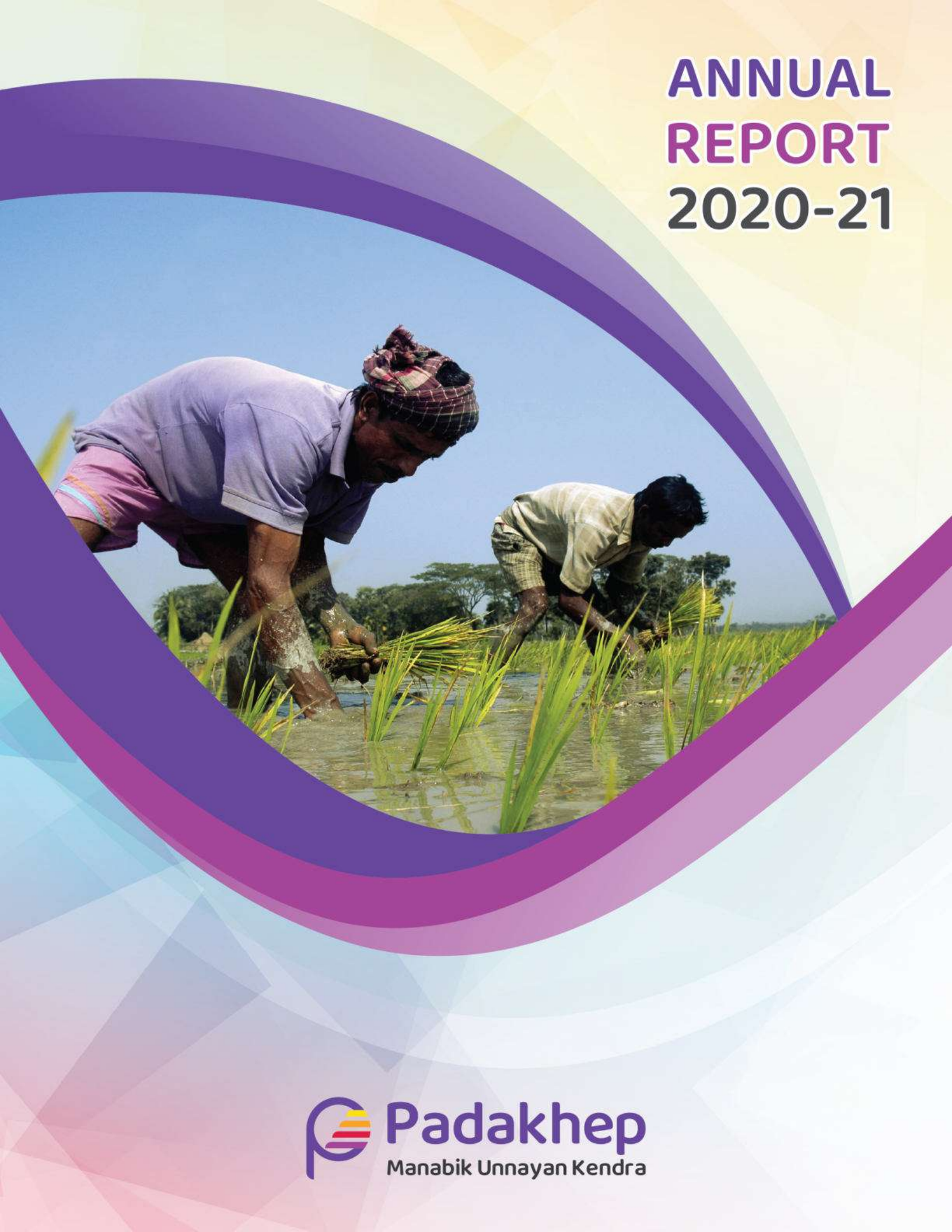


ANNUAL REPORT 2020-21



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Acronyms & Abbreviations

ADB	- Asian Development Bank	KGF	- Krishi Gobeshona Foundation
ANGO	- Associate NGO	LGED	- Local Government Engineering Department
AIGA	- Alternative Income Generating Activities	LGI	- Local Government Institution
BARC	- Bangladesh Agricultural Research Council	ME	- Micro Enterprise
BARI	- Bangladesh Agricultural Research Institute	MWF	- Member Welfare Fund
BADC	- Bangladesh Agricultural Development Corporation	MFTS	- Microfinance and Technical Support Project
BRRI	- Bangladesh Rice Research Institute	MRA	- Microcredit Regulatory Authority
BNFE	- Bureau of Non-Formal Education	NGO	- Non-Government Organization
BWDB	- Bangladesh Water Development Board	NFPE	- Non-Formal Primary Education
BDT	- Bangladeshi Taka	PKSF	- Palli Karma Sahayak Foundation
CBO	- Community Based Organization	PNGO	- Partner NGO
DANIDA	- Danish International Development Agency	PRSP	- Poverty Reduction Strategy Paper
DAE	- Department of Agricultural Extension	PIDM	- Padakhep Institute of Development and Management
DSS	- Department of Social Services	PLDP	- Participatory Livestock Development Project
DLS	- Department of Livestock Services	REREDP	- Rural Electrification and Renewable Energy Development Program
DOF	- Department of Fisheries	RLF	- Revolving Loan Fund
EU	- European Union	RMC	- Rural Microcredit
EC	- European Commission	SDG	- Sustainable Development Goal
FAO	- Food and Agriculture Organization	SME	- Small and Medium Entrepreneurs
FCDO	- Foreign, Commonwealth and Development Office (Formerly DFID)	SHG	- Self Help Group
GO	- Government Organization	SL	- Seasonal Loan
GDP	- Gross Domestic Production	SLDP	- Smallholders Livestock Development Project
HA	- Health Assistant	SVSP	- Special Voluntary Savings Program
HV	- Health Volunteer	UMC	- Urban Microcredit
HDA	- Holistic Development Approach	UPP	- Ultra Poor Program
HHs	- Households	UNICEF	- United Nations Children's Emergency Fund
IGAs	- Income Generating Activities	UNDP	- United Nations Development Program
ILO	- International Labour Organization	USAID	- United States Agency for International Development
IFAD	- International Fund for Agricultural Development	UNO	- Upazila Nirbahi Officer
IFDC	- International Fertilizer Development Corporation	VIP	- Voluntary Investment Program
IIDFC	- Industrial and Infrastructure Development Finance Company	VARD	- Voluntary Association for Rural Development
INAFI	- International Network of Alternative Financial Institution	WFP	- World Food Program
IDCOL	- Infra Structure Development Company Limited	WHO	- World Health Organization
INM	- Institute for Inclusive Finance and Development		

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Message from the Founder & President

Annual Report 2020-21 of Padakhep is a testimony to the activities accomplished in the last year. Contents inside speak of the very positive role that Padakhep plays in the development sector to bring about strategic changes in the lives of the poor people for whom it works.

2021 was a memorable year for Padakhep as it has stepped into 35 years crossing three decades landmark. Undoubtedly, this is a landmark for any organization at any consideration. But this is not enough. We are pledge-bound for creating a world free from poverty and economic disparity. All our efforts are dedicated to materializing millions of dreams who are underprivileged.

Since its inception, Padakhep has been working untiringly to engage and improve human capital in pursuit of fighting poverty in a sustainable fashion. Padakep is trying to utilize human resources for their own development and transform the poor and vulnerable community as change-makers of their fate.

This year the organization faced and overcome the major challenge of global pandemic COVID-19. However, we are pleased to share that this year also has successfully maintained the increasing trend of overall performances and created positive impacts at the community level. This of course could not have been possible without the contribution of the members of its Executive Committee and

General Body. It is my privilege to convey profound thanks and gratitude for their strategic directions and contribution to developing policies and guidelines for the smooth functioning of the organization.

The development partners have always been friendly and generous to us and we hope our warm relationship will grow further. I would be extremely happy to express my deepest gratitude to the development partners including donors and development agencies, financial institutions, government organizations, the NGO community for their technical and financial assistance to continue our activities both at the community and individual levels. Our sincere thanks are also due to the communities and stakeholders for their cooperation, support, and whole-hearted participation in the activities of Padakhep. Furthermore, we would like to appreciate, thank and congratulate all categories of beneficiaries for their cooperation and timely support to Padakhep. Finally, thanks to all my colleagues, whose tireless collective effort made 2020-21 a successful year.

Together, we have remained indomitable in the face of a global pandemic and the future holds endless possibilities and unbound potential for growth. We shall remain committed. We shall remain resolute. We shall keep marching forward.

A.B.M Siddique

Founder and President



From the Desk of Executive Director

I am delighted to present the Annual Report of Padakhep for the year 2020-21 and to share the year's achievements with all the progress, prosperity, challenges, and actions towards sustainable development carried out by Padakhep.

Since its inception in 1986, Padakhep has been implementing various programs targeting the socio-economic development of the poor and marginalized people of both rural and urban areas of the country. Padakhep design its programs with a holistic approach that helps people find their way out of poverty through appropriate education and other supports.

2020-21 is another challenging year due to the global pandemic COVID-19. Padakhep has successfully overcome the challenges/crisis and is able to accomplish its targets set in the strategic plan. Besides, Padakhep has been actively involved in response activities from the onset of the pandemic and continues to support operations for vulnerable communities. The organization has extended different types of services to fight against the pandemic and uphold the trend of overall development. As a part of the continuous COVID-19 response initiative, Padakhep has distributed food & hygiene packages including cash money to destitute and low-income families following all health and safety protocols advised by WHO. The assistance was meant for those who lost their earnings or livelihoods due to the Covid-19 pandemic in areas from the capital city to the

remote villages. Padakhep also distributed masks and leaflets to create awareness among local communities on prevention and safety measures against the virus.

We believe that the successes achieved in the last three decades could not have been possible without the contribution of the members of our Executive Committee and the General Body. It is my privilege to convey profound thanks and gratitude for their strategic direction and contribution to developing policies and guidelines for the smooth functioning of the organization. My sincere gratitude to all our donors, and partner agencies at the national and international level including the micro-financing support organizations for their continued assistance and cooperation in promoting the well-being of the poor. In the end, I would like to express my sincere thanks and good wishes to all of my colleagues, staff members, clients, service recipients, and stakeholders for their continuous support in transforming Padakhep's vision and mission into reality and thereby accelerating the process of establishing a poverty-free society.

I convey my heartfelt thanks and best wishes to all concerned who directly and indirectly supported implementing the activities/projects/programs of Padakhep.

Md. Saleh Bin Sums
Executive Director



Statement from the Director

Bangladesh is a forerunner in achieving the UN-sponsored Sustainable Development Goals (SDGs) that are aimed at ending extreme poverty for all people everywhere by 2030. Bangladesh has attained remarkable progress in human development indicators and has succeeded in reducing year-on-year poverty by about 1.7 percent. Padakhep Manabik Unnayan Kendra being a development organization has been contributing significantly to the development effort of Bangladesh.

With a holistic development approach in its DNA, Padakhep Manabik Unnayan Kendra co-creates a development journey with its beneficiaries starting from capacity enhancement, facilitating market connect opportunities, and creating need-based financial choices since 1986. For 3 decades of excellence, Padakhep has been realizing its vision through development intervention projects, social enterprises for assisting communities with market access, and financial inclusion through micro-finance, micro-saving schemes, SME financing, micro-insurance, remittance distribution, Life Enhancement Assistance Program, and so on.

2021 has been a year of celebration for the nation as well as for Padakhep Manabik Unnayan Kendra. We are celebrating the birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Bangladesh is also celebrating its 50th anniversary of Independence. We at Padakhep, are also celebrating 35 years of excellence in the development effort

of Bangladesh. This year has been a significant year of Padakhep as the organization is at the end miles of its digital transformation drive. As we are stepping into the era of the 4th Industrial Revolution, Padakhep is deploying a full automation process in every operational aspect.

While 2021 has been a year of festivities for Bangladesh, this year has been a challenging year too due to the COVID-19 pandemic. However, despite all odds, each member, teammate, and leadership team have displayed the highest form of resilience during the challenging times of a global scale pandemic. During this period, Padakhep Manabik Unnayan Kendra continued to maintain an incremental growth journey.

I convey my gratitude to members, our management, regulatory authorities, financing partners, development partners, donors, implementation partners, advocacy partners, and every concerned stakeholder for extraordinary support in our development effort. I am indebted to every team member for going the extra mile during the pandemic.

Muhammad Risalat Siddique

Director (Microfinance)

Director in Charge (Program and Enterprise)

EXECUTIVE SUMMARY

Padakhep believes in unlocking human potential and derives an appropriate approach for bringing vulnerable target populations out of the vicious cycle of poverty. Padakhep set off in 1986, about 35 years back, with a view to improve the socio-economic conditions of the by-passed, disadvantaged, and most vulnerable population, particularly the women in both rural, and urban areas. Padakhep, to this effect, has been implementing several diversified projects and programs particularly, focusing on microfinance, agriculture, health, education, and social services.

Since its inception, Padakhep designs its programs following a participatory strategy called the Holistic Development Approach (HDA) that helps people find their way out of poverty through appropriate education and other supports. The organization strongly believes that HDA is the most appropriate strategy for sustainable development of the target groups-the poor beneficiaries.

Microfinance, the most important program of Padakhep, is currently operating the program in 10347 villages under 244 Upazilas in 54 districts of the country through 14 zones, 54 areas, and 257 branches. In 2020-21, it has disbursed Tk.27,995 million under the program, the cumulative disbursement being Tk. 15,45,01 million, the active number of borrowers stands at 2,91,891 at the end of June 2021. The savings fund accumulated by the group members has gone above Tk.6541 million at the end of June 2021. Padakhep has been operating a remittance program in collaboration with some reputed money exchange houses. Over the years, the remittance service network has expanded across the country and all the branches of Padakhep have been brought under the network. During the year, 11567 transactions in remittance services disbursed BDT 553.74 million. Until the end of June 2021, Padakhep served 146300 remittance clients by providing them a total amount of BDT 3979.51 million.

The agriculture program of Padakhep supports agricultural production and addresses various sectoral problems by offering loans, training, technical assistance, exploring market linkage, consultations, and transfer of knowledge, etc. to the medium and small farmers and sharecroppers. Padakhep disbursed agricultural credit an amount of BDT 19597 million among 204324 farmer-clients and agro entrepreneurs during 2020-21. Padakhep started a project to improve ponds/dighies (institutional) and khas canals to usable standards for enhanced surface water reservation capacity and income-generating/ commercial activities for rural unemployed and poor. In the reporting year, Padakhep also undertook a month-long tree plantation program on the occasion of National Mourning Day and the 45th Martyrdom Anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Padakhep planted saplings besides homestead and roadside under the program. It conducted training for the beneficiaries on different subjects and also provided suggestions/advice to the farmers to improve their knowledge on different issues/technologies.

Padakhep is relentlessly working in the haor region and flood-prone areas of Bangladesh with the commitment to the people of these places to make available services considering the distressed situation of the areas. The goal of the activities is to strengthen the adaptation capacity and increase the resilience of the poor, marginalized, and climate-vulnerable communities to the adverse effects of climate change in the flood-prone areas and haor region of Bangladesh. About 20000 community people, labors who are working in salt processing, and also Micro Enterprises (MEs) are directly benefited through a newly initiated project on salt processing & trade. As an outcome of the project, ME clusters use cleaner technologies and shared amenities to reduce pollution and become less vulnerable to climate change.

Padakhep started the solar program to improve the

EXECUTIVE SUMMARY

livelihood status of the poor people having no access to electricity by ensuring the supply of renewable solar energy and thereby ensuring a clean environment. In the reporting year, with the support of IDCOL, Padakhep has installed 10789 solar home systems, 2381 solar streetlights, and 56 AC/DC systems in Birol, Panchhari, Pargachha, Fulbari, and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh).

Padakhep has been providing primary health care services and nutrition & sanitation through various projects. Under the ENRICH program, Health Volunteers, Health Assistants, and actors extended health services through static clinics, satellite clinics, health camps, and eye camps. Every month, about 300-350 patients receive treatment through satellite clinics and 200-250 patients through static clinics. Padakhep has been implementing a new project to make the street food business profitable and long-term with safe food production, environmental protection, and providing technical and financial assistance to the entrepreneurs. The project will cover 350 ME's involved in the street food and restaurant business.

The organization attempted to enhance the ability and learning capacity of the primary level students of poor and illiterate families with the aim of preventing dropouts and improving the quality of education. At present, Padakhep runs 78 education centers, covering/benefiting a total of 2340 primary school-going children (class I-class II) under the afternoon schooling program. Padakhep is also involved in a non-formal education program with a view to providing education to the out of school children (aged between 8-14 Years) and mainstreaming them into the formal education system. Besides, Padakhep provides an educational scholarship for the poor meritorious students, thanks to the support of PKSF.

Padakhep has been implementing different social development activities for the community. The organization has been actively involved in response activities from the onset of the global pandemic COVID-19 and continues to support operations for vulnerable communities. Padakhep has extended different types of services to fight against the pandemic and uphold the trend of overall development.

Padakhep initiated a number of income-generating enterprises with the objective to make the organization financially self-sufficient and self-sustaining. Padakhep Institute of Development and Management (PIDM) provides training to the staff of partner organizations and the staff and beneficiaries of Padakhep based on training needs. With a view to achieving the need-based training of different NGO personnel, PIDM completed training courses following the agreement with different organizations/agencies/projects. Padakhep is also operating Padakhep Printing and Packaging as a self-financed press of the organization and is engaged in publishing quality-printing materials for the clients at a reasonable price by using modern techniques and the latest equipment.

Padakhep strictly maintains its financial management system following guidelines as delineated in the approved financial management manual. It ensures regular internal audits as well as annual external audits by a reputed firm. Padakhep maintains an efficient, effective, and transparent accounting system.

As observed, the overall activities of Padakhep created positive impacts on the lives and livelihoods of the target groups-the marginalized and disadvantaged people of the society, following Holistic Development Approach. In fact, Padakhep has been relentlessly striving to forge unity among diversity through its multifarious activities.



Chapter-1 OVERVIEW

Background

Padakhep came into the development field in 1986 with the aim of establishing a society free from poverty and disparity. Since inception in a small remote village of Barisal district, Padakhep relentlessly marched forward successfully overcoming many hurdles and currently works all over the country.

The organization is transforming the poor and vulnerable community as a change-maker of their own fate and has been implementing various programs by following a Holistic Development Approach (HDA) for genuine and sustainable development in community. Adapting itself to the changing needs and demands of the society, Padakhep has aligned its activities to

support the government in attaining national development objectives as well as Sustainable Development Goals (SDGs). Padakhep has been implementing its interventions under five thematic areas, namely, microfinance, agriculture, health, education and social services/community development. With over three decades of experience in poverty alleviation and social development, Padakhep has emerged as a renowned NGO for sustainable change, currently working in more than 10347 villages across the country. Padakhep has expanding interventions gradually in challenging and hard to reach areas to address the dire needs of the people who are continuously fighting against poverty.



Legal Status

Padakhep is registered with the following Registration and Licensing Authorities:

- Directorate of Social Services, Government of the People's Republic of Bangladesh.
Registration Number DSS Bari 234/89; Date of Registration: 03/08/1989
- NGO Affairs Bureau under Foreign Donation (Voluntary Activities)
Registration Number FDR 731/93; Date of Registration: 07/07/1993
- Joint Stock Companies, Bangladesh, Societies Registration Act, XXI of 1860
Registration Number S-2215 (58)/99; Date of Registration: 27/09/1999
- Microcredit Regulatory Authority; License Number 00181-00468-00095;
Date of Issuing License: 15/1/2008



VISION

A world with equity where every potential is empowered to create scalable impact for a sustainable future.



MISSION

We enable people to realize their own potentials through capacity enhancement, market connect and financial choices in the landscape of everevolving opportunities.



VALUES

Momentum for Members
Action is Adventurous
Innovation should be infectious
Growth is Glorious
Rejoice in Responsibility
Inspiration in Integrity
Teamwork beats talent



Governance

Padakhep gives high priority to good governance, accountability and transparency according to the approved constitution of the organization. The governance of Padakhep begins with three tier systems. The three-tier systems of governance are designated as:

- (1) General Body (GB)
- (2) Executive Committee (EC) and
- (3) Advisory Committee (AC).

The General Body constitutes 21 members from different professional domains who have commitment to the field of development. The General Body meets in the Annual General Meeting (AGM) at least once in a year in a transparent and democratic process. The General Body through AGM elects an Executive Committee for a term of three years and approves all the activities of the EC.

The EC is responsible for framing policies and guidelines to run the organization. The EC comprises 8 (eight) members with different professional backgrounds and meets at least four times a year or more as deems necessary by the organization. They work as the conduit between the governance and management of the organization. The EC takes required management decisions and advises the Executive Director (ED) in implementing programs and activities of the organization, managing its affairs and also to safeguard the interests of stakeholders involved in different levels. The President heads the EC. The ED plays a role as Secretary to the EC and also acts as the Chief Executive of the organization. Padakhep is governed by a set of administrative policies, guidelines and manuals approved by the EC.



Executive Committee



A.B.M. Siddique
Founder and President



Md. Mozibul Haque
Member



Sadiqul Hoque
Vice Chairman



Dr. Khandoker Mokaddem Hossain
Member



Prof.Dr. Md. Mahbubar Rahman
Member



Anowara Sharmeen
Member



Nahid Akter
Member



Md. Saleh Bin Sums
Executive Director

Operational Areas

Padakhep has stretched its working area all over the country. Besides the mainland, Padakhep has also expanded its development activities to the pocket areas of poverty such as haor, baor, hill tracts, char, tribal, coastal belt and monga-affected areas.

Beneficiaries Coverage and Outreach

Padakhep covers about ten million beneficiaries all over Bangladesh who get direct or indirect benefits from different development programs/projects implemented by the organization. Principal type of beneficiaries of Padakhep includes:

- Rural and urban hardcore poor
- Disadvantaged and underprivileged men, women and children
- Landless, marginal, small and large farmers
- Fishing community
- Micro entrepreneurs
- Children, youths and elderly people
- Tribal people
- Coastal people
- Char dwellers
- Haor people
- Displaced / Uprooted people

Staff Strength/Human Resource

Padakhep has a set of dedicated and skilled manpower to execute the development activities efficiently and dynamically. As of June 2021, a total of 3500 employees have been working for Padakhep. Of them, 35% are professionals with experience and specialization in the thematic areas such as microfinance, agriculture, aquaculture/fisheries, health, sanitation, education, environment, community development etc. The rest are support staff. The organization maintains a ratio of male and female staff as 65:35.

Development Approach and Strategy

Padakhep has set forth and established HDA as a means for achieving its development goals and objectives. Holistic Development Approach (HDA) is the principal strategy of Padakhep which was undertaken for genuine and sustainable development of the community involving and activating both the stakeholders and the beneficiaries as development partners. It is a multi-dimensional and participatory development approach appropriate for sustainable development of the poor beneficiaries. In order to improve the livelihood of people including the poor, Padakhep has been following this approach through implementing a host of interventions centering on community. Unlike many other NGOs in the country which are confined to Minimalist approach (only Microcredit), Padakhep is promoting or pursuing a Maximalist approach (Microcredit plus HDA approach) to break the vicious cycle of poverty. Padakhep's program interventions are developed in line with poverty reduction strategy of Bangladesh Government and Sustainable Development Goals (SDGs) for addressing the priority issues like education, human resource development, microfinance, agriculture & environment, health & sanitation, etc. That is, 'no one left behind' is the overall and strategic development approach of the organization. It focuses on the whole society approach for implementation and attainment of the SDGs at organizational and national levels particularly in the areas and intervention levels.

Holistic Development Approach: A Poverty Reduction Approach of Padakhep



Partnership and Networking

Padakhep established partnership with a number of Government, Private and Non-government organizations for successful implementation of development activities. The major national and international development partners of Padakhep include the following:

Government/Non-Government/Private Organizations



International Organizations/Agencies



Networking Organizations/Agencies



Chapter-2

Microfinance



Introduction

In Bangladesh, it is essential to increase village based economic activities for the effective grass-root development or improvement in health & education standards, especially among the poor. A key hindrance to the development of these economic activities can be ascertained as the chronic capital shortage which is further compounded by the lack of organization among the villagers. In such a socio-economic scenario, Padakhep started microfinance program in 1993 with the provision of financial services to the poor households for rapid poverty reduction through self employment and income generation activities. The Program offers a diverse range of collateral free loans and convenient savings plans, customized to ultimately give impoverished people an opportunity to become self-sufficient, from 257 branches across 54 districts.

Padakhep follows a Holistic Development Approach (HDA) keeping microfinance program as the basis that aims at alleviating poverty not only through income generation but through a holistic approach considering a package of other interventions centering a community, called as samity/group-based cluster. All other programs/activities of Padakhep strategically are based or centered on microfinance. Microfinance is regarded as the main program of Padakhep in respect of beneficiary size, working area, volume of capital and belongingness. Padakhep's microfinance program helps create access to small loans and financial service, tying both economic and social development initiatives.

Padakhep receives credit funds and operational backstop support from PKSF and some national and international financing agencies. Over the years, microfinance program increased its working area at different locations of the country with diversified savings and credit products/services. Currently, about 3 million beneficiaries have received benefits from the microfinance program of Padakhep.



Objectives of the Program

The specific objectives of the microfinance program of Padakhep are to:

- Make fund available to the poor people having no or very limited access to existing (formal) credit facilities
- Empower the poor, particularly women
- Help create self-employment and sustainable income for the target people through Income Generating Activities (IGAs) and enterprises
- Ensure livelihood security of the beneficiaries
- Mobilize savings for the poor
- Reduce dependency on moneylenders
- Enhance income of the organization for its sustainability

Strategies of the Program

The important strategies of the microfinance program include:

- Upholding and adhering to MRA (Microcredit Regulatory Authority) rules and regulations
- Diversifying products to meet beneficiaries demands
- Emphasizing the sustainability of its borrowers.
- Maintaining easy and close contact among the employee/workers as well as between the workers and the beneficiaries
- Creating/maintaining dynamic and forward looking leadership
- Decentralizing/delegating authority to the bottom line officials
- Focusing empowerment of beneficiaries, women and poor in particular
- Maintaining participatory process in decision-making
- Emphasizing on micro enterprise loan to advanced/graduate members for creating employment opportunities, specially in agriculture
- Implementing cluster-based development activities through mobilizing all sorts of local level resources, providing need-based information and technologies to the beneficiaries and communities
- Maximizing savings and promoting micro insurance as the part of borrower's resource mobilization and safety of the disbursed credit
- Introducing and operating strong monitoring and supportive supervision
- Maintaining linkages and partnership with the GO, NGO and private organizations including national/international donor agencies
- Reducing/mitigating risks and transaction costs



Operational Area and Outreach

At present, Padakhep operates microfinance program in 244 upazilas of 54 districts covering 10347 villages through its 257 branches (including solar program) and serving 364794 members comprising 16326 groups.

MICROFINANCE

Program

HISAL

ENRICH

Remittance

Solar

SEP

MDP

PPEPP

LIP

Product

Loan

AGROSOR (SME)

JAGORON

Sufolon

SAHOS

BUNIAD

Savings

Regular Saving-Weekly

Regular Savings-Monthly

Voluntary Savings

Program-SVSP (One Time)

Major Activities and Services

Formation of Groups (Samity)

Padakhep forms homogeneous groups under similar economic conditions, consisting of 15-30 members from the same neighborhood and social affinity with an average size of 25. The group members are motivated to attend weekly/monthly meeting, deposit savings and discuss development and socio-economic problems/issues. Collection of group savings, realization of credit installment, processing of new credit proposal, decision-makings on other pertinent issues are the regular activities of the weekly/monthly meetings. These activities encourage the poor especially the women towards overall development, enhancing their leadership capacity and participation in social functions. Every member is entitled to credit with the consent/agreement of the group, which acts as guarantor. Padakhep organizes training for the beneficiaries on IGA management and book keeping ensuring that the member understands the credit cycle and effective utilization of the fund as well as investment opportunities. In all, Padakhep tries to transform samity as the center of the community by linking it with IGAs coupled with education facilities, skill training,



comprehensive health packages and awareness raising on different social including health issues.

Untill June 2021, Padakhep formed a total of 16326 groups, overwhelmingly female member numbering 13776 (85%) and remainders 2550 (15%) male groups, comprising 364794 members. The active number of borrowers stands at 291891 at the end of June 2021.

Savings Products

Savings is a mandatory provision for the group members attached in loan program with a view to creating attitude and practice of saving money for meeting future economic need and tackling monetary crisis. Savings is an embedded option for getting loans from Padakhep. For availing loans from Padakhep, whether it is small or entrepreneurship incumbents must be enrolled in certain savings scheme with the organization.

Realizing the importance of savings for the economic life of the clients, Padakep developed/devised savings products according to their income and ability. With an aim to facilitate the clients for reaping benefits from savings, the organization developed four savings products suitable with their income and ability.

The savings products are:

- Regular Savings-Weekly
- Regular Savings-Monthly
- Voluntary Savings
- Special Voluntary Savings Program- SVSP (One Time)

Key Features of Padakhep Savings

- Fully secured/protected.
- Deposit weekly and monthly as well as voluntary basis.
- Flexible deposit rate, even very small deposits are allowed.
- Provision of 'any-time' withdrawal.
- Services provided at clients' area.
- Transparent accounting system and strong MIS.
- Competitive interest rate offered to depositors/savers.
- Compassionate and professional behavior of Padakhep staff.

Regular Savings (Weekly): Regular savings is mandatory for the members to avail loan. Padakhep accumulates small savings of individuals for creating its own capital. Borrowers have to engage in savings on regular weekly or monthly basis depending upon their loans. Members have to deposit/save minimum Tk. 10 per week for primary loan by using pass book in scheduled group meetings which are deposited to the banks by the branch offices. Members are entitled to get 6% interest on deposited savings. When a member leaves the group, s/he can withdraw full amount of savings (deposited) after recovery of dues (if any).

Regular Savings (Monthly): It is an optional savings program of Padakhep to ensure financial safety and security of a beneficiary family. Members may deposit ranging from Tk.100 to Tk. 20000 over a period of 1-10 years. A depositor can withdraw his/her savings anytime following set rules and regulations. Yearly interest rate on savings is 6% to 13% based on the duration of the deposit.

Voluntary Savings: In voluntary savings, members can also save small amount according to their ability. In this case, members are always enjoying the right to withdraw the savings with interest in their crisis period as well as at the time of sudden and unpredicted necessities.

SVSP (One Time) Savings: Padakhep introduced Special Voluntary Savings Program-one time depositing savings product to bring the beneficiaries as well as staff members of the remote areas (without banking facilities) under the savings coverage. It was also introduced in the areas where there is no or limited environment/scope for investment. Any person, especially member and staff, can deposit any time, any amount for a specific period of time. Savers can withdraw his/her savings, any time (specially in the emergencies), however, with a notice period of minimum 1 week. Savers are entitled to get profit for the period of savings, however s/he is to keep the money at least for 90 days (3 months)

There are different types of SVSPs such as:

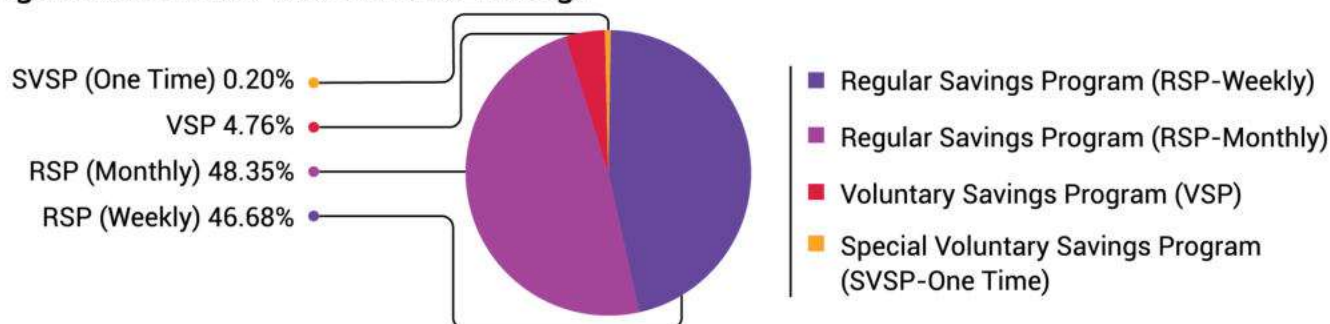
- (a) One time monthly/yearly: Short term Benefit Scheme -STBS
- (b) One time for 5 years and 3 months: Double Benefit Scheme-DBS and
- (c) One time for 8 years and six months: Triple Benefit Scheme-TBS.

Product wise status of savings is presented in Table 2.1, while share by type of savings scheme in Figure 2.1. During July 2020 to June 2021, the deposited money of Padakhep clients was BDT 3991.24 million and total amount of savings fund accumulated by the members has gone to BDT 6541.49 million at the end of June 2021.

Table 2.1: Savings mobilization in June 2020-21

Savings product	Savings in 2020-21		Savings in 2019-20	
	Member (no.)	Amount (mTk)	Member (no.)	Amount (mTk)
Regular savings (Weekly)	337275	3053.81	370812	2872
Regular savings (Monthly)	234037	3162.71	263956	2480
Voluntary savings		311.65		346
SVSP (One time)	285	13.32	870	34
Total		6541.49		5732

Figure 2.1: Product wise share of savings



Voluntary Investment Program (VIP)

Padakhep's experience shows that voluntary and open access savings can mobilize more net savings than the compulsory savings. Considering the issue, Padakhep has developed Voluntary Investment Program (VIP) to attract investment. The VIP is an optional savings opportunity for all including staff and members of Padakhep who are interested to invest their earning/savings into Padakhep.

The key features of the VIP include:

- Membership is open to all with a preference to Padakhep beneficiary
- The program operates following a contract between the two parties (Investor and Padakhep)
- Full annual amount can be invested any time of the year
- Likewise, if needed, the investor can withdraw the investment fund any time following the agreed rules and regulations

There are two types of policies on disbursement of profit, namely (1) Disbursement of profit on monthly basis (2) Disbursement of profit on yearly basis.

So far there are 16214 investors under the program, depositing a total of BDT 3299.73 million, registering 54% and 34% higher than the previous year in terms of money and investors respectively.

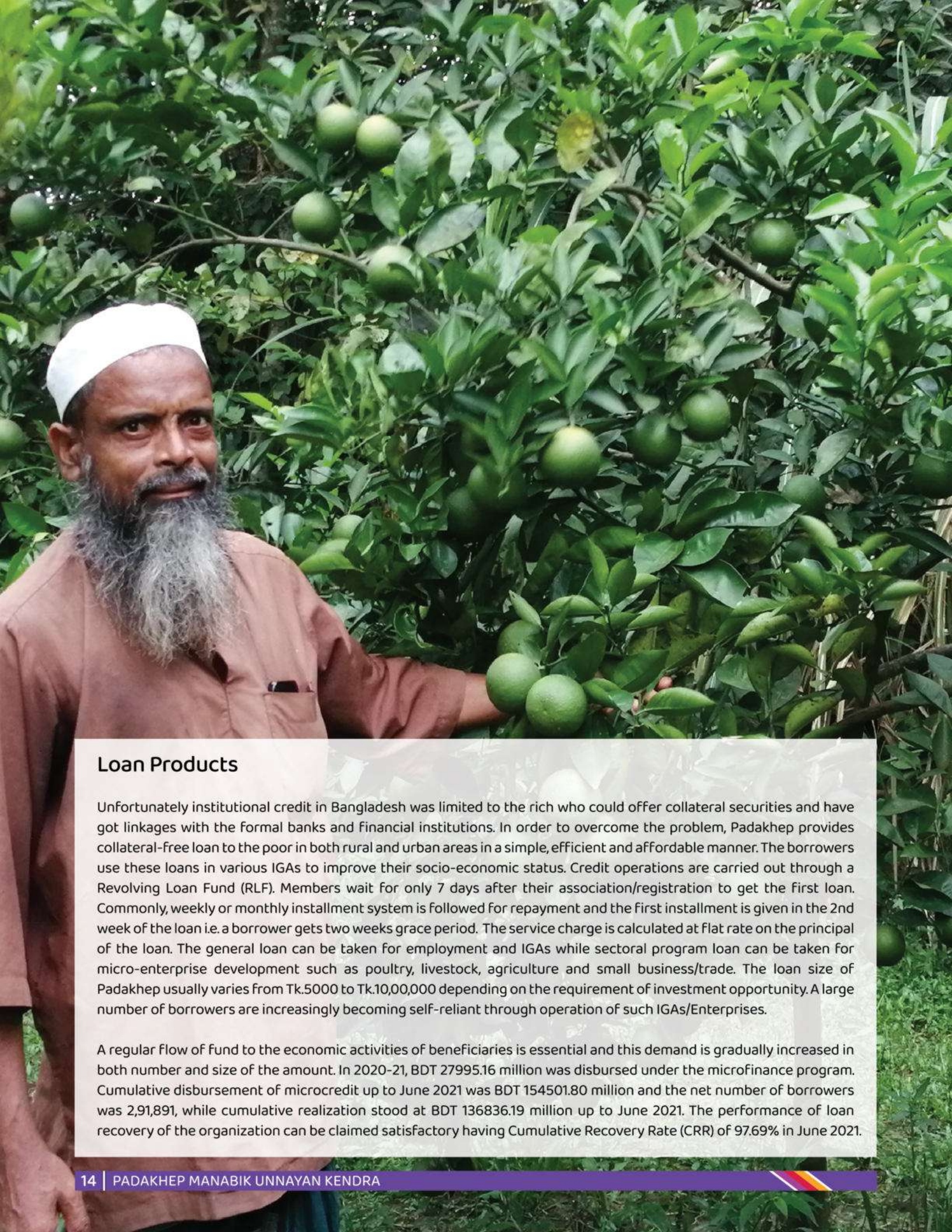
Member Welfare-Fund

In Bangladesh, the poor are vulnerable to different types of uncertainties and emergencies like illness or injury, death, natural disasters, theft and life cycle needs. Particularly, death of borrowers is a considerable constraint for the MFIs and for the families of the deceased too as both MFI and family fall into a chaotic situation with the unrealized loans of the departed members. Premature death of borrowers creates a high risk for the MFIs by incurring fund loss from the unrealized loans of the departed ones. Obligation to repay the unpaid debts fall on the heirs of deceased that turns into a complex situation also for the successors of late borrowers. On the other hand, female borrowers, after death of husband fell into uncertain financial crises, if her spouse was the main utilizer/investor of the borrowed money.

Taking this reality into account Padakhep has designed and introduced a realistic comprehensive product titled 'Member Welfare Fund (MWF)' since 2000 for addressing the above constraint of microfinance program relieving both the parties from future uncertainty. Since introduction of MWF, Padakhep has been successfully resolving the problems arising out of sudden death of the borrowers. It facilitates the borrowers with outstanding loan waiving opportunity in a situation following a sudden death. MWF provides social protection and security to its microcredit members and their families.

Every member under the credit program deserves the facilities of MWF. Before disbursement of the main credit, 1% of the loan amount is realized as premium and deposited to the MWF with an intention to cover the risk of the unwanted death of any borrower. In case of death, beneficiaries are exempted from loan after adjustment with this fund (savings). If their spouses or the sons implement the IGA on behalf of the beneficiaries, the former is also exempted from the loan after adjustment with welfare fund. Beneficiaries whose crops, homesteads and credit-supported IGA/Enterprise are affected or damaged due to natural or man-made disasters, are also assisted with the Welfare Fund thus generated. Padakhep also provides microfinance-plus service for assisting its bonafide clients. It offers Tk.1000 to the next kin of the every deceased client. In the reporting year, Padakhep paid BDT 0.92 million as grant for funeral ritual of the dead members. In all, Padakhep paid an amount of BDT 169.54 million to 5900 affected families of borrowers in 2020-21 to cover their family risk.





Loan Products

Unfortunately institutional credit in Bangladesh was limited to the rich who could offer collateral securities and have got linkages with the formal banks and financial institutions. In order to overcome the problem, Padakhep provides collateral-free loan to the poor in both rural and urban areas in a simple, efficient and affordable manner. The borrowers use these loans in various IGAs to improve their socio-economic status. Credit operations are carried out through a Revolving Loan Fund (RLF). Members wait for only 7 days after their association/registration to get the first loan. Commonly, weekly or monthly installment system is followed for repayment and the first installment is given in the 2nd week of the loan i.e. a borrower gets two weeks grace period. The service charge is calculated at flat rate on the principal of the loan. The general loan can be taken for employment and IGAs while sectoral program loan can be taken for micro-enterprise development such as poultry, livestock, agriculture and small business/trade. The loan size of Padakhep usually varies from Tk.5000 to Tk.10,00,000 depending on the requirement of investment opportunity. A large number of borrowers are increasingly becoming self-reliant through operation of such IGAs/Enterprises.

A regular flow of fund to the economic activities of beneficiaries is essential and this demand is gradually increased in both number and size of the amount. In 2020-21, BDT 27995.16 million was disbursed under the microfinance program. Cumulative disbursement of microcredit up to June 2021 was BDT 154501.80 million and the net number of borrowers was 2,91,891, while cumulative realization stood at BDT 136836.19 million up to June 2021. The performance of loan recovery of the organization can be claimed satisfactory having Cumulative Recovery Rate (CRR) of 97.69% in June 2021.



Key Features of Padakhep's Loan Products

- Loans are not disbursed to the group, rather to the individual (under the banner of a group).
- Loans are collateral free.
- Loans are disbursed after 7 days of enrollment and next or subsequent loans are provided after full payment of previous loan.
- Flexible loan duration (weekly and monthly) as per nature of scheme and choice of the clients.
- Modes of repayment are determined as per nature of IGA and choice of the clients.
- No provision of penalty for late payment.
- Providing interest-free loan for the farmers/clients who are affected by the natural disasters.
- Collection of loan installments is suspended at the time of any sort of natural disasters. Installments are collected at the end of the cycle in such cases.
- Provision of rescheduling of loan without charging additional interest for the farmers affected by natural disasters.

Padakhep has some loan products (interventions) which are produced in response to the demands of its customers to assist their economic activities. The products are designed according to the needs and capability of different types of people/clients. Each product targets specific section of population as described below.

Jagoron (Former Rural & Urban Micro credit):

With the support of PKSF, Padakhep extended its microfinance services to the rural and urban poor through Jagoron program. Jagoron is initiated to promote household-based enterprise development in Bangladesh. The loan is intended to allow the rural and urban poor households to finance their economic activities and to build a strong capital base. The purpose of Jagoron is to provide loan for creating investment opportunities in diversified economic sectors for increasing income of the rural and urban poor. It is worth mentioning that the target people are also imparted required training on skill development to undertake IGAs effectively.

In 2020-2021, Padakhep disbursed BDT 10989.33 million under Jagoron and outstanding amount at the year-end was estimated at BDT 6508.32 million (Table 2.2). Cumulative amount of loan disbursed up to June 2021 was BDT 71671.90 million.

Table 2.2: Performance of Jagoron, 2020-21

Particulars	Progress
Member (no.)	223662
Loanee (no.)	177025
Credit disbursed (m Tk.)	10989.33
Loan outstanding (m Tk.)	6508.32

Sahos (Former Disaster Management Loan):

To help the poor people cope with and recover from disasters Padakhep has created Disaster Management Loan (DML) newly titled as 'Sahos' to provide quick financial assistance to the poor families; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life. 'Sahos' is exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. Sahos is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation. Only the hard-core members of Padakhep are eligible for this interest-free long-term loan with flexible repayment schedule.

Up to June 2021, 43 members took part in this program and the outstanding loan balance was BDT 0.31 million. Cumulative amount of loan disbursed up to June 2021 was BDT 128.51 million.

Table 2.3: Performance of Sahos, 2020-21

Particulars	Progress
Member (no.)	
Loanee (no.)	43
Credit disbursed (m Tk.)	
Loan outstanding (m Tk.)	0.31

Agrosor (Former Mirco-enterprise Loan):

Mirco-enterprise Loan, now renamed Agrosor, was launched to extend financial services to the progressive members of other credit programs for undertaking economic activities that require bigger amounts of capital. The product designed on the basis of the needs of micro-entrepreneurs. The borrowers can expand their existing enterprises or diversify them, and upgrade themselves into micro entrepreneurs by using the loan fund. These are individual loans, assessed on the basis of household cash flow, business volume and the borrower's reputation amongst her/his business peers in the community. A minimum of 2 years business experience, a visible venture, and the businesses' potential to generate wage labor employment (other than family labor), are the primary requirements for being considered for a ME loan. Micro enterprise loans ranged from BDT 30,000 to 10,00,000. A guarantor's signature is required for all ME loan agreements, and the members are required to save BDT 200 per month in addition to the mandatory initial savings of 2.5% of the loan amount. After successful use of an Agrosor loan, ceiling is increased gradually. Loans are coupled with varying packages or services such as skills training, the provision of using higher quality inputs, technical assistance and marketing facilities. The program not only helps alleviate poverty of the borrower families, but also creates substantial wage employment and thus solving unemployment problems of the area/country to some extent.

In the reporting year, number of loanee stood at 47134. During the period, total BDT 11990.67 million was distributed and total outstanding amounted to BDT 7869.82 million (Table 2.3). Cumulative amount of loan disbursement stood at BDT 55316.79 million at the end of June 2021.



Table 2.4 Performance of Agrosor, 2020-21

Particulars	Progress
Member (no.)	53647
Loanee (no.)	47134
Credit disbursed (m Tk.)	11990.67
Loan outstanding (m Tk.)	7869.82

Buniad (Former Ultra Poor Program): 'Buniad' is a Bangla word which means Foundation. Recently PKSf has renamed the Ultra Poor Program as 'Buniad'. Under 'Buniad' distinctive flexibilities have been allowed to the ultra-poor borrowers in deposit, withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. Padakhep started implementing Buniad with the effective collaboration of PKSf as its mainstream program to address the needs of the excluded ultra-poor of the society who had always been chronically left out from the traditional microfinance services. The main objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create a strong foundation of sustainable

income opportunities and human dignity as well as they can lift out of extreme poverty. Woman-headed family, beggar, day labors, divorced women, widows; child labor headed family parents, floating people, street dwellers, slum dwellers, homeless people, and landless farmers, elderly and disabled people with no/scanty source of income are enrolled under this program.

In addition to the financial service, Padakhep also provides different non-financial services like primary healthcare, technical services for implementing IGAs, capacity building support at the time of disaster, training, awareness building on nutrition and social issues through some special projects. With the effective financial and non-financial

support from Padakhep, the selected beneficiaries of Buniad program are now involved in different kinds of IGAs, securing their income and improved their livelihoods.

In Buniad, there are 139 loanee members and outstanding amount at the year end was estimated at BDT 3.39 million.

Table 2.5: Performance of Buniad, 2020-21

Particulars	Progress
Member (no.)	139
Loanee (no.)	139
Credit disbursed (m Tk.)	5.21
Loan outstanding (m Tk.)	3.39

Sufolon (Former Seasonal Loan & Agriculture Sector Microcredit): Sufolon is a special agricultural lending program designed by PKSf for rural and peri-urban areas. Sufolon is given to the marginal and small farmers to procure farm inputs (seeds, fertilizer, irrigation water, pesticides etc.) during cultivation period with technical support also. The loan has been disbursed in different agricultural activities/sectors mainly for crop productions, fisheries, livestock, food processing and agriculture machineries considering as more profitable ones which vary from season to season and areas as well. The other salient features of this service include: provision of flexible repayment mode, such as one shot or a single installment, seasonal or balloon repayment, consistent with the seasonal agricultural activities and the flexibility of having multiple loans to diversify their production. Providing skill development training and transferring modern technologies to enhance their skills and productivity in the long run are two important features of this loan service. The loan is given for a short period (<1year) depending on the cropping season. Every borrower is eligible to receiving 2 loans: one for regular family consumption and other for seasonal production activities. Padakhep provides loan at the start of particular season and collects the outstanding after harvest, enabling the borrowers to avail the opportunity of utilizing inputs properly and increase their production under Sufolon. Since inception, this unique loan product has created tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc.

In 2020-21, BDT 3356.58 million was disbursed under this program, while outstanding on 30 June 2021 was BDT 2004.18 million. Cumulative amount of Sufolon loan disbursed up to June 2021 was BDT 18827.09 million where number of loanee stood at 57144.

Table 2.6: Performance of Sufolon, 2020-21

Particulars	Progress
Member (no.)	70286
Loanee (no.)	57144
Credit disbursed (m Tk.)	3356.58
Loan outstanding (m Tk.)	2004.18

The performance of the core credit products in 2020-21 is summarized in Table 2.7 with reference to the progress in the previous year. Total BDT 26341.79 million was disbursed to 281485 borrowers in the reporting year in reference to BDT 21440 million to 307837 borrowers in the previous year.



Table 2.7: Summary performance of the microfinance products in 2020-21 and 2019-20

Particulars	Total in 2020-21	Total in 2019-20
Member (no.)	347734	368014
Loanee (no.)	281485	307837
Credit disbursed (m Tk.)	26341.79	21440
Portfolios (mTk)	16386.02	13920



Special Programs/Projects

HISAL Program

The haor region in Bangladesh has long been lagging behind mainstream of the national development and considered as the geographically backward places where people are vulnerable to frequent natural disasters. Padakhep is relentlessly working in the haor region of north-east Bangladesh since 2006 with the commitment to the people of these places to make available services including microfinance considering the distressed situation of the area. Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) program was launched seeking to address the problems of livelihood insecurity, vulnerability and inadequacies of government resources and services in the region. The program is designed to develop the people living on and around the haor region of north east Bangladesh through alternative approach by community based organizations (CBOs). It is the innovative initiative of Padakhep that was specifically designed to meet one of the key development challenges in the haor areas viz. poor coverage of the traditional micro-credit facilities in the areas. Padakhep provides credit support and technical assistance to the ultra poor people through 30 CBOs. Padakhep has been implementing alternative micro credit approach in 5 (five) deep haor Upazilas such as Nikli, Mithamoin and Aushtogram of Kishoregonj district, Azmirigonj of Habigonj district and Sulla of Shunamgonj district in association with PKSF.

Major objectives of the HISAL program are to:

- i. Create micro-credit opportunity for the poor haor people and protect them from the traditional moneylenders
- ii. Create employment opportunity for poor households under Self-help Groups (SHGs) in remote and isolated haor areas through CBOs
- iii. Create easy payment and service charge facilities
- iv. Introduce a sustainable and low-cost model of micro-credit through CBOs
- v. Assist the haor people in undertaking innovative IGAs and
- vi. Increase mobility and create social linkage particularly with the women of haor areas.

Table 2.8 shows that in 2020-21, BDT 57 million was disbursed to 7889 members (out of 13936), some 57 % members being covered.

Table 2.8: Credit related performance of HISAL, 2020-21

Particulars	Progress
Member (no.)	13936
Loanee (no.)	7889
Credit disbursed (m Tk.)	57.00
Loan outstanding (m Tk.)	52.15

ENRICH Program

The ENRICH program is a new distinguished model in permanent poverty alleviation and socio-economic development that has provided variation/diversification to the credit program. ENRICH stands for “Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty”. PKSF works behind the concept, development and technical support of the program. Padakhep has been implementing the program since 2010 in partnership with PKSF. Currently the program is running in Surma and Daserbazar union under Sadar upazila of Sunamgonj district. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in the grassroots (unions) and ultimately, throughout the country.

The main thrust is to provide integrated support to each poor family to ensure the best possible utilization of their existing resources and capacities and also to appropriately

Table 2.9: Credit related performance of ENRICH, 2020-21

Particulars	Progress
Member (no.)	1265
Loanee (no.)	886
Credit disbursed (m Tk.)	81.01
Loan outstanding (m Tk.)	45.58

enhance their resources and capacities. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc., the goal being sustainable development driven by the people themselves. The proposed intervention includes a support package with credit as one of the components. ENRICH program has a unique approach which involves the inclusiveness of the entire community including the local government and other relevant community stakeholders in helping to lift poor households out of poverty.

Major objectives of the ENRICH program are to:

- Attain total development of each HH as well as the whole community participating in ENRICH.
- Empower the poor HHs so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.
- Ensure freedom from all ‘UN-freedoms’ and human dignity for all members of all HHs under ENRICH.
- Ensure access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, and health services, essential institutional facilities, appropriate financing for their chosen economic undertakings, necessary market and other information, appropriate technologies and so on.

In 2020-21, BDT 81.01 million was disbursed to 886 beneficiaries with an outstanding loan of BDT 45.58 million under the program (Table 2.9) and provided other supports. Detailed description of the health, education and community development activities of the program can be seen in Chapter-4, Chapter-5 and Chapter-6.





Remittance Program

Remittance has become an important aspect for the developing countries like Bangladesh for socio-economic advancement. It also has a great contribution in Gross Domestic Production (GDP) of the country. As the emigrant workers from Bangladesh gradually increased over the years, the amount of annual remittance to the country significantly rose.

Padakhep in compliance of its vision of making a poverty-free society has been attaching priority to accelerated transfer of foreign remittance to the clients of urban, rural and rural remote areas. Padakhep started Foreign Remittance Service in 2009, in a quicker and safer manner to serve the clients, predominantly those living in the rural areas of Bangladesh. Padakhep works as the safe and convenient conduit for the supply of remittances even in the remotest areas. Main aim of the program is to pay foreign remittance with a very small amount of service charge after due verification according to the claim of a remittance recipient. Padakhep has been successfully transferring a significant amount of foreign remittance of the overseas Bangladeshi wage earners to their family members and relatives in a hassle-free process ensuring highest security and comfort. Over the years, the remittance service network has expanded across the country and all the branches of Padakhep have been brought under the network.

Padakhep has been operating remittance program in collaboration with 28 reputed money exchange houses namely Xpress Money, Money Gram International, RIA, Trans-Fast, etc. These partnership arrangements ensure secure remittance with faster transfer and withdrawal of money from any branch of Padakhep. During the year, 11567 transactions in remittance services disbursing BDT 553.74 million. Until the end of June 2021, Padakhep served 146300 remittance clients by providing them a total amount of BDT 3979.51 million. Padakhep also arranged promotional activities to encourage the clients.

Solar Energy Program

In Bangladesh, more than a quarter of the rural population still do not have access to electricity. For millions of people, daily activities like cooking, working and studying are difficult, or even impossible, after sundown. But off-grid solar power is rapidly changing all this. Solar power is changing the lives of people in rural areas, people can now work, study and go out after dark. Presently, Bangladesh has one of the world's largest domestic solar energy programs. The World Bank and other development organizations, along with the private sector, are working with the government to bring affordable, solar-powered electricity to places where the traditional grid doesn't reach. Off-grid solar home systems are improving living standards for people in rural areas of Bangladesh day by day.

Padakhep started the solar program in 2005 to fulfill basic electricity requirement of the off-grid rural people of Bangladesh as well as supplement the Government's vision of ensuring access to electricity for all citizens of Bangladesh by 2021. Aim of the program is to improve the livelihood status of the poor people having no access to electricity by ensuring the supply of renewable solar energy and thereby ensuring a clean environment. Padakhep's solar program mainly targets those areas which have no access to conventional electricity and little chance of getting connected to the national grid within 5 to 10 years. Since inception in April 2016 with the support of IDCOL, Padakhep has installed 19093 solar home systems, 4011 solar streetlights and 101 AC/DC systems in Birol, Panchhari, Pirgachha, Fulbari and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh).





Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP)

Enhancing environmental sustainability and climate resilience are becoming increasingly important for sustaining Bangladesh's economic progress. To cope with the financial and safety impact of the environmental changes at the economic system of Bangladesh, PKSf is enforcing a project titled "Sustainable Enterprise Project (SEP)" supported by The World Bank. This project is helping 40,000 Microenterprises (MEs) from the agriculture and manufacturing sectors of Bangladesh to increase the adoption of environmentally sustainable behaviors and enhance their branding and marketing potential. Thirty-Six types of sub-sectors have been selected for this project.

Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade is a sub-sector of SEP. In Bangladesh salt is produced from sea water in the coastal areas of the districts mainly of Chattogram and Cox's bazar and the adjoining off-shore islands. A total of 64,000 acres of land are brought under salt production & processing and at least 45,000 farmers are engaged in production & processing of salt in seven upazilas of Cox's Bazar district and Banskhali upazila of Chattogram (Source: BSCIC). Salt production and processing is a potential sub-sector. But most of the people involved in micro-enterprises of this sub-sector are very poor and are not getting technical and financial support adequately. Large number of children is also engaged in salt processing field with health hazard. The MEs are totally unaware about the health & environmental hazards and climate change effects.

Padakhap has been implementing Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade since December 2019 with the financial assistance of Palli Karma-Sahayak Foundation (PKSF) & World Bank in Banskhali upazila under Chattogram district and Chakaria and Cox's Bazar Sadar Upazila under Cox's Bazar district. The aim of the project is to increase the adoption of environmentally sustainable practices by targeted microenterprises. The project is working with 1000 Micro-enterprises in salt processing & Trade. Finally, about 20000 community people, labors who are working in salt processing and also MEs will be directly benefited through the project.

Table 2.10: Credit related performance of SEP, 2020-21

Particulars	Progress
Member (no.)	1279
Loanee (no.)	1214
Credit disbursed (m Tk.)	124.97
Loan outstanding (m Tk.)	76.24

Major objectives of the program are to:

- Provide technical and financial support to the targeted MEs.
- Enhance capacity of MEs for addressing environmental and climate change issues.
- Increase quality salt production and use the same land in aquaculture development.
- Make the cluster highly profitable and sustainable by mitigating environmental hazards in the cluster.

Major activities performed in 2020-21

- Distributed 4 digital weight machines among Micro-enterprises (MEs) in salt processing & trade.
- Launched 2 environment friendly (Polythene Free) salt processing fields with the help of BSCIC.
- Established 4 sheds in the salt processing field for the workers.
- Installed 5 deep tube wells and 6 hand pumps in the salt processing areas for ensuring safe drinking water for MEs.
- Installed 10 Sanitary Latrines for MEs and workers in the salt processing areas.
- Organized 14 one-day training for 347 ME's who are involved in salt processing on ZIGZAG method.
- Organized one-day local level advocacy workshop with the stakeholders & MEs on elimination of Child Labour.
- Conducted 7 one-day training courses for 190 MEs on health hazards Issues.
- Imparted one-day training for 19 MEs on product certification.
- Organized 13 one-day training for 335 MEs on environmental and climate change issues.
- Organized one-day exchange visit for 23 MEs.
- Organized experiences sharing workshop with the concerned stakeholders and 4 seminars on Environmental Issues with the MEs & stakeholders.
- Organized 2 advocacy meeting on environmental certification, 1 advocacy meeting on business certification and 1 on product certification with the participation of concerned stakeholders and MEs.
- Conducted 2 training courses for 50 MEs on business development.
- Organized a total of 4 MEs & Chamber of Commerce Interface (Consultation Meeting).
- Imparted capacity building training and issue based training courses for the staff of the project.
- Organized 2 annual planning & review meeting with the staff of the project.
- Disbursed BDT 20 crores among 1210 MEs involved in salt processing and trade





Microenterprise Development Project (MDP)

Table 2.11: Credit related performance of MDP, 2020-21

Particulars	Progress
Member (no.)	383
Loanee (no.)	310
Credit disbursed (m Tk.)	50.83
Loan outstanding (m Tk.)	38.09

PKSF has designed MDP to assist micro entrepreneurs throughout the country carrying out environmentally sustainable and financially viable enterprises. The project was launched with the financial and technical assistance of the Asian Development Bank (ADB). MDP aims to include an additional number of 40,000 micro entrepreneurs under PKSF's enterprise development program that has a present program participant base of 1.3 million at the end of 2017. Objective of the project is to promote development of Microenterprises (MEs) for inclusive economic development and rural poverty reduction. By implementing the project, there will be a growth of environmentally and economically sustainable MEs with stronger forward linkages having better opportunities for productive employment.

Padakhep has been implementing the project all over Bangladesh since November'2019 as a partner organization of PKSF. Padakhep has received a loan of Tk.10 crore from the donor in November'2019. After receiving the loan, as of June' 2021, Padakhep has disbursed Tk.50.82 million at the interest rate of 13.10% to 310 loanees through 8 zones & 33 branches of the organization. It has covered 13 districts, 40 upazilas, 75 unions & 188 villages. Average loan size of MDP Project is Tk.2,83,233/-and recovery rate is 89%. Gender Inclusion Policy was also formulated for the project by Padakhep.



Pathways to Prosperity for Extremely Poor People (PPEPP) Project

Pathways to Prosperity for Extremely Poor People (PPEPP) project is a new challenging project of PKSF-targeting some of the extreme poor of the country. The project, jointly financed by the FCDO (formerly DFID) and European Union (EU), will be implemented from 2019 to 2025, with one year inception phase. PKSF is the main executing agency for the project, and will implement Livelihoods (resilience building and value-chain development), Nutrition and Health, and Community Mobilization components for the organised households and targeted communities.

The project will support extremely poor people to connect with mainstream economic growth and jobs. PPEPP project sets its goal to enable 0.25 million extremely poor households (up to 1 million extremely poor people) to exit extreme poverty and make significant progress along a pathway towards prosperity by 2025. This comprehensive and integrated project extends a livelihoods graduation model towards 'pathways out of poverty approach' by adding fresh features to: address barriers that stop the poorest people pulling themselves out of poverty; make it more cost effective; and, ensure that it is sustained here after PPEPP's eventual exit. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilization, Market Development, Policy Advocacy and Life-Cycle Grant Pilot. The Project has three cross-cutting areas – Disability, Disaster and Climate Resilience, and Women's Empowerment Leading to Gender Equality.

Table 2.11: Credit related performance of PPEPP, 2020-21

Particulars	Progress
Member (no.)	10038
Loanee (no.)	195
Credit disbursed (m Tk.)	6.3
Loan outstanding (m Tk.)	5.7



The PPEPP project has two specific objectives

- To enable two million people to exit from extreme poverty for good;
- To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.

The project will be implemented in selected districts and upazilas of the regions where the prevalence of extreme poverty is high and the decline over the last decade have been slower than in other areas. These are: North-west region, South-west coastal belt and the Haor area in the North-east region of Bangladesh. It will also cover some of the severe poverty pockets around the country. Padakhep has been implementing PPEPP project from January 2020 in 5 Upazilas of Kishoregonj, Hobigonj and Sunamgonj Districts as a partner organization of PKSf.

Major Activities performed in 2020-21

- Padakhep distributed 6 types of vegetable seed to 2440 beneficiaries and established 115 nutrition (Pushti) gardens under the livelihood component of the project.
- Distributed 415 ducks to 83 persons, 510 local breed hens to 51 families, 25 layer breeds to 5 families and established poultry farm for 16 families.
- Under fisheries component, the organization provided support to 10 families for high value fish culture in water tanks.
- Distributed Tk. 36,000/- as grant money to develop entrepreneurs in preparing fishing equipments and dry fish processing trades.
- Provided skill development training to 400 ultra poor members.
- Organized 4 field days and observed World Egg Day & Milk Day.
- Extended vaccination service for poultry and livestock.
- Padakhep formed 'Kishoree Club' (with adolescent girls), 'Mother & Child Forum', and also created Friend Nutrition garden under the nutrition component of the project.
- Conducted practical sessions for the Community Nutrition and Health Promoter (CNHP) and arranged project briefing meeting.
- Arranged 4 nutrition festivals, 5 cultural programs and 5 sports competitions for the community.
- Padakhep distributed health kit boxes to the health workers.
- Installed sanitary latrine in the house of eldest person in the project area.
- Arranged leasing of 10 decimal cultivable lands for 10 ultra poor families for 1 year.





Livelihood Improvement Program (LIP)

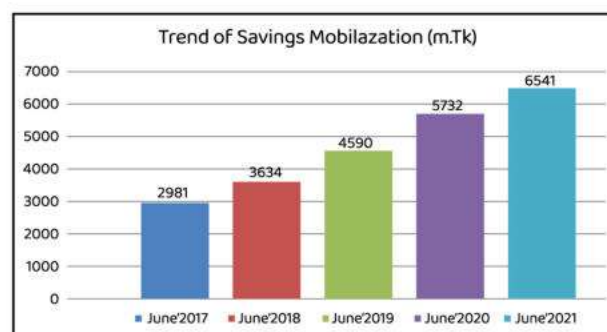
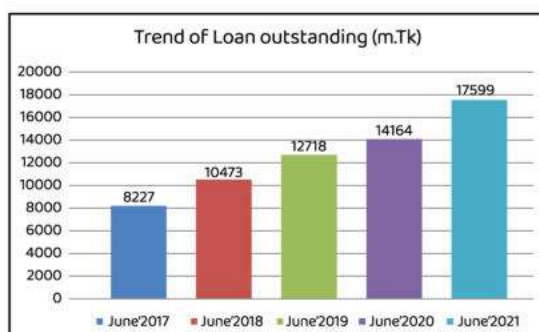
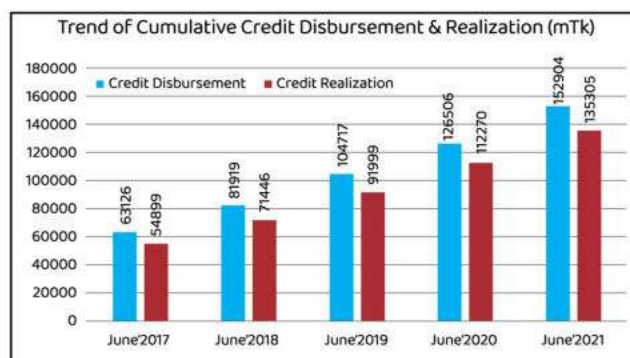
Table 2.11: Credit related performance of LIP, 2020-21

Particulars	Progress
Member (no.)	
Loanee (no.)	2313
Credit disbursed (m Tk.)	69.66
Loan outstanding (m Tk.)	57.94

A major part of our population has no or limited ability to purchase some products such as mobile phone, computer, laptop, TAB, woven, blender machine, rice cooker, TV, deep fridge, fridge, stitching machine, air conditioner, washing machine etc. after meeting their daily necessities. Though these products seem as luxury items, in fact, the products have major role in asset creation, expansion of education, income generation and so on. In all, use of these products improve livelihood status and simplify daily activities. Besides one part of the backward population has purchasing capacity but due to lack of technical knowledge and infrastructure facility, they can't purchase quality products. In this context, Padakhep initiated LIP in December 2020 with the aim to improve livelihood, increase income and create assets for the beneficiaries by easy supply of quality products. Presently LIP operates in the country with different branches of Padakhep. Besides distribution of products (TV, Fridge etc.) to the clients, the organization also provides credit support with a low-interest rate. Till now, Padakhep signed agreements with Singer and Walton Companies and has a plan to expand activities with other reputed organizations.

Until the end of June 2021, Padakhep sold 3016 products of Singer and Walton to the clients. During the time, BDT 69.66 million was also disbursed under this program, while outstanding stood at BDT 57.94 millions.

Microfinance Performance in Last Five years (FY 2017 to 2021)



Overall Impacts of the Microfinance Program

- The dependency of poor people on the moneylender or richer people has been reduced substantially in the society and people are getting access to institutional sources for credit. Providing easy funds without collateral is one of the major contributions of the program. Even the formal sectors have been keeping confidence on the poor for lending money, which is a qualitative change in the rural society due to micro-finance intervention.
- Using the loans in different IGAs/enterprises helps increase household income and finally their living standard.
- It helps low-income households to stabilize their income flows and save for future needs. In good times, microfinance helps families and small businesses to prosper, and at times of crisis it can help them cope and rebuild.
- Poor people can increasingly mobilize their savings, generate fund for crisis/emergencies and can link it with credit and finally become self-employed.
- Employment opportunities of the poor have increased to a great extent and they also can hire others in their IGAs, i.e. self-employment and wage employments are generated.
- The access and control over resources and participation of women in decision-making have improved through Microfinance program. As a result Women are socially and economically empowered.
- Innovations in financial services have created more income generating facilities and opportunities especially in haor region.
- Health, education, sanitation and nutritional status of the poor people are gradually improving.
- Remittances generate multiplier effects in the local economy, creating jobs and spurring new economic and social infrastructures and services at community level.
- Solar home system reduces carbon emissions and contributes to keep natural ecosystem cleaner. It also generates domestic employment.
- Growth of environmentally and economically sustainable MEs has created better opportunities for productive employment.

Chapter-3

Agriculture and Environment



Introduction

Agriculture is the lifeblood for the economy of Bangladesh which is functioning since long as a catalyst for sustainable development and growth of the country. Agriculture is the largest source of employment generation in the rural vicinity and is projected as the most effective method to rejuvenate rural economy in Bangladesh.

Considering the major role of agriculture, Padakhep undertook agriculture program with a comprehensive approach of integrating microfinance program with all agricultural interventions focusing mainly on modern and appropriate technology including quality seeds, fertilizer, pest management and marketing support. Padakhep believes that this in turn contributes to the overall socio-economic condition of the target farmers and the economy as a whole. The microfinance generates/supplies the funds for implementing agricultural programs/projects, like other programs/projects of the organization.


The agriculture Program of Padakhep supports agricultural production and addresses various sectoral problems by offering loans, training, technical assistance, exploring market linkage, consultations, and transfer of knowledge etc. to the medium and small farmers and sharecroppers. Services that are offered to the target groups numbering around 1.5 million households by the agriculture program of Padakhep.



Objectives of the Program

The specific objectives of the agriculture program are to

- Increase production/yield of crops, forests, fishery and livestock
- Ensure food security of the beneficiary communities
- Ensure availability of credit and other inputs to the target farmers
- Preserve and encourage green tree coverage and produce alternative energy to promote clean environment
- Promote agro-based, self-financed and sustainable employment and income generating activities (IGAs)
- Encourage agricultural research and infiltration of technology considering the importance of environment and sustainability

A large flock of ducks, mostly brown and orange, with a few black and white ones, are gathered in a grassy field. In the background, there is a large, light-colored, sloping hill or dune. The sky is overcast.

Padakhep disbursed
agricultural credit an
amount of BDT 19597 million
among 204324 farmer-clients
and agro entrepreneurs
during 2020-21

Major Activities and Services

Agricultural Credit Program

Agricultural credit plays an inevitable role in agricultural productivity. Generally, credit accessibility is important for improvement of quality and quantity of farm products so that it can increase farmer's income and avoid rural-urban migration. In this context, Padakhep initiated agricultural credit program with the aim to involve the marginal and small farmers in agro-based IGAs and reduce their dependency on the money lenders. This, in turn, helps increase the agricultural productivity, improve the livelihood and ensure food security. Padakhep provides both agricultural credit and technical assistance to the marginal and small farmers mainly in crop, fishery and livestock sub-sectors (under overall agriculture sector).

Crop Sector

Timely flow of credit is essential for the farmers engaged in crop sector to procure necessary farm inputs such as seeds, fertilizer, irrigation water, pesticides etc. Farmers require funding support also to recover losses due to failure of crops caused by natural calamities (floods, droughts, cyclones, tidal bores or river erosion) and damage due to insect pests and diseases.

Padakhep support the farmers through credit supply on easy terms and at low interest rate. The credit provides to the farmers before planting and realizes at the end of the cropping season or after the harvest of the crops. The amount of loan varies based on the nature of the crop and the area under cultivation. Integration of credit with technology is carefully done so that farmers could achieve the expected benefit of the efforts. Irrespective of the size of land, credit is mostly supplied in kinds (inputs like seed, fertilizer, irrigation water, pesticides etc), coupled with technical support. The loan recovery system is slightly different than that of the weekly installment collection in microfinance program, generally recovered once at the end of the cropping season. Status of credit and related activities is summarized in Table 3.1. In 2020-21, a total of 126681 loanee farmers were provided with BDT12150 million for crop production activities.



Table 3.1: Crop credit in 2020-21

Particulars	Progress
Member (no.)	158321
Loanee (no.)	126681
Credit disbursed (m Tk.)	12150
Loan outstanding (m Tk.)	7667

Fisheries Sector

Aquaculture is one of the fastest growing economic sub-sectors of the Bangladesh economy providing high protein food, income and employment and earning foreign exchange. But unfortunately, the fish production cannot fully meet the national requirements due to population growth, reduction of river/canals and wetlands; siltation, unplanned construction of culverts, bridges, dams and most importantly financial insufficiency of the producers/fishers. To accelerate fish production, Padakhep provides credit support to the fish farm families for excavation and re-excavation of ponds, development of marshy lands, establishment of fish hatcheries and new fisheries projects.

In the reporting year, Padakhep extended credit amounting to some BDT 3528 million to a total of 36778 fish farm families through partner organizations (Table 3.2).



Table 3.2 Fisheries credit in 2020-21

Particulars	Progress
Member (no.)	45964
Loanee (no.)	36778
Credit disbursed (m Tk.)	3528
Loan outstanding (m Tk.)	2226



Livestock and Poultry Sector

Since inception, Padakhep has gained vast experience in livestock sector by implementing different livestock based projects with the assistance of Department of Livestock Services (DLS) such as SLDP-1, PLDP-2 and MFTS projects both at field and management levels. Padakhep provides a large amount of financial support to the beneficiaries for livestock related farming activities.

Padakhep is implementing livestock and poultry credit program to provide credit support to the beneficiaries for increased production of livestock through milk cow rearing, beef fattening, goat rearing, egg production etc. During 2020-21, Padakhep provide around BDT 3919 million to 40865 livestock rearing families (Table 3.3) to promote livestock related income generating activities (IGAs).

Beside credit, Padakhep also offers a range of services such as training on scientific method of poultry and livestock rearing and management, supply of improved poultry breeds and cattle, vaccination for poultry and livestock for the target beneficiaries to start the poultry and livestock rearing initiatives in an effective way.

In the above 3 broad sub-sectors, 62% credit money was delivered to crop, 20% to livestock, and remaining 18% to Fisheries sub-sector (Figure 3.1).

Table 3.3: Livestock credit in 2020-21

Particulars	Progress
Member (no.)	51071
Loanee (no.)	40865
Credit disbursed (m Tk.)	3919
Loan outstanding (m Tk.)	2473

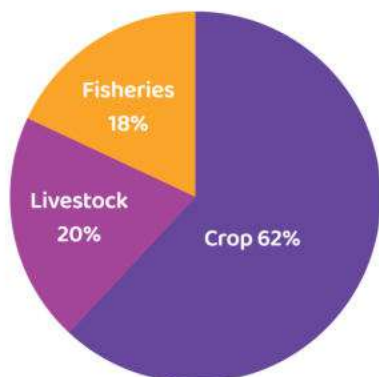


Figure 3.1: Credit Share

■ Crop ■ Livestock ■ Fisheries

Figure 3.2: Sector wise Credit Disbursement (Million Taka) in last 3 years

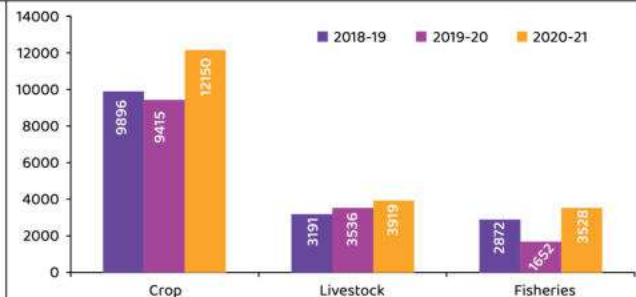
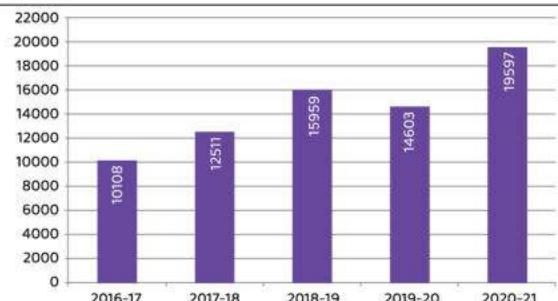


Figure 3.3: Trend of total agricultural credit disbursement (Million Taka) in last 5 years



Aquaculture Development Project (AqDP) under Padakhep Fisheries Program

Fisheries and aquaculture play a major role in nutrition, employment and foreign exchange earnings. A major part of the rural poor are directly or indirectly involved in this sector for their livelihoods. One of the greatest difficulties facing poor fishing communities in Bangladesh is to obtain access and user rights to water bodies. International Fund for Agricultural Development (IFAD) has persuaded the government to lease water bodies directly to fisher groups that can use their new-found security of tenure to develop such areas and maximize their fishing capacity.

IFAD initiated Aquaculture Development Project (AqDP) and is working to improve the living standards and conditions of fishing communities and women's groups in the project area, where majority of the households living below the poverty line. The project focuses on two disadvantaged groups of rural poor people: (a) landless and near-landless people and women, a category that covers the majority of the small-scale fishing population and (b) marginal and small-scale farmers, including some large households that make their living from aquaculture. The goal of the project was to improve the livelihoods of fishing

communities, reduce poverty and empower women. Project attempted to enable fishing communities, the poor and women in particular to get access to water bodies, ponds and to arrange credit for generating employment and to increase the productivity of these fishery resources. As a means of empowerment, the aquaculture project reintroduced the concept of land owned by the community for the benefit of the community.

Padakhep has been implementing AqDP since 2002 as the lead NGO with 8 partner NGOs in Rajbari, Faridpur, Magura, Jashore, Jhenaidah, Chuadanga, Meherpur and Kushtia districts. Ministry of Fisheries and Livestock is the sponsoring agency and Department of Fisheries is the implementing agency for this initiative. The project has a credit fund for a comprehensive credit program to support the aquaculture based IGAs of the beneficiaries with the support of IFAD. The project has been continuously provides financial support to the beneficiaries through Sonali Bank to carry out their IGAs under this credit fund.





Major objectives of the project

- Boost fisheries/aquaculture production and the income of the people living in poverty.
- Establish and strengthen community organizations to ensure access to the target group of the water bodies and as the institutions through which technical and social services can be provided to AqDP-target group on a sustainable basis.
- Improve the status of women by including them in the project mainstream activity of pond aquaculture and by providing support for IGAs.
- Improve the resource base through the rehabilitation of suitable large water bodies and ponds.
- Improve access, hence product marketing, to/from rural communities through improvement of rural roads and growth centers, and create productive physical infrastructure involving local bodies.



Achievements in 2020-21

- About 1,95,315 loanee members are engaged in related IGAs through microfinance support.
- 20 large water bodies (baor) and 1,744 ponds are under fish culture activities.
- In all, 128 Lake Fishing Groups were formed up to June 2021 comprising 1,415 beneficiaries who are involved in baor fish culture activities.
- A total of 652 Pond Aquaculture Groups were formed comprising 11,065 members who are involved in pond aquaculture activities.
- Disbursed BDT 60.62 million to the partner NGOs and BDT 325 million to the zonal offices to use the money as loan for the beneficiaries.
- Organized meeting, workshop and field visits to review the status and future scope of the project with the participation of Department of Fisheries (DoF), Sonali Bank and partner NGOs.



Improvement of Ponds, Canals Across the Country Project (IPCP)

Bangladesh is a land of water resources bestowed with rivers, beel, khal, Floodplains, canals and thousands of small wetlands and ponds. In spite of a large network of rivers and canals across the country all the arable land cannot be fully utilized during the dry session. On the other hand, during monsoon huge crops are washed away by floods. Many canals and ponds have dried up and are lying unutilised throughout the country. Those should be re-excavated and brought under fish cultivation. There is an ample scope to improve these ponds and canals up to the usable standard for income generating and related economic activities. In this context, a project has been prepared by LGED with a target to improve ponds (khas and institutional) and canals throughout the country so as to make them perfectly fit to use for fishing, ducking, vegetable production and other related income generating and economic activities for massive employment (direct, indirect, short-term and long-term) generation with a bonus for environmental integration through tree plantation. This will facilitate government to move one step forward in achieving SDG's

goals and to uplift Bangladesh to a country of medium income.

As per LGED in house survey, the country has about 14,910 Khas ponds/dighies, 3,493 institutional ponds/dighies and 6,536 khas canals/dead. The project will help preserve surface water through development and re-excavation of ponds and canals. The project covers 56 districts all over Bangladesh where as Padakhep has been implementing three packages at 44 districts and 80 Upazilas in Greater Dhaka, Mymensingh, Chattogram, Sylhet, Khulna & Barishal division since March 2020. In this connection, Padakhep deployed 6 Regional Coordinators and 80 Community Assistants for the project. It is a 3-year long project which will be completed by the end of June 2023. Overall objective of the project is to improve ponds/dighies (institutional) and khas canals to usable standards for enhanced surface water reservation capacity and income-generating/commercial activities for rural unemployed and poor.





Specific objectives of the project

- Improving ponds to usable standard for multidimensional usages including income generating/commercial activities.
- Generating direct (short-term) employment opportunities through improvement works of ponds and canals.
- Creating long-term employment opportunities through income generating/commercial activities.
- Enhancing environmental integrity and flood management through increased surface water storage, drainage facilities and planned tree plantation.

The project will contribute to fulfill government's commitment to provide considerable employment opportunity as well as direct financial help to the unemployed rural poor including destitute women community. This project will provide a good opportunity for (both educated and uneducated) unemployed young generation to be self-employed and self-helped to upgrade their living standard and contribute to the rural economy.



Achievements in 2020-21

■ Training

Refresher's Orientation Training program was conducted for more than 100 Regional Coordinators (RCs), Sociologist and Community Assistants (CAs) using virtual platform zoom cloud to update the knowledge and skill on project activity like Focus Group Discussion (FGD), data collection, database preparation, group formation, etc. A training module was also prepared in this regard.

■ Feasibility study on Ponds & Canals

A remarkable number of ponds and canals are dispossessed by lease holders after the lease period is over or illegal occupiers. Local conflict borne from personal interest, envy and dispossession, legal matters may hinder the implementation of the project. So before digital survey and earth work starts feasibility study has been done to know the ponds and canals either feasible or not. Up to June 2021, 6442 feasibility study of 7029 ponds and canals was completed.

Extended Community Climate Change Project (ECCCP-Flood)

The impacts of climate change in Bangladesh are becoming increasingly evident. It has already been reflected in the natural disasters like Floods, Flash Floods, salinity ingress, tidal surge, drought, etc. The frequency and the intensity of these disasters are ever increasing. The poor are at the highest risk. Women and children will be affected worse than any other groups in the community due to their low capacity to cope with the shocks. The poor and marginalized communities living in the flood-prone areas generally depend on agriculture for their livelihood which is highly sensitive to climate change. These climate-induced disasters affect habitation, availability of water, and sanitation systems. ECCCP-Flood project aims to provide climate-resilient shelters, livelihood, drinking water sources, and sanitation systems for these people.



The goal of the project is to strengthen the adaptation capacity and increase the resilience of the poor, marginalized and climate-vulnerable communities to the adverse effects of climate change in the flood-prone areas of Bangladesh. The project will be implemented in 5 flood-prone districts of Bangladesh-Nilphamari, Lalmonirhat, Kurigram, Gaibandha and Jamalpur. The major activities of the project include raising homestead plinths, cultivating flood-resilient crops, installing tube-wells and flood-resilient sanitary latrines, livestock rearing etc.

Padakhap launched Extended Community Climate Change Project-Flood (ECCCP-Flood) in Roumari upazila under Kurigram district with the financial assistance of PKSf and Green Climate Fund (GCF). Through this project, various developmental activities will be implemented with the help of poor and extremely poor people in the rural char areas of Kurigram District. The project started in November 2020 and will be end on April 2024. About 1000 households of Roumari Upazila will be directly benefited from the project.



Major objectives of the project

- Increase resilience and enhanced livelihoods of the most vulnerable people of the flood affected area.
- Increase resilience of the poor, marginalized and climate vulnerable communities towards the adverse effects of climate change in the flood prone areas.



Achievements up to June 2021

- Raised 127 homestead plinth to protect the houses from Flood.
- Provided training to 132 beneficiaries on extension of high value crops for flood prone area.
- Distributed fertilizer and flood resistant aman (Variety-BIRI 51/52) seeds among 132 beneficiaries.
- Organized training session for 132 beneficiaries on climate change and other environmental issues.
- Provided support to beneficiaries for rearing of goat/sheep slatted house

Training and Suggestions

Padakhep conducted training for the beneficiaries on different IGAs and provided agricultural suggestions/ advice to the Farmers for improvement of their knowledge on different issues. In the reporting year, a total of 400 beneficiaries of Padakhep received training on different IGAs under PPEPP project. Besides 132 beneficiaries received training on extension of high value crops for flood prone areas under ECCCP-Flood project. During the time the organization also provided agricultural suggestions/advice to 343 farmers to update the knowledge of the beneficiaries.



Plantation

Padakhep is engaged in tree plantation activities as a part of economic development and promoting environmental sustainability. Padakhep distribute seeds of crops and vegetables and saplings of timber, vegetable and fruits for plantation in the homestead of beneficiaries under different projects. Padakhep motivated the beneficiary to plant different tree sapling including nursery. In the reporting year, Padakhep undertook a month-long tree plantation program on the occasion of National Mourning Day and 45th Martyrdom Anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Padakhep planted saplings besides homestead and road side under the program.



Besides homestead and road side plantation, Padakhep is also engaged in embankment tree plantation activities with a view to protect the embankment and develop green belt along the embankment. Padakhep started the embankment tree plantation program in 2000 under IFAD Funded Netrakona Integrated Agricultural Production and Water Management Project (NIAPWMP) implemented through DAE. Over 27 kms embankment between Jaria and Thakurkona under Netrakona district on the polder of Kangsha River were planted and cared by Padakhep. Saplings of timber, medicinal and fruit trees were planted at the beginning of the project. The tree coverage meets not only the needs of the local people for timber and fuel wood but also ensures clean environment around the area.

Establish Vermi-Compost Plant

Vermi-compost also known as worm casting, worm humus or worm manure, is the end product of the breakdown of organic matter by some species of earth worm. Vermi-compost is a nutrient-rich organic fertilizer and soil conditioner. Every year a good number of vermi compost plant were established in the ENRICH Home under ENRICH program in Surma union, Sadar upazila of Sunamgonj district. The member of the ENRICH Home are interested to continue the technology considering vegetable production under chemical-free environment. Padakhep will establish vermi compost plant gradually in all the ENRICH Home of the project. Environment-friendly fertilizer, vermi-compost, is produced by the households for own use and/or for sale.

Overall Impacts of the Agriculture Program

Padakhep agricultural activities sponsored by credit and other supports, motivates the farmers in undertaking agro-based IGAs and reducing their dependency on the moneylenders. This, in turn, helps increase the agricultural productivity, improve the livelihood and ensure food security. The impacts include, inter alia,

- Convenient access of the farmers to agricultural credit ensuring agricultural productivity and therefore growth in the sector continues to rise.
- Agro-based IGAs of the farmers help improve their livelihood and ensure food security.
- Poultry and livestock rearing contribute to the livelihoods of poor households, meet their nutritional demand and also create employment/income opportunities.
- Fish production and consumption have increased at poor household levels and their livelihoods subsequently improved.
- Development and re-excavation of ponds and canals enhanced surface water reservation capacity and income generating/commercial activities for rural unemployed and poor.
- Poor, marginalized and climate vulnerable communities of the flood prone areas can cope with the adverse effects of climate change.
- Farmers are benefitted by the agricultural training and suggestions/advices.
- People are aware about the importance of plantation and are motivated to preserve environment by tree plantation.

Chapter-4

Health



Introduction

Health is one of the major interventions of the Holistic Development Approach (HDA) of Padakhep. To ensure healthcare for all, Padakhep has been implementing a set of health related activities for all its beneficiaries and the community people in its program areas. The program has been rendering vital primary health services to the marginal segment of the society mostly living in the rural and backward areas of the country. Considering the plight of the underprivileged people in terms of ailments and common diseases, Padakhep undertook health program, providing necessary and effective primary healthcare services so that the target people are able to lead a healthy life and keep themselves free from diseases. Services of three interrelated segments like general health care, nutrition and sanitation are provided to the communities. It also combines preventive, curative and promotional health services with focus on improving maternal, neonatal and child health, as well as combating communicable diseases and common health problems. Apart from direct health service, Padakhep put special emphasis on uplifting nutrition status through developing awareness and changing food habit, providing improved sanitation and pure water and increasing family income as essential factors to improve overall health condition. The health related activities of the organization are going forward as a supportive parameter to put up the family and the society without poverty and disease.



Objectives of the Program

- Making people aware about health, nutrition and sanitation related issues.
- Making/enabling easy access to health services for the poor people.
- Helping ensure sound health of the beneficiaries and their families.

Major Activities and Services

Health Awareness Raising

Padakhep organizes health awareness building activities under different projects to make poor people conscious on different health issues. These activities play a key role in sensitizing people on preventing diseases and educating the underprivileged to maintain good health. Health, hygiene and nutrition related topics are discussed in the group meetings round the year. Through the activities, basic knowledge and information are conveyed to the people about general and communicable diseases, keeping households clean and its necessity, nutritious food, maintaining personal hygiene, care of pregnant/lactating mother and children etc. This year, a total of 1115 persons received message/ knowledge on health, hygiene and nutrition through 215 health awareness raising sessions.



Primary Health Care Services

To ensure healthcare for all, Padakhep provides free consultation and medical services of common problems to the doorsteps of the people living in backward, remote and hard-to-reach areas. Currently 22 Health Volunteers (HV) and 3 Health Assistants (HA) visit the HHs under ENRICH program with emphasis on poor families. The field work is supervised by Health Assistants. Each HV visits 20 HHs per day, conducts health check-ups of the beneficiaries and their children, measuring blood pressure, blood sugar level, weight; monitor growth and provides necessary counseling and support for maintaining good health. HV also provides tips and consultation to the guardians for ensuring proper growth of their children. Each HH is visited at least once a month to collect/update health-related information of all its members. The collected information are recorded in the HH health-cards and also entered into a computer database. The beneficiaries and their family members get health services throughout the year using the health card, depositing BDT 100 only. For patients needs further treatment are advised to visit the satellite clinics held once a week in each ward, with MBBS doctors attending to patients there. In the reporting year Padakhep issued a total of 2083 health cards for the target people.

General Health Camps

Padakhep organized Health camps (vision, dental, diabetes, etc) under different projects as and when required. Specialist doctors attend these camps to provide diagnosis and other health services. Besides, patients with serious ailments are referred to different public and private hospitals and clinics where their treatment is arranged free of cost or at a nominal cost.

Eye-Camps

Padakhep organizes eye camps at the grassroots with the purpose of providing treatment for eye diseases free-of-cost. Eye specialists are facilitating the eye camps and check-ups. Padakhep also provides free spectacles and medicines. There is also referral arrangement with both public and private hospitals and clinics for the patients who need specialized eye care services. Cataract patients are screened in these eye camps and are referred to concerned eye hospital for surgical operation at free-of-cost.

Static and Satellite Clinics

Padakhep arranges static and satellite clinics in order to ensure basic healthcare for the beneficiaries. The Health Assistants (HA) conduct static clinics for 20-25 working days in a month at branch offices to attend the patients, usually advised by health visitors to go there. Patients with general ailments receive free treatment from the static clinics. Every month on average 200-250 patients regularly receive treatment through the static clinics. In this year, a total of 3093 poor patients received treatment in 353 static clinics.

Padakhep also arranges satellite clinic at least once a week in the remote and backward areas. HA provides overall assistance for proper implementation of the clinics. The problems beyond the capacity of the HAs, are referred to the satellite clinics. One MBBS doctor provides health services in each satellite clinic, especially to serve referred patients. In addition, specialist doctors from Dhaka or other places are invited to these clinics to provide free (health) or low cost services to the community. There is also referral arrangement with both public and private hospitals/clinics for the patients who need specialized health care services. Every month, on average 300-350 patients regularly receive treatment through satellite clinics. A number of 177 patients, predominantly underprivileged, were offered treatment by 7 satellite clinics during 2020-21.



Water and Sanitation

Padakhep, since inception has been working for poor and extreme poor to ensuring safe drinking water, sanitation and hygiene promotion of its working areas. Through implementation of different projects, Padakhep developed sanitation facilities and improve access to pure drinking water to the people of lower segment of the society. In this connection, the people ignited and made hygienic latrine and safe drinking water options for their safety from various diseases. For providing safe drinking water and sanitation facilities, Padakhep installed some new tube wells and sanitary latrines as well as renovated old ones under different programs.

Nutrition Activities

Padakhap emphasizes on nutritional status development of pregnant, new born babies and lactating mother and trying to change dietary and hygienic practices through awareness raising activities and counseling. Padakhap is implementing different initiatives to improve the nutrition status of women and children through a combination of direct and indirect interventions. The major focus of the program is to improve the nutrition status of extreme poor households, specifically pregnant, & lactating mothers under 5 children and adolescent girls. Padakhap tries to change dietary and hygienic practices through awareness raising activities and counseling. Weight of babies from 0-3 years of age is monitored routinely, checking if they have been suffering from malnutrition. Mothers are motivated to understand their children's nutritional status and subsequently advised to take care of their children.

Padakhap also supplies iron, calcium and de-worming tablets for pregnant mothers, breast feeding/lactating mothers and adolescent girls, babies aged 25-60 months and other family members of the target groups; de-worming suspension for children aged 13-24 months and micro nutrient powder sachet for children aged 7-24 months. In the reporting year, Padakhap distributed 14975 pcs iron tablets among 398 mothers, 5600 pcs de-worming tablets among 1300 persons, 16885 pcs miracal (calcium) tablets among 1454 persons and 3780 pushtikona sachets among 420 children under ENRICH program, particularly to the needy and poor people. During the time, Padakhap also celebrated World Egg Day and Milk Day under PPEPP project in order to raise awareness about the benefits of eggs & milk and their importance in human nutrition.

Promotion of Safe Street Food Management Practices Project

The street foods play an important socioeconomic role in meeting food and nutritional requirements of city consumers at affordable prices to the lower and middle income people. Food handlers have been found to play prominent roles in the transmission of food-borne diseases and can pose a significant public health problem because of their poor knowledge of safe food handling. Vendors are often poor, uneducated, and lack knowledge in safe food handling, environment, sanitation and hygiene, mode of food display, food service and hand washing, sources of raw materials, and use of potable water. Consequently, street foods are perceived to be a major public health risk. Considering the health risk of street foods PKSF launched Promotion of Safe Street Food Management Practices Project as a sub-project of Sustainable Enterprise (SEP) Project.

Padakhap has been implementing the project to make the street food business profitable and long-term with safe food production, environmental protection and providing technical and financial assistance to the entrepreneurs. The project is being implemented in Mirpur and Mohammadpur area under Dhaka City Corporation and Rangpur Sadar and Co Bazar area under Rangpur City Corporation with the financial assistance of PKSF & World Bank. The project started in June 2021 and will be ended in May 2023. The project activities will be implemented in the business clusters of food service sub-sector to improve the overall business and environment of the microenterprises. The project will cover 350 ME's involved in street food and restaurant business.





Major objectives of the project

- Ensure safe street food for city dwellers.
- Reducing environmental pollution, occupational hazards and livelihood risks of street food vendors.
- Provide technical know-how to ensure safety of street food.



Activities Performed up to June 2021

- Recruited 6 project staffs for Dhaka & Rangpur project areas.
- Provided financial support (Loan) to 41 micro-enterprises (street food vendors and restaurant owner) of an amount of BDT 1,25,20,000.
- Conducted environmental screening of 41 micro-enterprises.
- Conducted one advocacy meeting with ME's to adopt innovative and environment-friendly technologies/practices.

Overall Impacts of the Health Program

- Upholding sound health, the poor people keep themselves involved in income generating activities and facilitate the financial contribution to the family and the society.
- The poor people are more aware about primary health related issues, balanced diet and nutrition etc.
- The target people have increased access to comprehensive primary and cost-free health care service at their doorsteps.
- The poor people are aware about the care of pregnant, lactating mothers and new born babies.
- Child health and nutrition status improved significantly.
- Child immunization rate increased, resulting reduced child mortality.
- Poor and extreme poor people are motivated and made hygiene latrine and water options for their safety from various waterborne diseases.
- Promotion of safe street food management practices reduces the transmission of food-borne diseases.

Chapter-5

Education



Introduction

Education is the backbone of any country; it plays a crucial role in technological developments and imparts various skills, values, and awareness. If a country has a higher literacy rate, it will lead to a lower unemployment rate and greater GDP growth. Recognizing the importance, Padakhep has for long emphasized supporting economic activities along with human capital development through its various initiatives. Padakhep imbibes an intertwined relationship between education, health & environment which directly contributes to the quality of human capital of the country. Padakhep believes that quality education brings a change in human which build the courage to fight against poverty, discrimination, injustice, superstition, malnutrition, etc. Education can transform a person to live a better life and even as a social being. The whole purpose of Padakhep's education program is to give a better start in life to children of poor families who are unable to attend school or are forced to dropout due to financial constraints or other socio-economic conditions.



Objectives of the Program

- Ensure participation in identifying and assessing the needs of the vulnerable children
- Introduce and promote child/learner-centered and participatory methods of learning
- Increase attendance of students in the schools/education centers and encourage them to complete their education
- Extend non-formal primary education to the dropout children
- Enable the children to establish their rights according to the principles of UNCRC
- Ensure congenial environment for the healthy growth of children



Padakhep offered learning assistance and guidance to 2340 underprivileged children to prevent drop out from the primary schools.

Major Activities and Services

Afternoon Education Center

Increasing the public literacy level is an important goal for the growth of any country in the world. However, Bangladesh usually faces several challenges in achieving that goal. One such challenge is the high rate of primary school dropout. Primary school dropout is when a child enrolls in school but fails to complete the minimum expected amount of schooling (grade five) of the education cycle. The dropout victims are commonly from the poor and illiterate families who are not conscious enough and solvent to support their children to continue study. The students from these families have a fear of school due to poor results. Padakhep, with the objective to prevent the dropout of children from primary level education, started afternoon education center under Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) program, a specialized program of PKSf. The program is being executed a wide range of diverse services for the development of human dignity.

Amongst all the services of ENRICH, education is a major component dedicated to prevent dropout from the primary schools, and offer learning assistance to the underprivileged students in coping with studies. This unique educational program is directed towards the improvisation of child talent, and currently being implemented in ENRICH enlisted 21 unions. Afternoon education centers are established in all the villages with the financial assistance of PKSf. Education service is available to all the HHs of the villages of the unions. Padakhep has been operating the centers in Surma union of Sadar upazila of Sunamgonj district since 2010 and in Daserbazar union from 2019.

All students up to Class 2 are assisted in these teaching centers to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. These education centers take special care of the students who are generally slow learners, need extra help, and time to grasp material taught at their regular schools. The centers operate from 3-5 PM every day except Friday, after the children finished their regular school hours. They are not only assisted on their studies but also given extra-curricular activities such as recitation of poems, dancing, singing etc. They are treated in a friendly manner, so that they find these centers very attractive to attend. All the local students from government, non-government, registered and community schools are entitled to receive the educational facilities of ENRICH. These education centers play a crucial role in the education program through monitoring the attendance in schools to keep the dropout rates at minimum level.

For each centre, a teacher is assigned for providing learning support to 20-30 students through holding a two-hour class/session every day over six days in a week. Teachers, mostly women, are locally recruited with less than 35 years of age having a minimum of S.S.C level education. Students are aided to organize their daily lessons/homework assigned by the school. A guardian committee including the parent of students is also formed in each center. ENIRCH recruited Social Development Workers to carry out a monthly meeting with the guardian committee. As of June 2021, Padakhep provides educational support to 2340 students (girls and boys) through 78 education centers established in 2 unions.



Out of School Children Education Program

The government of Bangladesh has taken various steps to provide primary education to all children of school going age, but due to poverty a significant number of children drop out of, or are never enrolled in, primary schools in the first place. A 2017 report of the Directorate of Primary Education showed that the dropout rate of primary school children that year was around 18.4 percent and the rate of children who never enrolled was around two percent. Based on those rates, it was estimated that there are around 2.8 million children aged 8-14 years throughout the country who were out of school.

Recently, the government launched a non-formal education program for about nine lakh children aged 8-14 years who have either dropped out of, or never gone to, school. Under the program, the Bureau of Non-Formal Education (BNFE) will set up more than 32,000 learning centres across the country. Each student in urban areas will get an education stipend of TK 300 per month and a rural student will get TK 120 a month after their enrolment. The students will be enrolled under the "Out of School Children Program as Second Chance Education", one of the components of

Primary Education Development Program (PEDP)-4.

Currently, BNFE is running a pilot programme through which one lakh students in six districts - Dhaka, Chattogram, Kishoreganj, Gaibandha, Sylhet and Sunamganj are getting education. Piloting will end by next year. The interventions are designed in an effort to overcome the barriers and challenges causing dropouts. Each learning centre will consist of one teacher and around 20-30 students. Each learner will be provided with one set of the school uniform and one school bag each year. At these centres, the course duration will be three and a half years -- six months each for grades 1, 2, and 3, and one year each for grade 4 and grade 5. After completing each grade, the students of grades 1 to 4 will appear in final exams; fifth graders will appear in the Primary Education Completion (PEC) exams.

BNFE is engaging 53 nationally reputed NGOs to implement the program in 61 districts. Padakhep has been implementing the program since December 2020 in 5 Upazilas under Feni district and will be end on June 2023.



Objectives of the Program

- Identify children aged between 8-14 years who are dropped out and never enrolled in school.
- Establish 350 learning centers.
- Provide education to 10500 children and mainstream them into the formal education system.
- Community mobilization to encourage parents to enroll their children.



Activities Performed up to June 2021

- Established 5 Second Chance Education (SCE) offices at district and Upazila levels
- Padakhep organized district-level orientation workshop at Feni District, 5 Upazila-level orientation workshops at Feni Sadar, Fulgaji, Dagonbhuiyan, Sonagaji & Porshuram Upazila and 38 Union-Level Orientation Workshops at 38 Union under 5 Upazilas to inform about the project. In all, about 1340 participants from the concerned Government officials, locally elected bodies, NGOs/CBOs, Civil Society members, media and other stakeholders attended the workshops.
- Conducted baseline survey in 5 Upazilas under Feni district.
- Identified 10500 learners where maximum are dropped out children.
- Developed data base of 10500 learners.
- Selected 350 locations to establish learning centre in the respective 5 upazilas.

Scholarship for the poor meritorious students

In Bangladesh, every year a good number of meritorious boys and girls of the poor families are deprived of higher education. Many of them are also compelled to discontinue their education half way through, for lack of money. PKSf started 'Education Scholarship' since 2012 to the meritorious children of the poor beneficiaries of its partner organizations. It is a regular activity of PKSf aimed at providing financial aid to meritorious but poor students from remote rural areas of Bangladesh who otherwise would be unable to continue their higher studies due to financial hardship. Students are screened and selected from the list prepared by partner organizations for extra-ordinary performances of very poor meritorious students from remote rural areas.

The scholarships are awarded in recognition of their brilliant results in SSC and HSC or equivalent examinations. They are also eligible to two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Each student received an amount of BDT 12,000 as one-time scholarship money. So far 624

poor meritorious students from Padakhep were given scholarships worth BDT 83,52,000 from PKSf. For distributing the cheque of 'Education Scholarship', Padakhep arranged programs at field level attended by local elites, GO and NGO officials. Through the awarding of scholarships, PKSf tries to address the issue of poverty eradication in a larger and futuristic way.



Overall Impacts of the Education program

- Afternoon schooling program is enhancing the overall ability and learning capacity of the primary level students.
- Drop-out rate of the students is gradually decreasing.
- Quality of education is improving.
- 'Education Scholarship' creates scope for the poor meritorious students to continue their study.

Chapter-6

Social Services



Introduction

Padakhep considers community as the centre of all social development activities, and since inception the organization is committed to provide quality services to the community. Social services are a range of public services provided by government, private, and non-profit organizations. These services aim at building stronger communities and promoting equality and opportunity. Padakhep is striving to meet the varied needs of the community by assisting those who are experiencing economic hardships, helping families to become self-reliant and providing community-based services to protect, stabilize and strengthen families. Under community-based interventions, problems faced by

a community are first identified. It may include: need for tube-wells and sanitary latrines at public places (schools, colleges, mosques, temples, library etc.), small bridges and culverts for public use, lack of community awareness or capacity for immediate response to natural disasters, and so on. However Padakhep does not address such problems in all cases by itself. It does whatever is within its means, sensitizes and canvasses to the right and the appropriate service providers for action concerning relevant cases, and usually that works.

Major Activities and Services

COVID – 19 Response Activities

The corona virus (COVID-19) pandemic is the defining global health crisis of our time and the greatest challenge we have faced since World War Two. The whole world is now fighting against the deadly COVID-19 disease and the marginalized community among us has been affected the most during this pandemic. The pandemic has resulted in severe global social and economic disruption. Since its emergence in Asia in late 2019, the virus has spread almost to every continent. During this pandemic, every country is taking necessary steps to combat this virus which has taken away hundreds and thousands of lives globally.

The economy of Bangladesh is flourishing rapidly and in the last decade immense development has been noticed in every sphere of life including women empowerment. However, like other countries, incidence of COVID-19 Pandemic has influenced every sector of Bangladesh

badly. Poor marginalised, daily wage workers are losing work and not getting food & basic needs due to financial constraints. Hundreds and thousands of lower-income families in Bangladesh do not have the guarantee of food for the next day. It is uncertain that they will earn soon again. As a result, they suffer from adverse effects and their life is becoming worse. The government of Bangladesh has been trying their best to provide food for them since the nationwide lockdown declared. The Government had also encouraged all private organizations to come forward and participate with their own capacities in this initiative. In response to the Government's appeal, Padakhep came forward to stand by the population who make up the lowest common denominator of this country. Padakhep has joined this humanitarian response program spontaneously from its strong sense of social responsibility.





The organization has extended different types of services to fight against the pandemic situation. As a part of continuous COVID-19 response initiative, Padakhep has distributed food & hygiene packages including cash money to the destitute and low income families through microfinance branch offices around the country. Each package contains necessary daily grocery items like rice, lentil, soybean oil, salt, soap, mask etc. enough for a small family to survive a week. Padakhep also have donated money to the Prime Minister's relief fund to effectively tackle the situation arising out of the pandemic. Padakhep has set up portable hand washing devices in different places of its working areas to encourage and facilitate proper hand washing. Apart from these,

Padakhep is carrying out various awareness campaigns as well to keep people safe from Covid-19 contraction. Padakhep distributed masks and leaflets to create awareness among local communities on prevention and safety measures against the virus. The community workforce of Padakhep had talked with the locals as well, to raise awareness among them about the do's and don'ts during this pandemic. Online and offline internal consultation sessions are being hosted to advice all Padakhep staff on how to protect themselves from COVID-19. Padakhep has been actively involved in response activities from the onset of the pandemic and continue support operations for the vulnerable communities in future also.

Awareness Campaigns & Day Observance

Campaigns against social evils such as drug addiction, child marriage, child labour, eve teasing, dowry, violence against women, trafficking of women and children etc. are a major thrust area under different projects of Padakhep. Padakhep takes awareness building and sensitization initiatives such as issue based courtyard session, orientation and day observation with the active participation of the community people. Different national and international days/weeks were observed through rally and discussion session where Padakhep, District and Upazila level government officials, NGO representatives and the local people participated. Padakhep also arranged cultural programs in its working areas under different projects to aware the local people about the social evils and superstitions which hinder individual and social development. The community people, children and adolescents were involved spontaneously with the events.



Tube well and Sanitary Latrine Installation/Repairing

Water and sanitation is one of the most important aspects of community well-being because it protects human health, extends life spans, and is documented to provide benefits to the economy. Padakhep install/repair tube wells and sanitary latrines in its working areas under different projects with the objectives to protect the poor people from water borne diseases; lessen their expenditure on treatment, and keep up their productivity for continuous earnings. In this connection, the community people ignited and made hygienic latrine and water options for their safety from various diseases. It is also mentionable that when a particular community or union level action is identified, the organization takes necessary steps to accomplish it if it is within the capacity of the organization; otherwise, efforts are made to identify the appropriate service provider(s) and mobilize its support for the purpose. In the reporting year Padakhep installed deep tube well, hand pump and sanitary latrine in the salt processing areas for ensuring safe drinking water under Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade project. Besides, Padakhep also established deep tube wells in Malikhali and Agailjhara branch premises for the use of community people.

Beggar Rehabilitation

Padakhep has started Beggar Rehabilitation program with the financial assistance of PKSF. The program creates opportunities for those who want to quit begging and return to normal life by involving them in IGAs.

The program follows a customized rehabilitation plan formulated for every beggar in cooperation with his/her respective Union Parishad. Under this program, each participant receives a financial grant of BDT 1 lac on the condition that he/she would use 70% of the grant in a sustainable IGA. The target beggars are assisted through providing in kind (not cash supports) as per their wish list. The assets include cow, goat, poultry, auto rickshaw etc. Up to June 2021, out of 43 beggars of Surma union of Sadar Upazila, Sunamgonj district were enlisted through a survey; 12 were selected and they were provided with documents of homestead land for living, milking cows and financial assistance for erecting houses, grocery shops and running capital for operating small business. The rehabilitated beggars are now involved in different IGAs and living with dignity in society. Most of them are free from curse of begging through long-term development plan and support.

Youth Development and Job Linkage

Padakhep conducted different activities for the development of the youths which helps them to acquire skills in accordance with their respective aptitudes, and at the same time, be imbued with human and social values. That is, the purpose is to equip them to find employment and help create healthy social environment in their locality by getting rid of social ills as child marriage, eve teasing, violence against women, child labor, dowry, and drug addiction. At the same time, they will also help raise awareness on various issues, ethics, minority and human rights, justice, fairness etc.

Regarding employment, efforts are made to create both self-employment and wage or salary-based employment opportunities under the ENRICH program. Those who choose self-employment opportunities are assisted with market information, access to appropriate technologies, and marketing of their products. For salary-based employment, the job linkage initiative within the framework of the ENRICH youth development component it maintains liaison with different employers and organizes job fairs bringing potential employers to interact with unemployed youths. Mentionable, various types of skill training are also provided to the youths.



Sports and Cultural Activities

Padakhep has been implementing cultural and sports programs for children and young people to make them culturally and ethically enriched. Through these activities, Padakhep aims to promote indigenous cultural practices and sportsmanship by patronizing different school-based and community based activities. Padakhep also provides financial support for sports and cultural activities in different educational institutes. The cultural events create awareness against different social odds and crimes including terrorism, eve teasing, violence against women, drug abuse, child marriage etc. The cultural program not only entertained but also manipulated them towards positive turning for development. In the reporting year, the organization arranged cultural and sports program under ENRICH and PPEPP program.

ENRICH Center

ENRICH Center is a component of ENRICH program which functions as a community hubs for people of the ward to socialize and liaison with one another. The necessity of establishing a community interactive center in each Ward of a Union becomes immensely important to empower people and give voice to their demand and aspirations. An ENRICH centre is being established in every ward of the 150 ENRICH unions. To that end, Padakhep in collaboration with Union Parishad and community has established nine ENRICH Centers in nine Wards of Surma union of Sunamgonj Sadar upazila under ENRICH program. These interactive and community-owned centers are playing a pivotal role in bringing people together under single umbrella, involving them in development planning and implementation, resolving disputes more efficiently, making people aware of their rights and obligations as well as hosting of GO & NGO service deliveries. The centre is, in fact, a multipurpose entity. Community people are encouraged to meet and socialize in ENRICH center and undertake joint activities for common welfare.

ENRICHed Home

From the ENRICH focus on the best utilization of the existing resources of each household, the concept of establishing ENRICHed homes has emerged. The idea is to utilize the homestead land to the best extent possible through proper planning, taking into account the amount of land available. An ENRICHed home contains house(s) for the members of the family to live in and also to use for relaxing and entertaining. There is a sanitary latrine and, usually, a tube-well for drinking water. Economic activities conducted at the homestead include livestock, poultry, and pigeon rearing; cultivation of vegetables, and lemon, sajna, fruit and other trees, and medicinal plants. Flowers are cultivated to create an aesthetic environment. There is also either a solar home-system or a biogas plant. An improved cooking stove for cooking without being affected by smoke is used. Environment-friendly fertilizer vermi-compost is produced by the household for own use and/or for sale. Of course, all ENRICHed households are covered by the ENRICH education, health, and all other components. Up to June 2021, Padakhep has established 49 ENRICHed homes in different ENRICH unions. The income and wellbeing of these families have increased sustainably.

Uplifting the Quality of Lives of the Elderly People Program

Aging is an evitable socialization process that starts at birth and ends at death. Aging is one of the emerging problems in Bangladesh. In general the elderly of Bangladesh are respected and well cared by their families but in recent time, elderly abuse is alarmingly visible in rural poor family. Most of the elderly people in Bangladesh suffer from some basic human problems, such as poor financial support, senile diseases, and absence of proper health and medicine facilities, exclusion and negligence, deprivation, and socioeconomic insecurity. Moreover, they become dependent on the other family members and loose respect and gradually fall in many frustrations.

PKSF aims to help in reducing miseries of the elderly people by introducing Elderly People Program in line with the government's elderly policy. The program assists elderly people to access social safety services, financial benefits and primary health care services of the elder person.

The major activities of the program are: establishing social centres for the elderly people in every Union, provid-



ing old age allowance, distribution of assistive materials (walking sticks, commode chairs, wheel chairs, blankets etc), provision of special savings and pension fund, recognition of elderly persons' contribution to society and of the best children for serving their parents, providing appropriate credit and IGA-based training facilities to the poor elderly people, provision of physiotherapy and geriatric nursing, rehabilitation of the poor and distressed elderly in community and creating special social facilities for the elderly people.

Padakhep launched the program as a partner organization of PKSF in Surma union, Sadar Upazila of Sunamgonj district. At the beginning of the program, a survey was conducted on the elderly people in the working area and 1591 elderly persons were identified and included in this program, wherein 796 women and 795 men. Eighteen (18) village committees, 9 ward committees and 1 union committee have been formed. Ward based orientation training was also provided to the newly formed committees.

During the reporting period, 98 elderly people or senior citizens were given old age allowance in cash amounting to BDT 2 lakh 94 thousand in the 1st phase and 97 senior citizens received cash amounting to BDT 2 lakh 91 thousand (each at the rate of BDT 3000) in the 2nd phase.

One hundred and thirty (130) persons were given blankets, shawls for 50

persons, umbrella for 20, walking stick for 50, commode chair for 20, wheel chairs for 4, medal with certificate for 9, medal with certificates for 6 sons of senior citizens and 60 families were given cash @ BDT 2,000 each as grant money for funeral of the deceased.

Besides, 6 old persons got honorarium of total BDT 24,000 in one installment and other 6 received a total of BDT

15,000 (each at the rate of BDT 2500) in cash. Six (6) best sons of senior citizens were also given BDT 9,000 (each at the rate of BDT 1,500).

As a part of the activities, a social centre for elderly persons is also running in Surma Union, equipped with the facilities of newspaper, TV, carom, ludo, chess etc.



Overall Impacts of the Social Services

- Relief and rehabilitation activities reduce the miseries of the poor affected people during disaster and post disaster period
- Awareness on socio-economic issues (like social evils, superstitions that hinder individual and social development) increased
- Awareness on health and hygiene increased
- Maintatin improved health and hygiene
- Older people get better health and maintain much more secured lives with friendly environment

Enterprise Development and Operation



Introduction

Padakhep initiated several income-earning enterprises to make the organization self-sustained and self-financed. Besides ensuring sustainability of the organization, these enterprises also have a social goal. The profit of the enterprises is reinvested for expansion and furthering social benefits by providing goods or services at the competitive/cheaper price to help the people. The specific objectives of development and operation of the Enterprises include, inter alia:

- Contributing towards financial self-sufficiency of the organization.
- Offering training to public and private sector professionals working in extension, development and social activities.
- Ensuring a profitable and sustainable agricultural production system and raise the purchasing power by increasing real income of the beneficiaries.
- Building capacity of the stakeholders to promote their enterprises.

The Enterprises now in operation are:

- Padakhep Institute of Development and Management (PIDM)
- Padakhep Printing and Packaging



Padakhep Institute of Development and Management (PIDM)

Padakhep Institute of Development and Management (PIDM), a training institute of Padakhep started its journey in December 2008. PIDM have the commitment to build capacity of personnel through training, workshop and other related activities/programs. PIDM, located in close proximity to Padakhep head office at Dhaka, contributes to development of the staff of Padakhep and partner organizations as well as beneficiaries. At present, PIDM offers a complete package including modest living, dining and training facilities.

The six-storied complex of PIDM is equipped with the modern and state-of-the-art amenities and facilities. Four of the training hall rooms are fully air-conditioned and well equipped with modern training accessories. Trainers/facilitators of PIDM are highly experienced and have acquired professional skills through participation in both local and overseas training programs. In the reporting year, 6,675 participants received training from PIDM (598 Participants from Padakhep and 6,077 from outside) and 72 persons availed PIDM services as guest.

Padakhep Printing and Packaging

Padakhep established Padakhep Printing and Packaging as a self-financed press of the organization aims to publish quality-printing materials for the clients at a reasonable price by using modern techniques and latest equipment. The venture started its journey in June 2008 as an income generating enterprise of Padakhep. It regularly publishes inter alia routine publications of Padakhep and reports of its different divisions and projects, yearly diary, calendars, newsletters, annual reports, brochures, posters, greeting cards, booklets, folders, forms, formats, registers, visiting/business cards, pads etc. At present, the enterprise is working with wide variety of organizations maintaining very good reputation and relations.



Chapter-8

Human Resource Development



Introduction

The importance of Human Resources (HR) in a non-government organisation (NGO) as a means of ensuring sustainable growth for an organisation cannot be overemphasized, as it is the fundamental strength upon which people; strategies, processes and operations are based.

HRD has different approach and modalities for the capacity building of staff and beneficiaries of which training is significant one. Training is crucial for organizational development and success. It is fruitful to both employers and employees of an organization.

Padakhep carries out training and workshops for capacity building and professional development of its staff as human resource through a wide range of training, orientation and exposure initiatives. Staffs are also trained through participating in different workshops, seminars, consultations, and dialogues both

inside the country and overseas as well. It carries out training for the staff throughout the year both at its Head office in Dhaka as well as at the field offices. Diversified internal training initiatives such as basic orientation training, staff development training, training of trainers (ToT), soft skill development training and need-based courses for the targeted beneficiaries under different projects are arranged to develop their hidden potentiality. Besides, Padakhep also arranges workshops internally with HQs and field level officials to exchange views on different issues of the organization.

Padakhep has two training centers in Dhaka and Chattogram with dormitory facilities for residential trainees. Both the training centers are equipped with all types of training aids, furniture and accommodation facilities. Moreover, training facilities are also available in all zonal offices.



Activities & Achievements in 2020-21

- Need-assessment of staff and beneficiaries training.
- Developing/designing and upgrading training materials, modules, curriculum and so on according to the needs.
- Organizing training and workshops for field and headquarter staffs.
- Arranging refreshers/follow-up training programs.

Staff Training (internal)

The internal training was organized at the training hall of Padakhep in Dhaka, Chattogram and at the zone offices. Apart from the in-house capacity to deliver training courses by a number of technically skilled trainers, Padakhep also hires external resource persons to meet the need for additional skill training requirements. In 2020-21, a total of 2003 employees from HQs and field offices participated in development and management related training courses.



Staff Training (external)

In the reporting year, a total of 31 staffs from Padakhep received training on different subjects organized by PKSF, MRA, BIPD, INM and CDF.

Collaborative Training

In the reporting year Padakhep imparted training to 26 senior officials in collaboration with INM.

Beneficiary Training

Padakhep conducted training courses for the beneficiaries of different projects to update the knowledge on different subjects including IGAs. In 2020-21, total 1605 beneficiaries received training on different subjects described in the following Table.

Name of the project	Subjects of training/IGA	Level of participants	Total no. of participants
Extended Community Climate Change Project (ECCCP-Flood)	Flood Resistant Aman Rice Production	Beneficiary	132
	Climate change and other environmental issues	Beneficiary	132
Pathways to Prosperity for Extremely Poor People (PPEPP) Project	Different IGAs	Ultra poor beneficiaries	400
Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP)	Salt processing on ZIGZAG method	MEs who are involved in salt processing	347
	Health hazard Issues	MEs	190
	Product certification	MEs	19
	Environmental and climate changes issues	MEs	335
	Business development	ME's	50
Grand Total			1605

Training and Orientation of Public Representatives in the Local Government Institutions (Municipalities) in Urban Areas of Bangladesh

Padakhep has been successfully implemented an assignment from June 01, 2018 to December 2020 entitled "Training and Orientation of Public Representatives in the Local Government Institutions (Municipalities) in Urban Areas of Bangladesh" under the project "EU support to Health & Nutrition to the Poor in Urban Bangladesh". European Union (EU) and Ministry of Local Government, Rural Development and Cooperatives (MLGRD&C) supported the implementation of the training. Public representatives of Local Government Institutions (LGIs) are informed about their roles and responsibilities in the matter of primary health care in the urban areas through conducting training. The Project Management Unit (PMU) headed by Additional Secretary, LGI and Project Director coordinated the project activities. Overall, the project assisted in improving health and nutrition status of the urban poor in Bangladesh. The main purpose of the assignment is to organize one-day orientation training for 3600 public representatives of LGIs. The project covered 328 Pourashavas (Municipalities) under 64 districts of Bangladesh, targeting 3,600 locally elected representatives.

During the project period, Padakhep organized orientation training for 3,612 Local Government representatives



(Pourashavas) against the target of 3,600 mayor and councilors. Among the participants, 131 were mayors from different Pourashavas and 3,481 were councilors. Out of 3,481 councilors 885 (25.45%) were female and 2,727 (74.55%) were male. Padakhep invites 2-3 Pourashavas Mayors & Councilors in a workshop which held at division and district level as per the suggestions/recommendations of the Pourashavas. Each training session was conducted by 2 Trainers and monitored by other project personnel. The day long orientation workshop was conducted following the Training Module covering the topics: Local Government (Pourashava) act 2009 particularly on public health issues, role delineation as per recommendation of task force, present scenario of rural and urban health structure, project review and meeting conduction techniques, leadership, mass

communication and mass awareness techniques, sustainable development goals and gender equity, climate change and its impact on urban areas. Besides, pre-tests, post-tests were also conducted during the orientation workshops to assess their level of understanding and the immediate impacts of the project.

Padakhep organized the closing orientation workshop at Sherpur on December 28, 2020 at Hotel Aysar Inn. Project Director of EU Support Project was present as the Chief Guest and delivered speech through Zoom Meeting. Mayors and councilors of Sherpur, Sreebordi, Nakla and Nalitabari Pourashava were attended the workshop. Overall, Padakhep successfully delivered its assigned activities under the contract agreement timely by maintaining quality.



Major Achievements in 2020-21

From July-December 2020, Padakhep has conducted 45 orientation workshops successfully with the participation of 1585 Mayors and Councilors of 127 Pourashavas. Out of them 1202 were male & remainders 383 female.

Major Publications



Financial Statement





**INDEPENDENT AUDITORS' REPORT
TO
THE GOVERNING BODY
OF
PADAKHEP MANABIK UNNAYAN KANDRA
(MICROFINANCE PROGRAM)**

Introduction

We have audited the accompanying consolidated Financial Statements of Microfinance Program of Padakhep Manabik Unnayan Kendra, registered under MRA License No. 00181-00468-00095, which comprise the consolidated Statement of Financial Position as at 30th June 2021 and the related consolidated Statement of Comprehensive Income, consolidated Receipts and Payments Statement, consolidated Statement of Cash Flows, consolidated Statement of Changes in Equity for the year ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Consolidated Financial Statements of Microfinance Program

Padakhep Management is responsible for the preparation and fair presentation of these consolidated Financial Statements of Microfinance Program in accordance with International Financial Reporting Standards (IFRS), Rules and regulation issued by Micro Credit Regulatory Authority (MRA), Other applicable laws and regulation and for such internal control as management determines is necessary to enable the preparation of consolidated Financial Statements of Microfinance Program that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these consolidated financial statements of Microfinance Program based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of Microfinance Program are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of Microfinance Program. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of Microfinance Program.



Ref: GKC/21-22/A/035

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We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our Opinion, the Financial Statements give true and fair view, in all material respects, the consolidated financial position of Microfinance Program of Padakhep Manabik Unnayan Kendra as at 30 June 2021, and its financial performance and its consolidated Statement of Cash Flows for the year ended 30 June 2021 in accordance with applicable laws and regulations including MRA guidelines; International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS).

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof and found satisfactory;
- b) In our opinion, proper books of accounts as required by law and MRA Act. & Rules have been kept by **Padakhep Manabik Unnayan Kendra** so far as it appeared from our examination of those books and,
- c) In our opinion the Statement of Financial Position as at 30 June 2021, Statement of Comprehensive Income, Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.

Dated: 30 October, 2021
Place : Dhaka
Ref: GKC/21-22/A/035


G. Kibria & CO.
Chartered Accountants
DVC: 2110310970AS726479



Ref: GKC/21-22/A/035

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2021

	Notes	Amount in Taka	
		30-Jun-21	30-Jun-20
PROPERTY AND ASSETS			
Non Current Asset		1,203,853,739	724,101,218
Property, Plant and Equipment	6.00	343,092,582	351,668,449
Term Deposits	7.00	860,761,157	372,432,769
Current Assets		22,703,101,547	17,547,929,148
Loan Outstanding		17,665,613,235	14,235,774,374
Loan to Other Microfinance Organisation	8.00	60,625,811	61,421,555
Loan to Members	9.00	17,598,837,543	14,164,489,050
Logistic Loan	10.00	6,149,881	9,863,769
Other Loan	11.00	354,208,679	354,222,979
Other Deposits	12.00	-	12,352,867
Receivables	13.00	30,351,927	23,575,968
Interest & Overheads Receivable	14.00	60,425,709	75,532,136
Advance, Deposits & Prepayments	15.00	2,214,988,932	1,516,817,032
Inventories (Stock & Stores)	16.00	3,668,785	711,274
Unsettled Staff Advance	17.00	15,087,280	14,958,049
Cash and Cash Equivalents	18.00	2,358,757,000	1,313,984,469
Total Assets		23,906,955,286	18,272,030,366
CAPITAL FUND AND LIABILITIES			
Capital Fund		1,814,669,619	1,410,691,867
Cumulative Surplus	19.00	1,514,291,057	1,150,711,080
Statutory Reserve	20.00	168,254,562	127,856,787
Revaluation Reserve		132,124,000	132,124,000
Non Current Liabilities			
Term Loan - Net of Current Maturity	21.00	6,499,875,682	4,785,807,205
Current Liabilities		15,592,409,985	12,075,531,294
Term Loan - Current Maturity	22.00	3,310,023,254	1,913,262,387
Other Fund	23.00	3,831,367,524	3,009,361,150
Members' Savings	24.00	6,541,485,286	5,731,641,369
Members' Welfare Fund	25.00	389,384,086	279,540,406
Grant Received in Advance(PKSF)	26.00	14,644,923	5,783,557
Provision for Expenses	27.00	840,940,446	657,420,387
Loan Loss Provision	28.00	664,564,466	478,522,038
Total Capital Fund and Liabilities		23,906,955,286	18,272,030,366


Manager (F&A)


Executive Director

Dated: 30 October, 2021

Place : Dhaka


Ref: GKC/21-22/A/035

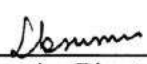

G. Kibria & CO.
Chartered Accountants
DVC: 2110310970AS726479



**PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 30 JUNE 2021**

	Notes	Amount in Taka	
		2020-2021	2019-2020
A. INCOME			
Interest on Members Loan	29.00	3,312,740,523	2,805,906,487
Bank Interest	30.00	8,820,871	3,752,935
Grant for Projects (Reimbursement)	31.00	33,691,905	10,748,952
Operational Others Income	32.00	3,354,330	3,513,329
Total Income		3,358,607,629	2,823,921,703
B. EXPENDITURE			
Interest on PKSF Loan	33.00	82,841,377	99,672,218
Interest on Bank Loan	34.00	511,509,309	460,914,465
Interest on Member Savings	35.00	342,657,818	321,019,474
Interest on Other Loan	36.00	513,513,504	324,316,996
Total Financial Cost		1,450,522,008	1,205,923,153
Salaries and Allowances	37.00	1,078,724,534	1,144,794,875
Overhead Expenses	38.00	167,854,466	192,399,577
Communication Expenses	39.00	22,434,947	27,056,842
Program/Project Expenditure	40.00	31,081,216	10,008,321
Miscellaneous Expenses		1,073,362	1,044,683
Total Operating Expenses		1,301,168,525	1,375,304,298
Depreciation		16,382,353	17,470,181
Loan Loss Expenses		186,556,991	55,524,204
Provisional Expenses		202,939,344	72,994,385
Total Expenditure		2,954,629,877	2,654,221,836
Excess of Income over Expenditure (A-B)		403,977,752	169,699,867
		3,358,607,629	2,823,921,703


Manager (F&A)


Executive Director

Dated: 30 October, 2021

Place : Dhaka

Ref: GKC/21-22/A/035


G. Kibria & CO.

Chartered Accountants

DVC: 2110310970AS726479



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE HALF YEAR ENDED JUNE 30, 2021

	Notes	Amount in Taka	
		2020-2021	2019-2020
Opening Balance		1,313,984,469	421,521,019
Cash in hand		11,415,432	5,595,613
Cash at bank		1,302,569,037	415,925,406
RECEIPTS			
Savings Fund Investment	7.01	962,782,290	593,691,572
Statutory Reserve Investment	7.03	87,371,844	129,092,343
Loan to Other Microfinance Organization	8.00	300,000	200,000
Loan to Members	9.00	24,560,795,188	20,261,419,506
Logistic Loan	10.00	4,805,799	7,664,954
Loan from Enterprise Wing	11.01	-	-
Loan from Program Wing	11.02	14,300	-
Advance, Deposits and Prepayments	15.00	867,039,975	916,360,511
Inventories (Stock & Stores)	16.00	7,849,189	8,741,578
Unsettled Staff Advance	17.00	243,265	55,578
Loan From PKSF	21.01	933,458,000	672,500,000
Project Fund -Long term	21.02	338,334	-
Loan from Commercial Bank -Short term	22.02	16,918,151,705	12,012,079,214
Others Fund (Receipts)	23.00	2,853,014,920	2,538,049,028
Fund from CPF	23.01	300,720,678	544,638,511
Fund from SWF	23.02	7,183,734	6,489,252
Fund from SVS & IP	23.03	45,513,051	33,389,622
Loan from Gratuity Fund	23.04	112,291,436	32,130,981
Loan from SSD Fund	23.05	22,896,880	54,220,079
SHS Fund	23.06	34,066,196	26,730,331
Voluntary Investment Program (VIP)	23.07	1,988,052,006	1,561,085,996
Group Development Fund	23.08	21,698,224	-
Payables	23.09	-	4,039,381
Staff Welfare Fund	23.10	5,930,100	6,105,100
Contributory Provident Fund (CPF)	23.11	149,428,950	147,394,263
Staff Loan from CPF	23.12	17,607,092	15,771,617
SVS & IP	23.13	43,885,506	39,772,192
Staff Loan	23.14	29,750,891	21,991,807
Gratuity Fund	23.15	63,400,098	35,703,142
Advance Security	23.16	3,600	-
COVID -19 Fund	23.18	9,194,778	-
Staff Savings Deposit (SSD)	23.19	1,391,700	8,586,754
Members Savings	24.00	4,127,516,319	3,439,750,784
Members' Welfare Fund	25.00	279,381,625	216,877,350
Grant Received in Advance(PKSF)	26.00	36,037,896	13,946,750
Capital Expenditure (Annexure -A)		973,295	2,177,510
Total Revenue Income		3,353,302,267	2,825,468,049
Interest on Members Loan (Service Charge)	29.00	3,315,046,596	2,806,728,400
Bank Interest	30.00	8,820,871	4,389,342
Grant for Projects (Reimbursement)	31.00	26,092,222	10,836,978
Operational Others Income	32.00	3,342,578	3,513,329
Total		56,307,360,680	44,059,595,746



	Notes	Amount in Taka	
		2020-2021	2019-2020
PAYMENTS			
Investments :		1,538,482,522	697,747,319
Savings Fund Investment	7.01	1,391,286,016	553,212,348
Loan Loss Provision Investment	7.02	94,933	92,807
Statutory Reserve Investment	7.03	147,101,573	144,442,164
Loan to Members	9.00	27,995,162,500	21,784,273,000
Logistic Loan	10.00	1,091,911	3,783,063
Advance, Deposits and Prepayments	15.00	1,565,211,875	1,261,652,754
Inventories (Stock & Stores)	16.00	10,806,700	8,140,465
Unsettled Staff Advance	17.00	753,490	362,131
Loan Repayment to PKSF	21.01	641,408,334	796,466,670
Project Fund -Long term	21.02	100,979,041	38,934,135
Bank Loan Repayment - Short term	22.02	14,056,409,262	11,887,718,678
Others Fund (Payments)	23.00	2,031,063,292	1,538,334,557
Fund from CPF	23.01	511,462,867	388,433,735
Fund from SWF	23.02	5,379,719	3,479,453
Fund from SVS & IP	23.03	18,068,601	21,203,353
Loan from Gratuity Fund	23.04	235,528,004	128,725,129
Loan from SSD Fund	23.05	25,017,369	39,353,190
SHS Fund	23.06	44,007,189	19,426,728
Voluntary Investment Program (VIP)	23.07	829,006,215	613,398,678
Group Development Fund	23.08	43,396,448	7,200
Payables	23.09	-	3,954,420
Staff Welfare Fund	23.10	5,927,000	6,104,700
Contributory Provident Fund (CPF)	23.11	149,426,947	146,913,281
Staff Loan from CPF	23.12	17,260,510	15,759,691
SVS & IP	23.13	43,647,406	39,253,592
Staff Loan	23.14	29,420,310	21,684,898
Gratuity Fund	23.15	63,366,068	33,006,160
Advance Security	23.16	3,600	750
COVID -19 Fund	23.18	8,765,639	-
Staff Savings Deposit (SSD)	23.19	1,379,400	57,629,599
Savings Return	24.00	3,317,672,402	2,298,518,542
Member Welfare Fund	25.00	169,537,945	131,356,147
Grant Received in Advance(PKSF)	26.00	23,548,809	9,731,536
Capital Expenditure (Annexure -A)		8,774,441	20,811,614
REVENUE EXPENDITURE		2,487,701,156	2,267,780,666
Financial Expenses		1,212,974,593	963,059,076
Interest on PKSF Loan	33.00	82,841,377	96,106,919
Interest on Bank Loan	34.00	524,333,554	393,663,287
Interest on Member Savings	35.00	227,558,496	230,104,608
Interest on others Loan	36.00	378,241,166	243,184,262
Operating Expenses		1,274,726,563	1,304,721,590
Salaries and Allowances	37.00	1,053,783,743	1,073,593,235
Overhead Expenses	38.00	167,136,962	192,547,490
Communication Expenses	39.00	22,462,371	27,837,838
Program/ Project Expenditure	40.00	30,270,125	9,698,344
Miscellaneous Expenses		1,073,362	1,044,683
CLOSING BALANCE		2,358,757,000	1,313,984,469
Cash in Hand	18.01	30,949,396	11,415,432
Cash at Bank	18.02	2,327,807,604	1,302,569,037
Closing Balance and Total Payments		56,307,360,680	44,059,595,746

The accompanying notes form an integral part of these financial statements.

Manager (F&A)

Executive Director

As per our separate report of even date annexed.

Dated: 30 October, 2021.

Place : Dhaka

Ref: GKC/21-22/A/035

G. KIBRIA & CO.
Chartered Accountants
DVC: 2110310970AS726479



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE HALF YEAR ENDED 30 JUNE 2021

	Amount in Taka	
	2020-2021	2019-2020
A. Cash flows from Operating Activities:		
Surplus for the year	403,977,752	169,699,867
Add: Amount considered as non cash items:		
Loan Loss Provision	186,556,991	55,524,204
Provision for Expenses	180,945,378	26,933,774
Depreciation for the year	16,382,353	17,470,181
Sub total	383,884,722	99,928,159
Loan disbursed to Members	(3,429,838,861)	(1,518,121,145)
Increase/decrease in Current Assets	27,785,966	33,130,593
Increase/decrease in Current Liabilities	(11,441,023)	6,693,477
Sub total	(3,413,493,918)	(1,478,297,075)
Net cash used in operating activities	(2,625,631,444)	(1,208,669,049)
B. Cash Flow from Investing Activities		
Acquisition of Property, Plant and Equipment	(5,746,368)	(16,156,753)
Investment	(1,196,675,361)	(328,373,870)
Net cash used in Investing Activities	(1,202,421,729)	(344,530,623)
C. Cash Flows from Financing Activities:		
Other Loan received	(259,059,086)	309,162,960
Loan from PKSF	292,049,666	(123,966,670)
Bank Loan	2,761,101,736	85,426,401
Member Savings	809,843,917	1,141,831,910
VIP	1,159,045,791	947,687,318
Member Welfare Fund	109,843,680	85,521,203
Net cash generate in Financing Activities	4,872,825,704	2,445,663,122
D. Net increase/(decrease) (A+B+C)	1,044,772,531	892,463,450
Cash and Cash Equivalents at the beginning of the year	1,313,984,469	421,521,019
Cash and Cash Equivalents at the end of the year	2,358,757,000	1,313,984,469

The accompanying notes form an integral part of these financial statements.



 Manager (F&A)



 Executive Director

Dated: 30 October, 2021
 Place : Dhaka
 Ref: GKC/21-22/A/035


 G. Kibria & CO.
 Chartered Accountants

DVC: 2110310970AS726479



PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 30 JUNE 2021

	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Total
Balance as at 01 July 2020	127,856,787	132,124,000	1,150,711,080	1,410,691,867
Surplus for the year	-	-	403,977,752	403,977,752
Transfer to Statutory Reserve	40,397,775	-	(40,397,775)	-
Prior Year Adjustment	-	-	-	-
Balance As at 30 June 2021	168,254,562	132,124,000	1,514,291,057	1,814,669,619

Manager (F&A)



Executive Director



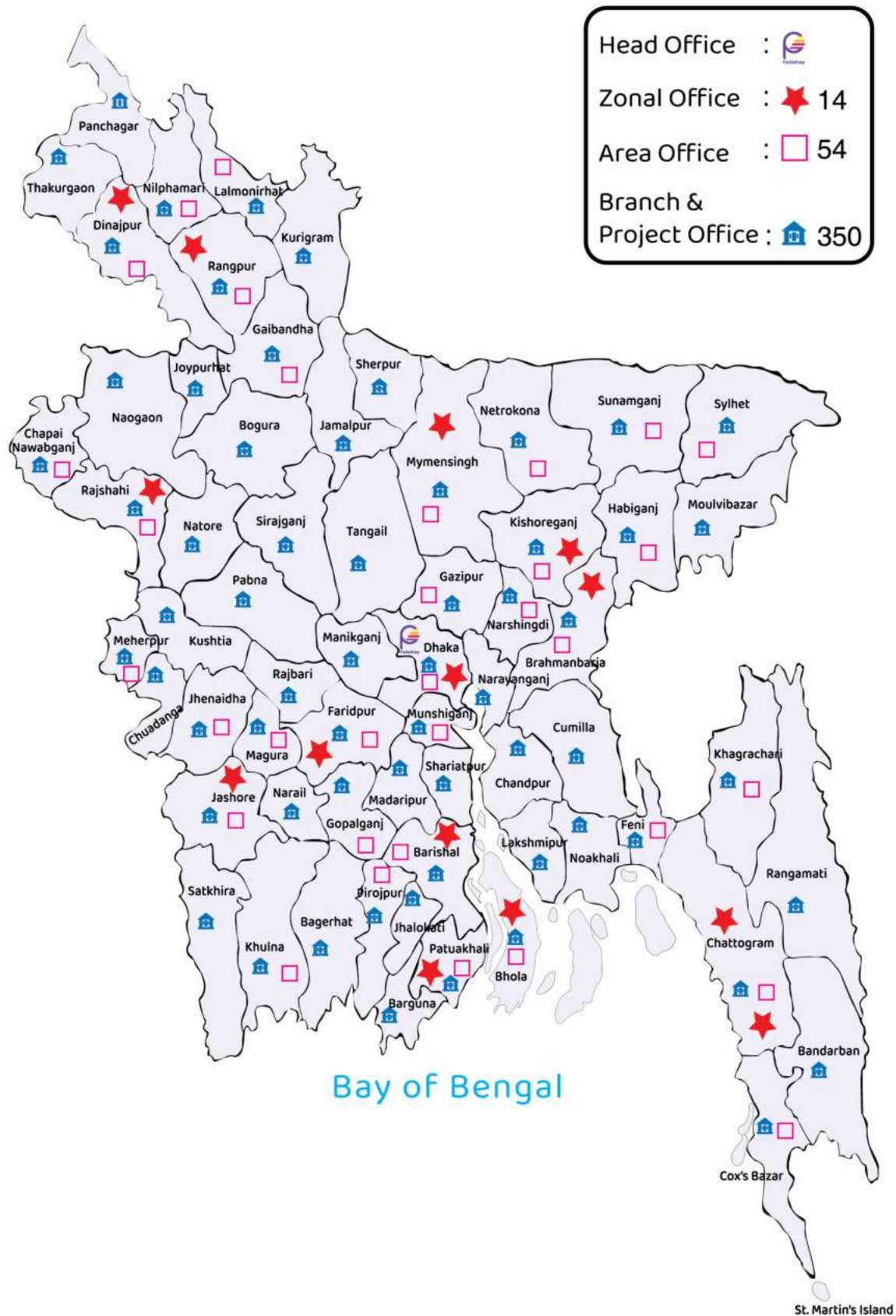
Dated: 30 October, 2021
Place : Dhaka

Ref: GKC/21-22/A/035



G. Kibria & CO.
G. Kibria & CO.
Chartered Accountants
DVC: 2110310970A5726479

Working Areas of Padakhep



35 Years
and beyond
padakhep

এখন নতুন ক্রমে



Since-1986



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