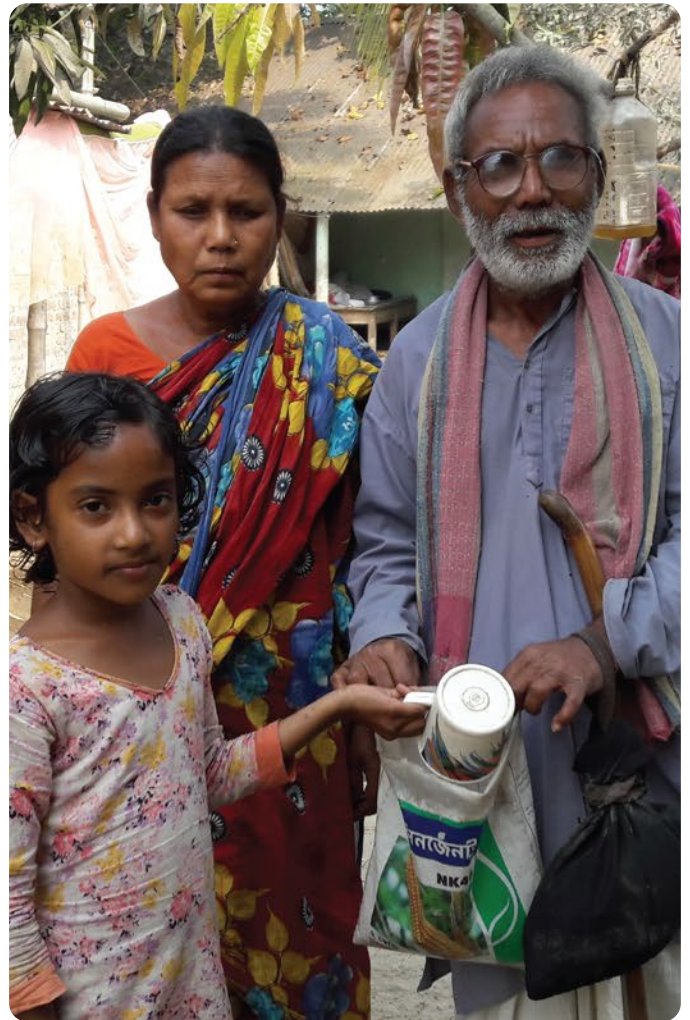


DISPLAY

(Annual Report 2015-16)



WWW.GBK-BD.ORG

GBK গ্রাম বিকাশ কেন্দ্র
GRAM BIKASH KENDRA

Gram Bikash Kendra

DISPLAY

GBK Annual Report 2015-16

Report Generation:

Joseph Hasda, *Program and Training Assistant*, SEG Project, GBK
Md. Abdul Karim, *Project Coordinator*, SASC Project, GBK
Lucky Marandy, *Project Coordinator*, Our School Project, GBK
Md. Abu Sayem Ziku, *Project Coordinator*, IAS Project, GBK
Md. Abdul Motaleb, *Union Coordinator*, SAMRIDHI, Project GBK
Md. Sohel Rana, *Project Coordinator*, AIDARI Project, GBK
Md. Abdul Hakim Miah, *Project Coordinator*, ALO Project, GBK
Aminul Islam, *Coordinator*, Quality and Capacity Building, GBK
Dulal Datta, *Manager-HR & Admin*, GBK
Md. Abul Kalam Azad, *Head of GRE*, GBK
Md. Maniruzzaman Chowdhury, *Head of Operation*, MF Program, GBK
Md. Rezaul Islam, *Head of Finance and Accounts*, GBK

Compilation and re-writing:

Bhupesh Roy
Head of Social and Economic Development
GBK

Overall Supervision:

Moazzem Hossain
Chief Executive
GBK

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 rights
- Honesty & transparency
- Peoples' participation & accountability
- Quality service
- Non partisan, secular & bias free attitudes
- Gender equality
- Environmental Friendly



Inside:

02	Vision, Mission and Core Values
04	Governance
05	General Committee
05	The Executive Committee
08	Chairperson's Forward
09	Chief Executive's Words
10	GBK's Working Area Location Map
11	Organizational Snapshot
12	Current Program and Projects
14	Our Partners
15	GBK's Milestone in Organizational Journey
18	Organizational Strategic Focus Area: An overview Journey
21	SDG wise GBK's Organizational Interventions
21	SDG -1. End Poverty in all its form everywhere: GBK's intervention in Photograph Canvas
22	SDG-2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture: GBK's intervention in Photograph Canvas

23	SDG-3. Ensure healthy lives and promote well-being for all at all ages : GBK's intervention in Photograph Canvas
24	SDG-4. Ensure inclusive and quality education for all and promote lifelong learning: GBK's intervention in Photograph Canvas
25	SDG-5. Achieve gender equality and empower all women and girls: GBK's intervention in Photograph Canvas
26	SDG-6. Ensure access to water and sanitation for all : GBK's intervention in Photograph Canvas
27	SDG-7. Ensure access to affordable, reliable, sustainable and modern energy for all : GBK's intervention in Photograph Canvas
28	SDG-8. Promote inclusive and sustainable economic growth, employment and decent work for all : GBK's intervention in Photograph Canvas
29	SDG-16. Promote just, peaceful and inclusive societies : GBK's intervention in Photograph Canvas
30	Highlights of Microfinance Program
34	Auditors' Report
40	Get Involved with GBK
40	Acknowledgement

Governance

GENERAL COMMITTEE

The General Committee (GC) is consisting of 24 members from different segments of the society including development worker, professional, ethnic community representative, women activist, cultural activist and social worker. The GC is responsible for overall policy directions to the GBK management to take care of organizational activities. It also approves organizational annual budget. Annual General Meeting (AGM) is mandatorily held once in a year. Prior the AGM, all honorable members are provided organizational documents including budget, financial statement, audit report, progress report along with the meeting notice for their 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.



THE EXECUTIVE COMMITTEE (EC)

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 policy/manuals for organizational practice. EC approve organizational annual budget, plan, new 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.



THE EC MEMBERS

Dr. Nelson Taposh Mandal, Acting Chairperson: Dr. Nelson Taposh Mandal was born in 1967 in Barishal. After completion of secondary and higher secondary education, he obtained MBBS degree from Sher-E-Bangla Medical College, Barishal. In addition, he obtained Member of Royal College of Physicians (MRCP) from UK, Master of Public Health (MPH) from National Institute of Preventive and Social medicine (NIPSOM) under University of Dhaka, completed Post graduate training in Internal medicine from Harare central Hospital, Harare, Zimbabwe. Mr. Mandol worked in international and national arena with starting his professional life in Zimbabwe and at present as medical Director in LAMB Hospital, Parbatipur, Dinajpur.



Being the Acting chairperson of GBK's executive committee, Mr. Moadal's contribution towards organizational interventions, especially in regards to mother and child health care, water-sanitation are highly contributing GBK in driving its development interventions in right path.

Sarah Marandy, Treasurer: Ms. Sarah Marandy has completed her Bachelor degree from University of Pune, India. Afterwards, she obtained Masters Degree from Shanto-Mariam University of Creative Technology in Sociology and Anthropology. From the early stage of her professional career, Ms. Marandy gained lot of experience from grass root level and developed her professional career thorough working in regional and international development organizations. Her specialties are focused on ethnic community rights, women rights, gender issues, advocacy, market development, community level organization development and many more.



During her professional life Ms. Marandy represented in number of international forums including UN on ethnic communities' rights issues.

Being the treasurer of GBK's Executive Committee, Ms. Marandy contributes a lot in organizational interventions related to socially marginalized communities' empowerment, budget and financial planning and control, women and child development and others issues .

Mr. Rafiqul Islam, Member, Executive Committee: From the early stage of his life, Mr. Rafiqul Islam is being engaged with different social, cultural and development organizations. After completion of his Masters Degree in social science discipline, Mr. Islam started his professional career in development field and worked in many organizations of northern Bangladesh. Mr. Islam is also engaged with different social organization and sports and cultural clubs.



Being the member of Executive Committee of GBK, he contributes a lot in determining organizational policy direction, community development and developing ideas for taking ne interventions for the rural communities.

Mr. Shah Alam, Member, Executive Committee: Mr. Shah Alam is a retired Banker. From the boyhood of life, Mr. Alam was engaged with number of child and youth cultural and sports organization. After completion of his education, he started his career in banking sector. From the experience of Banking, he contributes in GBK's financial program's product development and policy making. During participation in the Executive Committee meeting, Mr. Alam often shares his views and experience on organizational development. Mr. Alam, like other EC members often visits GBK's organizational activities and participate in different programmatic events of the organization.



Ms. Sarothi Rani Saha, Member, Executive Committee: Ms. Saha is performing responsibility as Executive member of GBK's Executive Committee. She completed her graduation in social science under national university. She is being working in the development field for last 20 years. During her long professional experience in development arena, Ms. Saha carried out different managerial and policymaking responsibilities in different organizations. Her specialization includes women and child rights, land rights, advocacy and lobbying, organization development, policy making, programmatic operational guideline development and human resource development. Being the honorable member of GBK's executive committee, Ms. Saha's contribution towards organizational interventions, especially in regards to women and child issues, gender equality, organizational policy reformation and development are especially highlighted. Ms. Saha is also involved in different social and cultural organization and forums.



Moazzem Hossain, Chief Executive: Mr. Hossain is an excellent organizer and development worker from his student life. He initiated and led number of cultural, child and youth organizations in his life in rural areas. Before organizing GBK in 1993, he was leading another community development organization in Parbatipur called Shahid Smrity Sangha-a renowned development organization till 80th of last century. Afterwards, he left that responsibility and initiated GBK in 1993. Since the inception, Mr. Hossain is working as the head of the organization. Under his successful leadership, hard working and intensive dedication, GBK's organizational growth is increasing year by year. In this organizational journey, Mr. Hossain is effectively being assisted by GBK's Executive Committee.



ACTING CHAIRPERSON'S FOREWORD

It's my pleasure to share with the wider audience that, Gram Bikash Kendra-GBK has been completed the organizational year 2015-16 in its organizational journey towards developing and empowering people the organization is working with. The year 2015 was an important year in regards to global development as the MDG ended in this year. We are aware that, Bangladesh did excellent in most of the MDGs in which development organizations like GBK has even though little contribution. We hereby do express our sincere commitment that; GBK will drive their development interventions to contribute in attaining SDGs and its targets in coming years.



During the reporting year, GBK implemented number of program and projects through which around 125000 households with 600000 approximately populations were either benefited or involved by any means. These program and projects brought excellent results in regards to child education of socially marginalized and poor communities, increased capacity, technical knowledge, household level agricultural production and economic betterment of the working communities, awareness on health, water-sanitation, women and girls empowerment, strengthening cultural heritage and practice of the ethnic and dalit communities and many more. The organization established linkage and increased access to wider market of the small holding agriculture producers through partnership with private sector. Especially potato contract farming and medicinal leaf (Bashok) cultivation and selling to pharmaceutical company benefited our people a lot. All the facts that took place during the year are quite difficult to mention in this part. I hope, readers will get more details about our accomplishment and impact of those accomplishments inside this document.

In this pathway of journey, I would like to express my sincere thanks to the government of Bangladesh, government officials at different level who supported a lot towards GBK's organizational works. We are thankful to all our local and international development partners, civil society and obviously the community peoples GBK works with for their support, contribution and efforts. We also hope that all of their support, assistance, contribution and efforts will be continued towards GBKN in the years to come.

At this moment, I'd like to thank all General Committee members and Executive committee members for their guidance in running the organization in track. All the colleagues who are working in GBK under the leadership of the Chief Executive actually made organizational achievements happen. My sincere thanks go to the Chief Executive, his senior management team and all the colleagues working in the organization. Especial thanks to the team who make this factual report prepared and published for the wider audience.

Finally, I would like to request readers for their valuable comments and suggestions for further development of the organizational quality work for the peoples in future.

Sincerely

Dr. Nelson Taposh Mandal

Acting Chairperson

Executive Committee

Gram Bikash Kendra

CHIEF EXECUTIVE'S WORDS

I am happy to share that, Gram Bikash Kendra is publishing its organizational accomplishment in the year 2015-16. This year has importance in global context as the Sustainable Development Goals (SDGs) have been defined by the global community during this year after completion of the MDG period. Though GBK is working in very small area of the globe, however the organization's works are directly match with at least 9 SDGs (out of 17) and its 169 targets. The SDGs that GBK is mostly matching in its works are- End poverty in all its forms everywhere, End hunger, achieve food security and improved nutrition and promote sustainable agriculture, Ensure healthy lives and promote well-being for all at all ages, Ensure inclusive and quality education for all and promote lifelong learning, Achieve gender equality and empower all women and girls, Ensure access to water and sanitation for all, : Ensure access to affordable, reliable, sustainable and modern energy for all, Promote inclusive and sustainable economic growth, employment and decent work for all and Promote just, peaceful and inclusive societies in organizational working area context.



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

While bringing out this publication, I would like to record our debts to the organizational staff, GBK executive committee, general committee, management team and others who ungrudgingly provided their time in publishing this factual document.

On behalf of GBK we would like to extend our gratitude to GOB authority, local government institutions and officials associated with and contributed to the projects, and community leaders and beneficiaries for the support and assistance extended in all stages of implementing the programs.

A word of appreciation and gratitude is also due to our development partners, civil society actors, community volunteers for their continuous support extended from their respective end. We also thank our GBK staffs for their strong commitment and dedication in discharging their entrusted responsibilities.

Finally, we thank everyone associated with our efforts at fulfilling our commitment towards creating a society free from the curse of poverty, sufferings and exploitation.

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

Moazzem Hossain
Chief Executive
Gram Bikash Kendra

GBK's Working Area Location in Bangladesh Map



Gram Bikash Kendra-GBK: Organizational Snapshot

The Beginning	The organization was initiated by a group of socially motivated development thinkers of different backgrounds under the leadership of the present Chief Executive in early nineties. GBK become accredited as a development organization in 1993.
Vision	An educated, democratic and environmentally-aware society, which is free from poverty and exploitation, with equal rights, respect and dignity for all.
Mission	To work for positive change for the people of northwest (old Rajshahi division) Bangladesh, who are deprived from their rights and opportunities, by implementing service delivery and rights-based activities through a participatory and multidimensional partnership approach.
Legislative	GBK is registered under NGO affairs bureau, Register of Joint stock companies & Firms and Micro credit Regulatory Authority of the government of the People's Republic of Bangladesh.
Staff Team	Organizational staff team consisting of 568 members with 136 Female and 432 Male out of which 22 are from socially marginalized ethnic and dalit communities.
With whom we work	GBK works with poor and ultra poor communities, farmers, small entrepreneurs, youth groups, adolescent, women, children, persons with disability and elderly peoples. These peoples are ethnically from greater Bengali community, ethnic and dalit communities. Around 162362 households with approximately 730000 populations of these communities are served under different programs where 2816 peoples are from dalit communities, 15532 are from ethnic communities where 588 are persons with disabilities.
We are working in	GBK works in 2495 villages/wards of 210 union/municipality/city corporations of 32 sub-district of 7 northern District of Bangladesh namely Dinajpur, Rangpur, Nipphamari, Joypurhat, Lalmonirhat, Gaibandha and Naogaon.

Programs and Projects currently are being implemented

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

Sl.	Name of Program/Project	Beneficiaries/Participants	Partner
01	Activating Institutional Development for Attainable Rights and Inclusion-AIDARI.	Ethnic Communities	Manusher Jonno Foundation
02	Accelerating Livelihood Options for the ethnic and dalit communities-ALO Project	Ethnic and dalit Communities	HEKS, Switzerland
03	Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH	Rural poor Communities	PKSF, Dhaka
04	G-Renewable Energy: Bio Gas and Bio Fertilizer Program	All categories of client that are interested to install biogas plant	Infrastructure Development Company Limited
05	G-Renewable Energy: Improved Cook Stove Program	All categories of client that are interested to install biogas plant	Infrastructure Development Company Limited
06	Integrated Agri Support Project-IASP	Small holding farmers	Syngenta Foundation for Sustainable Agriculture, Switzerland
07	Sustainable Agriculture for Santal Communities-SASC	Ethnic Communities	Syngenta Foundation for Sustainable Agriculture, Switzerland
08	Micro Finance Programme	Rural & Urban community peoples including farmers, small entrepreneurs, ultra poor communities	PKSF, Dhaka
09	Mapping and capacity Building of the Tea workers and Little Known ethnic communities in Bangladesh	Little Known ethnic Communities	EU-in cooperation with ICCO and SEHD

10	Defining the excluded groups, mapping their current status and strengthening their capacity and Partnership	Excluded communities	EU-in cooperation with ICCO and SEHD
11	Santal Children Development Project	Santal Communities and their Children	Shapla Neer, Japan
12	Our School for Ethnic Children Project	Ethnic Communities and their Children	Shapla Neer, Japan
13	International Citizen Services-ICS Project	Youth club and youth groups	VSO Bangladesh
14	Socio-Economic Transformation of the Ultra Poor-SETU Project	Women and men of 20000 extreme poor households in Northwest Bangladesh are empowered to collectively address the causes of their economic, social and political exclusion.	Shiree-DFID through CARE Bangladesh
15	Holistic Opportunities for Meritorious students' Education-HOME	Dalit and Ethnic students	HEKS-Switzerland
16	Community Learning Center-CLC Project	Ethnic Communities	Campaign for Popular Education-CAMPE



© The Daily Star

Our Partners:

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

Development Partner	Network Partner	Corporate/Private Sector Partner
1. CARE Bangladesh	1. Association for Land Reformation and Development (ALRD)	1. Classical Handmade Products Bangladesh
2. HEKS, Switzerland	2. Campaign for Popular Education (CAMPE), Bangladesh	2. Global Agro Research Incorporation
3. ICCO Cooperation, the Netherlands	3. Credit and Development Forum (CDF), Banglaesh	3. Square Herbal & Nutraceuticals Limited (informal partnership)
4. Infrastructure Development Company Limited, Bangladesh	4. Center for Disability in Development (CDD), Bangladesh	4. SEBA Limited
5. Manusher Jonno Foundation, Bangladesh	5. Federation of NGO's in Bangladesh (FNB), Bangladesh	5. Pubali Bank Limited
6. Palli Karma-Sahayak Foundation(PKSF), Bangladesh	6. Micro credit Summit Campaign, International	6. Southeast Bank limited
7. Shapla Neer, Japan		
8. Society for Environmental and Human Development		
9. Syngenta Foundation for Sustainable Agriculture, Switzerland		
10. Voluntary Services Overseas, Bangladesh		

GBK's Milestones in the Organizational Journey:

1993

~ Organizational inception and starting of development interventions with support from Community Aid Abroad, Australia.

1994

~ Partnership with Palli Karma-Sahayak Foundation for serving more people under economic development intervention.

~ Partnership with NGO Forum for Drinking Water Supply and Sanitation—create opportunities to serve people on water-sanitation issues.

1995

~ Support from International Voluntary Services Incorporation to serve rural ultra poor communities for their economic development through Trickle -up program.

~ Partnership with OXFAM-GB and PROSHIKA for non-formal primary education of the drop out and poor family children.

1996

~ GBK work on re-habilitation of flood affected poor communities with the support from Bread for the World

~ Strong focus on environment, tree plantation and agriculture firms through Village and Firm Forestry Project with the support from Swiss Development Cooperation.

~ Integrated Aquaculture Project with the partnership of British Bangladesh partnership Scheme under Overseas Development Agencies of UK government.

1997

~ GBK starts working on mother and child health through its Mother and Child Health and Family Planning Project with the support from Population Concern-UK, through Center for Development Services, Dhaka.

~ Partnership with IFADEP- Sub project II and III of European Commission for Fisheries and Rural poor Development through Integrated Food Assisted Development Project, and Growth Center Connecting Road Maintenance Project.

~ Partnership with the Department of Non-Formal Education of Government of Bangladesh on Non-Formal Adult Education for the illiterate rural peoples.

1998

~ GBK initiates its **1st Organizational Strategic Plan** (interim) with the technical assistance from CDS.

~ GBK starts Job Opportunities and Business Support Project to serve the rural small entrepreneurs with the partnership of USAID.

1999

~ GBK's engagement in women rights network called "Networking against Oppression of Women-NAOW".

~ GBK initiates its 2nd Organizational strategic Plan under the partners capacity building support from OXFAM-GB

2000

- ~ GBK obtain partnership with CARE Bangladesh under DFID supported SHABGE project. This partnership created opportunities for diverse work with CARE.
- ~ GBK gives strong focus on plain land ethnic community peoples' rights issue through partnership with OXFAM-GB under the Indigenous Peoples Development Project.
- ~ GBK initiated its **2nd organizational Strategic Plan**.

2001

- ~ GBK starts working with small and marginal farmers under the ASHRIF project supported by DFID.
- ~ GBK starts Registered Primary School Strengthening Project with the support from OXFAM-GB.
- ~ Homestead farming by Grameen Poor project started with the support from Mennonite Central Committee.

2002

- ~ GBK obtains partnership with ILO under the Women Empowerment through Decent Employment Project. The project worked with women handicraft producers on their technical skill, product quality development and marketing.
- ~ People centered Land and Agriculture Re-formation project under the partnership with ALRD.

2004

- ~ GBK starts working on the project titled Support and Awareness for Behavioral Change project with the partnership of CARE Bangladesh.

2005

- ~ Partnership with ICCO, the Netherlands on indigenous peoples rights issues
- ~ GBK jointly conducted a research titled Northwest Indigenous Livelihood study 2005 with CARE Bangladesh
- ~ GBK initiates its **3rd Organizational Strategic Plan**
- ~ Partnership with Nayantara communications under PARENTS project supported by USAID
- ~ Initiate participatory Livestock Development ProjectII with the assistance from ADB through PKSF

2006

- ~ Special Program intervention exclusively for the Dalit communities under the partnership with HEKS, Switzerland
- ~ GBK starts Programmed Initiative for Monga Eradication-PRIME project for the affected peoples with the assistance from PKSF

2007

- ~ GBK starts Reaching Out of School Children Project
- ~ GBK starts Junior School Certificate Project with the partnership of CAMPE, Dhaka

2008

- ~ GBK obtain Registration from Microcredit Regulatory Authority
- ~ GBK's partnership with Action Aid Bangladesh in Indigenous peoples' Empowerment Process
- ~ GBK's engagement in the forum called Bangladesh Water and Food Security Partnership
- ~ GBK's Partnership with LAMB on SASTHA Project
- ~ GBK starts partnership with local NGOs

2009

- ~ GBK's partnership with Infrastructure Development Company Limited under National Domestic and Bio gas Manure Program
- ~ Social Transformation project under partnership with VSO Bangladesh
- ~ GBK starts Gaibandha Food Security Project for Ultra poor Women Project with the assistance from EC, ICCO the Netherlands, Foundation dark and light and TUM international. The Project works for 40000 ultra poor women beneficiaries and their dependants is implemented by 7 Bangladeshi partners and coordinated by RDRS Bangladesh.
- ~ The Socio-Economic Transformation of the Ultra Poor project is initiated with the assistance from DFID under partnership with CARE Bangladesh
- ~ GBK's partnership with G-Mark Consulting Limited under the project titled Increasing Cropping intensity by using Leased land

2010

- ~ GBK starts Vulnerable Group Development Program under the partnership of department of women affairs
- ~ GBK starts Integrated Agri Support Project for the small holding farmers under the partnership of Syngenta Foundation for Sustainable Agriculture, Switzerland

2011

- ~ GBK initiates its **4th Organizational Strategic Plan**
- ~ GBK starts Sustainable Agriculture for Santal Communities for the Santal communities under the partnership of Syngenta Foundation for Sustainable Agriculture, Switzerland
- ~ ICCO supported JIBAN project starts for the improvement of ethnic communities food and nutrition status

2012

- ~ Partnership with Shapla Neer, Japan on Santal children's education.

2013

- ~ GBK's new intervention titled "Local Branding Enterprise Project" with the assistance of VSO Bangladesh
- ~ GBK starts the project titled "Mapping and Capacity Building of Tea Plantation Workers and Little Known Ethnic Communities of Bangladesh"- jointly with SEHD, under the support from EU and ICCO Cooperation, the Netherlands
- ~ Partnership with Manusher Jonno Foundation(MJF) under the program area "Rights of the Marginalized Population"
- ~ Partnership with Center for Disability in Development (CDD) opened a new window for GBK in working with disability mainstreaming and inclusive development.

2014

- ~ Partnership with Private sector company Classical Handmade Products-BD
- ~ Partnership with Global Agro Incorporation Limited
- ~ Started herbal medicinal leave marketing to Square Herbal & Nutraceuticals Limited
- ~ GBK initiates its social business entity "GBK-ENTERPRISE" as a sister concern of the organization

Organizational Strategic Focus Areas: An overview:

Gram Bikash Kendra (GBK) a not for profit development organization is working in the northwest region of Bangladesh since its inception in 1993. Carrying organizational commitment towards society, GBK emphasis its areas of interventions mostly focused on women, children, ultra poor communities, ethnic and dalit communities, small and marginal farmers, youths and other potential and disadvantage sections of the society. Being a development organization, GBK continues its organizational efforts in achieving social changes for the resource poor, marginalized and poorest section of the societies. For addressing the real needs and potentials of the working communities, GBK determines its organizational strategies in participation different stakeholders including- communities, staff members, civil society, development partners, government representatives, local government bodies, organizational general committee, executive committee and others. Brief discussions on each of the strategies of the organization are narrated.

SFA-1: ENHANCE LIVELIHOODS:

This strategic focus area of GBK is focused on improved food security and livelihood status of the communities the organization works with. The organization emphasize in improving food security and overall livelihoods status of community peoples. This also includes people's access to socially and economically value added process through employment and income. In addition to this, rights of target people to public resources like land, forests, and water bodies) and services are also included under this focus area of the organization. GBK also emphasis on social inclusion of the ethnic and dalit communities under this strategic focus area through different programmatic interventions. Enhancing income through promotion of business, products, creation of employment opportunities, providing support in enterprises are also under this focus area.

SFA-2: FACILITATE QUALITY EDUCATION:

Keeping the believe "Education is the backbone of a Nation" in mind GBK facilitates in creating enabling environment to access and enjoy education rights for the rural, poor and marginal community children-especially for the dalit and ethnic community children. Quality education of the children of target families at primary and secondary level is emphasized through this strategic focus. Moreover, higher education of meritorious children is also supported under different programme and project of the organization. Under this focus area, GBK operates a HOME (Holistic Opportunities for Meritorious students' Education) in which 52 ethnic, dalit and poor community students are getting secondary to higher level education opportunities. Details about this will be found in the respective part of this report.

SFA-3: PROMOTE HEALTH RIGHTS AND SERVICES:

Health awareness, rights and services, water-sanitation and relevant issues are addressed under "Promotion of health rights and Services" focus area. Target communities and groups are facilitated to have effective access to health services and water & sanitation facilities as well as to strengthen their awareness on sexual and reproductive health issues. Water& sanitation awareness, nutrition, cleanliness and other health issues are addressed through different project intervention under this SFA. Under this SFA, GBK build linkage with the government level health service providing agencies, make people aware to receive services offering by the government. In some cases, GBK directly provide services for the destitute people especially through special eye camp, health camp, static clinic, static clinic etc.

SFA-4: PROMOTE CLIMATE CHANGE ADAPTATION AND MITIGATION:

Awareness rising about negative effects of climate change among the target people, capacity to adapt in changed situation is facilitated by the organization under this strategy. Negative effect of climate change is badly affecting all aspects of lives and nature. GBK tries to address the need based development issues among which climate change effect is importantly addressed. In this connection, production and use of organic fertilizer is severely being promoted among the families GBK is working with. GBK also installing Bio-gas plant that produce organic fertilizer which contribute a lot in improving farmers' soil health. The produced bio-gas is used for cooking purpose which reduce health hazard of women. Under this SFA, GBK also promoting Improved Cook Stove (ICS) and Solar Home System(SHS) which also contribute positively a lot in the environment. Apart from these, tree plantations, promotion producing vermi compost among the families are always strengthening through different programme interventions.

SFA-5: ACCELERATE HUMAN POTENTIALITY IMPROVEMENT:

GBK believes that, each person has at least a form of potentials, which need to identify, explore and engage for her/his self development. Skill training, experience sharing, learning visit are some of the process for exploring human potentiality and its improvement. Under this SFA, GBK provides skill development training for community peoples and organizational staffs for their professionalism and potentiality development. In this regard, training and awareness sessions are arranged and facilitated in GBK's well equipped training center called Center for Development learning (CDL) training center and also at community level in the field. In addition to organizational own arranged training, organizational staffs are sometimes participating in outside training courses organized by expert organizations. Interventions like Experience sharing, exposure visit are also facilitated under this strategic focus area for improving human potentiality of organizational staffs, group members and community peoples.

SFA-6: STANDARDIZED PROCESSES FOR THE ORGANIZATION:

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

All the organizational Strategic Focus Areas (SFA) are kept in consideration while design, implementation and monitoring of the organizational interventions. At the same time, organizational interventions are implemented through directly matching with the Sustainable Development Goal (SDG) s. GBK through its organizational interventions is contributing at least 9 SDGs. All interventions of the organization during 2015-16 has been shown in SDG wise photographic canvas.



SDG wise GBK's Organizational Interventions:

Sustainable Development Goal (SDG) has been launched in September 2015 with 17 Sustainable Development Goals and 169 targets over next 15 years till 2030. Those are unanimously adopted by the UN's 193 Member States at an historic summit in September 2015, address the needs of people in both developed and developing countries, emphasizing that **"No one should be left behind"**. Broad and ambitious in scope, the Agenda addresses the three dimensions of sustainable development: social, economic and environmental, as well as important aspects related to peace, justice and effective institutions.

"The 17 Sustainable Development Goals are our shared vision of humanity and a social contract between the world's leaders and the people," said UN Secretary-General Ban Ki-moon. **"They are a to-do list for people and planet, and a blueprint for success."**

Being a development organization, GBK through its development interventions is trying to contribute in achieving SDG's within time frame. Keeping the SDG's in focus and consideration on organizational strategic focus areas, GBK undertakes all its program and projects. Out of 17 SGs, GBK directly works under 9 goals of SDGs. Specific issue and SDG wise reflections of organizational interventions are shown in few photograph canvases.

ISSUE 1: NO POVERTY



Issue-2: ZERO HUNGER



SDG-2:
End hunger, achieve
food security and
improved nutrition and
promote sustainable
agriculture



Issue 3: GOOD HEALTH AND WELL-BEING



SDG 3:
Ensure healthy lives
and promote
well-being for all
at all ages



Issue 4: QUALITY EDUCATION



SDG -4:
Ensure inclusive and
quality education for
all and promote
lifelong learning



Issue 5: GENDER EQUALITY



**SDG-5:
Achieve gender
equality and empower
all women and
girls**



Issue 6: CLEAN WATER AND SANITATION



**SDG-6:
Ensure access to
water and sanitation
for all**



Issue 7: AFFORDABLE AND CLEAN ENERGY



SDG-7:
Ensure access to
affordable, reliable,
sustainable and
modern energy
for all



Issue 8: DECENT WORK AND ECONOMIC GROWTH



SDG-8:
Promote inclusive
and sustainable
economic growth,
employment and
decent work
for all



Issue-16: PEACE JUSTICE AND STRONG INSTITUTIONS



SDG-16:
Promote just,
peaceful and
inclusive societies



Highlights of GBK's Micro Finance Program:

GBK is operating micro finance program since long time. It is one of the major means of strengthening financial strength for people and creating employment. Since its starting, PKSF is the main partner of GBK for source of capital for microfinance program. Currently GBK is operating this program through 4 loan products namely- Buniad, Jagoron, Agroshor and Shufalon. Short brief of each components are-

Buniad:

This component covers the poorest beneficiaries who are land less (less than 30 decimal land holdin), floating, 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. 5000-15000 for different, IGAs like- Rickshaw, van, small business etc. Loan is recovered in 46 installments with 10% service charge.

Jagoron:

The permanent inhabitant households that have monthly income of BDT. 8000 and have at least 30 decimal cultivable lands are under this category. They are given loan BDT. 15000-50000, recovery within 46 installment with 12.5% service charge. Their businesses are mainly livestock rearing, agriculture, small business and like others.

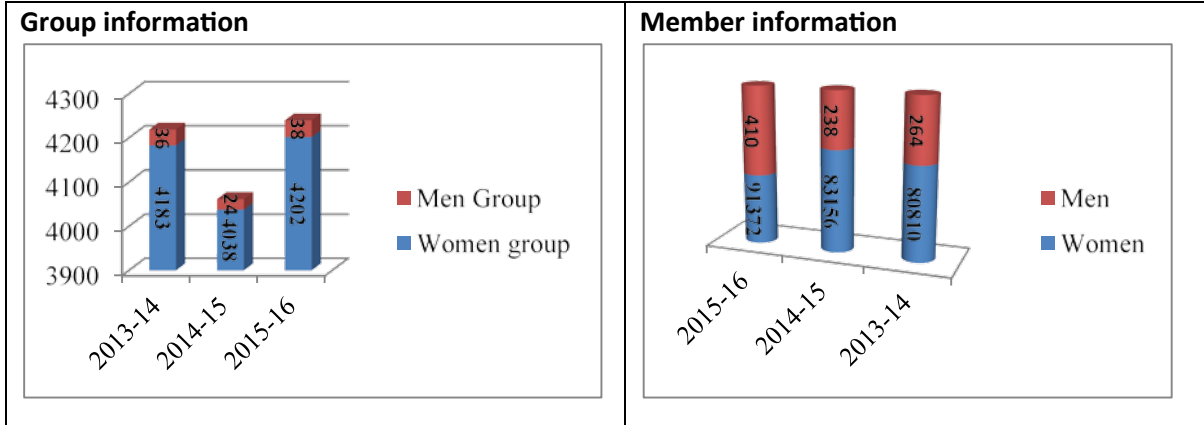
Agroshor:

Its mainly entrepreneurship development. These category members are permanent inhabitant, have at least 3 years experience in proposed business and presently involved with the same. The businesses have to have creation of employment opportunity, environment friendly and free from child labour. 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 12.5% service charge in 46 installments. Few of the business /enterprises are mini garments, poultry and livestock firm, timber business, restaurant etc.

Shufalon:

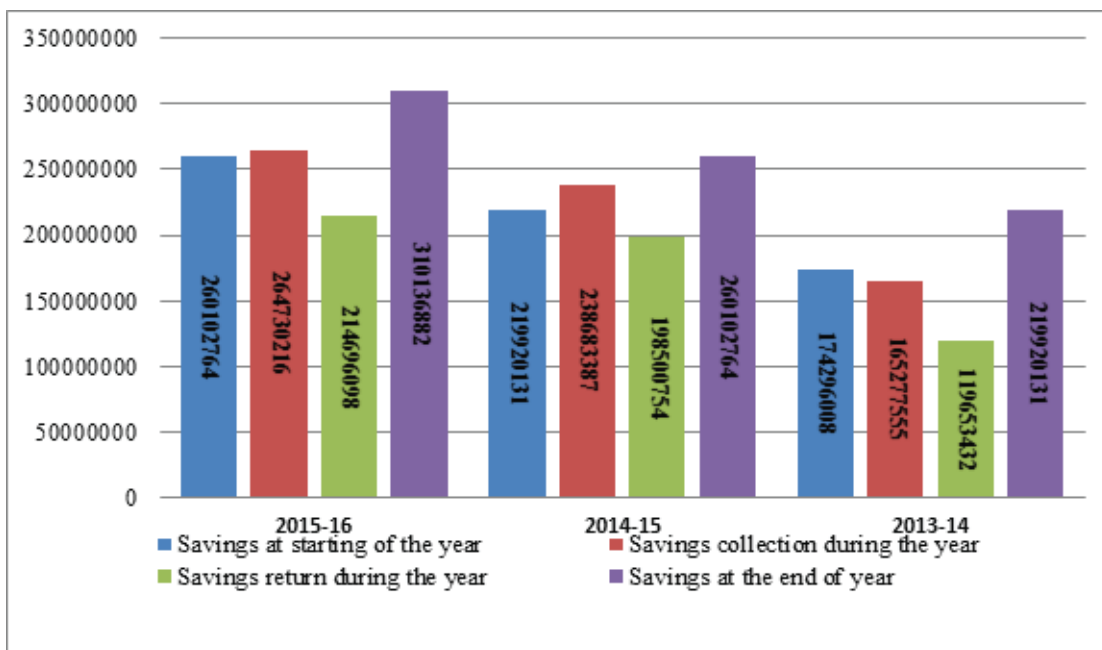
This component of loan product is for the members who produce agricultural products (food grains, vegetable, fruits, milk, meat, fish and others). Its season based loan product. Ceiling for reater community members is BDT. 4000-25000 and for ethnic and dalit community, its BDT.1000-75000. Loans are recovered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

GROUP AND MEMBER INFORMATION:



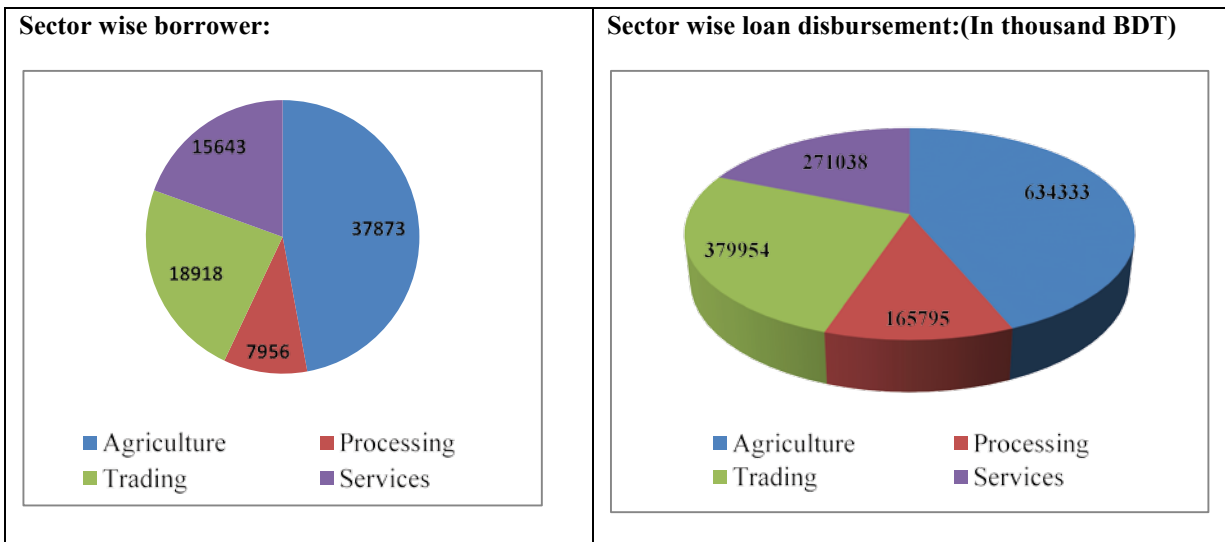
SAVINGS INFORMATION:

Group members are motivated to accumulate savings from their daily earning in order to build their family economic base. During the reporting year, significant amount of savings have been deposited by the group members that indicates economic strength of their family.



LOAN DISBURSEMENT, RECOVERY, OVERDUE AND BIMA SHEBA:

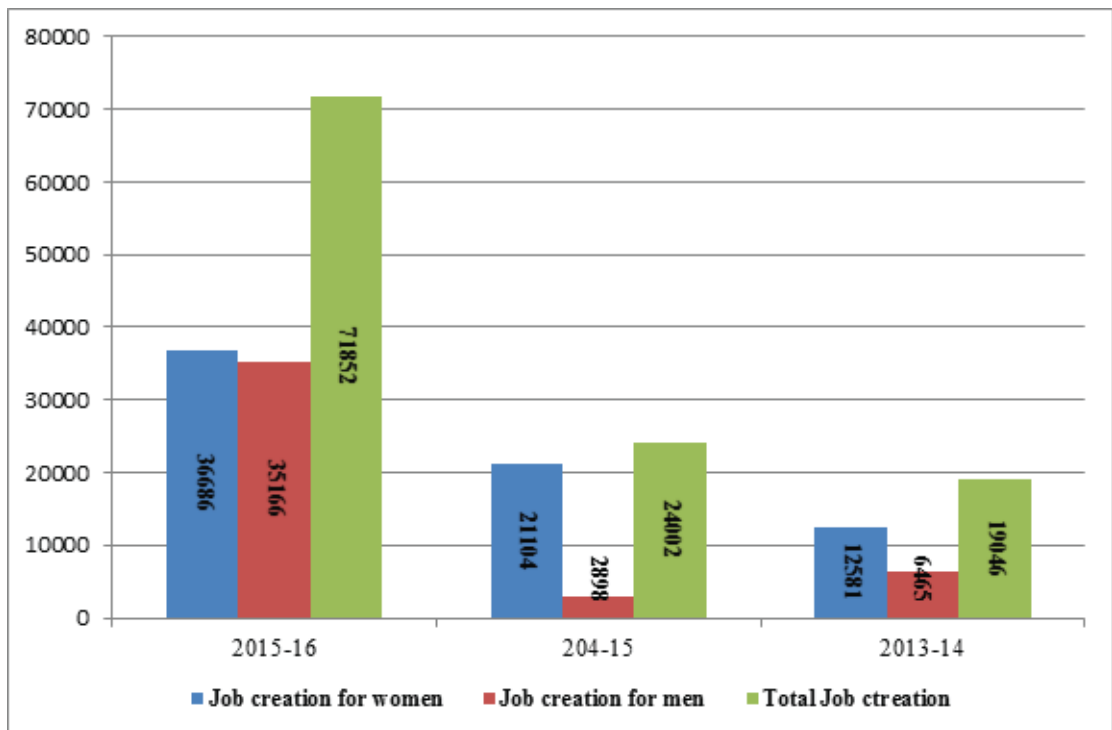
Loans are disbursed to the members for their business and income generating interventions that create job opportunities for both the members' family and also outsiders. Sector wise loan and number of borrower are-



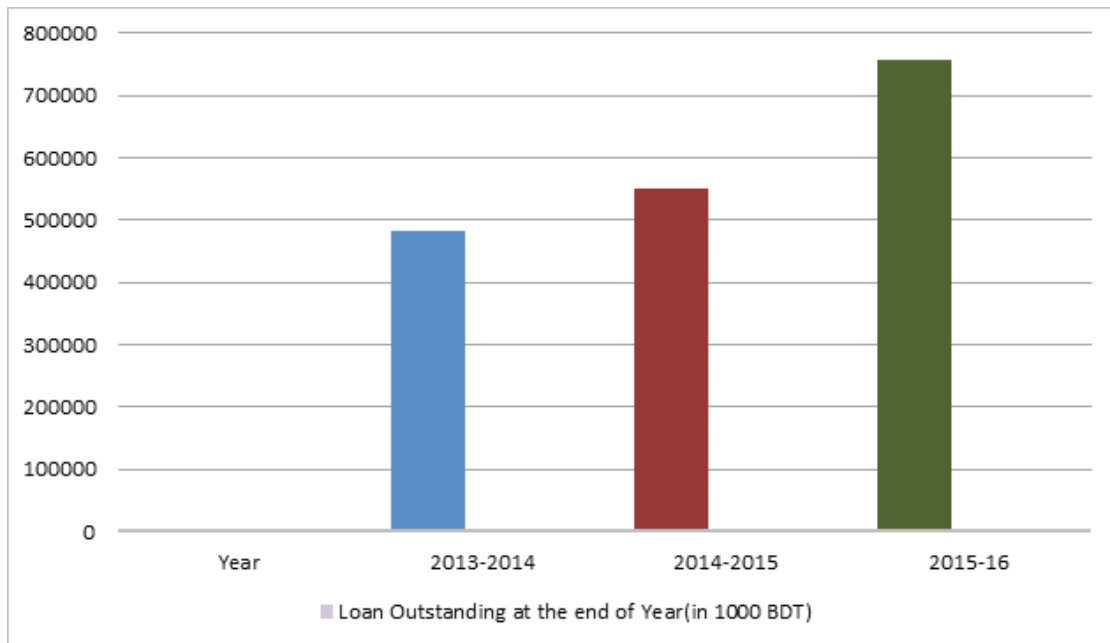
During the year, the MF program recovered BDT. 1248108074 BDT from members with 99.76% recovery rate, while an amount of BDT. 16095282 is remaining over due to because of various causes like- failure of borrowers business, burning business place/shop, serious illness of borrower, accident, death etc. GBK also have projection policy for the borrowers called Bima Sheba. During the year, GBK paid BDT. 4476303 Bima Sheba to 497 members.

JOB CREATION:

This program has impressive contribution in enhancing livelihoods of the community peoples. It created job opportunities for 114900 peoples during last three years from both members' family and outsiders of which 70371 are women and 44529 are men.



LOAN OUTSTANDING:



Auditors' Report:



Correspondent Firm of RSM International Network

We have audited the accompanying Consolidated Financial Statements of **GRAM BIKASH KENDRA (GBK)** Which comprises the Consolidated Statement of Financial Position as at June 30, 2016 and the Consolidated Statement of Comprehensive Income, the Consolidated Statement of Cash Flows, the Consolidated Statement of Change in Equity for the year then ended and also the Consolidated Receipts and Payments Statement, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

Opinion

In our opinion, the financial statements, prepared in accordance with generally accepted accounting principles, give a true and fair view of the affairs of the organization as at June 30, 2016 and of the results of its operations for the year then ended and comply with the relevant rules and regulations.

Dated: Dhaka
November 20, 2016


(Masih Muhith Haque & Co.)
Chartered Accountants

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

Correspondent Firm of RSM International Network

GRAM BIKASH KENDRA

Parbatipur, Dinajpur

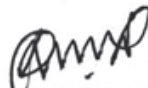
Consolidated Statement of Financial Position

As at 30th June, 2016

Particulars	Notes	30.06.2016 Amount (Tk.)	30.06.2015 Amount (Tk.)
Properties & Assets:			
Property, Plant & Equipment	4.00	23,053,649	21,556,733
Current Assets:			
Loan Outstanding (Beneficiaries)	5.00	756,589,947	549,004,021
Investment	6.00	54,752,905	93,378,818
Advance	7.00	611,720	671,330
Staff Loan & Other Project	8.00	15,275,921	14,791,597
Receivable	9.00	10,675,176	5,408,683
Cash & Cash Equivalen	11.00	35,543,938	65,449,282
Total		896,503,255	750,260,465
Fund and Liabilities:			
Fund Accounts	12.00	162,248,921	142,893,131
Loan Payable	13.00	312,871,777	265,177,778
Fund Payable	14.00	7,032,911	2,028,731
Members Savings	15.00	310,136,882	260,102,764
Staff Security Fund	16.00	6,546,598	5,900,614
Loan from Inter Project	17.00	256,500	770,000
Advance from PKSF	18.00	7,874,044	4,037,745
Loan Risk Fund	19.00	42,322,536	32,408,000
Reserve (LLP, DMF & Capital)	20.00	46,815,040	36,826,713
Provision	21.00	289,996	114,989
VAT & Tax Payable	22.00	108,050	-
Total		896,503,255	750,260,465



Head of Finance & Accounts
GBK



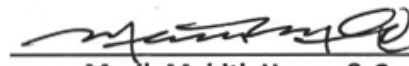
Chief Executive
GBK



Treasurer
GBK



Chairman
GBK



Masih Muhith Haque & Co.
Chartered Accountants

Correspondent Firm of RSM International Network

GRAM BIKASH KENDRA

Parbatipur, Dinajpur

Consolidated Statement of Comprehensive Income
For the year ended 30th June, 2016


Particulars	Notes	30.06.2016 Amount (Tk.)	30.06.2015 Amount (Tk.)
Income:			
Donor Grants		54,593,869	57,208,850
Income from Micro Finance, Service Charge & Others		173,653,333	144,704,289
Interest Income		1,452,791	973,367
Other Income		31,137	263,633
Member Subscription		2,500	-
Total		229,733,630	203,150,139
Expenditure:			
Enhance Livelihood		119,753,072	15,834,131
Facilitate Quality Education		16,933,721	96,194,690
Health Rights and Services		5,446,188	9,164,287
Climate Change Adaptation and Mitigation		5,768,588	6,483,112
Human Potentiality Improvement		11,288,776	10,441,859
Organizational Standardization Processes		4,201,868	5,603,195
LLPE		4,991,400	2,464,422
DMFE		1,584,900	1,462,607
Service Charge Refund to PKSf		12,325,720	12,610,752
Interest Paid to Member		13,693,882	11,050,140
Provision IT		108,050	-
Provision for Expenses		380,739	114,989
Advance Income Tax		376,810	-
Depreciation		2,330,687	2,347,952
Total		199,184,401	173,772,135
Surplus/Deficit		30,549,229	29,378,004
Total		229,733,630	203,150,139



Head of Finance & Accounts
GBK



Chief Executive
GBK



Treasurer
GBK



Chairman
GBK



Masih Muhith Haque & Co.
Chartered Accountants

Correspondent Firm of RSM International Network

GRAM BIKASH KENDRA

Parbatipur, Dinajpur

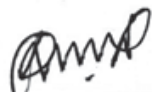
Consolidated Receipts and Payments Statement
For the year ended June 30, 2016

Particulars	Notes	30.06.2016 Amount (Tk.)	30.06.2015 Amount (Tk.)
Opening Balance:		65,449,282	79,915,895
Cash in Hand		404,904	856,557
Cash at Bank		65,044,378	79,059,338
Receipts:			
Donor Grants		44,636,499	52,321,365
Service Charge		171,724,782	138,899,594
Interest Income		1,452,791	2,968,397
Other Income		31,137	4,130,726
Member Subscription		2,500	-
Loan Received		71,383,828	17,425,000
Loan Inter Project		930,000	500,000
Loan Recovery from Inter Project		-	-
Fund Received for JIBAN Project		22,378,306	16,460,906
Bill Received		47,115	172,152
Loan Received from PKSF		205,700,000	162,500,000
Loan Received from IDCOL		4,243,200	5,895,760
Loan Recovery from Staff & Others		21,806,754	11,335,693
Advance Realized		6,334,335	5,173,586
Advance from PKSF		5,884,452	6,216,000
Receivable Realized		4,942,527	608,045
Savings Received		264,730,216	238,683,387
Car Sale		2,370,900	460,700
Loan Risk		14,390,839	10,986,445
Staff Security Fund		1,609,411	1,740,887
Construction		-	-
Land Sale		-	-
Income Tax Received		-	105,653
Loan Recovery from Beneficiaries		1,248,109,074	1,056,937,212
Fixed Deposit encashment		66,521,245	30,900,000
Suspense A/C		13,085	231,008
Reserve fund Encashment		-	-
Total		2,224,692,278	1,844,568,411

Payments:			
Loan Disbursement		1,455,695,000	1,128,037,000
Loan Refund to PKSF		185,549,994	165,383,333
Loan Refund to IDCOL		1,568,034	676,505
Loan Refund to Inter Project		1,443,500	831,000
Loan Refund		-	70,850
Loan Payments to Inter Project		46,515,000	6,575,000
Advance		6,274,725	5,003,359
Advance adjusted to IDCOL		-	2,937,600
Advance adjusted to PKSF		2,048,153	2,178,255
Receivable		51,864	704,192
Staff Loan		22,291,078	23,349,000
Savings Refund		214,696,098	198,470,755
Security Refund		963,427	619,998
Loan Risk Fund Refund		4,476,303	3,897,229
Income tax		375,659	115,523
Capital Expense		4,639,243	3,158,923
Investment		27,895,332	51,255,109
Service charge Refund to PKSF		12,325,720	12,610,752
Interest Paid to Member		13,693,882	11,050,140
Fund transfer		24,813,434	17,396,713
Provision for Exp Payment		205,732	233,500
Loan Write off (LLP)		-	-
Suspense account		243,085	693,610
Program Operation Cost:			
Enhance Livelihood		119,753,072	15,834,131
Facilitate Quality Education		16,933,721	96,286,772
Health Rights and Services		5,446,188	9,164,287
Climate Change Adaptation and Mitigation		5,768,588	6,483,112
Human Potentiality Improvement		11,288,776	10,499,287
Organizational Standardization Processes		4,192,733	5,603,195
Closing Balances:		35,543,938	65,449,282
Cash in Hand		64,048	404,904
Cash at Bank		35,479,890	65,044,378
Total		2,224,692,278	1,844,568,411



Head of Finance & Accounts
GBK



Chief Executive
GBK



Treasurer
GBK



Chairman
GBK

Correspondent Firm of RSM International Network

GRAM BIKASH KENDRA

Parbatipur, Dinajpur

Consolidated Statement of Change in Equity
For the year ended June 30, 2016

Particulars	30.06.2016 Amount (Tk.)	30.06.2015 Amount (Tk.)
Opening Balance:	142,893,131	126,604,265
Add: Prior year adjustment (ALO)	-	78,039
Add: Prior year adjustment	15,480	-
Add: Prior year security receivable	29,900	-
	142,938,511	126,682,304
Less: Adjustment last year Capital Reserve	-	6,500,000
Less: Prior year adjustment (ALO)	-	46,248
Less: Prior year adjustment (SETU)	-	6,600
Less: Accrued Expenses	-	92,082
Less: Prior year adjustment (Power RLF)	-	134,273
Less: Fund transfer to SN	43,347	-
Less: Fund transfer to SETU	364,070	-
Less: DALIT Fund transfer to Development fund	1,928,185	-
Less: POWER Fund transfer to Development fund	5,103,706	-
Less: Prior year Subsidy receivable	13,000	-
Less: Excess of income over expenditure of SSF	389,125	-
	135,097,078	119,903,101
Add: Surplus for the year	30,563,869	29,378,004
Less: Balance Transfer to Reserve Fund	3,412,027	6,387,973
Closing Balance	162,248,921	142,893,131



Head of Finance & Accounts
GBK



Chief Executive
GBK



Treasurer
GBK



Chairman
GBK



Masih Muhith Haque & Co.
Chartered Accountants

Get Involved with GBK:

Gram Bikash Kendra is working for the community peoples that are marginalized in many ways. GBK is working in the areas of women rights, marginalized communities' social status and dignity, economic empowerment, education status, technical knowledge and skill, market, agriculture and other development areas. GBK could be an excellent opportunity for working together for development organizations, human rights organizations, Agriculture, technology and market focused organizations, health and education focused organizations, knowledge institutions, individuals, charities, corporate, government institution/departments that are working with similar commitment towards peoples around the globe. All these types of organizations/individuals are requested to visit GBK, its works and be getting involved in the way of our journey. Authorities of these categories all over the globe always are welcome to visit our works and exchange views with the people we are working.

We would like to request you to communicate with us for any of your relevant queries and extend your hand of support to work jointly with GBK in changing livelihoods status and social dignity of these communities in a shared manner.

Acknowledgement:

GBK obtains support/assistance/directions from different organizations, bodies, partners, well wisher, civil society, individuals, government departments, institutions and most importantly from the community peoples we are working with. At the moment of publishing GBK's organizational annual report – we would like to express our sincere thanks to the community peoples under different programs of the organization. We also would like to thank our development partners for their support and assistance that contributed a lot in this journey. Thanks goes to our honorable Generable Committee and Executive Committee members for their continuous directive and encouraging supports. Government department/authorities, local government institutions, education institutions helped us a lot in our organizational works; we would like to express our sincere thanks to them. Special thanks to the staff members who are involved in achieving organizational commitment through different interventions and also the staff member who worked hard in publishing this report to the audience.

We also would like to request all of you to continue your support towards the journey of GBK in coming days.



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

Contact us:
Haldibari Railgate,
Parbatipur-5250,
Dinajpur, Bangladesh.