PKSF stands beside the Savar victims

The Rana Plaza collapse at Savar on 24 April, 2013 came out as one of the deadliest national catastrophes in the history of Bangladesh. Majority of the injured were garment workers of which a significant number were females. These victims and their families now face unimaginable distress and an uncertain future hovers over hundreds of them. PKSF family is deeply saddened at this colossal national disaster. A meeting was held at the Foundation office for the immediate as well as long-term rehabilitation of the victims on 6th May, 2013. Some representative Partner Organizations, Chairman, Managing Director and other high officials of the Foundation along with the Executive Directors of 10 POs (who were extensively involved in the rescue work) and 30 other officials were present at the meeting. The meeting focused on the measures to be taken by PKSF and Partner Organizations in the wake of such a huge calamity. It was reported that various Partner Organizations of PKSF had already been offering various services to the victims by supplying different aids to them. The major POs among them are Village Education Resource Centre (VERC), Gonoshasthya Kendra, Social Upliftment Society (SUS), Society for Development Initiatives (SDI) and Shaheda Foundation.

Several issues were discussed in the meeting in details about how to keep the educational expenses of the school-going children can met, how to provide health care to the severely injured persons and how to mobilize resources for the further treatment of the victims, how to create some employment opportunities for the victims who have lost their jobs, what kind of support can be offered to the injured rescuers and their families and what assistance is required for the debilitated micro entrepreneurs etc. Emphasis was put on producing a database with all necessary information for the long-term rehabilitation of the victims. The database may be helpful to others involved in assistance programmes.

PKSF staff of all levels willingly donated their one-day salary (Total - Tk. 3, 67,485) to 78 injured victims through VERC, a Partner Organization of PKSF. In view of the long-term treatment and rehabilitation of the injured, PKSF donated an amount of Tk. 20,00,000/- (Twenty Lac) out of its "Special Fund" to the Relief and Welfare Fund of the Prime Minister. Dr. Qazi Kholiduzzaman Ahmad, Chairman, PKSF, handed over a cheque of that amount to Sheikh Hasina, the Hon’ble Prime Minister of Bangladesh. Mr. Md. Abdul Karim, Managing Director, PKSF, accompanied him on that occasion.
Second General Meeting of PKSF

The 2nd General Meeting of PKSF was held on June 29, 2013. Dr. Qazi Khoiquzzaman Ahmad, Chairman, PKSF presided over the meeting. The members of the General Body Dr. Pratima Paul-Majumder, Dr. A.K.M. Nurun Nabi, Dr. Meherir Kanti Mozumdar, Dr. M. A. Quassem, Mr. Khondkar Ibrahim Khaled, Mr. Nihad Kabir, Professor M. A. Baqui Khalily, Dr. Bondana Saha, Ms. Bulbul Mohalanabish, Mr. Emranul Haque Chowdhury, Begum Razia Hossain and Mr. Md. Abdul Karim, Managing Director, PKSF were present at the meeting. It is to be noted that the 2nd meeting has been held in continuation with the 1st meeting held on 10th July, 2012.

The Chairman presented a short report on the activities of the Foundation during January-June, 2013. He focused on some important events that included the joining of Mr. Md. Abdul Karim as the new Managing Director of PKSF; Development Fair 2013; diversification of the activities of the Foundation; loan disbursement for FY 2012-1013. All important activities of the Foundation were covered. He reported on: Enhancing the Resources and Capacities of Poor Families for Poverty Eradication (ENRICH), loan for ultra poor programme, micro enterprise, seasonal loan, agricultural loan, disaster management loan; Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries (KGF); Programmed Initiatives for Mongo Eradication (PRIME), Learning and Innovation Fund to Test New Ideas (LIFT), Ujjibito project, Community Climate Change Project (CCCP), Development of Inclusive Insurance Sector Project (DIIISP), Special fund; Programme support fund, Training and research activities, publications; PKSF’s response to Savar tragedy and Post -2015 sustainable development etc.

It was informed in the meeting that a budget of Tk 2,976.30 crore has been approved for the FY 2013-1014. Tk 2,600 crore was estimated for loan disbursement during the FY 2012-13, which was later revised to Tk 2,444.05 crore after intersectoral adjustments. The actual disbursement was found to be Tk 2,450.61 crore during FY 2012-13.

Members of the General Body made their deliberations on the report.

Mr. Khondkar Ibrahim Khaled stated that the volume of rural agricultural products have increased. But the farmers do not get adequate profit since the village level marketing is not friendly towards farmers. PKSF has taken some experimental initiatives. However, PKSF can facilitate marketing of the agricultural and non-agricultural products produced in the rural areas.

Dr. Meehir Kanti Mozumdar stated that garments industry is the biggest export and labor-intensive sector. There is an annual increase of export in this sector with almost no improvement of the working environment. He proposed a garments corridor be created on the Dhaka-Khulna highway and PKSF can lend support to ensure a healthy production system.

Professor M. A. Baqui Khalily stated that, PKSF can separately publish 'PKSF Annual Statistics' on activities undertaken each year in addition to the publication of the Annual Report.

A decision was taken in the 22nd Annual General Meeting held on 27th December, 2011 to felicitate the former members of the General Body. Accordingly, Begum Tahrunnessa Abdullah, Dr. Iqbal Mahmud and Dr. Kazi Meshbahuddin Ahmed have been nominated as life-time Fellows in the 2nd General meeting.

Finally, the president thanked the members of the Governing body and General body for their continuous support to PKSF.
Managing Director of PKSF Visits POs

Mr. Md. Abdul Karim, Managing Director, Palli Karma Shahayak Foundation (PKSF) visited various activities of the Foundation’s Partner Organizations operating in the northern region of the country during 23-25 May, 2013. Dr. Jashim Uddin, Deputy Managing Director and Mr. Md Mashiar Rahman, General Manager and Mr. Sharif Ahmed Chowdhury, Assistant General Manager, PKSF accompanied him during the visit.

Activities of ESDO

Mr. Md. Abdul Karim was present as the Chief Guest in a workers’ assembly organized by ESDO, at Syedpur on 23 May, 2013. Awarding of scholarship to the poor students’ was a part of it. 5 students, selected out of 52, who scored GPA-5 in the SSC examination were granted stipends. All the 52 students belong to the ultrapoor families involved in various activities of PKSF. In his speech as the Chief Guest, Mr. Md. Abdul Karim promised all help required in the future, provided ESDO runs its activities with transparency and accountability and its activities including the health workers meet the desired standards.

Meeting with Executive Directors of Panchagar POs

Mr. Md. Abdul Karim, Managing Director, PKSF met the Executive Directors of SUCHANA, Dudumari Gram Unnayan Sangstha, ANUVAB and DRISTIDAN at Suchana Somaj Unnayan Sangstha office on 24 May, 2013. He advised the EDs of the organizations to upgrade the indicators of loan programmes to the required level by improving the monitoring system and clearing the loans overdue with PKSF.

PROSPER programme activities

The Managing Director of the Foundation visited the activities of the PROSPER programme by RDRS Bangladesh in Kamarpukur branch office of Syedpur Upazila, Nilphamari on 25 May 2013. He got a first hand experience of the process of making karchupi, mat, sewing, basket, jute hanging and aromatic vapors. Moreover, he observed the different steps of vermi compost production. He also observed the first aid services to the beneficiaries provided by the static clinics under PROSPER programme.

He also visited ENRICH programme being implemented by ESDO in Awuliapur Union of Thakurgaon Sadar Upazila on 24 May, 2013 and had a detailed discussion with the employees of ENRICH including the health workers. He also had a dialogue with the UP Chairman about ENRICH at Awuliapur Union Parishad office. A documentary on ENRICH Programme was shown as well. He also visited the infrastructural development of ENRICH programme in Madarganj; palm plantation in Vatgaon village and activities of the group conducting credit operations there.

Visiting the activities of LIFT

Managing Director of the Foundation visited the initiative known as ‘Employment and Income Generation through Contractual Dairy Farming and Market Communication’ being implemented by a non-PO, Kazi Shaked Foundation, funded by Learning and Innovation Fund to Test New Ideas (LIFT) Project of PKSF in Panchagar. During his visit, Mr. Karim shared his views with the members of Gobraganj Mahila Samity of Tetulia Upazila, who are involved in contractual cow farming. He also visited open shelter cow farming, production of vermi-compost, and grass plantation at the beneficiary level. He also expressed his satisfaction about the employment opportunities created by cluster cow farming in the remote areas with advanced technology. He also observed the production of milk and other dairy products.
Activities of Community Climate Change Project (CCCP)

30 NGOs have been shortlisted under Community Climate Change Project (CCCP) which are eligible to submit Detailed Proposal Format at the first phase. They have been selected on the basis of the evaluation of the project concept note as per the decision of Technical Review Committee and thereafter of the PKSF Governing Body. Initially, CCCP's total budget is US$12.5 million and the project will run till December 2016.

Evaluation of Detailed Project Proposal

Due steps have been taken for the presentation of Detailed Project Proposal from 30 NGOs. An 8-member committee, headed by Mr. Md. Fazlul Kader, Deputy Managing Director would review the activities and budget of the NGOs. Project presentations of 30 NGOs took place from 21 April-16 June, 2013. A proposal for fiduciary clearance for the Detailed Project Proposal of 11 NGOs has been sent to the World Bank. These project proposals were approved in the 181st and 182nd Board Meetings of PKSF, subsequent to due clearance from the World Bank.

Projects Financed by CCCP

A precise outline

<table>
<thead>
<tr>
<th>The NGOs</th>
<th>Title of the sub-project</th>
<th>Risk zone &amp; Working areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>BDPRS Bangladesh</td>
<td>Reduce Vulnerability of the Poor and Disadvantaged Population due to Climate Change Impacts in the North - West Part of Bangladesh</td>
<td>Flood - prone Chilmari, Rosmari, Hazipur and Ulipur upazilas of Kurigram Dist. Jhalakia, Kishoreganj and Nilphamari Sadar upazilas of Nilphamari Dist.</td>
</tr>
<tr>
<td>Satkhira Unekanung Sangshaya (SUS)</td>
<td>Ensuring Food Security and Saline Resilient Livelihood through Community-based Adaptation</td>
<td>Salinity - prone Kaliganj, Ashasani and Shyamnagar upazilas of Satkhira Dist.</td>
</tr>
<tr>
<td>Wave Foundation</td>
<td>Community-based Climate Adaptation Project (CBCAP)</td>
<td>Drought - prone Dumurdaha upazila of Chuadanga Dist.</td>
</tr>
<tr>
<td>SIK Foundation</td>
<td>Adaptation to Livelihoods and Homestead Improvement Project Focusing on Climate Change</td>
<td>Flood - prone Utpar upazila of Kurigram Dist.</td>
</tr>
<tr>
<td>Goza Unnayan Kendra (GUK)</td>
<td>Climate Adaptation for Char - Islands People (CACP)</td>
<td>Flood - prone Char Hazipur, Rosmari and Chilmari upazilas of Kurigram Dist.</td>
</tr>
<tr>
<td>Naemul Somoni Sangsad (NSS)</td>
<td>Community Participation to Thrive Climate Change through Adapting Innovative Sustainable Mechanisms in Life and Livelihoods - (CPTCCSMLL) Project</td>
<td>Salinity - prone Amtali upazila of Barguna Dist.</td>
</tr>
<tr>
<td>Ashrai</td>
<td>Regenerative Agricultural System for Sustainable Livelihood in Barind Region</td>
<td>Drought - prone Tanore upazila of Rajshahi Dist. Patailala and Niyaminpur upazilas of Noagaon Dist.</td>
</tr>
<tr>
<td>Dak Dike Jai</td>
<td>Promoting Grassroots Capacity to Reduce Vulnerability to Increasing Salinity in Bagharia Dist.</td>
<td>Salinity - prone Moregbari upazila of Bagerhat Dist.</td>
</tr>
<tr>
<td>Jhumira Samiti Kallyan Sangshaya (JSSS)</td>
<td>Livelihood Improvement for Climate Change Resilience</td>
<td>Flood - prone Jhalakia upazila of Nilphamari Dist.</td>
</tr>
<tr>
<td>Jagnati Jibi Sangsha (JJS)</td>
<td>Livelihood Promotion of Climate - Vulnerable Coastal Communities of Khulna</td>
<td>Salinity - prone Kodar upazila of Khulna Dist. Dakope upazila of Khulna Dist.</td>
</tr>
</tbody>
</table>

Workshop on Feasible adaptation-activities focusing on climate change

A workshop on agriculture, fisheries and livestock on feasible adaptation-activities focusing on climate change was held on 28 May 2013. The focus was on possible adaptation activities to face climate change impact. Managing Director of PKSF inaugurated the workshop. 35 senior officials of PKSF and Project management unit attended the workshop.

Meeting of Technical Review Committee

The second meeting of the TRC was held on 24 June 2013. The meeting was chaired by the Chairman of the committee Mr. Md. Abdul Karim, Managing Director, PKSF. Mr. Md. Fazlul Kader, Deputy Managing Director (Operations), PKSF, Dr. Ainun Nishat, Vice Chancellor, BRAC University, Dr. Atiq Rahman, Executive Director, Bangladesh Centre for Advanced Studies (BCAS), Dr. Ansarul Karim, Chairman, Environment Conservation Management Centre, Dr. M. Asaduzzaman, Former Research Director, Bangladesh Institute of Development Studies (BIDS), Dr. Nurul Kader, Deputy Secretary, Ministry of Environment and Forests (MoEF) and Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP, PKSF were present in the meeting. The updates of Project Proposal evaluation as well as finalized projects were discussed in the meeting. The committee recommended for approval of proposals received from 8 NGOs.

Participation at International level

Dr. Qazi Kholiuzzaman Ahmad, Chairman, PKSF; Mr. Abdul Karim, Managing Director, PKSF and Dr. Fazle Rabbi Sadeque Ahmed, Project Coordinator, CCCP, PKSF participated as members of the Government Delegation to the UNFCCC subsidiary meetings that took place in Bonn, Germany on 2-14 June 2013.

Meeting with the World Bank representatives

Ms. Bernice van Bronkhorst, Sector Manager, Disaster Risk Management and Climate Change Unit, the World Bank and Ms. Nadia Sharmin, Task Team Leader of CCCP, the World Bank met the Managing Director of PKSF on 13 June 2013. WB representatives expressed their satisfaction on the progress of the project. The WB representatives also visited the Project Management Unit office. A Client Connection system has been activated for the special online finance management between World Bank and PKSF. Besides, CCCP Project Management Unit is working regularly on the project website (www.pksf-cccp-bd.org) to make it more informative and user-friendly. Moreover, the establishment of a CCCP corner in the PKSF library is under process.
ENRICH Moves Ahead

Apart from the traditional microcredit programme, PKSF has initiated ENRICH for the holistic development of the poor. The underlying purpose of the project is to increase the resources and capacities of the poor households, which, in the long run, will ensure their comprehensive development. Educational and health services and IGAs are being coordinated with the systemic help offered by microcredit. The progress of different programmes under ENRICH till May 2013 is as follows.

Opening of branches and inclusion of households
8 unions have been included in 3 stages. 8 selected Partner Organizations report that 46638 households are under survey for data collection. A meeting will take place on 8th July 2013 with the Executive Directors, Chief Credit Coordinators and the Chairmen of Union Parishads of the newly included 8 Partner Organizations to enlighten them about ENRICH activities.

Healthcare
47 health assistants and 393 nurses are working for ENRICH Healthcare Programme in 35 Unions. These nurses collect information from the households of the unions every month. 7,99,823 members from 1,79,106 households have been included in healthcare-related information by May, 2013. So far 17,146 health cards had been sold, 7806 static clinics, 1039 satellite clinics and 78 health camps have been established in FY 2012-2013.

Education Programmes
Educational Programmes are being carried out for the enhancement of the quality of education of the primary students and to prevent early drop-outs. At present, 1057 education centres in 35 unions provide afternoon instructional courses to 28276 (13647 boys and 14629 girls) school-going children.

Medicinal Plant Cultivation Programme
An initiative has been undertaken to plant Basok around the households and plantation fields of the beneficiaries of the project. The purpose is to improve the income of the poor households and to provide indigenous medicinal raw materials to the producers. Recently, 8,01,724 Bashok seedlings have been planted by 1074 interested farmers from 29 unions. 1156 kg dried Bashok leaves, including 161 kg in May have been sold at an average price of 34 - 40 Tk per kg to Square Pharmaceuticals Ltd. and ACME Laboratories Ltd.

Community Development Programme
In the second phase of this programme, 639 sanitary latrines, 341 shallow tube wells, 196 bamboo/wooden small bridges, ring culverts have been established/repaiored while installation of 34 deep tube wells is in the process in view of the demand of different organizations from 14 unions.

Vocational Training for Employment
28 persons have been trained under vocational training, of which 15 are for mobile servicing and 13 for electrical wiring trades. A plan has been taken to offer training to 600 persons in the FY 2013-14 for their prospective employment.

Bandhu Chula Programme
Partner Organizations associated with ENRICH project have been producing and distributing quality hazard-free Bandhu Chulas to the beneficiaries at a very low price. 3660 Bandhu Chulas have been installed till now.

Solar Programme
ENRICH project helps accomplish the government promise of providing electricity for everyone within 2021. 1692 solar lamps and 3546 solar home systems have been distributed till now under this project.

Special Savings Programme
Special Savings Programme has been introduced in 21 unions under the ENRICH project. 1,549 ultra poor members from 21 Partner Organizations have been selected for this special savings programme till May, 2013. To conduct this programme, a special bank is to be established by organizations in different places like the remote char areas, hill tracts and places where no banking system exists. Beneficiaries can deposit their special savings in this bank. This decision has been approved in the second meeting of PRIC held on 19 June, 2013.
PKSF Development Fair 2015

A variety of products produced by PKSF beneficiaries were displayed in several booths of the Exhibition. The visitors were impressed by the diverse range of products being displayed, from handicrafts to agricultural tools. The exhibition aimed to promote the self-reliance of the beneficiaries and showcase their skills and talents.

The Closing Ceremony

The Closing Ceremony was held on 15 March, 2015 at 6:30 pm at the hotel. The main aim of the Closing Ceremony was to bring all the stakeholders together to reflect on the achievements and experiences of the Fair. The ceremony included speeches by dignitaries, music performances, and a cultural show. The event was attended by a large number of people, including government officials, NGOs, and beneficiaries.

Date: 15 March, 2015
Location: Hotel, Cumilla

In celebration of its more than two decades of serving poverty alleviation through employment generation, PKSF organized a gala event, Development Fair 2015, to mark its 25th year. The objective of the fair was to showcase the achievements of the beneficiaries and provide a platform for them to network and collaborate.

However, it is noteworthy that PKSB, the rural areas development plan of the government of Bangladesh, promoted the event as an “incentive for local self-employment.” The fair was organized to encourage the local community to participate in the economic development of their region. The fair was held at the Bangladesh International Exhibition Center (BIEC), Dhaka. The main objectives of the fair were to

1. Promote local self-employment among the beneficiaries.
2. Provide a platform for networking and collaboration among the beneficiaries.
3. Showcase the achievements of the beneficiaries to the wider public.
4. Encourage the local community to participate in the economic development of their region.

The fair was divided into different zones, each focusing on a specific sector, such as agriculture, handicrafts, and manufacturing. The beneficiaries were encouraged to display their products and services in these zones.

The first day of the fair, which was on 13 March, 2015 at 10:00 am, the Prime Minister of Bangladesh, Sheikh Hasina Wazed, inaugurated the fair. She emphasized the importance of self-employment and the role of rural areas in the economic development of the country.

In her speech, the Prime Minister mentioned that the government had taken various initiatives to promote rural self-employment. She highlighted the achievements of the beneficiaries and encouraged them to continue their efforts.

The second day of the fair, which was on 14 March, 2015, from 10:00 am to 5:00 pm, there were various cultural events and performances. The fair was closed with a cultural show on 15 March, 2015, at 5:00 pm.

In conclusion, the Development Fair 2015 was a successful event that showcased the achievements of the beneficiaries and provided a platform for networking and collaboration. The fair was well-attended, and the visitors were impressed by the diversity of products and services displayed. The fair was a testament to the government’s commitment to promoting rural self-employment and encouraging the local community to participate in the economic development of their region.
Activities of FEDEC Project

Finance for Enterprise Development and Employment Creation (FEDEC), a jointly funded project of PKSF and International Fund for Agricultural Development (IFAD), has undertaken 36 Value Chain Development projects and 5 Business Development Services (BDS) for the development of potential sub-sectors. The value chain development project includes 'Basok leaf production and sales project for creating employment and increasing income level'. It has come under successful implementation from 13 June, 2013.

Development Review Workshop of VCD Project

3 Development Review workshops were held for the technical officers of Value Chain Development project under the supervision of FEDEC project. Mr. Md. Fazlul Kader, Deputy Managing Director of PKSF, was present in each of the workshops. Detailed discussions were held on the progress of the activities of the Project and accordingly work plan and future working strategies were drawn during the workshops for future development of the projects.

Projects in the Coastal Belt on Buffalo-rearing, Enhancement of milk production, Income Generation and Employment under Improved Management

This project is being implemented with 200 buffalo farmers of 7 wards of Urir Char Union of Sandwip Upazila, Chittagong and in 2 wards of Urir Char Union of Companyganj Upazila, Noakhali. Society for Development Initiatives has been implementing this 1-year project from 30 December 2012. This project is providing health services, vaccination, de-worming medicines, training on availability of medicines along with other possible assistance required for the project to the buffalo farmers of these areas.

Training for the capacity building of PKSF officials

60 PKSF officials were provided different kinds of training during April 2014. Three separate trainings were organized on 'Training on Environmental and Business Regulatory Issues Related to Micro and Small Enterprises'; 'Management of Microenterprise Loan Programme' and 'Subsector and Value Chain Development'.

PKSF Officials' visit to industrial initiatives

To help acquire practical knowledge regarding the management of industrial initiative, 4 batches of PKSF officials working under FEDEC project visited some industrial initiatives. Two batches visited industrial cluster manufacturing child wear in Munshiganj and 'Shoe industries' in Bhairab. PKSF POs, namely, Centre for Development innovation and Practices (CDIP) manages the industrial initiatives in Munshiganj while People's Oriented Program Implementation (POPI) manages the initiative in Bhairab.

Enhancement of the capacity of the POs

730 professionals from different Partner Organizations were divided into 32 batches for the training on 'Management of Microenterprise and Microenterprise Loan Programme'. PKSF is providing skill development training for the improvement of the micro entrepreneurs. According to the demand of the field level entrepreneurs, different trainings were organized for 18 batches during April-June 2013.

Workshop on Credit Insurance and Livestock Insurance & CRF Concept Note

A workshop was held on 17 June 2013 at PKSF Bhaban for review and feedback on the Covariant Risk Fund (CRF) with special reference to concept note. The objective was to assess it before the field level implementation of credit insurance and livestock insurance under Development Initiative Insurance Sector Project (DIISP).

Presided over by Mr. Md. Abdul Karim, Managing Director of PKSF, the workshop was attended by high officials, project officials, Executive Directors of 20 Partner Organizations and representatives from both micro insurance providing organizations and Microcredit Regulatory Authority (MRA).

The chairperson, in his inaugural speech, highlighted various important issues to be discussed in the workshop. Mr. Md. Fazlul Kader, Deputy Managing Director, PKSF presented a precise outline on the target and objectives of the workshop. Mr. Md. Hasan Khalid, General Manager, PKSF presented the concept note on Covariant Risk Fund (CRF). Mr. Md. Sajidul Karim, Project Coordinator, DIISP presented a detailed view of Credit Insurance and Livestock Insurance services.

Mr. Golam Tuhid, Deputy Managing Director, PKSF concluded with his words of expectations to bring logical and sustainable results from the constructive workshops regarding CRF and Credit and Livestock insurance.

He also instructed the project wing for updating the guideline as well as Manual of the credit insurance and Livestock insurance.
Training/Study Visit/Workshop

Training wing of PKSF conducts specialized training courses on different aspects of microcredit programme management for PKSF staff and PO officials both at its own premises and outside. Training programmes are also arranged for other organizations who are not PKSF POs. In addition, IGA training for beneficiaries, study tour for foreign representatives and internship for the students of different renowned universities and institutions on poverty alleviation programmes are organized. Activities of the training wing of PKSF in April-June 2013 are described below.

In-Country Training Courses

During April-June 2013, PKSF organized 3 training courses on 'Sub-sector Analysis and Value Chain Development' for 57 officials. The courses were funded by FEDEC project. The duration of each course was 3 days. Moreover, study tour were arranged in 4 batches for 46 officials of PKSF.

Training Courses for PO officials and field workers

Strategic Planning for NGO/MFI
PKSF organized training for 1 batch on 'Strategic Planning for NGO/MFI' for 22 senior/mid-level officials of 18 PKSF POs.

Supervision and Monitoring
PKSF organized training for 1 batch on 'Supervision and Monitoring' for 24 senior/mid-level officials of 19 PKSF POs.

Training of Trainers (ToT)
PKSF organized training for 1 batch on 'Training of Trainers' for 23 mid-level officials of 16 PKSF POs.

Advanced Microfinance and Institutional Development
PKSF organized training for 1 batch on 'Advanced Microfinance and Institutional Development' for 21 senior/mid level officials of 16 PKSF POs.

Small & Medium Enterprise and Micro-enterprise Management
PKSF organized training for 23 batches on 'Small & Medium Enterprise and Micro-enterprise Management' for 547 field workers of 96 PKSF POs. The training courses were held in 13 different training centres of Bangladesh.

PRIME Implementation & Microcredit Management
PKSF organized training for 5 batches on 'PRIME Implementation & Microcredit Management' for 118 mid-level officials of 56 PKSF POs. These training courses were funded by PRIME. These courses were held at PKSF Bhaban and 2 other training centres (SAP Bangladesh & PMUK) of Dhaka.

Microenterprise Management & Lending
PKSF organized training for 32 batches on 'Microenterprise Management & Lending' for 730 officials of 104 POs. The training courses had been financed by FEDEC and these took place at PKSF Bhaban and in 7 other training centres in and outside Dhaka. These were conducted by Institute of Microfinance.

Financial Product Design and Diversification
PKSF organized training for 1 batch on 'Financial Product Design and Diversification' for 23 senior/mid level officials of 18 PKSF POs.

Overall Implementation of Developing Inclusive Insurance Sector Project
PKSF organized training for 6 batches on 'Overall Implementation of Developing Inclusive Insurance Sector Project' (funded by its DIISP project) for 149 mid-level officials of 60 PKSF POs. The training courses were held in SAP Bangladesh Dhaka training centre.

Overseas Exposure
PKSF sends its staff and PO officials abroad for short term training/seminar/workshop on a regular basis. PKSF organized training for 10 batches of total 118 officials for foreign exposure, which were funded by its FEDEC and PROSPER projects. Among them, 68 officials were from PKSF and its projects and 50 were from POs. They visited many renowned organizations and studied their activities in Nepal, Korea, India, Vietnam, The Philippines and Indonesia.

Training for Beneficiaries
In order to increase the capacity on IGA implementation, a total of 18,584 beneficiaries have been trained so far. Out of them, 360 participants were from FEDEC and 18,224 were from PROSPER.
Orientation for foreign representatives

PKSF arranges exposure-cum-study visit in connection with the activities of poverty alleviation and microfinance programmes for the foreign representatives visiting Bangladesh.

A team of 7 members from Rural Women Affairs Department (RWAD), Ministry of Jihad-e-Agriculture, Islamic Republic of Iran visited PKSF on April 3, 2013. PKSF organized an orientation programme to inform the Iranian team of the activities of PKSF.

Internship Programme

PKSF conducts internship programme on Development and Poverty Alleviation on the basis of the applications received from students of renowned universities, institutes and research organisations of the country.

4 students from University of Dhaka have completed their internship during April-June 2013. Besides, 1 student from North South University is currently engaged in such an internship course.

A Training on Fire Fighting, Extinction, Rescue and Emergency Exit

An exceptional training was organised on 'Fire Fighting, Extinction, Rescue and Emergency Exit' for the officials of PKSF. The training took place from June 23 to 25, 2013 at some stipulated time under the skilled guidance of the personnel of the department of Fire Services and Civil Defence. 40 officials from different levels attended the 3-day course. In this training, a practical fire drill was arranged which included rehearsals on how to handle the emergency situation, how to reach safe shelter and how to minimize the volume of loss in the event of fire. The officials of Fire Services conducted a performative exercise on fire fighting in practice. The rehearsals are meant to train the participants about how to instantly react in the event of fire. The participants were further trained about how to use the fire extinguishers installed at different parts of PKSF Bhavan. These lessons were both instructive and interesting.

PKSF signs MoU

As a part of the annual evaluation of the impact of PRIME in greater Rangpur area, a Memorandum of Understanding (MoU) was signed between PKSF and InM on "Effectiveness for PRIME Interventions in Greater Rangpur at the Household and Institutional Levels- A Longitudinal Approach (Round-5)" on 4 June, 2013. Dr. Jashim Uddin, Deputy Managing Director, PKSF and Dr. Mohammad Abdul Latif, Director, InM signed the agreement on behalf of their respective organizations.

In the present era of modern technology, the use of advanced technique is essential for information sharing and storage. PKSF is uncompromising in the maintenance of institutional transperancy and accountability. With this focus, Dr. M. Rokunuzzaman has been recruited by PKSF as Adviser for the preparation of "Expression of Interest (EOI)" and "Request for Proposal (RFP)" for the implementation of a combined information management system in PKSF.

On 18 July, 2013 Dr. Jashim Uddin, Deputy Managing Director, PKSF and Advisor Dr. M. Rokunuzzaman signed the agreement in this regard.

For the more intense participation in environment preservation and management, PKSF and Unnayan Somonnoy signed an agreement on "Conducting & Environmental Audit of Micro Enterprises" under FEDEC project on 27 June, 2013. Dr. Jashim Uddin, Deputy Managing Director, PKSF and Prof. Shahana Rahman, Acting Chairperson, Unnayan Somonnoy, signed the agreement on behalf of their respective organizations.
Credit Operations Status of PKSF

Loan Disbursement to POs

PKSF disbursed Tk. 19241.01 million under its mainstream microcredit program and Tk. 51.81 million under its projects up to April 2013. Cumulative loan disbursement from PKSF to the POs was Tk. 156067.00 million, as of April 2013 and the recovery rate of loan from the POs to PKSF was 98.34 percent as of April 2013. A summary of PKSF’s cumulative loan disbursement and loan outstanding to the POs as of April 2013 is presented in the following table:

<table>
<thead>
<tr>
<th>Programs/Projects</th>
<th>Loan Disbursement (cum. in million Tk.)</th>
<th>Loan outstanding (in million Tk.)</th>
</tr>
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<tbody>
<tr>
<td>Mainstream Microcredit (including ID loan):*</td>
<td>141951.30</td>
<td>33763.27</td>
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<td>Projects:**</td>
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<tr>
<td>FSP</td>
<td>258.75</td>
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<tr>
<td>LIFT (PKSF PO)</td>
<td>257.61</td>
<td>122.46</td>
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<tr>
<td>LIFT (Non PO)</td>
<td>55.72</td>
<td>40.55</td>
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<tr>
<td>LRP</td>
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<tr>
<td>PLDP-II</td>
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<td>127.27</td>
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<td>REDP-ECL</td>
<td>13.05</td>
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<td>REDP-MC</td>
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<td>EFRRAP</td>
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<td>IFADEP-I</td>
<td>71.20</td>
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<td>JMDA</td>
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<td>PLDP</td>
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<td>MFTS</td>
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<td>SRLP</td>
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<td>MFMSFP</td>
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<td>ID-MFTSP</td>
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<td>ID-MFMSFP</td>
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<td>Projects Total:</td>
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<td>930.20</td>
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<td>Grand Total:</td>
<td>156067.00</td>
<td>34693.47</td>
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### FY Loan Disbursement (In Million Taka)

<table>
<thead>
<tr>
<th>Program/Project</th>
<th>Loan Disbursement (FY 2011-12)</th>
<th>Loan Disbursement (FY 2012-13) April-13</th>
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<tbody>
<tr>
<td>RMC</td>
<td>4960.90</td>
<td>4496.80</td>
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<td>UMC</td>
<td>1199.50</td>
<td>1170.30</td>
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<td>ME (GOB)</td>
<td>3404.30</td>
<td>3661.30</td>
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<td>UPP (GOB)</td>
<td>1287.30</td>
<td>1333.10</td>
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<td>Seasonal</td>
<td>4582.00</td>
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<td>ASM</td>
<td>2523.30</td>
<td>3126.00</td>
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<td>DML</td>
<td>324.60</td>
<td>25.30</td>
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<td>ENRICH</td>
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<td>ID Loan</td>
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<td>MFTSP</td>
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<td>MFMSFP</td>
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<td>LIFT</td>
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<td>KGF</td>
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<td>495.00</td>
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<td><strong>Total</strong></td>
<td><strong>19023.98</strong></td>
<td><strong>19292.82</strong></td>
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### Loan Disbursement from POs to Borrowers

As of April 2013, the POs, through revolving of the amount provided by PKSF, have disbursed Tk. 930.86 billion and the number of borrowers till 30 April, 2013 was 6.79 million of whom 91.48 percent were women. Cumulative loan recovery rate from the borrowers to the POs was 99.35 percent.
About PKSF

Palli Karma-Sahayak Foundation (PKSF) was established in 1990 with the aim of poverty alleviation through employment generation. Apart from providing financial and technical assistance to the underprivileged segment of the society, PKSF has played a vital role in creating employment opportunities through inventive operational activities. Over the last two decades, PKSF has set some non-conventional and distinctive examples in the process of implementing development activities. PKSF has further broadened and diversified its various mainstream programmes and projects with sincere understanding of its responsibilities to make poverty alleviation a social reality.

Sharing meeting with Microcredit Summit Campaign

A sharing meeting in relation to Microcredit Summit Campaign was held on 13 June 2013. The Managing Director of PKSF with other high-officials, Executive Directors and representatives of 12 other selected POs of PKSF, and Executive Directors of Credit Development Forum (CDF) and INAFI Asia were present in this meeting.

Mr. Md. Abdul Karim, Managing Director, PKSF chaired the meeting. It should be mentioned that the Microcredit Summit will take place from October 9 to 11, 2013 at Manila, The Philippines. Mr. Md. Abdul Karim has been invited to chair one of the sessions. Mr. Larry Reed, Director, Microcredit Summit Campaign and Dr DSK Rao, Area Coordinator, Asia Pacific Region also took part in the meeting.

Mr. Md Fazlul Kader, DMD, PKSF, made introductory remarks reflecting the mission and mainstream activities of PKSF and conducted the meeting. Mr. Md Hasan Khaled, General Manager, PKSF made a presentation on the operational activities of PKSF.

Mr. Md. Abdul Karim, Chairperson of the meeting welcomed the guests and lauded the initiative for organizing this meeting. He mentioned that Bangladesh is regarded as a model for microcredit. Many other countries of the world are practicing the microcredit model of Bangladesh. In particular, PKSF model is being practiced in many countries of the world. Bangladesh can take pride in it. He further stated that, only microcredit cannot solve the multidimensional problems of poverty. In order to approach the problems in a holistic way, PKSF has introduced non-financial services like education, health, IGA value chain development, business development activities. He felt that PKSF will play a very important role in the forthcoming Microcredit Summit Campaign at Manila, this October. It transpired from the deliberations of the meeting that PKSF activities have not received the adequate overseas attention it deserves. PKSF's interventions like seasonal loan, agricultural loan and Value Chain Development have brought in many radical changes in the concept and implementation of microcredit operations. The house claimed that PKSF activities need further positive acknowledgement in the global perspective.

Mr. Larry Reed, Director, Microcredit Summit Campaign thanked PKSF for organizing this meeting. He also expressed his admiration about PKSF's commitment to socio-economic development of the poor, apart from microcredit assistance.

Earlier, the representatives from different organizations briefly presented their activities. Their presentations highlighted the horizontal and vertical expansion of microcredit operations in various areas of the country and how these play a very constructive role to improve the lot of the poor. They referred to some challenges which are chronic to the socio-economic conditions of Bangladesh. They also referred to the holistic ideology that PKSF upholds, which is the driving force of their operations and activities. They appealed to Microcredit Summit Campaign for the promotion of the non-conventional activities of microcredit in Bangladesh, being carried out by organizations.

Mr. Md Fazlul Kader Deputy Managing Director of the Foundation responded to various interventions made by participants in the meeting. Mr. Golam Touhid, Deputy Managing Director of the Foundation delivered the closing speech.