



# Annual Report 2017-18



**GBK** গ্রাম বিকাশ কেন্দ্র  
GRAM BIKASH KENDRA



## Gram Bikash Kendra

🏠 Haldibari, Parbatipur-5250, Dinajpur, Bangladesh

☎ +8801713-163508

🌐 [www.gbk-bd.org](http://www.gbk-bd.org)

📘 [www.facebook.com/gbkbd](https://www.facebook.com/gbkbd)

### Written by

|                         |  |
|-------------------------|--|
| Aminul Islam            | Deputy Head of Operation, Microfinance Program               |
| Dulal Datta             | Manager-HR & Admin   |
| Md. Liakat Ali          | Value Chain Facilitator (Project Head), PACE Project         |
| Md. Nure Alom Siddiquey | Programme Manager (Education, Sports and Cultural)           |
| Md. Delwar Hossen       | Technical Officer (Monitoring, Evaluation and Documentation) |

### Advisor

|                            |   |
|----------------------------|---|
| Bhupesh Roy                | Head of Social and Economic Development |
| Md. Maniruzzaman Chowdhury | Head of Operation, Microfinance Program |

### Editor

|                 |                                     |
|-----------------|-------------------------------------|
| Moazzem Hossain | Chief Executive, Gram Bikash Kendra |
|-----------------|-------------------------------------|

### Design

|            |                              |
|------------|------------------------------|
| SD Hembrom | Art Director, The Connection |
|------------|------------------------------|

## Table of Contents

|  |       |
|--|-------|
| GBK's Working Map  | 5     |
| Vision   | 8     |
| Mission  | 8     |
| Core Values  | 8     |
| Legal Status   | 8     |
| Staff Members Status   | 8     |
| With Whom We Work  | 9     |
| <b>Governance</b>  | 10    |
| General Committee  | 10    |
| Executive Committee  | 10    |
| <b>Strategic Focus Area</b>                                      | 11    |
| Programme  | 11    |
| <b>Highlights of Strategic Focus Area</b>                        | 13-30 |
| <b>GBK's Microfinance</b>  | 31    |
| BUNIAD (Ultra Poor)  | 32    |
| JAGORON (Rural & Urban Microcredit)                              | 32    |
| AGROSOR (Microenterprise)  | 32    |
| SUFOLON (Seasonal Agriculture)                                   | 32    |
| Financial Inclusion of Marginalized Communities (Ethnic & Dalit) | 33    |
| <b>GBK's Microfinance: A 5 Years Overview</b>                    | 34    |
| <b>Auditor's Reprot</b>  | 38-44 |

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





## ◀ Message from the Chairman

Being the Chairman of the Executive committee like a highly committed organization Gram Bikash Kendra-GBK, I'm very proud to that, GBK is publishing its organizational annual report of the period 2017-2018. The report is a brief snapshot that the organization accomplished during the period. Through working locally, GBK always tries to drive its development interventions matching with global target and trend. Following this strategy, GBK's annual report has been segregated and produced according to the Sustainable Development Goals (SDG). Being a Bangladeshi organization, GBK also designs its development interventions considering the national five years plan of the Bangladesh government.

The communities that GBK works with are mostly belongs in vulnerable and resources poor segment of the society. GBK's organizational interventions brought remarkable impact in child education, mother and child health, water-sanitation, climate and environment, agriculture technology, market linkage which changed peoples, economic status and social dignity. Women and child empowerment irrespective of Bengali, Ethnic and Dalit communities are important accomplishment of the organization.

GBK also design its Organizational Strategic Plan for each 5 year duration. While producing annual report, GBK follow its organizational Strategic Focus Area (SFA) wise reflection. I hope that, readers will get detailed factual information inside the report.

GBK would like to take the opportunities to express our gratitude and sincere thanks to the development partners, government departments and officials, civil societies, the community peoples, friends and well-wishers for their support and assistance towards the organization.

Staff members are the key player for driving such an organization towards its vision. Their hard work and dedication under the leadership of the Chief Executive brought the achievements in reality. I would like to express my sincere thanks to the staff team and to the Chief Executive for their effort.

Last but not the least; I would like to thank the members of General Committee and Executive Committee of the organization for their regular, dedicative and intellectual effort to the organization.

Readers' valuable feedback and suggestions will improve GBK's effort and quality of work for peoples.

Moshfeka Razzak  
Chairman  
Executive Committee  
Gram Bikash Kendra

## Message from Chief Executive



It's my pleasure to share that, GBK has been completed another year of its organizational journey through completion of the organizational year 2017-2018. This annual report is an important production of the organization by which we would be able to uphold our accomplishment and achievements to the wider audience. Being a regional level development organization, GBK has been directly working with 149450 households with 1 million populations of different segments of the society.

Our works are followed by organizational 5 year Strategic Plan of which we are currently passing 2017-2021. In order to address peoples' needs, GBK has been segregated its interventions in clearly defined 9 strategic focus areas (SFA). These strategic focus areas are directly matched with Sustainable Development Goals. We tried our level best to briefly document our achievements under strategic focus areas in this annual report.

Following the previous year, we continued our major interventions that includes- economic empowerment interventions, education of both Bengali and Ethnic children and youths, commercial production and marketing of fine rice, export potato, medicinal plant, fresh vegetable, bull fattening and like other interventions. The renewable energy program has done much better in the reporting year than the previous year. GBK's social business component called "GBK-Enterprise Ltd" has been started with more acceleration from the reporting year and hopefully it will do much better for the farm producers in the coming years. Serving and linking with health service to the out of reach communities are being continued in this year as well.

I hope that, readers will get factual information about what GBK has been accomplished and what are the changes occurred in the lives of the people with whom the organization is working with.

I would like to express my heartiest thanks to all the development partners of the organization for their support without which the accomplishments were impossible. Our sincere gratitude goes to government department and officials, local government bodies, civil society, banks and other partners and obviously to the communities for their support towards GBK and do hope the same will be accelerate in coming days.

I would like to thank all of my team members for their dedication and hard working. Special thanks go to the team who were involved in developing and publishing this report for wider audience.

We would like to express our commitment to continue our level best effort for the peoples GBK is working with in the years to come. Valuable suggestions and feedback from readers, friends and well-wishers will inspire us for coming years.

Moazzem Hossain  
Chief Executive  
Gram Bikash Kendra

### 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.

### Core Values



Respect and equal right, Honesty and transparency, Peoples' participation and accountability, Quality service, Nonpartisan, secular and bias free attitudes, Gender equality, Environmental awareness.

### Legal Status



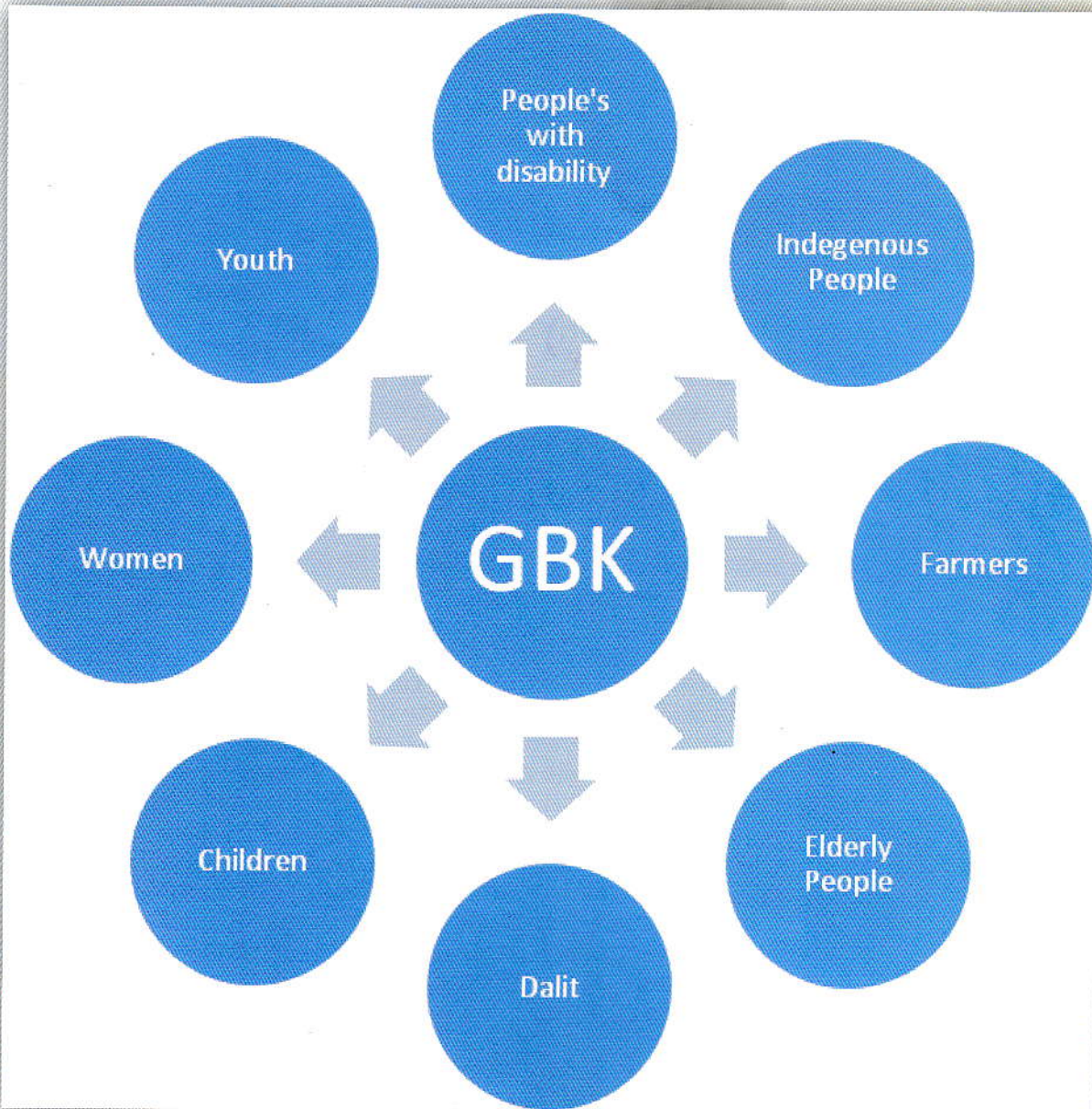
|  | Registration Authority                       | Registration No        |
|--|--|------------------------|
|  | Register of Joint stock Companies & Firms    | S-2361(204)/2000       |
|  | NGO Affairs Bureau, Government of Bangladesh | 693/93                 |
|  | Micro Credit Regulatory Authority            | 01271-01016-00183      |
|  | EU PADOR                                     | BD-2009-CQP-2208717489 |

### Staff Members Status



The Total number of Staff at GBK is 625 nos, where there are 451 males and 174 females. In the total number of staff there are 2 from Dalit communities and 18 from Ethnic Communities.

## With Whom We Work



### Household Coverage

GBK is working with 149450 households with approximately 1 million populations, among which around 13822 households from Ethnic communities, 668 household from Dalit communities and remaining 178280 households from greater Bengali communities.



## Governance

### General Committee

A 23-member committee representing different sectors of society, all of whom are committed to GBK's vision and mission.

The General Committee (GC) is consisting of 23 members from different categories of the society including development worker, professional, Ethnic community representative, women activist, cultural activist and social worker. The GC is responsible for overall policy directions to the GBK management to take care of organizational activities. It also approves organizational annual budget, Annual General Meeting (AGM) is mandatorily held once in a year. Prior the AGM, all honorable members are provided organizational documents including budget, financial statement, audit report, progress report along with the meeting notice for them in depth understanding and effective participation in the meeting. By going through these documents, GC members are able to participate effectively in the AGM. They ask for clarification of the organizational issues in details and also provide their wise suggestions for future direction of the organization.

### Executive Committee

GBK's Executive committee is consisting of 7 members including the Chief Executive-a nonvoting member. EC is elected by the GC members for tenure of 3 years, meets regularly in quarterly basis. The EC perform role as the highest management authority of the organization. Assists in formulation and updating of organizational policy and also approve those policies /manuals for organizational practice. EC approve organizational annual budget, plan, new or partnership, appointment of external audit firm, human resource or required position for the organization. It keeps follow up of proper implementation of Programmes and often participates in different programme intervention and organizational event.

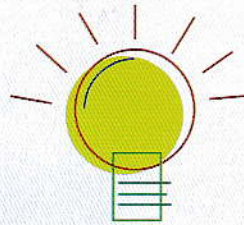
## ◀ Strategic Focus Area (SFA)

### Strategic Focus Areas

- ▶ Following our extensive strategic planning process, which involved stakeholders at all levels, we identified 9 areas of community and organisational development that will be our Strategic Focus Areas (SFAs) until 2021.  
Over the next 5 years, GBK is committed to:
- SFA-1 ▶ **Enhance economic growth, food security and Nutrition** (Supplements **SDG-1: End poverty in all its forms everywhere, SDG-2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture and SDG 8: Promote inclusive and sustainable economic growth, employment and decent work for all**).
  - SFA-2 ▶ **Promote improved Sustainable Agriculture, entrepreneurship and market linkage** (Supplements **SDG 12: Ensure sustainable consumption and production patterns**)
  - SFA-3 ▶ **Promote women, girls and marginalized communities' empowerment** (Supplements **SDG 5: Achieve gender equality and empower all women and girls and SDG 16: Promote just, peaceful and inclusive societies**)
  - SFA-4 ▶ **Facilitate quality education and TVET** (Supplements **SDG 4: Ensuring inclusive and quality education for all and promote lifelong learning**)
  - SFA-5 ▶ **Promote water-sanitation, health rights and services** (Supplements: **SDG-3: Ensure healthy lives and promote well-being for all at all ages, SDG 6: Ensure access to water and sanitation for all**)
  - SFA-6 ▶ **Promote Affordable and Renewable energy** (Supplements **SDG 7: Ensure access to affordable, reliable, sustainable and modern energy for all**)
  - SFA-6 ▶ **Promote climate change adaptation and mitigation** (Supplements **SDG 13: Take urgent action to combat climate change and its impacts**)
  - SFA-6 ▶ **Accelerate human potentiality improvement**
  - SFA-6 ▶ **Continuation of standardized processes of the organization**

## ◀ GBK's Ongoing Projects and Programme

| Sl. | Name of Program/Project  | Beneficiaries/Participants   | Partner  |
|-----|--|--|--|
| 01  | Accelerating Livelihood Options for the Ethnic and Dalit communities-ALO Project                             | Ethnic and Dalit Communities   | HEKS, Switzerland  |
| 02  | Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH | Rural poor Communities   | PKSF, Dhaka  |
| 03  | G-Renewable Energy: Bio Gas and Bio Fertilizer Program   | All categories of client that are interested to install biogas plant                           | Infrastructure Development Company Limited                   |
| 04  | G-Renewable Energy: Improved Cook Stove Program  | 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  | Sustainable Agriculture for Santal Communities-SASC  | Ethnic Communities   | Syngenta Foundation for Sustainable Agriculture, Switzerland |
| 07  | Micro Finance Programme  | Rural & Urban community peoples including farmers, small entrepreneurs, ultra poor communities | PKSF, GBK, IDCOL, Banks                                      |
| 08  | Defining the excluded groups, mapping their current status and strengthening their capacity and Partnership  | Excluded communities   | EU-in cooperation with ICCO and SEHD                         |
| 09  | Our School for Ethnic Children Project   | Ethnic Communities and their Children  | Shapla Neer, Japan   |
| 10  | Learning and Innovation Fund to Test New Idea (LIFT)   | Ethnic and Dalit Communities   | PKSF, Dhaka  |
| 11  | Promoting Agricultural Commercialization and Enterprise (PACE)   | Small and Marginal Farmers   | PKSF, Dhaka  |
| 12  | SDC-Shomoshti project  | Poor and Extreme Poor Household  | CARE-Bangladesh  |
| 13  | Activity Institutional Development for Attainable Rights and Inclusion (AIDARI)                              | Ethnic and Dalit Communities   | Manusher Jonno Foundation                                    |
| 14  | Community Learning Centre (CLC)  | Ethnic and Dalit Communities   | CAMPE Bangladesh   |
| 15  | International Citizen Service Entrepreneur (ICS)-2   | Young citizen group  | VSO Bangladesh   |



## Highlights of Strategic Focus Area



This strategic focus area of GBK is focused on improved food security and livelihood status of the communities the organization works with. The ultimate objective of this focus area is to facilitate in involving Participants of Micro Finance programme in new and innovative income generating activities and micro, small and medium enterprises to enhance their income growth, To increase social inclusion of Ethnic and Dalit communities through assisting them to secure decent alternative occupations and to facilitate agriculture production of firm producer participants, develop value chain and link them with distance/output market for better income.

To enhance economic growth of rural marginalized people GBK give more importance on inclusive market development approach. This approach creates number of alternative opportunities and extend choices options for the rural small scale producer. By using this approach GBK is working with different subsectors such as bull fattening, native chicken and aromatic rice under value chain intervention. Resulting Value-chain development empowered small businesses to sell to more stable, bigger or higher-value markets. It is also linking small enterprises with all businesses in the value chain and with service providers.



- During reporting period GBK has provided skill development training to 1056 members on different IGAs. After developed skill GBK linked them for credit. They received BDT 39.50 million against different IGA's from different financial intuitions. By this financial inclusion groupmembers enhance their capacity on diversified income.
- The total number of 181 Bull producers had sold 203 Bulls and gained profit total1559446 (average BDT 7,682) and 223 native chicken's producer sold 2692 chickens and made profit BDT 282660 (average BDT 105 per chicken). On the other hand a newly establish hatchery supplied 600 native chickens to members. Group members are practicing improved technologies like improved shed for poultry-200 members, hatching pots using by 269 members.
- After conducting demonstration sesseion 94 Farmers established 94 homestead gardens in 261.25 decimal lands at their homestead. Resulting are able to produced 41.27 MT vegetable which market price are BDT 3, 99,900. This success have fulfilled nutritional needs of poor Ethnic peoples and supported to earn extra income which contributed in livelihood development.
- 02 baggers of Maddhapara union have rehabilitated in dignified occupation during the reporting year by the motivation and providing BDT.100000. They are using this money for land mortgage, milking cow rearing, duck rearing for breeding, pigeon and poultry rearing. They also using the money for homestead essential belongings like Tube well & latrine repairing and cow shed repairing. Till now GBK have rehabilitated total 06 baggers and both them are feel happy, now don't go for beg, living in the society with dignity.

➤ GBK introduced Eel fish among the Ethnic and Dalit communities under different project. In reporting year 73 Household level Eel Fish farmingproduced total 1022 kg eel which market price BDT 357,700. This initiative added average BDT 4900 per HH as an additional income with the regular income.

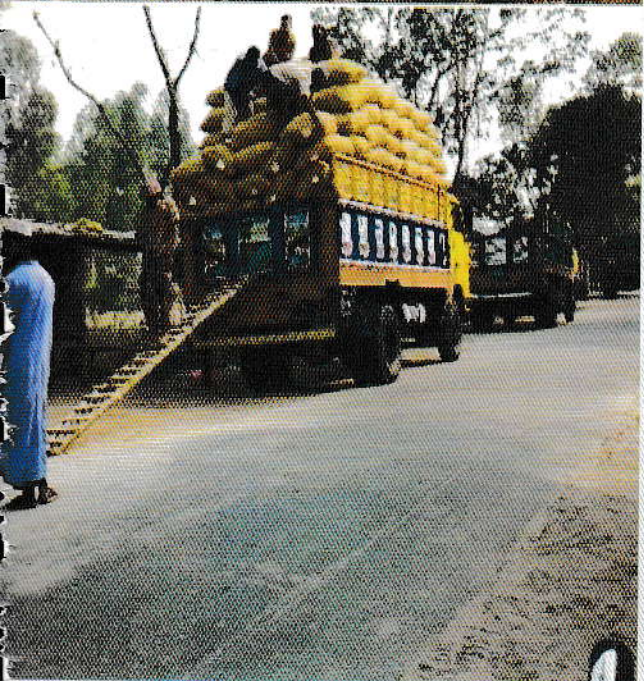
- Vermin compost is an important livelihood option for the poor HHs. It brings money for the families and also contributes to improve soil health. There are () HHs under different program/project involves in production, sell and use of vermin project this intervention bringing positive change in livelihoods of these families.



This strategic focus area of GBK is focused on promote improved agriculture production practices among the participant families through introduce and promotion of modern agriculture machineries and equipment for acceleration of agriculture production and reduce production expenses and creating market linkage. The ultimate objective of this SFA; firstly, to facilitate agriculture production of firm producer participants, develop value chain and link them with distance/output market for better income. Secondly, to facilitate in involving Participants of Micro Finance programme in new and innovative income generating activities and micro, small and medium enterprises to enhance their income growth.

GBK has implemented multi-dimensional intervention like promotion of sustainable modern

agriculture, Agricultural value chain & commercialization and marketing of vegetable production, creation of household based small and medium firm, small entrepreneurship development etc. GBK also tried to diversified income source through alternative employment option like medicinal plant cultivation, Vermin compost, Eel fish, Native chicken rearing, Fodder cultivation, homestead gardening etc. Different project's intervention for enhance livelihoods and its upshot are presented here for easy understanding.



- After successfully implementing of various type of activity through different program/projects, it is seen that huge numbers of farmers are being interested to the vegetable farming. During reporting year total (710) members have cultivated vegetable and produced 769 M.T vegetables which market price BDT. 73,14,050.
- Medicinal plant cultivation is one of the innovative actions under different project and program of the organization. Around 1500 Ethnic and poor HHs cultivated 35380 Basok plants on the both side of 21 Km rural road. GBK link the producer with the medicine company for marketing their produces. These families had sold 6.439 metric ton of dry Basok leaves which market price were BDT 2,64,648. (Average income of HHS)



- Under Kuwait Goodwill Fund (KGF) project established 10 nos. high yielding vegetable demonstration plots. Now 80% farmers are using highbred variety of vegetables on that surrounding area. Same farmer are already planted 200,000 vegetable seedlings. As a result, they are getting 2 times production from their same land. (KGF)
- 2463(Male-1608, Female-855) Participants received training on Improve technology of Aromatic rice cultivation, insect and disease control and implementing technology like single hill method, rice line transplanting and market process from PACE project. Project also provides market linkage support to them. Resulting they are succeeded to reducing production cost of rice which brought more profit and accelerated their economic growth. (PACE).



**SFA-3: Promote women, girls and marginalized communities' empowerment** ▶



In recent time Bangladesh has made an appreciable progress in some areas, especially on girls, adolescent and women empowerment issues. The concept of women's empowerment and its efforts are helping the country to accomplish a steady progress. Both the government and non-government sectors have played significant roles to achieve the progress. Mobilization of rural women by NGOs and use of community level women workers for door step services have accelerated the progress and played an important role to improve the situation. This integrated steps not only increased social acceptance of women but also it increased women participation in economic activities significantly, resulting the number of working women increased to 18.6 million in 2016-17 from 16.2 million in 2010. Bangladesh is gradually improving in the area of women's empowerment – but to ensure sustainability, more emphasis should be given in skills development, higher education, technology based education, and capacity building. On the other hand, Dalit and Ethnic's are the most vulnerable communities of Bangladesh and they are socially and economically excluded. Their Economic condition is not sound and these Communities are disadvantaged, vulnerable, poor, and victims of exploitation and injustice. They are dominated and discriminated by the local majority communities. Poverty, landlessness, and exploitation are their daily associates. To considered these issues GBK have been working with them from begging and taken this issues as a strategical focus area. This strategic focus area of GBK is focused on women, girls and marginalized communities' empowerment. GBK have given more emphasis to social and economic inclusion through mobilization, awareness building, make unity, voice raise and skill development of women, adolescents, youths and marginalized communities. There are few highlights under this SFA;

- Gender equality and empowerment are cross cutting issue of ALO project. For that reason, Project has always tried to ensure gender equality, reduced discrimination and inaugurate woman empowerment in family and community level. Resulting female participation in decision making process in community and family level have increased by the formation of Village Development Committee (VDC), Rural sales and Service Center (RSSC), Youth group formation, Disaster Risk Reduction (DRR) committee.
- Ethnic and Dalit women are effectively contributing in income generating by the formation of producers group and linkage with input and output market. Resulting 346 PooCs have linked for credit and received BDT 16758000 for beef fattening as seasonal loan with insurance coverage and native chicken rearing. They added total BDT.1484198 additional incomes with HHs income which make them more empowered
- GBK has been succeeded to include 57 women beneficiaries different social power structure like Union Parishad (UP), School Management Committee (SMC) etc. It has increased the skills and capacity of Ethnic and Dalit women for claiming their rights. As a result, they have been succeeded to bring different type of safety net support from Government by maintaining lobbying and advocacy. They have bought a total number of 117 safety net allowance (16 PooCs -40 days Scheme, VGD-34, Old aged allowance-23, Widow Allowance-14, Dissable-07, VGF-23) from UP and Upazila offices by their own initiatives.
- Total 44 women entrepreneur has running business in their local communities and adopting existing local market systems. They are performing their business to the producer groups. In PhulbariUpazilla under Dinajpur district has developed a women safe market with the support of market management committee and Union parishad. Where signboard and a complain box has been established in the market. Women are now familiar with local market in an enabling environment. Surrounding community peoples are aware about female facilities and their mobility's due to market corresponding.
- Total 5 Union level mass gathering on women day labor wage increasing issue has done. The women laborers got which average 20 Tk. wages increased by the land lords to the women laborers that ultimately strengthen their livelihood status.



Education is a basic right of all children; they should be allowed to continue their studies. Bangladesh has achieved significant progress in primary education in terms of enrolment and made considerable progress in achieving some goals of Education for All. But in case of quality education, there is a huge space to work on it. Our education system is not yet well organized and the quality and curriculum do not effectively serve the goals of human development. So needs to focus on the quality of education. The government has given the highest importance to the education sector to ensure education for all. A large section of the country's national budget is set aside to promote education and make it more accessible. But the education systems of Bangladesh are facing several problems. Low performances in primary and secondary levels and dropout are matter of concern. In Bangladesh dropout is a common event in all stages of education. Also Poverty is a big threat to primary and secondary educations. To realize the importance of education GBK has always given priority to ensure education rights for all segment of population of working area and tried to create an education friendly atmosphere for the rural, poor and marginalized community children especially Dalit and Ethnic community children.

- GBK realized that, poor rural student always face problem to prepare their school lesson. Due to poverty they cannot arrange private tutors to prepare their lesson properly. Resulting they are constantly legging behind. It is also a roots cause of drop out. For that reasons GBK is operating Total 61 tutorial centers with the support of community peoples where total students are 1233, girls are 973, and boys are 260. The students preparing their school assignments in the center that resulting better performance in the school and also the quality education. So, within the community children are getting environment for study without valueless gathering.
- GBK is operating 14 community learning centre (CLC) in 14 Ethnic communities at Dinajpur SadarUpazila under Our School project. 315 Ethnic children have gotten education support from this education centre in reporting year. 14 Ethnic women who are performing as community mobilizer are helping the Ethnic children to prepare their school lesson and assist to going nearby GPS (government primary school). Community Mobilizer also assists the GPS teacher to understand the Ethnic children. These initiatives help the Ethnic community's children to continue their education. In 2017 total 30 students participated in PSC examination and 28(93.33%) have passed.
- Holistic Opportunities for Meritorious Student's Education (HOME) is an important initiative of ALO project which is working from very beginning to enhance quality education for Dalit and Ethnic students. 06 HOME students out of 34 appeared in S.S.C (School Secondary Certificate) examination in 2018 and passed successfully. 5 students have obtained A grade and 1 has obtained A(-) grade. Though they have phased out from HOME as per plan but they are admitted in college for continuing education by their family arrangement.
- To prevent drop out in different level especially primary and secondary level GBK has taken various initiatives. In reporting period (July'17- June'18) new 212 students are included with existing 273 PooCs children who are getting different types of GoB provided education stipend. Total 485 PooC's children have got education stipend to till now. Among them 253 Students have got regular education stipend and 232 students got one-time education stipend from social welfare department
- 4029 Ethnic, Dalit and poorest Bengali children under different program and project of GBK are continuing their study from primary to graduate level. Among them GBK is directly supporting 2495 children by 99 community base learning and tutorial center. These education centers also monitor if the children attending the centers go to their schools regularly. The dropout rate among these students is 0% and average attendance 98%. Among them total 656 students are getting government stipends. The result of the student are very good, in most of the primary schools took place 1 to 10 roll from ENRICH centers.

**SFA-5: Promote water-sanitation, health rights and services** ▶



The right to health is the economic, social and cultural right to a universal minimum standard of health to which all individuals are entitled. The concept of a right to health has been enumerated in international agreements which include the Universal Declaration of Human Rights, International Covenant on Economic, Social and Cultural Rights and the Convention on the Rights of Persons with Disabilities. There is debate on the interpretation and application of the right to health due to considerations such as how health is defined, what minimum entitlements are encompassed in a right to health, and which institutions are responsible for ensuring a right to health.

In the northern part of the country the poor communities have the less awareness on health issue; so that, they suffer from different diseases and unable to afford proper treatment. GBK is working since long in the issue and trying to build awareness on health-sanitation. Also build linkage with government-non government service providers for ensuring the health services for these poor communities. Through different intervention of GBK- community poor people being aware, knowledge capacity on health is increasing. The poor community people also give emphasize towards cattle health. There are few highlights under this SFA;

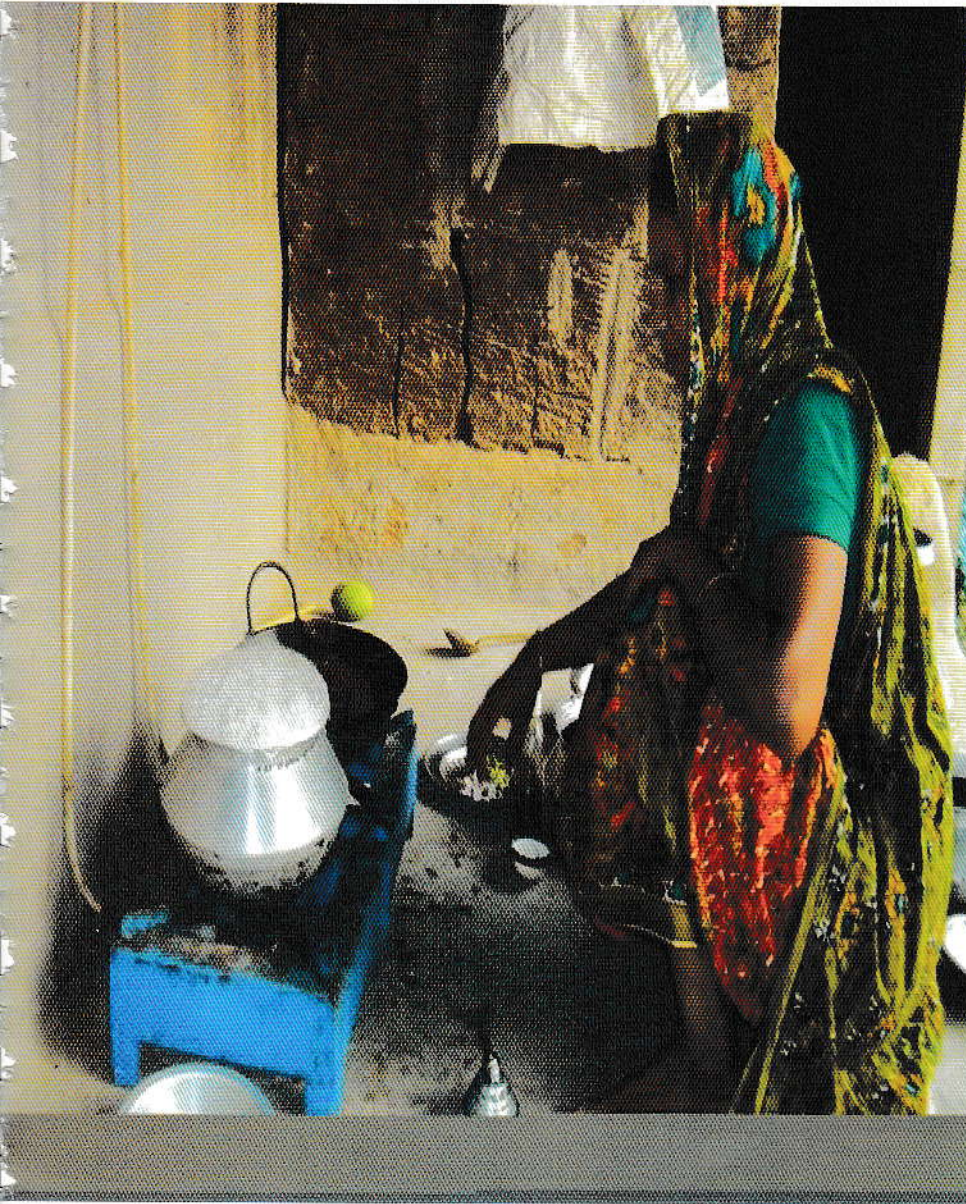
- Through different project and programme of GBK, regularly conducted health awareness session in communities, 32 satellite clinics and provided treatment services to 906 patients, organized 109 statistic clinic by the medical Assistant (DMF) and treatment to 1152 patient, conducted health camp 02 by the specialist Doctors (hired from Govt. Hospital) on Gynae and Eye treatment and service to 381 patient, conducted one eye camp and made cataract operation of 15 poor people with the assistance of Deep Eye Care Hospital, Rangpur.
- Through motivational meetings and other awareness activities near about 80% Dali and Ethnic people have taken health related services from different healthcare providers. 100% new born children and pregnant mothers have taken vaccine from EPI and in case of 15-49 years aged women 70% have taken vaccine. It has increased the mobility of community people to local community clinic to collect of their health services.
- By enhancing awareness there were 6905 HHs have set up TIPPY tap among 222 communities for ensuring safe hygienic practices at low cost way by using TIPPY tap. By using this low cost devices people have participated in hygienic behavior at community level where their limited supply of running water or sources of water. SCAs are facilitating & developed linkages with private latrine producers or entrepreneurs for 375 communities. The key areas of collaboration to coordinate their efforts and support systems to ensure delivery of a holistic and integrated health services provisions for the SDC-Shomoshti operational areas.

Life without a sustainable supply of energy is almost unimaginable. A common characteristic of all underdeveloped nations around the world is the inability to meet their demand for energy, to which Bangladesh is no exception. Like others underdeveloped country, Bangladesh mostly depend on fossils energy source especially fossil fuel to meet their demand. To imported fuel from others countries Bangladesh, expend huge foreign currency which are a fiscal burden for Bangladesh and it is hampered the economic growth. Too much dependency on fossil energy not only hampered our economic growth but also it is causes of environmental degradation. For this reason, most of the countries are giving more emphasis to green and affordable energy. With sustainable clean and affordable energy as a part of the SDGs in the lime light, Bangladesh should ideally consider energy options which not only would mitigate its energy famine but would also contribute to its macroeconomic indicators.



Gram Bikash Kendra has been working with various projects and Microfinance program intensively since 1993 and implementing Renewable Energy by starting domestic biogas program in north-west region of Bangladesh since 2009 and Improved Cook Stove (ICS) since 2016 with support from IDCOL. GBK is implementing this program to help ensure economic development of the casement area and improve standard of living of the people through sustainable and environment-friendly activities. Biogas plants not only provide gas for cooking purpose but also produce organic fertilizer for the crops and fish Culture. 89% Households use biomass fuels in traditional cook stoves. As a result, inefficient burning produce smokes with particulate matters and gaseous pollutants. Indoor Air Pollution (IAP) causes significant health hazards and IAP contributes to 78,000 premature deaths per year. Under the SFA-6. GBK's highlighted works during the years are.

- GBK with the support from IDCOL is implementing Renewable Energy program with the objective to reduce the use of cooking fuel as well as ensure reduction of Indoor Air Pollution (IAP) especially for women and children through promoting supply of higher efficiency cook-stoves and provide gas for cooking purpose as well as produce organic



fertilizer for the crops and fish pond.

During reporting year Installed 1105 brick cement plants and 238 Fiber glass digester bio-gas plans among the client households total 1343 plants has been installed up to June, 2018. Installed bio-gas plant is saving approximately 4701 Metric Tons of fuel wood which market value is BDT-32.3 million. It is contributing to protect local echo system and playing role for creating environmental equilibrium.

- Under different project intervention GBK has installed total 9965 Improved Cook Stove (ICS) at domestic level. Each of the ICS saves 1.227 Metric Tons fuel wood annually and contributes to yearly reduction of 2.145 Metric Tons of

Carbon dioxide gas. By introducing ICS in the domestic level GBK have been succeeded to save annually 17,191-ton fuel wood which market price is BDT 128 Million. This money is contributing to reduced monthly actual family expenditure of the poor families.

- Carbon emission in the atmosphere is one of the burning issues in all over the world in recent time. To realize the bad effect of carbon emission it is included in SDGs Goal. Considering its importance GBK intensively work on this issues. According to the Global Alliance Research indicator GBK has reduced 43590-ton carbon emission in reporting year



**SFA-7: Promote climate change adaptation and mitigation** ▶



Bangladesh is one of the most climate vulnerable country in the world and will become even more so as a result of climate change. Hazards Flood, tropical cyclone, storm, cold wave, drought, flood and earthquake are likely to become more frequent and severe in the coming years. These changes will threaten the significant achievement and will hamper to achieve Sustainable Development Goal (SDG). GBK is contributing to achieve the SDG on promote climate change and adaptation and also the mitigation. There are some focusing areas such;

- Installed health and environment-friendly improved cooking stove through motivation, commonly known as Bandhu Chula, is another distinctive initiative of GBK. During this year a total number of 9965 Bandhu Chula has been established and functioning in Jotbani union.
- Through motivation a number of totals 139 solar home systems have been established during this year
- GBK has provided wash support to 315 peoples (Ethnic, Mainstream and Dalit), who had affected by the flash flood 2017. There were 200 blankets also distributed among the community people for their heavy suffering of cold.
- Plantation of medicinal plant Bashok also palying a good role for climate change. During this year a total 28 K.M roadsides habe been planted with 35380 pieces of Bashok, which is also a source of income for the community people.
- Conducted 07 workshops on “Adaptive capacities of producer group leader” to cope with business shocks and disasters through LSPs’ in Upazila level, where AEO and ULO facilitated sessions on smart agriculture/dairy aspect, effect of climate change on Dairy and Agriculture by GBK-Shomoshti Project. Also organized 02 sessions at Rangpur regional level where AIS, AEO, DLO, Senior Scientific Officer-BARI, Scientific Officer-BINA, Private Companies, LSPs, producers discussed about disaster risk free product, inputs, services and its availability mechanism.

## SFA-8: Accelerate human potentiality improvement



Under this SFA- GBK is working for improvement of staff's potentiality and empowerment of vulnerable and backward community people. GBK is enhancing the human potentiality through different type of skill training, exposure visit, networking. GBK has well outfit training center named Center for Development learning (CDL and provide training by own expertise on different issues. Sometimes staff of this organization are participating in different places or organization, which arranged by proficient organization or recourse person. Under this strategic focus area, improving human potentiality of organizational staffs, group members and community peoples. Here are some highlights.

- During this year by GBK organized training on enhance leadership capacity of Dalit & Ethnic people. Total 150 youth and community leaders have participated in this training. As a result; included representation of Dalit and Ethnic people in different committees (SMC, Bazar, Puza, UP standing). To include Dalit and Ethnic representative in committee GBK have arranged meeting and workshop with different committee (SMC, Bazar, Puza, UP standing etc.). Resulting total 38 PooCs representative are included in different committee (03 representatives in different UP standing committees, 02 in School Management Committees, 17 in Bazar committees, 01 in Community Clinic Committees, 04 are in Temple and Puza committees, 9 in Union Disaster Management Committee –UDMC and 2 in Upazila Disaster Management Committee-UzDMC). It is observed that, they are participating committee meeting regularly and expressing their opinion. These inclusions are ensuring Dali & Ethnic people's access in local decision making process.
- There were 820 Dalit & Ethnic producers received capacity building training on beef fattening & Native chicken rearing and livestock business and management.
- 150 Dalit & Ethnic people have received training on Land rights and legal issues resulting total 3 people purchased 35 decimal land, 86 people made contract adhi/share cropping 1127 decimal land, 19 people made contract for mortgage 526 decimal lands and 12 people got lease 457 decimal land
- 2463 (Male-1608, Female-855) Participants received training on Improve technology of Aromatic rice cultivation, insect and disease control and implementing technology like single hill method, rice line transplanting, perching as a result reducing production cost and increase economic growth.
- Technical and Vocational Education and Training (TVET) is another major component of GBK to increase sustainable income and employment opportunities of the Dalit and Ethnic youth. Under this component Dalit and Ethnic youth people are enhancing their skills on different technical training and get involve in institutional job and self employment. In reporting period GBK have signed MoU with few technical training providing institution for engage Dalit and Ethnic youths indifferent trade. Resulting 18 youths have gotten training on driving cum automobile training and 9 youths on

## SFA-9: Continuation of standardized processes of the organization

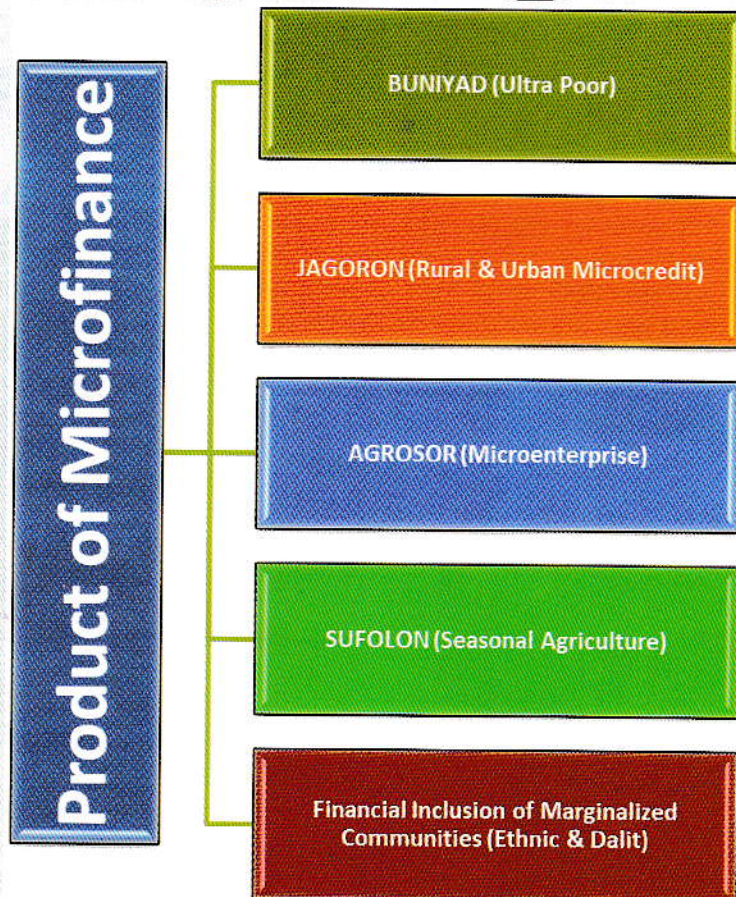
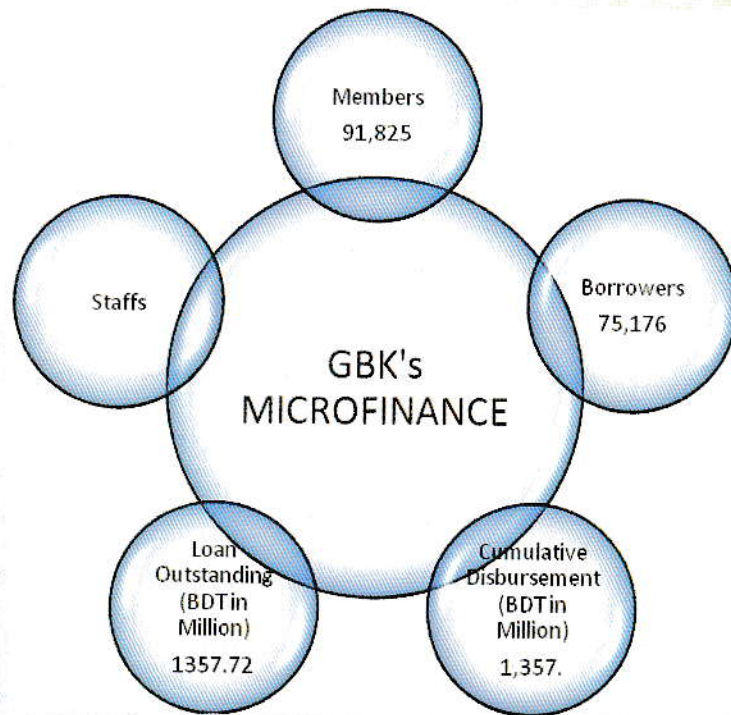
This strategy particularly focuses on strengthening the organizational capacity and sustainability. It also includes maintaining the national and international standards and compliances in organizational management process. In this regard, GBK follows number of relevant policies including Human Resource Management policy, Financial Policy, Gender policy and number of guidelines. Issues including review and updating of policies and guidelines, use of modern technology in program implementation, increasing diversification of resources, and increasing number of communities under serving and like other issues are addressed under this SFA.

All the organizational Strategic Focus Areas (SFA) is keep in consideration while design, implementation and monitoring of the organizational interventions. At the same time, organizational interventions are implemented through directly matching with the Sustainable Development Goal (SDG)s.

# GBK's MICROFINANCE PROGRAMME



Gram Bikash Kendra-GBK, a regional level development organization working in northwest region of Bangladesh started its Microfinance program in 1993 with only 23 Members. Afterwards, GBK obtained partnership of Palli Karma-Sahayak Foundation (PKSF), the country leading microcredit financing organization of Bangladesh in 1994. Since then, GBK extended its program both geographically and reaching more people under its services. Now days, GBK's microfinance program is serving diverse peoples with numbers of products and services. Suitable products have been developed for to address diverse communities' needs e.g. product have been developed for financial inclusion of the socially marginalized Ethnic, Dalit and other such communities-who are often deprived from microfinance services. As of 30th June 2017, GBK's microfinance program covered 94193 members, and become categorized as "A" category partner of PKSF. The increasing demand, numbers of members and borrowers led GBK to diversify its sources of capital. In this growing circumstances, GBK is sourcing its capital from own fund, member's savings and loan from commercial banks to cover borrowers increasing requirements.



## BUNIAD (Ultra Poor)

This component covers the poorest members who are land less or own less than 30 decimal land, floating, widow, live in road side or embankment and fully depend on physical labor, having monthly income of approximately BDT.4000. They are given loan BDT.5000-15000 for different IGAs like- rickshaw, van, small business, poultry, fisheries, livestock, nursery, vegetable gardening, hawker, cottage based handicrafts, vermin compost, street food stall etc. Loan is recovered in 46 installments throughout the year with 10% service charge.

## JAGORON (Rural & Urban Microcredit)

The permanent inhabitant households that have monthly income of BDT.8000 and have at least 30 decimal cultivable lands are eligible for this product. They are given loan BDT. 20000-70000, recovery within 46 installments with 12.5% service charge. Their businesses are mainly livestock rearing, agriculture, fisheries, small business, agro product and livestock business, timber, fruits and flower nursery, biogas and bio-fertilizer, rural transport, pharmacy, restaurant, small agri- machineries and like others.

## AGROSOR (Microenterprise)

This product is for advance members and its mainly entrepreneurship development. These members are permanent inhabitant, have at least 3 years' experience in proposed business in which s/he is presently involved in. The businesses will have to have employment creation opportunity, environment friendly and free from child labor. The entrepreneur must have at least 50% investment of her/his own. Loan ceiling for these members are BDT. 100000-1000000 and recovery system is weekly or monthly with 12.5% service charge in 46/12 installments. Few of the business/enterprises are mini garments, poultry and livestock firm, wood and steel furniture, manufacturing and trading business, restaurant, clinic, fertilizer and firm machineries business, agri-machineries and rural transport, husking mill and trading of different goods and appliances.

## SUFOLON (Seasonal Agriculture)

This component of loan product is for the members who produce agricultural products (food grains, vegetable, fruits, milk, meat, fish and others). Its season based loan product. Ceiling for greater community members is BDT. 4000-25000 and for Ethnic and Dalit community, it's BDT.1000-75000. Loans are recovered at a time within 4 months with 12.5% service charge.

## Financial Inclusion of Marginalized Communities (Ethnic & Dalit)

There are numbers of socially and economically marginalized communities live in the northwest region of Bangladesh where GBKs mainly. These marginalized communities are mainly Ethnic and Dalit communities consisting of different groups namely-Santal, Uraon, Mushohor, Turi, Bashfor, Hela, Hari, Rishee, Rabidas and others. Few households of these communities live on their traditional occupation and remaining most of them live from hand to mouth by selling daily labor. They are often deprived from microfinance services as they are unhabituated in traditional microfinance practice.

GBK is being working with these marginalized communities since long times and was thinking about financial inclusion of these marginalized communities. Considering their needs, capacity, habit and culture, GBK developed suitable product for the socially marginalized communities and including them under financial services. They have been organized in group, meetings are conducted according to their convenient time, they have been provided suitable loan for different IGAs like-shoe making, native chicken rearing, cow rearing and like other business. Recovery of these loans is defined on their suitability instead of traditional weekly system.



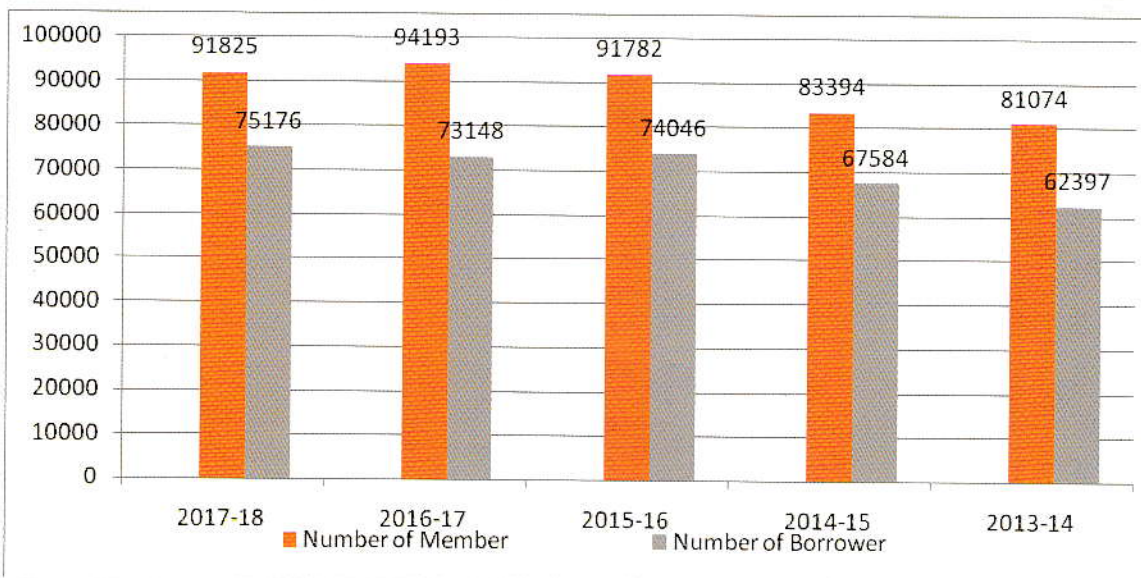


## GBK's Microfinance: A 5 Years Overview

| Particulars                                      | 2017-18 | 2016-17  | 2015-16  | 2014-15  | 2013-14  |
|--|---------|----------|----------|----------|----------|
| <b>Information</b>                               |         |          |          |          |          |
| District Covered                                 | 6       | 4        | 4        | 4        | 4        |
| Upazila Covered                                  | 29      | 21       | 21       | 20       | 19       |
| Village Covered                                  | 1565    | 1527     | 2303     | 2276     | 1720     |
| No. of Branches                                  | 50      | 47       | 47       | 44       | 42       |
| No. of Members                                   | 91825   | 94193    | 91782    | 83394    | 81074    |
| No. of Borrowers                                 | 75176   | 73148    | 74046    | 67584    | 62397    |
| No. of CDO                                       | 264     | 243      | 264      | 251      | 227      |
| Average Number of Members per Branch             | 1837    | 2004     | 1953     | 1895     | 1930     |
| Average Number of Borrowers per Branch           | 1504    | 1556     | 1575     | 1536     | 1486     |
| Average no. of Members per CDO                   | 348     | 388      | 348      | 332      | 357      |
| Average no. of Borrowers per CDO                 | 285     | 301      | 280      | 269      | 275      |
| <b>Loan Portfolio</b>                            |         |          |          |          |          |
| Yearly Total Loan Disbursement (BDT in Millions) | 2739.41 | 1,943.90 | 1,455.70 | 1,126.33 | 965.6    |
| Total Loan Outstanding (BDT in Millions)         | 1357.73 | 1,016.86 | 756.59   | 549      | 482.41   |
| Avg. Loan Outstanding by Borrowers)              | 18061   | 13,901   | 10,218   | 8,123    | 7,731    |
| <b>Savings</b>                                   |         |          |          |          |          |
| Total Savings (BDT in Millions)                  | 495.67  | 402.69   | 310.14   | 260.1    | 216.89   |
| <b>Productivity Indicator</b>                    |         |          |          |          |          |
| Cost per money lent                              | 0.05    | 0.06     | 0.07     | 0.09     | 0.09     |
| Cost per Loan made                               | 1016.42 | 1,379.12 | 1,321.49 | 1,342.16 | 1,198.64 |
| Portfolio at Risk (PAR)                          | 1.06%   |          |          |          |          |
| Portfolio per CDO (Taka in Million)              | 5.14    | 4.18     | 2.87     | 2.19     | 2.13     |
| Debt Equity Ratio                                | 3.30:1  | 5.50:1   | 5.98:1   | 4.21:1   | 5.29:1   |
| On Time Realization (OTR)                        | 99.83%  | 99.71%   | 99.54%   | 99.65%   | 99.79%   |
| Cumulative Recovery Rate (CRR)                   | 99.88%  | 99.86%   | 99.76%   | 99.77%   | 99.66%   |
| <b>Financial Indicators</b>                      |         |          |          |          |          |
| Effective yield on avg. Assets                   | 21.73%  | 21%      | 20%      | 20%      | 20%      |
| Effective yield on avg. Portfolio                | 24.65%  | 24%      | 24%      | 26%      | 25%      |
| Return on Equity (ROE)                           | 17%     | 17%      | 11%      | 23%      | 22%      |
| Return on Asset (ROA)                            | 4.00%   | 3%       | 2%       | 3.08%    | 4.41%    |
| Operating Self sufficiency (OSS)                 | 166.50% | 142%     | 124%     | 126%     | 125%     |
| Financial Self sufficiency (FSS)                 | 147.50% | 134%     | 111%     | 114%     | 115%     |
| Operational Cost Ratio                           | 9.88%   | 12%      | 14%      | 15%      | 15%      |
| Financial Cost Ratio                             | 4.89%   | 4%       | 3%       | 4%       | 4%       |
| Total Equity/Asset                               | 11.70%  | 20%      | 19%      | 18%      | 16%      |

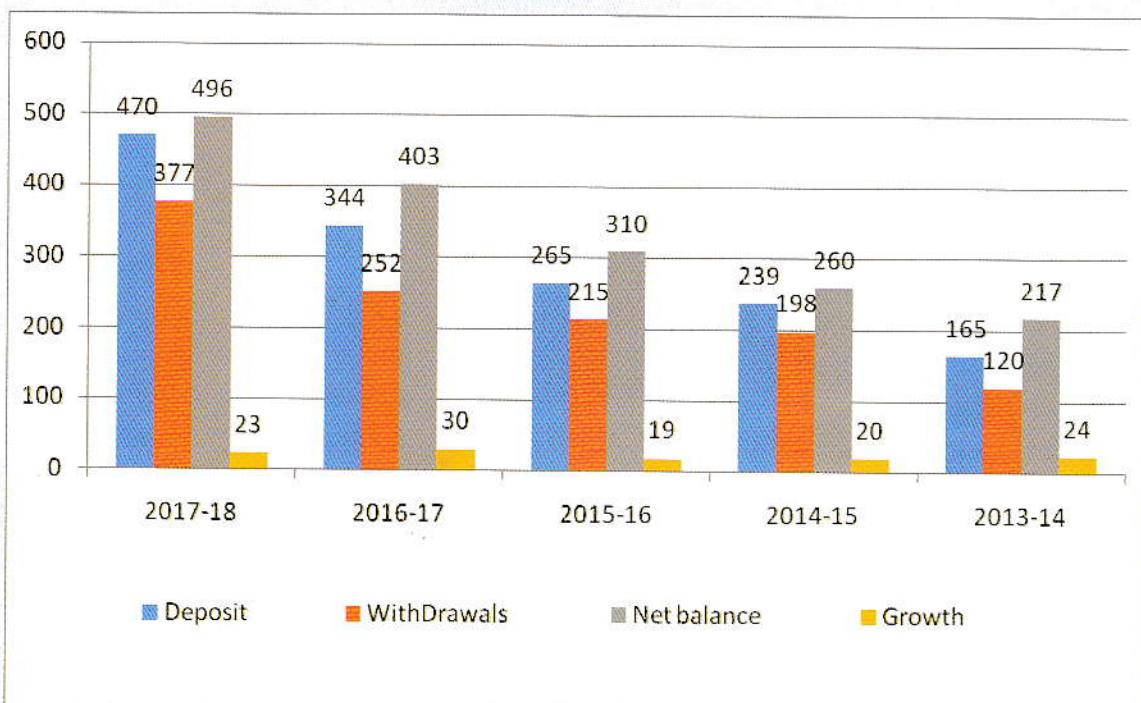
### Member & Borrower Outreach:

The number of active members stands at 91,825 as on June 30, 2018 of which 91,115 (99.23%) are women.



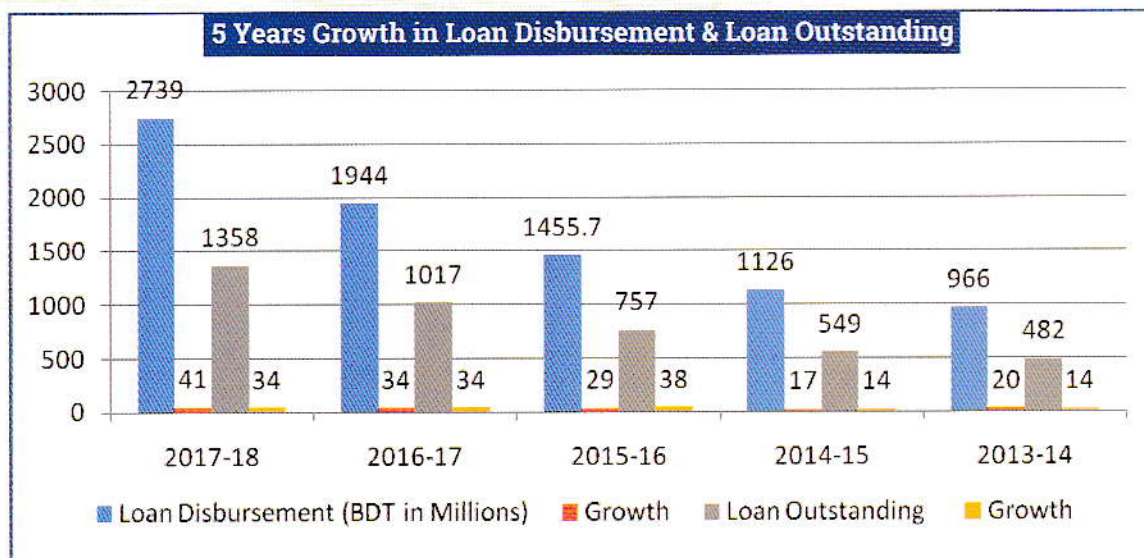
### Member Savings:

Group Members are motivated to accumulate savings from their regular earning in order to build their family economic base. The following graph shows member saving status of last 5 years. (BDT in Millions)

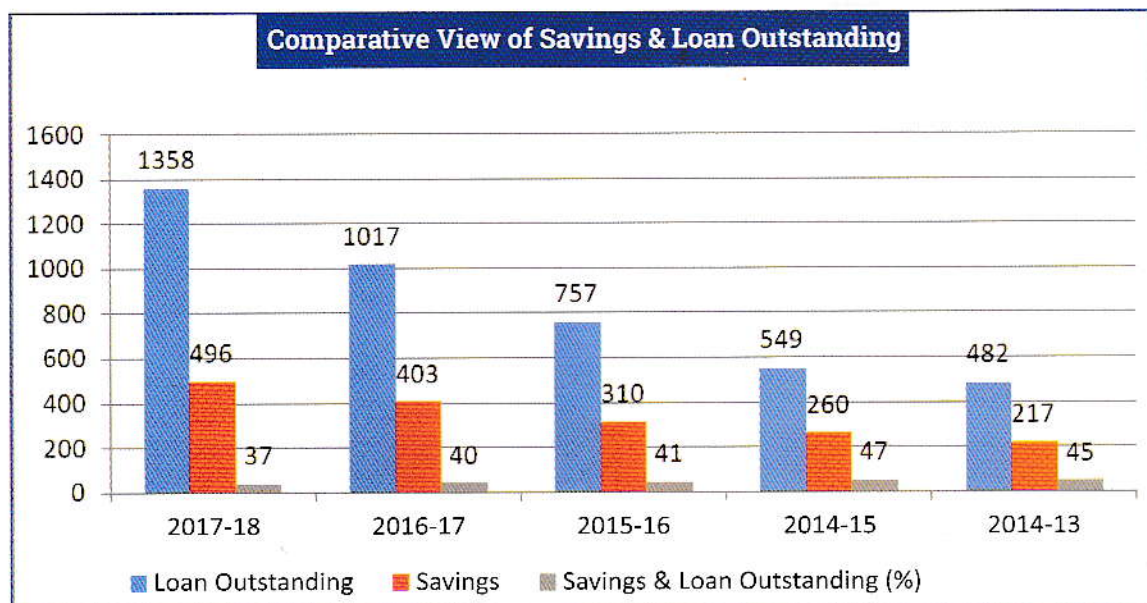


### Growth in loan disbursement & Outstanding:

Loans are disbursed to the members for their business & income generating interventions that create job opportunities for both the member's family & also outsiders. Total loan outstanding status of last 5 years.



Outstanding: A 5 Years (BDT in Million).



Savings Vs Loan

**Comparison of important indicators with Microcredit Regulatory Authority (MRA) standards:**


| Indicators                     |         | GBK's 5 year Position |         |         |         |         |
|--------------------------------|---------|-----------------------|---------|---------|---------|---------|
|                                |         | 2013-14               | 2014-15 | 2015-16 | 2016-17 | 2017-18 |
| Cumulative Recovery Rate (CRR) | Min 95% | 99.66%                | 99.77%  | 99.76%  | 99.86%  | 99.88%  |
| On Time Recovery Rate (OTR)    | 92-100% | 99.79%                | 99.65%  | 99.54%  | 99.71%  | 99.83%  |
| Liquidity to Savings Ratio     | 10%     | 24.19%                | 25.37%  | 17%     | 18%     | 0.17%   |
| Current Ratio                  | 2:01    | 1.21:1                | 2.62:1  | 2.14:1  | 2.31:1  | 3.02:1  |
| Capital Adequacy Ratio         | 15%     | 18.88%                | 20.56%  | 18.87%  | 19.90%  | 22.11%  |
| Debt Service Coverage Ratio    | 1.25:1  | 1.25:1                | 1.11:1  | 1.18:1  | 1.41:1  | 1.43 :1 |
| Debt to Capital Ratio          | 9:01    | 5.29:1                | 4.47:1  | 5.98:1  | 5.50:1  | 3.30:1  |
| Rate of Return of Capital      | 1%      | 22%                   | 22%     | 11%     | 17%     | 34.87%  |

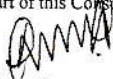
**GRAM BIKASH KENDRA**  
**Parbatipur, Dinajpur**

**Consolidated Statement of Financial Position**  
**As at 30th June 2018**

| Particulars                      | Notes | Amount in Taka       |                      |
|----------------------------------|-------|----------------------|----------------------|
|                                  |       | 30.06.2018           | 30.06.2017           |
| <b>Properties &amp; Assets:</b>  |       |                      |                      |
| Property, Plant & Equipment      | 4.00  | 22,863,317           | 23,243,511           |
| Intangible Assets (Software)     | 5.00  | 961,068              | 1,121,334            |
| <b>Current Assets</b>            |       |                      |                      |
| Loan Outstanding (Beneficiaries) | 6.00  | 1,357,726,900        | 1,016,857,930        |
| Investment                       | 7.00  | 84,343,921           | 77,106,745           |
| Advance                          | 8.00  | 916,956              | 98,563               |
| Staff Loan & Other Project       | 9.00  | 5,817,397            | 6,958,434            |
| Receivable                       | 10.00 | 18,017,454           | 11,354,423           |
| Materials Stock                  | 11.00 | 1,964,381            | 1,637,972            |
| Cash & Cash Equivalent           | 12.00 | 45,957,081           | 35,908,088           |
|                                  |       | <b>1,538,568,474</b> | <b>1,174,287,000</b> |
| <b>Fund and Liabilities:</b>     |       |                      |                      |
| Fund Account                     | 13.00 | 311,814,186          | 226,328,846          |
| Loan Payable                     | 14.00 | 581,622,457          | 424,804,856          |
| Fund Payable                     | 15.00 | 7,037,437            | 7,031,891            |
| Members Savings                  | 16.00 | 495,666,004          | 402,685,201          |
| Staff Security Fund              | 17.00 | 7,512,817            | 6,608,773            |
| Loan from Other Fund             | 18.00 | -                    | -                    |
| Accounts Payable                 | 19.00 | 3,680,441            | 7,944,647            |
| Loan Risk Fund                   | 20.00 | 71,902,828           | 54,984,353           |
| Reserve (LLP & Capital)          | 21.00 | 58,657,887           | 43,259,428           |
| Provision                        | 22.00 | 674,417              | 639,005              |
| <b>Total</b>                     |       | <b>1,538,568,474</b> | <b>1,174,287,000</b> |

Accompanying notes form an integral part of this Consolidated Statement of Financial Position

  
Head of Finance & Accounts  
GBK

  
Chief Executive  
GBK

  
Chairman  
GBK

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

Dated, Dhaka  
16 OCT 2018

  
A B SAHA & CO.  
Chartered Accountants




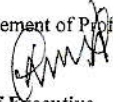
**GRAM BIKASH KENDRA**  
**Parbatipur, Dinajpur**

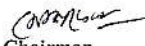
**Consolidated Statement of Profit or Loss and other Comprehensive Income**  
**For the year ended 30 June 2018**

| Particulars                               | Notes | Amount in Taka     |                    |
|---|-------|--------------------|--------------------|
|   |       | 2017-2018          | 2016-2017          |
| <b>Income:</b>                            |       |                    |                    |
| Donor Grants                              |       | 70,616,047         | 52,671,916         |
| Income from Micro Finance, Service Charge |       | 299,891,350        | 219,438,950        |
| Interest Income                           |       | 4,499,813          | 3,206,066          |
| Other Income                              |       | 984,990            | 164,601            |
| Member Subscription                       |       | 1,200              | 2,900              |
| <b>Total</b>                              |       | <b>375,993,400</b> | <b>275,484,433</b> |
| <b>Expenditure:</b>                       |       |                    |                    |
| Enhance Livelihood                        |       | 163,918,821        | 137,119,081        |
| Facilitate Quality Education              |       | 6,300,696          | 8,087,713          |
| Health Rights and Services                |       | 11,560,988         | 2,183,978          |
| Climate Change Adaptation and Mitigation  |       | 11,723,226         | 7,238,547          |
| Human Potentiality Improvement            |       | 6,053,846          | 5,593,697          |
| Organizational Standardization Processes  |       | 4,943,431          | 2,680,524          |
| LLPE                                      |       | 5,642,054          | 6,800,870          |
| DMFE                                      |       | -                  | (8,410,594)        |
| Service charge paid to PKSf               |       | 22,572,262         | 13,592,113         |
| Service charge paid to Bank               |       | 10,042,143         | 2,601,897          |
| Service charge Paid to IDCOL              |       | 889,717            | 788,596            |
| Service charge ( GF & Other loan)         |       | 6,385,954          | 3,011,218          |
| Interest Paid to Member                   |       | 24,805,492         | 19,735,799         |
| Provision IT                              |       | -                  | 134,717            |
| Provision for Expenses                    |       | 280,667            | 617,305            |
| Tax Expense (AIT)                         |       | -                  | 175,855            |
| Stock Materials support to customer       |       | 2,248,164          |                    |
| Amortization on software                  |       | 240,266            | 280,333            |
| Depreciation                              |       | 2,945,793          | 2,761,623          |
| <b>Total</b>                              |       | <b>280,553,520</b> | <b>204,993,272</b> |
| Surplus/Deficit                           |       | 95,439,879         | 70,491,162         |
| <b>Total</b>                              |       | <b>375,993,400</b> | <b>275,484,433</b> |

Accompanying notes form an integral part of this Statement of Profit or Loss and other Comprehensive Income

  
Head of Finance & Accounts  
GBK

  
Chief Executive  
GBK

  
Chairman  
GBK

This is the Consolidated Statement of Profit or Loss and other Comprehensive Income which we have referred to our report of even date.

  
A B SAHA & CO.  
Chartered Accountants




**GRAM BIKASH KENDRA**  
Parbatipur, Dinajpur


**Consolidated Receipts and Payments Statement**  
**For the year ended June 30, 2018**

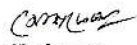
| Particulars                       | Notes | Amount in Taka       |                      |
|-----------------------------------|-------|----------------------|----------------------|
|                                   |       | 2017-2018            | 2016-2017            |
| <b>Opening Balances:</b>          |       | <b>35,908,088</b>    | <b>35,543,938</b>    |
| Cash in Hand                      |       | 21,230               | 64,048               |
| Cash at Bank                      |       | 35,886,858           | 35,479,890           |
| <b>Receipts:</b>                  |       |                      |                      |
| Donor Grants                      |       | 56,393,873           | 43,410,229           |
| Grant Receivable Received         |       | 966,050              | 346,019              |
| Service Charge                    |       | 296,494,770          | 216,449,918          |
| Interest Income                   |       | 3,374,138            | 1,950,143            |
| Other Income                      |       | 3,315,362            | 2,636,465            |
| Member Subscription               |       | 1,200                | -                    |
| Assets sale                       |       | 595,815              | 36,600               |
| Loan Receive from GF & Other      |       | 35,800,000           | 20,500               |
| Loan Received from PKSF           |       | 309,800,000          | 225,600,000          |
| Loan Receive from Commercial Bank |       | 140,000,000          | 60,000,000           |
| Loan Received from IDCOL          |       | 5,675,960            | 3,007,400            |
| Loan receive from Inter project   |       | -                    | 37,641,000           |
| Advance Received                  |       | 3,004,000            | 8,452,770            |
| Fund Received from Donor          |       | 23,104,695           | 25,183,246           |
| Inter Project Loan Received       |       | 22,369,072           | 27,721,554           |
| Loan Recovery from Inter Project  |       | 13,450,100           | 21,455,382           |
| Loan Recovery from Staff & others |       | 2,531,037            | 2,437,159            |
| Loan Recovery from Beneficiaries  |       | 2,398,542,030        | 1,683,633,017        |
| Advance Realized/Recovery         |       | 12,443,483           | 8,280,819            |
| Suspense A/C                      |       | -                    | 250,000              |
| Receivable Realized               |       | 8,084,947            | 9,483,212            |
| Bill Payable Received             |       | 117,067              | -                    |
| Vat & Tax payable                 |       |                      |                      |
| Savings Received                  |       | 469,723,237          | 344,158,680          |
| Loan Risk Fund Received           |       | 25,886,946           | 18,835,460           |
| Staff Security Fund               |       | 1,638,166            | 1,298,131            |
| Biogas plant sale                 |       | 6,708,000            | 874,000              |
| Fixed Deposit encashment          |       | 36,500,000           | 9,349,723            |
| <b>Total</b>                      |       | <b>3,912,428,036</b> | <b>2,788,055,365</b> |
| <b>Payments:</b>                  |       |                      |                      |
| Loan Disbursement                 |       | 2,739,411,000        | 1,943,901,000        |
| Loan to Staff                     |       | 1,390,000            | 4,470,000            |
| Advance                           |       | 12,800,751           | 7,767,662            |
| Loan to Inter project             |       | 22,367,072           | 27,721,554           |
| Inter Project loan Refund         |       | 13,452,100           | 21,455,382           |



|  |                      |                      |
|--|----------------------|----------------------|
| Loan Refund to GF & Other                        | 200,000              | 20,500               |
| Loan Refund to PKSf                              | 250,720,838          | 150,140,831          |
| Loan Refund to Commercial Bank                   | 80,755,948           | 49,957,281           |
| Loan Refund to IDCOL                             | 2,781,573            | 2,290,329            |
| Loan Refund to Inter Project                     | -                    | 1,251,000            |
| Savings Refund                                   | 376,742,434          | 251,610,361          |
| Security Refund                                  | 734,122              | 1,235,956            |
| Loan Risk Fund Refund                            | 8,968,471            | 6,173,643            |
| Advance Refund                                   | 7,789,830            | 8,516,884            |
| Bills payable paid                               | 251,694              | -                    |
| Biogas Materials purchase                        | 9,282,573            | 2,255,472            |
| Income tax (AIT)                                 | -                    | 175,855              |
| Capital Expense                                  | 2,694,270            | 4,367,792            |
| Investment                                       | 43,737,176           | 31,703,563           |
| RDMF Contribution-to IDCOL                       | 10,200               | 10,300               |
| Service charge paid to PKSf                      | 22,572,262           | 13,592,113           |
| Service charge paid to Bank                      | 10,042,143           | 2,601,897            |
| Service charge paid to IDCOL                     | 889,717              | 788,596              |
| Service charge paid to GF and Other              | 6,385,954            | 3,011,218            |
| Interest Paid to Member                          | 24,805,492           | 19,735,799           |
| Fund transfer                                    | 23,099,149           | 25,184,266           |
| Provision for Exp Payment                        | 232,807              | 173,709              |
| Provision Expense Tax paid                       | 349,353              | 108,050              |
| Loan Write off (LLP)                             | -                    | 8,747,712            |
| Fund Refund to Donor                             | 35,049               | -                    |
| Suspense account                                 | -                    | 250,000              |
| <b>Program Operation Cost:</b>                   |                      |                      |
| Enhance Livelihoods                              | 163,918,821          | 137,146,993          |
| Facilitate Quality Education                     | 6,300,696            | 8,087,713            |
| Promote Health Rights and Services               | 11,560,988           | 2,183,978            |
| Promote Climate Change Adaptation and Mitigation | 11,191,195           | 7,238,547            |
| Accelerate Human Potentiality Improvement        | 6,053,846            | 5,593,697            |
| Standardized for the Ogranization                | 4,943,431            | 2,677,624            |
|  | <b>45,957,081</b>    | <b>35,908,088</b>    |
| <b>Closing Balances:</b>                         |                      |                      |
| Cash in Hand                                     | 768,948              | 21,230               |
| Cash at Bank                                     | 45,188,133           | 35,886,858           |
| <b>Total</b>                                     | <b>3,912,428,036</b> | <b>2,788,055,365</b> |

  
Head of Finance & Accounts  
GBK

  
Chief Executive  
GBK

  
Chairman  
GBK

This is the Statement of Consolidated Receipts and Payments which we have referred to our report of even date

  
A B SAHA & CO.  
Chartered Accountants







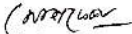
**GRAM BIKASH KENDRA**  
Parbatipur, Dinajpur

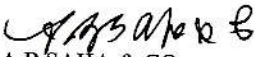
**Consolidated Statement of Changes in Equity**  
**For the year ended June 30, 2018**

| Particulars   | Amount in Taka<br>2017-2018 | Amount in Taka<br>2016-2017 |
|---|-----------------------------|-----------------------------|
| <b>Opening Balance</b>                              | <b>226,328,846</b>          | <b>162,248,921</b>          |
| Add: Prior year adjustment (SCDP)                   | -                           | 946                         |
| Add: Adjustment Provision Expense (JIBAN)           | -                           | 93641                       |
| Add: Loan payable A/C (Sanitation Program)          | -                           | 107052                      |
| Add: Adjust Solar fund                              | -                           | 256500                      |
| Add: CLC Accumulated Depreciation                   | 8,382                       |                             |
|   | <b>226,337,228</b>          | <b>162,707,060</b>          |
| Less: Prior year adjustment (MF)                    | -                           | 14,640                      |
| Less: Adjustment during this year (Land project)    | -                           | 25,000                      |
| Less: Fund transfer to SETU                         |                             | 27,912                      |
| Less: Fund transfer to CAMPE                        | 35,049                      |                             |
| Less: Assets transfer to CLC, Shimulzuri, Badarganj | 57,053                      |                             |
| Less: Prior year adjustment Subsidy Grant Biogas    | 65,000                      |                             |
| Less: Prior year adjustment Market promotion Biogas | 49,414                      |                             |
|   | <b>226,130,712</b>          | <b>162,639,508</b>          |
| Add: Surplus for the year                           | 95,439,879                  | 70,491,162                  |
| Less: Balance Transfer to Security Reserve Fund     | 9,756,405                   | 6,801,824                   |
| <b>Closing Balance</b>                              | <b>311,814,186</b>          | <b>226,328,846</b>          |

  
Head of Finance & Accounts  
GBK

  
Chief Executive  
GBK

  
Chairman  
GBK

  
A B SAHA & CO.  
Chartered Accountants



**GRAM BIKASH KENDRA**  
**Parbatipur, Dinaipur**

**Consolidated Statement of Cash Flows**  
**For the year ended 30 June 2018**

| Sl. No    | Particulars                                  | Amount in Taka       |                      |
|-----------|--|----------------------|----------------------|
|           |  | 2017-2018            | 2016-2017            |
| <b>A.</b> | <b>Cash flow from operating Activities</b>   |                      |                      |
|           | Surplus for the Year                         | 95,439,879           | 70,491,162           |
|           | Loan Disbursement                            | (340,868,970)        | (260,267,983)        |
|           | Advance                                      | (818,393)            | 513,157              |
|           | Depreciation Exp.                            | 2,937,412            | 2,776,263            |
|           | Amortization on software                     | 240,266              | 280,333              |
|           | Security Reserve fund                        | (9,756,405)          | (6,801,824)          |
|           | Capital adjustment                           | (198,134)            | 390,587              |
|           | Staff Loan                                   | 1,141,037            | 8,317,487            |
|           | Provision & Reserve                          | 15,433,871           | (3,206,603)          |
|           | Receivables                                  | (6,663,031)          | (679,247)            |
|           | <b>Net increase in operating Activities</b>  | <b>(243,112,468)</b> | <b>(188,186,669)</b> |
| <b>B.</b> | <b>Cash flow from investing Activities</b>   |                      |                      |
|           | Acquisition of fixed Assets                  | (2,557,217)          | (4,367,792)          |
|           | Acquisition of Intangible Assets Software    | (80,000)             |                      |
|           | Investment                                   | (7,237,176)          | (22,353,840)         |
|           | Materials stock                              | (326,409)            | (1,637,972)          |
|           | Staff Security Fund                          | 904,044              | 62,175               |
|           | <b>Net Cash Used in investing Activities</b> | <b>(9,296,758)</b>   | <b>(28,297,429)</b>  |
| <b>C.</b> | <b>Cash flow from Financing Activities</b>   |                      |                      |
|           | Loan From PKSF, IDCOL & Bank                 | 156,817,601          | 111,933,079          |
|           | Fund Payable                                 | 5,546                | (1,020)              |
|           | Member Savings                               | 92,980,803           | 92,548,319           |
|           | Accounts Payable                             | (4,264,206)          | (37,447)             |
|           | Loan from Other fund                         | -                    | (256,500)            |
|           | Loan Risk Fund                               | 16,918,475           | 12,661,817           |
|           | <b>Net Cash Used in Financing Activities</b> | <b>262,458,219</b>   | <b>216,848,248</b>   |
| <b>D.</b> | <b>Net Increase (A+B+C)</b>                  | <b>10,048,993</b>    | <b>364,150</b>       |
|           | Add: Opening Cash & Cash Equivalents         | 35,908,088           | 35,543,938           |
|           | <b>Closing Cash &amp; Cash Equivalents</b>   | <b>45,957,081</b>    | <b>35,908,088</b>    |

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



## ACKNOWLEDGEMENT

GBK completed another year of its stunning journey towards the development of the marginalized communities in life of the organization. In this journey, GBK obtained cordial 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. Thanks go to our honorable General Committee and Executive Committee for their continuous directive and encouraging support. Also thanks to education institutions for helping us a lot in our organizational works; we would like to express our sincere thanks to them. Special thanks to the staff members who are involved in achieving organizational commitment through different interventions and also the staff member who worked hard in publishing this report to the audience. We also would like to request all of you to continue your support towards the journey of GBK in coming days.

GBK গ্রাম বিকাশ কেন্দ্র  
GRAM BIKASH KENDRA

## Gram Bikash Kendra

Haldibari, Parbatipur-5250

Dinajpur, Bangladesh

+8801713-163508

[www.gbk-bd.org](http://www.gbk-bd.org)

[www.facebook.com/gbkbd](http://www.facebook.com/gbkbd)

