



# ANNUAL REPORT

2018-2019



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Gram Unnayan Karma (GUK)



**TOGETHER**  
WE CAN MAKE A  
**DIFFERENCE**



**ANNUAL  
REPORT  
2018-2019**



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# Message from The Chairman

I am highly pleased to announce that Gram Unnayan Karma (GUK) is going to publish its annual report of FY-2018-2019 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 experiences 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 development activities.

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



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

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

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

Further, I would like to express my thanks to all 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.

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

# Message from the Founder & Executive Director



Gram Unnayan Karma (GUK) has just completed its twenty-seven years' of existence in Bangladesh and its multi-dimensional project/program activities have 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 so that they can increase their income, wages and protect them in respect of both economic and sustainable social development.

It's my great pleasure to inform you that Gram Unnayan Karma (GUK) has completed another successful year 2018-2019 in its development endeavors. The organization has been implementing diverse activities including Microfinance, Agriculture, Livestock, Fisheries, Education, Food Security, Health, Nutrition & 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, Swisscontact, Rural Development Academy, EDGE-KATALYST, Brac Bank, Bank Asia, Southeast Bank, Bangladesh Commerce Bank, Mutual Trust Bank, NRB Commercial Bank and other commercial banks, Local Government Institutions (LGIs), Bangladesh Agricultural University, Sylhet Agricultural University, Rajshahi University 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 smooth running and execution process of all development project/program activities towards alleviation of poverty from the society.

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

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





## Introducing Gram Unnayan Karma (GUK)

Gram Unnayan Karma (GUK) was established in the year 1993 as a non-government development organization under the dynamic leadership of Dr. Khandaker Alamgir Hossain along with some dedicated social activists. The organization obtained registration from the Department of Social Service, NGO Affairs Bureau, Microcredit Regulatory Authority (MRA), Directorate of Health Services, Directorate of Family Planning and 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, education stipend, livelihood development of elderly people, beggar rehabilitation, activities under Corporate Social Responsibility (CSR) and create employment opportunities to alleviate poverty by implementing agriculture, livestock & fisheries, small trade & business and microenterprise through microfinance program.

So far GUK has covered 7 divisions, 45 districts and 185 Upazillas enrolling 4,50,365 households by setting up 352 branches, areas, zones, regions and project offices engaging 4,579 staffs. The organization is planning to expand the activities in uncovered remote areas for inclusion of poor people in the mainstream of development with the financial and technical support from government and donor agencies.



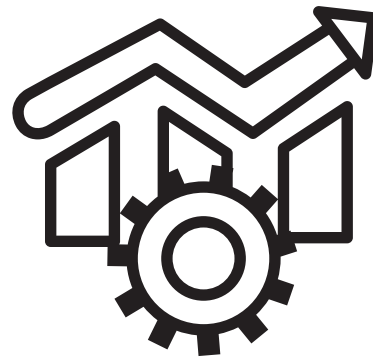
## OBJECTIVES OF GUK

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 from outside along with financial and technical assistance of donors and partners.

### Specific Objectives

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





## CORE VALUES

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





Gram Unnayan Karma (GUK)

## VISION

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

## MISSION

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

## GOAL

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



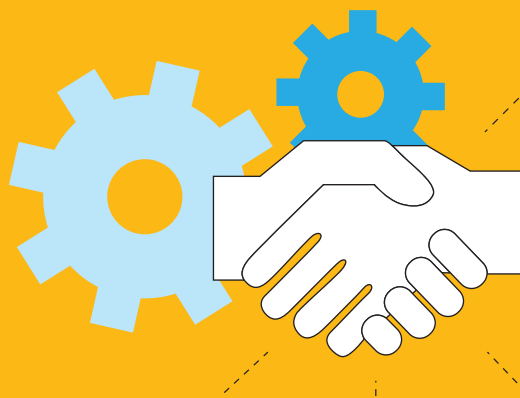


## LEGAL STATUS

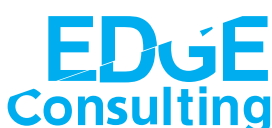
Gram Unnayan Karma (GUK) is registered with the following Govt. Departments and Authorities of Bangladesh and abroad;

	<p>Department of Social Services Government of the People's Republic of Bangladesh Registration Number: Bogra-434/93 Registration Date: 09 March 1993</p>
 <p>NGO AFFAIRS BUREAU</p>	<p>NGO Affairs Bureau Government of the People's Republic of Bangladesh Registration Number: 1459 Registration Date: 19 December 1999</p>
	<p>Micro Credit Regulatory Authority Government of the People's Republic of Bangladesh Registration Number: 02761-03196-00273 Registration Date: 15 June 2008</p>
	<p>Ministry of Agriculture Government of the People's Republic of Bangladesh Registration Number: SW/MoA/8530 Registration Date: 9 March 2009</p>
 <p>পরিবার পরিকল্পনা অধিদপ্তর</p>	<p>Directorate General of Family Planning Government of the People's Republic of Bangladesh Registration Number: 236 Registration Date: 12 March 2009</p>
 <p>EUROPEAID</p>	<p>Europe Aid Registration Number: IDN BD-2011-GIH-2701880915 Registration Date: 2 February 2011</p>
	<p>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</p>

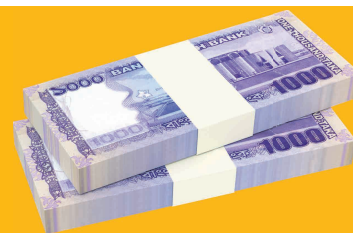
# DEVELOPMENT PARTNERS



Rajshahi University



# FUNDING PARTNERS



# NETWORKING PARTNERS



পরিবার পরিকল্পনা অধিদপ্তর



Government of the People's Republic of Bangladesh  
**DGHS**  
Directorate General of Health Services  
Ministry of Health and Family Welfare



Rajshahi University



# 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 agreements.



**Prof. Md. Afzal Hosssain**  
Chairman  
Gram Unnayan Karma (GUK)



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



**Mst Fatema Khatun**  
Treasurer  
Gram Unnayan Karma (GUK)



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



**Md. Hamidur Rahman**  
Member  
Gram Unnayan Karma (GUK)



**Md. Abdus Salam**  
Member  
Gram Unnayan Karma (GUK)



**Zeba Takia**  
Member  
Gram Unnayan Karma (GUK)



# GUK ADVISORY COMMITTEE

The Advisory Committee of GUK consists of 6 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 farms, 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 development of the organization.



**Prof. Dr. Md. Ali Akber**  
Ex-Vice Chancellor  
Bangladesh Agricultural University  
Mymensingh, Bangladesh



**Prof. Dr. Md. Mostafizur Rahman**  
Department of Agronomy  
and Agriculture Extension  
University of Rajshahi, Bangladesh



**Prof. Dr. Golam Shahi Alam**  
Ex-Vice Chancellor  
Sylhet Agricultural University  
Sylhet, Bangladesh



**Dr. Mohammad Munsur Rahman**  
Director  
Rural Development Academy  
RDA, Bogura, Bangladesh



**Prof. Dr. Md. Sayaduzzaman**  
Department of Accounting and  
Information System  
University of Rajshahi, Bangladesh



**Dr. Md. Khalilur Rahman**  
Assistant Professor  
Rajshahi Medical College  
Rajshahi, Bangladesh



**Md. Eftekhari Ali FCA**  
Freelance Consultant  
Development Sector



## Departments and Functions

### Executive Secretariat

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

### Administration

- ▶ Carry out and circulate decisions taken by the Executive Secretariat.
- ▶ Ensure vehicle and other logistic support to all departments and units.
- ▶ Procurement, storage and distribution of different goods & items necessary for the organization.
- ▶ Organize different events like meeting, training, business fair, workshop, seminar 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

- ▶ Assess staff requirement for the organization based on annual plan of operation.
- ▶ Recruit qualified staff as per set criteria, rules and regulations.
- ▶ Carry out regular administrative activities like posting, transfer, promotion, increment, demotion, redundancy, retrenchment and termination of staff.
- ▶ Provide the list of staff to administration unit for posting.
- ▶ GUK considers its staffs as an asset for 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 management system 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 one for the Microfinance Program under SMAP of Bangladesh Bank-JICA. In addition, all the Development Programs/projects are supervised by another 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 defined and assigned job responsibilities which are 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 recordings. Financial management training on book keeping by using accrual basis financial accounting system is a continuous process of GUK. At present, all financial transactions are based on budgetary control system with necessary flexibility. Bangladesh Accounting Standards are its accounting basis for operating all financial transactions.

## Internal Audit

Headed by a Director of Internal Audit, the department identifies the different gaps and problems in the operational and financial management system of the organization including keeping control over the AIS and MIS reporting system. Field and head office activities are monitored on a regular basis as per the annual audit plan. Emergency need based audit is conducted as and when requires. 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

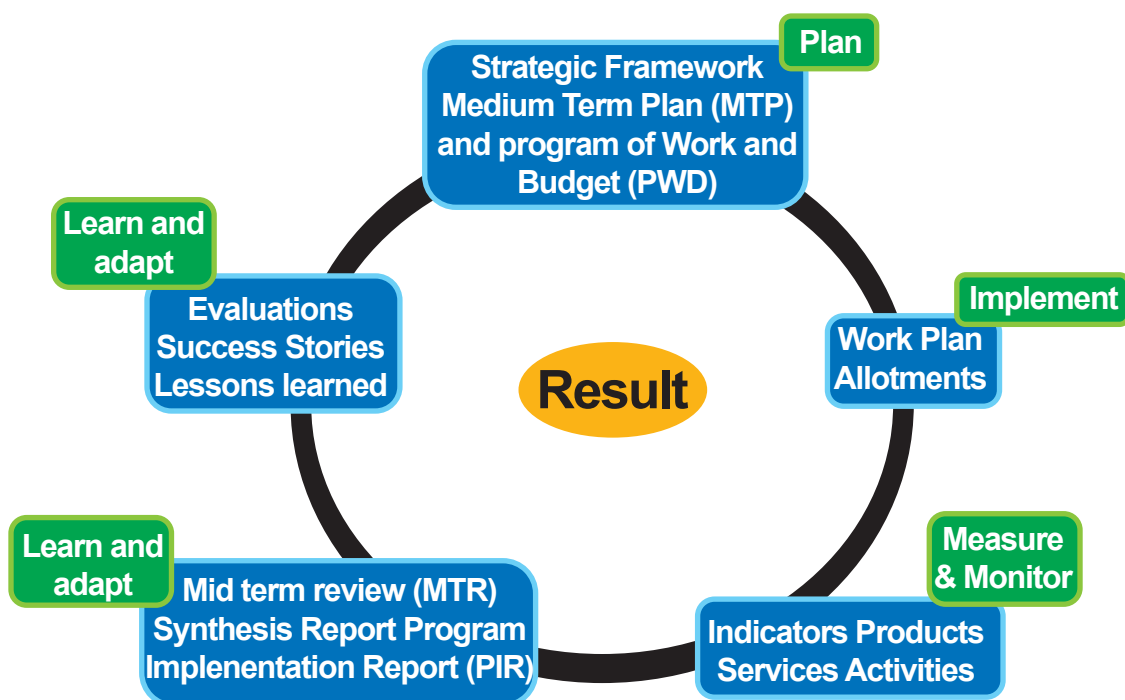
The Monitoring Department ensures that the internal control systems of all operational activities are inline with the standard policies and guidelines of the organization. The department performs all activities in accordance with three major methodologies i) Program processes, Monitoring and Performance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

## Major Tasks:

- ▶ Tracking GUK inputs, processes, outputs and activities and monitor whether these are being delivered inline within the operational guidelines and policies.
- ▶ Tracking project progresses effectively and efficiently by using in-house Management Information System (MIS).
- ▶ Reviewing and recommending policies and guidelines based on market demand and practical field situation.
- ▶ Monitoring and evaluating different programs and projects, ventures, sister concerns and social development enterprises of the organization.
- ▶ 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

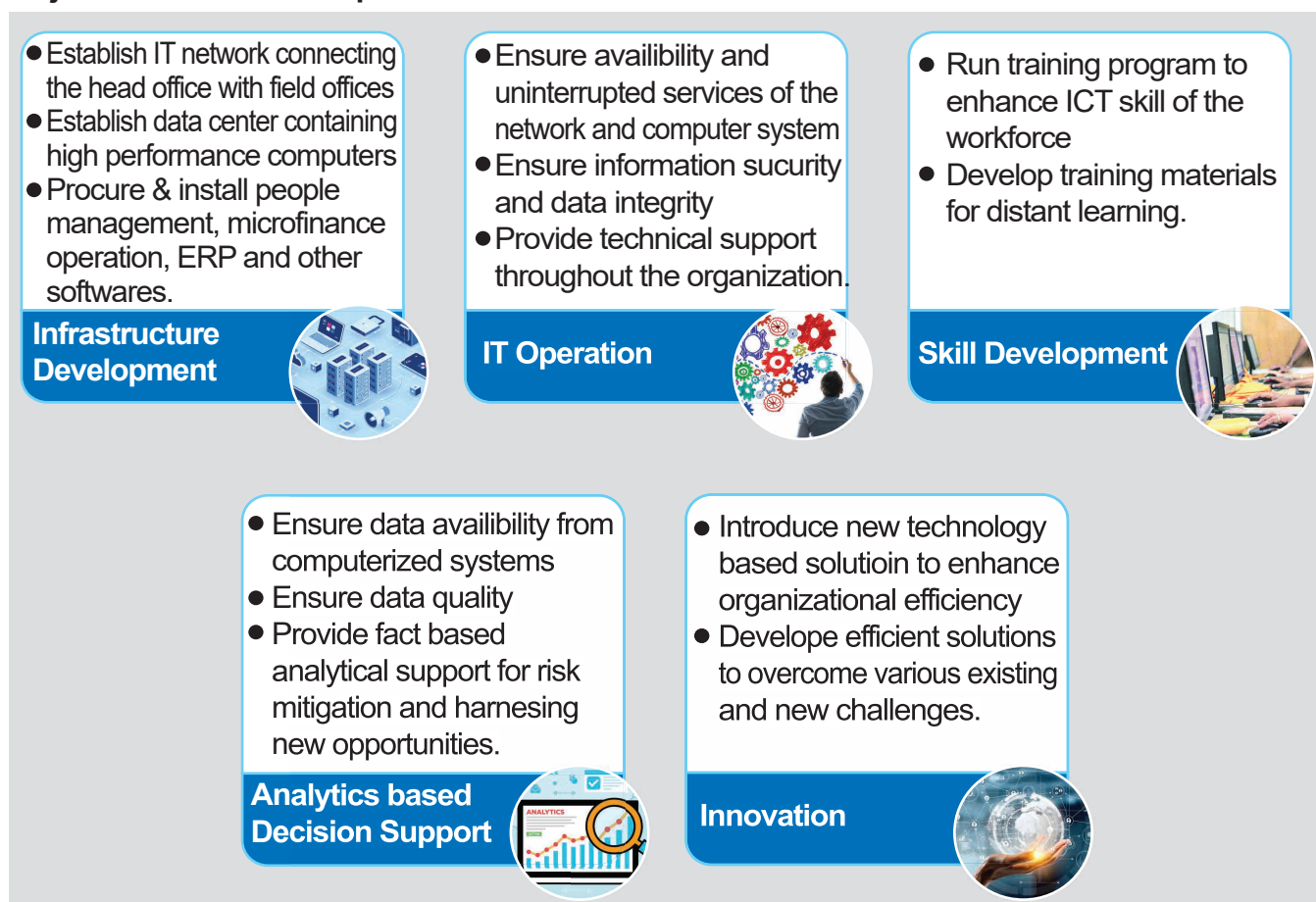
The expectation of the organization from result based monitoring is to help the program management system to find out how well the programs and projects are running and identify ways and means to improve the implementation status of programs and project activities along with involvement of high level 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.



# Information and Communication Technology

The objective of Information and Communication Technology department is to build GUK as an industry compliant organization. Its microfinance operation is completely computerized and all of its branches are connected with a central core banking software. All financial transactions are performed real time ensuring security of the information. GUK HQ is connected with all field offices through internet which ensures smooth and seamless communication throughout the organization. State of the art software and analytics technology is used in all functions including organizational resource and employee management, 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 15,722 groups through different activities like formal and informal advocacy, trainings, awareness sessions, courtyard meetings to peacefully mitigate internal conflicts. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, money and harassment. The formal advocacy, trainings and awareness development includes: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid throughing, 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 Focussed 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.







## 2018-2019 Annual Overview

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

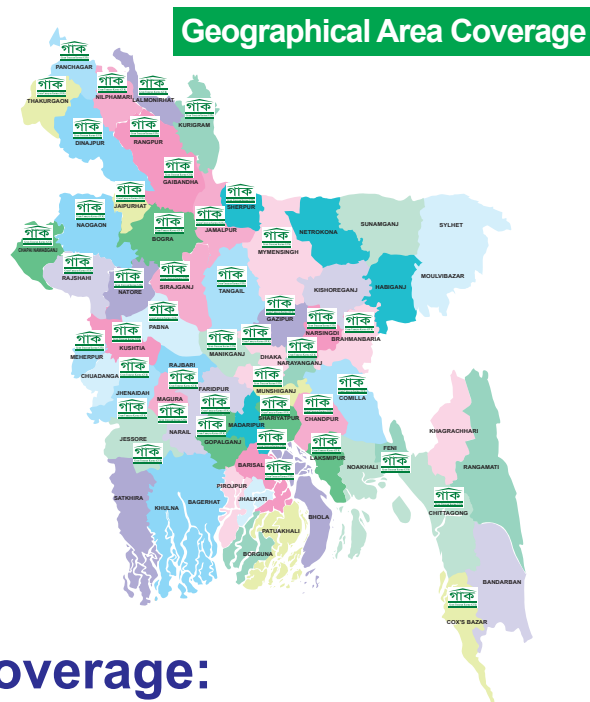
**For the FY 2018-2019, GUK has focused in the following areas;**

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

## Geographical Coverage:

At national level, GUK has direct touch in 7 divisions and 45 districts covering 185 upazillas. 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 352 branch offices.

#	National Coverage	
1	No of Union	1,110
2	No of Upazila	185
3	No District	45
4	No of Division	07



## Beneficiaries/Stakeholders Coverage:

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

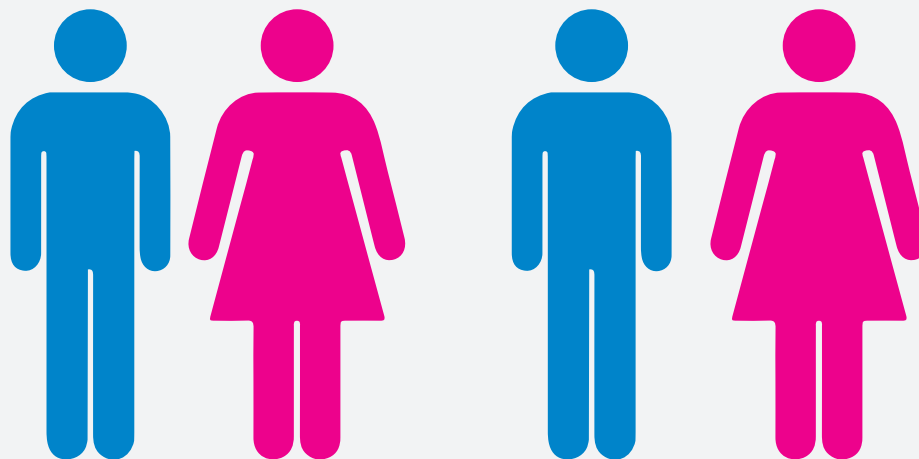
Beneficiary/ Stakeholders	Nature of Engagement
Poor/ultra poor/categorized people	Provide financial services who are seeking finance for improving their livelihoods, developing enterprises, small business, agriculture, livestock, fisheries and other income generating activities
Char Residents	Provide financial & technical support services for increasing diversified crop production and facilitate market linkage and value chain development activities.
Climate victims	Provide support for climate resilience building
Men and boys	Increase awareness on violence against women (VAW) issues
Women and girls	Engage them for their social protection and access to services
LGIs, Govt. departments, Relevant institutions	Seeking technical and administrative support services for increasing the capacity of local service providers and service receivers through establishing strong linkage
Civil society/Community representatives	Developing their capacity for smooth implementation of project/program activities at community level
Law enforcing agencies and different standing committees	Seeking assistance for addressing any adverse situation related to VAW, DRR, Disaster Preparedness & Management etc.
Private Sector	Increase the availability of quality services & inputs for more production, business promotion, more investment, corporate business facilities, institutional benefits, technology transfer etc.
Financial Institution/ MFIs/Banks	Seeking financial assistance & technical support services for easy access to financial services by the targeted population.
Academician/Universities	Seeking technical guidance, conducting research works, business model development, strategic and business planning etc.



## Human Resource 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, diploma in engineering/agriculture etc. GUK's management team brings together 27 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 4,579 staffs to implement program/project activities efficiently and effectively

Present Staff  
Position of GUK



Total M/F- 4,579

Male- 2,591

Female-1,988

## Staff Information of FY-2018-2019

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	
Microfinance	26	0	129	12	2,217	252	27	265	2,399	529	2,928
Education	3	1	58	16	47	1,275	0	5	108	1,297	1,405
Health Services	7	1	5	3	9	27	8	5	29	36	65
Projects	10	2	22	9	15	112	8	3	55	126	181
Total	46	4	214	40	2,288	1,666	43	278	2,591	1,988	4,579

## 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 intervention. The financial products are as follows:

### BUNIAD

Rural microcredit program; easy access to loan for the ultra-poor people to maximize their resources.

### JAGORON

Loan for the categorise poor people; eligible for farmers (Cultivable land more than 50 decimal), Low income professional, marginal and Ultra-poor.

<b>AGROSOR</b>	Loan for the categorise poor people; eligible for farmers (Cultivable land more than 50 decimal), Low income professional, marginal and Ultra-poor.
<b>SUFOLON</b>	Loan for Agricultural promotion; eligible for farmers who are interested to cultivate different agricultural crops seasonally.
<b>SAHOS</b>	Loan for disaster affected people to survive from natural disaster and mitigate their basic needs.
<b>LAND LEASE</b>	Provide loan support for taking land lease with terms & condition for crops cultivation to earn income as well as create working scope of poor & ultra poor people
<b>HOUSING FUND</b>	Loan for making resident house; eligible for landless & homeless poor people.
<b>ENRICH LOAN</b>	Loan for promotion of household based IGAs and enterprise development.
<b>SMAP LOAN</b>	Provide loan support to the small & marginal farmers for agriculture, agro-machineries & livestock enterprises

## Development Projects/Programs Execution

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, smallholders 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	2018-2019 Continuing	10,016,203,000	191,215	22 districts in Bangladesh	PKSF and Commercial Banks
2	Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing Project (SMAP)	2018-2019 Continuing	5,602,247,000	92,365	19 districts in Bangladesh	Bangladesh Bank-JICA
3	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH)	2012- Continuing	88,350,000	10,584	Gabtolli & Sariakandi upazilla under Bogura district	PKSF
4	UPP-Ujjibito	2014- Continuing	1,209,000	3,400	Sariakandi, Sonatola, Dhunat & Shibgonj upazilla under Bogura district	PKSF-EU

Sl#	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
5	Poverty Risk Mitigation Measure for Climate Change and Adaptation Project	2017-Continuing	8,500,000	8,000	Sherpur, Shibgonj, Dupchanchia upazilla of Bogura, Akkelpur & Kalai of Joypurhat and Parbotipur of Dinajpur district	Syngenta Foundation and SDC
6	School Feeding Program (SFP)	2011-Continuing	254,500,000	17,400	Porsha upazilla under Naogaon district	GoB-WFP
7	Low Cost Housing Project	2000 & 2017-Continuing	20,000,000	500	Bogura district	Bangladesh Bank
8	Non-Formal Primary Education (NFPE)	1993-Continuing	192,000,000	48,300	26 districts in Bangladesh	BRAC-PKSF & GUK
9	GUK Eye Hospital	2015-Continuing	125,400,000	96,700	Population covered by GUK working area	PKSF and GUK CSR
10	"Native Poultry Extension and Market Development" Value Chain Development Sub-Project under PACE project	2018-Continuing	18,210,000	4,100	Bogura Sadar & Shajahanpur Upazilla, Bogura	PKSF & GUK
11	Foreign Remittance Program	2012-Continuing	6,500,000	20,800	22 districts in Bangladesh	Bank Asia, Western Union, X-press Money, International Money Express (IME) & Merchant Trade
12	Livestock Development Program through Contract Farming	2008-Continuing	15,000,000	1,086	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	PKSF-DFID
13	Matching Grant for the Island Char Dwellers	2015-Continuing	22,865,000	1,050	Sariakandi upazilla under Bogura district	SWISS CONTACT under M4C-RDA
14	GUK Solar Power Program	2014-Continuing	33,400,000	3,550	Bogura, Gaibandha, Sirajgonj, Rangpur, Dinajpur, Thakurgaon and Panchagar districts	IDCOL, GUK
15	Vulnerable Group Development (VGD)	2010-2012 & 2016-Continuing	1,510,350	4,022	Bogura & Joypurhat district	GoB-DWA
16	Disaster Management Program	1998-Continuing	85,225,000	16,000	Bogura district	UNDP/DFID/WFP/ UNICEF/GUK
17	Community Based Climate Change Risk Reduction Project (CBCCRPP)	2014-2016 Completed	25,647,000	12,300	Porsha upazilla under Naogaon district	PKSF-BCCRF
18	Providing Value Added Information Services on Vegetable Focused Cropping Practices to Farmers	2015-2016 Completed	875,453	6,170	Bogura, Joypurhat and Gaibandha district	EDGE-Katalyst-SWISS Contact
19	Developing Inclusive Insurance Sector Project (DIISP)	2013-2015 Completed	1,146,000	118,276	Gabtoli upazilla under Bogura district.	PKSF, ADB & JFPR





**GUK covered fourteen thousand beneficiaries through Asset Transfer & Homestead Plinth Raising under CLP & ER project**

Sl#	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
20	Enhancing Resilience to Natural Disaster and the Effects of Climate Change (ER)	2010-2015 Completed	653,779,000	22,500	Sariakandi, Sonatola & Dhunat upaizlla under Bogura district	WFP-LGED
21	Agricultural Risk Mitigation & Research Project (ARMRP)	2013-2015 Completed	8,934,000	1,711	Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	IFPRI- USAID
22	Promotion of Customized Agriculture (PCA) project	2014-2015 Completed	1,548,500	15,675	Bogura Sadar, Gabtoli, Shibgonj, Shajahanpur & Sherpur upazilla under Bogura district	IFC & FFL
23	Programmed Initiative for Monga Eradication (PRIME)	2009-2013 Completed	177,435,000	8,520	Gaibandha Sadar, Polashbari & Sadullapur upaizlla under Gaibandha district	PKSF-DFID
24	Development Initiatives for Sustainable Households Activities in Riverine Islands (DISHARI)	2008-2010 Completed	3,283,000	2,521	Gabtali upazilla under Bogura district	HKI/ NOVIB
25	Micro Finance for Marginal and Small Farmers Project (MFMSFP)	2006-2012 Completed	89,000,000	5,550	Entire Gaibandha district	PKSF-IFAD
26	GUK Enterprise Development (GUKED)	2007- 2012 Completed	2,833,000	1,500	Bogura district	USAID-PRICE
27	Chars Livelihoods Programme (CLP)	2005-2012 Completed	396,541,000	7,996	Bogura district	DFID-CLP



**GUK supported twenty two thousand beneficiaries for establishing Homestead Gardain under CLP, ER, FSUP & FPP project**



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



GUK established market linkage under CLP, ER, FSUP & FPP project





## GUK at a glance



**1993**

Year of establishment



**450 Thousands**

Number of members



**90 Thousands**

patients served by Eye hospital



**352**

Number of Branches



**290K**

Number of Borrowers



**5 Thousands**

Cataract surgery performed in Eye hospital



**5000**

Number of Employee



**12 Bilion**

Loan Disburse in 2020



**100 Thousands**

Patients served at free of cost in Eye Camps.



**185**

Upazillas Covered



**7 Bilion**

Loan outstanding in 2020



**1250**

Number of school we have



**45**

District covered



**800**

Nubmer of people got Legal Support



**38 Thousands**

Number of students in the school

## GUK Tower

Banani, Bogura-5800

Head Office of GUK  
GUK Eye Hospital

GUK Infrastructure  
Development Ltd. (GIDL)

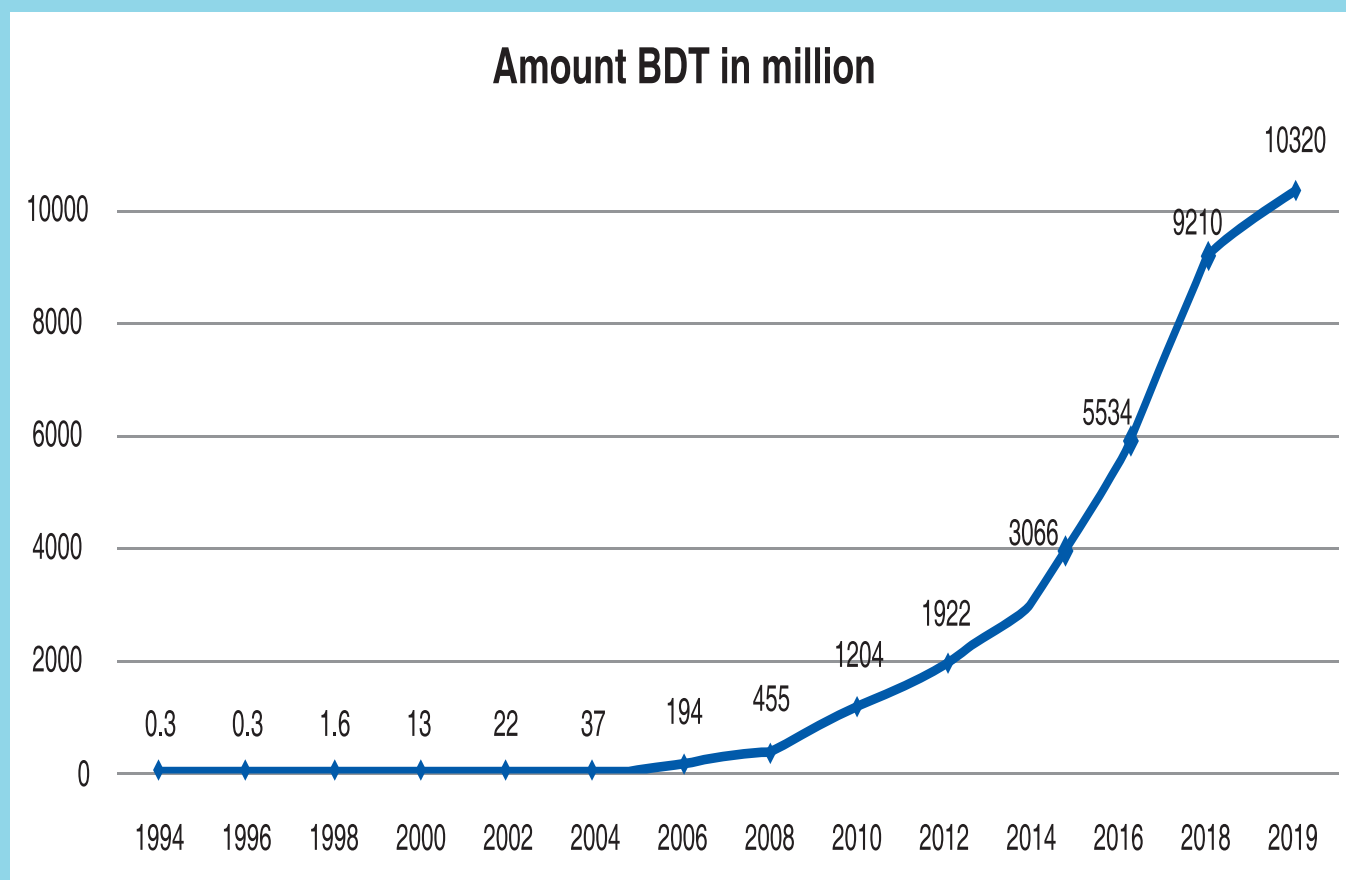
Win Power



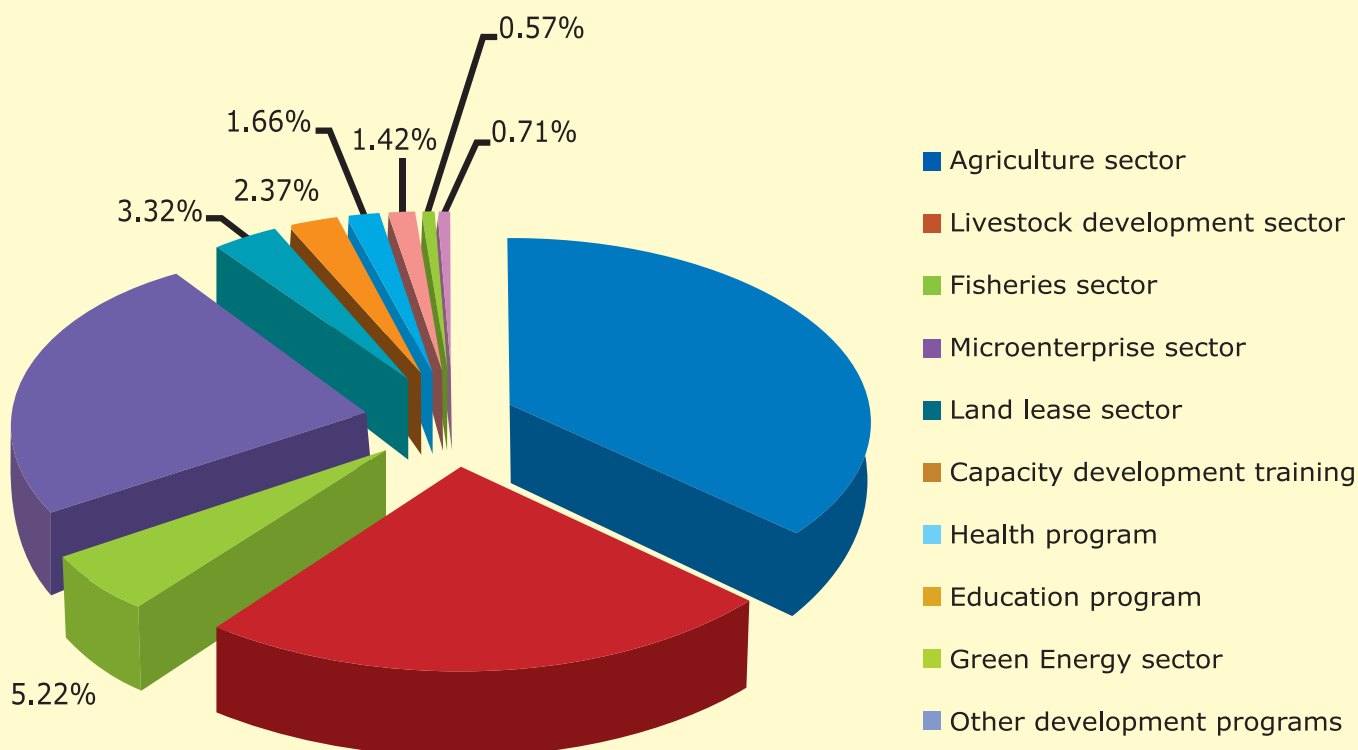
## Microfinance Portfolio (2018-2019)

Microfinance-PKSF			Microfinance-SMAP		
Total member 216,137	Savings and loan (BDT)		Total member 72,913	Savings and loan (BDT)	
	Saving accumulation 1,342,960,180	Loan disbursement 8,091,361,000		Saving accumulation 510,274,510	Loan disbursement 3,005,350,000
Loan outstanding 4,461,139,655	Savings return 1,115,094,774	Loan recovery 7,464,325,108	Loan outstanding 1,720,458,350	Savings return 341,150,336	Loan recovery 2,454,361,263
	Loan receive from PKSF 592,500,000	Service chargeearn 980,246,738		Loan receive from PKSF 490,000,000	Service chargeearn 315,318,160
	Loan return to PKSF 469,026,506			Loan return to SMAP 420,000,000	

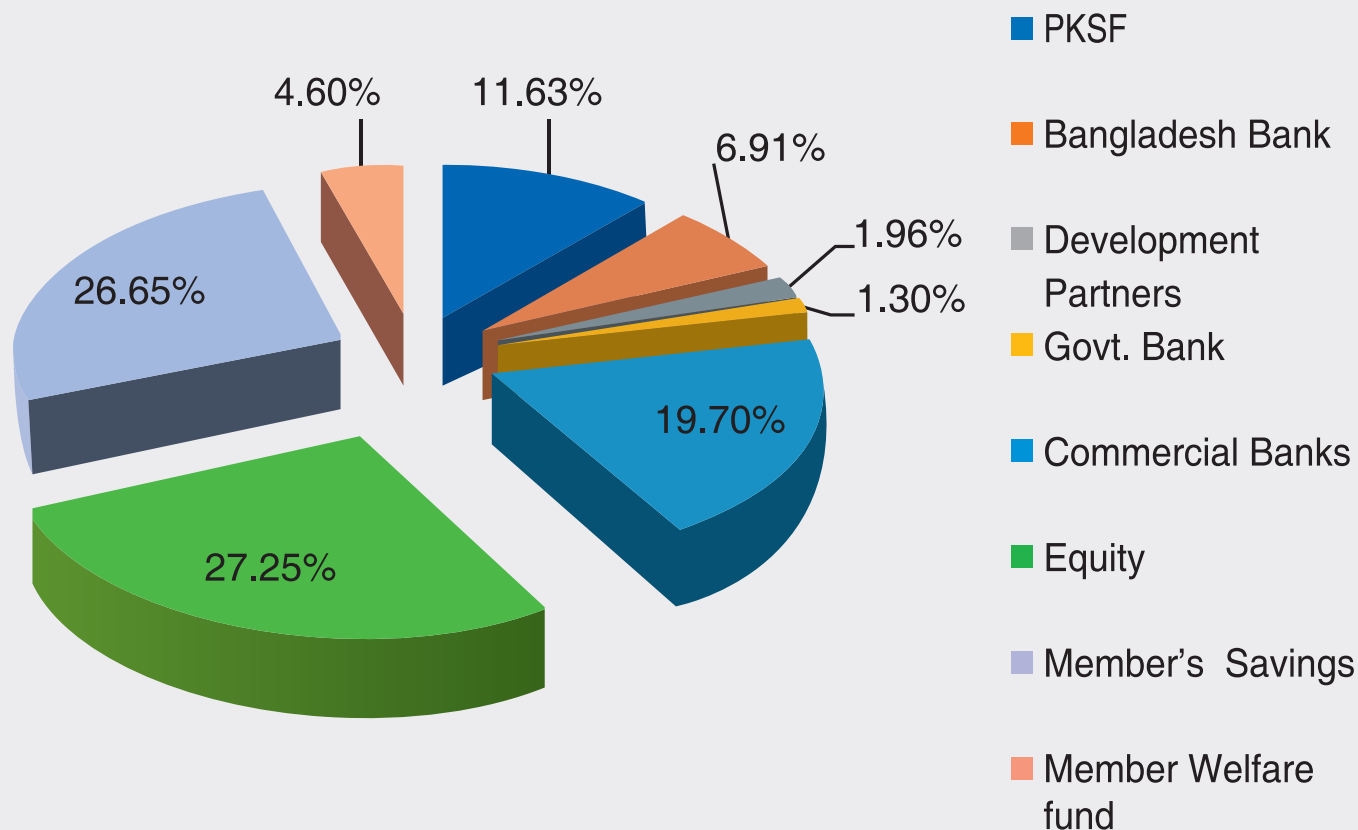
## GUK Loan Disbursement (Tk. in Million) Growth during 1994 to 2019



## Program wise investment/Fund Distribution



## Source of fund



# Microfinance Program

## Focusing on Exclusive 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 it's microfinance services by setting up 203 Branch Offices, 40 Area Offices, 10 Zonal Offices, 4 Regional Offices and deploying 2,475 efficient manpower.





# Key Implementation Strategy

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

- ▶ Participatory management under a group development approach.
- ▶ Special emphasis on sustainability of its program participants.
- ▶ Implementing cluster-based development activities through mobilizing all sorts of local resources and provide need based information & technologies to the program participants and communities.
- ▶ Special emphasis on human resource development for ensuring better services to the participants.
- ▶ Special focus and priority on ultra poor and growing entrepreneurs.
- ▶ Proper delivery of diverse loan product for ensuring self employment, income generation and wages.
- ▶ Ensuring information, access to market and transfer of technology to the program participants for their 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 benefits of the project participants.



Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSf along with his wife Prof. Dr. Zaheda Ahmad visited GUK while Dr. Md. Jashim Uddin, DMD, PKSf, Mr. Md. Mashiar Rahman, SGM, PKSf, Prof. Dr. Hosne Ara Begum, ED, TMSS & Dr. Khandaker Alamgir Hossain, ED, GUK and Senior Officials of PKSf and GUK were present

## Savings Program

GUK initiated savings activities to accumulate fund to undertake IGAs for income generation and to get rid of poverty. In fact savings (accumulation of tiny amount from individual participant) are being operated by GUK in order to mitigate group member's crisis and to promote their livelihood through door-step service. To create and increase own fund and invest that fund in income generating activities by the participant is not possible at all without a habit of savings. For this reason, GUK adopted some steps to make the participants becoming savings oriented. The group participants have their passbooks and they receive interest against 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 safety & security of group participants.
- ▶ Reduce dependency on borrowing loan.
- ▶ Enhance the financial strength of program participants.
- ▶ Ensure and increase participatory investment in group business.



## Savings Mobilization

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

### General Savings

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

### Voluntary Savings

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

### Terms Savings

A long term savings scheme where members have the opportunity to deposit TK 200 to TK 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 28,825,496 as savings was refunded to 1,072 borrowers under member welfare service.



Dr. Khandaker Alamgir Hossain, ED, GUK and Mr. K.A.M.M Raisul Islam, Deputy Director of MRA visiting a beneficiary at Sariakandi Char, Bogura

## 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 6 districts and 45 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. 342,298,000 has been disbursed among 15,208 borrowers. The cumulative loan amount disbursed under Buniad is Tk 3,285,842,000 to 146,371 borrowers. Out of which Tk 1,642,921,000 has been disbursed in the agriculture sector among 73,186 borrowers, Tk 985,753,000 in the livestock sector among 43,911 borrowers and Tk 657,180,000 in other sectors among 29,274 borrowers.







## Jagoron Loan (Rural Microcredit)

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 19 districts under 115 upazillas through 126 branches. During the period under report Tk 439,091,000 has been disbursed 143,091 borrowers. The cumulative amount of loan disbursed up to the period under report is Tk. 22,787,067,000 among 1,094,061 borrowers. Out of which Tk. 8,659,085,000 has been disbursed in the agriculture sector among 415,743 borrowers, Tk. 6,836,120,000 in the livestock sector among 328,218 borrowers and Tk. 7,291,861,000 in other sectors among 350,100 borrowers.





## ME Loan (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 their members to enroll for Rural Micro Credit Program for their enrollment in Agrosor/ME who successfully utilized Jagoron (RMC & UMC) loans for more than 2 years including new members considering all criteria be fulfilled for ME loan. The loan is repayable by weekly and or monthly repayment basis. During the period under report Tk 3,126,829,000 has been disbursed among 30,869 borrowers. The cumulative loan disbursed up to the period is Tk 15,522,567,000 among 171,829 borrowers. Out of which Tk 5,743,350,000 has been disbursed in the agriculture sector among 63,577 borrowers, Tk 4,656,770,000 in the livestock sector among 51,549 borrowers and Tk 5,122,447,000 in other sectors among 56,704 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 payment after harvesting period. The maximum loan ceiling under this product is Tk 15,000. The repayment period ranges from 3-6 months.

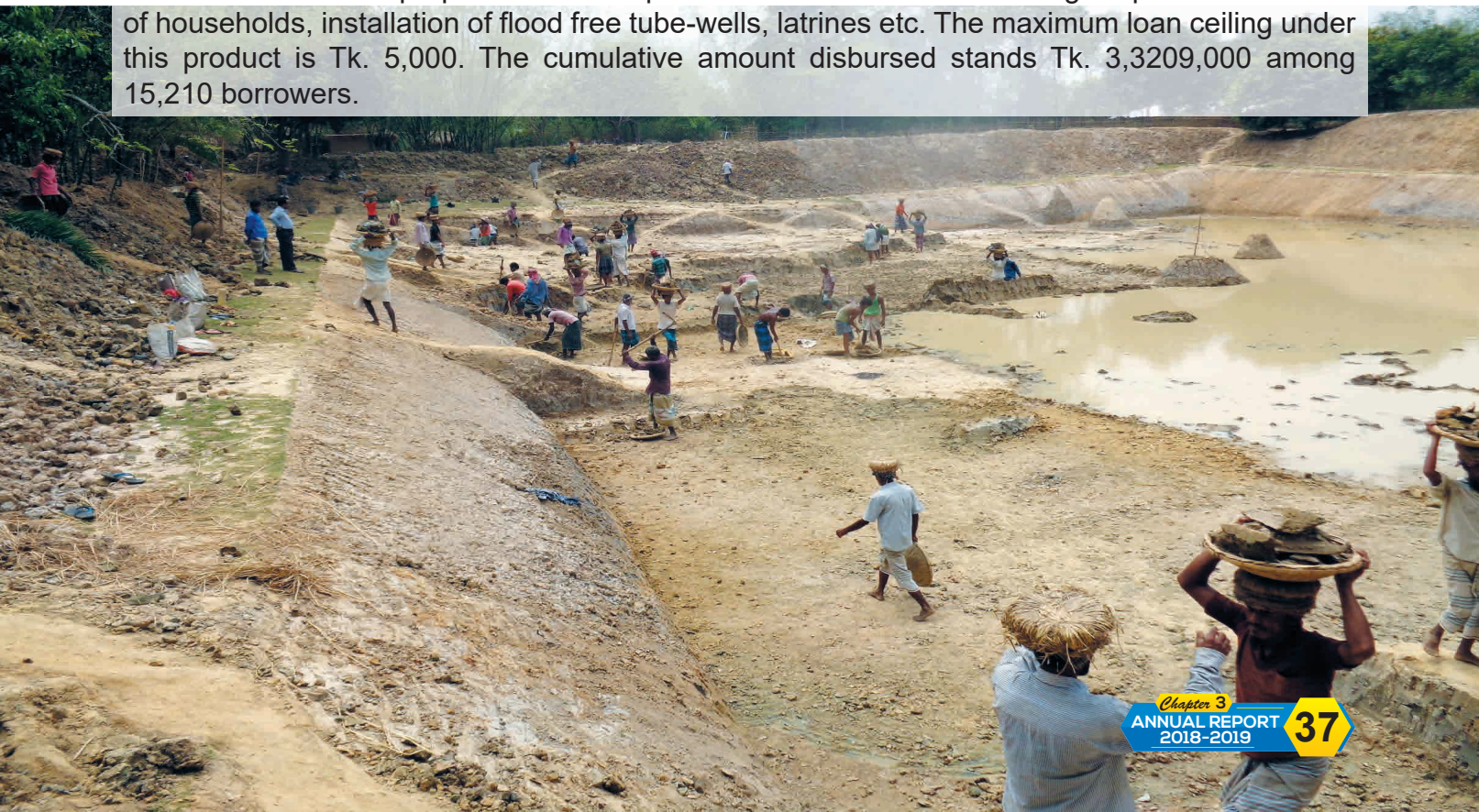


During the period under report Tk 131,874,000 has been disbursed among 20,718 borrowers. The cumulative loan disbursed is Tk 854,961,000 among 167,418 borrowers. Out of which Tk 5,984,730,000 has been disbursed in agriculture sector among 117,193 borrowers and Tk 256,488,000 in livestock sector among 50,225 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 areas of the mighty river Jamuna, Teesta and Bangali rivers passing through the vast areas of Rangpur, Gaibandha, Bogra and Sirajganj districts submerge nearby communities and island chars during the flood season.

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







## Land Lease Loan

GUK provides Land lease loan support among the beneficiaries under LIFT program for leasing land, inputs & machineries for crop cultivation in order to earn income as well as create working scope of the potential ultra-poor beneficiaries/borrowers for their socio economic development. During the reporting period Tk. 25,812,000 has been disbursed among 621 borrowers. The cumulative disbursement amount stands at Tk. 68,336,000 among 2,006 borrowers.





## Cluster Wise Enterprise Development Apporach

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





## Light Engineering

Bogura is famous for production of light engineering equipment like shallow machine, tube well, spare parts of shallow machine, power tiller, tractor, local transport engine, wheel, easy bike setting factory, welding & lathe machine factory etc. All the above items are very important for promotion of crop and vegetable production. Considering the importance of the sector GUK has been providing ME loan along with technical support for exploring the light engineering sector. During the reporting period 165 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

GUK has been focusing on building the capacity of micro entrepreneurs engaged in products improvement & innovations to foster the rural economic growth of the specific cluster areas. GUK always encourages to the MEs on labor intensive activities that have found in radical change on furniture sub-sector for creating a huge number of employments as well as income. There are about 315 furniture entrepreneurs (wooden and still) have been supported by GUK during the period under report. Each furniture entrepreneur has engaged 5 to 10 workers such as cutter, designer, carpenter, finisher, painter etc. to make standard class furniture and interior design for office & home as per buyers' needs and choice.







## Hand Loom & Power Loom Factory

GUK has been financing labor intensive local cottage industries for retrieving hand& power loom sub-sector and support entrepreneurs for continuing business by using their knowledge and skills. GUK has identified hand and power loom cluster and organized them in groups and provides financial and technical support for running their inherited business with sustainability. About 2,615 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 5 to 7 workers to make different types of good quality of cloths, blankets, towel/napkin, dresses as per the demand and choice of the buyers.



Mr. Md. Rashidul Islam, Director (Social), Mr. Hajkil Md. Abu Hasan, Director (Admin & Monitoring) and Mr. Md. Sanaul Haque, Sector Specialist, GUK visiting a Power Loom factory



## Handicrafts 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 1,272 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 5 to 7 workers to make different types of good quality of handicrafts 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 tendency 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 handicrafts.





## 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 offices under Bogura district. In total 69 ME borrowers under different branches are producing the plastic mat of various colors & designs which attract the buyers of different areas. A total of Tk. 2,932,500 only has so far been disbursed among the plastic mat 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.



Mr. Robiul Islam, Joint Director, GUK visiting a plastic mat factory and Mr. Pankaj Kumar Sarker, Director (MF) & Mr. MH Talukder, Consultant, GUK distributing plastic mat to Grils' club

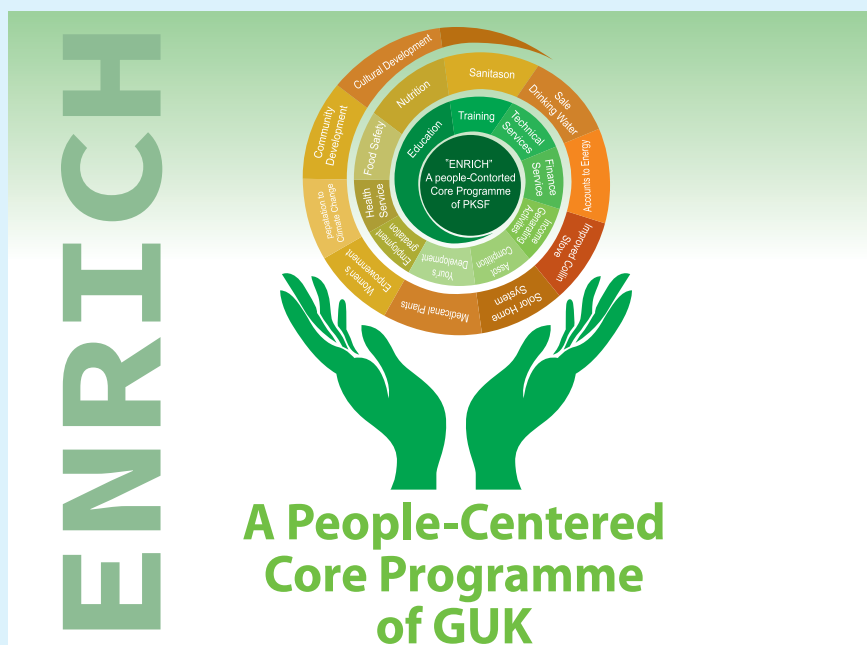


# On Going Development Projects/Programs

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 2018-2019 that played a significant role towards improving the livelihoods of the poor people in the project working areas. The development projects/programs are narrated below:

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

The concept of ENRICH is initiated by Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSF which aims to ensure human dignity and freedom by gradually reducing poverty towards total elimination of poverty from the society in a sustainable 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.



## Major Activities of ENRICH Program

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



Dr. Khandaker Alamgir Hossain, ED, GUK Sharing the update status of GUK with Dr. Qazi Kholiquzzaman Ahmad Chairman, PKSF in GUK office



## 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 provides coaching to the primary school going students for better results and addresses the problem of drop-out of 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 Unions under Bogura district. The rehabilitation program is being implemented by donating BDT 100,000 to each beggar through bank account check transfer for investing in feasible and manageable income generating activities. All 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.

Md. Abdul Hannan who was selected as a beggar from Tarafsartaj village is now rearing his sheep 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.



Mr. Md. Mashiar Rahman, SGM, PKSf briefing on different aspects of ENRICH program during visiting GUK while Executive Director, Senior Director & other Directors of GUK were present

## 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 approach to foster the targeted beneficiaries economically solvent by providing equivalent amount as grant from PKSf. So far 12 members of Gabtali and Sariakandi union have successfully completed 2 years duration of savings up to June 2019 and a total special savings amount of BDT 3,29,106 has been allotted to them as grant.





## Enrich Loan Products

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

### 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 utensil business, mini shoe factory, power tiller, irrigation pump and other IGAs. During the period under report Tk. 72,985,000 has been disbursed among 1,709 borrowers. The cumulative disbursement amount stands Tk. 248,225,000 among 6,419 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. 16,033,000 has been disbursed among 739 borrowers. The cumulative disbursement stands at Tk. 48,888,000 among 2,469 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 and purchasing televisions, bi-cycles and various home appliances in order to improve the social status of their livelihoods. During the reporting period GUK disbursed Tk. 3,017,000 among 313 borrowers in the working unions. The cumulative disbursement stands Tk. 14,508,000 among 1,537 borrowers.

## Implemented activities during 2018-2019 :

SL	Activities	Gabtali 2018-2019	Sariakandi 2018-2019	Total 2018-2019
1	Total Household Survey	4,953	5,922	10,875
2	Total Population	19,689	24,525	44,214
3	Setellite Clinic Held	96	96	192
4	Setellite Clinic Service Provided	3,376	2,918	6,294
5	No. of Static Clinics Held	391	405	796
6	No. of Static Clinics Patient	4,466	3,933	8,399
7	No. of Health Camp Held	4	4	8
8	No. of Patient Treated by Health Camp	602	507	1,109
9	No. of Eye Camp Held	1	1	2
10	No. of Patient Treated by Eye Camp Held	161	153	314
11	No. of Free Eye Operation	15	15	30
12	No. of Beneficiaries received de-worming tablets	6,900	6,440	13,340
13	No. of de-worming tablets distributed	6,900	6,440	13,340
14	Court Yard Meetings Held	482	576	1,058
15	Project participants Attended Court Yard Meetings	7,233	9,219	16,452
16	No. of Educational Support Centres	40	40	80
17	No. of Students	1,200	1,200	2,400
18	Training on Primary Health Care (Staff)	10	12	22
19	Basic Training on Education (Teachers)	40	40	80
20	No. of Special Savings Depositors	17	15	32
21	Amount of Special Savings Deposit	61,900	132,700	194,600
22	No. of Beggars Rehabilitated	2	2	4
23	Total Amount Distributed for Beggar Rehabilitation	200,000	200,000	400,000
24	IGA Training Imparted	225	225	450



## 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 upazilla and Sariakandi union under Sariakandi upazilla of Bogura district vide official letter of PKSF No. PKSF/Probin/2018/3492 dated 21 June 2018. A budget was sent by PKSF for the FY 2018-2019 amounting to Tk. 16,57,120 from PKSF and Tk. 9,33,620 from GUK.



Dr. Mahbub Alam, Senior Director, Mr. Md. Anisur Rahman, Joint Director and Mr. MH Talukder, Consultant, GUK distributing wheel chairs to very Elderly People

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 BDT 600/- 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 2018-2019 with pomp and festivity creating a great sensation among 1,110 selected Elderly People of Gabtali union and 1,300 selected Elderly People of Sariakandi Union.



Ms. Suraiya Zerin, Upazilla Mohila Vice Chairman, Gabtali, Bogura distributing blanket to the Elderly People under Probin Program



## 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 covered under this program.



## Objectives of the Program

- ▶▶ Preparing local level planning for increasing enrolment of students in Government Primary Schools & Ebtadai Madrasahs.
- ▶▶ Increasing the attendance percentage, reduce drop-out rate, proper storing of feeding materials, handling and distribution of high protein biscuits and monitoring of proper distribution.
- ▶▶ Enhancing coordination with School Management Committee members, teachers and guardians.
- ▶▶ Promoting cultivation of seasonal vegetables at school compound and at household level of the students.
- ▶▶ Impart training to teachers, students & community stakeholders on nutrition, health, sanitation and holding community mobilization workshops.
- ▶▶ Preparing the program impact, evaluation and assessment reports as per project plan etc.

## Highlights

- ▶▶ Total 88 Schools and Madrasahs have been covered under School Feeding Program
- ▶▶ The program has served 13,276 students in the project areas
- ▶▶ 96% students brought safe water bottle in the class room
- ▶▶ 100% students using waste paper baskets for disposing empty biscuit packs
- ▶▶ 94% students are now bringing Tiffin Boxes in their class rooms.
- ▶▶ 58 vegetable gardens established in the school yard
- ▶▶ 76 mothers gathering meetings have been conducted
- ▶▶ 63 parent-teachers meetings have been conducted under the program.



Ms. Mahmuda Khatun, Assistant Project Director, SFP, Directorate of Primary Education visiting a Govt. Primary School under SFP project



## 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 having a low cost diagnostic lab along with a medicine and optic corners.

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

- ▶ 65,720 patients received out-door-patient services
- ▶ 33,275 patients received free eye care treatment services through various eye camps
- ▶ 528 patients received free cataract and other operation services
- ▶ 2,842 patients received free eye care services through GUK CSR program
- ▶ Regular 150-200 patients received services from GUK Eye Hospital.



# Eye Care Services

Eye specialists of GUK Eye Hospital have been providing high quality services by using latest optical machineries with affordable cost of services. GUK Eye Hospital provides the following services to the patients;



## Services of GUK Eye Hospital

- ▶ Regular -150-200 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 Dept., medicine and Campaign at the rural level.



Honorable MP Mr. Rezaul Karim Bablu, Bogura-7 visiting an operated cataract patient in GUK Eye Hospital



# Primary Health Care & Family Planning

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 lot of problems and obstacles in the way of accomplishing goals and objectives of a healthy 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 reproductive health care and establish small family norms
- ▶ Nutrition education promotion
- ▶ Treat poor patients by qualified doctors at service centers
- ▶ Refer high risk pregnant women and other patients to the nearest government hospital for higher treatment.



## Highlights

- ▶ 295 satellite and health camps organized
- ▶ 23,600 patients received treatment free of cost from the satellite and health camps
- ▶ 1,415 patients were referred to government hospital for higher treatment.



## Legal Aid Services

### Promoting Peace & Justice

GUK launched its Legal Aid Services in 2005 with one panel lawyer. GUK Legal Aid Services has been empowering its nearly 15,722 groups through formal and informal advocacy, trainings, awareness raising sessions, courtyard meetings to peacefully mitigate internal conflicts. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, money and harassment. The formal advocacy, trainings and awareness development includes: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid throughing, 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 amicable on the basis of right judgment. In 2018-2019, a GUK legal aid service has successfully resolved 728 cases through arbitration. Beside this, GUK legal aid services have referred another 48 cases to the respective judicial system failing to resolve those cases through arbitration.





# Solar Power Program

## 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 847 solar home panels were installed in different areas out of which 95 were installed in remote and isolated Jamuna river char areas.

## Main Activities of the program

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

## Highlights

- ▶▶ 847 solar panels installed
- ▶▶ 4,235 poor people benefited
- ▶▶ 9 districts covered
- ▶▶ 20 Upazila covered
- ▶▶ 98 unions covered and
- ▶▶ 125 villages covered.





## Social Development Activities Under CSR

In addition to the on-going development activities GUK has ethically approved a CSR policy to provide exceptional financial literacy support and cooperation 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, social & economic development and different cultural activities.

### Highlights

- ▶ About 15,226 patients received financial assistance for medical treatment
- ▶ 2,735 patients received financial assistance through health camp, eye camp and for eye operation
- ▶ 256 students (from poor HHs) received stipend
- ▶ 33 parents received assistance for their daughter's marriage arrangement
- ▶ 3,762 poor old aged people received financial assistance
- ▶ 36 institutions received donations for water and sanitation improvement
- ▶ 107 organizations received financial assistance for social and cultural activities
- ▶ About 17 million taka has been spent for CSR activities for the FY 2018-2019 under GUK Program.



Mr. Anisur Rahman, JD and Mr. Rashed Billah, SAD, GUK distributing relief package to the flood victims at Sariakandi, Bogura



Meritorious students of poor families receiving education stipend cheques from Mr. Faiyez Ahammed, DC, Bogura while Dr. Khandaker Alamgir Hossain, ED, GUK and other distinguished guests were present



## 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 2018-2019, with the financial support of the Ministry of Women & Children Affairs, Government of Bangladesh, GUK covered 1,974 beneficiaries under 79 groups in Adamdighi Upazila under Bogura 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 improve 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 development.

## Services of VGD Program



GUK assisted union parishad in proper distribution of 30 Kg rice per month among 1,974 VGD members family in 6 unions of Adamdighi upazila under Bogura district. GUK has disbursed loan amounting Tk. 10,30,000 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 in 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 decision to run GUK Shishu Bikash Education Program with a cost sharing basis for the drop-out & non school going children of the beneficiaries of GUK and other poor community households. GUK started the Shishu Bikash Education Program in Bogura district as a pilot program in 2016 which was executed in full operation from 2017. Funding for the program comes solely from GUK's own source with some contribution from the community/parents of the students.



## Highlights

- ▶▶ 19 districts covered
- ▶▶ 85 upazillas, 291 unions and 932 villages covered
- ▶▶ 1,165 schools established
- ▶▶ All schools established in remote and hard to reach areas
- ▶▶ 31,515 students enrolled
- ▶▶ 60% female and 40% male students
- ▶▶ 97.5% attendance rate
- ▶▶ 1,165 experienced female teachers employed
- ▶▶ Free education materials were provided.



# Livestock Development Program

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 71,337 borrowers received loan Tk. 2,774,177,000 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.

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

## Highlights

- ▶ Since inception, GUK Dairy Farm has produced 572 calves and most them have been distributed to the contract farmers
- ▶ Total 2,225,300 liters of milk produced from the dairy farm and sold to the market
- ▶ 71,337 borrowers received loan Tk. 2,774,177,000 on different livestock related IGAs
- ▶ Total 4,265 contract farmers have been benefited from the dairy farm
- ▶ Imparted training to 7,357 farmers on goat rearing, cow rearing & beef fattening to increase the production and productivity.



# 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 101,225 borrowers received agricultural loan on different crop & vegetable cultivation, agriculture inputs like seed, fertilizer, pesticide business and agro machineries etc. amounting to Tk. 3,883,848,000 from GUK Agriculture Development Program.

## Highlights

- ▶ Imparted training to 10,863 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 101,225 borrowers have received agricultural loan amounting Tk. 3,883,848,000 for cultivating season based diversified crops and vegetables using modern technologies, agriculture inputs business and agro machineries.





## 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 Tk. 554,835,000 among 14,287 borrowers during the reporting period.



## Highlights

- ▶ Imparted training to 120 farmers on fish culture to increase the production and productivity
- ▶ A total number of 14,287 borrowers have received loan amounting Tk. 554,835,000 for fish production and fish business.



# Value Added 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 his/her development of life cycle.



Dr. Khandaker Alamgir Hossain, Executive Director, GUK met with staffs of field operation at Natore

## 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 receive 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, IME etc.



## Microfinance Program Through Revolving Commercial Bank (RCB) Fund

To meet the high demand of 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. 2,523,369,000 has been disbursed among 62,440 borrowers and the cumulative disbursement is Tk. 5,015,306,000 among 190,494 borrowers in the agriculture, agro machineries and livestock sector under RCB.



### Highlights

- ▶ Total 62,440 borrowers have been covered under RCB Program
- ▶ Tk. 2,523,369,000 has been disbursed in the reporting year
- ▶ The RCB Program has covered the agriculture, agro machineries and livestock sector and
- ▶ The cumulative loan disbursement is Tk. 5,015,306,000 to 190,494 borrowers.





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



Mr. AKM Sayduzzaman, Deputy Project Director, SMAP, Bangladesh Bank conducting a stakeholders meeting at Rajshahi

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 loan 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 100,000 taka. During the period under report Tk. 481,981,000 has been disbursed among 8,033 borrowers and the cumulative disbursement is Tk. 1,491,557,000 among 27,787 borrowers in the agriculture, agro machineries and livestock sector under SMAP. Out of which Tk. 989,512,000 was disbursed in the agriculture sector among 18,339 borrowers. Tk. 412,889,000 was disbursed among 8,336 borrowers in livestock and Tk. 13,100,000 was disbursed among 125 borrowers in the agro machinery sector.







## Highlights

- ▶ 19 Districts covered
- ▶ 72 upazillas, 220 unions and 2,785 villages served
- ▶ 75 branches opened
- ▶ 2,066 groups formed
- ▶ 41,322 farmers enrolled
- ▶ 7,845 borrowers received TSS
- ▶ 240 SMAP staffs received TOT
- ▶ 27,787 farmers were provided with loan
- ▶ Tk. 1,491,557,000 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 nonavailability 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 their communication and poor infrastructure, absence of market linkage and supply chain management system, farmers are not getting fair price of their products in char areas. As a result, the farmers are deprived from the mainstreaming development. Considering the aspect, GUK has taken a project initiative to address the constraints with the assistance of M4C under SwissContact and Char Development Research Center (CDRC) of RDA.

The main objective of the project is to create access to appropriate financial services for the char farmers living in island chars of Sariakandi upazilla under Bogura district. The specific objective of this project is to provide matching fund to compensate GUK against the loss of GUK's introducing Seasonal Loan Products (SLP) to the char farmers and 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. 15,750,000 among 1050 char farmers as seasonal loan for production of different crops like chilli, jute, maize, ground nut and rice and to rear beef cattle.

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. 16,225,000 disbursed
- 1,035 farmers enrolled
- 1,410 beneficiaries served
- 82 groups formed
- 1,968 group meetings held on awareness building and IGA implementation.





## UPP-Ujjibito Project

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

## Major Activities

- ▶ Formation of boys & girls clubs and nutrition corners at govt. primary schools
- ▶ Discussion meeting on health, nutrition and re-productive health care facilities
- ▶ Awareness raising campaign on different days observation
- ▶ Find out malnutrition children under 5 and provide advice to their parents for EPI and ensure proper nutrition
- ▶ Visit pregnant & lactating mothers 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 of their IGAs profitable



Mr. Pankaj Kumar Sarker, Director (Microfinance), Mr. MH Talukder, Consultant and PC, UPP-Ujjibito, GUK are distributing various materials to adolescent boys clubs under Ujjibito project

## Highlights

- ▶ 3,400 beneficiaries served in the project areas
- ▶ 5 upazillas and 33 unions covered by 8 branch offices and formed 186 groups
- ▶ 77 sessions on nutrition and reproductive health were conducted to the adolescent boys & girls
- ▶ 527 sessions were held on nutrition and health awareness for the adolescent boys & girls
- ▶ 44 sessions on nutrition and health were held at govt. primary schools
- ▶ 2,939 borrowers under Buniad received Tk. 30,768,000 as loan
- ▶ 15 adolescent clubs were formed and 8 nutrition corners were established at government primary schools.



## Learning and Innovation Fund to Test New Ideas (LIFT)

GUK has been implementing LIFT project in Sariakandi and Gabtali upazilla of Bogura district with the financial & technical assistance of PKSF starting from 2017. GUK has been organizing farmer training on cow rearing & beef fattening, animal health camp for providing treatment, de-worming, vaccination and other advisory services to the project participants.

GUK has also provided financial and technical support to establish fodder plot, bio-gas plant, milk chilling plant, vermi compost and establishment of homestead garden etc. Farmers were supported by the project to build improved cattle shed for maintaining hygienic condition and increasing production. Farmers have got financial support to purchase improved cattle feed (Calf starter) for their calves which enhanced rapid growth of calves. Farmers also have got chance to participate exposure visit at different places. During the reporting period Tk. 7,424,000 was disbursed to 186 farmers and cumulative loan was disbursed Tk. 49,948,000 under Livestock related IGAs. Milk production per cow per day has increased from 3.5 to 5.6 liter.



## Objectives

The objective of this project is to encourage and support innovative financial and non-financial initiatives in order to benefit the poor through improvement of livelihood, generation of sustainable employment and development of health and education, and further to help develop new tools for poverty eradication.



## Highlights

- ▶ 1 District, 2 upazillas & 6 unions covered under 2 branches
- ▶ 621 project beneficiaries
- ▶ 175 farmers trained on cow rearing and beef fattening
- ▶ 8 commercial fodder plots established
- ▶ 53,400 fodder cuttings were distributed
- ▶ 1,385 cattle were supported with de-worming tablets
- ▶ 1,312 cattle were vaccinated against FMD/Anthrax
- ▶ 157 cows were inseminated artificially
- ▶ 344 vermi compost established
- ▶ 1 bio-gas plant established
- ▶ 1 milk chilling plant established.





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

Gram Unna an 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 4000 beneficiaries and 100 service providers are the stakeholders 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.

### Objectives of the project:

- ▶ 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.



### 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 for 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 a profitable way. Several training sessions, meetings & workshops were held during the period under report.





Dr. Md. Rafiqul Islam, DLO, Bogura was present in a LSP Training session under PACE project

MoU signing with RENETA, Dr. SM Niaz Mahmud, Value Chain Specialist, PACE project, PKSf was present in the ceremony



Dr. Khandaker Alamgir Hossain, Executive Director, GUK distributing veterinary kits and certificates to the livestock service providers under PACE project



# Promoting Risk Mitigation Measures for Climate Change Adaptation-SUROKKHA Project

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 in total 127 farmers purchased crop insurance policies on Boro rice and 675 farmers purchased crop insurance policies on Aman rice. Unfortunately the farmers under Boro rice did not get any payout as per the indicators/triggers set in the policy document. On the other hand 675 farmers who purchased policies under Aman rice got the payout against there policies amounting in total Tk. 1,64,343.



## 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
- ▶ 675 smallholders farmers 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.



SUROKKHA Project Team



## Training Program of GUK

For the FY 2018-2019, 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	725	0
Accounts Management & Computer Basic Course	Accounts Officer	167	0
Operation Management Course	Branch Manager	82	0
Automation Software	Audit/Monitoring Officer	35	0
Refreshers on Operation Management Course	AM/ZM	55	0
Staff Orientation	Newly recruited staff	972	0
ToT for NFPE school teachers	Teachers	745	0
Workshop on different issues	GUK staff	152	38
Accounting & Finance Management	Accounts Officer	42	2
Internal Audit for Operation of NGO-MFIs	Audit Officer	0	3
Monitoring & Evaluation	Audit/Monitoring Officer	0	2
Risk Management Toolkits for MFIs	AM/ZM	0	2
ToT on technical support service	Branch Manager	20	18
ToT on technical support service for Field Officer	Field Officer	522	0
Livestock Training for technical staff	Technical Officer	15	8





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.

Category of Training	Number of beneficiaries
Goat Rearing	492
Beef Fattening	1,638
Cow Rearing	5,227
Poultry Rearing	4,375
Crop & Vegetable Cultivation	10,863
Fish Culture	120
Youth Development training	865
TSS for borrowers under SMAP	7,845
Workshop on agricultural production and marketing	45



Side by side 10,245 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.





## Linkage & Collaboration with different organizations/institutions



Executive Director, other Directors of GUK and Executive Directors of other NGOs are with Dr. Md. Jashim Uddin, DMD, PKSf at development fair, Dhaka.

Dr. Khandaker Alamgir Hossain, Executive Director, GUK in a meeting with officials of M4C and Rural Development Academy (RDA), Bogura regarding implementation of activities under CDRC-M4C in remote char areas of Bogura district.



Executive Director, GUK holding a meeting with Mr. ATM Nasir Miah, Executive Secretary of Bangladesh National Social Welfare Council at Dhaka regarding future collaboration in imparting training to GUK staff and other social issues.

Executive Director along with other Directors of GUK in a discussion with Mr. Kiyoshi Yoshida, CEO, Miyoshi Logistics Company of Japan at Hotel Asia Pacific, Dhaka for future collaboration. Prof. Dr. Monzur Hossain, Prof. Dr. Md. Mostafizur Rahman and Prof. Dr. Sayaduzzaman, of Rajshahi University were present during the discussion.







Executive Director and Senior Director of GUK discussing with Dr. Monir Ahmed, Country Director of Orbis International at Dhaka for future collaboration in the field of eye care and prevention of blindness.

Executive Director, GUK in a meeting with Mr. Md. Shah Jahan, Deputy Director (Program), Department of Social Services at GUK Head Office, Bogura.



Professor Dr. Motiul Alam, University of British Columbia, Canada and Professor Dr. Bilkis Begum of Rajshahi University met with Executive Director of GUK for discussion regarding future collaboration with University of British Columbia.

Dr. Khandaker Alamgir Hossain, Executive Director, GUK met with Mr. Arfan Ali, President and Managing Director, Bank Asia for strengthening future collaboration with the bank.







Directors of GUK in a meeting with the representatives of Mitsubishi Company at Bangkok, Thailand regarding future collaboration with the company.

Directors of GUK met with the officials of Hishab Ltd. at Dhaka regarding introducing online automation system in different activities of GUK.



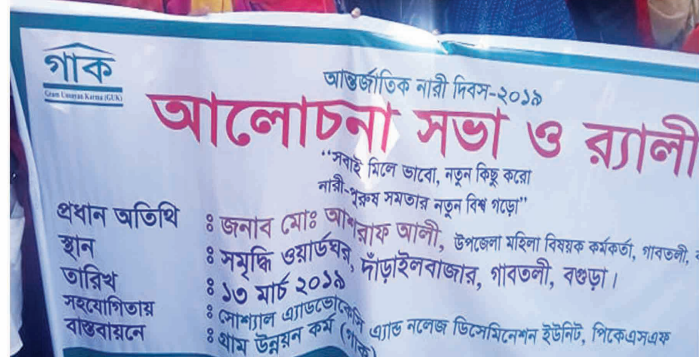
Directors of GUK met with Prof. Dr. Abdul Sukur Juraimi, Dean, Faculty of Agriculture, University of Putra Malaysia (UPM) and other professors of UPM at Dhaka for discussing future collaboration with UPM.

Directors of GUK in a meeting with Mr. Deng, Head of Marketing, Jong Yang Company Ltd. China at GUK Head Office regarding future collaboration with the company.



Dr. Khandaker Alamgir Hossain, Executive Director, GUK met with Prof. Dr. Abdus Sobhan, Vice-Chancellor, University of Rajshahi in an International Conference held at the University while Prof. Dr. Mostafizur Rahman of Rajshahi University was present.







## Workshop, Seminar and Fair



Dr. Khandaker Alamgir Hossain, Executive Director, GUK presented a paper at the International Conference on Prospect and Challenges in Sustainable Development of Developing Countries at Rajshahi University



Dr. Khandaker Alamgir Hossain, Executive Director, GUK participated an International Conference of Smallholders Insurance & Finance held in Basel, Switzerland



Best performing Area Manager of GUK receiving award from Mr. Subrata Kumar, Team Leader, M4C and Dr. Md. Mahbub Alam, Senior Director, GUK



Mr. Rashidul Islam & Hajkil Md. Abu Hasan, Director, GUK in a meeting with Mr. Jia Leming, Director, China Leike Power, China at GUK Head Office, Bogura



GUK participated in Development Fair held at Bogura



## Future Plan of GUK



- ▶ Establishment of a general hospital along with medical institutions
- ▶ 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.
- ▶ 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)



**Hajkil Md. Abu Hasan**  
Director (Admin & Monitoring)



**Md. Abu Raihan Mia**  
Director (SMAP)



**Pankaj Kumar Sarker**  
Director (Microfinance)



**Mohammad Jashim Uddin**  
Director (Internal Audit)



**Md. Raihanus Saadat**  
Director (ICT & RM)



**Md. Anisur Rahman**  
Joint Director (Monitoring)



**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)



**Md. Mostagaosul Haque**  
Deputy Director (SMAP)



**Md. Rashed Billah**  
Senior Asst. Director



**Mohammad Arman Hossain**  
Senior Asst. Director



**Md. Mobarak Hossain Talukder**  
Consultant (Programs)



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



**Dr. Md. Badiujjaman**  
Surgeon  
GUK Eye Hospital



**Dr. Md. Layel Hasan**  
Consultant  
General Health Program



**Kbd. Md. Sanaul Haque**  
Consultant (Agriculture)



**Babul Bonik**  
Assistant Director (Livestock)



**Md. Saidul Islam**  
Assistant Director (HR)



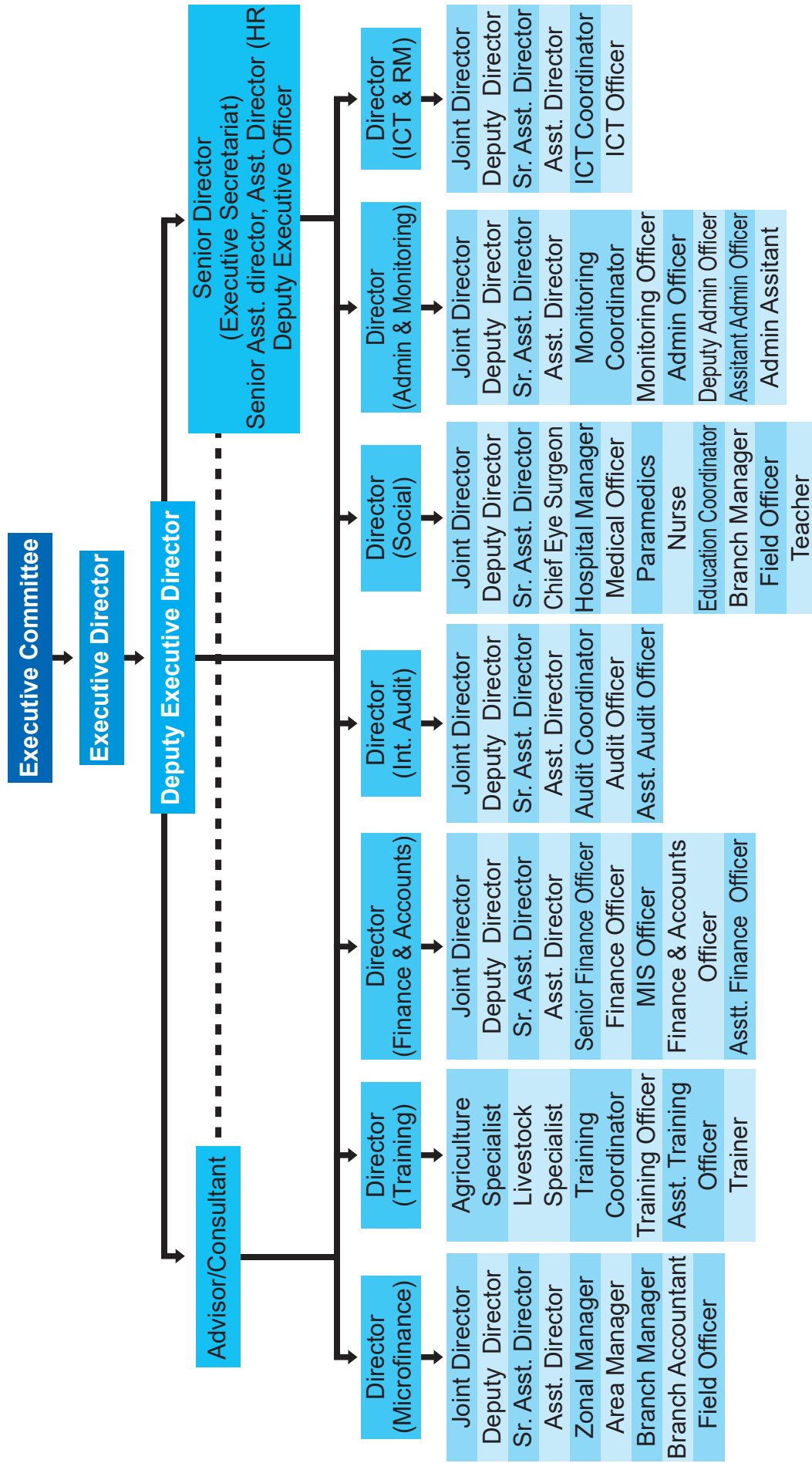
**Md. Ashraf Ali**  
Assistant Director (Education)



**Md. Bayezid Islam**  
Program Coordinator  
Ujjibito & Solar Power

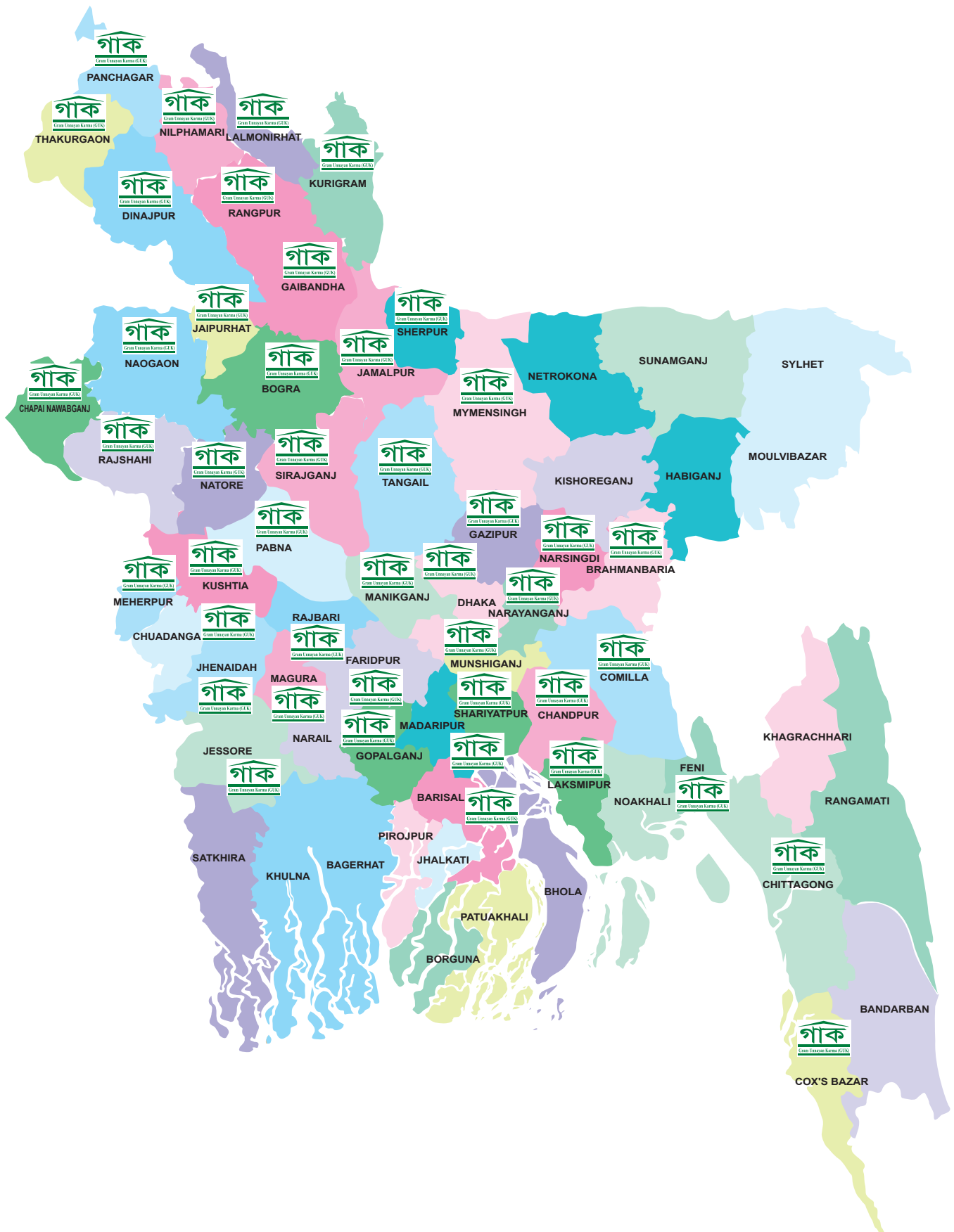


# ORGANOGRAM OF GUK





# Working Districts Of GUK





# Financial Statements

MASUD ALTAFF & CO.  
Chartered Accountants

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

## Gram Unnayan Karma (GUK)

Banani, Bogra.

### Consolidated Statement of Financial Position as on 30th June, 2019.

Sl. #	Particulars	Notes	Amount (Tk.)	
			30.06.2019	30.06.2018
A.	<b>Property &amp; Assets :</b>			
	<b>Non-Current Assets :</b>			
	Property, Plant and Equipments	6.00	607,949,920	333,411,873
	<b>Total Non Current Assets</b>		<b>607,949,920</b>	<b>333,411,873</b>
B.	<b>Current Assets :</b>			
	Loan to Members	7.00	6,191,355,504	5,011,531,329
	Investment (FDR)	8.00	523,632,490	490,278,635
	Advance , Deposit & Prepayments	9.00	50,763,421	31,805,124
	Interest & Others Receivable	10.00	18,351,322	19,877,555
	Unsettled Staff Advance	11.00	10,781,458	1,983,282
	Closing Stock	12.00	10,621,913	9,431,454
	Cash and Cash Equivalents	13.00	281,663,613	218,415,494
	<b>Total Current Assets</b>		<b>7,087,169,721</b>	<b>5,783,322,873</b>
	<b>Total Property and Assets</b>		<b>7,695,119,641</b>	<b>6,116,734,746</b>
C.	<b>Capital Fund &amp; Liabilities :</b>			
	<b>Capital Fund:</b>			
	Cumulative Surplus/Retained Surplus	14.01	1,738,611,171	1,456,868,579
	Reserve Fund	14.02	160,337,369	134,732,882
	<b>Total Capital Fund</b>	14.00	<b>1,898,948,540</b>	<b>1,591,601,461</b>
D.	<b>Non-Current Liabilities :</b>			
	Loan From Financiers (PKSF)-Long Term Portion	15.01	412,133,324	336,975,000
	Loan From Financiers (Bangladesh Bank)-Long Term Portion	15.02	40,000,000	40,000,000
	<b>Total Non-Current Liabilities</b>	15.00	<b>452,133,324</b>	<b>376,975,000</b>
E.	<b>Current Liabilities :</b>			
	Loan from Financiers (PKSF)- Short Term Portion	16.00	479,675,000	431,395,830
	Loan from Financiers (Bangladesh Bank)- Short Term Portion	17.00	493,500,000	420,000,000
	Loan from Financiers (Commercial Bank)	18.00	1,280,952,380	924,000,000
	Fund from Bank Asia	19.00	2,500,000	2,500,000
	Members Savings Deposits	20.00	2,043,704,217	1,646,266,466
	Loan from GUK Others Project	21.00	157,475,408	120,371,316
	Members welfare fund & Others Payable	22.00	373,689,285	291,512,951
	Advance Payable to PKSF	23.00	14,168,618	8,751,478
	Others Payable	24.00	64,239,018	51,900,007
	Loan Loss Provision(LLP)	25.01	278,260,594	174,749,057
	Provision for Expenses	25.02	155,873,257	76,711,180
	<b>Total Current Liabilities</b>		<b>5,344,037,777</b>	<b>4,148,158,285</b>
	<b>Total Capital Fund &amp; Liabilities</b>		<b>7,695,119,641</b>	<b>6,116,734,746</b>

The annexed notes form 1 to 25 an integral part of this financial statements.

  
Deputy Director (F & A)  
GUK

  
Executive Director  
GUK

  
Chairman  
GUK

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

Dated, Dhaka.  
19th September, 2019.



  
(MASUD ALTAFF & CO.)  
Chartered Accountants



## Gram Unnayan Karma (GUK)

Banani, Bogra.

### Consolidated Statement of Comprehensive Income for the year ended 30th June, 2019.

Sl. #	Particulars	Notes	Amount (Tk.)	
			2018-2019	2017-2018
<b>A.</b>	<b><u>Income :</u></b>			
	Service Charges Income	26.00	1,317,263,785	1,096,913,156
	Interest on Investment (FDR)	27.00	37,778,388	26,787,532
	Bank Interest	28.00	3,394,944	2,685,334
	Donation from Donor	29.00	45,159,308	40,442,355
	Community Contribution (Education)	30.00	46,108,349	27,883,413
	Sales	31.00	15,728,451	33,740,017
	Others Income	32.00	43,723,973	56,466,427
	<b>Total Income</b>		<b>1,509,157,198</b>	<b>1,284,918,234</b>
<b>B.</b>	<b><u>Expenditure :</u></b>			
	Financial Expenses	33.00	309,614,537	251,133,006
	Salary & Allowance	34.00	536,225,455	452,880,979
	Training Expense	35.00	7,687,045	11,810,008
	Education Expense(NFPE)	36.00	81,912,698	60,277,134
	Health Services	37.00	14,522,340	9,233,435
	Social Services	38.00	2,454,951	5,320,594
	Others Revenue Expenditure	39.00	119,158,874	100,474,505
	Bank Charge & Commission	40.00	2,979,751	2,717,237
	VAT & Tax	41.00	4,816,119	4,096,193
	Materials Consumed (Cost of Sales)	42.00	7,923,398	19,125,627
	Loan Loss Expenses (LLE)	43.00	103,511,537	52,273,483
	Land lease amortization		11,754	89,104
	Depreciation	44.00	10,991,660	9,432,295
	<b>Total Expenditure</b>		<b>1,201,810,119</b>	<b>978,863,600</b>
	Net Surplus		307,347,079	306,054,634
	<b>Total</b>		<b>1,509,157,198</b>	<b>1,284,918,234</b>

The annexed notes form 26 to 44 an integral part of this Comprehensive Income statements.

  
Deputy Director (F & A)  
GUK

  
Executive Director  
GUK

  
Chairman  
GUK

Signed as per our separate report of even date

Dated, Dhaka.  
19th September, 2019.



  
(MASUD ALTAF & CO.)  
Chartered Accountants



## Gram Unnayan Karma (GUK)

Banani, Bogra.

### Consolidated Statement of Cash Flow for the year ended 30th June, 2019.

Sl. #	Particulars	Amount (Tk.)	
		2018-2019	2017-2018
<b>A.</b>	<b><u>Cash Flow from Operating Activities :</u></b>		
	Surplus for the period	307,347,079	306,054,634
	<b>Add/Less : Amount Considered as Non Cash Item</b>		
	Increase in LLP	103,511,537	52,273,483
	Depreciation this year	10,991,660	9,432,295
	Lease amortization	11,754	89,104
	Regulation register sales	-	-
	Interest Receivable on FDR	1,514,479	7,652,861
	Profit on sale of assets	-	-
	Provision for Expenses	79,162,077	38,507,664
	Prior year adjustment	-	93,418,848
	<b>Sub-total of non-cash items</b>	<b>195,191,507</b>	<b>201,374,255</b>
	Loan to Beneficiaries/Member	(1,179,824,175)	(1,022,012,110)
	Advance, Deposit & Prepayments	(18,958,297)	(7,198,070)
	Unsettled Staff Advance	(8,798,176)	78,000
	Closing Stock	(1,190,459)	(8,019,358)
	<b>Net Cash used in Operating Activities</b>	<b>(706,232,521)</b>	<b>(529,722,649)</b>
<b>B.</b>	<b><u>Cash Flow from Investing Activities :</u></b>		
	Acquisition of Fixed Assets	(285,529,707)	(91,974,083)
	Sale of non current assets	-	-
	Prior year adjustment	-	-
	Investment (FDR)	(33,353,855)	(181,312,087)
	<b>Net Cash in Investing Activities:</b>	<b>(318,883,562)</b>	<b>(273,286,170)</b>
<b>C.</b>	<b><u>Cash Flow from Financing Activities:</u></b>		
	Loan from Financiers (PKSF)	123,437,494	10,895,830
	Loan from Financiers (Bangladesh Bank)	73,500,000	2,500,000
	Loan from Financiers (Bank)	356,952,380	257,000,000
	Loan from GUK Others Project	37,104,092	77,645,066
	Member Savings	397,437,751	378,646,237
	Members welfare fund & Others Payable	82,176,334	71,056,146
	Advance Payable to PKSF & Others	5,417,140	(9,448,014)
	Others Payable	12,339,011	22,716,369
	<b>Net Cash used in Financing Activities:</b>	<b>1,088,364,202</b>	<b>811,011,634</b>
<b>D.</b>	<b>Net Increase in Cash and Cash Equivalent (A+B+C)</b>	<b>63,248,119</b>	<b>8,002,815</b>
	<b>E. Cash and Bank Balance at the Beginning of the year</b>	<b>218,415,494</b>	<b>210,412,679</b>
	<b>Cash and Bank Balance at the ending of the year</b>	<b>281,663,613</b>	<b>218,415,494</b>

  
Deputy Director (F & A)  
GUK

  
Executive Director  
GUK

  
Chairman  
GUK

Signed as per our separate report of even date

Dated, Dhaka.  
19th September, 2019.



  
(MASUD ALTAF & CO.)  
Chartered Accountants



## Gram Unnayan Karma (GUK)

Banani, Bogra.

### Consolidated Statement of Changes in Equity for the year ended 30th June, 2019.

Particulars	Amount (Tk.)	
	2018-2019	2017-2018
Opening Balance	1,456,868,579	1,069,303,762
Add/Less: Prior Year adjustment	-	103,604,442
Add/Less: Surplus/Deficit for the year	307,347,079	306,054,634
<b>Total</b>	<b>1,764,215,658</b>	<b>1,478,962,838</b>
Less: Transfer to Reserve Fund	25,604,487	22,094,259
<b>Closing Balance</b>	<b>1,738,611,171</b>	<b>1,456,868,579</b>
<b>Reserve Fund :</b>		
Opening Balance	134,732,882	112,638,623
Add : Made during the year	25,604,487	22,094,259
<b>Closing Balance</b>	<b>160,337,369</b>	<b>134,732,882</b>
<b>Total Capital Fund</b>	<b>1,898,948,540</b>	<b>1,591,601,461</b>

  
Deputy Director (F & A)  
GUK

  
Executive Director  
GUK

  
Chairman  
GUK

Signed as per our separate report of even date

Dated, Dhaka.  
19th September, 2019.



  
(MASUD ALTAF & CO.)  
Chartered Accountants



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## Gram Unnayan Karma (GUK)

GUK TOWER

গাক

Gram Unnayan Karma (GUK)

## Gram Unnayan Karma (GUK)

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Cell Phone: +8801733 366999, Phone: 88-051-69976, Fax: 88-051-78264

Dhaka Office: House# 554, Road # 09, Adabar, Dhaka-1207, Bangladesh

Cell Phone: +8801318 206942, Phone: +88-02-55010314

E-mail: [info@guk.org.bd](mailto:info@guk.org.bd)

Facebook: [www.facebook.com/GUK.org.bd](http://www.facebook.com/GUK.org.bd)