

WWW.GBK-BD.ORG

# REFLECTION

ANNUAL REPORT  
2014-2015

**GBK** গ্রাম বিকাশ কেন্দ্র  
GRAM BIKASH KENDRA

**Gram Bikash Kendra**



# REFLECTION

ANNUAL REPORT

2014-2015

GBK গ্রাম বিকাশ কেন্দ্র  
GRAM BIKASH KENDRA

**Gram Bikash Kendra**

Primary information production:

**All project/program team**

Compilation and report writing:

**Bhupesh Roy**

*Head of Social and Economic Development*

GBK

Overall supervision:

**Moazzem Hossain**

*Chief Executive*

GBK



## MESSAGE FROM THE CHAIRMAN



**Moshfeka Razzak**  
*Chairperson*  
**Executive Committee**  
**Gram Bikash Kendra**

I'm happy to share that, Gram Bikash Kendra has been completed another successful year (2014-15) of its organizational journey. This annual report is a brief documentation of GBK's organizational reflection of the year concerned.

GBK has been engaged in continuous efforts and divers programs to reach the poor and disadvantage people at large to help them get out of chronic miseries they suffer from and to gradually uplift them to the human dignity. Being a learning organization, GBK always tries to redefine and redesign of its program interventions by addressing the changing needs and requirements of the community peoples. GBK mainly tries to play facilitating role during implementation of development interventions through which people are expected to be empowered and are able to move forward themselves in terms of economic, social, cultural, environmental awareness, rights and responsibilities.

The annual report 2014-15 is the display of the organization's accountability towards wider audience. The organizational teams of professionally skilled, trained and committed staff members are providing their assistance and supports to make the best possible endeavor towards the uplift of the socio-economic status of the peoples (GBK is working with) so that they themselves are able to contribute in developing this country from their position.

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

We would look forward for a better upcoming year in the life of the organizational journey.



## NOTES FROM THE CHIEF EXECUTIVE

The 2014-2015 annual report of Gram Bikash Kendra is the combined and integrated information/feedback, piecemeal documents furnished by all stakeholders involved with GBK Program. We acknowledge active support and participation of all concerned stakeholders which enriched the process of writing this document and in initiating such community based programs in different rural areas of northern part of the country towards fulfilling needs of the rural poor. During the interventional period, all relevant stakeholders played vital role in redressing the issues which eventually paved the way for successful achievement of goal during the reporting period. We owe our sincerest gratitude to all of them who contributed in this achievement.

GBK's all the development programs tried to contribute to capacity enhancing and regaining confidence of the people we are working with. Besides, facilitating for forming and strengthening rural poor people, GBK extended issue based training and support to improve social security, nutrition, education, environment, gender, justice and over all livelihood of the rural poor through implementing different projects. In order to restore societal justice, promote good governance and culture, GBK undertook several awareness campaigns which also earned appreciations from the community and civil society. GBK has special focus on ethnic minority and dalit community's development. Our development project/programs are designed accordingly in which the needs of these communities has specially been considered.

We express our thanks and profound appreciation of the support being provided by all development partners, civil society actors, community volunteers for affording their full support. We express our sincere gratitude to Government of Bangladesh authority, local government institutions and officials associated with and contributed to the projects, and community leaders and beneficiaries for the support and assistance extended in all stages of implementation.

We hope and expect from all concerned a ceaseless, spontaneous, greater cooperation and assistance in the days to come.

While bringing out this publication, we would like to record our debts to the project staff, GBK executive committee, general committee, management team and others who ungrudgingly provided their time and expertise as resource persons towards successful execution of the programs.

Finally, we thank everyone associated with our efforts at fulfilling our commitment towards creating a society that GBK carry in its vision.



**Moazzem Hossain**  
Chief Executive  
Gram Bikash Kendra



# CONTENTS

01. Message from the Chairman	02
02. Notes from the Chief Executive	03
03. Gram Bikash Kendra-GBK: organizational snapshot	05
04. Our Partners	06
05. Organogram	07
06. Working Area Map	08
07. Current Program and Projects	09
08. Organizational Milestones	10
09. Overview of GBK's organizational Strategic Focus Area's	13
10. Strategic Focus Area wise major highlights	15
11. Get Involved	24
12. Acknowledgement	24
13. Auditor's Report	25
14. Abbreviations	31



# GRAM BIKASH KENDRA-GBK:

## ORGANIZATIONAL SNAPSHOT

### THE BEGINNING

The organization was initiated by a group of socially motivated development thinkers of different backgrounds under the leadership of the present Chief Executive in early nineties. GBK become 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 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 to govern the organization on behalf of the GC. The EC mandatorily sits quarterly and oversee organizational operation and progress, approve budget, plan, policies, and partnership agreement, provide governing directions to the organizational team headed by the Chief Executive (CE).

A management team consisting of each program/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 652 members with 147 Female and 505 Male out of which 22 are from socially marginalized ethnic and dalit communities.

### WITH WHOM WE WORK

GBK works with- poor and ultra poor communities, farmers, small entrepreneurs, youth groups, adolescent, women, children, persons with disability and elderly peoples. These peoples are ethnically from greater Bengali community, ethnic and dalit communities. Around 114000 households with approximately 540000 populations of these communities are served under different programs where 2886 peoples are from dalit communities, 18665 are from ethnic communities where 553 are persons with disabilities.

### WE ARE WORKING IN

GBK works in 2300 villages/wards of 215 union/municipality/city corporations of 27 sub-district of 6 northern District of Bangladesh namely Dinajpur, Rangpur, Nipphamari, Joypurhat, Naogaon and Thakurgaon.



# OUR PARTNERS

Partners are the most valuable actor in the journey of organization. GBK has experience of working with number of partners in different issues and development field. We cordially acknowledge our valued partners for their contribution in different program, project and other interventions. GBK is currently working with the following partners:

## Development Partner

1. CARE Bangladesh
2. HEKS, Switzerland
3. ICCO Cooperation, the Netherlands
4. Infrastructure Development Company Limited, Bangladesh
5. Manusher Jonno Foundation, Bangladesh
6. Palli Karma-Sahayak Foundation (PKSF), Bangladesh
7. Shapla Neer, Japan
8. Society for Environmental and Human Development
9. Syngenta Foundation for Sustainable Agriculture, Switzerland
10. Voluntary Services Overseas, Bangladesh

## Network Partner

1. Association for Land Reformation and Development (ALRD)
2. Campaign for Popular Education (CAMPE), Bangladesh
3. Credit and Development Forum (CDF), Bangladesh
4. Center for Disability in Development (CDD), Bangladesh
5. Federation of NGO's in Bangladesh (FNB), Bangladesh
6. Micro credit Summit Campaign, International

## Corporate/Private Sector Partner

1. Classical Handmade Products Bangladesh
2. Global Agro Research Incorporation
3. Square Herbal & Nutraceuticals Limited (informal partnership)



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

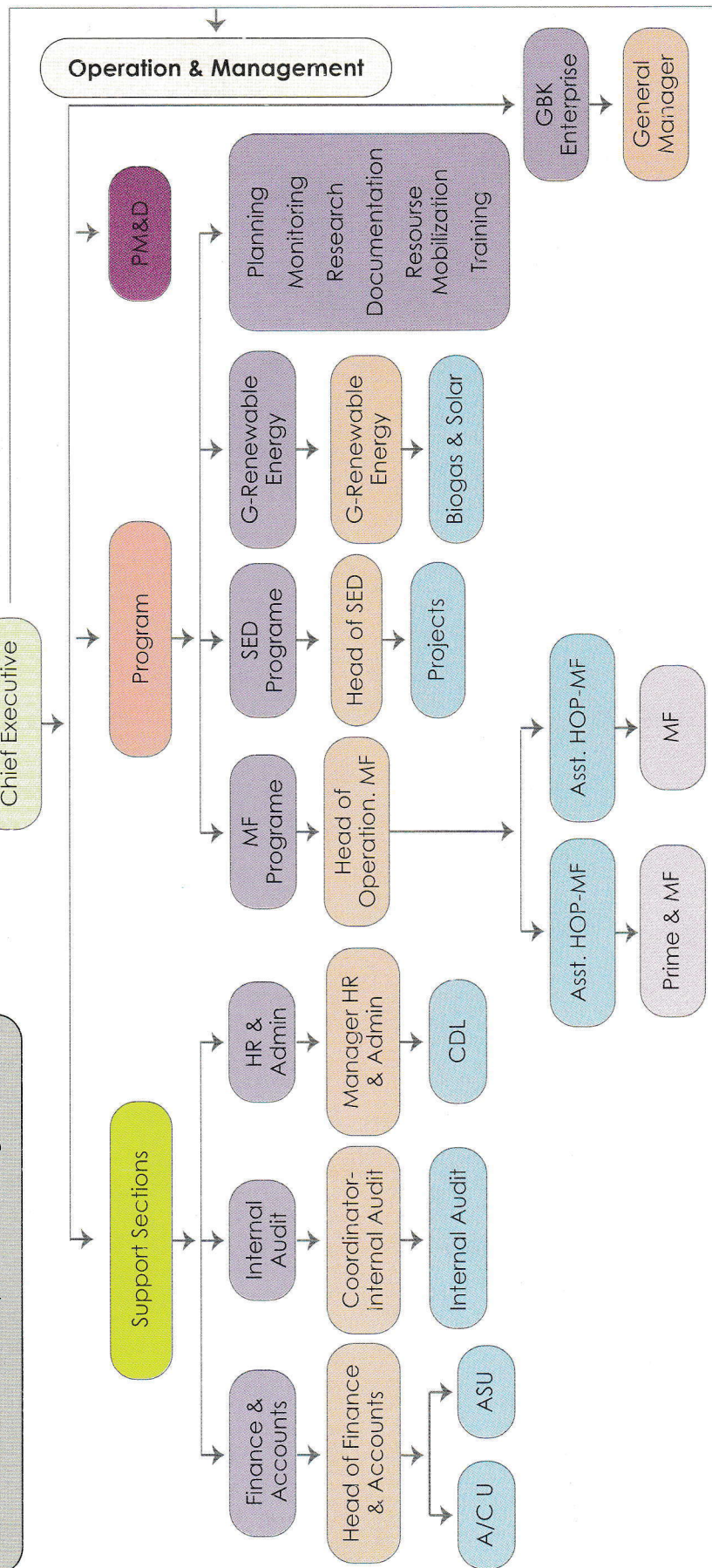
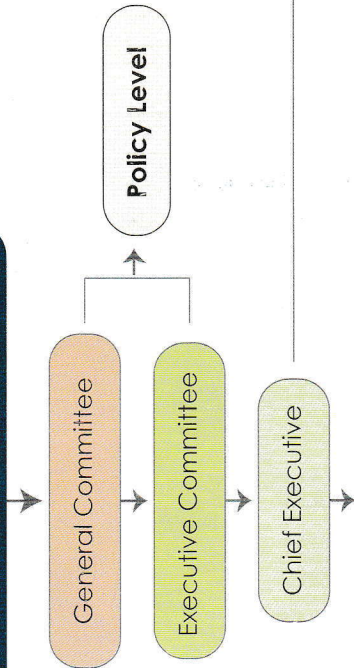
A/CU = Accounts Unit

ASU = Automation Support Unit

Asst.HOP = Assistant Head of Operation

CDL = Centre for Development Learning

# ORGANOGRAM OF GRAM BIKASH KENDRA





**GBK's Working Area Location In Bangladesh Map**





# PROJECT AND PROGRAMS ARE BEING IMPLEMENTED CURRENTLY:

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

Sl.	Name of Program/Project	Beneficiaries/ Participants	Partner
01	Activating Institutional Development for Attainable Rights and Inclusion-AIDARI	Ethnic Communities	Manusher Jonno Foundation
02	Accelerating Livelihood Options for the ethnic and dalit communities-ALO Project	Ethnic and dalit Communities	HEKS, Switzerland
03	Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH	Rural poor Communities	PKSF, Dhaka
04	G-Renewable Energy	All categories of client that are interested to install biogas plant	Infrastructure Development Company Limited
05	Integrated Agri Support Project-IASP	Small holding farmers	Syngenta Foundation for Sustainable Agriculture, Switzerland
06	Joint Initiative in Building and Accelerating households' food And Nutrition-JIBAN Project	Ethnic Communities	ICCO Cooperation, the Netherlands
07	Micro Finance Programme	Rural & Urban community peoples including farmers, small entrepreneurs, ultra poor communities	PKSF, Dhaka
08	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
09	Programmed Initiative for Monga Eradication -PRIME	Poor communities of Monga affected areas	PKSF, Dhaka
10	Santal Children Development Project-SCDP	Ethnic Communities and their Children	Shapla Neer, Japan
11	Sustainable Agriculture for Santal Communities-SASC	Ethnic Communities	Syngenta Foundation for Sustainable Agriculture, Switzerland
12	Socio-Economic Transformation of the Ultra Poor-SETU Project	Ultra Poor Communities	DFID through CARE Bangladesh



# GRAM BIKASH KENDRA:

## 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".

**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 Mennonite 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 Program 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 Program

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 Snatal 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 program area "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.

**2014:**

Partnership with Private sector company Classical Handmade Products-BD

Partnership with Global Agro Incorporation Limited

Started herbal medicinal leave marketing to Square Herbal & Nutraceuticals Limited

GBK initiates it's social business entity "GBK-ENTERPRISE" as a sister concern of the organization



# AN OVERVIEW OF GBK'S ORGANIZATIONAL STRATEGIC FOCUS AREA'S:

Since from the inception, Gram Bikash Kendra-(GBK) a not for profit development organization is working in the northwest part of the Country. Keeping the organizational commitment towards society in consideration, GBK's prime area of interventions are mainly focused on working with women, children, ethnic communities, small and marginal farmers, dalit and other marginalised communities. As a development force, GBK continues its organizational commitments in achieving social changes for the resource poor, 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 interventions during the next five years. The strategic plan is developed 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, executive committee and other stakeholders. According to the present strategic plan, GBK is following six Strategic Focus Areas (SFA) which briefly are:

**SFA-1: Enhance Livelihoods:** Food security is one of the prime basic needs of human beings. Poverty affected communities are often suffer from food insecurity. Through this SFA, GBK is trying to improve the food security and livelihoods status of the target communities through different program and project interventions. 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. Social inclusion is also a means of improving overall livelihoods status of marginalized communities under this SFA.

**SFA-2: Facilitate quality education:** GBK strongly believes on the statement, "Education is the backbone of a nation". From this believe, GBK is facilitating to create enabling environment to access and enjoy education rights for the rural, poor and marginal community children-especially for the dalit and ethnic community children. Quality education of the children of target families at primary and secondary level is emphasized through this strategic focus. Moreover, higher education of meritorious children is also supported.



**SFA-3: Promote health rights and services:** This Strategic Focus Area mainly address on health, water, sanitation issues. Reduction of drug and alcohol addiction among 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, nutrition, cleanliness and other health issues are addressed through different project intervention under this SFA of organizational strategic plan.

**SFA-4: Promote climate change adaptation and mitigation:** Negative effect of climate change is badly affecting all aspects of lives. GBK tries to address the need based development issues among which climate change adaptation and mitigation is importantly addressed.

Awareness rising about negative effects of climate change among the target people, 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. Interventions that have positive contribution towards climate change effect are undertaken. Installations of Bio gas plant, improved cook stoves, tree plantation, solar home system are few examples of these interventions.

**SFA-5: Accelerate human potentiality improvement:** Explore of human capacity and potentiality is important for effective use of those qualities of human being. 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. Other interventions like Experience sharing, exposure visit are also facilitated under this strategic focus area of the organization.

**SFA-6: Standardized processes for the organization:** Standardizing organization with the changed requirement is followed as a continuous process. This strategy particularly focuses on strengthening the institutional capacity of the organization as well as on sustainability of the organization. Issues like reviewing and updating different policy of the organization, use of modern technology in program, increasing geographical coverage, diversifying resources are included under this strategy.



# STRATEGIC FOCUS AREA WISE MAJOR HIGHLIGHTS

## STRATEGIC FOCUS AREAS 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 Process for the Organization

### SFA-1: Enhance Livelihoods:

- Community Peoples are organized under different unite entities like , Samity, primary group, farmers group, mothers forum, savings group, Community Based Organization (CBO), Para Unnayan Committee(PUC) and Community Development Forum(CDF) etc. Formation and development of these institutions is one of the main regular activities of the organization. There are around 9922 such entities with around 180000 members under different program and project of the organization. Among the members, there are 4558 groups with 83395 members under microfinance program. The remaining members are in different projects of the organization in the form of primary group, farmers group, CBO, NLO, Adolescent group, EKATA, youth club, and others.
- Group/samity/ organizations are encouraged and facilitated to accumulate savings as economic foundation of their livelihoods. In case of Micro Finance program, savings is compulsory for each member. During the reporting year, members of Micro Finance program accumulated BDT.238683387; they took refund of their savings BDT. 198500754 and their net saving increased in BDT. 260102764 at the end of year with average savings per member BDT. 3119. Members savings are managed by GBK following Micro Credit Regulatory Authority Policy. GBK's other project beneficiaries are also mobilizing savings and manage themselves through formal banking with the facilitation of respective project team.
- PKSF is the main partner for GBK's micro finance program from where we lend capital and disburse to the group members for their different IGA, business and enterprises. During the reporting year loan was disbursed amounting BDT.1126329000 to 56883 members with average loan BDT.19800. At the same time loan was recovered from field amounting BDT. 1059736171



and loan outstanding at filed at the end of year is BDT.549003021. Loans are repaid by 45 installments with MRA approved 25% service charge in reducing balance method. Recovery rate of loan was 99.76%, over due at the end of year BDT.12763943, On Time Realization (OTR) 99.65%, Portfolio At Risk (PAR) 2.43%.

- Members are entitled to enjoy loan security following Beema Sheba policy. Accordingly, member has to pay 1% of their loan amount against which their loan is guaranteed for one year period. In case of death of the loan member, her/his family get 100% waiver of the loan amount and in case of nominee's death loan outstanding is fully waived. During the reporting year BDT. 3897229 .
- Result Based Monitoring (RBM) says that, ultra poor family's monthly average income BDT. 9100, Transient Poor family's income BDT.12500 and graduated poor family's monthly income BDT. 15500 while their income was BDT. 4100, 5900 and 6200 respectively under PRIME. The project also created income generation opportunities for 5048 Monga affected beneficiary households during the reporting year. SETU project provided support of BDT. 16500000 to 1104 ultra poor households in different business and IGAs, 150 HH's to take 2250 decimal land lease for paddy cultivation-which ensured their food security.
- 17537 jobs have been created for women inside family and 2437 for men under different enterprise/business of microfinance members. Outside their families- 3567 women and 461 men's job opportunities have also been created.
- Rural Sales and Service Center(RSSC) under ALO is working as a resource center for community people of both ethnic and greater communities for getting services, advice and input for their enterprises-especially bull fattening value chain. Apart from input and technical services, 1224 cattle have been vaccinated through 28

vaccination camps, 513 cows de-wormed and beneficiaries produced Napier grass for their cattle.

- ALO assisted 460 ethnic community beneficiaries in operating their bull fattening value chain. This fattening is for a period of 3-5 months and approximate net benefit from one bull is Tk. 6000-7000 per cycle. The beneficiaries, who are fattening 2 bulls per cycle, can benefit 36000-42000 Taka annually in 3 cycles.
- The ALO project brought other changes in the lives of 6 ethnic and dalit beneficiaries through providing them support in getting 250 decimal land leases for agriculture production. 36 families were given this support from which they leased 933.5 decimal land. All 41 families are now growing 3 crops (Boro, Aman and Maize) and are food secured.
- The ethnic and the dalit community households under ALO project are kept in follow up of their regular income generation activities supported from the project in previous years. Those are mainly-goat rearing, poultry rearing, small business and handicraft. These activities created family employment and increase their income which contributing in their family health, nutrition and child education.
- The AIDARI project brought significant changes in the lives of ethnic communities in regards to their land rights. With the project's facilitation, 32 families obtained 32.5 decimal khash land with approximate value 650000 taka, 21 families paid tax of their 2802 decimal land, 1 family complete their 30 decimal land mutation and another family recovered 07 decimal land.
- IASP is working with 4500 farmers mainly on vegetable production and commercialization. Technical skill training, technology demonstration, exposure visit, market linkage, technical assistance is the major components. 9 Farmers Hub (FH) have been developed



through where the farmers sell their products to larger traders come from different markets. FH also play role as a resource center for farmers from where they get- quality sapling of different vegetable and spices. The project farmers produced more than 2900 Metric Tons of vegetables of which a significant amount has been marketed through FH.

- IASP also developed one woman entrepreneur (Ms. Shewly Begum of Mosolmari village, Lohanipara, Badarganj, Rangpur) from 177 women farmers' organized under 4 farmers group. These women are engaged in their own agriculture planning, production, harvesting, selling and other decision making alongside their male counterparts.
- Sustainable Agriculture for Santal Communities (SASC) is working with 500 Santal families, trying to develop them as commercial vegetable producer. Two farmers club has been developed over there in Santal communities to link their produces with larger market. The project also developed 6 Local Service Provider (LSP) from the Santal communities as- vaccinator, Sprayer and Nursery man. Peoples are getting services from them and it has been developed as a business of each of the LSP.
- Medicinal plant production and selling to private company has been established as another interesting component of the project. The Santal communities planted 18 kilometer road side this year and sold 582 KG. medicinal (Bashok) leaf for taka 23260 to squire neutraceuticals. This will be extended in coming days.
- The ethnic communities sale labour in advance for their survival during lean period in minimum wage through which they loss 3000-4000 taka each year. GBK try to prevent this by providing them advance labour sell prevention loan with very negligible rate of interest. 718

ethnic families get this loan in the reporting year from which they saved around 751520 Taka.

- The ICCO supported JIBAN project provided live asset (goat/sheep) and agriculture input support (seed, sapling, fencing, fertilizer) to 1600 ethnic household for their livelihoods. Under this support these 1600 households produced 1200MT vegetables and benefitted economically. The project also developed different entrepreneurs like- 6 vegetable traders, 6 agriculture input seller and 5 vaccinators from the ethnic communities to make these services available in their communities. These ethnic community entrepreneurs also got opportunity develop their business.

### **Highlights on increasing access to market through Private sector engagement:**

- GBK is continuing potato contract farming for the farmers with private company. Global Agro Resources Incorporation (GARI) is a large export oriented company deals with agro product export. GBK is continuing partnership with GARI under which the small holding farmers of GBK's project 120 matric Tons of export quality potato to international market. This benefit our 97 farmers at least 1176650 Taka. Hopefully this will be increased with other new companies with extended number of farmers in coming year.
- Partnership with Square Nutraceuticals: 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 582 kilo grams to this company. This idea is extending to GBK's other project as well.

- Classical Handmade Products Bd-Bangladesh (CHPBD): the trained and skilled beneficiary women who obtained job as production worker are continuing their jobs in the CHP-BD

factory. Each of them is earning 5000-8000 taka per month. Under this partnership, another production sub-center (of rug production) has been started in Parbatipur where 30 women worker are working and one ethnic community supervisor also got employment opportunity.

## SFA-2: Facilitate Quality Education:

Education is one of the important interventions of Gram Bikash Kendra in its development works. GBK mainly work to create friendly environment for the socially marginalized ethnic and dalit children so that they can enjoy education facilities given by the state. Alongside the ethnic and dalit children, greater community children's are also being assisted under the education strategy of the organization i.e; GBK tries to support for higher education to poor student irrespective of their social identity. Some highlights are-

- The SCD Project created opportunities for 163 5+ aged Santal children in attaining pre-schooling education at government primary school. Its beyond of typical non-formal primary education, rather, it mobilize the Santal community children, take them to nearby government primary school and avail the facility. Parents are provided development educations-especially on negative effect of alcoholism, early marriage, health, sanitation, women rights. Other activities like- SMC's exchange visit, meeting with education office, santal students household visit by government school teacher and SMC members contributes in strengthening social harmony. Through this project, Santal communities space for participating in education institution increased and 9 of them are performing good role as member of School Management Committee. Good relation between Santal communities, primary school, union council, education office has been build up through different interventions.

- The 300 dalit children are continued pre-schooling education through 15 Child Development center (CDC) out of who 288 enrolled in nearby government primary school. GBK created education opportunities for 1005 dalit girls and boys since 2012. Out of them, 467 still getting coaching support from project, 324 continuing with their own arrangement, 50 are studying through residing at GBK's HOME (Holistic Opportunities for Meritorious students Education) and 164 drop out. The HOME is fully for the dalit and ethnic students with all sorts of education facilities. Students reside at HOME, study at nearby mainstream primary, secondary and college level institutions. GBK can proudly say that, in the coming year (2016), a group of 12 dalit boys from HOME will be appeared in the Secondary School Certificate (SSC) examination-which will be for the first time for dalit communities that these numbers of students are going to appear in such a public examination.
- Importantly mentioned that, 8 dalit students are studying technical education under technical education board.
- The EKATA (Empowerment Knowledge and Transformative Action) created education opportunities for 512 ultra poor family children through 22 EKATA centers. This is completely a community initiative where community youths volunteer in teaching their younger/kids. GBK only motivate and inspire them in doing this. Apart from teaching children/kids, the EKATA volunteer s also



working as catalyst for increasing women and girl's knowledge and their empowerment.

- Under the education strategy, AIDARI Project performed number of activities through which many good results occurred such as- 253 ethnic children got coaching support through community imitated centers, 14 dialogues with school (teachers, SMC, parent, local elites) have been done, 156 ethnic children enrolled in school, 795 students participated in easy competition.

- The ENREACH project also facilitates education for poor community children through which 834 children are getting education care support.
- GBK regularly do advocacy and motivation with formal school teachers, upazila and district education offices for increasing inclusion, assistance and support to the poor, ethnic and dalit children at formal education institutions. More than 1000 students of these communities obtained stipend from different education institution as result of advocacy

### **SFA-3: Promote Health Rights and Services:**

The poor communities belong in lower awareness, are often suffer from different diseases, unable to afford treatment. GBK is building health-sanitation awareness, linking them with government-non government service providers and sometimes providing health services for hard to reach area communities. AS result of these interventions, peoples' awareness is increasing, percentage of diseases is reducing-especially mother and child health status is increasing among the community peoples. Apart from human health, cattle health services are also covered under these services through which community peoples' assets are being secured. Few highlights under this SFA are-

- Under different projects, 4816 health awareness session were conducted where 29468 peoples participated. 1042 satellite clinic, 390 general health camp, 24 specialized health camp and eye camps were conducted from which 54450 general patients, 1708 pregnant mothers, 2851 newborn babies received services and 639 patients were referred to other hospitals. 740 institutional and 326 TBA assisted deliver were done, 4628 diabetic test and 1788 pregnancy test were done. Vaccination service and linkage support were provided to the beneficiaries as well as community peoples to safe their cattle. a total 8900 cows, 12300 goat/sheep and more than

15000 poultry birds were vaccinated. These vaccines are provided through arranging local vaccination camp with the assistance and association of government line department (Upazila livestock office) under PRIME.

- 35 Community Pusti Karmee(CPK) are engaged in sensitizing community peoples on health and nutrition issues in 197 communities. With CPK's , SETU referred 104 pregnant and 5 lactating mothers, 70 children, 33 adolescents to district hospital for better treatment services. Community peoples' awareness raising was done through campaign on the occasion of "World Brest Feeding week". The project strongly build linkage between community clinic and the beneficiaries through which 450 adolescent girls, 44 pregnant and 48 breastfeeding mothers, and other 340 'extreme poor households received services from there. 421 adolescent girls' knowledge on sexual and reproductive health, gender awareness, and women rights developed through different training/workshop under the project.
- Observation of "Hand Wash day" created hygienic practice among community children and school students. These awareness events are arranged jointly with education



institution, health department, cultural organization and other NGOs.

- Health awareness and rights issues are addressed by the AIDARI project. Under the project, numbers of health awareness sessions, 12 quarterly dialogues between ethnic communities and community clinic, sanitation campaign have been done. Results of these activities are- ethnic patients referred to government hospitals, 1872 to other NGO or private clinic, 360 women got reproductive health support from government, 1709 received medicine and 840 children immunized.
- Awareness building on nutrition and support for family nutrition sources are 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.
- 1548 health cards have been distributed among the ENRICH beneficiaries with which the entire family members of them are getting Medicare services from expert physician.

## **SFA-4: Promote Climate Change Adaptation and Mitigation:**

As a development organization, GBK is very much sincere about environment and climate hazard. We try 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. Some highlights of this 4th SFA of the organization are-

- 600 group members of different project and program are developed in producing vermin compost. The biggest impact of this business is that, it is contributing in improving soil health quality and on the other side; this has been created income opportunities for these families. It also reduced use of chemical fertilizer and cost of agriculture production for the farmers.
- Renewable energy has good impact on environment and improved bio fertilizer is important for soil health. GBK sensitize community people on these issues and

motivate them to install bio gas plant from which they get bio gas as renewable energy and fertilizer for soil health improvement. Around 500 peoples having domestic and firm cattle have been oriented during the year and 350 bio gas plants of 2 and 2.4 cubic meter have been installed during the year.

- Use of solar energy is also being promoted through different project and programs of the organization. During the reporting year, GBK installed around 400 Solar Home System (SHS) among beneficiaries' household and clients. These SHS have brought very positive change in the lives of the poor communities-especially for their children in study at night time, peoples movement in community light, women and girls can roam at their community freely at night.
- Organized farmers are motivated to test their soil condition from Soil Researched and Development Institute (SRDI) to keep their land healthy and get good yield. More than 3000 farmers under



different project and programs did the soil test and followed SRDI recommendations.

- Numbers of woodlot, road side tree plantation and household space tree plantation have been done as result motivation by the staff members at different level. Community peoples planted around 450000 fruit and timber tree saplings.
- Plantation of medicinal plant is also done by the community people-especially the ethnic communities-which also creates income opportunities for them. 38 kilometer roadsides have been planted this year with Bashok(herbal medicinal plant) in Birganj upazila by the eth communities.
- Community peoples are always sensitized about disaster risks. With the assistance from the organizational staff members, they do their community

disaster risk assessment, prepare plan and act accordingly to reduce disaster risks. In addition to that, 21 beneficiaries are engaged in Union, Municipality and Upazila level Disaster Management Committees.

- Natural disaster victim peoples are provided support as and when needed based on organizational capacity. GBK also link with government authorities and supportively work for disaster victim communities.
- The communities under ALO project planted 1200 drumstick plants in 3 kilometer road sides which bringing extra income for them.
- Supports like utensils, cloths, cash for agriculture input was given in association with government administration to the social conflict victimized ethnic community peoples in Parbatipur.

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

Every human being is potential. 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 and sometimes mobilizing in different occasion. Few highlights are-

- Training is a strong means for developing human potentiality. GBK arranged training for organizational staff members on number of professional courses including- leadership development, Facilitation skill development, Social Mobilization, group dynamism-savings and credit management, Right to Information act and its implementation, Leadership and Human rights (for youth representatives). Around 180 staffs of the organization ere 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.

- Capacity building training for organizational staffs are also done from other resource or partner organizations. Trainings like-Project management and reporting, project cycle management, Disaster Risk Reduction, Gender and women empowerment
- Inclusion of beneficiaries in different citizen committees created space for poor and marginalized people to contribute in the society by performing their role. These committee/forum/entities include-School management Committee,



Health Center Management committee, Birth Registration taskforce, social audit committee, community based education support committee, union, municipality and upzila disaster management committee, union council standing committees (on different issues)

- Exposure visit also creates learning opportunities for practitioners. GBK arranged number of learning and exposure visits for lead farmers, group leaders, staffs and volunteers. These visits are focused on market linkage, technology adaptation, varietal trial, medicinal plant cultivation, youth club mobilization etc. Through these visits, participants got learning and practical experience which they also can initiate themselves in their own activities.
- The 140 representative from ethnic and dalit communities were trained on advocacy and negotiation skill in order to build their capacity to deal with the local government and other duty bearers. Other 140 representative of those communities has been trained on local arbitration. These capacity building activities brought changes in their mind, capacity and skill on the issues.
- GBK believes in changing traditional attitude towards persons with disabilities. "Person's with Disability" are not the burden of society; they must be included in the development process.

Mainstreaming disability in development is followed in the organizational interventions. "International Disability Day" "Social service day" and "Bangla Sign Language day" has been observed jointly with government and other organizations at different level to sensitize mass peoples. Other 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. Few disability friendly infrastructural renovations also took place in this year. Numbers of booklets, government circulars obtained from CDD have been circulated among staff members in order to create their sensitization on rights of the persons with disability.

- Through IASP, JIBAN, MF and other programs- huge numbers of group members have been provided skill training on different issues like- homestead and commercial vegetable production- 4325, livestock, poultry and fisheries training to 6200 members, Gender & development to 90 youth club leaders, leadership and management training for dalit and ethnic representatives.
- Farmers rally, field day, agriculture fair is some more activities under this SFA. GBK awarded 1st prize in Annual Agriculture fair 2015 Parbatipur, Dinajpur.

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

As a development organization, GBK runs through following a time bound organizational planning. GBK's 5 year organizational Strategic Planning is going on. Organizational standardization is an important strategy. It covers organizational standard policy-procedures, conventional practices, legislatives and also addressing peoples' need through these practices. Uses of modern technologies, equipments,

tools are also under this SFA. Few highlights under this SFA of the organization are narrated bellow-

- Modernization of organizational program operation through use of modern technologies is one of the important strategies for organizational standardization. GBK operates its micro finance program through 100% web



based autorotation process. 100% information of the MF program is maintained in computer software and web based operation. All sorts of program operational tasks including member and groups' basic information, meeting, savings, loan, recovery plan, daily achievement, accounting, bank status and all other process are maintained through web based computerized software. Authorized person can easily get any information at anytime from anywhere. As result of automation, monitoring can easily be done by concerned person. It helps a lot in decision making.

- Modern technologies are also used and followed in project activity implementation. GBK is trying to ensure optimum use and maximum productivity of farmers' land. For this reason, farmers are continuously being motivated to use modern agriculture technologies, produce and crop seedlings (especially vegetable) through modern technologies (seed ling tray). It takes short time and maximum uses of land are ensured.
- Time demanded program policies are developed to address peoples; changed need. For example, GBK found that, the ultra poor and socially marginalized ethnic and dalit communities usually are deprived from financial services due to stereo typed discipline of MF program. Their needs for financial assistance are mostly unaddressed. From this thinking, GBK formed separate financial assistance policy for the ethnic and dalit communities considering their vulnerabilities, occupation, and source of

income, daily life pattern and their own tradition. This has been created opportunities for inclusion of ethnic and dalit communities in financial services.

- GBK's internal Audit is an integral part of organization's standard process. A team of 7 skilled staffs leaded by the Assistant Head of Internal audit is engaged in verification of organizational expenses through regular field visit submit report to the Chief Executive. Each of the organizational accounts are duely audited by authorized professional audit firms. As process of standardization, GBK already initiated to use accounting software.
- GBK follow its 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.
- As organization's standard process, GBK regularly publish annual report, poster, leaflet, news letter, booklets for wider audience and stakeholders.
- Annual General Meeting (AGM) of the organization regularly held once in a year. The Executive Committee (EC) meeting held in quarterly basis. These meetings ensure o r g a n i z a t i o n a l accountability and transparency.



## GET INVOLVED:

Since its inception, Gram Bikash Kendra is working for the community peoples that are marginalized in many ways. Our working interventions are of women rights, inclusion and human dignity of socially excluded communities, economic development, education, technical knowledge and skill and other areas of development. 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 living all over the globe. Organizations/individuals of these types are requested to visit GBK, its works and be getting involved with us in the way of our journey. These categories authorities all over the world are always welcome to visit GBK's works and exchange views with the people we are working and extend your hand of support to work jointly with GBK in changing lives of the resource poor peoples.

## ACKNOWLEDGEMENT:

In the way of journey, GBK completed the 2014-15 year towards the development of the marginalized communities in the organizational life. We got 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 the moment of publishing GBK's organizational annual report – we would like to express our sincere thanks to the community peoples under different programs of the organization. We also would like to cordially thank our development partners for their support and assistance that contributed without which accomplishments were impossible. 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 organizational operations; 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 possible. We also highly expect your continuous support in coming years.



# AUDITOR'S REPORT



মাসিহ মুহিত হাফ এন্ড কোং  
MASIH MUHITH HAQUE & Co.  
Chartered Accountants  
In Practice Since 1985

Correspondent Firm of RSM International Network

## AUDITORS REPORT

We have audited the accompanying Consolidated Financial Statements of GRAM BIKASH KENDRA (GBK) Which comprises the Consolidated Statement of Financial Position as at June 30, 2015 and the Consolidated Statement of Comprehensive Income, the Consolidated Receipts and Payments Statement, the Consolidated Statement of CASH Flows and the Consolidated Statements of Change in Equity for the year then ended, and a summary of significant accounting policies and other explanatory information.

### Management's Responsibility for the Financial Statement's

Management is responsible for the preparation and fair presentation of these Financial Statement in accordance with generally accepted accounting principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amount and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement, the auditors considers internal relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

### Opinion

In our opinion, the financial statements, prepared in accordance with generally accepted accounting principles, give a true and fair view of the affairs of the organization as at June 30, 2015 and of the results of its operations for the year then ended and comply with the relevant rules and regulations.

Dated: Dhaka  
October 13, 2015

  
(Masih Muhith Haque & Co.)  
Chartered Accountants



# GRAM BIKASH KENDRA

## PARBATIPUR, DINAJPUR



**মাসিহ মুহিত হাফে এন্ড কোং**  
**MASIH MUHITH HAQUE & Co.**

Chartered Accountants

In Practice Since 1985


Correspondent Firm of RSM International Network


### CONSOLIDATED STATEMENT OF FINANCIAL POSITION

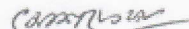
As at 30 June 2015


PARTICULARS	NOTES	30.06.2015 Amount (Tk.)	30.06.2014 Amount (Tk.)
<b>PROPERTIES % ASSETS:</b>			
Property, Plant & Equipment	4.00	21,556,733	21,206,462
<b>CURRENTS ASSETS</b>			
Loan Outstanding (Beneficiaries)	5.00	549,004,021	482,548,705
Investment	6.00	93,378,818	73,123,709
Advance	7.00	671,330	894,405
Staff Loan & Other Project	8.00	14,791,597	2,778,290
Receivable	9.00	5,408,683	24,627
Suspense A/C	10.00	-	39,124
Cash & Cash Equivalent	11.00	65,449,282	79,915,896
<b>Total</b>		<b>750,260,465</b>	<b>660,531,218</b>
<b>FUND AND LIABILITIES:</b>			
Fund Account	12.00	142,893,131	126,604,265
Loan Payable	13.00	265,177,778	251,991,855
Fund Payable	14.00	2,028,731	2,964,538
Members Savings	15.00	260,102,764	219,890,132
Staff Security Fund	16.00	5,900,614	4,779,725
Loan from inter Project	17.00	770,000	4,038,600
Advance from PKSF	18.00	4,037,745	-
Loan Risk Fund	19.00	32,408,000	25,318,784
Reserve (LLP, DMF & Capital)	20.00	36,826,713	24,621,910
Provision	21.00	114,989	311,539
VAT & Tax Payable	22.00	-	9,870
<b>Total</b>		<b>750,260,465</b>	<b>660,531,218</b>

  
 Head of Finance & Accounts  
 GBK

  
 Chief Executive  
 GBK

  
 Treasurer  
 GBK

  
 Chairman  
 GBK

  
 Masih Muhith Haque & Co.  
 Chartered Accountants

Main Office : Level - 13, UTC Building, 8 Panthopoth, Dhaka-1215. Tel : 88-02-9144357, 9130675 Fax : 88-02-8119252 E-mail : info@masihmuhith.com  
 Sylhet Office : Protapgor Niloy, Mahmudabad, Amberkhana, Sylhet-3100. Tel : +88-0821-715685 E-mail : masihmuhithsyl@gmail.com Website : www.masihmuhith.com



# GRAM BIKASH KENDRA

PARBATIPUR, DINAJPUR




Correspondent Firm of RSM International Network


## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 30 June 2015


PARTICULARS	30.06.2015 AMOUNT (TK.)	30.06.2014 AMOUNT (TK.)
<b>INCOME:</b>		
Donor Grants	57,208,850	76,026,252
Income from Micro Finance, Service Charge & Other's	144,704,289	23,084,839
Interest Income	973,367	300,509
Other Income	263,633	260,266
Member Subscription	-	1,200
<b>Total</b>	<b>203,150,139</b>	<b>199,673,066</b>
<b>EXPENDITURE:</b>		
Food Security & Sustainable Livelihood	15,834,131	68,890,691
Economic Empowerment	96,194,690	63,512,346
Health and Education	9,164,287	7,269,824
Capacity Building and Networking	10,441,859	11,730,905
Climate Change Program	6,483,112	5,690,196
Organizational Standardization Processes	5,603,195	109,825
LLPE	2,464,422	776,766
DMFE	1,462,607	1,128,000
Fund Transfer	-	728,512
Service charge Refund to PKSF	12,610,752	10,040,622
Interest Paid to Member	11,050,140	-
Provision for Expenses	114,989	50,000
Depreciation	2,347,952	2,728,276
<b>Total</b>	<b>173,772,135</b>	<b>172,655,963</b>
Surplus/Deficit	29,378,004	27,017,103
<b>Total</b>	<b>203,150,139</b>	<b>199,673,066</b>

  
Head of Finance & Accounts  
GBK

  
Chief Executive  
GBK

  
Treasurer  
GBK

  
Chairman  
GBK

  
Masih Muhith Haque & Co.  
Chartered Accountants

Main Office : Level - 13, UTC Building, 8 Panthopoth, Dhaka-1215, Tel : 88-02-9144357, 9130675 Fax : 88-02-8118252 E-mail : info@masihmuhith.com  
Sylhet Office : Protapgor Naloy, Mahmudabad, Amborkhana, Sylhet-3100. Tel : + 88-0821-715685 E-mail : masihmuhithsy@gmail.com Website : www.masihmuhith.com



# GRAM BIKASH KENDRA

PARBATIPUR, DINAJPUR



Correspondent Firm of RSM international Network

## CONSOLIDATED RECEIPTS AND PAYMENTS STATEMENT

As at 30 June 2015

PARTICULARS	30.06.2015 AMOUNT (TK.)	30.06.2014 AMOUNT (TK.)
<b>Opening Balance:</b>	<b>79,915,895</b>	<b>62,700,834</b>
Cash in Hand	856,557	245,900
Cash at Bank	79,059,338	62,454,934
<b>Receipts:</b>		
Donor Grants	52,321,365	76,001,625
Service Charge	138,899,594	123,084,839
Interest Income	2,968,397	300,509
Other Income	4,130,726	260,509
Member Subscription	-	1,200
Loan Received	17,425,000	27,289,100
Loan Inter Project	500,000	-
Loan Recovery from Inter Project	-	-
Loan Received for JIBAN Project	16,460,906	2,964,538
Bill Received	172,152	294,900
Loan Received from PKSF	162,500,000	152,850,000
Loan Received from IDCOL	5,895,760	3,239,520
Loan Recoery from Staff & Others	11,335,693	2,036,539
Advance Realized	5,173,586	3,847,636
Advance from PKSF	6,216,000	-
Receivable Realized	608,045	1,952,372
Savings Received	238,683,387	165,248,156
Car Sale	460,700	300,000
Loan Risk	10,986,445	9,334,312
Staff Security Fund	1,740,887	1,432,214
Construction	-	-
Land Sale	-	-
Income Tax Received	105,653	50,286
Loan Recovery from Beneficiaries	1,056,937,212	909,494,486
Fixed Deposit encashment	30,900,000	1,500,000
Suspense A/C	231,008	-
Reserve Fund Encashment	-	183,476
<b>Total</b>	<b>1,844,568,411</b>	<b>1,544,366,808</b>

Head of Finance & Accounts  
GBK

Chief Executive  
GBK

Treasurer  
GBK

Chairman  
GBK

Masih Muhith Haque & Co.  
Chartered Accountants

Main Office : Level - 13, UTC Building, 8 Panthopoth, Dhaka-1215, Tel : 88-02-9144357, 9130675 Fax : 88-02-9119252 E-mail : info@masihmuhith.com  
 Sylhet Office : Protappor Niloy, Mahmudabad, Amborkhana, Sylhet-3100. Tel : +88-0821-715685 E-mail : masihmuhithsyl@gmail.com Website : www.masihmuhith.com



# GRAM BIKASH KENDRA

PARBATIPUR, DINAJPUR



**মাসিহ মুহিত হাফ এন্ড কো**  
**MASIH MUHITH HAQUE & Co.**

Chartered Accountants

In Practice Since 1985

Correspondent Firm of RSM International Network

## Payment:

Loan Disbursement	1,128,037,000	967,485,500
Loan Refund to PKSF	165,383,333	139,333,324
Loan Refund to IDCOL	676,505	314,456
Loan Refund to Inter Project	831,000	19,450,500
Loan Refund	70,850	-
Loan Payments to Inter Project	6,575,000	4,850,000
Advance	5,003,359	4,494,934
Advance adjusted to IDCOL	2,937,600	-
Advance adjusted to PKSF	2,178,255	-
Receivable	704,192	-
Staff Loan	3,349,000	2,842,500
Savings Refund	198,470,755	119,654,032
Security Refund	619,998	902,236
Loan Risk Fund Refund	3,897,229	3,321,950
Income tax	115,523	48,886
Capital Expense	3,158,923	3,570,593
Investment	51,255,109	29,897,922
Service charge Refund to PKSF	12,610,752	10,040,622
Interest Paid to Member	11,050,140	-
Fund Transfer	17,396,713	728,512
Provision for Exp Payment	233,500	95,861
Loan Write off (LLP)	-	301,237
Suspense account	693,610	-

## Program Operation Cost:

Food Security & Sustainable Livelihood	15,834,131	68,895,691
Economic Empowerment	96,286,772	63,512,346
Health and Education	9,164,287	7,258,824
Capacity Building and Networking	10,499,287	11,730,905
Climate Change Program	6,483,112	5,610,256
Organizational Standardization Processes	5,603,195	109,825

## Closing Balances:

Cash in Hand	404,904	856,557
Cash at Bank	65,044,378	79,059,339

<b>Total</b>	<b>1,844,568,411</b>	<b>1,544,366,808</b>
--------------	----------------------	----------------------

Head of Finance & Accounts  
 GBK

Chief Executive  
 GBK

Treasurer  
 GBK

Chairman  
 GBK

Masih Muhith Haque & Co.  
 Chartered Accountants

Main Office : Level - 13, UTC Building, 8 Panthopoth, Dhaka-1215, Tel : 88-02-9144357, 9130675 Fax : 88-02-8119252 E-mail : info@masihmuhith.com  
 Sylhet Office : Protappor Niloy, Mahmudabad, Amborkhana, Sylhet-3100, Tel : +88-0821-715685 E-mail : masihmuhithsyl@gmail.com Website : www.masihmuhith.com



 **মাসিহ মুহিত হাফে এন্ড কোং**  
**MASIH MUHITH HAQUE & CO.**  
Chartered Accountants  
In Practice Since 1985  
Correspondent Firm of RSM International Network

**CONSOLIDATED STATEMENT OF CHANGE IN EQUITY**  
**For the Year ended June 30, 2015**

<b>PARTICULARS</b>	<b>2014-2015 Amount (Tk.)</b>	<b>2013-2014 Amount (Tk.)</b>
<b>Opening Balance</b>	<b>126,604,265</b>	<b>99,587,162</b>
Add: Prior year adjustment (ALO)	78,039	-
	<b>126,682,304</b>	<b>99,587,162</b>
Less: Adjustment last year Capital Reserve	6,500,000	-
Less: Prior year adjustment (ALO)	46,248	-
Less: Prior year adjustment (SETU)	6,600	-
Less: Accrued Expenses	92,082	-
Less: Prior Year adjustment (Power RLF)	134,273	-
	<b>119,903,101</b>	<b>99,587,162</b>
Add: Surplus for the year	29,378,004	27,017,103
Less: Balance Transfer to Reserve Fund	6,387,973	-
<b>Closing Balance</b>	<b>142,893,131</b>	<b>126,604,265</b>



# ABBREVIATIONS:

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
HOME	Holistic Opportunities for Meritorious Students Education
HEKS	Hilfswerk der Evangelischen Kirchen Schweiz
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
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 Monga Eradication
PKSF	Palli Karmo Shayak Foundation
RDRS	Rangpur Dinajpur Rural Service
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
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





**Gram Bikash Kendra**

**Contact us:**

Haldibari Railgate,  
Parbatipur-5250,  
Dinajpur, Bangladesh.

Creative Design & Production:  
**DIDHITI SOLUTIONS** powered by **NEXTEP DESIGN**  
www.didhiti.com | facebook.com/didhitisolutions | facebook.com/NextepDesignBD