clusters and sub-sectors are being given support under Business Development Services of FEDEC Project. Four business clusters of Black Bengal Goat rearing and one business cluster of Salinity Tolerant paddy cultivation are being financed under FEDEC Project.
PKSF started implementing Developing Inclusive Insurance Sector Project (DIISP) since January 2010 with the financial grant of US$ 2 million from Japan Fund for Poverty Reduction (JFPR) administered by the Asian Development Bank (ADB). The objective of the pilot project is to devise actuarial-based sustainable micro-insurance services to the poor with the objective of protecting the livelihoods of poor households, especially women, from risks such as death, illness, livestock loss, crop loss etc.

Insurance Services
The Actuary of DIISP designed and delivered 7 (seven) insurance services and 2 (two) health services. A number of workshops were organised with the implementing POs on the proposed insurance services. Initially, the POs preferred ‘Credit Life Insurance’, ‘Livestock Insurance’, ‘Hospital Cash Benefit Insurance’ and ‘Paramedic Health Care’.

The legal consultant of DIISP provided the draft of a regulatory guideline for micro-insurance activities in Bangladesh. PKSF finally prepared a guideline to facilitate micro-insurance related activities of the POs under DIISP.

Trainings
DIISP started providing capacity building trainings with the senior and branch level officials of 80 branches of 40 selected POs. Initially, the Chief and Branch Accountants received training in 4 batches. In the next phase, Branch Managers and respective Area/Zonal Managers received trainings in another 4 batches. Out of 240 targeted PO officials, 239 received the Training of Trainers (ToT) by April 2013. Through these trainings, the PO officials were thoroughly oriented to micro-insurance services, duties and responsibilities of different stakeholders, operational issues, accounting, management information system, monitoring and reporting processes. These senior PO officials have further trained 418 branch level staff by June 2013.
**Survey**
A detailed Market Assessment Survey was conducted under DIISP. The major issues covered under the survey were:

i) Household survey including the socio-economic status, nature and cost of various shocks, patterns of care seeking behaviour, financing and borrowing status of the members;

ii) Survey of health care facilities;

iii) Understanding and willingness to join and pay.

DIISP published the summary of the survey and distributed it among the stakeholders. Three educational posters on life insurance, livestock insurance and health insurance have been prepared and distributed for successful implementation of the awareness campaign.

**Publications**
To create awareness on micro-insurance concept among the microcredit borrowers, DIISP has initiated a process to produce audio-visual plays and documentary films. A brochure on four proposed micro-insurance services has been published in Bangla for building awareness among the programme participants and others stakeholders.

**Workshop on Covariant Risk Fund**
DIISP explored the possibility of having reinsurance services by the participating MFIs to cover covariant risks from both local and foreign sources and found that the existing legal system of the country does not allow MFIs to obtain this service from either of these sources. In this context, PKSF has decided to explore the possibility of creating a Covariant Risk Fund (CRF) at PKSF with a view to mitigating covariant risks of the micro-insurance pilot programme. The international consultants (actuary and legal) endorsed the idea of creating CRF at PKSF in the absence of reinsurance facilities for the piloting of micro-insurance services by the participating POs of PKSF. CRF will be used to settle the claims which are not covered by the premium due to covariant risks.

A workshop on CRF was held in June 2013. Executive Directors of 20 POs, senior officials of PKSF and Director of Microcredit Regulatory Authority (MRA) were present in the workshop. Mr. Md. Abdul Karim, Managing Director of PKSF moderated the working session. Two actuarial based micro-insurance services namely, credit life and livestock micro-insurance services have been formally launched.
COMMUNITY CLIMATE CHANGE PROJECT (CCCP)

As one of the most vulnerable countries in the world, Bangladesh faces the potential impacts of climate change. Realizing the nature and magnitude of the adverse impacts of climate change and the required efforts to enhance resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. Bangladesh Climate Change Resilience Fund (BCCRF) was established to implement the strategy and action plan. The Governing Council of BCCRF designated Palli Karma-Sahayak Foundation (PKSF) for implementing the community-level climate change adaptation activities through CCCP. PKSF has established a Project Management Unit (PMU) to manage the activities of CCCP. The Launching Ceremony of CCCP was organised at PKSF Bhaban, on Saturday November 17, 2012.

A nine-member Technical Review Committee (TRC) was formed to prescribe the policy and suggestions for assessing the applicability and quality of the proposed concept notes and in view of that detailed proposals have been submitted by the NGOs. Two knowledge sharing workshops followed, which were held on February 26, 2013 and May 28, 2013. The first one was on “Community Climate Change Project and the Bangladesh Climate Change Strategy and Action Plan (BCCSAP)” while the second one was on “Possible Adaptation Activities Focusing Climate Change Impact in Bangladesh”.

ANNUAL REPORT 2013
<table>
<thead>
<tr>
<th><strong>KEY DATES</strong></th>
<th><strong>Event</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 6, 2012</td>
<td>Signing ceremony of Grant Agreement between the WB and the GoB and Project agreement between PKSF and WB</td>
</tr>
<tr>
<td>Sep 24, 2012</td>
<td>Subsidiary Grant Agreement between PKSF and the GoB</td>
</tr>
<tr>
<td>Nov 17, 2012</td>
<td>CCCP Launching Ceremony</td>
</tr>
<tr>
<td>Nov 17, 2012</td>
<td>Call for Project Concept Note (PCN)</td>
</tr>
<tr>
<td>Dec 8, 2012</td>
<td>CCCP received 496 PCNs from different NGOs</td>
</tr>
<tr>
<td>Dec 12, 2012</td>
<td>Project made effective by WB</td>
</tr>
<tr>
<td>Mar 30, 2013</td>
<td>Call for Detailed Project Proposal from 30 NGOs</td>
</tr>
<tr>
<td>Jul 21, 2013</td>
<td>Sub-project Agreement Signing Ceremony</td>
</tr>
<tr>
<td>Dec 31, 2016</td>
<td>Project completion</td>
</tr>
</tbody>
</table>

CCCPC has funded 11 sub-projects with a total budget of BDT 326,577,623. The sub-projects are: 1) Reduce Vulnerability of the Poor and Disadvantaged Population due to Climate Change Impacts in the North-West part of Bangladesh, 2) Ensuring Food Security and Saline Resilient Livelihood through Community-Based Adaptation, 3) Community-Based Climate Adaptation Project, 4) Adaptation to Livelihoods and Homestead Improvement Project Focusing Climate Change, 5) Climate Adaptation for Char-Islands People, 6) Community Participation to Thrive Climate Change through Adapting Innovative Sustainable Mechanisms in Life and Livelihoods Project, 7) Regenerative Agricultural System for Sustainable Livelihood in Barind Region, 8) Development of Climate Resilient Community, 9) Promoting Grassroots Capacity to Reduce Vulnerability, 10) Livelihoods Improvement for Climate Change Resilience and 11) Livelihood Promotion of Climate Vulnerable Coastal Communities, Khulna.

CCCP Website: Community Climate Change Project has developed its own website (www.pksf-cccp-bd.org) with the objective to share relevant information about the project and the PIPs. News and events, announcements from the project, project tools, documents and publications, procurement-related information etc. are available in the website. This website is being updated regularly by the Communication and MIS unit of CCCP.
SPECIAL PROGRAMMES
The PKSF Governing Body decided (in 2010), to pilot a programme at the grassroots level with focus on overall household development. The main thrust is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. The interventions will include a support package in which credit is one of the main components. This programme with a completely human and holistic approach has a long and all-inclusive nomenclature: *Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH).*

The programme’s primary concern is to ensure human dignity and freedom. This necessitates a fundamentally notional change in the traditional and existing microcredit operations of PKSF. Education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services were identified as the key areas that need to be addressed. At the initial stage, ENRICH interventions were made in 21 Unions, however, in the second and third stages another 14 and 8 additional Unions have been brought under the operational net.

The overarching goal of the programme is to ensure total development of the entire community. So community-based development programmes with
local resources and infra-structures were prioritized. The critical segment to the success of this programme is the principle that the poor households are empowered to lead the process of their own development. PKSF and its POs are committed to extend long-term support until these households become free from poverty and are set on a course of sustained socio-economic progress. Till date, ENRICH covers 43 Unions of different parts of the country. Some 2,46,346 households have been identified in these Unions (1,17,616; 84,582 and 44,148 households in the first, second and third phases respectively) through a rigorous baseline survey for the inclusion in the programme.

ENRICH Interventions

ENRICH works through different interventions which are carried on through different programmes such as Health, Education, Community Development, Youth Employment, Improved Cooking Stove Supply, Establishment of Solar Electricity, Medicinal Plant Cultivation, Vegetable Cultivation and Sanitation Programme etc. Intervention mechanisms are of three-fold:
1) Community Based Interventions;
2) Family Based Interventions &
3) Cooperation, Coordination & Collaboration.

Health Programme

ENRICH healthcare programme seeks to ensure complete healthcare services for all poor households under its coverage. 48 Health Assistants and 394 Health volunteers are engaged with a kind of missionary zeal to visit the households concerned at regular intervals, collect necessary information and offer useful advices. Every PO branch office takes care of operating static clinics, while the services of MBBS doctors are available for weekly satellite clinics. As of June, 2013, a total of 930,189 members of 202,198 families have been dispensed with ENRICH health services. Some supplementary efforts are in place to strengthen health services. Initiatives have been taken to ensure 100 percent sanitation in the ENRICH intervening areas. Initially, implementation of 100 percent sanitation is underway in 10 Unions in different parts of the country.

Education Programme

The importance of education in community development needs no elaboration. The all-inclusive development of the community is primarily dependent on the extension of enrollment, regular attendance of learners in the schools, incentive for learning, parents’ awareness and supplementary instructional help for the slow learners. To fulfill the goals of ENRICH interventions in education, post-Higher Secondary students or housewives having equivalent academic competence or SSC level education are motivated to offer tutorial services to the young learners at some mutually convenient schedule, usually in the late afternoon. Enrollment, regular attendance in the tutorial sessions and even often their individual/family welfare is taken care of as far as possible. As of June, 2013, a total of 28,391 students got enrolled in 1062 evening education centres in 600 villages of 35 Unions involving 47 Social Development Organisations and 1062 teachers including 1040 women.

Community Development Programme

Community development is the basic motto of ENRICH. All interventions are planned to create a combo effect so that the developmental programmes are tuned to harmony, which lies behind the ENRICH concept. The people in the community, the POs, the immediate or indirect beneficiaries are encouraged to become partners in the comprehensive work. Such work includes repairing or building of culverts, bridges, sanitary latrines and shallow tube-wells in public places like schools, colleges, madrasas, mosques, temples and libraries. A total of 294 sanitary latrines, 260 tube-wells and 35 Pond Sand Filters (PSF) in the first 21 Unions under ENRICH have been built or repaired. Besides, 201 small culverts/bridges have also been constructed. In the second phase, a total of 639 sanitary latrines, 341 tube-wells in 14 Unions have been built or repaired. Besides, 196 small culverts/bridges have been constructed.

Youth Employment Programme

Employment generation is basically connected with the genesis of PKSF. This is the virtual key to poverty alleviation. Creation of employment opportunities or skills development for the rural youth is simply the answer to community development and resistance to domestic migration. So, ENRICH tries to implement a thoughtfully designed employment scheme for the rural youth. A total of 592 young individuals have already found employment opportunities (311 youths in G4S, 67 youths in PRAN-RFL, and 214 youths in The ACME Laboratories Ltd.) since some effective linkages could have been established with these employers under ENRICH Youth Development programme.
Livelihood Improvement Programme
ENRICH almost tries to scan the demands and possibilities of comprehensive community development. This is integrally connected with overall livelihood, means and resources. Production and distribution as well as motivating the rural poor to use Bandhu Chula make up for a combined and unique initiative. Bandhu Chula is a health & environment-friendly improved cooking system that largely reduces the risk of smoke-related health hazards and fire accidents. As of June 2013, a total of 3,763 health and environment-friendly improved cooking stoves have been distributed. Similarly, solar home systems bring in comfort and thus contribute to the storage of human energies of the rural poor. A total of 1,693 solar lanterns (price range Taka 1500-2200) and 4,481 solar home systems (price range Taka 5,300-10,000) have been distributed until June, 2013.

Medicinal Plant & Vegetables Cultivation Programme
ENRICH initiative to diversify agricultural cultivation particularly by the landless poor, primarily of basak leaves in the courtyards of the beneficiaries as well as in the fallow land can be treated as a unique example. This very simple cultivation process adds to their household income. About 10,35,579 basak plants have been cultivated through 1,213 farmers in 23 Unions of Bangladesh until June, 2013. Another 1.26 lakh basak plants will be added in ENRICH intervening areas. Up to June 2013, about 1374 kilogram basak leaves have been sold to Square Pharmaceuticals and the Acme Laboratories Ltd. Up to June, 2013, the amount is 218 kilogram. The beneficiaries under this programme have earned about Taka 49,312 through their sale in FY 2012-13. An initiative has been taken to cultivate vegetables in three seasons of the year. Selected households will be supplied seeds of different vegetables of the value of Taka 200 in these seasons. As per present plan, in FY 2013-14, vegetables seeds of the value of about Taka 1 crore will be distributed among approximately 50,000 families.

Establishment of ENRICH Centres
An initiative to establish ENRICH centres has been undertaken to make the programme smooth-running and give it a collaborative nature. In order to bring some dynamism in the community development process,
these centres will be established to review the on-going interventions and make necessary assessment so that some measures can be undertaken for more pro-active involvement of the people. An 11-member committee will be formed to make the functioning of the centres meaningful and interactive. One member of the Union Parishad of every ward will work as the president of the committee. The tenure of this committee will be of two years. This committee will arrange monthly meetings at any convenient place. To establish this centre, PKSF will bear maximum Taka 50,000. Initially, first 21 Unions have been targeted for the establishment of ENRICH centres.

**Special Savings Programme**

Savings is one of the main ways of capital formation. PKSF plays a vital role in rural economy and development by ensuring continuous flow of funds in the form of microcredit. This adds to the existing resources of the people. Under this circumstance, if the rural poor are motivated to create savings for capital formation, and this would subsequently help them in accessing further prosperity. This will certainly contribute to their present and future welfare. With this end in view, a special savings programme has been initiated in the first 21 Unions of ENRICH intervening areas. Female-headed ultra-poor households and families with disabled people are initially being included in it. Every single enrolled member under this savings programme will at least deposit a monthly savings amount of BDT 600. After a period of 2 years, the deposited amount will be doubled (maximum deposit amount of BDT 20,000) with ENRICH funding, which can be utilized to acquire assets or as investment in any productive activities.

**Expectations and Future Plan**

Different programmes and initiatives have so far been successfully implemented to achieve different goals of ENRICH such as poverty reduction and improvement of the standard of living of the targeted people. Besides, ENRICH is committed to ensure human dignity and freedom of the targeted people. This is a highly ambitious or audacious goal, but PKSF is set to achieve that. PKSF has simple trust in the potential of the common people and the women behind the programme. Income Generating Activities (IGAs), involvement in the community development, youth employment, access to health and education etc. are the right answers to many of the age-old questions.
PROGRAMMES-SUPPORT FUND (PSF)

In 2011, Programmes-Support Fund (PSF) was initiated to address those people who are not eligible to the benefits of all other programmes and projects under PKSF. This fund will be made available to provide financial grants and customized credit facilities that target the poor to help them in the pursuit of education.

As of November 2013, PKSF has transferred BDT 1.5 billion out of its own reserve to PSF. PSF looks forward to increasing its fund to BDT 5 billion in the future. A fund administrative committee and a fund executive committee have been formed for policy making and execution of different activities at the field level.

In 2012, PSF has so far awarded scholarships to 433 students (Tk. 15,000 each) scoring 5.0 grade point average at Secondary and Higher Secondary School Certificate Examinations and for continuing their education at the tertiary level. Moreover, in 2013, students coming from the ultra poor families scoring 5.0 grade point averages in SSC or equivalent exams are eligible for PSF scholarships. A total of 329 students have been primarily listed for this purpose. Ultra poor students scoring 4.0-4.99 grade point average in HSC or equivalent exams in 2013 are eligible for PSF scholarship. POs are responsible to select the eligible scholars.

PSF is currently planning to execute a project in Savar for the orphaned and afflicted children victims of the Savar Tragedy that took place on April 24, 2013.

DISASTER MANAGEMENT FUND (DMF)

Due to geographical position, Bangladesh is one of the most disaster-prone countries in the world. PKSF has created a Disaster Management Fund (DMF) to provide the poor families with quick financial assistance to help them cope with and recover from disasters; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life. This fund is distributed during or after the disaster for the restoration of livelihood including repairing houses, tube wells and latrines; providing of urgent medical services; restoration of existing IGAs and procuring consumer items to meet emergency needs.

Up to June 2013, PKSF disbursed loan of BDT 423.20 million to its POs as Disaster Management Loan. On the other hand, POs disbursed a total of BDT 475 million to their beneficiaries.
PKSF started the programme known as ‘Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries’ (KGF) in 2011. KGF came into being following the signing of a tripartite grant agreement of US $10 million between the Government of Bangladesh (GoB), Kuwait Fund for Arab Economic Development (KFAED) and PKSF on January 30, 2011. The programme has two components. The first one (Microcredit and Small Loans) is for promotion of food production, food processing, storage, marketing of agricultural commodities and small businesses of the target beneficiaries. The second one (Capacity Building) is for institution building and technical services for the POs. The main objectives of KGF are to raise household income, reduce vulnerability and improve food security of the target members. At present, 10 POs are implementing this programme in 20 districts of the country.

Under KGF programme, PKSF disbursed BDT 740 million to its POs during FY 2012-13, which is 100% of the programme budget and the POs disbursed a total of BDT 864 million to the beneficiaries, of which BDT 849.80 million is loan for microcredit and BDT 14.20 million is small loan. As of June 2013, loan outstanding at PKSF-PO level and PO-beneficiary level stood at BDT 677 million and BDT 474 million respectively. Reports verify that the beneficiaries have successfully utilized their loan in different Income Generating Activities (IGAs) connected with the agricultural sector. A total of 46,764 loan transactions have been extended till June 2013 by the POs, which have been invested in more than 15 categories of on-farming and off-farming activities. Around 92.49% of the total credit disbursed by the POs, has been invested in on-farming activities related to food production sector (crop production 41.79%, livestock rearing 41.28% and fish culture 9.42%) followed by 5.80% in off-farming activities related to food production sector and only 1.71% in food processing and storage, marketing of agricultural commodities and small businesses.

**KUWAIT GOODWILL FUND FOR PROMOTION OF FOOD SECURITY IN ISLAMIC COUNTRIES**

**Use of Loan**

<table>
<thead>
<tr>
<th>On-farming Activities (92.49%)</th>
<th>Off-farming Activities (7.51%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop Production</td>
<td>Livestock Rearing</td>
</tr>
<tr>
<td>41.79%</td>
<td>40.97%</td>
</tr>
</tbody>
</table>

**Trend of Disbursement**

<table>
<thead>
<tr>
<th></th>
<th>FY 2011-2012</th>
<th>FY 2012-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>PKSF-PO</td>
<td>65.00</td>
<td>74.00</td>
</tr>
<tr>
<td>PO-Beneficiary</td>
<td>45.22</td>
<td>86.20</td>
</tr>
</tbody>
</table>
Humanitarian crisis or natural disasters are quite common phenomena in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. Sudden and tremendous fluctuations of fortunes of the people often have terrible impact even on the regular socio-economic development of the country. Mitigation measures and immediate material help become an urgent necessity. PKSF frequently receives applications for financial assistance from different institutions and individuals to address the fragility of their states due to disaster such as cyclone, flood, drought, severe cold etc.

What is very characteristic of PKSF is its essential human face. Successful handling of the mechanism that seeks to help the poor to come out of distress through diverse programmes is a serious and regular occupation of PKSF. But in the event of sudden disaster, such structured operational system is found to be not really helpful as per the demands of the immediate situation. Ironically though, the compliance of formal rules does not permit the Partner Organisations to help them out since all kinds of material transactions have to be earlier endorsed within the budgetary allocation. This is also required to maintain accountability and transparency to which PKSF is uncompromisingly committed.

In the absence of such a provision within the on-going mainstream programmes, PKSF has formed a ‘Special Fund’ from its own resources with a set of principle in which community services are to be prioritised over the individual cases. Special Fund will be used to provide the ultra-poor with both short and long term financial grants and other social services (for example, provision of safe drinking water, health, education etc.) at the time of man-made or natural disasters to help combat the emergency situation.

**Broader provisions of the Special Fund**

- Assistance programmes to restore the livelihood of under-privileged people severely damaged by natural disasters such as cyclone, tornado, flood, drought, epidemic, earthquake, severe winter etc.
- Community Support programmes to face special situations such as scarcity of safe drinking water in an area or any kind of infrastructural repair on an emergency basis of road, bridges or culverts etc.
- Provision for scholarships or grants (secondary to post-graduate level) for the meritorious students
belonging to the poor and ultrapoor having membership of PKSF POs
(The Executive Committee of the ‘Special Fund’ will determine the number of scholarships per year and the criteria of selection.)

- Charitable non-government institutions/educational institutions/hospitals helping the poor/ultra-poor
- Provision for financial and product services to the poor/helpless individuals suffering from acute diseases.

Activities under Special Fund during FY 2012-2013

At Savar, the Rana Plaza collapse on April 24, 2013 has been one of the deadliest national catastrophes in the history of Bangladesh in which 1129 people died and 2500 people were badly injured. Majority of the injured were garment workers of which a significant number were females. This tragic event put the victims and their families to unimaginable distress and uncertain future. In the context of the magnitude of the disaster, PKSF has donated BDT 20,00,000 to the Relief and Welfare Fund of the Prime Minister.

Other Activities

- Distribution of blankets to the members of ultra poor programme of Dinajpur district through MBSK, a Partner Organisation of PKSF in January 2013.
- Grant and disbursement of BDT 11,80,000 as medical assistance to individuals deserving the assistance for continuation of their treatment at home and abroad.
- Disbursement of BDT 57,900 during FY 2012-2013, as scholarship to meritorious students studying at Medical Colleges and different public Universities.
CAPACITY BUILDING PROGRAMMES
PKSF organises training at home and abroad for its personnel and POs covering wide range of areas relating to poverty alleviation, operation and management of micro-finance.

Training for capacity building and improvement of the officials and staff of PKSF is a ceaseless occupation of the Training Division. This division follows a calendar drawn well ahead. The schedule is prepared with a close understanding of the possible demands from different wings of PKSF as well as of the Partner Organisations (POs). The division is literally engaged in providing training on everyday basis and often more than one training session takes place simultaneously.

These training courses are designed to enhance the expertise of the participants for long-term organisational development and sustainability in implementing microcredit and relevant social interventions for poverty reduction.

In FY 2012-2013, PKSF has organised training for 4663 participants of its POs in 202 batches whereas, 3123 participants were trained in 76 batches in the last year.

Microcredit Management
This course has been designed for the mid-level PO officials for enhancing their theoretical and practical knowledge. This course will help in successful implementation of the micro-finance programmes.

A total of 83 mid-level officials have received training on this module in 46 batches.

Supervision & Monitoring
This course has been designed to assist and guide the mid-level officials of PKSF POs to help them play a leading role in supervision and monitoring of the micro-finance programmes.

A total of 118 mid-level officials have received training on this module in 6 batches.

Training of Trainers (ToT)
This course is designed to increase the efficiency of the resource-pool of training venues under different POs for implementing training courses effectively outsourced by PKSF as planned by respective organisations. 45 participants have received this training successfully in 2 batches.
Accounts & Financial Management
The participants of this course are branch accountants of the POs. It has been designed to enhance capacities of financial discipline in order to establish a uniform and standard accounting and financial system.
A total of 274 accountants have received this training in 13 batches.

Group Dynamics, Savings & Microcredit Management
This course has been designed for field workers of the POs to accelerate group dynamism by enhancing their capacity on savings and microcredit management.
A total of 920 field workers received this training in 39 batches.

Advanced Micro-finance & Institutional Development
This modular training for the PO officials intends to enrich the participants with comprehensive knowledge of advanced micro-finance.
A total of 46 senior/mid-level officials have received this training in 2 batches.

Financial Product Design & Diversification
PKSF has taken initiative to introduce demand driven and client-friendly financial product in order to address multi dimensional poverty. With this objective in view, PKSF has developed this training module.
A total of 66 senior/mid-level officials have received this training module in 3 batches.

Strategic Planning for NGO & MFI
This course has also been designed for the senior/mid-level officials of the POs with a view to enhancing the planning strategies of the PO officials in the microcredit market.
A total of 85 mid-level officials have received this training in 4 batches.

Monitoring & Evaluation
This modular course has been designed to enhance the monitoring and evaluation skills of the PO officials for regulating different misappropriations and to learn about the impact of microcredit on poverty.
A total of 67 mid-level officials have received this training in 3 batches.

ME & SME Operation Management
This is a new module designed by PKSF, aiming at enhancing the operating capacity of the field workers of POs working with Microenterprise & SME.
A total of 875 field workers have received this training in 37 batches.

Table: Year-wise Training Status of PO Officials

<table>
<thead>
<tr>
<th>FY</th>
<th>Training (in-country)</th>
<th>Training (Abroad)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Officer</td>
<td>Field Worker</td>
</tr>
<tr>
<td>2001-2002</td>
<td>1665</td>
<td>332</td>
</tr>
<tr>
<td>2002-2003</td>
<td>2201</td>
<td>418</td>
</tr>
<tr>
<td>2003-2004</td>
<td>1570</td>
<td>597</td>
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<tr>
<td>2004-2005</td>
<td>1135</td>
<td>1583</td>
</tr>
<tr>
<td>2005-2006</td>
<td>1482</td>
<td>1195</td>
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<tr>
<td>2006-2007</td>
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<td>2007-2008</td>
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<td>1412</td>
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<td>2008-2009</td>
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<td>1053</td>
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<td>2009-2010</td>
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<td>2010-2011</td>
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<td>2204</td>
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<td>2011-2012</td>
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<td>1503</td>
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<td>2012-2013</td>
<td>784</td>
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</tr>
<tr>
<td>Total</td>
<td>19805</td>
<td>13928</td>
</tr>
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</table>

*Out of 4663 training recipients, 2579 participants (in 113 batches) received training under PKSF funding and remaining 2084 participants (in 89 batches) received training from the fund of different projects of PKSF.

Table: Year-wise Training Status of PKSF Officials

<table>
<thead>
<tr>
<th>FY</th>
<th>No. of the Participants</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Country</td>
<td>Abroad</td>
</tr>
<tr>
<td>2001-2002</td>
<td>42</td>
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<tr>
<td>2002-2003</td>
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<tr>
<td>2003-2004</td>
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<td>43</td>
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<tr>
<td>2004-2005</td>
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<td>20</td>
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<tr>
<td>2005-2006</td>
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<tr>
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<tr>
<td>2008-2009</td>
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<td>102</td>
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<tr>
<td>2009-2010</td>
<td>157</td>
<td>90</td>
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<tr>
<td>2010-2011</td>
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<td>100</td>
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<tr>
<td>2011-2012</td>
<td>91</td>
<td>54</td>
</tr>
<tr>
<td>2012-2013</td>
<td>83</td>
<td>68</td>
</tr>
<tr>
<td>Total</td>
<td>698</td>
<td>550</td>
</tr>
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</table>

Training Organised under Different Projects of PKSF
Under FEDEC, PRIME & DIISP projects, 1420, 401 & 263 mid-level officials from different POs have received training respectively. Moreover, Income Generating Activities (IGAs) training for 28386 participants have been organised by FEDEC and PRIME projects.
Table: Number of Participants under Projects

<table>
<thead>
<tr>
<th>Projects</th>
<th>No. of PKSF Officials</th>
<th>No. of PO Officials</th>
<th>No. of Beneficiaries</th>
<th>Total No. of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDEC</td>
<td>57</td>
<td>1420</td>
<td>2340</td>
<td>3817</td>
</tr>
<tr>
<td>PRIME</td>
<td>0</td>
<td>401</td>
<td>26046</td>
<td>26447</td>
</tr>
<tr>
<td>DIISP</td>
<td>0</td>
<td>263</td>
<td>0</td>
<td>263</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>57</strong></td>
<td><strong>2084</strong></td>
<td><strong>28386</strong></td>
<td><strong>30527</strong></td>
</tr>
</tbody>
</table>

Training for Overseas Participants
A total of 14 foreign visitors from 2 countries have visited PKSF as a part of their study visit.

Table: Number of Overseas Participants

<table>
<thead>
<tr>
<th>Name of the Institution</th>
<th>Country</th>
<th>No. of the Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenyan Women Enterprise Fund Advisory Board</td>
<td>Kenya</td>
<td>7</td>
</tr>
<tr>
<td>Rural Women Affairs Department (RWAD), Ministry of Jihad-e-Agriculture, Islamic Republic of Iran</td>
<td>Iran</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total Number of Participants</strong></td>
<td><strong>14</strong></td>
<td></td>
</tr>
</tbody>
</table>

Training for Non-POs
PKSF organises some tailor-made trainings for the employees of non-Partner Organisations, government and semi-government organisations on different managerial issues of micro-finance and social development interventions. In FY 2012-2013, PKSF has organised training for 57 participants of two non-POs (IDCOL & InM).

Internship Programme
The diverse and dynamic programmes and interventions of PKSF attract many young scholars who are interested to undertake their internship assignment on poverty alleviation, income generating activities of the poor, comprehensive development of the rural people, the multidimensional aspects of the welfare strategies of the rural poor, innovative ideas and their implementation for the enhancement of the life patterns of the common people, effective management of microcredit operations etc.

In spite of the pressing demands from the students and teachers of various universities, institutes and research organisations of Dhaka and beyond, PKSF is insistent on a very structured selective process to allow the prospective internees to join PKSF for the furtherance of their academic pursuit.

The Training Division is especially careful about inducting these fellows within the training and operational structure of PKSF. Taken into account are their academic backgrounds, sincerity of purpose to undertake the
work under PKSF initiatives, which demand the interns’ serious willingness to work under challenging conditions at times at the field level. And they must have the right kind of motivation to explore certain realities which characterise the poverty alleviation and related employment generation activities of PKSF.

In FY 2012-13, some eighteen students from different universities of the country completed their internship with the PKSF training division. Of them, nine were from Dhaka University. Most of them are students of the Institute of Social Welfare and Research. Three students were from three famous private universities.

Among the areas on which these internees submitted their work include: farmers’ level beef fattening; diseases connected with the cultivation of rice; poultry and dairy production. One intern concentrated on ‘Human Resource Development and Training Programme of PKSF’.

**Exposure Visit (Home)**
PKSF also organises short overseas training & exposure visits for the PO officials with a view to sharing knowledge and gathering experiences through interaction with renowned organisations in different parts of the world. 50 officials from different POs have visited different reputed foreign institutions namely, RMDC-Nepal, ni-msme-India, VBSP-Vietnam, CARD MRI-Philippines.

**Exposure Visit (Abroad)**
A total of 68 officials of PKSF have visited different renowned institutions abroad like RMDC-Nepal, Joyful Union-Korea, ni-msme-India, VBSP-Vietnam, CARD MRI-Philippines, BRI-Indonesia etc. Moreover, the Chairman, Managing Director and Deputy Managing Director (Admin. & Finance) of PKSF visited the Republic of Turkey and Uzbekistan to acquire some first hand knowledge of micro credit operations and SME in these two countries.
PKSF
MISCELLANY
WELCOME DESK

The front desk at PKSF Bhaban is the first point of contact with guests/visitors. Visitors always are greeted with a smile and all kinds of assistance are extended sincerely to respond to their needs. The reception desk is responsible to greet and register information about the visitors; individuals and others who represent different organisations. The personnel at the front desk assist the visitors to make, confirm and in probable cases modify appointment with PKSF officials. They try to offer sincere counselling, distribute documents/ materials/ various forms and training modules and some limited number of PKSF publications. They also receive documents on behalf of PKSF officials, if so needed. They also prepare a monthly report of their activities and submit it to the relevant section of administration.

A large number of people visit PKSF almost on daily basis for official purposes. And this has an increasing trend, which reflects the accelerating and interactive trend that the Foundation upholds. During FY 2012-13, a total number of 14,405 official visitors have been registered of which the number of visitors from Partner Organisations was 4,876. Besides, 93 officials representing different international organisations and 126 officials of government organisations visited PKSF. In addition, around 116 media representatives visited PKSF during the reported year. In the previous fiscal year (2011-12), the total number of visitors to PKSF was 11,813. In the current year, there is a sharp increase of 2592 visitors.

COMMUNICATION

As an apex micro-finance organisation, making its existence felt all over Bangladesh, PKSF also feels that it should attach importance to communication with the people at large to build up a friendly and strategic relationship with them. PKSF communication cell puts all its efforts to disseminate updated information about diverse activities of this organisation. Progress of ongoing projects, new interventions, success stories and the
In tune with the conventional approach to measure the successes, challenges and lessons learnt of the various interventions made, PKSF had engaged some private individuals as well as reputed organisations to find out the envisaged results of them. However, in the recent times, with the vertical and horizontal expansion of its activities over the years, PKSF felt that it should undertake some focused research on the implementation strategies and impact of its various programmes both at the individual and social levels. So, with this understanding and to have a more critical review of its programmes, the Foundation thought it would be only more appropriate to form an in-house research team which will be recurrently engaged to make surveys, analyses and necessary recommendations so that more effective strategies can be taken for future activities. This prompted PKSF to build up a separate Research Division.

Research activities of PKSF aim at providing the needed inputs and impulsion for efficient designing and implementation of its diverse activities. PKSF research wing operates in a three-fold way to conduct its research activities: in-house Research Division, collaboration with other institutions/individuals and external consultancy.

During the year under review, this division has been engaged in some important activities.

**Impact of Seasonal Credit (SC) on Productivity and Livelihood Improvement of Beneficiaries**

Focuses on the difference a tailor-made financing makes in the productivity and livelihood of households. Counterfactual method (basis for investigating the situation with and without Seasonal Credit) was adapted as a process of attaining the objective. Both quantitative and qualitative information are used in this study. It investigates profitability of five major IGAs. The findings suggest that in all indicators of livelihood, the Seasonal Credit (SC) makes positive impact, though the difference in most cases may be attributed to the superior baseline position of the households.

**Drop Out in the Micro-finance Programme: A Comparative Study of the Ultra Poor Programme (UPP) and Programmed Initiatives for Monga Eradication (PRIME)**

Identifies the causes of drop out of the members of UPP and PRIME programmes. The study finds that the major demand-side causes of drop out are members’ inability to repay loans, lack of credit needs and conflict among the group members. The study also recommends some mitigating steps.

**Graduation from Extreme Poverty: Evidence from Ultra Poor Programme (UPP) and Programmed Initiatives for Monga Eradication (PRIME)**

Has been conducted to understand the process of graduation and compare the socio-economic status of the non-graduated and graduated households of UPP and PRIME. The study uses both quantitative and qualitative information. Primarily, the study ascertains the increase of income in real terms for the graduated households from the enrollment time is significantly higher than that of the non-graduated ones.

**The Crises Afflicting the Ultra Poor: Ways to Make Emergency Loan More Effective in Coping Mechanism**

Looks at Emergency Loan (EL) as a coping mechanism of the UP. It adopts quantitative and qualitative information. For quantitative information it surveyed 5 monga-prone districts of greater Rangpur. The study recommends a wider awareness and motivational actions towards increasing disbursement of this loan to make it more effective for the ultra poor.

The Communication Cell works with various media partners to highlight different PKSF activities. It works both with print and electronic media. Starting from February 4, 2012, a very exclusive television programme is being telecast to introduce and disseminate diverse PKSF activities on a weekly basis on a very popular TV channel, Bangla Vision.

The Communication Cell is also responsible to organise, refresh and update all relevant information about PKSF on the website (www.pksf-bd.org), which it tries to furnish regularly with accuracy and precision.
PUBLICATIONS

This cell is primarily entrusted with major activities related to publication. It takes care of PKSF’s regular publications as well as various performance-based documentation, reports, proceedings of important seminars, monographs on special issues etc. On a day-to-day basis, it extends assistance to different divisions and offices of PKSF in the preparation of sundry materials, which include brochures, flip-charts, booklets, Memorandum of Understanding, Terms of Reference, articles, reports, training modules, editing and primary design of the materials prepared for regular uploading on PKSF website as well as other materials of different sections of the Foundation as and when necessary.

The publication cell is responsible for the publication of the quarterly PKSF newsletter (both Bangla and English), containing information of important events and activities of the organisation. The Newsletter tries to offer a graphic view of the progress made; of new initiatives; appointments; new contracts; reports of training programmes and workshops and field visits by top PKSF management and a graphic status of quarterly credit operations. The publication of Annual Report is also a key responsibility of this cell.

Along with these two regular publications, a number of books and booklets have been published during FY 2012-13. A booklet titled মানব-মহান্ত্বা প্রতিষ্ঠায় মানবকেন্দ্রিক সমাজের নির্দেশনার সম্মান বিবর্ধন (The Coordinated Evolution of People-centric Society to Establish Human Dignity) has been published. It contains the transcribed, compiled and reorganised contents of the speech of the Chairman Dr. Qazi Kholiquzzaman Ahmad delivered in the bi-annual conference of WAVe Foundation. This booklet throws light on the evolution of a society that emphasises on the human dignity of every citizen.

Another booklet, কর্মসংস্থান সৃষ্টি নারীদিনীমোচন মানব-মহান্ত্বা প্রতিষ্ঠায় সমাজ ও সমাজিক প্রয়াস (Coordinated Efforts for Employment Generation, Poverty Alleviation & Establishment of Human Dignity), again by Dr. Qazi Kholiquzzaman Ahmad, offers a brief view of the philosophic vision and activities of PKSF.

A booklet titled বাণিজ্যের আলোকিত সমৃদ্ধির ইউনিয়নসমূহ: সমৃদ্ধি কর্মসূচির আওতায় পরিচালিত বাণিজ্যের কার্যকরী (The ENRICH Unions Enriched by Health Services: Healthcare Initiatives under the Programme) has been published. This booklet reflects the vision, structure, implementing strategy and other facilities that ENRICH offers in the implementing areas. On the basis of household survey of the ENRICH implementing Unions, 21 booklets have so far been published under the title নারীদের দূরীকরণের লক্ষ্যে নারী পরিবারসমূহের সম্পদ ও সজ্জনা বৃদ্ধি: সমৃদ্ধি (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty: ENRICH).

A brochure titled ফুলদলীয়া নেতৃত্বপন্থা (Introduction to Micro-Insurance) has been recently published. The brochure contains the features of Micro-Insurance service of Developing Inclusive Insurance Sector Project (DIISP).

A booklet titled উন্নয়ন নারী ও পিকেএসএফ (Women in Development and PKSF) is one of the well-designed annual publications of PKSF. This book is a compilation of two papers presented in the seminar specially organised on the occasion of International Women’s Day. One paper focuses on the status of women in the society in general and the activities they are engaged in, while the other concentrates on PKSF’s specific position in the development dynamics of the country. It also records the views expressed by participants of the seminar who represent diverse backgrounds.

A very rich souvenir was published on the occasion of PKSF Development Fair 2013. Preceded by some important and elaborate introductory words offered by Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Dr. Quazi Mesbahuddin Ahmed, the then Managing Director, PKSF, this tiny publication contains the speech by H. E. Sheikh Hasina, Hon'ble Prime Minister, Government of the People’s Republic of Bangladesh. It also includes the speeches by two other ministers namely, Air Vice Marshal (Retd.) A K Khondker, (Ministry of Planning) and Dr Hasan Mahmud, (Ministry of Forests and Environment). The souvenir further contains some useful observations and interventions by the CEOs of some important PKSF Partner Organisations.

A brochure has been published under the heading কেফাদ -এর অন্যতম পিকেএসএফ-এর কর্মসূচী (PKSF Programme under Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries: KFAED) popularly known as Kuwait Goodwill Fund (KGF).

A book titled উদ্যোক্তীমূলক কৃত্য উদযাপন (Innovative Small Initiatives) is another notable publication of this financial year. This book contains some of the success stories of PKSF beneficiaries of different regions of the country.

As an annual and regular publication, Annual Progress Report PRIME and LIFT 2011-2012 has also come out in this FY. This report is an overview of detailed activities of PRIME and LIFT during FY 2011-12. Along with the reports of various activities, it also contains the background, objectives, management procedures and
PKSF Training Division organises workshops and seminars to help enhance the capacity of professionals at different levels as part of its assigned responsibility. However, special meetings and seminars are also organised centrally by the administration wing on different occasions. During FY 2012-2013, training was organised on software based Annual Confidential Report (ACR) of the employees, procedures for procurement of Goods and Services as per ADB guideline and Recruitment of Consultants, Rural Investment, Modernisation of the Companies act, enhancing Good Governance, practical exercises on Fire Fighting.

On the occasion of ‘International Women’s Day’, a seminar was organised on PKSF and Women Development on March 30, 2013 at PKSF Bhaban. Two papers were presented in the seminar. The first one, presented by Afroza Sultana, Manager, PKSF, highlighted on the role of PKSF in women development. And the other was by Ms. Sharmind Nilormi, Professor, Department of Economics, Jahangirnagar University, in which she made insightful remarks about the position of women in social history, at home and abroad. PO officials from different parts of the country actively took part in the open floor session.

PKSF organised a sharing meeting on Direction of Overall Activities of PKSF with its POS on February 13, 2013 following the inauguration ceremony of PKSF Development Fair 2013. 6 theme-based seminars were held during the Fair (please see the relevant section).

Another important booklet came out this year. This is the printed form of the keynote presentation by Dr Qazi Kholiquzzaman Ahmad, made in a 3-day Workshop on Global Partnership organised by External Resources Division, Ministry of Finance. The title of the booklet is Evolving Post-MDG Agenda: Global Partnership: Asia Pacific Perspectives.

Another publication of this financial year is Memorandum and Articles of Association of PKSF.

Community Climate Change Project (CCCP) has started publishing a quarterly English newsletter titled CCCP Communique. A summary report on micro-insurance assessment survey has also been published under the auspices of this project.

WORKSHOPS AND SEMINARS

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A booklet titled A New Global Partnership: Report of UN Secretary General’s High Level Panel on Post-2015 Development Agenda has also been published. This is the compilation of the edited versions of the speeches of some eminent persons who spoke in a rich seminar organised by PKSF. They are: Dr Qazi Kholiquzzaman Ahmad, Chairman, PKSF (he made the keynote presentation); Md Shahidul Haque, Secretary, Ministry of Foreign Affairs; Mr Md Nojibur Rahman, Secretary, Statistics and Informatics Division; Dr Mesbah ul Alam, Secretary, Ministry of Disaster Management and Relief; Rasheda K Choudhury, Executive Director, Campaign for Popular Education (CAMPE) and Mr Md Abdul Karim. Managing Director, PKSF.

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Ahmad, Chairman, PKSF, while Md Shahidul Haque (Secretary, Foreign Affairs), Mr Md Nojibur Rahman (Secretary, Statistics and Informatics Division), Dr Mesbah ul Alam (Secretary, Ministry of Disaster Management and Relief), Rasheda K Choudhury (Executive Director, Campaign for Popular Education) spoke as panelists.

A workshop was held on October 15, 2012 to discuss and examine the progress of ENRICH for the POs of 21 ENRICH implementing Unions.

A national consultation titled National Consultation Workshop for the Formulation of Work Plan for Post Rio+20 Conference was held at PKSF Bhaban on November 10, 2012 to review the Rio+20 outcomes and to further determine its follow up action.

A workshop of a very exceptional as well as practical nature took place at PKSF office premises from June 23 to 25, 2013 to make the staff aware of different fire fighting tactics to combat an emergency situation when the building or some part of it catches fire. Almost all the officials of PKSF took part in this special workshop conducted by skilled professionals of the Department of Civil Defence.

LIBRARY

Palli Karma-Sahayak Foundation (PKSF) has a rich library located in the 2nd floor of PKSF Bhaban. Established since the inception of PKSF in 1990, it has a remarkable collection of books, journals, study reports and many other publications related to micro-finance and development activities. The total number of books, journals, periodicals, videos, audios etc. is 8,000 (approx.). The library also has reference materials such as dictionaries, encyclopedias, various national and international documents, religious books, research reports, annual reports, case studies, impact studies, newsletters, booklets etc. PKSF’s library subscribes the following national and international journals/magazines for its users: *Time, The Economist, India Today, Economic and Political Weekly, National Geographic, Computer Jagat, Gonoshastha, Proshikhan* etc. In addition, it has an archive where all kinds of PKSF publications and other documents are preserved.

The library remains open from 10:20 a.m. to 5:50 p.m. on all working days. The employees of PKSF can read books, journals, periodicals, newspapers etc. in the library and borrow them home. The researchers and interns from various universities or institutes also use this library with necessary permission.

PKSF Library has been fully automated. All officials of PKSF now can have easy access to updated information and availability of books in the library. PKSF is planning to modernise and make the library increasingly useful to all users in future.
TOGETHER
WE WORK
TOGETHER
WE CELEBRATE
PKSF organised and enthusiastically celebrated its Development Fair 2013 from May 12 to 16. The Fair was marked with exciting joy and exhilarating display of festivities. Organisation of a Development Fair is meant to present PKSF in its true spirit of activities, and stories of success to the Dhaka citizenry, many of whom are otherwise unaware of PKSF’s scope of work and enterprises. Development Fair intends to assert the rightful place that the Foundation claims in the country’s multi-dimensional journey to development. The Fair further brings in the tireless actors of the Foundation from different parts of the country.

H. E. Sheikh Hasina, Hon’ble Prime Minister, Government of the People’s Republic of Bangladesh officially inaugurated PKSF’s Development Fair 2013 on February 13, 2013 at Hotel Pan Pacific Sonargaon, Dhaka.

PM SPEAKS

The Prime Minister expressed her happiness “to know that PKSF is implementing a programme by incorporating financial assistance with educational, health and technical training services for ultra poor in some selected areas.” She referred to the PKSF initiative titled Disaster Management Fund of BDT 360 crore to support the vulnerable people by increasing their resilience and by building up a sustainable recovery mechanism. She hailed PKSF’s Programmed Support Fund to assimilate its education, health and other development activities with the mainstream programmes. She commended PKSF’s initiatives of health and livestock insurance for the underprivileged people. These activities supplement the continuous efforts of the Government to strengthen social safety net. She expressed her hope that the outcomes of these activities will be visible soon and assured that Government’s assistance will continue in these efforts of PKSF. She particularly commended the holistic approach of ENRICH that incorporates the comprehensive needs of the poor people.
FESTIVE FAIR

In fact, three months later, the week-long ceremony took off in its glare and colours. In celebration of its more than two decades of earnest journey towards poverty alleviation through employment generation, the gala Development Fair 2013 to celebrate PKSF’s 23 anniversary took place in May 2013 in the presence of metropolitan citizens of Dhaka and people from the faraway rural areas, where PKSF programmes are translated into action.

The festivities of the Fair took place from May 12 to 16, 2013 at Bangabandhu International Convention Centre (BICC). Exhibition of various commodities produced by our poor rural folk included exclusive handicrafts, traditional country food, earthenware done with immaculate artistry, agricultural products and many more.

The interactive seminars were a platform for the PKSF POs and people working at grassroots level throughout the country to articulate their voice in front of the important delegates of the government. The guests of the seminars also visited the stalls and appreciated the variety and quality of the products.

POs & NON-POs

A total of 64 Partner Organisations (POs) of PKSF got together under one roof to demonstrate their products and activities. They were from different regions of the country such as Dinajpur, Sirajganj, Jessore, Chittagong, Bogra, Chuadanga, Rajshahi, Satkhira, Tangail etc. They showcased the diversity that Bangladesh represents through their products and cultural programmes.

Around 11 non-POs participated in the Fair. They were Institute of Micro-finance (InM), Bangladesh Council of Scientific and Industrial Research (BCSIR), Kazi Shahed Foundation and some IT institutions like PC link, Data Soft, North Tech Software, Grameen communications and Southtech Ltd. In particular, the PC link stall created some extra-ordinary enthusiasm. It presented the visitors instant pictures with exciting backgrounds like Eiffel Tower or Statue of Liberty.

DISPLAY

A total of 122 stalls took part in the Development Fair. On the left, 4 stalls were dedicated to exhibit different PKSF publications. A variety of products produced by PKSF beneficiaries were displayed in the stalls of PKSF POs. The stalls were some nice sites of entertainment for thousands of visitors from sundry sections of the society. Clothing, in particular, lovely-looking sarees, was one of the main attractions. Handicrafts of immaculate varieties pleased the visitors. Display ranged from bed sheets, pillow covers, curtains, bamboo products, jewelry to potteries. There were few eateries of indigenous
substance that sold organic foods, fresh honey from the Sundarbans, sweets and chemical-free items. On the occasion of the Fair, products were sold on a promotional price.

The Development Fair, in fact, turned into a festive forum. The outer look gave a definitive feeling that this is a place where small producers and entrepreneurs have the opportunity to display and sell their products. But behind the scene, the small producers shared their experiences that helped establish a wider market linkage. There had been some political unrest that disturbed the movement of people in those five days, yet the participating stall owners sold products of the amount of BDT 56,17,043 while supply order was placed worth BDT 16,55,990.

SEMINAR

The seminar sessions added an extra-ordinary intellectual value and variety to the event. These were thoughtfully organised to address contemporary national, social and economic issues. The topics of the seminar sessions are:

1. Encouraging Innovative Activities/Projects
2. Protection/Conservation of Environment
4. Moving out of the State of Ultra-Poor: Experiences and Future Programmes
5. Post-2015 South-South Cooperation in Sustainable Development: The Emerging Reality of Asia

The sixth seminar had a very distinctive nature. 45 young students across the country expressed their views on future Bangladesh and how they would like it to see.

A number of Hon’ble ministers of the Government of the People’s Republic of Bangladesh graced the seminar sessions with their presence. They were: Architect Yafes Osman, Hon’ble State Minister of Science & Technology; Dr. Hasan Mahmud MP, Minister, Ministry of Environment and Forests; Mr. Abul Kalam Azad MP, Minister, Ministry of Cultural Affairs; Mr. Hasanul Haque Inu MP, Minister, Ministry of Information; Dr. Gowher Rizvi, the Adviser to the Prime Minister on International Affairs; Mr. Nurul Islam Nahid MP, Minister, Ministry of Education.

Mr Abul Maal Abdul Muhith, Minister, Ministry of Finance and Mr Shawkat Ali, Deputy Speaker of the Parliament were present in the closing ceremony of the Fair.

A host of experts and specialists including some top government officials, noted intellectuals, civil society leaders, members of the Governing Body and General Body and many other important persons took part in the sessions. Of them, mention may be made of Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF; Mr. Mohammad Mosharraf Hossain Bhuiya, Secretary, Cabinet Division; Dr. Shamsul Alam, Member, General Economic Division, Planning Commission, Ministry of Planning; Dr. Aslam Alam, Secretary, Banks and Financial Institutions Division (BFID), Ministry of Finance; Dr. M.A. Sattar Mandal, Member, Agriculture, Water Resources and Rural Institutions Division of the Planning Commission, Ministry of Planning; Dr. Mahbub Hossain, Executive Director, BRAC; Professor M.A. Baqui Khalily, Executive Director, Institute of Micro-finance (InM); Dr.Kazi Mesbahuddin Ahmed, former Managing Director, PKSF; Mr. Md. Abdul Karim, the present Managing Director of PKSF; Dr. M.A. Quasern, Member, Governing Body, PKSF; Mr. Khondkar Ibrahim Khaled, Member, General Body, PKSF; Dr. Pratima Paul-Majumder, Member, Governing Body, PKSF and Barrister Nihad Kabir, Member, Governing Body, PKSF.

CULTURAL EVENING

Cultural programmes were held every evening during the Fair. The very people who run the POs performed the cultural shows. They performed short plays, folk music, songs of awakening and dance dramas. They
represented the diversity of indigenous culture of various regions of Bangladesh through performances like traditional Gambhira, Baul, Pot Gaan etc.

SCHOLARSHIPS

PKSF has started a new move of awarding education scholarships to the meritorious children of the ultra poor beneficiaries of the Foundation (students at SSC/HSC or equivalent and Honours/Masters or equivalent levels) from 2012. For the year 2013, BDT 15,000 has been handed over to a total of 433 students each as education scholarship on the final day of the Fair.

A very special feature of the final part of the Fair was to offer recognition to A. S. M. Younus, a young and promising but not a widely read writer who has produced some impressive literary work with focus on the poor people.

CLOSING CEREMONY

The closing ceremony of PKSF Development Fair 2013 was held on May 16, 2013 at the Hall of Fame of Bangabandhu International Convention Centre (BICC). It had been a grand ceremonial finale to the variety of events that took place from May 12 to 16, 2013.

Mr. Abul Maal Abdul Muhith MP, Minister, Ministry of Finance, Government of the People’s Republic of Bangladesh was the Chief Guest of the occasion while Mr. Rashed Khan Menon MP, Chairman, parliamentary Standing Committee on the Ministry of Education was present as the Special Guest of this ceremony. Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF presided over the function.

However, the person on the very centrestage was Col. (Retd) Shawkat Ali, Deputy Speaker of Bangladesh Parliament. He was facilitated by PKSF with the Life-Time Achievement award for his extraordinary, continuous and commendable contribution to the socio-economic development of the rural poor.

Mr. Md. Abdul Karim, Managing Director, PKSF, in his welcome speech, highlighted the activities that the Fair intended to project to the visitors and the value of the interactivity amongst the personnel at the centre and periphery. Mr. Rashed Khan Menon MP, Special Guest of the function, lauded PKSF activities in improving the lot of the poor and particularly for its interventions in the education sector.

In his speech, Mr. Abul Maal Abdul Muhith MP, the chief guest of the occasion congratulated PKSF for its 23 years of accomplishment and hoped for even greater contribution of PKSF to socio-economic development of the country. He stressed on PKSF’s unflailing role as a very significant supplementary actor to the socio-economic development projects of the Government.

Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF, briefly justified the planning of the Development Fair activities and expressed his optimism to go ahead in the future days in the spirit of togetherness with poor people, the vision that PKSF always wants to uphold.

In fine, Dr. Jashim uddin, Deputy Managing Director (Admin. & Finance), on behalf of PKSF, thanked everybody who contributed to make the Development Fair a success.

The main attraction of the cultural evening of the closing ceremony was the music rendered by the widely acclaimed Haider Hossain.
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, 2013 and the statement of comprehensive income, statement of cash flows and statement of changes in equity for the year then ended 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 in Bangladesh. 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, 2013 and its financial performance and its cash flows for the year then ended 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 purpose 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 statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated, Dhaka
08 December 2013

S. F. Ahmed & Co.
Chartered Accountants
Palli Karma-Sahayak Foundation (PKSF)
Statement of Financial Position
As at June 30, 2013

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROPERTIES AND ASSETS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Non-current assets**

- Property, plant and equipment 4: 608,134,134, 161,865,445
- Investment against provision for gratuity 5: 143,629,703, 131,296,452
- Investment against provision for earn leave encashment 6: 49,732,932, -
- Staff house building & computer loan 7: 188,151,809, 163,050,824
- Loan to POs under core programme-non current portion 8: 12,076,576,330, 11,369,025,270
- Loan to POs under capacity building- non current portion 9: 51,851,221, 203,682,182
- Loan to POs under other projects- non current portion 10: 128,973,628, 540,542,677

**Total non-current assets**

<table>
<thead>
<tr>
<th></th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13,247,049,757</td>
<td>12,569,462,850</td>
</tr>
</tbody>
</table>

**Current assets**

- Loan to POs under core programme-Current portion 8: 22,015,857,978, 20,365,716,552
- Loan to POs under capacity building- current portion 9: 202,227,141, 155,826,638
- Loan to POs under other projects- current portion 10: 700,978,331, 1,202,174,769
- Overdue service charges receivable 11: 1,254,224, 2,577,932
- Service charges receivable 12: 441,082,400, 427,912,661
- Interest and other receivables 13: 210,647,613, 195,522,882
- Grant receivable 24: 190,993,975, 26,367,067
- Advances, deposits and prepayments 14: 44,859,992, 50,131,394
- Cash and cash equivalent 15: 13,627,226,499, 13,682,841,295

**Total current assets**

<table>
<thead>
<tr>
<th></th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>37,435,128,153</td>
<td>36,109,071,190</td>
</tr>
</tbody>
</table>

**Total properties and assets**

<table>
<thead>
<tr>
<th></th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50,682,177,910</td>
<td>48,678,534,040</td>
</tr>
</tbody>
</table>
### Capital Fund and Liabilities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Capital Fund</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>13,755,862,641</td>
<td>13,755,862,641</td>
</tr>
<tr>
<td>Retained surplus</td>
<td>15,007,420,311</td>
<td>13,587,453,337</td>
</tr>
<tr>
<td>Disaster management fund</td>
<td>853,646,912</td>
<td>834,233,697</td>
</tr>
<tr>
<td>Capacity building revolving loan fund (RLF)</td>
<td>100,000,000</td>
<td>100,000,000</td>
</tr>
<tr>
<td>Special fund</td>
<td>56,046,302</td>
<td>54,104,980</td>
</tr>
<tr>
<td>Programmes- support fund</td>
<td>1,500,000,000</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>31,272,976,166</td>
<td>29,331,654,655</td>
</tr>
<tr>
<td><strong>Non Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro-finance loan under core programme</td>
<td>10,219,262,727</td>
<td>11,237,456,883</td>
</tr>
<tr>
<td>Loan for other projects</td>
<td>3,111,699,347</td>
<td>3,300,125,094</td>
</tr>
<tr>
<td>Interest on micro-finance loan</td>
<td>64,358,659</td>
<td>38,536,527</td>
</tr>
<tr>
<td>Interest on loan for other projects</td>
<td>19,273,085</td>
<td>46,295,703</td>
</tr>
<tr>
<td>Provision for gratuity and severance allowances</td>
<td>196,340,316</td>
<td>143,549,174</td>
</tr>
<tr>
<td>Provision for earn-leave</td>
<td>66,836,021</td>
<td>49,517,988</td>
</tr>
<tr>
<td>Deferred income (Grant for assets)</td>
<td>30,515,052</td>
<td>30,798,244</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>13,708,285,207</td>
<td>14,846,279,613</td>
</tr>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro-finance loan under core programme</td>
<td>1,018,194,156</td>
<td>1,018,194,156</td>
</tr>
<tr>
<td>Loan for other projects</td>
<td>188,425,747</td>
<td>136,340,345</td>
</tr>
<tr>
<td>Interest on micro-finance loan</td>
<td>29,607,419</td>
<td>34,361,363</td>
</tr>
<tr>
<td>Interest on loan for other projects</td>
<td>58,616,481</td>
<td>45,096,445</td>
</tr>
<tr>
<td>Grant received in advance</td>
<td>409,003,100</td>
<td>238,263,079</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>417,859,865</td>
<td>338,182,030</td>
</tr>
<tr>
<td>Loan loss provision - core programme</td>
<td>3,209,976,613</td>
<td>2,366,541,049</td>
</tr>
<tr>
<td>Loan loss provision - capacity building</td>
<td>25,496,819</td>
<td>8,925,867</td>
</tr>
<tr>
<td>Loan loss provision - other projects</td>
<td>343,736,337</td>
<td>314,695,438</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,700,916,537</td>
<td>4,500,599,772</td>
</tr>
<tr>
<td><strong>Total Capital Fund and Liabilities</strong></td>
<td>50,682,177,910</td>
<td>48,678,534,040</td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of these financial statements.

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

Dated, Dhaka
08 December 2013

Dr. Qazi Kholiquzzaman Ahmad
Chairman

S. F. Ahmed & Co.
Chartered Accountants
Palli Karma-Sahayak Foundation (PKSF)
Statement of Comprehensive Income
For the year ended June 30, 2013

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 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>29</td>
<td>1,660,902,728</td>
</tr>
<tr>
<td>Grant income</td>
<td>30</td>
<td>679,973,853</td>
</tr>
<tr>
<td><strong>Non operating income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on bank balance and short term deposit</td>
<td>31</td>
<td>1,676,426,365</td>
</tr>
<tr>
<td>Other income</td>
<td>32</td>
<td>17,402,547</td>
</tr>
<tr>
<td><strong>Total</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>33</td>
<td>330,901,854</td>
</tr>
<tr>
<td>Institutional development and capacity building</td>
<td>34</td>
<td>612,753,018</td>
</tr>
<tr>
<td>Monitoring and evaluation</td>
<td>35</td>
<td>15,302,959</td>
</tr>
<tr>
<td>Occupancy expenses</td>
<td>36</td>
<td>7,472,782</td>
</tr>
<tr>
<td>Research and publication</td>
<td>37</td>
<td>9,922,192</td>
</tr>
<tr>
<td>Depreciation</td>
<td>38</td>
<td>22,199,371</td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>39</td>
<td>50,629,144</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan loss expenses</td>
<td>40</td>
<td>889,047,415</td>
</tr>
<tr>
<td><strong>Financial cost of operation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrowing cost</td>
<td>41</td>
<td>152,453,256</td>
</tr>
<tr>
<td>Bank charges and commission</td>
<td>42</td>
<td>2,701,991</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total expenditure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net surplus for the year</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The annexed notes form an integral part of these financial statements*

Dr. Jashim Uddin
Deputy Managing Director

Md. Abdul Karim
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman

Signed in terms of our separate report of even date annexed

Dated, Dhaka
08 December 2013

S. F. Ahmed & Co.
Chartered Accountants
## Palli Karma-Sahayak Foundation (PKSF)

### Statement of Cash Flows

For the year ended June 30, 2013

### A. Cash flow from operating activities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excess of income over expenditure (surplus)</td>
<td>1,941,321,511</td>
<td>2,150,223,038</td>
</tr>
<tr>
<td>Add/Adjustment for items not involving the movement of cash</td>
<td>911,119,385</td>
<td>459,098,956</td>
</tr>
<tr>
<td><strong>Surplus before changes in operating activities</strong></td>
<td><strong>2,852,440,896</strong></td>
<td><strong>2,609,321,994</strong></td>
</tr>
</tbody>
</table>

### Changes in operating activities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Increase)/decrease in assets other than loan to POs</td>
<td>(46,800,345)</td>
<td>(189,264,198)</td>
</tr>
<tr>
<td>(Increase)/decrease in loans to POs - current portion</td>
<td>(1,195,345,491)</td>
<td>(1,544,318,876)</td>
</tr>
<tr>
<td>(Increase)/decrease in loans to POs - non current portion</td>
<td>(144,151,050)</td>
<td>(278,446,517)</td>
</tr>
<tr>
<td><strong>Net increase in loans to POs</strong></td>
<td><strong>(1,386,296,886)</strong></td>
<td><strong>(2,012,029,591)</strong></td>
</tr>
<tr>
<td>Increase/(decrease) in current liabilities</td>
<td>88,443,927</td>
<td>264,116,397</td>
</tr>
<tr>
<td>Increase/(decrease) in non-current liabilities</td>
<td>68,908,689</td>
<td>74,373,268</td>
</tr>
<tr>
<td><strong>Net cash flows from operating activities</strong></td>
<td><strong>1,623,496,626</strong></td>
<td><strong>935,782,066</strong></td>
</tr>
</tbody>
</table>

### B. Cash flows from investing activities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition of property, plant and equipment</td>
<td>(468,636,469)</td>
<td>(3,733,260)</td>
</tr>
<tr>
<td>Sale proceed of property, plant and equipment</td>
<td>12,617</td>
<td>623,876</td>
</tr>
<tr>
<td>Investment against provision for earn leave</td>
<td>(12,333,251)</td>
<td>(15,326,964)</td>
</tr>
<tr>
<td>Investment against provision for gratuity</td>
<td>(49,732,932)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Net cash used in investing activities</strong></td>
<td><strong>(530,690,035)</strong></td>
<td><strong>(18,436,347)</strong></td>
</tr>
</tbody>
</table>

### C. Cash flows from financing activities

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants received during the year</td>
<td>685,803,773</td>
<td>301,469,734</td>
</tr>
<tr>
<td>Grants utilised during the year for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-operational expenditure</td>
<td>(673,878,894)</td>
<td>(348,001,414)</td>
</tr>
<tr>
<td>-investment in property, plant and equipment (Annex-2)</td>
<td>(5,811,765)</td>
<td>(2,073,787)</td>
</tr>
<tr>
<td>Grant received from DFID for lift</td>
<td>-</td>
<td>71,700,000</td>
</tr>
<tr>
<td>Trust fund received from KGF</td>
<td>-</td>
<td>819,900,000</td>
</tr>
<tr>
<td>Micro-finance loan repaid under core programme</td>
<td>(1,018,194,156)</td>
<td>(1,018,194,156)</td>
</tr>
<tr>
<td>Loan received under core programme</td>
<td>-</td>
<td>735,384,000</td>
</tr>
<tr>
<td>Loan repaid for other projects</td>
<td>(136,340,345)</td>
<td>(91,059,611)</td>
</tr>
<tr>
<td><strong>Net cash flows from financing activities</strong></td>
<td><strong>(1,148,421,387)</strong></td>
<td><strong>469,124,765</strong></td>
</tr>
<tr>
<td><strong>Net increase/(decrease) in cash and cash equivalents</strong></td>
<td><strong>(55,614,796)</strong></td>
<td><strong>1,386,470,465</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Notes</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening cash and cash equivalents</td>
<td>13,682,841,295</td>
<td>12,296,370,810</td>
</tr>
<tr>
<td>Closing cash and cash equivalents</td>
<td><strong>13,627,226,499</strong></td>
<td><strong>13,682,841,295</strong></td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of these statements

Signed in terms of our separate report of even date annexed

Dated, Dhaka
08 December 2013

---

Dr. Jashim Uddin
Deputy Managing Director

Md. Abdul Karim
Managing Director

Dr. Qazi Kholiquzzaman Ahmad
Chairman

S. F. Ahmed & Co.
Chartered Accountants

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S. F. Ahmed & Co.
Chartered Accountants
## Palli Karma-Sahayak Foundation (PKSF)
### Statement of Changes in Equity
For the year ended June 30, 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Establishment Grants</th>
<th>UPP</th>
<th>RNPO</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 (Own sources)</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, 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>Prior year adjustment</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund received during the year</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2011-2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus for the year 2011-2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>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>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to programmes support</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance As at June 30, 2012</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>233,415,500</td>
</tr>
<tr>
<td>Balance as at July 01, 2012</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>233,415,500</td>
</tr>
<tr>
<td>Fund received during the year</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>233,415,500</td>
</tr>
<tr>
<td>2012-2013</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus for the year 2012-2013</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>Transfer to disaster management</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>fund</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>Transfer to special fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Transfer to programmes support</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>fund</td>
<td></td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance as at June 30, 2013</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>233,415,500</td>
</tr>
</tbody>
</table>
## Statement of Changes in Equity

For the year ended June 30, 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>GRANTS</th>
<th>Disaster Management Fund</th>
<th>Capacity Building Revolving Loan</th>
<th>Programmes Support Fund</th>
<th>Special Fund</th>
<th>Retained Surplus</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MEL</td>
<td>LRP</td>
<td>Total</td>
<td>EFRRAP</td>
<td>KGF</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>GOB (Own sources)</td>
<td>GOB (IDA)</td>
<td>GOB (IDA)</td>
<td>GOB (KFAED)</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>Balance as at July 01, 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>
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<tr>
<td>Prior year adjustment</td>
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<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>Fund received during the year 2011-2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus for the year 2011-2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>Transfer to special fund</td>
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<td>-</td>
</tr>
<tr>
<td>Transfer to programmes support fund</td>
<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance as at June 30, 2012</td>
<td>3,750,000,000</td>
<td>1,047,207,041</td>
<td>819,900,000</td>
<td>13,755,862,641</td>
<td>834,233,697</td>
<td>100,000,000</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td>Balance as at July 01, 2012</td>
<td>3,750,000,000</td>
<td>1,047,207,041</td>
<td>819,900,000</td>
<td>13,755,862,641</td>
<td>834,233,697</td>
<td>100,000,000</td>
<td>1,000,000,000</td>
</tr>
<tr>
<td>Fund received during the year 2012-2013</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus for the year 2012-2013</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to disaster management fund</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>Transfer to special fund</td>
<td>-</td>
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</tr>
<tr>
<td>Transfer to programmes support fund</td>
<td>-</td>
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<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance as at June 30, 2013</td>
<td>3,750,000,000</td>
<td>1,047,207,041</td>
<td>819,900,000</td>
<td>13,755,862,641</td>
<td>853,646,912</td>
<td>100,000,000</td>
<td>1,500,000,000</td>
</tr>
</tbody>
</table>

Dr. Jashim Uddin  
Deputy Managing Director

Md. Abdul Karim  
Managing Director

Dr. Qazi Kholiuzzaman 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, 2013. On the basis of our audit, we hereby certify the compliance of Palli Karma-Sahayak Foundation (PKSF) with the eligibility criteria to participate under Micro-finance-II, as provided for in the Subsidiary Loan Agreement between the Government of the Peoples 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>End of September</td>
</tr>
<tr>
<td>Actual cumulative loan collection</td>
<td>End of December</td>
</tr>
<tr>
<td>Cumulative collectibles</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>End of September</td>
</tr>
<tr>
<td>Actual collections during past 12 months on current dues</td>
<td>End of December</td>
</tr>
<tr>
<td>Collectible on current dues</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>6.5:1</td>
</tr>
<tr>
<td>c) Maximum debt capital ratio of 4.5:1</td>
<td>0.47:1</td>
</tr>
<tr>
<td>d) Minimum debt service cover ratio of 1.25 times</td>
<td>13.73 times</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 99.02% instead of 98.37%, if the overdue amount of Proshika Manobik Unnayan Kendra, Dhaka were not considered.

Dated, Dhaka
08 December 2013

S. F. Ahmed & Co.
Chartered Accountants
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, 2013 and all balances have been stated in terms of the value of the Bangladesh Taka as at June 30, 2013.

### Results for the year

<table>
<thead>
<tr>
<th></th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income</td>
<td>4,034,705,493</td>
<td>3,446,926,764</td>
</tr>
<tr>
<td>Total expenditure</td>
<td>2,093,383,982</td>
<td>1,296,703,726</td>
</tr>
<tr>
<td><strong>Excess of income over expenditure (Surplus)</strong></td>
<td>1,941,321,511</td>
<td>2,150,223,038</td>
</tr>
</tbody>
</table>

### At the end of the year

<table>
<thead>
<tr>
<th>Total loans to Partner Organisations (POs)</th>
<th>2013 Taka</th>
<th>2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to large POs (BIPOOL)</td>
<td>5,190,899,944</td>
<td>9,739,913,301</td>
</tr>
<tr>
<td>Loans to small and medium sized POs (OOSA)</td>
<td>9,769,814,902</td>
<td>18,603,159,737</td>
</tr>
<tr>
<td>Loans to PO under Category-A</td>
<td>8,662,879,994</td>
<td>1,932,200,000</td>
</tr>
<tr>
<td>Loans to PO under Category-B</td>
<td>4,726,311,906</td>
<td>1,499,889,000</td>
</tr>
<tr>
<td>Loans to PO under Category-C</td>
<td>6,788,569,213</td>
<td>2,020,163,333</td>
</tr>
<tr>
<td>Loans to non Partner Organisations</td>
<td>37,988,670</td>
<td>41,642,717</td>
</tr>
</tbody>
</table>

#### Projectwise details breakdown are as follows:

| Loans to rural microcredit borrowers      | 12,680,080,248 | 12,734,539,360 |
| Loans to urban microcredit borrowers      | 2,889,879,999  | 2,820,079,999  |
| Loans to Ultra Poor Programmem (UPP)      | 2,556,882,057  | 2,230,432,814  |
| Loans for microenterprise (GOB)           | 8,170,498,063  | 6,896,151,500  |
| Loans to POs for capacity building        | 254,078,363    | 359,508,820    |
| Loans to POs for Seasonal loan            | 4,707,392,500  | 4,692,300,000  |
| Loans to POs for agricultural loan        | 2,118,650,000  | 1,478,700,000  |
| Loans to POs under IFADEP                 | 182,500        | 182,500        |
| Loans to POs under MFTSP                  | 146,649,666    | 396,699,666    |
| Loans to POs under MFMSFP                 | 379,050,000    | 783,200,000    |
| Loans to POs under EFRRAP                 | 21,090,000     | 99,090,000     |
| Loans to POs under PLDP-II                | 108,966,668    | 285,666,664    |
| Loans to POs under SRF                    | 10,768,001     | 25,779,999     |
| Loans to POs & Non-POs for LIFT           | 163,427,624    | 152,281,117    |
| Loans to POs under RESCUE                 | 76,166,657     | 137,916,649    |
| Loans to POs under ENRICH                 | 225,702,283    | 94,439,000     |
| Loans to POs under KGF                    | 667,000,000    | 650,000,000    |

| Capital fund                              | 31,272,976,166 | 29,331,654,655 |
| Total properties and assets               | 50,682,177,910 | 48,678,534,040 |

### Returns

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus as % of average capital fund</td>
<td>6.41%</td>
<td>7.73%</td>
</tr>
<tr>
<td>Surplus as % of average portfolio</td>
<td>5.63%</td>
<td>6.53%</td>
</tr>
<tr>
<td>Surplus as % of average total assets</td>
<td>3.91%</td>
<td>4.57%</td>
</tr>
</tbody>
</table>

### Ratios

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative loan collection ratio on total dues</td>
<td>98.37%</td>
<td>98.45%</td>
</tr>
<tr>
<td>Loan collection ratio on current dues</td>
<td>96.10%</td>
<td>96.25%</td>
</tr>
<tr>
<td>Current ratio</td>
<td>6.57:1</td>
<td>8.02:1</td>
</tr>
<tr>
<td>Debt/equity ratio</td>
<td>0.47:1</td>
<td>0.54:1</td>
</tr>
<tr>
<td>Debt service cover ratio</td>
<td>13.73 times</td>
<td>14.64 times</td>
</tr>
<tr>
<td>General and administrative expenses as % of average portfolio</td>
<td>3.04%</td>
<td>2.05%</td>
</tr>
<tr>
<td>Total loan principal affected by arrears as % of outstanding portfolio</td>
<td>6.08%</td>
<td>4.45%</td>
</tr>
</tbody>
</table>
# Palli Karma-Sahayak Foundation (PKSF)

## Financial Analysis

### I. 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 disbursement of loan to 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>
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<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>
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<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>
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<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>
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<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>
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<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>
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<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>
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<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>
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<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>
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<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>
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<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>1,917,653,186</td>
<td>27.90</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>
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<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>
<tr>
<td>2011-2012</td>
<td>3,446,926,764</td>
<td>1,296,703,726</td>
<td>2,150,223,038</td>
<td>37.62</td>
<td>23,199,953,250</td>
<td>33,836,968,088</td>
<td>5.59</td>
<td>3.83</td>
</tr>
<tr>
<td>2012-2013</td>
<td>4,034,705,493</td>
<td>2,093,383,982</td>
<td>1,941,321,511</td>
<td>51.88</td>
<td>24,506,119,800</td>
<td>35,176,464,629</td>
<td>8.54</td>
<td>5.95</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>837,644,274</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>
<tr>
<td>2011-2012</td>
<td>1,862,766,826</td>
<td>1,296,703,726</td>
<td>566,063,100</td>
<td>143.65</td>
</tr>
<tr>
<td>2012-2013</td>
<td>2,340,876,581</td>
<td>2,093,383,982</td>
<td>247,492,599</td>
<td>111.82</td>
</tr>
</tbody>
</table>
III. Operating achievement:

<table>
<thead>
<tr>
<th>Description</th>
<th>Financial year 2011-2012</th>
<th></th>
<th>Financial year 2012-2013</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 organisation</td>
<td>3</td>
<td>271</td>
<td>1</td>
<td>272</td>
</tr>
<tr>
<td>No of borrowers</td>
<td>(6,364,276)</td>
<td>7,848,299</td>
<td>17,523</td>
<td>7,865,822</td>
</tr>
<tr>
<td><strong>Geographical coverage</strong></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>182,708,015,000</td>
<td>1,398,719,622,000</td>
<td>163,154,079,000</td>
<td>1,561,873,701,000</td>
</tr>
<tr>
<td>Loan realized (Tk.)</td>
<td>195,118,866,000</td>
<td>1,319,476,206,000</td>
<td>151,167,676,000</td>
<td>1,470,643,882,000</td>
</tr>
</tbody>
</table>
PARTNER ORGANISATIONS
DISTRICT-WISE LIST OF PARTNER ORGANISATIONS

**BARISAL DIVISION**

1. **Barguna District**
   - **Sangkalpa Trust**
     College Road
     Barguna-8700
     Phone: (04455)-75122, 75023
     Mobile: 01713-046725, 01715-038662

2. **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**
   Shahid Smritee Sorak
   Barguna-8700
   Phone: (0448) 62828
   Mobile: 01713-001528
   Email: sangrammasum@yahoo.com

3. **Barisal District**
   - **Akota Samaj Unnayan Kendra (ASUK)**
     Village: Chengutia, Post: Dhandoba
     Aqoiljhara, Barisal
     Mobile: 01712-809618
     Email: asuk_bari@yahoo.com

4. **Bangladesh Development Society (BDS)**
   BDS Bhaban
   5, Sadar Road, Post Box: 34
   Barisal-8200
   Phone: 0431-64620; Fax: 0088-0431-61205
   Mobile: 01715-168480
   Email: bds@bdcom.com

5. **Integrated Community Development Association (ICDA)**
   Hakim Villa, Brown Compound Road, Barisal
   Phone: 0431-2173088, Mobile: 01715-031584
   Email: icda_bd@yahoo.com

**Bhola District**

6. **Pally Sheba Shangstha (PSS)**
   Khasher hat, Tazumuddin, Bhola
   Phone: 0492-756087
   Mobile: 01713-460971
   Email: pallysheba22@gmail.com

7. **Grameen Jano Unnayan Sangstha**
   Altajer Rahman Road, Charnoobad, Bhola
   Phone: (0491) 62169
   Mobile: 01714-059478, 01714-059479
   Email: mohin2010@yahoo.com

8. **Poribar Unnayon Songstha (FDA)**
   Adarshapara, Word no-06, Charfassion Pourashava
   Charfassion, Bhola
   Phone: 04923-74102, 04923-74511
   Mobile: 01716-185389
   Email: fda.crq@gmail.com

**Patuakhali District**

9. **Community Development and Health Care Centre (CDHC)**
   306/2, Godown Road
   Galachipa
   District: Patuakhali
   Mobile: 01712-568555, 01726-574103
   Email: cdhc1997@yahoo.com

10. **Palli Pragoti Samittee (PPS)**
    Jayinkathi, Post: Jayinkathi, Patuakhali
    Liaison Office
    College Road, Patuakhali
    Phone: 0441-64040
    Mobile: 01712184021, 01719-661918
    Email: ppspatuakhali@yahoo.com

**Pirojpur District**

11. **Dak Diye Jai**
    Bypass Road
    House: 1, Masimpur, Upazila & Post: Pirojpur
    District: Pirojpur-8500
    Phone: (0461) 62763
    Mobile: 01711-243388
    Email: ddj_org@yahoo.com

12. **Eskandar Welfare Foundation (EWF)**
    Krishna Nagar, Pirojpur Sadar, Pirojpur
    Liaison Office
    House: 1, Road: 27, Block-J
    Banani Model Town, Dhaka-1213
    Phone: 0461-62269, Mobile: 01711-863007
    Email: ewfpirojpur@yahoo.com
### CHITTAGONG DIVISION

#### Brahmanbaria District

**HOPE**

Aliabad, Nabiganar, Brahmanbaria-3410  
Mobile: 01711-341975  
Email: a_kallol@yahoo.com

#### Chittagong District

**Community Development Centre (CODEC)**

CODEC Bhaban  
Plot: 02, Road: 02, Lake Valley R/A  
Hazi Zafar Ali Road, Khulshi, Chittagong  
Phone: 880-31-2566746, 2566747  
Email: khursidcodec@gmail.com  
Web: www.codecbd.org

**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, Uttra, Dhaka-1230  
Mobile: 011970-14700, 011970-14704  
Email: ghashful@ghashful-bd.org  
Web: www.ghashful-bd.org

**Muktipath Unnayan Kendra**

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

**Nowzuan**

House-95, Road-3, Block-B  
Chandgaon R/A, Chittagong-4212  
Phone: 031-671360  
Mobile: 01713-194351, 01713-194353  
Email: nowzuwanngo@gmail.com  
imamorg@hotmail.com

**Prottyashi**

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

**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, arif@ypsa.org  
Liaison Office:  
House: 13/Uma/1 (Gr. Floor), Road: 2  
Shamoly, Dhaka-1207  
Phone: 8142351, 8143983

**Mamata**

House: 13, Lane: 01, Road: 01, Block: L  
Halishahar Housing Estate, Chittagong  
Phone: 031-727295  
Mobile: 01199-761915, 01847-062525  
Email: mamta@ymail.com

**OPCA (Organisation for the Poor Community Advancement)**

Vill: Uttar Hajisharai, P.O: Joergonj  
P.S Mirsharai, 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

**Ansar Ali Foundation for Integrated Development (AFID)**

Shimpur, Adarsha Sadar, Comilla-3505  
Phone: 081-76361  
Mobile: 01720-527960  
Email: afidshimpur@yahoo.com

**Development Initiative for Social Advancement (DISA)**

Head Office:  
E/11 Pallabi Extension, Mirpur 11/2, Dhaka 1216  
Phone: 02-8052812, Mobile: 01733-219901  
Email: disadhaka@yahoo.com, Web: www.disabd.org  
Area Office:  
Hospital Road, Chandina, Comilla
25. **Kotwali Thana Central Co-operative Association Ltd.**
   Old Abhoy Asram
   Comilla Sadar
   Comilla-3500
   Phone: (081) 76471
   Mobile: 01712-297216, 01819-903034
   Email: ktccaltd@yahoo.com

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

27. **Cox’s Bazar District**
   **Mukti Cox’s Bazar**
   Sarodh Bhaban, Goldighir Par
   Cox’s Bazar
   Phone: (0341) –62558
   Fax: 0341-51103
   Mobile: 01716-056146
   Email: mukticox@yahoo.com

28. **Khagrachari District**
   **Assistance for the Livelihood of the Origins (ALO)**
   Pankhia Par
   Khagrachari Hill District
   Khagrachari Sadar, Khagrachari-4400
   Phone: 0371-62067, 61559
   Mobile: 01556-648172, 01755-556689
   Email: alo.cht@yahoo.com, info@alocht.org
   Web: www.alocht.org

29. **Noakhali District**
   **DWIP Unnayan Sangstha**
   DUS Centre, Sayeda Bazar
   Hatiya, Noakhali
   **Liaison office**
   24/5, Mollikha, Prominent Housing
   3 Pisciculture Road, Mohammadpur, Dhaka-1207
   Phone: 9122145, Mobile: 01715-475222
   Email: dusdhaka@gmail.com, dus.eddusgmail.com
   Web: www.dusbangladesh.org

30. **Sagarika Samaj Unnayan Sangstha**
   Village & Post: Charbata
   PS: Charjabber, Subarnachar
   District: Noakhali
   Mobile: 01711-380864, 01712-771702
   Email: matin_ssus@yahoo.com
   Web: www.sagarika-bd.org

---

31. **Rangamati District**
   **Centre for Integrated Programme and Development (CIPD)**
   Roy Bahadur Road, Rangamati
   Chittagong Hill Tracts
   P.O. Box-34, Rangamati-4500
   Phone: 351-61013, 62987
   Email: cipdcht@yahoo.com, cipdcht@gmail.com

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32. **DHAKA DIVISION**
   **Dhaka District**
   **“ANTAR” Society for Development**
   House: 14 (1st floor)
   Road: 12, Block-Kha
   PC Culture Housing Society
   Adabor, Mohammadpur
   Dhaka-1207
   Phone: 9144502, 8123889
   Mobile: 01711-172323
   Email: antarsd@agni.com

33. **Alternative Development Initiative (ADI)**
   House: 44 (4th Floor), Road-02, Block-B
   Niketon Housing Society
   Gulshan-01, Dhaka-1212
   Phone: 9861412, 9134491
   Mobile: 01711-813470
   Email: adi.org@live.com

34. **Annesha Foundation (AF)**
   31/2, Serpara Para Bari (2nd floor)
   Section-2, Mirpur-10, Dhaka-1216
   Phone: 9005637
   Email: afdhaka@bdmail.net
   Web: www.annesha-foundation.org

35. **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

36. **Assistance for Social Organisation and Development**
   Gazi Khurshid Bay Bhaban
   8/4-A (1st Floor), Block-B, Lalmatia
   Dhaka-1207
   Phone: 9119091
   Mobile: 01711-904483, 01757-721559 01768-620809
   Email: asod@agni.com
37. **Association for Renovation of Community Health Education Services (ARCHES)**  
   House: 72, Flat-5/A, Road: 03  
   Janata Co-operative Housing Society Ltd  
   Ring Road, Shyamoli, Adabor, Dhaka-1207  
   Phone: 9126433, 9114870  
   Mobile: 01933-452949, 01819-215427  
   Email: arches@btcl.net.bd, archessirajgonj@gmail.com

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

39. **AUP (Association for Under-Privileged People)**  
   House: 44, Road: 12  
   DIT Project, Merul Badda, Dhaka-1212  
   Phone: 02-8836856, Mobile: 01712-204473  
   Email: aup@sambd.com

40. **Bangladesh Association For Social Advancement**  
   House: 113 (2nd & 3rd floor), Road: 06  
   New DOHS, Mohakhali, Dhaka-1206  
   Phone: 9862464, Fax: 880-2-9880955  
   Mobile: 01711-528281, 01730-044967  
   Email: islambas@gmail.com  
   Web: www.basango.org

41. **BEDO**  
   8/6, Segun Bagicha, Ramna  
   Dhaka-1205  
   Phone: 9554798, 9568906  
   Email: bedo@bijoy.net  
   Web: www.bedobd.org

42. **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

43. **BASTOB-Initiative for People’s Self Development**  
   4/7 Humayun Road, Block- B  
   Mohammadpur, Dhaka- 1207  
   Phone: 8128805, 9111531  
   Mobile: 01713-004009  
   Email: bastobdhaka@gmail.com, info@bastob.org  
   Web: www.bastob.org

44. **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

45. **Blind Education and Rehabilitation Development Organisation (BERDO)**  
   3/1, Road: 11, Rupnagar, Section: 5  
   Mirpur, Dhaka-1216  
   Phone: 9009451  
   Email: brdo91@gmail.com  
   Web: www.brdobd.org

46. **CARSA Foundation**  
   749, Satmasjid Road  
   Dhanmondi R/A, Dhaka-1209  
   Phone: 8123705, 8120634  
   Mobile: 01713-204682, 01717-172349  
   01711-181464  
   Email: carsa95@yahoo.com

47. **Centre for Advanced Research & Social Action (CARSA)**  
   House: 29, Road: 1  
   Dhanmondi R/A, Dhaka-1205  
   Phone: 9671587  
   Mobile: 01711-219181  
   Email: carsa95@yahoo.com

48. **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, 8713137  
   Mobile: 01714-161650, 01714-161651  
   Email: ccdabd@gnbd.net, ccdacor@gnbd.net

49. **Centre for Development Innovation and Practices (CDIP)**  
   CDIP Bhaban  
   House: 17, Road: 13  
   PC Culture Housing Society  
   Shekhertek, Adabor, Dhaka-1207  
   Mobile: 9141891, 9141893  
   Email: cdipbd@yahoo.com  
   Web: www.cdipbd.com

50. **Centre For Mass Education in Science (CMES)**  
   House: 823, Road: 19 (old)  
   Dhanmondi R/A, Dhaka-1209  
   Phone: 8111898  
   Mobile: 01711-538999, 01711-685564  
   Email: cmes@citechco.net, cmesbd@yahoo.com

51. **CEDAR (Concern for Environmental Development & Research)**  
   768, Satmasjid Road, Dhanmondi, Dhaka-1209  
   Phone: 9121504, 9145667  
   Mobile: 01713-002426, 01715-150509  
   Email: cedarbangladesh@gmail.com
52. Development Organisation of the Rural Poor (DORP)
36/2, East Shewrapara, Mirpur, Dhaka-1216
Phone: 8034785-6, Fax: 88-02-8059684
Mobile: 01711-520351, 01711-528281
0171-4093698
Email: info@dorpbd.org
Web: www.dorpbd.org

53. Dhaka Ahsania Mission (DAM)
House: 19, Road: 12 (New)
Dhanmondi R/A, Dhaka-1209
Phone: 8119521-22, 9123402, 9123420, 8115909
Fax: 88-02-8113010, 8118522
Mobile: 01716-859887; 01811-480044
Email: dambdgd@bdonline.com

54. Dushtha Shasthya Kendra
House-741, Road-09, Baitul Aman Housing Society
Adabor, Dhaka-1207
Phone: 9128520, 8122861, 8159656, 8120965
Fax: 88-02-8115764
Email: dskinfo@dskbangladesh.org

55. ENDEAVOUR
Staff Quarter 64/95
Enatabad Road, Habigonj
Phone: 0831-62307, Mobile: 01715-120898
Email: endeavour-08@hotmail.com
Liaison Office
282/5, First Colony, Mazar Road
Mirpur-1, Dhaka, Phone: 9027457

56. Environment Council Bangladesh
House: 67, Block-Ka, Piciculture Housing Society
Shamoli, Dhaka-1207
Phone: 9120040, 9125028
Mobile: 01711-527193, 01678-701473
Email: info@ecbangladesh.org
Web: www.ecbangladesh.org

57. Family Development Services & Research (FDSR)
House: 216, Uttara Ashkona Medical Road
Uttara, Dhaka-1230
Phone: 8920351, 8912469
Email: fdsr@fdsrbd.com

58. Friends in Village Development Bangladesh
Khadimnagar, Sylhet
Phone: 0821, 2870466, 2871221, 2870020
Mobile: 01712-186123
Email: fivdb1981@gmail.com
Web: www.fivdb.com
Liaison Office:
2/5 Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8118903, 9122207, Email: info@fivdb.net

59. Gono Kallayan Trust (GKT)
Head Office: 101, Girl’s School Road
(Nagar Bhaban Sarak), Manikgonj-1800
Mobile: 017330-76005
Liaison Office:
19-20, Adorsa Chayaneer Housing Society
Ring Road, Shamoli, Dhaka-1207
Phone: 8111576, 8123102
Fax: 880-2-8118681, 8118687
Email: gkt@bdcom.com, gktmfi@yahoo.com

60. Gono Unnayan Prochesta (GUP)
13A/3A, Babar Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 8113316, 8123389, Fax: 88-02-9120041
Mobile: 01713-035102, 01716-261398
Email: gup@dhaka.net

61. Gonoshasthaya Kendra
Mirzananagar, Savar Cantonment, Savar, Dhaka-1344
Mobile: 01713-033862
Email: geduction@dhaka.net, gk@citechco.net
Web: www.gkbdc.org

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

63. Habited and Economy Lifting Program (HELP)
Plot No: 36, 37 & 38, BSCIC Industrial Estate, Bagerhat
Phone: 0468-62634, Fax: 88-02-9884988
Mobile: 01915-474397, 01711-560484
Liaison Office:
House: 21, Road: 24, Block-K, Banani, Dhaka-1213
Phone: 9884888, Fax: 88-02-9884988
Mobile: 01711-181154
Email: help@btbb.net.bd, ashimsaha7@yahoo.com
helpbagerhat@yahoo.com

64. Heed Bangladesh
House: 19, Block-A, Section-11, Mirpur Dhaka-1216
Phone: 8012423, 9004556, 8021580, 9001731
Mobile: 01727-110341, 01718-235424
Email: heed@agni.com
Web: www.heed-bangladesh.org

65. Hilful Fuzul Samaj Kallayan Sangstha
Head Office:
5/12, Humayun Road, Block-B
Mohammadpur, Dhaka-1207
Phone: 9146206, Mobile: 01715-245412
Email: hilfulfuzul@ymail.com
66. **Integrated Development Foundation (IDF)**  
   House: 18, Road: 05, Block-A, Mirpur-2, Dhaka-1216  
   Phone: 9005452, 9014933, Mobile: 01711-538142  
   Email: idf_bd92@yahoo.com, ctgidf@abnetbd.com  
   Web: www.idfbd.org  
   **Chittagong Office:**  
   House: 25, Road: 2, Block-B, Chandgaon R/A, Chittagong  
   Phone: (031) 671248  
   Mobile: 01711-338537

67. **Manabik Sahajya Sangstha**  
   SEL Center, 29, West Panthapath (3rd floor)  
   Dhaka- 1205  
   Phone: 9125038, 9143100  
   Fax: 9113017  
   Email: manabik@bangla.net  
   Web: www.mssbd.org

68. **New Era Foundation**  
   Head Office: Char Mirkamari, Issordi, Pabna  
   **Liaison Office:**  
   70/A, Purana Paltan Lane  
   Motmaz Villa (2nd floor)  
   VIP Road, Dhaka-1000  
   Phone: 8333839  
   Mobile: 01714-029549  
   Email: nef.org.bd@gmail.com

69. **Padakhep Manabik Unnayan Kendra**  
   House: 548, Road: 10  
   Baitul Aman Housing Society, Adabor  
   Mohammadpur, Dhaka-1207  
   Phone: 8151124-6, 9128824  
   Email: padakhep@bdonline.com, info@padakhep.org  
   Web: www.padakhep.org

70. **Pally Bikash Kendra (PBK)**  
   27/C Asad Avenue (1st Floor), Block-E  
   Mohammadpur, Dhaka-1207  
   Phone: 9132389  
   Email: info@pbk-bd.org  
   Web: www.pbk-bd.org

71. **Palli Mongal Karmosuchi**  
   PMK Bhaban, Vill. & Post Office: Zirabo, Ashulia, Dhaka  
   Phone: 02-7791448  
   **Liaison office:**  
   Block-I, North side (5th Floor), Concord Arcadia  
   Shopping Mall, Plot: 1 & 2; Road: 4, Dhanmondi R/A  
   Dhaka-1205  
   Phone: 9667005  
   Email: directorpmk@gmail.com

72. **Palli Shishu Foundation of Bangladesh**  
   Dr. Tofael Palli Shishu Bhaban  
   House no: 6/A, Barabagh, Section: 2  
   Mirpur, Dhaka-1216  
   Phone: 9013628, 9004075  
   Mobile: 01924-954943, 01819-273429  
   Email: psf@bangla.net, psg_bd76@yahoo.com  
   Web: www.pallishishu.org

73. **PDIM Foundation**  
   House: 29/1 (New), Senpara Parbata  
   P.O Box. No. 8092, Mirpur-10, Dhaka-1216  
   Phone: 9011808, 9005874  
   Fax: 880-2-8018144  
   Mobile: 01727-780064, 01713-337670  
   Email: pdim@bangla.net  
   pdimfoundation.bd@gmail.com

74. **People’s Oriented Program Implementation**  
   5/11-A, Block-E, Lalmatia, Dhaka-1207  
   Phone: 9121049, 9137769, 9122119  
   Mobile: 01711-536531  
   Email: popi@bdmail.net

75. **Prism Bangladesh**  
   Flat No: 6/B, House: 78, Road: 2  
   Chairman Bari, Banani, Dhaka-1213  
   Phone: 9855451, 9855452  
   Mobile: 01716-002021  
   Email: prismbd_env@yahoo.com  
   Web: www.prismbd.org

76. **Prodipan**  
   Shaheb Bari Road, Maheswarpasha  
   Daulatpur, Khulna-9203  
   Phone: 041- 2870008  
   Mobile: 01717-243825, 01714-631107  
   Email: ho@prodipan-bd.org  
   **Liaison Office:**  
   6/1 A, Block-F, Lalmatia, Dhaka-1207  
   Phone: 814438, 8114847  
   Email: president@prodipan-bd.org

77. **Proshika Manobik Unnayan Kendra**  
   Proshika Bhaban, I/1-GA, (Section-2)  
   Mirpur, Dhaka-1216  
   Phone: 80133398, 8015812, 8015945-6 8016015, 900410  
   Mobile: 01711-595944  
   Fax: 880-2-8015811  
   Email: proshika@bdonline.com  
   Web: www.proshika.org
78. **RDRS Bangladesh**  
House: 43, Road: 10, Section: 6  
Utara Model Town, Dhaka-1230  
Phone: 8954384-86, 8959380-81  
Fax: 88-02-8954391  
Email: rdrs@bangla.net  
Web: www.rdrsbangla.net

79. **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

80. **Sajida Foundation**  
House-28, Road-7, Block-C, Niketon Housing Society  
Gulsahn-1, Dhaka-1212  
Phone: 9890513, 8851511  
Fax: 9863165  
Mobile: 01819-212310, 01817-293178  
Email: sajida@sajidafoundation.org  
Web: www.sajidafoundation.org

81. **Shetu Bangladesh**  
Vill.+Post: Shirashuni  
Upazila: Tala, District: Satkhira-9420  
Mobile: 01715-015888, 01716-822025  
*Liaison Office:*  
4/1, Block-F, Lalmatia  
Mohammadpur, Dhaka-1207  
Email: shetubd2006@yahoo.com

82. **Social Upliftment Society (SUS)**  
76/A Uttar para, Savar, Dhaka-1340  
Phone: 7746229, 7748293  
Mobile: 01715-022673, 01711-856123, 01715-315026 (ED)  
Email: sus@citechco.net

83. **Society for Development Initiatives (SDI)**  
House: 2/4 (3rd Floor), Block-C  
Shahjahan Road, Mohammadpur, Dhaka-1207  
Phone: 9122210, 9138686  
Mobile: 01522-01423  
Email: sdi@bdcom.com  
Web: www.sdi.org.bd

84. **Society for Project Implementation Research Evaluation & Training (SOPIRET)**  
Sk. Rasel Sarak  
Samserabad, Lakshmipur  
*Liaison Office:*  
8/3, Segun Bagicha  
Ramna, Dhaka  
Phone: 9559295, Mobile: 01742-614151  
Email: sopiretdhaka@gmail.com, sopiret@gmail.com

85. **Sojag (Somaj-O-Jati Gathan)**  
Village & Post: Shailan  
Dhamrai, Dhaka  
Mobile: 01713-005314, 01730-038502  
Email: sojag86@yahoo.com

86. **South Asia Partnership Bangladesh**  
House: 63, Block: Ka, Mohammadpur Housing  
Pisciculture & Farming Cooperative Society Ltd.  
Shyamoli, Mohammadpur, Dhaka-1207  
Phone: 02- 8114697, 8118465  
Fax: 88-02-8113033  
Email: sapbdesh@gmail.com  
Website: www.sapbd.info

87. **Swanirvar Bangladesh**  
5/5, Block-C  
Lalmatia, Dhaka-1207  
Phone: 9116558, 9116808  
Fax: 88-02-812377, 88-02-8125140  
Mobile: 01711-179862  
Email: husainy@bol-online.com

88. **The Coastal Association for Social Transformation Trust**  
House: 13 (1st floor), Road: 2  
Shymoli, Dhaka-1207  
Phone: 02-8125181, 8154673  
Mobile: 01714-014203  
Fax: 88 02-9129395  
Email: info@coastbd.org  
Website: www.costbd.org

89. **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

90. **UDDIPAN**  
House: 9, Road: 01, Block-F  
Janata Cooperative Housing Society Limited  
Ring Road, Adabor, Dhaka-1207  
Phone: 8115459, 9145448, Fax: 9121538  
Email: udpn@agni.com  
Web: www.uddipan.org

91. **Underprivileged Children’s Educational Programs (UCEP)**  
Plot: 2 & 3, Mirpur-2, Dhaka-1216  
Phone: 8011014-6, Fax: 880-2-8016359  
Email: ucep@citechco.net  
Web: www.ucepdb.org
92. **Uttara Development Programme Society (UDPS)**  
*Head Office:*  
5/10 (Ground floor), Humayun Road  
Block-B, Mohammadpur, Dhaka-1207  
Phone: 88-02-9140902  
Email: udps_dhaka@yahoo.com

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

94. **Leya Health & Education Development Foundation**  
Kadompur, Abdullahpur, South Keranigonj  
Dhaka-1311  
Mobile: 01713-068891, 01715-035526  
Email: leyafoundation@yahoo.com  
leyafoundation@gmail.com

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

96. **Shakti Foundation for Disadvantaged Women**  
House: 4, Road: 27, Block-J, Banani  
Dhaka-1213  
Phone: 02-8810700  
Fax: 88-02-8616388  
Email: info@sfdw.org  
Website: www.sfdw.org

97. **Sancred Welfare Foundation (SWF)**  
House: 33, Road: 7, Block: Kha, P.C. Culture Housing Society, Shekhtekat, Mohammadpur  
Dhaka-1207  
Email: sancre.swf@gmail.com

98. **Faridpur District**  
**Daridrya Nirashtan Prochesta (DNP)**  
Bhasanchar, Ambikapur  
District: Faridpur-7802  
Phone: (0631) 62712, Mobile: 01716-091808  
Email: dpfpur@yahoo.com

99. **Palli Progati Shahayak Samity**  
Village & Post: Kamarpur  
Faridpur Sadar, Faridpur  
Phone: (0631) 64304, Mobile: 01711-352686  
Email: ppsfaridpur@yahoo.com

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

**Gazipur District**

101. **Centre for Rehabilitation Education Earning Development (CREED)**  
House: 307/1 (5th floor), Road No: 8/A  
West Dhanmondi, Dhaka-1209  
Mobile: 01711-608288  
Email: cred@dhaka.net

**Jamalpur District**

102. **PROGRESS (Aekti Samaj Unnayan Mulak Sangsth)***  
Dewanpara, Jamalpur-2000  
Phone: (0981) 63116, 62091  
Mobile: 01711-346835, 01711-346834  
Email: progressmfl@yahoo.com

**Sherpur District**

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

**Kishoreganj District**

104. **Organisation for Rural Advancement (ORA)**  
Gaminee Textile Road  
Gaaital, Kishorganj  
*Liaison Office:*  
271/7 (Gt), Jafarabad, Sankar  
Mohammadpur, Dhaka-1207  
Phone: 9129410, Mobile: 01711-622609  
Email: orashou@yahoo.com

**Manikganj District**

105. **Association for Rural Advancement in Bangladesh (ARAB)**  
Bewtha Road, Manikganj Town  
Manikganj-1800  
Phone: (0651)-61264, Fax: 880-651-62086  
Mobile: 01552-313919, 01711-239839  
Email: arab@bttb.net.bd

106. **Grameen Seba Sangstha (GSS)**  
Village & Post: Betila, Manikganj  
*Liaison Office:*  
1/c-4, College Street, Science Lab, Dhaka  
Mobile: 01199-840193, 01715-186715
107. **Samaj Kallyan O Palli Unnayan Sangstha (SPUS)**  
Post: Rupsa, Thana: Shivalaya  
District: Manikganj  
Phone: 065175049  
Mobile: 01711-428017, 01715-438362

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

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

110. **Mymensingh District**  
**ASPADA Paribesh Unnayan Foundation**  
Shapna Kutr, House: G/23, Bhaluka Paurashava  
Mymensingh  
Phone: (09022) 56268  
Mobile: 01713-031551, 0171-6091827  
Email: aspadabd@yahoo.com

111. **Grameen Manobik Unnayan Sangstha (GRAMAUS)**  
9, t.n.Rai Road, Amla para, Mymensingh  
Phone: 091-62993  
Mobile: 01778-055535, 01713-503982  
Email: ngo-gramaus@yahoo.com  
Website: www.gramausbd.org

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

113. **Netrokona District**  
**Sabalambey Unnayan Samity (SUS)**  
Shibganj Road, Netrokona-2400  
Phone: 0951-61566  
Mobile: 01713-036730  
Fax: 0951-61766  
Email: sabalambyesus@yahoo.com

114. **Shram Unnayan Sangstha (SUS)**  
Nil khan Bhaban, Mukterpara, Netrokona  
Phone: 02-8122250, 0951-62214  
Mobile: 01917-705601, 01712-006816  
Email: dinakhan1@hotmail.com

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

116. **VPKA Foundation**  
South Bhabanipur, Rajbari-7700  
Phone: 0641-65579, 65357, 65001  
Mobile: 01720-513759, 01720-513757  
Email: vpkafoundation@outlook.com  
vpkacredit@hotmail.com

117. **Shariatpur District**  
**Naria Unnayan Samity**  
Post & Thana: Naria  
Sariatpur-8020  
Phone: (0601) 59154  
Mobile: 01718-239744  
Email: nusa_bd@yahoo.com  
Liaison Office  
Plot: 30A, Road: 4, Sector-3  
Uttara Model Town, Dhaka-1230  
Phone: 8912840  
Mobile: 01819-410913  
Email: hridoy@bttb.net.bd

118. **Sariatpur Development Society (SDS)**  
Sadar Road, Sariatpur-8000  
Phone: (0601) 61654  
Fax: 0601-61534  
Mobile: 01714-011901  
Email: sds.shariatpur@gmail.com , info@sdsbd.org  
Web: www.sdsbd.org

119. **Tangail District**  
**Samajik Seba Shonghothon**  
Pathrail, Delduar, Tangail  
Phone: 0921-62696  
Mobile: 01716-401569  
Email: samajiksebashonghothon@yahoo.com

120. **Samannita Unnayan Seba Sangathan (SUSS)**  
Sathi Cinema Hall Road, Madhupur, Tangail  
Phone: 09228-88127, 56326  
Mobile: 01711-447028, 01922-046303  
Email: tapan.gun@gmail.com

121. **Shaldair Renaissance Club (SRC)**  
Bhuapur, Tangail  
Phone: 09223-87019  
Mobile: 01712-256669
122. **Social Advancement Through Unity (SATU)**  
Plot: 91, Block: 2, Road: 12  
Tangail Housing Estate  
West Akur Takur Para  
Tangail-1900  
Phone: 0921-63674  
Mobile: 01711-567393  
Email: satu@bol-online.com

123. **Society For Social Service (SSS)**  
*Head Office:*  
SSS Bhaban  
Mymensingh Road, Tangail  
Phone: (0921) 63195, 63622  
Fax: 88-0921-63931  
Email: ssstgl@btcl.net.bd, ssstgl@yahoo.com  
Web: www.sssbangladesh.org

**KHULNA DIVISION**

**Bagerhat District**

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

125. **Shaplaful**  
Dashani, Bagerhat-9300  
Phone: (0468) 63327  
Mobile: 01771-965829  
Email: shaplaful04@yahoo.com

126. **Village Development Foundation (VDF)**  
Upazila Parishad Road, Barakhal  
Morrelganj, Bagerhat  
Phone: 0465-656008  
Mobile: 01715-548667  
Email: amirvdf@gmail.com

**Chuadanga District**

127. **Atmabiswas**  
Biswas Tower, Cienia Hall Para  
Upazilla: Chuadanga Sadar  
District: Chuadanga-7200  
Phone: (0761) 63828  
Mobile: 01771-090402  
Email: atmabiswas_ngo@yahoo.com

128. **Jana Kallayan Sangtha (JKS)**  
Valaypur Moor, Alukdia  
Chuadanga-7200  
Phone: (0761) 62797  
Mobile: 01733-059001, 01712-932103  
Email: jksbangladesh@yahoo.com

129. **Wave Foundation**  
*Head Office:*  
Darshana Bus stand, Post: Darshana  
Upazila: Damarhuda, Dist: Chuadanga  
Phone: 017632-51159, 07632-51217  
Mobile: 01713-040083, 01713-337592  
Email: mfo@wavefoundationbd.org  
*Liaison Office*  
3/11, Block-D, Lalmatia, Dhaka-1207  
Phone: 02-8153320, 8113383, Fax: 132, Ext: 123  
Email: mfo@wavefoundationbd.org  
Web: www.wavefoundationbd.org

**Jessore District**

130. **Ad-din Welfare Centre**  
Dhaka Road, Shekh Hati  
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: addinisjr@gmail.com

131. **Agragati**  
Village: Kakbandhal, Post: Sarutia  
Upazilla: Keshabpur  
Jessore-7450  
Mobile: 01711-361017  
Email: agragatibd@gmail.com

132. **Bandhu Kallyan Foundation**  
Rajghat, Nowapara Municipal Area  
Abhaynagar, Jessore  
Phone: 04222-71426  
Mobile: 01714-303454, 01711-838071  
Email: bkfmfi@gmail.com, bkfmfi@yahoo.com

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

134. **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: admin@rrf-bd.org, info@rrf-bd.org  
Web: www.rrf-bd.org
135. Samadhan
Samadan Bhaban
Upazilla Road, Keshabpur, Jessore-7450
Phone: (04426) 56549, Mobile: 01711-131250
Email: samadhan_rezaul@yahoo.com

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

137. Shishu Niloy Foundation
22/A, Mujib Sharak, Jessore-7400
Mobile: 01711-489883
Email: sniloys_2@yahoo.com
Phone: 88-0421-65115

Jhenaidah District

138. Srizony Bangladesh
111, Pobohati Road, Jhenaidah-7300
Phone: 0451-63264-6, 8060725, 8016068
Fax: 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, 01711-888588
Email: dhaka@srizonybd.org, info@srizonybd.org

139. Rural Health Education and Credit Organisation
House: 12/1, Road: 7, Shahartoly Sarak
Adarshapara, Jhenaidah-7300
Phone: 04451-62175
Mobile: 01711-571942
Email: rhecorgnjh@gmail.com

Khulna District

140. Bangladesh Rural Integrated Development for Grabstreet Economy (BRIDGE)
House: 7, Road: 113
Khali Shpur Housing Estate, Khulna
Phone: (041) 76038, 02-9139420
Mobile: 01711-807740
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: zhbalis9@yahoo.com

141. Nabolok Parisad
House: 163, Road: 11, Niralla R/A
Khulna-9100
Phone: (041) 720155
Mobile: 01711-422678, 01711-840957
Email: nabolok@nabolokbd.org

142. Progati Samaj Kallayan Sangstha (PSS)
Head Office:
Vill.: Baruna, P.O: Baruna Bazar
Upazila: Dumuria, District: Khulna
Liaison Office:
Hospital Road, P.O: Noapara
Upazilla: Abhaynagor, District: Jessore
Phone: 04222-71423
Mobile: 01714-662835, 01727-675300
Email: progoti_khulna@yahoo.com

Kushtia District

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

144. Action for Human Development Organisation (AHDO)
House No: 546 (2nd floor)
Upazilla Road, Kushtia Sadar, Kushtia
Phone: 07023-75421
Mobile: 01711-145338, 01724-383416
Email: ahdokushtia@gmail.com

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

146. KPUS (Kushtia Palli Unnayan Sangstha)
18/5, 1 no Masjidbari Lane, Arua para Kushtia-7000
Phone: 071-62056
Mobile: 01711-310126
Email: kpus_bd@yahoo.com, kpus_bd23@yahoo.com

147. Sachasebi Palli Unnayan Sangstha “Pipasa”
41/30, Dadapur Road, Mongalbaria
District: Kushtia
Mobile: 01716-078753
Email: pipasakus@yahoo.com
148. **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

149. **Shiropa Development Society**  
Khosh Mothurapur, Daulatpur, Kustia  
Mobile: 01711-112320  
Email: shiropa_2011@yahoo.com

**Magura District**

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

**Meherpur District**

151. **Daridra Bimohon Shangsta (DBS)**  
Fulbagan Road, Mukharjee Para  
Post & Thana: Meherpur, District: Meherpur  
Phone: (0791) 62629  
Mobile: 01812-907555  
Email: info@dbs-bd.org

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

**Narail District**

153. **Narail Ashar Alo Foundation**  
Rupgonj Bazar  
Vaoyakhali, District: Narail-7501  
Phone: 0481-62915, Mobile: 01711-486195  
Email: ashar_alo@yahoo.com

**Satkhira District**

154. **Manab Smpad Unnayan Kendra**  
Thana: Kaliganj Sadar, District: Satkhira  
Mobile: 01715-350766, 01713-484934  
Email: masuk_org@yahoo.com

155. **Nowabenki Gonomukhi Foundation**  
Nowabenki  
Shyamnagar, Satkhira  
Mobile: 01711-218197, 01711-864604  
Email: ngfb1@yahoo.com

156. **Satkhira Unnayan Sangsta (SUS)**  
Post & Thana: Tala, District: Satkhira  
Phone: +88-04727-56252  
Mobile: 01711-829492, 01711-453559  
Email: sus Ngo@yahoo.com

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

**RAJSHAHI DIVISION**

**Bogra District**

158. **Focus Society**  
Hospital Road, Gabtoli, Bogra  
Phone: (05025)-75115, Mobile: 01711-875811  
Email: focus_society@yahoo.com

159. **Gram Unnayan Karma (GUK)**  
02, Ajaj Housing, Banani, Bogra-5820  
Phone: 064451-90419, 051-78264/69974  
Mobile: 01714-04015, 01191-474165  
Email: gukbogra@yahoo.com  
guk.bogra@gmail.com

160. **Noble Education and Literary Society (NELS)**  
Nur Mahal (1st floor), Nataipara Kazibari Tinmatha  
Candanabaissa Road, Bogra-5820  
Mobile: 01767-982990  
Email: noblesociety23@gmail.com

161. **Tarf Sartaj Santi Sangha**  
Darail Bazar, Gabtoli, District: Bogra  
Mobile: 01745-052709, 01711-466057

**Chapainawabganj District**

162. **Proyas Monobik Unnayan Society (PMUS)**  
Belepukur, Chapai Nawabganj-6300  
Phone: 0781-51501, Mobile: 01714-029484  
Email: proyasbd@gmail.com  
Web: www.proyas.org

**Jaipurhat District**

163. **Ahead Social Organization (ASO)**  
Madrasha Road, Holding No: 466, Joypurhat-5900  
Phone: 0571-63569  
Mobile: 01819-784008, 01711-968797  
Email: asojoy@bttb.net.bd
164. **JAKAS Foundation**  
Sabujnagar, Joypurhat-5900  
Phone: 0571-62984  
Mobile: 01711-063216  
Email: jakas.bd@gmail.com

165. **Joypurhat Rural Development Movement (JRDM)**  
Block: H, Plot No: 7, Housing estate Upasahar, Joypurhat  
Phone: (0571) 62038  
Fax: 088-0571-51016  
Mobile: 01715-024164  
Email: jrdmng095@gmail.com

166. **Naogaon District**  
166. **Barendra bhumi Samaj Unnayan Sangstha**  
Village: Mahinagar, Post: Sujail Hat  
Upazila: Mohadebpur, District: Naogaon  
Mobile: 01711-883016, 01712-021645  
Email: bsdo_mohi@hotmail.com

167. **Dabi Moulik Unnayan Sangstha**  
Chakrampur, Kaltaili, Santahar Road, Naogaon-6500  
Phone: 880-0741-62072  
Mobile: 01713-200883  
Email: dabi@rocketmail.com

168. **MOUSUMI (A Voluntary Development Organization)**  
Ukilpara, Naogaon  
Phone: (0741)-61131  
Mobile: 01711-043670  
Email: ranamousumi@yahoo.com

169. **Natore District**  
House: 81/1, Hazra, Natore-6400  
Phone: 0771-61255  
Mobile: 01740-93883, 01711-884298  
Email: alwonat@yahoo.com

170. **AVA DEVELOPMENT SOCIETY**  
Gopalpur, Lalpur, Natore  
Mobile: 01711-453753  
Email: avango2008@gmail.com, ava Ngo@india.com

171. **Pabna District**  
171. **Anannya Samaj Kallyan Songostha**  
Sujanagar Road, Anipur, Pabna  
Mobile: 01928-708776  
Phone: 0731-63843

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

173. **Pabna Protishruti**  
House-A/5, Block-J (East of Pabna Alia Madrasa)  
Radhanagar  
Pabna Sadar, Pabna-6600  
Phone: (0731) 66199  
Mobile: 01715-104380  
Email: protishruti@gmail.com

174. **Rajshahi District**  
174. **Association for Community Development-ACD**  
House: 41, Sagarpara, Rajshahi-6100  
Phone: (0721)-770660  
Mobile: 01713-098257, 01713-098200  
Email: rajacd@librabd.net

175. **Ashrai**  
House: 180, Sector: 3, Upashahar, Rajshahi- 6202  
Phone: 0721-760545  
Mobile: 01711-42721  
Email: ashrai@librebd.net  
Website: www.ashraibd.org

176. **Centre for Action Research Barind (CARB)**  
House: 184, Sector: 03, Uposahar Housing Estate  
Sopura, Rajshahi-6290  
Phone: (0721) 761407  
Mobile: 01841-507676  
Email: carb bd@gmail.com  
Web: www.carb-bd.info

177. **Participatory Development Organisation (PDO)**  
Nawhata, Paba, Rajshahi-6213  
Phone: 0721-800190  
Mobile: 01711-318662, 01552-399332  
Email: pdoraj6213@yahoo.com
179. **Sachetan**  
House: 573, Ramchandrapur  
Natore Road, Rajshahi-6100  
Phone: (0721) 771602, B12560  
Mobile: 01713-195400  
Email: sachetanraj@yahoo.com

180. **Shapla Gram Unnayan Sangstha**  
Kesherhat, Mohanpur, Rajshahi  
Phone: 01712-772466  
Email: shaplango_99@yahoo.com

181. **Shataphool Bangladesh**  
Vill: Jahanabad  
Upazilla: Mohonpur  
District: Rajshahi  
Mobile: 01711-062767

### Sirajganj District

182. **Manab Mukti Sangstha (MMS)**  
Vill: Khish Bara Shimul  
PO: Bangabandhu Jamuna Bridge West Sub  
Sirajganj-6703  
Mobile: 01714-081048, 01713-002850  
Email: hb_mms@yahoo.com

183. **National Development Program (NDP)**  
NDP Bhaban, Bagbari  
Shahid Nagar, Kamarkhando, Sirajganj-6700  
Phone: 0751-63877, Fax: 0751-63877  
Mobile: 01713-383100  
Email: akhan NDP@yahoo.com  
Web: www.ndpbd.org

184. **Programmes for Peoples Development (PPD)**  
Vill: Shaktipur, P.O: Shahzadpur, Sirajganj-6770  
Phone: 07527-64352  
Mobile: 01711-876760, 01713-440200  
Email: ppddhak@i燃煤.com  
ppd_shahzadpur@gmail.com

### Rangpur Division

185. **Al-Falah Aam Unnayan Sangstha (AFAUS)**  
Vill. & Post: Rajbati, Dinajpur Sadar, Dist: Dinajpur  
Phone: (0531) 65264, Mobile: 01713-195200  
Email: afaus_03@yahoo.com

186. **Gram Bikash Kendra**  
Haldibari, Parbatipur, Dinajpur-5250  
Phone: (05334) 74411, Fax: 88-05334-74332  
Email: gbkbpt@yahoo.com, gbkb@btcl.net.bd  
Web: www.gbkb-bd.org

187. **Mohila Bohumukhi Shikkha Kendra**  
Balu Bari, Dinajpur-5200  
Phone: 0531-64433  
Mobile: 01712-639259, 01743-922456  
Email: mbkscom@btbt.net.bd, razia.mbsk@gmail.com

188. **Pollisree**  
Balu Bari, Dinajpur-5200  
Phone: (0531) 65917  
Mobile: 01713-491000  
Email: pollisree@yahoo.com  
Web: www.pollisree.org

### Gaibandha District

189. **Come to Work (CTW)**  
Vill: Manmathpur, P.O: Chaklabazar Parbatipur, Dinajpur  
Mobile: 01712-041915  
Email: ctwdina@gmail.com

190. **Gano Kallayan Swabolambi Sangstha (GKSS)**  
Vill. & post office: Sadullapur  
Upazila: Sadullapur, Gaibandha-5710  
Phone: 0541-56017  
Mobile: 01711-069252  
Email: rabi_gkss@yahoo.com

191. **SKS Foundation**  
College Road, Uttar Horin Singha, Gaibandha-5700  
Phone: (0541) 51408  
Mobile: 01713-484430  
Fax: +88-0541-51408  
Email: sksfoundation@sksb-d.org  
Web: www.sks-bd.org

### Kurigram District

192. **Solidarity**  
New Town, Kurigram-5600  
Phone: (0581) 61222, 61532, 61485  
Mobile: 01715-169469  
Fax: 0581-61485, 61789  
Email: solidarity bd@yahoo.com

### Lalmonirhat District

193. **Nazir (Natun Jiban Gori)**  
Airport Road, Harivanga, Lalmonirhat-5500  
Phone: 0591-61252, 01715-572371  
Email: nurul_nazir@hotmail.com
Nilphamari District

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

Panchagarh District

Anuvab
Thanapara Road
Upazila: Boda, Panchagarh
Phone: (05653) 56180
Mobile: 01712-676857
Email: anuvab boda 857@gmail.com

Dristidan
Vil+Post+Upazila: Thanapara, Boda
District: Panchagarh
Phone: (05653) 56205
Mobile: 01713-780570
Email: drishtidanboda@yahoo.com

Dudumari Gram Unnayan Sangstha
Village: Dudumari
Panchagarh Sadar, Panchagarh
Upazilla & Dist: Panchagarh
Mobile: 01711451949, 01721-887987
Email: dguus2009@yahoo.com

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

Rangpur District

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

Samakal Samaj Unnayan Sangstha
PO+P.S: Pirgonj
Rangpur
Phone: 05227-56022, Mobile: 01711-419045
Email: ssusinfo@gmail.com

Thakurgaon District

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

Habiganj Unnayan Sangstha
House: 18, Rajnagar, Woman’s College Road
Habiganj-3300
Phone: 0831-62392, Mobile: 01715-356837
Email: hushhabiganj@gmail.com

Moulvibazar District

Patakuri Society
Housing Estate, Moulvibazar Road
Srimangal, Moulvibazar
Phone: 08626-72948
Mobile: 01712-017426
Email: patakurisociety@gmail.com
Web: www.patakuri.org

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

Sylhet District

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

* As of 30 June 2013
LIST OF OTHER POs

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

2. **Bangladesh Rural Improvement Foundation (BRIF)**  
   Natun Babupara, Syedpur, Nilphamari  
   Phone: 06445500171, Email: brif1984@gmail.com

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

4. **Alor Dishari Sangstha**  
   Maloti Nagar, Salonga, Sirajganj

5. **Progati Manobik Unnayan Prakalpa**  
   Agoljhora, Barisal

   Thana Road, Vill. + P.O + P.S: Muladi  
   Dist: Barisal, Phone: 0432-6348  
   *Liaison Office:* 25/28, Sher Shah Suri Road (2nd floor)  
   Mohammadpur, Dhaka-1207, Mobile: 01711-183346

7. **Palli Formation**  
   Circular Road, Mahajan Patti  
   Bhola-8300, Phone: 0491-55070  
   *Liaison Office:* 91, Vasantich, Dhaka Cant.

8. **Boalkhali Proshika Gram Unnayan Sangstha**  
   College Road, Kanungo Para, Boalkhali, Chattagong

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

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

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

12. **Tarail Sonakhali Adarsha Jubo Sangha**  
    New name (Jono Seba Parishad)  
    Village: Sonakhali, P.O: Joaria, P.S: Tunjipara  
    District: Gopalganj

13. **Association for Social Advancement Program (ASAP)**  
    Alamgr Hossain Road, Gaital, Kishoreganj  
    Phone: 09424-55733, Mobile: 01711-561160

14. **Gono Unnayan Committee (GUC)**  
    Vill: Usmanpur, P.O: Bangalpara, Dist: Kishoreganj-2300

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

16. **Social Organisation for Village Development (SOVD)**  
    Barangakhola, P.O: Joynagar, P.S + Dist: Manikganj  
    Mobile: 01711-473702

17. **Rural Development Trust (RDT)**  
    Danirampur (Ujanpara), P.S: Trishal, Mymensingh  
    Phone: 8913805

18. **Syndicate (Artha Samajik O Gram Unnayan Sangstha)**  
    Payarkandi, Muktagacha, Mymensingh

19. **Rupgonj Artha Samajik Unnayan Samity (RASUS)**  
    Majhipara, Bhulta, Rupganj, Narayanganj  
    Mobile: 01711-120383

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

21. **Consciousness Raising Centre (CRC)**  
    Arappur, Chaklapara  
    Jhenaidah-7300

22. **SHEBA**  
    Vill: Tetulia, P.S: Tala, Satkhira

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

24. **Gram Unnayan Kendra (GUK)**  
    Vill: Kismatbanu, Post: Balbari Hat, Thana: Chilmari  
    Dist: Kurigram, Phone: (0581) 61351 Ext: 69  
    Mobile: 0172-260564

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

26. **Nijpath (Nirassoir Janatar Pashe Thaki)**  
    Pabna Road (Arkonhola), Iswardi, Pabna  
    Phone: 07326-63746, Mobile: 01715-374813

27. **Rural Organisation For Social Affairs (ROSA)**  
    Vill: Bonpara, P.o: Horoa, P.S: Boraigram, Natore

28. **Adarsha Samaj Sheba Sangstha (ABSS)**  
    Muslim Manjeel  
    House: 6, R.K Mission Road, Mymensingh
STAFF PROFILE
MANAGEMENT STAFF OF PKSF
AS OF 01 JULY 2013

Managing Director
1. Mr. Md. Abdul Karim
   B.Sc. (Hons) and M.Sc.
   University of Chittagong,
   Master of Social Science
   (Development Administration)
   University of Birmingham, UK

Deputy Managing Director (Operations)
2. Mr. Md. Fazlul Kader
   M.B.A. (Finance)
   Institute of Business Administration (IBA)
   University of Dhaka

Deputy Managing Director (Admin. & Finance)
3. Dr. Jashim Uddin
   Ph.D. (Economics)
   Moscow Management Institute
   Moscow, USSR

Deputy Managing Director (Operations)
4. Mr. Golam Touhid
   M.Sc. (Geography)
   University of Dhaka

Director (Research)
5. Dr. Tapash Kumar Biswas
   Ph.D in Statistics
   Jahangirnagar University

General Managers
6. Mr. Shabbir Ahmed
   C.A. (Intermediate)
   Member of the British Institute of Management (M.B.I.M)
   MBA (Finance)
   Institute of Business Administration & Technology

7. Mr. Md. Shah Alam Mridha
   F.C.A., ICAB
   Member, The Institute of Internal Auditors
   New York, USA

8. Mr. Md. Hasan Khaled
   M.B.S. (Accounting)
   Islamic University, Kushtia

9. Mr. Md. Mashiar Rahman
   M.Sc. (Statistics)
   University of Dhaka

10. Mr. A.Q.M. Golam Mawla
    M.Com. (Management)
    University of Dhaka

Deputy General Managers
11. Mr. Akond Md. Rafiqul Islam
    M.Sc. (Entomology)
    University of Dhaka

12. Mr. Md. Ziauddin Iqbal
    M.Com. (Finance)
    University of Dhaka

13. Mr. A. Khaleque Miah
    C.A. (Intermediate), ICAB

14. Dr. Sharif Ahmed Chowdhury
    Ph.D (Animal Nutrition)
    University of Aberdeen, UK

Deputy General Managers, CC
15. Mr. Md. Abul Kashem
    M.S.S. (Sociology)
    University of Dhaka

16. Mr. Md. Abul Matin
    M.S.S. (Social Welfare)
    University of Dhaka

17. Mr. Md. Abdul Matin
    M.S.S. (Economics)
    Chittagong University

18. Mr. M. A. Matin
    B.Sc. Engineering (Electrical & Electronics)
    BIT, Chittagong

Assistant General Managers
19. Mr. Bibhuti Bushan Biswas
    ACA Qualified Chartered Accountant, ICAB

20. Mr. Dilip Paul
    M.Sc. (Physics)
    Chittagong University

21. Mr. A.K.M. Nuruzzaman
    Master of International and Community Development
    Deakin University, Melbourne, Australia

22. Mr. Nazmul Islam
    M. Engg (Civil & Environmental)
    BUET, Dhaka

23. Mr. Md. Eftekhar Ali
    F.C.A.
    Chartered Accountant, ICAB
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Qualification</th>
<th>University/Institution</th>
</tr>
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<tbody>
<tr>
<td>24</td>
<td>Mr. Md. Habibullah</td>
<td>M.S.S. (Economics)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>25</td>
<td>Mr. Abdul Latif</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
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<td>26</td>
<td>Mr. Dilip Kumar Chakravorty</td>
<td>M.S.S. (Economics)</td>
<td>University of Rajshahi</td>
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<td>27</td>
<td>Mr. Zaman Khondoker</td>
<td>M.Com. (Accounting)</td>
<td>University of Dhaka</td>
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<td>28</td>
<td>Mr. Mirza Md. Nazmul Huq</td>
<td>M.S.S. (Economics)</td>
<td>Islamic University, Kushtia</td>
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<tr>
<td>29</td>
<td>Mr. Gokul Chandra Biswas</td>
<td>M.Sc. (Statistics), ACS</td>
<td>Jahangirnagar University</td>
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<td>30</td>
<td>Ms. Jebun Nahar</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
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<tr>
<td>31</td>
<td>Mr. Md. Mesbahur Rahman</td>
<td>M.Sc. (Statistics)</td>
<td>University of Dhaka</td>
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<tr>
<td>32</td>
<td>Ms. Salina Sharif</td>
<td>M.Sc. (Economics)</td>
<td>Jahangirnagar University</td>
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<td>33</td>
<td>Mr. Zahir Uddin Ahmed</td>
<td>M.B.A. (Finance)</td>
<td>North South University</td>
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<tr>
<td>34</td>
<td>Mr. Jitendra Kumar Roy</td>
<td>M.Com. (Management)</td>
<td>University of Dhaka</td>
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<tr>
<td>35</td>
<td>Mr. Md. Monirul Islam Mullick</td>
<td>B.Sc. (Computer Science)</td>
<td>North South University</td>
</tr>
<tr>
<td>36</td>
<td>Mr. Mohd. Khairul Bashar</td>
<td>M.Com. (Accounting)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>37</td>
<td>Mr. Shah Muhammad Ightiar Jahan Kabir</td>
<td>M.Phil (International Relations)</td>
<td>University of Dhaka</td>
</tr>
<tr>
<td>38</td>
<td>Mr. Dipen Kumar Saha</td>
<td>M.Sc. (Economics)</td>
<td>Jahangirnagar University</td>
</tr>
<tr>
<td>39</td>
<td>Ms. Afroza Sultana</td>
<td>M.S.S. (International Relations)</td>
<td>University of Dhaka</td>
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<tr>
<td>40</td>
<td>Mr. A.T.M. Hemayet-Ur-Rahman</td>
<td>M.S.S. (International Relations)</td>
<td>University of Dhaka</td>
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<tr>
<td>41</td>
<td>Mr. Md. Ashraful Haque</td>
<td>M.Sc. (Economics)</td>
<td>Jahangirnagar University</td>
</tr>
<tr>
<td>42</td>
<td>Mr. Md. Humayun Kabir</td>
<td>M.Sc. (Economics)</td>
<td>Jahangirnagar University</td>
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<td>43</td>
<td>Mr. Md. Jane Alam</td>
<td>M.S.S. (Political Science)</td>
<td>University of Dhaka</td>
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<td>44</td>
<td>Mr. Md. Abdul Matin</td>
<td>B.Sc. (Hons.), Agricultural Economics</td>
<td>Bangladesh Agricultural University</td>
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<td>45</td>
<td>Ms. Tanvir Sultana</td>
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<td>Bangladesh Agricultural University</td>
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<td>46</td>
<td>Mr. Mahbub Helal Jelani</td>
<td>M.S.S. (Sociology)</td>
<td>University of Rajshahi</td>
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<td>47</td>
<td>Mr. Md. Habibur Rahman</td>
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<td>48</td>
<td>Mr. A.K.M. Faizul Haque</td>
<td>M.S.S (Public Administration)</td>
<td>University of Dhaka</td>
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<td>49</td>
<td>Mr. Md. Shorful Islam</td>
<td>M.Sc. (Physics)</td>
<td>University of Dhaka</td>
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<td>50</td>
<td>Ms. Syeda Khaleda</td>
<td>M.S. (Geography)</td>
<td>AICHI University of Education, Japan</td>
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<td>51</td>
<td>Ms. Afrin Sultana</td>
<td>M.B.A (HRM)</td>
<td>Visva Bharati University, India</td>
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</table>

**Assistant General Managers, CC**

28. Mr. Mirza Md. Nazmul Huq  
M.S.S. (Economics)  
Islamic University, Kushtia

29. Mr. Gokul Chandra Biswas  
M.Sc. (Statistics), ACS  
Jahangirnagar University

**Managers**

30. Ms. Jebun Nahar  
M.Com. (Management)  
University of Dhaka

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

32. Ms. Salina Sharif  
M.Sc. (Economics)  
Jahangirnagar University

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

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

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

36. Mr. Mohd. Khairul Bashar  
M.Com. (Accounting)  
University of Dhaka

37. Mr. Shah Muhammad Ightiar Jahan Kabir  
M. Phil (International Relations)  
University of Dhaka

38. Mr. Dipen Kumar Saha  
M.Sc. (Economics)  
Jahangirnagar University

39. Ms. Afroza Sultana  
M.S.S. (International Relations)  
University of Dhaka

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

41. Mr. Md. Ashraful Haque  
M.Sc. (Economics)  
Jahangirnagar University

42. Mr. Md. Humayun Kabir  
M.Sc. (Economics)  
Jahangirnagar University

43. Mr. Md. Jane Alam  
M.S.S. (Political Science)  
University of Dhaka

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

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

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

47. Mr. Md. Habibur Rahman  
M.Com. (Management)  
University of Dhaka

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

49. Mr. Md. Shorful Islam  
M.Sc. (Physics)  
University of Dhaka

**Managers, CC**

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

**Deputy Managers**

51. Ms. Afrin Sultana  
M.B.A (HRM)  
Visva Bharati University, India
52. **Mr. Md. Manir Hussain**  
M.Sc. (Agricultural Economics)  
Bangladesh Agricultural University

53. **Mr. Rezanur Rahaman Tarafder**  
M.A. (Mass Communications & Journalism)  
University of Dhaka

54. **Mr. Md. Lutfor Rahman**  
M.S.S. (Economics)  
Chittagong University

55. **Mr. Muhammad Firoz Zaman**  
M.Com. (Management)  
University of Dhaka

56. **Mr. Musharrof Hossain**  
M.S. (Dairy Science)  
Bangladesh Agricultural University

57. **Ms. Umme Kulsum**  
M.S.S. (Sociology)  
University of Dhaka

58. **Mr. A.K.M Zahirul Haque**  
M.S.S. (Anthropology)  
University of Dhaka

59. **Mr. Mohammad Abu Al Baten**  
M.B.A. (Finance & Banking)  
University of Rajshahi

60. **Mr. Mohammad Robiul Mostofa Kamal**  
M.S.S. (Public Administration)  
University of Dhaka

61. **Mr. Abul Kalam Azad**  
M.S. (Agri. Extension Education)  
Bangladesh Agricultural University

62. **Ms. Farhana Nabi**  
Executive M.B.A (Finance & HRM)  
Eastern University

63. **Mr. Mahmud Hasan**  
M.A. (English)  
University of Rajshahi

64. **Mr. Machba Uddin Ahmed**  
M. S. (Agriculture Economics)  
Bangladesh Agricultural University

65. **Mr. Mohammad Minhaz Uddin Shaikh**  
M. A. (Mass Communication & Journalism)  
University of Dhaka

66. **Mr. Sudhir Kumar Das**  
C.A. (PE-II), ICAB

67. **Mr. S. M. Kamrul Alam**  
M.S. (Soil Science)  
Bangladesh Agricultural University

68. **Mr. Md. Tariqul Alam**  
M.Sc. (Physics)  
University of Dhaka

69. **Mr. Md. Faridul Islam**  
M.Sc. in European Forestry  
University of Eastern Finland

70. **Mr. Md. Azmal Hoque Khan**  
Executive M.B.A  
American International University, Bangladesh

71. **Ms. Farzana Hamid**  
M. A. (English)  
National University

72. **Mr. Md. Monsur Alam**  
M.Com. (Management)  
National University

73. **Mr. Dilip Kumar Lahiri**  
M.B.A. (Accounting)  
University of Rajshahi

74. **Mr. A. S. M. Ashraful Alam**  
M.Com. (Marketing)  
Chittagong University

75. **Mr. Md. Nashir Uddin**  
LL.M  
University of Dhaka

76. **Md. Kamal Uddin Bhuiyan**  
M.Com. (Accounting)  
Chittagong University

77. **Mr. Shamsul Hoque**  
M.A. (Philosophy)  
University of Dhaka

78. **Mr. S. M. Zahid Hossain**  
M.S.S. (Political Science)  
University of Dhaka

79. **Mr. Md. Abdur Razzaque**  
M.B.A (Finance)  
Northern University Bangladesh

80. **Mr. Ruhul Amin**  
M. A. (Islamic History)  
National University

81. **Mr. Md. Habibur Rahman Khan**  
M.A. (Archaeology)  
Jahangirnagar University
82. **Mr. Kabir Ahmed**  
M.Com. (Accounting)  
Chittagong University

83. **Mr. Khandaker Delwar Hossain**  
B.Com.  
University of Dhaka

**Deputy Managers, CC**

84. **Mr. Md. Azizul Haque**  
M.A. (Islamic History & Civilization)  
Asian University of Bangladesh

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

86. **Mr. Md. Rowshan Habib**  
M.B.A. (Finance)  
University of Dhaka

87. **Mr. Mohammad Mofazzal Karim**  
M.B.A. (Banking)  
University of Dhaka

88. **Mr. Md. Abdul Karim**  
M.B.A. (Accounting)  
University of Dhaka

89. **Mr. Rokanuzzaman**  
Masters of Development Studies (MDS)  
University of Dhaka

90. **Mr. Mohammed Baharul Alam Khan**  
M.B.A. (Finance)  
East West University

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

**Assistant Managers**

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

93. **Mr. Md. Abdul Kader Miah**  
M.Com. (Accounting)  
University of Dhaka

94. **Mr. Md. Kamrul Hasan**  
M.Sc. (Zoology), Fisheries  
National University

95. **Mr. Sanjoy Kumar Basak**  
M.S. (Agroforestry)  
Bangladesh Agricultural University

96. **Ms. Mahmuda Morshed**  
M.B.A. (Marketing)  
Military Institute of Science and Technology (MIST)

97. **Mr. Md. Jalal Zahir**  
Bachelor of Urban & Regional Planning  
Jahangirnagar University

98. **Mr. Muhammad Sayudul Huq**  
M.S.S. (Economics)  
University of Dhaka

99. **Mr. Kapil Kumar Paul**  
M.S. (Nutrition & Food Science)  
University of Dhaka

100. **Mr. A.K.M. Rashedur Rahman**  
M.B.A. (Finance)  
Institute of Business Administration (IBA)  
University of Dhaka

101. **Mr. Md. Abul Basar**  
M.S. (Animal Nutrition)  
Bangladesh Agricultural University

102. **Most. Moslema Khatun**  
M.B.A. (Accounting)  
University of Dhaka

103. **Mr. Md. Nasir Uddin Hawlader**  
M.B.A. (Marketing)  
University of Dhaka

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

105. **Mr. Kazi Mahmudul Karim**  
M.S. in Biotechnology  
Bangladesh Agriculture University

106. **Mr. Md. Ashraf Hossain**  
M.Sc. (Forestry)  
Chittagong University

107. **Mr. Ataur Rahman Sarker**  
Diploma-in-Engineering (Civil)  
Dhaka Polytechnic Institute

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

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

110. **Mr. Mohammad Farid Hossen**  
C.A. (Intermediate), ICAB
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<th>No.</th>
<th>Name</th>
<th>Degree and Major</th>
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<tr>
<td>111</td>
<td>Ms. Jesmin Ara</td>
<td>M.Sc. (Agricultural Botany)</td>
<td>Sher-e-Bangla Agricultural University</td>
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<td>112</td>
<td>Mr. Mustafizur Rahman</td>
<td>M.B.A. (Human Resource Management)</td>
<td>University of Dhaka</td>
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<td>113</td>
<td>Mr. Ghazi Muntasir Noman</td>
<td>M.B.A. (Management Studies)</td>
<td>University of Dhaka</td>
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<td>Mr. Golam Gilane</td>
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<td>M.S. (Poultry Science)</td>
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<td>Mr. Kazi Abul Hasnat</td>
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<td>Mr. Mamun Ur Rashid</td>
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<td>135</td>
<td>Mr. Mohammad Moniruzzaman Khan</td>
<td>M.S. (Agronomy)</td>
<td>Bangladesh Agricultural University</td>
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</tbody>
</table>

**PROSPER**

1. Mr. Md. Ashraf Ali
   M.Sc. (Agroforestry and Environment)
   Bangabandhu Sheikh Mujibur Rahman Agricultural University

2. Mr. Md. Masriur Rahman
   M.Sc. in CSE
   East West University

3. Dr. Md. Rashabul Alam
   M.P.H.
   New Castle University of Bangladesh

4. Mr. Md. Shahriar Mahmud
   M.S. (Zoology)
   University of Dhaka
5. Mr. Md. Abdul Hakim  
M.S. (Agronomy)  
Bangladesh Agricultural University

6. Dr. Md. Altaf Hossain  
M.P.H. (NIPSOM)

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

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

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

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

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

12. Dr. Zeenat Raihana  
M.P.H., NIPSOM

13. Dr. Nusrat Jahan  
M.P.H.  
North South University

14. Dr. Rana Chowdhury  
M.P.H.  
Mahidol University, Bangkok

15. Mr. Mohammad Maqsud Alam  
M.S.S. (Economics)  
Asian University

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

17. Mr. Khondokar Munir Hasan  
M.Sc. (Computer Science)  
IBAIS University

18. Mr. Babul Banik  
B.Sc. (Animal Husbandry)  
Bangladesh Agricultural University

19. Mr. Mohammad Sarwar Alam  
M.Com. (Accounting)  
National University

---

**ENRICH**

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

2. Mr. Md. Anwarul Hoque  
B.Sc. (Agricultural Economics)  
Bangladesh Agricultural University

3. Mr. Rashal Md. Iqbal Khan  
M.S.S. (Social Welfare)  
University of Dhaka

---

**KUWAIT Goodwill Fund**

1. Mr. M.A. Haider  
M.Sc. (Horticulture)  
Bangladesh Agricultural University

---

**DIISP**

1. Mr. Mohammad Shazzadul Karim  
M.B.A.  
University of Dhaka

2. Mr. Md. Mahbub Elahi  
M.S.S.  
University of Chittagong

3. Mr. Hasib Ahmed  
M.Sc. (Economics)  
Jahangirnagar University

---

**CCCP**

1. Dr. Fazle Rabbi Shadeque Ahmed  
M.S. (Agriculture)  
Bangladesh Agricultural University, Ph.D (Environmental Science)  
University of Aberdeen, UK

2. Mr. Md. Ashraful Islam  
M.B.A. (Accounting Information System)  
University of Dhaka

3. Mr. Md. Rabi Uzzaman  
M.Sc. (Geography & Environmental Studies)  
Rajshahi University

4. Mr. Md. Mahmuduzzaman  
M.S. in Biochemistry  
PSTU

5. Mr. K.M. Marufuzzaman  
M.B.A., Southeast University
6. **Mr. Md. Maksudul Amin**  
   B.Sc. Engg. (Civil & Environmental)  
   Shahjalal University of Science & Technology

7. **Ms. Sabrin Sultana**  
   M.Sc. (Child Development & Family Relations)  
   University of Dhaka

8. **Ms. Homaera Bilkis Laizu**  
   M.A. (English)  
   Jahangirnagar University

9. **Ms. Dilshana Parul**  
   M.Sc. (Statistics)  
   Jahangirnagar University

10. **Mr. Asif Aziz**  
    M.B.A. (MIS)  
    University of Dhaka

11. **Mr. Md. Masud Parvez**  
    M.Com. (Accounting)  
    National Universit