



ANNUAL REPORT 2018-19



PADAKHEP MANABIK UNNAYAN KENDRA
A Centre for Sustained Human Development

Adviser

ABM Siddique, Founder and President

Md. Saleh Bin Sums, Executive Director (Current Charge)

Editor

Khairul Islam, Consultant

Report Preparation and Compilation

Salma Ashraf, Deputy Manager

Data Collection

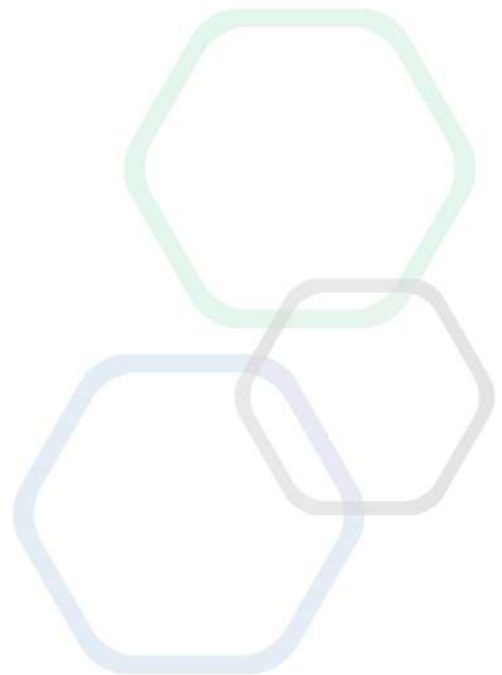
Sheikh Zahid, Assistant Manager

Published By

Padakhep Manabik Unnayan Kendra

Design and Printing

Padakhep Printing and Packaging



ANNUAL REPORT

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PADAKHEP MANABIK UNNAYAN KENDRA

Acronyms and Abbreviations

ADB	- Asian Development Bank
ANGO	- Associate NGO
AIGA	- Alternative Income Generating Activities
BARC	- Bangladesh Agricultural Research Council
BARI	- Bangladesh Agricultural Research Institute
BADC	- Bangladesh Agricultural Development Corporation
BRRI	- Bangladesh Rice Research Institute
BNFE	- Bureau of Non-Formal Education
BM	- Branch Manager
BO	- Branch Officer
BWDB	- Bangladesh Water Development Board
BDT	- Bangladeshi Taka
BIPD	- Bangladesh Institute for Professional Development
CBO	- Community Based Organization
CM	- Community Manager
CDF	- Credit and Development Forum
DFID	- Department for International Development
DANIDA	- Danish International Development Agency
DAE	- Department of Agricultural Extension
DSS	- Department of Social Services
DLS	- Department of Livestock Services
EU	- European Union
EC	- European Commission
FAO	- Food and Agriculture Organization
GO	- Government Organization
GDP	- Gross Domestic Production
HA	- Health Assistant
HV	- Health Volunteers
HDA	- Holistic Development Approach
IGAs	- Income Generating Activities
ILO	- International Labour Organization
IFAD	- International Fund for Agricultural Development
IFDC	- International Fertilizer Development Corporation
INAFI	- International Network of Alternative Financial Institution
IDCOL	- Infra Structure Development Company Limited
INM	- Institute for Inclusive Finance and Development
KGF	- Krishi Gobeshona Foundation
LGED	- Local Government Engineering Department
LGI	- Local Government Institution
MDGs	- Millennium Development Goals
ME	- Micro Enterprise
MFTS	- Microfinance and Technical Support Project
MRA	- Microcredit Regulatory Authority
NGO	- Non-Government Organization
NFPE	- Non-Formal Primary Education
PKSF	- Palli Karma Sahayak Foundation
PNGO	- Partner NGO
PRSP	- Poverty Reduction Strategy Paper
PIDM	- Padakhep Institute of Development and Management
PLDP	- Participatory Livestock Development Project
REREDP	- Rural Electrification and Renewable Energy Development Program
RLF	- Revolving Loan Fund
RMC	- Rural Microcredit
SDG	- Sustainable Development Goal
SME	- Small and Medium Entrepreneurs
SHG	- Self Help Group
SL	- Seasonal Loan
SLDP	- Smallholders Livestock Development Project
UMC	- Urban Microcredit
UPP	- Ultra Poor Program
UNICEF	- United Nations Children's Emergency Fund
UNDP	- United Nations Development Program
USAID	- United States Agency for International Development
UNO	- Upazila Nirbahi Officer
UNCRC	- United Nations Convention on the Rights of the Children
VIP	- Voluntary Investment Program
VARD	- Voluntary Association for Rural Development
WASA	- Water Supply and Sewerage Authority
WFP	- World Food Program

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Message



With great delight, I am sharing the Annual Report of Padakhep containing the synopsis of activities and accomplishments performed in the fiscal year 2018-19. Since inception, Padakhep has been working untiringly to engage and improve human capital in pursuit of fighting poverty in a sustainable fashion. Padakep is trying to utilize human resources for their own development and transforming the poor and vulnerable community as change-makers of their own fate.

Despite some impediments, Padakhep has been able to accomplish its targets set in the strategic plan. This ofcourse could not have been possible without the contribution of the members of its Executive Committee and General Body. It is my privilege to convey profound thanks and gratitude to their strategic directions and contribution in developing policies and guidelines for smooth functioning of the organization. We also express our gratitude to the development partners including donors and development agencies, financial institutions, government organizations, the NGO community for their technical and financial assistance to continue our activities both at community and individual levels. The community and the stakeholders at all levels deserve our thanks for their continued support and assistance during the last 33 years. We hope to get their continued assistance in future also. Furthermore, I would like to appreciate, thank and congratulate all categories of beneficiaries for their cooperation and timely support to Padakhep. I also extend my thanks to our committed and sincere workforce who made all our efforts accomplished throughout the year. My heartfelt gratitude also goes to the members of our management, adviser and other colleagues for their sincere efforts to prepare this Annual Report as a good source of information on Padakhep for all concerned.

Finally, I hope Padakhep will be able to play a comprehensive role in reaching the ultimate goal of poverty alleviation in a sustainable fashion in the time to come.

A.B.M Siddique
Founder and President

Foreword



Padakhep has smoothly crossed another eventful year with success in achieving expected positive results in socio-economic development sector with more experiences, skills, competencies and professionalism. Padakhep started its journey in 1986 with the devoted pledge of improving socio-economic conditions of the disadvantaged and underprivileged people of the society. Since inception, the organization has been implementing need-based programs for increasing the well being of the rural and urban poor people. Since inception, Padakhep designs its program in a holistic approach that helps the people finding their way out of poverty through appropriate education and other supports.

We believe that successes achieved in the last three decades are the results of concerted efforts of the members of the Executive Committee and the General Body inter alia. I am grateful to them for their leadership and policy level guidance. My sincere gratitude to all our donors and partner agencies at national and international level including the micro financing support organizations for their continued assistance and cooperation in promoting the well-being of the poor. I would also like to take this opportunity to thank all our communities, stakeholders and development partners for their cooperation, support and whole-hearted participation in the activities of Padakhep. The tireless collective efforts and streams of creative ideas of the Padakhep staff contributed significantly towards achieving its cherished goal. I would like to thank them for their team spirit and dedication towards the organization.

I convey my heartfelt thanks and best wishes to all concerned who directly and indirectly supported implementing the activities/projects/programs of Padakhep.

Md. Saleh Bin Sums
Executive Director (CC)

Executive Summary

Padakhep started its journey in 1986, about 33 years back, with a view to improving the socio-economic conditions of the by-passed, disadvantaged and most vulnerable population, particularly the women in both rural and urban areas. Padakhep, to this effect, has been implementing several diversified projects and programs particularly focusing microfinance, agriculture, health, education and social services. Since inception it follows a participatory strategy called Holistic Development Approach (HDA) in implementing and coordinating different programs and projects. The organization strongly believes that HDA is the most appropriate strategy for sustainable development of the target groups—the poor beneficiaries.

Microfinance, the most important program of Padakhep, is currently operating the program in 55 districts of the country through 14 zones, 54 areas and 297 branches. In 2018-19, it has disbursed Tk.22798 million under the program, 21% higher than last year, the cumulative disbursement being Tk. 104717 million, the active number of borrowers stands at 323,072 at the end of June 2019. The savings fund accumulated by the group members has gone above Tk.4590 million in end June 2019.

Mentionable that the organization has been implementing Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program seeking to address the problems of livelihood insecurity, vulnerability and inadequacies of government resources and services in the haor region. The ENRICH program is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights. Padakhep started the solar program to fulfill basic electricity requirement of the off-grid rural people of Bangladesh as well as supplement the Government's vision of ensuring access to electricity for all citizens of Bangladesh by 2021. Besides credit support, Padakhep has also installed 8304 solar home systems, 1630 solar streetlights and 45 AC/DC system in Birol, Panchhari, Pargachha, Fulbari and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh) since inception in April 2016. Under the Remittance program, a cumulative amount of Tk.3424.71 million was distributed through 120,153 transactions up to June 2019. In the reporting year, Tk. 704.10 million was paid through 20343 transactions.

Padakhep as a partner organization of PKSf started a new program from this year, namely 'Uplifting the Quality of Lives of the Elderly People Program'. It assists elderly/senior people to access social safety services, financial benefits and primary health care service. It also is running VGD program successfully in 10 Unions of Gouripur Upazila, Mymensingh district.

Agriculture, another important program of Padakhep, is aimed at increasing income and employment of the target people through raising yield (productivity) and production of crops, forestry, fishery, livestock and poultry. The organization provides credit support and technical assistance to the marginal and small farmers with the objective to involve them in agro-based IGAs/Enterprises and reduce dependency on the moneylenders. Padakhep disbursed an amount of BDT 15959 million as agricultural credit under crop, fish and livestock together among 226150 farmer/clients and agro entrepreneurs during 2018-19. Beside credit, it also offers a range of services such as training on scientific method of poultry and livestock rearing and management, supply of improved poultry breeds and cattle, vaccination for poultry and livestock to the target beneficiaries to start up the poultry and livestock rearing initiatives in an effective way. Under fisheries program, about 2,07,402 loanee members are engaged in related IGAs through microfinance support. Total 128 Lake Fishing Groups were formed and 652 Pond Aquaculture Groups were involved in baor and pond fish culture activities respectively in the reporting year.

About 20000 community people, labours who are working in salt processing and also Micro Enterprises (MEs) are directly benefited through newly initiated "Strengthening Environment-Friendly Micro-Enterprise in Salt

Executive Summary

Processing & Trade under "Sustainable Enterprise Project (SEP)". As an outcome of the project, ME clusters use cleaner technologies and shared amenities to reduce pollution and become less vulnerable to climate change.

In the year, the organization distributed fruit, timber, medicinal and flower tree saplings among the beneficiaries for homestead and roadside plantation in Surma union, Sunamgonj district. Total 50 vermi compost plants were also established in the ENRICH Homes under ENRICH program in Surma union, Sadar Upazila, Sunamgonj district. It conducted training for the beneficiaries on different subjects and also provided suggestions/advices to the farmers with a view to improve their knowledge on different issues/technologies.

Padakhep has been providing primary health care services and nutrition & sanitation through various projects. Under the ENRICH program, Health Volunteers, Health Assistants and actors extended health services through static and satellite clinics, health camps and eye camps. Every month, about 320 patients receive treatment through satellite clinics and 150-200 patients through static clinics. In this year, 4 health camps, 1 eye camp, 346 static clinics and 89 satellite clinics were arranged for the treatment of the poor people in the working areas.

The organization attempted to enhance the ability and learning capacity of the primary level students of poor and illiterate family with the aim to preventing drop out and improving quality of education. At present, Padakhep runs 53 education centers, covering/benefiting a total of 1590 primary school-going children (class I-class II) under afternoon schooling program. Padakhep also provides basic literacy and life skills to the illiterate adolescents and adults of 15-45 age groups in Fulgazi Upazila, Feni district under Basic Literacy Project (BLP). Besides, it provides educational scholarship for the poor meritorious students, thanks to the supports of PKSF.

Padakhep has been implementing different social development activities for the community. In the reporting year, Padakhep installed/repared a good number of tube-wells and sanitary latrines. So far, Padakhep also constructed 10 bamboo bridges under ENRICH program. It conducts awareness building and sensitization initiatives such as issue based courtyard session, orientation and day observation with the active participation of the community. In the year, Padakhep distributed blankets among the poor haor people of Nikli sadar area. It is also conducting benevolent activities spontaneously for the individual, religious and social institutions development. In this year, the organization has established 49 ENRICH homes in Surma union. All ENRICH households are covered by the ENRICH education, health, and all other components.

Padakhep initiated a number of income generating enterprises with the objective to make the organization financially self-sufficient and self-sustaining. Padakhep Institute of Development and Management (PIDM) provides training to the staff of partner organizations and the staff and beneficiaries of Padakhep based on training needs. With a view to achieving the need-based training of different NGO personnel, PIDM completed training courses following agreement with different organizations/agencies/projects. Padakhep is also operating Padakhep Printing and Packaging as a self-financed press of the organization, and engaged in publishing quality-printing materials for the clients at a reasonable price by using modern techniques and latest equipment.

Padakhep strictly maintains its financial management system following guidelines as delineated in the approved financial management manual. It ensures regular internal audit as well as annual external audit by a reputed firm. Padakhep maintains an efficient, effective and transparent accounting system.

As observed, the overall activities of Padakhep created positive impacts in the lives and livelihoods of the target groups—the marginalized and disadvantaged people of the society, following Holistic Development Approach. In fact, Padakhep has been relentlessly striving to forge unity among diversity through its multifarious activities.

Chapter-1

Overview



Background

As a national non-government organization, Padakhep Manabik Unnayan Kendra (PMUK) came into the development field in 1986 in a small remote village of Barisal district, giving highest priority on socio-economic development of the by-passed, disadvantaged and vulnerable segment of the community. Padakhep is transforming the poor and vulnerable community as a change-maker of their own fate and has been implementing various programs by following a Holistic Development Approach (HDA) for genuine and sustainable development in community. It is implementing various programs in attaining national and universal development goals like Sustainable Development Goals (SDGs). Under the overall canopy of HDA approach, Padakhep has been implementing its interventions under five thematic areas, namely, microfinance, agriculture, health, education and social services/community development. Geographically, Padakhep is now operating its activities all over the country and expanding interventions gradually in challenging and hard to reach areas to address the dire needs of the people who are continuously fighting against poverty.

Legal Status

Padakhep is registered with the following Registration and Licensing Authorities:

- Directorate of Social Services, Government of the People's Republic of Bangladesh.
Registration Number DSS Bari 234/89; Date of Registration: 03/08/1989
- NGO Affairs Bureau under Foreign Donation (Voluntary Activities)
Registration Number FDR 731/93; Date of Registration: 07/07/1993
- Joint Stock Companies, Bangladesh, Societies Registration Act, XXI of 1860
Registration Number S-2215 (58)/99; Date of Registration: 27/09/1999
- Microcredit Regulatory Authority; License Number 00181-00468-00095; Date of Issuing License: 15/1/2008

Operational Areas

As on June 2018, Padakhep scattered its activities all over the country through 14 Zonal Offices, 54 Area Offices and 350 Branches/Project Offices. Besides the mainland, Padakhep has also stretched its activities to the pocket areas of poverty such as haor, baor, hill tracts, char, tribal, coastal belt and monga-affected areas.

To create self-financed, self-employed and self-empowered communities with increased capabilities by providing need-based services and supports like microfinance, agriculture, health, sanitation, education, HIV/AIDS prevention, gender development, environment, child development, social security, marketing, technology transfer etc.

Vision

To make a democratic, just, equitable, capable and poverty-free Bangladesh.

Mission

Goal

To improve quality of life of the poor and the community people as a whole.

Objectives

- To enhance the socioeconomic conditions of the disadvantaged and underprivileged people through undertaking and implementing strategic programs and projects.
- To ensure food security of the underprivileged poor people through improving their income and access to food.
- To assist the disadvantaged and the underprivileged people for capacity building and ensuring provisions of basic needs of life like employment, income, health, education, etc.
- To help build institution of the target groups for establishing their basic rights in the family, community and society.
- To transfer ownership of the organization to the beneficiaries.



Governance

Padakhep gives high priority on good governance, accountability and transparency according to the approved constitution of the organization. Padakhep has three tier organizational structures, namely 1) General Body (GB) 2) Executive Committee (EC) and 3) Advisory Committee (AC).

Padakhep's General Body comprises of 21 members are enrolled having commitment in the field of development. The General Body meets in the Annual General Meeting (AGM) at least once in a year in a transparent and democratic process. The General Body through AGM elects an Executive Committee for a term of three years and approves all the activities of the EC.

The EC is responsible for framing policies and guidelines to run the organization. The EC comprises of 8 (eight) members with different professional background and meets at least four times a year or more as deems necessary by the organization. They work as the conduit between the governance and management of the organization. The EC takes required management decision and advises the Executive Director in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels. The President heads the EC. The Executive Director plays a role as Secretary of the EC and also act as the Chief Executive of the organization. Padakhep is governed by a set of administrative policies, guidelines and manuals approved by the EC.

Executive Committee of Padakhep



A.B.M. Siddique
Founder and President



Md. Mozibul Haque
Member



Sadiqul Hoque
Member



Mumtaj Sadina
Member



Maksuda Mily
Member



Dr. Khondoker
Mokaddem Hossain
Member



Muhammad Risalat Siddique
Member



Md. Saleh Bin Sums
Executive Director (CC)

Beneficiaries Coverage and Outreach

Padakhep has been working to reduce poverty targeting mainly the women and children of underprivileged section of the society. At present, Padakhep covers about ten million beneficiaries all over Bangladesh who get direct or indirect benefits from different development programs/projects operated by the organization. Principal type of beneficiaries of Padakhep includes:

- Rural and urban hardcore poor
- Disadvantaged and underprivileged men, women and children
- Landless, marginal, small and large farmers
- Fishing community
- Street children
- Adolescent boys and girls
- Children and Youths
- Elderly people
- People with disability (PWD)
- Tribal people
- Monga affected people
- Char dwellers
- Haor people
- Baor people
- Coastal people
- Drug addicts
- Displaced / Uprooted people

Staff Strength/Human Resource

As of June 2018, a total of 3500 employees have been working for Padakhep. Of them, 35% are professionals with experience and specialization in the thematic areas such as microfinance, agriculture, aquaculture/fisheries, health, sanitation, education, environment, community development etc. The rest are support staff. The organization maintains a ratio of male and female staff as 65:35.

Major Interventions-Programs and Projects

Padakhep has been undertaking a number of diversified programs that form an integrated approach to development. Some of the programs/projects are implemented with the financial assistance of the development partners and/or government agencies and private sector, while most are exclusively from its own resources. The major programs of Padakhep include:

- Micro finance
- Agriculture and Environment
- Health, Family Planning and Nutrition
- Water and Sanitation
- Education and Child Development
- Social Services
- Enterprise Development and Operation
- Marketing
- Training
- Awareness and Skills development
- Research and Development

Development Approach and Strategy

Padakhep has set forth and established Holistic Development Approach (HDA) as a means for achieving its development goals and objectives. HDA is the principal strategy of Padakhep which was undertaken for genuine and sustainable development of the community involving and activating both the stakeholders and the beneficiaries as development partners. It is a multi-dimensional and participatory development approach appropriate for sustainable development of the poor beneficiaries. In order to improve the livelihood of people including the poor, Padakhep has been following this approach through implementing a host of interventions centering on community. Unlike many other NGOs in the country which are confined to Minimalist approach (only Microcredit), Padakhep is promoting or pursuing a Maximalist approach (Microcredit plus HDA approach) to break the vicious cycle of poverty. Padakhep's program interventions are developed in line with poverty reduction strategy of Bangladesh Government and Sustainable Development Goals (SDGs) for addressing the priority issues like education, human resource development, microfinance, agriculture & environment, health & sanitation, child development etc. That is, 'no one left behind' is the overall and strategic development approach of the organization. It focuses the whole society approach for implementation and attainment of the SDGs at organizational and national level particularly in the areas and intervention levels.

Holistic Development Approach: A Poverty Reduction Approach of Padakhep.



Partnership and Networking

Padakhep established partnership with a number of Government, Private and Non-government organizations for successful implementation of development activities. The major national and international development partners of Padakhep include the following:

Government Organizations	
<ul style="list-style-type: none"> • Bangladesh Water Development Board (BWDB), Ministry of Water Resources • Bangladesh Rice Research Institute (BRRI), Ministry of Agriculture • Department of Agricultural Extension (DAE), Ministry of Agriculture • Bangladesh Agricultural Research Institute (BARI), Ministry of Agriculture • Bangladesh Agricultural Research Council (BARC), Ministry of Agriculture • Bureau of Non-formal Education (BNFE), Ministry of Primary and Mass Education • Comprehensive Disaster Management Program (CDMP), Ministry of Food and Disaster Management • Department of Fisheries (DoF), Ministry of Fisheries and Livestock • Bangladesh Fisheries Research Institute, Ministry of Fisheries and Livestock • Directorate of Livestock Services (DLS), Ministry of Fisheries and Livestock • Department of Forest, Ministry of Environment and Forest • Department of Environment, Ministry of Environment and Forest • Department of Social Services (DSS), Ministry of Social Welfare • Department of Women and Children Affairs, Ministry of Women and Child Affairs 	<ul style="list-style-type: none"> • Directorate of Health Services, Ministry of Health and Family Welfare • Department of Public Health, Ministry of Local Government, Rural Development and Cooperatives • Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperatives • National AIDS/STD Program, Ministry of Health and Family Welfare • Rural Electrification Development Board, Ministry of Energy and Mineral Resources • Sonali Bank Ltd., Ministry of Finance • Janata Bank Ltd., Ministry of Finance • Rupali Bank Ltd., Ministry of Finance • Pubali Bank Ltd. • Bangladesh Development Bank Ltd. • Department of Labor and Manpower, Ministry of Labor and Manpower • Ministry of Home Affairs • Ministry of Information • Ministry of Religious Affairs • Ministry of Education • Islamic Foundation, Ministry of Religious Affairs • Directorate of Youth, Ministry of Youth and Sports • Dhaka WASA
Non-Government/Private Organizations	
<ul style="list-style-type: none"> • Palli Karma Sahayak Foundation (PKSF) • Dhaka Bank Ltd. • Dhaka Ahsania Mission • Training and Technology Transfer (TTT) • Mercantile Bank Ltd. • NCC Bank Ltd. • Dutch Bangla Bank • Standard Bank Ltd. • Bank Asia Ltd. • Meghna Bank Ltd. • Basic Bank Ltd. • UAE Investment Ltd. • NRB Bank Ltd. • Modhumoti Bank Ltd. • City Bank • Southeast Bank Ltd. • Pubali Bank • Uttara Bank • Mutual Trust Bank • Sonali Bank 	<ul style="list-style-type: none"> • National Finance Ltd. • Midland Bank Ltd. • NRBC Bank Ltd. • Prime Bank Ltd. • IPDC Finance Ltd. • Meridian Finance Ltd. • Uttara Finance Ltd. • Exim Bank Ltd. • Infrastructure Development Company Ltd.(IDCOL) • Krishi Gobeshana Foundation (KGF) • Horticultural Export Foundation • Arannyak Foundation • Hortex Foundation • Grameen Intel • Bangladesh Women's Health Coalition (BWHC) • National Credit and Commerce Bank Ltd. • Bangladesh Development Bank Ltd.(BDBL) • IIDFC Finance Ltd. • Lanka-Bangla Finance Ltd.

International Organizations/Agencies

- | | |
|---|---|
| <ul style="list-style-type: none"> • Action Aid Bangladesh (AAB) • Academy for Educational Development (AED) • Asian Development Bank (ADB) • Action Against Trafficking and Sexual Exploitation of Children (ATSEC) • Concern Worldwide • Consultative Group to Assist the Poorest (CGAP) • Canadian International Development Agency (CIDA) • Department for International Development (DFID) • Danish International Development Agency (DANIDA) • European Union (EU) • European Commission (EC) • Food and Agriculture Organization (FAO) • Family Health International (FHI) • International Fund for Agricultural Development (IFAD) • International Fertilizer Development Corporation (IFDC) • International Network of Alternative Financial Institution (INAFI) | <ul style="list-style-type: none"> • Islamic Development Bank (IDB) • Netherland Embassy • OXFAM-GB • Practical Action Bangladesh (PAB) • United Nations Development Programme (UNDP) • United States Agency for International Development (USAID) • United Nations Children's Emergency Fund (UNICEF) • World Bank • World Food Program (WFP) • Winrock International • World Health Organization (WHO) • International Labor Organization (ILO) • ICDDR, Bangladesh • International Development Enterprises (IDE) |
|---|---|





Chapter-2 Microfinance

Introduction

Padakhep started the Microfinance program in 1993 with the provision of financial services for savings and credit to the poor households for rapid poverty reduction through self-employment and income generation program. As of now (in 2019), the program has experienced a wide variety of modifications/changes in terms of, among others, approach/strategies, target groups, components/activities etc. Now, all the key programs and development initiatives of the organization are reliant on microfinance. With the overriding aim to promote increased income and livelihood in a sustainable fashion for the poor and disadvantages beneficiaries, Padakhep's microfinance program helps create access to small loans and financial service, tying both economic and social development initiatives. Microfinance programs/activities are therefore seen as a part of Padakhep's broader holistic approach to development, by helping build livelihoods, boosting consumption, and improving access to a range of social services. All microfinance beneficiaries now increasingly have access to Padakhep's other key programs, namely education, healthcare, agriculture and social development.

Padakhep receives credit funds and operational backstop support from PKSF along with some national and international financing agencies. Over the years, microfinance program increased its working area at different locations of the country with diversified savings and credit products/services. Currently, Padakhep addresses about 3 million beneficiaries comprising wide variety of target groups of different types of the community. And it has an intention to fulfill the needs of all people who deserve the services of the organization so that Padakhep can claim the 'No group left behind'.

Objectives of the Program

The specific objectives of the microfinance program of Padakhep are to:

- Make fund available to the poor people having no or very limited access to existing (formal) credit facilities
- Empower the poor, particularly women
- Help create self-employment and sustainable income for the target people through Income Generating Activities (IGAs) and enterprises
- Ensure livelihood security of the beneficiaries
- Mobilize savings for the poor
- Reduce dependency on moneylenders
- Enhance income of the organization for its sustainability

Strategies of the Program

The important strategies of the microfinance program include:

- Upholding and adhering to MRA (Microcredit Regulatory Authority) rules and regulations
- Diversifying products to meet beneficiaries demands
- Emphasizing the sustainability of its borrowers.
- Maintaining easy and close contact among the employee/workers as well as between the workers and the beneficiaries
- Creating/maintaining dynamic and forward looking leadership
- Decentralizing/delegating authority to the bottom line officials
- Focusing empowerment of beneficiaries, women in particular
- Maintaining participatory process in decision-making
- Emphasizing on micro enterprise loan to advanced/graduate members for creating employment opportunities, specially in agriculture
- Implementing cluster-based development activities through mobilizing all sorts of local level resources and providing need-based information and technologies to the beneficiaries and communities
- Maximizing savings and promoting micro insurance as the part of borrower's resource mobilization and safety of the disbursed credit
- Introducing and operating strong monitoring and supportive supervision
- Maintaining linkages and partnership with the GO, NGO and private organizations and national/international donor agencies
- Reducing/mitigating risks and transaction costs

Operational Area and Outreach

As of 30th June 2019, Padakhep operates microfinance program in 243 upazilas of 55 districts covering 10347 villages through its 297 branches (including solar program) and serving 371285 members comprising 17054 groups.

Major Activities and Services

Formation of Groups (Samity)

A group (samity in Bengali) is a forum of individuals who gather mainly to gain access to credit and to create cohesiveness among the members for economic as well as social development. Formation of group is the 1st step in microcredit operation of the organization. For the institution, group is very important in reducing operating costs and minimizing loan risks.

Padakhep forms homogeneous groups under similar economic conditions, consisting of 15-30 members from the same neighborhood and social affinity with an average size of 25. The group members are motivated to attend weekly/monthly meeting, deposit savings and discuss development and socio-economic problems/issues. Collection of group savings, realization of credit installment, processing of new credit proposal, other decision-making are the regular activities of the weekly/monthly meetings. These activities encourage the



poor especially the women towards overall development, enhancing their leadership capacity and participation in social functions. Every member is entitled to credit with the consent/agreement of the group, which acts as guarantor. Padakhep organizes training for the beneficiaries on IGA management and book keeping ensuring that the member understands the credit cycle and effective utilization of the fund as well as investment opportunities. In all, Padakhep tries to transform samity as the center of the community by linking it with IGAs coupled with education facilities, skill training, comprehensive health packages and awareness raising on different social including health issues.

Padakhep formed a total of 17054 groups till June 2019, overwhelmingly female members numbering 14613 (86%) and remainders 2441 (14%) male groups, comprising 371285 members.

Savings Products and Services

Savings is a mandatory obligation attached in loan program with a view to creating attitude and practice of saving money of the borrowers for meeting future economic need and tackling monetary crisis. Savings is an embedded option for getting loans from Padakhep. For availing loans from Padakhep, whether it is small or entrepreneurship incumbents must be enrolled in certain savings scheme with the organization.

Realizing the importance of savings for the economic life of the clients, Padakep developed/devised savings products according to their income and ability. With an aim to facilitate the clients for reaping benefits from savings, the organization developed four savings products so that clients can save money relying on their financial capability.

Key Features of Padakhep Savings

- Fully secured/protected.
- Deposited weekly and monthly as well as voluntary basis.
- Flexible deposit rate, even very small deposits are allowed.
- Provision of 'any-time' withdrawal.
- Services provided at clients' area.
- Transparent accounting system and strong MIS.
- Competitive interest rate offered to depositors/savers.
- Compassionate and professional behavior of Padakhep staff.

The savings products are:

- Regular Savings-Weekly
- Regular Savings-Monthly
- Voluntary Savings
- Special Voluntary Savings Program- SVSP (One Time)

Regular Savings (Weekly): Regular savings is mandatory for the members to avail loan. Padakhep accumulates small savings of individuals for creating its own capital. Borrowers have to engage in savings on regular weekly or monthly basis depending on their size of loans. Members are to deposit/save minimum Tk.10/week for primary loan by using passbook in scheduled group meetings. Savings collected from the members are deposited to the banks by the Padakhep's branch offices. Members are entitled to get 6% interest on deposited savings. When a member leaves the group, s/he can withdraw full amount of deposited savings after recovery of dues.

Regular Savings (Monthly): It is an optional savings program of Padakhep to ensure financial safety and security of a beneficiary family. Members may deposit ranging from Tk.100 to Tk. 20,000 over a period of 1-10 years. A depositor can withdraw his/her savings anytime following set rules and regulations. Yearly interest rate on savings is 6% to 13% based on the duration of the deposit.

Voluntary Savings: In voluntary savings, members can also save small amount according to their ability. In this case, members are always enjoying the right to withdraw the savings with interest in their crisis period as well as at the time of sudden and unpredicted necessities/emergencies.

SVSP (One Time): Special Voluntary Savings Program-one time depositing savings product was introduced by the organization to bring the beneficiaries as well as staff members of the remote areas (without banking facilities) under the savings coverage. It was also introduced in the areas where there is no or limited environment/ scope for investment. Any person, especially member and staff, can deposit any time, any amount for a specific period of time. Savers can withdraw his/her savings, any time (specially in the emergencies), however, with a notice period of minimum 1 week. Savers are entitled to get profit for the period of savings, but s/he is to keep the money at least for 90 days (3 months). There are different types of SVSPs like:

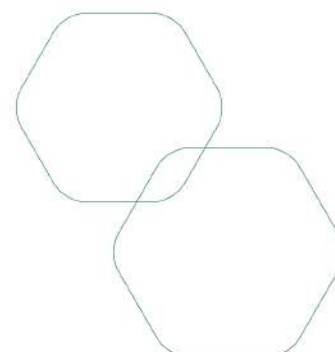
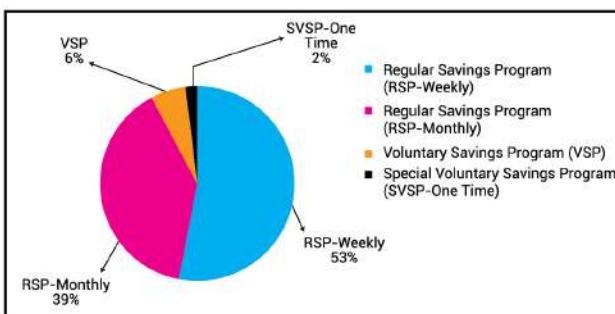
- One time monthly/yearly- Short term Benefit Scheme –STBS
- One time for 5 years and 3 months-Double Benefit Scheme-DBS and
- One time for 8 years and six months -Triple Benefit Scheme-TBS.

Product wise status of savings is presented in the following table, while share by type of savings scheme in Figure 2.1. Total amount of savings fund accumulated by the members has gone to BDT 4590 million at the end of June 2019. The net amount mobilized during the reporting year was BDT 3127 million, 66 million higher than the last year.

Table 2.1: Savings mobilization in June 2018-19

Savings product	Savings in 2018-19		Savings in 2017-18	
	Member (no.)	Amount (mTk)	Member (no.)	Amount (mTk)
Regular savings (Weekly)	356671	2426	360717	2114
Regular savings (Monthly)	248445	1788	231880	1245
Voluntary savings		303		184
SVSP (One time)	1736	73	2004	91
Total		4590		3634

Figure 2.1: Product wise share of savings



Voluntary Investment Program (VIP)

As observed by and large, the organization has more need for credit fund, while on the other the beneficiaries have interest to invest their earning/savings into Padakhep. Under this backdrop, Padakhep has developed Voluntary Investment Program (VIP) to attract investment. The key features of the VIP include:

- Membership is open to all with a preference to Padakhep beneficiary
- The program operates following a contract between the two parties (Investor and Padakhep)
- Full annual amount can be invested any time of the year
- Likewise, if needed, the investor can withdraw the investment fund any time following the agreed rules and regulations

There are two types of policies on disbursement of profit namely:

- Disbursement of profit on monthly basis
- Disbursement of profit on yearly basis.

So far there are 8526 investors under the program, depositing a total of BDT 1185 million, registering 82% and 68% higher than the previous year in terms of money and investors respectively. Mentionable that, for operation of the VIP, a guideline has been developed in 2016.

Member Welfare Fund

There are some constraints in microcredit operation. Specially, premature death of borrowers is considered as an important constraint for the MFIs and for the families of the deceased too as both MFI and family fall into a chaotic situation with the unrealized loans of the departed members. Premature death of borrowers creates a high risk for the MFIs by incurring fund loss from the unrealized loans of the departed ones. Therefore for a sound investment path, protection of life and properties are seriously required. Taking this reality into account, Padakhep has designed and introduced a realistic comprehensive product titled 'Member Welfare Fund' relieving both the parties from future uncertainty. It facilitates the borrowers with outstanding loan waiving opportunity in a situation following a sudden death. Member Welfare Fund operates as a guard/cushion of investment and death risks.

Every member under this credit program deserves the facilities of Member Welfare Fund (MWF). Since introduction in 2000, MWF has been successfully resolving the problems arising out of sudden death of the borrowers. MWF is freeing the successors of deceased debtors from the obligation of repaying outstanding amount of credit.

Before disbursement of the main credit, 1% of the loan amount is realized as premium and deposited to the MWF with an intention to cover the risk of the unwanted death of any borrower. In case of deaths, beneficiaries are exempted from loan after adjustment with this fund (savings). If their spouses or the sons implement the IGA on behalf of the beneficiaries, the former is also exempted from the loan after adjustment with welfare fund. Beneficiaries whose crops, homesteads and credit-supported IGA/Enterprise are affected or damaged due to natural or man-made disasters, are also assisted with the MWF thus generated. In these cases Padakhep paid an amount of BDT 224.06 million to 13,734 affected members during 2018-19.

Padakhep paid an amount of BDT 224.94 million to the affected families during 2018-19.

Padakhep also provides microfinance-plus service for assisting its bonafide clients. Padakhep offers Tk.1000 to the next kin of the every deceased client. In the reporting year, Padakhep paid BDT 0.87 million for funeral ritual of the dead members. In all, Padakhep paid an amount of BDT 224.94 million to the affected families of borrowers in 2018-19 to cover their family risk.

Loan Products and Services

The organization provides collateral-free loan to the poor in both rural and urban areas in a simple, efficient and affordable manner. The borrowers use these loans in various IGAs to improve their socio-economic status. Credit operations are carried out through a Revolving Loan Fund (RLF). Members wait for only 7 days after their association/registration to get the first loan. Commonly, weekly or monthly installment system is followed for repayment and the first installment is given in the 2nd week of the loan i.e. a borrower gets two weeks grace period. The service charge is calculated at flat rate on the principal of the loan. The general loan can be taken for employment and IGAs while sectoral program loan can be taken for micro-enterprise development such as poultry, livestock, agriculture and small business/trade. The loan size of Padakhep usually varies from Tk.5000 to Tk.10,00,000 depending on the requirement of investment opportunity. A large number of borrowers are increasingly becoming self-reliant through operation of the IGAs/Enterprise.

In 2018-19, BDT 22798 million was disbursed under the microfinance program, compared to BDT 18793 million (21% higher than the previous year). Cumulative disbursement of microcredit up to June 2019 was BDT 104717 million and the net number of borrowers was 323072, while cumulative realization stood at BDT 91999 million up to June 2019. The performance of loan recovery of the organization can be claimed satisfactory having Cumulative Recovery Rate (CRR) of 99.68% in June 2019.

Special Features of Padakhep's Loan Products

- Loans are not disbursed to the group, rather to the individual (under the banner of a group).
- Loans are collateral free.
- Loans are disbursed after 7 days of enrollment and next or subsequent loans are provided after full payment of previous loan.
- Flexible loan duration (weekly and monthly) as per nature of scheme and choice of the clients.
- Mode of repayment are determined as per nature of IGA and choice of the clients.
- No provision of penalty for late payment.
- Providing interest free loan for the farmers who are affected by the natural disasters.
- Collection of loan installments is suspended at the time of any sort of natural disasters. Installments are collected at the end of the cycle in such cases.
- Provision of rescheduling of loan without charging additional interest for the farmers affected by natural disasters.



The microfinance program of Padakhep has the following major products (interventions) each has some speciality of the nature in consideration of the target beneficiaries.

Jagoron (Former Rural & Urban Microcredit): Jagoron is the name of a credit instrument of Padakhep to initiate household based enterprise development in Bangladesh. Under this program, borrowers are encouraged to undertake family-based income generating activities (IGAs). With the support of PKSF, Padakhep extended its microfinance services to the rural and urban poor through Jagoron program, merging former rural microcredit (RMC) and urban microcredit (UMC). The purpose of Jagoron is to provide loan for creating investment opportunities in diversified economic sectors for increasing income of the rural and urban poor. It is worth mentioning that the target people are imparted required training on skill development to undertake IGAs effectively.

Table 2.2: Performance of Jagoron, 2018-19

Particulars	Progress
Member (no.)	241157
Loanee (no.)	216850
Credit disbursed (m Tk.)	12655
Loan outstanding (m Tk.)	6810

In Jagoron, there are 241157 members, and of them 216850 were loanee members in 2018-19. Total amount of disbursement during the year stood at BDT 12655 million and outstanding amount at the year-end was estimated at BDT 6810 million (Table 2.2). Cumulative amount of loan disbursed up to June 2019 was BDT 50124 million.

Agrosor (Former Mirco-enterprise Loan): Agrosor was launched to extend financial services to enable some progressive members to undertake economic activities requiring larger amounts of capital. Under Agrosor loan, the borrowers can expand their existing enterprises or diversify them and upgrade themselves into micro entrepreneurs by using the loan fund. The Micro Enterprise (ME) program of Padakhep, re-named as Agrosor, is operating in the entire working area because of its huge demand and potentiality.

Table 2.3: Performance of Agrosor, 2018-19

Particulars	Progress
Member (no.)	42660
Loanee (no.)	27838
Credit disbursed (m Tk.)	6108
Loan outstanding (m Tk.)	3637

The potential borrowers and IGA operators of RMC/UMC are mainly the target members of MEs. These are individual loans, assessed on the basis of household cash flow, business volume and the borrower's reputation amongst her/his business peers in the community. A minimum of 2 years business experience, a visible venture, and the businesses' potential to generate wage labor employment (other than family labor), are the primary requirements for being considered for a ME loan. The size of the loan depends on the businesses volume, its potentials and the comparative advantages the entrepreneurs have. Micro enterprise loans ranged from BDT 30,000 to 10,00,000. A guarantor's signature is required for all ME loan agreements, and the members are required to save BDT 200 per month in addition to the mandatory initial savings of 2.5% of the loan amount.

After successful use of an Agrosor loan, ceiling is increased gradually. Padakhep also provides need based skill development training to such entrepreneurs. The program not only helps alleviate poverty of the borrower families, but also creates substantial wage employment and thus solving unemployment problems of the country to a some extent. Up to June 2019, 42660 members were provided with micro-enterprise loan under various project components. In the reporting year, total BDT 6108 million was distributed and total outstanding amounted to BDT 3637 million (Table 2.3). Cumulative amount of loan disbursement stood at BDT 35654 million at the end of June 2019.

Sahos (Former Disaster Management Loan): Padakhep has created Disaster Management Loan (DML) newly titled as 'Sahos' for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. Sahos is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. It also guarantees the provision of emergency

medical services, water and sanitation. Only the hard-core members of Padakhep are eligible for this interest-free long-term loan with flexible repayment schedule. So far 718 members took part in this program and the outstanding loan balance being BDT 2 million as on June 2019. Cumulative amount of loan disbursed up to June 2019 was BDT 129 million.

Table 2.4: Performance of Sahos, 2018-19

Particulars	Progress
Member (no.)	
Loanee (no.)	718
Credit disbursed (m Tk.)	6
Loan outstanding (m Tk.)	2

Buniad (Former Ultra Poor Program): Buniad (earlier known as Ultra Poor Program) is exclusively designed to address the needs of the excluded ultra-poor of the society who had always been chronically left out from the traditional microfinance services. Such exclusion prevailed due to socio-economic conditions and the state of minimum capacity of the poor. Moreover, the rigidity of conventional microfinance systems prevents participation of the ultra-poor in the system in practice. Padakhep started implementing Buniad with the effective collaboration of PKSf as its mainstream program. The main objective of Buniad is to support the extreme poor in such a way so that they become capable to create a strong foundation of sustainable income opportunities and human dignity as well as they can lift out of extreme poverty. Buniad offers distinctive flexibilities to the extreme poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. Woman-headed family, beggar, day laborers, divorced women, widows; child labor headed family parents, floating people, street dwellers, slum dwellers, homeless people, and landless farmers, elderly and disabled people with no/scanty source of income are enrolled under this program.

Padakhep also provides different non-financial supports like primary healthcare services, technical services for implementing IGAs, capacity building training, and support to the disaster-stricken people, awareness building on nutrition and social issues to the targeted participants according to their needs. With the effective financial and non-financial support from Padakhep, the selected beneficiaries of Buniad program are now involved in different kinds of IGAs, securing their income and improved their livelihoods.

The money amounting to BDT 6 million as outstanding to 1009 borrowers has been fully recovered during the current year.

Sufolon (Former Seasonal Loan & Agriculture Sector Microcredit): Sufolon, a special agricultural lending program is designed by PKSf for rural and peri-urban areas. In 2014, Agriculture Sector Microcredit and Seasonal Loan programs got merged and renamed as Sufolon. It is given to the marginal and small farmers to procure farm inputs (seeds, fertilizer, irrigation water, pesticides etc.) during cultivation period coupled with technical support. The other salient features of this service include: provision of flexible repayment mode, such as one shot or a single installment, seasonal or balloon repayment, consistent with the seasonal agricultural/farming activities having flexibility of multiple loans to diversify their production. Providing skill development training and transferring modern technologies to enhance their skills and productivity in the long run are two important features of this loan service.

Table 2.3: Performance of Agrosor, 2018-19

Particulars	Progress
Member (no.)	71664
Loanee (no.)	65457
Credit disbursed (m Tk.)	3828
Loan outstanding (m Tk.)	2069

The loan is given for a short period (<1year) related to the cropping season. Every borrower is eligible to receiving 2 loans: one for regular family consumption and other for seasonal production activities. Padakhep provides loan at the start of particular season and collects the outstanding after harvest, enabling the borrowers to avail the opportunity of utilizing inputs properly, and increase their production under Sufolon. Since inception, this unique financial assistance has received huge response for the investment of different farm activities/enterprises such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of the loan repayment in a single installment after the sale of the product has made it very attractive among the borrowers.

In the reporting year, total 65457 small and marginal farmers received BDT 3828 million under this program, while outstanding on 30 June 2019 was BDT 2069 million. Cumulative amount of Sufolon loan disbursed up to June 2019 was BDT 12274 million.

The performance of the core credit products in 2018-19 is summarized in Table 2.7 with reference to the progress in the previous year. Total BDT 22597 million was disbursed to 310863 borrowers in the reporting year with reference to BDT 18638 million to 328059 borrowers in the previous year, showing an increase of 21% in terms of amount.

Table 2.7: Summary performance of all microfinance products in 2018-19 and 2017-18

Particulars	Total in 2018-19	Total in 2017-18
Member (no.)	355481	359342
Loanee (no.)	310863	328059
Credit disbursed (m Tk)	22597	18638
Portfolios (m Tk)	12518	10287



Special Programs

Haor Program:

Padakhep has been working in the haor region of north-east Bangladesh since 2006 and is committed to the people of these geographically backward places to make available services including microfinance considering the distressed situation of the area. Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program was launched seeking to address the problems of livelihood insecurity, vulnerability and inadequacies of government resources and services in the region. The program is designed to develop the people living on and around the haor region of north east Bangladesh through alternative approach by community based organizations (CBOs).



Realizing the fact that certain friendly, creative and innovative products and initiatives can bring significant changes in the microfinance services provided to the poor, PKSf has launched a special fund titled 'Learning and Innovation Fund to Test New Ideas (LIFT)' that would trigger innovations in the microfinance sector to make the microcredit program more dynamic, productive and diversified. With the support of LIFT, a number of organizations came forward with innovative ideas that were successfully implemented in the field. 'Alternative Micro-credit Initiative for the Extreme Poor of the Haor Region' undertaken by Padakhep was conceived for implementation with strong financial support from PKSf. It is the innovative initiative of Padakhep that was specifically designed to meet one of the key development challenges in the haor areas viz. poor coverage of the traditional micro-credit facilities in the areas. Padakhep has been implementing alternative micro credit approach in 5 (five) deep haor Upazilas such as Nikli, Mithamoin and Aushtogram of Kishoregonj district, Azmirigonj of Habigonj district and Sulla of Shunamgonj district in association with PKSf. Padakhep provides credit support and technical assistance to the ultra poor people through 30 community-based organizations (CBOs).

Major objectives of the HISAL program are to:

- (i) Create micro-credit opportunity for the poor haor people and protect them from the traditional moneylenders
- (ii) Create employment opportunity for poor households under Self-help Groups (SHGs) in remote and isolated haor areas through CBOs
- (iii) Create easy payment and service charge facilities
- (iv) Introduce a sustainable and low-cost model of micro-credit through CBOs
- (v) Assist the haor people in undertaking innovative IGAs and
- (vi) Increase mobility and create social linkage with the women of haor areas.

Table 2.8 shows that BDT 112 million was disbursed to 11785 members (out of 14614) in 2018-19, some 81% members being covered.

Table 2.8: Credit related performance of HISAL, 2018-19

Particulars	Progress
Member (no.)	14614
Loanee (no.)	11785
Credit disbursed (m Tk.)	112
Loan outstanding (m Tk.)	81



ENRICH Program:

ENRICH stands for “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty”. It is a people-centered program conducted at the grassroots level focusing overall household development of the poor. PKSF works behind the concept, development and technical support of the program. The ENRICH program is a new distinguished model in permanent poverty alleviation and socio-economic development that has provided variation/diversification to the credit program.

Padakhep has been implementing the program since 2010 in partnership with PKSF in Surma union, Sadar upazila of Sunamgonj district. The overall vision that underpins the ENRICH is to work with the poor to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights.

ENRICH aims to alleviate poverty not only through income generation but following a holistic approach targeting other crucial aspects including health, education, youth development, community development, etc. The proposed intervention includes a support package in which credit is one of the components. The program has a unique approach which involves the inclusiveness of the entire community including the local government and other relevant community stakeholders in helping to lift poor households out of poverty. The main thrust is to provide integrated support to each poor family to ensure the best possible utilization of their existing resources and capacities. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the grassroots (unions) and ultimately, throughout the country.

Major objectives of the program are to:

- (i) Attain total development of each HH as well as the whole community participating in ENRICH.
- (ii) Empower the poor HH so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.
- (iii) Ensure freedom from all ‘UN-freedoms’ and human dignity for all members of all HHs under ENRICH.
- (iv) Ensure access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, and health services, essential institutional facilities, appropriate financing for their chosen economic undertakings, necessary market and other information, appropriate technologies and so on.

As of June 2019, BDT 64 million was disbursed to 732 beneficiaries with an outstanding loan of BDT 31 million under the program (Table 2.9) and provided other supports. Detailed description of the health, education and community development activities of the project can be seen in Chapter-4, Chapter-5 and Chapter-6 respectively.



Table 2.9: Credit related performance of ENRICH, 2018-19

Particulars	Progress
Member (no.)	1002
Loanee (no.)	732
Credit disbursed (m Tk.)	64
Loan outstanding (m Tk.)	31

Foreign Remittance Program:

Remittance has become a major contributor to the Bangladeshi economy. As the emigrant workers from Bangladesh gradually increased over the years, the amount of annual remittance to the country has significantly increased. The efficient utilization of remittances is golden stones for the national economy due to the dire necessities of the national economic growth to constantly enhance, by the rural economy. To stimulate further, the prevailing economic trend, Padakhep in compliance of its mission of making a poverty-free society has been attaching priority to accelerated transfer of foreign remittance to the clients in remote areas.

Foreign Remittance Program of Padakhep transferred an amount of BDT 704.10 million during 2018-19.

Padakhep started Foreign Remittance Service in 2009 and has been successfully transferring a significant amount of foreign remittance of the overseas Bangladeshi wage earners to their family members and relatives in a hassle-free process ensuring highest security and comfort. Over the years, the remittance service network has expanded across the country and all the branches of Padakhep have been brought under the network. Main aim of the program is to pay foreign remittance with a tiny amount of service charge after due verification according to the claim of a remittance recipient.

Padakhep has been operating remittance program in collaboration with 28 exchange houses namely Xpress Money, Money Gram International, RIA, Trans-Fast, etc. These partnership arrangements ensure secure remittance with faster transfer and withdrawal of money from any branch of Padakhep.

During FY 2018-19, an amount of BDT 704.10 million was transferred to the clients through 20343 transactions under the program. Since commencing the service, up to June 2019 Padakhep foreign remittance service channeled as high as BDT 3424.71 million to the clients through 120153 transactions. Padakhep also arrange client gathering every year as a promotional activity of the program.



Solar Energy Program:

Padakhep started the solar program in 2005 to fulfill basic electricity requirement of the off-grid rural people of Bangladesh as well as supplement the Government's vision of ensuring access to electricity for all citizens of Bangladesh by 2021.

Aim of the program is to improve livelihood status of the poor people having no access to electricity by ensuring supply of renewable solar energy and thereby ensuring clean environment. Besides cash sale, Padakhep also provides loan to the beneficiaries for installation of solar home system. Table 2.10 shows that 6551 members took loan for solar system under the program in 2018-19. Up to June 2019, 6551 SHSs have been installed under the program in the remote areas where electrification through grid expansion is challenging and costly.

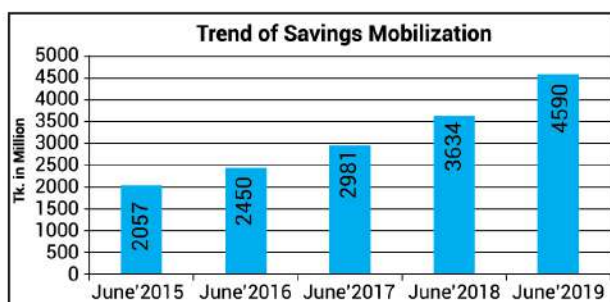
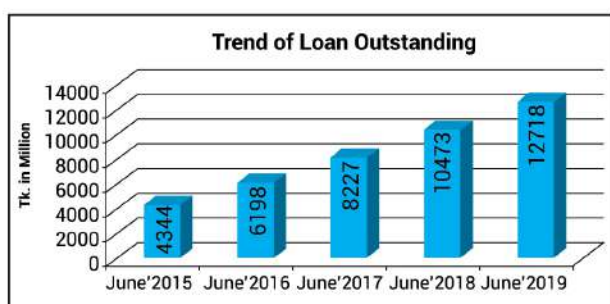
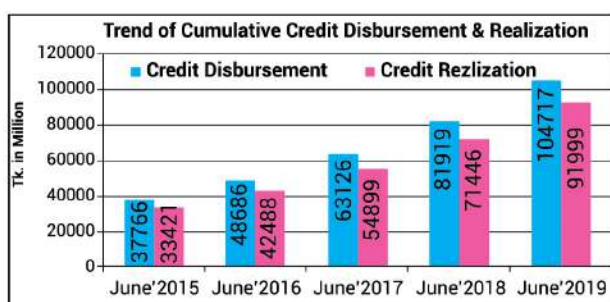
Table 2.10: Credit performance, 2018-19

Particulars	Progress
Member (no.)	6551
Loanee (no.)	6551
Loan outstanding (m Tk.)	45

In addition, with the support of IDCOL Padakhep has also installed 8304 solar home systems, 1630 solar streetlight and 45 AC/DC system in Birol, Panchhari, Pirgachha, Fulbari and Taragonj upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh) since inception in April 2016.



Microfinance Performance in Last Five years (FY 2015 to 2019)



Overall Impacts of the Microfinance Program

Field observations and different types of reports suggest that the Microfinance projects/programs being implemented by Padakhep have been creating wide variety of impacts particularly for the beneficiary households and to some extent for the community. The important ones are:

- Poor people who did not have access to mainstream banks due to lack of necessary collaterals/ securities and referrals, are now availing financial services.
- Dependency of the poor on the moneylenders charging an exorbitant interest rate is gradually decreasing.
- Both self-employment and wage employment are created due to operation of IGAs/ enterprises.
- Using the loans in different IGAs/enterprises helps increase household income and finally their living standard.
- Women are socially and economically empowered mainly through their increased participation in the decision making process at family and community levels. This basically leads to their increased mobility and exposure.
- Poor people can increasingly mobilize their savings, generate fund for crisis/emergencies and can link it with credit and finally become self-employed.
- Employment opportunities are created/increased for borrowers and they also can hire others in their IGAs, i.e. self-employment and wage employment are generated.
- Innovations in financial services have created more income generating facilities and opportunities especially in haor region.
- Health, education, sanitation and nutritional status of the poor people are gradually improving.
- Remittances generate multiplier effects in the local economy, creating jobs and spurring new economic and social infrastructures and services at community level.
- Solar home system reduces carbon emissions and contributes to keeping natural ecosystem cleaner.

Success Story

Mansura, the Nursery Lady

Mansura Begum, a beneficiary of the microfinance program of Padakhep won the 1st runners up award in the "Best Youth Micro Entrepreneur of the Year 2018" category from Citi Group Foundation for her outstanding performance in nursery business.

High determination, wisdom, sound planning and financial support can help develop a self-help person. Mansura of Chami village, Boladia Union of Pirojpur district is a burning example of it. Mansura was born in March 1988. She is an intelligent woman and studied up to HSC level. She was married only at 19 with Anwar and now she is mother of 1 son and 2 daughters. Her husband first started furniture business, however, could not succeed, and then they were discussing to do something new. Under this backdrop, they were taking ideas of plant nursery from those who are already in that business and found it better/profitable than furniture.

As the couple own some land of their own, they decided to go ahead with nursery business. And that is the beginning of Mansura's livelihood.

In 2009, they together participated a short training on nursery development. And thereafter started raising and selling a small nursery of fruit, flower, and medicinal plants investing around Taka 70,000. From the very beginning, the nursery was generating some profits and she was thinking how to scale up the enterprise and how to arrange fund for expansion. Under this backdrop, she became a member of Padakhep group and in 2014 took first loan from it amounting to Taka 50,000. Size of the latest loan from Padakhep is Taka 4,00,000. So far, she took around Taka 9,50,000 from Padakhep in some installments and invested the money for the expansion of the business. At present the total capital of the business is estimated at Taka 49,00,000 including Taka 47,50,000 her own investment (96%).

Her nursery has wide variety of plants comprising different kinds of fruits, flowers and medicinal plants. She produces 80 different varieties of plants in her nursery. Including her own area, she markets her plants all over the southern districts. Mentionable, her nursery is established on 3.5 acres, and her homestead is situated in the middle of the nursery.

She has developed a solid marketing network, thanks to the support of her husband. She sells her products through two separate channels. Primarily, small local nurseries procure and sell plants on wholesale basis, and this is about 80% of her produces and rest 20% she markets directly of her own from the nursery. Her sale proceeds in 2016 was Taka 28 lakh, 2017 Taka 32 lakh and 2018 was around Taka 42 and net profit was 13 lakh, 15 Lakh and 18 Lakh respectively. At present 20 women and 10 men are working at her enterprise, and she is performing the overall management of her own. Thus she is maintaining the livelihood of 30 families.





Other than managing the factory, she is also involved in some welfare activities of the community. Mansura with the partnership of 3 individuals operates a kindergarten (up to class 3). Currently there are some 200 students and 5 teachers in this school. Besides, she used to give financial supports to mosques, madrashas and orphans during the festivals and special events. Through her all these benevolent activities she could establish herself in the society as a leader in many aspects. Her elder daughter reads in class six and son in class three and younger daughter in nursery. Her home is equipped with sanitary latrine, tube well and solar system. Her Bismillah Nursery is now well known in the community. Mansura appreciates and recognizes the contribution of Padakhep and its staff with due respects for their support and guidance.

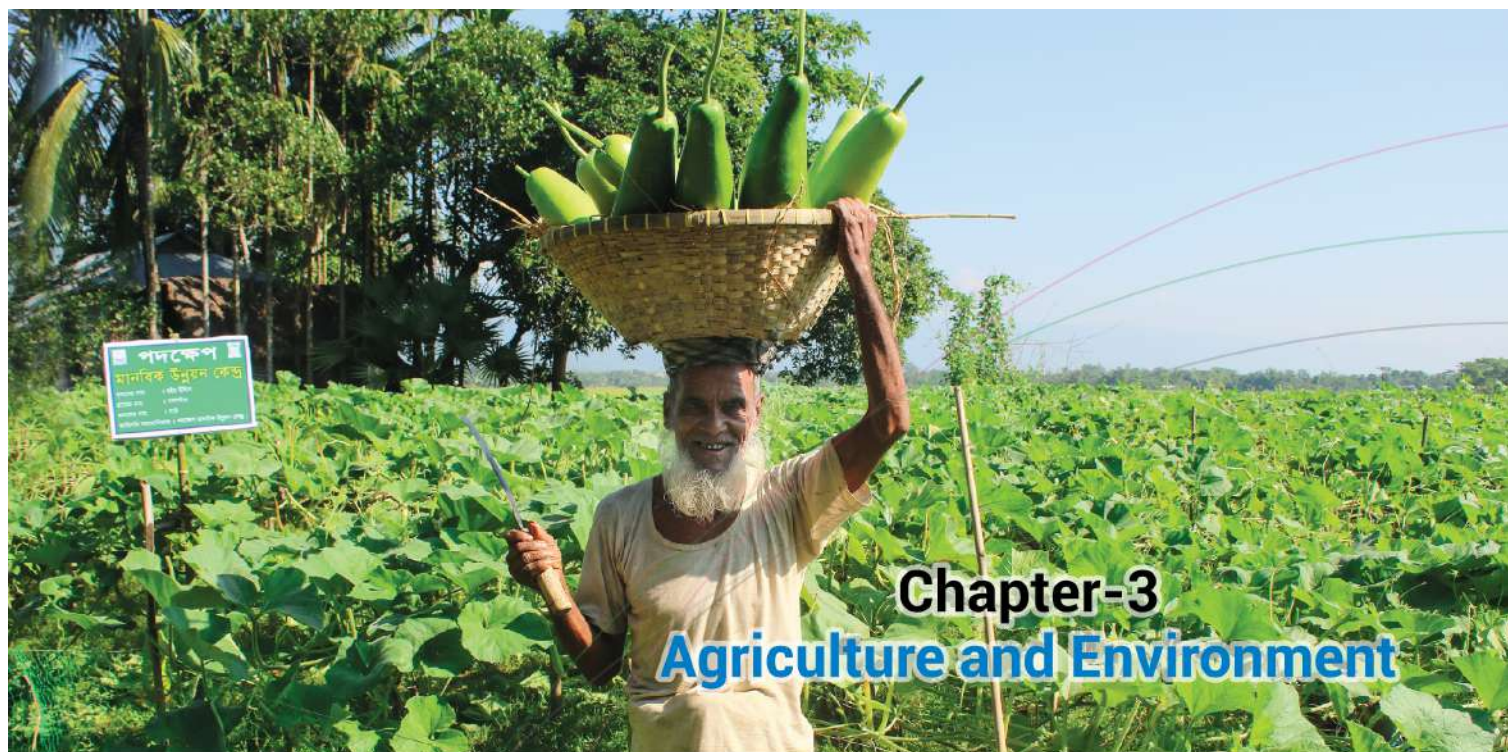
Nasima, a successful entrepreneur in the area

Ms. Nasima Begum, a resident of Balihari village under Shutiakathi Union of Pirojpur district, was born in January 1967. She could manage to study only up to class eight as she was married at an early age. Including 3 sons and 1 daughter, they have a family comprising five members. Her husband works at a local rope production factory at a very low wage and thus they had to survive marginally, fighting with starvation/poverty everyday.

To overcome with this situation, Nasima also joined the factory as a laborer and continued for a long period and thus learned the skills of making ropes. In 2010, along with her husband they initiated a small factory (of rope/choir production) of their own. Started with a meager capital of 50,000 (fifty thousand) Taka, named as Messers Shamsul Haque choir industry. Consequently for smooth operation they engaged 3 workers and made a trade license of their enterprise. For further expansion of the factory, they felt the increasing needs of skilled workers and capital. She got enrolled with Sonar Tori Mohila group of PMUK (Padakhep) and took a loan of Taka 40000 for investment in the factory for the 1st Phase following necessary formalities. So far she took 3 loans amounting to Taka 100,000 and invested against the business. At present she has a total capital of Taka 30,00,000 in the business, own capital being 29,00,000. Mentionable that, Nasima shoulders the entire responsibility of operation and management of the factory with the support of her husband.

Nasima has established a solid supply cum marketing network of her products. Through local wholesalers/dealers she established a good marketing network of products across many districts. Besides, many retailers also buy and sell her products directly through orders. In 2016 she sold products valuing Taka 84 lakh, in 2017 a total of Taka 92 lakh and in 2018 products worth 1 crore 10 lakh making net profit of 9 lakh, 12 lakh and 16 lakh in 2016, 2017 and 2018 respectively. At present she has 80 temporary/part-time workers and 15 permanent workers totaling 95 workers. She claims that directly or indirectly, some 100 families live on her enterprises. She is grateful to Padakhep. Nasima is glaring example of success behind hard-work and sincerity.





Chapter-3 Agriculture and Environment

Introduction

Agriculture is the largest source of employment generation in the rural vicinity and is projected as the most effective method to rejuvenate rural economy in Bangladesh. Realizing the major role of agriculture, Padakhep initiated a comprehensive approach of integrating microfinance program with all agricultural interventions focusing mainly on modern and appropriate technology including quality seeds, fertilizer, pest management and marketing support. Padakhep believes that this in turn contribute to the overall socio-economic condition of the target farmers and the economy as a whole. The microfinance generates/supplies the funds for implementing agricultural programs/projects, like other programs/projects of the organization.

Padakhep started Agriculture Program with an aim to support agricultural production and address various sectoral problems by offering loans, trainings, technical assistance, exploring market linkage, consultations, and transfer of knowledge etc. to the medium and small farmers and sharecroppers. Services that are offered to the target groups numbering around 1.5 million households by the agriculture program of Padakhep.

Objectives of the Program

The specific objectives of the agriculture program are to:

- Increase production/yield of crops, forests, fishery and livestock
- Ensure food security of the beneficiary communities.
- Ensure availability of credit and other inputs to the target farmers
- Preserve and encourage green tree coverage and produce alternative energy to promote clean environment
- Promote agro-based, self-financed and sustainable employment and income generating activities (IGAs)
- Encourage agricultural research and infiltration of technology considering the importance of environment and sustainability

Major Activities and Services

Agricultural Credit Program

A timely flow of agricultural credit can meet farmers demand to ensure agricultural productivity. Generally, credit accessibility is important for improvement of quality and quantity of farm products so that it can increase farmer's income and avoid rural-urban migration. In this context, Padakhep initiated agricultural credit program with the aim to involve the marginal and small farmers in agro-based IGAs and reduce their dependency on the money lenders. This, in turn, helps increase the agricultural productivity, improve the livelihood and ensure food security. Padakhep provides both agricultural credit and technical assistance to the marginal and small farmers mainly in crop, fishery and livestock sub-sectors (under overall agriculture sector).

Padakhep disbursed agricultural credit an amount of BDT 15959 million among 226150 farmer-clients and argo entrepreneurs during 2018-19.

Crop Sector : Timely cash flow is essential for the farmers in crop sector to procure necessary farm inputs such as seeds, fertilizer, irrigation water, pesticides etc. Farmers require funding support also to recover losses due to failure of crops caused by natural calamities (floods, droughts, cyclones, tidal bores or river erosion) and damage due to insect pests and diseases. To satisfy the needs of cash flow, Padakhep provides credit to the farmers before planting time and realizes at the end of the cropping season or after the harvest of the crops. The amount of loan provided to farmers varies based on the nature of the crops and the area planted. Integration of credit with technology is also carefully done so that farmers could achieve the expected/optimum benefit from the crop cultivated. Irrespective of the size of land, credit is mostly supplied in kinds (like seed, fertilizer, irrigation water, pesticides etc), coupled with technical support. The loan recovery system is different than that of the weekly installment collection in microfinance program, generally recovered once at the end of the cropping season. Status of credit and related activities is summarized in Table 3.1. During 2018-19, a total of 140213 loanee farmers were provided with BDT 9896 million.

Table 3.1: Crop credit in 2018-19

Particulars	Progress
Member (no.)	161139
Loanee (no.)	140213
Credit disbursed (m Tk.)	9896
Loan outstanding (m Tk.)	5521



Fisheries Sector : At present the fisheries (aquaculture) in Bangladesh represents as one of the most productive and dynamic sectors in the country as it plays a significant role in employment, nutrition, and foreign exchange earnings in the economy of Bangladesh. A major part of the rural poor are directly or indirectly involved in this sector for their livelihoods. But unfortunately, the fish production cannot fully meet the national requirements due to population growth, reduction of river/canals and wetlands; siltation, unplanned construction of culverts, bridges, dams and most importantly financial insufficiency of the producers/fishers. To accelerate fish production, Padakhep provides credit support to the fish farm families for excavation and re-excavation of ponds,

development of marshy lands, establishment of fish hatcheries and new fisheries projects.

In 2018-19, Padakhep extended credit amounting to some BDT 2872 million to a total of 40707 fish farm families through partner organizations (Table 3.2).

Livestock and Poultry Sector : Padakhep has gained vast experience in livestock through implementing different livestock based projects with the assistance of Department of Livestock Services (DLS) such as SLDP-1, PLDP-2 and MFTS projects both at field and management levels. Padakhep is implementing livestock and poultry credit program to provide credit support to the beneficiaries for increased production of livestock through milk cow rearing, beef fattening, goat rearing, egg production etc. During the fiscal year 2018-19, 45230 livestock rearing families received around BDT 3191 million from Padakhep (Table 3.3).

Beside credit, Padakhep also offers a range of services such as training on scientific method of poultry and livestock rearing and management, supply of improved poultry breeds and cattle, vaccination for poultry and livestock for the target beneficiaries to start up the poultry and livestock rearing initiatives in an effective way. A good number of trained Diploma Program Assistants since long are working in the program areas for providing technical assistance at doorsteps. They are carrying vaccines for preventing diseases including treatment of the poultry and livestock for reducing the mortality rate of the birds and animals.

In the above 3 broad sub-sectors, 62% credit money was delivered to crop, 20% to livestock, and remaining 18% to fisheries sub-sector (Figure 3.1).

Figure 3.1: Credit Share

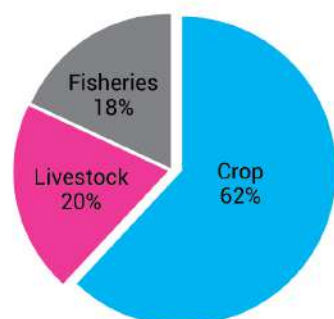


Figure 3.2:
Sector wise
Credit Disbursement
(MillionTaka) in
last 3 years

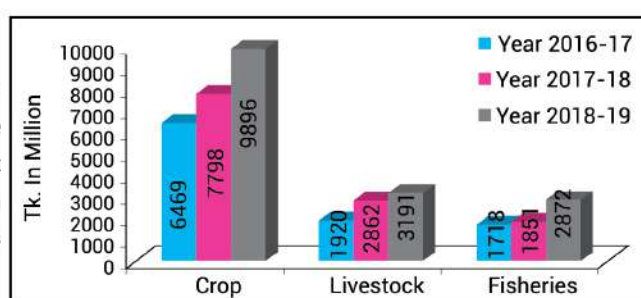


Figure 3.3:
Trend of agricultural
credit disbursement
(MillionTaka) in
last 5 years

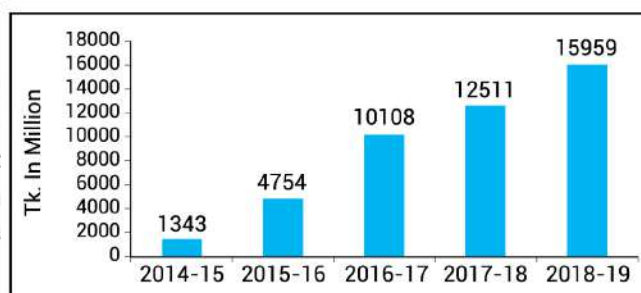


Table 3.2: Fisheries credit in 2018-19

Particulars	Progress
Member (no.)	46781
Loanee (no.)	40707
Credit disbursed (m Tk.)	2872
Loan outstanding (m Tk.)	1602



Table 3.3: Livestock credit in 2018-19

Particulars	Progress
Member (no.)	51979
Loanee (no.)	45230
Credit disbursed (m Tk.)	3191
Loan outstanding (m Tk.)	1780

Aquaculture Development Project (AqDP) under Padakhep Fisheries Program

International Fund for Agricultural Development (IFAD) launched Aquaculture Development Project (AqDP) with a view to improve the living standards, and conditions of fishing communities and women's groups in the project area, where 49 percent of all HHs living below the absolute poverty line. IFAD has persuaded the government to lease water bodies directly to fisher groups that can use their new-found security of tenure to develop such areas and maximize their fishing capacity. The project focuses on two disadvantaged groups of rural poor people: (a) landless and near-landless people and women, a category that covers the majority of the small-scale fishing population and (b) marginal and small-scale farmers, including some large households that make their living from aquaculture.



The goal of the project is to improve the livelihoods of fishing communities, reduce poverty and empower women. As a means of empowerment, the aquaculture project reintroduced the concept of land owned by the community specially for their benefit.

AqDP project attempted to enable fishing communities, the poor and women in particular to get access to water bodies, ponds and to arrange credit. It improves their economic status by including them in the project's main activity of pond aquaculture and by supporting them in other income-generating activities. It facilitates access to and from rural communities by upgrading rural roads, thereby improving marketing possibilities for the inhabitants of the project villages. By enabling fishers to organize themselves into groups, AqDP assisted them to work and manage such waterways directly.

Padakhep has been implementing AqDP since 2002 as the lead NGO with 8 partner NGOs in Rajbari, Faridpur, Magura, Jashore, Jhenaidah, Chuadanga, Meherpur and Kushtia districts. The project offers financial support to the beneficiaries in the form of credit through Sonali Bank to carry out their IGAs. The project has a credit fund for a comprehensive credit program to support the aquaculture based IGAs of the beneficiaries with the assistance of IFAD. Ministry of Fisheries and Livestock is the sponsoring agency while Department of Fisheries (DoF) is the implementing agency for this initiative.

Achievements in 2018-19

Key achievements of the program include:

- About 2,07,402 loanee members are engaged in related IGAs through microfinance support.
- 20 large water bodies (baor) and 1744 ponds are under fish culture activities.
- In all, 128 Lake Fishing Groups were formed up to June 2019 comprising 1415 beneficiaries who are involved in baor fish culture activities.
- A total of 652 Pond Aquaculture Groups were formed comprising 11,084 members who are involved in pond aquaculture activities.
- Disbursed BDT 61.62 million to the partner NGOs and BDT 345 million to the zonal offices to use the money as loan for the beneficiaries.
- Organized meeting, workshop and field visits to review the status and future scope of the project with the participation of Department of Fisheries (DoF), Sonali Bank and partner NGOs.
- Participated in a rally of the National Fisheries Week organized by DoF.

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP)

Padakhep initiated a project entitled "Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under "Sustainable Enterprise Project (SEP)" in Banshkhali, Chakaria and Cox's Bazar Sadar Upazila under Chattogram and Cox's Bazar districts with the financial assistance of the World Bank and PKSF. The aim of the project is to increase the adoption of environmentally sustainable practices by targeted microenterprises. Major objectives of the project are to (i) Provide technical and financial support to the targeted MEs (ii) Enhance capacity of MEs for addressing environmental and climate change issues (iii) Increase quality salt production and use the same land in aquaculture development (iv) Make the cluster highly profitable and sustainable by mitigating environmental hazards in the cluster. By this time, Padakhep organized a number of experiences sharing meeting with the owner of the micro-enterprises (ME), labours who are involved in salt processing and also community stakeholders.

It is also mentioned here that the project will provide technical and financial support to 1000 ME's. The major activities of the project are:

- Revenue generating activities include environment friendly (polythene free) salt processing, salt processing through salt dryer machine, establish godown for preservation of salt and also collection, disposal and recycling of used polythene from community level and reproduction of quality polythene
- Non-revenue generating activities are capacity building of ME's on environmental, health issues, using of modern technology in salt processing, advocacy and awareness raising activities at community level, district and national level, establish shed at field level for providing safe drinking water and sanitation for labour who are involved in salt production
- Provide safe drinking water through installation of deep tubewell and hand pump, installation of sanitation for ME's
- Extend support to ME's in collection of product certification, environmental certification etc.
- Capacity building of different stakeholders at local and national level as well as of Padakhep Manabik Unnyan Kendra

Finally, about 20000 community people, labours who are working in salt processing and also ME's will be directly benefited through the project.





Plantation

Trees play an important role in both our life and economy. Padakhep is engaged in tree plantation activities as a part of economic development and promoting environmental sustainability. Padakhep

motivated the beneficiary to plant different tree sapling including nursery. Padakhep distributes seeds and saplings of timber, vegetable and fruits for plantation in the homestead of beneficiaries under different projects.



In the reporting year, Padakhep distributed 730 fruit, 490 timber, 490 medicinal and 49 flower tree saplings among the beneficiaries for homestead and road-side plantation in Surma union of Sunamgonj district under ENRICH project.



Besides homestead and road side plantation, Padakhep is also engaged in embankment tree plantation activities with a view to protect the embankment and develop green belt along the embankment. Padakhep started the embankment tree plantation program in 2000 under IFAD funded Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP) implemented through DAE. Over 27 kms embankment between Jaria and Thakurakona under Netrakona district on the polder of Kangsha River were planted and cared by Padakhep. Saplings of timber, medicinal and fruit trees were planted at the beginning of the project. The tree coverage meets not only the needs of the local people for timber and fuel wood but also ensures clean environment around the area.

Establish Vermi-Compost Plant

Vermi-compost also known as worm casting, worm humus or worm manure, is the end product of the breakdown of organic matter by some species of earth worm. Vermi-compost is a nutrient-rich organic fertilizer and soil conditioner. In 2018-19, 50 vermi compost plant were established in the ENRICH Home under ENRICH program in Surma union, Sadar upazila of Sunamgonj district. The member of the ENRICH Home are interested to continue the technology considering vegetable production under chemical-free environment. Padakhep will establish vermi compost plant gradually in all the ENRICH Home of the project. Environment-friendly fertilizer, vermi-compost, is produced by the households for own use and/or for sale.



Training and Suggestion

In 2018-19, Padakhep conducted training courses for the beneficiaries on Vegetable Cultivation, Beef Fattening, Goat Rearing, Poultry Rearing etc. Padakhep also provided agricultural suggestions to 672 farmers with a view to improve their knowledge on different issues. These activities updated the knowledge of the beneficiaries.

Overall Impacts of the Agriculture Program

Padakhep agricultural activities sponsored by credit and other support, motivates the farmers in undertaking agro-based IGAs and reducing their dependency on the moneylenders. This, in turn, helps increase the agricultural productivity, improve the livelihood and ensure food security. The impacts include, inter alia,

- Convenient access of the farmers to agricultural credit ensuring agricultural productivity and therefore growth in the sector continues to rise.
- Agro-based IGAs of the farmers helps improve their livelihood and ensure food security.
- Poultry and livestock rearing contribute to the livelihoods of poor households, meet their nutritional demand and also create employment/income opportunity.
- Fish production and consumption have increased at poor household levels and their livelihoods have subsequently improved.
- People are aware about the importance of plantation and are motivated to preserve environment by tree plantation.
- Microenterprise clusters use cleaner technologies and shared amenities to reduce pollution and become less vulnerable to climate change.
- Farmers are benefitted by the agricultural training and suggestions/advice.



Nargis Begum: Success Story of a Poor Woman

Chhatirchar is a village located on the bank of Gorauttra, a high tide river, under Nikli Upazila of Kishorganj District. This village is a small island in the area. Nargis Begum (35) has been living in a small household in this village with her husband-Habibur Rahman, as well as with a son and a daughter.

While talking about her own story, Nargis narrated that she comes from a poor family of this village and her parents arranged her marriage awhile she was very young. Whatever small land her husband got from her father-in-law, they built a small house over there. "One rainy night, we witnessed collapse of that house, though we tried best to protect that house. Gorauttra river took away all our belongings. Though primarily frustrated, but we were not totally disheartened. We built a make-shift house on the land of a neighbor and me along with my husband were literally working day and night for a better living."

In 2010, she got enrolled in Padakhep's HISAL Program in Haor area, a CBO based initiative named Swapner Shiri. She took loan of Taka five thousand for rearing some ducks. After few days, those ducks started giving eggs and she did sell all the eggs, keeping some for reproduction of ducks. These ducks reproduced new ones when they grew up. As raising ducks does not require any financial investment as natural feed from water is enough, only someone is to take the geese to the water/river and take them home at evening.

In 2011, she took a loan of TK. 8,000 and purchased 20 swans, raised them and sold @ 1000-1200 Taka each. She pooled all the money earned through selling ducks and the third loan amounting to BDT 10,000, and purchased a local variety cow. All the money she got from selling ducks and their eggs, she considered it as the net revenue.

Her husband Habibur Rahman does fishing in the monsoon and works as manual labor in other peoples' land during dry season. They maintain their family expenses from the income of her husband and expand the cow/cattle rearing activities. In 2013, she took 4th loan amounting to Taka fifteen thousand and purchased a local variety cow adding some money generated from the sale proceeds of milk and eggs (of ducks). Likewise she continued 5th, 6th, 7th and 8th loan of twenty, twenty-five, thirty and thirty-five thousand respectively. And altogether they took eight loans valuing around 1.50 Lakh Taka (LT). Fortune smiled upon the couple as a result of hard work and investment in potential sector.

The size of their duck/geese farm also increased simultaneously- now have 250 ducks/geese. The ducks on average give 150 eggs/day. Now she owns 7 cows including 3 milking cow, 2 cows and 2 calves. Everyday all the cows and swans help her earn about 1 thousand Taka. Seeing success of Nargis being a member of the CBO, all the members of her group inspired her to participate in the working group, and did and won as a Cashier. At present she is dedicated to the overall socio- economic development of the CBO.

The family has purchased a small land and built a house with tin roof. And they are producing vegetables in that land adjacent to the house. The produces of the land meet the annual demand (of vegetable) for the family. She proudly claimed that 'duck rearing farm and milking cows coupled with hard labor made our family a happier one'. Their only son is studying in class III, while the daughter is in class IX. In replying to question, she said that her dream of life is to make her daughter a (medical) doctor.



Chapter- 4

Health

Introduction

Padakhep initiated health program for providing necessary and effective primary healthcare services to the marginal segment of the society mostly living in the rural and backward areas so that they are able to lead a healthy life and keep themselves free from diseases. Health program of Padakhep is one of the major interventions of its Holistic Development Approach (HDA). Services of three interrelated segments like general health care, nutrition and sanitation are provided to the communities. It also combines preventive, curative and promotional health services with focus on improving maternal, neonatal and child health, as well as combating communicable diseases and common health problems. Increased numbers of people are getting easy access to it as the service is expanded in new localities every year. Apart from direct health service, Padakhep put special emphasis on uplifting nutrition status through developing awareness and changing food habit, providing improved sanitation and pure water and increasing family income as essential factors to improve overall health condition.



Objectives of the Program

The specific objectives of the health program are to:

- Making people aware about health, nutrition and sanitation related issues.
- Making/enabling easy access to health services for the poor people.
- Helping ensure sound health of the beneficiaries and their families.

Major Activities and Services

Health Awareness Raising

Padakhep makes poor conscious on different health issues through organizing health awareness building activities under different projects, thereby playing a key role in sensitizing people on preventing diseases and educating the under privileged to maintain good health. Health, hygiene and nutrition related topics are discussed in the group meetings round the year. Through the activities, basic knowledge and information are conveyed to the people about general and communicable diseases, keeping house holds clean, nutritious food, maintaining personal hygiene, care of pregnant/lactating mother and children etc. This year, a total of 14933 persons received message/ knowledge on health, hygiene and nutrition through 522 health awareness raising sessions.



Primary Health Care Services

To ensure healthcare for all, Padakhep provides free consultation and medical services of common problems to the doorsteps of the people living in backward, remote and hard-to-reach areas. Currently 13 Health Volunteers (HV) and 2 Health Assistants (HA) visit the HHs with emphasis on poor families. The field work is supervised by Health Assistants. Each HV visits 20 HHs per day, conducts health check-ups of the beneficiaries and their children, measuring blood pressure, blood sugar level, weight; monitor growth and provides necessary counseling and support for maintaining good health. HV also provides tips and consultation to the guardians for ensuring proper growth of their children. Each HH is visited at least once a month to collect/update health-related information of all its members. The collected information are recorded in the HH health-cards and also entered into a computer database. The beneficiaries and their family members get health services throughout the year using the health card, depositing BDT 100 only. For patients needs further treatment are advised to visit the satellite clinics held once a week in each ward, with MBBS doctors attending to patients there. In 2018-19, Padakhep issued a total of 1876 health cards for the target people.



Static and Satellite Clinics

Padakhep arranges static and satellite clinics in order to ensure basic healthcare for the beneficiaries. The Health Assistants (HA) conduct static clinics for 20-25 working days in a month at branch offices to attend the patients, usually advised by health visitors to go there. Patients with general ailments receive free treatment from the static clinics. Every month on average 150-200 patients regularly receive treatment through the static clinics. In this year, 3060 poor patients received treatment in 346 static clinics.

Padakhep arranges satellite clinic at least once a week in the remote and backward areas. HA provides overall assistance for proper implementation of the clinics. The problems beyond the capacity of the HAs, are referred to the satellite clinics. One MBBS doctor provides health services in each satellite clinic, especially to serve referred patients. In addition, specialist doctors from Dhaka or other places are invited to these clinics to provide free (health) or low cost services to the community. There is also referral arrangement with both public and private hospitals/clinics for the patients who need specialized health care services. Every month, on average 300-350 patients regularly receive treatment through satellite clinics. A number of 2070 patients, predominantly underprivileged, were offered treatment by 89 satellite clinics during 2018-19.

So far 2646 static clinics, 735 satellite clinics, 29 health camps and 5 eye camps were arranged for the treatment of the poor.



General Health Camps

To provide primary health care services to the distressed people of remote/backward areas at free of cost, Padakhep set up health camps in its working areas. As a result, the poor people received medical care free of cost at their doorsteps. Usually specialist doctors attend these camps to provide diagnosis and other health services. Serious patients identified from these camps are referred to different public as well as private hospitals/clinics.

In 2018-19, Padakhep organized a total of 4 General Health Camps, where 877 patients received free medical care.

Up to June 2019, 15148 and 14394 patients were treated in static and satellite clinics respectively. So far, 7794 patients were treated in health camps and 358 in eye camps. Cataract operation on 94 persons was also performed.

Eye-Camps

Padakhep organizes eye camps at community level where the vulnerable and rights deprived poor people are offered eye treatment free of cost. Eye specialists are facilitating the eye camps and check-ups. The poor people of the community who have been suffering from various complications of eye are offered free treatment in the eye camps. Padakhep provides free spectacles and medicines. There is also referral arrangement with both public and private hospitals and clinics for the patients who need specialized eye care services. Cataract patients are screened in these eye camps and are referred to concerned eye hospital for surgical operation at free of cost.

As of June 2019, 1 eye camp was organized where 112 patients received treatment. During 2018-19, Padakhep also arranged free cataract surgeries including spectacles to 18 persons with the technical assistance from VARD. Also, up to June 2019, 5 eye camps were conducted treating 358 patients and performed cataract operation of 94 persons.



Nutrition Activities

Padakhep emphasizes on nutritional status development of pregnant, new born babies and lactating mother and trying to change dietary and hygienic practices through awareness raising activities and counseling. Therefore Padakhep implements different initiatives to improve the nutrition status of women and children through a combination of direct and indirect interventions. The major focus of the program is to improve the nutrition status of extreme poor households, specifically pregnant, & lactating mothers, under-5 children and adolescent girls. Weight of babies from 0-3 years of age is monitored routinely and checking if they have been suffering from malnutrition. Mothers are motivated to understand their children's nutritional status and subsequently advised to take care of their children.

Padakhep also supplies iron, calcium and de-worming tablets for pregnant mothers, breast feeding/lactating mothers and adolescent girls, babies aged 25-60 months and other family members of the target groups; de-worming suspension for children aged 13-24 months and micro nutrient powder sachet for children aged 7-24 months. In the year, Padakhep distributed 18000 pcs iron tablets among 1218 mothers, 8300 pcs de-worming tablets among 8300 persons, 13500 pcs miracal (calcium) tablets among 1690 persons and 4340 pushtikona sachets among 292 children under ENRICH program, particularly to needy and poor people.





Water and Sanitation

There is no alternative of safe drinking water and sanitation to lead a sound and normal life. Padakhep, since inception has been working for poor and extreme poor to ensuring safe drinking water, sanitation and hygiene promotion of its working areas. Through implementation of different projects, Padakhep developed sanitation facilities and improved access of pure drinking water to the people of lower segment of the society. In this connection, the people ignited and made hygienic latrine and safe drinking water options for their safety from various diseases. For providing safe drinking water, Padakhep installed some new tube wells as well as renovated old ones. Besides the community participation and involving them to construct latrine, Padakhep also provided rings and slabs to the poor households. In 2018-19, a total of 5 tube wells and 100 sanitary latrines were installed by Padakhep.

**Till
June 2019,
Padakhep installed a total
of 54 tube wells and 515
sanitary latrines in its
working areas.**

Overall Impacts of the Health Program

- The poor people are more aware about primary health related issues, balanced diet and nutrition etc.
- The poor people are aware about the care of pregnant, lactating mothers and new born babies.
- The target people have increased access to comprehensive primary and cost-free health care service at their doorsteps.
- Child health and nutrition status improved significantly.
- Child immunization rate increased resulting reduced child mortality.
- Poor and extreme poor people are motivated and made hygiene latrine and water options for their safety from various waterborne diseases.
- Upholding sound health, the poor people keep themselves involved in income generating activities and facilitate the financial contribution to the family and the society.

Chapter- 5

Education



Introduction

Padakhep believes that quality education bring a change in human which build courage to fight against poverty, discrimination, injustice, superstition, malnutrition etc. Education can transform a person to live a better life and even in a social being. Padakhep since inception used to prioritize education as a nation-building element.

Considering the important role of education, Padakhep is implementing several education programs with the children belonging to poor families, working children, children living in street and slums, and poor meritorious children. In accordance with the UNCRC (United Nations Child Rights Convention) principles, Padakhep provides strong supports for their safety, foodstuff, accommodation and medical treatment through different activities along with education. Padakhep also provide basic literacy and life skills to the illiterate adolescents and adults of 15-45 age groups.

Objectives of the Program

Major objectives of the program are to:

- Ensure participation in identifying and assessing the needs of the vulnerable children
- Introduce and promote child/learner-centered and participatory methods of learning
- Increase attendance of students in the schools/education centers and encourage them to complete their education
- Extend non-formal primary education to the drop-out children
- Enable the children to establish their rights according to the principles of UNCRC
- Ensure congenial environment for the healthy growth of children



Major Activities and Services

Afternoon Education Center

The high rate of primary school dropout is a major challenge in Bangladesh, meaning that many children are enrolled in school but some fail to complete the minimum expected amount of schooling of the education cycle. About 27 percent students of primary level are compelled to leave studies before completing grade five. The dropout victims are commonly from the poor and illiterate families who are not conscious enough and solvent to support their children to continue study. The students from these families have a fear of school leading to poor results. Padakhep, with the objective to prevent the dropout of children from primary level education, started afternoon education center under Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) program, a specialized program of PKSf. The program is executed in a wide as well as diverse range of services for the development of human dignity.

Padakhep offered learning assistance and guidance to 1590 underprivileged children to prevent drop out from the primary schools.

Amongst all the services of ENRICH, education is a major component dedicated to prevent dropout from the primary schools, and offer learning assistance to the underprivileged students in coping with studies. This unique educational program is directed towards the improvisation of child talent, and currently being implemented in ENRICH enlisted 21 unions. Afternoon education centers are established in all the villages. Education service is available to all the HHs of the villages of the project unions. Padakhep has been operating the centers in Surma union of Sadar upazila of Sunamgonj district since 2010.

All students up to Class 2 are assisted in these teaching centers to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. These education centers take special care of the students who are generally slow learners, need extra help, and time to grasp material taught at their regular schools. The centers operate from 3-5 PM every day except Friday, after the children finished their regular school hours. They are not only assisted on their studies but also given extra-curricular activities such as recitation of poems, danc-



ing, singing etc. They are treated in a friendly manner, so that they find these centers very attractive to attend. All the local students from government, non-government, registered and community schools are entitled to receive the educational facilities of ENRICH. These education centers play a crucial role in the education program through monitoring the attendance in schools to keep the dropout rates at minimum level.

For each centre, a teacher is assigned for providing learning support to 20-30 students through holding a two-hour class/session every day over six days in a week. Teachers, mostly women, are locally recruited with less than 35 years of age having a minimum of S.S.C level education. Students are aided to organize their daily lessons/ homework assigned by the school. A guardian committee including the parent of students is also formed in each center. ENIRCH recruited Social Development Workers to carry out a monthly meeting with the guardian committee.

As of June 2019, a total of 1590 students (girls and boys) were enrolled in 53 education centers in 53 villages. Average attendance of the students was about 98% while the dropout rate among these students, as they move up to Class 3, on average, came down to about 0.5%, against about 4.5% nationwide.

Basic Literacy Project (BLP)-64 Districts supported by Bureau of Non-Formal Education (BNFE)

Since October 2017 Padakhep initiated a project entitled "Basic Literacy Project (BLP)"- at 06 unions of Fulgazi Upazila under Feni district with the financial assistance of Bureau of Non-formal Education (BNFE), Ministry of Education. Aim of the project is to provide basic literacy and life skills to the illiterate adolescents and adults of 15-45 age group in the project area. Padakhep conducted a baseline survey in the project area (i.e 6 Unions under Fulgazi Upazila, Feni district) and identified 16,113 learners (illiterate) who needs basic education. Padakhep also selected 13 Supervisors and 512 teachers with the support of UNO, Upazila Chairman, Ansar VDP Officer, Upazila Education Officer and Program Officer of BLP for providing basic literacy to the learners. On the basis of the survey, Padakhep established 266 learning centres where 16113 learners aged between 14-45 years are provided with non-formal education. In the reporting period, Padakhep recruited and trained 544 teachers and supervisors for the centres.





Scholarship for the poor meritorious students

In Bangladesh, every year a good number of meritorious boys and girls of the poor families are deprived of higher education. Many of them are also compelled to discontinue their education half way through, for lack of money. Considering the problem, PKSf provides 'Education Scholarship' since 2012 to the meritorious children of the poor beneficiaries of its partner organizations. It is a regular activity of PKSf with the purpose to provide financial support to the poor meritorious students so that they can continue their studies.

The scholarships are awarded in recognition of their brilliant results in SSC and HSC or equivalent examinations. They are also eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Through the awarding of scholarships, PKSf tries to address the issue of poverty eradication in a larger and futuristic way.

In 2018-19, a total of 103 poor meritorious students from different zones of Padakhep were delivered cheques of financial assistance totaling an amount of BDT 12,36,000 to continue their education. Each student received an amount of BDT 12,000 as one-time scholarship money. For distributing the cheque of 'Education Scholarship', Padakhep arranged programs at field level attended by local elites, GO and NGO officials. So far 539 poor meritorious students from Padakhep were given scholarships worth BDT 73,32,000 from PKSf.

Overall Impacts of the Education program

- Afternoon schooling program is enhancing the overall ability and learning capacity of the primary level students.
- Drop-out rate of the students is gradually decreasing.
- Quality of education is improving.
- 'Education Scholarship' creates scope for the poor meritorious students to continue their study.



Chapter- 6

Social Services

Introduction

Ensuring sustainable inclusive development is a key initiative of the organization. It considers community as the centre of all social development actions, and since inception Padakhep is committed to provide quality services to the community. Padakhep is striving to meet the varied needs of the community by assisting those who are experiencing economic hardships, helping families to become self-reliant and providing community-based services to protect, stabilize and strengthen families. Under community-based interventions, problems faced by a community are first identified. It may include: need for tube-wells and sanitary latrines at public places (schools, colleges, mosques, temples, library etc.), small bridges and culverts for public use, lack of community awareness or capacity for immediate response to natural disasters, and so on. However, Padakhep does not address such problems in all cases by itself. It does whatever is within its means and sensitizes and campaigns to the right and identifies existing/available service providers for action concerning relevant cases and usually that works.

Major Activities and Services

Tube well and Sanitary Latrine Installation

Under the community-level development activities, Padakhep promotes repairing or installing tube-wells and sanitary latrines in public places such as schools, colleges, madrasas, mosques, temples etc. with the objectives to protect the poor people from water borne diseases; lessen their expenditure on treatment, and keep up their productivity for continuous earnings.

In the reporting year, Padakhep installed 5 tube-wells and 100 sanitary latrines, while up to June 2019, 54 tube wells and 515 sanitary latrines were installed in Surma union of Sunamgonj district under ENRICH program. In addition, Padakhep also established deep-tube wells in Malikhali and Agailjhara branch premises for the use of community people. It is also mentionable that, when a particular community or union level action is identified, the organization takes necessary steps to accomplish it if it is within the capacity of the organization; otherwise, efforts are made to identify the appropriate service provider(s) and mobilize its support for the purpose.





Bridge/Culvert Construction

Since long Padakhep constructs/repairs small bridges with bamboo and culverts for the community that helps establish better communication and supports access to market. As a result, transportation and marketing facilities for agricultural and other products of the people also are improved, which enables people to seek and avail increased healthcare facilities and services. So far, with the objective of easy communication for local people, Padakhep has built 35 small bridges.

Beggar Rehabilitation

The organization has introduced beggar rehabilitation program, thanks to the financial assistance of PKSF. The program rehabilitates the beggars who are interested to quit begging and lead normal life. The program adopts a customized rehabilitation plan formulated for every participant in cooperation with his/her respective Union Parishad. Under this program, each participant is provided with a financial grant of BDT 1 lac on the condition that he/she would use 70% of the grant in a sustainable IGA. The target beggars are assisted through providing in kind (not cash support) according to their wish list. The assets include cow, goat, poultry, auto rickshaw etc. Up to June 2019, out of 43 beggars of Surma union of Sadar Upazila, Sunamgonj district were identified/enlisted through a survey; 12 were selected and provided with documents of homestead land for living, milking cows and financial assistance for erecting houses, grocery shops and running capital for operating small business. The rehabilitated beggars are now involved in IGAs and, on average, earning BDT 4,000 per month. Most rehabilitated beggar families are now out of the curse of begging through long-term development plan and support.



Youth Development and Job Linkage

Youth development program has been specially designed to help the youths acquire skills in accordance with their respective aptitudes and, at the same time, be imbued with human and social values. That is, the purpose is to equip them to find employment on the one hand and help create healthy social environment in their locality by getting rid of social ills as child marriage, eve teasing, violence against women, child labor, dowry and drug addiction. At the same time, they will also help raise awareness on various issues, ethics, minority and human rights, justice, fairness etc.

Regarding employment, efforts are made to create both self-employment and wage or salary-based employment opportunities. Those who choose self-employment opportunities are assisted with market information, access to appropriate technologies, and marketing of their products. For salary-based employment, the job linkage initiative within the framework of the ENRICH youth development component maintains liaison with different employers and organizes job fairs by bringing potential employers to interact with unemployed youth. Through such intermediation, till June 2019, a total of 41 young individuals of Surma union have found employment opportunities in PRAN-RFL Group and GIZ. Mentionable that, under the ENRICH technical and vocational training policy, various types of skill training are provided to the youths.



Awareness Campaigns

Campaigns against social evils such as drug addiction, child marriage, child labour, eve teasing, dowry, violence against women, trafficking of women and children etc. are the major thrust areas under different projects of the organization. The campaigns/movements are conducted using specially prepared posters, booklets, songs including pot songs (issue based song by showing picture), video clips, and group meetings. Padakhep's ENRICH program also promotes girl's/women's rights. For example, it is consciously and purposefully sought to ensure that women are in control or is major partner in the management of financial and other supports provided to them. There is already a marked improvement in this regard in the ENRICH unions.

As in the previous year the organization organized a cultural program with pot songs under ENRICH program to aware the local people of Sunamgonj Sadar upazila about the social evils (such as child marriage, child labor, dowry, violence against women, trafficking of women and children etc.) and superstitions those hinder individual and social development. The community people, children and adolescents were involved spontaneously with the event.

Padakhep also conducts awareness building and sensitization initiatives such as issue based courtyard session, orientation and day observation with the active participation of the community. During the reporting year, 9 national and international days (national mourning day, national youth day, national victory day, international women day, international mother's day, international mother language day, international environment day, international AIDS day and national social service day) were observed through rally and discussion sessions were organized by Padakhep where District and Upazila level government officials, NGO representatives and the local people participated.

ENRICH Center

ENRICH center is a unique and effective innovation for the creation of solidarity and cohesiveness among the community members in relation to the socio-economic transformation processes in the area. Padakhep, in collaboration with Union Parishad and community, has established nine ENRICH Centers in nine Wards of Surma union of Sunamgonj Sadar Upazila under ENRICH program. These centers are serving as a hub for people of the ward to socialize and liaison with one another. These interactive and community-owned centers are used for various purposes such as static and satellite clinics, local dispute resolution, youth training, and generally as a facilitating outfit for social capital formation in the respective wards in terms of mobilization of ideas, shared responsibilities in undertaking community actions for development, and uprooting social evils such as child marriage, eve teasing, drug addiction and so on. Community people are encouraged to meet and socialize in ENRICH center and undertake joint activities for common welfare.

Warm Cloth Distribution

During the last cold wave in January 2019, Padakhep distributed blankets among the poor haor people of Nikli sadar area. The activities carried out with collaboration of the Union Parishad and the concerned Community Based Organization (CBO) under HISAL program. The Union Parishad representatives and the CBO leaders were engaged and extended their all-out cooperation and conducted supervision to ensure smooth distribution of blankets among the distressed people.



Grant Money Distribution

Padakhep has been conducting benevolent activities spontaneously for the individual, religious and social institutions development. To make Gopalganj a beggar free district, Padakhep distributed grants of Tk.20,000 to two beggars of the area in the reporting period. Besides, Padakhep distributed Tk. 5000 as grant money to the physically challenged son of a member of microfinance program. Padakhep also distributed a grant of Tk. 50,000 for the construction of a temple at Malikhali, Gopalganj.

Sports and Cultural Dimensions

To foster socioeconomic development, sports and cultural activities play a splendid role. Padakhep, since inception, has been gearing up activities relating to sports and culture in various ways. In January 2019, the organization arranged a cultural and sports program in Surma union under ENRICH program. The cultural event covered some social issues, like gender relationship and family conflict, human and legal rights etc. The cultural program not only entertained also manipulated them towards positive turning for development. The learners of the Afternoon Education Centres participated in different events of the sports. In the reporting period, Padakhep also arranged a ward based youth football tournament (under the ENRICH program) in Surma union, Sunamgonj. Besides, every year Padakhep provides financial support for sports and cultural activities in different educational institutes.





ENRICHed Home

From the ENRICH focuses on the best utilization of the existing resources of each household, the concept of establishing ENRICHed homes has emerged. The idea is to utilize the homestead land to the best extent possible through proper planning, taking into account the amount of land available. An ENRICHed home contains house(s) for the members of the family to live in and also to use for relaxing and entertaining. There is a sanitary latrine and, usually, a tube-well for drinking water. Economic activities conducted at the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables, and lemon, sajna, fruit and other trees, and medicinal plants. Flowers are cultivated to create an aesthetic environment. There is also either a solar home-system or a biogas plant. An improved cooking stove (i.e. smoke free stove) for cooking without being affected by smoke is used. Households produce environment-friendly fertilizer, vermi-compost, for own use and/or for sale. Of course, all ENRICHed households are covered by the ENRICH education, health, and all other components.

In the reporting year, Padakhep has established 49 ENRICHed homes. Up to June 2019, a total of 59 ENRICHed homes have been established by Padakhep in different ENRICH unions. The income and wellbeing of these families have increased sustainably. Establishment of ENRICHed homes are expanding fast, both as a result of persuasion and demonstration effect.

Uplifting the Quality of Lives of the Elderly People Program

The elderly people are not burdens to our society. If we take care and support properly, they can be turned into blessing for our families and the society. Joyful and happy lives in the last stage of our seniors are in our responsible hands and obligatory duty. Palli Karma-Sahayak Foundation (PKSF) pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life-from the conception of a child and to the death of a person. As a supplementary intervention of its multidimensional poverty alleviation programmes, PKSF has introduced the 'Uplifting the Quality of Lives of the Elderly People Programme' in line with the government's elderly policy. PKSF aims to help in reducing miseries of the elderly people through the program. The program assists elderly people to access social safety services, financial benefits and primary health care services of the older persons.

Padakhep adopted the program as a partner organization of PKSF in Surma union, Sadar Upazila of Sunamgonj district. Under the program, the following activities are being implemented in the working areas: establishing social centres for the elderly people in every Union, providing old age allowance and assistive materials (walking sticks, high commode, blanket etc), offering special savings and pension fund, recognising elderly persons' contribution to society, bestowing awards to the best children for serving their parents, providing appropriate credit and IGA-based training facilities to the poor elderly people, training up physiotherapist to provide geriatric nursing, rehabilitation of the poor and distressed elderly in community and creating special social facilities for the elderly people.

At the beginning of the program, a survey was conducted on the elderly people in the working area and 1591 elderly persons were identified and included in this program, wherein 793 are women and 798 are men. As a part of the activities, a centre for elderly persons was established in Surma Union equipped with the facilities of newspaper, TV, carom, ludo, chess etc. Besides, 18 village committees, 9 ward committees and 1 union committee have been formed. Orientation training was also provided to the newly formed committees. Padakhep distributed BDT 52,000 as grant money for funeral/ritual to 26 deceased member's family (BDT 2,000 for each family).

Seventy five (75) elderly people or senior citizens were given old age allowance in cash amounting



to BDT 4 lakh 5 thousand, each at the rate of BDT 5400. Fifty persons were given blankets, shawls for 50 persons, umbrella for 20, walking stick for 20, commode for 20, wheel chairs for 2, medal with certificate for 6, medal with certificates for 3 sons of senior citizens and 26 families were given cash @ BDT 2000 each for funeral of the deceased. Besides, 6 old persons got honorarium of total BDT 24,000 in one installment and other 6 received a total of BDT 15,000 (each at the rate of BDT 2500) in cash.

Vulnerable Group Development (VGD) Program

Padakhep started a project entitled "Vulnerable Group Development (VGD)" at 10 Unions of Gouripur Upazila, Mymensingh district in February 2017 with the financial assistance of the Ministry of Women and Children Affairs (MoWCA). The VGD program is the largest social safety net/security program for the ultra-poor HHs with the goal to improve the socio-economic condition of the VGD beneficiaries. Padakhep formed 121 groups with 3026 VGD card holders. Each consists of 25 women. After group formation the organization oriented them on their roles and responsibilities related to different development issues. The main activities of the program are to provide training on IGAs, awareness development on health, personal hygiene, nutrition, savings collection and management, monitoring of food distribution among VGD card holders by Local Government etc. The organization provides services to 3026 VGD card holders of the Upazila and collected monthly savings from the VGD card holders @ BDT 200. Up to June 2019, it organized training courses on different subjects (Entrepreneurship development, Poultry Farming, Life Skills development, Cow & Goat Rearing, Vegetable Gardening, Disaster Management, Women Empowerment, HIV AIDS and drug prevention) for the VGD beneficiaries. During the reporting period BDT 1,00,25,630 was also collected from the VGD cardholders as savings, and deposited to the respective bank account of the project.



Overall Impacts of the Social Services

- Developed infrastructures increase and ensure mobility, save time and cost
- Awareness on socioeconomic issues (like social evils, superstitions that hinder individual and social development) increased
- Awareness on health and hygiene increased
- Maintained improved health and hygiene
- Savings habit developed by vulnerable groups particularly women
- Small fund generated by vulnerable families
- Older people get better health and maintain much more happier lives with friendly environment



Introduction

Income-earning ventures are essential for ensuring sustainability of an organization. Considering the importance of the issue, Padakhep initiated several income-earning enterprises to make the organization self-sustained and self-financed. Besides ensuring sustainability of the organization, these enterprises also have a social goal. The profit of the enterprises is reinvested for expansion and furthering social benefits by providing goods or services at the competitive/cheaper price to help the people. The specific objectives of development and operation of the Enterprises include, inter alia:

- Contributing towards financial self-sufficiency of the organization.
- Offering training to public and private sector professionals working in extension, development and social activities.
- Ensuring a profitable and sustainable agricultural production system and raise the purchasing power by increasing real income of the beneficiaries.
- Building capacity of the stakeholders to promote their enterprises.

The Enterprises now in operation are:

- Padakhep Institute of Development and Management (PIDM)
- Padakhep Printing and Packaging

Padakhep Institute of Development and Management (PIDM)

Padakhep Institute of Development and Management (PIDM), a training institute of Padadakhep was established in December 2008 with the commitment to build capacity of the personnel through training, workshop and other related activities/programs. Through need-based training for Padakhep along with venue, dining and dormitory support to different development organizations and service oriented organizations, PIDM, plays a role that is essential to the development sector. It is located in close proximity





to Padakhep head office at Dhaka. At present, PIDM offers a complete package including modest living, dining and training facilities.

The six-storied complex of PIDM is equipped with the modern and state-of-the-art amenities and facilities. Four of the training hall rooms are fully air-conditioned and well equipped with modern training accessories. Trainers/ facilitators of PIDM are highly experienced and have acquired professional skills through participation in both local and overseas training programs. In the reporting year, 10955 participants received training from PIDM (3408 participants were from Padakhep and 4611 participants from outside) and 2936 persons availed PIDM services as guest.

Padakhep Printing and Packaging

Padakhep established Padakhep Printing and Packaging as a self-financed press of the organization aims to publish quality-printing materials for the clients at a reasonable price by using modern techniques and latest equipment. The venture started its journey in June 2008 as an income generating enterprise of Padakhep. It regularly publishes inter alia routine publications of Padakhep and reports of its different divisions and projects, yearly diary, calendars, newsletters, annual reports, brochures, posters, greeting cards, booklets, folders, forms, formats, registers, visiting/ business cards, pads etc. At present, the enterprise is working with wide variety of organizations maintaining very good reputation and relations.





Chapter -8 Human Resource Development

Introduction

Human Resource Development (HRD) is the framework for helping employees to develop their personal and organizational skills, knowledge, and abilities. Training and Development (T&D) is one of the key HR functions of the organization. The organization carries out training and workshops for capacity building and professional development of its staff as human resource through a wide range of activities. Further, the management also sends staff to attend external training organized by other organizations. Staffs are also trained through participating in different workshops, seminars, consultations, and dialogues both inside the country and overseas as well. It carries out training for building capacity of its staff throughout the year both at its Head office in Dhaka as well as at the field offices.

The new recruits are provided with a basic orientation training that gives an overview of Padakhep and its overall operations. Padakhep also organizes training on human resource development, skill development and need-based courses for the targeted beneficiaries under different projects to develop their hidden potentiality. Besides, Padakhep arranges different types of workshops with the HQs and field level officials. The workshops mainly focus on the target and achievement of the yearly plan.

Padakhep has two training centers in Dhaka and Chattogram with dormitory facilities for residential trainees. Both the training centers are equipped with all types of training aids, furniture and accommodation facilities. Moreover, training facilities are also available in all zonal offices.

Activities and Achievements in 2018-19

The activities undertaken in the reporting year are:

- Need-assessment of staff and beneficiaries for training.
- Developing/designing and upgrading training materials, modules, curriculum and so on according to the needs.
- Organizing training and workshops for field and headquarter staffs.
- Arranging refreshers/follow-up training programs.

Staff Training (internal)

The internal training was organized at the training hall of Padakhep in Dhaka, Chattogram and at the zone offices. Apart from the in-house capacity to deliver training courses by a number of technically skilled trainers, Padakhep also hires external resource persons to meet the need for additional skill training requirements. In 2018-19, a total of 1651 employees from HQs and field offices participated in development and management related training courses.



Staff Training (external)

In the reporting year, a total of 26 staffs from Padakhep received training on different subjects organized by PKSF, MRA, BIPD, INM and CDF.

Collaborative Training

Padakhep imparted training to 79 senior officials in collaboration with BRAC and INM in the reporting year.

Beneficiary Training

Padakhep conducted training courses for the beneficiaries under different projects. In 2018-19, 250 beneficiaries of ENRICH project participated in IGA related training to update the technical knowledge on five trades namely vegetable cultivation, poultry rearing, beef fattening, goat rearing and dairy cow rearing using advanced technology. Padakhep also organized training for 53 school-teachers on basic educational training and 13 health volunteers on primary health care service. Altogether 316 participants of the ENRICH project attended the training courses. The Branch level offices mostly organized these training and the rest at other offices. Besides 3026 VGD card holders received training on Entrepreneurship development, Poultry Farming, Life Skills development, Cow & Goat Rearing, Vegetable Gardening, Disaster Management, Women Empowerment and HIV AIDS & drug prevention. By this time Padakhep also conducted orientation training under Elderly People Program.





Training and Orientation of Public Representatives in the Local Government Institutions (Municipalities) in Urban Areas of Bangladesh

Padakkhep carried out an assignment since June 01, 2018 entitled "Training and Orientation of Public Representatives in the Local Government Institutions (Municipalities) in Urban Areas of Bangladesh" under the project "EU support to Health & Nutrition to the Poor in Urban Bangladesh". European Union (EU) and Ministry of Local Government, Rural Development and Cooperatives (MLGRD&C) supported the implementation of the training. Public representatives of Local Government Institutions (LGIs) are informed about their roles and responsibilities in the matter of primary health care in the urban areas through conducting training. The Project Management Unit (PMU) headed by Joint Secretary, LGI and Project Director coordinates the project activities. Overall, the project will assist in improving health and nutrition status of the urban poor in Bangladesh. The main purpose of the assignment is to organize orientation workshop for about 3600 public representatives of LGIs. The project will cover 328 Pourashavas (Municipalities) under 60 districts of Bangladesh, targeting 3,600 locally elected representatives.

By this time, Padakkhep developed a training module for the orientation training and also conducted 3-days ToT and a Mock session. The organization also conducted need assessment among the Local Government institutions and collected necessary information from 315 Pourashavas.



Chapter-9

Research, Publication & Documentation

Introduction

Research is an important aspect of any organization and ultimately, it is research that helps sustain an organization. It generally enables the management in decision making through careful analysis of the research findings. Acting as a mirror, it exhibits the actual picture of an organization and can bring about meaningful and relevant implementation of policies and procedures for the positive change within the organization.

Padakhep used research as an effective tool for further improvement of its development initiatives. It conducts action oriented surveys and research/studies on different issues that are exclusively connected with the organizational programs. The purpose of the studies/research is to identify weakness of those programs and to suggest recommendations for correcting/improving them targeting quality services for the beneficiaries.

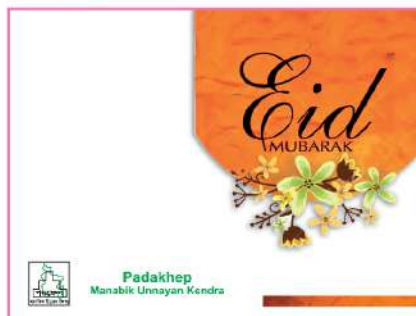
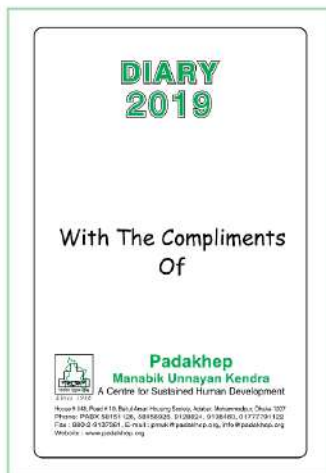
Publication and documentation component plays a behind-the-scenes but significant role in Padakhep which reflect the overall activities of the organization. The present condition and progress of implemented activities of Padakhep are published in annual reports, newsletters, brochures, leaflets, posters, case studies, videos, documentary films, etc. In this way, Padakhep is propagating its vision, mission, images and information related to the implemented programs. Padakhep also has an enriched library at the Head Office in Dhaka, which is so far open to the staff of the organization only. Development related books, magazines, journals, articles, reference books, publications of different programs and the daily newspapers are available in the library.

Major Achievements in 2018-19

During 2018-19, two database profiles were prepared which deems necessary for the organization:

- (1) Database profile of innovative IGAs of Padakhep: The objective of this database is to collect the data of innovative IGAs of the beneficiary of Padakhep and disseminate to the relevant stakeholders.
- (2) Database profile on working environment and residential facility of the branch offices: The objective of this database is to get a clear picture about the overall working environment as well as the residential facilities of the branch offices so that management can take necessary steps to overcome the problems (if any) of branch offices and ensure a healthy working environment for the employees.

In the reporting year, Padakhep published the Annual Report of the organization, 2 issues of Newsletter, Eid and New Year's greetings cards and e-news (A monthly on-line publication of Padakhep) as regular publications. A beautiful diary, an eye catching wall and desk calendar have also been published.



Some Events of 2018-19



A. MATIN & CO.
CHARTERED ACCOUNTANTS

60/2, NAYA PALTON (1ST FLOOR), DHAKA-1000.
Tel: 8318191, Cell: 01713453596
E-mail: akmatinmatin@yahoo.com

**INDEPENDENT AUDITORS' REPORT
TO
THE GOVERNING BODY
OF
PADAKHEP MANABIK UNNAYAN KANDRA
(MICROFINANCE PROGRAM)**

Introduction

We have audited the accompanying consolidated Financial Statements of Microfinance Program of Padakhep Manabik Unnayan Kendra, registered under MRA Licence No. 00181-00468-00095, which comprise the consolidated Statement of Financial Position as at 30th June 2019 and the related consolidated Statement of Comprehensive Income, consolidated Receipts and Payments Statement, consolidated Statement of Cash Flows, consolidated Statement of Changes in Equity for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Consolidated Financial Statements of Microfinance Program

Padakhep Management is responsible for the preparation and fair presentation of these consolidated Financial Statements of Microfinance Program in accordance with International Financial Reporting Standards (IFRS), Rules and regulation issued by Micro Credit Regulatory Authority (MRA), Other applicable laws and regulation and for such internal control as management determines is necessary to enable the preparation of consolidated Financial Statements of Microfinance Program that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



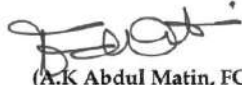
Opinion

In our Opinion, the Financial Statements give true and fair view, in all material respects, the consolidated financial position of Microfinance Program of Padakhep Manabik Unnayan Kendra as at 30 June 2019, and its financial performance and its consolidated Statement of Cash Flows for the year then ended 30 June 2019 in accordance with applicable laws and regulations including MRA guidelines; International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS).

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof and found satisfactory;
- b) In our opinion, proper books of accounts as required by law and MRA Act. & Rules have been kept by Padakhep Manabik Unnayan Kendra so far as it appeared from our examination of those books and,
- c) In our opinion the Statement of Financial Position as at 30 June 2019, Statement of Comprehensive Income, Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.

Dated: September 23, 2019
Dhaka:1000.


(A.K. Abdul Matin, FCA)
A. MATIN & CO.
CHARTERED ACCOUNTANTS



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2019

	Notes	Amount in Taka	
		30-Jun-19	30-Jun-18
<u>PROPERTY AND ASSETS</u>			
Non Current Asset		747,977,315	407,612,090
Property, Plant and Equipment	6.00	350,507,950	299,936,334
Term Deposits	7.00	397,469,365	107,675,756
Current Assets (A+B)		14,817,064,680	12,395,797,614
A. Loan Outstanding		12,717,653,229	10,473,144,530
Loan to Other Microfinance Organisation	8.00	61,621,555	62,121,555
Loan to Members	9.00	12,642,245,737	10,392,410,285
Logistic Loan	10.00	13,785,937	18,612,690
B. Other Assets		2,099,411,451	1,922,653,084
Other Loan	11.00	354,222,979	354,430,287
Other Deposits	12.00	15,441,083	18,529,299
Receivables	13.00	27,005,252	21,958,622
Interest & Overheads Receivable	14.00	90,638,563	105,744,990
Advance, Deposits & Prepayments	15.00	1,171,524,789	1,000,491,081
Inventories (Stock & Stores)	16.00	1,312,387	731,255
Unsettled Staff Advance	17.00	17,745,379	18,680,212
Cash and Bank Balance	18.00	421,521,019	402,087,338
Total Assets		15,565,041,995	12,803,409,704
<u>CAPITAL FUND AND LIABILITIES</u>			
Capital Fund		1,240,992,000	901,773,963
Cumulative Surplus	19.00	997,981,200	699,681,785
Statutory Reserve	20.00	110,886,800	69,968,178
Revaluation Reserve		132,124,000	132,124,000
Non Current Liabilities			
Term Loan - Net of Current Maturity	21.00	4,750,260,301	4,435,804,872
Current Liabilities		9,573,789,694	7,465,830,869
Term Loan - Current Maturity	22.00	1,972,930,075	1,798,111,522
Other Fund	23.00	1,713,473,592	1,085,116,636
Members' Savings	24.00	4,589,809,459	3,634,298,153
Staff Savings Deposit (SSD)-Security	25.00	49,046,845	44,927,501
Members' Welfare Fund	26.00	194,019,203	191,247,829
Advance from PKSf (ENRICH)	27.00	3,500,000	2,800,000
Provision for Expenses	28.00	627,402,505	284,655,703
Loan Loss Provision	29.00	423,608,015	424,673,525
Total Capital Fund and Liabilities		15,565,041,995	12,803,409,704

The accompanying notes form an integral part of these Financial Statements.



Manager (F&A)


Executive Director

Signed in terms of our separate report of even date annexed.

Dated: 23 September, 2019
Dhaka-1000.
Ref: PC-MASUD SHEIKH-F-NGO-PMUK-2019




(A.K. Abdul Matin, FCA)
A. MATIN & CO.
CHARTERED ACCOUNTANTS

**PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2019**

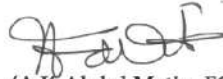
	Notes	Amount in Taka	
		2018-2019	2017-2018
A. INCOME			
Interest on Members Loan	30.00	2,833,013,514	2,331,696,957
Bank Interest	31.00	3,521,499	3,236,870
Grant for Training / Reimbursement	32.00	5,991,454	5,236,324
Operational Others Income	33.00	4,028,781	3,948,048
Total Income		2,846,555,248	2,344,118,199
B. EXPENDITURE			
Interest on PKSF Loan	34.00	84,502,335	93,583,378
Interest on Bank Loan	35.00	565,884,467	421,300,327
Interest on Member Savings	36.00	234,085,796	245,084,824
Interest on Other Loan	37.00	208,465,680	154,466,663
Total Financial Cost		1,092,938,278	914,435,192
Salaries and Allowances	38.00	1,078,970,452	846,016,751
Overhead Expenses	39.00	176,313,737	126,167,401
Communication Expenses	40.00	30,112,238	27,168,140
Miscellaneous Expenses	41.00	8,805,457	8,324,781
Total Operating Expenses		1,294,201,884	1,007,677,073
Depreciation		10,618,138	7,426,110
Loan Loss Expenses		109,578,911	167,312,599
Provisional Expenses		120,197,049	174,738,709
Total Expenditure		2,507,337,211	2,096,850,974
Excess of Income over Expenditure (A-B)		339,218,037	247,267,225
		2,846,555,248	2,344,118,199

The accompanying notes form an integral part of these Financial Statements.


Manager (F&A)


Executive Director

Dated: 23 September, 2019
Dhaka-1000.


(A.K. Abdul Matin, FCA)
A. MATIN & CO.
CHARTERED ACCOUNTANTS



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED JUNE 30, 2019

	Notes	Amount in Taka	
		2018-2019	2017-2018
Opening Balance		402,087,338	479,478,826
Cash in hand		5,552,097	3,531,348
Cash at bank		396,535,241	475,947,478
RECEIPTS			
Savings Fund Investment	7.01	210,341,354	349,978,717
Loan Loss Provision Investment	7.02	-	2,500
Loan to Other Microfinance Organization	8.00	500,000	300,000
Loan to Members	9.00	20,431,340,691	16,536,602,426
Logistic Loan	10.00	10,804,401	10,708,271
Loan from Enterprise Wing	11.01	205,000	100,000
Loan from Program Wing	11.02	2,308	17,900
Other Deposits	12.00	-	2,900,000
Advance, Deposits and Prepayments	15.00	683,592,671	933,184,452
Inventories (Stock & Stores)	16.00	7,734,636	8,746,092
Unsettled Staff Advance	17.00	714,930	1,700,868
Loan From PKSF	21.01	730,300,000	667,500,000
Project Fund -Long term	21.03	76,365,842	68,622,734
Loan from Commercial Bank -Short term	22.02	14,236,599,883	15,971,839,841
Others Fund (Receipts)	23.00	1,301,443,313	840,863,573
Fund from CPF	23.01	167,117,093	200,441,221
Fund from SWF	23.02	5,695,359	5,181,828
Fund from SVS & IP	23.03	22,531,346	18,789,280
Fund from Staff Loan Program	23.04	2,663,988	510,348
Voluntary Investment Program (VIP)	23.05	882,466,364	455,305,666
Staff Welfare Fund	23.06	5,650,326	5,232,716
Contributory Provident Fund (CPF)	23.07	127,986,482	105,897,664
SVS & IP	23.08	26,185,000	23,217,600
Staff Loan from CPF	23.09	13,652,727	9,116,157
Staff Loan	23.10	10,535,664	961,754
SHS Fund	23.11	36,643,762	15,075,942
Advance Security	23.12	12,500	40,000
Payables	23.13	239,692	1,085,397
Group Development Fund	23.14	63,010	8,000
Members Savings	24.00	3,238,865,770	3,061,863,875
Staff Savings Deposit (SSD)-Security	25.00	7,929,222	10,919,222
Members' Welfare Fund	26.00	227,709,690	186,955,720
Advance from PKSF (ENRICH)	27.00	6,739,379	3,669,318
Capital Expenditure (Annexure -A)		1,761,796	1,248,590
Total Revenue Income		2,839,097,039	2,343,107,562
Interest on Members Loan (Service Charge)	30.00	2,832,077,913	2,330,919,118
Bank Interest	31.00	2,885,092	3,236,870
Grant for Training / Reimbursement	32.00	130,283	5,020,351
Operational Others Income	33.00	4,003,751	3,931,223
Total		44,414,135,263	41,480,310,487



	Notes	Amount in Taka	
		2018-2019	2017-2018
PAYMENTS			
Investments :		500,134,963	193,650,660
Savings Fund Investment	7.01	443,893,434	189,997,050
Loan Loss Provision Investment	7.02	696,843	470,658
Statutory Reserve Investment	7.03	55,544,686	3,182,952
Loan to Members	9.00	22,791,786,268	18,783,659,308
Logistic Loan	10.00	5,977,648	10,009,595
Advance, Deposits and Prepayments	15.00	854,626,379	1,046,003,212
Inventories (Stock & Stores)	16.00	8,315,768	7,934,956
Unsettled Staff Advance	17.00	606,516	668,160
Loan Repayment to PKSf	21.01	654,033,337	666,232,355
Project Fund -Long term	22.04	77,850,537	69,714,691
Bank Loan Repayment - Short term	22.02	13,836,527,354	15,551,287,809
Others Fund (Payments)	23.00	673,667,774	505,732,747
Fund from CPF	23.01	102,532,197	98,784,942
Fund from SWF	23.02	3,819,620	3,133,926
Fund from SVS & IP	23.03	1,991,785	1,389,900
Fund from Staff Loan Program	23.04	2,663,988	510,348
Voluntary Investment Program (VIP)	23.05	340,388,986	234,179,835
Staff Welfare Fund	23.06	5,642,026	5,199,516
Contributory Provident Fund (CPF)	23.07	126,976,704	105,398,203
SVS & IP	23.08	26,068,100	23,042,100
Staff Loan from CPF	23.09	13,561,667	8,903,989
Staff Loan	23.10	10,002,229	812,700
SHS Fund	23.11	39,685,270	23,004,852
Advance Security	23.12	12,500	40,000
Payables	23.13	239,692	1,085,397
Group Development Fund	23.14	83,010	247,039
Savings Return	24.00	2,283,401,383	2,408,964,345
Staff Savings Deposit (SSD)-Security	25.00	3,809,878	4,324,180
Member Welfare Fund	26.00	224,938,316	74,982,344
Advance from PKSf (ENRICH)	27.00	1,236,000	4,784,141
Capital Expenditure (Annexure -A)		65,126,277	16,237,058
REVENUE EXPENDITURE		2,010,575,846	1,734,037,588
Financial Expenses		854,593,459	761,367,752
Interest on PKSf Loan	34.00	77,686,835	93,583,378
Interest on Bank Loan	35.00	475,215,768	424,604,394
Interest on Member Savings	36.00	158,458,989	122,622,620
Interest on others Loan	37.00	143,231,867	120,557,360
Operating Expenses		1,155,982,387	972,669,836
Salaries and Allowances	38.00	949,732,164	812,066,475
Overhead Expenses	39.00	170,231,911	125,708,723
Communication Expenses	40.00	28,853,700	26,990,158
Miscellaneous Expenses	41.00	7,164,612	7,904,480
CLOSING BALANCE		421,521,019	402,087,338
Cash in Hand	18.01	5,595,613	5,552,097
Cash at Bank	18.02	415,925,406	396,535,241
Closing Balance and Total Payments		44,414,135,263	41,480,310,487


The accompanying notes form an integral part of these Financial Statements.


Manager (F&A)

Dated: 23 September, 2019
Dhaka.




Executive Director


(A.K. Abdul Matin, FCA)
A.MATIN & CO.
CHARTERED ACCOUNTANTS


**PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2019**

	Amount in Taka	
	2018-2019	2017-2018
A. Cash flows from Operating Activities:		
Surplus for the year	339,218,037	247,267,225
Add: Amount considered as non cash items:		
Loan Loss Provision	109,578,911	167,312,599
Provision for Expenses	214,941,263	155,151,730
Depreciation for the year	10,618,138	7,426,110
Sub total of non cash items	335,138,312	329,890,439
Loan disbursed to Members	(2,244,508,699)	(2,246,058,206)
Loan to Program Wing	207,308	117,900
Loan to Enterprise Wing	-	-
Increase/decrease in Current Assets	12,185,139	42,566,404
Increase/decrease in Current Liabilities	2,439,473	5,423,794
Net cash used in operating activities	(2,229,676,779)	(2,197,950,108)
B. Cash Flow from Investing Activities		
Acquisition of Property, Plant and Equipment	(44,028,636)	(11,791,365)
Investment	(459,510,742)	20,781,739
Net cash used in Investing Activities	(503,539,378)	8,990,374
C. Cash Flows from Financing Activities:		
Other Loan received	102,497,517	113,174,651
Loan from PKSF	76,266,663	1,267,645
Bank Loan	398,587,834	433,879,560
Member Savings	955,511,306	652,989,519
VIP	542,658,795	221,125,831
Member Welfare Fund	2,771,374	111,973,376
Net cash generate in Financing Activities	2,078,293,489	1,534,410,582
D. Net increase/(decrease) (A+B+C)	19,433,681	(77,391,488)
Cash and Bank Balance at the beginning of the year	402,087,338	479,478,826
Cash and Bank Balance at the end of the year	421,521,019	402,087,338


Manager (F&A)

Dated: 23 September, 2019
Dhaka.


Executive Director


(A.K. Abdul Matin, FCA)
A. MATIN & CO.
CHARTERED ACCOUNTANTS



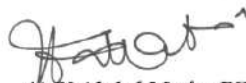
**PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2019**

	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Total
Balance as at 01 July 2018	69,968,178	132,124,000	699,681,785	901,773,963
Surplus for the year	-	-	339,218,037	339,218,037
Transfer to Statutory Reserve	33,921,804	-	(33,921,804)	-
Prior Year Adjustment	6,996,818	-	(6,996,818)	-
Balance As at 30 June 2019	110,886,800	132,124,000	997,981,200	1,240,992,000


Manager (F&A)

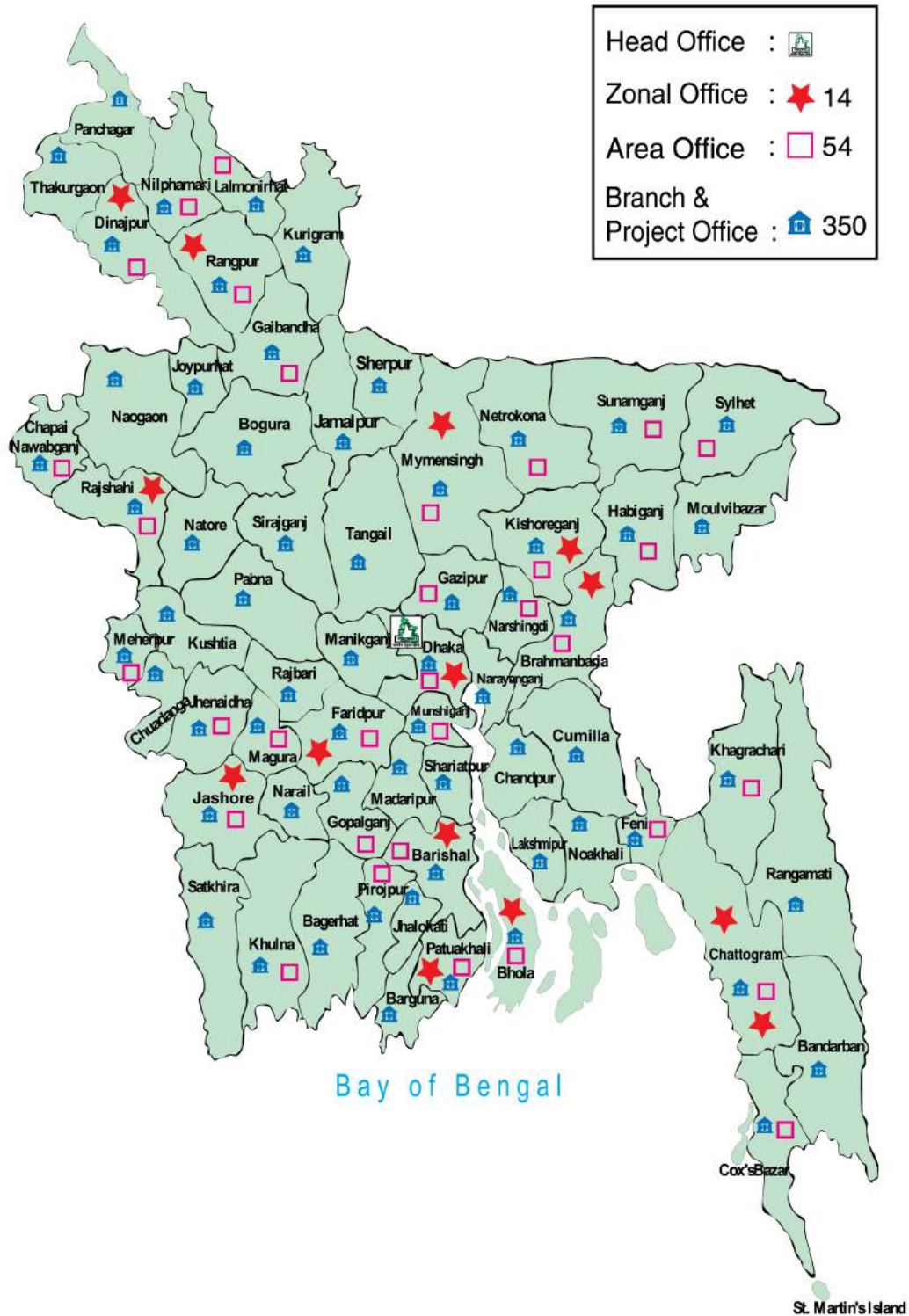
Dated: 23 September, 2019
Dhaka.


Executive Director


(A.K Abdul Matin, FCA)
A.MATIN & CO.
CHARTERED ACCOUNTANTS



Working Areas of Padakhep



Holistic Development Approach: A Poverty Reduction Approach of Padakhep



Since-1986

Padakhep Manabik Unnayan Kendra

A Centre for Sustained Human Development

House # 548, Road # 10, Baitul Aman Housing Society, Adabar, Mohammadpur, Dhaka-1207
Phone: PABX 58151126, 58156925, 9128824, 9138460, 01777791122
Fax : 880-2-9137361, E-mail : pmuk@padakhep.org, info@padakhep.org
Website : www.padakhep.org