





GRAM BIKASH KENDRA

Annual Report -2018-2019

Haldibari, Parbatipur-5250, Dinajpur, Bangladesh
+8801713-163508. www.gbk-bd.org
www.facebook.com/gbkbd

Annual report development team:

Dulal Datta

Senior Manager-HR & Admin

Md. Liakat Ali

Program Manager- Agriculture Livestock & Fisheries

Md. Nure Alom Siddiquey

Project Manager-ALO Project

Advisor:

Aminul Islam

Deputy Chief Executive

Sarah Marandy

Director -Social Development

Editor:

Moazzem Hossain

Chief Executive, Gram Bikash Kendra

Design:

SD Hembrom

Art Director, The Connection

Content

- 4 Chairperson remarks
- 5 Chief Executive Remarks
- 6 About us:
Vision:
Mission:
Core Values:
Legal Status:
Staff Members Status:
- 8 With Whom We Work:
Governance
General Committee
Executive Committee
- 9 Strategic Focus Area
- 10 Gram Bikash Kendra Ongoing Projects and Programme
- 11 GBK Indigenous children development initiatives through "Our School" Project for Ethnic Children.
- 13 GBK has taken initiative for sustainable through Women & Girls Empowerment
- 20 GBK has taken initiatives for Agriculture sector Development
- 32 GBK Fisheries and Livestock Unit development initiatives
- 42 GBK,s Microfinance Programme



Chairperson Remarks

It's my pleasure to write a message for Gram Bikash Kendra-GBK's Annual Report 2018-2019. It is indeed a great achievement of GBK family to complete the programme year 2018-19 successfully. Throughout the year, through different programmes and projects the organization has given their best effort to contribute towards the sustainable development for the targeted peoples of the northern Bangladesh. The reporting year in global context was very important in regards to development issues because the world started walking towards meeting the Sustainable Development Goal (SDG). Bangladesh is now driving towards achieving SDGs by 2030 in which GBK will engage its level best effort.

GBK's highlighted 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.

I would like to express sincere thanks and gratitude's to the development partners, government departments and officials, civil societies and the community peoples for their support and assistance.

The staff team working in GBK is the key player in taking the organization towards vision. My sincere thanks go to all of them and hope their dedicated efforts in coming years.

I like to thank the members of general body, executive body for their relentless assistance and intellectual effort to GBK. Finally, I would like to express sincere thanks to the Chief Executive of the organization who is driving the organization with his strong dedication and commitment towards changing peoples' lives.

I do believe that our 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 the Chief Executive

I would like to express with my pleasure that, GBK is going to disseminate its organizational accomplishment report of the financial year 2018-2019. Bangladesh is developing day by day with important human development indicators. We, the development organizations are also trying to supplement government development interventions through our works in different sectors. Following the SDG slogan "No one should be left behind"; GBK is reaching to all segments of population of the society with special emphasis on socially marginalized communities. Our major interventions for these communities are sensitization, education and skill development, economic and social empowerment through addressing their need. GBK is also working with the different categories of farmers who are engaged in commercial production and marketing of fine rice, export potato, medicinal plant, fresh vegetable, bull fattening and like other business. Our education intervention building the base of an educated future generation among the families we are working with. The renewable energy program will contribute a lot in the environment, human health and soil health sector. Community peoples—especially the out of reach—are being benefitted through our health and sanitation interventions. This factual report will hopefully explain 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 thank all the development partners 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 accelerated in the future.

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 our society in the years to come. Valuable suggestions and feedback from readers, friends and well-wishers will inspire us towards our commitment.

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

A team of 678 staff members are involved in organizational works of which 465 are men and 188 women. Among the total staffs 2 are from Dalit communities, 18 from ethnic communicates and remaining 633 are from greater Bengali communities.



Offices

GBK is operating its entire organizational interventions through 1 Head office, 2 Regional offices, 05 project offices and 53 Branch offices (total 61 offices)



With Whom We Work

GBK is directly working with the following group of people-

- Youth
- Women
- Children
- Dalit
- Indigenous people
- Elderly People
- Farmers
- Differently abled people



Household Coverage

GBK is working with 149450 households with approximately 1000000 populations, among which around 13822 households are from ethnic, 6687 households from Dalit communities and 178280 households are from greater Bengali communities.



Governance



General Committee

The 23 member committee are representing different sectors of society, all of whom are committed to address 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 honourable 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 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-7:

Promote climate change adaptation and mitigation (Supplements SDG 13: Take urgent action to combat climate change and its impacts)

SFA-8: Accelerate human potentiality improvement

SFA-9: Continuation of standardized processes of the organization



Strategic Focus Area (SFA)



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	Changing Economics of Santal through Agriculture Project (ChESTA)	Small holding farmers	Syngenta Foundation for Sustainable Agriculture, Switzerland
06	Micro Finance Programme	Rural & Urban community peoples including farmers, small entrepreneurs, ultra-poor communities	PKSF, GBK, IDCOL, Banks
07	GBK Enterprise Ltd	Farmers and Farmers Hub Nurseries group	GBK and Syngenta Foundation for Sustainable Agriculture, Switzerland
08	Our School for Ethnic Children Project	Ethnic Communities and their Children	Shapla Neer, Japan
09	Learning and Innovation Fund to Test New Idea (LIFT)	Ethnic and Dalit Communities	PKSF, Dhaka
10	Promoting Agricultural Commercialization and Enterprise (PACE) SDC-Shomoshti project	Small and Marginal Farmers	PKSF, Dhaka
11	Tipping Point (Innovation and	Poor and Extreme Poor Household	CARE-Bangladesh
12	Advocacy in Addressing Underlying Causes of Child Marriage)	Girls , Boys and parents	CARE-Bangladesh
13	Agriculture Unit	Marginal farmers	GBK & PKSF
14	Agriculture Fisheries & Livestock Unit	Marginal farmers	GBK & PKSF
15	Oittijjo Theake Sikhon (Heritage Education)	Adibashi Community people	GBK & PKSF
16	Integrated Fish & Snail Culture	Marginal farmers	GBK & PKSF
17	Education Support Centre	Ethnic and Dalit Students	GBK

GBK Indigenous children development initiatives through “Our School” Project for Ethnic Children:



TITLE OF THE PROJECT : OUR SCHOOL for Ethnic Children Project
Development Partner : SHAPLA NEER –Japan
Working area of the project : Dinajpur Sador
Duration of the project : April 2016 to October 2019
Project Participants : 2431 (Female 1285, Male 1146) Ethnic -Santals, Mushahar, Turi, Rabidas people

Goal of the project:

Ensure inclusive and quality education for all and promote lifelong learning, the project specially focusing on quality education for the different ethnic children.

Objectives of the project:

1. Ethnic community carried required responsibilities towards completing their children's primary education.
2. Primary school ensured joyful primary education facilities for ethnic children in the project area.
3. Relevant stakeholders played active role in favour of ethnic community to complete their primary.
4. Lesson learned from the project disseminated

Output: 01

- 97.50% (39) ethnic students of class V passed in PEC examination out of appeared 40 ethnic students in 14 GPS.
- 73 % (166) ethnic students from class 1-4 passed in the final examination in December 2018 out of appeared 228 ethnic students in 14 GPS.
- 11 Learning and Cultural Centre (CLC) established in targeted 11 ethnic communities out of 14 communities by the project.
- 620 (F: 388, M: 232) ethnic community people received Govt. Safety net support.
- 14 targeted communities contributed total TK.47, 340/- (69.27%) and project contributed TK. 21,000/- (30.72%) to observe/celebrated the traditional festivals in 3rd year of the project.

Output: 02

- 73 % (166) ethnic students from class 1-4 passed in the final examination in December 2018 out of appeared 228 ethnic students in 14 GPS.
- 48 (96%) ethnic children enrolled in primary school out of listed 50 children and 06 re-admitted in primary school from the targeted 14 communities.
- 118 teachers of GPS visited 123 ethnic students HH this year. excellent
- 05 (G: 1, B: 4) ethnic students elected as student council member in targeted 05 GPS where total 10 (G: 4, B: 6) ethnic students participated in student council election in targeted 07 GPS out of 14 GPS.

Output: 03

- Upazila Resource Centre Instructor (URC) Ms.Minoti Rani Adhikari conducted free coaching session at East and West Ramnagar and Ekberpur for 03 months in own initiative.
- The project participated in Primary Education Fair 2019 by the support of District Primary Education Department.

- Bengali youth students of Hazi Danesh University provided educative materials support to 100 students of Subra GPS.
- 02 (E: 2, B: 1) youth students of Hazi Danesh University donate blood to 02 (F: 1, M: 1) ethnic people of Kornai.
- 15 ethnic youth students of Hazi Danesh University received 01 time stipend from GBK and project played important role by providing information.
- The ethnic and Bengali students of Hazi Danesh University conducted 05 sensitization meeting at 02 (Kornai and East Ramnagar) ethnic communities by own initiative.
- Bengali youth students of Hazi Danesh University provided 31 blankets to 31 ethnic families of Kornai.

GBK has taken Initiative for sustainable development through women and girls empowerment:



TITLE OF THE PROJECT	: TIPPING POINT (Innovation and Advocacy in Addressing Underlying Causes of Child Marriage)
Donor of the project	: The Candada Fund through CARE Bangladesh
Working area of the project	: 9 Union of Pargacha Sub-District under Rangpur District
Duration of the project	: July 2017 to June 2020
Participants of the project	: Direct project participants 3400

Goal of the project

Goal 1: Harvest the learning from the innovations and approaches that were explored in phase 1 to identify promising activities and strategies

Goal 2: Develop focused intervention on package(s) addressing specific aspects of the tipping point theory of change components based on the learning

Goal 3: Build evidence for specific approached through implementation and evaluation of the package(s)

Objectives of the project

- Adolescent sexual and reproductive health and rights (ASRHR);
- Access to alternative opportunities for adolescent girls;
- Integration of a social norms approach; and
- Girl-centred movement building.

Significant Achievement during the reporting period

To raise the awareness on gender justice, girls and women rights, underline causes of child marriage, adolescent sexual and reproductive health, leadership, gender base violence and its root causes discussed with the girls and parents through the session of the project. During the reporting period girl's session 28, boys session 28, mother Session 10, father Session 10 has been successfully completed throughout the year. Along with this to breaking the negative social norms, number of campaigns, day observation and social changing events have been successfully conducted such as -International women day, 16 days activism, Human rights day, National girl's child day, cooking competition, Talk shows and relevant events has done in the community level breaking social norms. Also the project conducted meeting with religious leader, influential group leader meeting and Head teachers meeting. Few session impacts have been given details below:

Program Achievements and Results:

In Girls Group

- Most of the girls are now pro-active to decide about their education, dream, health, marriage, movement etc. Now the girls sharing their personal issued with their parents.
- Girls are now more natural in conversing gender and sex issues. They are more alert about sexual and reproductive issues and hygiene. Now they are practicing positively against crucial social norms regarding menstruation hygiene.
- Girls are working against Eve Teasing & women violence.
- Girls are now more vocal and their presentation & facilitation skills have been increases.
- Girls are contributing in open-air games; even they are participating in Upazila level cricket tournament.

- Most of the girls capable to develop community based program plan with budget, arrange & conduct this program. They also capable to solve problem or taking technical step against negative or challenging persons.
- Most of the girls capable to proper communicate with local governance, duty bearer, service holder, govt. officials for receiving technical training or others services.
- Most of the girls have become self-confident, have become brave, and have been developed the mentality of working in a team as like that VSLA one of them.

In Boys Group

- Boys groups are helping to girls group in education, movement, sports and arranging different type of activities.
- Boys are working against eve teasing.
- Boys are now more respectful to girls and women's and participating more in household work.
- Most of the boys are working as friendly in organized and managed work led by girls. Staying with girls to deal different challenges.
- Facilitated to girls get ready to participate in outdoor sports. That is they trained cricket, kabaddi, football rules and techniques even trained pad making.

In parents' Group: In Boys Group

- Most of the parents conduct you with child as friend. They are creating an environment to talk about girl's desires, dreams and problems.
- Most of the parents are practicing gender justice behaviour at the family level.
- Relationships have improved between most of the family members.
- Most of the parents have assisted to girls in implementing girls-led activities, provide courage from inside.
- Most of the parents give usual consent to adolescents to participate in outdoor sports and travel.

Other communities

- Men giving acknowledgement of women's work and they are also participating in household work.
- Investment on girl's education and IGA activities has been increases.
- Women movement on outside and IGA activities has been increases
- Community people are more aware about child marriage and they realizing benefit of delay marriage.
- Gender inequality has decreased.
- Has been reduced the rate of negative criticism about girls mobility and participating in outdoor sports.
- Has increased the number of participants in girls-led community based activities.

TITLE OF THE PROJECT: ACCELERATING LIVELIHOODS OPTIONS FOR THE DALIT AND ETHNIC COMMUNITY (ALO)



Development Partner

Project Period

Working Area

Project participants

: HEKS/EPER Switzerland

: From January 2017 to December 2020

: Parbatipur and Fulbari Upazila of Dinajpur District,
Syedpur Upazila of Nilphamari Under Rangpur Division

: 1670 Indigenous and Dalit



Goal of the project

The project determined overall goal is “Social inclusion and ensuring rights of Dalit and Adibashi Communities in Rangpur Division”.

Objectives of the project

Outcome-1:

Increased access of People’s of our concern- PooCs in public places (like hotels, saloons, or holy places like temples) without obstruction

Outcome-2:

Dalit and Adibashi communities have better access to basic services (health, education, social security, infrastructure etc.)

Outcome-3:

Dalit and Adibashi people have increased incomes and improved livelihoods

Outcome-4:

Dalit and Adibashi communities have access and control over land

MAJOR ACHIVEMENTS:

Outcome-1:

Dalit and Adibashi communities’ social acceptance increased among mainstream community.

- 48 village development committees (VDC) arranged monthly meetings in a regular basis. Through the process the knowledge, capacity and confidence of the PooCs have increased, which resulted 86 PooCs participation in different committees such as bazar committee, puja committee. Among them 15 are Dalit (Female- 2, Male-13) and 71 are from Adibashi (Female-25, Male-46).
- The grand celebration of BAHA (English meaning Flower) the second largest festival created a bigger platform of solidarity and inclusion within project working area, as well as in the northwest region of Bangladesh through its grand celebration at Barokona, Parbatipur, and Dinajpur. More than 10’000 (ten thousand) Adibashi and mainstream people, women and children have participated in the

program. Famous Santalartist from India Rathin Kisku and cultural team have participated in the festival. In the programme Mr.Tipu Munshi-Member of Parliament, honourable Minister, Ministry of Trade & Commerce chaired as the Chief Guest and Md. Mostafizur Rahman, Member of Parliament and Monoronjon shil Gopal, Member of Parliament and Md. Mahmudul Alam, Deputy Commissioner of Dinajpur have been participated as the special guests.

Outcome-2:

Dalit and Adibashi communities have better access to basic services (health, education, social security, infrastructure etc.)

- Through the continuous communication and information dissemination 416 (girl -225, boy 191) Adibashi and Dalit children enjoying stipend form different government and non-government institutions.
- Dalit and Adibashi people's awareness and access to the health institutions have been increasing, thus 100% new born children and pregnant mothers have taken immunization from EPI.
- Through regular dissemination information 267 PooCs received safety net allowance (56 PooCs -40 days Scheme, VGD-135 and widow allowance-26, old aged -35 disable allowance -9, others-6) from different sources. In this reporting period, total 759 official claims (Latrine-225, House for Govt. Housing project-184, Old aged allowance -62, Widow Allowance-45, Metternity-04, Road repairing-3, Community solar lamp-4, 40 Days scream-5, VGD-61 and disabled allowance-04) have made by the PooCs and 100 Claims (Latrine-54, House for Govt. Housing project-27, Old aged allowance -5, Widow Allowance- 4, Metternity-02, Road repairing-01, Community solar lamp-03, 40 Days scream-01, VGD-02 and disabled allowance-01) have accepted by the duty bearers.
- From Holistic Opportunities of Meritorious Students-HOME20 Adibashi and Dalit students out of total 34 students appeared in S.S.C (School Secondary Certificate) examination in 2018 and passed successfully.

Outcome-3:

Dalit and Adibashi people have increased income and improved livelihoods

Through different motivational session with the PooCs and the youth 116 (Dalit: Female 12, Male 03, & Adibashi: Female 26, Male 23) PooCs have taken skill development training (Sewing machine operation-25, land surveyor training-10, motor cycle mechanic and seat binding-2, tailoring -05, computer office application-21 and general elctrician-01) from different institutions. Also the project has successfully linked 24 (Adibashi Male-24) PooCs for on Job training in different companies. 40 (Dalit: Female 01, Male -02 &

Adibashi: Female 13, Male-24) PooCs have obtained institutional job in different institutions and earning average BDT-7000 per month.

- 416 PooCs received skill developments training on bull fattening and native chicken rearing. A total number of 413 PooCs already rearing bull and 369 PooCs are rearing native chicken. During this period the 154 bull producer have sold total 174 Bull and gained profit average BDT. 7682/- and 223 native chicken producer sold total 2692 chicken and made profit average BDT.105/-. During the reporting period the produces have linked for credit with an amount of BDT. 2, 05, 00000 of Social welfare Dept.
- BDT. 3, 00000, RAKUB BDT. 2, 00,000- and GBK BDT. 2,00,00,000.
- 2 PooCs (1 Adibash and 1 Dalit) included in Upazila Disaster Management Committee -UzDMC of Fulbarias members. 7 PooC (Adibasi) have Included at Mostafapur Union Disaster Management committee (UDMC). 100% PooCs community have formed Community base disaster management committee. 48 DRR action plan have been developed and the entire action plans have endorsed by the UDMC.
- Outcome 4.Dalit and Adibashi communities have access and control over land
- 75 (Female-34 & male-41) Adibashi and Dalit students received training on land rights and legal issues. and increased knowledge on Land rights, Land ownership, different land documents , Khas land, land Lease system, land management, mutation, taxation , land registration etc. They are sharing their learning with their parents and community people. As a result Adibashi people are giving importance on land management thus in the reporting period 377 PooCs have ensured access (Transfer rights and Use rights) in total 89.34 hectares land. Among them 09 PooCs have purchased 0.38 hectares land , 87 PooCs have taken mortgage 16.02 hectares land, 36 PooCs have taken lease total 13.70 hectares land and 245 PooCs have taken contract for share cropping total 49.42 hectares land.



GBK has taken initiatives for Agriculture sector development:



TITLE OF THE PROJECT	: CHANGING ECONOMICS OF SANTAL THROUGH AGRICULTURE PROJECT (ChESTA)
Development Partner	: Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA-B)
Project Period	: From 1st April 2018 to 31st December 2020
Working Area	: One union under Birganj Upazila of Dinajpur District
Project participants	: Indigenous (Santal) total 1500

GOAL OF THE PROJECT:

To strengthen socio-economic growth of small farm families through practicing profitable agricultural technology & marketing durable links with markets with the technical and financial assistance of Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA-B).

Objectives of the Project:

- Improving market access of primary producers to develop a market-led production system.

- Productivity enhancement of smallholders through technologies in a profitable way.
- Activation and growth of farmers support service points at the ground to facilitate better farming services for farmers

MAJOR ACHIVEMENTS IN FY 2018-2019

- With the learning from demonstration and motivation sessions 109 Farmers have done homestead garden at their 303 decimal land and produceed 41.8 MT vegetable which market value is BDT. 4, 43,960 (Taka in word: Four Lac Forty three Thousand Nine Hundred Sixty. From the total production the family of the farmers consumed 19.46 MT. vegetable which market values BDT. 2, 06,629(Taka in word: Two Lac Six Thousand Six Hundred Twenty Nine Taka Only) and sold total 22.34MT. vegetable which market value is BDT. 2,37,330 (Taka in word: Two Lac Thirty Seven Thousand Three Hundred Thirty Taka Only)



- During the reporting period 10 Santal households have been provided intensive support for their homestead gardening. In an average those households are having approximated 1-6 decimal of land. Through the regular consultation of the project those Santal families are now able to make extra income from their vegetable production and also meet up their need of nutrition. This ensured their good health with less disease.
- In the year of 2016-2017 the project has introduced the “Sister Beneficiaries” model to the project participants, where 5 farmers received 15 lamb, 95 families received 18 baby goats and 189 lamb. Later on those families earn BDT. 2, 24,780 (Taka in word: Two lac Twenty Four Thousand Seven Hundred Eighty Taka Only) from 85 sheep’s and BDT. 77,350 (Taka in word: Seventy Seven Thousand Three Hundred Fifty Taka) by selling 25 Goat.
- Sukol Kiskuget back his 15 Decimal of land with BDT 35,000 (Taka in word: Thirty Five Thousand Taka only) which he managed through selling his 5 sheep’s with BDT. 15000 (Fifteen Thousand Taka only) as an extra income of him.
- Presently in the project working area 128 households of 14 Farmers Groups are having 245 sheep’s 245, 80 goats and 7 cows. To ensure cattle good health regular vaccination camps have been arranged and during the reporting period 7 vaccination camps arranged, where total 320 goat/sheep, 55 cow, 37 pig(Total



Beneficiaries: 110 & Community: 60) were vaccinated. All the vaccination camps have been arranged by the facilitation of GBK-Chest Project, where Project vaccinator, DLS official and local service providers have given necessary assistance.

- Through the project support 645 Farmers get involved in cultivation of different vegetables and collectively they have cultivated in 82.12 acres of land. Among

those farmers 37 farmers have cultivated bottle gourd in 5.16 acres of land, 22 farmers cultivated country Bean in 1.85 acres land, 35 farmers have done cabbage cultivation in 3.59 acres of land, 34 farmers cauliflower 34 farmers in their 11.75 acres, Tomato 22 Farmers in 3.60 acres, chili 23 Farmers in 2.46 acres, ash gourd 46 farmers in 3.5 acres, 3 farmers have cultivated lotiraj in .83 acres of land, Bitter Gourd 127 farmers in 20.5 acres, snake gourd/ridge gourd 18 farmers in 1.98 acre, sweet gourd 18 Farmers in 1.93 acres, brinjal 191 farmers in 11.95 acres, 38 farmers cultivated cucumber in 7.13 acres of land ,55 farmers cultivated long yard bean in 98 acres of land, 18 farmers cultivated okra in 1.23 acres of land. Actual Farmers 431, Total Production 752.13 MT and Value BDT 77, 47,563.

- Development of Small & Micro Enterprise (SME) one kind of Local Service Provider (LSP) Like as SMEs-Medicinal Plant, Nursery, Spray Man, Vaccinator, Vermi Compost Production, Poultry, Goat/Sheep Rearing, FH Linked SMEs, Mobile Seedling suppliers SMEs, Income Generating Activity-Protect of Van life through running business Gross Income BDT 20,31,941 and Net Income BDT 15,89,264.
- The project arranged annual farmers gathering and rally on 9th December at Kallayani Primary School.
- Four Agriculture Information Center cum Farmers Club/Farmers' Hubs established in different project locations.

Santal Farmers became Bashok Contact Farmers



Farmers are working in medicinal plant very organize way

The project is providing intensive support to the Bashok (herbal medicinal plant) contact farmers. The farmers have done Bashok plantation in both sides of 9.5 km road with 20300 pieces of Bashok plants which market value is BDT 40,600. Within the reporting period 8,103 kg. of Bashok leaves have been sold which market value is BDT 3,34,536. Bashok dry leaves being used as the raw materials for medicine of Unany & Pharmaceuticals Companies. Bangladeshi Unnany & Pharmaceuticals Companies import a bulk of dry Bashok leaves from others countries of the world. Among them Square Pharmaceuticals has a demand with the requirement of 12 MT of dry Bashok leave per month. Only a few amount of the requirement of Square Pharmaceuticals are being able fulfil from Bangladesh. As reasons dry Basho leaf is in high demand. Through the project the Santal Communities of the working area have gathered the primary knowledge on Bashok cultivation. The project participants sold 2895 Kg Bashok dry leaves to Square Pharmaceuticals Ltd and earned BDT 1, 15,800. Also they sold. 5,208 kg dry leaves to The Acme Pharmaceuticals Ltd and earned BDT 2, 18,736.

GBK Agriculture development Initiatives:



TITLE OF THE PROGRAM	: Agriculture Unit
Development Partner	: Gram Bikash Kendra (GBK) & Palli Karma-Sahayak Foundation (PKSF)
Project Period	: From January 2018 to 31th December 2020
Working Area	: Three union under Parbatipur Upazila of Dinajpur District
Project Participants	: 136

GOAL OF THE PROJECT:

Agriculture Unit are funded by Palli Karma-Sahayak Foundation (PKSF). Agriculture Unit is trying to increase the IGA by expansion of agricultural technology and utilization of limited asset of member to achieve sustain development goals. Agriculture Unit is a great example of socio-economic development for utilization of useless land, production of safe vegetable and so on.

Objectives of Agriculture Unit:

- to provide useful, modern and environment-friendly agricultural technologies;
- to establish market linkages of agricultural commodities;
- to develop skilled manpower on farming technology at farmer level and
- To assist in providing microfinance services considering the seasonality of agricultural activities.

MAJOR ACHIVEMENTS IN FY 2018-2019:

- 05 skill development trainings arranged and 125 members have participated and increased knowledge on agriculture. In the training Upazila Agriculture Officer (UAO), Agriculture Extension Officer (AEO) has enriched and motivated the members on scientific agriculture. The trainee has been acquaintance about the cultivation technique of rice, vegetables, high valued crops; production technique of safe vegetable production; production & use of Tricho-compost; use of pheromone trap on vegetables, etc.
- 4 farm days have decorated in the demonstration fields with new technologies
- 08 Agri counselling centre established where more than 450 farmers/farmers family members got counselling on agricultural, livestock, fisheries related problem in presence of Upazila Agriculture Officer (UAO), Upazila Livestock Officer (ULO), Senior Upazila Fisheries Officer (SUFO).
- New technology's demonstration farm has been set up in the working area and technical supports are given as follows 500 Pheromone liur, 500 Perching, 50 sees/ seedlings
- The project has conducted one batch of training on the production and use of Tricho-compost as a result 20 farmers have implemented and demonstrated the production and use of Tricho-compost and done the production and earn with- Total produced compost: 8750 Kg, Total produced lechet: 110 liter, Total selling Price: 1, 86,000Tk., Total Cost for implemented demonstration: 1, 20,000Tk, Total income from implemented demonstration: 66,000 Tk.
- 02 batches of training conducted on Production of vegetables & fruits on unused Homestead Area. With the learning of the training 20 containing with 11 replications have implemented and demonstrated. Which resulted with 15,600 kg of vegetable production, total selling Price: 2, 34,000Tk? Total Cost for implemented demonstration: 1, 80,000 Tk., Total income from implemented demonstration: 54,000 Tk.

- 02 trainings arranged on production & conservation of quality Rice seed and 15 containing with 09 replications demonstrated. Through the learning 1400 Kg of seed preserved, Total selling Price: 77,000 Tk. Total Cost for implemented demonstration: 45,000 Tk., Total income from implemented demonstration: 32,000 Tk.
- 01 batch training conducted on Vegetable production on Ail and after the training 10 containing with 6 replications have been implemented demonstrated, Total production of vegetables: 3800 Kg, Total selling Price: 42,000 Tk. Total Cost for implemented demonstration: 28,500 Tk., Total income from implemented demonstration: 13,500 Tk.
- 01 member have done Roof Top Gardening successfully
- 15 members have done production of safe vegetables & GAP and produced 6,250 Kg vegetables, Total selling Price: 1,25,00 Tk., Total Cost for implemented demonstration: 55,000 Tk, Total income from implemented demonstration: 70,000 Tk.
- 03 members trained up on vegetable seedling production by using coco media and 01 member has done the demonstration. As a result produced total 6500 Kg vegetable seedlings Total selling Price: 9,750 Tk., Total Cost for implemented demonstration: 5,000 Tk, Total income from implemented demonstration is 4,750 Tk.



- TITLE OF THE PROJECT** : To produce modern technological Agricultural enterprise and integrated Market linkage services under Kuwait Goodwill Fund (KGF)
- Development Partner** : Gram Bikash Kendra (GBK) & Palli Karma-Sahayak Foundation (PKSF)
- Project Period** : 1st January, 2018 to 30th June, 2020 (2 years & 6 months).
- Working Area** : One Union (Mukundupur) of Birampur Upazila under Dinajpur District
- Project Participants** : 570 (Mainstream 422, Indigenous 48)

GOAL OF THE PROJECT:

Disseminate modern technology to the farmer and link with the market for obtain proper price.

Objectives of the project: Disseminate modern Agricultural technology to the farmer and link with the market for obtain proper price as well as full fill their nutritional needs.

Expected result of the project: Every Farmer will be use modern Agricultural technologies; as a result they will be get expected production, proper price and meet up nutritional needs.

Key achievement during the reporting period:

- Farmers training provided and increased capacity on the uses of different type of modern Agricultural technologies. Along with this the project informed them how, where, when they can get easi technological information and services. Internal staff of Gram Bikash Kendra (GBK), Agriculture Extension Officer (AEO) and Additional Agriculture Officer play role as a Facilitator on these training.
- Establishment of demonstration plot of high yielding new Variety on different high yielding new crop varieties, for extension of these varieties; as well as to introduced with the farmers to get more production and profit.
- Introduced fruit garden applying modern management on new varieties of fruits to the farmer for higher benefit. Such as- Kartemon variety of Mango, KasmereKul, and BARI Malta-1 etc.
- Installation of Vermi Compost plant using semi dry Cow dung.
- Trico drama is one kind of useful Bacteria for our crop and crop disease. Trico drama suspension or Powder mixed with the different type of wastage, Such as- Cow dung, wastage of kitchen, leaves etc. After mixing these need to turn after 15 days and 5 times. As a result wastage are rotten and become manure. When apply this Trico compost on crop land it reduce Bacterial diseases by eaten bacteria.



- Arranged motivational tour and farmer's field day to learn new agro base technologies to increase the farmer's applications of new technologies.
- 15 high yielding vegetable demonstration plots successfully done. Farmers have done production of high yielding variety as well as Coco compost vegetable seedling.



Case story: Vermi compost changed Ayes's life

Md. Ayes Uddin Mondol (35) lives at Kasobpur village of Mukundupur union at Birampur Upazila of Dinajpur district. Previously he was a day labourer. In his family there are 4 people along with his wife and two daughters. His elder daughter Most. Ayrin Akter (11) studying in class six and younger daughter Most. Maysha Afrin is only 3 years old.

One day Md. Ayes Uddin Mondol got introduced with the Concern Assistant Agriculture Officer (AAO) of KGF project of Gram Bikash Kendra (GBK) through participating a meeting of farmers on the modern agriculture. During that time Md. Ayes came to know different success stories of Vermi Compost from the staff of GBK. However at first Md. Ayes could not believe it and thought it as fake. On the other hand, some friends have de-motivated him saying-“Vermi compost is not possible to make at homestead level”. However the concern Officer still motivated the farmers and encourage to start produce Vermi compost. Finally, Md. Ayes received a grant of vermi Compost and start to produce this organic fertilizer. At the beginning he faced difficulties to handle vermi, however after few days day's he became used to on it. He started vermi compost with two Mangers only. Vermies start to lay eggs and within a short period of time Vermeils have started to increase.

Which increased the interest of Md. Ayes to increase more Manger, but he is empty pocket. Knowing this the AAO enrolled him in Asa group of GBK to get 12,000 (Twelve thousand) taka as a loan. With this taka (Partially) he purchased 13 rings- Manger for enlarged Vermi Compost production. Presently he has 15 ring-Mangers in his house. Now He is sold 600 kg Vermi Compost and earning 6000 (Six thousand) taka per month. On the other hand, he spent only 30 minutes (on an average) in each day for this work. With this extra income

he established a Nursery and for his new initiatives the neighbour named Md. Ayes giving him a new name and calling him as Nursery Ayes.

Ayes now stopped going to other house for day labor. He became very busy with the nursery and Vermi compost business. At the same time presently Ayes Uddin mondol became an adviser of vermi Compost production in the area. He has a plan to extend his business with up to 500 rings- Manger for vermin compost production. Also he has started to save money for the e higher education and better future of his two daughters.





TITLE OF THE PROJECT:

Increase income and improve livelihood for entrepreneur by cultivating Aromatic rice through production increase and reducing production cost” Under PACE (Promoting Agricultural Commercialization and Enterprises) Project.

Development Partner	: Palli Karma-Sahayak Foundation (PKSF) and International Fund for Agriculture Development (IFAD)
Project Period	: May 2017 to April 2020
Working Area	: Parbatipur- Polashbari, Chandipur, Habra, Rampura Birampur- Jotbani, Binail, Katla Fulbari- Aladipur, Beddighi Chirirbandar-Abdulpur, Auliapukur, Saitara
Project participants	: 5000 (Female: 1543, Male: 3457)

Project Goal:

To Increase income and improve livelihood in cultivating Aromatic rice through reducing production cost

Objectives of the project/Programme:

- To increase production by using Improve technology and access to profitable business for Aromatic rice small entrepreneur.
 - Reducing production cost.
 - To create job & Income opportunity based on labour for poor and ultra-poor
- Significant Achievement:

- Provided 100 batch 2days duration training on Aromatic rice cultivation following advanced cultivation method and Preventing Pest & diseases where 2489 (Male-1836, Female-653) participants were presented there. Upazila Agriculture/ Extension Officer conducted that session on importance of Aromatic Rice cultivation, Variety information, Rice classification, Seed germination test, Land/ seed bed preparation, fertilizer and water management, Insect and disease control, seed production and preservation etc. Participants are practicing single hill method, line transplanting, perching in their cultivable land.
- Established 81 no. of BRRRI Dhan 34 Cultivation, 40 no. of BRRRI Dhan 50 cultivation, 40 no of Seed Production Demonstration plot by improving method such as ideal seed bed, Single hill method, Perching, line transplanting, alternate wet and drying technology.
- Established 32 Vermi compost at producer group level, project provided support 4 rings, earth worm, net, bags etc. Now they are producing vermi, earth worm and using vermi to their own land, they sell their additional vermi in amount of 8-10 TK kg in rural level.
- 18 nos. of Filed days were organized in the BRRRI Dhan -50 harvesting state where 1512 Participants (Male -908, Female-604) were presented there. Upazila Agriculture Officer/SAAO, input retailer, Pyker, Producer group members, others farmers also presented there.
- 27 Dhancha Cultivation Demonstration plots were established in the field level. It is used in Green Manure as organic fertilizer.
- 6000 copies of Publication on Aromatic Rice cultivation technology and distributed among the farmers.
- Participated 4 Agriculture fair with Department of at different Upazila Parbatipur, Chiribandor, Fulbari and Birumpur Upazila under Dinajpur District where display Aromatic Rice technology, homestead gardening, Fruit tree gardening, AWD, LCCC, Guti urea, Festo , poster and folder distribution.
- Market linkage: Project has linked with miller and PRAN Company and CT group local agent. An agreement have completed with PRAN local agent and Farmers producer group. Farmers producer group sell their rice



GBK Fisheries and Livestock Unit-Fisheries Sector development initiatives through Women Entrepreneurship development:

TITLE OF THE PROGRAMME	: Fisheries and Livestock Unit-Fisheries Sector
Development Partner	: Gram Bikash Kendra (GBK) & Palli Karma-Sahayak Foundation (PKSF)
Project Duration	: July 2018-June 2019
Working Area	: Three unions (Palashbari, Chandipur, Rampura) under Parbatipur Upazila of Dinajpur District
Project Participants	: 220

GOAL OF THE PROJECT:

To create self-employment opportunities; poverty alleviation; enhancing food and nutritional security through financial Service; modern technology and information dissemination; capacity building; value chain development and market Linkages.

Objectives of the Programme:

The main objectives of the programme is to create self-employment opportunities; poverty alleviation; enhancing food and nutritional security through financial Service; modern technology and information dissemination; capacity building; value chain development and market Linkages.

Significant achievement of the programme:

- The poor fish farmers of the village are getting update information about the latest technology on fish farming and more fish are being produced in the abandoned pond. So, 560 members got skill development training on modern fish farming and 220 members gained the Good aquaculture knowledge from their own demonstration pond. Besides, new doorways to employment are being opened and diversity is coming to fruition.
- **Carp-mola Fish poly culture and vegetable culture:** In Bangladesh, there has been decline in the areas of inland water and inundation, drastically reducing the vital habitats for small indigenous species. This has contributed to decreased fish harvest, in particular for small fish like mola, which the rural poor depend on for food and income. Mola is a nutrient-rich small fish that provides essential nutrients, in particular, vitamin A, calcium, iron and zinc. Including mola as part of the diet can help those suffering from malnutrition and micronutrient deficiencies. Due to raised awareness of its benefits for nutrition and health, mola has become a high-priced fish in urban markets. To address these issues, GBK promotes mola Fish culture by providing training and brood stock to selected farmers besides Carp cultivation. As the popularity of mola is continuing to spread through the rural communities of GBK working areas, farmers are able to produce the nutrient-rich mola fish and also generate much-needed income.
- **Carp-Golda prawn poly culture and Vegetable culture:** Fisheries sector of GBK supported to introduce Golda prawn nursery with carp species cultivation. In the market, Golda prawn price is high and demand is also high among consumers. So, a pond owner got profit more than other cultivation. Already GBK has been set up 20 demonstrations in the area.



- **Native Shing-Magur and Carp poly-culture:** The programme provide supported to 25 farmers for install demonstration on Shingmagur and carp poly-culture in the areas to influence people to adopt this technology considering these issues, There are more demand of shing and magur in the market and that's why more profit can be obtained by their culture.

Method of culture is easy. They can be cultured in any types of water body even in water reservoir and cage. They can survive in adverse environment such as less oxygen, high temperature of water, even in polluted water. They can be marketed as live condition as they can survive in less water and even in without water.

Cuchia Fattening/Culture: In our country *Monopterus albus* generally known as *cuche/cuchia/mud Eel*. The freshwater mud eel is a tasteful, nutritionally rich and medicinally valuable fish with high export demands which can play a unique role for socio-economic welfare of the area. Mud eel found in plenty commonly in stagnant waters in mud-holes in shallow beels and boro-paddy fields with low oxygen content throughout the country of Bangladesh. The population of the freshwater eel are declining at an alarming rate from the natural water bodies due to several reasons specially for overfishing, climate change, drought, made upland sluice gate, flood control barrier making, water body convert into agricultural land, frequently use of pesticide and insecticide. Now the government of Bangladesh and different NGOs implement Cuchia related different projects to conserve and existing available in nature by culture. Project working areas are considered under more suitable for culture freshwater eel specially Parbatipur Upazila under Dinajpur District.



Carp Fattening: Carp fattening is a profitable adaptive livelihoods option in Dinajpur as it is both low in cost and easily manageable. The fattened carp is sold at a very high price and is 2-3 times more profitable than others. GBK tried to introduce 15 demonstrations to showed result of Carp fattening and now it's become more familiar among Fish farmers.

Low-cost Fish Feed formulation and Entrepreneur development:

Fish feed is the most important concern in commercial fish farming. With the growing demand for fish, the use of aquaculture feed in Bangladesh has grown substantially. It seems that commercial polluted feeds are beginning to replace "Home-made" and raw unformulated feed. At present there are at least 25 commercial fish feed mills in Bangladesh but feed price is higher so GBK introduced a Feed formulation Machine with the consider about what is the best for the fish is not necessarily what the fish

eat most readily. As a result, Fish Farmers getting easily good balance of protein, fat, carbohydrate, minerals, and vitamins to ensure the feed efficiency.

Vietnam Koi Monoculture: Mono culture is a profitable income generating activities for the poor people in our country as well as our working area. Our working areas are more suitable for fish culture, especially Vietnam's koi species for mono culture to get more profit and good return within very short time. Mono culture is an effective way to maximize benefit from available natural food in a pond. Pond management becomes easier than poly culture. In last fiscal year 20 Vietnam koi culture ponds has been demonstrated in the project area.

Skill development/Training/ Farm days: Training refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization acquire and apply the knowledge, skills, abilities, and attitudes needed by a particular job and organization. The wing conducted training and the training has specific goals of improving one's capability, capacity, productivity and performance. In the fiscal year "2018-2019" GBK has implemented different fisheries related training under Fisheries sector such as capacity building and entrepreneur development training on mixed culture, Mono culture and cuchia culture and fattening. Among of them 7 batches (175) beneficiaries received non residential two days long capacity building training whereas 2 batches (50) participants were female. Field days program is arranged in the program working area as a regular basis to present the technological result in front of Fish farmers and tried to influence to implement these technology in their pond. By this way, all kind of updated information disseminates among farmers.



Exposure Visit: The Unit has been organizing exposure visit at different location. At first select fish farmers whose are showing more interest to implement new technology in our working areas in respective branch to visit where fisheries activities run well and updated technology used.

To explored the possibility of replicating various sustainable IGAs in our working area.
To improve community management system using the lessons learned by visit successful farmer pond.

To increase skill and capacity for pond management by exposure visit to produce more production and earn more income.

Focus on new technology, new IGAs, new culture system and management to implement by using visit learning.

TITLE OF THE PROJECT:

Improvement of livelihoods of Dalit and Small Ethnic communities through interrogated alternative occupation under-Learning and Innovation Fund to Test New Ideas (LIFT)

Development Partner	: Gram Bikash Kendra (GBK) & Palli Karma-Sahayak Foundation (PKSF)
Project Period	: 1st January, 2017 to 30 June, 2021 (4 years and 6 Months)
Working area	: Nawabganj Upazila under
Project Participants	: 362

Objectives of the Programme:

Improvement of Health and child Education of Dalit and Ethnic family members by the implementation of year round new type Income Generating Activities through protect advance labor sell and create self-employment of GBK working area.

Expected result of the Programme: Each participant will be able to lead a sustainable livelihood with meet up their basic needs as well as enhance women empowerment. Key achievement during of the reporting period

- **Training:** We provided 15 batch (375 person) training for enhance capacity on the concern IGA. This training batch was held on the Beef fattening, Eel culture, Goat rearing by the shelter method, Sheep rearing by the shelter method, Sonali hen and Turkey rearing. Internal staff of Gram Bikash Kendra (GBK) and Upazilla Livestock Officer (ULO) through information to the participants in these training.
- **Sonali Hen rearing:** We given sonali hen for rearing as well as to change their livelihood. Now, each participant earning 3,500 to 4,000 BDT in each month. It is her extra income. She can do this with the other activities.
- **Buck center establishment:** To keep our traditional Black Bengal variety as well as increase income of participant we established Buck centre in different villages of the concern area. Participants are getting net profit 6,000 to 7,000 BDT from every centre.
- **Grocers shop (Small business):** To increase income and enhance availability of essential materials we established grocers shop. Every entrepreneur receiving 8,000 to 9,000 BDT in each month. They are happy for this business.
- **Semi Commercial Vermi compost:** There used semi dry Cow dung. Special type of earth worm remove there for eat Cow dung. After eaten when it discharge by the earth worm different type of enzyme added with this stool. As a result, it becomes a good organic manure; this is called the Vermi compost. Farmers are

raise 250 to 300 kgsVermi compost per month. It is selling @ 10 tk/Kg. Finally, they earn 2,500 to 3,000 tk from per semi commercial vermi compost plant. There have no need to regular nursing this plant. We called this it is an extra income.

- **Eel culture:** Eel are becoming dismissed from our land for different reason. On the other hand, it is also an income generating path. We can earn by this culture by the three ways. Eel and fish culture in the same pond, ii. Pond dike greening by the Vegetable and fruit (Especially Papaya) and iii. By producing Vermi compost. On an average there have need 1 decimal area. It is able to provide 2,500 to 3,000 BDT. It is an extra income. She can do this with the many activities.
- **Turkey rearing:** It is another IGA. It's rearing technique as like as the Sonali hen. Each Male Turkey able to earn weight 10 to 12 Kgs within the 6 months. To rearing this participants are earning 6,000 to 7,000 BDT. There have no need to spent special schedule time for rearing this. It is also an extra income on the house hold label.



TITLE OF THE PROJECT:

LIFT-Turkey Rearing Project

Development Partner	: Palli Karma-Sahayok Foundation (PKSF)
Working area of the project	: ParbatipurChandipur, Habra, Polashbari, Rampura under ParbatipurUpazila
Participants of the project	: 90
Project goal	: Poverty reduction and self-dependent in economically

Objectives of the project/Programme:

Major objective of turkey rearing Project is “to reduce the poverty by the development and expansion of the Turkey farm technologies”. Including:

- To eradicate the poverty of the Farmers.
- To increase the income level of the Farmers.
- To create the consciousness on environment.
- To be aware on the Hygiene & Sanitation.
- To create the Farmers as a small to medium Turkey farmers.
- It is a task to the beneficiaries as a self-help person

Key achievement during reporting period:

- **Housing with buffer area:** A comfortable & disease resistant housing is very essential for Turkey rearing. A disease free house is most economical for turkey rearing. When the day is rainy, stormy, sunny or very cold, a hardy and reliable housing is extremely needed for turkey management. The turkey takes the shelter and rest in the night period but in the time of day they have need the some space for the free movement. For this reason, the buffer area is must need around the turkey house. Almost 2-3 feet space is remain in all sides of turkey house. For the freely movement of turkey in day time buffer area is very essential for turkey production.

The turkey takes rest and move freely in their buffer area. So every turkey housing must have a proper buffer area.



- **Antiseptic spray:** Antiseptic spray is used to the turkey farm regularly to be free the turkey from different germs. There are many types of antiseptics are found in market; such as Surakha, Virkon-S, Triple Cane etc. that Once is used to daily two-three times for saving the turkey. Our Turkey farmers are always used the antiseptic in the form of spray regularly When any unknown person is coming to near the turkey farm, then farmers are used antiseptics spray.
- **Bird's remover:** It is practiced to save the turkey farms from harmful/ predators birds. Transparent Silver disc are used as Bird's remover in turkey farms. The reflection of Silver Disc is able to remove the predator's birds from the turkey farm. If Bird's remover is not practiced by turkey farmers many turkey poultry are damaged by the predator's birds. So we should use the Bird's remover in our every turkey Farm.
- **Training & Workshop:** There are 03 batches Training & 01 batch Workshop are present in the duration of one year turkey project. Of them, one batch training have already been completed in the month of 24-25 May'19 but more two batch training and 01 batch Workshop are rest that's are done in next year. One batch training has completed by the participation of 25 turkey farmers in Habra Agricultural Complex, GBK. Sir, Moniruzzaman Khan & Md. Forhaduzzaman of PKSf is facilitated in training program to the turkey farmers on turkey's Introduction of turkey, breed, breeding, feeding, housing, why rears it, and others. Upazila Livestock officers are facilitated on turkey management, care, and advantages of turkey rearing in Turkey rearing training. The farmers earned huge knowledge about turkey management.



- **Vaccination program:** It is done in each farm in regular basis. Vaccination program is very important for protect the turkey from different kinds of Viral & Bacterial diseases. Many diseases such as Ranikhet, Gambaro, Foul pox, Foul Cholera and others are affecting the turkey farms. If vaccination program is done in schedule time to turkey, turkey farm is protecting from damages/losses.
- **Brooding:** After hatching the eggs of turkey, having needed the brooding of turkey chicks. At first, 95 degree Fahrenheit temperature is required for the chicks. Then, sequentially 5 degree Fahrenheit temperature is decreased in weekly up to seven years. As a result, the chicks are become strong, healthy and diseases free. So Brooding of turkey is must be done by the guideline of brooding.
- **Chicks on Brooding:** Linkage: Linkage is very essential for developing any productive sector. Turkey project is performed in the creation of linkage to sale the turkey and turkey meat in the slaughter house and market.
- **Market Linkage of turkey:** Turkey farmers are obviously benefitted by turkey rearing at a great level. The present Eco-social condition of Turkey farmers are developed than previous condition. The body growth of turkey is rapidly increased than others poultry. So, rearing the meat purposes turkey are provided great weight within a few months i.e. in 4-5 months gets the 4-5 kg weight of turkey. 21 farmers egg produces 1031 piece in 7 months. 14 farmers produce 290 poultry in 6 months. 4 farmers sell 108 poultry in 5 months. 45 farmers sell 405 turkeys i.e. 2093 kg. Income of turkey farmers is increased day by day. Thus, poverty reduction of turkey farmers is in timing now. Day by day, the demand of turkey meat in every sphere is increased. It is expected that this situation is go ahead in toward in a very short time. By turkey rearing, the farmers are capable to meet up the demand of her/his family. Such as, a farmer is sold some eggs to purchase the materials of education and hand cost of her child. When a farmer is needed to 1-2 thousand money then she sells a big size turkey to meet up that demand. Every farmer takes the profit by rearing the turkey. At a time, the turkey rearing becomes a focusable income source of her family. It is an assumption that after a few years, turkey meat is becomes an alternative receivable meat than the other meat in market.



Case story: Motahara's Go ahead to forward

Motahara is a Turkey Farmer in the Bokul Mohilasamity of village of Barokona in Chandipur Branch in Parbatipur Upazila. Her Husband name is Md. Mahbub Hossain. Her husband is works in mosque as imam. It is not an income source profession. He is a farmer so works in his own land. They think that they set up a veterinary pharmacy by taking the 50000 taka loan from Gram Bikash Kendra (GBK). She wants to establish her future by her own strong determination. At first, when GBK wants to implement the LIFT- Turkey project in Barokona. When Farmers survey is done in this village, Motahara is selected as a Turkey farmer. Before becoming the turkey farmer, she rears the Duck (11) and Chicken (13). September, 2019, she got 15 piece turkey with the support of housing, feeds and vaccines and others that is total money is 10000 taka. Her two (2) Turkey had died by road accident when they are 45 days aged. After rearing the turkey by 5 months, she sale her 13 turkey (68.25 kg) by the rate of 250 that is total 17050 Taka. Medicine cost is 500 taka. Then, March, 2019, she purchased the 25 turkey chicks in 20 days aged by the rate of 110 taka that is total cost is 2750 taka. After rearing with cost 500 taka on medicine 5 months, her sale in August 19 turkey (Death 6 turkey) in 85.5 kg by rate 220 taka that is total 18810 taka. Then, she purchased 25 turkey chicks of 15 days at the rate of 105 taka that is total 2625 taka. Her total cost 16375 taka and total selling is 35860 taka. Her total profit is 19485 taka almost in a year. Then she goes to go far away from her present condition. She dreams that a big turkey farm is build up in future. Many people are encouraged by her to build up the turkey farm.

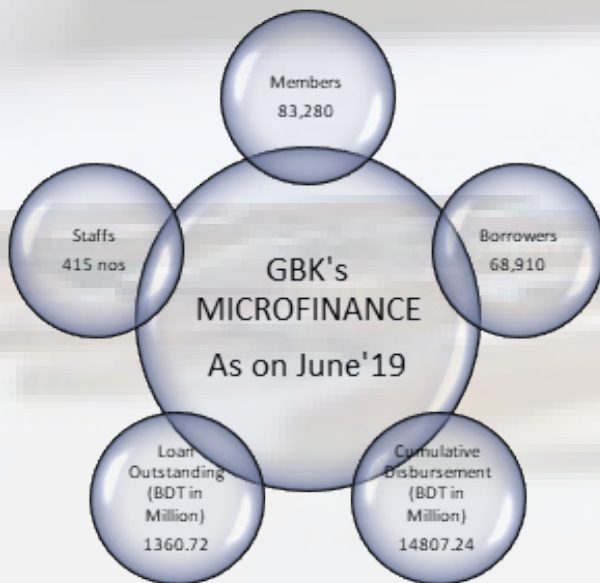


Motahara taking care
her turkey farm



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 on 30 June 2019, GBK's microfinance program covered 83,280 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.





Loan Product, Target Customer, Loan Duration & Others Information

Sl. no	Loan Product	Target Customer	Loan Ceiling (Taka)	Service Charge	Installment Method	Duration
1	Buniad	Ultra-Poor	2000-15000	10%	Weekly	1 year
2	Jagoron	Middle & Lower Meddle Class	20000-50000	12.6%	Weekly	1 year
3	Agrosor	Entrepreneurs	51000-1000000	12.6%	Weekly	1 year
4	Sufolon	Farmers Class	12000	12%	One time	6 Month
5	Abason	Middle & Lower Meddle Class	100000-400000	9%	Monthly	1-5 years
6	Enrich IGA	Middle & Lower Meddle Class	20000-1000000	12.6%	Weekly	1 year
7	Asset Creation Loan	All Member	11000-30000	8%	Weekly	1 year
8	Livelihood Improve Loan	Ultra-Poor	3000-10000	8%	Weekly	1 year
9	Agrosor MDP Loan	Entrepreneurs	51000-1000000	12.6%	Weekly	1 year
10	Lift Advance Labor Sale	Ethnic & Dalit Class	2000-8000	12%	One time	4 Month
11	Lift Land Lease	Ethnic & Dalit Class	10-50000	12%	One time	6 Month
12	Lift Alternative Career	Ethnic & Dalit Class	10000-70000	12%	One time	6 Month
13	Lift Kuchia	Ethnic & Dalit Class	15000-30000	12%	Weekly	1 year
14	Lift Turkey	Ultra Poor	10000-20000	12%	Weekly	1 year

BUNIAD (Ultra Poor)

This component covers the poorest members who are land less or own less than 30 decimal land, floating, and widow, live in road side or embankment and fully depend on physical labour, having monthly income of approximately BDT.4000. They are given loan BDT.2000-15000 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 instalments throughout the year with 10% service charge. 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. 20000-50000, recovery within 46 instalments with 12.6% 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 it's 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. 51000-100000 and recovery system is weekly or monthly with 12.6% service charge in 46/12 instalments. 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% service charge.

ABASHON (Middle & Lower Meddle Class)

During this reporting period under the component ABASHON offered the product with the home loan for the members. This component mainly worked at Parbatipur Upazila in Chandipur under the municipality area. In the reporting period one member got the home loan BDT. 300000/- . The ceiling of the loan is BDT.80000-400000. Loans are recovered at a time within 3-6 years with 12% 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, Urao, 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 labour. They are often deprived from microfinance

services, as they are un habituated 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. For example: Land Lease, Advance Labour Sale Protection, Advance Crop Sale Protection, Beef Fattening, Turkey Rearing, Eel Fish Rearing, Alternative Career etc.. 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

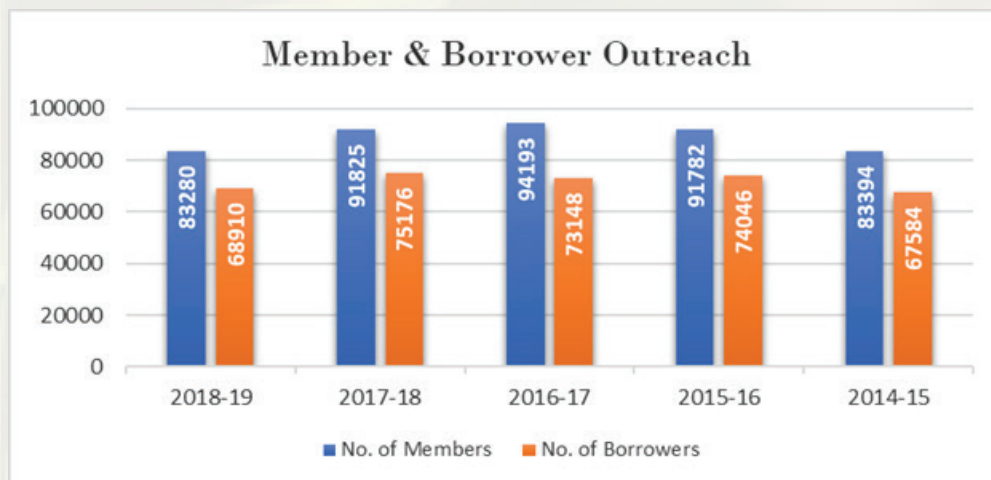
Particulars	2018-19	2017-18	2016-17	2015-16	2014-15
Information					
District Covered	6	6	4	4	4
Upazila Covered	29	29	21	21	20
Village Covered	1592	1565	1527	2303	2276
No. of Branches	50	50	47	47	44
No. of Members	83280	91825	94193	91782	83394
No. of Borrowers	68910	75176	73148	74046	67584
No. of CDO	273	264	243	264	251
Average Number of Members per Branch	1666	1836.5	2004	1953	1895
Average Number of Borrowers per Branch	1378	1503.52	1556	1575	1536
Average no. of Members per CDO	305	347.822	388	348	332
Average no. of Borrowers per CDO	252	284.7576	301	280	269

Particulars	2018-19	2017-18	2016-17	2015-16	2014-15
Loan Portfolio					
Yearly Total Loan Disbursement (BDT in Millions)	2576.95	2,739.41	1,943.90	1,455.70	1126.33
Total Loan Outstanding (BDT in Millions)	1360.72	1,357.73	1016.86	756.59	549
Avg. Loan Outstanding by Borrowers)	19746	18,061	13,901	10,218	8,123
Savings					
Total Savings (BDT in Millions)	508.21	495.666	402.69	310.14	260.1
Productivity Indicator					
Cost per money lent	0.07	0.05	0.06	0.07	0.09
Cost per Loan made	1126.42	1,016.42	1,379.12	1,321.49	1,342.16
Portfolio at Risk (PAR)	3.12%	1%			
Portfolio per CDO (Taka in Millions)	4.98	5.14	4.18	2.87	2.19
Debt Equity Ratio	2.37:1	3.30:1	5.50:1	5.98:1	4.21:1
On Time Realization (OTR)	99.03%	99.83%	99.71%	99.54%	99.65%
Cumulative Recovery Rate (CRR)	99.71%	99.88%	99.86%	99.76%	99.77%
Financial Indicators					
Effective yield on avg. Assets	20.73%	22%	21%	20%	20%
Effective yield on avg. Portfolio	23.89%	25%	24%	24%	26%
Return on Equity (ROE)	26%	17%	17%	11%	23%
Return on Asset (ROA)	6.40%	4%	3%	2.00%	3.08%
Operating Self-sufficiency (OSS)	121.86%	167%	142%	124%	126%
Financial Self-sufficiency (FSS)	137.63%	148%	134%	111%	114%
Operational Cost Ratio	35.36%	10%	12%	14%	15%
Financial Cost Ratio	17.33%	5%	4%	3%	4%
Total Equity/Asset	8.25%	12%	20%	19%	18%



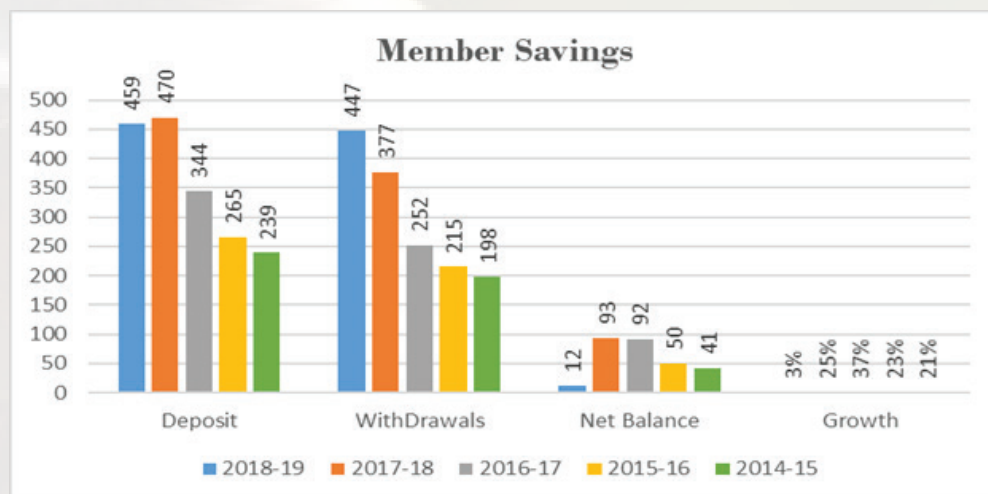
Member and Borrower outreach:

The number of active members stands at 83,280 and borrower stands at 68,910 as of June, 2019 of which member of 82,547 (99.11%) are women.



Member Savings:

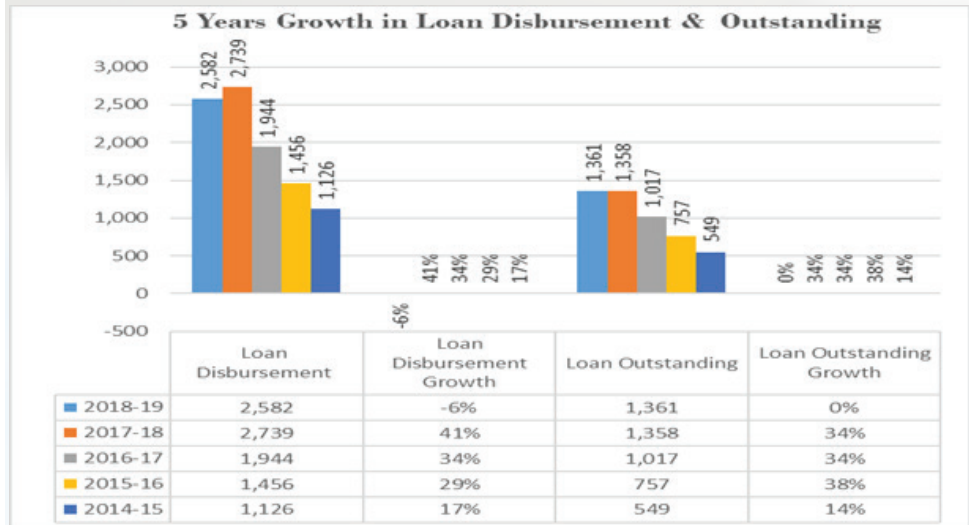
Group Members are motivated to accumulated savings from their regular income in order to build their family economic base. The following graph shows member savings status of last 5 years. (BDT in Million).



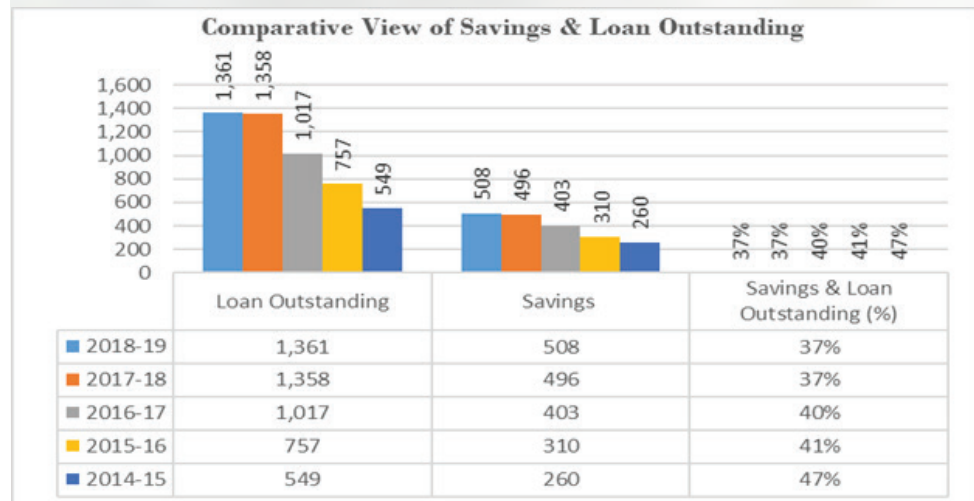


Growth in loan disbursement and outstanding:

Loans are disbursed to the members for their business and income generating activities interventions that create job opportunities for both the member's family and outsiders. Total loan outstanding status of last 5 years is given below:



Outstanding: A 5 years (BDT on Million) Savings Vs Loan



Comparison of Important indicators with Microcredit Regulatory Authority (MRA) Standards:

Indicators	MRA Standard	GBK's 5 years Position				
		2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Recovery Rate (CRR)	Min 95%	99.77%	99.76%	99.86%	99.88%	99.71%
On Time Recovery Rate (OTR)	92-100%	99.65%	99.54%	99.71%	99.83%	99.03%
Liquidity to Savings Ratio	10%	25.37%	17%	18%	17.00%	11.80%
Current Ratio	2:01	2.62:1	2.14:1	2.31:1	3.02:1	3.16:1
Capital Adequacy Ratio	15%	20.56%	18.87%	19.90%	22.11%	29.98%
Debt Service Coverage Ratio	1.25:1	1.11:1	1.18:1	1.41:1	1.43 : 1	1.40:1
Debt to Capital Ratio	9:01	4.47:1	5.98:1	5.50:1	3.30:1	2.37:1
Rate of Return of Capital	1%	22%	11%	17%	34.87%	26.48%



এ বি সাহা এন্ড কোং
A B SAHA & CO.
Chartered Accountants
78, Motijheel C/A (6th Floor) Dhaka-1000

Phone : (O) 9568602
(R) 8333581
Mobile : 01730-710415. 01962-677611
Fax : 880-2-9568602
E-mail : absahaco@gmail.com
: absaha415@gmail.com

1

AUDITORS' REPORT

We have audited the accompanying consolidated Financial Statements of **Gram Bikash Kendra (GBK)** which comprise the Consolidated Statement of Financial Position as at June 30, 2019 and the Consolidated Statement of Profit or Loss and other Comprehensive Income, Consolidated Statement of Changes in Equity and also the Consolidated Receipt and Payments Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

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

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

We report as under:

- i) We have obtained all the information and explanations, which we required for the purpose of our audit and to the best of our knowledge and belief these are adequate and satisfactory;
- ii) In our opinion, the annexed Financial Statements have been drawn up in accordance with the Generally Accepted Accounting Principles;
- iii) The Financial Statements which are in agreement with the books of account exhibit a true and fair view of the state of affairs of **Gram Bikash Kendra (GBK)** as at 30th June 2019 and the result of its activities for the year ended on that date according to the best of our information and explanations given to us and as shown by the books of account of the organization; and
- iv) In our opinion, books of account of GBK have been maintained properly.

Dated; Dhaka

04 NOV 2019


A B SAHA & CO.
Chartered Accountants

A B Saha & Co
Chartered Accountants

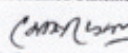
2


GRAM BIKASH KENDRA
Parbatipur, DinaipurConsolidated Statement of Financial Position
As at 30th June 2019

Particulars	Notes	Amount in Taka	
		2018-2019	2017-2018
Properties & Assets:		27,906,389	23,824,385
Property, Plant & Equipment	4.00	27,137,535	22,863,317
Intangible Assets (Software)	5.00	768,854	961,068
Current Assets		1,610,302,466	1,514,744,089
Loan Outstanding (Beneficiaries)	6.00	1,360,716,159	1,357,726,900
Investment	7.00	112,550,998	84,343,921
Advance	8.00	2,223,592	916,956
Staff Loan & Other Project	9.00	10,765,420	5,817,397
Receivable	10.00	32,869,652	18,017,454
Materials Stock	11.00	699,030	1,964,381
Cash & Cash Equivalent	12.00	90,477,615	45,957,081
		1,638,208,855	1,538,568,474
Fund and Liabilities:			
Fund Account	13.00	403,024,574 ✓	311,814,186
Loan Payable	14.00	539,928,871	581,622,457
Fund Payable	15.00	7,071,990	7,037,437
Members Savings	16.00	508,214,603 ✓	495,666,004
Staff Security Fund	17.00	8,062,017 ✓	7,512,817
Accounts Payable	19.00	504,488 ✓	3,680,441
Loan Risk Fund	20.00	86,555,379 ✓	71,902,828
Reserve (LLP & Capital)	21.00	82,905,611	58,657,887
Provision	22.00	951,857	674,417
VAT & Tax Payable	23.00	989,465	
Total		1,638,208,855	1,538,568,474

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


Senior Manager Finance & Accounts
GBK


Moshfeka Razzaque
Chairman
Executive Committee
Gram Bikash Kendra


Chief Executive
GBK

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

Dated, Dhaka

04 NOV 2019


A B SAHA & CO.
Chartered Accountants



GRAM BIKASH KENDRA
Parbatipur, Dinaipur


Consolidated Statement of Profit or Loss and other Comprehensive Income
For the year ended 30 June 2019

Particulars	Notes	Amount in Taka	
		2018-2019	2017-2018
Income:			
Donor Grants		112,688,359	70,616,047
Income from Micro Finance Service Charge		331,220,593	299,891,350
Interest Income		5,936,503	4,499,813
Other Income		84,009	984,990
Member Subscription		2,250	1,200
Total		449,931,714	375,993,400
Expenditure:			
Enhance Livelihood		55,672,425	163,918,821
Facilitate Quality Education		11,384,713	6,300,696
Health Rights and Services		2,831,818	11,560,988
Climate Change Adaptation and Mitigation		7,370,172	11,723,226
Human Potentiality Improvement		14,977,077	6,053,846
Organizational Standardization Processes		164,050,783	4,943,431
LLPE		21,581,792	5,642,054
Service charge paid to PKSf		21,877,933	22,572,262
Service charge paid to Bank		9,096,128	10,042,143
Service charge Paid to IDCOL		1,011,934	889,717
Service charge (GF & Other loan)		5,917,277	6,385,954
Interest Paid to Member		26,667,658	24,805,492
Provision for Expenses		10,000	280,667
Tax Expense (AIT)		1,980,681	-
Stock Materials support to customer		265,351	2,248,164
Amortization on software		192,213	240,266
Depreciation		3,534,038	2,945,793
Total		348,421,993	280,553,520
Surplus/Deficit		101,509,721	95,439,879
Total		449,931,714	375,993,400

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


Senior Manager 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



A B Saha & Co
Chartered Accountants

4

GRAM BIKASH KENDRA
Parhatipur, DinaipurConsolidated Receipts and Payments Statement
For the year ended June 30, 2019

Particulars	Notes	Amount in Taka	
		2018-2019	2017-2018
Opening Balance:		45,957,080	35,908,088
Cash in Hand		768,948	21,230
Cash at Bank		45,188,132	35,886,858
Receipts:			
Donor Grants		83,055,611	56,393,873
Grant Receivable Received		909,685	966,050
Service Charge		326,176,195	296,494,770
Interest Income		4,153,036	3,374,138
Other Income		4,892,497	3,315,362
Member Subscription		2,250	1,200
Assets sale		614,608	595,815
Loan Received from GF & Other		3,433,338	35,800,000
Loan Received from PKSF		329,100,000	309,800,000
Loan Receive from Commercial Bank		19,999,892	140,000,000
Loan Received from IDCOL		1,653,760	5,675,960
Loan received from Inter project		94,696,000	-
Advance Received		21,448,707	3,004,000
Fund Received from Donor		-	23,104,695
Inter Project Loan Received		-	22,369,072
Loan Recovery from Inter Project		36,489,972	13,450,100
Loan Recovery from Staff & others		1,761,815	2,531,037
Loan Recovery from Beneficiaries		2,573,957,741	2,398,542,030
Advance Realized/Recovery		-	12,443,483
Receivable Realized		11,776,671	8,084,947
Bill Payable Received		50,000	117,067
Savings Received		459,208,635	469,723,237
Loan Risk Fund Received		25,087,570	25,886,946
Staff Security Fund		1,634,824	1,638,166
Biogas plant sale		1,000,000	6,708,000
Fixed Deposit encashment		16,000,000	36,500,000
Total		4,063,059,887	3,912,428,036
Payments:			
Loan Disbursement		2,576,947,000	2,739,411,000
Loan to Staff		385,000	1,390,000
Advance		22,139,244	12,800,751
Loan to Inter project		17,421,310	22,367,072
Inter Project loan Refund		276,000	13,452,100
Loan Refund to GF & Other		188,570,000	200,000
Loan Refund to PKSF		232,255,838	250,720,838
Loan Refund to Commercial Bank		94,286,771	80,755,948
Loan Refund to IDCOL		3,425,967	2,781,573
Savings Refund		446,660,230	376,742,434
Security Refund		1,381,704	734,122
Loan Risk Fund Refund		10,435,019	8,968,471
Advance Refund		-	7,789,830

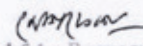



A B Saha & Co
Chartered Accountants

5

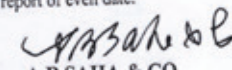
Bills payable paid	249,115	251,694
Biogas Materials purchase	-	9,282,573
Capital Expense	7,807,315	2,694,270
Investment	44,207,077	43,737,176
RDMF Contribution-to IDCOL	-	10,200
Service charge paid to PKSF	21,877,933	22,572,262
Service charge paid to Bank	9,096,128	10,042,143
Service charge paid to IDCOL	1,011,934	889,717
Service charge paid to GF and Other	5,917,277	6,385,954
Interest Paid to Member	2,479,891	24,805,492
Fund transfer	529	23,099,149
Provision for Exp Payment	30,439,532	232,807
Provision for Tax paid	111,772	349,353
Loan Write off (LLP)	7,361,881	-
Fund Refund to Donor	-	35,049
Program Operation Cost:		
Enhance Livelihoods	145,880,435	163,918,821
Facilitate Quality Education	54,702,227	6,300,696
Promote Health Rights and Services	2,831,818	11,560,988
Promote Climate Change Adaptation and Mitigation	1,456,666	11,191,195
Accelerate Human Potentiality Improvement	14,987,262	6,053,846
Standardized for the Ogranization	27,979,399	4,943,431
	90,477,613	45,957,081
Closing Balance:		
Cash in Hand	3,139,711	768,948
Cash at Bank	87,337,902	45,188,133
Total	4,063,059,887	3,912,428,036


Senior Manager Finance & Accounts
GBK


Moshfeka Razzaque
Chairman
Executive Committee
Gram Bikash Kendra


Chief Executive
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 Accountant



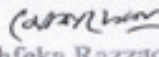
A B Saha & Co
Chartered Accountants

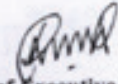
6

GRAM BIKASH KENDRA
Parbatipur, DinalpurConsolidated Statement of Changes in Equity
For the year ended June 30, 2019

Particulars	Amount in Taka 2018-2019	Amount in Taka 2017-2018
Opening Balance	311,814,186	226,328,846
Add: Prior year adjustment	21,970	8,382
	<u>311,836,156</u>	<u>226,337,228</u>
Less : Prior year adjustment (Bio Gas)	794	-
Less : Prior year adjustment (ICS)	396	-
Less : Prior year adjustment (MF)	193	-
Less : Prior year adjustment (Bio Gas)	25,000	35,049
Less : Prior year adjustment	266,166	-
Less : Prior year adjustment SASC	941	57,053
Less: Prior year adjustment Subsidy Grant Biogas		65,000
Less: Prior year adjustment Market promotion Biogas		49,414
	<u>293,490</u>	<u>226,130,712</u>
Add: Surplus for the year	101,509,721	95,439,879
Less: Balance Transfer to Security Reserve Fund	10,027,813	9,756,405
Closing Balance	<u>403,024,574</u>	<u>311,814,186</u>


Senior Manager Finance & Accounts
GBK


Moshfeka Razzaque
Chairman
Executive Committee
Gram Bikash Kendra


Chief Executive
GBK

This is the Consolidated Statement of Changes in Equity which we have referred to our report of even date


A B SAHA & CO.
Chartered Accountants

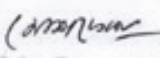


GRAM BIKASH KENDRA
Parbatipur, Dinajpur

Consolidated Statement of Cash Flows
For the year ended 30 June 2019

Sl. No	Particulars	Amount in Taka	Amount in Taka
		2018-2019	2017-2018
A.	Cash flow from operating Activities		
	Surplus for the Year	101,509,721	95,439,879
	Loan To Member	(2,989,259)	(340,868,970)
	Advance	(1,306,636)	(818,393)
	Depreciation Exp.	3,534,038	2,937,412
	Amortization on software	192,213	240,266
	Statutory Reserve fund	(10,027,813)	(9,756,405)
	Capital adjustment	(272,460)	(198,134)
	Staff Loan	(4,948,023)	1,141,037
	Provision & Reserve	25,514,629	15,433,871
	Accounts Payable	(3,175,953)	(4,264,206)
	Receivables	(14,852,199)	(6,663,031)
	Net Cash Flow in operating Activities	93,178,259	(247,376,675)
B.	Cash flow from investing Activities		
	Acquisition of fixed Assets	(7,807,315)	(2,557,217)
	Acquisition of Intangible Assets Software Investment	-	(80,000)
	Materials stock	(28,207,077)	(7,237,176)
	Staff Security Fund	1,265,351	(326,409)
		549,200	904,044
	Net Cash Used in investing Activities	(34,199,842)	(9,296,758)
C.	Cash flow from Financing Activities		
	Loan From PKSf, IDCOL & Bank	(41,693,586)	156,817,601
	Fund Payable	34,553	5,546
	Member Savings	12,548,599	92,980,803
	Loan Risk Fund	14,652,551	16,918,475
	Net Cash Used in Financing Activities	(14,457,883)	266,722,425
D.	Net Increase (A+B+C)	44,520,534	10,048,993
	Add: Opening Cash & Cash Equivalents	45,957,081	35,908,088
	Closing Cash & Cash Equivalents	90,477,615	45,957,081


Senior Manager Finance & Accounts
GBK


Moshfeka Razzaque
Chairman
Executive Committee
Gram Bikash Kendra


Chief Executive
GBK

This is the Consolidated Statement of Cash Flow which we have referred to our report of even date


A B SAHA & CO.
Chartered Accountants



