

# Brightness of Marginalized

Annual Report 2012-13



GBK গ্রাম বিকাশ কেন্দ্র  
GRAM BIKASH KENDRA



# Brightness of Marginalized

## Annual Report 2012-13

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### :GBK at a glance:

**The beginning:** GBK was initiated by a group of socially motivated people of different backgrounds and accredited as a development organization in 1993.

#### **Vision**

An educated, democratic and environmentally-aware society, which is free from poverty and exploitation, with equal rights, respect and dignity for all.

#### **Mission**

To work for positive change for the people of northwest (old Rajshahi division) Bangladesh, who are deprived from their rights and opportunities, by implementing service delivery and rights-based activities through a participatory and multidimensional partnership approach.

#### **Governance**

23 members (7 women 16 men) General Committee (GC) is the highest governing body of the organization. GC members are the representatives from different categories of the society including-development worker, social activist, farmer, teacher, women activist, banker and others. A 7 members Executive Committee (EC) is elected by the GC members for three years period to govern the organization on behalf of the GC. The EC mandatorily sits quarterly and oversee the organizational operation and progress, approve budget, plan, policies, and partnership agreement and provide governing directions to the organizational team headed by the Chief Executive (CE) of the organization.

Apart from this, a management team consisting of each programme/section heads of the organization under the leadership of the CE is responsible for day to day operation, reporting, coordination, linkage and communication with concerned stakeholders.

#### **Registration**

As a development organization, GBK is registered under the following authorities-

Authority	Registration Number	Date
NGO Affairs Bureau, Government of Bangladesh	693/93	16.03.1993
Department of Social Welfare, Government of Bangladesh	Dinaj-913/94	22.03.1994
Register of Joint stock Companies & Firms	S-2361(204)/2000	04.05.2000
Micro Credit Regulatory Authority	01271-01016-00183	16.03.2008

#### **Working area:**

District	Upazila	Union	Nos. of Village
Dinajpur	13	216	1340
Rangpur	03	16	150
Nilphamari	02	15	126
Joypurhat	03	10	86
Gaibandha	02	7	275
<b>Total: 05</b>	<b>23</b>	<b>264</b>	<b>1977</b>



## Staff profile

Category	Female	Male	Total
Regular	102	443	545
Volunteer	--	01	01
Total:	102	444	546

Among the total staff members, 50(female -7, male-43) are from ethnic communities

### Programme and Project participating Peoples:

According to the ongoing organizational strategic plan, GBK works with marginalized community people including- Ethnic community and their children, dalit communities and their children, ultra poor communities, women, children and adolescent of greater community, differently able people, small and marginal farmers and other vulnerable section of society.

### Profile of beneficiary:

Nos. of existing groups: Female: 4124, Male: 38 Mixed group/Community: 307 Total: 4469

Nos. of existing group members: Female: 80740 Male: 6669 Total: 87409

Each of the above members represents from one household. Accordingly, GBK is covering 87409 households with 437075 direct and indirect beneficiaries under its organizational interventions. Among the total beneficiaries, 26380 are from ethnic communities, 3000 from dalit (scavenger) communities and 407695 are from greater communities. Both female and male of different age group of people including-children, youth, and elderly are involved different interventions of the organization.



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### **Dear Colleagues, Friends and Development Partners,**

It is our great pleasure to share the annual report of GBK with you for the financial year 2012-2013. In this document, we have tried to portray our trend towards the vision we have. In this regard, we can say that, through the sincere activism of our staff as well as effective cooperation of community people and development partners, we have further strengthened our efforts towards a society, where everybody can lead a dignified life. It is true that the path of our journey of last year was not smooth always. We have limitations and experienced challenges. However, what is important that, we took notes of our experiences and eager to do much better in days ahead.

Marginalized communities i.e. dalits, adibasis, extreme poor women, men and children are the direct target groups of GBK. These groups obviously still require continuous support, which should allow them to reduce their gap with the broader society. Nevertheless, which is also requires, is the recognition of marginalized groups for their essential role in the society as well as their potentials and rights. Community leaders, elected peoples' representatives and members of the administration have crucial role to play in this regard. Through different programs, GBK has been trying to achieve these in a concerted manner, which will also get the focus of the organization in coming years.

*We have limitations and experienced challenges. However, what is important that, we took notes of our experiences and eager to do much better in days ahead.*

Considering the macro-economic trend of the country as well as the confrontational political atmosphere, it is one of the major conclusions of GBK that, sustainability and quality of programs should receive more focus, which will also ensure generation of required resources in an effective manner. Accordingly, during the last financial year, efforts were there to strengthen organizational systems and capacity of staff, which has made us hopeful to become more effective towards the causes of our target people.

Finally, we would like to express our gratitude to the team, which was engaged in preparing this report. We all know, it is not an easy task. Furthermore, we are grateful to the community leaders, and government officials of our working areas as well as towards our development partners. Without their sincere cooperation we would not be able continue our journey.

Happy reading



Moshfeka Razzak  
Chairperson



Moazzem Hossain  
Chief Executive



### List of acronyms and abbreviations

ADB	Asian Development Bank
AIS	Accounts Information System
ALRD	Association for Land Reform and Development
Bima Sheba	% of disbursed loan collected from loanee to cover risk of the same
BDT	Bangladeshi Taka
CAMPE	Campaign for Popular Education
CBO	Community Based Organization
CD	Country Director
CFW	Cash For Work
CE	Chief Executive
CDC	Child Development Center
CDS	Center for Development Services
CARE	Cooperative for Assistance and Relief Everywhere ( a humanitarian organization providing disaster relief and fighting poverty around the world)
CHPBD	Classical Handmade Product Bangladesh
CPK	Community Pushti Karmee(nutrition worker)
DAE	Department of Agriculture Extension
DFID	Department for International Development of the Government of United Kingdom
DMC	Disaster management Committee
EC	Executive Committee, European Commission
EKATA	Empowerment Knowledge and Transformative Action
FH	Farmers Hub
GARI	Global Agro Resources Incorporation
GBK	Gram Bikash Kendra
GC	General Committee
GFSUPW	Gaibandha Food Security For Ultra Poor Women
G4S	World Famous Security Company
GP	Grade Point
HEKS	HEKS stands for the Hilfswerk der Evangelischen Kirchen Schweiz (the aid organization of the Protestant Churches of Switzerland)
HH	Households
HOME	Holistic Opportunities for Meritorious students Education
ICCO	Interchurch Organization for Development Cooperation
IFADEP	Integrated Food Assisted Development Project
IGA	Income Generating Activities
ILO	International Labour Organization
JIBAN	Joint Initiatives in Building and Acceleration households' food and Nutrition
LAMB	Lutheran Aid to Medicine Bangladesh
Mohajan	Traditional high interest money lender in rural Bangladesh
MF	Microfinance
MIS	Management Information System
MT	Metric Ton
NGO	Non Government Organization
NAOW	Network Against Oppression of Women
OTR	On Time Realization
OXFAM-GB	Oxfam Great Britain



PARENTS	Parents' Awareness Raising on child Education through Training Support
PKSF	Palli Karma Sahayak Foundation
PRIME	Programmed Initiative for Monga Eradication
PPS	Pre-Primary School
PWD	People with Disability
PROSHIKA	Center for Human Development, one of the largest national NGO of Bangladesh
RDRS Bangladesh	One of the largest national NGO of Bangladesh
SASTHA	Strengthening Attitudinal Changes on Health Service Through Householders' Awareness
SEHD	Society for Environment and Human Development
SETU	Socio-Economic Transformation of the Ultra Poor
SFA	Strategic Focus Area
SFSA	Syngenta Foundation for Sustainable Agriculture
SSC	Secondary School Certificate
SMC	School Management Committee
SRDI	Soil Research and Development Institute
TLM	The Leprosy Mission
UK	United Kingdom
USAID	United States Agency for International Development
VAT	Value Added Tax
VC	Value Chain
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VSO	Voluntary Services Overseas





## Gram Bikash Kendra: Major Milestones in the Organizational Journey

### 1993:

- Organizational inception and starting of development interventions with support from Community Aid Abroad, Australia.

### 1994:

- Partnership with Palli Karma-Sahayak Foundation for serving more people under economic development intervention.
- Partnership with NGO Forum for Drinking Water Supply and Sanitation –create opportunities to serve people on water-sanitation issues.

### 1995:

- Support from International Voluntary Services Incorporation to serve rural ultra poor communities for their economic development through Trickle -up programme.
- Partnership with OXFAM-GB and PROSHIKA for non-formal primary education of the drop out and poor family children.

### 1996:

- GBK work on re-habilitation of flood affected poor communities with the support from Bread for the World
- Strong focus on environment, tree plantation and agriculture firms through Village and Firm Forestry Project with the support from Swiss Development Cooperation.
- Integrated Aquaculture Project with the partnership of British Bangladesh partnership Scheme under Overseas Development Agencies of UK government.

### 1997:

- GBK starts working on mother and child health through its Mother and Child Health and Family Planning Project with the support from Population Concern-UK, through Center for Development Services, Dhaka.
- Partnership with IFADEP- Sub project II and III of European Commission for Fisheries and Rural poor Development through Integrated Food Assisted Development Project, and Growth Center Connecting Road Maintenance Project.
- Partnership with the Department of Non-Formal Education of Government of Bangladesh on Non-Formal Adult Education for the illiterate rural peoples.

### 1998:

- GBK initiates its first Organizational Strategic Plan (interim) with the technical assistance from CDS.
- GBK starts Job Opportunities and Business Support Project to serve the rural small entrepreneurs with the partnership of USAID.

### 1999:

- GBK's engagement in women rights network called "Networking Against Oppression of Women-NAOW".
- GBK initiates its 2nd Organizational strategic Plan under the partners capacity building support from OXFAM-GB

### 2000:

- GBK obtain partnership with CARE Bangladesh under DFID supported SHABGE project. This partnership created opportunities for diverse work with CARE.
- GBK gives strong focus on plain land ethnic community peoples' rights issue through partnership with OXFAM-GB under the Indigenous Peoples Development Project.
- GBK initiated its 2nd organizational Strategic plan



**2001:**

- GBK starts working with small and marginal farmers under the ASHRIF project supported by DFID.
- GBK starts Registered Primary School Strengthening Project with the support from OXFAM-GB.
- Homestead farming by Grameen Poor project started with the support from Menonite Central Committee

**2002:**

- GBK obtains partnership with ILO under the Women Empowerment through Decent Employment Project. The project worked with women handicraft producers on their technical skill, product quality development and marketing.
- People centered Land and Agriculture Re-formation project under the partnership with ALRD.

**2004:**

- GBK starts working on the project titled Support and Awareness for Behavioral Change project with the partnership of CARE Bangladesh.

**2005:**

- Partnership with ICCO, the Netherlands on indigenous peoples rights issues
- GBK jointly conducted a research titled Northwest Indigenous Livelihood study 2005 with CARE Bangladesh
- GBK initiates its 3rd Organizational Strategic plan
- Partnership with Nayantara communications under PARENTS project supported by USAID
- Initiate participatory Livestock Development Project-II with the assistance from ADB through PKSF

**2006:**

- Special Programme intervention exclusively for the Dalit communities under the partnership with HEKS, Switzerland
- GBK starts Programmed Initiative for Monga Eradication-PRIME project for the affected peoples with the assistance from PKSF

**2007:**

- GBK starts Reaching Out of School Children Project
- GBK starts Junior School Certificate Project with the partnership of CAMPE, Dhaka

**2008:**

- GBK obtain Registration from Microcredit Regulatory Authority
- GBK's partnership with Action Aid Bangladesh in Indigenous peoples' Empowerment Process
- GBK's engagement in the forum called Bangladesh Water and Food Security Partnership
- GBK's Partnership with LAMB on SASTHA Project
- GBK starts partnership with local NGOs

**2009:**

- GBK's partnership with Infrastructure Development Company Limited under National Domestic and Bio gas Manure Programme



- Social Transformation project under partnership with VSO Bangladesh
- GBK starts Gaibandha Food Security Project for Ultra poor Women Project with the assistance from EC, ICCO the Netherlands, Foundation dark and light and TLM international. The Project works for 40000 ultra poor women beneficiaries and their dependants is implemented by 7 Bangladeshi partners and coordinated by RDRS Bangladesh.
- The Socio-Economic Transformation of the Ultra Poor project is initiated with the assistance from DFID under partnership with CARE Bangladesh
- GBK's partnership with G-Mark Consulting Limited under the project titled Increasing Cropping intensity by using Leased land

#### 2010:

- GBK starts Vulnerable Group Development Programme under the partnership of department of women affairs
- GBK starts Integrated Agri Support Project for the small holding farmers under the partnership of Syngenta Foundation for Sustainable Agriculture, Switzerland

#### 2011:

- GBK initiates its 4th Organizational Strategic Plan
- GBK starts Sustainable Agriculture for Santal Communities for the Santal communities under the partnership of Syngenta Foundation for Sustainable Agriculture, Switzerland
- ICCO supported JIBAN project starts for the improvement of ethnic communities food and nutrition status

#### 2012:

- Partnership with Shapla Neer, Japan on Santal children's education.

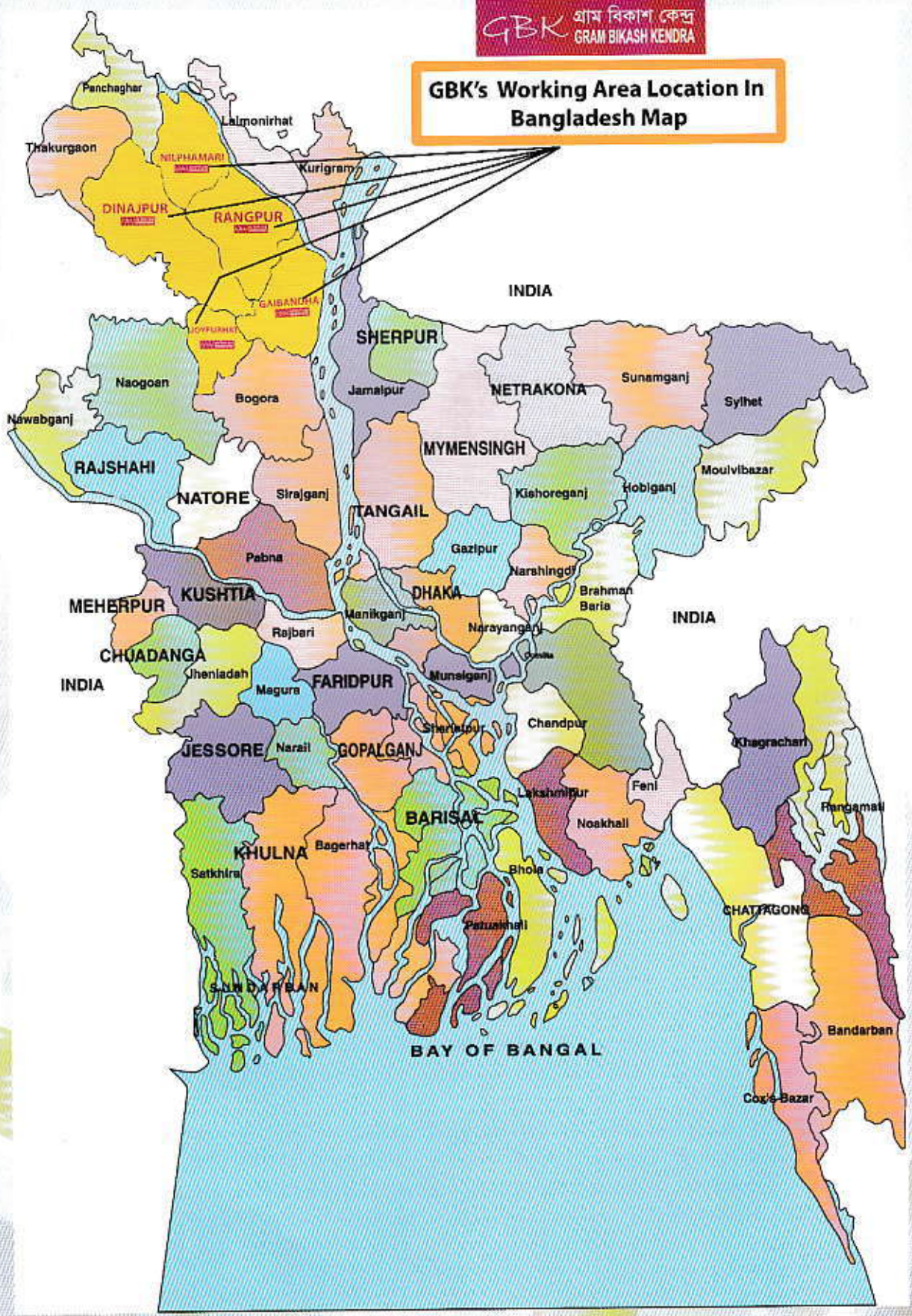
#### 2013:

- GBK's new intervention titled Local Branding Enterprise Project with the assistance of VSO Bangladesh
- GBK starts the project titled Mapping and Capacity Building of Tea Plantation Workers and Little Known Ethnic Communities of Bangladesh- jointly with SEHD, under the support from EU and ICCO Cooperation, the Netherlands





GBK's Working Area Location In Bangladesh Map







## An overview of organizational strategic focus:

As a non-profit development organization working in the northwest region of Bangladesh, since from the inception, GBK has been initiating a range of development activities and working as an enabling force for vulnerable sections of the community – particularly women, children, indigenous, dalit and other marginalised communities. Today, GBK continues to be committed to achieving social change for the poorest and most marginalised sections of society, who are considered as direct target people of the organization. In this regard, the organization identified six strategic focus areas through extensive planning process, and all projects as well as interventions of the organization contribute towards these six focus areas.

**Enhance livelihoods:** This strategic focus includes improved food security of direct target people of GBK, who will also have access to value added (socially and financially) process through decent employment and income. Furthermore, rights of target people to public resources (land, forests, water bodies) and services are also included under this focus area.

**Facilitate quality education:** Quality education of the children of target families at pre-primary and primary level is emphasized through this strategic focus. Moreover, higher education of meri

**Promote health rights and services:** Reduction of drug and alcohol addiction among a few sections of target people is particularly focused under this strategy. Besides, target groups are also facilitated to have effective access to health services and water & sanitation facilities as well as to strengthen their awareness on sexual and reproductive health issues including HIV and AIDS.

**Promote climate change adaptation and mitigation:** Raising awareness about negative effects of climate change among the target people and strengthening their capacity to adapt in changed situation is facilitated by GBK under this strategy. Using indigenous knowledge and modern technologies get focused in this regard. torious children also gets support under this strategy.



**Accelerate human potentiality improvement:** Nurturing potentiality of both target people and staff of the organization emphasized through this strategy. An organizational policy was developed in this regard in 2012, which is followed to strengthen the skills and knowledge of target people and staff on different issues.

**Introduce standardized processes for the organization:** This strategy has particular focus on strengthening the institutional base of GBK as well as on sustainability of the organization. Issues like reviewing and updating different policy of the organization, use of modern technology in programme, increasing geographical coverage, diversifying resource base etc. are included under this strategy.

#### ***Strategic Focus of GBK:***

- 1. Enhance Livelihoods;*
- 2. Facilitate Quality Education;*
- 3. Promote Health Rights and Services;*
- 4. Promote Climate Change Adaptation and Mitigation;*
- 5. Accelerate Human Potentiality Improvement; and*
- 6. Introduce Standardized Processes for the Organization.*





## Highlights on steps forward of the year-

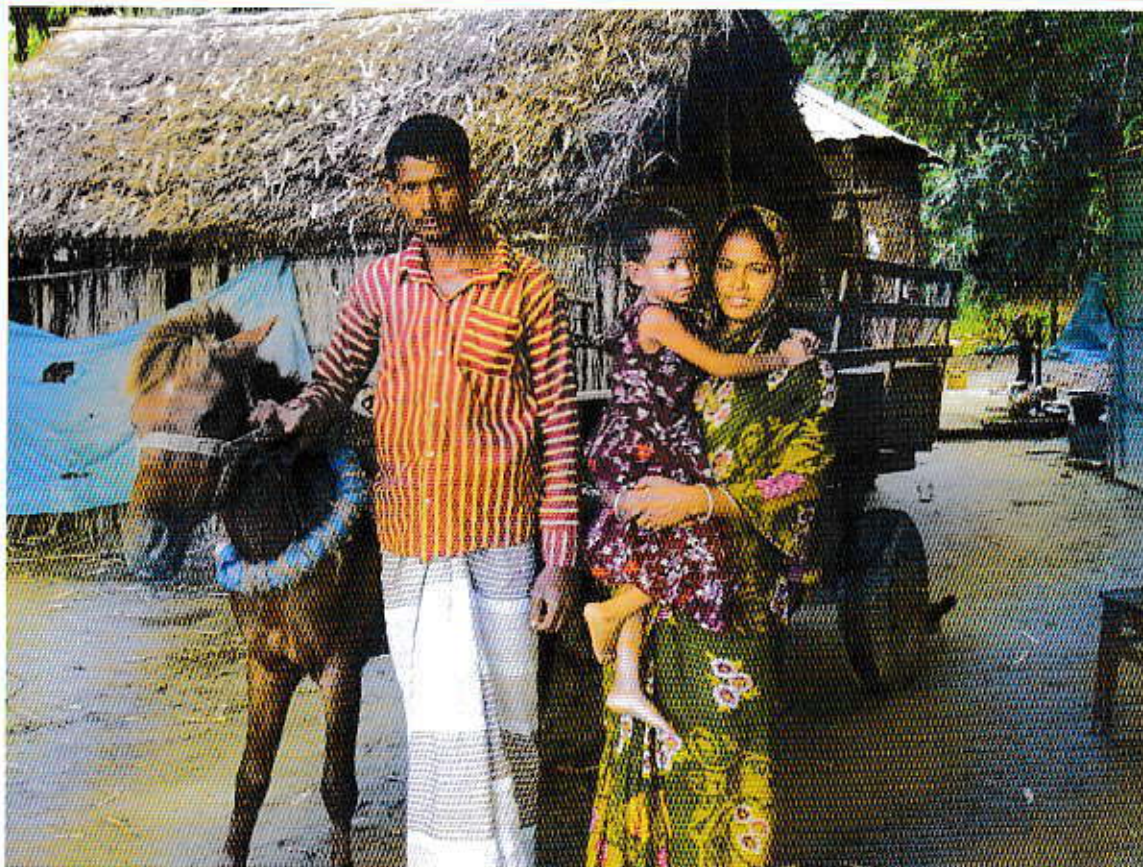
### SFA-1: Enhance Livelihoods:

- Group members under different project of Social devolvement programme are encouraged to accumulate savings as economic foundation of their livelihoods. Through the facilitating of project staffs, group member of different project accumulated savings Tk. 6349900 during the reporting year. These groups have their own bank account through which they are main taining their savings themselves.
- Total savings amount by the group members of microfinance programme is BDT174,296,008 and average savings amount BDT 2518, this savings is managed by GBK and members get interest on their savings regular basis as per commercial bank rate.
- Total 3791 HHs have been provided Tk.22469498 in the form of grant, soft credit or advance labour sell protection loan through which the project participants operate their IAGs, not take loan from Mahajan with high interest during the lien period and get market price of their labour in monsoon.
- Different kinds of live assets including goat, sheep and duck/chicks have been transferred to the poor and ultra poor households. Income from these assets contributed a lot in accelerat ing overall livelihoods options of the project participating HHs.
- Apart from live assets, different inputs like vegetable seed\seedling, fruit/timber tree sapling, fertilizer, fencing net , tallies and technical assistance support for vegetable production has been provided to project participating households for demonstration plot, new crops/ variety adaption, process variety demonstration, seasonal crop demonstration, protective demonstra



participating HHs produced around 14250 MT vegetables with approximate value Tk.10.35 core in their 1100 acres of total land (land size 1 -249 decimal.

- During the reporting year, GBK created labour selling opportunities for the ultra poor HHs during food crisis period. 7 Cash for Work (CFW) schemes were undertaken from GBK that created labour selling opportunities for 4500 man days amounting Tk. 787500.



#### **Tells of Monija and Monowar: A happy couple's history**

Monowar Hossain of Gobindapur village, khamat para, of Khokshabari union under Nilphamarui Sadar upazila, an ultra poor family head was passing his days with very hardship. After being incorporated in SETU through WBS, he was supported Tk. 9000 with which he started old cloths ferry business. For his hard labour and proper supervision support from GBK, Monowar's business was going very good and he was getting average Tk.300 daily. As the time of giving him support from GBK was winter, his business was going better, when winter gone over, his income was decreased. Monowar was not afraid- he along with his wife thought about doing something that can be done round the year. At that time, he had about Tk.30000 and his wife Mnija had around Tk. 10000 from her poultry and goat. With that income, Monowar and his wife decided to change their business.

Monowar then bought a horse cart brougham (cart that carry goods & passenger, pull by one horse) with Tk.4000 and started passenger & goods carrying business. At same time, his class V completed wife Monija was provided tailoring training from project, who purchased a sewing machine from husband's income and started her tailoring works. Their business is going now very well, both they are having daily average income 400-500 Taka and they are very happy.

- Average income of beneficiaries of Gaibandha Food Security for Ultra Poor (GFSUP) project increased 113% over baseline. Furthermore 68.4% beneficiaries are able to fully understand and manage all technical aspects of their IGA through skills training. Among the beneficiaries of the project, 10 Union Federations formed through which they would be able to increase their access to different services.



- Through advocacy and motivational meeting with local government institutions and government departments, more than 3000 poor families were included in different social safety net and support programmes including VGF, VGD, elderly allowance, disability allowance, agriculture input support, pregnant mothers allowance etc.
- Economic empowerment through savings and micro finance is a large intervention of the organization under which 69208 members are organized in 3808 groups. The group members accumulated savings Tk. 143747270 this year, took refunded their savings Tk. 107635663 and at the end of 30th June 2013, their net savings is Tk. 174296008. Organization centrally manages members' savings against which they got 7477036 Taka interest.
- Group members have been provided 802579942 Taka loan support for their IGA, business, production and small enterprises, disaster management and agriculture. Loans are repaid by 45 installments with MRA recognized 25% rate of interest in reducing balance method. Recovery rate of loan is 99.58% and year ending outstanding amount is Tk. 424432289. Bima Sheba of members is covered against 1% of principle amount according to organizational policy.
- The ultra poor members are given facilities in terms of lower rate of interest (20% in reducing balance method) and also Bima Sheba cover with less 0.5% of principle amount.
- During the reporting period, an amount of Tk. 2153843 has been paid to loanee members as Bima Sheba as per organizational policy in this regard.
- In spite of positive indicators, there are still few areas for improvement. At the end of the reporting year, portfolio at risk is 3.62%, OTR 99.75% and Savings to outstanding ratio is 41.54%
- This programme has important role towards organizational sustainability. As per status of the end of 30th June 2013, self sufficiency of the programme is 119%
- The programme created 51291 (Female 31701, Male 19590) employment opportunities among the group members' family members and outsiders throughout the year.
- GBK become able to operate its micro finance programme through computerized web based automation system. The organization was tried a lot to improve programme quality and finally get success in this year. This up gradation made easy for monitoring, supervision, quality analysis, reporting and all other aspects of the programme through web based operation. This is treated as a milestone in the life of GBK's micro finance programme.







## Highlights on special steps forward-

In the motion of changing world, private and corporate sector playing a vital role in the development field. Joint initiative of private sector and traditional development organizations like GBK could create a win-win situation for the betterment of the resource poor communities. Keeping this thinking in mind, GBK took special initiated in engagement with different types of private sector organizations during the year.

- Value Chain (VC) development for the small holding producers is an important segment of private sector engagement of the organization. GBK is now working on 4 different VCs like-fresh vegetable, process varieties, potato and seed production. Under each of these VC's GBK is providing technical support like- technical training, diseases management, input channel and product market linkage with traders/companies.
- Farmer's Hub (FH) is developed as a supporting force of to accelerate Value Chain. FH is a committee of Farmers representatives. With the joint contribution of GBK and the committee, vegetable market place is established in the community place at producer's door steps. GBK provided hardware (shed with Agro information center, washing chamber, tube well, sorting space, vegetable crate, sawing machine, spray machine, balance, rickshaw-van etc.)and software(Constitution development, orientation, training, market information) support to the FH. The smallholding farmers bring their vegetable at FH and traders from different places come to buy those from FH. Through this process, the farmers are getting market of their produces and buyers are getting fresh/quality goods. FH committee is facilitating the process.



- Global Agro Resources Incorporation (GARI) is a large export oriented company deals with agro product export. GBK initiated joint partnership with GARI under which the small holding farmers of GBK's project are producing Atlas variety and exporting through GARI. This partnership is being benefited the small holding potato producers by ensuring their produces market. Syngenta Foundation for Sustainable Agriculture- SFSA, Switzerland is supporting GBK in this process.

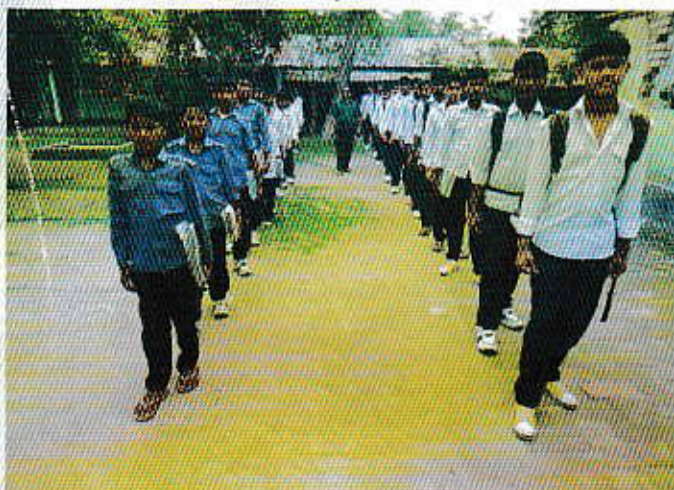
- G4S is one of the famous security companies in the world. Through informal partnership with G4S, GBK developed 27 young people's from ethnic communities and ensured their employment as security guard in different institutions. GBK is thinking about having formal partnership with G4S in the years to come.

- Classical Handmade Products Bangladesh (CHPBD) is another private company produces different kinds of handicrafts



through engagement of rural women in their factories. GBK signed a partnership with CHPBD under which 220 women of our project have been provided skill training on mat making and engaged them in export oriented mat production.

**SFA-2: Facilitate Quality Education:**



It is said that, "Education is the backbone of a nation". However, the marginal community children are often deprived from education facilities for many reasons. Through its different project and programme interventions, GBK is trying to facilitated education opportunities for marginalized and poor family children.

- 1328 children of ethnic, dalit and ultra poor families under different projects are provided Pre-Primary and non-formal education through 64 Child

Development Center(CDC),Pre-Primary School(PPS), Empowerment Knowledge and Transformative Action (EKATA) Center and HOME(Holistic Opportunities for Meritorious student's Education, only for dalit children).

- 391 children after being graduated from project supported education have been enrolled in mainstream school. 937 children of marginalized families are continuing their education in PPS, CDC, EKATA and HOME in different classes, among which 50 are enrolled in nearby mainstream school in between class IV to class VIII.





### Dalit Students' Outstanding Performance

GBK is operating NFPE schools for the dalit community children who are socially victim of untouchability, deprived from education facilities. They are provided non-formal education by GBK through operating NFPE school at their own communities. Apart from education, these students participate in different occasions including national and international day observation, sports and cultural events/competition. These children competed with greater community children in different organized by upazila administration on 8th September 2012 at Ganankur High school premises. They performed excellent and 6 of them won places in different competition. The 6 winners are-

- Jhilik Kumari Bashfor of Babupara dalit community won 1st place in art competition
- Shamoli Rani Das of Jahangir Nagar dalit community won 2nd place in art competition
- Purnima Bashfor of Jahangir Nagar dalit community won 3rd place in art competition
- Shumi Kumari Bashfore of Babupara dalit community won 4th place in art competition
- Palash Kumar Das of Babupara Dalit community won 2nd place in good hand writing competition
- Prodipn Kumar Das of Babupara Dalit community won 3rd place in good hand writing competition

Delegates of the event the honorable Upazila Nirbahi Officer and other guests was very impressed to see the dalit children's performance, they thanked GBK for this initiative. The winner then were distributed prize and participated in photosession with the guests

- GBK is providing stipend support to 2 girls students of poor families for higher education (medical, university) and also link the group members children to partner organizations stipend facilities under which 15 students that resulted GP5 is SSC examination got stipend from PKSf for their higher education.
- HOME is one of the important and significant interventions of the organization where 50(20 girls, 30 boys) students of dalit families reside and study in nearby mainstream school in class IV, V, VI, VII and VIII. HOME created opportunities for them to come out from social stigma, neglecting attitude of the society and study with dignity along with greater community children.





### SFA-3: Promote health rights and services

- 331 tube-wells and 851 sanitary latrines have been installed. Almost 100% of the HHs from among the direct beneficiaries of GFSUP project has access to improve and safe drinking water, and 81.2% of the direct beneficiaries use hygienic latrines regularly.
- More than 85000 peoples of different age group both female and male provided health services through different activities like- health awareness session(1682nos), satellite clinic(655nos.), referral service(213), general health camp(53 nos.), specialized health camp(4 nos.), eye camp(1), pregnant mother care(539nos.)
- Differently able project participating peoples have been provided assistive device support to make their lives easier. Leprosy patient people have also been provided treatment and linkage support, and continuous motivation to surroundings for changing their attitudes towards disability and leprosy. Throughout the last 4 and half years, GBK served 1958 PWD and 109 leprosy patients.
- 3104 sessions has conducted about food and nutrition security issues. 93.6% of the beneficiaries are eating vegetables from their homestead garden all year round. 62.1% of the beneficiaries are growing vegetables more than 150 days/ year on their homestead areas. 95.3% beneficiaries are consuming fruits from homestead fruit trees.
- A team of 30 female Community Pushti Karmee (CPK) is engaged in providing house to house nutrition message and follow up to community peoples-especially rural ultra poor mothers.





#### SFA-4: Promote climate change adaptation and mitigation:

- Production and use of compost manure is strongly facilitated among the farmers for improving the soil health conditions. GBK also facilitates farmers in testing soil health from Soil Research Development Institute (SRDI) under which 700 farmers of different projects tested their soil health, used recommendation card and got good results.
- GBK developed 110 group members as producer of vermi-compost, which is a very good for soil health and also a very profitable IGA.
- GBK won the championship awards from Department of Agricultural Extension (DAE), Parbatipur by participating in Fruit Tree & Agro-Technology Fair's (2012) display contest
- GBK is trying to familiar installation and use of Bio-gas for domestic purpose that contributes to human health, environment, soil health and in the long run to climate change. During the reporting year 90 bio gas plant has been constructed in the working area.
- More than 250000 fruit and timber tree sapling and medicinal plants have been planted by the community members under GBK's different project through motivation and sometimes input support. Cutting of environment hazarders' tree and planting of environment friendly was followed in plantation.



- 03 flood shelters and 83 plinth rising has been done for the flood affected communities under GBK's FSUP project part.
- In order to prepare people to face disaster hazard, awareness and action oriented preparation are facilitated in the disaster roan work ing area. 9 Disaster Management Taskforce has been formed and developed and Community Risk Assessment sessions have been facili tated from GBK during the year. Activa tion and strengthening of ward, union and upazila level Disaster Management Committee

(DMC) has also been facilitated.

- Support also provided to cold wave affected ultra poor communities under which 823 HH were distributed 1480 blanket
- Ms. Fiona O'Donnell, the Scottish Member of Parliament has been visited and made a case study on water scarcity in the working area of GBK





### **SFA-5: Accelerate Human Potentiality Improvement:**

- Organize and provides different awareness and skill training and orientation including-Federation leader's training on Sustainable management of union federation, leadership development, Record keeping, Advocacy & lobbying, Rights and governance, CBO guideline, tailoring, karchupi, goat/sheep rearing, cow rearing, beef fattening, poultry rearing, sensitization on leprosy, group farmers seasonal training, lead farmers training, seed retailer orientation, Atlas potato growing training, soil sample collection and testing training, farmers hub committee management training, and other relevant trainings for group members, CBO leader, youth club members. More than 2000 members under different programme/projects has been provided during the reporting year
- Organizational staffs are also provided different trainings including-project orientation, technical skill training, group dynamism and savings-credit management, value chain, accounts management, nutrition, under which 380 staff members were covered.
- Apart from organizational in-house training, GBK also sent staff to outside training organized by partner organization or other expert organization for development professionals. Under this segment, more than 40 staff of the organization participated in outside trainings courses including-project cycle management, participatory monitoring evaluation and learning, financial management, Tax-VAT, accounts management, human resource management and others.



- Exposure visits towards successful field/good practices/day observation/celebration/ participation in fair are organized for both organizational staffs and project participants- in order to enrich their knowledge and potentials
- 11 ultra poor women's union level federation and 3 Natural leaders' organizations are functioning through assistance and facilitation of GBK; these are working as representative body of ultra poor people's.
- Three active citizen committee and 3 youth clubs of ethnic communities are developed and functioning as joint force of ethnic communities.
- Open budget sessions organized in 27 wards and 03 unions by the support of UP Chairman, members and community people of Laxmichap, Khoksabari and Chowra Borogacha Union facilitated by GBK. As outcome of ward and union level open budget, respective union Parishads allocated some budget particularly for poor women.
- 7 Ethnic women selected as School Management Committee (SMC) member in the formal primary school through advocacy at local level



#### **SFA-6: Introduce Standardized Processes for the Organization.**

- Computer and necessary accessories with internet provided in all branch, unit, region and project offices of the organization
- 38 MF branches of GBK has implemented web based server management automated Management Information System (MIS), Accounts Information System (AIS) and all kinds of MF reporting in the reporting year, which is a milestone in the life of organizational Microfinance programme Management.
- As process of standardization, GBK already initiated to use accounting software, and 3 programme/projects are using Accounting software. Remaining accounts will also be used accounting software in near future.



# Gram Bikash Kendra

Parbatipur, Dinaipur.

## STATEMENT OF FINANCIAL POSITION (CONSOLIDATED) AS AT 30 JUNE, 2013

PARTICULARS	NOTES	AMOUNT (IN TAKA)	
		2012-2013	2011-2012
<b>FUND AND LIABILITIES:</b>			
<b>FUND</b>			
	4.00		
Capital Fund	4.01	97,662,036	81,693,032
Unspent Fund	4.02	2,941,135	9,195,837
Loan Payable	5.00	235,550,116	171,008,560
Members Savings	6.00	174,097,813	138,184,401
Staff Security Fund	7.00	4,402,630	3,631,658
Loan Risk Fund	8.00	19,134,235	11,671,670
Reserve (LLP & DMF)	9.00	23,169,726	20,712,481
Provision	10.00	69,000	54,000
VAT & Tax Payable	11.00	8,470	5,774
		<b>557,035,161</b>	<b>436,157,413</b>
<b>PROPERTY AND ASSETS:</b>			
Fixed Assets	12.00	20,673,867	19,773,715
Loan Outstanding (Benc.)	13.00	424,557,690	305,388,931
Advance	14.00	146,916	1,021,890
Investment	15.00	44,823,952	54,694,692
Receivable	16.00	1,952,372	845,065
Staff Loan	17.00	1,959,531	2,109,637
Cash and Bank Balances	18.00	62,920,833	52,323,483
		<b>557,035,161</b>	<b>436,157,413</b>

  
Chief Executive  
GBK

  
Treasurer  
GBK

  
Chairman  
GBK

Subject to our separate report of even date

  
**A B SAHA & Co.**  
Chartered Accountants

Dated Dhaka;

22 AUG 2013





**GRAM BIKASH KENDRA**  
**PARBATIPUR, DINAJPUR**

**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 30<sup>TH</sup> JUNE, 2013**

PARTICULARS	NOTES	AMOUNT (IN TAKA)	
		2012-2013	2011-2012
<b>INCOME:</b>			
Donor Grants		65,581,775	72,800,885
Service Charge		97,711,569	72,225,844
Bank Interest		184,276	191,910
Other Income		110,640	93,556
Member Subscription		1,150	1,150
	<b>TK.</b>	<b>163,589,410</b>	<b>145,313,345</b>
<b>EXPENDITURE:</b>			
Food Security & Sustainable Livelihood		81,164,444	50,746,095
Economic Empowerment		41,969,424	46,736,620
Health and Education		10,813,693	17,404,796
Capacity Building and Networking		7,603,351	6,148,306
Climate Change Program		1,649,243	772,500
Organizational Standardization Processes		3,320,652	1,543,119
LLP		1,469,400	1,543,119
DMF		987,500	656,345
Provision for Expenses		69,000	54,000
Depreciation		2,536,313	2,313,016
Total expenditure		<b>151,585,020</b>	<b>126,455,327</b>
Excess of Income over Expenditure		12,006,390	18,858,018
	<b>TK.</b>	<b>163,589,410</b>	<b>145,313,345</b>

  
Chief Executive  
GBK

  
Treasurer  
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Chairman  
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Chartered Accountants





**GRAM BIKASH KENDRA**  
**PABATIPUR, DINAJPUR**  
**RECEIPTS AND PAYMENTS STATEMENT (CONSOLIDATED)**  
**FOR THE PERIOD FROM 1<sup>ST</sup> JULY, 2012 TO 30 JUNE, 2013**

Particulars	AMOUNT(IN TAKA)	
	2012-2013	2011-2012
<b>RECEIPTS:</b>		
Opening Balance:	52242092	37855154
Cash in Hand	590993	24839
Cash at Bank	51651099	37830315
Donor Grants	65056819	74020090
Service Charge	97263355	72237983
Bank Interest	184276	191910
Other Income	110640	93556
Member Subscription	1150	1100
Loan Received From Inter Project	11800000	12502000
Loan Recovery From Inter Project	300000	1848500
Bill Received	845065	414432
Loan Received From PKSP	164500000	122000000
Loan Received From IDCOL	765578	837444
Loan Recovery From Staff & Others	1037308	776760
Advance Realised	2993971	3383746
Savings Received	143747263	110870502
Cow Sale	-	90300
Loan Risk	7286202	5165496
Staff Security Fund	1737214	1520000
Constriction	748449	759353
Land Sale	35751	299111
Income Tax Received	174293	218929
Loan Received From Beneficiaries	690624183	534613658
Fixed Deposit Encashment	35400000	4100000
<b>Total</b>	<b>TK. 1,276,853,609</b>	<b>983800,024</b>
<b>PAYMENTS:</b>		
Loan Disbursement	809,792,942	587,111,000
Loan Refund to PKSF	100,566,666	76,516,669
Loan Refund to IDCOL	157,356	27,116
Loan Refund to Inter Project	11,700,000	12,449,500
Loan Payments to Inter Project	400,000	1,501,000
Advance	2,219,186	4,231,325
Staff Loan	900,000	879,328
Savings Refund	107,635,651	81,736,518
Security Refund	1,119,125	1,247,566
Loan Risk Fund Refund	2,153,843	1,624,178
Income Tax	171,597	249,774
Capital Expense	4,220,663	2,480,428
Investment	25,552,725	39,038,106
Provision For Exp Payment	34,000	42,500





Suspense Account	39,124	-
<b>Program Operation Cost:</b>		
Food Security & Sustainable Livelihood	81,664,444	51,926,207
Economic Empowerment	42,169,424	46,771,895
Health and Education	10,813,693	17,405,183
Capacity Building and Networking	7,803,351	5,920,050
Climate Change Program	1,718,334	230,555
Organizational Standardization Processes	3,320,652	80,530
Closing Balances	62,700,833	52,330,596
Cash in Hand	245,900	590,606
Cash at Bank	62,454,933	51,739,990
<b>Total</b>	<b>TK. 1,276,853,609</b>	<b>983,800,024</b>

  
**Chief Executive**  
**GBK**

  
**Treasurer**  
**GBK**

  
**Chairman**  
**GBK**

Subject to our separate report of even date

  
**A B SAHA & Co.**  
**Chartered Accountants**





### List of ongoing projects & Partners:

GBK is currently implementing the following programme and projects with the assistance from different partners as shown in the table below-

Sl.	Name of Programme/Project	Beneficiaries/Participants	Partner
01	Accelerating Livelihood Options for the ethnic and dalit communities-ALO Project	Ethnic and Dalit communities	HEKS, Switzerland
02	Joint Initiative in Building and Accelerating households' food And Nutrition-JIBAN Project	Ethnic Communities	ICCO Cooperation, the Netherlands
03	Mapping and capacity Building of the Tea workers and Little Known ethnic communities in Bangladesh	Little Known ethnic communities	EU-in cooperation with ICCO and SEHD
04	Santal Children Development Project-SCDP	Santal communities and their Children	Shapla Neer, Japan
05	Integrated Agri Support Project-IASP	Small holding farmers	Syngenta Foundation for Sustainable Agriculture, Switzerland
06	Sustainable Agriculture for Santal Communities-SASC	Santal Communities	Syngenta Foundation for Sustainable Agriculture, Switzerland
07	Socio-Economic Transformation of the Ultra Poor-SETU Project	Ultra Poor communities	DFID through CARE Bangladesh
08	Gaibandha Food Security Project for Ultra Poor Women-GFSUPW	Ultra Poor women households and their dependents.	EC, ICCO cooperation, Foundation Dark & Light and TLMI in coordination of RDRS Bangladesh
09	G-Renewable Energy	All categories of client that are interested to install biogas plant	Infrastructure Development Company Limited
10	Social Transformation Project-STP	Santal Communities	VSO Bangladesh
11	Micro Finance Programme	Rural & Urban community peoples including farmers, small entrepreneurs, ultra poor communities	PKSF, Dhaka



## Getting Involved with GBK

Gram Bikash Kendra is local level development organization working for the community peoples that are marginalized in many ways including- women rights, social status, dignity, economic empowerment, education status, technical knowledge and skill and other aspects. GBK could be an excellent opportunity for working together for development organizations, human rights organizations, Agriculture, technology and market focused organizations, health and education focused organizations, knowledge institutions, individuals, charities, corporate, government institution/departments that are working with similar commitment towards peoples. All these types of organizations are requested to visit GBK, its works and be getting involved in the way of our journey. Authorities of these categories all over the globe always are welcome to visit our works and exchange views with the people we are working.

We would like to request you to communicate with us for any of your relevant queries and extend your hand for jointly work with us.

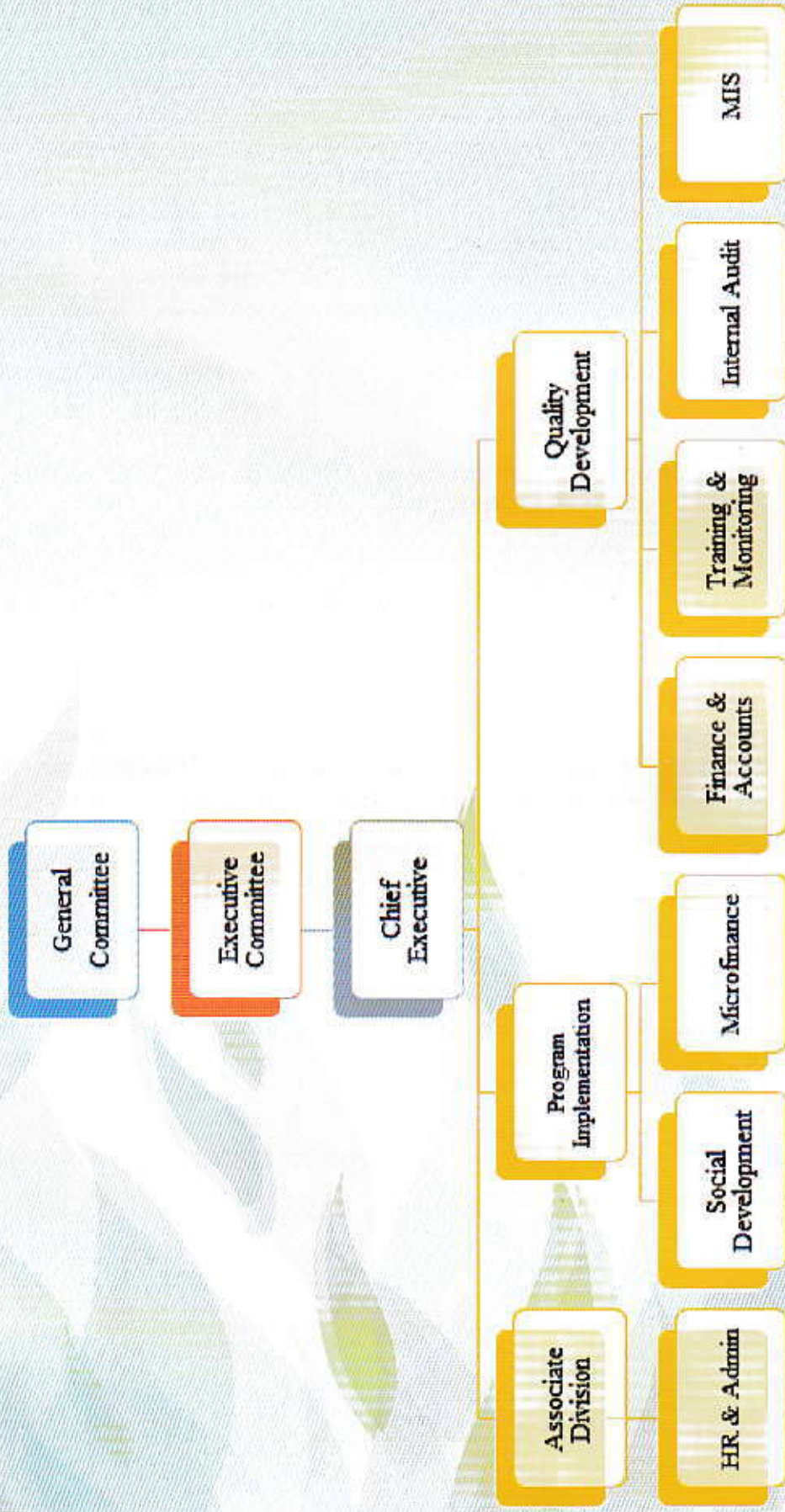
## Acknowledgement

GBK completed another year of its journey towards the development of the marginalized communities in the life of the Organization. In this journey, GBK obtained support/assistance/directions from different organizations, bodies, partners, well wisher, civil society, individuals, government departments, institutions and most importantly from the community peoples we are working with. At this moment of publishing GBK's organizational annual report – we would like to express our sincere thanks to the community peoples under different programmes of the organization. We also would like to thank our development partners for their support and assistance that contributed a lot in this journey. Thanks goes to our honorable Generable Committee and Executive Committee members for their continuous directive and encouraging supports. Government department/authorities, local government institutions, education institutions helped us a lot in our oorganizational business; we would like to express our sincere thanks to them. Special thanks to the staff members who are involved in achieving the organizational commitment through different interventions and who contributed in making this publication place.

We also would like to request all of you to continue your support towards the journey of GBK in coming days.



## Gram Bikash Kendra: Organizational Organogram





# Brightness of Marginalized

## Annual Report 2012-13

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Parbatipur, Dinajpur  
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