



Annual
Report
2017-2018

Gram Unnayan Karma (GUK)

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Gram Unnayan Karma (GUK)



TOGETHER
WE CAN MAKE A
DIFFERENCE

Annual
Report
2017-2018



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Message from The Chairman

I am greatly pleased to announce that Gram Unnayan Karma (GUK) is going to publish its annual report FY- 2017-2018 illustrating organizational achievements and lessons so far learnt in implementing manifold & diversified development program/project activities to complement the existing poverty reduction for a break through with community participation. It is well known that human beings are at the centre of sustainable development. Every human being on the earth has right to lead a healthy and productive life in peace & harmony with nature. The objective of GUK is to reach the poor and vulnerable communities who are unable to fulfill their basic needs and are always bypassed by many socio-economic scope & opportunities and major development interventions.

GUK has made sincere and dedicated efforts to achieve goals and targets during the last one year. The experience gained and lessons learned during the reporting period would serve as guiding principles for future program development with participation of poor and vulnerable men and women in socio-economic development activities.

GUK has succeeded within a short period of time to overcome the forces lying dormant in the rural areas especially among the women of poor and vulnerable groups through technical and financial support and various development program/project interventions. The progress that has been made so far deserves appreciation for further program designing & implementation to achieve the Sustainable Development Goals (SDGs) by 2030.



I am confident that the development partners would continue to assist GUK to accomplish its goals and objectives in the days ahead.

I am sure that a greater engagement of GUK in the community demand driven activities would make it a unique organization.

I express my sincere thanks and gratitude to the Founder Executive Director Dr. Khandaker Alamgir Hossain for his excellent endeavors and dynamic leadership without which the organization could not reach its present position.

Further, I would like to express my thanks to all government officials, development partners, local government bodies, national & international donors/partner organizations, GUK staffs along with project participants for their contribution, efforts and commitment.

Prof. Md. Afzal Hossain
Chairman
Gram Unnayan Karma (GUK)



From the Desk of Founder Executive Director

Gram Unnayan Karma (GUK) has just completed its twenty-five years' of existence in Bangladesh covering ultra poor, poor and marginal farmers throughout the country. The organization is now focusing on helping the poor to enhance their knowledge, skill and capacity by providing necessary inputs and services specially health, education, finance, resilience building and technical know-how so that they can increase their income, wages and protect them in respect of both economic and social development with sustainability.

It's my great pleasure to inform you that GUK has completed another successful year of 2017-2018 in its long journey of development endeavors. The organization has been implementing multi sectoral diverse activities including Microfinance, Agriculture, Livestock, Fisheries, Market linkage & Value Chain development, Non-Formal Primary Education, Food Security for the Ultra-Poor under Social Safety Net Program, Primary Health Care, Nutrition, Adolescent Reproductive Health Care, Family Planning, Safe Motherhood, Youth Development, Beggar Rehabilitation, Housing for the Poor, Climate Resilient Activities, Disaster Preparedness, Food Support during Disaster and Post Disaster Rehabilitation. GUK has established specialized Eye Hospital for prevention of need-less blindness of the poor people with affordable cost. GUK believes that family is the main centre of all socio-economic development and accordingly has designed its activities focusing on the family and involving them in socio-economic activities utilizing local resources and leveraging resources from outside.

Realizing the need to complement the existing poverty reduction by the government through SDGs by 2030, GUK has been playing its facilitating role to accomplish the aforesaid goals through different development interventions with community participation.

I recall with admiration the generous role of Government of Bangladesh, PKSF, Bangladesh Bank-JICA, WFP, PKSF-EU, PKSF-DFID, PKSF-World Bank, Rural Development Academy, EDGE-KATALYST, SFSA-Bangladesh, BRAC Bank, Bank Asia, Southeast Bank, Bangladesh Commerce Bank, Mutual Trust Bank, NRB Commercial Bank and other commercial banks, Local Government Institutions (LGIs), Bangladesh Agricultural University, Sylhet Agricultural University, Rajshahi University, development partners and all other well-wishers for their continuing support, guidance, financial & technical assistance and cooperation to achieve the goal and objectives of the organization.

I acknowledge with gratitude the generous contribution and sincere support of members of the General Committee, Executive Committee and Advisory committee, learned Consultants and all other officials/staffs in the smooth running and execution process of all development project/program activities towards sustainable development of the targeted population.

I look forward to working together to realize our cherished objectives in the years ahead.



Dr. Khandaker Alamgir Hossain
Founder Executive Director
Gram Unnayan Karma (GUK)

Who we are

GUK TOWER

Gram Unnayan Karma (GUK) was established in the year 1993 as a non-governmental development organization under the dynamic leadership of Dr. Khandaker Alamgir Hossain along with some dedicated social activists. The organization obtained registration from the Department of Social Service, NGO Affairs Bureau, Microcredit Regulatory Authority (MRA), Directorate of Health Services, Directorate of Family Planning and became partner of Bangladesh Bank and PKSF.

As a pro-poor & char friendly organization, GUK has been working in the field of primary health care, eye care service through GUK Eye Hospital, non-formal primary education, family planning, women empowerment, skill development through training, adolescent reproductive health care, climate resilient activities, disaster preparedness, emergency response, rescue & rehabilitation, sustainable agriculture development through diversified crop production practices, livestock and fisheries development, VGD under social safety net, school feeding program, education stipend, livelihood development of elderly people, beggar rehabilitation, activities under Corporate Social Responsibility (CSR) and create employment opportunities to alleviate poverty by implementing agriculture, livestock & fisheries, small trade & business and microenterprise through microfinance program.

So far GUK has covered 6 divisions, 37 districts and 135 Upazillas enrolling 3,85,735 households by setting up 340 branches, areas, zones, regions and project offices engaging 3820 staffs. The organization is planning to expand its activities in uncovered remote areas for inclusion of poor people in the mainstream of development with the financial and technical assistance of government and donor agencies.

OBJECTIVES

Objectives of GUK



The prime objective of GUK is to develop and enhance the existing socio-economic conditions of the targeted beneficiaries through utilization of their own resources and leveraging resources from outside along with financial and technical assistance of donors and partners.

Specific Objectives

- ▶ Provide integrated microfinance support to the ultra poor & poor community people for poverty alleviation and employment creation.
- ▶ Provide comprehensive health care services to the community people for total family health development.
- ▶ Provide low cost eye care services to the poor community people through GUK Eye Hospital.
- ▶ Provide solar power facilities to the households that are out of national electricity coverage.
- ▶ Provide low cost quality non-formal primary education to the drop-out & non-school going children in a cost sharing methodology through GUK Shishu Bikash Education Program to create ownership of the parents and the guardians towards schools.
- ▶ Increase awareness on safe healthcare and small family norms.
- ▶ Provide agricultural loan under SMAP on Agriculture, Agro machineries and Livestock sectors.
- ▶ Develop cross breed heifers and bulls for establishing mini dairy/beef fattening farms at community level through contract farmers.
- ▶ Provide adolescent reproductive health care and safe motherhood related services.
- ▶ Enhance community resilience towards climate change risks reduction through adaptation of appropriate interventions.
- ▶ Increase mass awareness for the prevention and control of HIV/AIDS and STDs.
- ▶ Mass awareness on socio-economic and human resource development.
- ▶ Mobilize local resources to generate savings for economic emancipation of the poor.
- ▶ Provide skill development training to undertake for effective implementation of income generating activities.
- ▶ Provide financial support for micro and small entrepreneurship development.
- ▶ Gender development to remove gender disparity and women empowerment.
- ▶ Improve health condition and promote the nutritional status of the Poor.
- ▶ Promote affordable environment friendly clean energy/Improved Cook Stoves (ICS).
- ▶ Implement relief and rehabilitation works for disaster victims.
- ▶ Extend legal aid support to protect women and children rights against violence and combat trafficking of women & children.
- ▶ Build up social awareness against terrorism, money laundering and anti-social activities.
- ▶ Ensure safe water and sanitation in rural poor communities.
- ▶ Foster development of agriculture, livestock, fisheries and forestry.
- ▶ Facilitate good governance at all levels.
- ▶ Conduct research studies for undertaking sustainable and model activities.

CORE VALUES Of GUK



CORE VALUES

- ✓ *Gender based unity and equality.*
- ✓ *Proper utilization of local resources.*
- ✓ *Participation and ownership.*
- ✓ *Respect, belief and trust in community wisdom.*
- ✓ *Reaching the poor and ultra poor as per priority list of the community.*
- ✓ *Community based demand driven development approach.*
- ✓ *Access of women, adolescent, children, disable, aged people and youth in development activities.*
- ✓ *Transparency, trustworthy and accountability.*
- ✓ *Good governance and right based policy.*
- ✓ *Self reliant and sustainable institution of the poor people.*
- ✓ *Social justice, peace and prosperity.*
- ✓ *Practice of democracy at all spheres of life.*
- ✓ *Bottom up strategic local level planning through participatory approach.*
- ✓ *Community based leadership development.*
- ✓ *Collaborative, effective coordination and build productive partnership.*



VISION

GUK aspires that empowered communities overcoming poverty through access to finance, education, health, food & nutrition, resilience building and emerge as a nodal agency for socio-economic development of Bangladesh with sustainability.

MISSION

GUK upholds an august mission to address poverty issues for enhancing and sustaining the lives and livelihoods of the poor through diverse interventions of various socio-economic development activities towards establishing a gender balanced dignify society.

GOAL

Empowerment of the poor people & communities through integrated family development inclusively



LEGAL STATUS

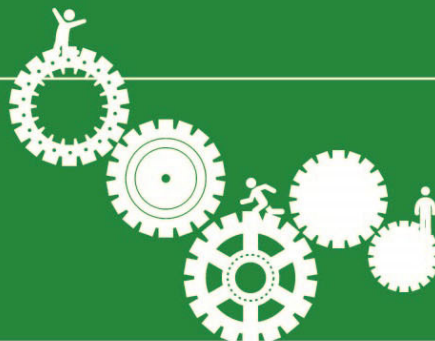


LEGAL STATUS

Gram Unnayan Karma (GUK) has registered in the following Govt. Departments and Authorities of Bangladesh and abroad;

	Department of Social Services Government of the People's Republic of Bangladesh Registration Number: Bogra-434/93 Registration Date: 09 March 1993
	NGO Affairs Bureau Government of the People's Republic of Bangladesh Registration Number: 1459 Registration Date: 19 December 1999
	Micro Credit Regulatory Authority Government of the People's Republic of Bangladesh Registration Number: 02761-03196-00273 Registration Date: 15 June 2008
	Ministry of Agriculture Government of the People's Republic of Bangladesh Registration Number: SW/MoA/8530 Registration Date: 9 March 2009
	Directorate of Family Planning Government of the People's Republic of Bangladesh Registration Number: 236 Registration Date: 12 March 2009
	Europe Aid Registration Number: IDN BD-2011-GIH-2701880915 Registration Date: 2 February 2011
	Directorate General of Health Services Government of the People's Republic of Bangladesh Registration Number: 4215 (Eye Hospital) 8930 (Pathology Unit) Registration Date: 27 July 2015

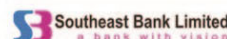
DEVELOPMENT PARTNERS



Rajshahi University



FUNDING PARTNERS



NETWORKING PARTNERS



Partnership Development

Working in partnerships is a basic principle and strategy of GUK works. Our belief “together we can make changes” for the project participants. We recognize partnership and capacity development as a process that helps to strengthen and maintain the capacities of people, organizations and societies over time. Capacity including the specific technical or specialized knowledge, know-how and that enable us to carry out our roles and responsibility sustainably. We make an effort to build evolving, reliable and strong partnerships to secure lasting impact, increase the visibility of recent development interventions and ensure sustainable changes within the scope of individual project durations.

We make an effort to build evolving, reliable and strong partnerships to secure lasting impact, increase the visibility of recent development interventions and ensure sustainable changes within the scope of individual project durations.

GENERAL COMMITTEE

The General Committee of GUK consists of 21 members from different occupations in the country. The GC is the supreme authority of the organization to approve annual budgets, annual financial reports, all policy documents, amendment of constitution, formation of EC Committee for 3 years, member admission & cancellation of membership in GC, decision making and rules & regulations of the organization for smooth & efficient running of the organization. The GC meets once in a year but more if necessary.

EXECUTIVE COMMITTEE

The Executive Committee of GUK consists of 7 members and is elected by the members of the General Committee for a period of 3 years. The EC conducts meetings on quarterly basis but more if necessary. The Executive Committee is responsible to the General Committee for all activities and management, administration, policy making and implementation of all programs and project activities of the organization. The Executive Director is empowered by the Executive Committee to take final decisions in all matters. He also acts as the Member-Secretary of the Executive Committee and is responsible for maintaining liaison with government, national and international donor agencies, partner organizations and other stakeholders including signing of all contracts and agreements.



Prof. Md. Afzal Hossain
Chairman
Gram Unnayan Karma (GUK)



Dr. Khandaker Alamgir Hossain
Founder Executive Director
Gram Unnayan Karma (GUK)



Md. Habibuzzaman
Vice-Chairman
Gram Unnayan Karma (GUK)



Mst Fatema Khatun
Treasurer
Gram Unnayan Karma (GUK)



Md. Hamidur Rahman
Member
Gram Unnayan Karma (GUK)



Md. Abdus Salam
Member
Gram Unnayan Karma (GUK)



Zeba Takia
Member
Gram Unnayan Karma (GUK)

GUK ADVISORY COMMITTEE

The Advisory Committee of GUK consists of 7 members. The Advisory body gives advices and provides suggestions to develop strategic plan, create innovative ideas and to breeze with national & international level personalities, research & educational institutes, donor agencies, Government high officials, consultancy firms, electronic & print media personnel and to create a brand goodwill of GUK within the country and abroad. They also provide suggestions to the Executive Committee of GUK for taking different initiatives towards attaining sustainable development goals of the organization.



Prof. Dr. Md. Ali Akber

Vice Chancellor
Bangladesh Agricultural University
Mymensingh, Bangladesh



Prof. Dr. Md. Mostafizur Rahman

Department of Agronomy
and agriculture Extension
Rajshahi University
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Prof. Dr. Golam Shahi Alam

EX-Vice Chancellor
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Director
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RDA, Bogura, Bangladesh



Prof. Dr. Md. Sayaduzzaman

Department of Accounting and
information System, University
of Rajshahi, Bangladesh



Dr. Md. Khalilur Rahman

Assistant Professor
Rajshahi Medical College
of Rajshahi, Bangladesh



Md. Eftekhari Ali FCA

Freelance Consultant
Development Sector





Departments and Functions

Executive Secretariat

- ▶ Maintain internal coordination with all programs, departments and units.
- ▶ Prepare/review different policy documents and monitor proper execution of policies.
- ▶ Supervise and monitor overall activities of all departments/units in a routine manner.
- ▶ Assist the ED in taking decisions for smooth running of overall activities of the organization.
- ▶ Maintain liaison with Government departments and different donor agencies.
- ▶ Maintain and preserve all valuable documents, deeds, contract papers, agreements etc.

Administration

- ▶ Carry out and circulate decisions taken by the Executive Secretariat.
- ▶ Ensure vehicle and other logistic support to all departments and units.
- ▶ Purchase, store and distribute different goods & items necessary for field and head offices.
- ▶ Organize different events like meetings, training, business fair, workshops, seminars etc.
- ▶ Provide support to visitors coming from Government & non-government departments, partner and donor agencies.
- ▶ Initiate different administrative actions as and when necessary.
- ▶ Arrange set up of office at different locations for smooth running of program/project activities of the organization.
- ▶ Maintain overall security of offices of the organization.



Human Resource Management

- ▶ Assess staff requirement for the organization based on the annual plan of operation.
- ▶ Recruit qualified staff as per the set criteria.
- ▶ Carry out regular administrative activities like posting, transfer, promotion, increment, demotion, redundancy, retrenchment and termination of staff etc.
- ▶ GUK considers its staffs as an asset for the organization and therefore conducts different assessment processes.
- ▶ Conduct various training for staffs under different projects/programs including core microfinance program by engaging national level experts/resource persons for enhancement of staff's capacity, skill and competencies.
- ▶ Prepare and develop different tools for staff performance evaluation.
- ▶ Prepare and develop staff benefit and compensation packages as per Service Manual.
- ▶ Maintain grievance management system based on GUK Service Rules..

Program Operations

The entire field operation of GUK is separated into two individual sections, Microfinance and Development Programs. The Microfinance Program is run by two Directors, one for the Microfinance Program under PKSF & Commercial Banks fund and the other one is under SMAP of Bangladesh Bank-JICA. In addition, all the Development Programs/projects are supervised by a separate Director. The Microfinance and all the Development Programs/projects activities are supported by various departments, units and sections which are managed by a strong chain of command in a top-down approach for implementation of decisions through bottom-up approach. Individual department has its own internal organogram, policy and standard operating procedures. Each staff has his/her own defined assigned job responsibilities which are being disseminated by the line supervisors. The staffs are responsible to maintain the code of conduct, ethics, norms and values of the organization. Zero tolerance policy is the base of the organization to control over fraud and corruption which is maintained strictly throughout the organization.

Finance and Accounts

GUK has a strong finance and accounts department with professional personnel. The Head of Finance and Accounts is supported by Sub-ordinate staffs as per approved organogram. There is a regular system of internal and external audit of all accounts of the organization. Annual audit by authorized Chartered Accountants Firm is mandatory to ensure the transparency and accountability of all financial transactions and recordings. Financial management training on book keeping by using accrual basis financial accounting system is a continuous process of GUK. At present, all financial transactions are based on budgetary control system with necessary flexibility. Bangladesh Accounting Standards are its accounting basis for operating all financial transactions.

Internal Audit

The internal audit department is headed by a Director. The department identifies the different gaps, laps and problems in the operational and financial management system of the organization including keeping control over the AIS and MIS reporting system. Field and head office activities are monitored on a regular basis as per the annual audit plan. Emergency need based audit is conducted as and when ever required. Fraud and anti-corruption management system is an integral part of the audit department. The department recommends necessary mitigation steps whenever violation of policy and standard operation procedure is identified. The Director reports directly to the Executive Director of the organization for taking necessary actions thereof.

Monitoring

The Monitoring Department ensures that the internal control systems of all operational activities are in line with the standard policies and guidelines of the organization. The department performs all activities in accordance with three major methodologies i) Program processes, Monitoring and Performance indicators ii) Beneficiary consultation /Assessment and iii) Impact Evaluation through check list and other documents.

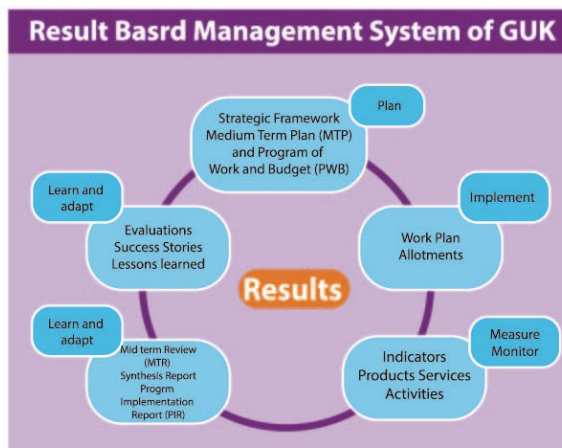
Major Tasks:

- ▶ *Tracking GUK inputs, processes, outputs and activities and monitor whether these are being delivered inline within the operational guidelines and policies.*
- ▶ *Tracking project progresses effectively and efficiently by using in-house Management Information System (MIS).*
- ▶ *Reviewing and recommending policies and guidelines based on market demand and practical field situation.*
- ▶ *Monitoring and evaluating different programs and projects, ventures, sister concerns and social development enterprises of the organization in a routine manner.*
- ▶ *Prepare different progress reports using result based monitoring system for various stakeholders.*
- ▶ *Conduct baseline and end line surveys of different programs/projects.*

Result Based Monitoring System

Results-based monitoring is a way of managing whether an organization ensures that all of its processes, products and services contribute to the achievement of desired results or not. It depends clearly on defined accountability for results, and requires systematic monitoring, self-assessment and reporting on progress. The expectation of the organization from result based monitoring is to help the program management system to find out how well the programs and projects are running and identify ways and means to improve the implementation status of programs and project activities

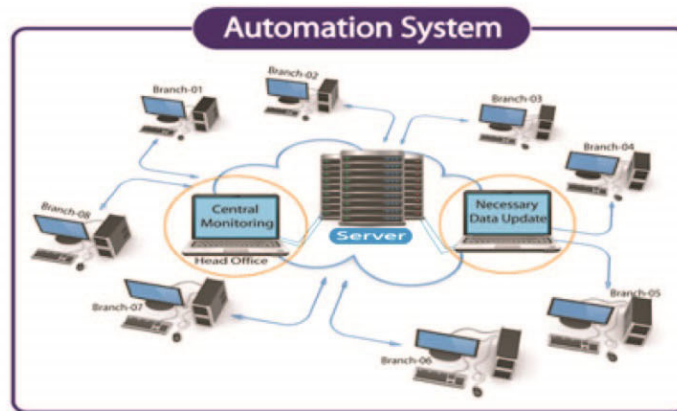
along with involvement of high level community participation. As per design of monitoring tools the monitoring team randomly monitors program and project activities and submits monitoring reports with comments and recommendations to the concerned authorities for taking necessary actions thereof.



Information and Communication Technology

GUK has been implementing information and communication technology for maintaining records of all the activities relating to report preparation, documentations and reporting of all the microfinance branches through the automated computerized system applying the best available software based technology. GUK has already introduced the on-line real time data transfer and management technology all most all branch offices and expected to cover all

programs/projects within the shortest period of time. The ICT department is headed by the Director of Monitoring and ICT along with his skilled associates. The department follows GUK's ICT Policies and Standard Operating Procedures in applying ICT Management System. The staff management of GUK Head Office is fully automated with real time report generation system.



Legal Aid Services

GUK launched its Legal Aid Services in 2005 with one panel lawyer. The GUK Legal Aid Services Department has been working with 12,725 groups through different activities like formal and informal advocacy, trainings, awareness sessions, courtyard meetings to peacefully mitigate internal chaos and conflicts. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, misuse of money and harassment. The formal advocacy, training and awareness development include: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid throwing, illegal divorce, domestic violence, prevention and control against child and women trafficking, mediation techniques, right based approach to development, women's rights, gender development and convention on child rights etc.

Good Governance, Gender Development and Human Rights

GUK has a separate unit to handle good governance, gender development & human rights issues to align in track of policy and documents formulated by the Government authority, national policy framework ensuring good governance, gender & development and addressing human rights issues at all levels. The head of the unit acts as the focal point overseeing all the related matters through monitoring tools & close supervision. The focal point is responsible for discharging all the tasks related to good governance, gender development & human rights issues in collaboration with other departments of the organization.



Access to Market in Gender Focussed Way

GUK encourage for raising voices of women on equal access to work as well as wages and raising hands on human rights issues at their work place.



Micro-finance program has empowered women for continue their business at local hatt



2017-2018 Annual Overview

Gram Unnayan Karma (GUK) is very prominent, progressive and a leading national level organization in Bangladesh and now commendably recognized at home and even beyond. The reason behind the recognition is its' meticulous and tireless effort to oversee and assessment of all program activities time to time on a continuous basis. As its' very nomenclature suggests, GUK's dedicated activities relate primarily to alleviate poverty and create employment opportunities in the rural areas of the country.

For the FY 2017-2018, GUK has focused in the following areas;

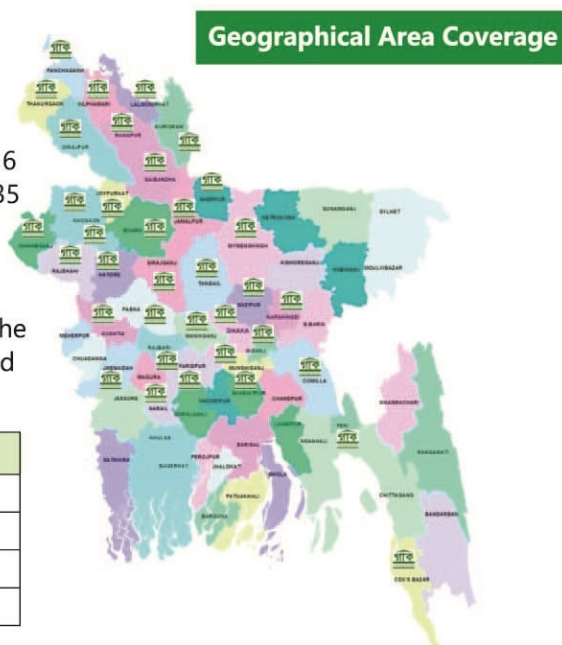
- Sustainable agricultural practices in the field of crop, agro-machineries, livestock & fisheries.
- Off-farm activities like hand loom, handicrafts, tailoring, karchupi etc.
- Health care services including mother & child health, adolescent reproductive health, health care of aged people and referral services.
- Eye Care Services through GUK Eye Hospital by providing a full package of cataract operation with low cost and free of cost.
- Promoting Agriculture Risk Mitigation Measures for Climate Change Adaptation.
- Non-formal primary education by establishing GUK Shishu Bikash Education Centers.
- Access to financial services through matching grant for island chardwellers.
- School Feeding Program for promotion of nutrition of school going students and
- Climate resilient activity to uplift the livelihoods of the target people.



Geographical Coverage

At national level, GUK has direct touch in 6 divisions and 37 districts covering 135 sub-districts. Local competence is the key for sustainable programs. GUK always works with local people through local government and administration. GUK is one of the leading organizations in Bangladesh and intervenes through 315 offices.

#	National Coverage	
1	No of Union	745
2	No of Upazila	135
3	No District	37
4	No of Division	06



Beneficiaries/Stakeholders Coverage

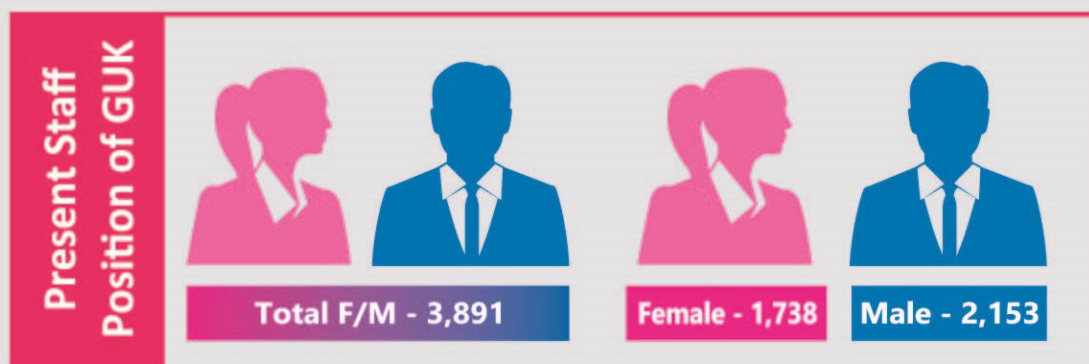
GUK has been working with diverse population who are entitled to receive services. Project/program participants are engaged with the organization in the following ways;

Beneficiary/ Stakeholders	Nature of Engagement
Poor/ultra poor/categorized people	Provide financial services who are seeking finance for improving their livelihoods, developing enterprises, small business, agriculture, livestock, fisheries and other income generating activities
Char Residents	Provide financial & technical support services for increasing diversified crop production and facilitate market linkage and value chain development activities.
Climate victims	Provide support for climate resilience building
Men and boys	Increase awareness on violence against women (VAW) issues
Women and girls	Engage them for their social protection and access to services
LGIs, Govt. departments, Relevant institutions	Seeking technical and administrative support services for increasing the capacity of local service providers and service receivers through establishing strong linkage

Civil society/Community representatives	Developing their capacity for smooth implementation of project/program activities at community level
Law enforcing agencies and different standing committees	Seeking assistance for addressing any adverse situation related to VAW, DRR, Disaster Preparedness & Management etc.
Private Sector	Increase the availability of quality services & inputs for more production, business promotion, more investment, corporate business facilities, institutional benefits, technology transfer etc.
Financial Institution/MFIs/Banks	Seeking financial assistance & technical support services for easy access to financial services by the targeted population.
Academician/Universities	Seeking technical guidance, conducting research works, business model development, strategic and business planning etc.

Human Resource Capacity

GUK has build up a versatile team of communications and development professional having different academic background like development studies, economics, accounting, finance, agriculture, fisheries, livestock, social work, social science, geography, environmental science, MBBS, diploma in nursing, paramedics, diploma in engineering/agriculture etc. GUK's management team brings together 26 years of experience in development projects. GUK is a rising organization and adopts a flexible approach of management to give each staff scope to learn and develop. Currently GUK has 3,891 staffs to implement program/project activities efficiently and effectively.



Staff Information of FY-2017-2018

Name Of Program/Project	Management Level		Mid Level		Field Level		Support Staff		Total		Grand Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Microfinance	25	-	127	12	1,795	245	25	203	1,972	460	2,432
Education	3	1	58	16	25	1,065	3	1	89	1,083	1,172
Health Services	7	1	5	2	19	27	7	40	38	70	108
Projects	10	2	22	9	12	109	10	5	54	125	179
Total	45	4	212	39	1,851	1,446	45	249	2,153	1,738	3,891

Financial Support Services

The organization has been supporting different financial products to the categorized people through the microfinance branch offices as per their demand and capacity to handle the intervention. The financial products are as follows:

BUNIAD	Provide loan support to the ultra poor people to uplift their socio-economic conditions
JAGORON	Provide loan support to the poor people to develop their capacity in running individual small IGAs and enhancing knowledge on different social issues.
AGROSOR	Provide loan support to foster the growth of small scale enterprises with employment creation
SUFOLON	Provide loan support to the poor & marginal farmers for producing different seasonal crops
SAHOS	Provide soft loan support to the poor & ultra poor people to address disaster preparedness and post disaster rehabilitation
LAND LEASE	Provide loan support for taking land lease with terms & condition for crops cultivation to earn income as well as create working scope of poor & ultra poor people

HOUSING FUND	Provide loan support to the homeless people to build a comfortable house
ENRICH LOAN	Provide loan support to the ENRICH HHs to undertake three type of loan facilities i.e. IGA, Asset creation & Livelihood improvement loan
SMAP LOAN	Provide loan support to the small & marginal farmers for agriculture, agro-machineries & livestock enterprises

Development Projects/Programs

GUK has been implementing diverse development projects/programs in related to agriculture, livestock and fisheries development, small trades & business, micro-enterprise development, non formal primary education, primary health care, eye care services, small holders livelihoods programming, climate change adaptation, resilience building, technology transfer and commercialization, SME development, community development, nutrition and sanitation, market promotion & value chain development and activities under Corporate Social Responsibility (CSR).

List of ongoing and successfully completed projects/programs

Sl#	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
1	Microfinance program	2017-2018	9,058,903,000	180,752	20 districts in Bangladesh	PKSF and Commercial Banks
2	Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing Project (SMAP)	2017-2018	5,047,113,000	84,282	18 districts in Bangladesh	Bangladesh Bank-JICA
3	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH)	2012-Continuing	178,800,000	10,584	Gabtolli & Sariakandi upaizlla under Bogura district	PKSF
4	UPP-Ujjibito	2014-Continuing	4,850,000	3,400	Sariakandi, Sonatola, Dhunat & Shibgonj upaizlla under Bogura district	PKSF-EU
5	Poverty Risk Mitigation Measure for Climate Change and Adaptation Project	2017-Continuing	5,000,000	1,000	Sherpur upazilla, Bogura	Syngenta Foundation and SDC

6	School Feeding Program (SFP)	2011-Continuing	280,800,000	17,500	Porsha upazilla under Naogaon district	GoB-WFP
7	Low Cost Housing Project	2000 & 2017-Continuing	20,000,000	500	Bogura district	Bangladesh Bank
8	Non-Formal Primary Education (NFPE)	1993-Continuing	178,000,000	45,500	26 districts in Bangladesh	BRAC-PKSF & GUK
9	GUK Eye Hospital	2015-Continuing	94,200,000	80,500	Population covered by GUK working area	PKSF and GUK CSR
10	Foreign Remittance Program	2012-Continuing	6,000,000	20,500	20 districts in Bangladesh	Bank Asia, Western Union, X-press Money, International Money Express (IME) & Merchant Trade
11	Livestock Development Program through Contract Farming	2008-Continuing	24,000,000	1,086	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	PKSF-DFID
12	Matching Grant for the Island Char Dwellers	2015-Continuing	22,472,000	1,050	Sariakandi upazilla under Bogura district	SWISS CONTACT under M4C-RDA
13	GUK Solar Power Program	2014-Continuing	42,600,000	3,550	Bogura, Gaibandha, Sirajgonj, Rangpur, Dinajpur, Thakurgaon and Panchagar districts	IDCOL, GUK
14	Vulnerable Group Development (VGD)	2010-2012 & 2016-Continuing	1,709,350	4,022	Bogura & Joypurhat district	GoB-DWA
15	Disaster Management Program	1998-Continuing	80,851,000	15,500	Bogura district	UNDP/DFID/WFP/ UNICEF/GUK
16	Community Based Climate Change Risk Reduction Project (CBCCRRP)	2014-2016	25,647,000	12,300	Porsha upazilla under Naogaon district	PKSF-BCCRF
17	Providing Value Added Information Services on Vegetable Focused Cropping Practices to Farmers	2015-2016	875,453	6,170	Bogura, Joypurhat and Gaibandha district	EDGE- Katalyst-SWISS Contact
18	Developing Inclusive Insurance Sector Project (DIISP)	2013-2015	1,146,000	118,276	Gabtoli upazilla under Bogura district.	PKSF, ADB & JFPR
19	Enhancing Resilience to Natural Disaster and the Effects of Climate Change	2010-2015	653,779,000	22,500	Sariakandi, Sonatola & Dhunat upazilla under Bogura district	WFP-LGED

Sl#	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
20	Agricultural Risk Mitigation & Research Project	2013-2015	8,934,000	1,711	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	IFPRI- USAID
21	Promotion of Customized Agriculture (PCA) project	2014-2015	1,548,500	15,675	Bogura Sadar, Gabtoli, Shibgonj, Shajahanpur & Sherpur upazilla under Bogura district	IFC & FFL
22	Programmed Initiative for Monga Eradication (PRIME)	2009-2013	177,435,000	8,520	Gaibandha Sadar, Polashbari & Sadullapur upaizlla under Gaibandha district	PKSF-DFID
23	Development Initiatives for Sustainable Households Activities in Riverine Islands (DISHARI)	2008-2010	3,283,000	2,521	Gabtali upazilla under Bogura district	HKI/ NOVIB
24	Micro Finance for Marginal and Small Farmers Project (MFMSFP)	2006-2012	89,000,000	5,550	Entire Gaibandha district	PKSF-IFAD
25	GUK Enterprise Development (GUKED)	2007-2012	2,833,000	1,500	Bogura district	USAID-PRICE
26	Chars Livelihoods Programme (CLP)	2005-2012	396,541,000	7,996	Bogura district	DFID-CLP



GUK, Bogura were covered Twelve Thousand Beneficiary through Asst Transfer Program of CLP



A "goala (milk Collector) Measures out the day's milk under the eagle eye of this CLP participant

Sl#	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
27	Food Security for the Ultra Poor (FSUP) Project	2009-2012	269,704,000	7,740	Dhunat & Sariakandi upazilla under Bogura district	WFP
28	Participatory Livestock Development Project (PLDP-II)	2004-2010	740,886,000	25,309	Bogura district	PKSF-ADB
29	Food Security for the Vulnerable Group Development (FSVGD)	2007 - 2009	9,556,289	17,116	Bogura & Gaibandha district	EU
30	Participatory Agriculture Research and Extension Program (PARE)	2005-2007	1,533,000	1,025	Bogura district	MCC-Bangladesh
31	Homestead Food Production Project	2005-2007	1,250,000	1,250	Gabtali & Sariakandi upazilla under Bogura district	HKI/ NOVIB
32	Integrated Community Family Health Development Program (ICHDP)	1997-2001	7,965,500	1,275	Sariakandi upazilla under Bogura district	GTZ
33	Flood Proofing Project	2001-2004	7,965,000	4,363	In island chars of Sariakandi upazilla under Bogura district	CARE-Bangladesh



GUK, Bogura were supported Flood affected people in Char Areas of Sariakandi Upazila by Flood proofing Project

GUK AT A GLANCE



Year of Establishment

1993 Attained
26 Years Experience



Legal Identity

Achieved Certification/
Registration from 7 License
Authorities



Partnership

Partnership development with
44 National/ International Donor
Agencies



Beneficiary

Beneficiary Coverage

16 lac beneficiaries covered
under different projects/
programs



Office Across BD

Total 331 offices set up for
program operation across the
country



National Coverage

Total 6 divisions, 37 districts, 745
Unions and 8093 villages



Staff Position

Total 3,893 staffs are working in
different projects/programs



Wages & Employment

About 10 lac people has got the
wages & employment

GUK TOWER

Banani, Bogura

Head Office of GUK

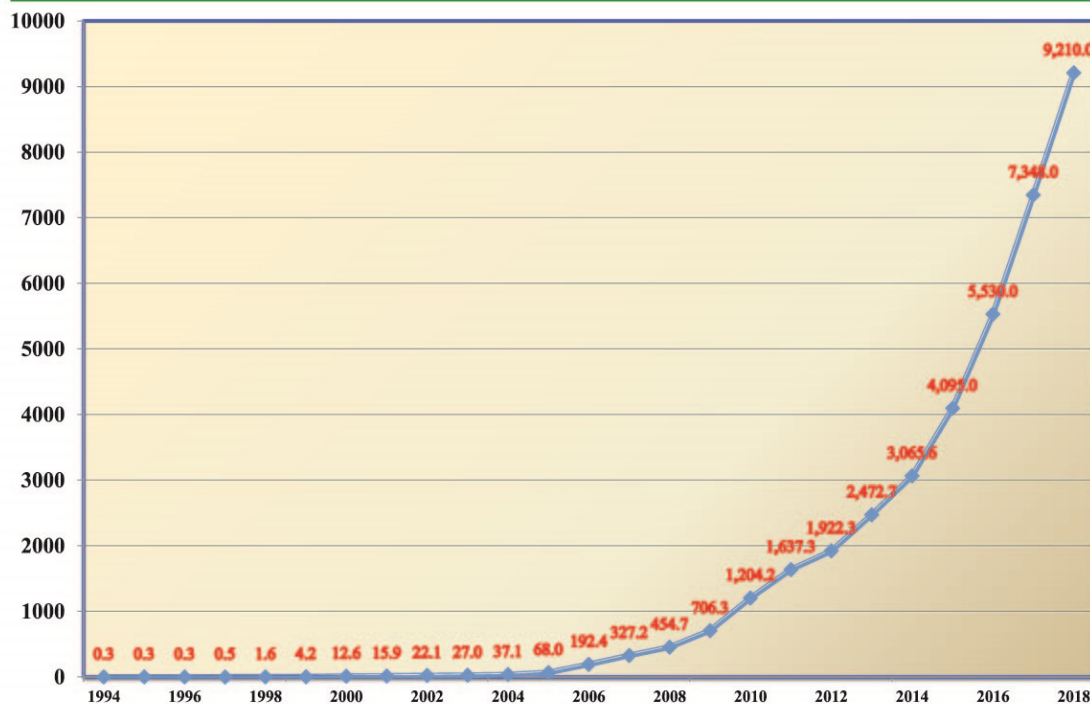
GUK Eye Hospital

GUK Infrastructure
Development Ltd. (GIDL)

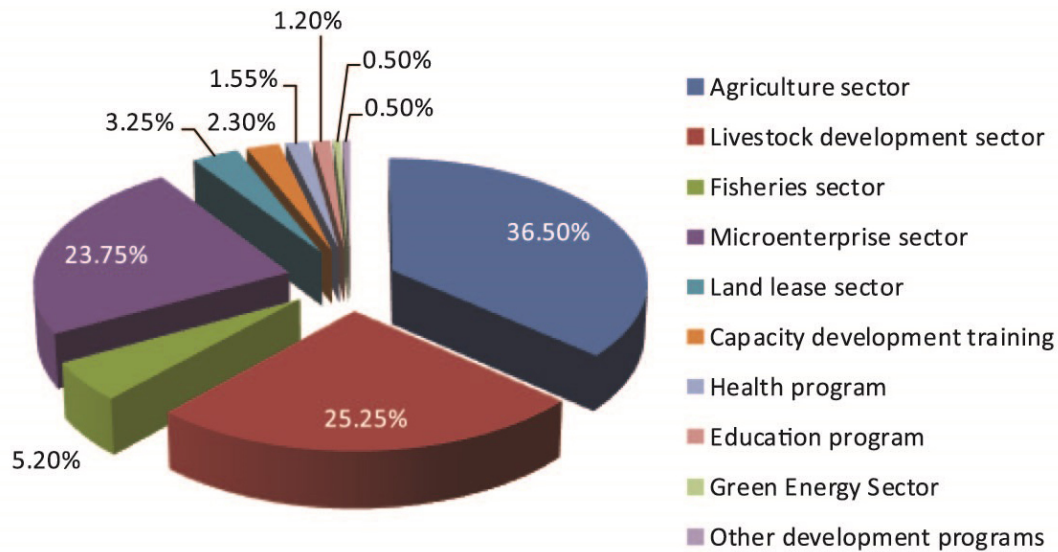
GUK Microfinance (2017-2018) Portfolio

Microfinance - PKSK				Microfinance - SMAP			
Total member 192,387		Savings and loan (BDT)		Total member 54,914		Savings and loan (BDT)	
Loan Outstanding 3,834,103,763	Saving accumulation	1,018,823,654	Loan disbursement	Loan Outstanding 1,169,469,613	Saving accumulation	315,664,333	Loan disbursement
	Savings return	791,001,006	Loan recovery		Savings return	164,840,744	Loan recovery
	Loan receive from PKSF	539,100,000	Service Charge Earn		Loan receive from SMAP	440,000,000	Service Charge Earn
	Loan return to PKSF	528,204,170			Loan return to SMAP	437,500,000	
			881,805,943				199,899,602

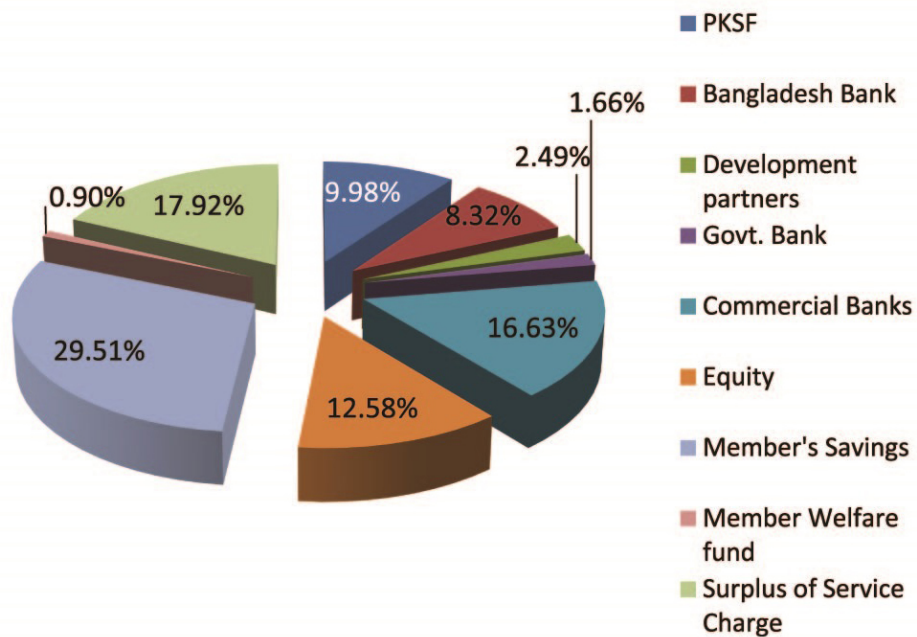
GUK Loan Disbursement (Tk. in Million) Growth during 1994 to 2018



Program wise investment / Fund Distribution



Sources of Fund





GUK Microfinance Program

Focusing on Financial Inclusion

Background

The microfinance program aims to provide access to finance for the poor people by ensuring services for implementing IGAs that help people increasing income, alleviating poverty as well as improving the quality of life. Since its inception, GUK put utmost efforts to make significant contribution in creating favorable situation for enterprise development, capacity enhancement and social protection by efficient implementation of various financial products under different components of microfinance program. In compliance to the rules & regulations of Microcredit Regulatory Authority (MRA), GUK formulated its citizen charter in order to make the people understand clearly about the transparent financial policies applicable for financial services. Headed by two Directors of Microfinance program, GUK provides its microfinance services by setting up 203 Branch Offices, 40 Area Offices, 10 Zonal Offices, 4 Regional Offices and deploying 2,475 efficient manpower.

Key Implementation Strategy

For effective implementation of micro-finance program, the organization has been maintaining the following key strategies and approaches;

- ▶ *Participatory management under a group development approach.*
- ▶ *Special emphasis on sustainability of its program participants.*
- ▶ *Implementing cluster-based development activities through mobilizing all sorts of local resources and provide need based information & technologies to the program participants and communities.*
- ▶ *Special emphasis on human resource development for ensuring better services to participants.*
- ▶ *Special focus and priority on ultra poor and growing entrepreneurs.*
- ▶ *Proper delivery of diverse loan product for ensuring self employment, income generation and wages.*
- ▶ *Ensuring information, access to market and transfer of technology to the program participants for their secure and safety investment.*
- ▶ *Establishing and maintaining linkages & partnership with Govt./NGOs/ private organization and national/international donor agencies.*
- ▶ *Implementation of microfinance program giving more emphasis on women's empowerment*
- ▶ *Regular monitoring, follow up and close supervision by management level staffs for analyzing the progress and benefit of the project participant*



Savings Program

GUK initiated savings activities to accumulate fund to undertake IGAs for income generation and to get rid of poverty. In fact, Savings (accumulation of tiny amount from individual participant) are being operated by GUK in order to mitigate Group member's crisis and to promote their livelihood through door-step service. To create and increase own fund and invest that fund in income generating activities by the participant is not possible at all without a habit of savings. For this reason, GUK adopted some steps to make the participants becoming savings oriented. The group participants have their passbooks and they receive interest on their savings as per the interest policy of GUK.



Objectives of Savings Program

- ▶ Minimize financial crisis & poverty alleviation of group members.
- ▶ Change program participant's attitude and make them savings minded.
- ▶ Ensure future protection of group participants.
- ▶ Reduce dependency on lending.
- ▶ Increase the financial strength of program participants.
- ▶ Ensure and increase participatory investment in group business.

Savings Mobilization

An adage goes like 'savings is strength' Savings mobilization is an important tool for capital accumulation and investment. Savings mobilization plays a vital role for the poor people who generally intend to borrow money for investment in any form of income generating activity. In fact savings help the borrowers to overcome borrowing money. GUK offers three types of savings products: general savings, voluntary savings & term savings.

General Savings

The product offers members flexible weekly deposit facility and withdrawal facility at the time of cancellation of membership. Benefits are provided as per rules of Micro Credit Regulatory Authority.

Voluntary Savings

This product offers flexible voluntary weekly/monthly deposit facility to cover emergency expenditures and withdrawal facility at any-time during the membership period. Benefits are provided as per rules of Micro Credit Regulatory Authority.

Terms Savings

A long term savings scheme where members have the opportunity to deposit TK 200 to TK 1,000 per month for a period of 5 & 10 years term at a much higher rate of interest aiming to strengthen the financial capacity of members that helps them a safe & secured future.

Member welfare Service

It is always observed that at the death of a borrower or his/her nominee/guardian creates severe financial crisis on his/her heir or spouse. To overcome this burden GUK has been continuing member welfare service by taking initiative to exempt the remaining outstanding of the loan and refund the entire savings deposited by the borrower to his/her nominee. During the reporting period Tk 21049194 as savings was refunded to 1193 borrowers under member welfare service.

Description of Loan Products

Microfinance is an effective instrument for poverty reduction and GUK addresses this issue successfully by using various need based loan products for financial services according to the demands of the people for investment in different IGAs. The organization has been implementing different financial products as follows;

Buniad (Loan for Ultra Poor)

GUK has been implementing its Buniad (UPP) microfinance product from July 2004 with the financial and technical assistance from Palli Karma-Sahayak Foundation (PKSF) in 6 districts and 42 branches with a maximum loan ceiling of Tk. 29,000. The main objective of this product is to uplift the socio-economic conditions of the ultra poor, illiterate and unemployed community people living below the poverty level having no skill and access to resources. GUK provides small loan and IGA based trainings under the Buniad product. During the period under report a sum of Tk. 438,295,000 has been disbursed among 19,108 borrowers. The cumulative loan amount disbursed under Buniad is 2,943,544,000 to 131,163 borrowers. Out of which Tk 1,471,772,000 has been disbursed in the agriculture sector among 65,582 borrowers, Tk 883,063,200 in the livestock sector among 39,348 borrowers and Tk 588,708,800 in other sectors among 26,233 borrowers.





Jagoron (Rural Micro-Credit)

Among all the loan products Jagoron (Rural Microcredit and Urban Microcredit) is the widest in spread. This product is being implemented with the financial and technical assistance of PKSF. The maximum loan ceiling under this product is Tk. 49,000. The main objective of providing the Jagoron (RMC & UMC) credit support to the members is to develop their capacity in running individual small IGAs, as well as enhance knowledge on different social issues like domestic violence, dowry, divorce, effects of early marriage, polygamy, health & sanitation etc.

At present this component is being implemented in 10 districts under 55 upazillas through 125 branches. During the period under report Tk 376,846,000 has been disbursed 132,774 borrowers. The cumulative amount of loan disbursed up to the period under report is Tk. 18,396,166,000 among 950,970 borrowers. Out of which Tk. 6,990,543,080 has been disbursed in the agriculture sector among 361,369 borrowers, Tk. 5,518,849,800 in the livestock sector among 285,291 borrowers and Tk. 5,886,773,120 in other sectors among 304,310 borrowers.





ME (Micro Enterprize) Loan (Agrosor)

Agrosor (Micro-Enterprise (ME)

GUK has been implementing its Agrosor/Micro-Enterprise loan product (ME) with the financial support from PKSf from July 2003. The maximum loan ceiling under this product is Tk 500,000. The main objective of micro enterprise loan product is to foster the growth of small scale enterprises with employment creation capability to ensure that the entrepreneurs can play a pivotal role in overall economic growth of the country. GUK emphasizes on their members to enroll for Rural Micro Credit Program for their enrollment in Agrosor/ME who successfully utilized Jagoron (RMC & UMC) loans for more than 2 years including new members considering all criteria be fulfilled for ME loan. The loan is repayable by weekly and or monthly repayment basis. During the period under report Tk 2,761,052,000 has been disbursed among 33,878 borrowers. The cumulative loan disbursed up to the period is Tk 12,395,738,000 among 140,960 borrowers. Out of which Tk 4,586,423,060 has been disbursed in the agriculture sector among 52,155 borrowers, Tk 3,718,721,400 in the livestock sector among 42,288 borrowers and Tk 4,090,593,540 in other sectors among 46,517 borrowers.





Seasonal Loan (Sufolon)

Sufolon Loan

GUK has been implementing its Sufolon (Seasonal) loan product with the financial and technical assistance of PKSf to support the poor and marginal farmers in producing different seasonal crops like chilli, maize, jute, potato, paddy etc. and vegetables along with livestock rearing such as beef fattening with one time installment after harvesting period. The maximum loan ceiling under this product is Tk 15,000. The repayment period ranges from 3-6 months. During the period under report Tk 98,004,000 has been disbursed among 12,756 borrowers. The cumulative loan disbursed is Tk 723,087,000 among 146,700 borrowers. Out of which Tk 506,160,900 has been disbursed in the agriculture sector among 102,690 borrowers and Tk 216,926,100 in the livestock sector among 44,010 borrowers.





Disaster Management Loan (Sahos)

Sahos Loan

Bangladesh is a disaster prone country. Various types of natural and man-made disasters occur every year causing heavy damage to crops, livestock, households and other properties and assets of the poor people living in disaster prone areas. The northern part of Bangladesh particularly the riverine area of the mighty river Jamuna, Teesta and Bangali passing through the vast area of Rangpur, Gaibandha, Bogra and Sirajganj districts submerges nearby communities and island chars during the flood season.

The main objective of SHAHOS (DML) is to support the poor and the ultra-poor members with soft loan for disaster preparedness and post disaster rehabilitation through repair & renovation of households, installation of flood free tube-wells, latrines etc. The maximum loan ceiling under this product is Tk. 5,000. The cumulative amount disbursed stands Tk. 3,3209,000 taka among 15,210 borrowers.



Land Lease Loan Under Lift Program

Land Lease Loan

GUK has provided Land lease loan support among the beneficiaries under the LIFT program for leasing land, inputs & machineries for crop cultivation in order to earn income as well as create working scope of the potential ultra-poor beneficiaries/borrowers for their socio economic development. During the reporting period Tk. 20,765,000 has been disbursed among 502 borrowers. The cumulative disbursement amount stands at Tk. 42,524,000 among 1,385 borrowers.



Cluster Wise Enterprise Development Apporach

The Cluster enterprise development approach is a process of economic development of any kind of business in the specific cluster of an area. GUK has been promoting the approach for enhancing some-promizing Microenterprises through engaging local people of the respective cluster by proving ME loan along with skill developemnt training and technical support to make the enterprise profitable and sustainable. The aims of the approach is to help entrepreneurs combining their strength and jointly take advantages of market opportunities, create emploment opportunites and access to finance with a combined efforts. About Thirty Three thousand entrepreneurs are encouraged in different business and enterprises utilizing their skill, labor & local resources for successful implementation. Enteerprises create jobs for the entrepreneur himself and for others too and some enterprises create jobs for himself. The natable enterprises are furniture making, light engeneering, hand & power loom factory, welding & lathe machine, shoe making, bakery & confectionary, handy crafts, agri inputs business, agro machenaries, easy bike and different technicians.



Cluster wise different types of entrepreneurs at different working areas of GUK

Cluster Based Microenterprise Development

Financing for Developing Furniture Market



GUK has focused on building the capacity of micro entrepreneurs related to products improvement & innovations to foster the rural economic growth of the specific cluster areas. GUK always encourages to MEs on labor intensive activities that have found in radical change on furniture sub-sector for creating a huge number of employments as well as income.

There are about 850 furniture entrepreneurs (wooden and still) have been supported by GUK during the period under report. Each furniture entrepreneur has engaged 5 to 10 workers such as cutter, designer, carpenter, finisher, painter etc. to make standard class furniture and interior design for office & home as per buyers' needs and choice.



Cluster Based Financing For MEs Development

Hand Loom & Power Loom Factory

GUK has been financing labor intensive local cottage industries for retrieving hand & power loom sub-sector and support entrepreneurs for continuing business by using their knowledge and skills. GUK has identified hand and power loom cluster and organize them in groups and provide financial and technical support for running their inherited business with sustainability. About 2,500 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 5 to 7 workers to make different types good quality of cloths, blankets, towel/napkin, dresses per the demand and choice of the buyers.



Bargaining with buyer for product Marketing at their door step





Cluster based Financing for MEs Growth Hand-made Crafts Production & Marketing

GUK has been developing women focused business cluster for making diverse hand-made products like pottery, bamboo made crafts, cane made furniture, wood made crafts, nakshi-kantha and different types of show pieces. GUK also provides backstopping support to the producers for linking with big buyers. About 1,345 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 5 to 7 workers to make different types good quality of handy crafts as per the demand and choice of the buyers.

Target Group

Ultra poor people/low income households; have some skills on making crafts

Priority to consider female headed households; have the skills and tendency on business

Youth groups both men & women; have an interest to take challenges on his/her inherited business

Ethnic Groups/special clusters; have family based skill labor and have inherited capacity and

The craft market actors like input suppliers/buyers/exporters who are engaged in developing & marketing hand-made crafts.

Cluster based Financing for MEs Growth Localization of Light Engineering

Bogura is famous for production of light engineering equipment like shallow machine, tube well, spare parts of shallow machine, power tiller, tractor, local transport engine, wheel, easy bike setting factory, welding & lathe machine factory etc. All the above items are very important for promotion of crop and vegetable production. Considering the importance of the sector GUK has been providing ME loan along with technical support for exploring the light engineering sector. During the reporting period 175 entrepreneurs have been supported by GUK. Each entrepreneur has engaged 5 to 20 workers to make different types items/equipment as per the demand of the buyers.

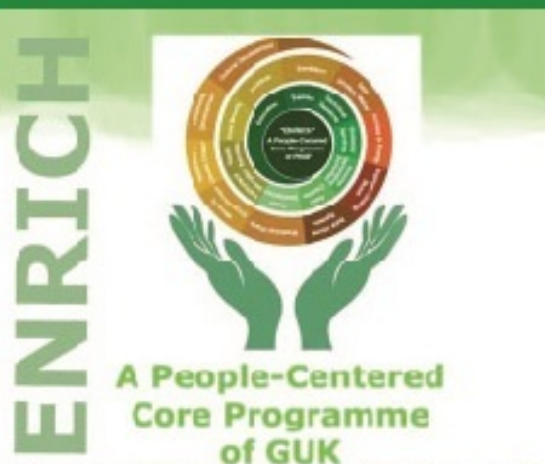


On Going Development Projects/Programs Management

Gram Unnayan Karma (GUK) has a good reputation in developing new and innovative project/program and has an expert dedicated team for managing diverse projects fulfilling the goals & objectives. The project management practices of the organization; new ideas initiating, planning, executing, controlling and closing the work of a team to achieve specific targets meet specific success criteria within the specified time. GUK has implemented a good number of development projects/programs during the FY 2017-2018 that played a significant role towards improving the livelihoods of the poor people in the project working areas. The development projects/programs are narrated below:

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

The concept of ENRICH is initiated by Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF which aims to ensure human dignity and freedom by gradually reducing poverty towards total elimination of poverty from the society in a sustainable way. GUK started implementing various components under the ENRICH program from April 2012 in Gabtoli union under Gabtoli upazilla & extended its operation in Sariakandi union under Sariakandi upazilla from July 2014 with the financial and technical assistance of PKSF & GUK's own fund



Major Activities of ENRICH Program

- ▶ Primary Health Program
- ▶ Non Formal Education Program
- ▶ Beggar Rehabilitation Program
- ▶ Special Savings Program
- ▶ ENRICH Loan Products
- ▶ Youth Development Program
 - IGA Loan
 - Asset Creation Loan
 - Livelihood Improvement Loan



ENRICH HEALTH PROGRAM

The Health Visitors have been regularly conducting household visits to 20-25 households in a routine way for collecting health related information, selling health cards and increasing awareness on health issues.

After collecting information, the Health Visitors refer patients to static clinics for receiving treatment by the Health Officer and also refer patients to satellite clinics organized at different places in a routine manner where MBBS Doctors treat patients and provide prescriptions. In case of any serious illness the patients are referred to the nearest Government hospitals for higher treatment.

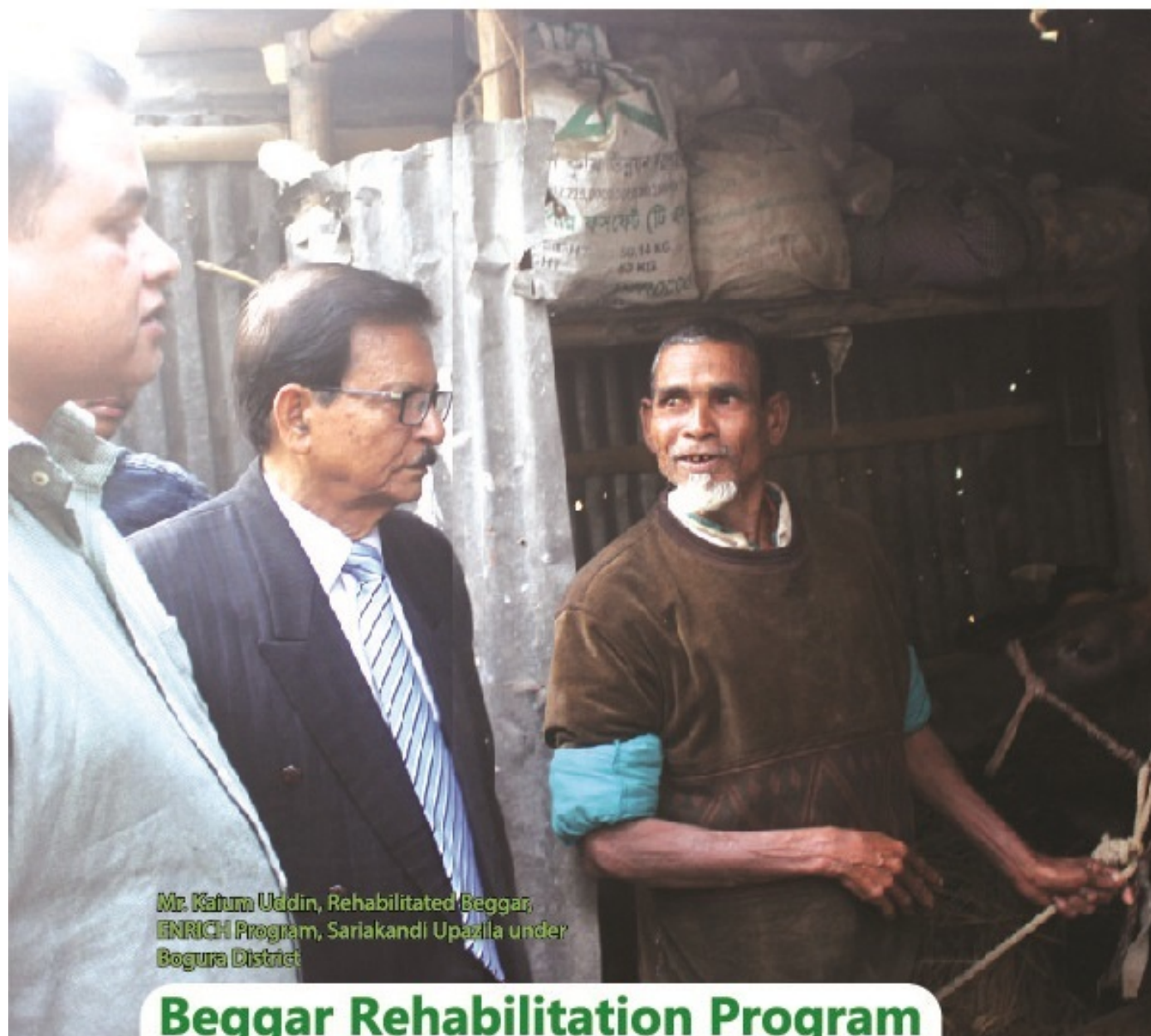


ENRICH EDUCATION PROGRAM

ENRICH education is a different type of education program which primarily seeks to address the problem of drop-out children from primary level education.

The main objective of ENRICH education program is to teach the school going children beyond their school hours in order to improve and sharpen their knowledge for better academic results. In total, 2,400 children are enrolled in 80 assisted learning centers and each center is run by one qualified female teacher





**Mr. Kaium Uddin, Rehabilitated Beggar,
ENRICH Program, Sariakandi Upazila under
Bogura District**

Beggar Rehabilitation Program

GUK has rehabilitated 16 beggars in Sariakandi & Gabtali Upazila under Bogura district. The rehabilitation program is being implemented by donating BDT 100,000 to each beggar through bank account check transfer for investing in feasible and manageable income generating activities. All 16 beggars were provided with Tk 100,000 each in the form of a check to undertake suitable IGAs. GUK high officials and field staffs have been closely supervising and ensuring efficient running of individual IGAs undertaken by the selected beggars and monitoring the progress of works resulting in their livelihood development.

Md. Kaium Uddin who was selected as a beggar from Dighalkandi village is now rearing his milking cows, goat and sheep along with leasing land for fodder and crop cultivation. During visit he says that he is earning handsome income by selling milk and fodder, rearing goat & sheep and passing his days with family very happily.

Special Saving Program

Saving is one of the modern methods of capital formation for a household. An asset base is important for a household to lift from poverty. Special savings under ENRICH program for the ultra poor households, specially women headed families and disable is a really holistic attempt to foster the targeted beneficiaries economically solvent by providing equivalent amount as grant from PKSF. So far 36 members of Gabtali and Sariakandi union have successfully completed 2 years duration of savings up to June 2018 and a total special savings amount of BDT 189,200.00 has been allotted to them as grant.



ENRICH Loan Products

GUK has been providing 3 types of financial services to ENRICH Beneficiaries aiming to ensure better livelihood and sustainable income practices by Asset Creation Loan, Income Generating Activities Loan and Livelihood improvement Loan facilities for the targeted people.

Income Generating Activity Loan (IGA) Under Enrich

Under the Income Generating Activity (IGA) Loan component of ENRICH Program, GUK has been providing IGA loans for undertaking income generating activities such as three wheelers CNG, auto rickshaw, agricultural inputs, mini shoe factory, power tiller, irrigation pump and other IGAs. During the period under report Tk. 71,258,000 has been disbursed among 1,807 borrowers. The cumulative disbursement amount stands Tk. 175,240,000 among 4,713 borrowers in the ENRICH Unions.



Asset Creation Loan Under Enrich Program

Under the Asset Creation Loan component of ENRICH Program, GUK has been providing Asset Creation Loan support to the ENRICH beneficiaries for taking land lease, purchasing goat, sheep or milking cow for asset creation. During the reporting period Tk. 14,141,000 has been disbursed among 654 borrowers. The cumulative disbursement stands at Tk. 32,855,000 among 1,730 borrowers.



Livelihood Improvement Loan Under ENRICH

Under the Livelihood Improvement Loan component of ENRICH Program, GUK has been providing Livelihood Improvement (LI) loan support to the beneficiaries for purchasing and installation of tube-wells, sanitary latrines, televisions, bi-cycles and various home appliances in order to improve the social status of their livelihoods. During the reporting period GUK disbursed Tk. 3,270,000 among 346 borrowers in the working unions. The cumulative disbursement stands Tk. 11,491,000 among 1,224 borrowers



Photo: Borrowers has been installing sanitary latrine by using LI loan under ENRICH.



Photo: Md. Kamrul Islam, husband of Mst. Sheuli Khatun is running his "Mobile Stall of utensils using their van and supplied different types home applications, animated accessories, cooker etc at their doorstep.

Implemented activities of ENRICH during 2017-2018

SL	Activities	Gabtali 2017-2018	Sariakandi 2017-2018	Total 2017-2018
1	Total Household Survey	4,499	4,428	8,927
2	Total Population	15,471	17,947	33,418
3	Setellite Clinic Held	96	96	192
4	Setellite Clinic Service Provided	4,070	3,779	7,849
5	No. of Static Clinics Held	421	395	816
6	No. of Static Clinics Patient	4,486	3,951	8,437
7	No. of Health Camp Held	4	4	8
8	No. of Patient Treated by Health Camp	657	610	1,267
9	No. of Eye Camp Held	1	1	2
10	No. of Patient Treated by Eye Camp Held	150	220	370
11	No. of Free Eye Operation	15	15	30
12	No. of Beneficiaries received de-worming tablets	1,675	5,238	6,913
13	No. of de-worming tablets distributed	1,675	5,238	6,913
14	Court Yard Meeting Held	553	576	1,129
15	Project participants Attend Court Yard Meetings	10,783	11,323	22,106
16	No. of Educational Support Centre	40	40	80
17	No. of Students	1,200	1,200	2,400
18	Training of Primary Health Care (Staff)	10	12	22
19	Basic Training on Education (Teachers)	40	40	80
20	Youth Development Training	298	298	596
21	No. of Bashok leaves Producers	20		20
22	Sale of Bashok Leaves (Kg)	100	-	100
23	Sale Proceeds of Bashok Leaves (Tk)	4,020	-	4,020
24	No. of Special Savings Depositors	16	15	31
25	Amount of Special Savings Deposit	75,000	68,700	143,700
26	No. of Beggars Rehabilitated	-	2	2
27	Total Amount Distributed for Beggar Rehabilitation	-	200,000	200,000
28	IGA Training	150	150	300

Livestock Development Program through Contract Farming Model

GUK started implementing the Livestock Development Program through Contract Farming with the financial and technical assistance from PKSf under the LIFT program in 2008 by setting up a dairy breeding farm for breed development to produce quality heifers for distribution to the contract farmers. The program aims to achieve economic empowerment of the poor community people through improved cattle rearing and establishing mini dairy farms at community level and to improve the nutritional status at household level through increasing milk consumption. A total of 583 crossbred heifers were distributed to the 583 contract farmers.



GUK Mini dairy farming system has got popularity at community level and knowledge & skills of contract farmers have been increased. Market linkage has been established and livestock services and inputs are now available at the doorstep of cattle rearers. As a result production and productivity of cattle have been increased which enhancing their households level increase of income. Besides, nutritional status at household level has also been improved

Objectives of the Program

Main Objectives:

- ▶ Attain a sustainable livelihood.
- ▶ Create employment opportunities.
- ▶ To promote the nutritional status at households level.
- ▶ Contribute to national economic growth and restoration of soil fertility.
- ▶ Promote quality artificial insemination for production of improved heifers & bulls.
- ▶ Promote improved cattle rearing practice at community to enhance production and productivity.

Highlights

- ▶ Since inception, GUK Dairy Farm has produced 418 calves and most them have been distributed to the contract farmers.
- ▶ Total 1,982,617 liters of milk produced from the dairy farm and sold to the market.
- ▶ Total 590 students have completed their internship from the Dairy Farm.
- ▶ Total 2,910 contract farmers have been benefited from the dairy farm.

Internship

GUK Dairy Farm is being utilized as a "Resource Center" including internship facility for the students of Veterinary Science & Animal Husbandry faculty of Bangladesh Agricultural University, Mymensingh and Sylhet Agricultural University, Sylhet. Every year around 150-200 students are completing their internship course for acquiring practical knowledge and experience at GUK dairy farm.

GUK Agriculture Development Program



Under Agriculture Development Program, GUK has been providing input support, high value quality seeds, agro-machineries, agro-product processing & preservation along with market linkage with different actors to sell their agricultural products through its agriculture experts. From the inception, GUK has been implementing various agriculture development program activities in order to create working scope and increase production of different high value crops in the operating areas. Besides, a special agriculture program with active cooperation from the Rural Development Academy (RDA) covers the dry and drought prone areas at different Upazillas of Naogaon district. The special agriculture program introduced drought tolerant and short durable rice variety BRRI Dhan-56 & 58 for the economic emancipation as well as to adapt suitable cropping pattern and mitigate lean season food crisis. A total number of 100,915 borrowers received agricultural loan on different crop cultivation amounting to Tk. 3,585,315,500 from GUK Agriculture Development Program.

Highlights

- ▶ GUK has introduced drought tolerant and short durable rice variety "BRRI Dhan-56 & 58" with the technical support from RDA.
- ▶ Promoting sustainable agricultural practices for the economic emancipation as well as to adapt suitable and profitable cropping pattern in the project areas.
- ▶ A total number of 100,915 borrowers has received agricultural loan amounting Tk. 3,585,315,500 for cultivating season based diversified crops and vegetables using modern technologies which mitigate the seasonal food crisis in the project areas.





GUK Fisheries Development Program

GUK has been implementing fisheries development program with the cooperation and technical assistance from the Department of Fisheries (DoF). GUK runs this Program through facilitating skill development training on fish culture among the borrowers and contract farmers. GUK also provides training on nursery pond management, fingerlings production, mix fish cultivation, seasonal & perennial pond management, fish production and marketing etc.

GUK is providing credit support to the interested fish farmers and beneficiaries under the micro finance program of GUK. GUK deployed skilled manpower like fisheries extension workers and fisheries graduates who are responsible for providing rigorous services to the fish farmers like water treatment, pond management, fingerling stocking and other technical support for enhancing modern fish culture methods and techniques among the fish culture loan recipients. For effective implementation of the fisheries development activities, GUK has disbursed at Tk. 385,235,000 among 11,358 borrowers during the reporting period.

School Feeding Program (SFP)

Gram Unnayan Karma (GUK) started implementing the School Feeding Program (SFP) from January 2012 in Porsha Upazila of Naogaon district under an agreement with the Directorate of Primary Education (DPE), Government of the People's Republic of Bangladesh and the United Nations World Food Program (UNWFP). 6 unions and 132 villages have been covering under this program.



Objectives of the Program

- ▶ Preparing local level planning for increasing enrolment of students in Government Primary Schools & Ebtadai Madrashas.
- ▶ Increasing the attendance percentage, reduce drop-out rate, proper storing of feeding materials, handling and distribution of high protein biscuits and monitoring of proper distribution.
- ▶ Enhancing coordination with School Management Committee members, teachers and guardians.
- ▶ Promoting cultivation of seasonal vegetables at school compound and at household level of the students.

Highlights

- ▶ Total 88 Schools and Madrashas have covered under School Feeding Program.
- ▶ The program has served 13,276 students in the project areas.
- ▶ 96% students brought safe water bottle in the class room.
- ▶ 100% students using waster basket for disposing empty biscuit packs..
- ▶ 94% students are now bringing Tiffin Boxes at their education place/ school.
- ▶ 58 vegetable gardens established in the school yard.
- ▶ 76 mothers gatherings meeting has conducted and
- ▶ 63 parent-teachers meeting have conducted under this program.



Matching Grant For The Island Char Dwellers

Access to appropriate financial services has always been a constraint in the isolated char areas of Bangladesh due to unavailability of financial institutions like banks or micro-finance institutions. Although there is scope to produce quality agricultural products but due to lack of adequate technical assistance and unavailability of quality inputs, farmers are unable to maximize the production. In addition, lack of the communication and poor infrastructure, absence of market linkage and supply chain management system farmers are not getting fair price of their products in the areas. As a result the farmers are deprived from the mainstreaming development. Considering the aspect, GUK has taken a project initiative to address the constraints with the assistance of M4C under SwissContact and Char Development Research Center (CDRC) of RDA.

The main objective of the project is to create access to appropriate financial services for the char farmers living in island chars of Sariakandi upazilla under Bogura district. The specific objective of this project is to provide matching fund to compensate GUK against the loss of GUK's introducing Seasonal Loan Products (SLP) to the char farmers and lest its operational feasibility through promotion and distribution of regular microfinance as well as seasonal crop loan products in the hard to reach char areas. GUK disbursed Tk. 15,750,000 among 1050 char farmers as seasonal loan for production of different crops like chilli, jute, maize, ground nut and rice and to rear beef cattle.

Highlights

- ▶ Tk. 15.75 million disbursed.
- ▶ 1,050 farmers enrolled.
- ▶ 1,325 beneficiaries served.
- ▶ 75 groups formed.
- ▶ 1,850 group meetings held.



GUK created a market chain development system between the char farmers and market and strengthen the linkage with respective government departments. GUK also provided various technical support, assistance and advices in regarding production and productivity improvement, diversification of crops and increase financial facilities resulting in farmer's encouragement to produce more diversified crops and receiving fair market price for their commodities.

GUK Eye Hospital

Eye diseases are emerging as a health problem common to all age groups of population. Number of visually impaired people in Bangladesh is increasing day by day. Cataract and glaucoma are the major causes responsible for 80% of blindness or loss of vision in our country. Of the estimated blind people in the country, 70-80% can have some or all of their eye-sight restored through early diagnosis and proper management & treatment. Treatment of eye diseases & eye care is of growing demand in Bangladesh. Considering the gravity of the situation Dr. Khandaker Alamgir Hossain, Founder Executive Director of GUK took the initiative to set up an eye hospital in Bogura district of Bangladesh to provide treatment of eye related diseases and prevent blindness in the society. Accordingly, the GUK Eye Hospital was established in January 2015 at Banani, Bogura with treatment and operation facilities including having a low cost diagnostic lab along with a medicine and optic corner.

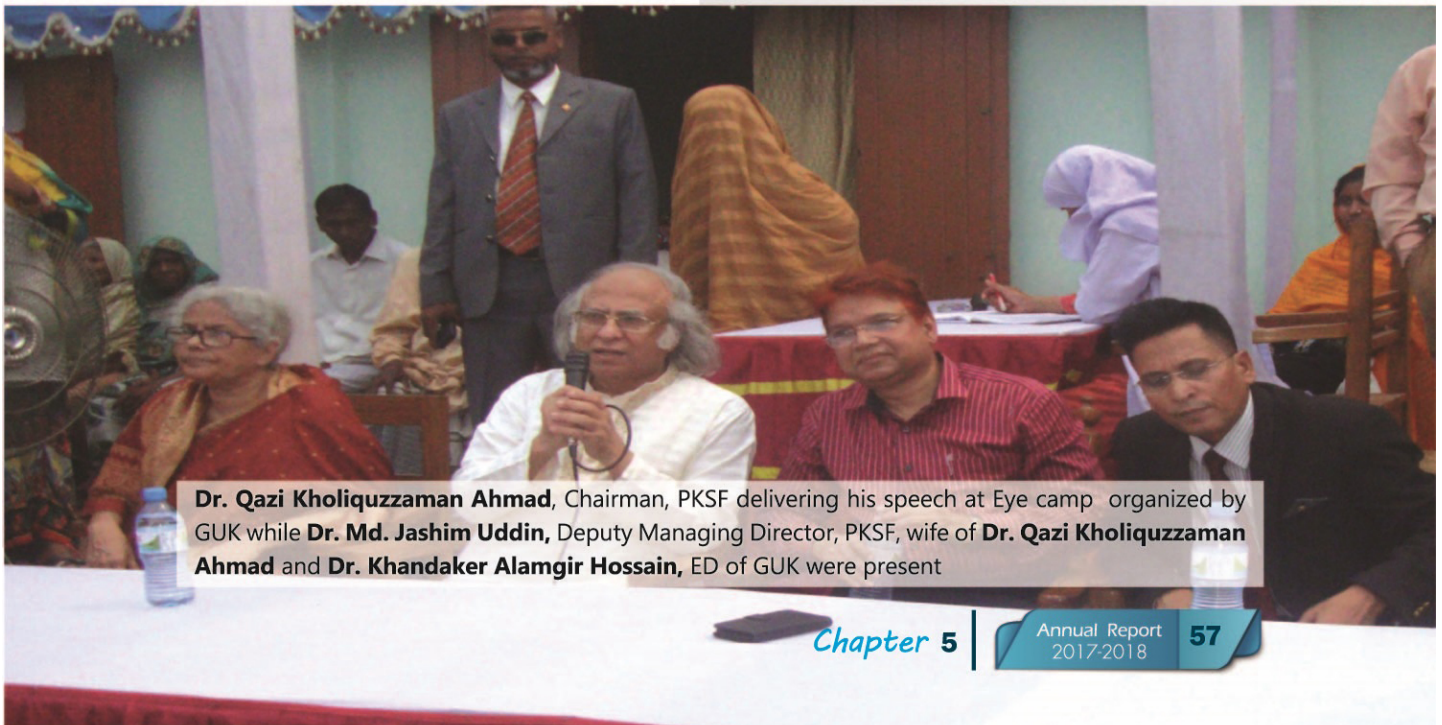


Object Of The Initiatives

The main objective of establishing the GUK Eye Hospital is to provide low cost but quality eye care services to the poor people with special emphasis on the members of GUK microfinance & other development programs and projects for prevention of blindness and eye diseases.

Highlights

- ▶ 38,525 patients received out-door-patient services
- ▶ 22,869 patients received free eye care treatment services through various eye camps
- ▶ 280 patients received free cataract and other operation services
- ▶ 2,175 patients received free eye care services through GUK CSR
- ▶ Regular 100-150 patients received services from GUK Eye Hospital.



Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf delivering his speech at Eye camp organized by GUK while **Dr. Md. Jashim Uddin**, Deputy Managing Director, PKSf, wife of **Dr. Qazi Kholiquzzaman Ahmad** and **Dr. Khandaker Alamgir Hossain**, ED of GUK were present



GUK EYE HOSPITAL

a sign of love

GUK Eye Care Services

GUK Eye Hospital has been providing high quality services by using latest optical machineries and Eye specialized Doctors and Expert hands with affordable cost of services. GUK Eye Hospital provides in the following services to the patients;

Highlights

- ▶ Regular 100-150 patients received services from GUK Eye Hospital
- ▶ Vision Test
- ▶ Preliminary Examination by the Doctor
- ▶ Refraction with PG Power
- ▶ Different Test (BP, IOP, SPT/DUCT. RBS, BTCT. Hemoglobin, Blood Grouping, KOH, Schirmer Test, ECG etc.)
- ▶ Final Examination by the Doctors
- ▶ Regular basis Counseling
- ▶ Optical Dept., medicine and Campaign at the rural level.



Primary Health Care & Family Planning Program

An adage goes like "Health is the root of all happiness" resulting in overall socio-economic development of a country. Unfortunately, Bangladesh as a poor country has been experiencing a lot of problems and obstacles in the way of accomplishing goals and objectives of a health society. In spite of having a good infrastructure in health and family welfare sector, the government has not yet been able to deliver qualitative health care services to the general mass people due to a number of barriers and constraints. GUK as a pragmatic NGO

believes in total family health development by providing necessary health and family planning services at the door step of the community people. Considering the gravity of the situation, GUK started implementing gigantic primary health care & family planning services program activities in late 2009 by establishing service centers at community level. The structure of GUK primary health care & family planning services program includes qualified MBBS, doctors, paramedics, technicians, health promoters and other support staffs to ensure efficient and quality services to the service recipients.



Highlights

- ▶ 280 satellite and health camps organized
- ▶ 21,500 patients received treatment free of cost from the satellite and health camps
- ▶ 1,280 patients were referred to government hospital for higher treatment.

Objectives:

- ▶ Reduce Maternal Mortality Rate (MMR)
- ▶ Reduce infant Mortality Rate (IMR)
- ▶ Ensure Safe Motherhood through quality service delivery
- ▶ Ensure ante-natal and post-natal care
- ▶ Adolescent to establish small family norms
- ▶ Nutrition education promotion
- ▶ Treat poor patients by qualified doctors at service centers
- ▶ Refer high risk pregnant women and patients to the nearest government hospital



Legal Aid Services

Promoting Peace & Justice

GUK launched its Legal Aid Services in 2005 with one panel lawyer. GUK Legal Aid Services has been empowering its nearly 12,345 groups through formal and informal advocacy, trainings, awareness raising sessions, courtyard meetings to peacefully mitigate internal conflicts. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, money and harassment. The formal advocacy, trainings and awareness development includes: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid attacks, illegal divorce, family violence, prevention against child and women trafficking, mediation techniques, right based approach to development, women's rights, gender development and convention on child rights etc.

Currently, the legal aid services constitutes six members of professional panel lawyers and other support staffs to support its legal aid activities in the field whenever necessary. The legal aid activities of GUK are limited within the scope of mitigating conflicts and disputes among the beneficiaries through community level arbitration involving the members of local government bodies, local elites and assigned lawyers of the organization. As per policy of the organization, the member of the arbitration team generally tries to settle disputes and conflicts between parties amicable on the basis of right judgment. In 2017-2018, a GUK legal aid service has successfully resolved 465 cases through arbitration. Beside this, GUK legal aid services have referred another 44 cases to the respective

Achievement

GUK legal aid services has successfully resolved 465 cases through arbitration

A close-up photograph of multiple black plastic egg trays stacked on top of each other. Each tray is filled with white and light brown eggs, arranged in a grid pattern. The perspective is slightly angled, showing the depth of the stacks.

Microfinance Program Through Revolving Commercial Bank (RCB) Fund

To meet the high demand for microfinance financial services for the poor GUK had to provide microfinance services to its beneficiaries with funds from revolving commercial bank. During the period under report Tk. 1,576,981,000 has been disbursed among 43,960 borrowers and the cumulative disbursement is Tk. 2,491,937,000 taka among 73,472 borrowers in the agriculture, agro machineries and livestock sector under RCB.

Highlights

- ▶ Total 27,441 borrowers has covered under RCB Program;
- ▶ TK. 865,321,000 has disbursed in the last year;
- ▶ The RCB Program has covered in the agriculture, agro machineries and livestock sector and
- ▶ The cumulative loan disbursement is TK. 914,956,000 to 29,512 borrowers.



GUK SOLAR POWER

Renewable Energy Program

GUK started implementing the Solar Home Systems (SHS) program since 2005. Having this track record GUK has become a Supply Partner Organization (SPO) of Infrastructure Development Company Ltd. (IDCOL) for implementation of the project activities. The main objective of the project is to improve access of solar energy replacing kerosene lamp with solar lamp (Solar bati) for better health of rural people reducing respiratory infections through mitigating indoor air pollution in north west region.

In total 1,315 solar home panels were installed in different areas out of which 125 were installed in remote and isolated Jamuna river char areas.

Main Activities of the Program

- ▶ Selection of customers for Solar Home System
- ▶ Installation of SHS at household level
- ▶ Technical support to the SHS recipients.
- ▶ Affordable accessories and Trouble shooting of SHS.
- ▶ Follow up visit at SHS recipients households.

Highlights

- ▶ 1,315 solar panels installed
- ▶ 6,575 poor people benefited
- ▶ 9 districts covered
- ▶ 20 Upazila covered
- ▶ 98 unions covered and
- ▶ 120 villages covered.



UPP- UJJIBITO PROJECT

GUK has been implementing UPP Ujjibito Project with the financial assistance by PKSF-Europe-an Union and GUK own fund. The purpose of the project is to provide adolescent health, nutri-tion, IGAs and capacity development training support to the project beneficiaries. The project is being implemented in 5 Upazila under Bogura district.

The main objective of the project is to sustainable reduction of famine and poverty from Ban-gladesh. Specific objective is to make sustainable progress women headed ultra-poor house-holds and to assist in nutritional security, non-food item purchase ability, asset creation and upgrading social status to achieve the goal.

Major Activities

- ▶ Group session on IGAs development
- ▶ Discussion meeting on Health, Nutrition and re-productive health care facilities
- ▶ Provide skills development training on on-farm and non-farm activities
- ▶ Provide grant support for purchaching goat, cow, land lease and small business ans seed distribution
- ▶ Vaccination and de-worming campaign for provide service to beneficiaries goat, cattle at free of cost and Establish model IGAs by providing Buniad loan support
- ▶ Awareness raising campaign on different day observation and develop Ujjibito Kishoree Clab participating by Adolescent Girls at village level.
- ▶ Technology transfer through IGA Demon-stration and technical support in Agriculture and livestock sector.



Kishoree Club: Adolescent girls were participated girls for sharing knowledge each other & caring about health and other issues

Highlights

- ▶ 3,400 beneficiaries served in the project areas.
- ▶ 5 upazillas and 33 unions covered by 8 branch offices and formed 186 groups
- ▶ 75 beneficiaries received training on cow rearing
- ▶ 25 beneficiaries received training on vege-table production 25 received training on goat rearing
- ▶ 36 beneficiaries grant support under risk fund and 4 beneficiaries received grant
- ▶ 50 demonstrations were established on model IGAs and 80 beneficiaries established semi commercial vegetable farm
- ▶ 1,124 goats were vaccinated against PPR and 581 cows were de-wormed and 2239 beneficiaries received grants for seeds
- ▶ 527 technical sessions on different IGAs and 549 sessions on health and nutrition were held
- ▶ 8 adolescent clubs were formed and conducted session on nutrition and repro-ductive health
- ▶ 8 nutrition villages and 8 nutrition corners were established at government primary schools.

Social Development Activities Under CSR

In addition to the on-going development activities GUK has ethically approved a CSR policy to provide exceptional financial literacy support and corporation to the beneficiaries and their families as well as to the poor community people within GUK's coverage areas. Within the CSR policy, the organization provides stipend facility to the meritorious students of GUK's beneficiaries, non-formal and formal technical educational support, health care support through organizing health camps and eye care services through GUK Eye Hospital, static and satellite clinical services, arrangement of eye camps for screening eye patients, nutritional support, water and sanitation facilities, emergency disaster relief and rehabilitation support, rehabilitation of disable people, provide support to aged people and social and economic development cultural activities.



Photo: Scholarship awarded Student received check from Dr. Khandokar Alamgir Hossain, Founder & Executive Director, Gram Unnayan Karma (GUK) at DC Office Conference Hall, Bogura.

Highlights

- ▶ About 12,755 patients received financial assistance for medical treatment.
- ▶ 2,510 patients received financial assistance through health camp, eye camp and for eye operation.
- ▶ 232 students (from poor HHs) received stipend.
- ▶ 26 parents received assistance for their daughter's marriage arrangement.
- ▶ 2,250 poor old aged people received financial assistance.
- ▶ 42 institutions received donations for water and sanitation improvement.
- ▶ 95 organizations received financial assistance for social and cultural activities.
- ▶ About 10 million taka spent for CSR activities for the FY 2017-2018 under GUK Program.

Vulnerable Group Development (VGD) Program

The largest social safety net program of the Government of Bangladesh is "Vulnerable Group Development (VGD) that exclusively targets ultra poor households. About 750,000 direct ultra-poor participants across the country receive monthly food ration for the household and a development support services (inclusive of life skills and income generating skills training, savings and access to credit) for a cycle in 482 Upazilas. In the FY 2017-2018, with the financial support of Ministry of Women & Children Affairs, Government of Bangladesh, GUK covered 2,102 beneficiaries under 105 groups in Gabtali Upazila under Bogura district.



Services of VGD Program

GUK assisted union parishad in proper distribution of 30 Kg rice per month among 2,102 VGD members family in 11 unions of Gabtali upazila under Bogura district. GUK had accumulated savings worth Tk. 4,037,144 from 1,925 VGD members and disbursed loan amounting Tk. 25,75,000 to the VGD members for undertaking small IGAs. Also, GUK provided IGAs & life skill development training to the VGD members for enhancing their capacity as well as increase of household income.

Objectives of VGD Program

- Sustainable positive change of socio-economic condition of vulnerable women in Bangladesh, so that they could be able to lift up themselves successfully from existing food insecurity, malnutrition and could transform themselves from destitution to at least in a recognized respected social level.
- VGD aims to reach ultra-poor rural women with complementary inputs support that could improve their nutritional and would enhance their livelihoods and self-reliance.

Major Activities

The major activities of VGD program aimed to overcome the vulnerability of the poor by adopting sustainable livelihood practices. To achieve the goals and objectives of the project, the following activities have carried out in last year;

- ▶ Vulnerable Group Formation
- ▶ Credit and savings facilities
- ▶ Issue based awareness raising /campaign
- ▶ Skill development training on IGAs and
- ▶ Training on sustainable livelihood approach.



Md. Mobarak Hossain Talukder, Consultant, GUK deliver his speech at Union Coordination meeting under VGD Program.

Non-Formal Primary Education Program GUK Shishu Bikash



Education is the backbone of a nation & a nation cannot prosper without proper educational facilities. Considering the importance of education in the way of overall development of a nation, Gram Unnayan Karma (GUK) has been implementing its non-formal primary education program since its inception with the financial & technical assistance of Bureau of Non-Formal Education (BNFE) Government of the People's Republic of Bangladesh. Whereas the rate of literacy is yet to be increased with quality education facilities in the country, a major population of the people demands quality education for their children at a cost effective manner.

The existing number of Government Primary Schools is not enough to cover the growing number of school going children in rural & hard to reach remote areas. There is a high demand for quality education of school going children in remote areas without any compromise to the standard of education. On the basis of a feasibility study & the importance of increasing rate of literacy, the management authority of GUK has taken the decision to run GUK Shishu Bikash Education Program with a cost sharing basis for the drop-out & non school going children of the beneficiaries of GUK and other poor community households who are living in the remote areas. For achieving the cherished goal of having a literate society GUK has started the Shishu Bikash Education Program at Bogra district as a pilot program in 2016 and executed full operation starting from 2017. Funding for the program comes solely from GUK's own source with some contribution from the community level.

Highlights

- ▶ 13 districts covered
- ▶ 70 upazillas, 240 unions and 790 villages covered.
- ▶ 688 schools established
- ▶ All schools established in remote and hard to reach areas.
- ▶ 18,612 students enrolled
- ▶ 60% female and 40% male students.
- ▶ 96.8% attendance rate.
- ▶ 688 experienced female teachers employed.
- ▶ Free education materials were provided.



VALUE ADDED DEVELOPMENT SUPPORT USING INTEGRATED DEVELOPMENT APPROACH

Integrated Development Approach

GUK utilizes a unique custom designed integrated development approach to provide economic and social development support to the participants. In the integrated development approach, GUK, provides health care, education, capacity development, agriculture, livestock, fisheries, technical assistance and training, microfinance, member welfare service, remittance, pre-disaster preparedness, during disaster relief and rehabilitation, post-disaster management, hygiene, sanitation, access to safe drinking water etc services to the participants. The integrated development approach uses 1 single development officer to provide all the necessary development support to the participants. The development officer is assisted by a technical expert for each of the development sectors along with being supervised by an area manager followed by a zonal manager. The quality of services is ensured by senior staff experts from the head office from each of the sectors. This approach is not only a cost effective model but also completes the majority development services required by a participant for their development life cycle.

Remittance Services

GUK started the low-cost foreign remittance service in 2010 as an extension financial service program to the remote and rural people who usually receives foreign remittance from around 180 different countries. The purpose of the service is to provide quick, safe, transparent and easy remittance services from the nearby branch offices of GUK. The remittance service is running with the financial & technical assistance from Bank Asia Ltd. with collaboration from Western Union, X-press Money Transfer, IME etc.



Small And Marginal Sized Farmers Agricultural Productivity And Diversification Financing Project (SMAP)

The main objective of the project is to increase the agricultural productivity and diversification of crops of the small and marginal farmers of Bangladesh by extending agricultural loans along with providing technical support services to the farmers. This project is funded & technically supported by Bangladesh Bank-JICA. There are two categories of loan, mid-term and short-term loans and the ceiling of the loan amount is 100,000 taka. During the period under report Tk. 799,005,000 has been disbursed among 18,203 borrowers and the cumulative disbursement is Tk. 1,104,952,000 among 22,991 borrowers in the agriculture, agro machineries and livestock sector SMAP. Out of which Tk. 729,268,000 was disbursed in the agriculture sector among 14,944 borrowers, Tk. 268,183,000 was disbursed among 7,941 borrowers in livestock and Tk. 7,501,000 was disbursed among 105 borrowers in the agro machinery sector.

Highlights

- ▶ 18 Districts covered
- ▶ 67 upazillas, 197 unions and 2,559 villages served
- ▶ 75 branches opened
- ▶ 1,930 groups formed
- ▶ 38,678 farmers enrolled
- ▶ 22,991 farmers were provided with loan
- ▶ Tk. 1,104,952,000 disbursed under SMAP.



Mr. Manoj Kanti Bairagi, Project Director, SMAP, Bangladesh Bank and **Dr. Khandoker Alamgir Hossain**, ED of GUK are discussing with project participants.

T Training Program of GUK

For the FY 2017-2018, GUK conducted various training for staffs and beneficiaries under different projects/programs including core microfinance program. The following training courses were conducted by GUK. Some staffs of GUK received training organized by other institutions during the period under report.

Category of Training	Category of Staff	Number of Staff	
		Conducted by GUK	Conducted by other entities
Credit & Savings Management	Field Officer	654	0
Accounts Management & Computer Basic Course	Accounts Officer	151	0
Operation Management Course	Branch Manager	60	0
Automation Software	Internal Audit Officer	27	0
Refreshers on Operation Management Course	Area Manager/ Zonal Manager	50	0
Staff Orientation	Newly recruited staff	724	0
TOT for teachers	Teachers of GUK NFPE schools	685	0
Workshop on different issues	GUK staff	130	45
Accounting & Finance Management	Accounts Officer	0	3
Internal Audit for Operation of NGO-MFIs	Audit Assistant	0	4
Monitoring & Evaluation	Audit Officer	0	1
Risk Management Toolkits for MFIs	Zonal Manager	0	1
TOT on technical support service	Branch Manager	0	15
TOT on technical support service for Field Officer	Field Officer	423	0
Livestock Training for technical staff	Technical Officer	0	10



GUK conducted different technical training for members and borrowers to enhance their knowledge and skill so that they can implement the respective IGAs profitably and successfully. The following training courses were conducted during the reporting period for members and borrowers.

Category of Training	Number of beneficiaries
Goat Rearing	525
Beef Fattening	1,450
Cow Rearing	3,875
Poultry Rearing	250
Vegetable Cultivation	6,345
Fish Culture	150
Youth Development training	436
TSS for borrowers under SMAP	8,750
Workshop on scope of agricultural management and marketing under SMAP	50



Side by side 8,720 issue based sessions at court yard level were conducted by GUK field staff. The discussion issues were dowry, divorce, polygamy, early marriage, child labor, domestic violence, acid throwing, anti- terrorism. The main objective of the session conduction was to make the group members aware of adverse effects of the above issues.



Building Linkage & Collaboration



Executive Director of GUK in a meeting with Mr. GM Hashibul Alam, Additional Secretary, Ministry of Primary and Mass Education at his office, Dhaka, Bangladesh



Executive Director of GUK in a meeting with the members of African-Asian Rural Development Organization (AARDO) at GUK Head Office, Bogura regarding knowledge sharing and future collaboration.



Prof. Dr. Seiichi Fukui, Kyoto University, Japan visited activities of GUK and joined a meeting Executive Director at GUK Head Office, Bogura regarding knowledge sharing.



Prof. Dr. MM Adhikary, Ex Vice-Chancellor of Bidhan Chandra Agricultural University, India visited GUK and joined a with Executive Director at GUK Head Office, Bogura regarding knowledge sharing.



Executive Director of GUK is delivering speech in presence of Mr. Iqbal Sobhan Choudhury, Press Advisor of the Prime Minister at Bogura Press Club..



Delegates from Japan International Cooperation Agency (JICA) visited SMAP and attended a meeting with GUK officials. .

Workshop Seminar Fair



Dr. Khandaker Alamgir Hossain, ED of GUK receiving Livestock Award from **Mr. Narayan Chandra Chanda**, State Minister, Ministry of Fishers and Livestock for outstanding contribution of GUK in livestock sector.



GUK demonstrated various products/handy crafts produced by GUK beneficiaries at the fair

Different Days Observed





Future Plan of

গাক

Gram Unnayan Karma (GUK)

Establishment of a general hospital along with a medical college

Establishment of high schools at upazilla level, colleges at district level and a private university at central level

Up gradation of GUK Eye Hospital to an international institution

Expansion of development program/ project activities in abroad

Up hold the role model of GUK in country and abroad

Il the interventions are gender based, environment friendly, IT based and sustainable

GUK LEADERSHIP



Dr. Khandaker Alamgir Hossain
Executive Director



Dr. Md. Mahbub Alam
Senior Director



Md. Rashidul Islam
Director (Programs)



Hajkil Md. Abu Hasan
Director (Monitoring & ICT)



Md. Abu Raihan Mia
Director (Internal Audit)



Pankaj Kumar Sarker
Director (Microfinance)



Mohammad Jashim Uddin
Director (SMAP)



Md. Anisur Rahman
Joint Director (Monitoring)



Md. Hasan Asara-Fu-Zaman
Joint Director (Microfinance)



Md. Robiul Islam
Joint Director (Microfinance)



Md. Shamsuzzaman
Joint Director (HR & Admin)



Md. Rafiul Islam
Deputy Director (Finance & Accounts)



Khorshed Alam
Deputy Director
(Finance & Accounts)



Md. Mizanur Rahman
Deputy Director (SMAP)



Md. Mostagaosul Haque
Deputy Director (SMAP)



Md. Rashed Billah
Senior Asst. Director



Mohammad Arman Hossain
Senior Asst. Director



Md. Mobarak Hossain Talukder
Consultant (Development)



Dr. Md. Aboul Kalam Azad
Chief Eye Surgeon
GUK Eye Hospital



Dr. Md. Badiujjaman
Surgeon
GUK Eye Hospital



Dr. Md. Layel Hasan
Consultant
General Health Program



Kbd. Md. Sanaul Haque
Consultant (Agriculture)



Babul Bonik
Assistant Director (Livestock)



Md. Saidul Islam
Senior Admin Officer

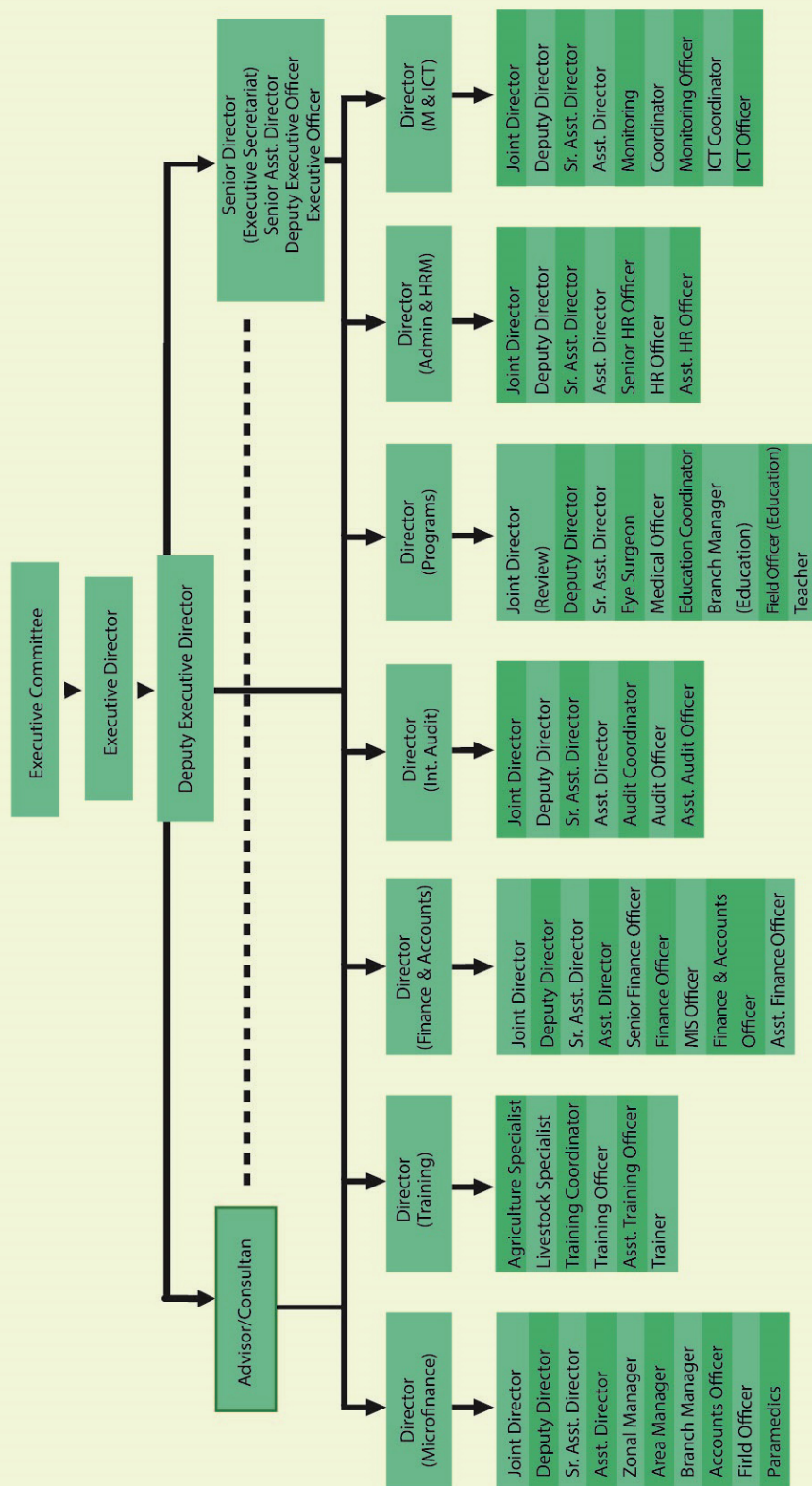


Md. Ashraf Ali
Program Coordinator (Education)

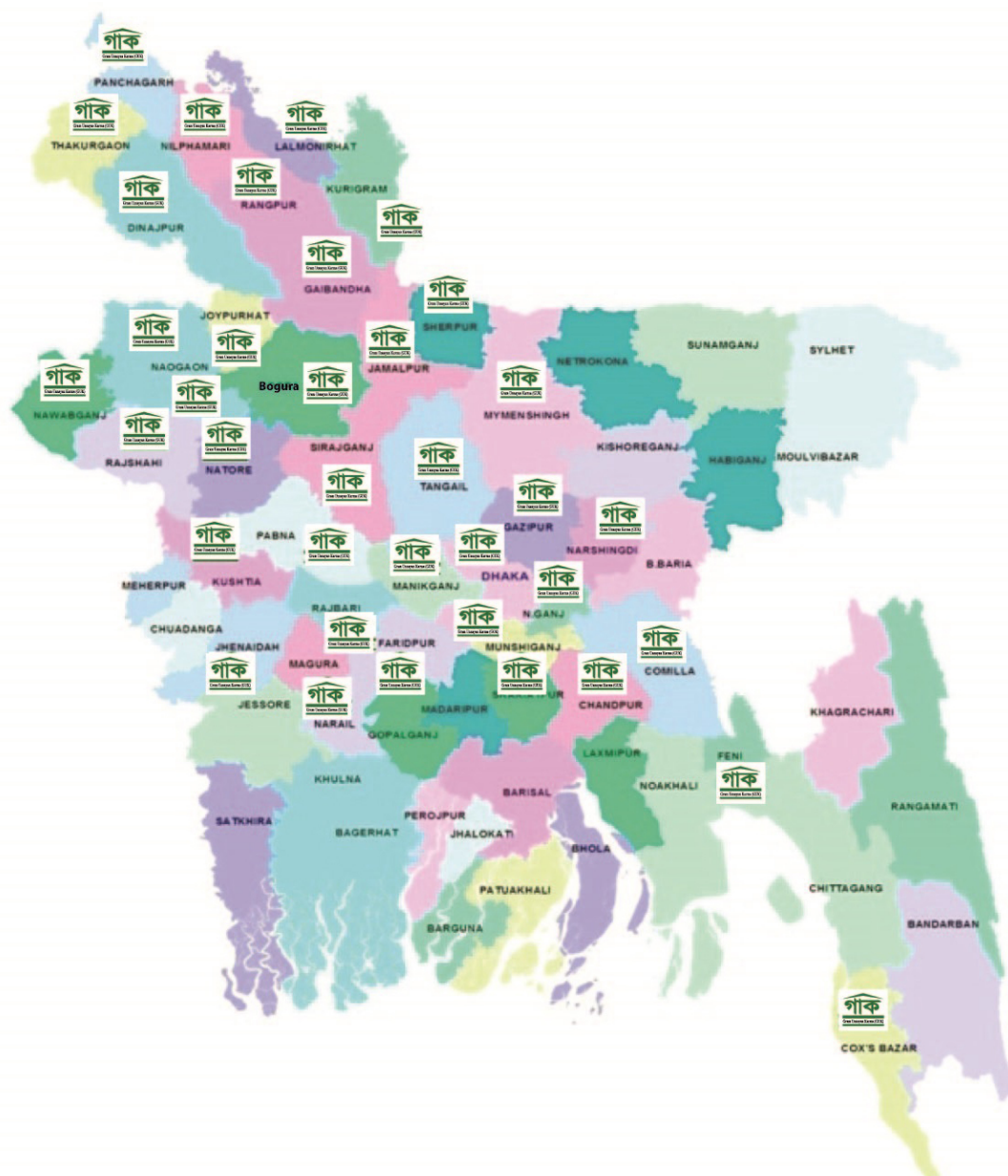


Md. Bayezid Islam
Program Coordinator
Ujjibito & Solar Power

ORGANOGRAM OF GUK



Working Districts of GUK



MASUD ALTAFA & CO.
Chartered Accountants

16/3, Babor Road (G.Floor), Block-B
Shyamoli, Mohammadpur, Dhaka-1207.
Tel : 88-02-9132759, 01711-536193
E-mail : macaudit.2002@gmail.com

Gram Unnayan Karma (GUK)
Banani, Bogra.

Consolidated Statement of Financial Position as on 30th June, 2018.

Particulars	Notes	Amount in (Tk.)	
		30.06.2018	30.06.2017
Property & Assets			
Non-Current Assets:			
Property, Plant and Equipments	6.00	333,411,873	240,773,595
Total Non Current Assets :		333,411,873	240,773,595
Current Assets:			
Loan to Members	7.00	5,011,531,329	3,989,519,219
Investment (FDR)	8.00	490,278,635	308,966,548
Advance , Deposit & Prepayments	9.00	31,805,124	24,607,054
Interest & Others Receivable	10.00	19,877,555	27,530,416
Unsettled Staff Advance	11.00	1,983,282	2,061,282
Closing Stock	12.00	9,431,454	1,412,096
Cash and Cash Equivalents	13.00	218,415,494	210,412,679
Total Current Assets		5,783,322,873	4,564,509,294
Total Property and Assets:		6,116,734,746	4,805,282,889
Fund & Liabilities :			
Capital Fund:	14.00		
Cumulative Surplus/Retained Surplus	14.01	1,456,868,579	1,069,303,762
Reserve Fund	14.02	134,732,882	112,638,623
Total Capital Fund		1,591,601,461	1,181,942,385
Non-Current Liabilities :	15.00		
Loan From Financiers (PKSF)-Long Term Portion	15.01	336,975,000	292,037,500
Loan From Financiers (Bangladesh Bank)-Long Term Portion	15.02	40,000,000	102,500,000
Total Non-Current Liabilities		376,975,000	394,537,500
Current Liabilities:			
Loan from Financiers (PKSF)- Short Term Portion	16.00	431,395,830	465,437,500
Loan from Financiers (Bangladesh Bank)- Short Term Portion	17.00	420,000,000	355,000,000
Loan from Financiers (Commercial Bank)	18.00	924,000,000	667,000,000
Fund from Bank Asia	19.00	2,500,000	2,500,000
Members Savings Deposits	20.00	1,646,266,466	1,267,620,229
Loan from GUK Others Project	21.00	120,371,316	42,726,250
Members welfare fund & Others Payable	22.00	291,512,951	220,456,805
Advance Payable to PKSF	23.00	8,751,478	18,199,492
Others Payable	24.00	51,900,007	29,183,638
Loan Loss Provision(LLP)	25.01	174,749,057	122,475,574
Provision for Expenses	25.02	76,711,180	38,203,516
Total Current Liabilities		4,148,158,285	3,228,803,004
Total Fund & Liabilities		6,116,734,746	4,805,282,889

The annexed notes form an integral part of this financial statements.


Deputy Director (F & A)
GUK

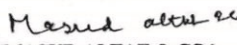

Executive Director
GUK


Chairman
GUK

Signed as per our separate report of even date.

Dated, Dhaka.
22nd September, 2018.




(MASUD ALTAFA & CO.)
Chartered Accountants

Gram Unnayan Karma (GUK)

Banani, Bogra.

Consolidated Statement of Comprehensive Income for the year ended 30th June, 2018.

Particulars	Notes	Amount in (Tk.)	
		30.06.2018	30.06.2017
Income :			
Service Charges Income	26.00	1,096,913,156	846,944,573
Interest on Investment (FDR)	27.00	26,787,532	14,704,816
Bank Interest	28.00	2,685,334	2,401,018
Donation from Donor	29.00	38,225,173	40,562,046
Student Admission & Others Fee	30.00	27,883,413	12,898,935
Sales	31.00	33,740,017	21,802,185
Others Income	32.00	58,683,609	44,927,845
Total Income		1,284,918,234	984,241,418
Expenditure :			
Financial Expenses	33.00	251,133,006	165,970,776
Salary & Allowance	34.00	452,880,979	378,511,741
Training Expense	35.00	11,810,008	6,553,721
Education Expense	36.00	60,277,134	58,228,817
Health Services	37.00	9,233,435	5,187,563
Social Services	38.00	5,320,594	2,437,209
Others Revenue Expenditure	39.00	100,474,505	77,993,090
Bank Charge & Commission	40.00	2,717,237	1,877,736
VAT & Tax	41.00	4,096,193	3,086,859
Materials Consumed (Cost of Sales)	42.00	19,125,627	7,536,416
Loan Loss Expenses (LLE)	43.00	52,273,483	27,722,872
Land lease amortization		89,104	144,209
Depreciation	44.00	9,432,295	8,627,396
Total Expenditure		978,863,600	743,878,405
Net Surplus		306,054,634	240,363,013
Total		1,284,918,234	984,241,418

The annexed notes form an integral part of this financial statements.


Deputy Director (F & A)
GUK



Executive Director
GUK


Chairman
GUK

Signed as per our separate report of even date.

Dated, Dhaka.
22nd September, 2018.

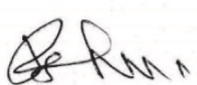



(MASUD ALTAF & CO.)
Chartered Accountants

Gram Unnayan Karma (GUK)
Banani, Bogra.

Consolidated Statement of Changes in Equity for the year ended 30th June, 2018.

Particulars	Amount in (Tk.)	
	30.06.2018	30.06.2017
Balance as on 01.07.2017	1,061,112,738	839,810,860
Add/Less: Prior Year adjustment	103,604,442	330,718
Add/Less: Surplus/Deficit for the year	306,054,634	240,363,013
Add/Less: Adjustment made during the year	-	-
Balance as on 30.06.2018	1,470,771,814	1,080,504,591
Less: Transfer to Reserve Fund	22,094,259	19,391,853
Balance as on 30.06.2018	1,448,677,555	1,061,112,738
Reserve Fund :		
Balance as on 01.07.2017	112,638,623	93,246,770
Add : Made during the year	22,094,259	19,391,853
Balance as on 30.06.2018	134,732,882	112,638,623
Total Capital Fund	1,583,410,437	1,173,751,361


Deputy Director (F & A)
GUK

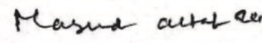

Executive Director
GUK


Chairman
GUK

Signed as per our separate report of even date.

Dated, Dhaka.
22nd September, 2018.



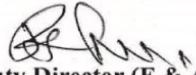

(MASUD ALTAF & CO.)
Chartered Accountants

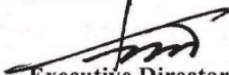
Gram Unnayan Karma (GUK)

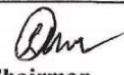
Banani, Bogra.

Consolidated Statement of Cash Flows for the year ended 30th June, 2018.

Sl. #	Particulars	Amount in (Tk.)	
		30.06.2018	30.06.2017
A.	Cash Flow from Operating Activities:		
	Surplus for the period	306,054,634	240,363,013
	Add/Less: Amount considered as non cash item:		
	Provision & Reserve	52,273,483	27,722,872
	Depreciation this year	9,432,295	8,627,397
	Lease amortization	89,104	144,209
	Regulation register sales	-	171,039
	Interest Receivable on FDR	7,652,861	(5,814,415)
	Profit on sale of assets	-	(679,885)
	Provision for Expenses	38,507,664	21,667,194
	Prior year adjustment	93,418,848	330,718
	Sub-total of non-cash items	201,374,255	52,169,129
	Loan to Beneficiaries/Member	(1,022,012,110)	(1,009,102,391)
	Advance, Deposit & Prepayments	(7,198,070)	(7,104,135)
	Unsettled Staff Advance	78,000	(105,978)
	Closing Stock	(8,019,358)	897,656
	Net Cash used in Operating Activities:	(529,722,649)	(722,882,706)
B.	Cash Flow from Investing Activities:		
	Acquisition of Fixed Assets	(91,974,083)	(106,193,518)
	Sale of non current assets	-	1,985,897
	Prior year adjustment	-	(1,287,122)
	Investment (FDR)	(181,312,087)	(80,760,210)
	Net Cash in Investing Activities:	(273,286,170)	(186,254,953)
C.	Cash Flow from Financing Activities:		
	Loan from Financiers (PKSF)	10,895,830	(37,587,493)
	Loan from Financiers (Bangladesh Bank)	2,500,000	123,200,000
	Loan from Financiers (Bank)	257,000,000	490,000,000
	Loan from GUK Others Project	77,645,066	20,313,764
	Member Savings	378,646,237	349,077,048
	Members welfare fund & Others Payable	71,056,146	56,917,309
	Advance Payable to PKSF & Others	(9,448,014)	4,677,121
	Others Payable	22,716,369	12,830,039
	Net Cash used in Financing Activities:	811,011,634	1,019,427,788
	D. Net Increase in Cash and Cash Equivalent (A+B+C)	8,002,815	110,290,129
	E. Cash and Bank Balance at the Beginning of the year	210,412,679	100,122,550
	Cash and Bank Balance at the ending of the year	218,415,494	210,412,679


Deputy Director (F & A)
GUK



Executive Director
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Chairman
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Signed as per our separate report of even date.

Dated, Dhaka.
22nd September, 2018.




(MASUD ALTAF & CO.)
Chartered Accountants



Gram Unnayan Karma (GUK)



Gram Unnayan Karma (GUK)

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