



ANNUAL REPORT 2024-2025

Together We Can Achieve the **SUSTAINABLE DEVELOPMENT GOALS**

Annual Report-2024-2025

-  PARTNERSHIP FOR THE GOALS
-  NO POVERTY
-  ZERO HUNGER
-  GOOD HEALTH AND WELL-BEING
-  QUALITY EDUCATION
-  GENDER EQUALITY
-  CLEAN WATER AND SANITATION
-  AFFORDABLE AND CLEAN ENERGY
-  DECENT WORK AND ECONOMIC GROWTH
-  INDUSTRY, INNOVATION AND INFRASTRUCTURE
-  REDUCED INEQUALITY
-  SUSTAINABLE CITIES AND COMMUNITIES
-  RESPONSIBLE CONSUMPTION AND PRODUCTION
-  CLIMATE ACTION
-  LIFE BELOW WATER
-  LIFE ON LAND
-  PEACE, JUSTICE AND STRONG INSTITUTIONS



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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
Organizational Overview	9
Organizational Priorities	10
Legal Status	11
Development Partners	12
Networking Partners	13
General Committee	14
Executive Committee	14
Advisory Committee	15
Departments & Functions	16
Legal Aid Services	21
Good Governance, Gender & Rights	22
Access to Finance	23
Annual Overview	24

Chapter 2

Geographical Coverage	25
Beneficiaries Coverage	26
Human Resource Status	27
Financial Support Services.	28
List of Development Projects/Program	29
GUK at Glance	36
Microfinance Portfolio	37
Microfinance Program	39
Key Implementation Strategy	40
Savings Program	31
Member Welfare Service	42
Description of Loan Products	42
Buniad Loan	43
Jagoron Loan	44
ME Loan	45
Sufolon Loan	46
Sahos Loan	47
Land Lease Loan	48

Chapter 3

Cluster wise Enterprise Development	49
Light Engineering	50
Furniture Market Development	50
Handloom & Power Factory	51
Hand-made Crafts Production & Marketing	52
Plastic Mat Production & Marketing	53
Year wise growth of Microfinance Program	54
Development Projects Programs	55

Chapter 3

ENRICH Education Program	56
ENRICH Health Program	57
Beggar Rehabilitation Program	58
ENRICH Loan Products	59
Implemented activities of ENRICH	61
Probin Program	62
School Feeding Program	63
GUK Eye Hospital	64
Primary Health Care & Family Planning	67
Promoting Peace & Justice	68
Solar Power Program	69
Social Development Activities under CSR	70
VWB Program	71
Non Formal Primary Education	72

Chapter 4

Govt. Primary School Feeding Programme	73
Nagorikata	76
Livestock Development Program	78
Agricultural Development Program	79
Fisheries Development Program	80
Value Added Development Approach	81
Microfinance through RCB Fund	82
SMAP Project	83
High Value Crop Development Project	85
Koishor Karmashuchi	90
RMTP Poultry and Poultry Products	91
Dairy and meat Products under RMTP	92
RAISE Project	96

Chapter 5

PACE E-Commerce Project	99
SMART Machinery Project	101
SMART Mini Garments Project	103
Water Credit Adoption (WCAD) Project	105
BD Rural WASH for HCD Project	106
BIEFA-II Project	107
GUK Institute of Technology (GIT)	110
Training Program	110

Chapter 6

Linkage & Collaboration	113
Different Days Observed	114
Disaster Response Activities	115
Future Plan of GUK	116
GUK Leadership	117
Organogram of GUK	119
Financial Statement	120

Message from The Chairman

Prof. Abu Hammad Baki Billah
Chairman
Gram Unnayan Karma (GUK)

Gram Unnayan Karma (GUK) continued to advance its mission of inclusive, community-based development during the reporting year. The organization implemented its programs across education, microfinance, livelihoods, health, water and sanitation, nutrition, and social protection with a clear focus on reaching poor and vulnerable groups, particularly women and marginalized households. The Annual Report reflects steady institutional progress beyond service delivery alone. GUK strengthened its internal management practices, reinforced field-level systems, and sustained close engagement with government-linked initiatives and development partners. These efforts helped ensure that program implementation remained aligned with national development priorities and responsive to community needs. The Board of Directors observed a growing emphasis on program quality and institutional learning. Increased attention to coordination across programs, staff capacity development, and monitoring practices indicates a deliberate shift toward improving effectiveness and long-term relevance. The year also presented significant challenges. Rising operational costs, climate-related disruptions, and heightened vulnerability among low-income households affected both communities and program delivery. GUK addressed these challenges by prioritizing service continuity, strengthening internal controls, and adapting program approaches to changing field realities. The Board recognizes that further progress is required. Strengthening outcome-focused monitoring, deepening institutional learning, and integrating resilience considerations more systematically across programs remain critical areas for development.



Looking Ahead: Board-Level Strategic Focus

Board Priorities: 2024-2025

Program Quality & Integration

Resilience & Adaptation

Institutional Governance

Outcome Measurement

Message from The Founder & Executive Director



The year 2024–2025 tested institutional resilience at multiple levels. Rising costs, economic pressure, and climate-related challenges affected both communities and service delivery. GUK responded by maintaining service continuity and operational discipline across all program areas. During the year, GUK served 720,570 active members through 540 branches, sustaining outreach across its working areas. These figures demonstrate institutional reliability and continuity under pressure, not short-term growth. Women continue to form the core of GUK's outreach. Women represent 88.50 percent of total members and 85.12 percent of active borrowers. This outcome reflects intentional program design and sustained inclusion rather than incidental participation. GUK managed substantial financial flows during the reporting period. Annual loan disbursement reached BDT2,933.35 crore, supported by established operational systems, internal controls, and staff capacity. Member savings mobilization further reinforced trust and long-term engagement at community level. Beyond scale, the year reinforced the need to strengthen quality. While the data confirms reach and financial volume, it also points to the need for stronger outcome measurement, improved monitoring practices, and deeper use of evidence in program planning. Looking ahead, GUK will focus on three priorities: strengthening outcome-focused monitoring and learning, integrating climate and livelihood resilience across programs, and enhancing institutional systems to meet increasing regulatory and partner requirements. I sincerely acknowledge the continued support from Govt. of Bangladesh, PKSF, Financial institutions, development partners, government counterparts, and the dedication of GUK's staff. Their collective effort enables GUK to operate at scale while maintaining accountability and institutional discipline.

Dr. Khandaker Alamgir Hossain

Founder & Executive Director

Gram Unnayan Karma (GUK)



About Gram Unnayan Karma (GUK)

Gram Unnayan Karma (GUK) was established in 1993 as a non-governmental development organization. The organization was founded under the leadership of Dr. Khandaker Alamgir Hossain, together with a group of dedicated social activists. GUK is registered with the Department of Social Services, the NGO Affairs Bureau, the Microcredit Regulatory Authority (MRA), the Directorate of Health Services, and the Directorate of Family Planning. The organization also works as a partner of the Bangladesh Bank and PKSF. GUK is a pro-poor and char-friendly organization. It works to improve the socio-economic conditions of poor and vulnerable communities. The organization provides primary health care services and eye care through the GUK Eye Hospital. GUK implements non-formal primary education and family planning programs. It promotes women's empowerment and supports skills development through training. The organization also works on adolescent reproductive health care and climate-resilient activities. GUK actively engages in disaster preparedness, emergency response, rescue, and rehabilitation. It promotes sustainable agriculture development through diversified crop production practices and sub-sector development.

The organization implements VGD activities under social safety net programs, school feeding programs, and education stipend initiatives. It also supports livelihood development for the elderly and implements programs to rehabilitate beggars. GUK undertakes activities under Corporate Social Responsibility (CSR). It creates employment opportunities to alleviate poverty through agriculture, livestock, and fisheries activities, small trade and business development, and microenterprise promotion through microfinance programs. GUK currently operates across 8 divisions, 58 districts, and 352 upazilas. The organization has enrolled more than

10 lakh households through 540 offices, including branch, area, zonal, regional, and project offices, and engages 5,940 staff members. The organization plans to expand its activities in the uncovered and remote areas. This expansion aims to strengthen the inclusion of poor people in the mainstream of development, leveraging financial and technical support from government institutions 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 Hospitals.
- 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.
- Provide financial & technical support for producing environment friendly agro machineries.
- 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.



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.



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.



The core values of GUK are as follows

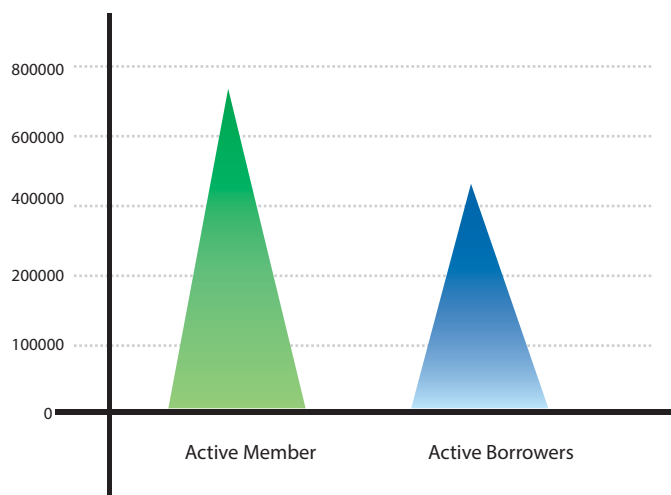
- Integrity.
- Participation.
- Equality.
- Inclusiveness.
- Accountability.
- Innovation.

Organizational Overview



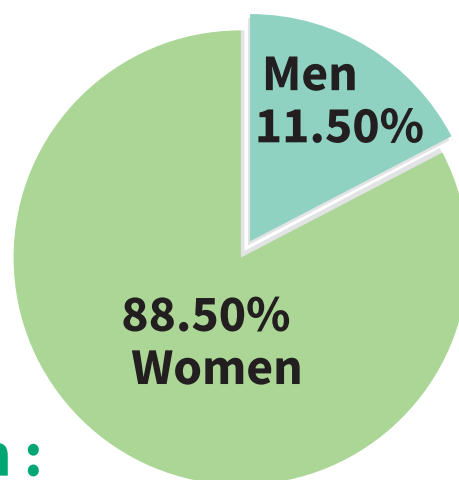
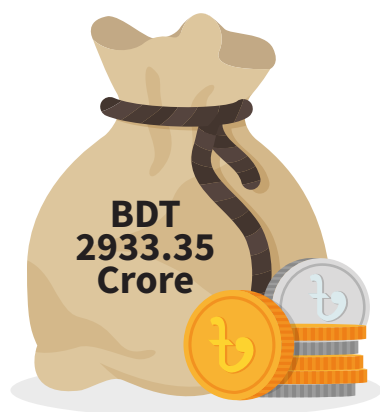
Scale with stability

Outreach sustained across all the branches despite economic pressure



Financial Discipline:

Large loan volumes managed with continuity and control



Strong Inclusion :

Women represent nearly four-fifths of members and borrowers

Organizational Priorities

Outcome & Impact Measurement

Strengthening monitoring, learning, and evidence-based decision-making



Health & Eye Care

Scale targeted rural screening & preventive services, ensuring equitable, affordable vision care for all

Primary Education

Enhance access & retention via school feeding & non-formal education



Climate & Livelihood Resilience

Integrating climate and livelihood resilience across program

Institutional Systems & Risk Management

Enhancing compliance, internal controls, and risk management capacity



Legal Status

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



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



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



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



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



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

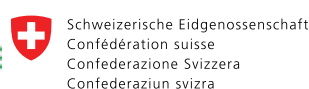


Europe Aid
Registration Number: IDN BD-2011-GIH-2701880915
Registration Date: 2 February 2011



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

Development Partners



GUK has partnership with 32 national & international donor agencies and financial institutions for opening the windows of development opportunities.

Networking Partners



Rajshahi University



Gram Unnayan Karma (GUK) has network with 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



Prof. Md. Afzal Hossen

Vice-Chairman



Dr. Khandaker Alamgir Hossain

Member-Secretary



Mst. Rita Khatun

Treasurer



Dr. A.S.M. Iftekharuzzaman

Member



Md. Nurul Islam

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

-  Director General
-  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



GUK's Human Resource Management system supports effective staffing, capacity development, and institutional accountability across all levels of operation.

- Aligns staff planning with the annual plan of operation to ensure timely and adequate human resource deployment.
- Recruits qualified personnel in accordance with approved criteria, rules, and regulatory requirements.
- Manages core administrative processes, including recruitment, posting, transfer, promotion, increment, demotion, redundancy, retrenchment, and termination, based on organizational needs.
- Coordinates staff posting by providing updated staff lists to the administration unit.
- Recognizes staff as a key organizational asset and conducts regular assessments to identify capacity gaps.
- Arranges need-based training programs to strengthen staff skills, performance, and professional development.
- Develops and applies structured tools for staff performance evaluation to ensure transparency and consistency.
- Prepares and maintains staff benefit and compensation packages in line with approved service rules and manuals.
- Operates a formal grievance redress mechanism guided by GUK Service Rules to promote fairness, accountability, and staff well-being.

Program Operations

GUK's field operations are organized into two core streams: Microfinance and Development Programs, ensuring clarity of responsibility, coordination, and accountability. The Microfinance Program is supervised by two Directors. One oversees operations funded by PKSF and Commercial Banks, while the other manages the Microfinance Program under the SMAP of Bangladesh Bank–JICA fund. All development programs and projects are supervised by a separate Director. These operational streams are supported by various departments, units, and sections across the organization. GUK follows a structured management approach that combines top-down decision-making with bottom-up supervision. Each department operates under its own organogram, policies, and standard operating procedures. Staff members have clearly defined roles and responsibilities, guided by line supervisors to ensure effective implementation. The organization places strong emphasis on ethical conduct and institutional integrity. All staff are required to uphold the code of conduct, ethics, norms, and values of the organization. GUK enforces a strict zero-tolerance policy toward fraud and corruption, which is applied consistently at all levels of operation.

Finance and Accounts

GUK maintains a robust Finance and Accounts system supported by professional personnel and strong internal controls. The Head of Finance and Accounts oversees financial operations with support from subordinate staff in line with the approved organogram. The organization conducts regular internal and external audits to ensure financial discipline and transparency. An annual audit by an authorized Chartered Accountants Firm is mandatory to ensure accountability of all financial transactions and record-keeping practices. GUK follows an accrual-based accounting system and provides continuous financial management training in bookkeeping. All financial transactions operate under a budgetary control system with necessary flexibility. Bangladesh Accounting Standards serve as the accounting basis for all financial operations and reporting.

Internal Audit

GUK's Internal Audit function provides independent assurance on the adequacy and effectiveness of the organization's governance, risk management, and internal control systems. The Internal Audit Department, headed by a Director of Internal Audit, reviews operational and financial management systems, including oversight of the Accounting Information System (AIS) and Management Information System (MIS). Audit coverage includes both field and head office operations and is implemented in accordance with the approved annual audit plan. Need-based audits are conducted to address emerging risks or specific concerns. Fraud prevention and anti-corruption controls form an integral part of the audit framework. Where non-compliance with policies or standard operating procedures is identified, the department recommends corrective measures. The Director of Internal Audit reports directly to the Executive Director to support timely management action.

Monitoring & Review

The Monitoring & Review function supports organizational accountability by ensuring that program implementation remains aligned with approved policies, standards, and internal control requirements. The department, headed by a Director of Monitoring & Review, oversees monitoring activities across all operational areas. Monitoring is conducted using three complementary methodologies:

- (i) program process monitoring and performance indicators,
- (ii) beneficiary consultation and assessment, and
- (iii) impact evaluation using standardized checklists and other monitoring tools.

Together, these methodologies provide a structured basis for monitoring implementation and informing management oversight.

Major Tasks

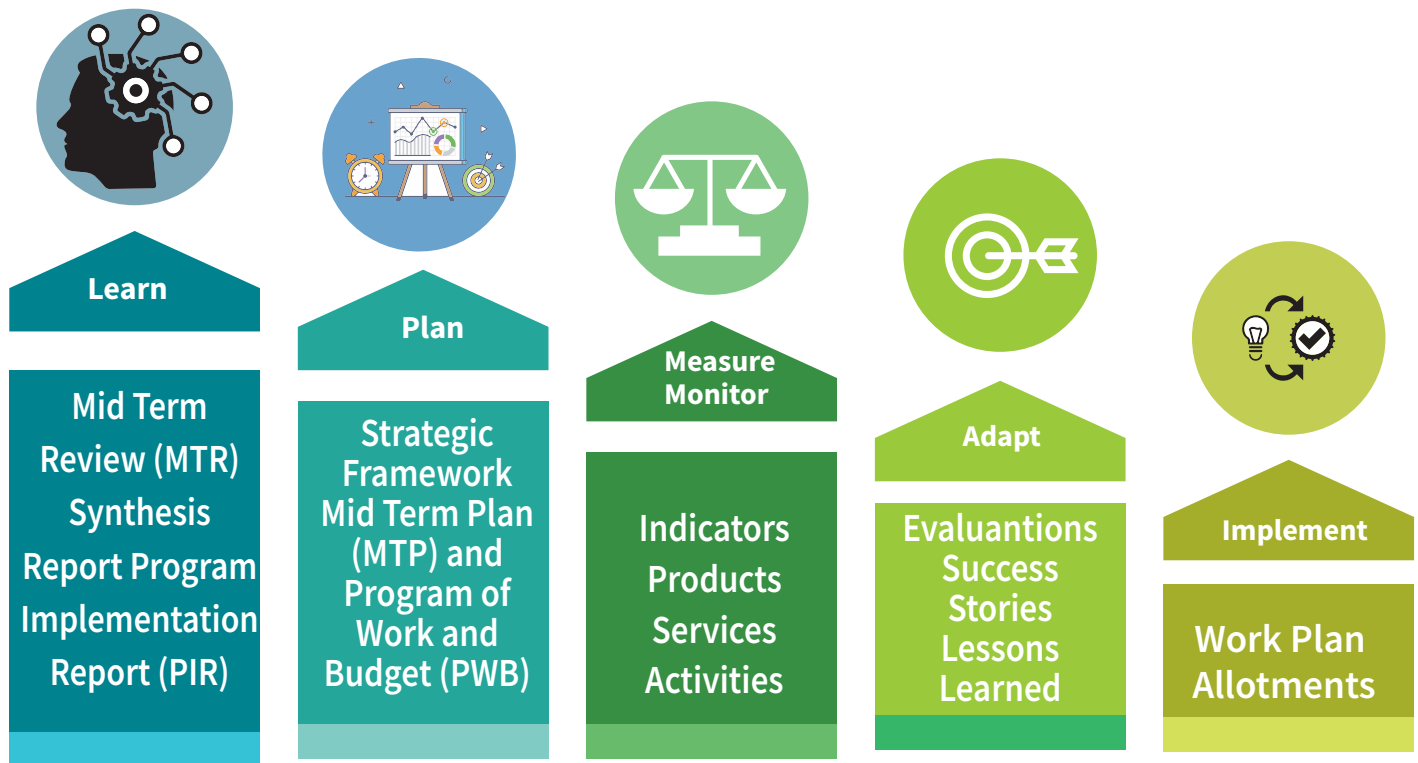
Key functions of the Monitoring & Review Department include:

- Monitoring inputs, processes, outputs, and activities to assess compliance with operational guidelines and policies.
- Tracking project implementation using the organization's Management Information System (MIS).
- Reviewing and recommending policies and guidelines based on organizational requirements and field-level conditions.
- Monitoring and evaluating programs, projects, ventures, sister concerns, and social development enterprises.
- Preparing progress reports using result-based monitoring frameworks for internal and external stakeholders.
- Conducting baseline and end-line surveys for programs and projects.

Result-Based Monitoring System

GUK applies a result-based monitoring system to assess implementation performance and support continuous improvement in program delivery. The system reviews how programs and projects are progressing against planned objectives and identifies areas requiring corrective action. Monitoring teams conduct random field verification based on established tools, with attention to results and community participation. Monitoring findings, together with recommendations, are documented and submitted to the concerned authorities to inform management review and follow-up actions.

Diagram of Result Based Monitoring System



Governance Assurance

GUK maintains independent audit and monitoring functions to strengthen governance, risk management, and internal control across the organization. Internal audit and monitoring activities provide management with regular oversight of operational compliance, financial integrity, and program implementation. Findings and recommendations are reviewed at the senior management level to support timely corrective actions and continuous institutional improvement.

Information and Communication Technology

The Information and Communication Technology (ICT) function supports GUK's operational efficiency, data integrity, and organizational connectivity. GUK's microfinance operations are fully computerized, with all branches connected to a centralized core banking system. Financial transactions are processed in real time, ensuring consistency, accuracy, and information security. The headquarters is associated with all branches through internet-based systems, enabling smooth and uninterrupted communication across the organization. ICT systems support key organizational functions, including human resource and manpower management, formal and informal communication, decision support, reporting, and documentation. The department manages the development and operation of ICT infrastructure and provides analytics-based decision support to strengthen operational oversight and efficiency. The ICT function also supports organizational capacity development by introducing new technologies and structured programs to enhance employees' ICT skills. The department is headed by the Director of ICT & Risk Management and is supported by skilled associates.

Major functions of ICT department



Legal Aid Services

GUK launched its Legal Aid Services in 2005, initially with one panel lawyer. The Legal Aid Services Department works with 18,720 community groups to promote access to justice and the peaceful resolution of disputes. The program applies a combination of formal and informal advocacy, training, awareness sessions, and courtyard meetings to address internal conflicts at the community level. Emphasis is placed on resolving disputes locally through mediation and dialogue. This approach has contributed to reducing reliance on formal judicial processes, thereby saving time and costs for community members and reducing social harassment. Legal advocacy, training, and awareness activities cover a wide range of legal and rights-based issues. These include fundamental and 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 of child and women trafficking, mediation techniques, rights-based approaches to development, women's rights, gender development, and conventions on child rights. Through these interventions, GUK's Legal Aid Services support social justice, rights awareness, and conflict resolution at the community level.



Good Governance, Gender Development and Human Rights

GUK has a separate unit to handle issues related to good governance, gender development, and human rights. The unit works to ensure alignment with policies and documents formulated by government authorities and with the national policy framework that promotes good governance, gender and development, and the protection of human rights at all levels. The head of the unit acts as the designated focal point and oversees all related matters through the use of monitoring tools and close supervision. The focal point is responsible for coordinating and executing all tasks related to good governance, gender development, and human rights. These responsibilities are carried out in collaboration with other departments of the organization to ensure consistent implementation across institutional operations.



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 2024-2025

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.

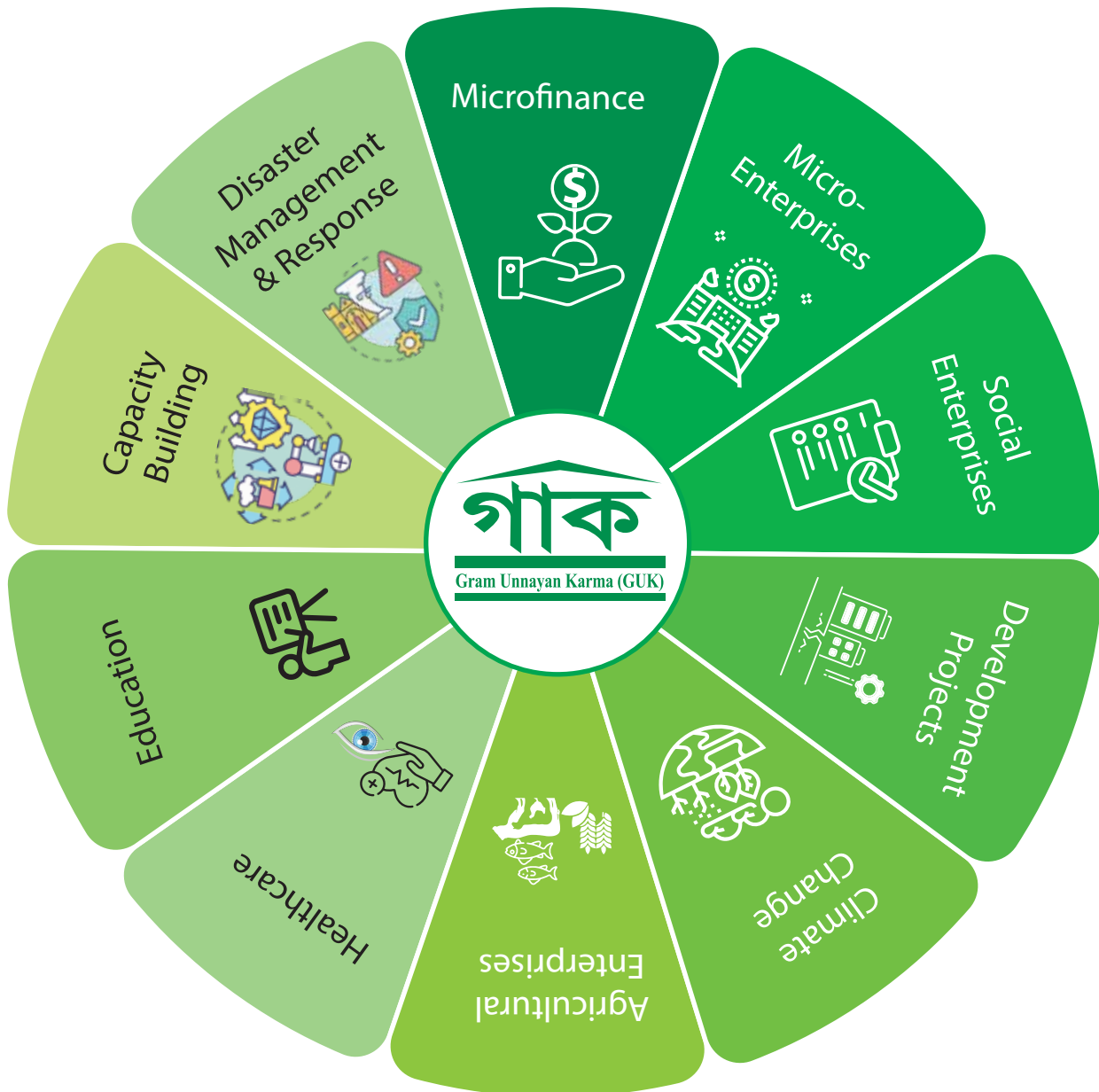
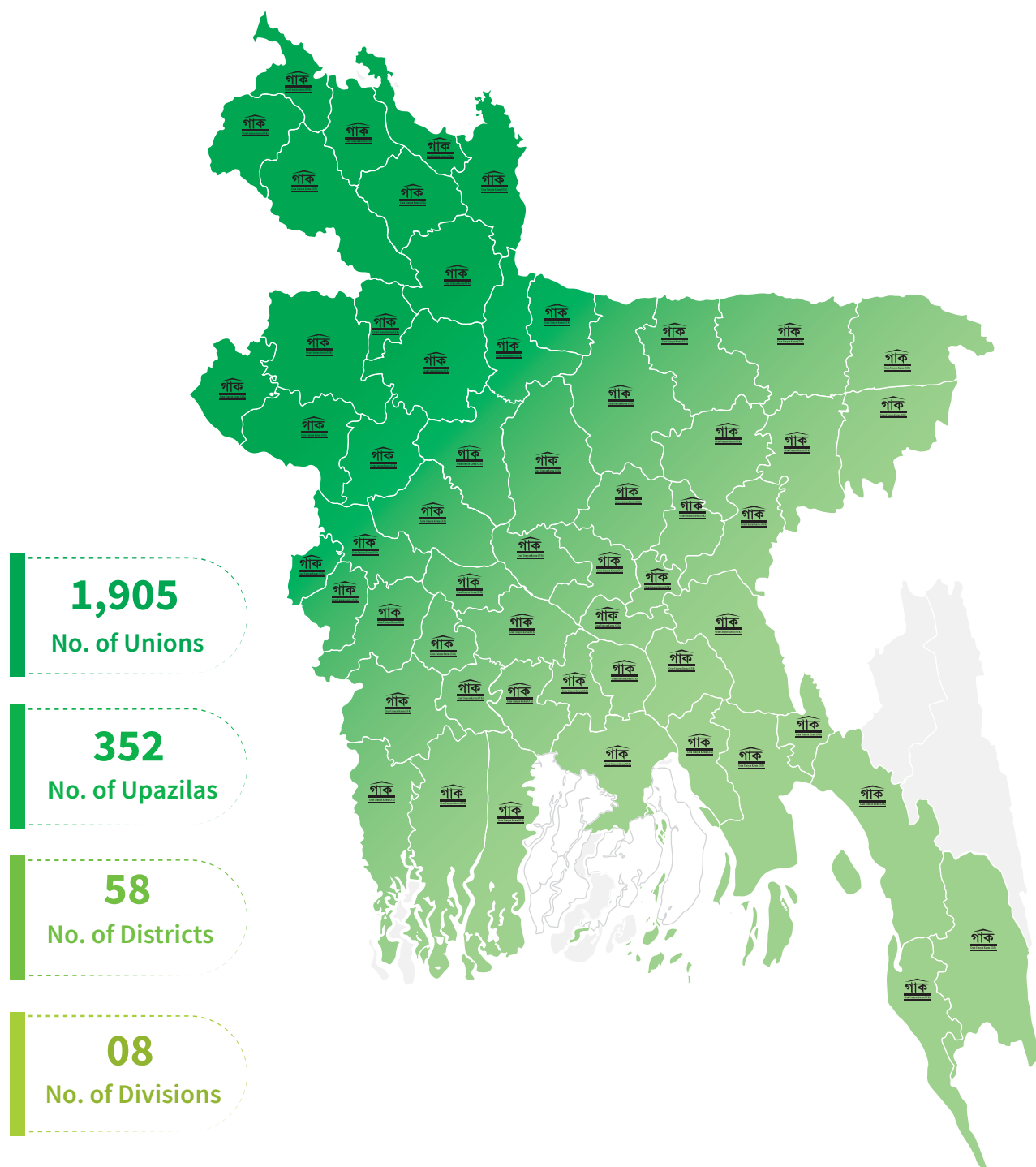


Diagram of Major Programs of GUK

Geographical Coverage

At national level, GUK has direct touch in 8 divisions and 58 districts covering 352 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 540 Offices.



1,905

No. of Unions

352

No. of Upazilas

58

No. of Districts

08

No. of Divisions

Beneficiaries/Stakeholders Coverage:

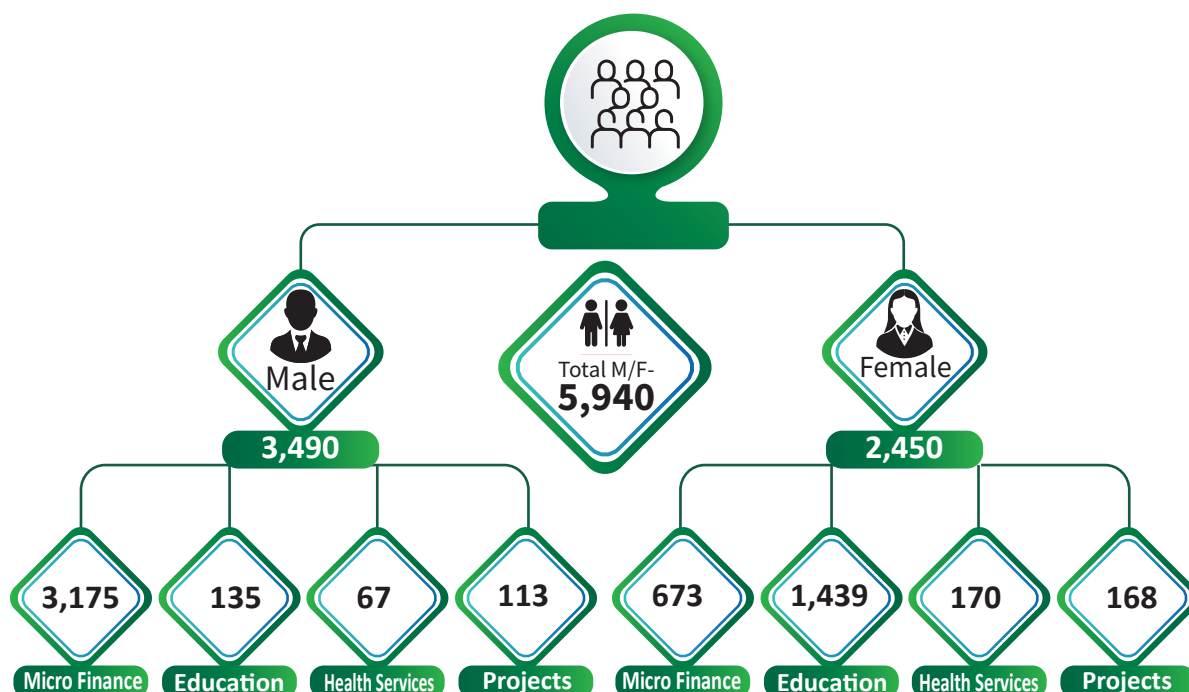
GUK has been working with diverse population in the country who are entitled to receive services. Project/program participants are engaged with the organization in the following ways;

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 built a versatile team of communication and development professionals with diverse academic backgrounds. These include development studies, economics, accounting, finance, agriculture, fisheries, livestock, social work, social science, geography, environmental science, MBBS, diploma in nursing, paramedics, B.Sc. in nursing, and diploma in engineering and agriculture. GUK's management team brings together 31 years of experience in development projects. As a growing organization, GUK adopts a flexible management approach that provides staff with opportunities to learn, develop, and enhance their professional capacities. Currently, GUK engages 5,940 staff members to implement program and project activities efficiently and effectively.

Present Staff Position of GUK

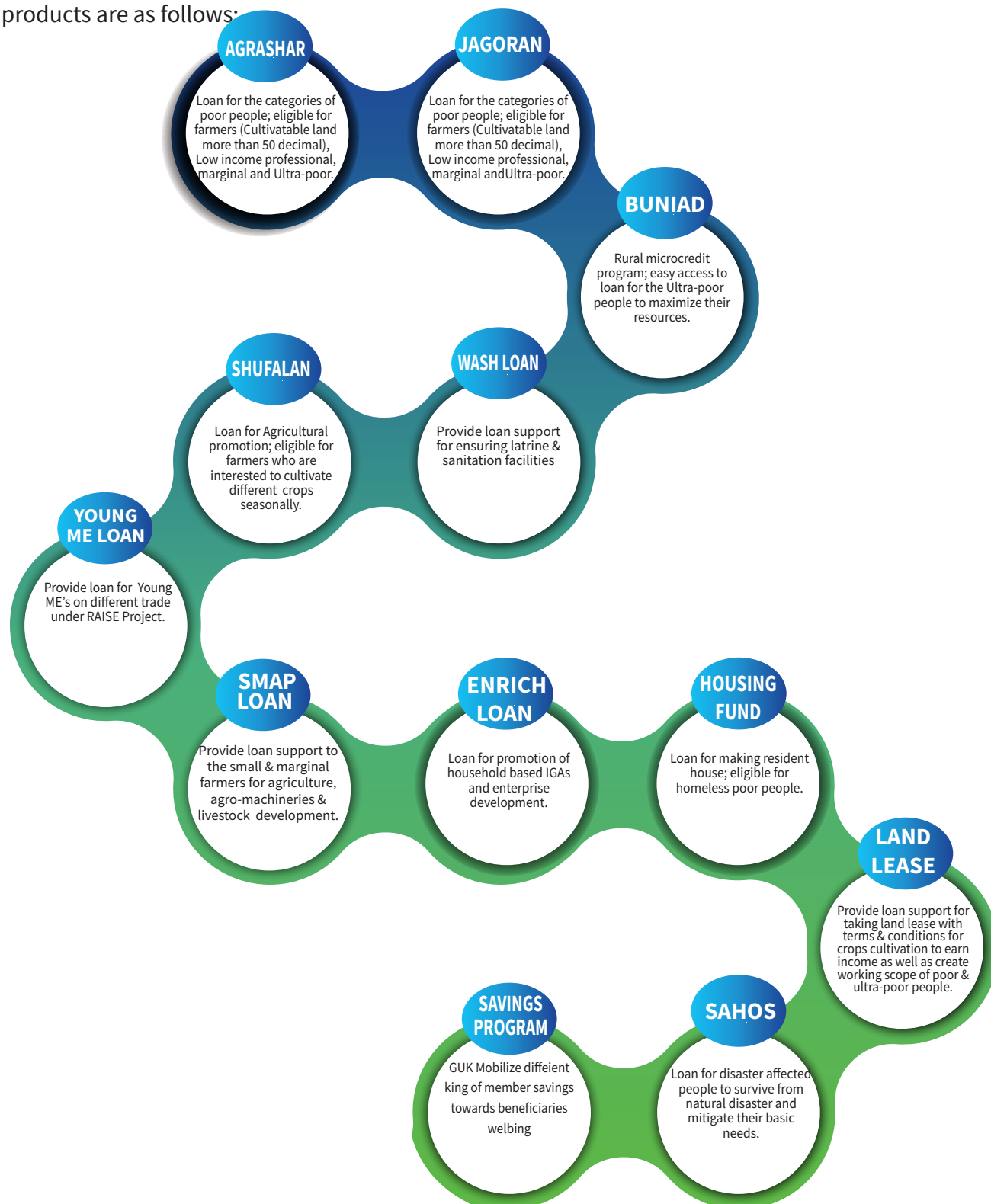


Staff Information of FY-2024-2025

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	2,950	283	55	376	3,175	673	3,848
Education	5	1	65	16	62	1,413	3	9	138	1,439	1,574
Health Services	12	3	9	9	25	86	21	72	67	170	237
Projects	14	2	25	14	60	140	14	12	113	168	281
Total	61	6	239	53	3,097	1,922	93	469	3,490	2,450	5,940

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:



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	2024-2025	4,643,83,07,108	6,13,425	54 districts in Bangladesh	PKSF and Commercial Banks
2	Small and Marginal Sized Farmers Agricultural Productivity and Diversification Financing Project (SMAP)	2024-2025	17,59,69,91,415	2,29,984	38 districts in Bangladesh	Bangladesh Bank-JICA
3	Bangladesh Rural Water Sanitation & Hygiene for Human Capital Development-WASH Project	2021-Continuing	4,12,50,000	13,750	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	9 Upazila under Bogura and Naogaon districts	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 upaizilla under Bogura district	PKSF & GUK
7	Extended Community Climate Change Project (ECCCP-Drought)	March 2024 & Continuing	9,22,75,350	1,125	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
24	Govt. Primary School Feeding Programme	2025-Continuing	1,40,00,000	2,66,608	8 districts in Northern part of Bangladesh	DPE of Govt.
25	Business Importance in Environment Friendly Agriculture (BIEFA-II) Project.	2025-Continuing	66,01,100	300	Shajahanpur Upazilla under Bogura districts	MCC Bangladesh
26	Promoting sustainable Mini Garments through RECP practices sub Project Under SMART	2025-Continuing	47,05,00,000	1200	9 Upazillas under Bogura, Gaibandha, Sirajgoanj districts	PKSF- World Bank
27	SWAPNO-II Project	2024-2025	3,84,00,000	6,600	12 districts in Northern and Southern Part of Bangladesh	UNDP

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
28	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
29	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
30	Promoting Bio-fortified Zinc Rice in Bangladesh	2021- 2024	20,00,950	1000	Naogaon district	HarvestPlus BD
31	School Feeding Program (SFP)	2011-2021	13,24,00,000	17,500	Porsha upazilla under Naogaon district	GoB-WFP
32	Matching Grant for the Island Char Dwellers	2015-2019	2,28,65,000	945	Sariakandi upaizilla under Bogura district	SWISS CONTACT under M4C-RDA
33	UPP-Ujjibito	2014-2019	12,09,000	3,400	4 Upazilas under Bogura district	PKSF-EU
34	Vulnerable Women Benefit (VWB)	2023-2024	15,00,000	3,529	Bogura district	GoB-DWA
35	Vulnerable Group Development (VGD)	2010-2012 & 2016-2023	20,50,000	2,463	Bogura district	GoB-DWA
36	Community Based Climate Change Risk Reduction Project (CBCCRPP)	2014-2016	2,56,47,000	12,300	Porsha upazilla under Naogaon district	PKSF-BCCRF
37	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-SWISS Contact
38	Developing Inclusive Insurance Sector Project (DIISP)	2013-2015	11,46,000	118,276	Gabtolli upazilla under Bogura district.	PKSF,ADB & JFPR

Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
39	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
40	Agricultural Risk Mitigation & Research Project	2013-2015	89,34,000	1,711	Bogura Sadar, Shajahanpur, Gabtoli & Sariakandi upazilla under Bogura district	IFPRI- USAID
41	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
42	GUK Enterprise Development (GUKED)	2007- 2012	28,33,000	1,500	Bogura district	USAID-PRICE



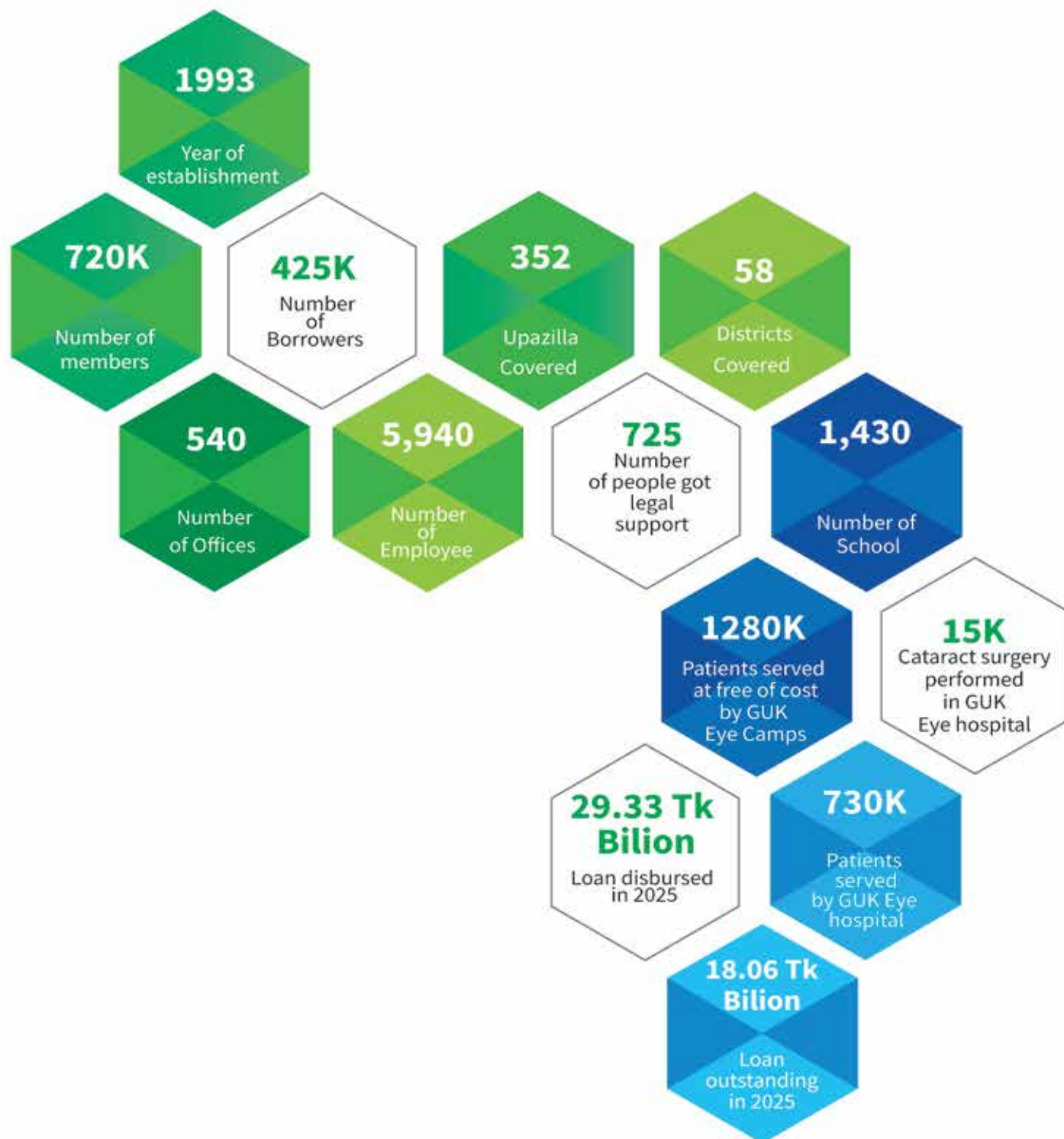


Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
43	Programmed Initiative for Monga Eradication (PRIME)	2009-2013	17,74,35,000	8,520	Gaibandha Sadar, Polashbari & Sadullapur upazilla under Gaibandha district	PKSF-DFID
44	Food Security for the Ultra Poor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

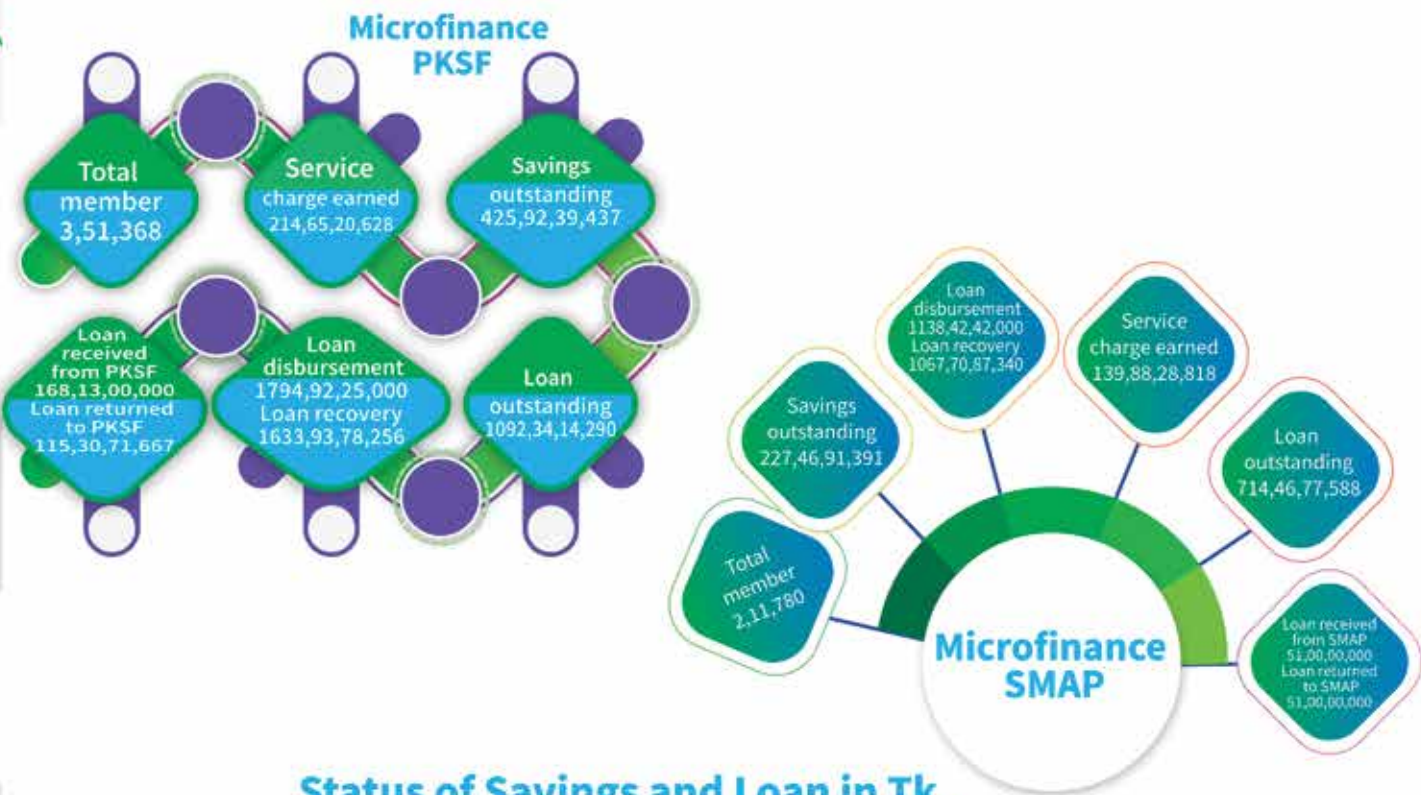
Sl.	Name of projects/program	Duration	Budget in Taka	No. of Beneficiary	Working Area	Name of Donor
48	Chars Livelihoods Programme (CLP)	2005-2012	39,65,41,000	7,996	Bogura district	DFID-CLP
49	Participatory Livestock Development Project (PLDP-II)	2004-2010	74,08,86,000	25,309	Bogura district	PKSF-ADB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



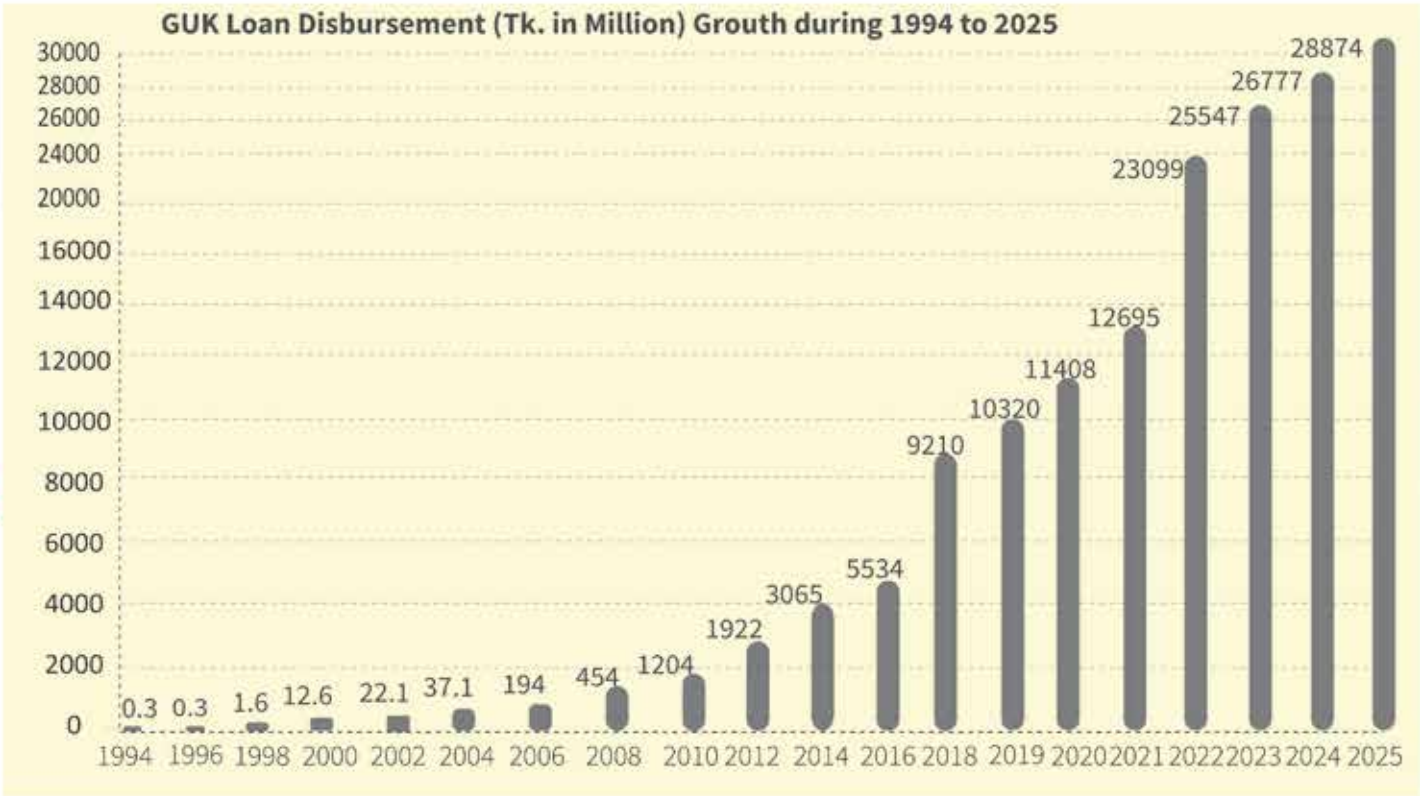
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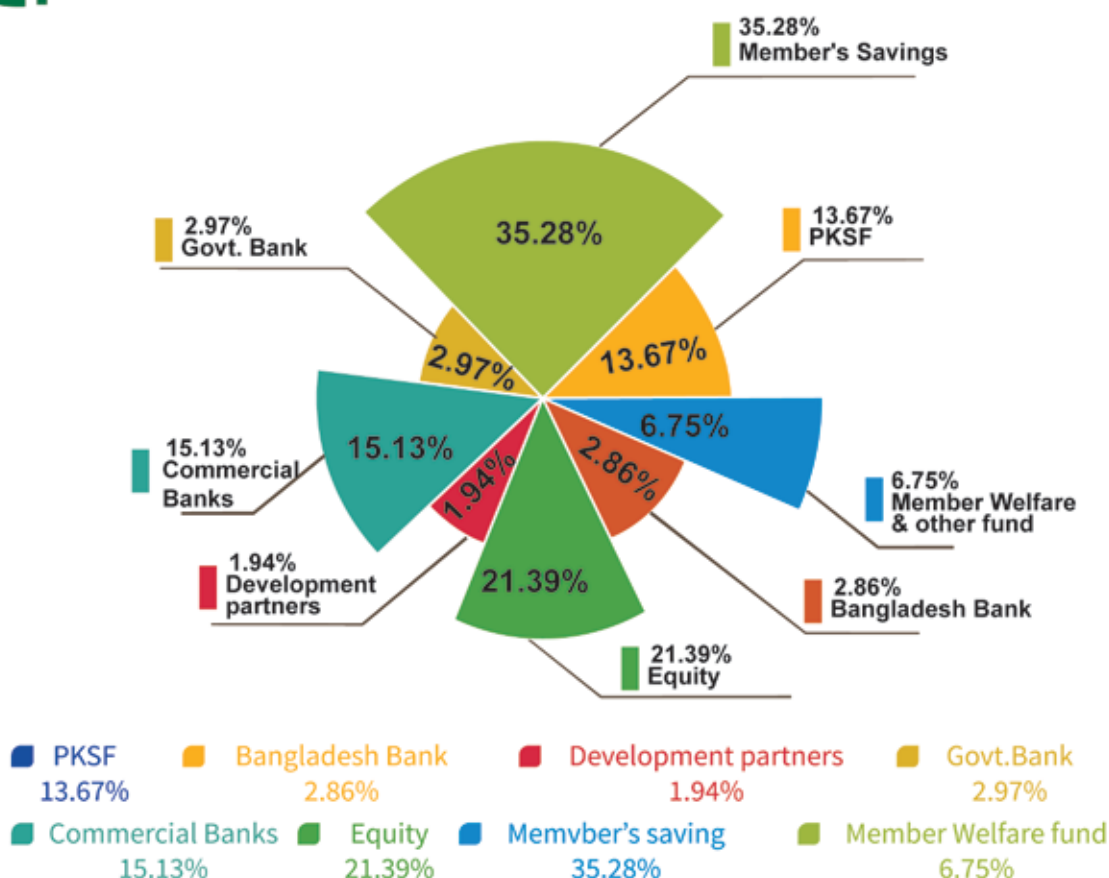
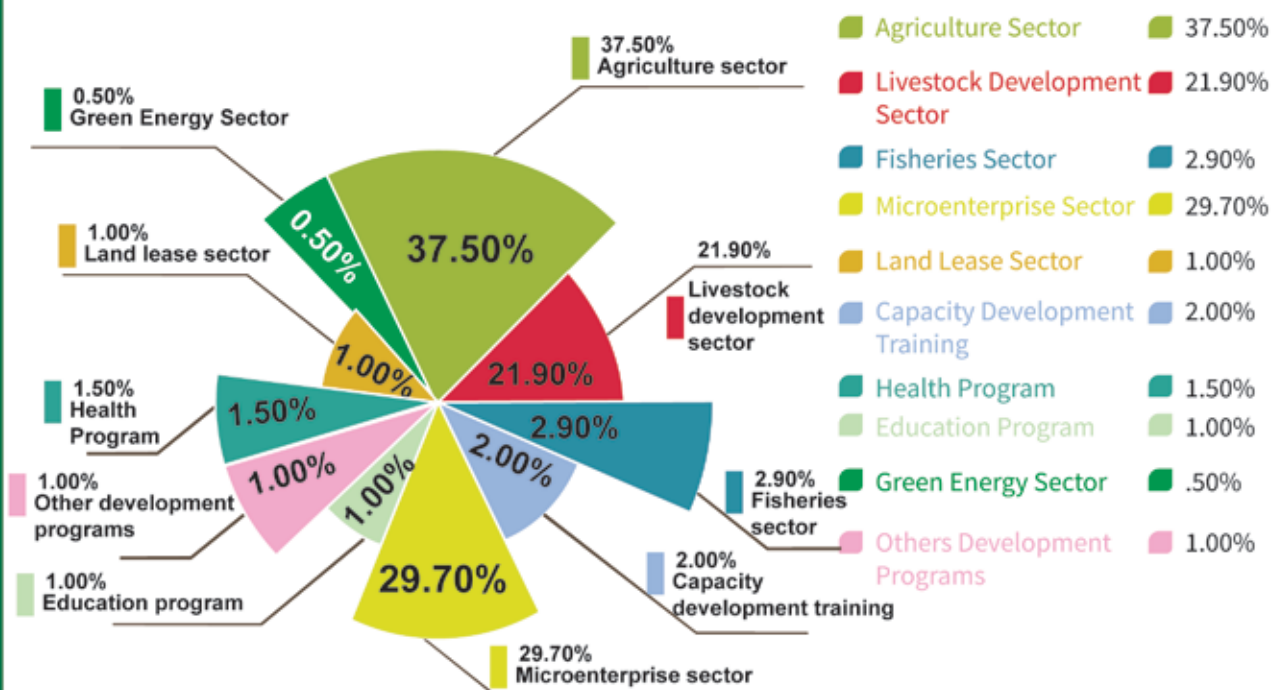
Microfinance Portfolio (2024-2025)



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 376 Branch Offices, 75 Area Offices, 18 Zonal Offices, 6 Regional Offices and deploying 5,940 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	Voluntary Savings	Terms 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).	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).	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. 28,24,90,000 has been disbursed among 7,946 borrowers. The cumulative loan amount disbursed under Buniad is Tk 455,35,40,000 to 2,83,707 borrowers. Out of which Tk 227,67,70,000 has been disbursed in the agriculture sector among 1,41,854 borrowers, Tk136,60,62,000 in the livestock sector among 85,112 borrowers and Tk 91,07,08,000 in other sectors among 56,741 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.598,11,80,000 has been disbursed 1,09,615 borrowers. The cumulative amount of loan disbursed up to the period under report is Tk.5489,84,43,000 among 18,29,841 borrowers. Out of which Tk.2086,14,08,000 has been disbursed in the agriculture sector among 69,5340 borrowers, Tk.1646,95,33,000 in the livestock sector among 5,48,952 borrowers and Tk.1756,75,02,000 in other sectors among 5,85,549 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 1066,96,08,000 has been disbursed among 87,625 borrowers. The cumulative loan disbursed up to

the period is Tk 5962,42,75,000 among 5,37,892 borrowers. Out of which Tk 2206,09,82,000 has been disbursed in the agriculture sector among 1,99,020 borrowers, Tk 1788,72,83,000 in the livestock sector among 1,61,368 borrowers and Tk 1967,60,10,000 in other sectors among 1,77,504 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 52,13,96,000 has been disbursed among 36,223 borrowers. The cumulative loan disbursed is Tk 218,28,42,000 among 2,63,918 borrowers. Out of which Tk 152,79,89,000 has been disbursed in the agriculture sector among 1,84,743 borrowers and Tk 65,48,53,000 in the livestock sector among 79,175 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 machenaries, 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 950 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 1,150 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 4,050 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 2,351 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 85,74,000 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 Disbursement (BDT in Crore)	Members Savings outstanding (BDT)	Members Loan outstanding (BDT)	Cumulative surplus (BDT)	Yearly Member Loan Increase	Members Loan Growth Rate %	% of Outside Loan to Members Loan outstanding
1	2024-25	365	563148	4309361	459802	81.65%	410633	3540584	338270	82.38%	2932.1767	18017.81	6,533,930,828	18,068,091,878	3,960,679,846	2317001404	14.71%	39.74%
2	2023-24	365	464244	3746213	375670	80.92%	372511	3129951	303479	81.47%	2677.7427	15085.64	5,424,243,645	15,751,090,474	3,628,187,879	653489543	4.33%	43.60%
3	2022-23	360	424889	3281969	334823	78.80%	348982	2757440	276112	79.12%	2776.6487	12407.90	4,957,003,055	15,097,600,931	3,405,006,498	1391967453	10.16%	47.53%
4	2021-22	338	390040	2857080	308009	78.97%	339018	2408458	267739	78.97%	2309.9711	9631.25	4,174,141,662	13,705,633,478	2,748,631,026	5490783140	66.84%	53.05%
5	2020-21	229	307935	2647600	264262	85.82%	261100	2069440	224394	85.94%	1287.0292	7321.28	2,728,449,299	8,214,850,338	2,221,458,015	1094277778	15.37%	44.38%
6	2019-20	203	304895	2159105	265866	87.20%	249523	1808340	216987	86.96%	1088.2428	6034.25	2,514,340,590	7,120,572,560	1,819,426,889	936,222,829	15.14%	41.67%
7	2018-19	203	289100	1854210	256869	88.85%	240125	1558817	210296	87.58%	1109.6711	4946.00	2,043,704,217	6,184,349,731	1,597,991,041	1180776355	23.60%	47.97%
8	2017-18	203	247301	1565110	218577	88.39%	211733	1318692	185648	87.68%	921.0631	3836.33	1,646,266,466	5,003,573,376	1,347,328,819	1021460309	25.65%	47.20%
9	2016-17	197	216194	1317809	192729	89.15%	177053	1106959	155791	87.99%	734.8010	2915.27	1,267,620,229	3,982,113,067	1,126,386,232	1003647898	33.70%	48.75%
10	2015-16	153	187482	1101615	168392	89.82%	155964	929906	138177	88.60%	553.4468	2180.47	918,543,181	2,978,465,169	935,236,656	821431968	38.08%	44.93%
11	2014-15	95	145322	914133	128895	88.70%	123079	773942	107498	87.34%	409.4965	1627.02	684,809,658	2,157,033,201	688,864,691	507060926	30.73%	40.48%
12	2013-14	81	118274	768811	105771	89.43%	101626	650863	89784	88.35%	306.5594	1217.52	480,723,637	1,649,972,275	477,238,440	371843713	29.09%	44.77%
13	2012-13	69	102330	650537	92809	90.70%	88858	549237	79918	89.94%	247.2741	910.97	353,944,284	1,278,128,562	336,832,632	285510473	28.76%	50.83%
14	2011-12	60	86773	548207	80284	92.52%	75339	460379	69371	92.08%	192.2309	663.69	251,429,092	992,618,089	225,158,118	190948232	23.82%	58.21%
15	2010-11	57	86706	461434	82808	95.50%	76227	385040	72608	95.25%	163.7324	471.46	198,305,174	801,669,857	146,014,781	177151991	28.37%	67.73%
16	2009-10	55	79679	374728	77198	96.89%	69233	308813	67014	96.79%	120.4213	307.73	146,253,042	624,517,866	77,127,389	243971375	64.11%	76.75%
17	2008-09	50	68895	295049	68291	99.12%	56485	239580	55923	99.01%	70.6326	187.31	92,271,448	380,546,491	44,767,043	144285758	61.07%	84.63%
18	2007-08	46	52725	226154	52452	99.48%	43201	183095	42957	99.44%	45.4735	116.67	66,373,647	236,260,733	28,558,022	64525189	37.57%	73.11%
19	2006-07	30	38354	173429	38046	99.20%	31674	139894	31385	99.09%	32.7155	71.20	48,162,101	171,735,544	21,833,500	63581880	58.79%	85.68%
20	2005-06	24	28940	135075	28665	99.05%	23880	108220	23646	99.02%	19.3880	38.49	30,868,294	108,153,664	11,806,973	64981913	150.52%	96.26%
21	2004-05	17	24345	106135	24116	99.06%	20196	84340	20034	99.20%	7.4210	19.10	13,072,894	43,171,751	5,565,708	22808434	112.01%	59.60%
22	2003-04	8	20536	81790	20341	99.05%	17004	64144	16861	99.16%	3.7123	11.68	6,781,515	20,363,317	6,123,045	5659243	38.49%	79.67%
23	2002-03	6	17243	61254	17077	99.04%	14306	47140	14181	99.13%	2.6987	7.96	5,091,751	14,704,074	9,313,607	1909235	14.92%	79.02%
24	2001-02	5	14367	44011	14231	99.05%	11917	32834	11814	99.14%	2.2099	5.27	4,061,605	12,794,839	4,625,327	3704637	40.75%	62.11%
25	2000-01	4	12196	29644	12085	99.09%	10117	20917	10117	100.00%	1.5888	3.06	2,704,637	9,090,202	3,042,023	3961450	77.24%	53.74%
26	1999-00	3	5087	17448	5087	100.00%	3417	10800	3417	100.00%	1.2584	1.47	1,706,921	5,128,752	1,208,812	3670875	251.80%	63.34%
27	1998-99	2	3819	12361	3819	100.00%	2805	7383	2805	100.00%	0.0421	0.21	856,452	1,457,877	659,245	1064171	270.30%	58.75%
28	1997-98	1	2705	8542	2705	100.00%	1572	4578	1572	100.00%	0.0157	0.17	184,565	393,706	356,452	256605	187.16%	42.14%
29	1996-97	1	1923	5837	1923	100.00%	912	3006	912	100.00%	0.0456	0.15	112,054	137,101	86,594	43801	46.95%	41.23%
30	1995-96	1	1581	3914	1581	100.00%	622	2094	622	100.00%	0.0311	0.10	56,027	93,300	32,759	3800	4.25%	60.59%
31	1994-95	1	1039	2333	1039	100.00%	592	1472	592	100.00%	0.0296	0.07	42,019	89,500	24,568	14025	18.58%	0.00%
32	1993-94	1	858	1294	858	100.00%	502	880	502	100.00%	0.0251	0.04	28,014	75,475	16,379	19125	33.94%	0.00%
33	1992-93	1	436	436	436	100.00%	378	378	378	100.00%	0.0189	0.02	14,006	56,350	8,189	0	0.00%	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.

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 utensil business, mini shoe factory, power tiller, irrigation pump and other IGAs. During the period under report Tk.13,02,12,000 has been disbursed among 1,709 borrowers. The cumulative disbursement amount stands Tk.94,72,51,000 among 18,128 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. 39,67,000 has been disbursed among 156 borrowers. The cumulative disbursement stands at Tk. 7,80,89,000 among 3,789 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.5,90,000 among 59 borrowers in the working unions. The cumulative disbursement stands Tk.2,14,82,000 among 2,194 borrowers.



Implemented activities of ENRICH during 2024-2025

Sl	Activities	Gabtali 2024-2025	Sariakandi 2024-2025	Total 2024-2025
1	Total Household Survey	8,657	6,267	14,924
2	Total Population	36,986	25,720	62,706
3	Setellite Clinic Held	24	24	48
4	Setellite Clinic Service Provided	648	624	1,272
5	No. of Static Clinics Held	96	96	192
6	No. of Static Clinics Patient	1,632	1,550	3,182
7	No. of Health Campaign Held	2	2	4
8	No. of Patient Treated by Health Camp	326	310	636
9	No. of Eye Camp Held	1	1	2
10	No. of Patient Treated by Eye Camp Held	165	155	320
11	No. of Free Eye Operation	15	15	30
12	No. of de-worming tablets distributed	0	0	0
13	Court Yard Meeting Held	432	432	864
14	Project participants Attend Court Yard Meetings	6,048	5,616	11,664
15	No. of Educational Support Centre	18	18	36
16	No. of Students	540	540	1,080
17	Training of Primary Health Care (Staff)	9	9	18
18	Basic Training on Education (Teachers)	18	18	36
19	IGA Training held	0	0	0
20	IGA Training participant	0	0	0
21	Youth Training held	4	4	8
22	Youth Training participant	100	100	200
23	No. of Great Probin	5	5	10
24	No. of Great Son	5	5	10
25	No of Great Mentor	13	1	4



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 2024-2025 creating a great sensation among 2,223 selected Elderly People of Gabtali union and 2,575 selected Elderly People of Sariakandi Union.





WELCOME TO GUK EYE HOSPITAL



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

- 9,35,000 patients received out-door-patient services
- 10,20,000 patients received free eye care treatment services through various eye camps (PSP)
- 12,120 patients received free cataract and other operation services
- 10,310 patients received free eye care services through GUK CSR
- Regularly 900-1100 eye patients received out door services from GUK Eye Hospitals.

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 900-1100 patients receive services from GUK Eye Hospitals.
- 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, 7,30,000 patients received free eye care treatment services through various eye camps.

**7,30,000 Patients Received
Eye Care Service**

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

- 320 satellite and health camps organized
- 21,210 patients received treatment free of cost from the satellite and health camps
- 1,920 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 18,520 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 2024-2025 GUK legal aid service has successfully resolved 720 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 1520 solar home panels were installed in different areas out of which 320 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

- 1,520 solar panels installed
- 6,750 poor people benefited
- 12 districts covered
- 42 Upazilas covered
- 140 unions covered and
- 240 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 45,350 patients received financial assistance for medical treatment.
- 12,720 patients received financial assistance through health camp, eye camp and for eye operation.
- 290 students (from poor HHs) received stipend.
- 60 parents received assistance for their daughter's marriage arrangement.
- 4,850 poor old aged people received financial assistance.
- 70 institutions received donations for water and sanitation improvement.
- 140 organizations received financial assistance for social and cultural activities.
- About Tk. 4,96,17,662 spent for CSR activities for the FY 2024-2025 under GUK CSR Program.



Vulnerable Women Benefit (VWB) Program

The largest social safety net program of the Government of Bangladesh is "Vulnerable Women Benefit (VWB) Program that exclusively targets ultra poor households. About 7,50,000 direct ultra-poor participants all over the country receive monthly food ration for the household and a development support services (inclusive of life skills and income generating skills training, savings and access to credit) for a cycle in 482 Upazilas. In the FY 2024-2025, with the financial support of Ministry of Women & Children Affairs, Government of Bangladesh, GUK covered 3,529 beneficiaries under 120 groups under Shajahanpur Upazilla and Nandigram Upazilla Under Bogra district.

Objectives of VWB Program

- Sustainable positive change of socio-economic condition of vulnerable women in Bangladesh, so that they would be able to lift up themselves successfully from existing food insecurity, malnutrition and could transform themselves from destitution to at least in a recognized respected social level.
- 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.

Services of VWB Program

GUK assisted union parishad in proper distribution of 30 Kg rice per month among 3,529 VWB members family in Shajahanpur Upazilla and Nandigram Upazilla Under Bogra district. GUK has disbursed loan amounting Tk. 22,50,000 to the VWB members for undertaking small IGAs. GUK also provided IGAs & life skill development training to the VWB members for enhancing their capacity as well as increase of household income.



Non-Formal Primary Education Program

Highlights

- 24 districts covered
- 112 upazillas, 320 unions and 1,065 villages covered.
- 1,430 schools established
- All schools established in remote and hard to reach areas.
- 45,320 students enrolled
- 65% female and 35% male students.
- 98.5% attendance rate.
- 1,430 experienced female teachers employed. Free education materials were provided.



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.



Govt. Primary School Feeding Programme

Introduction:

School-based nutrition support is an important initiative for ensuring children's healthy physical and mental development, quality education, and the achievement of Sustainable Development Goal (SDG-4). To reduce malnutrition, irregular school attendance, and dropout rates, the Government of Bangladesh, through the Directorate of Primary Education (DPE), is implementing the School Feeding Programme in government primary schools with financial and technical support from the World Food Programme (WFP).

As a partner implementing organization of this programme, Gram Unnayan Karma (GUK) is successfully implementing programme activities in 12 upazilas under two packages in the Rajshahi Division. The programme was formally launched on 17 November 2025 under the Rajshahi-1 Package and on 24 November 2025 under the Rajshahi-2 Package.

Currently, a total of 266,608 students from 1,591 government primary schools are receiving nutritious food support five days a week according to the prescribed menu. Through this programme, various activities are being implemented to address nutritional deficiencies among students, increase school attendance, prevent dropouts, and enhance students' interest and attention in learning. In addition, activities are being conducted to improve school-based hygiene practices and nutrition awareness.



Furthermore, an effective monitoring and supervision system is being followed to ensure food safety, quality, and transparency at every stage of food production, quality control, storage, transportation, and distribution at schools.

Programme Goal and Specific Objectives

Programme Goal:

- To contribute to achieving inclusive and equitable quality education (SDG-4) for students of government primary schools in Bangladesh and to improve their nutritional status.



Specific Objectives:

- To increase the enrolment and attendance rates of children in government primary schools, reduce dropout rates, and increase the primary education cycle completion rate.
- To meet the nutritional needs of children attending government primary schools by providing nutritious food; and
- To keep children free from hunger while at school, improve their concentration in learning, and retain them in the classroom for effective participation in lessons.

Programme Implementation Areas and Package-wise Details:

Gram Unnayan Karma (GUK) is implementing the School Feeding Programme in a total of 12 upazilas in Rajshahi Division under 8 major district packages and 2 Tender IDs.

SL. No.	Package Name and Tender ID	Upazila	District	Division
01	Rajshahi-1 Tender ID-1133046	Belkuchi	Sirajganj	Rajshahi
02	Rajshahi-1 Tender ID-1133046	Bera	Pabna	Rajshahi
03	Rajshahi-1 Tender ID-1133046	Shariakandi	Bogura	Rajshahi
04	Rajshahi-1 Tender ID-1133046	Gurudaspur	Natore	Rajshahi
05	Rajshahi-1 Tender ID-1133046	Godagari	Rajshahi	Rajshahi
06	Rajshahi-1 Tender ID-1133047	Kalai	Joypurhat	Rajshahi
07	Rajshahi-2 Tender ID-1133047	Bholahat	Chapainawabganj	Rajshahi
08	Rajshahi-2 Tender ID-1133047	Chapainawabganj Sadar	Chapainawabganj	Rajshahi
09	Rajshahi-2 Tender ID-1133047	Gomastapur	Chapainawabganj	Rajshahi
10	Rajshahi-2 Tender ID-1133047	Shibganj	Chapainawabganj	Rajshahi
11	Rajshahi-2 Tender ID-1133047	Badalgachhi	Naogaon	Rajshahi
12	Rajshahi-2 Tender ID-1133047	Sapahar	Naogaon	Rajshahi



Food Distribution:

Weekly Food Menu: To ensure nutritious, diverse, and safe food for students throughout the week, the following menu has been developed. The weekly food menu is designed to meet approximately 25.9% of students' energy requirements, 3.2% of micronutrient requirements, 16.4% of protein requirements, and 21.7% of fat requirements.





Nagorikata: Civic Engagement Fund (CEF)

Gram Unnayan Karma (GUK), in collaboration with Centre for Policy Dialogue (CPD), has been implementing the "Equitable and Inclusive Bangladesh: Sustainable Development through Citizen Participation" Nagorikata programme across four upazilas of Bogura district—Gabtali, Sariakandi, Shajahanpur, and Shibganj. In the socio-economic and political context of Bangladesh, significant disparities and deprivation persist in the lives and livelihoods of poor and marginalized communities. This situation is particularly pronounced among women, youth, and other disadvantaged groups. Various government services—such as social safety net programmes, agricultural support, safe water, sanitation, healthcare, and food assistance—are often not implemented effectively. This situation is further exacerbated by weak governance systems and a lack of accountability. Although existing policies and institutional frameworks prioritize disadvantaged and poor populations, they remain insufficient to adequately meet their basic needs. While women actively participate in the labour market, their representation in leadership positions remains minimal. Similarly, limited participation of ordinary citizens—especially women, youth, and marginalized groups—in political processes restricts their voices from reaching the national level. Although Bangladesh is committed to achieving the Sustainable Development Goals (SDGs) by 2030, progress—particularly in Goal 5 (Gender Equality) and Goal 16 (Peace, Justice, and Strong Institutions)—has not been as expected. In this context, the Nagorikata Programme has undertaken an initiative to build a peaceful, just, and inclusive society by working collaboratively with grassroots communities, local government institutions, civil society, citizen groups, and local administrative authorities.





Main Objective of the Programme

The main objective of this programme is to advance a peaceful, just, and inclusive development process through active citizen participation. To achieve this goal, the programme has identified four strategic approaches:

Firstly, to enhance accountability of local government and administrative authorities by forming citizen groups with the participation of local communities and conducting social audits.

Secondly, to conduct research based on SDG Goals 5 and 16, and to present the aspirations of grassroots communities along with research findings to policymakers through dialogue and engagement.

Thirdly, to create awareness among youth about these two SDG goals by actively engaging them in various programme activities.

Fourthly, to present policy recommendations at the national level through a national conference involving grassroots communities, policymakers, government officials, members of civil society, researchers, and media representatives.

Programme Activities:

1. Formation and maintain citizen groups (CGs) in four upazilas
2. Organise orientation workshop for CGs at district level
3. Mobilise participants for Training for Trainers (ToT) on social audit at Dhaka
4. Organise training on social audit for CGs at the district level
5. Organise quarterly meetings of CGs.
6. Facilitate conducting social audits
7. Facilitate the presentation and discussion on social audit findings with local authorities (LA) at district level
8. Organise review & reflections meeting at the district level
9. Mobilise participants for National Conclave to be held in Dhaka.



Highlights:

1. Citizen Groups (CGs) have been formed and Community Volunteers (CVs) have been selected.
2. Orientation workshops for CG members have been organised.
3. Training of Trainers (ToT) on social audits has been conducted.
4. District-level training on social audits for CG members has been organised.
5. Quarterly meetings of 16 Citizen Groups (CGs) have been conducted.
6. Social audit activities have been carried out.
7. Social audit findings have been presented to Local Authorities (LAs).



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 8,84,266 borrowers received loan Tk.3,677,28,09,000 on different livestock related IGAs from livestock development program

Main Objectives

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

Internship

GUK Dairy Farm is being utilized as a “Resource Center” including internship facility for the students of Veterinary Science & Animal Husbandry faculty of Bangladesh Agricultural University, Mymensingh, Sylhet Agricultural University, Sylhet, 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.

Highlights

- Total 6,720 contract farmers have been benefited from the GUK dairy farm.
- Imparted training to 8,712 farmers on goat rearing, cow rearing & beef fattening to increase the production and productivity.
- Imparted service to 19,395 farmers received livestock services through 408 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 12,36,657 borrowers received agricultural loan on different crop & vegetable cultivation, agriculture inputs like seed, fertilizer, pesticide business and Agro machineries etc. amounting to Tk. 4738,02,94,000 from GUK Agriculture Development Program.

Highlights

- Imparted training to 9,110 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 12,36,657 borrowers have received agricultural loan amounting Tk. 4738,02,94,000 for cultivating season based diversified crops and vegetables using modern technologies, agriculture inputs business and agro machineries.





GUK Fisheries Development Program

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

GUK is providing credit support to the interested fish farmers and beneficiaries under the micro finance program of GUK. GUK deployed skilled manpower like fisheries extension workers and fisheries graduates who are responsible for providing rigorous services to the fish farmers like water treatment, pond management, fingerling stocking and other technical support for enhancing modern fish culture methods and techniques among the fish culture loan recipients. For effective implementation of the fisheries development activities, GUK has disbursed at Tk.155,21,80,000 among 15,710 borrowers during the reporting period.

Highlights

- ★ Imparted training to 605 farmers on fish culture to increase the production and productivity.
- ★ A total number of 15,710 borrowers have received loan amounting Tk. 155,21,80,000 for fish production and fish business.

Value Added Development Support Using Integrated Development Approach

Integrated Development Approach

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

Remittance Services

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





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

Highlights

- Total 1,56,295 borrowers have been covered under RCB Program
- Tk 11,38,42,42,000 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 5,236,50,92,000 to 6,45,295 borrowers.

To meet the high demand for microfinance financial services for the poor GUK had to provide microfinance services to its beneficiaries with funds from revolving commercial bank. During the period under report Tk.1,138,42,42,000 has been disbursed among 1,56,295 borrowers and the cumulative disbursement is Tk.5,236,50,92,000 among 8,01,590 borrowers in the agriculture, agro machineries and livestock sector under RCB.





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





Highlights

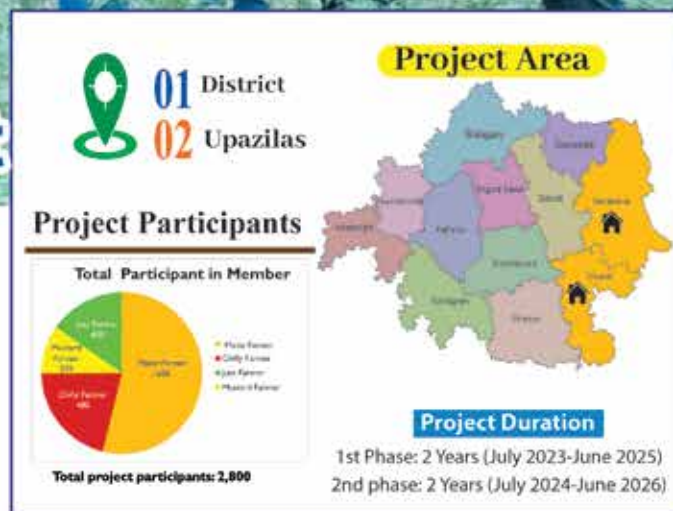
- 24 Districts covered
- 79 upazillas, 313 unions and 442 villages served
- 60 branches opened
- 3,664 groups formed
- 88,612 farmers enrolled
- 7,581 borrowers received TSS
- 245 SMAP staffs received TOT
- 67,330 farmers have been provided with loan
- Tk. 472,08,00,000 disbursed under SMAP.

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.92,000 . During the period under report Tk.51,00,50,000 has been disbursed among 5,536 borrowers and the cumulative disbursement is Tk.472,08,00,000 among 67,330 borrowers in the agriculture, agro machineries and livestock sector SMAP. Out of which Tk. 218,21,37,000 was disbursed in the agriculture sector among 35,302 borrowers. Tk.241,33,31,000 was disbursed among 30,754 borrowers in livestock and Tk.1,25,332 was disbursed among, 1274 borrowers in the agro machinery sector.



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





Agro-Microenterprise Development Unit (Agriculture)

Background: Agriculture plays an immense role in ensuring food security, creating employment, reducing poverty, and achieving economic growth for the vast population of Bangladesh, an agriculture-based country. Given Bangladesh's socioeconomic context, the importance and necessity of the agriculture sector are immense. This sector continues to play an important role in the national economy by meeting daily food demand, creating employment, and earning foreign currency. To expand technology, increase agricultural production, meet household nutritional needs, and promote socioeconomic development, activities under the agriculture sector of the Agro-Microenterprise Development Unit have been implemented since FY 2025-2026.

Objectives:

- Ensure the availability of safe food and nutrition by increasing agricultural productivity through the use of environmentally friendly technologies.
- Reduce poverty by expanding risk mitigation and climate-resilient agricultural technologies.
- Enhance members' capacity to implement new technologies at the field level, provide financial services, and support product quality improvement and marketing.

Total Budget Allocation:

BDT: 2,058,300

PKSF: BDT 1,133,075;

Organization's Contribution: BDT 925,225

Basic Information on Activities:

- **Activity Branches:** 2 (Shahnagar and RDA);
Upazilas: Shajahanpur and Sherpur;
District: Bogura.
- **Technology Extension/Activity Implementation:** A total of 114 demonstrations implemented across 13 technologies.
- **Capacity Building Activities Implemented:** 3
- **Technology Extension Support Activities:** 5
Information Documentation, Impact Assessment, and
- **Dissemination/Publications:** 3
- **Total Beneficiary Members:** 559



Loan Information:

- Amount of Loans Disbursed: Approximately BDT 5,657,000 (new and existing members)
- Savings/FDR/DPS: BDT 2,000,400

Production:

- Total Area of Cultivated Land: Approximately 4,360 decimals
- Total Crop Production: Approximately 218 metric tons (sold and stored on farms)
- Current Market Value: Approximately BDT 11.5 million at the current wholesale market price.



Achievements:

- Potential Entrepreneurs Developed: Approximately 30;
- Replication: Approximately 34;
- Vertical Expansion: Approximately 23

Conclusion:

Gram Unnayan Karma (GUK) continues to implement and follow up on various demonstration farms to ensure the proper use of PKSf-provided financial services for poverty reduction through employment creation and to encourage members at the field level to engage in income-generating activities. In addition, direct and indirect support for agricultural product processing and entrepreneur development is ongoing. Under the agriculture sector of the 'Agriculture Unit,' the expansion of sustainable and timely technologies has increased agricultural production in the working areas, while also helping members meet household nutritional needs and expand income-generating activities.



Agro-Microenterprise Development Unit (Fisheries)

Background: Agriculture plays an immense role in ensuring food security, creating employment, reducing poverty, and achieving economic growth for the vast population of Bangladesh, an agriculture-based country. In the socioeconomic context of Bangladesh, the importance and necessity of the fisheries sector are immense. This sector continues to play an important role in the national economy by meeting the demand for animal protein, creating employment opportunities, and earning foreign currency. To expand technology, increase fish production, meet household nutritional needs, and promote socioeconomic development, activities under the fisheries sector of the Agro-Microenterprise Development Unit have been implemented since the 2025–2026 fiscal year.

Objectives:

- Ensuring the availability of safe food and nutrition by increasing fish production and productivity through the use of environmentally friendly technologies.
- Reducing poverty by promoting risk mitigation and climate-resilient fisheries technologies.
- Enhancing the capacity of members to implement new technologies at the field level, providing financial services, and supporting product quality improvement and marketing.

Budget:

Total Budget Allocation: BDT 1,834,800

- PKSF Contribution: BDT 1,060,650
- Organization's Contribution: BDT 774,150





Basic Information on Activities:

- **Branches Covered:** 2 (Shahnagar and RDA)
- **Upazilas:** Shajahanpur and Sherpur, District: Bogura
- **Technology Expansion/Activity Implementation:** A total of 58 demonstrations implemented across 15 technologies.
- **Capacity-Building Activities:** 3 activities implemented.
- **Technology Expansion Support Activities:** 4 activities implemented.
- **Information Preservation and Communication/Publication Activities:** 2 activities implemented.

Loan Information:

Amount of loans disbursed: Approximately BDT 4,260,000 (new and existing)

Production: Total area of cultivated ponds/enclosures: 2,885 decimals; total fish production: approximately 67,860 kg (sold and stocked in ponds).

Achievements: Approximately 20 potential entrepreneurs developed, approximately 24 replication/adoption cases, and approximately 15 cases of vertical expansion.

Conclusion: Gram Unnayan Karma (GUK) continues to implement and follow up on various demonstration farms to ensure the proper utilization of financial services provided by PKSf for poverty reduction through employment creation and to encourage members at the field level to engage in income-generating activities. At the same time, direct and indirect support for fish product processing and entrepreneur development is ongoing. Under the fisheries sector of the Agro-Microenterprise Development Unit, the expansion of sustainable and time-appropriate technologies has increased fish production in the working areas, thereby meeting members' household nutritional needs while also increasing their income.





Agro-Microenterprise Development Unit (Livestock Sector)

Background:

In the context of Bangladesh's socio-economic landscape, the role, importance, and necessity of the livestock sector are immense. This sector plays a vital role in the national economy and in sustaining livelihoods by meeting the demand for animal protein, creating employment opportunities, and generating foreign currency. Activities in the livestock sector under the Agro-Microenterprise Development Unit are being implemented starting from the 2025-2026 fiscal year, with the aim of socio-economic development alongside technology expansion, processing, increasing the production of dairy and poultry products, waste management in livestock farms, processing and preservation of livestock feed, and meeting household nutritional needs.

Objective: ● Ensuring the availability of safe food and nutrition through livestock rearing using modern technology and by enhancing productivity.

- Poverty alleviation through the production and dissemination of climate-resilient and indigenous poultry and poultry products.

Enhancing members' capacity to implement modern technology at the field level, providing financial services, and offering support for product quality improvement and marketing.

Budget:

Total budget allocation: Tk 2,020,300

(PKSF: Tk 1,237,525; Organization's share: Tk 782,775).

Basic information regarding the activities:

Operational branches: 2 (Shahnagar and RDA);

Upazilas: Shajahanpur and Sherpur; District: Bogura.

Technology Dissemination/Implementation of Activities:

Total of 60 demonstrations implemented across 18 technologies.

Implementation of capacity-building activities: 3

Implementation of technology dissemination support activities: 4

Implementation of information preservation and dissemination/publication activities: 2



“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 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.

The sub-project will address:

Scaling up resilient of small-scale enterprises through rural production systems and strong market linkages with private sectors.

Contribute for creating an effective business environment that will strengthen the expansion of small & medium industries and making linkage of value chain actors with agri-business.





Highlight

- ✱ Total 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.





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

- 4,720 beneficiaries served in the project areas.
- 2 upazillas and 16 unions covered.
- 25 sessions on nutrition and reproductive health were provided to the adolescent boys & girls.
- 240 sessions were held on nutrition and health awareness for the adolescent boys & girls.
- 35 sessions on nutrition and health were held at govt. primary schools.
- 255 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.



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.

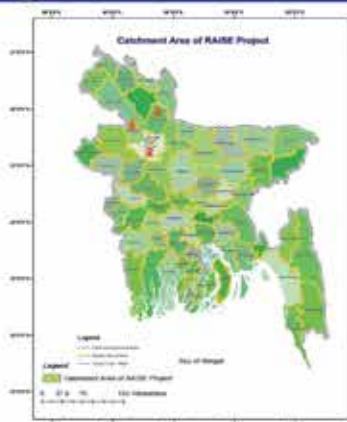


Capacity Enhancement of Young Micro-entrepreneurs

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
- 250 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: Bogra Sadar, Sherpur, Shahjahanpur, Kahalu, Gabtali, Sariaikandi, Dhanut, Shibganj and Adamdighi upazilas.

Duration of the project: March 2024 to December 2025

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.	600	600
1.2	Training on skill development of small entrepreneurs' product branding and e-commerce.	600	600
02	Financial Support for Product Quality Improvement:		
2.1	Technology support to improve product quality.	20	20
2.3	Modernizing product style and design.	22	22
2.4	Product branding, Facebook boosting, campaign.	20	20
2.5	Modernizing product labeling.	17	15
2.6	Packaging of products.	17	16
2.7	Product certification.	8	8
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	16
3.3	Creating video teasers for product promotion through social media.	10	9
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



Sustainable Microenterprise and Resilient Transformation (SMART) project



The Sustainable Microenterprise and Resilient Transformation (SMART) Project is a flagship initiative designed to promote environmentally sustainable, climate-resilient, and resource-efficient growth among microenterprises in Bangladesh. The project is implemented by Palli Karma-Sahayak Foundation (PKSF) with financial support from the World Bank and the Government of Bangladesh. The initiative focuses on strengthening microenterprises across agribusiness, manufacturing, and service sectors through the adoption of Resource Efficient and Cleaner Production (RECP) practices and technologies.

Within the manufacturing sector, the Light Engineering (Machinery and Equipment) subsector has been identified as a priority area due to its significant contribution to industrial production, employment generation, and local economic development. In this context, Gram Unnayan Karma (GUK), a leading development organization in Bangladesh, is implementing a sub-project titled "Promoting Sustainable Growth in Machinery and Equipment Sub-sector through Resource Efficient and Cleaner Production (RECP) Practices" under the SMART Project.

Background of the SMART Project

Microenterprises constitute a vital pillar of Bangladesh's economy, contributing approximately 25 percent of the national GDP and generating around 56 percent of total employment opportunities. However, many enterprises continue to face challenges related to inefficient resource utilization, environmental pollution, climate vulnerability, and limited access to modern technologies and financing.

To address these challenges, the SMART Project aims to increase resource-efficient and resilient green growth among microenterprises by promoting environmentally sustainable business practices, enhancing access to green financing, and building institutional capacity for sustainable development.

The project seeks to support approximately 80,000 microenterprises across Bangladesh by June 2028 through technical assistance, capacity development, and financial support mechanisms.

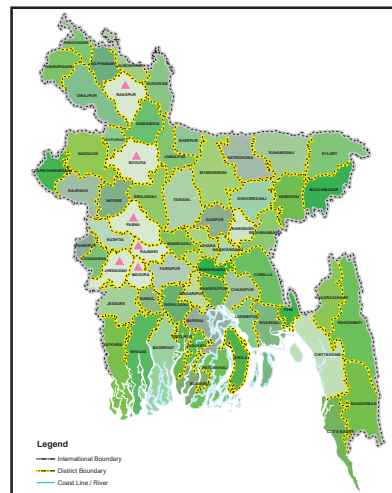


Project Coverage

Under the SMART framework, Gram Unnayan Karma (GUK) is implementing the Light Engineering (Machinery and Equipment) sub-project in Bogura and Naogaon districts. The project works directly with approximately 1,000 entrepreneurs and enterprises engaged in the machinery and equipment subsector.

The intervention focuses on improving production efficiency, environmental compliance, workplace safety, and business sustainability through the application of RECP principles.

The target beneficiaries include workshop owners, machinery manufacturers, equipment fabricators, and associated microenterprise operators within the light engineering cluster.



Project Objectives:

The primary objectives of the sub-project are:

1. Ensure proper resource utilization of microenterprises in an efficient way.
2. Boost productivity through the adoption of appropriate and environmentally friendly technologies.
3. Develop capacity of entrepreneurs for climate resilient sustainable business.

Key Activities:

The project undertakes a range of interventions, including: Capacity Building

- Entrepreneur training programs.
- Technical workshops on RECP practices.
- Awareness campaigns on environmental sustainability.

Technology Demonstration

- Establishment of model workshops.
- Demonstration of energy-saving technologies.
- Introduction of cleaner production equipment.

Financial Support

- Facilitating access to green financing.
- Supporting investment in environmentally friendly technologies.
- Encouraging adoption of renewable energy solutions.

Monitoring and Evaluation

- Environmental performance assessment.
- Productivity measurement.
- Tracking resource savings and pollution reduction outcomes.





Sustainable Microenterprise and Resilient Transformation (SMART) project

The Smart Mini Garments Project is a transformative initiative jointly implemented by the Palli Karma-Sahayak Foundation (PKSF) and Gram Unnayan Karma (GUK) to enhance the productivity, competitiveness, and sustainability of mini garments enterprises in Bangladesh. The projects officially start on 10 March 2026 with the goal of supporting 1,200 Micro Enterprises (MEs) engaged in the garments sector.

The project aims to strengthen the technical, environmental, and occupational performance of participating enterprises through the adoption of modern production practices and sustainable business approaches. A key component of the project is the implementation of Resource Efficient and Cleaner Production (RECP) techniques, which promote efficient utilization of resources, reduction of waste, improved energy management, and environmentally responsible production processes.

To build the capacity of entrepreneurs and workers, the project conducts a series of targeted interventions, including RECP Training, Occupational Health and Safety (OHS) Training, and Technical Skills Development Training. These training programs are designed to improve production efficiency, product quality, workplace safety, and overall business performance. In addition, Exposure Visits are organized to enable entrepreneurs to observe best practices, innovative technologies, and successful business models, fostering knowledge exchange and practical learning.



Project Goals and Objectives:

The project aims to-

- To increase resource-efficient and resilient green growth of microenterprises (MEs)
- Enabling capacity and systems for green growth of MEs
- Providing Access to Finance for MEs to enable green growth
- Project Management, Communications, Monitoring, Evaluations and Knowledge Management
- Promoting cleaner production methods that ensure profitability and livelihood improvement through efficient use of resources.
- Implement environmentally friendly production practices that minimize the generation of hazardous waste, air emissions, and toxic wastewater in manufacturing facilities
- Advancing the country's economic development while ensuring environmental sustainability.



Project Activities:

Till now, the project has successfully conducted RECP Training, Technical Training, Occupational Health and Safety (OHS) Training, and Branding & Certification Training for participating microenterprises. Several additional training programs are scheduled and remain pending for implementation.

A total of 34 training batches have been organized, through which 795 participants have received training. Among them, 458 were female participants and 337 were male participants, reflecting the project's commitment to inclusive capacity development and workforce enhancement.

The project has established one Model Environment Club and three General Environment Clubs to promote environmental awareness at the community level. Regular monthly meetings are organized through these clubs, where participants actively engage in discussions and awareness-raising activities focused on environmental protection and sustainability.

The project operates through 14 branches, which are actively engaged in providing loan services to Microenterprises (MEs). To date, the branches have disbursed a total of 993 loans, comprising 950 first-phase loans and 43 second-phase loans. In addition, 5 Common Service Loans have also been provided.



So far, 950 ODK screenings have been completed as part of the loan selection and assessment process. From these screened Micro Entrepreneurs (MEs), 30 MEs have been selected for the Model Factory initiative. The project team is providing continuous and outstanding support to these selected factories to ensure both business development and environmental sustainability, contributing to a clean and sustainable production environment.

In addition, project staffs maintain regular communication with the MEs and ensure continuous monitoring through the systematic maintenance of E-KPI records. This process supports effective tracking, supervision, and follow-up of project activities on a regular basis.

Through these comprehensive interventions, the Smart Mini Garments Project seeks to create a more productive, safe and sustainable environment, and market-responsive mini garments sector, ultimately contributing to employment generation, income enhancement, and sustainable economic development.



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.

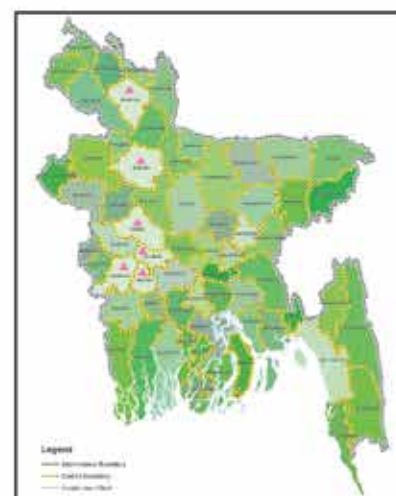
Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project, co-financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB).

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 2025

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	1240	32983000	175	6337000	1415	39320000

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
	7223	227477000	39381500	954	35442000	2971500	8177	262919000	22353000



Business Importance in Environment Friendly Agriculture (BIEFA-II) Project.

Project Title: Improving environmental sustainability and strengthened livelihoods through IPM, soil health practices, market linkage and less chemical inputs (Phase II).

Project Location: Amrul, Shajahanpur, Bogura, Bangladesh.

Project Description: The targeted area for this project is one of the important vegetables growing zone in Bangladesh where people use enormous amounts of chemical pesticides to grow vegetables & other crops, which is harming the environment, human and animal health. Many people are experiencing different health risks and getting financial losses. The project will teach the community people about alternative & environmentally friendly methods of pesticides to grow vegetables where a value chain market system will be established for selling safe produces. It will provide support to 300 farm families of Amrul union under Sajahanpur upazila of Bogura district. The integrated approach will reduce the cost of production, increase availability, and create access to safe vegetables for different levels of consumers.



Project Background

A situation assessment was conducted on 5 June and 6 July 2024 in collaboration with current and new partner, where MCC Bangladesh (Mennonite Central Committee Bangladesh.) lead the process. Before the assessment a group of people from MCCB visited the office of the new partner and met with the management team in the partner office based on partner interest in the current project. A situation assessment team was formed with MCCB and partner staff to conduct the situation assessment. To collect information, a structured questionnaire was developed and used during focus group discussion and key informant interview. The assessment process included male, female, youths, and different level of stakeholders (government officials, UP member, teacher, business person, local arbitrator, female and male farmers) from the targeted communities of this project. There were focus group discussions with 4 groups of community people in the assessed areas. There were two female groups, and two mixed group consists of both male and female. Each group consisted of 12 selected participants. The evaluated areas are very close to the city of Bogura. It has been revealed that people mostly do agriculture for their livelihood. The targeted area is famous for vegetable cultivation and plays a significant role in supplying vegetables to the city and capital areas.

In the newly assessed area, the FGD participants mentioned that more than 95 % of vegetables growing in the field are not safe. Among many types of vegetables crops, the country bean, yard long bean, bitter gourd, eggplant, red amaranth, bottle gourd, sweet gourd, okra, etc. came to the front in regarding pesticide use. People from the current project area said that the use of the total amount of pesticide has been reduced but has not stopped yet. They feel that some common diseases have been reduced in their families.

The present market system is a kind of mixed version with the traditional one. The number of marketplaces has also increased, and it is full of a diversity of products. It's now a common place for many things where buyers, sellers, retailers, and whole sellers come together for their own dealings. The project established a small-scale new value chain for safe vegetables. The business has been operated by one partner. The project established a vegetable processing & packaging center in the project implemented area.



Goal and Objective

- Increased adoption of environmentally friendly agricultural techniques in the farming communities.
- Reduced pesticide use and health hazards in the farming community.
- Increased linkage between stakeholders & institutions to create market access to safe vegetables.
- Increased women's participation with environmentally friendly agriculture.

Major Activities

- Demonstrations on environmentally friendly technologies to produce safe vegetables.
- Installing technology hubs as a learning point in the work areas.
- Engaging school students learn about safe vegetables through school teaching.
- Establishing the school garden as a learning plot for school students
- Installation of IPM input banks in the community.
- Testing soils to get appropriate fertilizer doses.
- Testing vegetable samples in toxicology laboratories (regular basis/ quarterly/ six-monthly).
- Health lesson for the community participants to aware them about the harmful effect of pesticides
- Community gathering with volunteers to make mass people regarding safe food production.
- Setting billboards on IPM and safe food awareness to build awareness in target community.
- Arrangement of safe food fair in the district town and capital.
- Promotional campaign for safe vegetables to promote the sales of safe vegetables.
- Development of promotional materials (flyer, festoon, shopping bag etc.) to attract & make the consumers safe vegetables.
- One promotional van (3-wheeler) will be developed to promote the sales of safe vegetables among the consumers.
- Vegetable processing & packaging center in the project implemented area.
- Promotional meetings with the targeted consumers to promote sales of safe vegetables over 4 years.
- Advertisement in print and electronic media to create mass awareness about the importance of safe food.
- Learning visit arranged both for men & women.
- Engagement of women with IPM practices at homestead gardening





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;



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 students are enrolled as employee in GUK Eye Hospital & other sectors.



Courses offered by the institute

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



SL.No.	Course Name	Number of Course-Based Learners	Dropout Learners	Number of Learners Participated in the Examination	Number of Learners Received Certificates	Remarks
1	Basic Caregiving Course	30	2	58	58	GIT Own Hospital MLOP Batch
2	Caregiving for Infant, Toddler and Children – Level-3	62	21	42	39	GIT Own Self Financed Batch
3	Caregiving for Elderly Persons – Level-3	28	9	19	17	GIT Own Self Financed Batch
4	Graphics Design and Freelancing – Level-3	20	20	0	0	GIT Own Self Financed Batch
5	General Caregiving – Level-2	20	11	9	9	GIT Own Self Financed Batch
6	General Caregiving – Level-2	24	0	24	21	ASSET-BWCCI Project Batch
7	Caregiving for Infant, Toddler and Children – Level-3	24	0	24	21	ASSET-BWCCI Project Batch
8	Caregiving for Elderly Persons – Level-3	24	0	24	22	ASSET-BWCCI Project Batch
9	Computer Operation – Level-3	24	0	24	20	ASSET-BWCCI Project Batch
10	Digital Marketing and Freelancing – Level-3	48	0	48	37	ASSET-BWCCI Project Batch
11	IT Support Service – Level-3	48	2	48	42	ASSET-BWCCI Project Batch
12	Graphic Design – Level-3	24	0	24	18	ASSET-BWCCI Project Batch
13	Mobile Phone Servicing – Level-2	24	0	24	17	ASSET-BWCCI Project Batch
14	General Caregiving – Level-2	24	2	22	22	NHRDF Project Batch
15	Graphic Design and Freelancing – Level-3	24	2	22	18	NHRDF Project Batch
16	General Caregiving – Level-2	24	0	0	0	NHRDF Project Batch (Ongoing)
17	Graphic Design and Freelancing – Level-3	24	0	0	0	NHRDF Project Batch (Ongoing)
18	Caregiving for Person with Special Needs – Level-3	32	1	31	27	GIT Own Self Financed RPL Batch
19	Primary Health Care – Level-2	24	2	22	21	GIT Own Self Financed RPL Batch
20	Caregiving for Infant, Toddler and Children – Level-3	22	0	22	21	GIT Own Self Financed RPL Batch
21	Computer Operation – Level-2	24	0	24	24	GIT Own Self Financed RPL Batch
22	General Caregiving – Level-2	22	0	22	21	GIT Own Self Financed RPL Batch
Total Trainees		620	72	533	475	



*"Empowering Skills,
Building Futures"*



Quality
Education



Practical
Skills



Inclusive
Learning



Better
Opportunities



Training Program of GUK

For the FY 2024-2025, 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	1,146	30
Accounts Management & Computer Basic Course	Accounts Officer	282	20
Operation Management Course	Branch Manager	148	-
Automation Software	Audit/Monitoring Officer	28	-
Refreshers on Operation Management Course	AM/ZM	73	-
Staff Orientation	Newly recruited staff	1926	-
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
Procurement Training	Accounts	-	1
Supervision & Monitoring	MTO	-	1
HR Management	HR	-	1

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 8,175 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



Linkage & Collaboration with different organization/institutions



Gram Unnayan Karma (GUK) and the Centre for Policy Dialogue (CPD) are strengthening collaboration to empower marginalized communities, promote citizen engagement, strengthen local governance, and advance evidence-based policymaking for inclusive and peaceful communities.



Gram Unnayan Karma (GUK) and MCC Bangladesh are strengthening their partnership through collaborative initiatives promoting environment-friendly agriculture, safe food production, sustainable value chains, and improved livelihoods in Bangladesh.

Together, we are working towards healthier communities and a more sustainable agricultural future.



Gram Unnayan Karma (GUK) and SAARC Agriculture Centre are strengthening collaboration through regional knowledge sharing, training, research, and joint efforts for PPR control, livestock development, and sustainable agriculture across South Asia.



Gram Unnayan Karma (GUK) looks forward to building strong linkages and collaborative partnerships with Khulna Agricultural University (KAU) and the University Grants Commission of Bangladesh (UGC) for research, innovation, knowledge sharing, and sustainable rural development.



DIFFERENT DAYS OBSERVED



Disaster Response Activities





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)



Hajkil Md. Abu Hasan
Director (Monitoring & Review)



Md. Humayun Khaled
Director (Microfinance-East)



Md. Mokhlesur Rahman
Director
(Microfinance-West)



Md. Abu Raihan Miah
Director (Internal Audit & ICT)



Md. Anisur Rahman
Senior Joint Director
(Program)



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. Ziauddin Sarder
Assistant Director (C&D)



Md. Saidul Islam
Assistant Director



Md. Nazrul Islam
SAD (CC Magura)



Md. Borhan Uddin
SAD (CC)



Md. Masudur Rahman
SAD (CC Cumilla)



FM. Abdul Quddus
SAD (CC)



Md. Momemul Islam
SAD (CC)



Md. Ashraf Ali
Assistant Director
(Education)



Maola Hadisur Rahaman
Assistant Director
(Finance & Accounts)



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. Rubyat Bente Ahsan
Consultant
GUK Eye Hospital



Dr. A.B.M.Arifuzzaman (Arif)
Consultant
GUK Eye Hospital



Dr. S.M Barat-ul- Islam
Senior Consultant
GUK Eye Hospital



Dr. Noor-E-Tahrima
Consultant
GUK Eye Hospital



Dr. Toma Khandaker
Consultant
GUK Eye Hospital



Dr. Al-Muiz Ibn Rokib
Consultant
GUK Eye Hospital



Dr. Md. Ashfakur Rahaman
Consultant
GUK Eye Hospital



Dr. Asif Newas
Medical Officer
GUK Eye Hospital



Dr. Md Rabiul Islam
Consultant
GUK Eye Hospital



Dr. Debashis Sarkar
Senior Medical Officer
GUK Eye Hospital



Dr. Md. Raihan Rabbi
Sr. Medical Officer
GUK Eye Hospital



Dr. Abdulla Al Mahmud
Medical Officer
GUK Eye Hospital



Dr. Noshin Tabassum
Medical Officer
GUK Eye Hospital



Dr. Sharmin Akter Rima
Medical Officer
GUK Eye Hospital



Dr. Md. Ariful Islam
Consultant
GUK Eye Hospital



Dr. Farzana Sultana Mou
Consultant
GUK Eye Hospital



Dr. Rifat Moin Joya
Senior Consultant
GUK Eye Hospital



Dr. Rezaur Rahman
Consultant
GUK Eye Hospital



Dr. S. M. A. Mahbub (Munna)
Consultant
GUK Eye Hospital



Dr. Yusuf Jamal Khan
Consultant
GUK Eye Hospital



Dr. Md. Musfiqur Alam
Sr. Medical Officer
GUK Eye Hospital



Dr. Tasnuva Latif Mila
Eye Specialist & Surgeon
GUK Eye Hospital



Dr. Md. Ashik Arman Khan
Senior Medical Officer
GUK Eye Hospital, Bogura



Dr. Md. Mohaimanul Islam
Medical Officer
GUK Eye Hospital



Md. Mahmudul Hasan
Manager
GUK Eye Hospital, Bogura



Md. Motaharul Islam
Manager
GUK Eye Hospital, Uttara, Dhaka



Md. Anisul Islam
Manager (In-Charge)
GUK Eye Hospital, Dinajpur

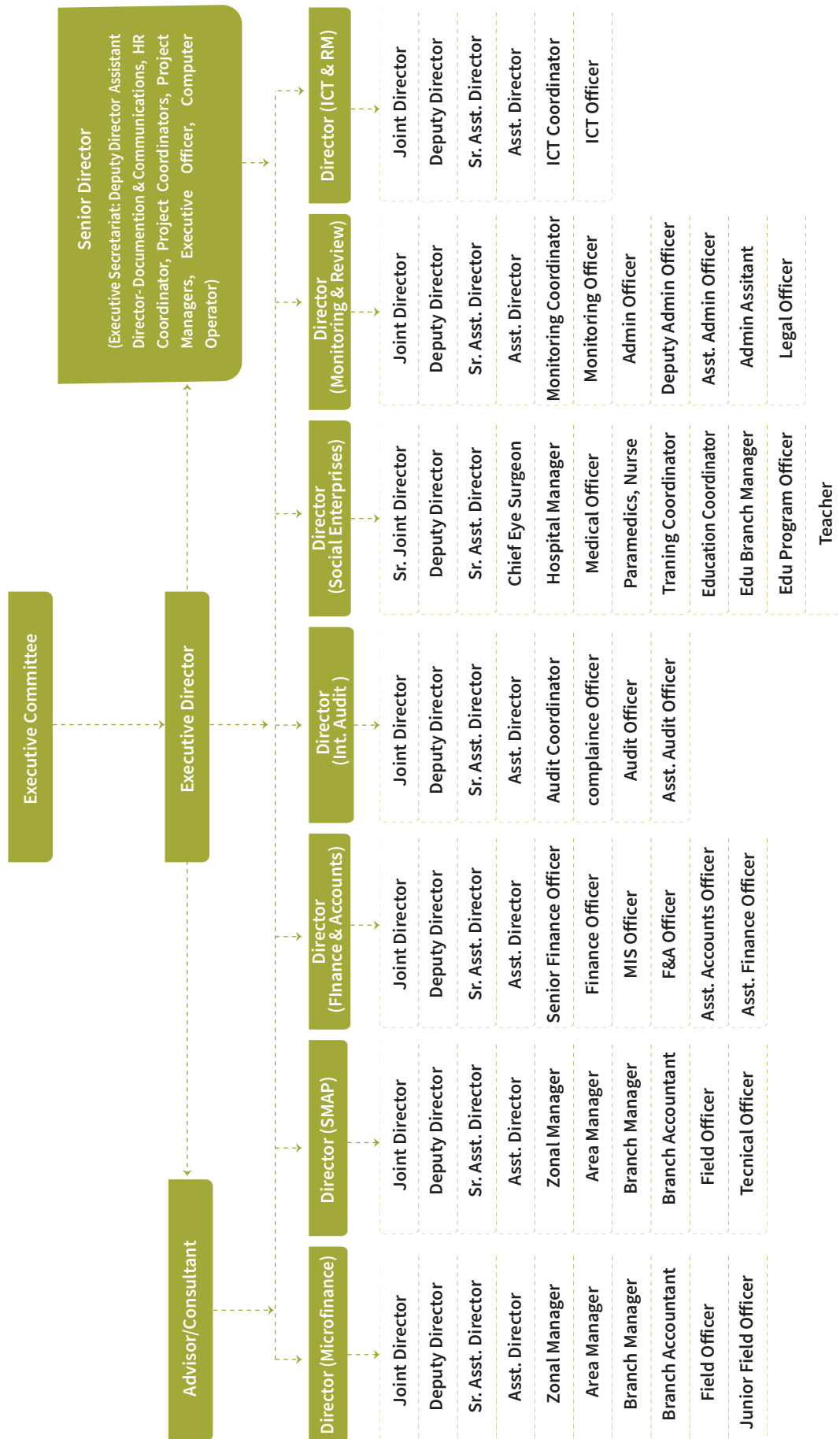


Md. Abdus Salam
Principal
GUK Institute of Technology (GIT)



Md. Ibrahim Hossain
Center Manager
GUK Institute of Technology (GIT)

Organogram of GUK



Financial Statements

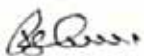
Kazi Zahir Khan & Co.
Chartered Accountants

Annexure-A1/2

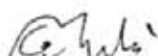
**Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of Financial Position
As at June 30, 2025**

Particulars	Notes	Amount in Taka 30.06.2025	Amount in Taka 30.06.2024
Non-Current Assets:			
Property, Plant and Equipment	7.00	655,971,176	636,647,369
Intangible Assets	7.01	292,778	750,374
Total Non-Current Assets		656,263,954	637,397,743
Current Assets:			
Investments (FDR)	8.00	865,573,338	818,791,451
Loan to Members	9.00	18,068,091,878	15,751,090,474
Advance, Deposits & Prepayments	10.00	58,401,471	69,157,552
Loan to Micro-credit organization	11.00	37,700,000	44,300,000
Loan to Other Project	12.00	67,016,085	51,756,837
Interest & Others Receivable	13.00	9,839,916	6,937,198
Unsettled Staff Advance	14.00	19,142,435	19,397,769
Stock in Regulation Register	15.00	351,608	357,206
Cash and Cash Equivalents	16.00	352,658,414	669,356,050
Total Current Assets		19,478,775,145	17,431,144,537
Total Property and Assets:		20,135,039,099	18,068,542,280
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus			
Retain Surplus	17.01	3,564,611,861	3,265,369,091
Statutory Reserve fund	17.02	396,067,985	362,818,788
Total Capital Fund	17.00	3,960,679,846	3,628,187,879
Non Current Liabilities			
Loan from PKSF-Long term portion	18.00	1,071,043,300	943,766,665
Loan from Bangladesh Bank-Long term portion	18.01	-	-
Total Non Current Liabilities		1,071,043,300	943,766,665
Current Liabilities:			
Loan from PKSF-Short term portion	19.00	1,464,440,032	1,063,488,334
Loan from Bangladesh Bank-Short term portion	20.00	526,750,000	510,000,000
Members Savings Deposits	21.00	6,533,930,828	5,424,243,645
Loan from Others Project/Fund	22.00	470,915,757	390,348,307
Loan from Bank & Others	23.00	3,646,292,254	3,960,454,301
Loan Loss Provisions(LLP)	24.00	1,537,753,572	1,403,997,045
Members welfare fund	25.00	833,077,263	679,885,836
Advance from PKSF	25.01	28,394,000	22,375,500
Provision for Expenses	26.00	61,762,247	41,794,768
Total Current Liabilities		15,103,315,953	13,496,587,736
Total Liabilities and Fund		20,135,039,099	18,068,542,280

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 2, 2025
Dhaka

DVC: 2509060910A5424344

4




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

Financial Statements

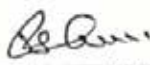
Kazi Zahir Khan & Co.
Chartered Accountants

Annexure-A1/3

Gram Unnayan Karma (GUK)
Consolidated Micro Credit Program
Statement of Profit or Loss and other Comprehensive Income
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Income:			
Service Charge on Micro Credit Loan	27.00	3,545,349,446	3,528,740,497
Service Charge on Investment	28.00	75,407,131	56,638,599
Bank Interest		10,185,088	6,152,487
Others Service Charges	29.00	20,835,974	14,314,707
Donation from PKSF		567,856	1,551,276
Total Income		3,652,348,495	3,607,397,566
Expenditure:			
Financial Expenses	30.00	966,544,555	812,725,132
Salary & Allowances		1,365,616,837	1,385,059,086
Training Expense	31.00	11,186,322	18,371,482
Office Rent Expense		28,874,893	26,469,123
Resident Allowance		40,153,312	36,019,811
Printing & Stationary		43,159,909	41,681,482
Travel & Conveyance		27,829,983	26,393,950
Fuel & Lubricant		44,834,968	41,763,422
Audit fee		232,250	232,250
Education Expenses(NFPE)	32.00	16,978,494	28,546,706
Health Service Expenditure	33.00	15,970,537	20,535,082
Social Activities	34.00	1,161,014	-
VAT & Tax	35.00	15,252,445	12,106,218
Service Charges Rebate to Micro credit Members		101,092,107	132,814,149
Other Revenue Expenses	36.00	121,349,592	96,295,647
Loan Loss Expenses (LLE)		477,581,325	664,873,464
Amortization		457,596	511,292
Depreciation		41,577,389	39,817,889
Total Expenditure		3,319,853,528	3,384,216,185
Excess of Income over Expenditure		332,494,967	223,181,381
Total		3,652,348,495	3,607,397,566

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 2, 2025
Dhaka

DVC: 2509060910A5429344

Kazi Zahir Khan & Co.
Chartered Accountants

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





Gram Unnayan Karma (GUK)

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