



Annual **REPORT** 2021-2022



Together We Can Achieve the Sustainable Development Goals

*Annual Report
2021-2022*



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Message from **The Chairman**

Prof. Abu Hammad Baki Billah
Chairman

Gram Unnayan Karma (GUK)

It's my great pleasure to announce that Gram Unnayan Karma (GUK) is going to publish its annual report of FY-2021-2022 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 the 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 learnt 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 growth and 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 heartiest thanks and gratitude to the Founder Executive Director Dr. Khandaker Alamgir Hossain for his unparallel endeavors and dynamic leadership without which the organization could not reach its present position.

Further, I would like to express my thanks to all development partners, government officials, local government bodies, national & international donor/partner organizations, GUK officials and staff along with project participants for their contribution, efforts and commitment to make the organization nationally & internationally well reputed.



Message from The Founder & **Executive Director**

Dr. Khandaker Alamgir Hossain

Founder & Executive Director
Gram Unnayan Karma (GUK)

Gram Unnayan Karma (GUK), has just completed its twenty-ninth years' of journey in Bangladesh and its multi-dimensional project activities, has covered reaching out poverty throughout the country. The organization is now focusing on helping the poor to enhance their skills & capacity by providing necessary inputs and services specially health, education, finance, resilience building and technical knowhow to make them enable to increase their income, wages and can protect themselves socio-economically in a sustainable way. It's my great pleasure to inform you that Gram Unnayan Karma (GUK) has completed another successful year 2021-2022 in its development endeavors. The organization has been implementing diverse activities including Microfinance, Agriculture, Livestock, Fisheries, Education, Food Security, Health & WASH Program etc. GUK has established Pro-poor Eye Hospital for prevention of needless blindness of the poor people with affordable cost, awareness building on eye care and arranging eye camps at different places for instant treatment and screening cataract patients for operation. GUK believes that family is the main centre of all socio economic development and accordingly has designed its activities focusing on the family's development through involving in groups, utilization of local resources, providing skill development training, necessary support and financial services.

Realizing the need to complement the existing poverty reduction by the government through SDGs by 2030,

GUK has been playing its potential role to accomplish the aforesaid goals through different development interventions with community participation targeting ultra poor and poor communities.

I recall with admiration the partners, Government of Bangladesh, PKSF, Bangladesh Bank-JICA, WFP, PKSF-EU, PKSF-DFID, PKSF-World Bank, HarvestPlus BD, Swisscontact, CIMMYT Bangladesh, Rural Development Academy, Syngenta Foundation, Brac Bank, Bank Asia, Southeast Bank, Bangladesh Commerce Bank, Mutual Trust Bank, Rupali Bank, NRB Commercial Bank, Pubali Bank and other Commercial Banks, Local Government Institutions (LGIs), Bangladesh Agricultural University, Sylhet Agricultural University, Rajshahi University, DAE, DLS, DOE, BARI, BLRI and all other well-wishers for their continued supporting role, guidance, technical assistance and cooperation to achieve the objectives of the organization.

I acknowledge with gratitude for 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 alleviation of poverty and discrimination from the society.

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



About GUK

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 Services, NGO Affairs Bureau, Microcredit Regulatory Authority (MRA), Directorate of Health Services, Directorate of Family Planning and a 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, sub-sector 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, activities, small trade & business and microenterprise through microfinance program.















So far GUK has covered 7 divisions, 56 districts and 292 Upazilas enrolling 6,10,520 households by setting up 495 Offices including Branches, Areas, Zones, Regions and Project Offices engaging 5,216 staffs. The organization is planning to expand the activities in uncovered remote areas for inclusion of poor people in the mainstream of development leveraging financial and technical support from government and donor agencies.

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, skills and expertise from outside along with financial and technical assistance of donors and partner organizations.

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 Non-Formal Primary Education to create ownership of the parents and guardians towards the learning centers .
-  Increase awareness on safe healthcare and small family norms.
-  Provide agricultural loan under SMAP for Agriculture, Agro machineries and Livestock sectors.
-  Develop cross breed heifers & bulls by establishing mini dairy/beef fattening farms at community level.
-  Provide adolescent reproductive health care and safe motherhood related services.
-  Enhance community resilience towards climate change risks reduction through adaptation & mitigation.
-  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 effective income generating activities.
-  Provide financial support for micro and small entrepreneurship development.
-  Gender development by removing gender disparity and empowering women.
-  Improve health condition and promote the nutritional status of the Poor.
-  Promote supply of affordable environment friendly clean energy/Improved Cook Stoves (ICS) to reduce carbon emission.
-  Implement relief and rehabilitation works for the disaster victims.
-  Extend legal aid support to protect women & children rights against violence and combat human trafficking.
-  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.
-  Ensure good governance at all levels.
-  Conduct research studies for undertaking sustainable model activities.



Values

The core values of GUK are as follows

- Integrity.
- Participation.
- Equality.
- Inclusiveness.
- Accountability.
- Innovation.

Mission

The mission of GUK is to empower communities by ensuring access to finance, education, healthcare, food & nutrition, and various socio-economic development activities towards employment creation and resilience building.

Vision

GUK aspires that empowered communities overcoming poverty and emerging as a nodal agency for building a gender balanced sustainable socio-economic society.

Legal Status

Gram Unnayan Karma (GUK) has been registered by the following Govt. Departments and Authorities of Bangladesh and from 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



Microcredit 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

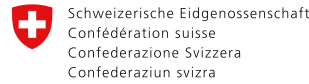


Europe Aid
Registration Number: IDN BD-2011-GIH-2701880915
Registration Date: 2 February 2011



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



GUK has partnership with 28 national & international donor agencies and financial institutions for opening the windows of development opportunities.

Networking Partners



Rajshahi University



Gram Unnayan Karma (GUK) has network with 23 different govt. & non govt. entities for strengthening institutional sustainability.

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 report, 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 with legitimate entities.



Prof. Abu Hammad Baki Billah
Chairman



Md. Musa Paramanik
Vice-Chairman



Dr. Khandaker Alamgir Hossain
Member-Secretary



Mst. Rita Khatun
Treasurer



Mst. Najifa Khatun
Member



Md. Mazedul Salam
Member



Razia Sultana
Member

GUK Advisory Committee

The Advisory Committee of GUK consists of 7 members. The Advisory body is responsible for giving advices, development plans, policies, strategies, advocacy in order to breeze with national & international level personalities, research institutes, 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 as well as to provide suggestions to the Executive Committee of GUK for sustainable development of the organization.



Prof. Dr. Md. Ali Akbar
Former VC
Bangladesh Agricultural University



Prof. Dr. Golam Shahi Alam
Former VC
Sylhet Agricultural University &
Member of Bangladesh Accreditation Council



Prof. Dr. Md. Sayaduzzaman
Department of AIS
Rajshahi University



Prof. Dr. Md. Mostafizur Rahman
Department of Agro. & Agril. Extn.
Rajshahi University



Dr. Mohammad. Munsur Rahman
Director
Rural Development Academy (RDA), Bogura



Dr. Al Mostakim Arthi
Medical Officer
Dhaka Medical College

Md. Iftekhar Ali
FCA
Development Consultant





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.

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 the organization.
- Organize different events like meetings, training, business fair, workshops, seminars etc.
- Provide support for visitors of Govt. officials, donors and partner organizations.
- Initiate different administrative actions as and when necessary.
- Arrange office setup at different levels for running program/project activities of the organization.
- Maintain overall security of the organization



Human Resource Management

- Assist in requirement of staff for the organization based on the annual plan of operation.
- Recruit qualified staff as per set criteria, rules and regulations.
- Carry out regular administrative activities like recruitment, posting, transfer, promotion, increment, demotion, redundancy, retrenchment and termination of staff as per need.
- Provide the list of staff to the administration unit for posting.
- GUK considers its staffs as an asset to the organization and accordingly conducts different assessment processes and arranges need based training courses to develop the capacity of the staffs.
- Prepare and develop different tools for the staff performance evaluation.
- Prepare and document staff benefit and compensation packages as per Service rules and manuals.
- Maintain grievance address mechanism based on GUK Service Rules.

Program Operations

The entire field operation of the organization is separated into two individual sections, Microfinance and Development Programs. The Microfinance Program is supervised by two Directors, one for the Microfinance Program under PKSF & Commercial Banks fund and the other for the Microfinance Program under SMAP of Bangladesh Bank-JICA fund. 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 and use a bottom-up approach for close supervision. Individual department has its own internal organogram, policy and standard operating procedures. Each staff has his/her own well defined and assigned job responsibilities which is being disseminated by line supervisor. 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 for control over fraud and corruption which is maintained strictly at all levels 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 transparency and accountability of all financial transactions and record keeping. 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

Headed by a Director of Internal Audit & Review identifies different gaps and lapses 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 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 actions thereof.

Monitoring

The Monitoring Department ensures that the internal control systems of all operational activities are inline 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 monitoring tools.

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 organizational demand and practical field situation.
- Monitoring and evaluating different programs and projects, ventures, sister concerns and social development enterprises of the organization.
- 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

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 actions thereof.

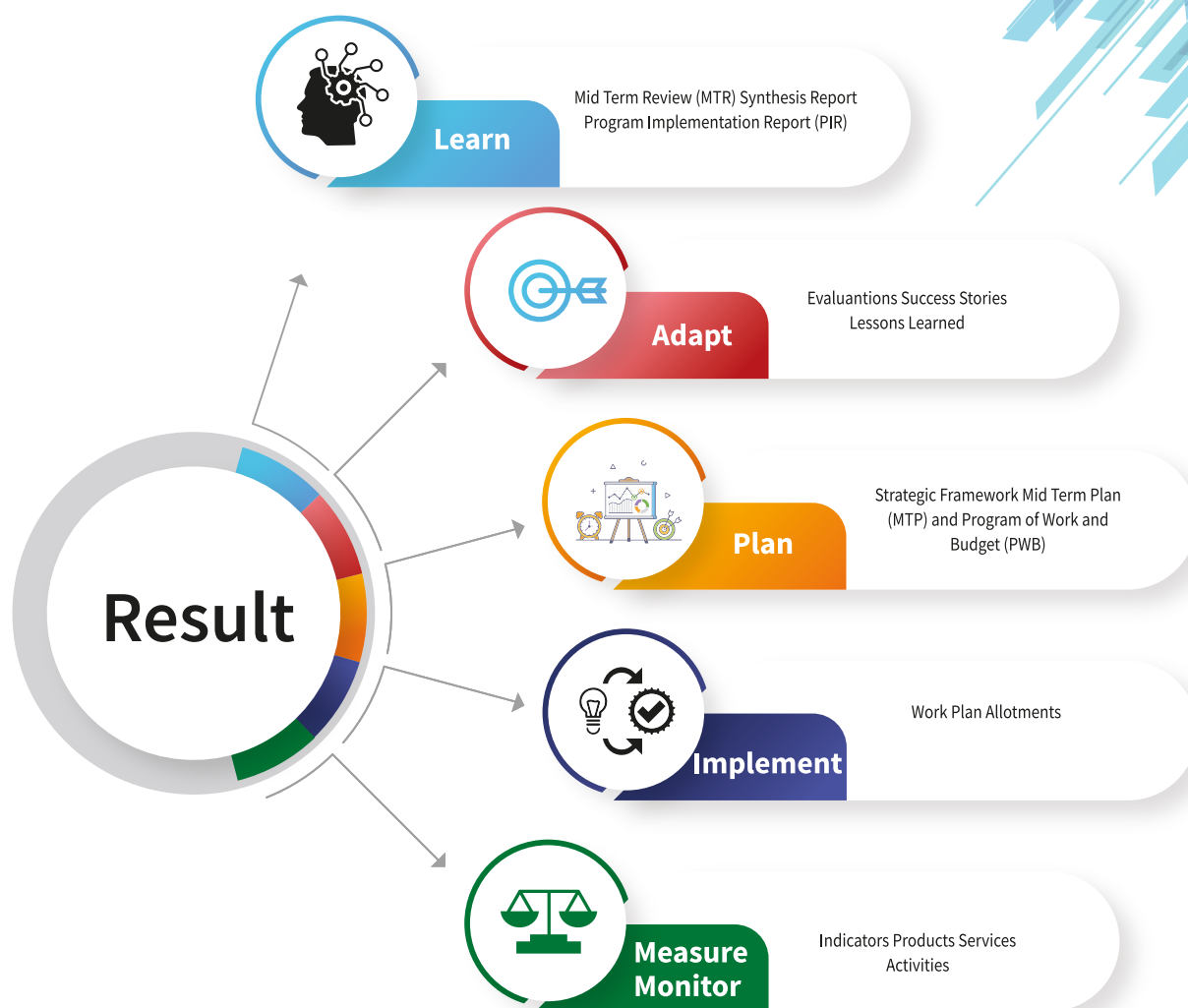
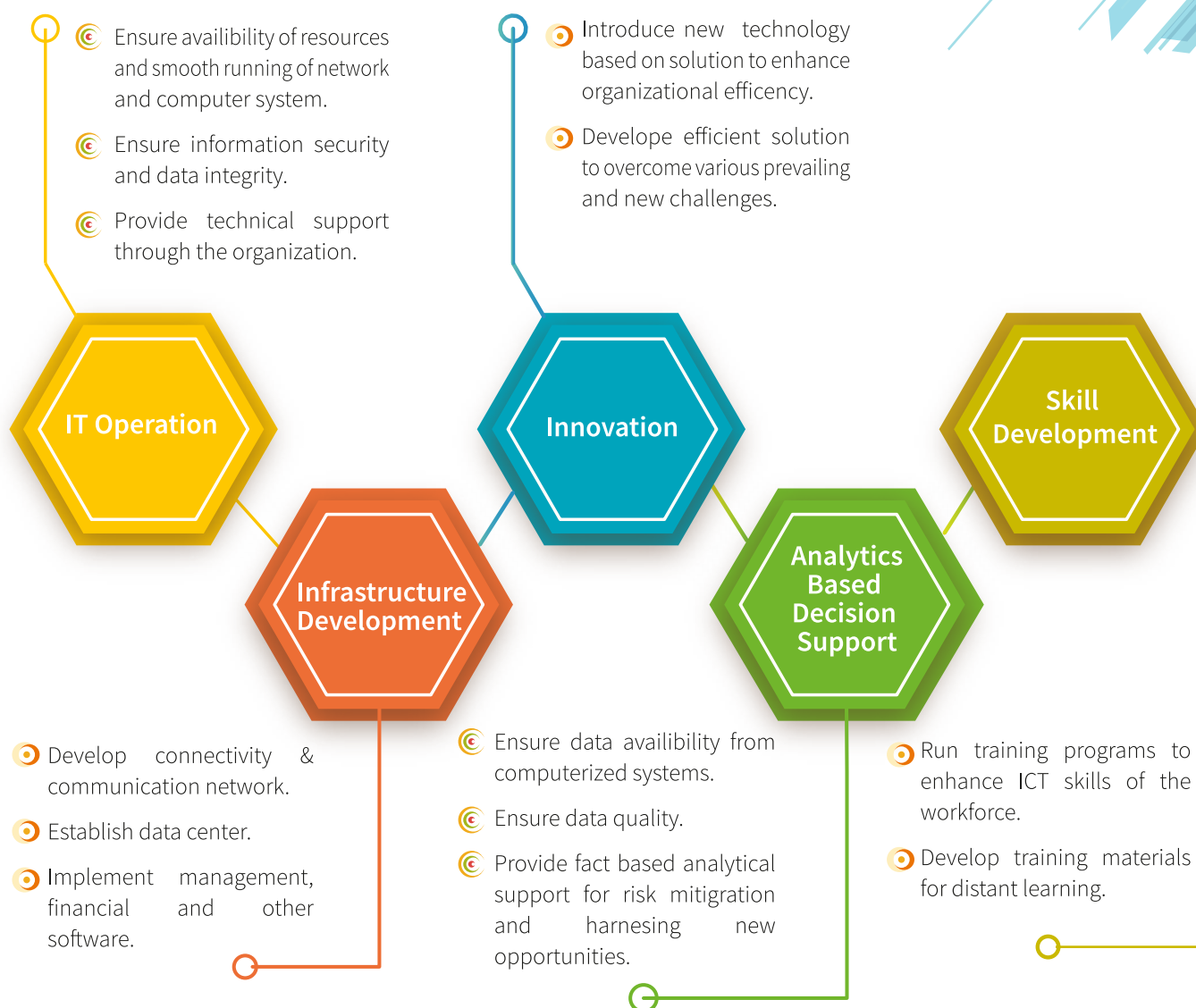


Diagram of Result Based Monitoring System

Information and Communication Technology

The objective of the Information and Communication Technology department is to build GUK as an industry 4 compliant organization. Its micro-finance operation is completely computerized and all of its branches are connected with a central core banking software. All financial transactions are performed on real time ensuring security of the information. GUK HQ is connected with all the branches through internet which ensures smooth and seamless communication throughout the organization. State of the art of software and analytical technology is used in all functions including organizational resource and manpower, formal & informal communication, decision support, reporting & documentation etc. The activities in this department includes development and operation of IT infrastructure, providing analytics-based decision support, organizational efficiency development by introducing new technology and running programs for employees' ICT skill enhancement. The ICT department is headed by the Director of ICT & Risk Management and supported by his skilled associates.

Major functions of ICT department



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 18,250 groups through different activities like formal and informal advocacy, trainings, awareness sessions, courtyard meetings to peacefully mitigate internal conflicts and management. 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, domestic 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.



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 Focused Way**



GUK encourages 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. GUK has a stablished gGalore for enhanching wemen focus work place for increasing their income & employment.

Annual Overview 2021-2022

Gram Unnayan Karma (GUK) is very prominent, progressive and a leading national level non government organization in Bangladesh and now commendably recognized at home and abroad. The reason behind the recognition is its' meticulous and tireless efforts 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 and urban areas of the country.

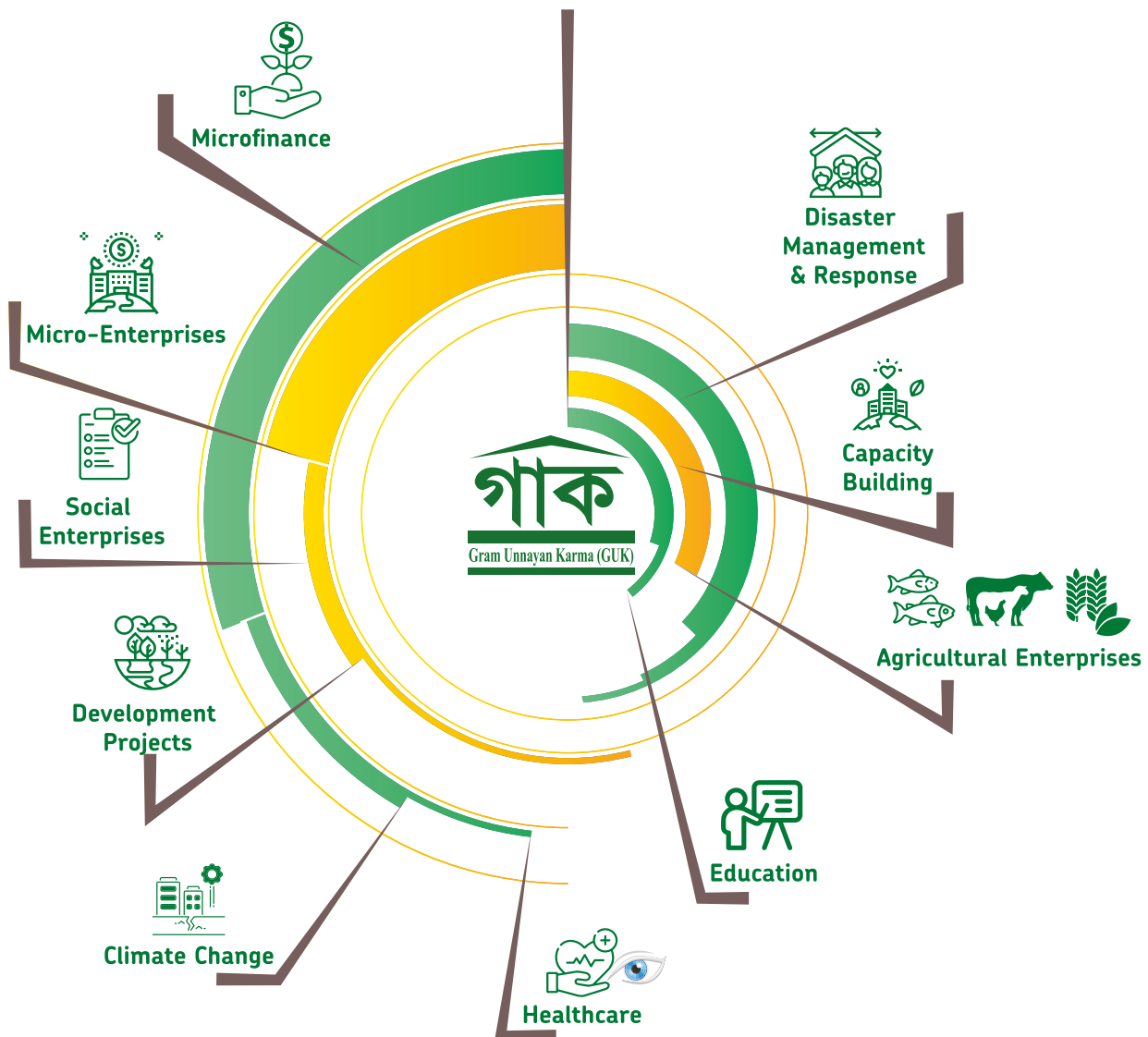
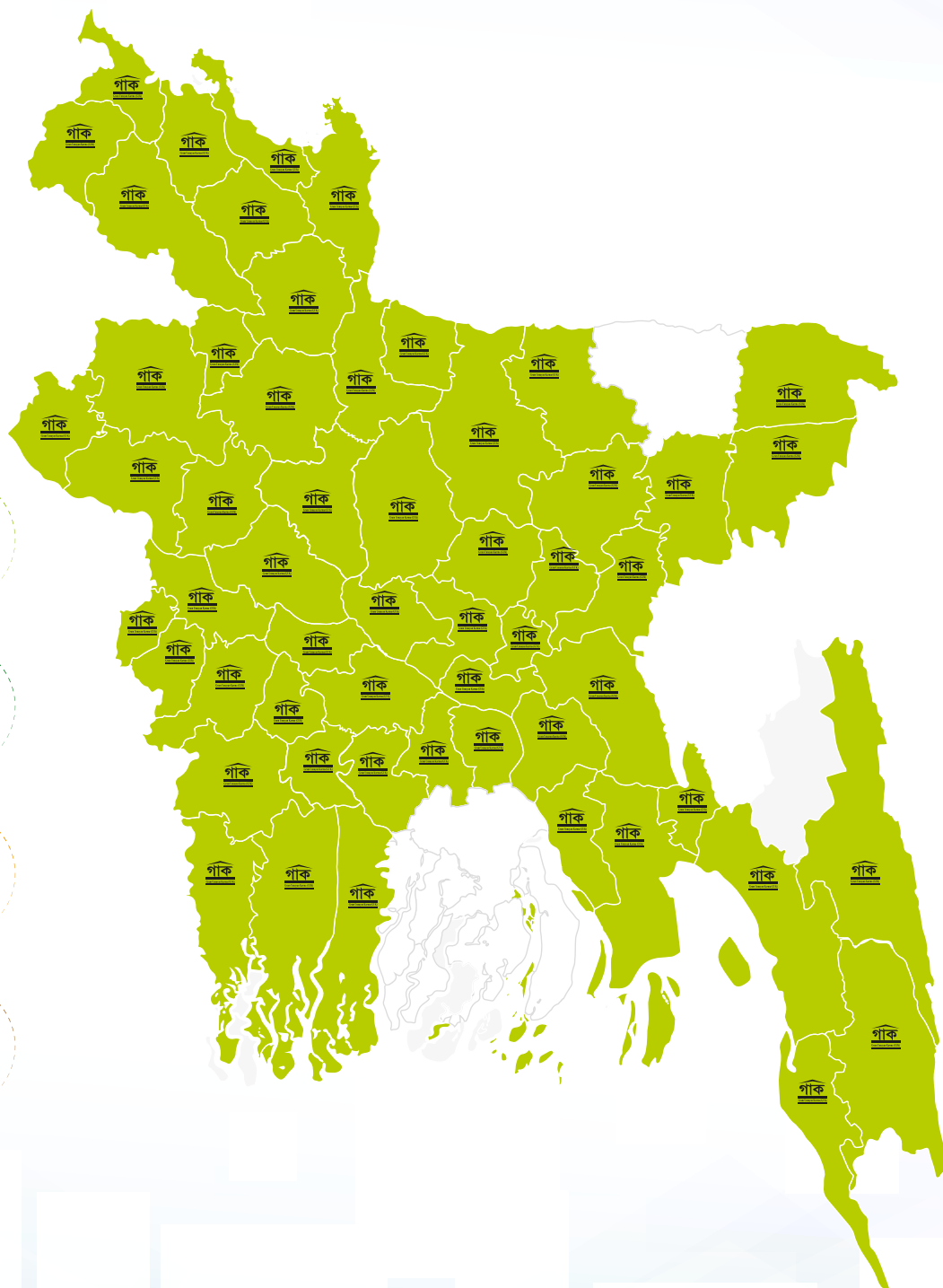


Diagram of Major Programs of GUK

Geographical Coverage

At national level, GUK has direct touch in 7 divisions and 56 districts covering 292 upazilas. Local competence is the key for sustainable programmes. That is why GUK always works through local people with local authorities. GUK is one of the leading organizations in Bangladesh and intervenes through 495 Offices.



1,486

No. of Unions

292

No. of Upazilas

56

No. of Districts

07

No. of Divisions

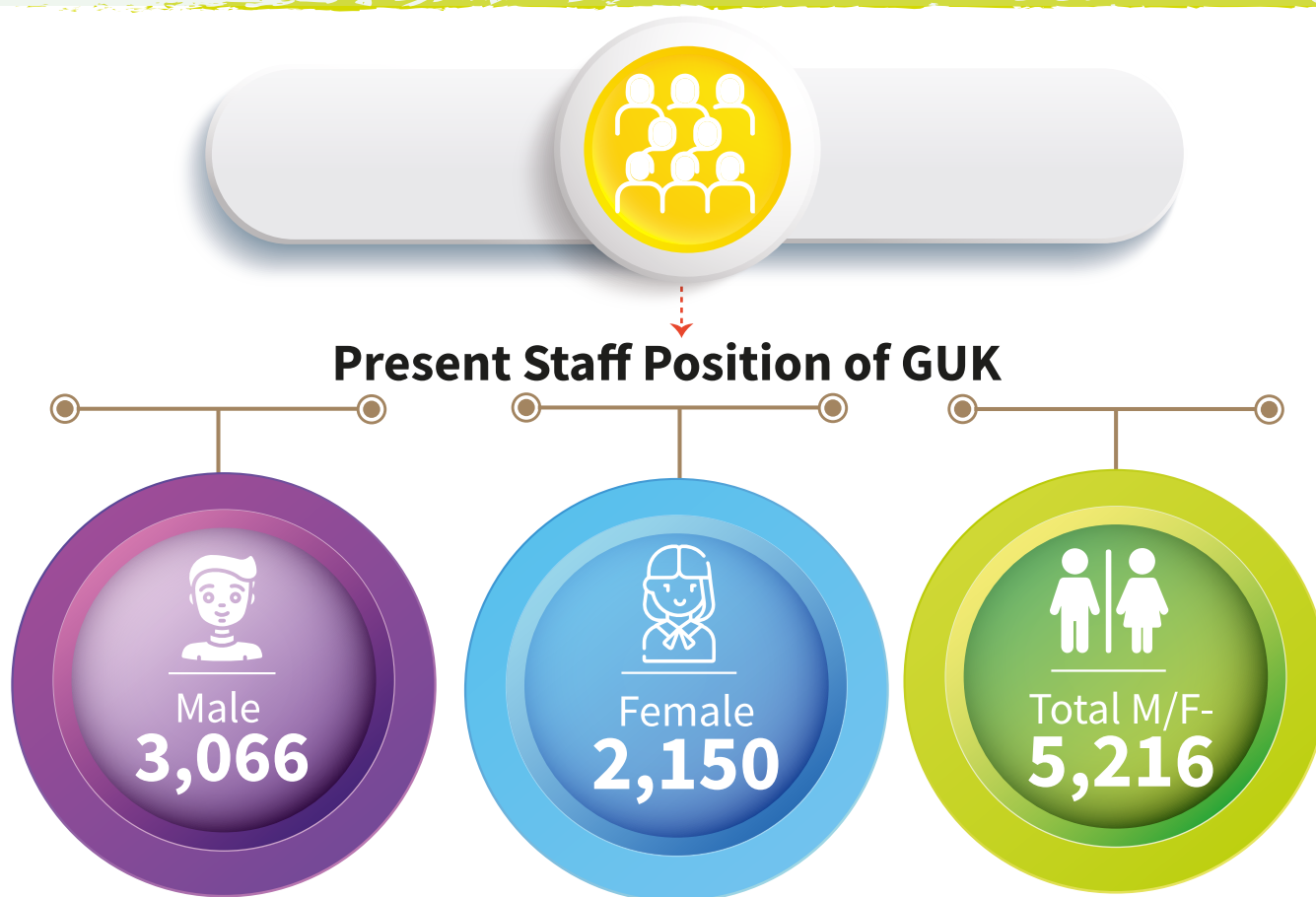
Beneficiaries/Stakeholders Coverage:

GUK has been working with diverse population in the country 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/ Researchers	Seeking technical guidance, conducting research works, business model development, strategic and business planning etc.

Human Resource Status

GUK has buildup a versatile team of communications and development professionals 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, B.Sc in nursing, diploma in engineering/agriculture etc. GUK's management team brings together 30 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 5,216 staffs to implement program/project activities efficiently and effectively.



Staff Information of FY-2021-2022

Name Of Programme/ Projects	Management Level		Mid Level		Field Level		Support Staff		Total		Grand Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Micro Finance	27	-	134	12	2,625	275	40	289	2,826	576	3,402
Education	3	1	58	16	50	1,280	3	2	114	1,299	1,413
Health Services	10	3	6	6	23	50	7	60	46	119	165
Projects	12	2	24	12	32	135	12	7	80	156	236
Total	52	6	222	46	2,730	1,740	62	358	3,066	2,150	5,216

Financial Support Services for Programs/Products

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 interventions. The financial products are as follows:



Loan Products of Microfinance Program

Development Projects/Programs

GUK has been implementing diverse development projects/programs 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 program 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	2021-2022	1443,30,14,520	3,20,000	45 districts in Bangladesh	PKSF and Commercial Banks
2	Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing Project (SMAP)	2021-2022	759,85,28,860	1,90,000	32 districts in Bangladesh	Bangladesh Bank-JICA
3	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH)	2012-Continuing	21,13,920	10,584	Gabtolli & Sariakandi upaizlla under Bogura district	PKSF
4	“Native Poultry Extension and Market Development” Value Chain DevelopmentSub-Project under PACE project	2018-2022	1,59,88,450	20,000	Bogura Sadar & Shajahanpur Upazilla, Bogura	IFAD-PKSF
5	Poverty Risk Mitigation Measure for Climate Change and Adaptation-Surokkha Project	2017-2022	82,00,000	19,500	Bogura, Joypurhat, Dinajpur & Naogaon districts	Syngenta Foundation and SDC
6	Sustainable Enterprise Project (SEP)	2021-Continuing	14,00,00,000	900	3 Upazillas Under Bogra district in Bangladesh	World Bank-PKSF
7	Non-Formal Primary Education (NFPE)	1993-Continuing	11,16,69,207	45,500	26 districts in Bangladesh	BRAC-PKSF & GUK
8	Markect system development of Safe Meat & Dairy Value Chain sub-Project under RMTP	2021-Continuing	2,26,37,960	25,000	5 Upazillas Under Bogra district in Bangladesh	IFAD-PKSF



Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
9	School Feeding Program (SFP)	2011-Continuing	13,24,00,000	17,400	Porsha upazilla under Naogaon district	GoB-WFP
10	CSISA-MEA Project	2021-Continuing	46,00,000	1000	Bogura district	USAID-CIMMYT
11	Foreign Remittance Program	2012-Continuing	1,82,52,322	950	22 districts in Bangladesh	Bank Asia, WU, X-P M, (IME) & MT
12	Low Cost Housing Project	2000 & 2017-Continuing	1,50,00,000	400	Bogura district	Bangladesh Bank

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
13	Koishor Program	2017 - Continue	6,56,450	4,500	Gab tali	PKSF- GUK
14	Livestock Development Program through Contract Farming	2008- Continuing	1,50,00,000	650	Bogura district	PKSF-DFID
15	Promoting Bio-fortified Zinc Rice in Bangladesh	2021- Continuing	20,00,950	1000	Naogaon district	HarvestPlus BD
16	Vulnerable Group Development (VGD)	2010-2012 & 2016- Continuing	20,50,000	2,463	Bogura district	GoB-DWA
17	GUK Eye Hospital	2015- Continuing	4,06,01,153	2,80,500	Population covered by GUK working area	PKSF and GUK CSR
18	GUK Solar Power Program	2014- Continuing	2,25,00,000	1,900	9 districts in Northern part of Bangladesh	IDCOL, GUK



Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
19	UPP-Ujjibito	2014-2019	12,09,000	3,400	4 Upazilas under Bogura district	PKSF-EU
20	Matching Grant for the Island Char Dwellers	2015-2019	2,28,65,000	945	Sariakandi upaizlla under Bogura district	SWISS CONTACT under M4C-RDA
21	Community Based Climate Change Risk Reduction Project (CBCCRPP)	2014-2016	2,56,47,000	12,300	Porsha upazilla under Naogaon district	PKSF-BCCRF
22	Providing Value Added Information Services on Vegetable Focused Cropping Practices to Farmers	2015-2016	8,75,453	6,170	Bogura, Joypurhat and Gaibandha district	EDGE-Katalyst-SWIS S Contact
23	Developing Inclusive Insurance Sector Project (DIISP)	2013-2015	11,46,000	118,276	Gabtolli upazilla under Bogura district.	PKSF, ADB & JFPR
24	Enhancing Resilience to Natural Disaster and the Effects of Climate Change	2010-2015	65,37,79,000	22,500	Sariakandi, Sonatola & Dhunat upaizlla under Bogura district	WFP-LGED
25	Agricultural Risk Mitigation & Research Project	2013-2015	89,34,000	1,711	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	IFPRI- USAID
26	Promotion of Customized Agriculture (PCA) project	2014-2015	15,48,500	15,675	Bogura Sadar, Gabtoli, Shibgonj, Shajahanpur & Sherpur upazilla under Bogura district	IFC & FFL

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
27	Programmed Initiative for Monga Eradication (PRIME)	2009-2013	17,74,35,000	8,520	Gaibandha Sadar, Polashbari & Sadullapur upaizlla under Gaibandha district	PKSF-DFID
28	Development Initiatives for Sustainable Households Activities in Riverine Islands (DISHARI)	2008-2010	32,83,000	2,521	Gabtali upazilla under Bogura district	HKI/ NOVIB
29	Micro Finance for Marginal and Small Farmers Project (MFMSFP)	2006-2012	8,90,00,000	5,550	Entire Gaibandha district	PKSF-IFAD
30	GUK Enterprise Development (GUKED)	2007- 2012	28,33,000	1,500	Bogura district	USAID-PRICE





Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
31	Chars Livelihoods Programme (CLP)	2005-2012	39,65,41,000	7,996	Bogura district	DFID-CLP
32	Food Security for the Ultra Poor (FSUP) Project	2009-2012	26,97,04,000	7,740	Dhunat & Sariakandi upazilla under Bogura district	WFP
33	Participatory Livestock Development Project (PLDP-II)	2004-2010	74,08,86,000	25,309	Bogura district	PKSF-ADB

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
34	Food Security for the Vulnerable Group Development (FSVGD)	2007 -2009	95,56,289	17,116	Bogura & Gaibandha district	EU
35	Participatory Agriculture Research and Extension Program (PARE)	2005-2007	15,33,000	1,025	Bogura district	MCC- Bangladesh
36	Homestead Food Production Project	2005-2007	12,50,000	1,250	Gabtali & Sariakandi upazilla under Bogura district	HKI/ NOVIB
37	Integrated Community Family Health Development Program (ICHDP)	1997-2001	79,65,500	1,275	Sariakandi upazilla under Bogura district	GTZ
38	Flood Proofing Project	2001-2004	79,65,000	4,363	In island chars of Sariakandi upazilla under Bogura district	CARE- Bangladesh



GUK at a Glance



Microfinance Portfolio (2021-2022)

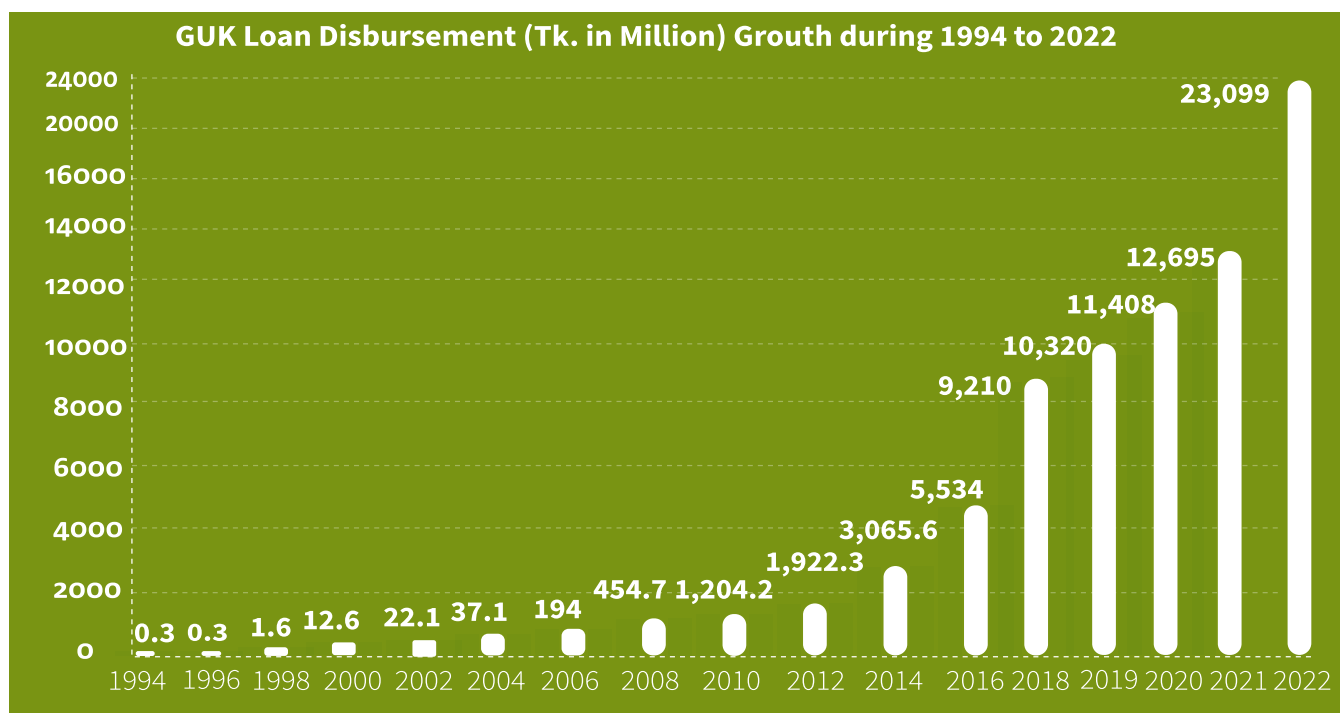
Microfinance PKSF

Total member 3,20,000	Service charge earned 150,19,75,750
Savings outstanding 268,26,60,000	Loan outstanding 809,09,60,000
Loan disbursement 1402,82,28,000 Loan recovery 1125,16,67,197	Loan received from PKSF 84,76,00,000 Loan returned to PKSF 72,12,08,333

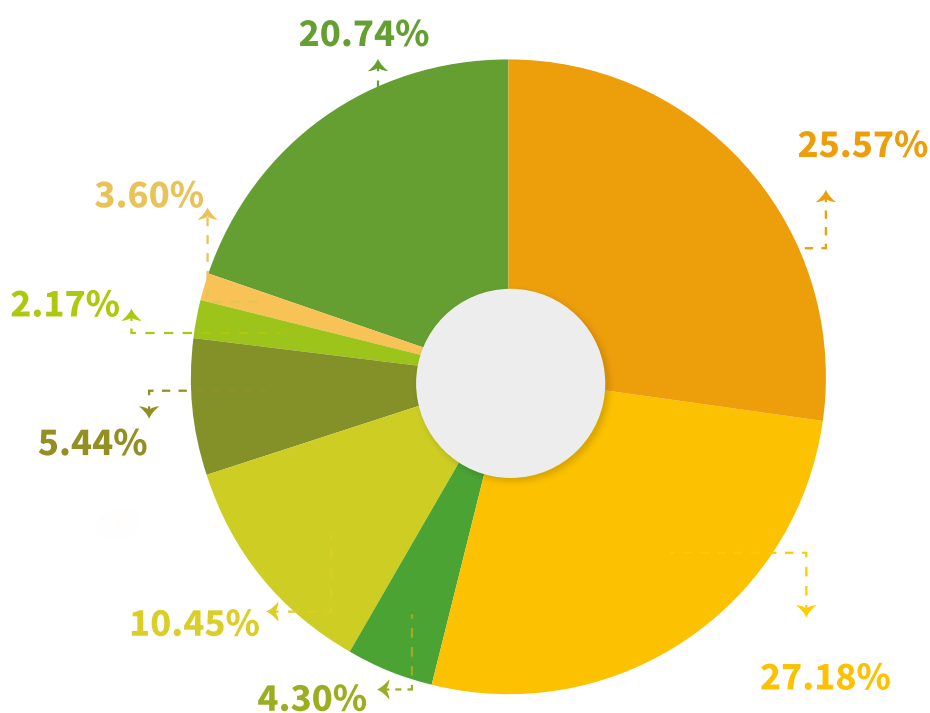
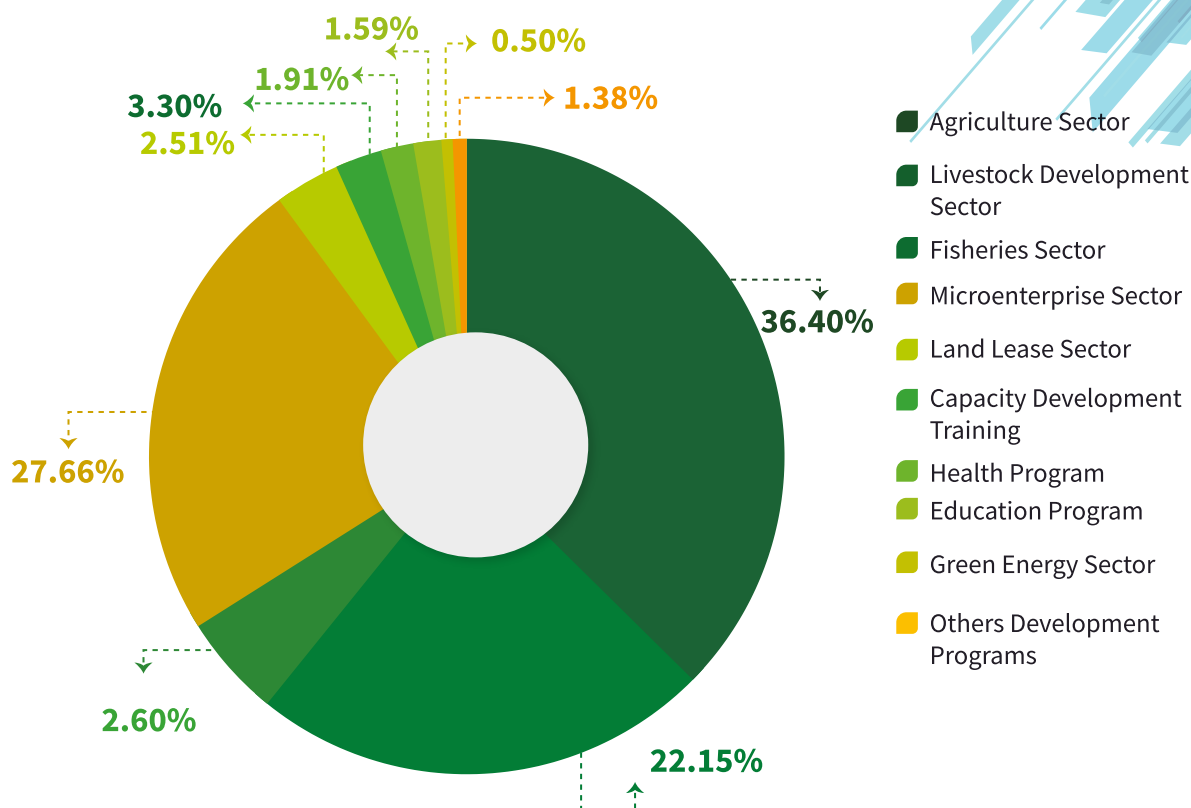
Total member 1,40,000	Service charge earned 85,38,76,993
Savings outstanding 149,14,84,589	Loan outstanding 561,46,69,889
Loan disbursement 907,14,83,000 Loan recovery 635,73,20,663	Loan received from SMAP 58,00,00,000 Loan returned to SMAP 58,00,00,000

Microfinance SMAP

Status of Savings and Loan in Tk.



Program wise investment/Fund Distribution



- PKSF
- Bangladesh Bank
- Development partners
- Govt. Bank
- Commercial Banks
- Equity
- Member's saving
- Member Welfare fund

Source 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 360 Branch Offices, 41 Area Offices, 10 Zonal Offices, 4 Regional Offices and deploying 3,402 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 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 products for ensuring self employment, income generation and wages.
- ✿ Ensuring information, access to market and transfer of technology to the program participants for their secured 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 participants.

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 services. 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 Microcredit Regulatory Authority (MRA).

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 Microcredit Regulatory Authority (MRA).

Terms Savings

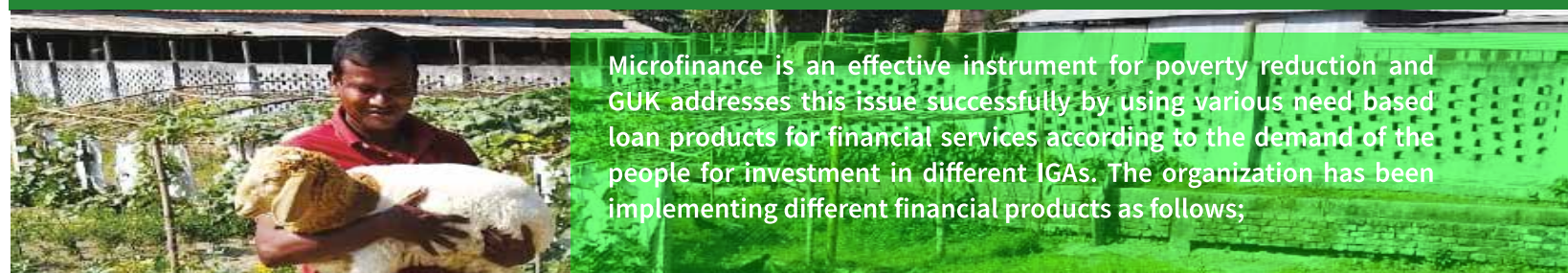
A long term savings scheme where members have the opportunity to deposit TK 200 to TK 5,000 per month for a period of 5 & 10 years term at a much higher rate of interest aiming to strengthen the financial capacity of members that helps them a safe & secured future.



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 14,44,50,018 was exempted to 3,085 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 demand 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 of Palli Karma-Sahayak Foundation (PKSF) in 36 districts and 215 branches with a maximum loan ceiling of Tk. 30,000. 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. 18,10,70,000 has been disbursed among 6,343 borrowers. The cumulative loan amount disbursed under Buniad is Tk 400,32,84,000 to 1,73,393 borrowers. Out of which Tk 200,16,42,000 has been disbursed in the agriculture sector among 86,697 borrowers, Tk 1200,98,50,000 in the livestock sector among 52,018 borrowers and Tk 800,65,07,000 in other sectors among 34,678 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. 60,000. 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 21 districts under 127 upazillas through 136 branches. During the period under report Tk 579,83,59,000 has been disbursed 1,38,579 borrowers. The cumulative amount of loan disbursed up to the period under report is Tk. 3707,02,21,000 among 14,82,087 borrowers. Out of which Tk. 408,66,84,000 has been disbursed in the agriculture sector among 5,63,193 borrowers, Tk. 1112,10,66,000 in the livestock sector among 4,44,626 borrowers and Tk. 1186,24,71,000 in other sectors among 4,74,268 borrowers.



ME (Micro-Enterprise: Agrosor)

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 the 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 774,01,22,000 has been disbursed among 63,889 borrowers. The cumulative loan disbursed up to the period is Tk 2973,63,49,000 among 2,94,793 borrowers. Out of which Tk 1100,24,49,000 has been disbursed in the agriculture sector among 1,09,073 borrowers, Tk 892,09,05,000 in the livestock sector among 88,438 borrowers and Tk 981,29,95,000 in other sectors among 97,282 borrowers.





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 11,88,98,000 has been disbursed among 12,125 borrowers. The cumulative loan disbursed is Tk 116,42,31,000 among 1,99,184 borrowers. Out of which Tk 81,49,62,000 has been disbursed in the agriculture sector among 1,39,429 borrowers and Tk 34,92,69,000 in the livestock sector among 59,755 borrowers.



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, Bogura and Sirajganj & Nilphamari 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 for repair & renovation of households, installation of flood free level tube-wells, latrines etc. The maximum loan ceiling under this product is Tk. 5,000. The cumulative amount disbursed stands Tk. 3,32,09,000 among 15,210 borrowers.



Land Lease Loan

GUK provides Land lease loan support among the beneficiaries under Microfinance 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. The cumulative disbursement amount stands Tk. 7,76,86,000 among 2,226 borrowers.



Cluster Wise Enterprise Development Approach

The cluster wise 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 promising Microenterprises through engaging local people of the respective cluster by providing ME loan along with skill development 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 employment opportunities 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. Enterprises create jobs for the entrepreneur himself and for others too and some enterprises create jobs for himself. The notable enterprises are furniture making, light engineering, hand & power loom factory, welding & lathe machine, shoe making, bakery & confectionary, handy crafts, agri inputs business, agro machineries, easy bike and different technicians.



Light Engineering

Bogura is also 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 230 entrepreneurs have been supported by GUK. Each entrepreneur has engaged 5 to 20 workers to make different types of items/equipment as per the demand of the buyers.

Furniture Market Development

Bogura is also famous for production of wood furniture like chair, table, wooden rack, secretary table, half secretary chair, almira, wear drop, reading table, sofa, divan, khat, chouki, bench, file cabinet, shoe rack, kitchen cabinet, tv cabinet, wooden ceiling, dining table, dining chair, dining wagon etc. All the above items are very important for promotion of interior decoration production. Considering the importance of the sector GUK has been providing ME loan along with technical support for exploring the wood furniture sub sector. During the reporting period 905 entrepreneurs have been supported by GUK. Each entrepreneur has engaged 5 to 20 workers to make different types of items/as per the demand of the buyers.





Hand Loom & Power Loom Factory

GUK has been financing labor intensive local cottage industries for retrieving hand & power loom sub-sector and supports entrepreneurs for continuing business by using their knowledge and skills. GUK has identified hand and power loom cluster and organized them in groups and provides financial and technical support for running their inherited business in a sustainable way. About 3,710 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 as per the demand and choice of the buyers.



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, nakshikantha and different types of show pieces. GUK also provides backstopping support to the producers for linking with big buyers. About 1,822 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

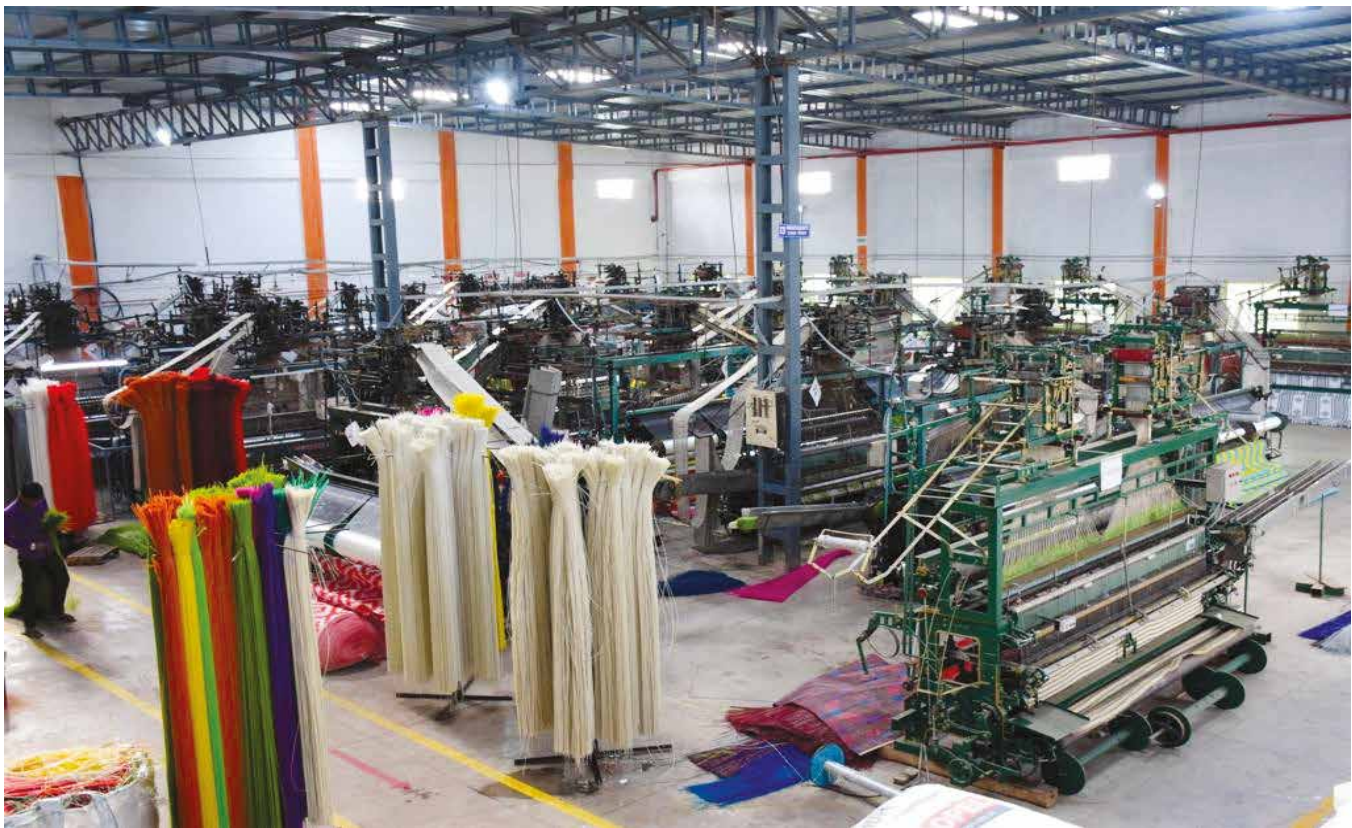
- Ultra poor people/low income households; have some skills on making crafts
- Priority to consider women headed households; have the skills and commitment to run business
- Youth groups both men & women; having interest to take challenges on his/her inherited business
- Ethnic Groups/special clusters; having 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.



Plastic Mat Production & Marketing

GUK has been providing financial support to the ME borrowers who are engaged in producing plastic mat for marketing and value chain development. This cluster is located under Naogaon, Baludanga & Raninagar branches under Naogaon district and Adamdighi branch under Bogura district. In total 92 ME borrowers under different branches are producing the plastic mat of various colors & designs which attract the buyers of different areas. Each entrepreneur has engaged 5 to 7 workers to make different types of plastic mat. A total of Tk 57,20,000 has so far been disbursed among the plastic making borrowers. There is a high demand of plastic mat for use in Mosques, non-formal primary schools, different clubs and also for household purposes.

Customers from other districts are also coming for purchasing plastic mat in lots at wholesale price. The plastic mat producers are getting fair price of their products and expanding their business day by day.



Year wise growth of Microfinance Program

Sl.	FY/Indicators	No. of Branches	No. of Members	No. of Cumulative Members	No. of Women Members	% of Women Members	No. of Borrowers	No. of Cumulative Borrowers	No. of Women Borrowers	% of Women Borrowers	Yearly Loan Disbursement (BDT in Crore)	Cumulative Loan Disbursed (BDT in Crore)	Members Savings outstanding (BDT)	Members Loan outstanding (BDT)	Cumulative surplus (BDT)	Total (BDT)	Growth Rate %
1	2022-23	360	424889	3281969	334823	78.80	348982	2757440	276112	79.12	2776.6487000	12407.90	4,957,003,055	15,097,600,931	3,405,006,498	1391967453	10.16
2	2021-22	338	390040	2857080	308009	78.97	339018	2408458	267739	78.97	2309.9711000	9631.25	4,174,141,662	13,705,633,478	2,748,631,026	5490783140	66.84
3	2020-21	229	307935	2467040	264262	85.82	261100	2069440	224394	85.94	1287.0292000	7321.28	2,728,449,299	8,214,850,338	2,221,458,015	1094277778	15.37
4	2019-20	203	304895	2159105	265866	87.20	249523	1808340	216987	86.96	1088.2428000	6034.25	2,514,340,590	7,120,572,560	1,819,426,889	936,222,829	15.14
5	2018-19	203	289100	1854210	256869	88.85	240125	1558817	210296	87.58	1109.6711000	4946.00	2,043,704,217	6,184,349,731	1,597,991,041	1180776355	23.60
6	2017-18	203	247301	1565110	218577	88.39	211733	1318692	185648	87.68	921.0631000	3836.33	1,646,266,466	5,003,573,376	1,347,328,819	1021460309	25.65
7	2016-17	197	216194	1317809	192729	89.15	177053	1106959	155791	87.99	734.8010000	2915.27	1,267,620,229	3,982,113,067	1,126,386,232	1003647898	33.70
8	2015-16	153	187482	1101615	168392	89.82	155964	929906	138177	88.60	553.4468000	2180.47	918,543,181	2,978,465,169	935,236,656	821431968	38.08
9	2014-15	95	145322	914133	128895	88.70	123079	773942	107498	87.34	409.4965000	1627.02	684,809,658	2,157,033,201	688,864,691	507060926	30.73
10	2013-14	81	118274	768811	105771	89.43	101626	650863	89784	88.35	306.5594000	1217.52	480,723,637	1,649,972,275	477,238,440	371843713	29.09
11	2012-13	69	102330	650537	92809	90.70	88858	549237	79918	89.94	247.2741000	910.97	353,944,284	1,278,128,562	336,832,632	285510473	28.76
12	2011-12	60	86773	548207	80284	92.52	75339	460379	69371	92.08	192.2309000	663.69	251,429,092	992,618,089	225,158,118	190948232	23.82
13	2010-11	57	86706	461434	82808	95.50	76227	385040	72608	95.25	163.7324000	471.46	198,305,174	801,669,857	146,014,781	177151991	28.37
14	2009-10	55	79679	374728	77198	96.89	69233	308813	67014	96.79	120.4213000	307.73	146,253,042	624,517,866	77,127,389	243971375	64.11
15	2008-09	50	68895	295049	68291	99.12	56485	239580	55923	99.01	70.6326000	187.31	92,271,448	380,546,491	44,767,043	144285758	61.07
16	2007-08	46	52725	226154	52452	99.48	43201	183095	42957	99.44	45.4735000	116.67	66,373,647	236,260,733	28,558,022	64525189	37.57
17	2006-07	30	38354	173429	38046	99.20	31674	139894	31385	99.09	32.7155000	71.20	48,162,101	171,735,544	21,833,500	63581880	58.79
18	2005-06	24	28940	135075	28665	99.05	23880	108220	23646	99.02	19.3880000	38.49	30,868,294	108,153,664	11,806,973	64981913	150.52
19	2004-05	17	24345	106135	24116	99.06	20196	84340	20034	99.20	7.4210000	19.10	13,072,894	43,171,751	5,565,708	22808434	112.01
20	2003-04	8	20536	81790	20341	99.05	17004	64144	16861	99.16	3.7123000	11.68	6,781,515	20,363,317	6,123,045	5659243	38.49
21	2002-03	6	17243	61254	17077	99.04	14306	47140	14181	99.13	2.6987000	7.96	5,091,751	14,704,074	9,313,607	1909235	14.92
22	2001-02	5	14367	44011	14231	99.05	11917	32834	11814	99.14	2.2099000	5.27	4,061,605	12,794,839	4,625,327	3704637	40.75
23	2000-01	4	12196	29644	12085	99.09	10117	20917	10117	100.00	1.5888000	3.06	2,704,637	9,090,202	3,042,023	3961450	77.24
24	1999-00	3	5087	17448	5087	100.00	3417	10800	3417	100.00	1.2584000	1.47	1,706,921	5,128,752	1,208,812	3670875	251.80
25	1998-99	2	3819	12361	3819	100.00	2805	7383	2805	100.00	0.0420700	0.21	856,452	1,457,877	659,245	1064171	270.30
26	1997-98	1	2705	8542	2705	100.00	1572	4578	1572	100.00	0.0157200	0.17	184,565	393,706	356,452	256605	187.16
27	1996-97	1	1923	5837	1923	100.00	912	3006	912	100.00	0.0456000	0.15	112,054	137,101	86,594	43801	46.95
28	1995-96	1	1581	3914	1581	100.00	622	2094	622	100.00	0.0311000	0.10	56,027	93,300	32,759	3800	4.25
29	1994-95	1	1039	2333	1039	100.00	592	1472	592	100.00	0.0296000	0.07	42,019	89,500	24,568	14025	18.58
30	1993-94	1	858	1294	858	100.00	502	880	502	100.00	0.0251000	0.04	28,014	75,475	16,379	19125	33.94
31	1992-93	1	436	436	436	100.00	378	378	378	100.00	0.0189000	0.02	14,006	56,350	8,189	0	0.00

Development Projects/ Programs

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 2021-2022 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.



Major Activities of ENRICH Program

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

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 manner. 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.



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 primary 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.

Beggar Rehabilitation Program



GUK has rehabilitated 20 beggars in Sariakandi & Gabtali Upazila under Bogura district. The rehabilitation program is being implemented by donating BDT 1,00,000 to each beggar through bank account payee cheque transfer for investing in feasible and manageable income generating activities. All 20 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.

20 beggars was selected as a beggar from Gabtali and Sariakandi who are rearing cow along with leasing land for crop cultivation and running a small business. During visit he says that he is earning handsome income from small business by selling sheep & crop and passing his days with family very happily.

Special Savings 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 86 members of Gabtali and Sariakandi union have successfully completed 2 years duration of savings up to June 2022 and a total special savings amount of Tk 7,64,327 has been allotted to them as grant by PKSF.



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, household utility business, mini shoe factory, power tiller, irrigation pump and other IGAs. During the period under report Tk. 14,02,97,000 has been disbursed among 2,226 borrowers. The cumulative disbursement amount stands Tk. 55,82,68,000 among 11,851 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. 8,14,000 has been disbursed among 39 borrowers. The cumulative disbursement stands at Tk. 6,67,07,000 among 3,343 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. 1,58,000 among 19 borrowers in the working unions. The cumulative disbursement stands Tk. 38,10,33,000 among 1,906 borrowers.



Implemented activities of ENRICH during 2021-2022

Sl	Activities	Gabtali 2021-2022	Sariakandi 2021-2022	Total 2021-2022
1	Total Household Survey	5,185	5,943	11,128
2	Total Population	20,276	24,661	44,937
3	Setellite Clinic Held	72	70	142
4	Setellite Clinic Service Provided	2,155	1,727	3,882
5	No. of Static Clinics Held	356	363	719
6	No. of Static Clinics Patient	4,157	2,974	7,131
7	No. of Health Campaign Held	4	4	8
8	No. of Patient Treated by Health Camp	650	427	1,077
9	No. of Eye Camp Held	1	1	2
10	No. of Patient Treated by Eye Camp Held	173	120	293
11	No. of Free Eye Operation	18	18	36
12	No. of de-worming tablets distributed	6,000	7,500	13,500
13	Court Yard Meeting Held	430	528	958
14	Project participants Attend Court Yard Meetings	5,099	6,212	11,311
15	No. of Educational Support Centre	40	40	80
16	No. of Students	1,200	1,200	2,400
17	Training of Primary Health Care (Staff)	10	12	22
18	Basic Training on Education (Teachers)	40	40	80
19	No. of Special Savings Depositors	4	5	9
20	Amount of Special Savings Deposit	1,24,800	1,88,600	3,13,400
21	No. of Great Probin	5	5	10
22	No. of Great Son	5	5	10
23	Wheel Chair Distribution	3	3	6

Livelihood Development Program of Elderly People (Probin)

Pursuant to the National Probin Policy-2013 of the govt. of Bangladesh for establishing the human dignity with good health and social safety life of the Elderly People, Palli Karma-Sahayak Foundation (PKSF) started implementing the program in all unions under ENRICH Program. Accordingly GUK started implementing the program from July 2018 in Gabtali union under Gabtali upazila and Sariakandi union under Sariakandi upazilla of Bogura district.

A good number activities were defined in the budget for the wellbeing of the selected Elderly People of both the unions like; orientation of Probin leaders, training of microfinance staff on Probin program, Probin Committee Meeting at village level, Probin Committee Meeting at Ward level and Probin Committee Meeting at Union level. Besides, 100 Probins were selected by following the instruction of PKSF from each union who were provided with stipend worth Tk 500/- each per month for maintaining their Livelihoods. Apart from this many other encouraging activities those benefit financially and enhance the social dignity and prestige of the selected Probins have been performed during the period 2021-2022 creating a great sensation among 1,215 selected Elderly People of Gabtali union and 1,375 selected Elderly People of Sariakandi Union.



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.

Highlights

- ☀ Total 88 Schools and Madrashas have been covered under School Feeding Program
- ☀ The program has served 13,276 students in the project areas
- ☀ 97% students brought safe water bottle in the class room
- ☀ 100% students using waste basket for disposing empty biscuit packets
- ☀ 95% students are now bringing Tiffin Boxes in their class rooms
- ☀ 50 vegetable gardens established in the school compounds
- ☀ 65 mothers gathering/ meetings have been conducted and
- ☀ 42 parent-teachers meetings have been conducted under this program.





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. Later on another two Eye Hospital have been established in Dinajpur & Uttara Dhaka.

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

- ☀ 1,15,500 patients received out-door-patient services
- ☀ 1,75,200 patients received free eye care treatment services through various eye camps (PSP)
- ☀ 835 patients received free cataract and other operation services
- ☀ 3,750 patients received free eye care services through GUK CSR
- ☀ Regularly 450-500 eye patients received out door services from GUK Eye Hospital.



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 the following services to the patients;

Services of GUK Eye Hospital

- Regular 450-500 patients receive 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 service, medicine corner and Campaign at the rural level.





GUK Eye Camp Services

GUK Eye Hospital has been conducting Eye Camp throughout the country by three Eye Hospital. Main objective of Eye camp is to provide low cost Eye care Service to the poor people. So far, 1,75,200 patients received free eye care treatment services through various eye camps.



Primary Health Care & Family Planning Program

An adage goes like “Health is the root of all happiness” resulting overall socio-economic development of a country. Unfortunately, Bangladesh as a poor country has been experiencing a log 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, technician, health promoters and other support staffs to ensure efficient and quality services to the service recipients.

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.

Highlights

- ✦ 235 satellite and health camps organized
- ✦ 19,850 patients received treatment free of cost from the satellite and health camps
- ✦ 1,660 patients were referred to government hospital for higher treatment.





Promoting Peace & Justice

GUK launched its Legal Aid Services in 2005 with one panel lawyer. GUK Legal Aid Services has been empowering its nearly 17,625 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 increase 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, domestic violence, prevention against child and women trafficking, mediation techniques, right based approach for 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 members of the arbitration team generally tire to settle disputes and conflicts between parties amicably on the basis of right judgment. In 2021-2022 GUK legal aid service has successfully resolved 650 cases through arbitration. Beside this, GUK legal aid services have referred another 29 cases to the respective judicial court failing to resolve those cases through arbitration.

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 1020 solar home panels were installed in different areas out of which 105 were installed in remote and isolated char areas in the Jamuna river belt.



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

- ☀ 950 solar panels installed
- ☀ 4,793 poor people benefited
- ☀ 10 districts covered
- ☀ 34 Upazilas covered
- ☀ 114 unions covered and
- ☀ 156 villages covered.





Social Development Activities 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.

Highlights

- ✿ About 33,325 patients received financial assistance for medical treatment.
- ✿ 4,920 patients received financial assistance through health camp, eye camp and for eye operation.
- ✿ 280 students (from poor HHs) received stipend.
- ✿ 55 parents received assistance for their daughter's marriage arrangement.
- ✿ 4,380 poor old aged people received financial assistance.
- ✿ 65 institutions received donations for water and sanitation improvement.
- ✿ 150 organizations received financial assistance for social and cultural activities.
- ✿ About Tk. 29,50,000 spent for CSR activities for the FY 2021-2022 under GUK CSR 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 750000 direct ultra-poor participants all over 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 2020-2021, with the financial support of Ministry of Women & Children Affairs, Government of Bangladesh, GUK covered 2,463 beneficiaries under 82 groups under Shajahanpur Upazilla and Nandigram Upazilla Under Bogra district.



Objectives of VGD Program

- ✿ Sustainable positive change of socio-economic condition of vulnerable women in Bangladesh, so that they would 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 status 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. The following activities have been carried out in last year;

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

Services of VGD Program

GUK assisted union parishad in proper distribution of 30 Kg rice per month among 2,463 VGD members family in Shajahanpur Upazilla and Nandigram Upazilla Under Bogra district. GUK has disbursed loan amounting Tk. 1,922,000 to the VGD members for undertaking small IGAs. GUK also provided IGAs & life skill development training to the VGD members for enhancing their capacity as well as increase of household income.

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 rural society demands quality education for their children at a cost effective manner.

The existing number of Govt. 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. On the basis of a feasibility study & the importance of increasing the rate of literacy, GUK took the initiative 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. GUK started the Shishu Bikash Education Program in Bogura district as a pilot program in 2016 which executed in full operation from 2017. Funding for the program comes solely from GUK's own source with some contribution from the community level.



Highlights

- ✿ 22 districts covered
- ✿ 95 upazillas, 305 unions and 975 villages covered.
1,465 schools established
- ✿ All schools established in remote and hard to reach areas.
- ✿ 45,500 students enrolled
- ✿ 60% female and 40% male students.
- ✿ 98.5% attendance rate.
- ✿ 1,465 experienced female teachers employed.
- ✿ Free education materials were provided.

Sustainable Enterprise Project (SEP)

Gram Unnayan Karma (GUK) has been implementing a sub-project under SEP titled “Promoting efficiency and competitive price in producing Argo-Machineries and Equipment” in Sherpur, Shajahanpur & Bogura Sadar upazila under Bogura district. The three year’s (2021 to 2023) sub-project will support to achieve global goals of the main SEP project. The sub-project activities will be implemented in the business clusters of agro machineries & equipment production subsector to improve the overall business and environment of the microenterprises (MEs). A total of 887 MEs will get different technical and financial supports through the sub-project.



- ✿ Main objective of SEP is to increase the adoption of environmentally sustainable practices by targeted microenterprises under Argo-Machineries and Equipment sub-sector.
- ✿ Sub-project objectives
- ✿ Establishment of common facility center with quality testing facilities.
- ✿ Establishment of water, sanitation and hygiene facility.
- ✿ Model workshop development and demonstration.
- ✿ Foundry slag recycling demonstration (waste management).
- ✿ Increase adaptation of environment friendly manufacturing activities.

Livestock Development Program through Contract Farming Model

GUK started implementing the Livestock Development Program through Contract Farming with the financial and technical assistance of 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.

GUK Mini dairy farming system has got popularity at community level and knowledge & skills of contract farmers have been increased. Farmers are receiving loan on different IGAs related to livestock enterprises and GUK has been providing technical support and training to make the enterprises profitable. A total number of 6,50,026 borrowers received loan Tk. 2199,91,35,000 on different livestock related IGAs from livestock development program



Main Objectives

- ✿ 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

- Total 5,246 contract farmers have been benefited from the GUK dairy farm.
- Imparted training to 7,356 farmers on goat rearing, cow rearing & beef fattening to increase the production and productivity.
- Imparted service to 6,650 farmers received livestock services through 200 LSPs.

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, Sylhet Agricultural University, Sylhet, University of Rajshahi and students from National University. Every year around 100-120 students are completing their internship course for acquiring practical knowledge and experience at community level mini dairy farm, women empowerment and livelihoods improvement through different IGA implementation.

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. The farmers are receiving loan on different agriculture related IGAs. A total number of 9,07,261 borrowers received agricultural loan on different crop & vegetable cultivation, agriculture inputs like seed, fertilizer, pesticide business and Agro machineries etc. amounting to Tk. 2826,22,85,000 from GUK Agriculture Development Program.

Highlights

- ✿ Imparted training to 6,258 farmers on production of improved crops and vegetables to increase the production and productivity.
- ✿ 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 9,07,261 borrowers have received agricultural loan amounting Tk.2826,22,85,000 for cultivating season based diversified crops and vegetables using modern technologies, agriculture inputs business and agro machineries.

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. 49,58,50,000 among 11,326 borrowers during the reporting period.



Highlights

- ☀ Imparted training to 220 farmers on fish culture to increase the production and productivity.
- ☀ A total number of 11,326 borrowers have received loan amounting Tk. 49,58,50,000 for fish production and fish business.

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 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. in collaboration with Western Union, X-press Money Transfer, International Money Express (IME) etc.

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. 855,44,83,000 has been disbursed among 1,15,793 borrowers and the cumulative disbursement is Tk. 2036,72,55,000 among 3,78,426 borrowers in the agriculture, agro machineries and livestock sector under RCB.

Highlights

- Total 1,15,793 borrowers have been covered under RCB Program
- Tk 855,44,83,000 has disbursed in the reporting year
- The RCB Program has covered in the agriculture, agro machineries and livestock sector and
- The cumulative loan disbursement is Tk 2036,72,55,000 to 3,78,426 borrowers.





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 (TSS) 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 Tk 1,00,000 . During the period under report Tk. 51,70,00,000 has been disbursed among 6,071 borrowers and the cumulative disbursement is Tk. 318,38,00,000 among 50,130 borrowers in the agriculture, agro machineries and livestock sector SMAP. Out of which Tk. 172,15,33,000 was disbursed in the agriculture sector among 29,813 borrowers. Tk. 141,29,31,000 was disbursed among 19,595 borrowers in livestock and Tk. 4,93,36,000 was disbursed among 722 borrowers in the agro machinery sector.

Highlights

- ✿ 23 Districts covered
- ✿ 93 upazillas, 367 unions and 690 villages served
- ✿ 82 branches opened
- ✿ 4,091 groups formed
- ✿ 87,917 farmers enrolled
- ✿ 6,356 borrowers received TSS
- ✿ 232 SMAP staffs received TOT
- ✿ 50,130 farmers have been provided with loan
- ✿ Tk. 318,38,00,000 disbursed under SMAP.

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 Swiss Contact 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 test 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. 1,85,25,000 among 1150 char farmers as seasonal loan for production of different crops like chilli, jute, maize, ground nut and rice and to rear beef cattle

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 regards 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.



Highlights

- ✿ Tk. 1,85,25,000 disbursed as Loan
- ✿ 1,150 farmers enrolled
- ✿ 1,175 beneficiaries served
- ✿ 61 groups formed
- ✿ 350 group meetings held on awareness building and IGA implementation.



GUK- Koishor Karmashuchi

GUK has been implementing Koishor Karmashuchi with the financial assistance of PKSF and GUK own fund. The purpose of the project is to provide adolescent health, nutrition and awareness on personal health & hygiene. The project is being implemented in 5 Upazillas under Bogura district. Under the Koishor Karmashuchi adolescent boys' & girls' clubs have been organized in program villages. These clubs are equipped with basic information related to their rights and responsibilities they can address the issues and overcome the concerns effectively.

Major Activities

- ✿ Formation of boys & girls clubs and nutrition corner at govt. primary school
- ✿ Discussion meeting on Health, Nutrition and re-productive health care facilities
- ✿ Awareness raising campaign on different day observation
- ✿ Find out malnutrition children under 5 and provide advise their parents for EPI and ensure proper nutrition
- ✿ Visit pragnent & lactating mother for providing suggestion on ante natal & post natal care and breast feeding
- ✿ Encourage households to install sanitary latrines
- ✿ Provide technical support to the Buniad borrowers for implementation their IGA profitable.

Highlights

- ✿ 4,500 beneficiaries served in the project areas
- ✿ 1 upazillas and 12 unions covered
- ✿ 24 sessions on nutrition and reproductive health were provided to the adolescent boys & girls
- ✿ 215 sessions were held on nutrition and health awareness for the adolescent boys & girls
- ✿ 30 sessions on nutrition and health were held at govt. primary schools
- ✿ 216 adolescent clubs were formed and 5 nutrition corners were established at government primary schools.



“Native Poultry Extension and Market Development” Value Chain Development Sub-Project under PACE project

Gram Unnayan Karma (GUK) was awarded this project by Palli Karma-Shayak Foundation (PKSF) in 2018. The project is located in 4 unions namely Fapore and Sabgram under Sadar upazilla and Khottapara & Madla under Shajahanpur upzilla of Bogura district. A total of 11,000 beneficiaries and 200 service providers will be under the project. The goal of the project is to uplifting the standard of living of local community people through sustainable native chicken rearing extension and market development.

Main activities done

Skill development training ToT was provided to local level service providers by experienced and specialist trainers from DLS and relevant companies. The selected households of rearing native chicken and model poultry farmers were also provided training on improved poultry rearing techniques, proper use of medicines, vaccines, different equipment etc. Market linkage was established among service providers, model poultry farmers, mini hatchery owners, community level chicken rearers, whole sellers, Ferias and other stakeholders for value chain development. MoU was signed between GUK and different renowned poultry feed & medicine companies for supporting the beneficiaries in running their interventions in profitable way. Several training sessions, meetings & workshops were held during the period under report.

Highlights

- ✿ Established Meat and Egg Processing Plant named Palli Meat and Egg
- ✿ Established 29 Vaccine hubs/ Clinics for cold chain mentainting of Vaccine
- ✿ Obtained Halal certificate for Palli Meat and Egg
- ✿ Produced Fortified/Omega-3 eggs
- ✿ Established 09 Mini Hatcheries to expand native chicken
- ✿ Established 04 Collection Points/ Sells Centre for Meat and Egg selling
- ✿ Developed 200 Livestock Service Providers
- ✿ Established 700 demonstration farms to extend improved practices.

Objectives

- ✿ Ensuring availabilities of Poultry equipment, machineries and services in project area by strengthening supply chain of service providers.
- ✿ Ensuring production of more eggs and meat through the practice of extension developed Native Chicken rearing management.
- ✿ Establishing linkage between formal and informal markets in developing the market of consumers product.
- ✿ Developing business of Entrepreneurs through loan expansion and ensuring business friendly environment.





About Palli Meat

Gram Unnayan Karma (GUK) has been supporting to established “Palli Meat” a new brand for safe meat and egg marketing throughout the country. The initiative has been operating an entrepreneur with the financial and technical support by PACE project of Palli Karma-Shayak Foundation (PKSF), implemented by GUK. A total of 11,000 beneficiaries and 200 service providers are linked with the Palli Meat business center.



Market System Development of Safe Meat & Dairy Products under RMTP

GUK started to implement the project “Market System Development of Safe Meat & Dairy Products under Rural Microenterprise Transformation Project (RMTP) with the financial and technical assistance of IFAD and PKSF from December 2021 covering 5 Upazilas of Bogura district.

The Goal of the Sub Project:

Is to sustainably increase the income, food security and nutrition of marginal & small farmers and micro-entrepreneurs of the meat & dairy value chain.

The sub-project “Market System Development of Safe Meat and Dairy Products”

The sub-project will address:

- Scaling up resilient of small-scale enterprises through rural production systems and strong market linkages with private sectors.
- Contribute for creating an effective business environment that will strengthen the expansion of small & medium industries and making linkage of value chain actors with agri-business.



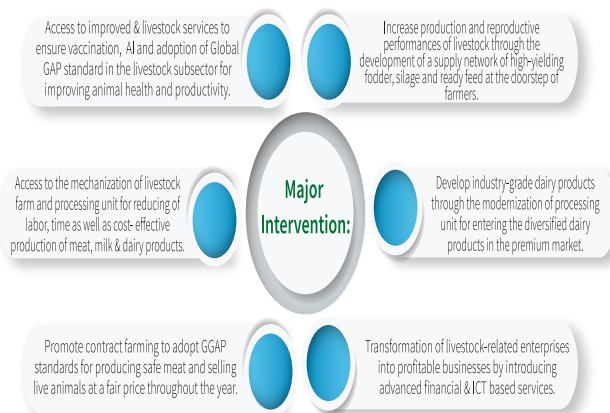


Highlight

- ✿ Total 25,000 beneficiaries received capacity development training on cattle rearing, Good Agriculture Practice (GAP) and Farm mechanization .
- ✿ Total 22 vaccine hub established by covering 15 unions under the project areas .
- ✿ A veterinary diagnostic lab has established for diseases diagnosis of livestock and poultry.
- ✿ 25 fodder dealer point has established in the project areas for supplying green grass to the project beneficiaries.
- ✿ For farm mechanization 80 chopper machines, 5 milking machine, 15 compost plant, 1 silage baler machine, 5 bio-gas plant has established in the project areas.
- ✿ Diversified milk product produced- 5 Mini chilling plant, 50 milk can, 6 tanker van, 1 automatic sweet maker machine, 5 ISO Certificates issued in the project areas.
- ✿ 1 Meat processing plant, 1 Garol cluster, 2 livestock collection points has established.

Targeted Population:

The project is targeting 25,000 (Farmers-24,000, Local Service Providers-1,000) people who are engaging in different interventions.



Delivery of Biofortified Zinc Rice in Bangladesh

GUK started to implement the project “Delivery of Biofortified Zinc Rice in Bangladesh” with the financial and technical assistance of HarvestPlus BD from July 2021 in 2 upazilas namely Raninagar & Naogaon Sador Upazila under Naogaon district.

Project Area and Targeted Households:

The project areas were Raninagar & Naogaon Sador upazila under Naogaon district. GUK has been working for biofortified zinc rice promotion through different ways according to the targeted beneficiaries of vulnerable families, lead farmers, school teachers, orphanage, seed dealers/retailers, private company representatives, Govt. Officials and other stakeholders



Project Implementation Summary

GUK has accomplished the targeted project activities in due time. The targeted activities have been completed as shown in the following highlight.

- 1,000 Farmer's enrolled.
- 15 demonstration plots has established in projects areas.
- 8 Lead Farmers Meeting conducted in projects areas.
- 20 Nutrition Training conducted participation with vulnerable family
- 500 Feeding at orphanage in the projects areas.
- 20 Counseling to seed retailers meeting in projects areas.
- 1,00,000 SMS Messaging in the projects areas.



Cereal Systems Initiatives for South Asia Mechanization Extension Activity (CSISA-MEA) Project

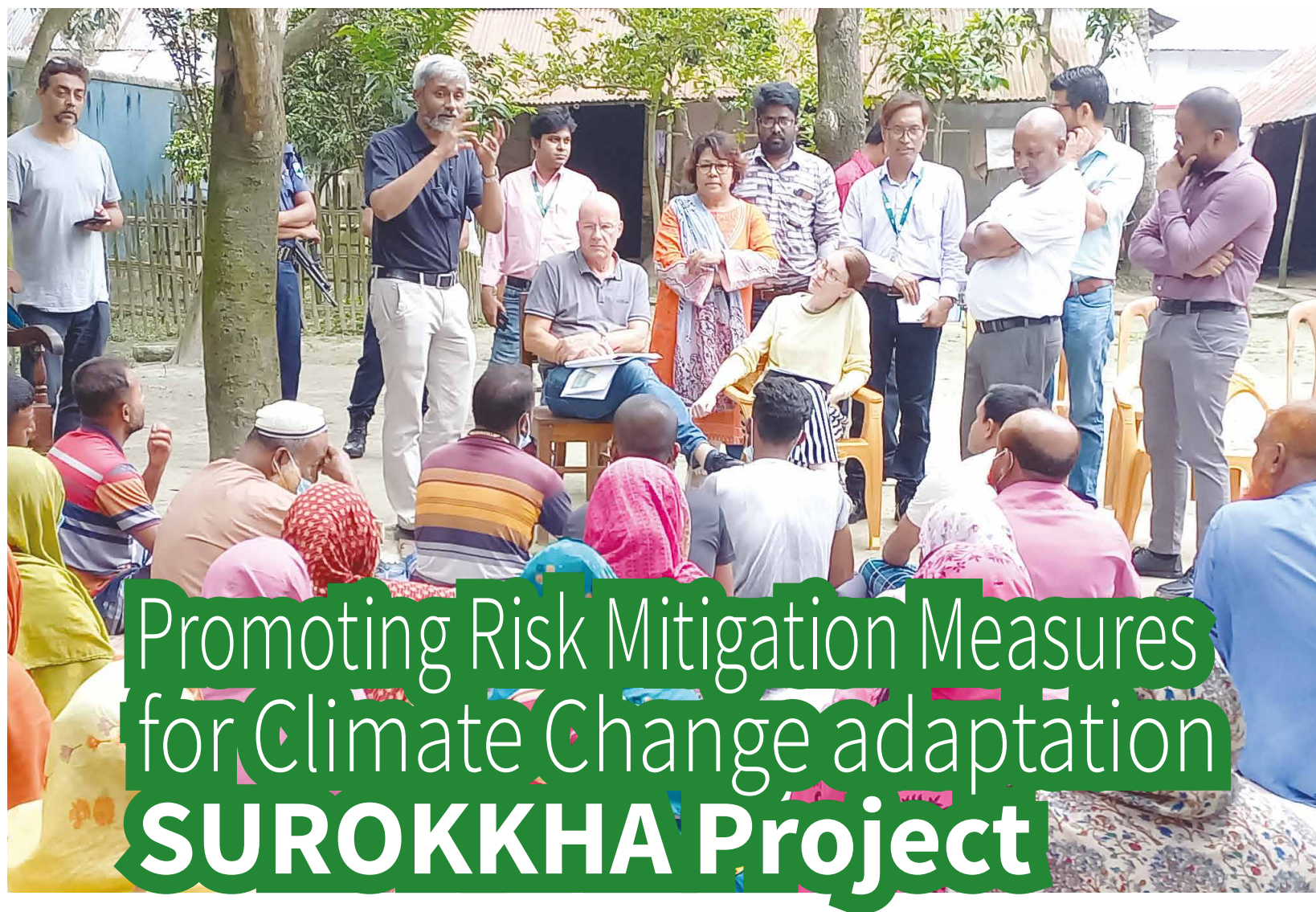
Cereal Systems Initiatives for South Asia Mechanization Extension Activity (CSISA-MEA) is a five-year project, funded by USAID and implemented by CIMMYT and its partners: International Development Enterprises (IDE) and Georgia Institute of Technology (GT). CSISA-MEA will enhance agricultural resilience, productivity and profitability by improving the productivity, competitiveness and efficiency of domestic agricultural machinery manufacturing, assembly, use, and servicing through building local manufacturing capacity, improving quality of manufacturing practices, increasing workplace safety, and strengthening agriculture mechanization market ecosystems. Gram Unnayan Karma (GUK) as a service provider/partner with CSISA-MEA to initiate the workforce training program from December 2022 under Bogura light engineering subsector. So far, GUK Trained 740 workforces both male & female under CSISA-MEA project.

Main objectives

Main objectives of the project is to facilitate training program to the agriculture based light engineering workforce for adopting appropriate technology in light engineering sub-sector for fostering economic growth. The following specific objectives are;

- 🔄 To enhance the knowledge and skill of machining shop workers to enable them producing high quality products by using appropriate technology.
- 🔄 To help the workforce improve their technical skills and fill the technological gaps in their machine operation skills.





GUK started implementing the project titled “Promoting Risk Mitigation Measures for Climate Change Adaptation-SUROKKHA in collaboration with the Syngenta Foundation for Sustainable Agriculture while Green Delta Insurance Company is the partner as Insurer from 1 May 2018 which will be continued nex couple of years. The project was located at Sherpur upazilla of Bogura district. The mission of the project was to increase income and livelihood opportunities of smallholders farmers through innovation in sustainable agriculture and activation of value chain development. The aim was to pilot AIS Weather Index Insurance (WII) products along with Climate Change adaptation and recommendations on certain crops likes Rice, Maize and Potato. During the project period under report in total 19,808 farmers purchased crop insurance policies on Potato, Boro rice and Aman rice. A total 2,951 smallholders farmers received payout against their purchased policies resulting in faith of purchasing crop insurance policies.



Dr. Shamsul Alam, State Minister, Ministry of Planning visiting activities of SURAKKAH project of GUK at Sherpur, Bogura while Dr. Khandaker Alamgir Hossain, ED, GUK was present



Highlights of the Project

- 🌀 It helps smallholders farmers to cover any loss of their agricultural products due to climate change
- 🌀 It helps smallholders farmers to compensate their loss of crops due to any natural disaster.
- 🌀 A total 46,621 smallholders farmers purchased crop insurance policy among them 5,639 received payout against their purchased policies resulting in faith of purchasing crop insurance policies.
- 🌀 The weather index insurance covers the risk of crop failure.
- 🌀 Farmers are well oriented on different hazards in producing their seasonal crops round the year.
- 🌀 It is becoming popular to the smallholders farmers day by day.



আচরণগত পরিবর্তন ও নেতৃত্ব উন্নয়ন বিষয়ক প্রশিক্ষণ

অংশগ্রহণকারী : সিসি/ জেডএম/এএম/বিএম

সময়কাল : ০২ দিন

প্রশিক্ষণ স্থান : প্রশিক্ষণ কক্ষ, গাক টাওয়ার, বনানী, বগুড়া।

আয়োজনে : প্রশিক্ষণ ও উন্নয়ন বিভাগ, গাক।

সহায়তাকরণে : ব্র্যাক, লার্নিং এন্ড লিডারশীপ ডেভেলপমেন্ট

Training Program of GUK

For the FY 2021-2022, 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 & Saving Management	Field Officer	1,250	15
Accounts Management & Computer Basic Course	Accounts Officer	450	10
Operation Management Course	Branch Manager	160	-
Automation Software	Audit/Monitoring Officer	145	-
Refreshers on Operation Management Course	AM/ZM	70	-
Staff Orientation	Newly recruited staff	1,760	-
ToT for NFPE school teachers	Teachers	1,000	-
Workshop on different issues	GUK staff	360	120
Accounting & Finance Management	Accounts Officer	120	42
Internal Audit for Operation of NGO-MFIs	Audit Officer	20	10
Monitoring & Evaluation	Audit/Monitoring Officer	22	6
Risk Management Toolkits for MFIs	AM/ZM	22	8
ToT on technical support service	Branch Manager	62	26
ToT on technical support service	Field Officer	850	-
Livestock Training	Technical Officer	30	15

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 course were conducted during the reporting period for members and borrowers.



Side by side 6,562 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, and anti-terrarium. The main objective of the session conduction was to make the group members aware of adverse effects of the above issue



*The numbers indicate the number of trained beneficiaries

Linkage & Collaboration with different organization/institutions



Delegates of Bristol University, UK visiting the activities of Gram Unnayan Karma (GUK) to explore the future collaboration areas of GUK.

Mr. Md. Fazlul Kader, Additional Managing Director, PKSF visiting Gram Unnayan Karma (GUK) Head office, GUK Tower Banani, Bogura.

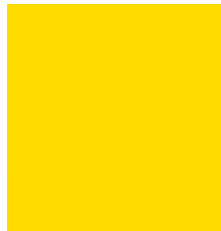


A delegate from CIMMYT Bangladesh visiting the activities of Gram Unnayan Karma (GUK) to explore the future collaboration areas of GUK.

Delegates of BRAC Bank Ltd. visiting the activities of Gram Unnayan Karma (GUK) to explore the collaboration areas of GUK.



DIFFERENT DAYS OBSERVED



Emergency Response Program



GUK always stands by the victims of natural disaster in its working areas throughout the country. The emergency support contains food items, cash grant and necessary materials during and after disaster.



Future Plan of GUK



- ✿ Establishment of high schools at upazilla level, colleges at district level and a private university at central level
- ✿ Establishment of Eye Hospital at division and district level step by step by maintaining the quality at affordable cost
- ✿ Up gradation of development program/project activities across the country.

- ✿ Establishment of a general hospital along with medical institutions
- ✿ Uphold best practices of GUK in country and abroad
- ✿ Establishment of different sustainable enterprises for employment creation
- ✿ All the interventions are gender based, environment friendly, IT based and sustainable.

GUK Leadership



Dr. Khandaker Alamgir Hossain
Founder & Executive Director



Dr. Md. Mahbub Alam
Senior Director



Md. Rashidul Islam
Director (Social Enterprises)



Pankaj Kumar Sarkar
Director (Microfinance)



Md. Abu Raihan Miah
Director (SMAP)



Md. Humayun Khaled
Director
(Admin & Internal Audit)



Hajkil Md. Abu Hasan
Director (Monitoring & Review)



Md. Raihanus Saadat
Director (ICT & RM)



Md. Anisur Rahman
Joint Director
(Program)



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



Md. Robiul Islam
Joint Director (Microfinance)



Md. Rafiul Islam
Deputy Director
(Finance & Accounts)



Khorshed Alam
Deputy Director
(Finance & Accounts)



SK. Mostaque Gausul Haque
Deputy Director (Microfinance)



Mohammad Arman Hossain
Senior Asst. Director
(PS to ED)



Md. Mobarak Hossain Talukder
Consultant



Md. Rashed Billah
Senior Asst. Director
(Monitoring)



Md. Ziauddin Sarder
Coordinator (C&D)



Md. Saidur Islam
Assistant Director (HR)



Md. Ashraf Ali
Assistant Director
(Education)



Kbd. Md. Sanaul Haque
Specialist
Agriculture Sector



Md. Bayezid Islam
Coordinator
(Green Energy)



Dr. Hasan Shahid Md. Rezaunnabi
Director (Medical)
GUK Eye Hospital



Dr. Md. Badiujjaman
Surgeon & Sr. Consultant
GUK Eye Hospital



Dr. Md. Al-Razi
Consultant
GUK Eye Hospital



Dr. Toma Khandaker
Consultant
GUK Healthcare Program



Dr. Noor-E-Tahrira
Consultant
GUK Eye Hospital



Dr. Afsana Sifat
Medical Officer
GUK Eye Hospital



Dr. Asif Newas
Medical Officer
GUK Eye Hospital



Dr. Tahmina Jebu
Medical Officer
GUK Eye Hospital



Md. Shakhawat Hossain
Manager
GUK Eye Hospital, Bogura

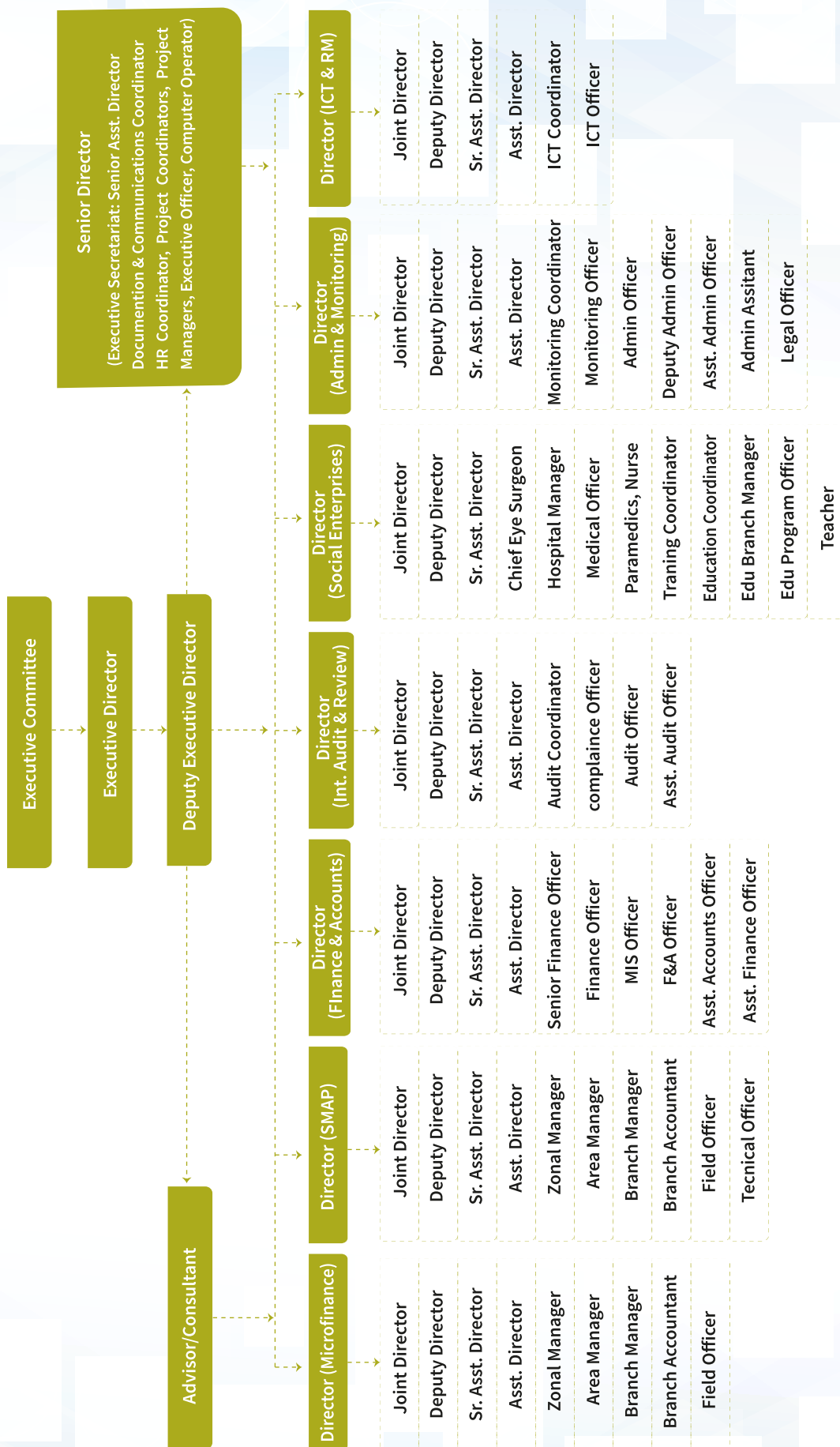


Mohammad Abdullah Al Faruk
Manager
GUK Eye Hospital, Dhaka



Md. Ajharul Islam
Manager
GUK Eye Hospital, Dinajpur

Organogram of GUK



Financial Statements

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of Financial Position
As at June 30, 2022

Particulars	Notes	Amount in Taka	
		30.06.2022	30.06.2021
Non-Current Assets:			
Property, Plant and Equipment	7.00	624,688,070	597,243,837
Intangible Assets	7.01	1,635,020	1,102,220
Total Non-Current Assets		626,323,090	598,346,057
Current Assets:			
Investments	8.00	638,495,945	434,261,686
Loan to Members	9.00	13,705,633,478	8,214,850,338
Advance, Deposits & Prepayments	10.00	21,081,292	11,026,741
Loan to Other Project	11.00	8,196,675	6,859,053
Interest & Others Receivable	12.00	4,217,274	2,818,382
Unsettled Staff Advance	13.00	20,334,210	19,261,137
Stock in Regulation Register	14.00	113,968	432,418
Cash and Cash Equivalents	15.00	269,753,583	276,128,930
Total Current Assets		14,667,826,425	8,955,638,685
Total Property and Assets:		15,294,149,515	9,563,984,742
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus			
Retain Surplus	16.01	2,473,767,923	1,999,312,213
Statutory Reserve fund	16.02	274,863,103	222,145,802
Total Capital Fund	16.00	2,748,631,026	2,221,458,015
Non Current Liabilities			
Loan from PKSf-Long term portion	17.00	629,253,332	565,058,333
Loan from Bangladesh Bank-Long term portion	18.00	-	-
Total Non Current Liabilities		629,253,332	565,058,333
Current Liabilities:			
Loan from PKSf-Short term portion	19.00	710,405,001	648,208,333
Loan from Bangladesh Bank-Short term portion	20.00	517,000,000	500,000,000
Members Savings Deposits	21.00	4,174,141,662	2,728,449,299
Loan from Others Project	22.00	302,277,792	264,988,981
Loan from Bank & Others	23.00	5,111,752,479	1,667,721,593
Loan Loss Provisions(LLP)	24.00	483,013,660	427,655,906
Members welfare fund	25.00	540,046,062	452,259,175
Advance from PKSf	25.00	7,500,000	-
Provision for Expenses	26.00	70,128,501	88,185,107
Total Current Liabilities		11,916,255,157	6,777,468,394
Total Liabilities and Fund		15,294,149,515	9,563,984,742

The accompanying notes from an integral part of these financial statements


Deputy Director (F & A)
GUK


Executive Director
GUK


Chairman
GUK

Signed as per our report of even date.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2209290733AS258024

Dated: September 29, 2022



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of consolidated Comprehensive Income
For the year ended June 30, 2022

Particulars	Notes	Amount in Taka	
		2021-2022	2020-2021
Income:			
Service Charge on Micro Credit Loan	27.00	2,355,918,186	1,576,396,438
Service Charge on Investment	28.00	23,031,029	24,089,856
Bank Interest		1,786,178	2,187,814
Others Service Charges	29.00	9,494,366	7,481,133
Donation from PKSf		1,000,000	684,000
Total Income		2,391,229,759	1,610,839,241
Expenditure:			
Financial Expenses	30.00	701,420,463	333,047,350
Salary & Allowances		786,644,104	588,580,621
Training Expense	31.00	6,824,265	4,603,671
Office Rent Expense		16,694,686	11,014,443
Resident Allowance		23,099,957	14,921,068
Printing & Stationary		37,496,763	28,121,496
Travel & Conveyance		15,453,458	8,074,906
Fuel & Lubricant		23,865,769	16,003,010
Audit fee		135,250	155,250
Education Expenses(NFPE)	32.00	26,756,776	18,176,322
Health Service Expenditure	33.00	27,870,393	8,747,936
Social Activities	34.00	1,752,345	-
VAT & Tax	35.00	2,909,483	3,047,560
Service Charges Rebate to Micro credit Members		13,149,559	4,938,391
Other Revenue Expenses	36.00	92,590,478	59,829,732
Loan Loss Expenses (LLE)		55,357,754	85,311,703
Amortization		590,800	199,780
Depreciation		31,444,445	24,034,876
Total Expenditure		1,864,056,748	1,208,808,115
Excess of Income over Expenditure		527,173,011	402,031,126
Total		2,391,229,759	1,610,839,241

The accompanying notes from an integral part of these financial statements


Deputy Director (F & A)
GUK


Executive Director
GUK


Chairman
GUK

Signed as per our report of even date.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2209290733AS258024

Dated: September 29, 2022





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E-mail: info@guk.org.bd, guk.bogra@gmail.com

Website: www.guk.org.bd

Facebook: Gram Unnayan Karma-GUK