

ANNUAL REPORT 2021-2022



GBK গ্রাম বিকাশ কেন্দ্র
GRAM BIKASH KENDRA



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Gram Bikash Kendra

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Letter from **The Chairperson**

The Gram Bikash Kendra has given special importance to sustaining micro-scale rural enterprises with the aim of national development in its three-decade long development programme. Continuous efforts are being made to increase the participation rate of men and women in the national life and contribute to the creation of responsible citizens. The common people i.e. the underprivileged are the partners in the power structure i.e. playing an important role in the participation of the poor in the decision making process. All in all, Gram Bikash Kendra is working as a pioneer in establishing human dignity.

Since 1993, it has been continuing its development activities in Rangpur and Rajshahi divisions with the aim of sustainable development of marginalized people. Since its inception, the organization has tried its best to stand by people at work and contribute to development. Contributing to improving the living and livelihood conditions of underprivileged people, building self-confidence, leadership development, financial inclusion, youth and civil society development, promotion and preservation of moral culture etc. Implementing various activities at field level with promising, energetic and highly experienced manpower.

Geographically, Rangpur and Rajshahi divisions are home to Bengali population as well as ethnic minorities. GBK believes in and practices inclusion at every level of society to ensure meaningful participation of the poor and increase representation of the poor and marginalized. Gram Bikash Kendra is relentlessly doing that work in their area of work with the aim of making the benefits of development reach the doorsteps of the underprivileged people by identifying their problems and harnessing their capabilities to put them in the mainstream of development.

I wish it success in the coming days.

Nurul Islam
Chairperson
Gram Bikash Kendra

Letter from **The Chief Executive**



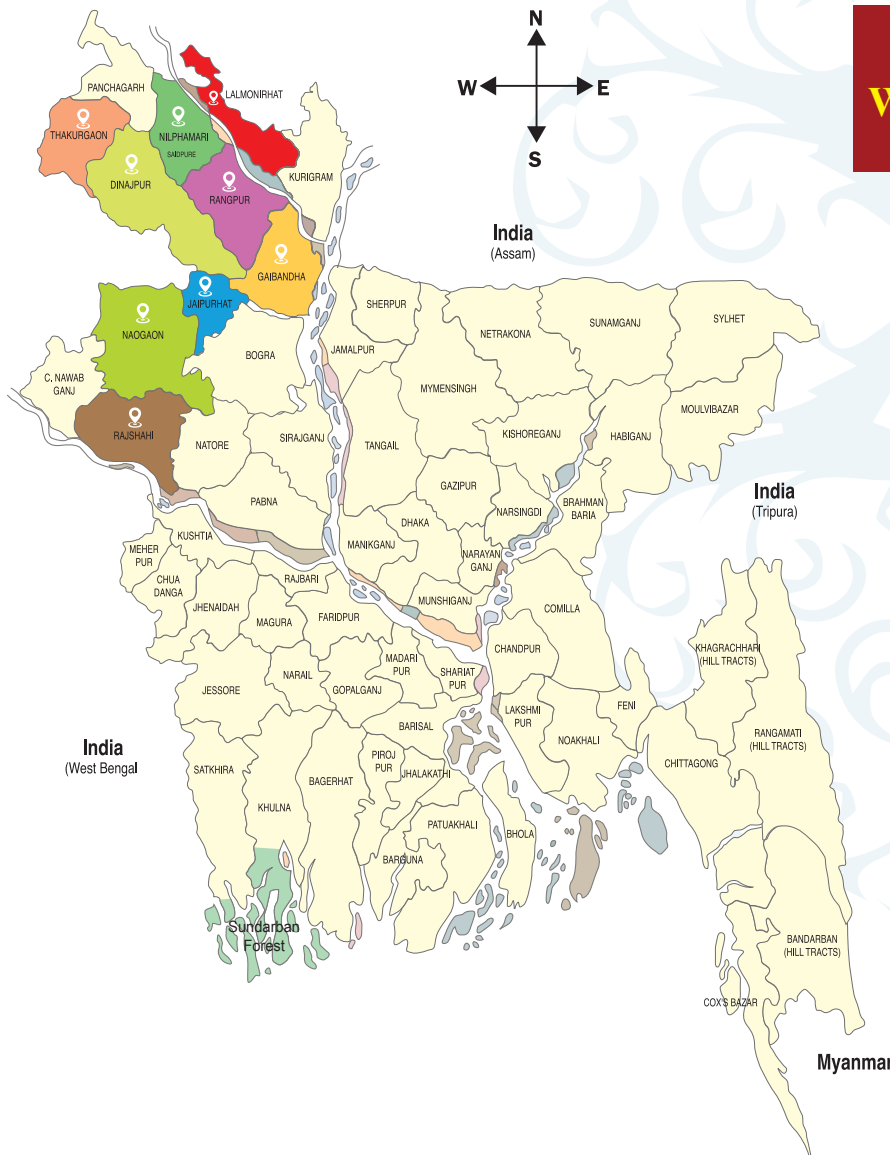
Gram Bikash Kendra is relentlessly working on education, health, food, agriculture and other related issues to increase the social security and social status of the marginalized people by accelerating the socio-economic development and sustainable development of the populous Bangladesh.

Gram Bikash Kendra has been working since January 1, 1993 with the aim of ensuring continuous provision of quality services to the backward communities of the society to speed up the digital Bangladesh development program of the Government of Bangladesh. Along with this, Dream has embarked on a journey to develop a diverse society with equality, justice and human dignity for all. Putting people at the center of development, GBK is implementing its activities in line with the organization's strategic focus such as inclusion of the poorest in the market system, economic growth, food security and nutrition, improved and sustainable agriculture, improving entrepreneurship and market linkages, empowerment of women and marginalized groups, access to quality education, technology and working intensively on vocational education and training, sanitation, health facilities and rights services, climate change adaptation and mitigation, micro-finance programs aimed at financial inclusion and various developmental programs.

In addition, the Gram Bikash Kendra is working to bring prosperity to all marginalized groups of professionals and laborers by coordinating with various government departments. Overall, Gram Bikash Kendra is continuously working towards establishing a diverse society with equality, justice and human dignity. The development of underprivileged people, especially the improvement of the quality of life of the backward and extremely poor people of the society, has been kept as a priority of GBK's activities. In any national crisis, GBK stands by the people according to its ability. We believe that in the 30-years

Moazzem Hossain
Chief Executive
Gram Bikash Kendra

- Dinajpur : Parbatipur, Fulbari, Birampur, Ghoraghat, Naabganj, Hakimpur, Chiribandar, Khanshama, Dinajpur Sadar, Birganj, Kaharol, Birol, Bochaganj,
- Thakurgaon : Pirganj, Thakurgaon Sadar,
- Rangpur : Badarganj, Mithapukur, Taraganj, Rangpur Sadar, Kaunia, Gangachara, Pirgacha, Pirganj ,
- Nilphamari : Saidpur, Nilphamari Sadar, Kishorgonj,
- Joypurhat : Panchbibi, Akkelpur, Joypurhat Sadar, Khetlal, Kalai
- Gaibandha : Polashbari, Gobindaganj
- Naogaon : Badalgachhi
- Lalmonirhat : Lalmonirhat Sadar, Kaliganj, Hatibanda, Aditmari
- Rajshahi : Godagari Upazilla



Strategic Year wise journey

Year	Major Programme Focus
2017-2021	<ul style="list-style-type: none"> ➤ Enhance economic growth, food security and Nutrition ➤ Promote improved Sustainable Agriculture, entrepreneurship and market linkage ➤ Promote women, girls and marginalized communities' empowerment ➤ Facilitate quality education and TVET ➤ Promote water-sanitation, health rights and services ➤ Promote Affordable and Renewable energy ➤ Promote climate change adaptation and mitigation ➤ Accelerate human potentiality improvement
2011-2016	<ul style="list-style-type: none"> ➤ Access and availability of food security and nutrition ➤ Promote quality education and TVET ➤ Promote alternative livelihood skill and employment ➤ Accelerate economic development and entrepreneurship development
2005-2010	<ul style="list-style-type: none"> ➤ Promote Human Rights <ul style="list-style-type: none"> -Indigenous and Marginalised communities -Women and Children ➤ Promote quality education and life skills ➤ Accelerate economic empowerment ➤ Promote health and environmental development



Building a society we want

Gram Bikash Kendra started its journey in the year of 1993, visions to build a society with equality, responsiveness, fairness and human dignity. Since 29 years GBK working at the northwest part of Bangladesh in 09 Districts.

Social Development Programme

Enhance confidence, skill, participation of the targeted people, mainly-the northwest plain land ethnics, Dalit's, youth, women, children, bengali marginalized people, differently able people, to accelerate their livelihood situation and minimize exiting gap to reach upto expected level through ensuring their participation and capacity development process.

Financial Inclusion

Capacitated and motivate grass root level women in savings, financial management, and entrepreneurship development.

GBK Enterprise

A sister concern of GBK, operating its agro business on quality seed, seedlings, agro machineries, knowledge and information dissemination on agro modern agro technologies to the community level farmers hub and agro entrepreneurs.

Our vision, Mission and Values

GBK's Vision:

A diverse society with equality responsiveness fairness and human dignity.

GBK's Mission:

Sustainable Development of the socio-economically marginalized communities living in Bangladesh by engagement of their resources & potentials through multi stakeholder partnership

GBK's Core values:

- Equity and justice
- Nonpartisan, Secular and bias free
- Inclusiveness and integrity
- Innovation and effectiveness
- Gender and Climate friendly



About Us

1. STAFF MEMBERS STATUS:

A team of 707 staff members are involved in organizational works of which 105 women and 602 are men. Among the total staffs 2 are from Dalit communities, 26 from ethnic communities and remaining 679 are from greater Bengali communities.

Offices:

GBK is operating its entire organizational interventions through 1 Head office, 4 Regional offices, 05 project offices and 76 Branch offices (total 68 offices)

2. WITH WHOM WE WORK:

GBK is directly working with the following group of people-

- Youth
- Children
- Indigenous people
- Women
- Dalit
- Differently abled people

Household Coverage:

GBK is working with 254750 (Aprox) households with approximately 10,20,000 (Aprox) populations, among which around 14928 households are from ethnic, 6987 households from Dalit communities and 232835 households are from greater Bengali communities.

Strategic Focus Area (SFA)

Following our extensive strategic planning process, which involved stakeholders at all levels, we identified 7 areas of community and organisational development that will be our Strategic Focus Areas (SFAs) until 2027. Over the next 5 years, GBK is committed to:

SFA-1/Goal Area: Enhance Economic Growth (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/Goal Area: Profitable Agro, livestock, fish culture and business
(Supplements Goal-12: Ensure sustainable consumption and production pattern)

SFA-3/Goal Area: WASH and Nutrition

(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-4/Goal Area: Accelerate Human Potentiality Improvement (Supplements: Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all)

SFA-5/Goal Area: Climate change adaptation, mitigation and disaster (Supplements **SDG 13: Take urgent action to combat climate change and its impacts**)

SFA-6/Goal Area: Enhance & promote culture and heritage (Supplements-Goal-11: Make cities inclusive, safe, resilient and sustainable) (Target-11.4 Strengthen efforts to protect and safeguard the world's cultural and natural heritage)

SFA-7/Goal Area: Access to Basic Service (Supplements-Goal-10: Reduce inequality)

GBK's Ongoing Projects and Programme:

SL	Programme/ Project Name	Inception date	Development partner
1	Adolescent Program	Jul-18	PKSF & GBK
2	Agriculture, Fisheries & Livestock Project	Jul-19	PKSF & GBK
3	Changing Economic of Santal through Agriculture Project (ChESTA)	Apr-18	Syngenta Foundation for Sustainable Agriculture, Switzerland & GBK
4	Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH	August 2014	PKSF & GBK
5	ELDERLY People Programme (Probin Kormosuchi)	July 2017	PKSF & GBK
6	Extended Community Climate Change-ECCCP-Flood Project	Oct-20	GCF, PKSF & GBK
7	GBK Enterprise Ltd.	Jul-18	Sister concern of GBK
8	GBK Micro Finance Programme	January, 1993	PKSF, Commercial Bank and GBK
9	G-Renewable Energy: Bio Gas and Bio Fertilizer Program	January, 2018	IDCOL & GBK
10	G-Renewable Energy: Improved Cook Stove Program	January, 2018	IDCOL & GBK
11	Livelihood Enhancement through integrated Farming & Entrepreneurship (LIFE) Project	Jul-20	JICF Japan
12	Oittijjo Theke Shikhon	Jul-18	PKSF & GBK
13	Organizing Diversified & Holistic Initiative on Knowledge Acquisition for Rural ethnic children-ODHIKAR Project	March 2021	Shapla Neer Japan
14	PPEPP- Pathways to Prosperity for Extremely Poor People- PPEPP (Ethnic Community under Dinajpur and North-west under Rangpur)	Sep-19	Foreign Commonwealth and Development Office FCDO ex. DFID, UK-aid), EU, PKSF GoB and GBK
15	Promoting Agricultural Commercialization and Enterprise (PACE)	Apr-17	IFAD, PKSF & GBK
16	RMTP- High Value Fruits & Crops Extension and Marketing Value Chain Sub Project	January-2022	Embassy of Denmark, PKSF & GBK
17	RMTP-Ecology Friendly Safe Vegetable Cultivation and Marketing Value Chain Project	Jan-22	PKSF & GBK
18	Senior Citizen Development Program	Jul-19	PKSF & GBK
19	Sustainable Agriculture through Farming and Entrepreneurship Project-SAFE	Apr-21	JICF Japan
20	Sustainable Enterprise Project-SEP	Jan-20	World Bank, PKSF & GBK
21	Promoting Risk Mitigation Measures of Climate Change Adaptation (SUROKKHA) Project	Sep-21	Swisscontact, SDC, Syngenta Foundation and GBK

GBK Governance

Governance:

2.1. GENERAL COMMITTEE:

GBK General Committee is an inclusive committee ensures the representation and voice of ethnic people's, development worker, professional, 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.

2.2. 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 Programme and often participates in different Programme intervention and organizational event.

Organogram and different cell/committee:

- Human Resource and Administration
- Internal Audit:
- Finance and Accounts
- Gender Committee
- Central Procurment committee
- Central Construction committee
- Document & Publication committee



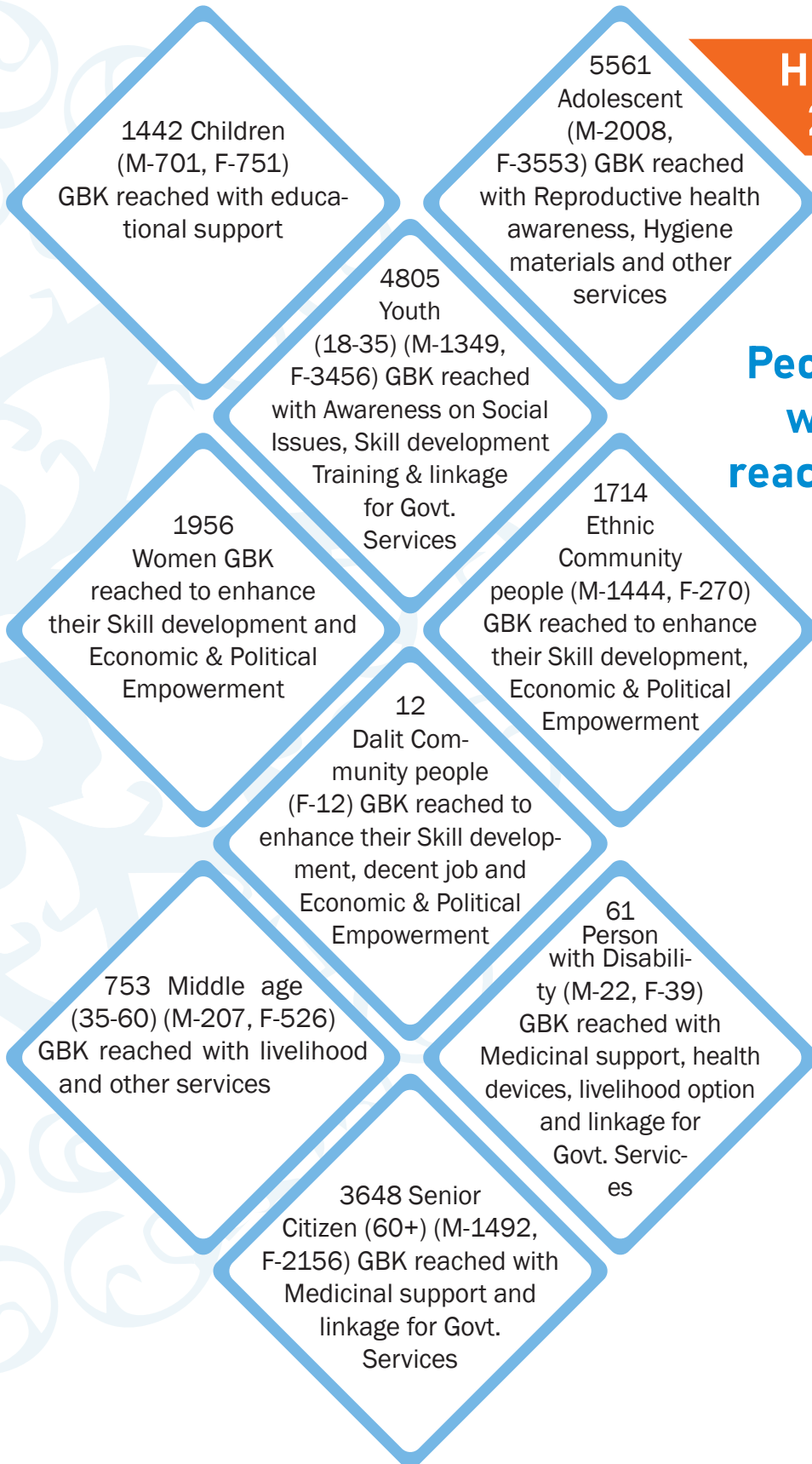
Achievements and Rewards:

- GBK got two times reward as the best implementation organization from IDCOL amongst the 50 organization within the country (Bangladesh).
- GBK rewarded as the best organization in the category of 'innovative micro-finance' from CITI Bank Award-2018.
- GBK achieved Bangabandhu Krishi Award from the Honorable Prime Minister of the Republic of Bangladesh for the extension of agriculture innovative technology at the grass root level.
- GBK received Parbatipur Upazila level award as best organization for fisheries extension activities in the year of 2021.
- GBK received Best Stall award at PKSF Development Fair-2019



**Highlight of
2021-2022**

**People
we
reached:**



**GBK with
different
supports:**

836 HH received cash support for different IGAs

96 Youth received (M-77, F-19) TVET Training

2223 HH received training on different IGAs

1624 person received (M-816, F-808) Agriculture Support

787 person received (M-03, F-784) Livestock Support

359 person received (M-19, F-340) Fisheries Support

1154 Adolescent received (M-403, F-751) health hygiene materials

05 Student received (M-02, F-03) Education materials

2159 Senior Citizen received (M-975, F-1228)

08 Student received (M-01, F-07) Education stipend

1051 Peoples received (M-269, F-782) water and sanitation support

GBK's Microfinance Programme



At glance GBK Microfinance Program – As of June 2022

Total branches: 76

District covered: 06

Total Members: 1,02,955

Total Savings: 69,10,01,431

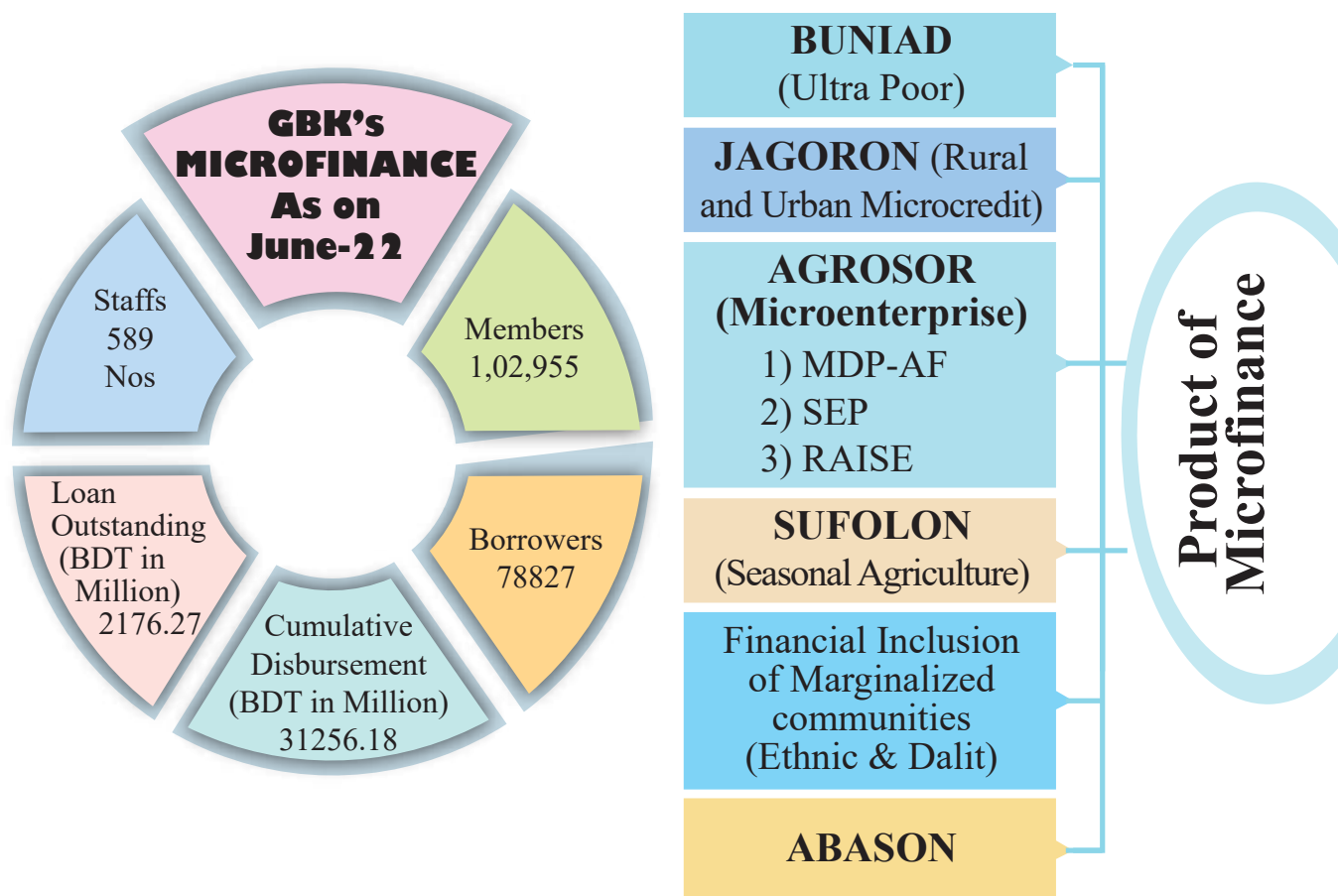
On time Realization (OTR): 98.98%

Total Borrowers: 78,827

Total Outstanding loan: 2,17,62,79,043

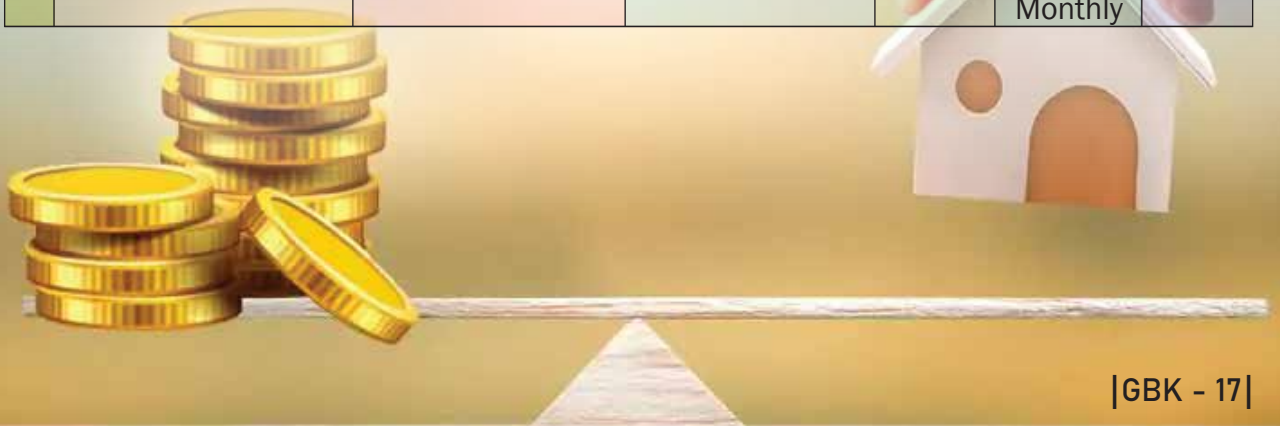
FINANCIAL SERVICES:

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 2022, GBK’s microfinance program covered 1,02955 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	Agrosor-SEP	Entrepreneurs	51000-10,00,000	12.6%	Monthly	1 Year
11	Sanitation Development Loan	Middle & Lower Meddle Class	7,000-15,000	9 %	Weekly	1 Year
12	Lift Advance Labor Sale	Ethnic & Dalit Class	2000-8000	12%	One time One time	4 Month
13	Lift Land Lease	Ethnic & Dalit Class	10-50000	12%	One time	6 Month
14	Lift Alternative Career	Ethnic & Dalit Class	10000-70000	12%	Weekly	6 Month
15	Lift Kuchia	Ethnic & Dalit Class	15000-30000	12%	Weekly	1 year
16	Lift Turkey	Ultra Poor	10000-20000	12%	Weekly,	1 year
17	LRL	Support Loan	5,000-30,000	9%	Monthly	1 Year
18	RRSL	Support loan	10,000-30,000	4.5%	Weekly, Monthly	1 Year
19	MDP-AF	Entrepreneurs	10,00,000	18%	Weekly, Monthly	1,2 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 labor, 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 installments 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 installments 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. 51000-1000000 and recovery system is weekly or monthly with 12.6% 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% service charge.





ABASHON (Middle & Lower Middle 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, Rishie, 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 Labor 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	2021-22	2020-21	2019-20	2018-19	2017-18
Information					
District Covered	7	6	6	6	6
Upazila Covered	31	30	30	29	29
Village Covered	2187	1880	1604	1592	1565
No. of Branches	75	64	53	50	50
No. of Members	102955	89743	74139	83280	91825
No. of Borrowers	78827	67681	63386	68910	75176
No. of CDO	395	278	276	273	264
Average Number of Members per Branch	1373	1402	1399	1666	1836.5
Average Number of Borrowers per Branch	1051	1058	1196	1378	1503.52
Average no. of Members per CDO	261	323	269	305	347.822
Average no. of Borrowers per CDO	200	243	230	252	284.7576
Loan Portfolio					
Yearly Total Loan Disbursement (BDT in Millions)	3437.14	2318.33	2576.95	2,739.41	1,943.90
Total Loan Outstanding (BDT in Millions)	2176.28	1544.22	1360.72	1,357.73	1016.86
Avg. Loan Outstanding by Borrowers)	27608	22816.15	19746	18,061	13,901
Savings					
Total Savings (BDT in Millions)	691.00	572.56	560.20	508.21	495.666
Productivity Indicator					
Portfolio at Risk (PAR)	11.05%	29.29%	34.41%	3.12%	1%
Portfolio per CDO (Taka in Millions)	5.51	5.54	4.78	4.98	5.14
Debt Equity Ratio	3.26:1	2.77:1	2.25:1	2.37:1	3.30:1
On Time Realization (OTR)	98.98%	93.84	97.94%	98.96%	99.83%
Cumulative Recovery Rate (CRR)	98.91%	98.22	99.71%	99.88%	99.86%
Financial Indicators					
Effective yield on avg. Assets	16.25%	17.68%	15.71	20.73%	22%
Effective yield on avg. Portfolio	18.11%	19.10%	23.89%	25%	24%
Return on Equity (ROE)	9.71%	13%	26%	17%	17%
Return on Asset (ROA)	2.12%	.50%	1.84%	6.40%	4%
Operating Self-sufficiency (OSS)	156%	121.31%	141.61%	121.86%	167%
Financial Self-sufficiency (FSS)	114%	112.42%	128.40%	137.63%	148%
Operational Cost Ratio	72.81%	78.04%	78.04%	35.36%	10%
Financial Cost Ratio	20.85%	18.96%	21.96%	17.33%	5%
Total Equity/Asset	11.87%	7.66%	10.15%	8.25%	12%



Project/Program Wise progress:

Adolescent Program

Adolescence is very valuable for shaping the future of every human being. At this age, especially during adolescence, their life gets a new path, so adolescence is a very important chapter of life. At this time, just as the course of their life progresses towards the formation of a better and improved sense of life, on the contrary, they can also move forward on the path of a lost, broken and failed life by losing the target. During adolescence, people are most prone to emotions. At this age children have indomitable hopes and dreams. Excessive curiosity about various issues. Lack of proper direction at this time cannot be associated with good activities, but life can be plunged into the darkness of despair and anarchy. The development of mindfulness is hindered and the latent talent in them can be lost and a crime prone mind can be formed.

Key intervention:

- Meeting on Prevention of Covid-19 Corona Virus/Values Practice
- Prevention of child marriage, violence against women and children/food and nutrition awareness work.
- Quiz/ Essay/ Cartoon Competition on Values and Social Awareness Session.
- Age Transition and Seasonal Health Awareness Session.
- Blood mapping, Distribution of hygienic materials.
- Establishment of community library and school library.
- Workshops on leadership qualities and development and career development
- Organizing sports and cultural competitions at club and school level.

Extended Community Climate Change Project (ECCCP- Flood)

Gram Bikash Kendra (GBK) have started to implement Extended Community Climate Change Project-Flood (ECCCP-Flood) by the partnership with PKSf and financial support by Green Climate Fund (GCF).TepaKhoribari Union under Dimla, Nilphamari is the working area of GBK-ECCCP-Flood. GBK working with 1000 direct beneficiaries households. We have selected 1000 beneficiary households by maintaining a standard selection process. We have conducted community consultation by ward demarcation. Also we have communicated with local government authority as well as Upazila level different govt. offices and DC office. All are well aware about the project.

Key intervention:

- Raise homestead plinths in clusters.
- Provide financial support to reconstruct climate resilient houses on raised plinth (Loan).
- Install tube wells and construct climate resilient sanitary latrines.
- Provide support to rear goat/sheep in slatted houses.
- Financial support/loan to purchase goat and sheep (Loan).
- Extension of high value agricultural technology in flood prone area.

Major Achievements:

- ⚙ 276 Homestead Raised Plinths in clusters
- ⚙ Installed 12 tube wells
- ⚙ constructed 70 climate resilient sanitary latrine
- ⚙ Provided goat/sheep rearing training to 256 participants
- ⚙ Provided support to 256 participants to rear goat/sheep in slatted houses
- ⚙ Provided training to 825 participants on Extension of high value agricultural technology in flood prone area
- ⚙ Provided support to 825 participants on Extension of high value agricultural technology in flood prone area



Success Case Story of Rupali Begum

Rupali Begum, mother's name is Mansura Begum, father's name is Afizar Rahman. She lives in Masjidpara village of Tepakhribari Union, Dimla Upazila under Nilphamari District.

Rupali's family is suffering from poverty. Her husband Chalebur Rahman works as a day labourer in another's house.

Rupali Begum became involved as a member of the ECCCCP flood project under Gram Bikash Kendra in 2021 due to poverty and regularly participates in CCAG group meetings.

She learned how she can rear goat and can be profited from it. She also received 2-day training on goat rearing After training she received a loan of 20,000 taka from the ECCCCP flood project and 8000 taka as grant money. She bought two goats in 10,000 taka. Currently, she has 6 goats.

Rupali Begum is rearing goats, duck and running a tea stall. Both of them are making money using their own intelligence. She is earning 12000-15000 Taka per month from all of her economic interventions. Currently, Rupali Begum is a role model of goat farming.



Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)

Gram Bikash Kendra-GBK has been implementing ENRICH Programme in Parbatipur Upazila and Birampur Upazila under Dinajpur district since August 2014. ENRICH is a comprehensive program to alleviate poverty in real sense, including health, nutrition, education & other issues related to the life and livelihood of poor people. The Programme is being implemented with manner to eradicate poverty and sustainable development through creating employment opportunity. The overall vision that underpins the ENRICH is to work with the household, to create an enabling environment for them to achieve a humanly dignified living standard. The key components are education, health services, skill development training, technology transfer, information dissemination, food security and nutrition, awareness raising, facilitation for access to basic services, infrastructure, market linkages and so on, along with appropriate levels of funding to the participants for implementing their planned socio-economic activates. The overall goal of the programme is to Enhancing Resources and Increasing Capacities of poor Household towards Elimination of their Poverty

Key intervention:

- Satellite Clinic and Static Clinic.
- Distribution of medicines to pregnant and helpless senior citizens.
- Education in educational Support Centers,
- Distribution of wheel Chairs to senior citizen.
- Organize Health Camps.
- Cataract operations to senior citizens.

Major Achievements:

- ✦ Establishment of ENRICH center-14
- ✦ Provided Health service through Static Clinic to 89048 Participants
- ✦ Provided Health service through Satellite Clinic to 46646 Participants
- ✦ Provided Health service through Health Camp to 7346 Participants
- ✦ Provided Health service through Diabetes Checking Camp to 13760 Participants
- ✦ Establishment of Education center and provided support to 1571 Students
- ✦ Bandhu Chula Installation 1947
- ✦ ENRICH House for 125 Participants
- ✦ Provided Health service through Eye Camp to 1390 Participants
- ✦ Rehabilitated 12 Beggars



ELDERLY People Programme (Probin Kormosuchi)



Gram Bikash Kendra-GBK has been implementing ELDERLY People Programme in Parbatipur Upazila and Birampur Upazila under Dinajpur district since July 2017. Because the community, the elderly people are most vulnerable and Very burden of the family as they are unable to contribute any financial support. Moreover, they become dependent of the other family member/child and loose respect and gradually fall in many frustrations. To address these challenges and ensure welfare of elderly people, Gram Bikash Kendra has put some specific programs and these are:

Key intervention:

- Health service under Satellite Clinic and Static Clinic.
- Old Age Allowance for most poor elder person.
- Recognition as best Senior citizen,
- Distribution of wheel Chairs, umbrellas, walking sticks, commodes, blankets warm cloths etc.
- Provide burial & funeral support when an elder person dies.
- Formation of elderly committee in each ward.

Major Achievements:

- ✦ Establishment of elderly centre-01
- ✦ Union Committee of elderly people-01
- ✦ Village committee of elderly people-09
- ✦ Provide Old Age Allowance-100
- ✦ Provide burial & funeral support-198
- ✦ Special assistance (distribution of blanket)-300
- ✦ Special assistance (distribution of umbrella)-40
- ✦ Special assistance (distribution of commode Chair)-40
- ✦ Special assistance (distribution of Walking Stick)-70
- ✦ Provide health service-1995
- ✦ Recognition as best senior citizen-22



Organizing Diversified & Holistic Initiative on Knowledge Acquisition for Rural ethnic children- **ODHIKAR Project**

Gram Bikash Kendra-GBK has been implementing ODHIKAR Project since 03 March 2021 to ensure the rights to receive quality primary education of the marginalized ethnic children of Dinajpur Sadar Upazilla with the support of the Japan based International Development Organization SHAPLA NEER. The main targeted group of this project is primary school going ethnic children.

The ethnic communities are marginalized in social, economic, educational, political and cultural perspective. ODHIKAR Project's targeted ethnic community people are mainly day labor and living in a vulnerable situation. Considering the frequency of poverty, the ethnic people are not able to manage their basic requirement of livelihood so in this situation it is very hard for the ethnic parents to concentrate of their children education.

At present the ethnic students enjoying joyful primary education environment at school through joint initiatives by the school authority and project. To ensure the quality education, this project is jointly working Govt. education department in Upazilla and District level, Union Parishod and ethnic friendly people and groups. Apart from this, the project also encoring the ethnic people to practice and promote ethnic traditional culture.

Key intervention:

- Co-curricular activities in targeted GPS
- Ethnic mother language-based education for ethnic students
- Increasing Ethnic student's enrollment and attendance rate in Targeted GPS
- Decreasing Drop out and repetition rate of ethnic students
- Increasing Pass rate of ethnic students in PEC examination

Major Achievements:

- ✿ 96.86% (371, G:176, B:201) of school aged targeted students enrolled in primary school in 2022.
- ✿ 84.07% (322, G:151, B: 171) of targeted students collected birth certificate and submitted at school in 2022
- ✿ 91.07% (51, G: 29, B:21) of target students who passed PEC exam, admitted in secondary school.
- ✿ 12 (Female: 10, Male: 02) ethnic parents selected as SMC members at 11 GPS
- ✿ 04 (F) ethnic mothers selected as PTA members at 04 GPS
- ✿ 73.40% (563) of targeted HH received support from local government in the project area



High value aromatic rice production and income increasing of entrepreneurs through processing Value chain Project

Increase income and improve livelihood for entrepreneur by cultivating Aromatic rice through production increase and reducing production cost”. This project is associated by PKSf and implemented by Gram Bikash Kendra (GBK) in Parbatipur, Chirirbandar, Fulbari and Birampur of Dinajpur. The project is covering 8000 entrepreneurs (Adibashi-114, Dalit-01 and G.Comm-7885) for aromatic rice production form 305 villages. During the period project provided and organized farmer’s capacity building training, workshop, exhibition, fair, technical support, demonstration and linkage with DAE, input retailer/ Buyer/ miller and traders. They also trained on those areas for proper using of modern technology, knowledge, income & livelihood. The major focusing areas are; to increasing productivity of small entrepreneurs for profitable business of aromatic rice and utilizing advanced technology, reduce production costs through the use of advanced technology and create wage-based employment for the poor and ultra-poor.



Major intervention:

- ⚙️ **Capacity Building** : Mentorship, training, workshop, Access to information and demonstration plot.
- ⚙️ **Market Linkage** : Workshop, Exhibition & fair, website, leaflet, brochure and picture sharing, supply of quality raw materials.
- ⚙️ **Credit Support** : Micro-credit support
- ⚙️ **Networking** : 320 farmers group, peer education, linkage with regional and national market, Farmers market/ fairs, Exposure visit.

Major Achievements:

Production of Aromatic rice-

- Aromatic rice production increased in 875 ton in the targeted area
- BRRI-34, BRRI-50, BRRI-80 and BRRI-90 demonstration plots were established for technology dissemination and more production.

Production cost and selling information of Aromatic rice-

- Production cost has been reduced (24,850 TK per acre) by using Agril Mechanization and advance technology like-Solar trap, porus pipe, line sowing etc.
- Entrepreneurs are getting fare price as a result of establishing contact with traders and wholesalers through orientation and workshops. In the last Aman season BRRI 34 rice were sold at 2560 per 40 Kg

Income from Aromatic rice-

- Through Aromatic rice cultivation net income per bigha (33 decimal) is BDT 4920.

Processing and marketing of Aromatic rice-

- Number of 06 entrepreneurs promoted two types branding aromatic rice. These are Astha and Parboti. For quality ensured and check the nutritional status we have been test it on a reputed international lab “WAFFEN research lab” in Dhaka. As per lab report, we observed different parameter like as moisture 13.92 %, Cholesterol not detected, protein 5.86 %, total fat 0.89 %, total calories 334.41 %, saturated fat not found, dietary fiber 0.56%. In this test, sample was 01 kg aromatic rice. After the test, nutritional overall scenario was fine for malnutrition in Bangladesh aspect.



Pathways to Prosperity for Extremely Poor People (PPEPP)

Gram Bikash Kendra (GBK) is implementing Pathways to Prosperity for Extremely Poor People (PPEPP) project with the partnership of PKSF and jointly financed by FCDO (Foreign Commonwealth and Development Office; formerly DFID) and European Union (EU). The project will be implemented from 2019 to March 2025, with one year inception phase.

This comprehensive and integrated project will work towards creating pathways out of extreme poverty for the extremely poor households by addressing multidimensional aspects of poverty. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilization, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting areas—Disability, Disaster and Climate Resilience, and Women’s Empowerment Leading to Gender Equality.

GBK is currently implementing the Pathways to Prosperity for Extremely Poor People (i.e. PPEPP) in two different districts, i.e., Dinajpur and Rangpur. Under Rangpur region there is 3 Unions from Gongachara and Kaunia Upazila and participants number is 11312. In Dinajpur region there is 18 Unions from 3 Upazilla’s of Nawabganj, Birampur and Ghoraghat and the participants number is 7603. A total of 18915 participants are from both the district under PPEPP Project and the participants category is under extreme poor. The salient feature of the Dinajpur district is its concentration on targeting ethnic minorities, who resides in large number in that area.

Component wise Achievement:

Livelihoods: The livelihood component consisted of four types of intervention, a) Livestock; b) Fishery; c) Crop-based activities; and d) Non-farm activities along with related training and other technical support.

- 127 households are supported for income-generating activities related to livestock rearing mostly Chicken from different varieties likes broiler, layer along with a few Duck and goat.
- 75 households are involved in fish culture activities in Ditch, Tanks and pond/water bodies. Among these cultivation methods, cultivation in pond/water bodies is in group form and the rests are individuals.
- A total of 173 households are involved with crop base income-generating activities. The IGAs include three-tiered vegetable cultivation in the homestead, production of high-value safe vegetables, cultivation of shock tolerant crop/ high yielding varieties, cultivation of high yielding, shock tolerant, aromatic and special varieties of paddy, production of quality vegetable and fruit seedlings using coco dust, intercropping or relay cropping etc.
- 18 batches (450 households) of participants received Agricultural skills development training, 7 batches (175 households) of participants received livestock-based training, and another 7 batches (175 households) participants received crop-related training. Besides, 4 batches (100 households) of participants received training on fisheries resources.
- 25 participants received Non-agricultural skills development training on Sewing training and 25 participants on Papos making training with inputs support.

Nutrition: This component has been delivered in two major streams, i.e., 1) Nutrition- Sensitive Activities; 2) Nutrition and Health Services.

- Amader Pushti Bagan established.
- Dadur Pushti Bagan established
- Sonamanider Pushti Bagan established.
- Community Clinics have established Nutrition Garden in their yard.
- Bondhu Pushti Bagan established.

Community Mobilization:

Through communication and linkage with the Union Parishad, 31 members of our working area have been assisted in getting old age allowance, 6 members on maternity allowance, 17 members on widow allowance and 60 people in 40-day work schedule.

18 members got disabilities allowance in our working area through communication and linkage with department of social services, 35 members on education allowance and also provided support in getting 16 bicycles to minority students from the special grants of the Prime Minister's fund.

29 people from the working area were enrolled in 80 days training on beautification and fashion design through communication and linkage with the Department of Women's Affairs. Among them 29 members are from minorities group.

50 members of our working area received mustard seeds and fertilizers through communication and linkage with the Department of Agriculture.

Through communication and linkage with the Upazila Parishad, 1 person in our working area was given a pump for irrigation purpose.

2 members supported for fattening 2 cows in our working area through communication and linkage with Upazilla Livestock Department.



“EBHEN-Raise up”, Story of an indigenous Street drama

Introduction: To conduct various activities there was organized street drama on behalf of the project for provide information to the people of the society about the Key objectives of the project. It's Help to change their behavior and overall to stay connected with the society as a means of providing entertainment. Street drama have been an integral part of our culture for a long time As a primary source of information, street drama is more popular and admired all over the Coastal Area. Any type of information can be easily provided in a precise way through street drama. In the project area an indigenous Santali language Street drama named by “Ebhen- Raise Up” has been beautifully appreciated by the people. The play was performed in the indigenous language, in Santali language. Its success is that, people have been able to accept it as their own culture.

The budget for a street drama show was first available through PKSF. Before making a street drama about indigenous people, there was a lot of enthusiasm in everyone's mind. But many people have not made or seen a street play before, so at first there was lots of trouble in secession the actor & Actress. After going through some complications, the GBK staff decided to make a drama with the Teenage Girls of the MEGHNAKISHORI CLUB, Where girls play the role of Male Characters. This is the point where the real talent of the girls is revealed. GBK has already hired a skilled Script Writer Cum Instructor. He wrote the script in their own indigenous language on Santali language. The girls who have never been able to get out of poverty are encouraged by the people of the society to show their talents. After a week of training and preparation, the girls perform their plays in different places over the month of January and February. Different parts of the play were about health awareness, the bad effects of child marriage, women's empowerment, income generating activities, evils of drugs, inclusion of disability, receiving various types of government and non-government services, various superstitions of the society etc. The play Path was widely acclaimed.



RMTP -High Value Fruits & Crops Extension and Marketing Value Chain Sub Project

Gram Bikash Kendra has been implementing “High value fruits and crops extension and marketing” sub-project at Nawabganj and Parbotipur Upazila under Dinajpur District of Bangladesh. This 03 year's (February 2022 to June 2025) sub-project will support to achieve global goals of the main RMTP project of PKSf. The sub-project activities will be implemented in the Production and business clusters of Fruits and Crops subsector to improve the overall safe production through ecological farming and increase income through proper market development of the microenterprises". The project is financed by IFAD, DANIDA under partnership with Palli Karma-Sahayak Foundation (PKSF). Total participants of the project is 5000 where female is 1367 and male is 3633. Among the participants 1000 is youth.

The duration of the project duration is 03 Years (From 01 January 2022 to 31 December 2024). Goal of the project is Increasing Income of Small and Marginal Farmers Household and Small Entrepreneurs and Ensure Food Security and Development of Household Nutrition.

Key intervention:

- Enhancing Entrepreneurship and Productivity
- Diversified new product development and marketing
- Manpower development and service sector development
- Policy Advocacy and Practices

Major Achievements:

- ✦ Signing of MoU: Two MoU was signed between Gram Bikash Kendra (GBK) and private sector actors namely Ispahani Agro Limited and Mazim Agro Ltd. to increase the use of organic pesticides and organic fertilizers respectively at field level in cultivation of high value fruit crops.
- ✦ Establishment of special mango exhibition (average 20 deciles of land) through 40 fruit growers.



RMTP–Ecology Friendly Safe Vegetable Cultivation and Marketing Value Chain Project.

Gram Bikash Kendra has been implementing RMTP-Ecology Friendly Safe Vegetable Cultivation and Marketing Value Chain sub-Project supported by Palli Karma-Sahayak Foundation (PKSF) and financed by IFAD, DANIDA. The project working areas are 2 Upazila's of Dinajpur district namely Parbotipur and Fulbari. PKSF, through its RMTP project is working hard to increase production of safe vegetables in Bangladesh.

Key intervention:

- Safe general vegetable production.
- Safe high value vegetable production.
- Commercially Vermi compost Production.
- Ecology friendly vegetable cultivation book publication
- Soil Test
- Nursery development
- Market linkage
- Vegetable processing
- Seed packaging and marketing
- Established Collection center
- Safe vegetable outlet development.



Integrated Agriculture Unit-Agriculture



The project's motto is to enhance the economic capability as well as ensure the carbohydrate, protein, vitamins to the community people for their better lives. To ensure those number of interventions are applied in three sectors viz. Agriculture, Livestock and Fisheries'. Modern technologies' of production system are incorporated here and profit oriented market channel also built in in the project. Basically agriculture sector

deals with the Microfinance participants of GBK to enhance their income through different initiatives like- High value crop production, cropping intensity, multi layer gardening, cropping pattern, environment friendly crop production, HYV rice production, spices and condiments' production and developed marketing channel. Again some technical training regarding different crop production technologies are incorporated here to develop the skills of farmers and further replication.

Key intervention:

- Year round vegetable production at homestead
- High value crop production(Bby watermelon)
- Intercropping
- New variety production and marketing
- Species and condiments production
- Fruit tree orchard development
- Entrepreneurship development
- Vegetable seed distribution
- HYV rice cultivation
- Vermincompost production

Major Achievements:

- Production cost for vegetable production reduced about 30% in comparison to last year
- 25% yield increased in different vegetables
- soil texture increased about 2 acre and fertility and productivity increased significantly
- Income increased of 73 individuals

Integrated Agriculture Unit - Fisheries

GBK is working in targeted area to improve community livelihood through multidimensional activities, and to gain Sustainable Development Goals. Livestock cell has accomplished in various activities on the basis of bond of micro-credit and Fisheries.

Fisheries and Livestock Unit is trying to increase the IGAs through expansion of Fish culture and Fisheries Technology which helps proper utilization of limited asset of members to achieve goals. Fisheries and Livestock Unit is a great example of socio-economic development that increase members income through utilization of useless land, Fishing gear, poultry rearing, cattle fattening , fish farming in ponds, safe vegetable production, vermin- compost production and so on.



Major Achievements:

- 85 families reduce feed cost 790,000 tk for fish production
- 5 Fish farm Aqua mechanization for increasing Aquaculture products
- 42 % fish production increase according to catchment Areas.



Integrated Agricultural unit -Livestock

Integrated Agricultural unit (Livestock) is trying to increase the IGAs through expansion of Livestock Technology which helps proper utilization of limited asset of members to achieve goals. Livestock Cell is a great example of socio-economic development that increase members income through utilization of useless land, poultry rearing, cattle rearing, goat rearing, fodder production, safe vegetable production, vermicompost production and so on.

Key intervention:

- Increase meat production through castrated goat fattening
- Black Bengal buck rearing
- Increase production of desi hen
- New variety (color broiler) production and marketing
- New variety fodder (pakchong) production
- Entrepreneurship development
- Artificial hatchery
- Increase pigeon production through intensive and semi intensive system
- Vermicompost production
- Livestock counselling center
- Layer rearing
- Livestock product selling center (minimum 250gm)
- Vaccination program
- Treatment of animals



Shefali Begum; a successful goat farmer

Most Shefali Begum, she is a housewife who lives in Chondropur, 6 no. Mominpur Union, Parbatipur thana, Dinajpur District. She used to get fear to materialize of her dream, a successful goat farmer, because she had no money to invest for goat rearing and technical support how to rear the goats. Due to having a determined mind, at first she received loan 40,000/- Bakul Mohila somity of GBK and then Livestock cell got to chance to fulfil in her dream. Before be a successful goat farmer, she reared goats on floor system and did not know that that system is not good for goat health and production. But now, she has learned how to manage housing, feeding, breeding, deworming, vaccination from Training on goat rearing. Now her total number of goat is 25 included black bangle, Totapuri, Jumuna pari. Already she earned 86,000/-. Every month her income is 9000/-10000/-. She can take any decision at family issue and participate in social affairs.



Livelihoods Enhancement through Integrated Farming & Entrepreneurship (LIFE).

LIFE project is working to increase income of the targeted people from their baseline situation through involving them into different income generating activities mainly on agriculture and livestock related activities. The project is working with total 500 Farmers in the targeted area to build their capacity and increase know-how on agriculture and livestock management. The project is providing input support on agriculture, existing livestock improvements, and support on high value vegetable cultivation and conduct regular awareness rising session with demonstrations too. Also the project is identifying the unemployed youth and dropped out youth from education to link with different vocational institutions for training on different trades.

Key intervention:

- Vaccination and Dewarming their Existing Livestock
- Native Chicken Rearing
- Pigeon, Duck, Pig Rearing
- Fodder Cultivation
- Cow shelter management
- Vermicompost Production
- Goat/Sheep Rearing (Macha)
- Vocational Training of Dropout Students

Anjoli rani; successful farmer through Duck Rearing

Anjoli rani is housewife; husband Ronjit sorder is day labour Live in Mandoil village under rishikul union of godagari upazilla, Rajshahi. There are 4 family member (husband-wife and 2 daughter) in her family. 1st daughter 14 year and 2nd daughter 7year old they both are student. Mollika rani is her 1st daughter she is suffering thalassemia disease for that blood can't formation in her body so every month blood donet in her body.

One day GBK LIFE Project Staff meet with her and listen her family story, GBK staff thinking about how to incise her income. GBK staff arranges training on Livestock management for Project participant in mandoil village, she received that training and decided Duck rearing is suitable for her. GBK Life project 10 month ago support her 10 ducklings, dry food, medicine and cash support for duck house. For her intensive care and wright management after 3 month ducks are getting egg production. She is earning money from selling egg and family nutrition meet-up by eating egg. She is earning 2800 taka from selling egg and consumes 130 eggs which are market price 1500 taka. She also earns 2000 taka by baby duck selling which are producing at home by hatching egg.

There are 32 duck are present in her house which price around 8000 taka. She Hope to establish a duck farm with 500 duck. Now she is happy and thanks to GBK for help her to creating new earning way of her family.



Sustainable Agriculture through Farming and Entrepreneurship (SAFE) Project.

Gram Bikash Kendra (GBK) has started to implement the Sustainable Agriculture through Farming and Entrepreneurship (SAFE) project in Godagari upazila under Rajshahi district.

The project is mainly agriculturally based. GBK SAFE Project introduced to the farmers with year-round vegetables cultivation with high value crops. SAFE Project is working with 400 farmers as project beneficiaries those who are involved in vegetable cultivation. Through the project farmers are able to know about advanced agricultural methods and schedule of year-round vegetables crops pattern. Project provided seedling, mulching, and vermicompost as input support to the project beneficiaries. To improve the capacity and knowledge of the farmers we arranged training sessions. In order to ensure best quality seedling availability a nursery managed by the project and growing qualities seedling for the project beneficiaries.

To meet up demand of organic fertilizer, farmers are producing vermicompost by themselves. Project supported them to make compost production house and earthworm as input support. Farmers are using vermicompost in their vegetables production field. Farmers are also getting financial benefit through sale vermicompost to the others farmers.

Key intervention:

- Vermicompost production.
- Seedling and Sapling production.
- Input support for vegetable demonstration plot (Vermicompost)
- Input support for drought resilient technology (Mulching)
- Fruit demonstration plot (vermicompost).
- Knowledge building on good agriculture practice.
- Capacity development training for project staff.
- Develop Entrepreneurs



Success story of vegetable production

Abdul Jobbar is one of the listed vegetable producers of SAFE project. He is one of experienced farmers as he engaged vegetables cultivation from couple of years.

SAFE project selected him as year-round vegetables production. As he is an experienced farmers there for it was quite easy to make him understood about year-round vegetables production schedule and advanced methods of vegetables cultivation. He produced bottle gourd in last season and got excellent production result from his farm. Project staffs keep close monitoring and ensure technical support as needed. With the support of SAFE project, he received qualitative seedling and vermicompost to use his farm. He nurses his plot properly and



takes necessary initiatives to get maximum production quantity. Through the regular monitoring and supervision, he aware about the prevent disease and insect attack. He produced vegetables through using less pesticide and following good agriculture practices.

His land size of bottle gourd production field was 18 decimals. He transplants seedling earlier and got production also early. He was satisfied with the production results and make profit around 30,000/- BDT from his plot.





SUSTAINABLE ENTERPRISE PROJECT (SEP)

The Sustainable Enterprise Project (SEP) supports microenterprises in agribusiness and manufacturing clusters with a focus on areas that are environmentally stressed or vulnerable to climate change and natural disasters. The project aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises.

Major Interventions:

<p>Revenue generating common service facilities development</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Construction and maintenance of Animal Health Center (AHC) <input type="checkbox"/> Commercial vennicompost entrepreneur. <input type="checkbox"/> Establish and functional biogas plant. <input type="checkbox"/> Increase production in commercially safe cattle feed (Molasses Block, Fodder Bell,TMR.) <input type="checkbox"/> Promote Model Veterinary Pharmacies. <input type="checkbox"/> Encourage entrepreneurs to rear native cattel RCC cattle <input type="checkbox"/> HighYieldingFodderproduction <input type="checkbox"/> Model Butcher entrepreneur development (Cold Chain, online selling facilities)
<p>Non-revenues generating physical activities</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Eco-friendly slaughter housing and drainage system development <input type="checkbox"/> Eco-friendly cattle housing and compost pit development. <input type="checkbox"/> Cattle Market development (rump, digital weight scale and hygiene toilet) <input type="checkbox"/> Fodder comer development atmarket. <input type="checkbox"/> Community Drainage system development (farm to drain
<p>Initiatives to Increase Eco Labelling and Access to Premium Markets</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Linkage meeting/ workshop with DoE, DLS, Inputseller, Pykeretc. <input type="checkbox"/> Training\Workshopon certification/farm registration. <input type="checkbox"/> Training/Workshop on EnvironmentalCertification. <input type="checkbox"/> Business CertificateTraining. <input type="checkbox"/> Website, app development,ande-Marketing. <input type="checkbox"/> Technology transfer.
<p>Capacity Development of PO</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Learning visit Better practices out side the project areas. <input type="checkbox"/> Beef Fattening practices. <input type="checkbox"/> Training on Environmental Management practices. <input type="checkbox"/> Covid-19 response PPE/ training for staff
<p>Capacity Development of MEs</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Project Inception Workshop. <input type="checkbox"/> Basic Training on environment friendly Beef Fattening management. <input type="checkbox"/> Training of Livestock Service Provider(LSP). <input type="checkbox"/> Training on Waste Management, AnimalFeed, Fodder Production and Silage <input type="checkbox"/> Linkage meeting/ workshop with input supplier (Feed, Medicine) Service providers (Wholesellers, Buyer) <input type="checkbox"/> Environment/ LivestockFair. <input type="checkbox"/> Create and execute Environment Fonun. <input type="checkbox"/> Awareness raising activities.

Major Achievements:

- 650 Micro-enterprises has been benefited through beef fattening Business.
- 1500 Farmer's average monthly income increased 30,000 tk
- 73 Micro-enterprises have started to produce safe beef after gotten training, vaccination etc.

successful micro-entrepreneur; **Md Nurul Islam**

Md Nurul Islam is now an example of successful beef fattening micro-entrepreneur. He was merely a paddy farmer. A small paddy farmer Nurul Islam was struggling to be an economically solvent person. Rice cultivation was his main source of income. But presently beef fattening is the main source of income. But previously, it was quite hard for him to maintain daily expenses of his extended family withholding 7 family members. The only source of income of family was rice cultivation which was not sufficient for his large extended family. He got a cattle shed, But he didn't able to utilize it properly due to lack of capital and poor knowledge of beef-fattening practices. He cultured old beef-fattening



practices. One day, Nurul and his wife decided to take the loan for beef-fattening. That's why Nurul Islam took a loan of 1 lakh tk (100,000) from Gram Bikash Kendra(GBK) under Sustainable Enterprise Project. Nurul Islam had invested his loan money for buying and rearing oxen.

GBK-SEP team monitored all his activities to ensure expected production through environment friendly beef fattening practices. At present, Nurul and his family become economically solvent.

Nurul Islam is now an established micro-entrepreneur. But the story of his success was not so smooth. Because, Nurul was practiced beef fattening in old traditional manner. At the primary level, he had no idea about the ways of environment friendly beef-fattening practices. He usually used steroid and antibiotics for better production. He also feed his oxen modified food from the market.

Oitijjo Theke Shikhon

Oitijjo Theke Shikhon program is working on Indigenous Culture, Heritage and Education. Through these program activities, it is highlighting culture, tradition, basic social customs, lifestyle, etc. of those northwest ethnic groups and represent at wider level. As part of this work, the program is working to collect, preserve and practice issues related to ethnic life and culture. The program is mainly working with cultural groups under Dinajpur, Rajshahi, Gaibandha, Joypurhat and Naogaon districts and preparing them for presentation at national and international level by improving their vulnerabilities through various online and offline seminars and workshops, So that, they can present their heritage and culture in wider level.

Major Achievements:

- Heritage center
- Regularization of cultural practices
- Celebrating SOHRAI and BAHA and International Day of World indigenous people
- Build capacity of the Community level Indigenous cultural groups on traditional culture and heritage through Internationally renowned resource persons
- Facebook LIVE on various issues (MAYER VASAR GAN, Women empowerment special facebook live program, Achievement of Dagar Tudu Awarded As “Best Actress” At 12th Dada Saheb Phalke Film Festival- 2022)
- Online completion: on the issues (quota in public service, separate land commission for the plain land adibashi peoples, constitutional recognition of indigenous peoples and separate ministry for the plain land adibashi peoples)
- Publication: (BAHA-2021)



Promoting Risk Mitigation Measures of Climate Change Adaptation (SUROKKHA) Project:

SUROKKHA Project deals with the farmers in four cropping season's - Potato, Maize, Amon rice and Boro rice. The project is focusing on the goal "Reduce the losses of crops due to adverse climate change effects". The project is working by setting specific objectives as; Disseminate the weather forecast in different season in a frequency of seven days to prepare the respective farmers aware about the weather causes loss of the crops and Awareness development about the crop insurance and its importance in the community.

In each season different intervention/activities were performed to disseminate the message regarding adverse effects of climate change; Farmers literacy meeting, Audio announcement, open-air video show, Farmers Hub owner orientation and leaflets distribution.

To mitigate the loses due to adverse effect of climate Green Delta Insurance Company sales the crop insurance premium considering different peril like heavy rain fall, drought, dense fog, relative humidity covering the sensitive period of different cropping season. GBK Enterprise play the role of "network manager" sold the premium and deposited the premium amount against the Green Delta Insurance company.

If any losses occurred satisfying the required criteria; Green delta Insurance Company provide the "PAY OUT" against the premium amount referring the stages of losses of crops and we distributed the payout amount through the insured farmers as well.

This project is implementing in 03 districts; Rangpur, Nilphamari and Dinajpur and covering 311 villages under Upazilas; Badargonj, Jaldhaka, Parbatipur and Birganj.

Key intervention

- Quality agricultural inputs supply
- Assists the Farmers HUB for effective seedling production and sales through franchisee business
- Disseminate modern techniques, methods, tools for the betterment of the HUB owners as well as the grass root farmers.
- Maintain market supply chain regarding all quality agricultural commodities even through home delivery service
- Produce and sales different types of seedlings and sapling according to market demand.

Major Achievements:

- Continuing franchise business through a profitable manner with 178 Farmers HUB
- Linking up all the HUB owner with different counter parts
- Introduce online market place and deals are made through e- communication.



GBK Enterprise Ltd. (GBK-E)

GBK Enterprise limited evolved from GBK as a registered joint stock company; a profit oriented social business initiative. The goal of the project is **“Reaching the quality agricultural inputs to mass people through social business for the Grass Root level for quality production and marketing to enhance income”**. To reach the goal, project sets objectives as; **Agricultural all quality inputs should reach to the community farmer, Ensure sustainability of Farmers Hub and Franchise business development through win-win approach**. GBKE deals with different segments, one is over seen three bilateral projects namely SUROKKHA, FHAME and ChESTA. Syngenta foundation is the development partner of the said project. Another one is franchise business with 178 farmers HUB covering the districts Dinajpur, Nilphamari and Rangpur Division. GBK E is the network manager of all Hubs and regulate and mentor them for successive quality production and sale. Besides GBK E have different clients nationwide and they are renowned and Enterprise involved in market supply chain accordingly. GBKE initiated an e market platform for sophisticated and easy marketing of all kinds of commodities and services.

Key intervention:

- Quality agricultural inputs supply.
- Assists the Farmers HUB for effective seedling production and sales through franchisee business.
- Disseminate modern techniques, methods, tools for the betterment of the HUB owners as well as the grass root farmers.
- Maintain market supply chain regarding all quality agricultural commodities even through home delivery service.
- Produce and sales different types of seedlings and sapling according to market demand.
- Over seen three by lateral project namely FHAME, SUROKKHA and ChESTA project.

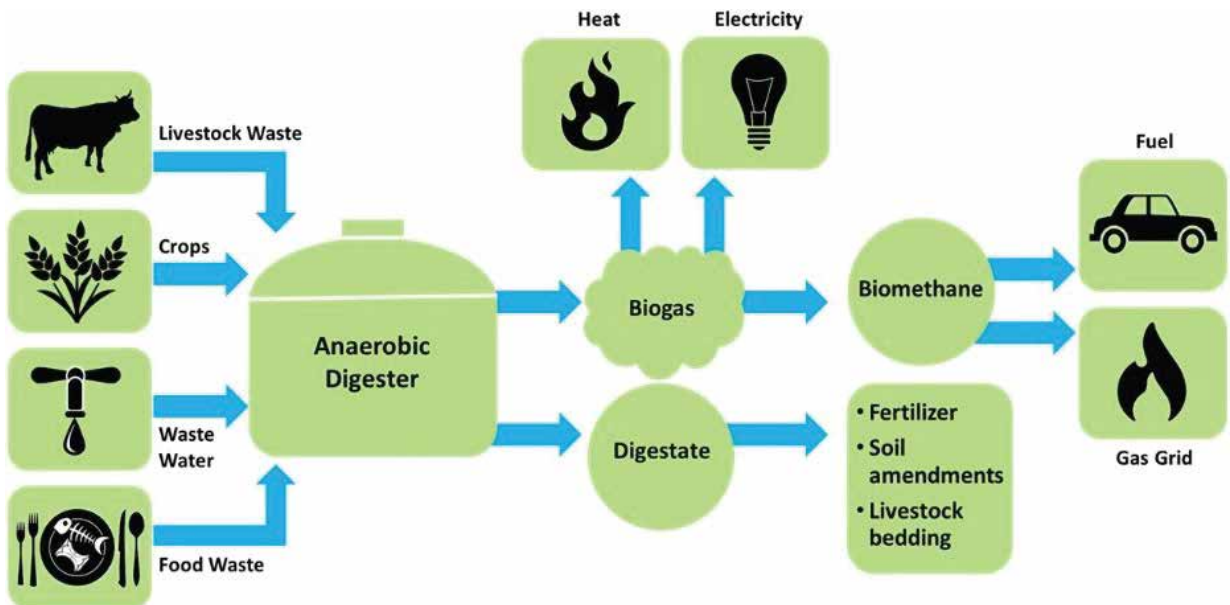
Major Achievements:

- Continuing franchise business through a profitable manner with 178 Farmers HUB.
- Linking up all the HUB owner with different counter parts.
- Introduce online market place and deals are made through e- communication.

G-Renewable Energy: Bio Gas and Bio Fertilizer Program

GBK Implementing the G-Renewable Energy (GRE) project supported by Infrastructure Development Company Limited (IDCOL). The program is implementing at Dinajpur, Rangpur, Nilphamari, Thagorgon, Lalmonirhat, Kurigram, Gaibanda, Panchagor, Joypurhat and Nawgoan. GBK has been implementing biogas program in Dinajpur areas since 2008 with support from the IDCOL World Bank, KfW Development Bank and SNV Netherlands Development Organization. Biogas plants not only provide gas for cooking purpose but also produce organic fertilizer for the crops and fish pond. The program helps reduce the use of biomass fuel for cooking. In this period GBK has financed construction of over 12 biogas plants all over the working areas.

GBK working through IDCOL finances plants with daily gas production demand of both domestic households and mid-sized dairy and poultry farms. GBK currently finances two models of biogas plants through IDCOL: brick-cement based plants and pre-fabricated bio-digester based plants.



G-Renewable Energy: Improved Cook Stove Program

The Cook stove Project is a 501(c) 3 US non-profit organization. The project helps women and their families gain access to efficient, clean cook stoves through solutions that are unique to each country. We promote the use of clean cook stoves that provide health benefits, cleanliness, aesthetics, and affordability.

Project Drawdown defines clean cook stoves as solar-powered or fuel-burning household stoves that reduce greenhouse gas emissions by increasing thermal efficiency, reducing specific emissions, or increasing ventilation.

Improved cook stoves (ICS) are biomass stoves that are intended to replace traditional cooking facilities such as three-stone fires or mud stoves. Traditional cooking facilities allow heat to escape into the open air, which wastes fuel. Smoke is vented into the home rather than out through a chimney.

Current attention to improved cook stoves (ICS) focuses on the “triple benefits” they provide, in improved health and time savings for households, in preservation of forests and associated ecosystem services, and in reducing emissions that contribute to global climate change.

Improved cook stoves (ICS) are biomass stoves that are intended to replace traditional cooking facilities such as three-stone fires or mud stoves. Traditional cooking facilities allow heat to escape into the open air, which wastes fuel. Smoke is vented into the home rather than out through a chimney. In this period distributed and installed 12627 ICS in the working.





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INDEPENDENT AUDITOR'S REPORT

**To the Chief Executive (CE)
 Gram Bikash Kendra (GBK)
 Consolidated Financial Statement**

Report on the Audit of the Financial Statements

We have audited the financial statements of Gram Bikash Kendra's Consolidated Financial Statement, which comprise the Statement of Financial Position as at 30 June 2022, and Statement of Comprehensive Income, Statement of Receipts and Payments and Statement of Cash Flow for the year then ended, and a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Program as at 30 June, 2022, and of its financial performance and its receipts and payments for the year then ended in accordance with accounting policies as explained in note 3.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements and internal controls:

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as explained in note 3, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Program's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to cease operations of the Fund or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Program's financial reporting process.

Auditor's responsibilities for the audit of the financial statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Independent Auditors' Report:

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Program's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Program to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other matters:

We also report the following:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of account as required by law have been kept by the Program so far as it appeared from our examination of these books; and
- The Statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

Dated: 26 October 2022
Dhaka, Bangladesh



Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA
Partner
Enrollment number: 1368
DVC: 2210261368AS343783

**Gram Bikash Kendra (GBK)
Consolidated Statement of Financial Position
For the year ended 30 June 2022**

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Properties & Assets:		45,387,201	41,593,091
Property, Plant & Equipment	4	44,703,516	41,025,984
Intangible Assets (Software)	5	683,685	567,107
Current Assets		2,495,221,746	2,028,010,277
Loan Outstanding (Beneficiaries)	6	2,176,279,043	1,544,224,479
Investment	7	132,784,035	237,584,035
Advance	8	19,842,409	23,355,578
Staff Loan & Other Project	9	17,012,817	5,682,610
Receivable	10	90,184,318	87,337,571
Materials Stock	11	298,323	298,323
Cash & Cash Equivalent	12	58,820,801	129,527,681
Total		2,540,608,947	2,069,603,368
Fund and Liabilities:			
Fund Account		496,069,921	446,300,087
Fund Account	13	496,069,921	446,300,087
Liabilities		2,044,539,026	1,623,303,281
Loan Payable	14	1,065,867,046	790,605,940
Fund Payable	15	797,297	7,221,990
Members Savings	16	691,001,430	572,557,129
Staff Security Fund	17	12,166,460	11,027,604
Accounts Payable	18	5,821,431	3,534,144
Loan Risk Fund	19	126,352,418	110,011,027
Reserve (LLP & Capital)	20	134,116,266	120,170,477
Provision	21	8,416,678	8,174,970
Total		2,540,608,947	2,069,603,368

The accompanying notes form an integral part of these financial statements.

 Senior Manager (F&A)
  Chief Executive
  Chairman

Dated: 26 October 2022
Dhaka, Bangladesh



Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplob Hossain FCA
Partner
Enrollment number: 1368

Gram Bikash Kendra (GBK)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2022

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Income:			
Donor Grants		62,749,888	89,972,560
Interest Income		9,579,931	9,676,718
Other Income		2,500	4,150
Member Subscription		1,050	-
Income from MF, Service Charge & Others		430,461,672	340,304,819
Total		502,795,041	439,958,247
Expenditure:			
Enhance Livelihood		219,028,160	274,545,325
Facilitate Quality Education		8,891,914	2,049,993
Promote Health Rights and Services		96,840,917	5,692,897
Promote Climate Change Adaptation and Mitigation		3,763,348	4,313,072
Accelerate Human Potentiality Improvement		4,957,358	10,042,920
Organizational Standardization Processes		22,655,078	29,404,000
LLPE		9,500,445	15,593,485
Service Charge paid to PKSf		33,787,044	31,584,792
Interest on Bank Loan		8,699,842	1,558,407
Service Charge Paid to IDCOL		475,324	639,579
Interest Expense on GF & Other Loan		2,306,465	908,673
Interest Paid to Members'		35,755,424	32,815,552
Tax Expense (AIT)		2,184,226	3,536,559
Stock Materials support to customer		-	520,627
Fund to Internal Project		-	450,000
Provision for Expenses		-	204,080
Amortization on software		170,921	141,777
Depreciation		5,937,454	5,550,090
Total		454,953,920	419,551,828
Surplus/Deficit		47,841,121	20,406,419
Total		502,795,041	439,958,247

The accompanying notes form an integral part of these financial statements.

 Senior Manager (F&A)
  Chief Executive
  Chairman

Dated: 26 October 2022
Dhaka, Bangladesh



Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA
Partner
Enrollment number: 1368

Gram Bikash Kendra (GBK)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2022

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Receipts:			
Opening Balances		129,527,681	146,803,348
Cash in Hand		2,505,064	3,313,923
Cash at Banks		127,022,617	143,489,425
Receipts		5,181,366,150	3,739,156,449
Donor Grants		61,515,014	88,860,042
Interest Income		9,579,931	9,676,718
Other Income		2,500	4,150
Member Subscription		1,050	-
Grant Receivable Received		1,047,520	1,349,690
Service Charge		336,891,052	254,301,272
Office Rent		603,997	453,200
Loan Receive from GF & Other		93,911,500	6,033,000
Loan Received from PKSF		566,300,000	437,579,000
Loan Receive from Commercial Bank		435,000,000	269,000,000
Advance Adjustment		6,815,604	17,575,637
Fund Received from Donor		159,000	384,100
Inter Project Loan Received		72,828,223	60,819,345
Loan Recovery from Inter Project		6,918,273	10,990,105
Loan Recovery from Staff & others		798,020	1,458,318
Loan Recovery from Beneficiaries		2,805,290,865	2,097,400,785
Advance Income Tax		822,664	1,552,354
Receivable Realized		31,882,193	40,365,633
Bill Payable Received		131,133	150,000
VAT & Tax Payable		2,223,053	2,018,581
Member's Savings Collection		479,364,531	325,037,562
Loan Risk (Member Insurance)		33,010,027	22,469,717
Staff Security Fund Received		2,560,000	1,885,240
Biogas Plant Sale		-	92,000
Encashment of Investment in FDRs		233,710,000	89,700,000
Total		5,310,893,831	3,885,959,797
Payments:			
Loan Disbursement to Members		4,896,662,668	3,428,592,534
Advance		3,437,345,439	2,323,125,000
Loan to Inter Project		20,554,545	28,860,655
Inter Project loan Refund		19,046,500	1,758,000
Loan Refund to GF & Other		700,000	1,781,785
Loan Refund to PKSF		81,682,792	13,480,000
Loan Refund to Commercial Bank		265,044,518	286,260,601
Loan Refund to IDCOL		484,570,963	163,482,814
Savings Refund		2,956,858	3,845,716
Security Refund		291,597,203	331,855,093
Loan Risk Fund Refund (Insurance)		1,662,289	681,127
Advance Refund		371,110	12,234,405
Bills Payable Paid		52,154,464	25,797,117
Materials Purchase		12,424,623	605,244
Advance Income Tax (AIT)		-	618,350
Capitalize Expenses		2,251,442	-
Investment		9,994,855	9,692,254
Fund Transfer		128,910,000	182,950,000
Service charge paid to PKSF		-	450,000
		33,787,044	31,584,792



Gram Bikash Kendra (GBK)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2022

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Service charge paid to Bank		8,699,842	1,558,407
Service charge paid to IDCOL		475,324	639,579
Service charge paid to GF and Other		2,306,465	908,673
Interest Paid to Members'		35,755,424	3,862,850
Provision for Expenses Payment		4,294,864	2,560,072
Fund Refund to Donor		76,104	-
Program Operation Cost		355,410,362	327,839,582
Enhance Livelihoods		218,775,069	276,319,579
Facilitate Quality Education		8,856,914	2,049,993
Promote Health Rights and Services		96,428,020	5,692,897
Promote Climate Change Adaptation and Mitigation		3,676,087	4,258,212
Accelerate Human Potentiality Improvement		5,019,194	10,042,920
Standardized for the Organization		22,655,078	29,475,981
Closing Balances		58,820,801	129,527,681
Cash in Hand		1,524,808	2,505,064
Cash at Banks		57,295,993	127,022,617
Total		<u>5,310,893,831</u>	<u>3,885,959,797</u>

The accompanying notes form an integral part of these financial statements.


Senior Manager (F&A)


Chief Executive


Chairman

Dated: 26 October 2022
Dhaka, Bangladesh



Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA
Partner
Enrollment number: 1368
DVC: 2210261368AS343783



**Gram Bikash Kendra (GBK)
Consolidated Statement of Change in Equity
For the year ended 30 June 2022**

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Opening Balance		446,300,087	429,820,683
Add: Prior year adjustment (GF Fund)		-	17,000
Add: Prior year adjustment (ICS)		-	276,001
Add: Prior Year Adjustment (Development Fund)		7,071,990	-
Add: Prior Year Adjustment (Moulik Shakhorata)		135,481	-
		453,507,558	430,113,684
Less : Prior year adjustment (Bio Gas)		-	189,500
Less : Prior year adjustment (MF)		-	3,099,092
Less : Prior year adjustment SSF		757,309	-
Less : Unutilized Fund Transferred to HEKS/EPER (C2RI)		76,104	-
		833,413	3,288,592
		452,674,145	426,825,092
Add: Surplus for the year		47,841,121	20,406,419
Less: Balance Transfer to Security Reserve Fund		4,445,345	931,424
Closing Balance		496,069,921	446,300,087


The accompanying notes form an integral part of these financial statements.


Senior Manager (F&A)


Chief Executive


Chairman

Dated: 26 October 2022
Dhaka, Bangladesh


Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA
Partner
Enrollment number: 1368
DVC: 2210261368AS343783



**Gram Bikash Kendra (GBK)
Consolidated Statement of Cash Flow
For the year ended 30 June 2022**

Particulars	Notes	2021-2022 BDT	2020-2021 BDT
Cash flow from operating Activities			
Surplus for the Year		47,841,121	20,406,419
Loan To Member		(632,054,555)	(225,724,215)
Advance		3,513,169	(9,732,664)
Depreciation Exp.		5,937,454	5,550,090
Amortization on software		170,921	141,777
Statutory Reserve fund		(4,445,345)	(931,424)
Capital adjustment			-
Staff Loan		(11,330,207)	10,723,923
Fund Adjustment		6,374,058	(2,995,591)
Provision & Reserve		14,187,497	22,494,583
Accounts Payable		2,287,287	1,785,308
Receivables		(2,846,747)	(38,805,805)
Net increase in operating Activities		(570,365,347)	(217,087,599)
Cash flow from investing Activities			
Acquisition of fixed Assets		(9,614,994)	(9,923,755)
Acquisition of Intangible Assets Software		(287,500)	(25,000)
Investment		104,800,000	(93,245,850)
Materials stock		-	450,707
Staff Security Fund		1,138,856	1,674,001
Net Cash Used in investing Activities		96,036,362	(101,069,897)
Cash flow from Financing Activities			
Loan From PKSf, IDCOL & Bank		275,261,106	278,138,640
Fund Payable		(6,424,693)	150,000
Member Savings		118,444,301	12,357,877
Loan Risk Fund		16,341,391	10,235,312
Net Cash Used in Financing Activities		403,622,105	300,881,829
Net Increase (A+B+C)		(70,706,880)	(17,275,667)
Add: Opening Cash & Cash Equivalents		129,527,681	146,803,348
Closing Cash & Cash Equivalents		58,820,801	129,527,681

The accompanying notes form an integral part of these financial statements.

 Senior Manager (F&A)
  Chief Executive
  Chairman

Dated: 26 October 2022
Dhaka, Bangladesh

Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA
Partner
Enrollment number: 1368



ANNUAL REPORT 2021-2022



Gram Bikash Kendra

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