



Annual **REPORT** 2023-2024

Together We Can Achieve the Sustainable Development Goals

Annual Report-2023-2024



Editorial Advisor:

Dr. Khandaker Alamgir Hossain
Founder & Executive Director

Editorial Panel:

Dr. Md. Mahbub Alam
Senior Director

Md. Rashidul Islam
Director (Social Enterprises)

Hajkil Md. Abu Hasan
Director (Monitoring & Review)

Md. Humayun Khaled
Director (SMAP)

Md. Abu Raihan Miah
Director (Internal Audit)

Md. Rafiul Islam
Joint Director (Finance & Accounts)

Md. Zia Uddin Sarder
Assistant Director (C&D)

Md. Mokhlesur Rahman
Director (Microfinance)

Md. Raihanus Saadat
Director (ICT & RM)

Md. Anisur Rahman
Senior Joint Director (Program)

Khorshed Alam
Joint Director (Finance & Accounts)

Mohammad Arman Hossain
Deputy Director

Design & Print:
Dipali Printers

Published in:
May, 2025

Published by:
Gram Unnayan Karma (GUK)



Contents

Chapter 1

Message from the Chairman	4
Message from the Executive Director	5
About GUK	6
Objectives of GUK	7
Values,Vision, Mission	8
Legal Status	9
Development Partners	10
Networking Partners	11
General Committee	12
Executive Committee	12
Advisory Committee	13
Departments & Functions	14
Legal Aid Services	18
Good Governance, Gender & Rights	19
Access to Finance	20

Chapter 2

Annual Overview	21
Geographical Coverage	22
Beneficiaries Coverage	23
Human Resource Status	24
Financial Support Services.	25
List of Development Projects/Program	26
GUK at Glance	33
Microfinance Portfolio	34
Microfinance Program	36
Key Implementation Strategy	37
Savings Program	38
Member Welfare Service	39
Description of Loan Products	39
Buniad Loan	40
Jagoron Loan	41

Chapter 3

ME Loan	42
Sufolon Loan	43
Sahos Loan	44
Land Lease Loan	45
Cluster wise Enterprise Development	46
Light Engineering	47
Furniture Market Development	47
Handloom & Power Factory	48
Hand-made Crafts Production & Marketing	49
Plastic Mat Production & Marketing	50
Year wise growth of Microfinance Program	51
Development Projects Programs	52
ENRICH Program	52
ENRICH Health Program	53
ENRICH Education Program	54

Chapter 4

Beggar Rehabilitation Program	55
ENRICH Loan Products	56
Implemented activities of ENRICH	58
Probin Program	59
School Feeding Program	60
GUK Eye Hospital	61
Primary Health Care & Family Planning	64
Promoting Peace & Justice	65
Solar Power Program	66
Social Development Activities under CSR	67
VWB Program	68
Non Formal Primary Education	69
Sustainable Enterprise Project (SEP)	70
Livestock Development Program	71
Agricultural Development Program	72

Chapter 5

Fisheries Development Program	73
Value Added Development Approach	74
Remittance Services	74
Microfinance through RCB Fund	75
SMAP Project	76
High Value Crop Development Project	78
Koishor Karmashuchi	79
RMTP Poultry and Poultry Products	80
Dairy and meat Products under RMTP	82
RAISE Project	85
PACE E-Commerce Project	88
Extension Activity (CSISA-MEA) Project	90
Water Credit Adoption (WCAD) Project	91
BD Rural WASH for HCD Project	92
GUK Institute of Technology (GIT)	93

Chapter 6

Training Program	94
Linkage & Collaboration	96
Different Days Observed	97
Emergency Response Program	98
Future Plan of GUK	99
GUK Leadership	100
Organogram of GUK	102
Financial Statement	103



Message from **The Chairman**

Prof. Abu Hammad Baki Billah

Chairman

Gram Unnayan Karma (GUK)

It is with great pleasure that I announce the forthcoming publication of Gram Unnayan Karma's (GUK) Annual Report for the fiscal year 2023–2024. This report highlights the organization's achievements, progress, and key lessons learned in implementing a wide array of development programs and projects aimed at complementing national poverty reduction efforts through active community participation.

It is widely recognized that human beings lie at the heart of sustainable development. Every individual has the inherent right to live a healthy, dignified, and productive life in harmony with nature. In alignment with this vision, GUK is steadfast in its mission to serve the poor and vulnerable segments of society—those who are often marginalized and excluded from mainstream socio-economic opportunities and development interventions.

Over the past year, GUK has made sincere and dedicated efforts to fulfill its strategic objectives. The experiences gained and insights derived from our activities during this reporting period will serve as valuable guiding principles for designing future programs that promote inclusive socio-economic growth, with a particular emphasis on the participation of poor and vulnerable men and women.

Notably, within a relatively short span of time, GUK has been able to unlock the latent potential of rural communities, especially among women from disadvantaged backgrounds. Through a combination

of technical assistance, financial support, and integrated development initiatives, we have witnessed meaningful progress that merits recognition and encouragement. These achievements will serve as a strong foundation as we continue to align our efforts with the Sustainable Development Goals (SDGs), with the target of achieving them by 2030.

I remain confident that our esteemed development partners will continue to support GUK in realizing its goals in the years ahead. The organization's increasing engagement in community-driven, demand responsive activities distinguishes it as a uniquely impactful institution in the development landscape.

I would also like to express my heartfelt gratitude to the Founder and Executive Director, Dr. Khandaker Alamgir Hossain, whose visionary leadership and unwavering dedication have been instrumental in guiding GUK to its current position of national and international recognition.

Finally, I extend my sincere appreciation to all our development partners, government officials, local government bodies, national and international donor organizations, the dedicated GUK team, and the project participants. Your continued efforts, collaboration, and commitment have been pivotal to GUK's journey and enduring impact.



Message from The Founder & **Executive Director**

Dr. Khandaker Alamgir Hossain

Founder & Executive Director

Gram Unnayan Karma (GUK)

It is with great pride and appreciation that I announce the successful completion of the 31th year of Gram Unnayan Karma (GUK)'s journey in Bangladesh. Since its inception, GUK has been committed to addressing poverty through a diverse array of development initiatives that span across the country. Our organization continues to focus on enhancing the skills and capacities of marginalized communities by providing essential services and support in health, education, finance, resilience building, and technical knowledge. These efforts are aimed at empowering individuals to improve their incomes, increase their wages, and secure sustainable socio-economic resilience.

We are pleased to share that GUK has successfully concluded another impactful year (2023–2024), marked by the implementation of multi-sectoral development programs. These include Microfinance, Agriculture, Livestock, Fisheries, Education, Food Security, Health, and WASH (Water, Sanitation and Hygiene). One of our significant achievements includes the establishment of a Pro-poor Eye Hospital, which provides affordable eye care services aimed at preventing avoidable blindness. Through awareness programs and mobile eye camps, we are extending timely diagnosis and cataract treatment services to underserved communities.

At GUK, we believe that the family unit is central to all socio-economic progress. Accordingly, our activities are designed to promote holistic family development by facilitating community group engagement, encouraging the utilization of local resources, and delivering skills training, support services, and access to financial instruments.

In alignment with the Sustainable Development Goals (SDGs), and recognizing the importance of complementing national poverty alleviation efforts, GUK continues to play a vital role through community-driven development interventions, particularly among ultra-poor and poor populations.

I would like to take this opportunity to express my sincere gratitude to our valued partners including the Government of Bangladesh, PKSF, Bangladesh Bank-JICA, WFP, PKSF-EU, PKSF-IFAD, PKSF-World Bank, Swisscontact, CIMMYT Bangladesh, Rural Development Academy, UNDP, CPD, MCC Bangladesh, Brac Bank PLC, Bank Asia PLC, Southeast Bank PLC, Bangladesh Commerce Bank PLC, Mutual Trust Bank PLC, Rupali Bank PLC, NRB Commercial Bank PLC, Pubali Bank PLC, as well as various Local Government Institutions (LGIs), academic institutions such as Bangladesh Agricultural University, Sylhet Agricultural University, and Rajshahi University, and relevant government departments such as DAE, DLS, DOE, BARI, and BLRI.

We also extend our heartfelt thanks to the members of the General Committee, Executive Committee, Advisory Committee, our esteemed consultants, and all dedicated staff for their unwavering commitment and invaluable contributions toward the effective implementation of our development programs.

As we move forward, I look ahead with hope and determination to continuing our collaborative efforts to achieve our shared vision of a poverty-free and inclusive society.



About GUK

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

As a pro-poor & char friendly organization, GUK has been working in the field of primary health care, eye care service through GUK Eye Hospital, non-formal primary education, family planning, women empowerment, skill development through training, adolescent reproductive health care, climate resilient activities, disaster preparedness, emergency response, rescue & rehabilitation, sustainable agriculture development through diversified crop

production practices, sub-sector development, VGD under social safety net, school feeding, program, education stipend, livelihood development of elderly people, beggar rehabilitation, activities under Corporate Social Responsibility (CSR) and create employment opportunities to alleviate poverty by implementing agriculture, livestock & fisheries, activities, small trade & business and microenterprise through microfinance program.

So far GUK has covered 8 divisions, 58 districts and 330 Upazilas enrolling more than 10 lac households by setting up 532 Offices including Branches, Areas, Zones, Regions and Project Offices engaging 5,820 staffs. The organization is planning to expand the activities in uncovered remote areas for inclusion of poor people in the mainstream of development leveraging financial and technical support from government and donor agencies.

Objectives of GUK

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

Specific Objectives

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



Vision

The core values of GUK are as follows

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

Mission

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

Values

The core values of GUK are as follows

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

Legal Status

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



Department of Social Services
Government of the People's Republic of Bangladesh
Registration Number: Bogra-434/93
Registration Date: 09 March 1993



NGO Affairs Bureau
Government of the People's Republic of Bangladesh
Registration Number: 1459
Registration Date: 19 December 1999



Microcredit Regulatory Authority
Government of the People's Republic of Bangladesh
Registration Number: 02761-03196-00273
Registration Date: 15 June 2008



Ministry of Agriculture
Government of the People's Republic of Bangladesh
Registration Number: SW/MoA/8530
Registration Date: 9 March 2009



Directorate of Family Planning
Government of the People's Republic of Bangladesh
Registration Number: 236
Registration Date: 12 March 2009



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



Directorate General of Health Services
Government of the People's Republic of Bangladesh
Registration Number: 4215 (Eye Hospital) 8930
(Pathology Unit)
Registration Date: 27 July 2015

Development Partners



THE WORLD BANK



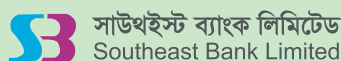
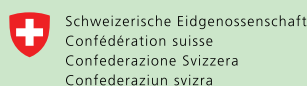
ASIAN DEVELOPMENT BANK



Investing in rural people



GREEN CLIMATE FUND



GUK has partnership with 31 national & international donor agencies and financial institutions for opening the windows of development opportunities.

Networking Partners



Gram Unnayan Karma (GUK) has network with 25 different govt. & non govt. entities for strengthening institutional sustainability.

General Committee

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

Executive Committee

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



Prof. Abu Hammad Baki Billah
Chairman



Md. Musa Alam Paramanik
Vice-Chairman



Dr. Khandaker Alamgir Hossain
Member-Secretary



Mst. Rita Khatun
Treasurer



Mst. Najifa Khatun
Member



Md. Mazedul Salam
Member



Razia Sultana
Member

GUK Advisory Committee

The Advisory Committee of GUK consists of 7 members. The Advisory body is responsible for giving advices, development plans, policies, strategies, advocacy in order to breeze with national & international level personalities, research institutes, educational institutes, donor agencies, Government high officials, consultancy firms, electronic & print media personnel and to create a brand goodwill of GUK within the country and abroad as well as to provide suggestions to the Executive Committee of GUK for sustainable development of the organization.



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



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



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



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



Dr. Md. Abdul Majid Pramanik
Joint Director
Rural Development Academy (RDA), Bogura



Dr. Al Mostakim Arthi
Medical Officer
Dhaka Medical College








Md. Eftekhar Ali
FCA
Development Consultant











Departments and Functions

Executive Secretariat

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

Administration

-  Carry out and circulate decisions taken by the Executive Secretariat.
-  Ensure vehicle and other logistic support to all departments and units.
-  Purchase, store and distribute different goods & items necessary for the organization.
-  Organize different events like meetings, training, business fair, workshops, seminars etc.
-  Provide support for visitors of Govt. officials, donors and partner organizations.
-  Initiate different administrative actions as and when necessary.
-  Arrange office setup at different levels for running program/project activities of the organization.
-  Maintain overall security of the organization

Human Resource Management

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

Program Operations

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

Finance and Accounts

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

Internal Audit

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

Monitoring & Review

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

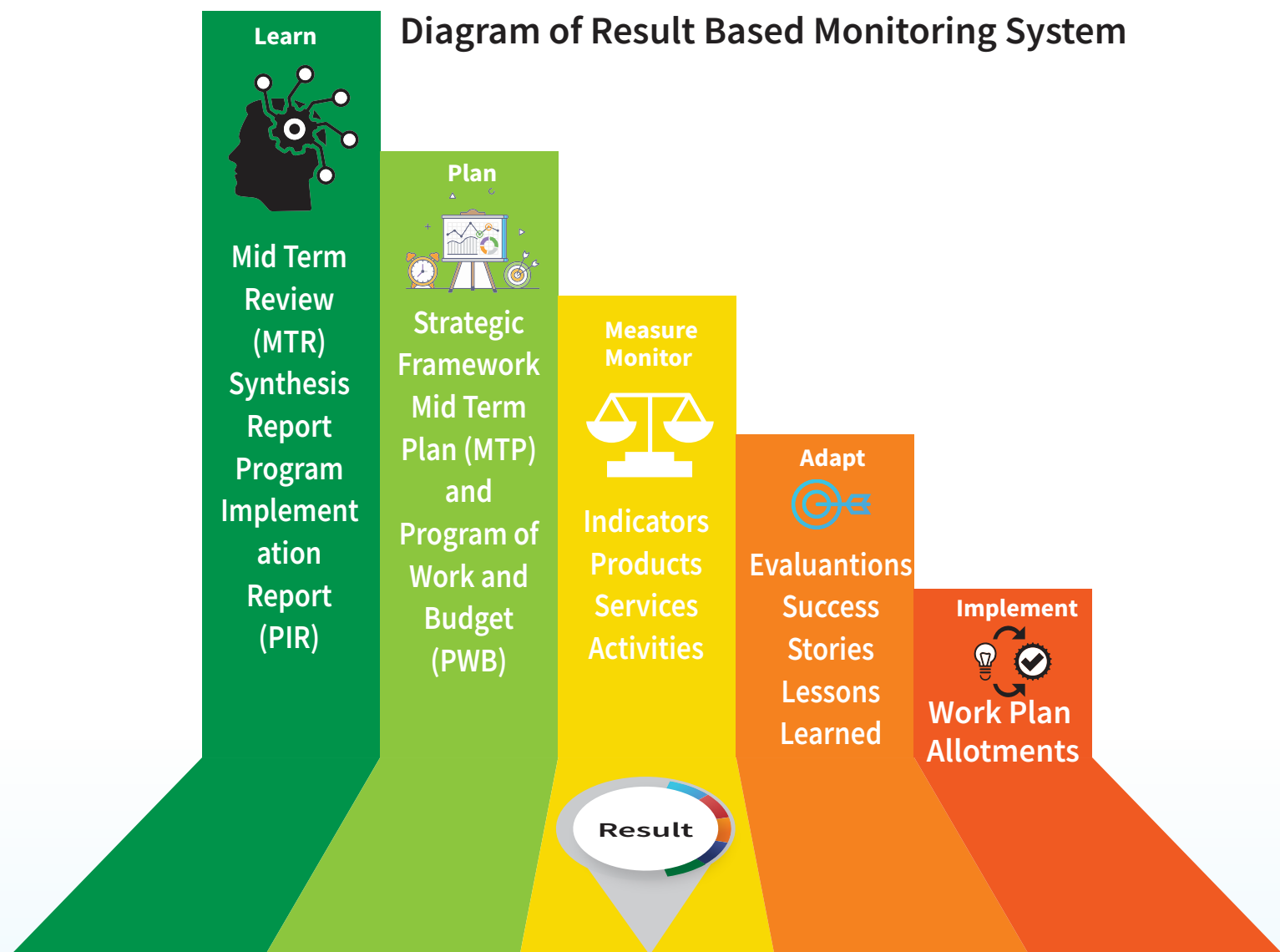
Major Tasks

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

Result Based Monitoring System

The expectation of the organization from result based monitoring is to help the program management system to find out how well the programs and projects are running and identify ways and means to improve the implementation status of programs and project activities along with involvement of high level community participation. As per design of monitoring tools the monitoring team randomly monitors program and project activities and submits monitoring reports with comments and recommendations to the concerned authorities for taking actions thereof.

Diagram of Result Based Monitoring System



Information and Communication Technology

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

Major functions of ICT department



Legal Aid Services

GUK launched its Legal Aid Services in 2005 with one panel lawyer. The GUK Legal Aid Services Department has been working with 18,660 groups through different activities like formal and informal advocacy, trainings, awareness sessions, courtyard meetings to peacefully mitigate internal conflicts and management. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, money and harassment. The formal advocacy, trainings and awareness development includes: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid attacks, illegal divorce, domestic violence, prevention against child and women trafficking, mediation techniques, right based approach to development, women's rights, gender development and convention on child rights etc.



Good Governance, Gender Development and Human Rights

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



Access to Market in **Gender Focused Way**

GUK encourages for raising voices of women on equal access to work as well as wages and raising hands on human rights issues at their work place. GUK has a stablished gGalore for enhanching wemen focus work place for increasing their income & employment.

Annual Overview 2023-2024

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

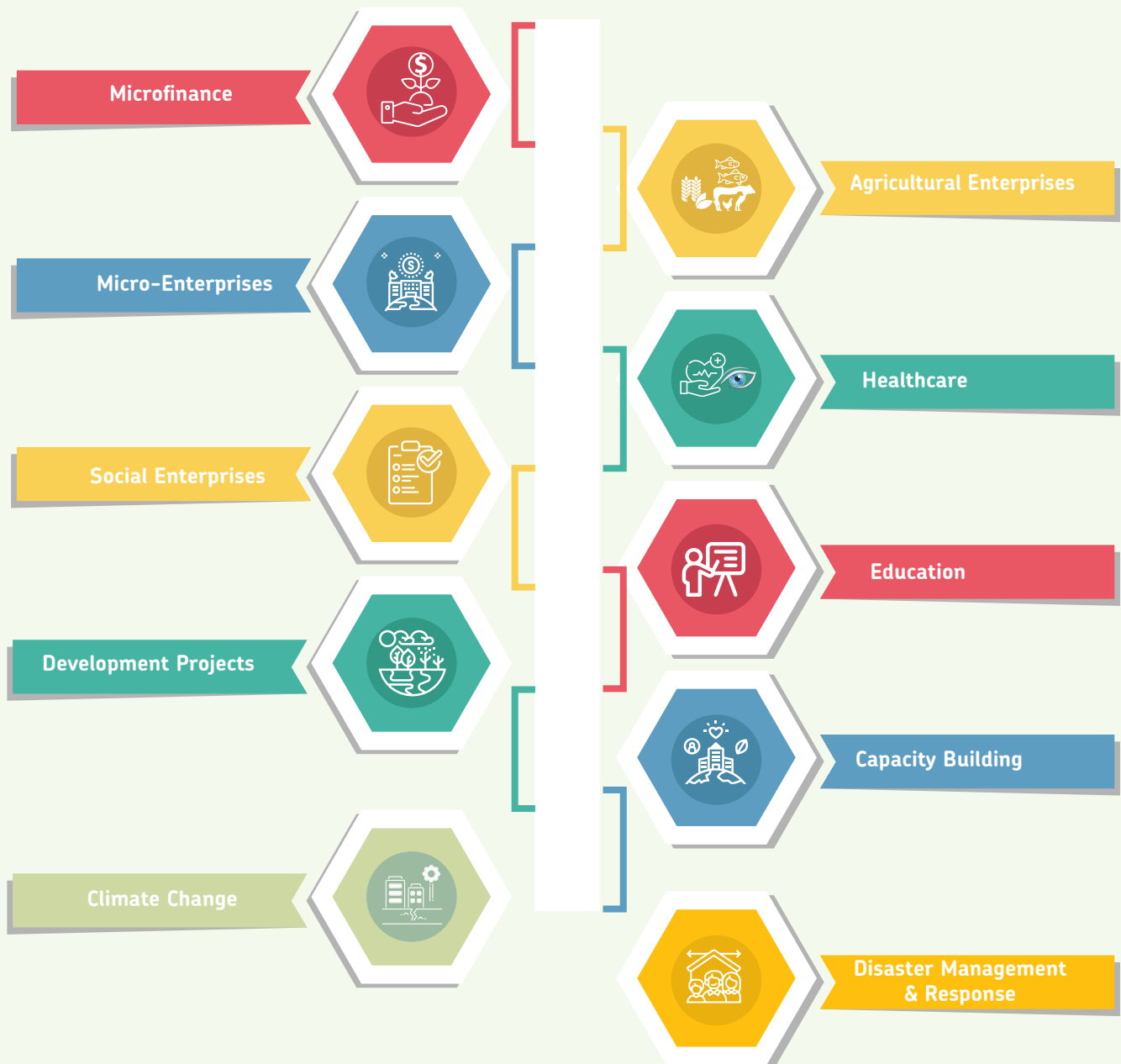
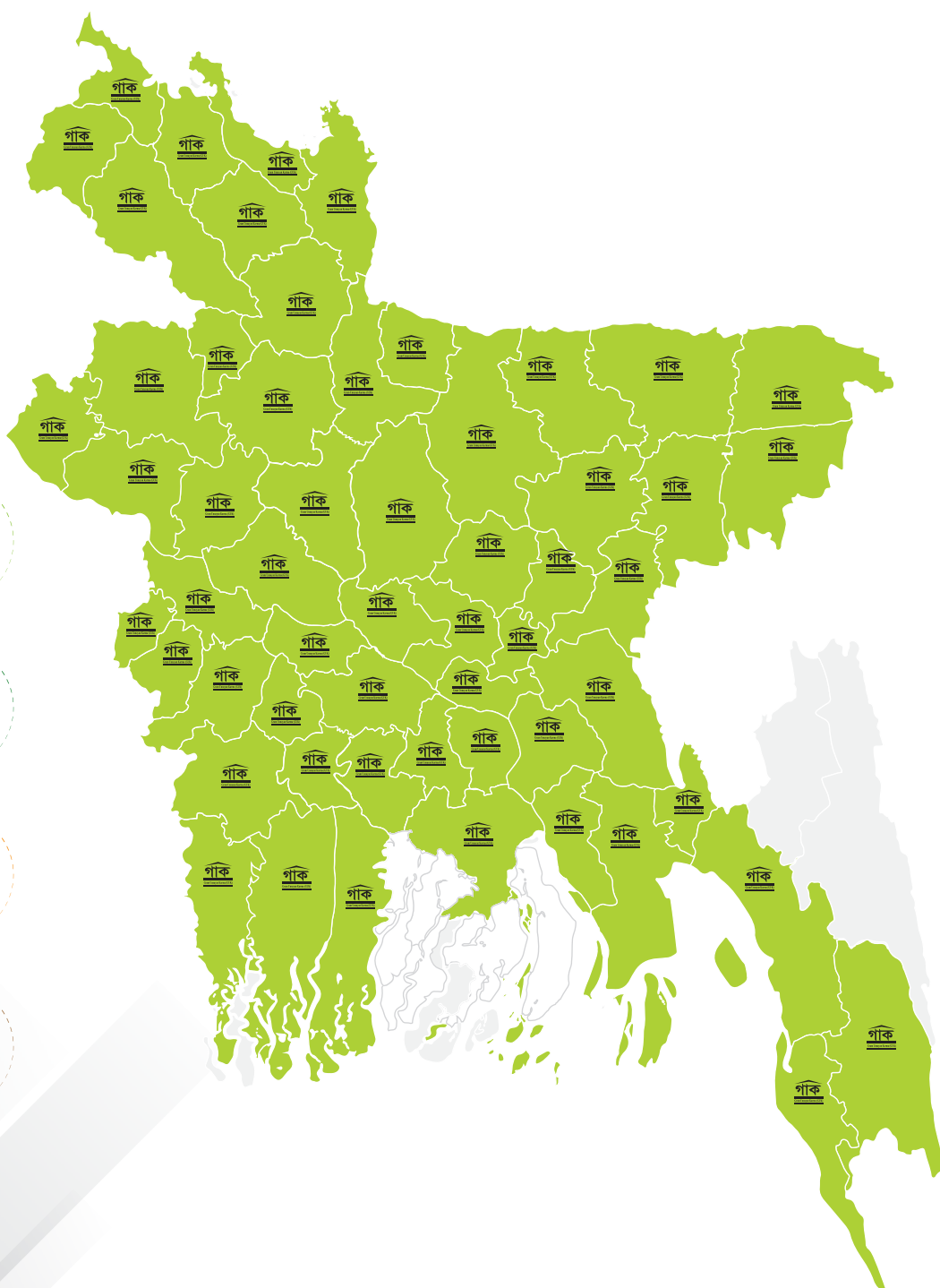


Diagram of Major Programs of GUK

Geographical Coverage

At national level, GUK has direct touch in 8 divisions and 58 districts covering 330 upazilas. Local competence is the key for sustainable programmes. That is why GUK always works through local people with local authorities. GUK is one of the leading organizations in Bangladesh and intervenes through 532 Offices.



1,892

No. of Unions

330

No. of Upazilas

58

No. of Districts

08

No. of Divisions

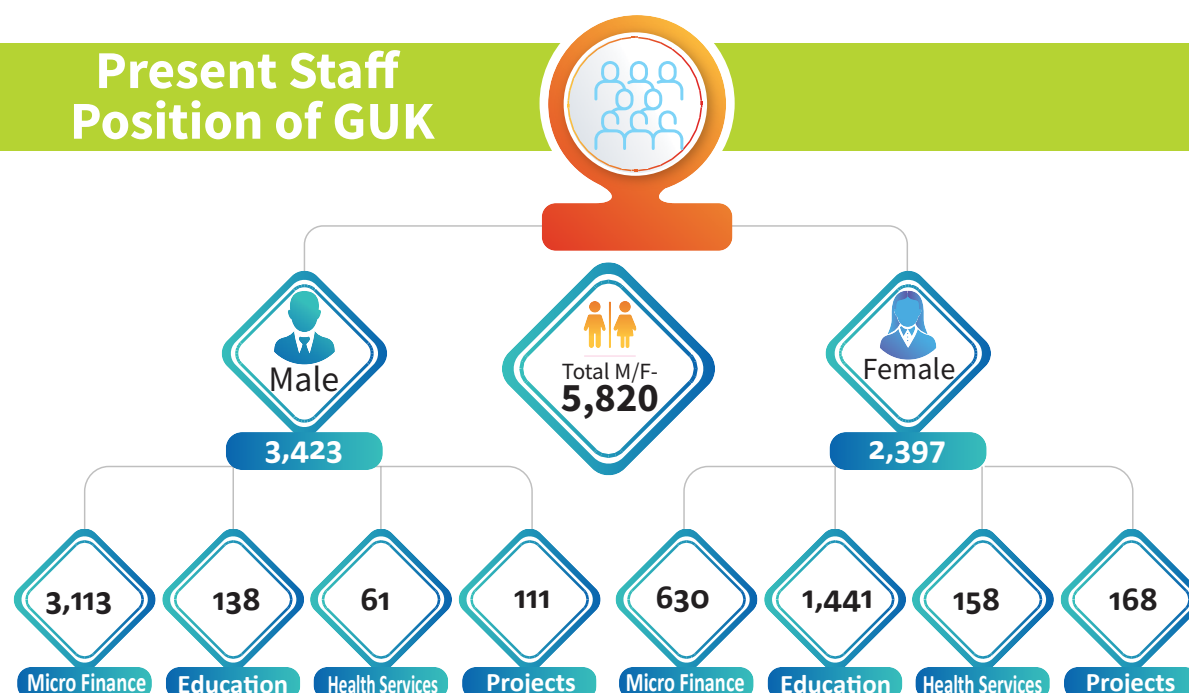
Beneficiaries/Stakeholders Coverage:

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

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

Human Resource Status

GUK has buildup a versatile team of communications and development professionals having different academic background like development studies, economics, accounting, finance, agriculture, fisheries, livestock, social work, social science, geography, environmental science, MBBS, diploma in nursing, paramedics, B.Sc in nursing, diploma in engineering/agriculture etc. GUK's management team brings together 31 years of experience in development projects. GUK is a rising organization and adopts a flexible approach of management to give each staff scope to learn and develop. Currently GUK has 5,560 staffs to implement program/project activities efficiently and effectively.



Staff Information of FY-2023-2024

Name Of Programme/ Projects	Management Level		Mid Level		Field Level		Support Staff		Total		Grand Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Micro Finance	30	-	140	14	2,893	280	50	336	3,113	630	3,743
Education	5	1	65	16	65	1,415	3	9	138	1,441	1,579
Health Services	12	3	7	7	25	85	17	63	61	158	219
Projects	14	2	25	14	58	140	14	12	111	168	279
Total	61	6	237	51	3,041	1,920	84	420	3,423	2,397	5,820

Financial Support Services for Programs/Products

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



Financial Support Services

Loan Products of Microfinance Program

Development Projects/Programs

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

List of ongoing and successfully completed projects/programs

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
1	Microfinance program	2023-2024	4,235,80,01,893	4,20,550	52 districts in Bangladesh	PKSF and Commercial Banks
2	Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing Project (SMAP)	2023-2024	1,854,89,59,452	1,98,220	38 districts in Bangladesh	Bangladesh Bank-JICA
3	Bangladesh Rural Water Sanitation & Hygiene for Human Capital Development-WASH Project	2021-Continuing	8,33,64,000	6,000	Rangpur & Gaibandha Districts	PKSF & World Bank
4	Safe Meat & Dairy Market Development Value Chain Project-RMTP	2021-Continuing	28,64,96,005	25,000	5 Upazila under Bogura district	PKSF-IFAD
5	Promoting efficiency of Micro Enterprise in producing Agro-Machineries Project Under SMART	2020-Continuing	16,25,21,214	1,200	3 Upazila under Bogura district	PKSF-World Bank
6	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH).	2012-2021 & 2021-Continuing	74,66,850	10,584	Gabtolli & Sariakandi upazilla under Bogura district	PKSF & GUK
7	Extended Community Climate Change Project (ECCCP-Drought)	March 2024 & Continuing	5,79,93,876	900	Shapahar of Naogaon district	PKSF-GCF
8	Market System Development of Safe Poultry & Poultry Products Value Chain Development Project (RMTP)	2018-2021 & 2021-Continuing	11,01,43,024	21,000	Bogura Sadar, Shajahanpur, Kahaloo upazilla, Bogura	IFAD-PKSF



Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
9	Recovery and Advancement of Informal Sector Employment (RAISE)	2022-Continuing	1,71,04,577	6,000	Bogura, Rangpur, Naogaon, Joypurhat, Natore, Sirajganj	PKSF-World Bank
10	Koishor Karmasuchi (Adolescent Program)	2017-Continuing	33,14,250	4,500	Gabatali upazilla under Bogura district	PKSF-GUK
11	Water Credit Adaptation (WCAD) Project	2023-Continuing	73,58,50,000	18,500	28 districts of Bangladesh	Water.org & InM
12	High Value Crop Production and Market Development Project	2023-Continuing	4,00,00,000	2,800	Sariakandi & Dhunat upazilla under Bogura district	BRAC BANK PLC
13	CSISA-MEA Project	2022-Continuing	1,70,99,231	1,000	Bogura	CIMMYT
14	Safe Agriculture & Livestock Product Processing & Market Development Project.	2024-Continuing	99,98,000	4,500	Bogura, Barishal, Jhalkathi & Pirojpur	City Bank PLC
15	Education and Health Support of Displaced People of Burma and Indigenous Bangladeshi Nationals at Cox's Bazar	2024-Continuing	1,35,40,000	1,000	Ukhia Upazilla under Cox's Bazar	Comfort Aid International

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
16	Non-Formal Primary Education (NFPE)	1993-Continuing	11,75,00,000	45,600	26 districts in Bangladesh	BRAC-PKSF & GUK
17	GUK Eye Hospital	2015-Continuing	11,22,71,208	2,90,520	Population covered by GUK working area	PKSF and GUK CSR
18	Foreign Remittance Program	2012-Continuing	2,20,53,500	1,9700	26 districts in Bangladesh	Bank Asia, Western Union, X-press Money, IME
19	Livestock Development Program through Contract Farming	2008-Continuing	3,50,00,000	650	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	PKSF-DFID
20	Low Cost Housing Project	2000-Continuing	1,67,50,000	67	Bogura district	Bangladesh Bank
21	Disaster Management Program	1993 & 2006-Continuing	2,20,00,000	15,500	8 Division of Bangladesh	UNDP/DFID/ WFP/ UNICEF/ GUK
22	Primary Health Care & Family Planning Program	2012-Continuing	75,50,000	8,400	Bogura and Gaibandha district	DGFP & GUK
23	GUK Solar Power Program	2014-Continuing	2,25,00,000	1,900	9 districts in Northern part of Bangladesh	IDCOL, GUK



Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
24	Promoting efficiency of Micro Enterprise in producing Agro-Machineries Project Under SEP	2020- 2024	14,00,00,000	1,200	3 Upazila under Bogura district	PKSF-World Bank
25	Poverty Risk Mitigation Measure for Climate Change and Adaptation-Surokkha Project	2017-2022	82,00,000	19,500	Bogura, Joypurhat, Dinajpur & Naogaon districts	Syngenta Foundation and SDC
26	Promoting Bio-fortified Zinc Rice in Bangladesh	2021- 2024	20,00,950	1000	Naogaon district	HarvestPlus BD
27	School Feeding Program (SFP)	2011-2021	13,24,00,000	17,500	Porsha upazilla under Naogaon district	GoB-WFP
28	Matching Grant for the Island Char Dwellers	2015-2019	2,28,65,000	945	Sariakandi upaizlla under Bogura district	SWISS CONTACT under M4C-RDA
29	UPP-Ujjibito	2014-2019	12,09,000	3,400	4 Upazilas under Bogura district	PKSF-EU
30	Vulnerable Women Benefit (VWB)	2023-2024	15,00,000	3,529	Bogura district	GoB-DWA
31	Vulnerable Group Development (VGD)	2010-2012 & 2016-2023	20,50,000	2,463	Bogura district	GoB-DWA
32	Community Based Climate Change Risk Reduction Project (CBCCRRP)	2014-2016	2,56,47,000	12,300	Porsha upazilla under Naogaon district	PKSF-BCCRF
33	Providing Value Added Information Services on Vegetable Focused Cropping Practices to Farmers	2015-2016	8,75,453	6,170	Bogura, Joypurhat and Gaibandha district	EDGE-Katalyst-SWIS S Contact
34	Developing Inclusive Insurance Sector Project (DIISP)	2013-2015	11,46,000	118,276	Gabtoli upazilla under Bogura district.	PKSF, ADB & JFPR

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
35	Enhancing Resilience to Natural Disaster and the Effects of Climate Change	2010-2015	65,37,79,000	22,500	Sariakandi, Sonatola & Dhunat upaizlla under Bogura district	WFP-LGED
36	Agricultural Risk Mitigation & Research Project	2013-2015	89,34,000	1,711	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	IFPRI- USAID
37	Promotion of Customized Agriculture (PCA) project	2014-2015	15,48,500	15,675	Bogura Sadar, Gabtoli, Shibgonj, Shajahanpur & Sherpur upazilla under Bogura district	IFC & FFL
38	GUK Enterprise Development (GUKED)	2007- 2012	28,33,000	1,500	Bogura district	USAID-PRICE





Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
39	Programmed Initiative for Monga Eradication (PRIME)	2009-2013	17,74,35,000	8,520	Gaibandha Sadar, Polashbari & Sadullapur upaizlla under Gaibandha district	PKSF-DFID
40	Food Security for the Ultra Poor (FSUP) Project	2009-2012	26,97,04,000	7,740	Dhunat & Sariakandi upazilla under Bogura district	WFP
41	Development Initiatives for Sustainable Households Activities in Riverine Islands (DISHARI)	2008-2010	32,83,000	2,521	Gabtali upazilla under Bogura district	HKI/ NOVIB
42	Micro Finance for Marginal and Small Farmers Project (MFMSFP)	2006-2012	8,90,00,000	5,550	Entire Gaibandha district	PKSF-IFAD
43	Homestead Food Production Project	2005-2007	12,50,000	1,250	Gabtali & Sariakandi upazilla under Bogura district	HKI/ NOVIB

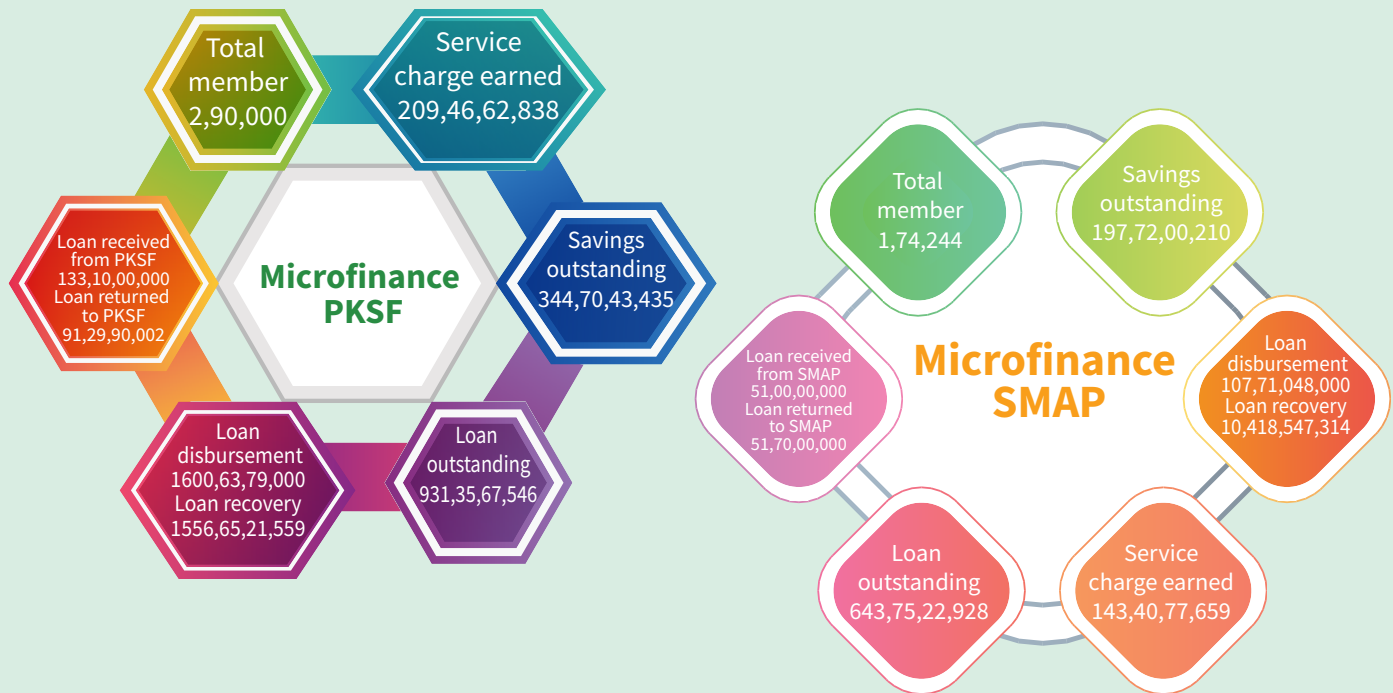
Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
44	Chars Livelihoods Programme (CLP)	2005-2012	39,65,41,000	7,996	Bogura district	DFID-CLP
45	Participatory Livestock Development Project (PLDP-II)	2004-2010	74,08,86,000	25,309	Bogura district	PKSF-ADB
46	Food Security for the Vulnerable Group Development (FSVGD)	2007 -2009	95,56,289	17,116	Bogura & Gaibandha district	EU
47	Participatory Agriculture Research and Extension Program (PARE)	2005-2007	15,33,000	1,025	Bogura district	MCC-Bangladesh
48	Integrated Community Family Health Development Program (ICHDP)	1997-2001	79,65,500	1,275	Sariakandi upazilla under Bogura district	GTZ
49	Flood Proofing Project	2001-2004	79,65,000	4,363	In island chars of Sariakandi upazilla under Bogura district	CARE-Bangladesh



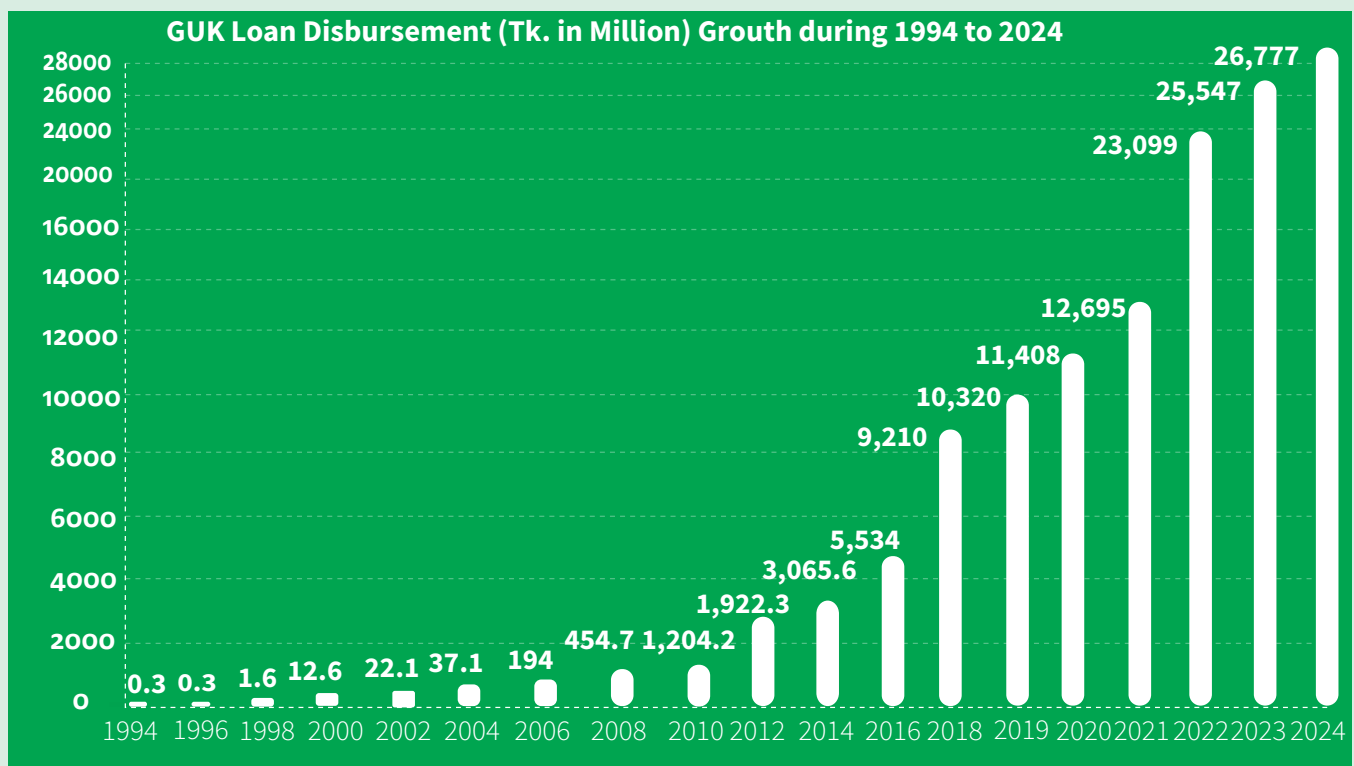
GUK at a Glance



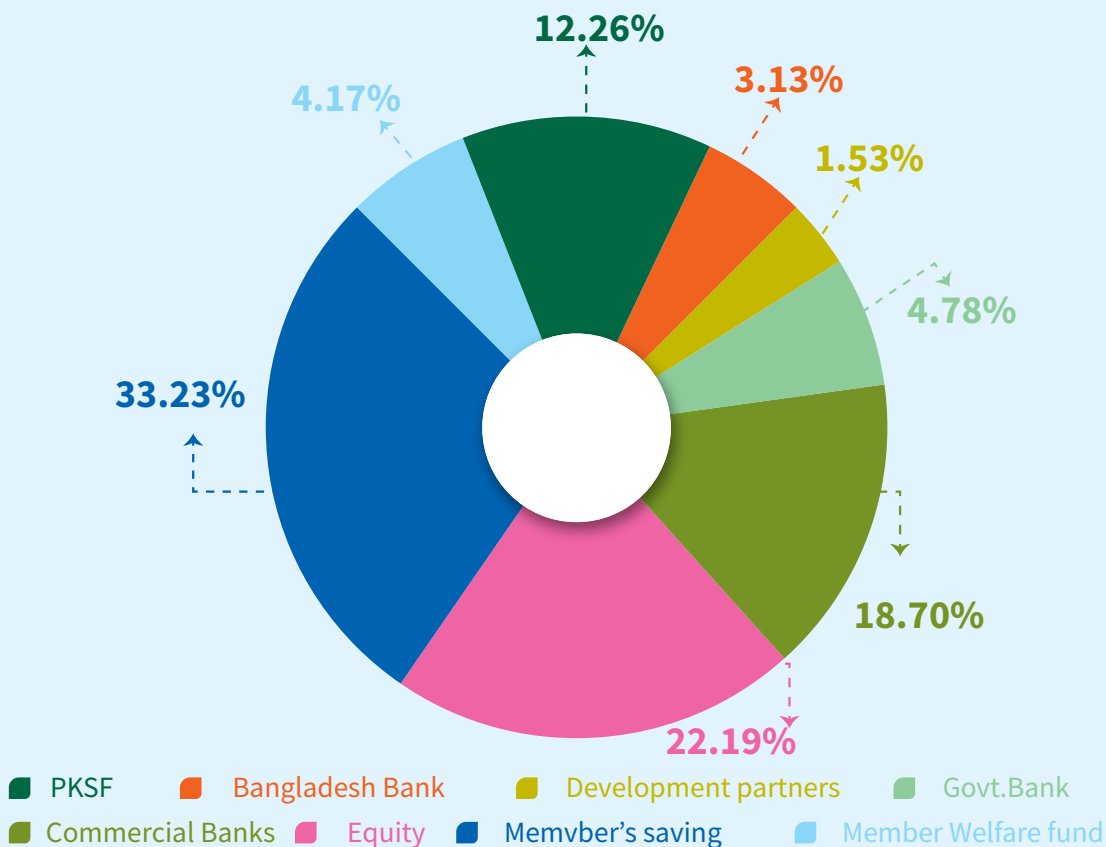
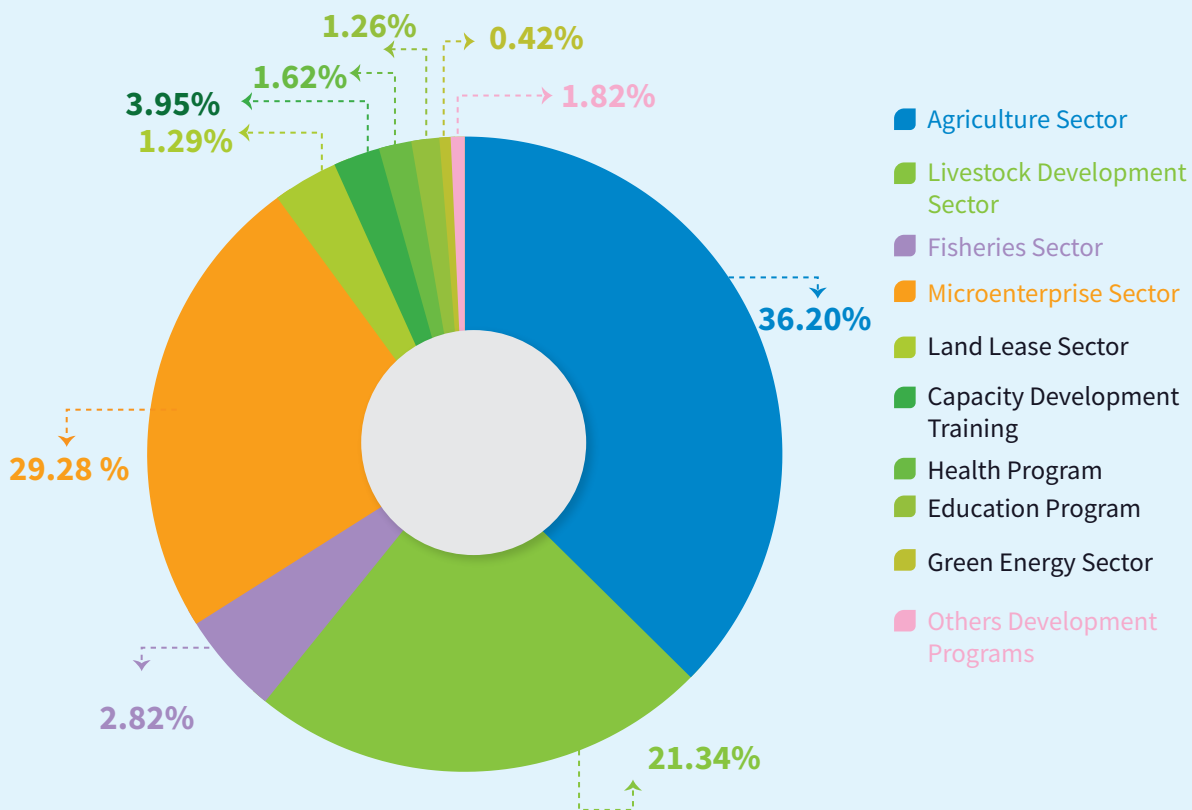
Microfinance Portfolio (2023-2024)



Status of Savings and Loan in Tk.



Program wise investment/Fund Distribution



Source of fund

GUK Microfinance Program

Focusing on Financial Inclusion



Background

The microfinance program aims to provide access to finance for the poor people by ensuring services for implementing IGAs that help people increasing income, alleviating poverty as well as improving the quality of life. Since its inception, GUK put utmost efforts to make significant contribution in creating favorable situation for enterprise development, capacity enhancement and social protection by efficient implementation of various financial products under different components of microfinance program. In compliance to the rules & regulations of Microcredit Regulatory Authority (MRA), GUK formulated its citizen charter in order to make the people understand clearly about the transparent financial policies applicable for financial services. Headed by two Directors of Microfinance program, GUK provides its microfinance services by setting up 366 Branch Offices, 72 Area Offices, 18 Zonal Offices, 6 Regional Offices and deploying 5,820 efficient manpower.

Key Implementation Strategy



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

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

Savings Program

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

Objectives of Savings Program

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



Savings Mobilization

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

General Savings

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

Voluntary Savings

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

Terms Savings

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



Member Welfare Service

It is always observed that at the death of a borrower or his/her nominee/guardian creates severe financial crisis on his/her heir or spouse. To overcome this burden GUK has been continuing member welfare service by taking initiative to exempt the remaining outstanding of the loan and refund the entire savings deposited by the borrower to his/her nominee. During the reporting period Tk 16,11,77,291 was exempted to 3,796 borrowers under member welfare service.

Description of Loan Products

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



Buniad (Loan for Ultra Poor)

GUK has been implementing its Buniad (UPP) microfinance product from July 2004 with the financial and technical assistance of Palli Karma-Sahayak Foundation (PKSF) in 36 districts and 217 branches with a maximum loan ceiling of Tk. 30,000. The main objective of this product is to uplift the socio-economic conditions of the ultra poor, illiterate and unemployed community people living below the poverty level having no skill and access to resources. GUK provides small loan and IGA based trainings under the Buniad product. During the period under report a sum of Tk. 18,12,30,000 has been disbursed among 5,644 borrowers. The cumulative loan amount disbursed under Buniad is Tk 427,10,50,000 to 27,5761 borrowers. Out of which Tk 213,55,25,000 has been disbursed in the agriculture sector among 1,37,881 borrowers, Tk 128,13,15,000 in the livestock sector among 82,728 borrowers and Tk 85,42,10,000 in other sectors among 55,152 borrowers.



Jagoron (Rural Micro-Credit)

Among all the loan products Jagoron (Rural Microcredit and Urban Microcredit) is the widest in spread. This product is being implemented with the financial and technical assistance of PKSf. The maximum loan ceiling under this product is Tk. 60,000. The main objective of providing the Jagoron (RMC & UMC) credit support to the members is to develop their capacity in running individual small IGAs, as well as enhance knowledge on different social issues like domestic violence, dowry, divorce, effects of early marriage, polygamy, health & sanitation etc. At present this component is being implemented in 23 districts under 135 upazillas through 140 branches. During the period under report Tk 602,56,79,000 has been disbursed 1,42,686 borrowers. The cumulative amount of loan disbursed up to the period under report is Tk. 4,891,72,63,000 among 17,20,226 borrowers. Out of which Tk. 1,858,85,60,000 has been disbursed in the agriculture sector among 5,63,686 borrowers, Tk. 1,467,51,79,000 in the livestock sector among 5,16,068 borrowers and Tk. 1,565,35,24,000 in other sectors among 5,50,472 borrowers.

ME (Micro-Enterprise: Agrosor)

GUK has been implementing its Agrosor/Micro-Enterprise loan product (ME) with the financial support from PKSF from July 2003. The maximum loan ceiling under this product is Tk 500,000. The main objective of micro enterprise loan product is to foster the growth of small scale enterprises with employment creation capability to ensure that the entrepreneurs can play a pivotal role in overall economic growth of the country. GUK emphasizes on the members to enroll for Rural Micro Credit Program for their enrollment in Agrosor/ME who successfully utilized Jagoron (RMC & UMC) loans for more than 2 years including new members considering all criteria be fulfilled for ME loan. The loan is repayable by weekly and or monthly repayment basis. During the period under report Tk 942,75,89,000 has been disbursed among 78,380 borrowers. The cumulative loan disbursed up to the period is Tk 4,895,46,67,000 among 4,50,267 borrowers. Out of which Tk 1,811,32,27,000 has been disbursed in the agriculture sector among 1,66,599 borrowers, Tk 146,864,00,000 in the livestock sector among 1,35,080 borrowers and Tk 16,155,040,000 in other sectors among 1,48,588 borrowers.





Sufolon Loan

GUK has been implementing its Sufolon (Seasonal) loan product with the financial and technical assistance of PKSF to support the poor and marginal farmers in producing different seasonal crops like chilli, maize, jute, potato, paddy etc. and vegetables along with livestock rearing such as beef fattening with one time installment after harvesting period. The maximum loan ceiling under this product is Tk 15,000. The repayment period ranges from 3-6 months. During the period under report Tk 170,77,09,000 has been disbursed among 17,673 borrowers. The cumulative loan disbursed is Tk 166,14,46,000 among 2,27,695 borrowers. Out of which Tk 116,30,12,000 has been disbursed in the agriculture sector among 1,59,387 borrowers and Tk 49,84,34,000 in the livestock sector among 68,308 borrowers.



Sahos Loan

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

The main objective of SHAHOS (DML) is to support the poor and the ultra-poor members with soft loan for disaster preparedness and post disaster rehabilitation for repair & renovation of households, installation of flood free level tube-wells, latrines etc. The maximum loan ceiling under this product is Tk. 5,000. The cumulative amount disbursed stands Tk. 3,32,09,000 among 15,210 borrowers.



Land Lease Loan

GUK provides Land lease loan support among the beneficiaries under Microfinance program for leasing land, inputs & machineries for crop cultivation in order to earn income as well as create working scope of the potential ultra-poor beneficiaries/borrowers for their socio economic development.





Cluster Wise Enterprise Development Approach

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



Light Engineering

Bogura is also famous for production of light engineering equipment like shallow machine, tube well, spare parts of shallow machine, power tiller, tractor, local transport engine, wheel, easy bike setting factory, welding & lathe machine factory etc. All the above items are very important for promotion of crop and vegetable production. Considering the importance of the sector GUK has been providing ME loan along with technical support for exploring the light engineering sector. During the reporting period 350 entrepreneurs have been supported by GUK. Each entrepreneur has engaged 5 to 20 workers to make different types of items/equipment as per the demand of the buyers.

Furniture Market Development



Bogura is also famous for production of wood furniture like chair, table, wooden rack, secretary table, half secretary chair, almira, wear drop, reading table, sofa, divan, khat, chouki, bench, file cabinet, shoe rack, kitchen cabinet, tv cabinet, wooden ceiling, dining table, dining chair, dining wagon etc. All the above items are very important for promotion of interior decoration production. Considering the importance of the sector GUK has been providing ME loan along with technical support for exploring the wood furniture sub sector. During the reporting period 1010 entrepreneurs have been supported by GUK. Each entrepreneur has engaged 5 to 20 workers to make different types of items/as per the demand of the buyers.



Hand Loom & Power Loom Factory

GUK has been financing labor intensive local cottage industries for retrieving hand & power loom sub-sector and supports entrepreneurs for continuing business by using their knowledge and skills. GUK has identified hand and power loom cluster and organized them in groups and provides financial and technical support for running their inherited business in a sustainable way. About 3,980 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 6 to 10 workers to make different types good quality of cloths, blankets, towel/napkin, dresses as per the demand and choice of the buyers.



Hand-made Crafts Production & Marketing

GUK has been developing women focused business cluster for making diverse hand-made products like pottery, bamboo made crafts, cane made furniture, wood made crafts, nakshikantha and different types of show pieces. GUK also provides backstopping support to the producers for linking with big buyers. About 2,310 entrepreneurs have been supported by GUK during the period under report. Each entrepreneur has engaged 6 to 8 workers to make different types good quality of handy crafts as per the demand and choice of the buyers.

Target Group

- Ultra poor people/low income households; have some skills on making crafts
- Priority to consider women headed households; have the skills and commitment to run business
- Youth groups both men & women; having interest to take challenges on his/her inherited business
- Ethnic Groups/special clusters; having family based skill labor and have inherited capacity and
- The craft market actors like input suppliers/ buyers/exporters who are engaged in developing & marketing hand-made crafts.



Plastic Mat Production & Marketing

GUK has been providing financial support to the ME borrowers who are engaged in producing plastic mat for marketing and value chain development. This cluster is located under Naogaon, Baludanga & Raninagar branches under Naogaon district and Adamdighi branch under Bogura district. In total 120 ME borrowers under different branches are producing the plastic mat of various colors & designs which attract the buyers of different areas. Each entrepreneur has engaged 6 to 10 workers to make different types of plastic mat. A total of Tk 75,65,000 has so far been disbursed among the plastic making borrowers. There is a high demand of plastic mat for use in Mosques, non-formal primary schools, different clubs and also for household purposes.

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

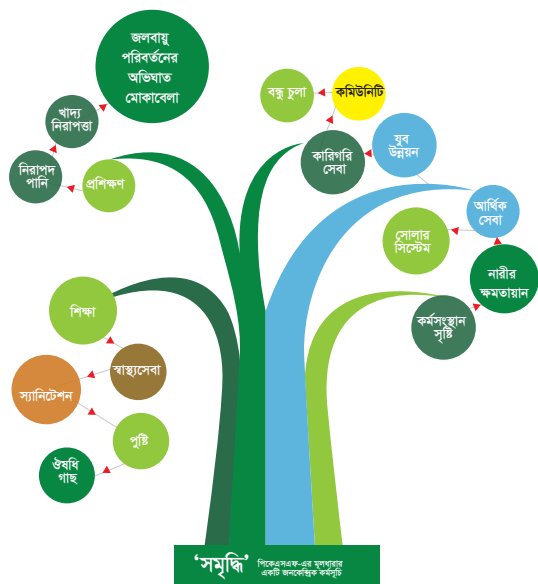
Year wise growth of Microfinance Program

Sl.	FY/Indicators	No. of Branches	No. of Members	No. of Cumulative Members	No. of Women Members	% of Women Members	No. of Borrowers	No. of Cumulative Borrowers	No. of Women Borrowers	% of Women Borrowers	Yearly Loan Disbursement (BDT in Crore)	Cumulative Loan Disbursed (BDT in Crore)	Members Savings outstanding (BDT)	Members Loan outstanding (BDT)	Cumulative surplus (BDT)	Total (BDT)	Growth Rate %
1	2023-24	365	464244	3746213	375670	80.92	372511	3129951	303479	81.47	2677.7427000	15085.64	5,424,243,645	15,751,090,474	3,628,187,879	65,34,80,543	4.33
2	2022-23	360	424889	3281969	334823	78.80	348982	2757440	276112	79.12	2776.6487000	12407.90	4,957,003,055	15,097,600,931	3,405,006,498	1391967453	10.16
3	2021-22	338	390040	2857080	308009	78.97	339018	2408458	267739	78.97	2309.9711000	9631.25	4,174,141,662	13,705,633,478	2,748,631,026	5490783140	66.84
4	2020-21	229	307935	2467040	264262	85.82	261100	2069440	224394	85.94	1287.0292000	7321.28	2,728,449,299	8,214,850,338	2,221,458,015	1094277778	15.37
5	2019-20	203	304895	2159105	265866	87.20	249523	1808340	216987	86.96	1088.2428000	6034.25	2,514,340,590	7,120,572,560	1,819,426,889	936,222,829	15.14
6	2018-19	203	289100	1854210	256869	88.85	240125	1558817	210296	87.58	1109.6711000	4946.00	2,043,704,217	6,184,349,731	1,597,991,041	1180776355	23.60
7	2017-18	203	247301	1565110	218577	88.39	211733	1318692	185648	87.68	921.0631000	3836.33	1,646,266,466	5,003,573,376	1,347,328,819	1021460309	25.65
8	2016-17	197	216194	1317809	192729	89.15	177053	1106959	155791	87.99	734.8010000	2915.27	1,267,620,229	3,982,113,067	1,126,386,232	1003647898	33.70
9	2015-16	153	187482	1101615	168392	89.82	155964	929906	138177	88.60	553.4468000	2180.47	918,543,181	2,978,465,169	935,236,656	821431968	38.08
10	2014-15	95	145322	914133	128895	88.70	123079	773942	107498	87.34	409.4965000	1627.02	684,809,658	2,157,033,201	688,864,691	507060926	30.73
11	2013-14	81	118274	768811	105771	89.43	101626	650863	89784	88.35	306.5594000	1217.52	480,723,637	1,649,972,275	477,238,440	371843713	29.09
12	2012-13	69	102330	650537	92809	90.70	88858	549237	79918	89.94	247.2741000	910.97	353,944,284	1,278,128,562	336,832,632	285510473	28.76
13	2011-12	60	86773	548207	80284	92.52	75339	460379	69371	92.08	192.2309000	663.69	251,429,092	992,618,089	225,158,118	190948232	23.82
14	2010-11	57	86706	461434	82808	95.50	76227	385040	72608	95.25	163.7324000	471.46	198,305,174	801,669,857	146,014,781	177151991	28.37
15	2009-10	55	79679	374728	77198	96.89	69233	308813	67014	96.79	120.4213000	307.73	146,253,042	624,517,866	77,127,389	243971375	64.11
16	2008-09	50	68895	295049	68291	99.12	56485	239580	55923	99.01	70.6326000	187.31	92,271,448	380,546,491	44,767,043	144285758	61.07
17	2007-08	46	52725	226154	52452	99.48	43201	183095	42957	99.44	45.4735000	116.67	66,373,647	236,260,733	28,558,022	64525189	37.57
18	2006-07	30	38354	173429	38046	99.20	31674	139894	31385	99.09	32.7155000	71.20	48,162,101	171,735,544	21,833,500	63581880	58.79
19	2005-06	24	28940	135075	28665	99.05	23880	108220	23646	99.02	19.3880000	38.49	30,868,294	108,153,664	11,806,973	64981913	150.52
20	2004-05	17	24345	106135	24116	99.06	20196	84340	20034	99.20	7.4210000	19.10	13,072,894	43,171,751	5,565,708	22808434	112.01
21	2003-04	8	20536	81790	20341	99.05	17004	64144	16861	99.16	3.7123000	11.68	6,781,515	20,363,317	6,123,045	5659243	38.49
22	2002-03	6	17243	61254	17077	99.04	14306	47140	14181	99.13	2.6987000	7.96	5,091,751	14,704,074	9,313,607	1909235	14.92
23	2001-02	5	14367	44011	14231	99.05	11917	32834	11814	99.14	2.2099000	5.27	4,061,605	12,794,839	4,625,327	3704637	40.75
24	2000-01	4	12196	29644	12085	99.09	10117	20917	10117	100.00	1.5888000	3.06	2,704,637	9,090,202	3,042,023	3961450	77.24
25	1999-00	3	5087	17448	5087	100.00	3417	10800	3417	100.00	1.2584000	1.47	1,706,921	5,128,752	1,208,812	3670875	251.80
26	1998-99	2	3819	12361	3819	100.00	2805	7383	2805	100.00	0.0420700	0.21	856,452	1,457,877	659,245	1064171	270.30
27	1997-98	1	2705	8542	2705	100.00	1572	4578	1572	100.00	0.0157200	0.17	184,565	393,706	356,452	256605	187.16
28	1996-97	1	1923	5837	1923	100.00	912	3006	912	100.00	0.0456000	0.15	112,054	137,101	86,594	43801	46.95
29	1995-96	1	1581	3914	1581	100.00	622	2094	622	100.00	0.0311000	0.10	56,027	93,300	32,759	3800	4.25
30	1994-95	1	1039	2333	1039	100.00	592	1472	592	100.00	0.0296000	0.07	42,019	89,500	24,568	14025	18.58
31	1993-94	1	858	1294	858	100.00	502	880	502	100.00	0.0251000	0.04	28,014	75,475	16,379	19125	33.94
32	1992-93	1	436	436	436	100.00	378	378	378	100.00	0.0189000	0.02	14,006	56,350	8,189	0	0.00

Development Projects/ Programs

Gram Unnayan Karma (GUK) has a good reputation in developing new and innovative project/program and has an expert dedicated team for managing diverse projects fulfilling the goals & objectives. The project management practices of the organization; new ideas initiating, planning, executing, controlling and closing the work of a team to achieve specific targets meet specific success criteria within the specified time. GUK has implemented a good number of development projects/programs during the FY 2023-2024 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.

ENRICH A People-Centered Core Programme of GUK

Major Activities of ENRICH Program

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





ENRICH Health Program

The Health Visitors have been regularly conducting household visits to 20-25 households in a routine way for collecting health related information, selling health cards and increasing awareness on health issues. After collecting information, the Health Visitors refer patients to static clinics for receiving treatment by the Health Officer and also refer patients to satellite clinics organized at different places in a routine manner where MBBS Doctors treat patients and provide prescriptions. In case of any serious illness the patients are referred to the nearest Government hospitals for higher treatment.



ENRICH Education Program

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

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



Beggar Rehabilitation Program

GUK has rehabilitated 20 beggars in Sariakandi & Gabtali Upazila under Bogura district. The rehabilitation program is being implemented by donating BDT 1,00,000 to each beggar through bank account payee cheque transfer for investing in feasible and manageable income generating activities. All 20 beggars were provided with Tk 100,000 each in the form of a check to undertake suitable IGAs. GUK high officials and field staffs have been closely supervising and ensuring efficient running of individual IGAs undertaken by the selected beggars and monitoring the progress of works resulting in their livelihood development.

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

Special Savings Program

Saving is one of the modern methods of capital formation for a household. An asset base is important for a household to lift from poverty. Special savings under ENRICH program for the ultra poor households, specially women headed families and disable is a really holistic attempt to foster the targeted beneficiaries economically solvent by providing equivalent amount as grant from PKSf. So far 86 members of Gabtali and Sariakandi union have successfully completed 2 years duration of savings.





ENRICH Loan Products

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

Income Generating Activity Loan (IGA) Under ENRICH

Under the Income Generating Activity (IGA) Loan component of ENRICH Program, GUK has been providing IGA loans for undertaking income generating activities such as three wheelers CNG, auto rickshaw, agricultural inputs, household utencil business, mini shoe factory, power tiller, irrigation pump and other IGAs. During the period under report Tk. 12,85,10,000 has been disbursed among 2,475 borrowers. The cumulative disbursement amount stands Tk. 81,70,39,000 among 16,419 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. 46,53,000 has been disbursed among 189 borrowers. The cumulative disbursement stands at Tk. 7,41,22,000 among 3,633 borrowers.

Livelihood Improvement Loan Under ENRICH

Under the Livelihood Improvement Loan component of ENRICH Program, GUK has been providing Livelihood Improvement (LI) loan support to the beneficiaries for purchasing and installation of tube-wells, sanitary latrines, televisions, bi-cycles and various home appliances in order to improve the social status of their livelihoods. During the reporting period GUK disbursed Tk. 12,99,000 among 128 borrowers in the working unions. The cumulative disbursement stands Tk. 2,08,92,000 among 2,135 borrowers.



Implemented activities of ENRICH during 2023-2024

Sl	Activities	Gabtali 2023-2024	Sariakandi 2023-2024	Total 2023-2024
1	Total Household Survey	5,193	5,946	11,139
2	Total Population	21,255	24,664	45,919
3	Setellite Clinic Held	96	96	192
4	Setellite Clinic Service Provided	3,261	3,128	6,389
5	No. of Static Clinics Held	384	409	793
6	No. of Static Clinics Patient	4,611	4,084	8,695
7	No. of Health Campaign Held	4	4	8
8	No. of Patient Treated by Health Camp	620	528	1,148
9	No. of Eye Camp Held	1	1	2
10	No. of Patient Treated by Eye Camp Held	177	160	337
11	No. of Free Eye Operation	32	32	64
12	No. of de-worming tablets distributed	5,900	7,500	13,400
13	Court Yard Meeting Held	480	576	1056
14	Project participants Attend Court Yard Meetings	6,252	7,362	13,614
15	No. of Educational Support Centre	40	40	80
16	No. of Students	1,200	1,200	2,400
17	Training of Primary Health Care (Staff)	10	10	20
18	Basic Training on Education (Teachers)	40	40	80
19	IGA Training held	4	4	8
20	IGA Training participant	100	100	200
21	Youth Training held	8	8	16
22	Youth Training participant	200	200	400
23	No. of Great Probin	5	5	10
24	No. of Great Son	5	5	10
25	Wheel Chair distibution	4	4	8



Livelihood Development Program of Elderly **People (Probin)**

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

A good number activities were defined in the budget for the wellbeing of the selected Elderly People of both the unions like; orientation of Probin leaders, training of microfinance staff on Probin program, Probin Committee Meeting at village level, Probin Committee Meeting at Ward level and Probin Committee Meeting at Union level. Besides, 100 Probins were selected by following the instruction of PKSF from each union who were provided with stipend worth Tk 500/- each per month for maintaining their Livelihoods. Apart from this many other encouraging activities those benefit financially and enhance the social dignity and prestige of the selected Probins have been performed during the period 2023-2024 creating a great sensation among 2,223 selected Elderly People of Gabtali union and 2,575 selected Elderly People of Sariakandi Union.



School Feeding Program (SFP)

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



Highlights

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



GUK Eye Hospital

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

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

Highlights









- ☀ 4,50,000 patients received out-door-patient services
- ☀ 5,60,000 patients received free eye care treatment services through various eye camps (PSP)
- ☀ 5,270 patients received free cataract and other operation services
- ☀ 9,200 patients received free eye care services through GUK CSR
- ☀ Regularly 600-700 eye patients received out door services from GUK Eye Hospital.



GUK Eye Care Services

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

Services of GUK Eye Hospital

-  Regular 600-700 patients receive services from GUK Eye Hospital
-  Vision Test
-  Preliminary Examination by the Doctor
-  Refraction with PG Power
-  Different Test (BP, IOP, SPT/DUCT. RBS, BTCT. Hemoglobin, Blood Grouping, KOH, Schirmer Test, ECG etc.)
-  Final Examination by the Doctors
-  Regular basis Counseling
-  Optical service, medicine corner and Campaign at the rural level.



GUK Eye Camp Services

GUK Eye Hospital has been conducting Eye Camp throughout the country by three Eye Hospital. Main objective of Eye camp is to provide low cost Eye care Service to the poor people. So far, 4,50,000 patients received free eye care treatment services through various eye camps.



Primary Health Care & Family Planning Program

An adage goes like “Health is the root of all happiness” resulting overall socio-economic development of a country. Unfortunately, Bangladesh as a poor country has been experiencing a log of problems and obstacles in the way of accomplishing goals and objectives of a health society.

In spite of having a good infrastructure in health and family welfare sector, the government has not yet been able to deliver qualitative health care services to the general mass people due to a number of barriers and constraints. GUK as a pragmatic NGO believes in total family health development by providing necessary health and family planning services at the door step of the community people.

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

Objectives

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

Highlights

- ✿ 315 satellite and health camps organized
- ✿ 20,920 patients received treatment free of cost from the satellite and health camps
- ✿ 1,870 patients were referred to government hospital for higher treatment.



Promoting Peace & Justice



GUK launched its Legal Aid Services in 2005 with one panel lawyer. GUK Legal Aid Services has been empowering its nearly 18,250 groups through formal and informal advocacy, trainings, awareness raising sessions, courtyard meetings to peacefully mitigate internal conflicts. The continued practice of resolving local conflicts locally has remarkably reduced the number of formal judicial cases resulting in saving time, money and harassment. The formal advocacy, trainings and awareness increase includes: fundamental rights, human rights, constitutional laws, family law ordinance, dowry, polygamy, early marriage, violence against women and children, prevention and control of acid attacks, illegal divorce, domestic violence, prevention against child and women trafficking, mediation techniques, right based approach for development, women's rights, gender development and convention on child rights etc.

Currently, the legal aid services constitutes six members of professional panel lawyers and other support staffs to support its legal aid activities in the field whenever necessary. The legal aid activities of GUK are limited within the scope of mitigating conflicts and disputes among the beneficiaries through community level arbitration involving the members of local government bodies, local elites and assigned lawyers of the organization. As per policy of the organization, the members of the arbitration team generally tire to settle disputes and conflicts between parties amicably on the basis of right judgment. In 2023-2024 GUK legal aid service has successfully resolved 660 cases through arbitration. Beside this, GUK legal aid services have referred another 45 cases to the respective judicial court failing to resolve those cases through arbitration.

GUK SOLAR POWER

Renewable Energy Program

GUK started implementing the Solar Home Systems (SHS) program since 2005. Having this track record GUK has become a Supply Partner Organization (SPO) of Infrastructure Development Company Ltd. (IDCOL) for implementation of the project activities.

The main objective of the project is to improve access of solar energy replacing kerosene lamp with solar lamp (Solar bati) for better health of rural people reducing respiratory infections through mitigating indoor air pollution in north west region.

In total 1230 solar home panels were installed in different areas out of which 250 were installed in remote and isolated char areas in the Jamuna river belt.

Main Activities of the program

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

Highlights

- ☀ 1,230 solar panels installed
- ☀ 6,200 poor people benefited
- ☀ 12 districts covered
- ☀ 40 Upazilas covered
- ☀ 135 unions covered and
- ☀ 221 villages covered.



Social Development Activities CSR

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

Highlights

- ✿ About 42,820 patients received financial assistance for medical treatment.
- ✿ 9,325 patients received financial assistance through health camp, eye camp and for eye operation.
- ✿ 275 students (from poor HHs) received stipend.
- ✿ 55 parents received assistance for their daughter's marriage arrangement.
- ✿ 4,650 poor old aged people received financial assistance.
- ✿ 68 institutions received donations for water and sanitation improvement.
- ✿ 150 organizations received financial assistance for social and cultural activities.
- ✿ About Tk. 5,40,08,368 spent for CSR activities for the FY 2023-2024 under GUK CSR Program.

A group of children and adults are standing in a line outdoors. In the foreground, a young girl in a pink floral dress is seen from behind. Behind her, several other children are standing, some in school uniforms. In the background, a woman in a patterned headscarf and a man in a blue shirt are visible. The setting appears to be a schoolyard or garden with large banana trees and other vegetation in the background.

Objectives of VWB Program

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

- ## Major Activities

The major activities of VWB program aimed to overcome the vulnerability of the poor by adopting sustainable livelihood practices. The following activities have been carried out in last year;

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

Major Activities

The major activities of VWB program aimed to overcome the vulnerability of the poor by adopting sustainable livelihood practices. The following activities have been carried out in last year;

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

Major Activities

The major activities of VWB program aimed to overcome the vulnerability of the poor by adopting sustainable livelihood practices. The following activities have been carried out in last year;

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

- ## Major Activities
- The major activities of VWB program aimed to overcome the vulnerability of the poor by adopting sustainable livelihood practices. The following activities have been carried out in last year;
- ❁ Vulnerable Group Formation
 - ❁ Credit and savings facilities
 - ❁ Issue based awareness raising/training
 - ❁ Skill development training on IGAs and
 - ❁ Training on sustainable livelihood approach.

Services of VWB Program

GUK assisted union parisha proper distribution of 30 Kg rice per month among 3,529 VWB members in Shajahanpur Upazilla and Naogaon Upazilla Under Bogra district. GUK disbursed loan amounting Tk. 22,00,000 to the VWB members for undertaking IGAs. GUK also provided IGAs & entrepreneurship development training to the members for enhancing their capacity as well as increase their household income.

Services of VWB Program

GUK assisted union parisha proper distribution of 30 Kg rice per month among 3,529 VWB members in Shajahanpur Upazilla and Naogaon Upazilla Under Bogra district. GUK disbursed loan amounting Tk. 22,00,000 to the VWB members for undertaking IGAs. GUK also provided IGAs & entrepreneurship development training to the members for enhancing their capacity as well as increase their household income.

Non-Formal Primary Education Program



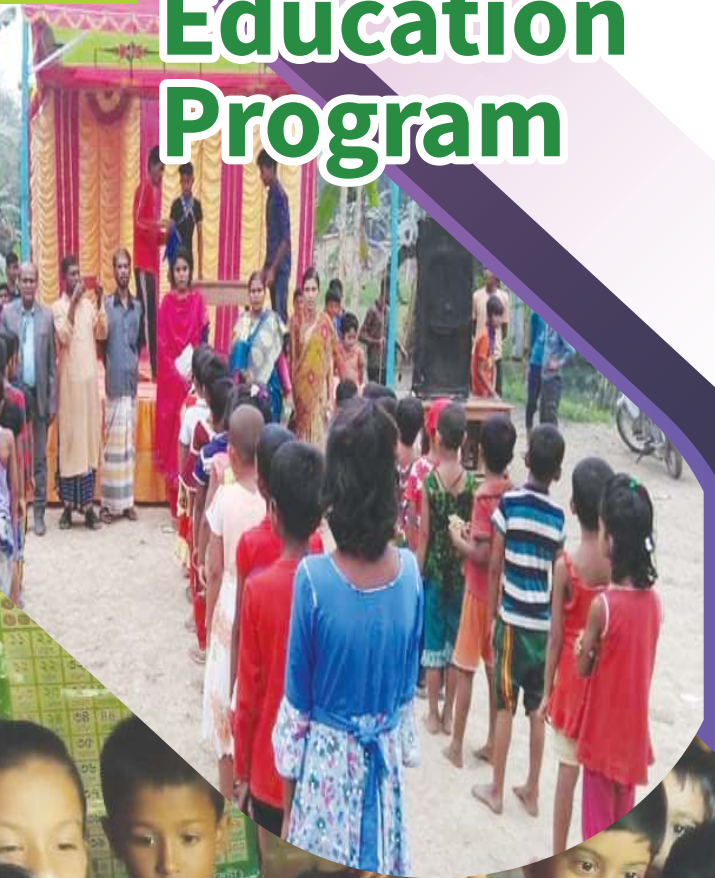
GUK Shishu Bikash

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

The existing number of Govt. Primary Schools is not enough to cover the growing number of school going children in rural & hard to reach remote areas. There is a high demand for quality education of school going children in remote areas without any compromise. On the basis of a feasibility study & the importance of increasing the rate of literacy, GUK took the initiative to run GUK Shishu Bikash Education Program with a cost sharing basis for the drop-out & non school going children of the beneficiaries of GUK and other poor community households. GUK started the Shishu Bikash Education Program in Bogura district as a pilot program in 2016 which executed in full operation from 2017. Funding for the program comes solely from GUK's own source with some contribution from the community level.

Highlights

- ✿ 24 districts covered
- ✿ 112 upazillas, 320 unions and 1,065 villages covered.
- ✿ 1,475 schools established
- ✿ All schools established in remote and hard to reach areas.
- ✿ 46,550 students enrolled
- ✿ 65% female and 35% male students.
- ✿ 98.3% attendance rate.
- ✿ 1,475 experienced female teachers employed.
- ✿ Free education materials were provided.



Sustainable Enterprise Project (SEP)

Gram Unnayan Karma (GUK) has been implementing Sustainable Enterprise Project (SEP) in Bogura Sadar, Sherpur and Shajahan Upazila in Light Engineering Sector. The project aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sector to promote sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises. The SEP in the light engineering sector likely emphasizes the adoption of sustainable practices within the industry. This could involve the use of environment friendly materials, energy-efficient manufacturing processes, waste reduction and recycling measures. SEP may also provide support in terms of market access and entrepreneurship development. This could include assistance with product marketing, access to finance for business expansion, networking opportunities to connect local entrepreneurs with potential buyers and collaborators

Objective

The objective of SEP is to increase the adoption of environmentally sustainable practices by targeted microenterprises. Specific objectives of the project are.

- Scale up and upgrade the quality and ensure competitive price of agro-machineries and equipment.
- Assist to adapt environmentally sustainable practices to produce agro-machineries and equipment.
- Create environment friendly business of agro-machineries and equipment.
- Promote agro-machineries and equipment in the premier market.

Sub Project Activities

- Establishment of common facility center (service) cum outlet (parts) for servicing agro-equipment, quality testing.
- Establishment of water, sanitation and hygiene facilities.
- Model workshop development and demonstration.
- E-Marketing for creating branding image in National market.
- MEs training on Environment Certification, Product Certification, Business Certification, Accounts & business management.
- Foundry slag recycling and waste management.



Highlights

- Conducted 10 batches training on Environmental Certification for MEs.
- 15 MEs received Environment Certificates by the project intervention.
- Introduced e-marketing system for selling their products.
- Establishment of 6 facilities (water, sanitation and hygiene) at different clusters.
- Establishment of 20 Model Workshops development for MEs Clusters.
- Conducted 10 batches training on the production, sale and use of Agro Machineries .
- Arranged 2 business fair at regional and national level for product branding & sales promotion.
- Establishment of 5 Common Service Centers at different clusters.



Livestock Development Program through Contract Farming Model



GUK started implementing the Livestock Development Program through Contract Farming with the financial and technical assistance of PKSf under the LIFT program in 2008 by setting up a dairy breeding farm for breed development to produce quality heifers for distribution to the contract farmers.

The program aims to achieve economic empowerment of the poor community people through improved cattle rearing and establishing mini dairy farms at community level and to improve the nutritional status at household level through increasing milk consumption.

GUK Mini dairy farming system has got popularity at community level and knowledge & skills of contract farmers have been increased. Farmers are receiving loan on different IGAs related to livestock enterprises and GUK has been providing technical support and training to make the enterprises profitable. A total number of 7,24,679 borrowers received loan Tk. 2,670,75,36,000 on different livestock related IGAs from livestock development program

Internship

GUK Dairy Farm is being utilized as a “Resource Center” including internship facility for the students of Veterinary Science & Animal Husbandry faculty of Bangladesh Agricultural University, Mymensingh, Sylhet Agricultural University, Sylhet, University of Rajshahi and students from National University. Every year around 120-150 students are completing their internship course for acquiring practical knowledge and experience at community level mini dairy farm, women empowerment and livelihoods improvement through different IGA implementation.

Main Objectives

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

Highlights

- Total 6,550 contract farmers have been benefited from the GUK dairy farm.
- Imparted training to 8,650 farmers on goat rearing, cow rearing & beef fattening to increase the production and productivity.
- Imparted service to 19,250 farmers received livestock services through 400 LSPs.

GUK Agriculture Development Program

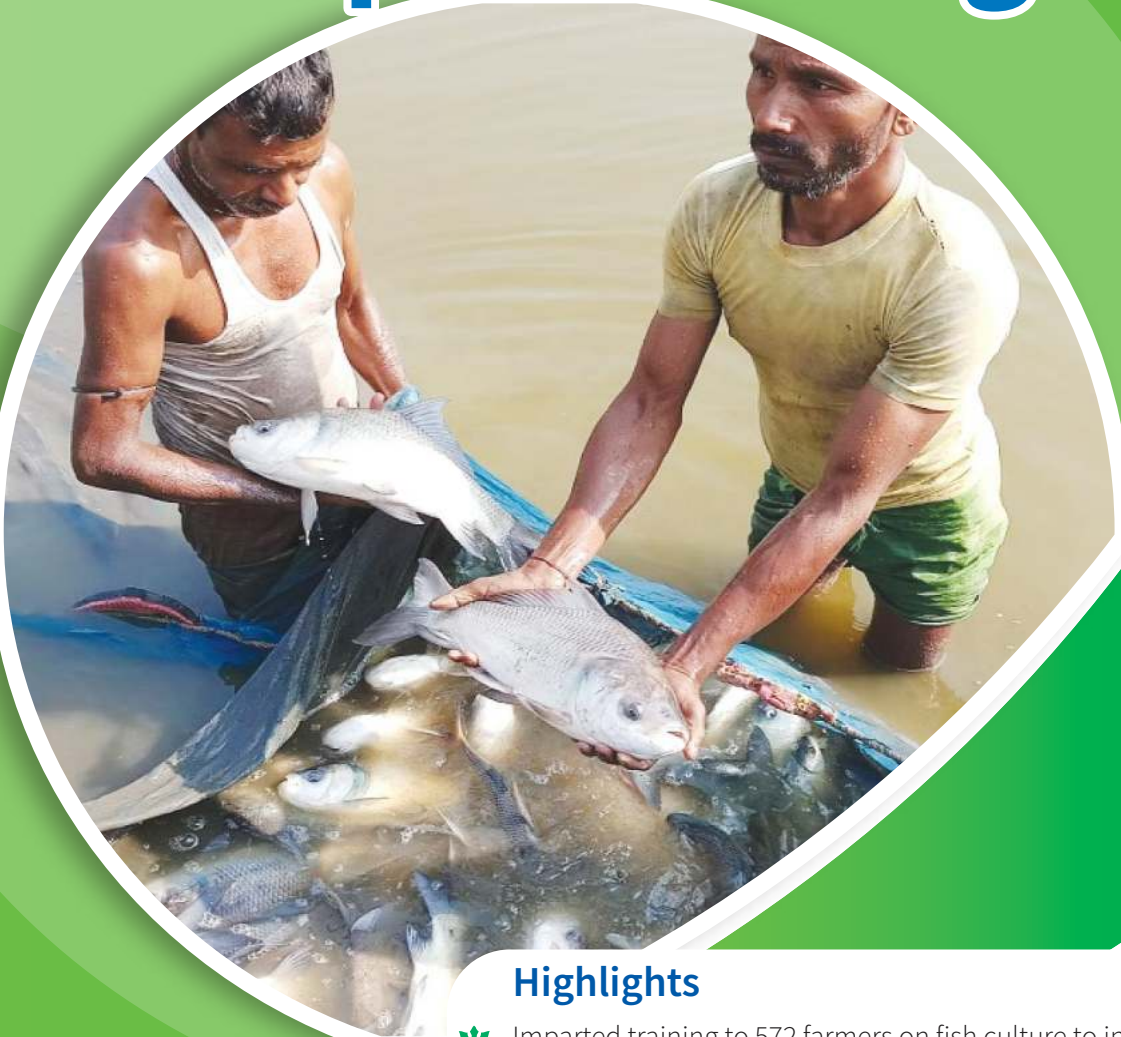


Under Agriculture Development Program, GUK has been providing input support, high value quality seeds, agro-machineries, agro-product processing & preservation along with market linkage with different actors to sell their agricultural products through its agriculture experts. From the inception, GUK has been implementing various agriculture development program activities in order to create working scope and increase production of different high value crops in the operating areas. The farmers are receiving loan on different agriculture related IGAs. A total number of 11,32,399 borrowers received agricultural loan on different crop & vegetable cultivation, agriculture inputs like seed, fertilizer, pesticide business and Agro machineries etc. amounting to Tk. 4,058,83,63,000 from GUK Agriculture Development Program.

Highlights

- ☀ Imparted training to 8,860 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 11,32,399 borrowers have received agricultural loan amounting Tk. 4,058,83,63,000 for cultivating season based diversified crops and vegetables using modern technologies, agriculture inputs business and agro machineries.

GUK Fisheries Development Program



Highlights



Imparted training to 572 farmers on fish culture to increase the production and productivity.



A total number of 15,625 borrowers have received loan amounting Tk. 105,26,78,000 for fish production and fish business.

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

GUK is providing credit support to the interested fish farmers and beneficiaries under the micro finance program of GUK. GUK deployed skilled manpower like fisheries extension workers and fisheries graduates who are responsible for providing rigorous services to the fish farmers like water treatment, pond management, fingerling stocking and other technical support for enhancing modern fish culture methods and techniques among the fish culture loan recipients. For effective implementation of the fisheries development activities, GUK has disbursed at Tk. 105,26,78,000 among 15,625 borrowers during the reporting period.



Value Added Development Support Using Integrated Development Approach

Integrated Development Approach

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

Remittance Services

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



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

To meet the high demand for microfinance financial services for the poor GUK had to provide microfinance services to its beneficiaries with funds from revolving commercial bank. During the period under report Tk. 102,610,98,000 has been disbursed among 1,34,810 borrowers and the cumulative disbursement is Tk. 414,909,00,000 among 6,45,295 borrowers in the agriculture, agro machineries and livestock sector under RCB.

Highlights

- Total 1,34,810 borrowers have been covered under RCB Program
- Tk 102,610,98,000 has disbursed in the reporting year
- The RCB Program has covered in the agriculture, agro machineries and livestock sector and
- The cumulative loan disbursement is Tk 414,909,00,000 to 6,45,295 borrowers.



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





The main objective of the project is to increase the agricultural productivity and diversification of crops of the small and marginal farmers of Bangladesh by extending agricultural loans along with providing technical support services (TSS) to the farmers. This project is funded & technically supported by Bangladesh Bank-JICA. There are two categories of loan, mid-term and short-term loans and the ceiling of the loan amount is Tk 83,000 . During the period under report Tk. 50,99,50,000 has been disbursed among 6,148 borrowers and the cumulative disbursement is Tk. 4,210,750,000 among 61,852 borrowers in the agriculture, agro machineries and livestock sector SMAP. Out of which Tk. 201,30,14,000 was disbursed in the agriculture sector among 33,338 borrowers. Tk. 2,10,83,67,000 was disbursed among 27,529 borrowers in livestock and Tk. 8,93,69,000 was disbursed among 985 borrowers in the agro machinery sector.

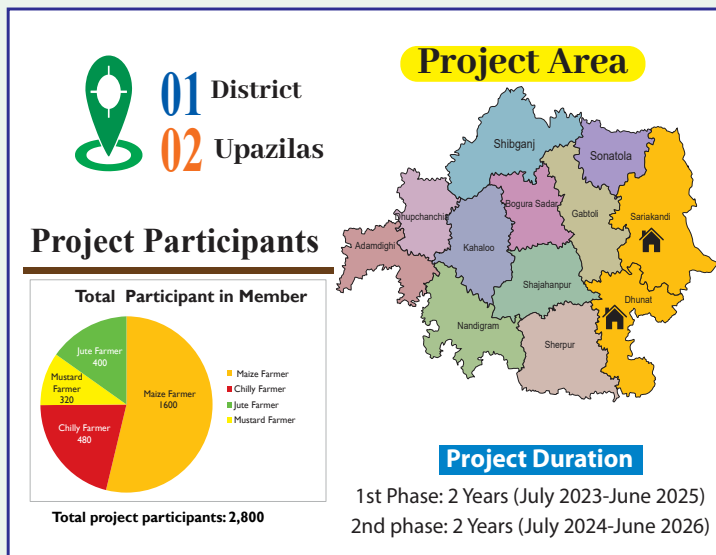
Highlights

- ✿ 20 Districts covered
- ✿ 79 upazillas, 313 unions and 442 villages served
- ✿ 89 branches opened
- ✿ 3,329 groups formed
- ✿ 88,413 farmers enrolled
- ✿ 7,382 borrowers received TSS
- ✿ 242 SMAP staffs received TOT
- ✿ 61,852 farmers have been provided with loan
- ✿ Tk. 421,07,50,000 disbursed under SMAP.



High Value Crop Production and Market Development Project

Gram Unnayan Karma (GUK) has been implementing the project titled 'High Value Crop Production and Market Development Project' in Char Areas of Bogura District since 2023. The project has covered 2800 famers (Maize Farmer-1600, Jute Farmer-400, Chili Farmer-480 & Mustard Farmer-320) under Sariakandi and Dhunot Upazila.



Goals and objectives of the Project:

- To increase the income of the farmers by increasing the production of maize, jute, pepper and mustard by using advanced technology and modern agricultural machinery in the char areas.
- To benefit the Char farmers in gaining fair price through market linkage and market development with big buyers of main land.

		Crop Production Status	
SL No.	Name of High Value Crop	Traditional Production (Ton/Hector)	Production after introducing Improved Technology (Ton/Hector)
1	Chili	7.50	12.50
2	Maize	10.50	13.50
3	Mustard	1.35	2.10
4	Jute	22.0	30.0

Inception workshop



Field Visit Activity



Agri Machineries Distribution



Koishor Karmashuchi



GUK has been implementing Koishor Karmashuchi with the financial assistance of PKSF, VSO and GUK own fund. The purpose of the project is to provide adolescent health, nutrition, awareness on personal health & hygiene and Social awareness on dowry-demands, early marriage, disaster preparedness & response etc. The project is being implemented in 5 Upazillas under Bogura district. Under the Koishor Karmashuchi adolescent boys' & girls' clubs and youth forum have been organized in different program at village level. These clubs are equipped with basic information related to their rights and responsibilities they can address the issues and overcome the situation effectively.

Highlights

- ✿ 4,650 beneficiaries served in the project areas
- ✿ 2 upazillas and 16 unions covered
- ✿ 24 sessions on nutrition and reproductive health were provided to the adolescent boys & girls
- ✿ 230 sessions were held on nutrition and health awareness for the adolescent boys & girls
- ✿ 33 sessions on nutrition and health were held at govt. primary schools
- ✿ 250 adolescent clubs were formed and 7 nutrition corners were established at government primary schools.

Major Activities

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



“Market system development of safe poultry and poultry products” value chain development sub-project under RMTP

The project titled ‘Market System development of safe poultry and poultry products’ financed by Palli Karma-Sahayak Foundation (PKSF) and the International Fund for Agricultural Development (IFAD), Embassy of Denmark (DANIDA) is being implemented in 4 Upazilas (Bogura Sadar, Shajahanpur, Kahaloo & Nandigram) of Bogura district by Gram Unnayan Karma (GUK). This project is working with 19,500 beneficiaries & 500 service providers. RMTP Poultry Project is working on value addition at various levels, expansion of financial services for enterprise development, and strengthening of the institutional framework for the development of safe eggs, meat and meat products of the value chain. Efforts have been made to scale up and expansion of enterprises through efficient production methods and strong market linkages of marginal and small farmers.

Hands on training on “Vaccination & deworming campaign” for LSP by ULO (Upazilla Livestock Officer) is provided. MoU was signed with Nourish, Aftab, Plannet Agro, Renata, Future Tech Pro for supporting the beneficiaries in running their interventions in profitable way. Market linkage was established among service providers like feed & day old chick seller, hatchery owner, egg shop owner, egg & meat producer, e-agent, Hygienic & Halal poultry chain shop, super shop, Fast food restaurant and other GO & NGO stakeholder for value chain development. G.GAP trainer has been trained for facilitate G.GAP practices in poultry sector. Nutrition awareness campaign & fair was held in project areas. Also nutrition related video modules has been shown in different media & platforms for project beneficiaries, poultry actors & relevant stakeholders. Vermi & Trico compost fertilizer plants has been established by using poultry wastes to make safe environment & green growth. Employment is being created through poultry rearing on family and commercial farms in the working area. At the same time women are becoming financial independent. Several training sessions, meetings & workshops were held among DLS official and relevant stakeholders during the period under report.

Goal:

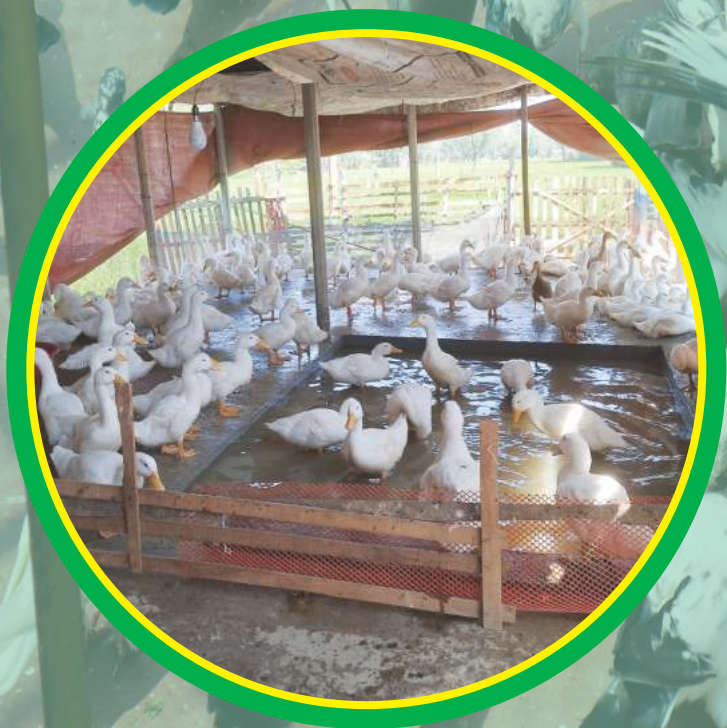
To increase the income, food security, and nutrition of farmers and service providers across poultry value chains.

Development Objective:

The sustainable growth of poultry value chains with comparative advantage, market demand, growth potential, and backward & forward linkages to small farmers and micro-entrepreneurs.

Outcome :

The outcomes are- a) The project participants will adopt improved production methods and establish sustainable market linkages, and b) The enterprises will have access to sustainable financial services





Highlights for RMTP Poultry Project:

- Developed 3 Global GAP master trainers in the project areas.
- Established 5 duck hatchery to produce day old ducklings.
- Established 2 poultry diagnostic lab for diagnosis of poultry diseases.
- Established 22 vaccine hubs/clinics for cold chain maintaining of Vaccine.
- Distributed 20,000 hand books on poultry rearing to the duck, chicken & pigeon farmer's
- Developed 44 livestock service providers. Facilitated 1073 vaccine & deworming campaigns.
- Developed 12 model chicken coup.
- Established 16 model egg sales center.
- Established 1 egg washing hub machine to clean the germs of eggs.
- Established 8 hygienic & halal poultry chain shop.
- Established 15 Vermi & Trico compost fertilizer plants with
- Established 10 modern poultry farm based on remote sensor mechanism to combat climate change impact addressing the bio-security issue.

RMTP (Dairy & Meat)

The sub-project "Market System development of safe meat and dairy products" implemented by Gram Unnayan Karma (GUK) with the financial and technical support of Palli Karma Sahayok Foundation (PKSF) was launched through a bi-fortnight grant agreement at the office of Palli Karma Sahayok Foundation, Dhaka. The sub-project will be able to scale up resilient small scale enterprises through rural production systems and strong market linkages. It will contribute to creating an effective business environment that will strengthen the expansion of small and medium industries, linkage of value chain actors with agri-business.

Key Objectives:

- **Income Enhancement and Nutritional Impact:** Aim to achieve a 50% income increase for 70% of project entrepreneurs, with 30% adding nutritious food to their diet.
- **Sustainable Value Chain Development:** Work towards an 80% increase in the production of safe livestock-related enterprises, resulting in a 30% boost in product sales and a 20% increase in business profits.
- **Safe Product Manufacturing:** Ensure that 90% of project entrepreneurs conduct safe product manufacturing operations using quality materials, advanced technology, or best practices.
- **Market Access:** Enable 10% of the manufacturing team to engage in institutional/contractual business with major markets or buyers, fostering market linkages.
- **Eco-friendly Practices:** Encourage 40% of project members to adopt eco-friendly technologies, aligning the project with sustainable and environmentally conscious practices.





The sub-project will address:

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

The Goal of the Sub Project:

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

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

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



Highlight

- ❁ Total 28,000 beneficiaries received capacity development training on cattle rearing, Good Agriculture Practice (GAP) and Farm mechanization .
- ❁ Total 57 vaccine hub established by covering 15 unions under the project areas .
- ❁ 02 veterinary diagnostic lab has established for diseases diagnosis of livestock and poultry.
- ❁ 36 fodder dealer point has established in the project areas for supplying green grass to the project beneficiaries.
- ❁ For farm mechanization 125 chopper machines, 18 milking machine, 45 compost plant, 1 silage baler machine, 5 bio-gas plant has established in the project areas.
- ❁ Diversified milk product produced- 13 Mini chilling plant, 50 milk can, 6 tanker van, 1 automatic sweet maker machine, 15 entrepreneurs received ISO Certificates by the project support.
- ❁ 2 Meat processing plant, 4 Garol cluster, 2 livestock collection points has established.

Targeted Population:

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

Access to improved & livestock services to ensure vaccination, AI and adoption of Global GAP standard in the livestock subsector for improving animal health and productivity.

Access to the mechanization of livestock farm and processing unit for reducing of labor, time as well as cost-effective production of meat, milk & dairy products.

Promote contract farming to adopt GGAP standards for producing safe meat and selling live animals at a fair price throughout the year.

Increase production and reproductive performances of livestock through the development of a supply network of high-yielding fodder, silage and ready feed at the doorstep of farmers.

Major Intervention:

Develop industry-grade dairy products through the modernization of processing unit for entering the diversified dairy food products in the premium market.

Transformation of livestock-related enterprises into profitable businesses by introducing advanced financial & ICT based services.





Recovery and Advancement of Informal Sector Employment (RAISE)

Micro, Small & Medium Enterprises sector are contributing to develop and advancing of our country and these sectors are also contributing 83% employment in our country. Micro and small enterprise sector are creating 94% job employment in our country but during the COVID-19 epidemic these sector are mostly affected.

In such a situation Most of our young people are unskilled and have a less skill in the employment that's why most of our young people are deprived from the decent work so on that issue there is need to take initiative project activities so that they can overcome the Technology Trap and also the Low wages and can contribute in our GDP.

Palli Karma-Sahayak Foundation (PKSF) and World Bank have taken the initiative and implementing the Program of Recovery and Advancement of Informal Sector Employment (RAISE) Project funded with jointly in all over the country. GUK is one of the Partner Organization (PO) in the RAISE Project and implementing 7 District, 28 Upazila with Rajshahi and Rangpur Division in the country. RAISE Project main Objective is – Informal sector of small entrepreneur can take initiative again to their entrepreneur and can start up again of their business especially those who are affected in COVID-19 epidemic and gear-up economic mobility of informal sector.

Project Objective:

The project aims to enhance economic inclusion of low-income youth and micro-entrepreneurs in urban and peri-urban areas.

Project Goal:

To enhance the capacities and productivity of youth and young micro-entrepreneurs in the informal sector by developing their capacities and providing inclusive finance. To engage youth from low-income households in sustainable employment through apprenticeship programs.

Target Participants:

- Low-income youth and micro-entrepreneurs accessing business management track of 258 participants.
- Low-income youth accessing apprenticeship track of 230 participants.

Specific Objective:

01

To restore the COVID-19 affected micro-enterprise/ business by developing capacities of micro-entrepreneurs of urban and peri-urban areas and providing inclusive finance.

02

To enhance the capacities and productivity of youth and young micro-entrepreneurs in the informal sector by developing their capacities and providing inclusive finance.

03

To engage youth from low-income households in sustainable employment through apprenticeship programs.

Community Outreach Activities

Under the project, promotional activities such as Courtyard meetings, market meetings, miking, and community Outreach are conducted at the field level of the organization in the project-related work areas for the training of master disciples. In the 2023-24 fiscal year, 200 people selected from 715 unemployed people were included in the apprenticeship program through 7 outreaches.



Apprenticeship Program

‘Ustad-shagred’ system is a centuries old system of transferring skills from generation to generation and is mutually beneficial for both ustads (masters) and shagreds (apprentices). Under this project, youth from low-income households are matched with skilled and experienced Master Craftsperson (MCP) selected by the GUK according to the eligibility and selection criteria to host an apprentice. The apprentice will receive on-the-job training under the MCP and will also receive Life-skills Development training from a skilled trainer in order to develop his/her capacity to ensure sustainable wage employment.

Orientation for Master Craftspersons (MCPs)

The project is providing 'Business Management and Entrepreneurship Development (BMED)' to young micro-entrepreneurs (YME). In the 2023-24 fiscal year, 258 young entrepreneurs participated in this YME training after receiving low-interest loans on easy terms.

YMEs get to learn about entrepreneurship development, business development, labor management in microenterprise, business planning and financing, and business expansion through different group exercises and games.



Hands-on Technical Training for Apprentices

In FY 2023-24, 200 apprentices have completed hands-on technical training on respective trades under the direct supervision of Master Craftspersons (MCPs). In FY 2024-2025, so far, around 250 apprentices have enrolled in the apprenticeship program under the project. Along with technical training, the apprentices also get to learn about the aspects of running a successful enterprise.



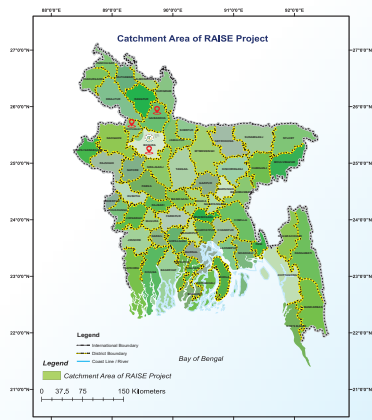
Capacity Enhancement of Young Micro-entrepreneurs



The project is providing 'Business Management and Entrepreneurship Development (BMED)' to young micro-entrepreneurs (YME). In the 2023-24 fiscal year, 258 young entrepreneurs participated in this YME training after receiving low-interest loans on easy terms.

YMEs get to learn about entrepreneurship development, business development, labor management in microenterprise, business planning and financing, and business expansion through different group exercises and games.

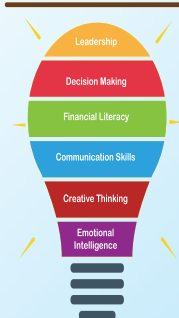
Working Area



03 districts
12 upazilas

Urban and peri-urban areas

Life-skills Training



Apprenticeship Program



258 youths



230 apprentices will receive startup finance for setting up a new microenterprise



60 Master Craftsperson



6-month-long apprenticeship



65 MCP will receive financial assistance for their enterprise development



13 trades



All apprentices will receive employment support service



Development, branding and e-commerce-based marketing of Microenterprise product Promotion

The aims and objectives of the project were to expand the market through standardization, packaging, branding and e-commerce services of small enterprises. Through the project, 500 people were given training on 'product quality improvement of small entrepreneurs' and 500 people were given training on branding and e-commerce'. In addition, 19 people will get technology support to improve product quality, 20 people for product style and design modernization, 20 people for product branding-Facebook boosting campaign, product labeling is modern

Specific Objectives:

- (a) To support in the improvement and marketing of products produced by small enterprises;
- (b) To develop skills of the entrepreneurs on branding and e-commerce through training;
- (c) To develop market system by expanding e-commerce services in small enterprises.



General Information

- Number of branches to coverage areas: 20
- Small entrepreneurs targeted under the project: 1000 Beneficiaries
- Working Area: Bogura Sadar, Sherpur, Shajahanpur, Kahalu, Gabtali, Sariakandi, Dhanut, Shibganj and Adamdighi upazilas.

Duration of the project: March 2023 to December 2024

Implemented Activities under sub-project

Sl. No	Implemented Activities	Beneficiaries-1000	
		Target	Achievement
01	Training:		
1.1	Training on product quality improvement of small entrepreneurs.	500	500
1.2	Training on skill development of small entrepreneurs' product branding and e-commerce.	500	500
02	Financial Support for Product Quality Improvement:		
2.1	Technology support to improve product quality.	19	19
2.3	Modernizing product style and design.	20	20
2.4	Product branding, Facebook boosting, campaign.	20	20
2.5	Modernizing product labeling.	17	17
2.6	Packaging of products.	17	17
2.7	Product certification.	5	5
03	Financial support to expansion of e-commerce services:		
3.1	Modernize the company's own e-commerce platform.	1	1
3.2	Product display in existing businesses.	18	18
3.3	Creating video teasers for product promotion through social media.	10	10
04	Financial Support to improve the working environment of small enterprises:		
4.1	Environmental development of the factory (waste management).	20	20
4.2	To improve healthy working conditions.	20	20

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

Cereal Systems Initiatives for South Asia Mechanization Extension Activity (CSISA-MEA) is a five-year project, funded by USAID and implemented by CIMMYT and its partners: International Development Enterprises (iDE) and Georgia Institute of Technology (GT). CSISA-MEA will enhance agricultural resilience, productivity and profitability by improving the productivity, competitiveness and efficiency of domestic agricultural machinery manufacturing, assembly, use, and servicing through building local manufacturing capacity, improving quality of manufacturing practices, increasing workplace safety, and strengthening agriculture mechanization market ecosystems. Gram Unnayan Karma (GUK) as a service provider/partner with CSISA-MEA to initiate the workforce training program from December 2023 under Bogura light engineering subsector. So far, GUK Trained 900 workforces both male & female under CSISA-MEA project.

Main objectives

- Main objectives of the project is to facilitate training program to the agriculture based light engineering workforce for adopting appropriate technology in light engineering sub-sector for fostering economic growth. The following specific objectives are;
- To enhance the knowledge and skill of machining shop workers to enable them producing high quality products by using appropriate technology.
- To help the workforce improve their technical skills and fill the technological gaps in their machine operation skills.

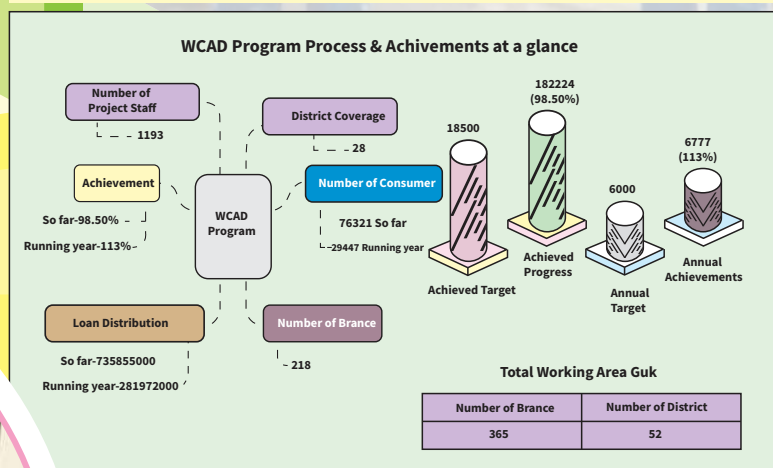


Water Credit Adoption (WCAD) Project



Gram Unnayan Karma (GUK) has been implementing Water Credit Adoption (WCAD) Project with the financial assistance by Water.org and InM since 2023. During this period of the pilot programme, GUK has covered 18,500 Water/Sanitation Service Loan (WSS) under 51 branches to reach 76,321 people which include water products e.g shallow hand tube well, deep tube well, submersible pump, water filter, household connection and sanitation products e.g ring slab latrine, offset pit latrine, toilet with septic tank etc. under the core microfinance programme of GUK.

CURRENT SITUATIONS



Water and sanitation combined loan product options in specific context may also be applicable. GUK has also provided technical support to borrowers to install in proper way and maintain water and sanitation sources during program operational period. In order to create the awareness among the beneficiaries' series of demand creation activities also be organized. Capacity building trainings including orientation, training need assessment, universal module development and TOT on WCAD model for the GUK managerial staff and training to GUK Branch staffs has been organized.



BD Rural WASH for HCD Project

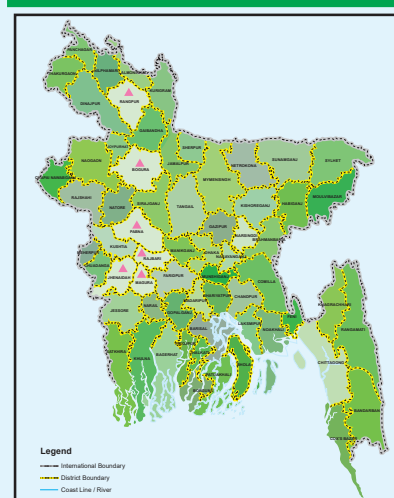
GUK has been implementing the project since June 2022 with the financial and technical support by PKSF.

Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project, co-financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB).

Objective: Main objectives of the project is to improving access to safely managed water supply and sanitation in selected areas of rural Bangladesh and strengthen institutional capacity for water and sanitation services

Area Coverage: GUK has covered 4 Division, 6 districts, 10 Upazillas, 52 Unions and 256 villages under 21 Branch Offices of this Project

	Name of Division	Name of District	No. of Upazila	No. of Branch
Area Coverage	Rangpur	Gaibandha	4	11
	Rajshahi	Bogura	1	5
		Pabna	1	1
	Dhaka	Rajbari	2	2
	Khulna	Magura	1	1
		Jhenaidah	1	1
Total	4	6	10	21



BD Rural WASH for HCD Project Progress up to June 2024

Household Water Loan (HHWL)

Type	Up to Last Quarter		This Quarter		Cumulative	
Household Water Loan for upgradation of Water Sources	No. of Water Source Upgraded	Amount of Loan Disbursed	No. of Water Source Upgraded	Amount of Loan Disbursed	No. of Water Source Upgraded	Amount of Loan Disbursed
Total	741	18462000	191	4929000	932	23391000

Household Sanitation Loan (HHSL)

	Up to Last Quarter			This Quarter			Cumulative		
Construction of Twin Pit Toilet (1)	No. of Twin Pit Toilet constructed	Amount of Loan Disbursed	Amount of Incentive Provided	No. of Twin Pit Toilet constructed	Amount of Loan Disbursed	Amount of Incentive Provided	No. of Twin Pit Toilet constructed	Amount of Loan Disbursed	Amount of Incentive Provided
	2235	57629000	3645000	626	16811000	189000	2861	74440000	3868500



GUK Institute of Technology (**GIT**)

GUK Institute of Technology (GIT) is a sister concern of Gram Unnayan Karma (GUK). GIT has been registered by the National Skill Development Authority (NSDA), Government of the People's Republic of Bangladesh. GIT has been implementing in the following courses;

Courses offered by the institute

- * Care giving-Infant, Toddler and Children, Leve-3.
- * Care giving-Elderly Person, Leve-3.
- * Care giving- Persons with special needs, Leve-3.
- * Graphics Design for Freelancing, Level-3.
- * 2D and 3D. Auto CAD, Level-3.

The first batch started from/February 2024 on Care Giving-Infant, Toddler and Children, level-3 with 16 students and Caregiving Elderly Persons, level-3 with 20 students. The duration of course was 3 months for both the batches. After successful completion of 3 months courses the final examination was held and the students came out successful. All the certified studeants are enrolled as employee in GUK Eye Hospital & other sectors.



Training Program of GUK

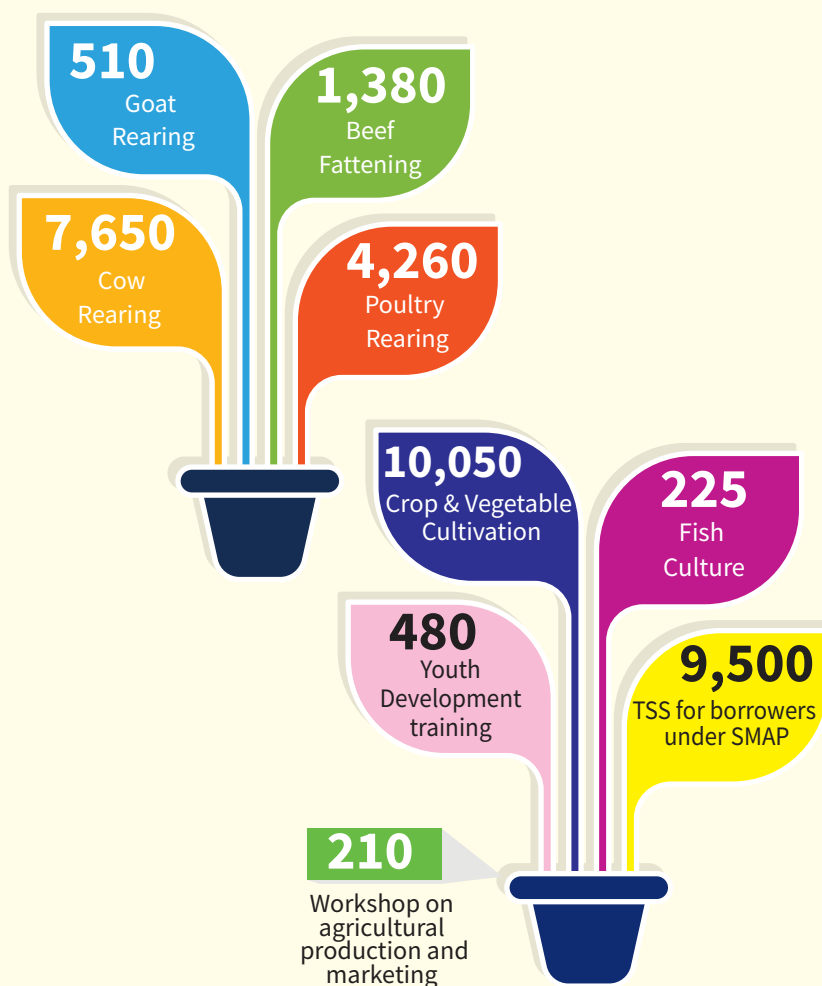
For the FY 2023-2024, GUK conducted various training for staffs and beneficiaries under different projects/programs including core microfinance program. The following training courses were conducted by GUK. Some staffs of GUK received training organized by other institutions during the period under report.

Category of Training	Category of Staff	Number of Staff	
		Conducted by GUK	Conducted by other entities
Credit & Saving Management	Field Officer	1,620	30
Accounts Management & Computer Basic Course	Accounts Officer	480	20
Operation Management Course	Branch Manager	195	-
Automation Software	Audit/Monitoring Officer	175	-
Refreshers on Operation Management Course	AM/ZM	90	-
Staff Orientation	Newly recruited staff	2,150	-
ToT for NFPE school teachers	Teachers	1,150	-
Workshop on different issues	GUK staff	410	220
Accounting & Finance Management	Accounts Officer	160	65
Internal Audit for Operation of NGO-MFIs	Audit Officer	41	20
Monitoring & Evaluation	Audit/Monitoring Officer	35	10
Risk Management Toolkits for MFIs	AM/ZM	40	15
ToT on technical support service	Branch Manager	75	35
ToT on technical support service	Field Officer	1,120	-
Livestock Training	Technical Officer	35	20

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.



GUK has conducted 7,550 issue based sessions at court yard level by field staff. The discussion issues were dowry, divorce, polygamy, early marriage, child labor, domestic violence, acid throwing, and anti-terrarium. The main objective of the session conduction was to make the group members aware of adverse effects of the above issue



**The numbers indicate the number of trained beneficiaries*

Linkage & Collaboration with different organization/institutions



The contract signing ceremony between Bangladesh Bank and Gram Unnayan Karma (GUK) held at Dhaka for implementing the SMAP Program.

The contract signing ceremony between Brac Bank PLC and GUK for implementing the project titled Scale up high value crop production and market development project in char areas.



The contract signing ceremony between City Bank PLC and GUK for implementing the project titled Safe Agriculture & Livestock Product Processing and Market Development Project in Bogura, Barishal, Pirojpur & Jhalkathi District.

Annual Performance Agreement signing ceremony held between Microcredit Regulatory Authority (MRA) and Gram Unnayan Karma (GUK)



DIFFERENT DAYS OBSERVED



Emergency Response Program



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





Future Plan of GUK

- ✿ Establishment of high schools at upazilla level, colleges at district level and a private university at central level
- ✿ Establishment of Eye Hospital at division and district level step by step by maintaining the quality at affordable cost
- ✿ Up gradation of development program/project activities across the country.
- ✿ Establishment of a general hospital along with medical institutions
- ✿ Up gradation of GIT as a Multi-sectoral Engineering Institution.
- ✿ Uphold best practices of GUK in country and abroad
- ✿ Establishment of different sustainable enterprises for employment creation
- ✿ All the interventions are gender based, environment friendly, IT based and sustainable.

GUK

Leadership



Dr. Khandaker Alamgir Hossain
Founder & Executive Director



Dr. Md. Mahbub Alam
Senior Director



Md. Rashidul Islam
Director (Social Enterprises)



Md. Humayun Khaled
Director (SMAP)



Hajkil Md. Abu Hasan
Director (Monitoring & Review)



Md. Mokhlesur Rahman
Director
(Microfinance)



Md. Abu Raihan Miah
Director (Internal Audit)



Md. Raihanus Saadat
Director (ICT & RM)



Md. Anisur Rahman
Senior Joint Director
(Program)



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



Md. Robiul Islam
Joint Director (Microfinance)



Md. Rafiul Islam
Joint Director
(Finance & Accounts)



Khorshed Alam
Joint Director
(Finance & Accounts)



Mohammad Arman Hossain
Deputy Director
(PS to ED)



Md. Saidur Islam
Assistant Director



Md. Ziauddin Sarder
Assistant Director (C&D)



Md. Abul Kalam Azad
CC (Rangpur)



Md. Nazrul Islam
CC (Magura)



Md. Masudur Rahman
CC (Cumilla)



Md. Ashraf Ali
Assistant Director
(Education)



Kbd. Md. Sanaul Haque
Specialist
Agriculture Sector



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



Dr. Md. Badiujjaman
Senior Consultant
GUK Eye Hospital



Dr. Md. Shafiqul Alam
Senior Consultant
GUK Eye Hospital



Dr. Md. Al-Razi
Consultant
GUK Eye Hospital



Dr. Md. Abu Ayub Khan
Consultant
GUK Eye Hospital



Dr. Noor-E-Tahrira
Consultant
GUK Eye Hospital



Dr. Toma Khandaker
Consultant
GUK Eye Hospital



Dr. Md. Shahriar Razan Razu
Consultant
GUK Eye Hospital



Dr. Afsana Sifat
Medical Officer
GUK Eye Hospital



Dr. Asif Newas
Medical Officer
GUK Eye Hospital



Md. Shakhawat Hossain
Manager
GUK Eye Hospital, Bogura



Md. Motaharul Islam
Manager (In charge)
GUK Eye Hospital, Uttara, Dhaka

Organogram of GUK



Financial Statements

Kazi Zahir Khan & Co.
Chartered Accountants

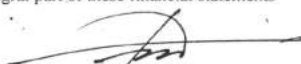
Annexure-A1/2

Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of Financial Position
As at June 30, 2024

Particulars	Notes	Amount in Taka	Amount in Taka
		30.06.2024	30.06.2023
Non-Current Assets:			
Property, Plant and Equipment	7.00	636,647,369	625,248,762
Intangible Assets	7.01	750,374	1,253,266
Total Non-Current Assets		637,397,743	626,502,028
Current Assets:			
Investments	8.00	818,791,451	742,660,557
Loan to Members	9.00	15,751,090,474	15,097,600,931
Advance, Deposits & Prepayments	10.00	69,157,552	70,429,235
Loan to Micro-credit organization	11.00	44,300,000	35,500,000
Loan to Other Project	12.00	51,756,837	37,649,698
Interest & Others Receivable	13.00	6,937,198	6,020,659
Unsettled Staff Advance	14.00	19,397,769	20,293,782
Stock in Regulation Register	15.00	357,206	288,862
Cash and Cash Equivalents	16.00	669,356,050	442,806,870
Total Current Assets		17,431,144,537	16,453,250,594
Total Property and Assets:		18,068,542,280	17,079,752,622
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus			
Retain Surplus	17.01	3,265,369,091	3,064,505,848
Statutory Reserve fund	17.02	362,818,788	340,500,650
Total Capital Fund	17.00	3,628,187,879	3,405,006,498
Non Current Liabilities			
Loan from PKSF-Long term portion	18.00	943,766,665	892,990,000
Loan from Bangladesh Bank-Long term portion	18.01	-	-
Total Non Current Liabilities		943,766,665	892,990,000
Current Liabilities:			
Loan from PKSF-Short term portion	19.00	1,063,488,334	696,255,001
Loan from Bangladesh Bank-Short term portion	20.00	510,000,000	517,000,000
Members Savings Deposits	21.00	5,424,243,645	4,957,003,055
Loan from Others Project	22.00	390,348,307	387,777,792
Loan from Bank & Others	23.00	3,960,454,301	4,681,152,149
Loan Loss Provisions(LLP)	24.00	1,403,997,045	877,992,165
Members welfare fund	25.00	679,885,836	573,278,814
Advance from PKSF	25.00	22,375,500	9,081,000
Provision for Expenses	26.00	41,794,768	82,216,148
Total Current Liabilities		13,496,587,736	12,781,756,124
Total Liabilities and Fund		18,068,542,280	17,079,752,622

The accompanying notes from an integral part of these financial statements



Joint Director (F & A)
GUK


Executive Director
GUK


Chairman
GUK

Signed as per our report of even date.
September 12, 2024
Dhaka

DVC: 2409180910AS345660


Kazi Zahir Khan & Co.
Chartered Accountants

Signed by:
Md. Eftekhari Ali FCA
Partner(Enrollment no.-910)



Financial Statements

Kazi Zahir Khan & Co.
Chartered Accountants

Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of Profit or Loss and other Comprehensive Income
For the year ended 30 June 2024

Annexure-A1/3

Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
Income:			
Service Charge on Micro Credit Loan	27.00	3,528,740,497	3,593,126,718
Service Charge on Investment	28.00	56,638,599	38,830,739
Bank Interest		6,152,487	2,658,789
Others Service Charges	29.00*	14,314,707	9,776,071
Donation from PKSf		1,551,276	3,779,340
Total Income		3,607,397,566	3,648,171,657
Expenditure:			
Financial Expenses	30.00	812,725,132	931,484,231
Salary & Allowances		1,385,059,086	1,187,695,187
Training Expense	31.00	18,371,482	19,703,327
Office Rent Expense		26,469,123	23,222,582
Resident Allowance		36,019,811	32,854,395
Printing & Stationary		41,681,482	39,976,897
Travel & Conveyance		26,393,950	19,571,326
Fuel & Lubricant		41,763,422	35,095,018
Audit fee		232,250	182,250
Education Expenses(NFPE)	32.00	28,546,706	34,038,943
Health Service Expenditure	33.00	20,535,082	38,912,703
Social Activities	34.00	-	1,354,927
VAT & Tax	35.00	12,106,218	7,617,725
Service Charges Rebate to Micro credit Members		132,814,149	38,193,108
Other Revenue Expenses	36.00	96,295,647	98,785,059
Loan Loss Expenses (LLE)		664,873,464	444,397,309
Amortization		511,292	574,954
Depreciation		39,817,889	38,136,244
Total Expenditure		3,384,216,185	2,991,796,185
Excess of Income over Expenditure		223,181,381	656,375,472
Total		3,607,397,566	3,648,171,657

The accompanying notes from an integral part of these financial statements


Joint Director (F & A)
GUK



Executive Director
GUK


Chairman
GUK

Signed as per our report of even date.

September 12, 2024
Dhaka

DVC: 2409180930AS345660


Kazi Zahir Khan & Co.
Chartered Accountants
Signed by:
Md. Eftekar Ali FCA
Partner(Enrollment no.-910)





Head Office Address:

GUK Tower, Banani, Bogura-5800, Bangladesh

Phone: 02589904795, Fax: 02589904835

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

Website: www.guk.org.bd