

ANNUAL REPORT 2020-2021



ANNUAL REPORT

2020-2021



GBK

Gram Bikash Kendra

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



Annual report development team:

Md. Rabiul Islam, Manager-Agriculture, livestock and fisheries
Lucky Marandy, Project Coordinator, ODHIKAR Project
Shyamal Kanti Singha Roy, Monitoring Evaluation and
Documentation officer
John Hembrom, Media and Publication Officer



Editor:

Aminul Islam, Deputy Chief Executive
Sarah Marandy, Director Social Development



Editor's Advisor

Moazzem Hossain, Chief Executive, Gram Bikash Kendra



Design:

Visual Acoustics

Cell: +88-01676974888, visualacousticsbd@gmail.com



▶ Table of Content ◀

No.	Particulars	Page
1.	Letter from the Chairperson	5
2.	Letter from the Chief Executive	6
3.	Building a society we want	9
4.	Our Vision, Mission and Values	9
5.	About us	10
6.	Development Partners	11
7.	GBK Governance	12-13
8.	GBK Programme organogram and different cell committee	12-13
9.	GBK in COVID-19 Battle-	14-16
10.	Project wise progress	17-56
11.	Micro Finance Programme	57
12.	Audit Report	65

Abbreviation

AGM	: Annual General Meeting
ALO	: Accelerating Livelihoods Options for the Dalit and Ethnic Community
C2RI	: Covid-19 Response and Rehabilitation Initiatives for the most vulnerable communities
CC	: Community Clinic
DC	: Deputy Commissioner
D/A	: Dalit Adibashi
EC	: Executive committee
EGF	: Emergency Grant Facility project
GC	: General Committee
GAP	: Good Agriculture Practices
GBV	: Gender Based Violence
GDP	: Gross Domestic Product
HH	: Household
IDCOL	: Infrastructure Development Company Limited
IPM	: Integrated Pest Management
ICM	: Integrated Cropping Management
IGA	: Income Generating Activities
ME	: Micro-Enterprise
PKSF	: Palli Karma-Sahayak Foundation
PVC	: Prosperity Village Commiitee
SDG	: Sustainable Development Goal
SMC	: School Management Committee
SDC	: Swiss Agency for Development and Cooperation
SFA	: Strategic Focus Area
TVET	: Technical Vocational Education Training
UNO	: Upazila Nirbahi Officer
UP	: Union Parishad
UCEP	: Underprivileged Children's Educational Programs
VDC	: Village Development Committee
VCD	: Value Chain Development
VGD	: Vulnerable Group Development
VGf	: Vulnerable Group Feeding
WTP	: Water Treatment Plant
YPO	: Yearly Plan of Operation
YD	: Youth Development



Letter from Chairperson

The year of 2020-2021 GBK has gone through with a new experience for Covid-19. Corona virus has first identified in Bangladesh on 8th March and the first lockdown has been announced on 24th March, and after that to contain the outbreak of corona virus lock down, shut down declared as per requirement. Since the first wave of Covid-19 Gram Bikash Kendra's staff intensively worked as Covid fighter, regularly communicated with the targeted people of the organization and distributed food package, cash, educative materials and hygiene materials to the vulnerable communities. On behalf of GBK family I would like to pass my gratitude to our development partners, the staff of GBK for emergency response to 10000 Ethnic, Dalit and marginalized Bengali Families. Along with this, with due respect, I am remembering, during this covid-19 pandemic many of us have lost our colleagues, family members and friends. On behalf of GBK we would like to acknowledge their brave effort and cooperation for the successful implementation of the organization's programmes.

Through my note, I would like to thank and acknowledge all the staff members of GBK family for their contribution, commitment for the successful implementation of the targeted activities. With the focus of the 17 goals of SDG Gram Bikash Kendra has been implementing its field based activities. Gram Bikash Kendra has been working to enhance the targeted people's economic development, food security, nutrition, sustainable agriculture, market development, entrepreneurship development, safe drinking water, sanitation, health rights, climate change. Gram Bikash Kendra tried its best to keep continue the works, though for Covid-19 the working environment was not favorable.

I wish all the success of Gram Bikash Kendra in the upcoming days.

Mosfequa Razzak

Chairperson

Gram Bikash Kendra



Letter from Chief Executive

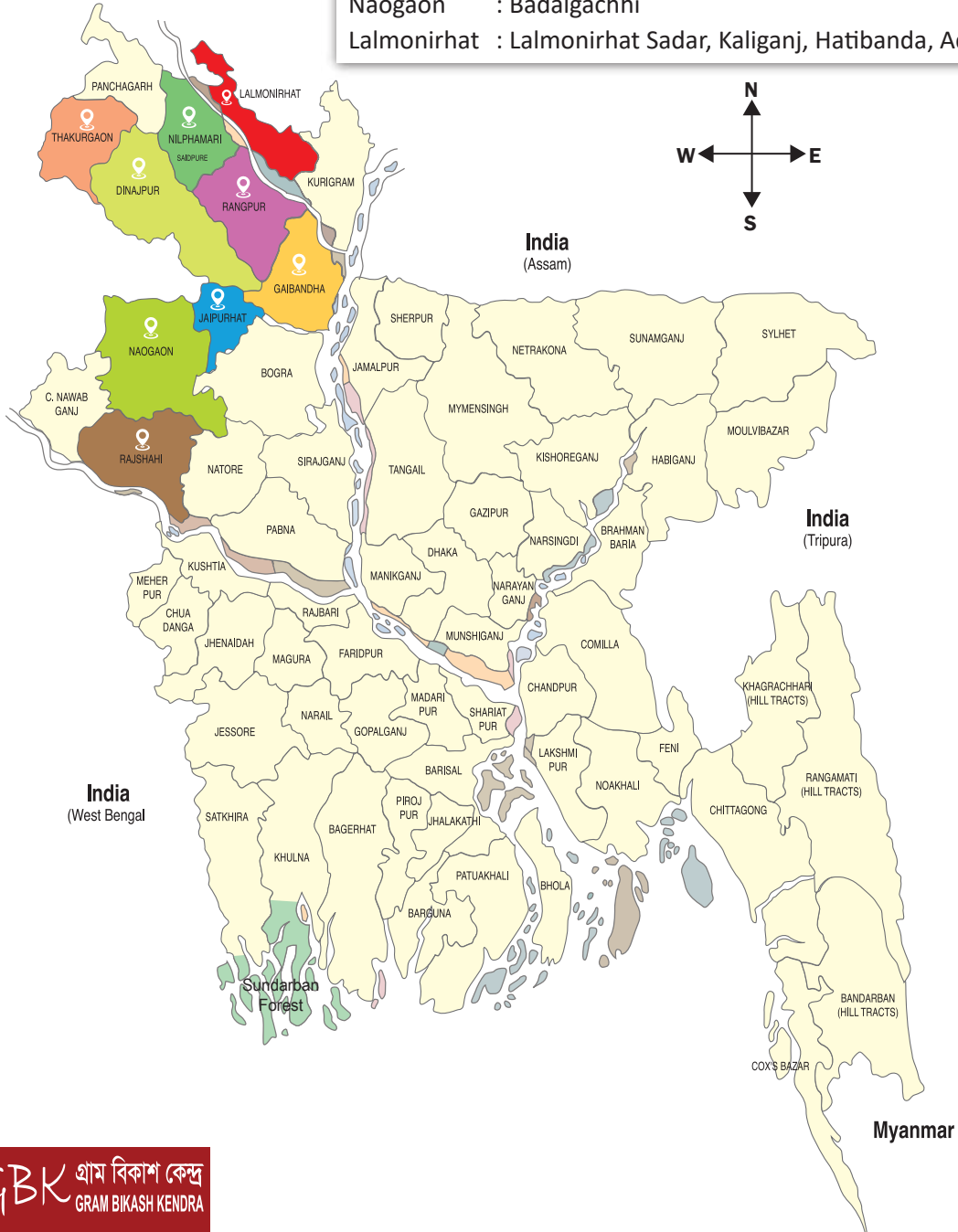
Gram Bikash Kendra has experienced the financial year July 2020-June 2021 as a year of resilience and survival. Though as per the present five years strategic plan (2017-2021), 2021 is the last year of it, however during the risk analysis of the strategic plan we did not have any idea of corona pandemic and even we didn't think of it. As a result, when corona has started to spread globally, as well as in Bangladesh, it was quite difficult for us to cope up with the situation and especially to keep continue the speed of the works of the organization. Since from the first wave of corona virus GBK tried its best with the emergency response with its own finance as well as with the financial assistance of the development partners. For which I would like to thank for the guidance of the honorable executive members of GBK and I would like to thank the staff members those worked as the covid fighter during this covid pandemic. However, within this covid pandemic the organization has gone through new experiences, got the opportunity with deep analysis to identify the next strategies for the organization. Gram Bikash Kendra has been working 28 years since 1993 for a diverse society with equality, responsiveness, fairness and human dignity. During this covid pandemic GBK has realized and seen the situation of its targeted people directly. How covid pandemic has affected the development trend, which the targeted people mainly Ethnic, Dalit, differently able people and marginalized Bengali people have progressed so far. To survive in the pandemic crisis most of the people used their savings and faced a challenge on education, small business and got affected and increases early child marriage. During this year, at every level every people have gone through with own learning and experience for covid-19. Due to this covid pandemic the ethnic, Dalit, differently able people, marginalized Bengali people have been affected those are only dependent on their agricultural labor and small business. Corona pandemic has badly affected in to their economic development. Along with the social and mental health of all level got hampered. The ethnic people also faced challenge for social gathering and the culture practice. Gram Bikash Kendra tried its best to stand beside our targeted people in this crisis. And, we are hopeful in the future we will continue our development intervention as per the requirement of the targeted people.

Moazzem Hossain

Chief Executive
Gram Bikash Kendra

**Working
area
of
GBK**

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



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 ○ Promote Cultural Heritage of ethnic people



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 28 years GBK working at the northwest part of Bangladesh in 11 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 –Micro Finance

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 for quality seed, seedlings, agro machineries, knowledge and information dissemination of agro modern 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' north-west Region of Bangladesh by engagement of their resources & potentials through multi stakeholder partnership.

GBK's Core values:

- ❖ Respect and equal rights
- ❖ Transparency and Accountability
- ❖ Equity and justice
- ❖ Nonpartisan, Secular and bias free
- ❖ Diversity & inclusiveness
- ❖ Participation and mutual Respect
- ❖ Environmental Sensitivity
- ❖ Honesty and transparency



About Us

1. STAFF MEMBERS STATUS:

A team of 679 staff members are involved in organizational works of which 95 women and 584 are men. Among the total staffs 2 are from Dalit communities, 18 from ethnic communities and remaining 633 are from greater Bengali communities.

Offices:

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

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

Strategic Focus Area (SFA)

Following our extensive strategic planning process, which involved stakeholders at all levels, we identified 9 areas of community and organisational development that will be our Strategic Focus Areas (SFAs) until 2021. Over the next 5 years, GBK is committed to:

SFA-1: Enhance economic growth, food security and Nutrition (Supplements **SDG-1: End poverty in all its forms everywhere, SDG-2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture and SDG 8: Promote inclusive and sustainable economic growth, employment and decent work for all**).

SFA-2: Promote improved Sustainable Agriculture, entrepreneurship and market linkage (Supplements **SDG 12: Ensure sustainable consumption and production patterns**)

SFA-3: Promote women, girls and marginalized communities' empowerment (Supplements **SDG 5: Achieve gender equality and empower all women and girls and SDG 16: Promote just, peaceful and inclusive societies**)

SFA-4: Facilitate quality education and TVET (Supplements **SDG 4: Ensuring inclusive and quality education for all and promote lifelong learning**)

SFA-5: Promote water-sanitation, health rights and services (Supplements: **SDG-3: Ensure healthy lives and promote well-being for all at all ages, SDG 6: Ensure access to water and sanitation for all**)

SFA-6: Promote Affordable and Renewable energy (Supplements **SDG 7: Ensure access to affordable, reliable, sustainable and modern energy for all**)

SFA-7: Promote climate change adaptation and mitigation (Supplements **SDG 13: Take urgent action to combat climate change and its impacts**)

SFA-8: Accelerate human potentiality improvement

SFA-9: Continuation of standardized processes of the organization

GBK's Ongoing Projects and Programme :

SL	Programme/ Project Name	Inception date	Development partner
1	Accelerating Livelihood Options for the ethnic and Dalit communities-ALO Project (New phase)	January 2006	HEKS/EPER, Switzerland
2	Agriculture Unit	July 2018	PKSF & GBK
3	Adolescent Program	July 2018	GBK and PKSF
4	Agriculture Fisheries & Livestock Unit	July 2019	GBK and PKSF
5	Covid-19 Response and Rehabilitation Initiative (C2RI) for the Most Vulnerable Groups in Bangladesh.	July 2020	HEKS-Switzerland & Swiss Agency for Development and Cooperation (SDC)- Embassy of Switzerland in Bangladesh
6	Changing Economic of Santal through Agriculture Project (ChESTA)	April 2018	Syngenta Foundation for Sustainable Agriculture, Switzerland
7	Enhancing Resources and Increasing capacities of Poor Households Towards Eliminating of their Poverty-ENRICH	July 2019	PKSF and GBK
8	Extended Community Climate Change-ECCCP-Flood Project	October 2020	PKSF and GBK
9	Fisheries & Livestock Unit	July 2018	PKSF and GBK
10	G-Renewable Energy: Bio Gas and Bio Fertilizer Program	January 2018	Infrastructure Development Company Limited (IDCOL)
11	G-Renewable Energy: Improved Cook Stove Program	1st January, 2018	Infrastructure Development Company Limited (IDCOL)
12	GBK Enterprise Ltd	July 2018	GBK - E is a sister concern of GBK
13	Integrated Fish & Snail Culture	July 2019	PKSF and GBK
14	Learning and Innovation Fund to Test New Idea (LIFT)	July 2018	PKSF and GBK
15	Livelihood Enhancement through integrated Farming & Entrepreneurship (LIFE) Project	July 2020	Japan International Co-operation Foundation(JICF), Japan
16	Learning and Innovation Fund to Test New Idea (LIFT Kuchia Culture Project)	July 2017	PKSF and GBK
17	Oittijjo Theke Shikhon	July 2018	PKSF and GBK
18	ODHIKAR	March 2021	Shapla Neer
19	PPEPP- Pathways to Prosperity for Extremely Poor People- PPEPP	September 2019	Foreign Commonwealth and Development Office FCDO (ex. DFID, UK-aid), EU,PKSF Government of
20	Promoting Agricultural Commercialization and Enterprise (PACE)	April 2017	PKSF and GBK
21	Probin Program	July 2019	PKSF
22	Sustainable Enterprise Project	January 2020	PKSF 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 through Annual General Meeting (AGM) which held once in a year. Prior the AGM, all honourable members are provided organizational documents including budget, financial statement, audit report, progress report along with the meeting notice for 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.

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 Programmes and often participates in different programme intervention and organizational event.

Gram Bikash Kendra's 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 CTBank NA (USA).
- ◆ GBK achieved Bangabandhu Krishi Award from the Honourable 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 Programme Organogram and different cell/committee:

Human Resource and Administration:

The Human Resource and Administration department lead and guide by Deputy Director-HR&A, consists of 03 (three) members, reported to the Chief Executive.

Internal Audit:

There are internal audit and compliance departments. The internal audit and compliance department is currently lead by an Assistant Manager and there are a total of 08(eight) members in this department. The chief of internal audit and compliance department is reportable to the chief executive who ultimately supervises the internal audit and compliance department. The key activities of internal audit and compliance department are: Authentication of the validity of all financial records, reports and statistics, ensuring standard accounting practices in the organization, verify all purchase of the organization, track record of disposal of the assets of the organization and update management about efficient use of the assets, prevention and early detection of fraud, corruption etc. compliance with applicable law and regulation, undertake special investigations when required by the management and monitoring field activities, reporting and guide management to increase project implementation quality.

Finance and Accounts

There is Finance and Accounts department. The Finance and Accounts department is currently lead by a Deputy Director. In this department, there are a total of 06 (six) members at HO and about 70 (seventy) members at Branch/project office level. The key activities of Finance and Accounts department are: Efficiently manage the funds, preparation of budget & it's implementation, management of cash flow, ensure govt. compliance regarding VAT & IT, bill checking, voucher preparation, books of accounts entry, made financial transaction, financial records keeping, Banking, various periodical financial reports preparation, ensure standard accounting practices in the organization, support to all purchase of the organization, Preparation of yearly accounts for Auditor and facilitation of Audit for all program/project, communication with donor/partner regarding financial issues etc.

Gender Committee

A committee consists of five (05) members lead by the Focal person-gender, and as per the yearly plan of the Gender Committee gender related activities are implemented.

Central Procurment committee

As per the procurement policy the central procurement team of five (05) members ensures the procurement lead by the convener.

Documentation & Publication Team:

To disseminate organizations programme focus good practice, learnings, study, publication, documentation, video documentary preparation, website and facebook page update, programme, arrange online LIVE programme, and to update administrative information a team of five(05) members are in the documentation and publication committee with the guidance of the convener.

GBK in COVID-19 Battle

Different interventions by GBK

Joint collaboration with Upazila Administration:

- To fight against COVID-19 GBK jointly with Upazila administration of Parbatipur formed an emergency response committee chaired by the Upazila Chairman and Upazila Nirbahi Officer (UNO), Mayor of Parbatipur Municipality are also members of the committee.

Public awareness:

- From March/2020 GBK continuously raising awareness through various court-yard meetings and conducted campaigns at community, disseminated messages information on Covid-19 safety issues (Using masks, washing hands and maintaining social distance).



Postponed of Microfinance Programme:

- GBK Postponed savings and loan installment collection from the 80,000 borrowers.

Quarantine Center:

GBK handed over the GBK-Education Support Center to Upazila Administration Parbatipur for Quarantine Center.

Emergency Food Support:

- GBK provided emergency food support to 300 Dalit Family of Parbatipur Upazila and each family got package of- Rice-10 kg, Potato-5 kg, Soya bean oil-2 liter, pulse-1 kg, soap and detergent powder.

GBK's own contribution

- ❖ GBK staff contributed 64, 000 Taka and provided Eid package to the poor families
- ❖ GBK Staff contributed one day salary the Honorable Prime Minister's office through PKSF
- ❖ GBK contributed 10 Oxygen Cylinder to Dinajpur DC which has been hand over to the Civil Serjon Dinajpur

Accelerating Livelihood Options for the Dalit and Ethnic Communities (ALO) Project

- ❖ ALO project conducted Lobby with the upazila administration and 26 Family received Allocation under Government Housing support.
- ❖ GBK distributed food package support in April 2020 to 510 Dalit Families. Each package contain with 5 kg rice, 2 kg potatoes, 0.5 kg pulse, 0.5 kg salt and 0.5 kg mustard oil.
- ❖ ALO Project distributed 02 Mask, 2 Soap and 500 gram Washing powder to 2000 HHs of Parbatipur, Syedpur and Fulbari Upazila.
- ❖ ALO Project facilitated and 25 PooC (M- 14, F-11) received COVID-19 allowance BDT 4500 and 1 PooC (M- 01) received BDT-20,000

Covid-19 Response and Rehabilitation Initiatives (C2RI) for the most vulnerable communities

- ❖ 2050 Parbatipur (F-1992, M-58) received emergency cash support (BDT 2000 each HH) purchased emergency food and meet their emergency financial needs. Adibashi 1369 (F-1337, M-32), Dalit 450 (F-439, M-11) and Bottom Poor 231 (F-216, M-15).
- ❖ Installed 120 Hand washing devices at Parbatipur-53, Fulbari-54 and Syedpur-13 upazila
- ❖ Distributed hand washing materials which amounted BDT 100 to 120 with Hand washing points regularly.
- ❖ 2050 received 2050 mango fruit saplings and 4100 guava saplings to meet up project Parbatipur their family nutrition. (1-mango sapling and 2-guava sapling each Participant)
- ❖ 2050 project Participant received total 20,500 Chicken and 20,500 KG Poultry Feed (10 piece chick and 10 KG Poultry feed each Participant)
- ❖ Registration support given to 850 community people for COVID-19 vaccine through SUROKKHA Apps of Bangladesh government.
- ❖ Provided Business Development Training to 12 Producers (F-08, M-04) (Small Business-04, Tailoring-04, Doormat-04) and cash Support of BDT 132000 (BDT 11000 to each producers).

OUR SCHOOL Project

- ❖ Our School Project provided educative materials (1 school bag, 4 exercise books, 1 pencil box, 1 pen and 1 pencil) to 340 ethnic students of Dinajpur Sadar Upazila.

FM0 COVID 19 Emergency Grant Facility –EGF project

- ❖ Project distributed 475 COVID-19 packages among the community households and hospitalized patients. The package contained with- 50 masks, 3 piece hand sanitizers, 3 kg wheel powder, 1 kg bleaching powder, 6 piece soap etc.
- ❖ GBK EGF project conducted campaigns, awareness events for COVID-19 message dissemination into all the participants
- ❖ GBK EGF project installed 15 Hand wash stations at Dimla Upazila office campus, Upazila health complex, Dimla Fire Service, Dimla police station, Batul Chairman para community clinic, Khogakhoribari community clinic, Primary and girls school where usually mass people gather.

- ❖ GBK EGF project installed 10 water purifiers in the different government institutions and the place are-DC office, UNO office, Police station, khogakhoribari community clinic, Biashpukur community clinic, UP chairman member, Colonipara govt. Primary school & Dalia Adorsho Girls school
- ❖ 50 sets of medical bin distributed in different institutions. Every set contain 3 different colour (1 yellow, 1 blue & 1 red colour). One colour red is used for non usable waste material, blue colour bin is used for reusable waste materials & yellow colour bin is used for liquid material disposal
- ❖ GBK EGF project Installed Water Treatment Plant (WTP) at Baishpukur Monohara Community.

Tippling Point Project

- ❖ Conducted Awareness raising session virtually with the adolescent groups and parents (Girls-102, Boys-10)
- ❖ Provided hygiene kit (Mask, Hand globs, Hand sanitizer, Body soap, Landry soap, Belching powder and Sanitary napkin)to 765 Girls
- ❖ Installed hand washing device in 34 communities

Corporate Social Responsibilities supported by Pubali Bank

- ❖ Provided Food package of BDT-1700 (Rice-10 KG, Dul, Soyabin Oil, Soap) to 1500 poor and marginalized people by support of Pubali Bank





GBK's Programme/project wise progress Agriculture unit

Agriculture unit working to extend sustainable agricultural technology and capacity building support to the door-steps of farmers with increasing farming productivity and ensuring food security. The major objectives of the project are; provide useful, modern and environment-friendly agricultural technologies, establish market linkages of agricultural commodities, develop skill on farming technology at farmers level, Assist in providing microfinance services considering the seasons of agriculture. The project is implementing in Parbatipur Upazila, Dinajpur and it is covering 07 villages, where 27 ethnic families & 118 Bengali families are direct project participants. This project is associated by PKSf. Major area of intervention or components of this project are;

- i) Healthy sapling production.
- ii) High value and high yield new variety vegetable and crops demonstration.
- iii) Safe vegetable cultivation using pheromone and yellow trap.
- iv) High value, high yield off-season watermelon cultivation.
- v) Yearly round vegetable and fruit production.
- vi) Organic fertilizer Trico-Compost production.
- vii) Qualitative Orchard forming and management

The project have been implementing several interventions such as- Introducing high value, high yielding, and climate resilient crop varieties based on edaphic and climatic factors of locality, cluster-based demonstrations on proven profitable crop technologies, Introducing Good Agriculture Practices (GAP) at field level for better crop production, Arranging ‘Agriculture Counseling Center’ for instant solution of field level crop related problem faced by farmers, safe crop cultivation practices (by using sex pheromone trap, yellow trap, and adopting bio control for pest management etc.), Promoting season-wise diversified crop cultivation with introducing suitable cropping pattern, Establish homestead gardening for proper land utilization, ensuring nutritional security of farming community and additional income.

Key Achievements

□ Land Use Utilization (LUU):

Since 2018, Agriculture unit has been implementing all agricultural activities in about 30 villages of 5 unions in Parbatipur upazila. In this connection, ensuring maximum and optimal use of land, cropping intensity has increased 220% to 310%. In the past most of the cropping pattern was Boro-Fallow- T Aman and now most of the cropping pattern is potato-Boro-T Aman. Changing the double crops pattern to three crops can play a potential role for their food security. What are displayed in the form of the following table.

SL No.	Before 2018		Significant change	
	Type of land	Area coverage	Type of land	Area coverage
01	Single crop land	1025 ha.	Single crop land	643 ha.
02	Double crop land	10425 ha.	Double crop land	9463 ha.
03	Triple crop land	3745 ha	Triple crop land	4729 ha
04	Four crop land	100 ha.	Four crop land	372 ha.

◆ Production Performance (PP):

Under the Agriculture unit, various fruits including granular crops, spices crops, oil crops and pulses varieties have been introduced and expanded in the area so far. Now the indigenous themselves are transplanting these varieties. Environment tolerant, climate change, high yielding, safe vegetable, marketing system has been implemented considering the expansion of technology.



◆ Nutrition coverage through Agriculture:

Nutrition sensitive agriculture is a food-based approach to agriculture development that puts locally rich foods, dietary diversity and food fortification at the heart of the malnutrition and micronutrient deficiencies. So in order to reduce the malnutrition rate, the indigenous people now practices their own year-round nutrition garden. They cultivate nutritious vegetables and fruits in this nutritious garden throughout the year.

◆ Technology Transfer :

Now the agricultural technology that can be seen in the indigenous villages like as intercropping (Maize + Potato, Poato + Sweet gourd), relay cropping, fruits bag (mango, guava), mulching paper, soil test practice (NPKS & Soil pH), integrated pest management (IPM), integrated cropping management (ICM). At present they apply organic pesticide commonly and also follow the Good Agriculture Practices (GAP).

◆ Capacity development :

The skill of indigenous farmers have increased due to receive Several Agricultural trainings under this unit. In addition, practice in the community has grown with the experience of implementing various field based technology and result oriented. Model on the other hand, they received direct advice on agriculture including liaison with different government offices by Agriculture advisory center.



Morzina Begum fairy tale

Morzina Begum (45) lives in Purbo mereya, chondipur union at Parbotipur, Dinajpur. Her parents forcibly, married Entajur Rahman (52) in 1992, when she was just 16 years old and student of class ten. But morzina's dream was to finish her studies and get married with a job. On the other hand, Entajur Rahman was unemployed with 2.34 acres of ovr land; somehow he doesn't want to go to work in the field. Child marriage as well as having a family with an unemployed husband was becoming difficult for her. Thus, her family became poor to ultra-poor. As a result, they could not manage to eat properly. Later in 1994 and 1998 her daughters were born. Children grows older, Maria becomes more and more disoriented. Even after all this, Morzina dreams that her children will get a good job after finishing their education.

In 2017, Morzina Begum joined **Kashful mohila somity** under Chondipur Branch at **Gram Bikash Kendra**. After joining the group, she started saving mobilization; And her savings amont became 9000 taka. Later, when the agriculture unit starts development activities in the village, she got acquainted with Sabbir Rahman (Staff of Agril Unit). At one stage, there was a detailed discussion with Sabbir Rahman to identify her family problems, resources and abilities to overcome from the problems. At the end of the discus- sion, it was proposed to cultivate yellow water- land and she was select- ed as a watermelon grower for the period of 2019-20 fiscal years. In September 2019, she acquired skills in watermelon cultivation by receiving train- ing in production technology, diseases and pest control with marketing. Seeing all this, her husband Entajur Rahman inter- est increased more and more. He also wants to give his wife time to do something, especially watermelon cultivation. Under this Unit, she received BDT 15000 grant money. However, the total cost of watermelon cultivation was about BDT 34270; the rest was provided by his family. At one point both her children began to devote time to this work. Throughout the season, she sold watermelons for about BDT 96400, earned estimated BDT 62130. Thus her interest increased after the profit. Later, she received BDT 50000 loan from Kashful mohila somity under Chondipur Branch at Gram bikash Kendra and cultivates year round vegetables such as cucumber, squash, tomato, bitter gourd, brinjal on her one acre land. Not just farming, she now uses various technologies like as IPM, ICM, Inter cropping, relay cropping, uses mulching papers etc. As a result of the training, she contacted the upazila agriculture officer, agriculture extension officer etc.

Now Morzina is easily educating her daughter with her earned money. She is known as an irresistible and energetic pulse in the Kashful mohila somity.





Accelerating Livelihoods Options for the Dalit and Ethnic Communities -ALO Project

ALO project is being implemented for a dignified and resilient life of Dalit and Adibashi people living in the north-west region of Bangladesh (Dinajpur and Nilphamari Districts) with 1902 Dalit and Adibashi Households. The project is focusing on social inclusion, access into alternative occupations, enhance their technical skills for employment and link them into market interventions.

Through ALO project GBK is working to Increase accessibility of Dalit and Adibashi people into local hotels, saloons and other sacred and religious places; to increase their access to basic services such as health care, education, social security, infrastructure, their income and living and to improve livelihood status, access to land and establishing land rights.

Through information dissemination to PooCs and linkage and networking with duty bearers the project is working to ensure better access to public services i.e-social safety net, health, education, khas land, Govt. housing project, water body. Through skill development of PooCs and linkage with different market actors and local service providers the project is working for better involvement in different income generating interventions, i.e-Bull fattening, cow, goat and chicken rearing, fish culture, doormat production, vegetable gardening.

The project is working to include them into different social committees, i.e-SMC, CCMC, Bazar committee, Puja and Mandir committee through leadership capacity development, information dissemination of potential women leaders and linkage with different social committees

Project is raising awareness on gender based discrimination and violence, GBV related law, marriage law through different workshop, meeting and sessions, individual dialogue. ALO project is ensuring Job inclusion of potential youths through Technical & Vocational Education and training, linkage with job providers and motivating Dalit and Adibashi youth and their parents.

Achievement

- 767 Dalit and Adibashi people engaged in bull fattening. Total number of 188 D/A Producer has sold 196 bulls in local market of BDT 8552550 and profit was BDT 1536490. So, gain net profit average per bull is BDT 7839.
- 580 D/A sold 40640 pcs chicken to the local buyer and gain profit per chicken in average BDT 52.
- 55 Adibashi trained women engaged in wage based doormat making and produced 15000 doormats in this period.
- 100 D/A female tailor continuing their tailoring with monthly earning about BDT 2000.
- 345 D/A people sold 470 goat and sheep in the local market.
- 180 D/A people engaged in bamboo made product and earning BDT 7500 monthly.
- 210 D/A people engaged in small business like; grocery shop, saloon shop and shoe maker, earning monthly BDT 4500-9000.
- 510 D/A farmer engaged in fodder cultivation on 810 Decimal lands and earning per month BDT 850 in average
- 463 (F-421, M-42) women are exit in leading position in the VDC and involve in others deferment's committee like SMC, CC and bazaar committee and participating in decision making process.
- 12 D/A girl pursuing training on nursing and 33 youth male participants are pursuing training on different trade, like; auto mobile mechanics, industrial sewing, driving etc.
- 106 youth (F-27, M-79) obtained job in different institute and earning monthly at the range of 5500 to 16860.
- 25 D/A families received climate resilient house form government by linkage of project.



Adolescent Program

GBK is implementing “Adolescent programme” jointly with the support of PKSf in the 9 unions under Parbatipur Upazila of Dinajpur District, with ten (10) adolescent groups with total 300 youth (girls-boys). The objective of the programme is to mobilize youth, motivate for voluntarism in social activities, aware on ethics and honesty, raise awareness both physical and mental health, carrier goal setup, aware on entrepreneurship, participate in sports and cultural activities.

Results Achieved:

1. Awareness raising of COVID-19 situations protect and practices valuable
2. Reduce early marriage , protect Child & Women violence and awareness raising food & nutrition's
3. Quiz computations of values & social issues
4. Reproductive health & right and Menstrual hygiene management
5. Blood group test
6. Leadership & carrier develop
7. Organized cultural event



COVID-19 Response and Rehabilitation Initiative (C2RI) for the Most Vulnerable Groups in Bangladesh

In the worldwide ongoing COVID-19 pandemic, peoples are suffering a lot due to normal lives hampering in many ways. In this COVID-19 pandemic, situation of the socially marginalized and bottom poor communities is worsening. These socially neglected and excluded communities covering Dalit, Adibashi and other bottom poor marginalized of the northwest Bangladesh are suffering a lot as their income opportunities has been stopped. A large number of them depend on selling agriculture labour for their livelihoods. Some people of these community are fully depending on manual toilet and drain cleaning, sweeping marketplace, rail station, bust stand, hair cutting and like other jobs.

In order to stand beside the Dalit, Adibashi and other bottom poor marginalized communities, GBK is implementing a response and rehabilitation project titled "COVID-19 Response and Rehabilitation Initiative (C2RI) for the Most Vulnerable Groups in Bangladesh" for the said communities. This is an 18 months duration project, is jointly funded by SDC and HEKS/EPER. The project objectives include- covering basic needs of beneficiary's by emergency food and cash support, improve hygiene practice through installation of hand washing points and sustained livelihoods during and in the aftermath of the crisis through agricultural inputs and improved market linkages.

Major Achievements of C2RI Project

- ❑ 2050 Beneficiary (F-1992, M-58) HH received emergency cash support (BDT 2000 each HH) purchased emergency food and meet their emergency financial needs. Adibashi 1369 (F-1337, M-32), Dalit 450 (F-439, M-11) and Bottom Poor 231 (F-216, M-15).
- ❑ Installed 120 Hand washing devices at Parbatipur-53, Fulbari-54 and Syedpur-13upazila
- ❑ Distributed hand washing materials to 120 Hand washing points regularly.
- ❑ Through 120 hand washing points, 2050 beneficiaries of Parbatipur, Syedpur and FulbariUpazila are regularly washing their hands and are more aware in following health hygiene safety measures.
- ❑ Women led hand washing point management committee is operating 120 hand washing points very well. 2050 beneficiaries have economically benefitted by the assistance of emergency cash support. Some of the beneficiaries have purchased pig, goat, chicks, and pigeon for rearing. It is helping them to meet their family nutrition and at the same time contributing in their family income. Some of them brought emergency food, while their income source was very limited.
- ❑ Completed Registration of 850 community people for COVID-19 vaccine by the Youth Group members through SUROKKHA App of Bangladesh government.
- ❑ 2050 beneficiaries planted 2050 mango fruit saplings and 4100 guava saplings in their yards and nursing very well to meet their family nutrition.
- ❑ 2050 beneficiaries rearing 20,500 Chicken.

Combating Intimate Partner Violence in Bangladesh in the Context of COVID-19-PROHORI Project

The project Combating Intimate Partner Violence in Bangladesh in the Context of COVID-19 commonly known as PROHORI project in implementing at Taraganj upazila under Rangpur Distirct. The project is working with 700 women and 150 male. The objective of the project is to reduce the gender based violence at the intimate partner's level.

The project formed 50 women groups and 10 male groups and already conducted sessions on gender base violence, Also there are 05 women safe solidarity space in the project, where the project gave consiling support to the identified servivor of the project area. to discuss on the issues 05 women safe solidarity space set up completed.



Extended Community Climate Change Project-Flood (ECCCP-Flood)



“Extended Community Climate Change Project - Flood (ECCCP - Flood), directly contributes in SDG 13: Climate Action-Take urgent action to combat climate change and its impacts. GBK is implementing this project at 1000 HH of 3 villages at Tepakoribari union of Dimpla Upazilla under Nilphamari District. This project is funded by PKSF.

This project aims to increase resilience of the poor, marginalized and climate vulnerable communities towards the adverse effects of climate change in flood prone areas of Bangladesh. To achieve this goal the project strengthening the capacity of the targeted HH on addressing climate change through different agriculture practice with 93 HHs and IGA activities with 55 HHs. The project also reconstructed 74 houses addressing climate change and as a result, these HHs able to rear goat and practice agriculture to provide nutrition to their families





Fisheries Unit

Fish is the second most valuable agricultural crop in Bangladesh and its production contributes to the livelihoods and employment of millions of people. There is a proverb "Mache Bhate Bangali" exists in Bangladesh. Fisheries are playing an important role in the development of Bangladesh and through better management this contribution can be increased much. Still fisheries sector contributing 4.92 % to GDP and 23 % of total agricultural production of Bangladesh. 63% animal protein is obtained from fishes. GBK has been implementing diversified fisheries activities under this unit with the effective partnership of Palli Karma-Sahayak Foundation (PKSF).

The main objectives of the programme is to create self- employment opportunities; poverty alleviation; enhancing food and nutritional security through financial Service; modern technology and information dissemination; capacity building; value chain development and market Linkages. This project is working in Parbatipur Upazila and covering 36 villages, where 135 (Adibashi-28, G. com-107) families are direct beneficiaries. There are number of initiative has taken under Fisheries Unit for developing poor farmers (beneficiaries) knowledge, Skills and ability to manage small ponds for fish cultivation. Provided training on fish, fish cultivation and management. Provided different input supports, like-various species of fingerlings, utilize of pond dike through year round vegetable cultivation etc. In addition, necessary technical supports are also provided to them by the technical staffs. Further, In view to promote fish production in a large scale GBK has taken initiative to released fish fingerlings in the open water bodies.

Achievements/Result

- ❖ 420 members got skill development training on modern fish farming
- ❖ 135 members gained the good aquaculture knowledge from their own demonstration pond.

FMO COVID 19 Emergency Grant Facility –EGF”

“FMO COVID 19 Emergency Grant Facility – EGF” project implemented by GBK at Dimla Upazilla and Biashpukur area of Dalia near Tista Barrage under Nilphamari District. The project was supported by Bangla Sun Solar Energy Limited - BSSEL. The duration of the project was 2 months & 15 days (15 March 2021 to 30 May 2021). This project aims for resilient communities where people are aware of health and hygiene and lead joyful lives. To achieve this goal the project conducted sensitization activities on COVID-19 pandemic issue, safe water consuming and hygiene practice.



Targeting to battle against COVID-19 pandemic situation this project played an important role by sensitize the targeted people through establishing 4 bill boards with COVID-19 safety measure health issue, distributes 100 sets of PPE to Govt. level stakeholders and Govt. and non-Govt. schools. To promote safe water consuming and hygiene practice, this project established 15 wash stations and provided 04 water purifiers, distributed 50 sets of medical bin at different Govt. Service Provider’s office and 01 water treatment plant in the community level.



After implementation of the project following outputs were observed:

- ❖ Targeted HHs and community people wearing mask.
- ❖ Not only the targeted people but also the neighbors people are sensitized on COVID-19 pandemic health safety measure issue through the IEC materials (Bill board).
- ❖ The less waste that gets incinerated, buried in the ground, or thrown in the ocean or pond, the healthier & more stable our environment will be.
- ❖ Particular selected community people getting safe drinking water through treatment plant.





Livestock Unit

Livestock Unit is promoting to increase the IGAs by the expansion of Livestock technology and proper utilization of limited asset of member to achieve sustain development goals. Livestock Unit is a great example of socio-economic development for utilization of existing useless land, multidimensional income generating activities like as cow-goat-Layer-Broiler and duck rearing, vermin compost Production and so on. This project is implementing in Parbatipur Upazila, Dinajpur and covering 22 villages, where 113 (Adibashi-38, G.Com-75). The project is supported by Palli Karma Sahayak Foundation (PKSF). The main goal of this this project is to enhance the loan activities and loan security of IGA members, ensure animal health, increase production and supply of animal protein. Through this project provided training to the member (MF), technical Support like as treatment, vaccination, deworming, CMT, supplying grass cutting, organize Vaccination and deworming Campaign, disseminate the livestock technology in the field level (Goat rearing on Macha system, native chicken rearing in cage), assist in establishment of new farm in certain area, create inspiration among farmers through Farm day, provide active consultancy about livestock activities among the farmer level.

Achievements/Result

- ❑ 3 skill development training has been organized under livestock cell among 75 members for escalating capabilities building in related topics of livestock activities.
- ❑ Distribution of Anthelmintic, Vaccine

The following Deworming boluses, Vaccine and Technical Supports are given as follows in reporting period

SL No.	Item	Bolus/Vial	Number of animals	Number of Family
01	Anthelminthic	1200	2070	240
02	FMD	9	150	60
03	Anthrax	18	1620	330
04	BQ	9	180	40
05	HS	9	180	40
06	PPR	24	2160	360
07	BCRDV/RDV	24	2400	120
08	Duck Plague	9	900	50
09	Technical supports	-	2250	850

I At a glance of implemented Livestock demonstrations as follows:

- Name of Technology:** Castrated goat fattening through intensive method. No. of implemented demonstration 10 and no. of replication 5. Beneficiary trained up 1 batch (25)
- Name of Technology:** Cow Rearing by ensuring good management practice. No. of implemented demonstration 25 and no. of replication 8. Beneficiary trained up 1 batch (25)
- Name of Technology:** Sonali hen rearing through proper biosecurity. No. of implemented demonstration 10 and no. of replication 3. Beneficiary trained up 1 batches (25)
- Name of Technology:** Artificial hatchery of duck. No. of demonstration 1
- Name of Technology:** Product sell center. No. of demonstration 1
- Name of Technology:** Broiler type duck rearing for meat purpose. No. demonstration 30 and no. of replication: 6
- Name of Technology:** Cattle feed processing and marketing. No. of implemented demonstration: 1
- Name of Technology:** Native hen rearing following special housing. No. of demonstration: 35 and no. of replication: 8. Beneficiary Trained up: 1





Learning and Innovation Fund to Test New Ideas (LIFT)

The project is implementing for the livelihood development of Dalit and Adibashi people of north-west region of Bangladesh. Basically the main occupation of these communities is agriculture day labor. However, in a year, they can work in agriculture for 2.5 to 3 months. The rest of the time there is no regular work at hand. Then they do whatever they can get small jobs for very low wages. Besides, they stay without work for the rest of the time. For this reason, Gram Bikash Kendra (GBK) started this project to change their livelihood with the assistance of PKSF. This project is implementing in Birampur and Nawabganj where 362 (Adibashi-253 and Dalit-109) families are the direct beneficiaries. The major focus areas are health and child education, protect advance labor sell through different IGAs like; beef fattening, Goat rearing, Sonali hen rearing etc. and create environment for self-employment.

Achievements/Results:

- **Training:** provided 15 batch (375 person) training for enhance capacity on the concern IGA. These training batches received training on the Beef fattening, Eel culture, Goat rearing by the shelter method, Sheep rearing by the shelter method, Sonali hen and Turkey rearing. Per month they are earning BDT 3,500 to 4,000.
- **Buck centre establishment:** To keep our traditional Black Bengal variety as well as increase income of participant established Buck center in different villages of the concern area. Participants are getting net profit 6,000 to 7,000 BDT from every center.
- **Grocers shop (Small business):** To increase income and enhance availability of essential materials established grocers shop. They are earning BDT. 8,000-BDT 9,000 per month in average.



LIVELIHOOD ENHANCEMENT THROUGH INTEGRATED INTEGRAED FARMING AND ENTREPRENEURSHIP (LIFE Project)

GBK LIFE project aims for resilient communities where people are economically secure and lead a joyful lives covering 625 ethnic project participants of Godagari Upazilla in Rajshahi Division. The landscape of the area is a massive challenge for the people where the water scarcity is high and as a result the people of this area have a high nutritional crisis. To mitigate this challenge and to reach the project's goal the project focuses on economic development, food security and reduce nutritional crisis through homestead nutrition gardening uses of modern agricultural technology all year round of the project area. Also to ensure joyful lives of the targeted people, this project tries to ensure secured future of the drop out ethnic youths through TVET support.

Highlights of the Achievements:

- Newly introduced fodder cultivation in the project area and 10 project participants have done fodder cultivation and ensuring healthy and fattening of cow and earning money by selling fodder.
- 25 households started native chicken rearing and source of income created through eggs and chicken selling
- 50 project participants are given snails for cultivation in their small pond. Indigenous people are consuming snails and fulfilling the requirement of nutrition.
- 25 project participants from 10 villages are doing safe vegetables production through the project input support – shed net, seed and sapling.
- 20 youth from 7 villages received TVET from UCEP technical school in Rajshahi on Plumbing and Pipe fitting. The three months vocational training expenditure covered from GBK-LIFE project to ensure the employment of the youth.

Case Study:

I am Shawpon Soren belongs a Santal Indigenous community named Kadmafulbari of Rishikul union, Godagari, Rajshahi living with my family of six members, four daughters and wife. I used to cultivate vegetable in my small yard for my family consumption, but faced challenge with good production due to insect attack. Also, I could not effort the high expences of pesticide and insecticide to prevent pest and insect and make profit from vegetable cultivation. Through GBK LIFE Project I came to know the modern and sentific technologies for profitable vegetable cultivation and in the month of March 2021 LIFE project provide me input support to cultivate in my 4 decimal land, through covered net on made by bamboo and nylon net estimated amount 15000 (fifteen thousand taka only).

In my netshed I have cultivated yardlong bean and I harvest 180 KG yardlong bean. After my family consumption, I have distributed to my neighbours and also earn 6200 taka by selling vegetable in local market. I leant the new tecahology where I did not face any insect attract as previous and I got safe vegetable.



Oitijjo Theke Sikhon



Oitijjo Theke Sikhon–Heritage Education addresses to promote, preserve, disseminate the plain land ethnic people’s heritage, culture and education widely. Through the intensive attachment with the ethnic people, GBK realizes, along with the socio-economic vulnerability of the plain land ethnic people’s identity is in challenge. Keeping the plain land ethnic people’s heritage and culture at the center, Gram Bikash Kendra’s “Oittio Theke Shikhon” “Heritage Education” is working at Parbatipur Upazila, in it’s nine (09) union, with ten (10) ethnic cultural groups with the joint support of PKSF & GBK since July 2019 till to date. The goal of the programme is to present the ethnic people with dignity. The major objective of the programme is –Mobilize, aware and promote ethnic people to continue practice of own culture, accelerate alternative economic development by Involving ethnic people with their own ethnic culture ,introducing ethnic group’s traditional culture and heritage at wider level and collection, preservation of ethnic people’s different objects for education.

Highlights of the Achievements:

- ❑ Chandrapur Cultural group performed at “Lok-lokaloy” program of Bangladesh Television. The program has been broadcasted on 6th April/2021 at Bangladesh Television (BTV). Notably, this is the first time they have performed on a television show.
- ❑ Video documentary prepared on the Santal’s wall painting
- ❑ Heritage collection center initiated at Habra, Parbatipur GBK, where indigenous people’s different objects, traditional materials, books, information collection and preservation is ongoing.
- ❑ Celebration of Indigenous people’s different festivals Sohorai, Baha, Karam.
- ❑ Arranged Facebook live programs on various issues of indigenous people were organized. These are, Facebook live on “indigenous culture and life”, “Indigenous Women in Education”, “Culture and Development”, “Santal Festival SOHORAI”, “culture is dignity and power”, “The role of youth in preserving and nurturing the culture of diverse indigenous people in the North-West”, “The HUL”. About 2 lakhs peoples enjoy this live programs.
- ❑ **Online completion:** “DASAI” competitions are organized to keep the culture practice active. More than 10 teams from different parts of the country participated in this competition.
- ❑ **Publication:** BAHA-2021 publication was published focus on the diverse culture and livelihood of the plan land indigenous peoples. Indigenous culture, various festivals, identities, historic days and their lifestyle are highlighted in this book. COVID-19 awareness Santali video song also promoted in online.

ODHIKAR Project

“Organizing Diversified & Holistic Initiative on Knowledge Acquisition for Rural ethnic children (ODHIKAR)” project is supported by SHAPLA NEER and implemented by GBK at 19 ethnic communities of Sadar Upazilla under Dinajpur District. Total targeted HH is 752 and targeted number of population is 2901 (F: 1471, M: 1430), number of school going children 432 (G: 221, B: 211). The duration of the project is 36 months (3 March 2021- 29 February 2024).

This project directly contributes SDG 4: Quality Education-Ensure inclusive and equitable quality education and promote lifelong opportunities for all. This project aims for a harmonized society with dignity among the people of marginalized ethnic communities. To achieve this goal the project strengthening the holistic learning opportunities for marginalized ethnic children through mobilization of different stakeholders. To achieve this goal the project is directly working with 18 GPS to ensure joyful learning environment at school level, sensitizing the targeted community people on education issue and encourage them to contribute for completion of their children’s primary education. This project is also working on advocacy with Govt. service providers and Local Govt. Representatives to extend the supports for the ethnic communities. This project is playing important role to gather all ethnic friendly volunteers in one platform to work willingly for the positive change of the ethnic people and develop their level of dignity.

This reporting period 432 (G: 221, B: 211) received education support from the project which helped the students to continue education during this pandemic situation





Pathways to Prosperity for Extremely Poor People (PPEPP)

Overview:

“Pathways to Prosperity for Extremely Poor People (PPEPP)” Project is aimed to reduce 23780 thousands household’s financial condition enhancement through inclusive financing also 1 lac above peoples’ livelihood improvement from extreme poverty through sustainable development approaches under GBK said project areas. This project contributes the SDG-1 “No Poverty means End poverty in all its forms everywhere” and SDG-2 “Zero Hunger it means End hunger as well as achieve food security and improve Nutrition and promote sustainable development in all aspect”.

Snapshot of the PPEPP

Project:

Working area:

The ‘Pathways to Prosperity for Extremely poor people (PPEPP)’ is a comprehensive and integrated project to 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 the following six interrelated and multidimensional components of Livelihoods (resilience building and value-chain development through apply on farm & off farm model), Nutrition and Health, Community Mobilization, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot. The Project has three cross-cutting issues which is Disability Inclusion, Climate Resilience, and finally Women’s Empowerment through Gender development approaches.

Key goal:

The prime goal of the program is to connect the extremely poor people with mainstream development activities and economic growth by enabling one lac people to exit from extreme poverty in GBK said project areas. To achieve the goals, the program is responsibility activities to advance economic policy reforms, poverty alleviation and social mobilization as well as inclusion initiatives, with special emphasis on women-headed households, elderly people, persons with disabilities and people from ethnic minority communities.

Working area and targeting people:

GBK implementing this PPEPP project in 360 villages of 07 Upazillas and 1 municipality under 02 district Rangpur and Dinajpur. The total beneficiaries of this project is 22803 (Dalit: 3938, Ethnic: 8347, Wider community people: 10518) by the support of PKSF, donated by FCDO and European Union. The duration of the project is April 1, 2019-March 31, 2025 (6 years) designed as 1st phase and from 2024-2029 (4 years) designed as 2nd phases.

During reporting period the PPEPP Project reached:

This project already involved 1953 individuals (female) to exist their extreme poverty through IGA, sustainable agriculture mechanism, entrepreneurship and market linkage. 12042 individuals involved to have better nutrition and food security through this project. This project is also working with 12113 women and girls to empower them and to change the level of their social status in HH and communities. This project promoted affordable and renewable energy among 110 individuals and ensure safe water and sanitation facilities to 620 HHs.

On the other hand, to combat against Covid-19 pandemic situation this project provided 14,901,000 BDT to 1657 individuals to purchase hygiene materials, hand washing device, educative materials and fulfill their necessary needs.

Highlights of the Achievement:

During the reporting period the project achieved huge number of interventions, here some highlighted achievement is briefed.

Before starting any IGA activities the PVC members got particular special training by the expert resource person for their capacity enhancement then the PVC members initiated the income generation activities. In this regard 1020 PVC members got those training like Goat rearing, Cow rearing, Layer & Broiler rearing, Vegetable and fruit production, Safe vegetable cultivation, Grow tolerant crop cultivation and fish farming in improved management, Sewing training, Papas making, Bamboo and cane management and so on.

After completed the training 655 PVC members got grant support from GBK prosperity project then they started IGA activities which are Goat rearing, Buck service center, Cow fattening, Layer rearing, Golden broiler rearing, Poultry rearing, Grass farming, Aromatic paddy farming, Relay cropping, High value safe vegetable farming, Tolerant crop farming, Coco-dust nursery and Fish farming by lease method, Entrepreneurship in fingerling business, Fish farming by tank, Fish farming by ditch method, Fishing gear, fish product making and also many of homestead level vegetables gardening.

Under the **Nutrition** Component all types of vegetable seeds and seedlings distributed at PVC members' level and provided cultivation cost where 11772 PVC members got those items.

The project one of emphasized intervention was vaccination campaign among the domestic animals level for making sure the Veterinary services. In this regard the project reached a total of 155 campaigns was organized and 9,983 deworming tablets were fed to cows, goats and sheep. Besides, FMD vaccine has been given to 1038 cows, LSD vaccine to 1040 cows, anthrax vaccine to 12,955 cows, BQ vaccine to 2798 cows, HS disease vaccine to 1675 cows, 15,450 goats and sheep have been vaccinated against PPR. RDV and BCRDV vaccine pushed to 26040 hen and chicken against Ranikhet disease and 6,480 ducks were vaccinated with DP. As a result, livestock diseases have been eradicated and farmers are able to make more profit from their livestock.



Significant

Changes:

By providing grants to members and technical services, about 7159 Households continuing their IGA activities under Livelihood, Nutrition and Cross cutting component. They are making a way of income by selling various IGA products in the market and becoming small entrepreneurs. One of the significant achievement the IGA of maize cultivation as a tolerant variety has been implemented through the provision of grants and technical services into the PVC members. Selling their products in the market has created a sustainable income path. On an average, each family earns BDT. 20,000. Through sewing training, 7 members are successfully doing business on a large scale. The rest of the members are working small scale at household's level on the needs of the villagers. Their per day income is now 700-900 Taka.

Nutrition gardens have been started with the participation of all members of the community, mainly to increase nutrition awareness and at the same time they are motivated to create their own vegetable and fruit gardens to meet the nutritional needs of the family and also benefit financially.

The Project's one of the focus is Adolescents girls club, Adolescents Boys club, Mother & Child Forum, Disability Forum where practicing, promoting and enhancing their rights and social justice through conducting particular session and raising awareness in the community. The youths are now providing different voluntary services to the communities. Various issues are being discussed in Mother and Child Forum and Adolescent Club where most important issues are adolescent's menstrual health and nutritional food production and consumption. Which is also increasing community awareness for the rights based issues. Vegetable cultivation has increased at the household's level; the rate of visit to community clinics and Upazila health complexes for health services is increasing. Issue-based discussions are being held at different times in Youth Forum, Union Parishad, and Disability Forum.

Not only that during the reporting period a significant number of PVC members changed their live and livelihood pattern through their multilevel own initiatives where project playing role as facilitator. Here shared heart touchy changes in Rani Hasda, s house.

Rani Hasda's

initiatives bought smile in her family

To prevent the out spread of Covid-19 pandemic, the Government of Bangladesh declared general holiday from March 25, 2020 and after that gradually lock down were also declared in various areas to restrict the movement of people. During this lock down as the usual movement was not possible so, mostly the extreme poor people got affected from it. Same as in the targeted extreme poor ethnic minorities under the Prosperity Project, who are mainly involved in wage-based activities faced food crisis due to lack of employment opportunities during this time. To address this extreme food crisis, the Pathways to Prosperity for Extremely Poor People (PPEPP) project has taken steps and provided Emergency Assistance Program (EAP) with financial assistance from the PKSF to the identified extremely poor households. Under this “Emergency Assistance Programme”, Gram Bikash Kendra provided Tk. 3000 to 1657 extreme poor people for 3 months with 3 installment, which is total Tk.9000 each and a grand total amounting is Tk. 14,901,000 .The identified 1657 extremely poor ethnic people were covered under the Prosperity Project within the 3 piloting Unions of Daudpur, Binodnagar, and Golapganj of Nawabganj Upazila under Dinajpur district. Among those extreme poor household Rani Hasda a Santal Ethnic women is one of them, who has described how she has benefited by utilizing the money, which she received from the “Emergency assistance Program”.



Rani Hasda(40) is happy with her husband Jotin Tudu (48) and with her total 6 members family . Her eldest son Shahin Tudu (23) got married with Gitimani Hemrom (20) and the middle son Milon Tudu is 18 years old, who dropped studies. Rani's Granddaughter Panchami Murmu is 11 years old and is studying in class IV and another granddaughter Simeon Tudu is 2 years old. There home in Lotopara village of Binodnagar union under Nawabganj Upazila. Since long time Rani Hasda works as a day laborer. She owns only 3 decimal of the land including her house, which is made of mud with tin roof . She is a member of Prosperity Project. She received Tk.9, 000 under the "Emergency Assistance Program" (EAP) in 3 installments. With this money she bought 3 goats with Tk. 6000/- and 4 ducks for Tk. 600 /-. With the remaining money she bought food for the family members . Besides, this EAP support, Rani got the IGA on fish farming in tanks under the Prosperity project. Earlier, Rani and her husband used to work as day laborers in people's house and struggled to maintain the family needs. Many of a time the family members could not eat three meals in a day. With the assistance of Prosperity Project Rani Hasda tried her best to change her family situation. With the advice and training from Prosperity Project Rani Hasda purchased ducks and later she sold eggs also from her three goats six goats increased. She started saving money by selling eggs, goats and fish time to time. With the money she repairs her house and also has saved a portion of money. With the remaining money, she re-farmed the fish in the tank. In addition to meet up the nutritional needs of her family now they are happy to enjoy 3 meals a day. Through utilizing the money Rani Hasda has able to develop her family and she has plan to do something better in future.



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

(ENRICH)

Gram Bikash Kendra has been implementing Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH), with the support Palli Karma Shayak Foundation (PKSF) since January 2018 to June 2022. The project is implementing its development interventions in holistic approach and addressing the multidimensional poverty of the rural people. The overall goal of the project is to ensure human dignity and freedom by gradual reducing of poverty in a sustainable manner through elimination of poverty. Which ensure to create an enabling environment for the poor and marginalized household's dignified life to enjoy human rights and entitlements.

The major activities of the project:

Health and Nutrition: The ENRICH health component provide comprehensive primary healthcare services to the project participants and encourage them to avail health card from the project with a minimum amount of 100/- (One hundred taka) yearly, through which the household members get the health care support coverage of the project. Under the health care support the project health officer visit and collect health related information of members, ensure health check-up with health card, arrange satellite clinics every week where MBBS doctors provide treatment, arrange health camps (Eye, medicine, gynecology & obs, diabetes, etc) with specialist doctors. The target and achievement of health component activities are below;

Education: The ENRICH education component primarily seeks to address the problem of drop-out of the primary school going children's education, which is implemented in all the villages of the targeted union. Through the education center's activities students up to class two are getting extra support to understand their school lesson, those students being prepared for their regular school tasks.



Financial support (Special Credit Services): Provide financial support (loan) to the programme participants against different Income Generating Activities-IGA, the IGA trade mainly are small cottage/handicraft production, small enterprise development, Agro based enterprise development, service delivery enterprise, small business, etc. Besides also provide financial support for Livelihood Improvement Loan-LIL, against improve stove, solar system, sanitary latrine, shallow/hand tube well, family level useful commodities purchase, house repairing, marriage, treatment purpose.

Special Saving Scheme: Special savings scheme has been designed under the ENRICH for the ultra-poor households. Among them, female-headed households and households with differently able members got coverage under this scheme.

Youth Development: The project is arranging capacity building and leadership training on “Self realization, Leadership development and responsibility” through which the trained youth actively getting involve in social activities and working to reduce early marriage, doing roadside tree plantation etc.

Sanitation & Hand Washing Activity: ENRICH program distributed household level sanitary latrine(05 rings, 01 slab including fencing) and have done linkage with union parishad and other NGOs to get such support, total 6500 households using sanitary latrine. Apart from this the project is working to raise the awareness on personal hygiene through awareness sessions and different events



Bagger Rehabilitation: ENRICH programme rehabilitated 04 baggers and provided cash support to get involve in other dignified profession. From the project each bagger were supported with One lac taka though separate bank account. The amount has been ensured to utilize for income generating activities such as Land mortgage, milking cow rearing, male goat rearing for insemination, pigeon, poultry rearing and other few for homestead essential uses work like- tube well, latrine repairing, cow shed repairing etc.

Community Level Action: Under its union/community-level development component, the ENRICH promotes repairing or building pier tube-wells in public places such as Madrasas, Mosques, Temples etc.

ENRICH Home: ENRICH home ensured in the project area as a model home with sanitary latrine, tube-well for safe drinking water,ensure economic activities with livestock, poultry, pigeon rearing; cultivation of vegetables and lemon, fruit, and medicinal trees.Also the home has been ensured with either solar home-system or a biogas plant. An improved cooking stove for cooking without being affected by smoke. Environment-friendly fertilizer vermi-compost is produced by the household for own use and/or for sale. It is intention to cover all homes of union gradually with the ENRICH education, health, and all other components.

ENRICH Center: Established word based ENRICH center in working area and during the reporting year total 04 centers are build with taking land contribution from community. The land is taken at least 03 decimal for each center with made agreement to use for 10-15 years. The center is using for ENRICH activities like-different meeting, workshop, training, education purpose, health service point and other social development activities.



Reducing production costs and creating entrepreneurship through Agricultural Mechanization

The use of technology to make the lives of ordinary people easier is becoming very popular and readily available. As a result, the wastage of time is reduced and the yield of the crop is increasing comparatively. Considering this issue GBK is implementing this project with support of PKSF. The major focusing areas are; creating business entrepreneurs in agricultural machinery, increase the efficiency of local agricultural machinery workshops, provide assistance to entrepreneur in obtaining Government Subsidy for agricultural mechanization and create opportunity to maintain fund flow for agro mechanization. This project is implementing in Parbatipur, Fulbari, Birampur and Chirirbandar and its covering 621 villages.

Major Achievement/Result

1. At present about 43 entrepreneurs have been created. Combine harvester, tractor, Power tiller, Paddy Power threshing machine - about 91,70,000/- (ninety one lakh seventy thousand Tk) machines purchased. In addition to this 200 more entrepreneurs are being created in new ways.
2. The door of new loans is being opened and in this way the farmers are getting financial assistance as well as they are benefiting from the purchase and use of agricultural machinery through agricultural mechanization.
3. In the present situation, the marginal farmers are not worried about the labor crisis but they are happy with the availability of new agricultural implements and are taking the country's agricultural sector forward by meeting their own needs as well as the needs of others.
4. The implementation of agricultural mechanization project has created new jobs for the unemployed.
5. In agriculture, local service providers have gained practical experience in the use, maintenance and repair of modern agricultural machinery used in agriculture.



Case Studies:

The story of turning life with a combine harvester

Some of the statements made in the light of the member's own autobiography: -

I am Md. Shahin Akter (35) Village: Radhapur, Union: Binail, Upazila: Birampur, which is 12 km far from the town. I am a farmer with my family of 11 members. I am the youngest in the family. At first it was quite difficult for me to survive only depending on agriculture and I used to spend my days in misery thinking of it, as there are only two earning person in my family. The amount of my land size is 6 bigha. Out of these 6 bighas of land, 5 bighas were allotted to the people, which is reason of tension for me. At that time I borrowed some money and bought a threshing machine for threshing paddy. The business went well with rice threshing machine. However, the problem remains as with this rice threshing machine I can only earn in one season and there were no other income opportunity in other seasons. I tried to open a land parcel with the money I earned. But I could not support my family much. Later, with the advice of my elder brother, I borrowed some money and opened a metal workshop in Ayramor Bazar. The income from it makes it very difficult for me to fulfill the demand of the family



Then one day I met Hasan Md. Waliul Islam, who was working in the agricultural mechanization project of Gram Bikash Kendra (GBK). On behalf of GBK, Md. Waliul Islam discussed various programs of agricultural mechanization project with me and took me to the Agriculture Office to introduce me with the Upazila Agriculture Officer. Speaking to Md. Waliul and the agriculture officer, I expressed interest in taking Combine Harvester subsidy, as he had heard before and seen on TV channel that Combine harvester is available in government subsidy. The machine can be traded in the Aman and Bro seasons of the year. I got the Combine Harvester subsidy and will be able to meet the needs of the three as well as teach the unemployed youth to run the machine and create new jobs. After this I applied to the upazila office for government subsidy and received a combine harvester with government subsidy. Gram Bikash Kendra provided loan assistance of 4,00,000/- (Four Lakhs Tk). Which reduced my pressure and I could buy the machine without any worries. After purchasing the machine, I am able to harvest my paddy of my own land and also able to harvest paddy of the other villagers. I would not have got this benefit without the cooperation of Gram Bikash Kendra, so I expressed my sincere gratitude to Gram Bikash Kendra. Now by this time I am so far harvested, threshed and sacked about 130 acres of land after receiving a combine harvester. Excluding all his expenses, the net income is 5,50,000/- (five lakh fifty thousand Tk.).





Member advice and future plans:

Md. Shahin Akter suggestion is- Undoubtedly, the implemented agricultural mechanization project of rural development is working to improve the living and livelihood of ordinary farmers. In this way, just as the farmers are benefiting from this, the welfare of the country and the nation is being achieved as well as the sector of unemployment and new income is being opened. I also hope that there is no alternative to agricultural mechanization in the future development of the agricultural sector. My future plans are to encourage more such opportunities for me and my villagers if such collaboration with the Village Development Center is ongoing and I plan to take 1 more combine harvester.





Promoting Agricultural Commercialization and Enterprises - PACE



“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 from 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.

Hifghlights of the Achievment:

1. During the baseline suvey, the farmers used to cultivate only local varieties like katari, badshavog, begunbichi but now they are inclined to cultivate high yielding variety such as BRRI-34, BRRI-50, BRRI-80 and BRRI-90 due to more production and cost effective.
2. During the project period, their net income per bigha (50 decimal) is BDT 4920 taka and it was BDT 3472 per bigha during the baseline period. This has been possible only due to the application of modern techniques like as single hill method, leaf color chart, alternate weighting and drying (AWD), perching, solar trap, soil test, agril mechanization etc.
3. At present 13 entrepreneurs is producing vermin compost commercially in 4 upazilas under the project area. In this regard, every household has been earning BDT 2000 in average by selling their compost with earthworm.
4. In this project, two entrepreneurs promoting/marketing of aromatic rice ASTHA and PARBOTI branded. Entrepreneurs have been marketing of aromatic rice by establishing rapport build-up with various e-commerce organizations including local markets, supershops, community centers, hotels.
5. During the reporting period 02 (two) husking miller (entrepreneurs) has conducted agreement with different platform such as PRAN local agent, farmer producer group, amar grocery.com (e-commerce) etc. Farmers have sold aromatic to millers group and got better prices due to save their transport cost.
6. Due to COVID-19 situation project have provided health protect materials like as mask, poster, hand sanitizer jell, etc to the selective entrepreneurs. We have also installed two billboards on the awareness on COVID-19.

Sustainable Agriculture through farming and Entrepreneurship – SAFE

SAFE project has been implementing with the support of Japan International Cooperation Foundation. The project is aiming to ensure secure market channel established for project farmers through vegetable value chain. The objective of the project is to increase the knowledge and capacity of the project participants on business level vegetable production and knowhow on modern agriculture technologies, increase the access to quality agro input support and link the project farmers in to local and forward market for their vegetable marketing. The project has been designed on safe agriculture specially vegetables production in Rajshahi area. The targeted peoples of this project are both minor and greater communities. The project major focus is bring back farmers to organic cultivation and change the system of crops cultivation chemical fertilizer, and pesticide using which is harmful for public health. Through implementing the project activities producers (farmers) will able to learn and gathering knowledge on organic cultivation methods and as well as the project help them to turning into safe foods production. Beside implementing the project activities our project team are find out potentialities of individual producers / groups and giving suggestion to accelerating their inside potentialities through implementing various types of IGA's and trained-up to the underprivileged peoples in market accessing.

Key intervention and achievement:

- ◆ Food security related activities- Through implementing project activities 600 household secured as food security related activities with 600 Farmers
- ◆ Through implementing SAFE project activities we at least 300 women will be involved with the household level nutrition garden activities.
- ◆ In the SAFE project Entrepreneurships one of major activities. We have to establish an “Agro Sales and Services Center”. We have already start for establishment pre-preparation



Sustainable Enterprise Project (SEP)

Subproject Name: Promotion of Environment Friendly Beef Fattening



GBK-Sustainable Enterprise Project (SEP) support microenterprises in beef fattening clusters with a focus on areas that are environmentally stressed and/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 beef fattening business and livestock sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas. Also support the adoption of basic operational safety norms in project-supported enterprises. The project goal is to selected number of polluting microenterprise

business clusters, that can reduce emission, increase resource efficiency and the expansion of innovative economic activities that contribute to environmentally friendly clean and green business and climate resilience. The objective of SEP is to increase the adoption of environment friendly sustainable practices by targeted microenterprises. The project prioritizes a selected number of polluting microenterprise business clusters and supports the expansion of innovative economic activities conducive to a more sustainable environment. The project is working at Chandipur, Habbra, Manmathpur, Mostofapur, Palashbari & Mominpur union under Parbatipur Upzila, Dinajpur district.

Key intervention & Result/Achievements

Project interventions for economic growth, food security and nutrition (For example: What are the inputs -trainings, input support, cash or kind support, participants reached and result) .Please insert raw as per requirements. Economic, Food Security and Nutrition Related activities:

- Environment friendly beef fattening, Economic Empowerment SE. Project ME's doing their beef fattening activity as a profitable business and gain 6-8 thousand Tk./Bull rearing after 3-6 month interval.
- Food security - Each ME's earn money from their beef fattening activity and also support their family better feeding ,health support, child education etc.
- Nutrition- ME's earning money from beef fattening is used for supplies family nutritious foods like milk, meat fruits etc.

Case study:

“From Unemployment to successful Micro-Enterprise

As a successful young micro- enterprise the name of Ataharul Islam is remembered to all. He was an unemployed man for 2 years in 2019-2020. During this time he was so depressed. He didn't find out any other way what he will do. Among four members of his parents family, he was so burden. Poverty seems like destroying him. To remove poverty, hr couldn't find any other ways. After a long time, he got opportunity to make him trained on cow rearing from " Young Development Training Centre". In spite of having training, the problem is not solved because he has not enough money to invest. On the other hand, he was afraid of taking risks. One day, he heard the name of Gram bikash Kendra (GBK) from "Niramoy-2 Mohila Somitee". He knew something about loan and different project of Gram bikash Kendra. He learnt from that Sustainable Enterprise Project provide loan on environment- friendly beef fattening. From this project, he will get opportunity like free training, free treatment, vaccine etc. Here, he got a great inspiration and took one lakh taka loan in 24.01.2021.

After taken loan, he bought one medium and 3 small male calves. Inheritance of his family, he had cow -shed from before. According to the advice of Gram Bikash Kendra (GBK), he started to rear his oxen. He got all types of opportunities from Gram bikash Kendra (GBK). His depression has gone. He became more confident. The oxen that he bought was reared 6 months. Finally, he made a decision to sell it. The ox which was medium in size was bought 45000/- taka and sold 120000/- .Here, his expenditure was 15000/- along with food, medicines etc. So his profit is 60000/..Ataharul Islam is capable of removing poverty. Now he is not burden of his family.



GBK Enterprise Ltd.

GBK Enterprise Ltd., 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.

In 2016, GBK established “**GBK Enterprise Ltd.**” to overcome these challenges and to create a scope of Agri business sector for revenue generating source. In this journey **Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA B)** have been always with GBK with technical and financial support. GBK Enterprise Ltd. working in 03 districts, 23 Upazillas (sub- district) in Northern region of Bangladesh. SFSA B has 3 ongoing project with GBK Enterprise Ltd.



A. Farmers' Hub Agri Marketing Enterprise (FHAME) Project:

In this working area, GBK-E & SFSA B established 156 number of Farmers' Hub (FHs). This 156 of Farmers 'Hub supply 3,57,13,924 pieces of quality vegetable seedlings using prepared Coco-media and plastic trays which is covered by nearly 4464 acres of land and supply 18,213.5 MT vegetables through Farmers' Hub.

Obaidul's Success

Md. Obaidul Islam was an employee of a cooperative based Farmers 'Hub from 2013 to 2015 on BDT 4000 salary per month. Obaidul himself set up the Farmers' Hub in 2018 in collaboration with SFSA B & GBK-E as the cooperative based Farmers' Hub could not supply vegetable seedlings as per the demand of farmers. The nursery started producing seedlings with 800 plastic trays but now it has 7000 trays for producing quality seedlings. He made a net profit of about BDT 1,30,000 per month by selling quality vegetable seedlings, buying & selling of vegetables and renting agricultural machinery. He is currently mortgaging land with 4,50,000/- where he will start a new vegetable seedling nursery.





B. Changing Economics of Santals Through Agriculture (ChESTA) Project:

This project will work with Santals community in Birganj under Dinajpur district. By this project 25 number of Farmers' Hub was established. From this project, Farmers' Hub will supply 11,92,570 pieces of quality vegetable seedlings using Coco-media and plastic trays which is covered by nearly 149 acres of land and supply 104.17 MT vegetables through Farmers' Hub.

Successful Agriculture Entrepreneur from Carpenter

Before 2017, Som Tudu used to run the family by working as a carpenter. Som Tudu's race is santal. He has working hard to support his family by working as a carpenter. Som Tudu's life began to change in September 2017 with the establishment of Farmers' Hub in collaboration with GBK and SFSA B. Then he did not have to look back. Farmers are getting vegetable seedlings produced in a modern way and due to honesty of Som Tudu's, the nursery business of Som Tudu's is growing up day by day. With the sale of vegetable seedlings, buys farmers produced product and sell it to the wholesaler & buy renting agricultural machinery, he earns an average of about BDT 50,000. At present its 4 times increased nursery employs 5-7 labour per day. The former carpenter built the house last year at a cost of 2,00,000/- by Farmers 'Hub business. He took 1.5 Acres of lands by BDT 3,00,000. He is planning to cultivate at least 10 Acres of land with the seedlings which is produced in his Farmers' Hub.



C. Promoting Risk Mitigation Measures of Climate Change Adaptation (Surokkha) Project:

GBK Enterprise has been Implementing Surokkha project since 16 September 2020. Surokkha basically have been designed based on weather index-based crop insurance in Bangladesh. Main objective of Surokkha is farmers crops risk transfer to insurer company, sometime farmers crops lost or damage due to weather related hazard or climate change influence. This project has covered 3 districts and 4 sub-districts (Birganj and Parbatipur sub-district of Dinajpur, Jaldhaka under Nilphamari, and Badarganj of Rangpur district).

Name of Crop	Farmer's coverage	Land Coverage (Acre)
Potato	4735	3655
Boro Rice	6849	5478
Aman Rice	7754	12978
Maize (Summer)	613	1149
Total	19951	23260

The reporting period GBK Enterprise limited has received (BDT) 281581/- from Green Delta insurance Company against 4263 farmers from project area.

Name of Crop	Total numbers of farmers claim	Claim Amount (BDT)	Upazila Coverage
Potato	1021	39217	Birganj
Boro	2937	232934	Parbatipur, Badarganj
Maize	305	9430	Parbatipur, Jaldhaka
Total	4263	281581	

GBK's Microfinance Programme

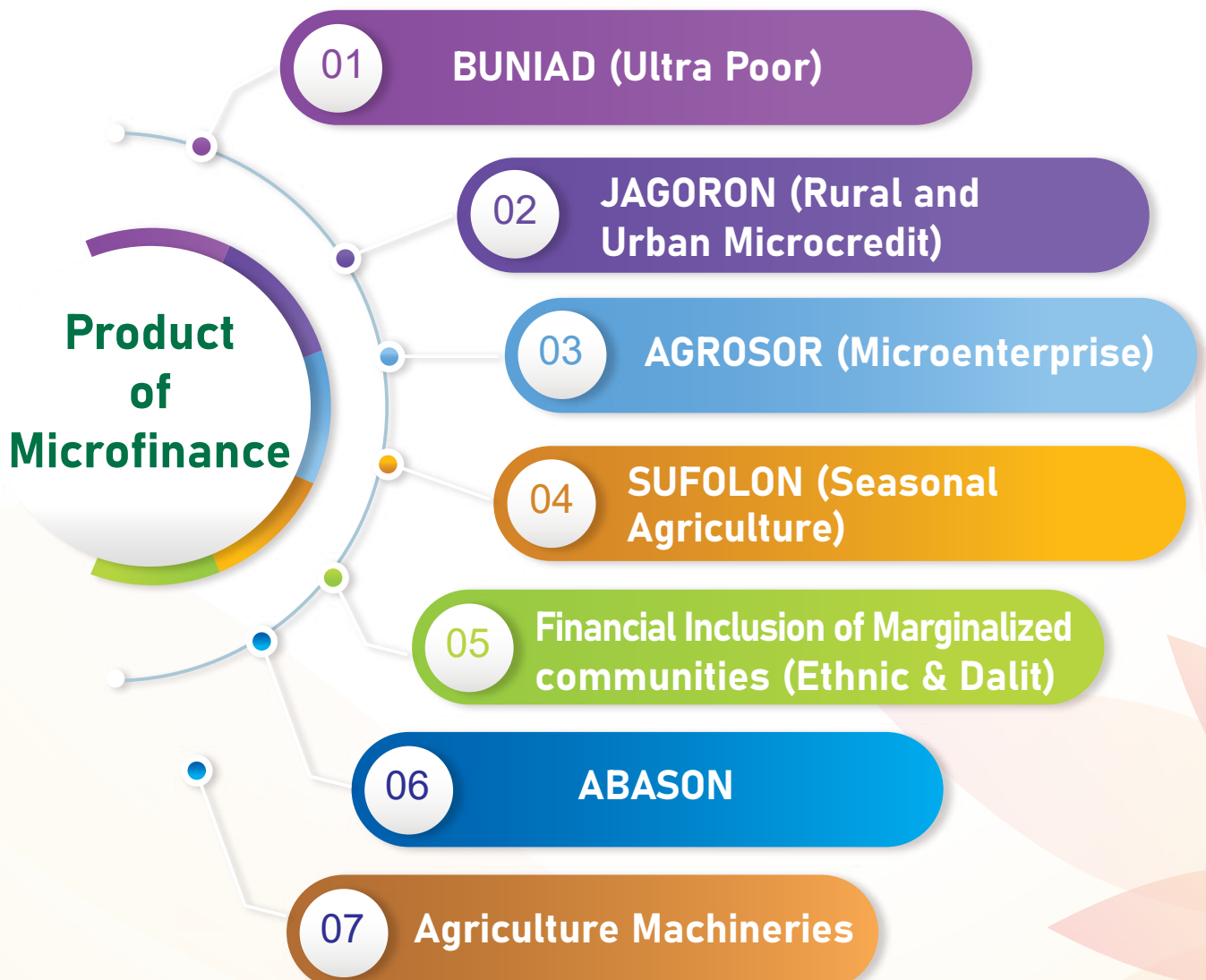
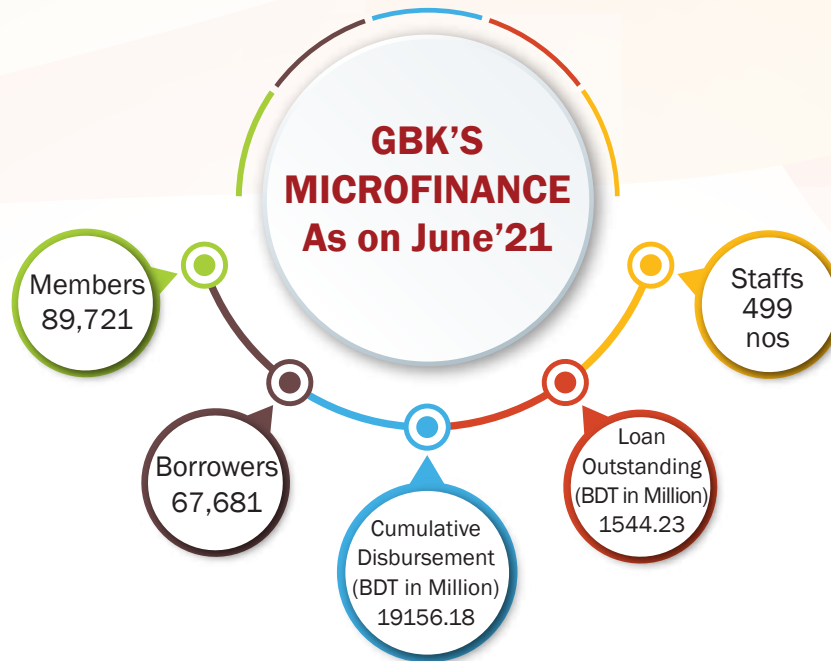
Annual report- 2020-2021

At glance GBK Microfinance Program – As of June 2021

Total branches	: 64	District covered	: 06
Total Members	: 89,721	Total Borrowers	: 67,681
Total Savings	: 57,25,57,129	Total Outstanding loan	: 1,54,42,24,469
On time Realization (OTR)	: 93.84%		

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 2019, GBK's microfinance program covered 83,280 members, and become categorized as "A" category partner of PKSF. The increasing demand, numbers of members and borrowers led GBK to diversify its sources of capital. In this growing circumstances, GBK is sourcing its capital from own fund, member's savings and loan from commercial banks to cover borrowers increasing requirements.



Loan Product, Target Customer, Loan Duration & Others Information

Sl.no	Loan Product	Target Customer	Loan Ceiling (Taka)	Service Charge	Installment Method	Duration
1	Buniad	Ultra-Poor	2000-15000	10%	Weekly	1 year
2	Jagoron	Middle & Lower Meddle Class	20000-50000	12.6%	Weekly	1 year
3	Agrosor	Entrepreneurs	51000-1000000	12.6%	Weekly	1 year
4	Sufolon	Farmers Class	12000	12%	One time	6 Month
5	Abason	Middle & Lower Meddle Class	100000-400000	9%	Monthly	1-5 years
6	Enrich IGA	Middle & Lower Meddle Class	20000-1000000	12.6%	Weekly	1 year
7	Asset Creation Loan	All Member	11000-30000	8%	Weekly	1 year
8	Livelihood Improve Loan	Ultra-Poor	3000-10000	8%	Weekly	1 year
9	Agrosor MDP Loan	Entrepreneurs	51000-1000000	12.6%	Weekly	1 year
10	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	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%	One time	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%	Weekly, Monthly	1 Year
18	RRSL	Support loan	10,000-30,000	4.5%	Weekly, Monthly	1 Year

BUNIAD (Ultra Poor)

This component covers the poorest members who are land less or own less than 30 decimal land, floating, and widow, live in road side or embankment and fully depend on physical 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. 51000-100000 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, Rishee, Rabidas and others. Few households of these communities live on their traditional occupation and remaining most of them live from hand to mouth by selling daily labour. They are often deprived from microfinance services, as they are un habituated in traditional microfinance practice.

GBK is being working with these marginalized communities since long times and was thinking about financial inclusion of these marginalized communities. Considering their needs, capacity, habit and culture, GBK developed suitable product for the socially marginalized communities and including them under financial services. For example: Land Lease, Advance 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.



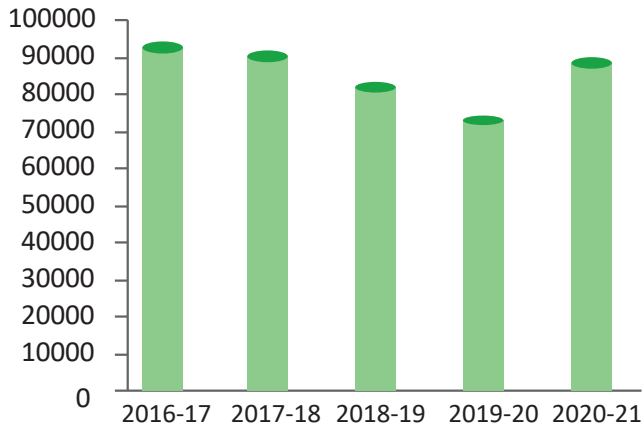
GBK's Microfinance: A 5 Years Overview

Particulars	2020-21	2019-20	2018-19	2017-18	2016-17
Information					
District Covered	6	6	6	6	4
Upazila Covered	30	30	29	29	21
Village Covered	1880	1604	1592	1565	1527
No. of Branches	64	53	50	50	47
No. of Members	89743	74139	83280	91825	94193
No. of Borrowers	67681	63386	68910	75176	73148
No. of CDO	278	276	273	264	243
Average Number of Members per Branch	1402	1399	1666	1836.5	2004
Average Number of Borrowers per Branch	1058	1196	1378	1503.52	1556
Average no. of Members per CDO	323	269	305	347.822	388
Average no. of Borrowers per CDO	243	230	252	284.7576	301
Loan Portfolio					
Yearly Total Loan Disbursement (BDT in Millions)	2318.33	2576.95	2,739.41	1,943.90	1,455.70
Total Loan Outstanding (BDT in Millions)	1544.22	1360.72	1,357.73	1016.86	756.59
Avg. Loan Outstanding by Borrowers)	22816.15	19746	18,061	13,901	10,218
Savings					
Total Savings (BDT in Millions)	572.56	560.20	508.21	495.666	402.69
Productivity Indicator					
Cost per money lent	0.05	0.07	0.05	0.06	0.07
Cost per Loan made	1132.56	1126.42	1,016.42	1,379.12	1,321.49
Portfolio at Risk (PAR)	29.29%	34.41%	3.12%	1%	
Portfolio per CDO (Taka in Millions)	5.54	4.78	4.98	5.14	4.18
Debt Equity Ratio	2.77:1	2.25:1	2.37:1	3.30:1	5.50:1
On Time Realization (OTR)	93.84	97.94%	98.96%	99.83%	99.71%
Cumulative Recovery Rate (CRR)	98.22	99.71%	99.88%	99.86%	99.76%
Financial Indicators					
Effective yield on avg. Assets	17.68%	15.71	20.73%	22%	21%
Effective yield on avg. Portfolio	19.10%	23.89%	25%	24%	24%
Return on Equity (ROE)	13%	26%	17%	17%	11%
Return on Asset (ROA)	.50%	1.84%	6.40%	4%	3%
Operating Self-sufficiency (OSS)	121.31%	141.61%	121.86%	167%	142%
Financial Self-sufficiency (FSS)	112.42%	128.40%	137.63%	148%	134%
Operational Cost Ratio	78.04%	78.04%	35.36%	10%	12%
Financial Cost Ratio	18.96%	21.96%	17.33%	5%	4%
Total Equity/Asset	7.66%	10.15%	8.25%	12%	20%

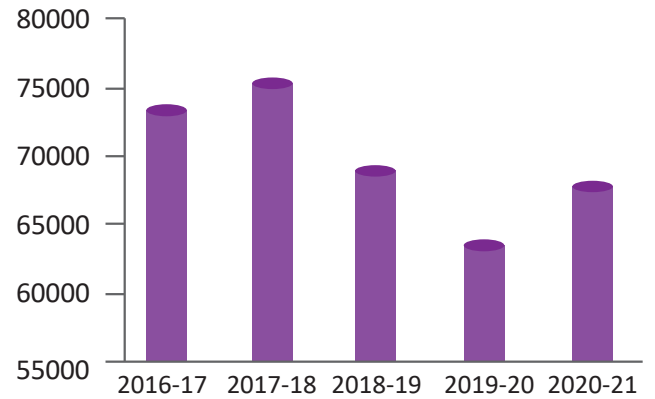
Member and Borrower outreach:

The number of active members stands at 89721 and borrower stands at 67681 as of June, 2021 of which member of 88,832 (99.01%) are women.

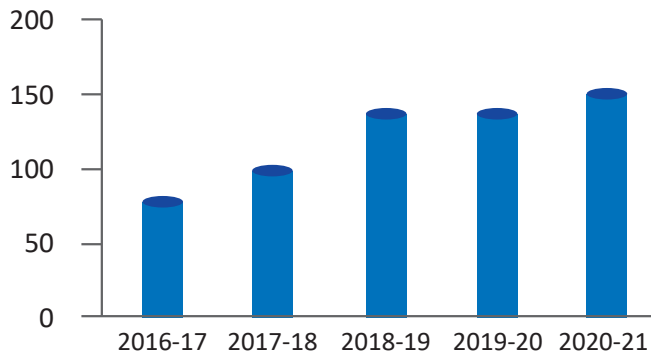
Member



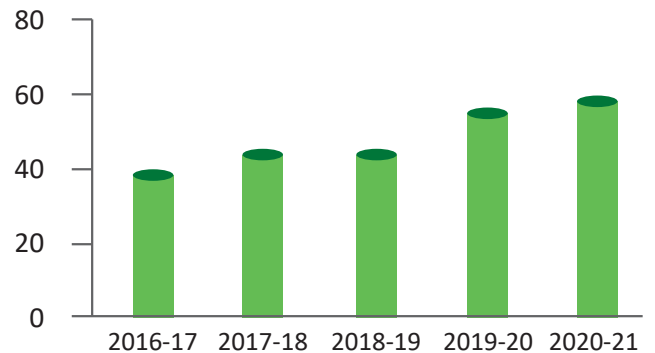
Borrower



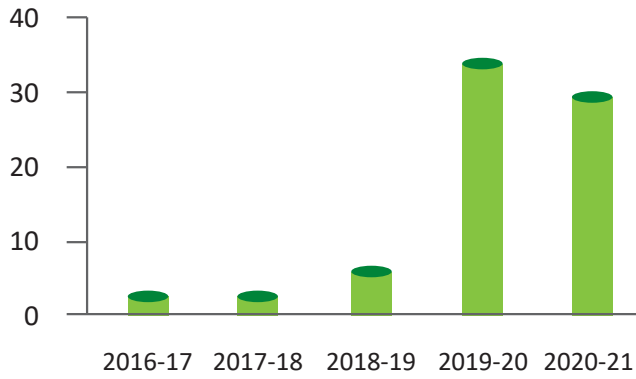
Loan Outstanding



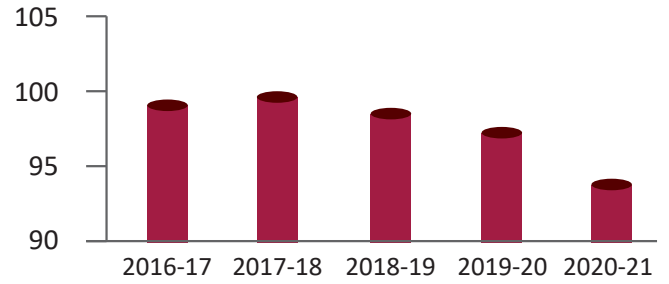
Savings



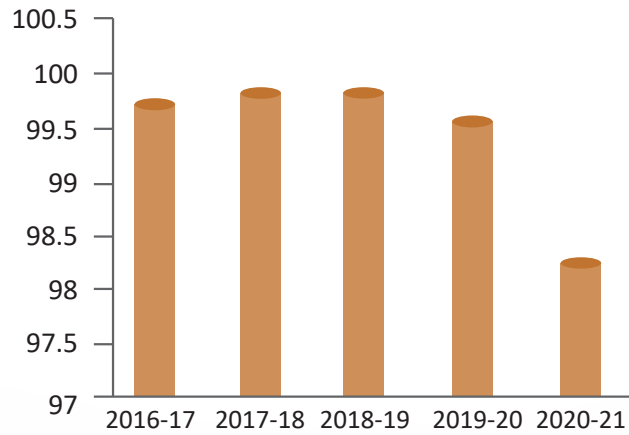
PAR



OTR



CRR



GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Financial Position
As at 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
Properties & Assets:			
Property, Plant & Equipment	4.00	41,025,984	36,652,320
Intangible Assets (Software)	5.00	567,107	683,883
		<u>41,593,091</u>	<u>37,336,203</u>
Current Assets			
Loan Outstanding (Beneficiaries)	6.00	1,544,224,479	1,318,500,264
Investment	7.00	237,584,035	144,338,185
Advance	8.00	23,355,578	13,622,914
Staff Loan & Other Project	9.00	5,682,610	16,406,533
Receivable	10.00	87,337,571	48,531,766
Materials Stock	11.00	298,323	749,030
Cash & Cash Equivalent	12.00	129,527,681	146,803,348
		<u>2,028,010,277</u>	<u>1,688,952,040</u>
		<u>2,069,603,368</u>	<u>1,726,288,243</u>
Fund and Liabilities:			
Fund Account	13.00	446,300,087	429,820,683
Loan Payable	14.00	790,605,940	512,467,300
Fund Payable	15.00	7,221,990	7,071,990
Members Savings	16.00	572,557,129	560,199,252
Staff Security Fund	17.00	11,027,604	9,353,603
Accounts Payable	18.00	3,534,144	1,748,836
Loan Risk Fund	19.00	110,011,027	99,775,715
Reserve (LLP & Capital)	20.00	120,170,477	103,645,567
Provision	21.00	8,174,970	2,205,297
Vat & Tax Payable	22.00	-	-
Total		<u>2,069,603,368</u>	<u>1,726,288,243</u>

Accompanying notes form an integral part of these Consolidated Financial Statements


Deputy Director (F & A)


Chief Executive


Biplab Hossain FCA (Enroll: 1368)
Partner of
Islam Quazi Shafiq & Co
Chartered Accountants

Dhaka, Bangladesh
Dated: 14th October 2021.

GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Income & Expenditure
For the year ended 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
Income:			
Donor Grants		89,972,560	92,198,695
Interest Income		9,676,718	8,564,666
Other Income		4,150	1,203,247
Member Subscription		-	1,050
Income from MF, Service Charge & Others		340,304,819	259,595,533
Total		439,958,247	361,563,191
Expenditure:			
Enhance Livelihood		274,545,325	166,007,047
Facilitate Quality Education		2,049,993	40,474,463
Promote Health Rights and Services		5,692,897	3,404,047
Promote Climate Change Adaptation and Mitigation		4,313,072	203,299
Accelerate Human Potentiality Improvement		10,042,920	13,764,941
Organizational Standardization Processes		29,404,000	30,412,454
LLPE		15,593,485	21,270,678
DMFE		-	-
Service Charge paid to PKSF		31,584,792	26,188,593
Interest on Bank Loan		1,558,407	352,833
Service Charge Paid to IDCOL		639,579	882,171
Interest Expense on GF & Other Loan		908,673	765,361
Interest Paid to Members'		32,815,552	23,763,086
Tax Expense (AIT)		3,536,599	91,395
Stock Materials support to customer		520,627	159,800
Fund to Internal Project		450,000	-
Provision for Expenses		204,080	-
Amortization on software		141,777	170,971
Depreciation		5,550,090	3,614,093
Total		419,551,828	331,525,232
Surplus/Deficit		20,406,419	30,037,959
Total		439,958,247	361,563,191

Accompanying notes form an integral part of these Consolidated Financial Statements


Deputy Director (F & A)


Chief Executive

Sign in terms of our separate report of even date.



Biplab Hussain FCA (Enroll: 1368)
Partner of
Islam Quazi Shafique & Co
Chartered Accountants

Dhaka, Bangladesh
Dated: 14th October 2021.

GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Receipts and Payments
For the year ended 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
Opening Balances:		146,803,348	90,480,593
Cash in Hand		3,313,923	3,139,711
Cash at Banks		143,489,425	87,340,882
Receipts:		3,739,156,449	3,222,182,009
Donor Grants		88,860,042	60,536,531
Interest Income		9,676,718	4,514,104
Other Income		4,150	1,204,847
Member Subscription		-	1,050
Grant Receivable Received		1,349,690	2,459,776
Service Charge		254,301,272	259,365,024
Office Rent		453,200	624,084
Loan Receive from GF & Other		6,033,000	37,729,086
Loan Received from PKSF		437,579,000	230,000,000
Loan Receive from Commercial Bank		269,000,000	61,000,000
Loan Received from IDCOL		-	1,346,640
Loan Received from Other Fund		-	-
Advance Received		17,575,637	10,338,504
Fund Received from Donor		384,100	-
Inter Project Loan Received		60,819,345	15,082,091
Loan Recovery from Inter Project		10,990,105	-
Loan Recovery from Staff & others		1,458,318	14,595,433
Loan Recovery from Beneficiaries		2,097,400,785	2,123,674,660
Advance Income Tax		1,552,354	-
Receivable Realized		40,365,633	18,431,757
Bill Payable Received		150,000	-
VAT & Tax Payable		2,018,581	25,835
Member's Savings Collection		325,037,562	349,094,384
Loan Risk (Member Insurance)		22,469,717	19,772,561
Staff Security Fund Received		1,885,240	1,885,642
Biogas Plant Sale		92,000	-
Encashment of Investment in FDRs		89,700,000	10,500,000
Total		<u>3,885,959,797</u>	<u>3,312,662,602</u>
Payments:		3,428,592,534	2,929,941,770
Loan Disbursement to Members		2,323,125,000	2,085,092,000
Loan to Staff & Others		-	20,236,546
Advance		28,860,655	22,842,240
Loan to Inter Project		1,758,000	715,316
Inter Project loan Refund		1,781,785	-
Loan Refund to GF & Other		13,480,000	29,000,000
Loan Refund to PKSF		286,260,601	286,241,598
Loan Refund to Commercial Bank		163,482,814	50,999,892
Loan Refund to IDCOL		3,845,716	3,946,241
Loan Refund to Other Fund		-	1,583,050
Savings Refund		331,855,093	296,136,670
Security Refund		681,127	990,628
Loan Risk Fund Refund (Insurance)		12,234,405	6,552,225

Consolidated Statement of Receipts and Payments


5

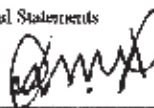


GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Receipts and Payments
For the year ended 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
Advance Refund		25,297,117	50,000
Bills Payable Paid		605,244	200,303
Materials Purchase		618,350	-
Advance Income Tax (AIT)		-	-
Capitalize Expenses		9,692,254	13,091,078
Investment		182,950,000	42,240,000
Fund Transfer		450,000	1,057,795
RDMB Contribution to IDCOL		-	-
Service charge paid to PKSE		31,584,792	26,188,593
Service charge paid to Bank		1,558,407	352,833
Service charge paid to IDCOL		639,579	882,171
Service charge paid to GF and Other		908,673	765,361
Interest Paid to Members		3,862,850	3,019,516
Provision for Expenses Payment		2,560,072	37,582,400
Provision Expense Tax paid		-	-
Loan Write off (LLP)		-	-
Fund Refund to Donor		-	175,314
Suspense's A/C		-	-
Program Operation Cost:		327,939,582	235,917,484
Enhance Livelihoods		276,319,379	155,248,380
Facilitate Quality Education		2,049,993	39,324,994
Promote Health Rights and Services		5,692,897	3,398,547
Promote Climate Change Adaptation and Mitigation		4,258,232	148,439
Accelerate Human Potentiality Improvement		10,042,920	13,764,941
Standardized for the Organization		29,475,981	24,032,183
Closing 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
Total		3,885,959,797	3,312,662,602

Accompanying notes form an integral part of these Consolidated Financial Statements


Deputy Director (F & A)


Chief Executive

Sign in terms of our separate report of even date.


Biplob Hossain FCA (Enroll: 1368)
Partner of
Islam Quazi Shafiqe & Co
Chartered Accountants

Dhaka, Bangladesh
Dated: 14th October 2021

GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Changes in Equity
For the year ended 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
Opening Balance		429,820,683	403,149,674
Add: Prior year adjustment (GF Fund)		17,000	2,980
Add: Prior year adjustment (ICS)		276,001	-
		430,113,684	403,152,654
Less: Prior year adjustment (Bio Gas)		189,500	-
Less: Prior year adjustment (ICS)		-	-
Less: Prior year adjustment (MF)		3,099,092	-
Less: Prior year adjustment SSF		-	60,252
Less: Prior year adjustment CDI		-	31,851
Less: Unutilized Fund Transferred to Shapfa Neer		-	175,314
		3,288,592	267,417
		426,825,092	402,885,237
Add: Surplus for the year		20,406,419	30,037,959
Less: Balance Transfer to Security Reserve Fund		931,424	3,102,513
Closing Balance		446,300,087	429,820,683

Accompanying notes form an integral part of these Consolidated Financial Statements


Deputy Director (F & A)


Chief Executive

Sign in terms of our separate report of even date.



Biplab Hossain FCA (Enroll: 1368)

Partner of
Islam Quazi Shafique & Co
Chartered Accountants

Dhaka, Bangladesh
Dated: 14th October 2021.


GRAM BIKASH KENDRA (GBK)
Parbatipur, Dinajpur
Consolidated Statement of Cash Flows
For the year ended 30 June, 2021

Particulars	Notes	Amount in Tk	
		30 June-2021	30 June-2020
A. Cash flow from operating Activities			
Surplus for the Year		20,406,419	30,037,969
Loan To Member		(225,724,215)	42,215,895
Advance		(9,732,664)	(11,399,322)
Depreciation Exp.		5,550,090	3,614,083
Amortization on software		141,777	170,971
Statutory Reserve fund		(931,424)	(3,102,513)
Capital adjustment			1,300
Staff Loan		10,723,923	(5,641,113)
Fund Adjustment		(2,995,591)	(264,438)
Provision & Reserve		22,494,583	21,993,397
Accounts Payable		1,785,308	254,883
Receivables		(38,805,805)	(15,662,114)
Net increase in operating Activities		(217,087,599)	62,218,998
B. Cash flow from investing Activities			
Acquisition of fixed Assets		(9,923,755)	(13,005,078)
Acquisition of Intangible Assets Software Investment		(25,000)	(86,000)
Materials stock		(93,245,850)	(31,787,187)
Staff Security Fund		450,707	(50,000)
		1,674,001	1,291,586
Net Cash Used in investing Activities		(101,069,897)	(43,636,679)
C. Cash flow from Financing Activities			
Loan From PKSF, IDCOL & Bank		278,138,640	(27,461,571)
Fund Payable		150,000	-
Member Savings		12,357,877	51,984,649
Loan Risk Fund		10,235,312	13,220,336
Net Cash Used in Financing Activities		300,881,829	37,743,414
D. Net Increase (A+B+C)			
		(17,275,667)	56,325,733
Add: Opening Cash & Cash Equivalents		146,803,348	90,477,615
Closing Cash & Cash Equivalents		129,527,681	146,803,348


Deputy Director (F & A)


Chief Executive

Sign in terms of our separate report of even date.


Bioplav Hossain FCA (Enroll: 1368)
Partner of
Islam Quazi Shafique & Co
Chartered Accountants

Dhaka, Bangladesh
Dated: 14th October 2021.



ANNUAL REPORT 2020-2021



GBK গ্রাম বিকাশ কেন্দ্র
GRAM BIKASH KENDRA

Gram Bikash Kendra

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