ANNUAL REPORT 2019-20

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মানবিক উন্নয়ন কেন্দ্র
Since-1986

PADAKHEP MANABIK UNNAYAN KENDRA

A Centre for Sustained Human Development

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Acronyms and Abbreviations

ADB - Asian Development Bank
BARC - Bangladesh Agricultural Research Council
BARI - Bangladesh Agricultural Research Institute
BRRI - Bangladesh Rice Research Institute
BNFE - Bureau of Non-Formal Education
BM - Branch Manager
BO - Branch Officer
BDT - Bangladeshi Taka
CBO - Community Based Organization
CM - Community Manager
DFID - Department for International Development
DANIDA - Danish International Development Agency
DAE - Department of Agricultural Extension
DSS - Department of Social Services
DLS - Department of Livestock Services
EU - European Union
EC - European Commission
FAO - Food and Agriculture Organization
GO - Government Organization
GDP - Gross Domestic Production
HA - Health Assistant
HV - Health Volunteer
HDA - Holistic Development Approach
IGAs - Income Generating Activities
ILO - International Labour Organization
IFAD - International Fund for Agricultural Development
IFDC - International Fertilizer Development Corporation
INAFI - International Network of Alternative Financial Institution
IDCOL - Infrastructure Development Company Limited
LGED - Local Government Engineering Department
LGI - Local Government Institution
ME - Micro Enterprise
MFTS - Microfinance and Technical Support Project
MRA - Microcredit Regulatory Authority
NGO - Non-Government Organization
NFPE - Non-Formal Primary Education
PKSF - Palli Karma Sahayak Foundation
PNGO - Partner NGO
PIDM - Padakhep Institute of Development and Management
PLDP - Participatory Livestock Development Project
REREDP - Rural Electrification and Renewable Energy Development Program
RLF - Revolving Loan Fund
RMC - Rural Microcredit
SDG - Sustainable Development Goal
SME - Small and Medium Entrepreneurs
SHG - Self Help Group
SL - Seasonal Loan
SLDP - Smallholders Livestock Development Project
SVSP - Special Voluntary Savings Program
UMC - Urban Microcredit
UPP - Ultra Poor Program
UNICEF - United Nations Children's Emergency Fund
UNDP - United Nations Development Program
USAID - United States Agency for International Development
UNO - Upazila Nirbahi Officer
VIP - Voluntary Investment Program
VARD - Voluntary Association for Rural Development
WFP - World Food Program

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Message

It's my pleasure to share Padakhep's Annual Report which illustrates major initiatives and achievements of the organization in 2019-20. Started in 1986 in a small village of Barishal district, Padakhep has been dealing with human development issues through different programs and projects with a view to bring a holistic and sustainable development in the lives of the down-trodden and rights deprived community. The program approach of Padakhep helps the people finding their way out of poverty through providing appropriate education, livelihood, health and other supports.

2019-20 is a challenging year due to global pandemic COVID-19. Padakhep has successfully overcome the challenges/crisis and able to accomplish its targets set in the strategic plan. Successes achieved are the results of concerted efforts of the members of the Executive Committee and the General Body inter alia. It is my privilege to extend sincere thanks and gratitude to them for their tireless help in making good decisions and policies for smooth functioning of the organization. We also express our 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 community and individual levels. The community and the stakeholders at all levels deserve our thanks for their continued support, participation and assistance during the last 34 years. Furthermore, we would like to appreciate, thank and congratulate all categories of beneficiaries for their cooperation and timely support to Padakhep. I also extend my thanks to our dedicated and sincere workforce who made all our efforts accomplished throughout the year.

On an ending note, special thanks to the members of our management, adviser and other colleagues for their sincere efforts to prepare this Annual Report as a good source of information on Padakhep for all concerned. I hope, the readers will enjoy going through this report.

Padakhep is not only an organization but also a thought & idea that engulfs my dreams & aspirations to take it forward from one height to another. My best wishes and whole hearted cooperation remain for Padakhep for the days to come and miles to go.

A.B.M Siddique
Founder and President

Foreword

In the current year (2019-20), Padakhep has entered into 34th year of implementation of various programs targeting socioeconomic development of the poor and marginalized people of both rural and urban areas of the country. This year the organization faced and overcame 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 community level. Besides, Padakhep has been actively involved in response activities from the onset of the global pandemic COVID-19 and continue support operations for the vulnerable communities. The organization has extended different types of services to fight against the pandemic and upholding the trend of overall development.

Members of our Executive Committee and the General Body have been continuously contributing to the organizational growth and development. We are truly thankful and obliged to them for their endless support, inspiration, collaboration and direction to deal with organizational strategy, core values, vision and mission. My sincere gratitude to all our donors and partner agencies at national and international level including the micro financing support organizations for their continued assistance and cooperation in promoting the well-being of the poor. I would also like to take this opportunity to thank all our communities, stakeholders and development partners for their cooperation, support and whole-hearted participation in the activities of Padakhep. The tireless collective efforts and streams of creative ideas of the Padakhep staff contributed significantly towards achieving its cherished goal. I would like to thank them for their team spirit and dedication towards the organization.

Finally, I wish that the cooperation from all would help us make things better for the years ahead.

Md. Saleh Bin Sums
Executive Director

Executive Summary

Padakhep,since its inception in 1986, has been paying special attention to promote national development through improving socio-economic condition of the target groups, mainly the disadvantaged and under privileged people of the society. It believes in unlocking human potential and derives appropriate approaches for bringing the target population, the under privileged and poor people, out of vicious cycle of poverty. Padakhep, to this effect, has been implementing several diversified projects and programs focusing on microfinance, agriculture, health, education and social services. Padakhep follows a multidimensional and participatory strategy called Holistic Development Approach (HDA) in implementing its projects and programs. Padakhep trusts on HDA for genuine development of the community involving and activating both the stakeholders and the beneficiaries as development partners.

It may be mentioned that this year, the world has witnessed the pandemic called COVID-19. According to the World Health Organisation (WHO), for the first wave of COVID-19 to be over, the number of people testing positive for COVID-19 has to drop below 5%. Bangladesh's present data says the infection rate is still above 10%. So the first wave of COVID-19 in Bangladesh is continuing and the rate of infection is increasing to some extent. In this situation, upholding the trend of overall development was the major challenge that we together has overcome. Amidst the pandemic, the overall rate of achievement of Padakhep compared to previous years, can be rated as 'good', if not better.

Microfinance, the main program of Padakhep demonstrated steady progress in terms of consolidating its performance. Currently, Padakhep is operating the program in 10,347 villages under 244 Upazilas in 55 districts of the country through 14 zones, 54 areas and 258 branches. In the reporting period, Padakhep disbursed loan amounting to BDT 21,788 million. The cumulative disbursement stands at BDT 1,26,506 million, which is 20.8% higher than that of the previous year. The active number of borrowers being 3,22,407 at the end of June 2020. The accumulated savings mobilized under various savings products by the group members stood at BDT 5,732 million in end June 2020, above 1142 million over last year. Remittance transfer is a fairly big program of Padakhep with engagement of its microfinance branches. Under the remittance program, a cumulative amount of BDT 3979.51 million was transferred to the clients. In the reporting year, BDT 555.34 million foreign remittance was transferred through 14,580 transactions.

Agriculture, another important program of Padakhep, is aimed at increasing income and employment of the target people through raising yield (productivity) and production of crops, forestry, fishery, livestock and poultry. The organization provides credit support and technical assistance to the marginal and small farmers with the objective to involve them in agro-based IGAs/Enterprises and thus reduce their dependency on the money lenders. In the reporting year, Padakhep disbursed a total of Tk. 14,603 million as agricultural credit (for the target farmers under crop, fish and livestock sub-sectors together) under different programs. Besides, 128 Lake Fishing Groups were formed and 652 Pond Aquaculture Groups were involved in baor and pond fish culture activities in the reporting year. Padakhep also started a project with the aim to improve ponds/dighies (institutional) and khas canals to usable standard for enhanced surface water reservation capacity and income generating/commercial activities for rural unemployed and poor.

Health, nutrition and sanitation program occupies a very important place in Padakhep's HDA approach. In addition to creating awareness on health, nutrition and sanitation issues, Padakhep extensively works for developing sustainable livelihood of the community people so that they can access to nutritious food and avail medical attention and pure water and hygienic sanitation facilities. In the ENRICH program, health volunteers, health assistants and MBBS doctors together provide health services through static and 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. In 2019-20, 6 health camps, 1 eye camp, 380 static clinics and 79 satellite clinics were arranged for the treatment of the poor people of the working areas. Besides, as a part of the community development activities, improvement of several infrastructures (bridges, tube-wells and sanitary latrines) were made/developed.

The education program of Padakhep is designed to provide non-formal education and extends (non-formal) primary education to the potential drop-out children. Padakhep attempts to enhance the ability and learning capacity of the primary level students of the poor and illiterate families with the aim to prevent drop out as well as improve quality education. At present, 78 education centers are being operated under ENRICH program. A total of 2,340 primary school-going children are continuing study under evening schooling program/shift. The average attendance rate was registered at 98%, showing increasing interest among the target population.

Padakhep has been implementing different social development activities/programs for the community. In this reporting year, Padakhep was actively involved in response activities from the onset of the global pandemic and continued support activities/programs to the target groups with focus on vulnerable communities. The organization has extended different types of special services like distribution of food & hygiene packages including cash money to the destitute and low income families, carrying out awareness campaigns as well to keep people safe from Covid-19 contraction and set up portable hand washing devices in different places of its working areas to encourage and facilitate proper hand washing. Apart from these, it also has donated money to the Prime Minister's relief fund to effectively combat the situation arising out of the pandemic.

Padakhep initiated a number of income generating enterprises 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 including the staff and beneficiaries of Padakhep itself based on training needs. With a view to provide need-based training of different NGO personnel, PIDM completed training courses following agreement with different organizations.

Since inception, Padakhep has been strictly maintaining a financial management system which is efficient, effective and transparent. An approved financial management manual guide this system. A reputed audit firm ensures regular internal audit as well as annual external audit.

The activities, projects and programs of Padakhep have been creating positive impacts in the lives and livelihoods of the marginalized and disadvantaged people of the society, the target beneficiaries of the organization. Padakhep is proceeding consistently and sustainably towards achieving its goal. Padakhep dreams that hard work and aspiration would surely take Padakhep to the desired destiny, thanks to the support of the stakeholders including all development partners, beneficiaries and well-wishers.

Chapter-1

Overview

Background

Padakhep, a national non-government organization, set off in 1986 in a small remote village of Barisal district has been assisting the by-passed, disadvantaged and most vulnerable segment of the society in attaining better livelihood and acquiring means to escape poverty trap. Padakhep, continuously strives to engage and improve human capital in pursuit of fighting against poverty in a sustainable manner and is transforming the poor and vulnerable community as a change-maker of their own fate. Padakhep has been implementing various programs 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. During its journey of around 34 years, Padakhep relentlessly marched forward successfully overcoming many hurdles and currently works all over the country.

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

Operational Areas

Till June 2020, Padakhep has stretched its working area all over the country through 14 Zonal Offices, 54 Area Offices and 350 Branches/Project Offices. 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.

Vision

To make a democratic, just, equitable, capable and poverty-free Bangladesh.

Mission

To create self-financed, self-employed and self-empowered communities with increased capabilities by providing need-based services and supports like microfinance, agriculture, health, sanitation, education, HIV/AIDS prevention, gender development, environment, child development, social security, marketing, technology transfer etc.

Goal

To improve quality of life of the poor and the community people as a whole.

Objectives

- To enhance the socioeconomic conditions of the disadvantaged and underprivileged people through undertaking and implementing strategic programs and projects.
- To ensure food security of the underprivileged poor people through improving their income and access to food.
- To assist the disadvantaged and the underprivileged people for capacity building and ensuring provisions of basic needs of life like employment, income, health, education, etc.
- To help build institution of the target groups for establishing their basic rights in the family, community and society.
- To transfer ownership of the organization to the beneficiaries.

Governance

Effective governance and strategy are integral to the sustainability and long-term effectiveness of an organization operating in today's complex and competitive world. Padakhep gives high priority to good governance, accountability and transparency according to the approved constitution of the organization. Padakhep has three-tier organizational structures, namely 1) General Body (GB) 2) Executive Committee (EC) and 3) Advisory Committee (AC).

Padakhep's General Body comprises 21 members are enrolled having 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 of Padakhep

A.B.M. Siddique
Founder and President

Md. Mozibul Haque
Member

Sadiqul Hoque
Member

Mumtaj Sadina
Member

Maksuda Mily
Member

Dr. Khondoker Mokaddem Hossain
Member

Muhammad Risalat Siddique
Member

Md. Saleh Bin Sums
Executive Director

Beneficiaries Coverage and Outreach

At present, 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
- Street children
- Adolescent boys and girls
- Children and Youths
- Elderly people
- People with disability (PWD)
- Tribal people
- Monga affected people
- Char dwellers
- Haor people
- Baor people
- Coastal people
- Drug addicts
- Displaced/Uprooted people

Staff Strength/Human Resource

Padakhep owns dedicated and skilled manpower to execute the development activities efficiently and dynamically. As of June 2020, 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

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. Padakhep has set forth and established HDA as a means for achieving its development goals and objectives. 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, child development 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.

Major Interventions-Programs and Projects

Padakhep has been undertaking a number of diversified programs that form an integrated approach to development. Some of the programs/projects are implemented with the financial assistance of the development partners and/or government agencies and private sector, while most are exclusively from its own resources. The major programs of Padakhep include:

- Micro finance
- Agriculture and Environment
- Health, Family Planning and Nutrition
- Water and Sanitation
- Education and Child Development
- Social Services
- Enterprise Development and Operation
- Marketing
- Training
- Awareness and Skills development
- Research and Development

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 Organizations

- Bangladesh Water Development Board (BWDB), Ministry of Water Resources
- Bangladesh Rice Research Institute (BRRI), Ministry of Agriculture
- Department of Agricultural Extension (DAE), Ministry of Agriculture
- Bangladesh Agricultural Research Institute (BARI), Ministry of Agriculture
- Bangladesh Agricultural Research Council (BARC), Ministry of Agriculture
- Bureau of Non-formal Education (BNFE), Ministry of Primary and Mass Education
- Comprehensive Disaster Management Program (CDMP), Ministry of Food and Disaster Management
- Department of Fisheries (DoF), Ministry of Fisheries and Livestock
- Bangladesh Fisheries Research Institute, Ministry of Fisheries and Livestock
- Directorate of Livestock Services (DLS), Ministry of Fisheries and Livestock
- Department of Forest , Ministry of Environment and Forest
- Department of Environment, Ministry of Environment and Forest
- Department of Social Services (DSS), Ministry of Social Welfare
- Department of Women and Children Affairs, Ministry of Women and Child Affairs
- Directorate General of Health Services (DGHS), Ministry of Health and Family Welfare
- Department of Public Health Engineering (DPHE), Ministry of Local Government, Rural Development and Cooperatives
- Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperatives
- National AIDS/STD Program, Ministry of Health and Family Welfare
- Bangladesh Rural Electrification Board, Ministry of Energy and Mineral Resources
- Sonali Bank Ltd., Ministry of Finance
- Janata Bank Ltd., Ministry of Finance
- Rupali Bank Ltd., Ministry of Finance
- Bangladesh Development Bank Ltd.
- Department of Labor and Manpower, Ministry of Labor and Manpower
- Ministry of Home Affairs
- Ministry of Information
- Ministry of Religious Affairs
- Ministry of Education
- Islamic Foundation, Ministry of Religious Affairs
- Directorate of Youth, Ministry of Youth and Sports
- Dhaka WASA

Non-Government/Private Organizations

- Palli Karma Sahayak Foundation (PKSF)
- Dhaka Bank Ltd.
- Dhaka Ahsania Mission
- Training and Technology Transfer (TTT)
- Mercantile Bank Ltd.
- NCC Bank Ltd.
- Dutch Bangla Bank
- Standard Bank Ltd.
- Bank Asia Ltd.
- Meghna Bank Ltd.
- Basic Bank Ltd.
- UAE Investment Ltd.
- NRB Bank Ltd.
- Modhumoti Bank Ltd.
- City Bank
- Southeast Bank Ltd.
- Pubali Bank
- Uttara Bank
- Mutual Trust Bank
- Midland Bank Ltd.
- NRBC Bank Ltd.
- Prime Bank Ltd.
- Janata Bank Ltg.
- Rupali Bank Ltd.
- Uttara Bank Ltd.
- IPDC Finance Ltd.
- Meridian Finance Ltd.
- Uttara Finance Ltd.
- Lankan Alliance Finance Ltd.
- National Finance Ltd.
- Premier Bank Ltd.
- Exim Bank Ltd.
- Infrastructure Development Company Ltd.(IDCOL)
- Krishi Gobeshana Foundation (KGF)
- Horticultural Export Foundation
- Arannyak Foundation
- Hortex Foundation
- Grameen Intel
- Bangladesh Women's Health Coalition (BWHC)
- National Credit and Commerce Bank Ltd.
- Bangladesh Development Bank Ltd.(BDBL)
- IIDFC Finance Ltd.
- Lanka-Bangla Finance Ltd.

International Organizations/Agencies	
• Action Aid Bangladesh (AAB) • Academy for Educational Development (AED) • Asian Development Bank (ADB) • Action Against Trafficking and Sexual Exploitation of Children (ATSEC) • Concern Worldwide • Consultative Group to Assist the Poorest (CGAP) • Canadian International Development Agency (CIDA) • Department for International Development (DFID) • Danish International Development Agency (DANIDA) • European Union (EU) • European Commission (EC) • Food and Agriculture Organization (FAO) • Family Health International (FHI) • International Fund for Agricultural Development (IFAD) • International Fertilizer Development Corporation (IFDC) • International Network of Alternative Financial Institution (INAFI)	• Islamic Development Bank (IDB) • Netherland Embassy • OXFAM-GB • Practical Action Bangladesh (PAB) • United Nations Development Program (UNDP) • United States Agency for International Development (USAID) • United Nations Children's Emergency Fund (UNICEF) • World Bank • World Food Program (WFP) • Winrock International • World Health Organization (WHO) • International Labor Organization (ILO) • ICDDR, Bangladesh • International Development Enterprises (IDE)

Chapter-2 Microfinance

Introduction

Padakhep introduced microfinance program in 1993 as a major economic initiative through which the target beneficiaries try to change their economic vulnerability to achieve a minimum standard of life. Now microfinance is the mainstay or basic program of Padakhep and all the key programs and development initiatives of the organization are reliant on microfinance. It is a major part of Padakhep's broader holistic approach to development, by helping build livelihoods, boosting consumption, and improving access to a range of social services. All microfinance beneficiaries now increasingly have access to Padakhep's other key programs, namely education, healthcare, agriculture and social development. 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 like ultra poor, poor, beggars, small/marginal farmers, businessmen/women, fishermen, entrepreneurs, including people from char/haor/baor/tribal/coastal and monga-affected people are the beneficiaries of 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 55 districts covering 10347 villages through its 258 branches (including solar program) and serving 3,88,237 members comprising 16,530 groups.

Major Activities and Services

Formation of Groups (Samity)

Formation of group (Samity in Bengali) is the 1st step in microcredit operation. Padakhep identifies eligible beneficiaries and organizes them into small homogeneous group. A group consists generally of 15-30 members with an average size of 25 in each group. 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 a 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.

Padakhep formed a total of 16530 groups till June 2020, overwhelmingly female member numbering 51985 (87%) and remainders 33625 (13%) male groups, comprising 388237 members. The active number of borrowers stands at 3,22,407 at the end of June 2020.

Savings Products

Savings is an inbuilt component of the microfinance program. The Savings Product of Padakhep is designed in such a manner that it could address the problems of the borrowers arising out the sudden and unpredicted necessities and wants for money. Padakhep offers flexible withdrawal facilities for the savings to its clients so that they could meet their emergences and demands smoothly. This opportunity makes the poor borrowers relieved, enabling them to withstand any unexpected economic shocks and disasters. By dint of flexible saving options, clients of Padakhep can avoid selling their valuable and essential assets during emergencies. This has enormous implications for sustainable poverty alleviation as well.

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.

With an aim to facilitate the clients for reaping benefits from savings, the organization developed four savings products so that clients can save money according to their financial capability.

The savings products are:

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

Regular Savings (Weekly): Regular savings is compulsory for the members and a mandatory option 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, she 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% to13% 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:

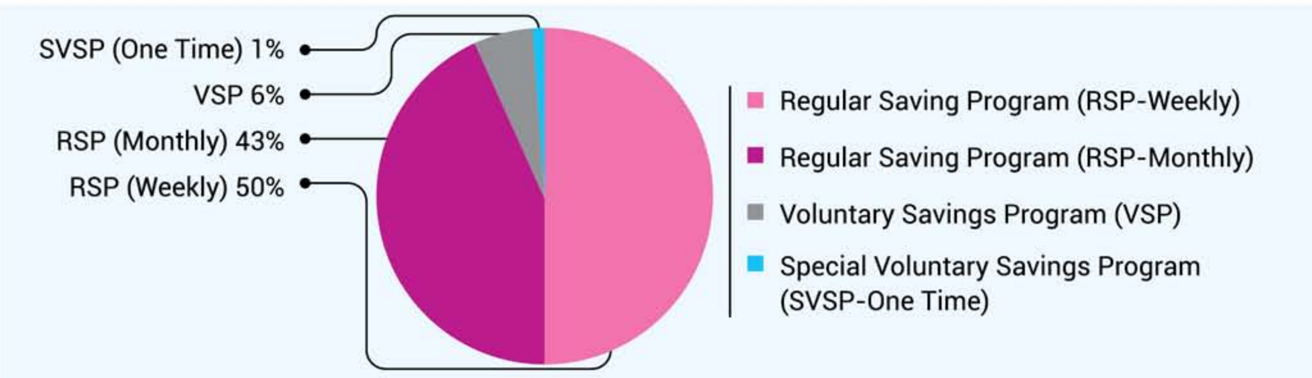
- One time monthly/yearly:Short term Benefit Scheme –STBS
- One time for 5 years and 3 months:Double Benefit Scheme-DBS and
- One time for 8 years and six months:Triple Benefit Scheme-TBS.

Product wise status of savings is presented in Table 2.1, while share by type of savings scheme in Figure 2.1. During July 2019 to June 2020, the deposited money of Padakhep clients was BDT 3294 million and total amount of savings fund accumulated by the members has gone to BDT 5732 million at the end of June 2020.

Table 2.1: Savings mobilization in June 2019-20

Savings product	Savings in 2019-20		Savings in 2018-19	
	Member (no.)	Amount (mTk)	Member (no.)	Amount (mTk)
Regular savings (Weekly)	370812	2872	356671	2426
Regular savings (Monthly)	263956	2480	248445	1788
Voluntary savings		346		303
SVSP (One time)	870	34	1736	73
Total		**5732**		**4590**

Figure 2.1: Product wise share of savings



Voluntary Investment Program (VIP)

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:

- Disbursement of profit on monthly basis
- Disbursement of profit on yearly basis.

So far there are 12082 investors under the program, depositing a total of BDT 2141 million, registering 79% and 42% higher than the previous year in terms of money and investors respectively.

Member Welfare-Fund

Death of borrowers is a big impediment 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. Therefore, for a sound investment path, protection of life and properties are seriously required.

In order to reduce particularly death related credit risk for the debtors, Padakhep has designed and introduced a realistic comprehensive product titled 'Member Welfare Fund (MWF)' since 2000 that deals with death related problems successfully. MWF freeing the successors of deceased debtors from the obligation of repaying outstanding amount of credit. 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 paid an amount of BDT 131 million to 5004 affected families of borrowers in 2019-20.

Padakhep paid an amount of BDT 131 million to the affected families during 2019-20.

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 0.83 million for funeral ritual of the dead members. In all, Padakhep paid an amount of BDT 131 million to the affected families of borrowers in 2019-20 to cover their family risk.

Loan Products

Padakhep operates credit program to create opportunities for employment and income for the rural poor, specially the women and reduce their dependency on the moneylenders who used to charge an exorbitant rate of interest. The organization 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 2019-20, BDT 21,788 million was disbursed under the microfinance program. Cumulative disbursement of microcredit up to June 2020 was BDT 126506 million and the net number of borrowers was 3,22,407, while cumulative realization stood at BDT 112270 million up to June 2020.The performance of loan recovery of the organization can be claimed satisfactory having Cumulative Recovery Rate (CRR) of 99.61% in June 2020.

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.

The microfinance program of Padakhep has the following major products (interventions) 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 Microcredit): Jagoron is the primary loan product of Padakhep, initiated to promote household-based enterprise development in Bangladesh. With the support of PKSF, Padakhep extended its microfinance services to the rural and urban poor through Jagoron program. 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 imparted required training on skill development to undertake IGAs effectively.

In Jagoron, there are 247953 members, and of them 209165 were loanee members in 2019-20. Total amount of disbursement during the year stood at BDT 10559 million and outstanding amount at the year-end was estimated at BDT 6667 million (Table 2.2). Cumulative amount of loan disbursed up to June 2020 was BDT 60683 million.

Table 2.2: Performance of Jagoron, 2019-20

Particulars	Progress
Member (no.)	247953
Loanee (no.)	209165
Credit disbursed (m Tk.)	10559
Loan outstanding (m Tk.)	6667

Agrosor (Former Mirco-enterprise Loan): Padakhep extended financial services to enable some of the progressive members to undertake economic activities requiring larger amounts of capital through Agrosor loan. 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 10,00000. 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

Table 2.3 Performance of Agrosor, 2019-20

Particulars	Progress
Member (no.)	44490
Loanee (no.)	34275
Credit disbursed (m Tk.)	7672
Loan outstanding (m Tk.)	5233

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.

Up to June 2020, 44490 members were provided with micro-enterprise loan under various project components. In the reporting year, total BDT 7672 million was distributed and total outstanding amounted to BDT 5233 million (Table 2.3). Cumulative amount of loan disbursement stood at BDT 43326 million at the end of June 2020.

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.

So far 46 members took part in this program and the outstanding loan balance being BDT 0.32 million as on June 2020. Cumulative amount of loan disbursed up to June 2020 was BDT 129 million.

Buniad (Former Ultra Poor Program):

Buniad is a flexible loan program designed for the ultra-poor people for main esteeming to development. 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. Buniad offers distinctive flexibilities to the extreme poor in terms of deposits and withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. 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.

Padakhep also provides different non-financial supports like primary healthcare services, technical services for implementing IGAs, capacity building training, and support to the disaster-stricken people, awareness building on nutrition and social issues to the targeted participants according to their needs. 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.

Table 2.5: Performance of Buniad, 2019-20

Particulars	Progress
Member (no.)	460
Loanee (no.)	460
Credit disbursed (m Tk.)	12
Loan outstanding (m Tk.)	5.80

In Buniad, there are 460 loanee members and outstanding amount at the year end was estimated at BDT 5.80 million.

Sufolon (Former Seasonal Loan & Agriculture Sector Microcredit): The agriculture sector in Bangladesh is one of such area where financial service providers are not inclined to support. The high degree of risk involved in this sector is one of the main reasons for this aversion. 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 the reporting year, total 63937 small and marginal farmers received BDT 3197 million under this program, while outstanding on 30 June 2020 was BDT 2014 million. Cumulative amount of Sufolon loan disbursed up to June 2020 was BDT 15471 million.

Table 2.6: Performance of Sufolon, 2019-20

Particulars	Progress
Member (no.)	75111
Loanee (no.)	63937
Credit disbursed (m Tk.)	3197
Loan outstanding (m Tk.)	2014

The performance of the core credit products in 2019-20 is summarized in Table 2.7 with reference to the progress in the previous year. Total BDT 21440 million was disbursed to 307837 borrowers in the reporting year in reference to BDT 22597 million to 310863 borrowers in the previous year.

Table 2.7: Summary performance of the microfinance products in 2019-20 and 2018-19

Particulars	Total in 2019-20	Total in 2018-19
Member (no.)	368014	355481
Loanee (no.)	307883	310863
Credit disbursed (m Tk)	21440	22597
Portfolios (m Tk)	13920	12518

Special Programs/Projects

Haor Program

Haor areas are considered as the geographically backward places of Bangladesh. People of these areas are vulnerable to frequent natural disasters. Padakhep has been 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 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. Padakhep provides credit support and technical assistance to the ultra poor people through 30 community-based organizations (CBOs).

Table 2.8: Credit related performance of HISAL, 2019-20

Particulars	Progress
Member (no.)	17427
Loanee (no.)	12119
Credit disbursed (m Tk.)	93
Loan outstanding (m Tk.)	70

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 BDT 93 million was disbursed to 12,119 members (out of 17,427) in 2019-20, some 70% members being covered.

ENRICH Program

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a flagship program of PKSF. With its inception in 2010, Padakhep has been implementing the program in partnership with PKSF in Surma and Daserbazar union, Sadar upazila of Sunamgonj district.

ENRICH is a people-centered program conducted at the grassroots level focusing for overall household development of the poor. 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 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 works with the poor to create an enabling environment for them to achieve a humanly dignified living standard and helps enjoy the universal human rights. The 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. 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.

Table 2.8: Credit related performance of ENRICH, 2019-20

Particulars	Progress
Member (no.)	1269
Loanee (no.)	933
Credit disbursed (m Tk.)	73
Loan outstanding (m Tk.)	44

Major objectives of the program are to:

(i) Attain total development of each HH as well as the whole community participating in ENRICH.

(ii) Empower the poor HHs so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.

(iii) Ensure freedom from all `UN-freedoms' and human dignity for all members of all HHs under ENRICH.

(iv) 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 the reporting year, BDT 73 million was disbursed to 933 beneficiaries with an outstanding loan of BDT 44 million under the program (Table 2.9) and provided other supports. Detailed description of the health, education and community development activities of the project can be seen in Chapter-4, Chapter-5 and Chapter-6.

Remittance Program

Remittances in Bangladesh arise as a poverty alleviating policy tool which contributes directly in broadening the opportunities to increase incomes. 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 in 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. The foreign remittance service of 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. 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.

In order to deliver remittance services more quickly and in a professional manner, Padakhep signed remittance services agreement 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. In FY 2019-20, Padakhep transferred an amount of BDT 555.34 million to the clients through 14580 transactions under the program. Until the end of June 2020, Padakhep served 134733 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

Rural electrification through solar technology is becoming increasingly popular, day by day in Bangladesh. Solar home systems are highly decentralized and particularly suitable for remote and inaccessible areas. 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. Padakhep has been installing solar home system for the poor and extreme poor families in the communities since 2005. Aim of the program is to improve livelihood status of the poor people having no access to electricity by ensuring supply of renewable solar energy and thereby ensuring clean environment. During the reporting period, with the support of IDCOL, Padakhep has installed 10789 solar home systems, 2381 solar streetlight and 56 AC/DC system in Birol, Panchhari, Pirgachha, Fulbari and Taragonj Upazilas under TR/KABITA (Grameen Infrastructure Repairing Project, an initiative of Government of Bangladesh). Since inception in April 2016, total number of solar home systems installed under the project now stood at 19093 and number of solar streetlight and AC/DC system are 4011 and 101 respectively.

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

Chattogram and Cox's Bazar are the only districts of Bangladesh to produce salt from the sea water. According to BSCIC, 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. 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 are also engaged in salt processing field with health hazard. The MEs are totally unaware about the health & environmental hazards and climate change effects.

Table 2.10: Credit related performance of SEP, 2019-20

Particulars	Progress
Member (no.)	1134
Loanee (no.)	1109
Credit disbursed (m Tk.)	77
Loan outstanding (m Tk.)	45

Padakhep initiated a project entitled "Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under "Sustainable Enterprise Project (SEP)" in Banshkhali, Chakaria and Cox's Bazar Sadar Upazila under Chattogram and Cox's Bazar districts with the financial assistance of the World Bank and PKSF. The aim of the project is to increase the adoption of environmentally sustainable practices by targeted microenterprises.

Major objectives of the project 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.

By this time, Padakhep organized a number of experiences sharing meeting with the owner of the micro-enterprises (ME), labours who are involved in salt processing and also community stakeholders.
It is also mentioned here that the project will provide technical and financial support to 1000 MEs.

Major activities of the project are:

- Revenue generating activities include environment friendly (polythene free) salt processing, salt processing through salt dryer machine, establish godown for preservation of salt and also collection, disposal and recycling of used polythene from community level and reproduction of quality polythene
- Non-revenue generating activities are capacity building of ME's on environmental, health issues, using of modern technology in salt processing, advocacy and awareness raising activities at community level, district and national level, establish shed at field level for providing safe drinking water and sanitation for labour who are involved in salt production
- Provide safe drinking water through installation of deep tubewell and hand pump, installation of sanitation for MEs
- Extend support to MEs in collection of product certification, environmental certification etc.
- Capacity building of different stakeholders at local and national level as well as of Padakhep Manabik Unnyan Kendra

Finally, about 20000 community people, labours who are working in salt processing and also MEs will be directly benefited through the project.

Achievements in 2019-20

Key achievements of the program include:

- Padakhep already disbursed BDT 10 crores among MEs in salt processing and trade.
- Padakhep organized a two-day capacity building training for 30 staff.
- Padakhep organized six community meetings with 321 MEs and community people for raising awareness on climate change and health & sanitation issues.
- Padakhep formed an environment-friendly forum consists of 21 members.
- Padakhep organized one-day training for 30 MEs on Zigzag methods in salt processing to increase salt production.

Microenterprise Development Project

With a view to further strengthening PKSF's Microenterprise development program, PKSF has launched a new project titled "Microenterprise Development Project (MDP)" with the financial and technical assistance of the Asian Development Bank (ADB). MDP is designed to assist microentrepreneurs throughout the country carrying out environmentally sustainable and financially viable enterprises. The project aims to include an additional number of 40,000 microentrepreneurs under PKSF's enterprise development program that has a present program participant base of 1.3 million at the end of 2017. This project has been designed with PKSF's business cluster development approach. 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 since November'2019. After receiving the loan, as of June' 2020, Padakhep has disbursed Tk.10.152 crore at the interest rate of 13.10% to 396 loanees through 08 zones & 32 branches of the organization. It has covered 13 districts, 40 upazilas, 75 unions & 188 villages. Average loan size of MDP Project is Tk.2,56,364/- and recovery rate is 100%. Gender Inclusion Policy was also formulated for the project by Padakhep.

Table 2.11: Credit related performance of MDP, 2019-20

Particulars	Progress
Member (no.)	395
Loanee (no.)	395
Credit disbursed (m Tk.)	102
Loan outstanding (m Tk.)	86

Pathways to Prosperity for Extremely Poor People (PPEPP) Project

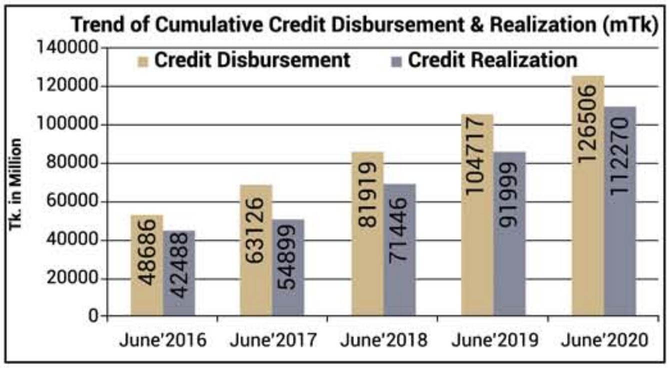
Padakhep has launched Pathways to Prosperity for Extremely Poor People (PPEPP) project in January 2020 as a partner organization of PKSF. It is a new challenging project of PKSF– targeting some of the extreme poor of the country. Initially, the project will be implemented over a period of six years with funding from the UK's Department for International Development (DFID) and the European Union (EU). 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 Mobilisation, Market Development, Policy Advocacy and Life-Cycle Grant Pilot.

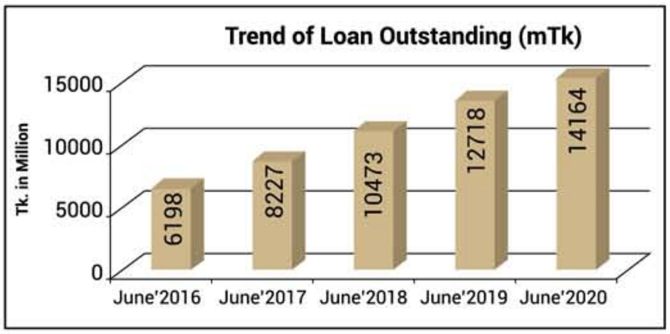
The PPEPP project has two specific objectives:

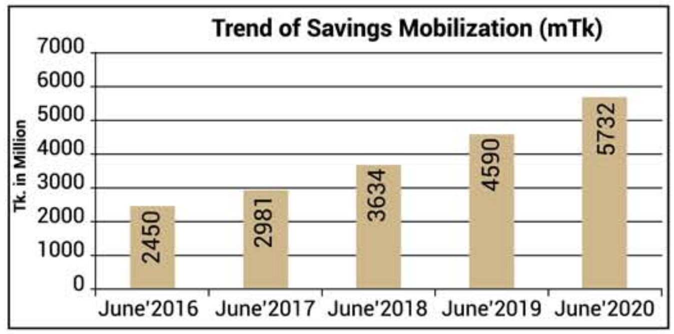
- To enable two million people to exit from extreme poverty for good;
- To support the development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and prosper.

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 the project in 5 Upazilas of Kishoregonj, Hobigonj and Sunamgonj Districts. Up to June 2020, Padakhep has completed 12,305 Focus Group Discussions (FGDs) successfully in 29 Unions of 5 Upazilas.

Microfinance Performance in Last Five years (FY 2016 to 2020)







Overall Impacts of the Microfinance Program

- Dependency of the poor on the moneylenders charging an exorbitant interest rate is gradually decreasing.
- Poor people who did not have access to mainstream banks due to lack of necessary collaterals/securities and referrals, are now availing financial services.
- Using the loans in different IGAs/enterprise helps increase household income and finally their living standard.
- Employment opportunities are created/increased for borrowers and they also can hire others in their IGAs, i.e. self-employment and wage employment are generated.
- Women are socially and economically empowered through their increased participation in the decision making process at family and community levels. This basically leads to their increased mobility and exposure.
- Poor people can increasingly mobilize their savings, generate fund for crisis/emergencies and can link it with credit and finally become self-employed.
- 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.
- Growth of environmentally and economically sustainable MEs has created better opportunities for productive employment.

Success Story

Story of Mofiz Uddin

'Moheskhali Digital Male Samiti' one of the samitis/groups under Cox's Bazar Sadar Branch of Microfinance program in Chattogram Southern Zone and Mofiz Uddin has established himself as a successful entrepreneur under this branch. Mofizuddin (39), son of Noor Muhammad of Gorokghata, Moheshkhali Pourashova, was somehow maintaining his family, running a small hotel in a local market. However, fortune smiled upon him when he joined with Padakhep.

He joined Padakep as a group member in 2016 and just before that he was briefed by Padakhep staff about the process, rules and facilities extended by the group/organization, specially through Microfinance Program. On availing loan of BDT 15 lakh in 5 phases, he established 'Lubna Dry Fish Store' at Dragon Super Market, Maheshkhali Sadar. He used to procure different kinds of fish (namely Chhuri, Koral, Loitta, Goinna etc.) directly from fishermen/traders and processed on his dry fish processing farm established on his own land (of 10 kathas) at Gorokghata and then sell the dry fish (shutki) in 'Lubna Dry Fish Store'. He sometimes exports dry fish through exporters. According to a source, in 2019 Bangldesh exported dry fish (shutki) valuing BDT 70 crores of 35,369 MT dry fish. And of the total, lion's share is produced at Maheshkhali of Cox's Bazar.

Mofiz Uddin started dry fish (shutki) business five years back and established himself as renowned shutki traders. Instead of chemicals, for drying he uses turmeric (natural agent) for processing. That's why Lubna Dry Fish carries name and fame in the dry fish manufacturing arena. In 2016, he started the business with BDT 5 Lakh (own 3 Lakh and Padakhep contribution BDT 2 lakh) while at present he wons a capital of BDT 18 lakhs. Now, he owns a net profit of BDT 11 lakh. He not only increased his volume and value of business but also purchased land and developed a lot of wealth including homestead. Altogether, he has happy family of four. He has one son and one daughter, former is going to a nearby Kinder Garten and later is still too young to go to any educational institute. He is considered as a successful person in the community because of his honesty, hard work, self confidence and overall sound planning. He is very much grateful to Padakhep for his success.

Chapter-3

Agriculture and Environment

Introduction

Bangladesh is predominantly an agricultural country where this sector plays a vital role in accelerating the economic growth. For most, agriculture is a means of food security, but it is a livelihood for a vast population in Bangladesh and a means of reducing poverty and fostering sustainable economic development.

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. Agriculture Program of Padakhep aims to support agricultural production and address various sectoral problems by offering loans, trainings, technical assistance, exploring market linkage, consultations, and transfer of knowledge etc. to the medium and small farmers and sharecroppers. Total beneficiaries covered under the program are estimated at 1.5 million households

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

Major Activities and Services

Agricultural Credit Program

Convenient access to agricultural credit ensures agricultural productivity and therefore growth in the sector continues to rise. In Bangladesh, marginal and small farmers are very often constrained by finance and thus can not afford high cost of agricultural activities. Agricultural credit has a crucial role for elimination of farmer`s financial constraints to invest in farm activities, increasing productivity and improving technologies. Generally, credit accessibility is important for improvement of quality and quantity of farm products so that it can increase farmers income and avoid from rural-urban migration.

Padakhep disbursed agricultural credit an amount of BDT 14603 million among 246527 farmer-clients and agro entrepreneurs during 2019-20.

Padakhep initiated agricultural credit program with the aim to involve particularly 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. Since inception, 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: Credit support is essential for the farmers engaged in crop sector to procure necessary farm inputs such as seed, 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 provides credit 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 Box 3.1. During 2019-20, a total of 1,55,234 loanee received BDT 9,415 million for crop production activities.

Table 3.1: Crop credit in 2019-20

Particulars	Progress
Member (no.)	178430
Loanee (no.)	155234
Credit disbursed (m Tk.)	9415
Loan outstanding (m Tk.)	6757

Fisheries Sector: Fisheries is another major sub-sector of Bangladesh agriculture contributing to the country's food security, nutrition and economic growth, employment/income generation and foreign exchange earnings. But unfortunately, the fish production can not 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. With the aim to accelerate fish production, Padakhep has been providing credit support to the fish farm families. In 2019-20, Padakhep extended credit amounting to some BDT 1,652 million to a total of 41,684 fish farm families through partner organizations (Box 3.2).

Table 3.2 Fisheries credit in 2019-20

Particulars	Progress
Member (no.)	47434
Loanee (no.)	41684
Credit disbursed (m Tk.)	1652
Loan outstanding (m Tk.)	1095

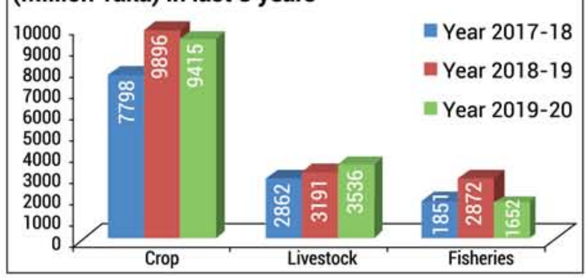
Livestock and Poultry Sector: Padakhep provides a large amount of financial support to the beneficiaries for livestock related farming activities. Since inception, Padakhep has gained vast experience in livestock sector by implementing different livestock based projects with the assistance of Department of Livestock Services (DLS) such as SLDP-1, PLDP-2 and MFTS projects both at field and management levels. Padakhep 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. In the reporting year, Padakhep provide around BDT 3536 million to 49609 livestock rearing families (Table 3.3) to promote livestock related income generating activities (IGAs).

Table 3.3 :Livestock credit in 2019-20

Particulars	Progress
Member (no.)	54435
Loanee (no.)	49609
Credit disbursed (m Tk.)	3536
Loan outstanding (m Tk.)	2539

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.

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



In the above 3 broad sub-sectors, 64% credit money was delivered to crop, 24% to livestock, and remaining 12% to fisheries sub-sector (Figure 3.1).

Figure 3.1: Credit Share

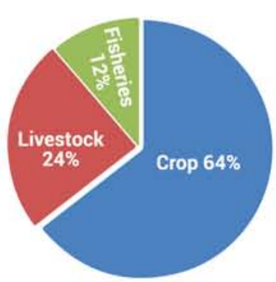
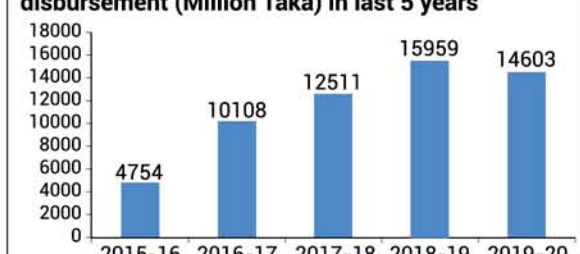


Figure 3.3: Trend of total agricultural credit disbursement (Million Taka) in last 5 years



Aquaculture Development Project (AqDP) under Padakhep Fisheries Program

One of the greatest difficulties facing poor fishing communities in Bangladesh is to obtain access and user rights to water bodies. Until recently, water bodies were leased from the government by rich landowners who then hire fishers to work on them as laborers. 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 particualr 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 themselves.

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

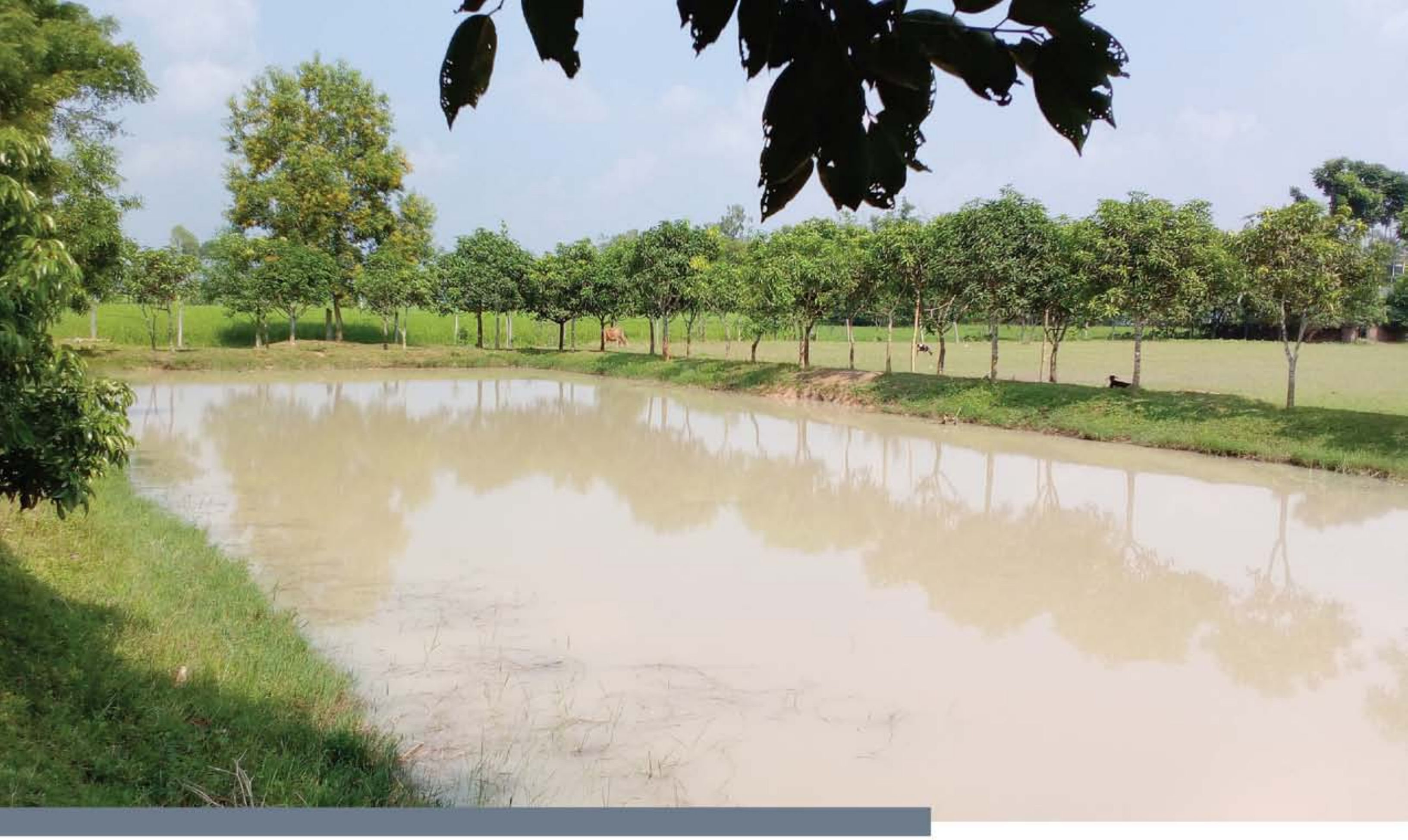
Major objectives of the project are to:

- 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 2019-20

Key achievements of the program include:

- About 2,01,825 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 2020 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 60.92 million to the partner NGOs and BDT 348 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)

There are about 1,288,222 ponds in Bangladesh having an area of 0.114 ha. per pond and 21.5 ponds per mauza (BBS, 1997). But about 17% of these ponds are derelict and probably dry up in the dry season. As per LGED in house survey (November'15) the number of Khas ponds /dighies are 14,910 whereas the numbers of institutional ponds/dighies are 3,493. On the other hand, the number of khas canals /dead rivers is 6,536 with a total length of 27,044.03 kilometers. There is an ample scope to improve these ponds and canals up to the usable standard for income generating and related economic activities.

Therefore, 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.

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 standard for enhanced surface water reservation capacity and income generating/commercial activities for rural unemployed and poor.

Specific objectives of the project are to:

- 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. By this time, Padakhep organized a two-day orientation training for the Regional Coordinators and Community Assistants of the project.

Plantation

The need for plantation has become even greater these days because of the growing pollution in the environment. Padakhep, since its inception is engaged in tree plantation activities as a part of economic development and promoting of environmental sustainability. Padakhep motivated the beneficiary to plant different tree sapling including nursery. Padakhep distributes saplings of timber, vegetable and fruits for plantation in the homestead of beneficiaries under different projects.

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 Thakurakona 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. Upto June 2020, 70 vermi-compost plants were established in the ENRICH Home.

Training and Suggestions

Every year, Padakhep conducted training for the beneficiaries on different IGAs. In the reporting year, a total of 225 beneficiaries of Padakhep received training on Beef Fattening, Vegetable Cultivation, Goat Rearing, Poultry Rearing etc. Padakhep also provided agricultural suggestions/advice to 378 farmers for improvement of their knowledge on different issues. These activities updated the knowledge of the beneficiaries.

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.
- People are aware about the importance of plantation and are motivated to preserve environment by tree plantation.
- Microenterprise clusters use cleaner technologies and shared amenities to reduce pollution and become less vulnerable to climate change.
- Farmers are benefitted by the agricultural training and suggestions/advices.

Chapter-4
Health

Introduction

Padakhep, since its inception, as its commitment to the poor has been providing health services to all its beneficiaries and the community people in its program areas. Health is one of the major interventions of the Holistic Development Approach (HDA) of Padakhep. 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. Padakhep brings health services to the door step of the target groups. 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. Increased number of people are getting easy access to it as the service is expanded in new localities every year.

Objectives of the Program

The major objectives of the health program are to:

- 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 has been playing a key role in sensitizing people on preventing diseases and educating the underprivileged to maintain good health. Health, hygiene and nutrition related issues 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. In the reporting period, about 10,079 persons are offered health awareness services by conducting 615 health awareness raising sessions.

Primary Health Care Services

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 all 22 Health Volunteers (HV) and 3 Health Assistants (HA) visit the HHs 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.

In 2019-20, Padakhep issued a total of 2171 health cards to the target people. 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.

Static and Satellite Clinics

The health assistants conduct static clinics to attend the patients. Heath Assistants provide health services for 20-25 working days in every month at branch offices through static clinics. Patients with general ailments receive free treatment from the static clinics. Every month on average 200-250 patients regularly receive treatment through static clinics. In 2019-20, 380 static clinics were arranged, treating 3271 poor patients.

Padakhep arranges satellite clinic at least once a week in the remote and backward areas. HA provides overall assistance in proper implementation of the clinics. The problems, which are beyond the capacity of the HA, 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 or low cost health 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. As of June 2020, Padakhep conducted 79 satellite clinics and around 1,714 patients have been treated in these clinics.

General Health Camps

Padakhep established Health Camps for the distressed poor people of the remote/backward areas to extend free of cost primary health care services. Usually specialist doctors attend these camps to provide diagnosis and other health services. However, patients with serious ailments are referred to different public as well as private hospitals/clinics where their treatment is arranged free-of-cost. In the reporting period, 6 health camps were conducted treating 1,422 patients in all.

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.

In 2019-20, one eye camp was organized where 164 patients received treatment. During the time, Padakhep also arranged free cataract surgeries including spectacles to 18 persons with the technical assistance from VARD.

Nutrition Activities

Padakhep 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. Padakhep 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.

Padakhep 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, Padakhep distributed 58,400 pcs. iron tablets among 584 mothers, 59,850 pcs. de-worming tablets among 14,962 persons, 27,460 pcs miracal (Calcium) tablets among 27,460 persons and 2,746 pushtikona sachets among 21,250 children under ENRICH program being implemented in Sunamgonj district.

Digital Equipment Distribution

For bringing dynamism in ENRICH project, the organization has distributed digital equipment and accessories to the Health Volunteers and Health Assistants. Two Health Assistants and 13 Health Volunteers were trained on usages (of equipment). In the training session a practical orientation was given on how to take blood pressure, pulse reading and diabetes test etc. After all these activities, all 15 participants were given relevant equipment/accessories to use in the field.

Water and Sanitation

Water and sanitation is one of the major focused areas of Padakhep. 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, Padakhep installed some new tube wells as well as renovated old ones under ENRICH program. Sanitation is also a major issue of any person at the community. Padakhep has been installing sanitary latrines and renovated old ones. For increasing water and sanitation coverage, up to June 2020, a total of 54 tube wells and 615 sanitary latrines has been installed/renovated by Padakhep.

Overall Impacts of the Health Program

- The poor people are more aware about primary health related issues, balanced diet and nutrition etc.
- The poor people are aware about the care of pregnant, lactating mothers and new born babies.
- The target people have increased access to comprehensive primary and cost-fee health care service at their doorsteps.
- 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.
- Upholding sound health, the poor people keep themselves involved in income generating activities and facilitate the financial contribution to the family and the society.

Chapter- 5
Education

Introduction

Education is an important form of human capital that is essential for improving productivity and furthering economic growth. Padakhep, since inception, used to prioritize education as a nation-building element. Padakhep beliefs that quality education brings a change in human which build courage to fight against poverty, discrimination, injustice, superstition, malnutrition etc. The whole purpose of Padakhep's education program is to give a better start in life for children of poor families who are unable to attend school or are forced to drop out due to financial constraint or other socio-economic conditions. Considering the important role of education, Padakhep is implementing several education programs with the children belonging to poor families, working children, children living in street and slums, and poor meritorious children.

Objectives of the Program

Major objectives of the program are to:

- 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 drop-out children
- Enable the children to establish their rights according to the principles of UNCRC
- Ensure congenial environment for the healthy growth of children

Major Activities and Services

Afternoon Education Center

The primary school dropout rate in rural Bangladesh continues to be significant and is still a barrier in attaining goals of education. Unfortunately, a major part of primary level students are compelled to leave studies before completing grade five. The dropout victims are commonly from the poor families as their guardians being mostly illiterate, are not conscious enough to support their kids to continue study. As a result, the students have a fear of school due to poor results. Padakhep started afternoon education centre under ENRICH program with the objective to prevent the dropout of children from primary level education. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a specialized program of PKSF, which is being executed a wide range of diverse services for the development of human dignity.

Education is a major component of ENRICH program which is 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. Education service is available to all the HHs 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 with the financial support of PKSF.

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, drawing 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.

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

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.

Currently, 2340 students (girls and boys) are taken care by Padakhep in 78 education centers in 2 unions. As a result, the drop-out rates of primary schools in the program areas have come down to zero.

Scholarship for the poor meritorious students

Generally parents of ultra poor children of the rural area often feel reluctant to continue the education of their children including meritorious ones for financial hardship. As a result, 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. Considering the problem, PKSF provides 'Education Scholarship' since 2012 to the meritorious children of the poor beneficiaries of its partner organizations. It is a regular activity of PKSF with the purpose to provide financial support to the poor meritorious students so that they can continue their studies.

The scholarships are awarded in recognition for their brilliant results in SSC and HSC or equivalent examinations. They are also eligible two consecutive scholarships if they are successfully promoted from the 11th year to the 12th year at the HSC level. Through awarding of scholarships, PKSF tries to address the issue of poverty eradication in a larger and futuristic way.

In 2019-20, a total of 188 poor meritorious students from different Zones of Padakhep were delivered cheques of financial assistance totaling an amount of BDT 22,56,000 to continue their education. Each student received an amount of BDT 12,000 as one-time scholarship money. For distributing the cheque of 'Education Scholarship', Padakhep arranged programs at field level attended by local elites, GO and NGO officials. So far 727 poor meritorious students from Padakhep were given scholarships worth BDT 95,88,000 from PKSF.

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

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 believes that, for sustainable development, community should be considered as the centre of all social development activities and since inception Padakhep is committed to providing quality services to the community. 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. Padakhep has been performing some activities for overall development of the community under different programs/projects. Under community-based interventions, problems faced by a community are identified first, which 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

Relief and Rehabilitation

In Bangladesh, almost every year one or more natural disaster (cyclone, flood etc.) causes loss of life, crops, livestock and other properties/assets, sometimes severely. Whenever any catastrophe takes place, the local poor people become the worst victims of such misfortunes, women and children in particular. Loss of field crops, poor sanitation, lack of food, waterborne diseases and loss of favmily income-all contribute to lives on risk. The disaster affected households have been facing acute shortage of food, drinking water and shelter. To reduce their vulnerabilities, Padakhep has incorporated relief and rehabilitation activities into its disaster management programs.

Padakhep also has been actively involved in response activities from the onset of the global pandemic COVID-19 and continue support operations for the vulnerable communities. The organization has extended different types of services to fight against the pandemic. 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 is committed to support those highly vulnerable and marginalized communities who are struggling to meet their basic daily requirements during this crisis. It also have donated money to the Prime Minister's relief fund to effectively combat the situation arising out of the pandemic. Apart from these, Padakhep is carrying out various awareness campaigns as well to keep people safe from Covid-19 contraction. Padakhep distributed leaflets to create awareness among local communities on prevention and safety measures against the virus. The staffs of Padakhep have been going door-to-door to sensitize and inform communities as well. Padakhep also has set up portable hand washing devices in different places of its working areas to encourage and facilitate proper hand washing.

Bridge/Culvert Construction

Padakhep, under different projects, constructs/repairs small bridges with bamboo and culverts for the community that helps establish better communication and supports access to market. As a result, transportation and marketing facilities for agricultural and other products of the people also are improved, enabling people to seek and avail increased healthcare services.

Tube well and Sanitary Latrine Installation

Water and sanitation is one of the major focused areas of Padakhep. Padakhep install/repair tube wells and sanitary latrines in its working areas 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.

In addition, Padakhep also established deep-tube wells in Malikhali and Agailjhara branch premises for the use of community people. 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.

Beggar Rehabilitation

A good number of poor people in Bangladesh, are compelled to choose begging as an alternative means to live on. Begging can be eradicated from the society through improving socio-economic condition of the beggars and establishing their human dignity. In order to create opportunities for those who want to quit begging and return to normal life, Padakhep has initiated a program to rehabilitate mainly through involving them in IGAs with the financial assistance of PKSF.

The program follows a customized rehabilitation plan formulated for every participant 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 2020, 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 IGAs and, on average earning BDT 4,000 per month. Most of the rehabilitated beggar families are now free from curse of begging through long-term development plan and support.

Awareness Campaigns

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. During the reporting year, 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 (such as child marriage, child labor, dowry, violence against women, trafficking of women and children etc.) and superstitions which hinder individual and social development. The community people, children and adolescents were involved spontaneously with the events.

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 activities. Padakhep provides financial support for sports and cultural activities in different educational institutes. Every year, the organization arranged cultural and sports program in Surma union under ENRICH program. 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. The learners of the Afternoon Education Centres participated in different events of the sports. In the reporting period, Padakhep also arranged a ward-based youth football tournament (under the ENRICH program) in Surma union, Sunamgonj.

ENRICH Center

ENRICH Centers function as community hubs. 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. 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. Community people are encouraged to meet and socialize in ENRICH center and undertake joint activities for common welfare.

ENRICHed Home

ENRICH Home, an innovation of ENRICH program, aimed at making home the source of income generation and asset creation towards poverty alleviation through optimum use of the available resources. 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 (i.e. smoke free stove) for cooking without being affected by smoke is used. Households produce environment-friendly fertilizer, vermi-compost, for own use and/or for sale. Of course, all ENRICHed households are covered by the ENRICH education, health, and all other components.

Padakhep has established 49 ENRICHed homes in different ENRICH unions. The income and wellbeing of these families have increased sustainably. Establishment of ENRICHed homes are expanding fast, both as a result of persuation and demonstration effect.

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. 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. Through such intermediation, till June 2020, a total of 41 young individuals of Surma union have found employment opportunities in PRAN-RFL Group and GIZ. Mentionable, under the ENRICH technical and vocational training policy, various types of skill training are provided to the youths.

Warm Cloth Distribution

During the cold wave in winter, almost every year Padakhep distributed blankets among the poor people of its working areas. The activities are carried out with collaboration of the Union Parishad. The Union Parishad representatives were engaged and extended their all-out cooperation and conducted supervision to ensure smooth distribution of blankets among the distressed people.

Uplifting the Quality of Lives of the Elderly People Program

Joyful and happy lives in the last stage of our seniors are in our responsible hands and obligatory duty. Unfortunately, specially in the village community, the elderly people are usually most vulnerable and burden of the family as they are unable to contribute any financial support. Moreover, they become dependent on the other family members and loose respect and gradually fall in many frustrations. To address these challenges and ensure welfare of elderly people, Palli Karma-Sahayak Foundation (PKSF) pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life--from the conception of a child and to the death of a person. As a supplementary intervention of its multidimensional poverty alleviation programmes, PKSF has introduced 'Uplifting the Quality of Lives of the Elderly People Programme' in line with the government's elderly policy. PKSF aims to help in reducing miseries of the elderly people through the program.

Padakhep launched the program as a partner organization of PKSF in Surma union, Sadar Upazila of Sunamgonj district. The program assists elderly people to access social safety services, financial benefits and primary health care services.

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

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. As a part of the activities, a social centre for elderly persons was established in Surma Union equipped with the facilities of newspaper, TV, carom, ludu, chess etc. Besides, 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.

Seventy five (75) elderly people or senior citizens were given old age allowance in cash amounting to BDT 4 lakh 5 thousand (each at the rate of BDT 5400) in the 1st phase and ninety eight (98) senior citizens received cash amounting to BDT 5 lakh 88 thousand (each at the rate of BDT 6000) 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).

Vulnerable Group Development (VGD) Program

Padakhep has been implementing "Vulnerable Group Development (VGD)" program at 3 Unions of Taragonj Upazila under Rangpur district since July 2019 with the financial assistance of the Ministry of Women and Children Affairs (MoWCA). The VGD program is the largest social safety net/ security program for the ultra-poor HHs with the goal to improve the socio-economic condition of the VGD beneficiaries. Padakhep formed groups with the VGD card holders. After group formation, the organization oriented them on their roles and responsibilities related to different development issues. The main activities of the program are to provide training on IGAs, awareness development on health, personal hygiene, nutrition, savings collection and management, monitoring of food distribution among VGD card holders by Local Government etc. The organization provides services to 2050 VGD card holders of the Upazila and collected monthly savings from them.

Up to June 2020, Padakhep successfully conducted 33 life skills training for 825 VGD card holders on mother & child health and food & nutrition. By this time, the organization also conducted 23 training for 575 VGD card holders on poultry farming, gardening and woman empowerment at each union of Taragonj upazila, Rangpur district. During the reporting period, BDT 35,24,130 was also collected from the VGD cardholders as savings, and deposited to the respective bank account of the project.

Overall Impacts of the Social Services

- Developed infrastructures increase and ensure mobility, save time and cost
- Awareness on socioeconmic issues (like social evils, superstitions that hinder individual and social development) increased
- Awareness on health and hygiene increased
- Maintatin improved health and hygiene
- Savings habit developed by vulnerable groups, particularly women
- Small fund generated by vulnerable families
- Older people get better health and maintain much more happier lives with friendly environment

CHAPTER-7
Enterprise Development and Operation

Introduction

Padakhep established several income-earning enterprises with the objective 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 benefit 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
- Ensuring a profitable and sustainable agricultural production system and raise the purchasing power by increasing real income of the beneficiaries.
- Offering training to public and private sector professionals working in extension, development and social activities.
- Building capacity of the stakeholders to promote their enterprises.

The Enterprises in operation are:

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

Padakhep Institute of Development and Management (PIDM)

Padakhep started a training institute in the name of Padakhep Institute of Development and Management (PIDM) in December 2008 with a 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, 8,641 participants received training from PIDM (2,489 Participants from Padakhep and 6,152 from outside) and 66 persons availed PIDM services as guest.

Padakhep Printing and Packaging

Padakhep Printing and Packaging is a self-financed press of the organization aims to publish quality-printing materials for the clients at a reasonable price 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 different organizations maintaining very good reputation.

Chapter -8
Human Resource Development

Introduction

Human Resource Development (HRD) is an integral part of any organization particularly for the development organization; those are working for the emancipation of poverty, exploitation, and discrimination from the society. HRD has different approach and modalities for the capacity building of staff and beneficiaries of which training is significant one.

The organization 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 building capacity of its 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 arranges different types of workshops with HQs and field level officials. The workshops mainly focuses on the target and achievement of the yearly plan.

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 and Achievements in 2019-20

The activities undertaken in the reporting year are:

- 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 2019-20, a total of 1,558 employees from HQs and field offices participated in development and management related training courses.

Staff Training (external)

In the reporting year, a total of 140 staffs from Padakhep received training on different subjects organized by PKSF, MRA, BIPD and INM, CDF.

Collaborative Training

Padakhep imparted training to 48 senior officials in collaboration with BRAC and INM in the reporting year.

Beneficiary Trainings

Every year, Padakhep conducted training courses for the beneficiaries of different projects to update the technical knowledge on different IGAs. In the reporting year, a total of 225 beneficiaries of ENRICH project received training on beef fattening, vegetable cultivation, goat rearing, poultry rearing, dairy-cow rearing using advanced technology, fish cultivation in ponds etc. In all, 15 Health Volunteers (HV) and Health Assistants (HA) of the same project also received training on operating system of digital instruments for checkup of diabetes, blood pressure etc.

Up to June 2020, Padakhep successfully conducted 33 life skills training for 825 VGD card holders on mother & child health and food & nutrition. By this time, the organization also conducted 23 training for 575 VGD card holders on poultry farming, gardening and woman empowerment under VGD project.

In the reporting year, Padakhep organized six community meetings with 321 MEs and community people for raising awareness on climate change and health & sanitation issues and organized one-day training for 30 MEs in salt processing to increase salt production under Strengthening Environment-Friendly Micro-Enterprise in Salt Processing & Trade under Sustainable Enterprise Project (SEP).

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

Padakhep carried out an assignment since June 01, 2018 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 will assist in improving health and nutrition status of the urban poor in Bangladesh. The main purpose of the assignment is to organize orientation workshop for about 3600 public representatives of LGIs. The project will cover 329 Pourashavas (Municipalities) under 64 districts of Bangladesh, targeting 3,600 locally elected representatives.

By this time, Padakhep developed a training module for the orientation workshop and also conducted 3-day ToT and a Mock session. The organization also conducted need assessment among the Local Government institutions and collected baseline information from 329 Pourashavas. In the reporting year, Padakhep has conducted 61 orientation workshops successfully with the participation of 2030 Mayors and Councilors.

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. The orientation was conducted following the training module. Each training session was conducted by 2 Trainers and monitored by other project personnel.

The following topics were covered during the orientation workshop:

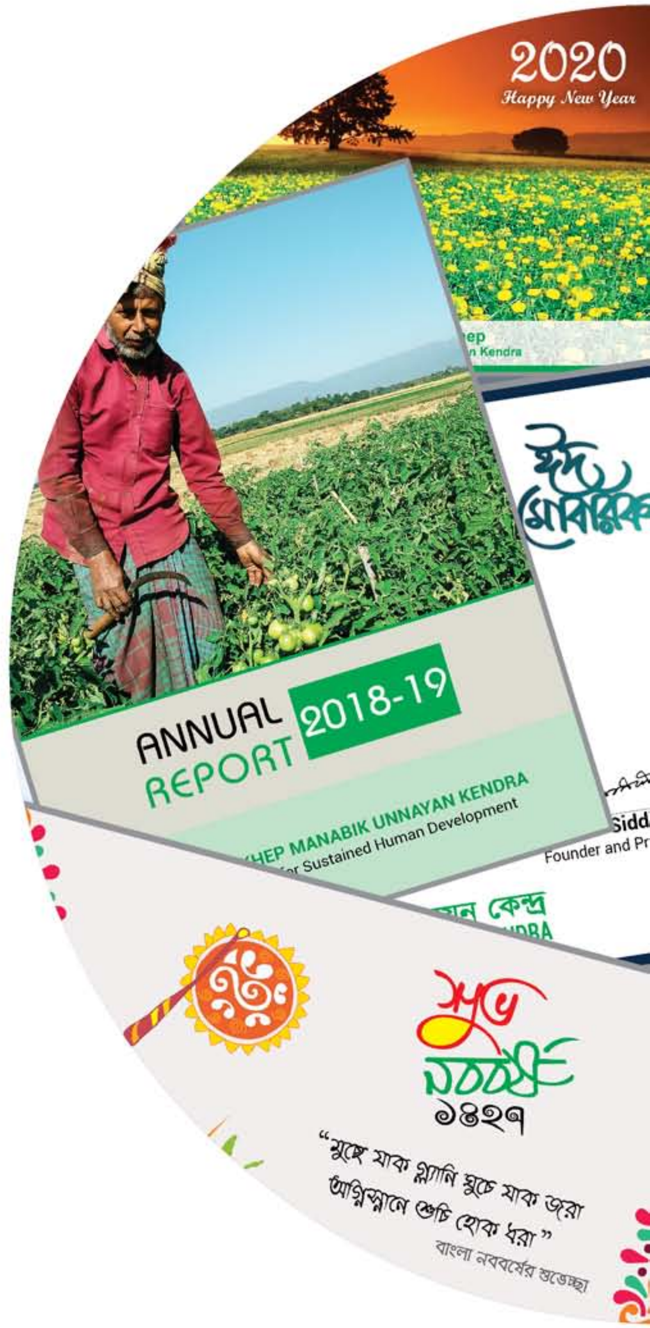
- Local Government (Pourashava) Act 2009 particularly on public health issues.
- Role delineation as per recommendation of task force.
- Present scenario of rural and urban health structure.
- Project review and meeting conduction techniques.
- Sustainable Development Goal (SDG) & Gender Equity.
- Climate change and its impact on urban areas.
- Leadership, Mass Communication & Mass Awareness Techniques.

Chapter-9
Publication and Documentation

Introduction

Publication and documentation component is an integral part of Padakhep which reflect the overall activities of the organization. The present condition and progress of implemented activities of Padakhep are published in annual reports, newsletters, brochures, leaflets, posters, case studies, videos, documentary films, etc. In this way, Padakhep is propagating its vision, mission, images and information related to the implemented programs.

Under the documentation activities, press release on important events/activities of Padakhep are prepared and published in national dailies and were preserved in the form of books. In addition, paper clippings and articles on different development issues are also collected and circulated through e-mail to update the knowledge of the staffs. Padakhep also has an enriched library at the Head Office in Dhaka, which is so far open to the staff of the organization only. Development related books, magazines, journals, articles, reference books, publications of different programs and the daily newspapers are available in the library.

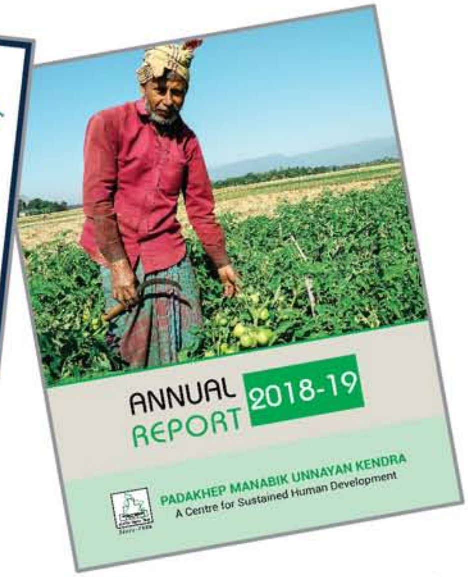


Major Achievements in 2019-20

In the reporting year, Padakhep published the Annual Report of the organization, 2 issues of Newsletter, Eid and New Year's greetings cards and e-news (a monthly on-line publication of Padakhep) as regular publications. A beautiful diary, an eye catching wall and desk calendar have also been published. By this time, a total number of 118 news on Padakhep activities were published in national and local newspapers. Electronic media also broadcast Padakhep's important activities to make people aware of its achievements. Apart from these, a good number of paper clippings and articles on different issues were collected and circulated.


2020
Happy New Year
Padakhep
Manabik Unnayan Kendra


ঈদ মোবারক
Eid Mubarak
Md. Saleh Bin Sums
Executive Director (CC)
A.B.M Siddique
Founder and President
পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র
PADAKHEP MANABIK UNNAYAN KENDRA


ANNUAL REPORT 2018-19
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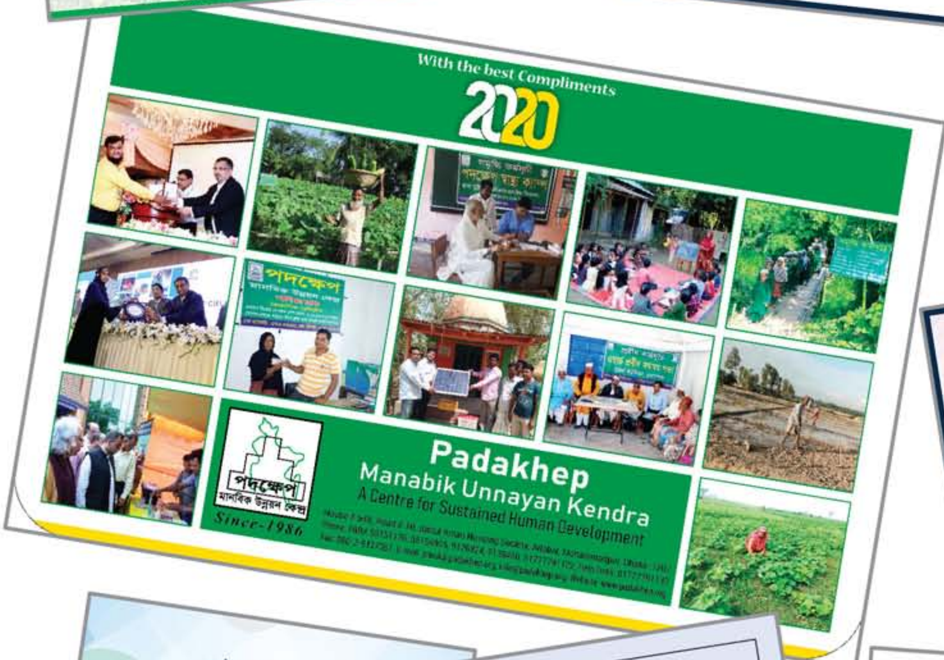
A Centre for Sustained Human Development


With the best Compliments
2020
Padakhep
Manabik Unnayan Kendra
A Centre for Sustained Human Development
পদক্ষেপ
মানবিক উন্নয়ন কেন্দ্র
Since-1986


Eid Mubarak
A.B.M Siddique
Founder and President
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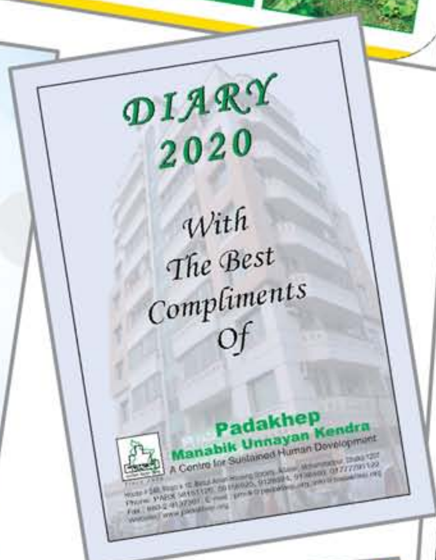
পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র
PADAKHEP MANABIK UNNAYAN KENDRA


পদক্ষেপ বার্তা
PADAKHEP NEWSLETTER
পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র


DIARY
2020
With
The Best
Compliments
Of
Padakhep
Manabik Unnayan Kendra
A Centre for Sustained Human Development


Happy New Year
2020
PADAKHEP MANABIK UNNAYAN KENDRA
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পদক্ষেপ ই নিউজ


শুভ নববর্ষ
১৪২৭
পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র

দৈনিক সুনামগঞ্জ প্রতিদিন

পদক্ষেপের উদ্যোগে আন্তর্জাতিক প্রবীণ দিবস পালিত

আন্তর্জাতিক প্রবীণ দিবস পালন

দৈনিক সুনামগঞ্জের সময়

আন্তর্জাতিক প্রবীণ দিবস পালন করেছে এনজিও সংস্থা পদক্ষেপ

স্টাফ রিপোর্টার:: আন্তর্জাতিক প্রবীণ দিবস পালন করেছে এনজিও সংস্থা পদক্ষেপ। ... সকাল ১০টায় ... উপজেলার সুরমা ... বেরীগাঁওস্থ শাখা ... আওতাভুক্ত বিভিন্ন ... এ উপলক্ষে আলোচনা সভায় সক্রিয়ভাবে অংশগ্রহন করেন পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র প্রবীণ কর্মসূচির উদ্যোগে ও পিকেএসএফ এর সহযোগীতায় দিবসটি উপলক্ষে অনুষ্ঠিত আলোচনা সভায় সভাপতির বক্তব্য রাখেন সমৃদ্ধি কর্মসূচির সমন্বয়কারী মোঃ শাহজাহান সিরাজ। আরো বক্তব্য রাখেন সুরমা ... ৩য় পৃষ্ঠায় দেখুন

THE DAILY BHORER KAGOJ মুক্ত প্রাণের প্রতিধ্বনি

ভোরের কাগজ

সোমবার, ২৬ ফেব্রুয়ারি, ২০২০

গতি পাবে 'পদক্ষেপের' সমন্বিত উন্নয়ন প্রকল্প

ইনকিলাব THE DAILY INQILAB

ঢাকা, শনিবার, ২৭ জুলাই ২০১৯, ১২ শ্রাবণ ১৪২৬, ২৩ যিলকদ ১৪৪০ হিজরী।

পদক্ষেপের বিজনেস প্ল্যান বাস্তবায়নে কর্মশালা অনুষ্ঠিত

দৈনিক উত্তরা নিউজ

নানা কর্মসূচির মধ্য দিয়ে আজ শেষ হলো পদক্ষেপ এর বিজনেস প্লান বিষয়ক ২দিন ব্যাপী কর্মশালা

দৈনিক সুনামগঞ্জের সময়

সৎকার ও সঞ্চয়ের চেক বিতরণ করেছে এনজিও সংস্থা পদক্ষেপ

স্টাফ রিপোর্টার:: সামাজিক উন্নয়ন ও প্রবীণ কর্মসূচির আওতায় মাঠ সৎকার,মৃত সদস্যদের সৎকার ও বিশেষ সঞ্চয়ের চেক বিতরন করেছে এনজিও সংস্থা পদক্ষেপ। গতকাল সোমবার সকাল ১১টায় সদর উপজেলার সুরমা ইউনিয়নের বেরীগাঁওস্থ শাখা কার্যালয়ে সংস্থার আওতাভুক্ত বিভিন্ন উপকারভোগী ও কর্মকর্তা কর্মচারীদের অংশগ্রহনে পৃথক আনুষ্ঠানিকভাবে চেক বিতরন করা কর্মসূচিগুলোর এ উপলক্ষে অনুষ্ঠিত হয়। আলোচনা ৩য় পৃষ্ঠায় দেখুন

সৎকার ও সঞ্চয়ের (শেষ পৃষ্ঠার পর)

দৈনিক ভোরের সূর্য

সুনামগঞ্জে প্রবীণ সদস্যদের বয়স্ক ভাতা, শীতবস্ত্র, হুইল চেয়ার প্রদান করেছে পদক্ষেপ

January 23, 2020

দৈনিক ইত্তেফাক

করোনায় বারশালে পদক্ষেপ মানাবক উন্নয়ন কেন্দ্রের শুভেচ্ছা উপহার

ইত্তেফাক রিপোর্ট ১৮:১৫, ২২ মে, ২০২০

বাংলাদেশের অন্যতম শীর্ষ জাতীয় বেসরকারি উন্নয়ন সংস্থা পদক্ষেপ মানবিক উন্নয়ন কেন্দ্র দে জনিত কারণে আর্থিকভাবে ক্ষতিগ্রস্ত জনগোষ্ঠীকে শুভেচ্ছা উপহার প্রদান করেছে। এ কার্যক্রম (২২মে) বরিশাল জেলার আগৈলঝারা উপজেলায় ৩'শ পরিবারের মধ্যে খাদ্য ও স্বাস্থ্য সুরক্ষ প্রদান করা হয়।

এ কার্যক্রমের উদ্বোধন করেন আগৈলঝারা উপজেলা পরিষদের চেয়ারম্যান রইস সেরনিয় উপজেলা কৃষি কর্মকর্তা, আগৈলঝারা থানার ওসি, আগৈলঝারা ইউনিয়ন পরিষদের চেয়ারম্যানস

পদক্ষেপ এর নির্বাহী পরিচালক মোহাম্মদ সালেহ বিন সামস বলেন, 'চলমান দুর্যোগ মোক উন্নয়ন কেন্দ্র প্রধানমন্ত্রীর ত্রাণ তহবিলে ১৪ লাখ টাকা প্রদান করেছে। সংস্থাটি ৩'শ টি মাঠ ক বিষয়ে সচেতনতা সৃষ্টি কার্যক্রম অব্যাহত রেখেছে এবং এ পর্যন্ত আর্থিকভাবে ক্ষতিগ্রস্ত প্রা মানুষের জন্য শুভেচ্ছা উপহার হিসেবে স্বাস্থ্য সুরক্ষা ও খাদ্য সামগ্রী এবং নগদ অর্থ প্রদান করে

প্রথম আলো

বড়লেখায় পরিবেশমন্ত্রী

মানুষকে বিভ্রান্ত করতে গুজব ছড়ানো হচ্ছে

নিজস্ব প্রতিবেদক, মৌলভীবাজার

দৈনিক সুনামগঞ্জের সময়

দু:স্থদের মাঝে বিনামূল্যে চিকিৎসাসেবা প্রদান

শুক্র ০৩, ২০২০

স্টাফ রিপোর্টার:: সুনামগঞ্জে দু:স্থদের মাঝে বিনামূল্যে চিকিৎসাসেবা প্রদান

FAMES & R
CHARTERED ACCOUNTANTS

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Cell Phone : +8801783294818, 01819207889, 01819496565
E-Mail- fmrashid@yahoo.com

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 2020 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 consolidate 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 considers 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.

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

FAMES & R
DHAKA BANGLADESH
CHARTERED ACCOUNTANTS

FAMES & R
Chartered Accountants

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 2020, and its financial performance and its consolidated Statement of Cash Flows for the year ended 30 June 2020 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 2020, Statement of Comprehensive Income, Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.

(Md. Abdur Rashid, FCA)
FAMES & R
Chartered Accountants

Dated: 29 October, 2020
Place : Dhaka

FAMES & R
DHAKA
BANGLADESH
CHARTERED ACCOUNTANTS

FAMES & R
Chartered Accountants

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2020

Particulars	Notes	Amount in Taka	
		30-Jun-20	30-Jun-19
PROPERTY AND ASSETS			
Non Current Asset		**724,101,218**	**747,977,315**
Property, Plant and Equipment	6.00	351,668,449	350,507,950
Term Deposits	7.00	372,432,769	397,469,365
Current Assets (A+B)		**17,547,929,148**	**14,817,064,680**
A. Loan Outstanding		**14,235,774,374**	**12,717,653,229**
Loan to Other Microfinance Organisation	8.00	61,421,555	61,621,555
Loan to Members	9.00	14,164,489,050	12,642,245,737
Logistic Loan	10.00	9,863,769	13,785,937
B. Others Assets		**3,312,154,774**	**2,099,411,451**
Other Loan	11.00	354,222,979	354,222,979
Other Deposits	12.00	12,352,867	15,441,083
Receivables	13.00	23,575,968	27,005,252
Interest & Overheads Receivable	14.00	75,532,136	90,638,563
Advance, Deposits & Prepayments	15.00	1,516,817,032	1,171,524,789
Inventories (Stock & Stores)	16.00	711,274	1,312,387
Unsettled Staff Advance	17.00	14,958,049	17,745,379
Cash and Cash Equivalents	18.00	1,313,984,469	421,521,019
Total Assets		**18,272,030,366**	**15,565,041,995**
CAPITAL FUND AND LIABILITIES			
Capital Fund		**1,410,691,867**	**1,240,992,000**
Cumulative Surplus	19.00	1,150,711,080	997,981,200
Statutory Reserve	20.00	127,856,787	110,886,800
Revaluation Reserve		132,124,000	132,124,000
Non Current Liabilities			
Term Loan - Net of Current Maturity	21.00	4,785,807,205	4,750,260,301
Current Liabilities		**12,075,531,294**	**9,573,789,694**
Term Loan - Current Maturity	22.00	1,913,262,387	1,972,930,075
Other Fund	23.00	3,009,357,150	1,713,473,592
Members' Savings	24.00	5,731,641,369	4,589,809,459
Staff Savings Deposit (SSD)-Security	25.00	4,000	49,046,845
Members' Welfare Fund	26.00	279,540,406	194,019,203
Advance from PKSF (ENRICH)	27.00	5,783,557	3,500,000
Provision for Expenses	28.00	657,420,387	627,402,505
Loan Loss Provision	29.00	478,522,038	423,608,015
Total Capital Fund and Liabilities		**18,272,030,366**	**15,565,041,995**

The accompanying notes form an integral part of these Financial Statements.

Manager (F&A) — **Executive Director**

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

(Md. Abdur Rashid, FCA)
FAMES & R
Chartered Accountants

Dated: 29 October, 2020
Place : Dhaka

FAMES & R
DHAKA BANGLADESH
CHARTERED ACCOUNTANTS

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Notes	Amount in Taka	
		2019-2020	2018-2019
A. INCOME			
Interest on Members Loan	30.00	2,805,906,487	2,833,013,514
Bank Interest	31.00	3,752,935	3,521,499
Grant for Training / Reimbursement	32.00	10,748,952	5,991,454
Operational Others Income	33.00	3,513,329	4,028,781
Total Income		**2,823,921,703**	**2,846,555,248**
B. EXPENDITURE			
Interest on PKSF Loan	34.00	99,672,218	84,502,335
Interest on Bank Loan	35.00	460,914,465	565,884,467
Interest on Member Savings	36.00	321,019,474	234,085,796
Interest on Other Loan	37.00	324,316,996	208,465,680
Total Financial Cost		**1,205,923,153**	**1,092,938,278**
Salaries and Allowances	38.00	1,144,794,875	1,078,970,452
Overhead Expenses	39.00	192,399,577	176,313,737
Communication Expenses	40.00	27,056,842	30,112,238
Miscellaneous Expenses	41.00	11,053,004	8,805,457
Total Operating Expenses		**1,375,304,298**	**1,294,201,884**
Depreciation		17,470,181	10,618,138
Loan Loss Expenses		55,524,204	109,578,911
Provisional Expenses		**72,994,385**	**120,197,049**
Total Expenditure		**2,654,221,836**	**2,507,337,211**
Excess of Income over Expenditure (A-B)		169,699,867	339,218,037
		2,823,921,703	**2,846,555,248**

The accompanying notes form an integral part of these Financial Statements.

Manager (F&A) | **Executive Director**

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

(Md. Abdur Rashid, FCA)
FAMES & R
Chartered Accountants

Dated: 29 October, 2020
Place : Dhaka

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM

CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED JUNE 30, 2020

Particulars	Notes	Amount in Taka	
		2019-2020	2018-2019
Opening Balance		**421,521,019**	**402,087,338**
Cash in hand		5,595,613	5,552,097
Cash at bank		415,925,406	396,535,241
RECEIPTS			
Savings Fund Investment	7.01	593,691,572	210,341,354
Statutory Reserve Investment	7.03	129,092,343	-
Loan to Other Microfinance Organization	8.00	200,000	500,000
Loan to Members	9.00	20,261,419,506	20,431,340,691
Logistic Loan	10.00	7,664,954	10,804,401
Loan from Enterprise Wing	11.01	-	205,000
Loan from Program Wing	11.02	-	2,308
Advance, Deposits and Prepayments	15.00	916,360,511	683,592,671
Inventories (Stock & Stores)	16.00	8,741,578	7,734,636
Unsettled Staff Advance	17.00	55,578	714,930
Loan From PKSF	21.01	672,500,000	730,300,000
Project Fund -Long term	21.02	-	76,365,842
Loan from Commercial Bank -Short term	22.02	12,012,079,214	14,236,599,883
Others Fund (Receipts)	23.00	**2,529,462,274**	**1,301,443,313**
Loan from CPF	23.01	544,638,511	167,117,093
Loan from SWF	23.02	6,489,252	5,695,359
Loan from SVS & IP	23.03	33,389,622	22,531,346
Loan from Gratuity Fund	23.04	32,130,981	-
Loan from SSD Fund	23.05	54,220,079	-
SHS Fund	23.06	26,730,331	36,643,762
Voluntary Investment Program (VIP)	23.07	1,561,085,996	882,466,364
Group Development Fund	23.08	-	63,010
Payables	23.09	4,039,381	239,692
Staff Welfare Fund	23.10	6,105,100	5,650,326
Contributory Provident Fund (CPF)	23.11	147,394,263	127,986,482
Staff Loan from CPF	23.12	15,771,617	13,652,727
SVS & IP	23.13	39,772,192	26,185,000
Staff Loan	23.14	21,991,807	10,535,664
Gratuity Fund	23.15	35,703,142	-
Advance Security	23.16	-	12,500
Fund from Staff Loan Program	23.18	-	2,663,988
Members Savings	24.00	3,439,750,784	3,238,865,770
Staff Savings Deposit (SSD)-Security	25.00	8,586,754	7,929,222
Members' Welfare Fund	26.00	216,877,350	227,709,690
Advance from PKSF (ENRICH)	27.00	13,946,750	6,739,379
Capital Expenditure (Annexure -A)		2,177,510	1,761,796
Total Revenue Income		**2,825,468,049**	**2,839,097,039**
Interest on Members Loan (Service Charge)	30.00	2,806,728,400	2,832,077,913
Bank Interest	31.00	4,389,342	2,885,092
Grant for Training / Reimbursement	32.00	10,836,978	130,283
Operational Others Income	33.00	3,513,329	4,003,751
Total		**44,059,595,746**	**44,414,135,263**

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FAMES & R DHAKA BANGLADESH CHARTERED ACCOUNTANTS

Particulars	Notes	Amount in Taka	
		2019-2020	2018-2019
PAYMENTS			
Investments :		**697,747,319**	**500,134,963**
Savings Fund Investment	7.01	553,212,348	443,893,434
Loan Loss Provision Investment	7.02	92,807	696,843
Statutory Reserve Investment	7.03	144,442,164	55,544,686
Loan to Members	9.00	21,784,273,000	22,791,786,268
Logistic Loan	10.00	3,783,063	5,977,648
Advance, Deposits and Prepayments	15.00	1,261,652,754	854,626,379
Inventories (Stock & Stores)	16.00	8,140,465	8,315,768
Unsettled Staff Advance	17.00	362,131	606,516
Loan Repayment to PKSF	21.01	796,466,670	654,033,337
Project Fund -Long term	21.02	38,934,135	77,850,537
Bank Loan Repayment - Short term	22.02	11,887,718,678	13,836,527,354
Others Fund (Payments)	23.00	**1,480,704,958**	**673,667,774**
Loan from CPF	23.01	388,433,735	102,532,197
Loan from SWF	23.02	3,479,453	3,819,620
Loan from SVS & IP	23.03	21,203,353	1,991,785
Loan from Gratuity Fund	23.04	128,725,129	-
Loan from SSD Fund	23.05	39,353,190	-
SHS Fund	23.06	19,426,728	39,685,270
Voluntary Investment Program (VIP)	23.07	613,398,678	340,388,986
Group Development Fund	23.08	7,200	83,010
Payables	23.09	3,954,420	239,692
Staff Welfare Fund	23.10	6,104,700	5,642,026
Contributory Provident Fund (CPF)	23.11	146,913,281	126,976,704
Staff Loan from CPF	23.12	15,759,691	13,561,667
SVS & IP	23.13	39,253,592	26,068,100
Staff Loan	23.14	21,684,898	10,002,229
Gratuity Fund	23.15	33,006,160	-
Advance Security	23.16	750	12,500
Fund from Staff Loan Program	23.18	-	2,663,988
Savings Return	24.00	2,298,518,542	2,283,401,383
Staff Savings Deposit (SSD)-Security	25.00	57,629,599	3,809,878
Member Welfare Fund	26.00	131,356,147	224,938,316
Advance from PKSF (ENRICH)	27.00	9,731,536	1,236,000
Capital Expenditure (Annexure -A)		20,811,614	65,126,277
REVENUE EXPENDITURE		**2,267,780,666**	**2,010,575,846**
Financial Expenses		**963,059,076**	**854,593,459**
Interest on PKSF Loan	34.00	96,106,919	77,686,835
Interest on Bank Loan	35.00	393,663,287	475,215,768
Interest on Member Savings	36.00	230,104,608	158,458,989
Interest on others Loan	37.00	243,184,262	143,231,867
Operating Expenses		**1,304,721,590**	**1,155,982,387**
Salaries and Allowances	38.00	1,073,593,235	949,732,164
Overhead Expenses	39.00	192,547,490	170,231,911
Communication Expenses	40.00	27,837,838	28,853,700
Miscellaneous Expenses	41.00	10,743,027	7,164,612
CLOSING BALANCE		**1,313,984,469**	**421,521,019**
Cash in Hand	18.01	11,415,432	5,595,613
Cash at Bank	18.02	1,302,569,037	415,925,406
Closing Balance and Total Payments		**44,059,595,746**	**44,414,135,263**

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

Manager (F&A) **Executive Director**

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

Md. Abdur Rashid (FCA)
FAMES & R
Chartered Accountants

Dated: 29 October, 2020
Place : Dhaka

FAMES & R CHARTERED ACCOUNTANTS DHAKA BANGLADESH

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2020

Particulars	Amount in Taka	
	2019-2020	**2018-2019**
A. Cash flows from Operating Activities:		
Surplus for the year	169,699,867	339,218,037
Add: Amount considered as non cash items:		
Loan Loss Provision	**FAMES & R** Chartered Accountants 4,204	109,578,911
Provision for Expenses	26,933,774	214,941,263
Depreciation for the year	17,470,181	10,618,138
Sub total	**99,928,159**	**335,138,312**
Loan disbursed to Members	(1,518,121,145)	(2,244,508,699)
Loan to Program Wing	-	207,308
Increase/decrease in Current Assets	33,130,593	12,185,139
Increase/decrease in Current Liabilities	6,693,477	2,439,473
Sub total	**(1,478,297,075)**	**(2,229,676,779)**
Net cash used in operating activities	**(1,208,669,049)**	**(1,555,320,430)**
B. Cash Flow from Investing Activities		
Acquisition of Property, Plant and Equipment	(16,156,753)	(44,028,636)
Investment	(328,373,870)	(459,510,742)
Net cash used in Investing Activities	**(344,530,623)**	**(503,539,378)**
C. Cash Flows from Financing Activities:		
Other Loan received	309,162,960	102,497,517
Loan from PKSF	(123,966,670)	76,266,663
Bank Loan	85,426,401	398,587,834
Member Savings	1,141,831,910	955,511,306
VIP	947,687,318	542,658,795
Member Welfare Fund	85,521,203	2,771,374
Net cash generate in Financing Activities	**2,445,663,122**	**2,078,293,489**
D. Net increase/(decrease) (A+B+C)	**892,463,450**	**19,433,681**
Cash and Cash Equivalents at the beginning of the year	421,521,019	402,087,338
Cash and Cash Equivalents at the end of the year	**1,313,984,469**	**421,521,019**

Manager (F&A)

Executive Director

Dated: 29 October, 2020
Place : Dhaka

FAMES & R
DHAKA BANGLADESH
CHARTERED ACCOUNTANTS

FAMES & R
Chartered Accountants

PADAKHEP MANABIK UNNAYAN KENDRA
MICROFINANCE PROGRAM
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2020

	Statutory Reserve	Revaluation Reserve	Cumulative Surplus	Total
Balance as at 01 July 2019	**110,886,800**	**132,124,000**	**997,981,200**	**1,240,992,000**
Surplus for the year	-	-	169,699,867	169,699,867
Transfer to Statutory Reserve	16,969,987	-	(16,969,987)	-
Prior Year Adjustment	-	-	-	-
Balance As at 30 June 2020	**127,856,787**	**132,124,000**	**1,150,711,080**	**1,410,691,867**

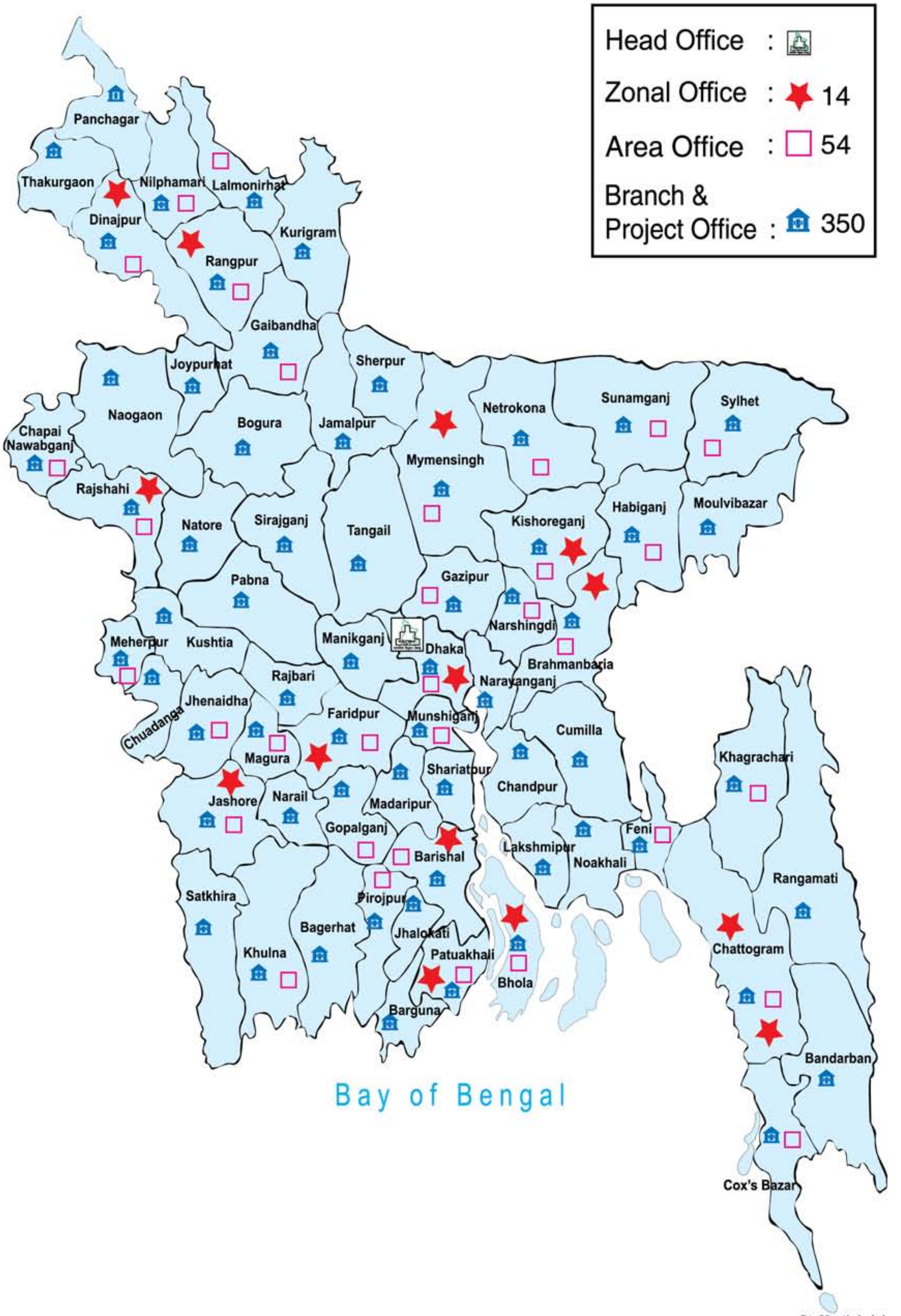
Manager (F&A)

Executive Director

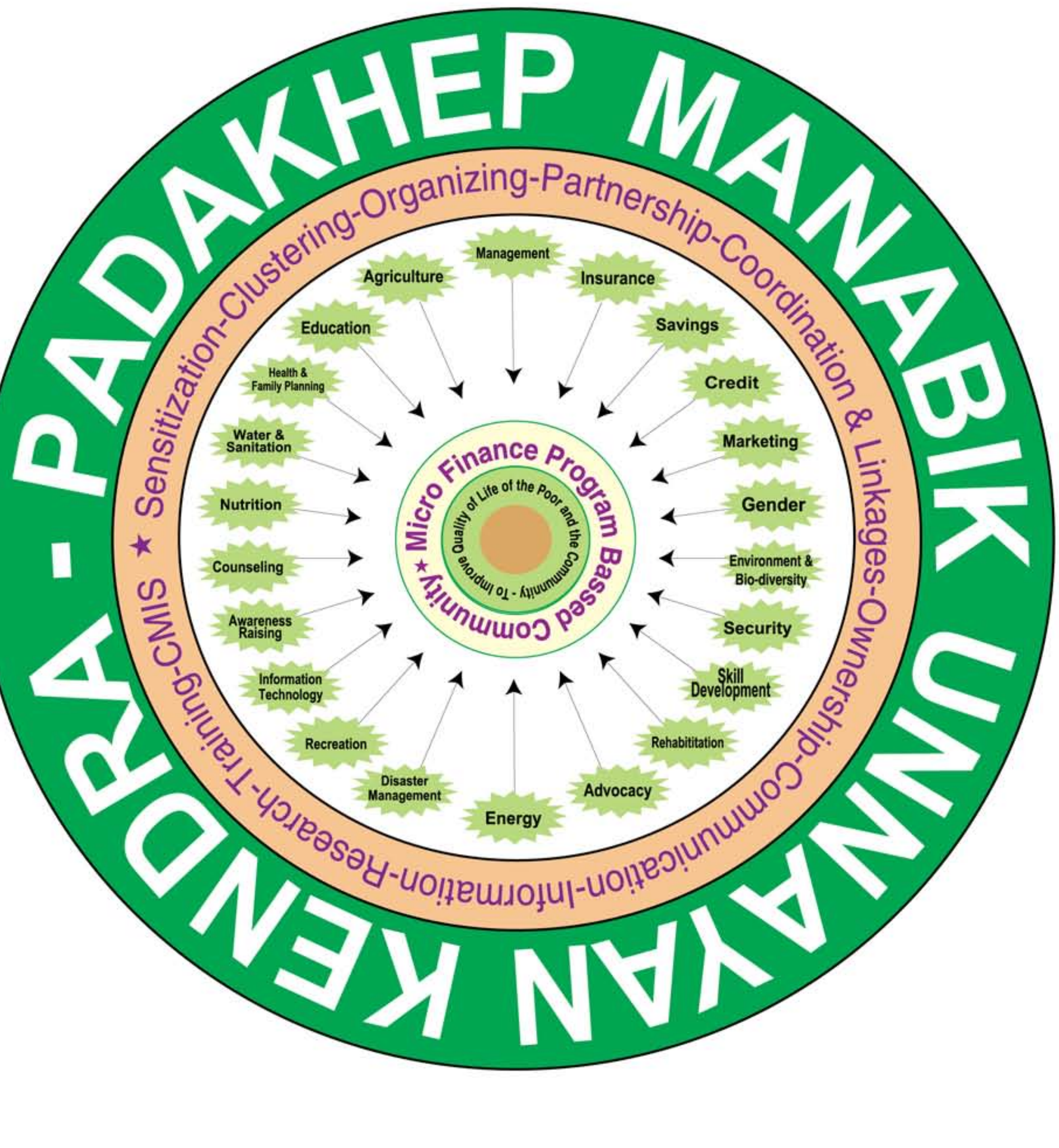
Dated: 29 October, 2020
Place : Dhaka

FAMES & R DHAKA BANGLADESH CHARTERED ACCOUNTANTS

Working Areas of Padakhep



Holistic Development Approach: A Poverty Reduction Approach of Padakhep



পদক্ষেপ
মানবিক উন্নয়ন কেন্দ্র
Since-1986

Padakhep
Manabik Unnayan Kendra
A Centre for Sustained Human Development

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