

Materialization

Annual Report **2013-2014**

GBK গ্রাম বিকাশ কেন্দ্র
GRAM BIKASH KENDRA

Gram Bikash Kendra

www.gbk-bd.org

MATERIALIZATION

Annual Report 2013-2014

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Message



I am happy to share with the readers that, Gram Bikash Kendra (GBK) has been successfully completed another year in the journey of the organization with numbers of interventions aimed the betterment of the people we are working with- including rural extreme poor, women, children, person with disabilities, ethnic and dalit communities, marginal and small farmers and other vulnerable section of the society who are the major participants of GBK. Financial and technical assistance provided by different development partners to execute these interventions has proved to be significant in attaining sustainability among the community people and the GBK's organizational management.

During the year 2013-14, GBK continued to put in all its very best efforts at raising people's awareness about rights and potentialities through educational and motivational programs. It has been indeed a gigantic task and all credits for the quantum of success, irrespective of its degree- must go to the community peoples, most committed Executive Committee members, GBK staff team, support of relevant GOB departments, development partners and technical supporting agencies.

GBK's organizational programs are mostly focused on development of the poor community peoples in order to increase their awareness, empowerment, food security and overall livelihoods. This report is the outcome of collective efforts of all concerned members, staff and volunteers who have been directly and indirectly involved in the execution, monitoring and management of the program.

I must acknowledge the effort and support of all relevant stakeholders and all relevant staff members of GBK whose contribution made the programs a successful one from objective and impact point of view. I would like to extend my sincere thanks to the community people of our working areas for their spontaneous participation in the development programs. I would also like to express my gratefulness to the government officials, development partners, intellectuals, academicians and the media for their continuous support and encouragement. A word of appreciation and gratitude is also for civil society actors, members of GBK Executive Committee for their continuous support. Lastly, we must thank all the staff of GBK for their hard work and dedication.

The reports and the findings may contribute to further donors support to the participating communities through GBK in line with the recommendations made by the staff, management, beneficiaries and community people in particular.

Moshfeka Razzak
Chairperson
Executive Committee

Dear Colleagues, Friends and Development Partners!

We are pleased to share the annual report of GBK with you for the financial year 2013-2014. We have tried to portray our trends in this document towards our vision. We would like to 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. The year just past from our lives was not smooth. We have limitations and experienced challenges. However, the important is that, we learned from experience and eager to do better in the days to come.

One of the important focuses of the organization is to work with the marginalized communities. Dalits, Ethnic communities, extreme poor women, children, men and small and marginal farmers are the direct target groups of GBK. During the reporting year, GBK has the opportunities to work with Manusher Jonno Foundation (MJF) with main focus on Ethnic Communities rights issues. On the other hand, person with disability is another issue of GBK's organizational importance. We also have partnership with Center for Disability in Development (CDD) - a pioneer expert organization on the issue in Bangladesh. Partnership with these two organizations added additional value in GBK's work.

These marginalized 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 GBK in coming years.

I would like to conclude 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 in future.

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-



“GBK has the opportunities to work with Manusher Jonno Foundation (MJF) with main focus on Ethnic Communities rights issues. On the other hand, person with disability is another issue of GBK's organizational importance. We also have partnership with Center for Disability in Development (CDD)-a pioneer expert organization in this issue in Bangladesh. Partnership with these two organizations accelerated GBK's work towards its goal, during the reporting year.”

Moazzem Hossain
Chief Executive
Gram Bikash Kendra

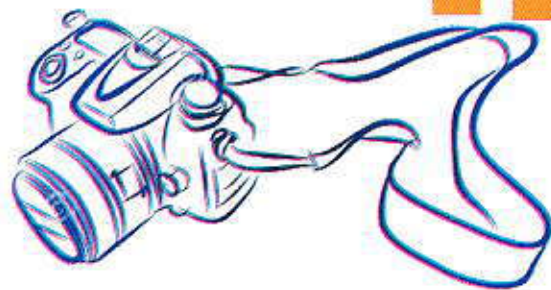


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Snapshot on

Gram Bikash Kendra-GBK



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.

Legislative

GBK is registered under NGO affairs bureau, Register of Joint stock companies & Firms and Micro credit Regulatory Authority of the government of the People's Republic of Bangladesh.

Staff Team

Organizational staff team consisting of 610 members with 142 Female and 468 Male out of which 32 are from socially marginalized ethnic and dalit communities.

Participants

GBK works with Ethnic & dalit communities and their children, ultra poor communities, women, children and adolescent of greater communities, persons with disabilities, small holding and marginal farmers and other vulnerable sections of the societies.

We are working in

GBK works in 1971 villages/wards of 154 union/municipality/city corporations of 27 sub-district of 6 northern District of Bangladesh namely Dinajpur, Rangpur, Nipphamari, Joypurhat, Naogaon and Gaibandha in the following locations of the country.

Our Partners

GBK is implementing organizational development programmes and projects with the assistance from different partners. We would like to express our sincere thanks and gratitude to all our supporting partners' for their support and assistance. We also hope that, they will be continued their support in the way of our journey in coming year. List of our partner's are-



Development Partner

01. CARE Bangladesh
02. HEKS, Switzerland
03. Hygiene Sanitation and Water Supply-HYSAWA
04. ICCO Cooperation, the Netherlands
05. Infrastructure Development Company Limited, Bangladesh
06. Manusher Jonno Foundation, Bangladesh
07. Palli Karma-Sahayak Foundation(PKSF), Bangladesh
08. Shapla Neer, Japan
09. Society for Environmental and Human Development
10. Syngenta Foundation for Sustainable Agriculture, Switzerland
11. Voluntary Services Overseas, Bangladesh

Network Partner

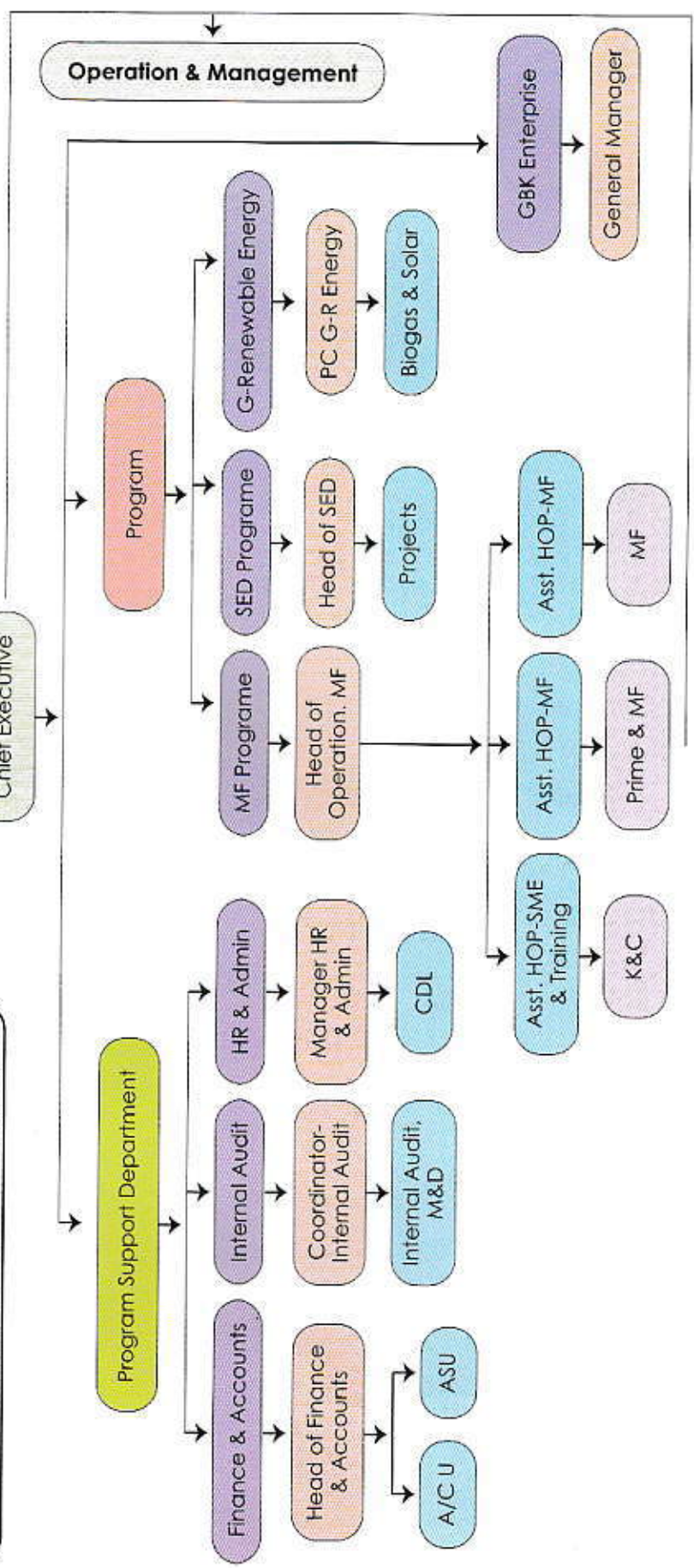
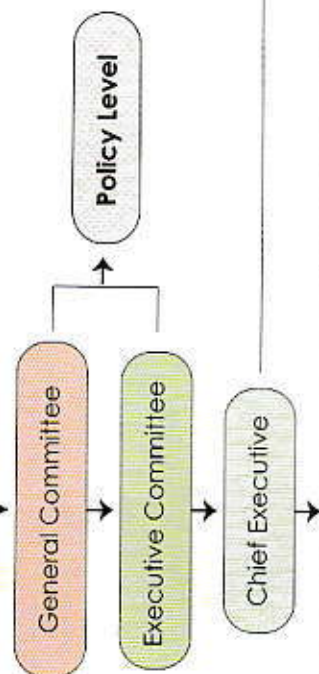
01. Association for Land Reformation and Development(ALRD)
02. Campaign for Popular Education(CAMPE), Bangladesh
03. Credit and Development Forum(CDF), Bangladesh
04. Center for Disability in Development (CDD), Bangladesh
05. Federation of NGO's in Bangladesh(FNB), Bangladesh
06. Micro credit Summit Campaign, International

Corporate/Private Sector Partner

01. Classical Handmade Products Bangladesh
02. Global Agro Research Incorporation
03. Squire Nutraceuticals Limited (informal partnership)

Organogram of Gram Bikash Kendra

PC = Project Coordinator
 GR Energy = Green and Renewable Energy
 HR & Admin = Human Resource and Administration
 SED = Social and Economic Development
 MF = Micro Finance
 MIS = Management Information System
 ZM = Zonal Manager
 K&C = Knowledge & Capacity
 A/CU = Accounts Unit
 ASU = Automation Support Unit
 Asst.HOP = Assistant Head of Operation
 CDL = Centre for Development Learning



GBK's Working Area Location In Bangladesh Map



Ongoing Project and Programmes

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

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	Ethnic 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	Ethnic 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	G-Renewable Energy	All categories of client that are interested to install biogas plant	Infrastructure Development Company Limited
09	Social Transformation Project-STP	Ethnic Communities	VSO Bangladesh
10	Activating Institutional Development for Attainable Rights and Inclusion-AIDARI.	Ethnic Communities	Manusher Jonno Foundation
11	Hygiene sanitation and water Supply-HYSAWA	Rural Communities	HYSAWA Fund
12	Programmed Initiative for Monga Eradication -PRIME	Poor communities of Monga affected areas	PKSF, Dhaka
13	Empowering Women Headed Federation in Gaibandha- EWHFG	Ultra poor women federations	ICCO Cooperation through RDRS Bangladesh
14	Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH	Rural poor Communities	PKSF, Dhaka
15	Farmers First Project	Land less, marginal and small farmers	VSO Bangladesh
16	Micro Finance Programme	Rural & Urban community peoples including farmers, small entrepreneurs, ultra poor communities	PKSF, Dhaka

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 **1st 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 Bangladesh.
- 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 Banglade.
- 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.

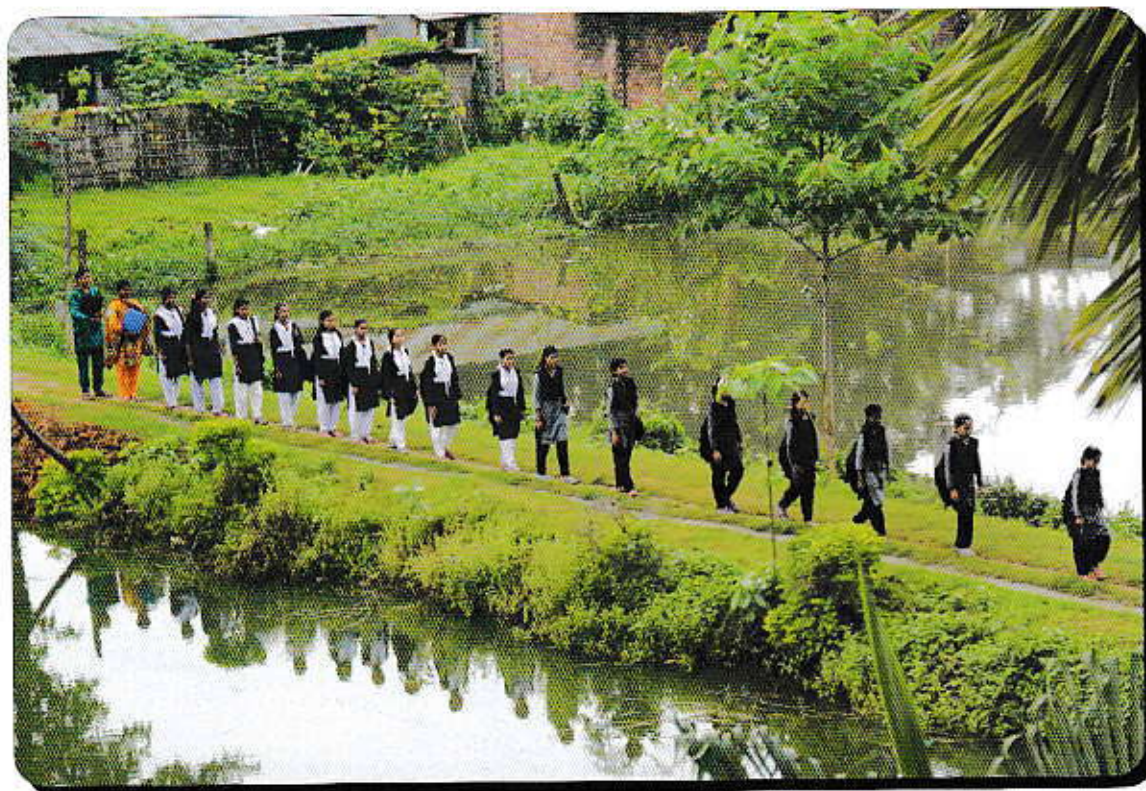
2012:

- 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.
- Partnership with Manusher Jonno Foundation(MJF) under the programme reea "Rights of the Marginalized Population".
- Partnership with Center for Disability in Development(CDD) opened a new window for GBK in working with disability mainstreaming and inclusive development.

An overview of GBK's Organizational Strategic Focus Area



Gram Bikash Kendra (GBK), a non-profit development organization working in the northwest region of Bangladesh. Considering the organizational commitment towards society, GBK's prime area of interventions are mainly focused on working with women, children, indigenous, small and marginal farmers, dalit and other marginalised communities. As a social organization, GBK continues its organizational commitments in achieving social changes for the most marginalized and poorest section of the societies- who are considered as the direct target communities of the organization. In order to differentiate and categorize the needs of the working communities, GBK design its organizational strategic plan each after five years. The strategic plan works as a directive guideline for the organizational intervention during the next five years. The strategic plan is designed through a holistic process following number of sharing meeting, workshop, dialogue, need assessment FGD and such kinds of interactions among the communities, staff members, civil society, development partners, government representatives, local government bodies, organizational general committee and executive committee and other stakeholders. According to the present strategic planning, GBK is currently following six Strategic Focus Areas (SFA) that are briefly narrated below-

SFA-1: Enhance Livelihoods:

Improved food security and livelihoods status of the target communities are included in this strategic focus area. This also includes people's access to socially and economically value added process through

employment and income. Furthermore, rights of target people to public resources (land, forests, and water bodies) and services are also included under this focus area.

SFA-2: Facilitate quality education:

It is said that, "Education is the backbone of a nation". GBK is trying to provide education to the marginal community children-especially for the dalit and ethnic community children. Quality education of the children of target families at pre-primary and primary level is emphasized through this strategic focus. Moreover, higher education of meritorious children of dalit community children also gets support under this strategy.

SFA-3: Promote health rights and services:

The 2nd SFA of GBK address on health, water, sanitation issues. Reduction of drug and alcohol addiction among a few sections of target people-especially among the ethnic and dalit community peoples 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. Water & sanitation awareness is an important component of GBK's organizational interventions along with one specific project on the issue.

SFA-4: Promote climate change adaptation and mitigation:

GBK tries to address the need based development issues among which climate change adaptation and mitigation is an important one now days.

Raising awareness about negative effects of climate change among the target people and strengthening their awareness on negative effect of climate change, capacity to adapt in changed situation is facilitated by the organization under this strategy. Using indigenous knowledge and modern technologies get focused in this regard. Basic principle of no harm to environment is always tries to follow in activity level.

SFA-5: Accelerate human potentiality improvement:

Skill development for both the target community peoples and organizational staffs are emphasized through this SFA. Under this SFA, GBK provide skill development training for community peoples and organizational staffs in different issues. In such a case, training and awareness sessions are arranged and facilitated in GBK's training center and also at community level in the field. Apart from it, organizational staffs are sometimes participating in outside training courses organized by expert organizations in relevant field.

SFA-6: Introduce standardized processes for the organization:

This is a regular and continuous process. 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 of the organization.

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

SFA Wise Major Highlights in The Reporting Year



SFA-1: Enhance Livelihoods

- As a greater unity of community peoples, Samity, primary group, farmers group, mothers forum, savings group, Community Based Organization (CBO), Para Unnayan Committee(PUC) and Community Development Forum(CDF), ultra poor women headed union federation etc. formation and development is one of the main regular activity of the organization. There are around 6000 such identities with around 130000 members under different programme and project of the organization. Among the members, there are 4219 groups with 81074 members under microfinance programme. The remaining members are in different projects of the organization in the form of primary group, farmers group, CBO and others. A significant number of the communities GBK is working with are socially marginalized like-ethnic and dalit communities.
- The 8 ethnic households done their land mutation with the facilitation of the project. 25 of the same community peoples leased 3.78 hector lands from the greater community peoples and grown 116.971 metric tons food grains by which they gained BDT.270278.
- More than 2500 HHs have been provided live assets including- goat/sheep and duck-chicks which created household income opportunities for the project participants. Income from these assets contributed a lot in accelerating 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 demonstration, vegetable/tree nursery support and home gardening support have been provided to more than 10000 project beneficiary households during the reporting year. Through this support, the project participating HHs produced around 25000 MT vegetables of which they consumed and sold for their income.

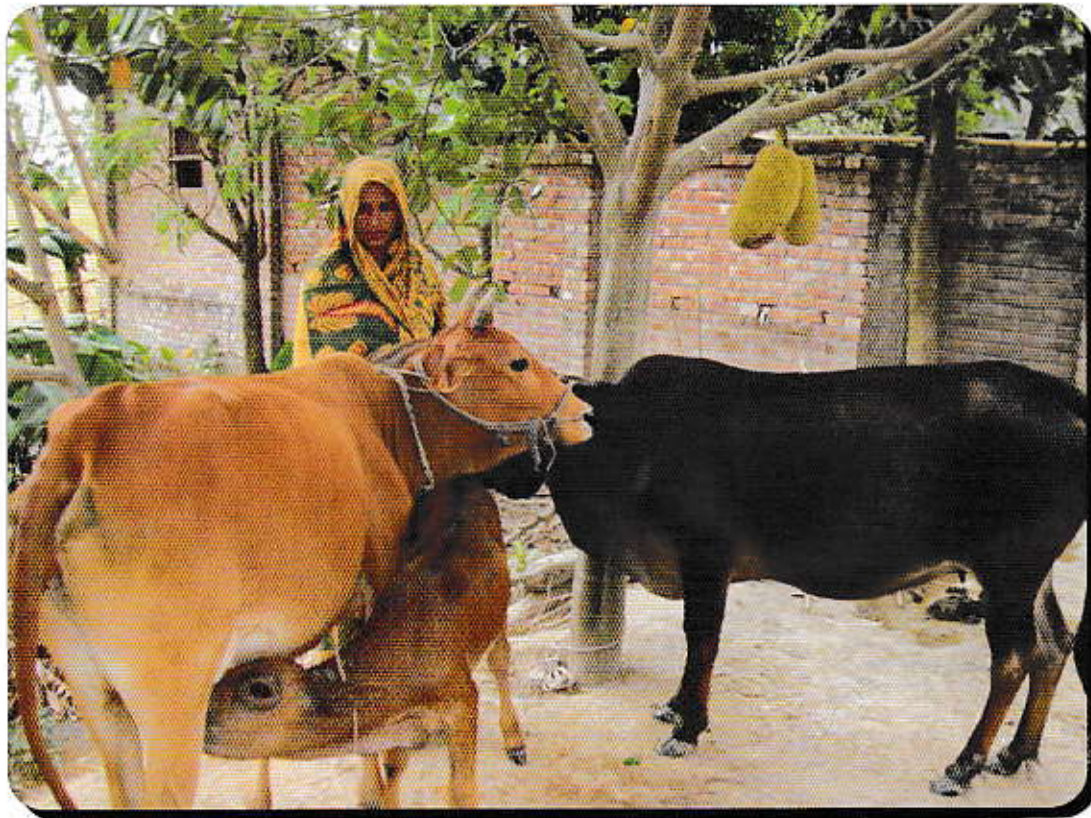
- The Gaibandha Food Security for Ultra Poor (GFSUP) has been over on 31st December 2013. Average income of beneficiaries of Gaibandha Food Security for Ultra Poor (GFSUP) project increased around 120% over baseline. Among the beneficiaries of the project, 10 Union Federations are being facilitated and following up to strengthen their capacity towards self reliance.



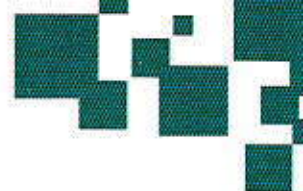
- Through advocacy and motivational meeting with local government institutions and government departments, more than 3000 poor families were included in different social safety net and support programmes including VGF, VGD, elderly allowance, disability allowance, agriculture input support, pregnant mothers allowance etc.
- Members of different group/samity/ organizations are encouraged and facilitated to accumulate savings as economic foundation of their livelihoods. Especially in case of Micro Finance programme, savings is compulsory for each member. During the reporting year, they accumulated BDT.45, 594,124 savings which and their total saving at the end of year is BDT.219, 890,132 with average saving per member BDT. 2712. They gained interest BDT. 11,130,150 against their deposited savings. MF programme group members' savings are managed by the organization according to the MRA policy. Apart from the Micro Finance programme, GBK's other project beneficiaries are also mobilize savings and manage themselves with the facilitation of respective project staffs.
- Last year outstanding of micro finance loan was BDT 424,400,000. 6831 Group members received loan BDT.965, 596,000 during the reporting year, recovery from field during same time is BDT.907, 618,098 and outstanding at the end of year is BDT. 4,824,110,191. Loans are repaid by 45 installments with MRA

recognized 25% rate of interest in reducing balance method. Recovery rate of loan is 99.66%. Bima Sheba of members is covered against 1% of principle amount against organizational concerned policy. There is BDT.15,300,000 over due among 4585 members; Portfolio At Risk (PAR) is 3.37%. On Time Realization (OTR) is 99.74% and savings to loan outstanding ratio is 45.58% at the end of the year.

- Programmed Initiative for Monga Eradication-PRIME project brought tremendous results of ultra poor households through successfully implementing 18680 livestock, poultry and, fisheries IGAs among the group member households. The project also implemented 5821 off firm IGAs including small business, tailoring, bamboo and other handicrafts etc. It also has some 3838 vegetable gardening and tree sapling nursery IGAs among the group members. PRIME also distributed BDT.1698500 among 728 model IGA implementing members on-grass cultivation, buck service center, vermi compost producer, commercial broiler rearing etc. These interventions created employment opportunities and household income for group members' families.



- GBK is trying to incorporate socially marginalized dalit and ethnic communities into micro finance facilities. These communities are deprived from financial institution's facilities due to their poverty, inability to repay weekly installment, nature of job/income, their culture and heritage, greater society's negative attitudes towards them. GBK distributed around 7500000 BDT. Among 1100 household of dalit and ethnic communities during the reporting year through which they are operating different IGAs.
- 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 BDT.3321950 has been paid to loanee members as Bima Sheba as per organizational policy in this regard.
- This programme has important role towards organizational sustainability. As per status of the end of 30th June 2014, self sufficiency of the programme is 125.47%



- 19448 new employment opportunities created under different business and enterprises of microfinance programme group members. Out of these, 16686 are from their family members and 2742 are from outside family members.
- The SETU project provided BDT. 1053300 to the 3 different union base natural leader organizations which they are operating themselves for their own economic development. There are 99 savings group accumulated BDT.1574979, investing the same for their economic development with the facilitation of the project team. Graduation Monitoring System(GMS) findings of the project shows that, 83% of the beneficiary households have been graduated from extreme poverty through business and input support from the project
- The SASC and JIBAN projects brought significant change among the Santal communities. Under this project, 2100 Santal community households are now engaged in homestead agriculture and around 450 of them are producing vegetable commercially. 205 of them involved in medicinal plant growing, 37 local service providers (LSP) developed from Santal communities as- vaccinator, spray man, vegetable trader, and medicinal plant trader. Using small pieces of their homestead land and yard brought huge quantity of vegetable produces by which they are mitigating their food needs and getting extra money by selling those in market.
- The ethnic communities are far from market related development interventions. GBK is engaging the ethnic communities with market through developing dairy value chain among them under its ALO project. Under these interventions, the ethnic community households are being provided technical support (training, market assessment, collectively input purchase and selling bulls collectively at rural areas) for 4 cycle cow fattening round the year. During the reporting year, around 187 dairy VC has been developed and 725 of the same is planned to be developed in the year to come. Practical Action Bangladesh is providing capacity building support to GBK in this regard.
- The agriculture focused IASP and SASC project brought number of good results among the small holding Bengali and Santal farmers. 54 farmers have been developed as "lead Farmer", they produced more than 2500 Metric Tons vegetables with approximate monetary value of BDT. 3.50 cores. Using quality seeds by the farmers, linkage with input supply companies, financial support providing institutions are the example of some good impact of these activities.
- GBK's agriculture projects IASP and SASC is building linkage in between Micro Finance Institutions (MFI) and the vegetable producing farmers. Under this intervention, 869 farmers of these project have been linked with different Micro Finance Institutions through which they received BDT. 13,831,500 loan from these MFIs. Out of this total, 179 farmers received loan BDT. 2,813,000 from GBK's micro finance programme. Similarly, the SASC project linked 259 small holding Santal farmers with different MFI's from here they received loan BDT. 2500500. Out of this total, 12 Santal farmers received BDT.127000 loan from GBK's microfinance programme. The farmers used these loans in their vegetable and crop cultivation.

Highlights on increasing Access to Market through Private Sector Engagement

Development is a journey of joint effort. Private and corporate sector playing a vital role in the development field. Joint initiative of private sector and development organizations like GBK could create a win-win situation for the betterment of the resource poor communities. Thinking this, GBK took special initiated in engagement with different types of private sector organizations during the year.

- Partnership with Square Nutraceuticals** Our rural road sides and fellow lands is a potential scope for using in production purpose with appropriate technology. GBK motivated the relevant stakeholders in using the road sides and fellow lands. The ethnic communities under Sustainable Agriculture for Santal Communities (SASC) are engaged in growing medicinal plants (Bashok Leaf) in road side and fellow land. GBK initiated an informal partnership with a renowned private company Square Nutraceuticals for marketing of medicinal plant. The Santal communities started this work from March of this year and already started production; they marketed 100kilo grams to this company. We hope, this will be extended in more areas among other project beneficiaries.
- Global Agro Resources Incorporation (GARI)** is a large export oriented company deals with agro product export. GBK is continuing initiated joint partnership with GARI under which the small holding farmers of GBK's project are producing export variety potato 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.
- Classical Handmade Products Bd-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. With the same company, another group of 30 women workers are working in a different project. This partnership actually created employment opportunities for our women beneficiaries. Their monthly ages varies from one to another based on their personal skill and number of product they can produce. However, our monitoring says that, the highest monthly income of a woman worker is BDT.4000 and average is BDT. 2500-2800.



- Agriculture Value Chain (VC)** GBK is trying to develop Value Chain (VC) with the agriculture products of project farmers. Currently the organization is working with 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. Farmers are encouraged to bring their produces at the 4 hub center or farmer's club established in the convenient place. Communication buyers, market information, sorting, grading and other facilities are available in the Hub/farmers club. Each of the hub/farmers clubs are managed by separate management committee consisting of farmer's representatives.

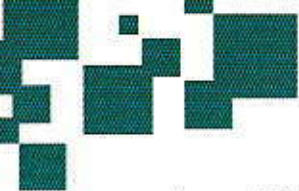
SFA-2: Facilitate Quality Education

GBK's education interventions are mainly focused on ultrapoor family, ethnic and dalit community children's education. However, GBK also try to support fir higher education to poor student irrespective of their social identity. During the reporting year, GBK's projects created education opportunities for ultra poor, Santal and dalit children. Some highlights in this regards are mentioned below-



- 1006(girls-543& boys-463) children of ethnic, dalit and ultra poor families under different projects are provided Pre- Primary and non-formal education through 52 Child Development Center(CDC),Pre-Primary School(PPS), Empowerment Knowledge and Transformative Action (EKATA) Center and one HOME(Holistic Opportunities for Meritorious student's Education, only for dalit children). As these children are from separate communities with their own language, practice and culture, the children are regularly taken to visit nearby government school to build their moral courage, so that they can be developed themselves enough to coop and continue afterwards. In January 2014, the project facilitated 677 children to enroll in formal primary school.
- HOME is one of the important and significant interventions of the organization where 50(21 girls, 29 boys) students of Dalit, Ethnic and Bengali and families reside and study in nearby mainstream school and





college. 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. Alongside the education opportunities, it's a initiative for inclusion or socialization of these communities in mainstream.

The HOME students are provided all sorts of supports (residence, food, tutor, education materials, tuition fees, uniform, treatment, cultural and sports skill development, parents day) related to their education. They regularly participate and compete in different national day observation, they awarded many times for their encouraging performance in different events.

- Apart from teaching, the dalit and ethnic children are provided coaching support by mainstream teacher at community level. During the reporting year 717 dalit and 87 Santal children for betterment of their education and preventing drop out from school.
- GBK also try to support poorest meritorious student for their higher education. This support sometimes directly goes to the students and sometimes they are linked with our partners here there are scope. A girl is being provided stipend for her MBBS education in Rangpur Medical College from GBK's on resources. At the same time 31 students (girls-2 and boys-29) of our group member families who obtained GPA 5 in secondary and higher secondary examination, awarded higher education stipend from PKSF.
- Advocacy and motivation is regularly done with formal school teachers, upazila and district education offices for increasing inclusion, assistance and support to the ethnic and dalit children at formal education institutions. Around 600 ethnic and dalit student obtained stipend from different education institution as result of advocacy
- The ethnic communities of Ranipukur in Mithapukur upazila are operating 3 pre-schools for their children in own initiative through motivation of AIDARI project.

SFA-3: Promote Health Rights And Services

Extreme poor and marginalized communities often suffer from different diseases due to lack of their awareness and inability to afford treatment service. GBK through different organizational effort is building awareness on health-sanitation and also providing health services among the communities we are working with under its 3rd strategic focus area. Some highlights occurred under the issue are mentioned-

- Conducting health awareness session is an important activity under which 3882 sessions were conducted by our trained community health promoter where 37122 peoples of different category (mostly mother and children) participated. Under the health services, 1054 satellite clinics organized, 962 patients referred to government and non-government hospital. 83 general, 19 special health camp and 1 eye were also organized, 20 cataract operations were done. Throughout the above activities, 29447 ultra poor and marginalized patient received health services from GBK. We did 400 institutional deliveries, provide health care services to 1582 ne born babies, 1022 mothers received Anti Natal Care (ANC) and 3235 received Post natal care (PNC) services from GBK. 19 different types of medicine distributed among the patients.
- The Hygiene Sanitation and Water Supply (HYSAWA) project brought very good impact in regards to community people's awareness and self initiative in water and sanitation issues. As result of building awareness and sensitization, all households regularly clean their yard and adjacent spaces, they regular clean their tube well platform and drain, wash hand before taking meal, use safe drinking water and keep the household wastage in a particular hole/place. Promotional activities like- awareness session, distribution of awareness materials, video show, drama, folk song are the major means used in doing these activities.



- This project also contributing a lot in sensitizing the school students on water and sanitation. 93 "school wash team" has been formed in 31 secondary schools with the participation of school student. They regularly have water-sanitation session, perform in keeping their premises clean and are being acting as a change maker in practicing the same in their family life.
- 197 para (communities) become open defecation free through the Community Led Total Sanitation (CLTS) of Para Unnayan Committee (PUC). This initiative was jointly done with the respective union council. As outcome of CLTS, water born diseases reduced among the community peoples, their treatment cost also been reduced
- Nutritional awareness building and support for family nutrition sources is a common intervention of other projects. Under these interventions, the ethnic and dalit community households are provided vegetable seed/seedling and fruit tree sapling. Production of different vegetable and fruits become the source of their family nutrition and also additional income.
- The group members are also consuming milk, meat and eggs they produce from their live asset like goat/sheep, duck-chick that are provided from GBK. This also improving their family members' nutritional status.
- The Community facilitation Officer-Nutrition (CFO-N) and 34 Community Pusti Kormee (CPK)s are playing vital role in building nutritional awareness among mothers, orient the adolescent girls on gender, nutrition, personal health-hygiene at community level.

SFA-4: Promote Climate Change Adaptation And Mitigation

GBK's interventions are very careful about environment and climate hazard. GBK tries to improve the positive impact of environment and climate. Most of our rural peoples are involved with agriculture production where soil, environment, water are the major elements. Through its different activities, GBK is contributing to

improve the positive impact of environment and climate. Alongside the improvement, GBK also address the natural disaster victim peoples. Some highlights of GBK's 4th strategic focus area that deals with climate and environment are documented bellow-



- GBK is familiarizing use of Bio-gas for domestic purpose that contributes to human health; environment, soil health and in the long run it positively contribute to climate change. We oriented 60 peoples though different sessions and installed 298 domestic bio gas plants. A group of 56 bio-gas construction workers and 10 bio-gas supervisors also trained form their professional skill development.

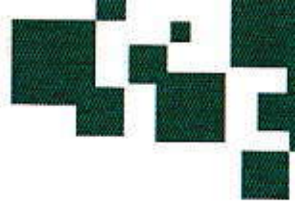




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- GBK also is promoting use of solar energy. A separate enterprise titled "G- Renewable Energy" is working on it. Under this enterprise, peoples are being motivated to use Solar Home System (SHS) in flexible credit system for poor peoples. This SHS is reducing use of kerosene and reducing use of electricity and ultimately contributing to environment by using sunlight. During the year, 120 SHS has been installed among the community people's households.
- 230 group members of different project and programme are developed in producing vermin compost. This business created employment opportunities for these families and the biggest impact of this business is it is contributing in improving soil health quality. Imbalanced use of chemical fertilizer is decreasing soil health, where the vermin compost is contributing in reducing use of chemical fertilizer.



- GBK also facilitates farmers in testing soil health from Soil Research Development Institute (SRDI) under which 1000 farmers of different projects tested their soil health, used SRDI recommended fertilizer card and got good results.
- GBK regularly participates in the agricultural promotional seminar, workshop and fair organized by government departments. As appreciation of working on environment friendly agriculture, GBK awarded 1st prize from Department of Agricultural Extension (DAE), Parbatipur by participating in Fruit Tree & Agro-Technology Fair
- Through motivation, awareness session, sapling nursery development, the members of different project and programme planted 300000 fruit and timber tree sapling during the year. The ethnic community members planted medicinal plant in 20 kilometer rural road side.
- Previously formed 9 Disaster Management Taskforce are working in Gaibandha under the GSFUP project. Ward, union and upazila level Disaster Management Committee (DMC) are also working over there.
- Support also provided to cold wave affected ultra poor communities under which 225 cold affected households were distributed blanket and warm cloths.

SFA-5: Accelerate Human Potentiality Improvement

Each and every human being has her/his own potentiality and capacity which could be bringing into function through accelerating the same in different process. GBK always tries to accelerate people's potentiality and capacity to get better performance and make them responsible for their own as well as institutional development. Different strategies and mechanisms are followed in doing so. Sometimes, they are facilitated to develop their own institution; sometimes they are provided training-of few highlights are-

- 10 Ultra poor women's federations in 10 unions are also being facilitated to strengthen their capacity and raising their voice of demand, collective actions under GFSUP project. These federations are representing around 5000 ultra poor women's rights.
- The little known ethnic communities in Bangladesh are being mapping under a project with the support from EC and ICCO through partnership of SEHD. Completion of this process will bring a clear statistical picture of the location little known ethnic communities of Bangladesh. This will help the development actors to design their programme interventions for these communities.



- The "Person's with Disability" are not the burden of society; they must be included in the development process. Mainstreaming disability in development has been initiated by GBK from this year. Though we worked with the "Persons with Disability" before, however they were mainly as recipient beneficiary. We have the opportunity to get technical support from Center for Disability in Development-CDD, a national level expert organization in Bangladesh in this regard. Already our organizational assessment, workshop with organizational policy makers and senior management took place with the facilitation of CDD. A reporting mechanism on Persons with Disability has been introduced in organizational work. Number of events like- staff training on disability and inclusive development, gender, child issues, inclusive project cycle management and annual review has been done with the support from CDD. We hope, this Disability and inclusive development intervention of GBK will be more strengthened in the coming days.
- Huge numbers of group members have been provided skill training on different issues. Some examples are- homestead and commercial vegetable production- 3113, livestock, poultry and fisheries training to 5158 members, climate change and effect 99 members, volunteerism leadership development, Gender & development to 90 youth club leaders, leadership and management training for dalit and ethnic representative 60 group members, basic training for leadership development of 20 adolescent of HOME and some other training as well.

- 10 youth clubs of ethnic youths have been formed and developed them as enabling force of their community development. They do their community development action plan and act accordingly with the facilitation of GBK staff.



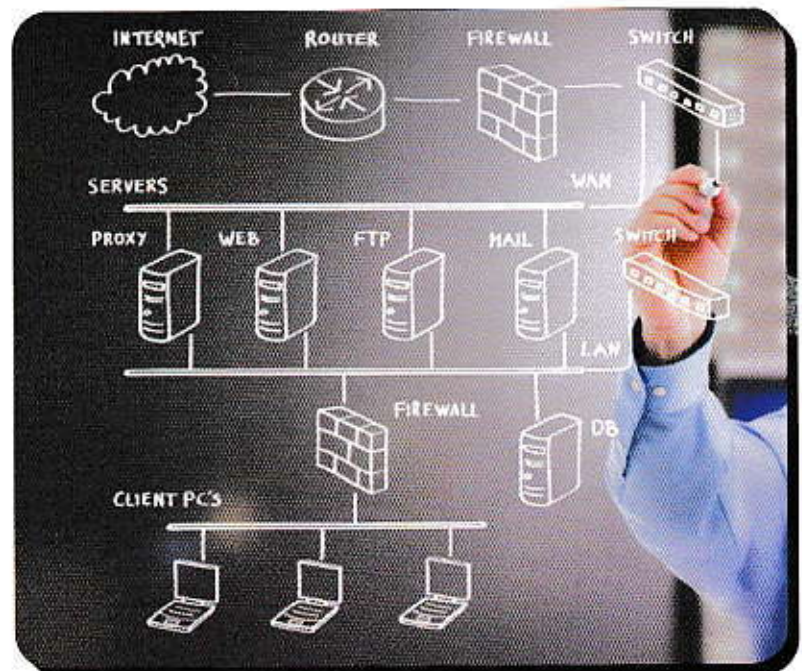
- GBK also organize and provides different awareness and skill training and orientation including-Federation leader's training on Sustainable management of union federation, leadership development, Record keeping, Advocacy & lobbying, Rights and governance, CBO guideline, tailoring, karchupi, goat/sheep 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, Information Commission Act, Human rights, and other relevant trainings for group members, CBO leader, youth club members.
- GBK has its own training and resource center with accommodation facilities of 50 participants at a time with required modern logistics. GBK TRC arranges trainings for staffs as well as for project participants.
- 5 Upazila level and 2 district level Community Based Organization (CBO)s are formed and developed as a greater unity of the dalit and ethnic communities. Number of meeting and actions are taken by these CBOs.
- Around 250 staffs of the organization are provided different skill development training for better performance in their job. These training includes- group dynamism, savings and credit management, Harvesting technology and market development, poultry rearing, Management system of Micro Finance, Development Management, ME& SME operation & Management, project cycle management, Participatory Market survey.
- GBK's staffs also participated to outside training organized by partner organization or other expert organization for development professionals. Under this segment, more than 60 staff of the organization participated in outside trainings courses including-project management, participatory monitoring

evaluation and learning, financial management, Tax-VAT, accounts management, human resource management, and inclusive project cycle management, Disaster Risk Reduction etc.

- 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
- The SETU project facilitated in organizing open budget sessions in 27 wards and 03 unions by the support of UP Chairman, members and community people of 3 unions in Nilphamari district.

SFA-6: Introduce Standardized Processes for the Organization

- GBK is currently following its organizational 5 year Strategic Plan 201-2015. This 5 year plan will be reviewed in the next phase business plan will be developed in the year 2015. This plan will be developed with the consultative and expert support of external resource person.
- GBK become able to operate its micro finance programme through computerized web base 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 base operation. This is treated as a milestone in the life of GBK's micro finance programme.
- As process of standardization, GBK already initiated to use accounting software, and 3 programme/projects are using Accounting software.
- Internal Audit is an integral part of organization's standard process. A team of 6 skilled staffs leaded by the Coordinator-Internal audit is engaged in verification of organizational expenses. The internal audit cell regularly make plan, conduct audit and submit report to the Chief Executive of the organization.
- There are in build mechanism of monitoring and learning process and reporting system of the organization. Monthly, quarterly, six monthly and annual reports are regularly produced and submitted to the partners and other applicable stakeholders.
- Regular publications of annual report, poster, leaflet, news letter, booklets are also part of organization's standard process.



Getting Involved with GBK's Works:

Being a regional level organization working in the north-western region of Bangladesh, Gram Bikash Kendra is working for the community peoples that are marginalized in many ways. GBK is working in the areas of women rights, poor peoples' social status and 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/individuals 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 of support to work jointly with GBK in changing livelihoods status and social dignity of these communities.

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 General 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 organizational 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.





এ বি সাহা এন্ড কোং
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Chartered Accountants
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: absaha41@gmail.com

Auditors' Report

We have audited the annexed Financial Statements (Consolidated) of Gram Bikash Kendra (GBK) Parbatipur, Dinajpur for the period from 01 July 2013 to 30th June 2014 with books, vouchers and other relevant papers and documents as maintained and produced to us at the time of our audit.

The Preparation of the Financial Statements is the responsibility of the organization management. Our responsibility is to express an independent opinion on the Financial Statements based on our audit.

We conducted our audit of the Financial Statements in accordance with Bangladesh Standard on Auditing and Terms of the Appointment. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free of material misstatement. Our audit includes examining on test basis, evidence supporting the amounts and disclosures in the Financial Statements. Our audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall Financial Statements presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of Gram Bikash Kendra (GBK) as at June 30, 2014 and its financial performance and its cash flows for the year ended June 30, 2014 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

We also report that:

- 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.
- In our opinion, proper books of account as required by law and related rules & regulations have been kept by Gram Bikash Kendra (GBK) so far as it appeared from our examination of those books, and
- In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

Dated, Dhaka

28 OCT 2014


A B SAHA & CO.
Chartered Accountants

GRAM BIKASH KENDRA
Parbatipur, Dinajpur.

STATEMENT OF FINANCIAL POSITION (CONSOLIDATED)
AS AT 30 JUNE, 2014

PARTICULARS	AMOUNT (IN TAKA)	
	2013-2014	2012-2013
FUND AND LIABILITIES:		
FUND ACCOUNT:		
Capital Fund	119,420,305	97,662,036
Unspent Fund	7,183,960	2,941,135
Loan Payable	251,991,855	235,550,116
Fund Payable	2,964,538	-
Members Savings	219,890,132	174,097,813
Staff Security Fund	4,779,725	4,402,630
Loan from Inter Project	4,038,600	-
Loan Risk Fund	25,318,784	19,134,235
Reserve (LLP & DMF)	24,621,910	23,169,726
Provision	311,539	69,000
VAT & Tax Payable	9,870	8,470
	660,531,218	557,035,161
PROPERTY AND ASSETS:		
Fixed Assets	21,206,462	20,673,867
Loan Outstanding (Bene.)	482,548,705	424,557,690
Advance	894,405	146,916
Investment	73,123,709	44,823,952
Receivable	24,627	1,952,372
Staff Loan & Other Project	2,778,290	1,959,531
Suspense A/C Last year	39,124	39,124
Cash and Bank Balances	79,915,896	62,881,709
	660,531,218	557,035,161

The accompanying notes form an integral part of this Statement of Financial Position.


Head of Finance & Accounts
GBK


Chief Executive
GBK


Treasurer
GBK


Chairman
GBK

This is the Statement of Financial Position which we have referred to our report of even date.

Dated, Dhaka

28 OCT 2014


A B SAHA & CO.
Chartered Accountants



GRAM BIKASH KENDRA
Parbatipur, Dinajpur.

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30TH JUNE, 2014

PARTICULARS	AMOUNT (IN TAKA)	
	2013-2014	2012-2013
INCOME:		
Donor Grants	76,026,252	65,581,775
Income from Micro Finance (Service Charge & Other)	123,084,839	97,711,569
Bank Interest	300,509	184,276
Other Income	260,266	110,640
Member Subscription	1,200	1,150
Total Income	199,673,066	163,589,410
EXPENDITURE:		
Food Security & Sustainable Livelihood	68,890,691	81,164,444
Economic Empowerment	63,512,346	41,969,424
Health and Education	7,269,824	10,813,693
Capacity Building and Networking	11,730,905	7,603,351
Climate Change Program	5,690,196	1,649,243
Organizational Standardization Processes	109,825	3,320,652
LLP	776,766	1,469,400
DMF	1,128,000	987,500
Fund Transfer	728,512	-
Service charge Refund to PKSF	10,040,622	-
Provision for Expenses	50,000	69,000
Depreciation	2,728,276	2,536,313
Total Expenditure	172,655,963	151,583,020
Surplus/Deficit	27,017,103	12,006,390
	199,673,066	163,589,410


Head of Finance & Accounts
GBK


Chief Executive
GBK


Treasurer
GBK


Chairman
GBK

This is the Statement of Comprehensive Income which we have referred to our report of even date.


A B SAHA & CO.
Chartered Accountants



GRAM BIKASH KENDRA

Parbatipur, Dinajpur.

RECEIPTS AND PAYMENTS STATEMENT (CONSOLIDATED)

FOR THE PERIOD FROM 1ST JULY,2013 TO JUNE,2014

PARTICULARS	AMOUNT (IN TAKA)	
	2013-2014	2012-2013
RECEIPTS:		
Opening Balances:	62,700,834	52,242,092
Cash in Hand	245,900	590,993
Cash at Bank	62,454,934	51,651,099
Donor Grants	76,001,625	65,056,819
Service Charge	123,084,839	97,263,355
Bank Interest	300,509	184,276
Other Income	260,266	110,640
Member Subscription	1,200	1,150
Loan Received from Inter Project	27,289,100	11,800,000
Loan Recovery from Inter Project	-	300,000
Fund Received for JIBAN Project	2,964,538	-
Bill Received	294,900	845,065
Loan Received from PKSF	152,850,000	164,500,000
Loan Received from IDCOL	3,239,520	765,578
Loan Recovery from Staff & others	2,036,539	1,037,308
Advance Realized	3,847,636	2,993,971
Receivable Realized	1,952,372	-
Savings Received	165,248,156	143,747,263
Car Sale	300,000	-
Loan Risk	9,334,312	7,286,202
Staff Security Fund	1,432,214	1,737,214
Construction	-	748,449
Land Sale	-	35,751
Income Tax Received	50,286	174,293
Loan Recovery from Beneficiaries	909,494,486	690,624,183
Fixed Deposit encashment	1,500,000	35,400,000
Reserve fund Encashment	183,476	-
TOTAL	1,544,366,808	1,276,853,609



PAYMENTS:

Loan Disbursement	967,485,500	809,792,942
Loan Refund to PKSF	139,333,324	100,566,666
Loan Refund to IDCOL	314,456	157,356
Loan Refund to Inter Project	19,450,500	11,700,000
Loan Payments to Inter Project	4,850,000	400,000
Advance	4,494,934	2,219,186
Receivable	-	-
Staff Loan	2,842,500	900,000
Savings Refund	119,654,032	107,635,651
Security Refund	902,236	1,119,125
Loan Risk Fund Refund	3,321,950	2,153,843
Income tax	48,886	171,597
Capital Expense	3,570,593	4,220,663
Investment	29,897,922	25,552,725
Service charge Refund to PKSF	10,040,622	-
Fund transfer	728,512	-
Provision for Exp Payment	95,861	34,000
Provision Expense (LLP)	301,237	-
Suspense account	-	39,124
<u>PROGRAM OPERATION COST:</u>		
Food Security & Sustainable Livelihood	68,895,691	81,664,444
Economic Empowerment	63,512,346	42,169,424
Health and Education	7,258,824	10,813,693
Capacity Building and Networking	11,730,905	7,803,351
Climate Change Program	5,610,256	1,718,334
Organizational Standardization Processes	109,825	3,320,652
Closing Balances:	79,915,896	62,700,833
Cash in Hand	856,557	245,900
Cash at Bank	79,059,339	62,454,933
TOTAL	<u>1,544,366,808</u>	<u>1,276,853,609</u>


 Head of Finance & Accounts
 GBK


 Chief Executive
 GBK


 Treasurer
 GBK


 Chairman
 GBK

This is Receipts And Payment Statement which we have referred to our report of even date.

Dated, Dhaka

28 OCT 2014


A B SAHA & CO.
 Chartered Accountants



Abbreviations:

ANC	Anti Natal Care
AIDARI	Activating Institutional Development for Attainable Rights and Inclusion
ADB	Asian Development bank
ALRD	Association for Land Reforms and Development
AIDS	Acquired Immune Deficiency Syndrome
ALO	Accelerating Livelihood Options for the ethnic and dalit communities
BDT	Bangladeshi Taka
CDD	Center for Disability in Development
CE	Chief Executive
CARE	Cooperative for the American Relief Everywhere
CDC	Child Development Center
CLTS	Community Led Total Sanitation
CHPBD	Classical Homemade Product Bangladesh
CFO-N	Community Facilitation Officer- Nutrition
CPK	Community Pusti Kormee
CDS	Center for Development Services
CAMPE	Campaign for Popular Education
CBO	Community Based Organization
CDF	Community Development Forum/Community Development Facilitator
DAE	Department of Agricultural Extension
DMC	Disaster Management Fund
DMF	Disaster Management Fund
DFID	Department for International Development
EC	Executive Committee
EU	European Commission
EWHFG	Empowering Women Headed Federation in Gaibandha
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households towards Eliminating of their Poverty
EKATA	Empowerment Knowledge & Transformative Action
FGD	Focus group Discussion
GFSUP	Gaibandha Food Security for Ultra Poor
GMS	Graduation Monitoring System
GO	Government Organization
GARI	Global Agro Resources Incorporation
GC	General Committee
HH	Household
HIV	Human Immunodeficiency Virus
HOME	Holistic Opportunities for Meritorious Students Education
HEKS	Hilfswerk der Evangelischen Kirchen Schweiz
HYSAWA	Hygiene Sanitation and Water Supply
IFADEP	Integrated Food Assisted Development Projects
IGA	Income Generating Activities
ICCO	Interchurch Organization for Development Cooperation



IASP	Integrated Agri Support Project
ILO	International Labor Organization
JIBAN	Joint Initiative in Building and Accelerating households' food and Nutrition
LAMB	Lutheran AID Medicine in Bangladesh
LSP	Local Service Provider
LLP	Loan Loss Provision
MT	Metric Ton
MF	Micro Finance
MRA	Microcredit Regulatory Authority
ME	Micro Enterprise
MCB	Mapping and Capacity Building of the Tea Workers and Little Known Ethnic Communities in Bangladesh
MJF	Manusher Jonno Foundation
NAOW	Networking Against Oppression of Women
NGO	Non Government Organization
OXFGAM-GB	OXFAM- Great Britain
OTR	On Time Realization
PUC	Para Unnayan Committee
PAR	Portfolio At Risk
PPS	Pre Primary School
PNC	Post Natal Care
PRIME	Programmed Initiative for Munga Eradication
PKSF	Palli Karmo Shayak Foundation
RDRS	Rangpur Dinajpur Rural Service
SHABGE	Strengthening Households Agriculture through Bari Gardening Extension
SASTHA	Strengthening Attudinal change on Health Service Through Householder's Awareness
SHS	Solar Home System
SRDI	Soil Research Development Institute
SME	Small & Medium Enterprise
SEHD	Society for Environment and Human Development
SCDP	Santal Children Development Project
SASC	Sustainable Agriculture for Santal Communities
SETU	Socio-Economic Transformation of the Ultra Poor
STP	Social Transformation Project
SFA	Strategic Focus Area
TLM	The Leprosy Mission
UK	United Kingdom
USAID	United States Agency for International Development
UP	Upazilla Porshad
VGf	Vulnerable Group Development
VGD	Vulnerable Group Feeding
VC	Value Chain
VAT	Value Added Tax
VSO	Volunteer Services Overseas

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