



ANNUAL REPORT 2020

NOWABENKI GONOMUKHI FOUNDATION



Annual NGF REPORT 2020



NOWABENKI GONOMUKHI FOUNDATION

Nowabenki Gonomukhi Foundation (NGF)
Nowabenki, Shamnagar, Shatkira.
E-mail : ngfbd1@yahoo.com, nfgbd1@gmail.com
www.ngf-bd.org



Editorial Adviser

Md. Lutfur Rahman

Executive Director

Editorial Panel:

Md. Alamgir Kabir, *Director-Micro Finance*

Nur Mohammad Rasel Khan, *Head of Accounts & Finance*

Homaiyra Lutfi, *Head of HR & Admin*

Md. Shahidul Islam, *Head of Audit*

Md. Abdul Hamid, *Coordinator-Prosperity*

Md. Masudul Haque, *Crab Hatchery Development-PACE*

Md. Anisur Rahman, *Coordinator-Micro Enterprise*

Dr. Md. Abu Azad Siddiki, *Coordinator-Agriculture Livestock and Fisheries*

Hasan Iqbal Rasel, *Coordinator-ENRICH*

Md. Aminur Rahman, *Fisheries Officer-Fisheries and Livestock Unit*

Md. Samiul Alim, *Agriculture Officer-Agriculture Unit*

Md. Aminur Rahman, *Manager-Training & Monitoring*

Shantanu Biswas-*Documentation Officer SEP(Crab)*

Md Mozzafor Faisal, *Environment Officer, SEP (Crab)*

Nikhil Ranjon Mondol, *Manager-Admin*

Md. Moshir Rahman, *Assistant Manager-MIS*

Md. Ahsanus Saber, *MIS Officer*

Md. Moniruzzaman Sumon, *Business Development Officer-EMSCS*

Md. Abdul Majid, *Accountant*

Concept Writing & Designing:

S. M Mahabub Alam

Head of M&E and Documentation

Mohammad Khaled Shams

Project Manager, Sustainable Enterprise Project (Crab)

Event Picture:

All Project Concerns & M&E

Published by:

Nowabenki Gonomukhi Foundation (NGF)

CONTENTS

4 CHAIRPERSON'S FOREWORD

5 EXECUTIVE DIRECTOR'S FOREWORD



Chapter-1

- 6 We Are
- 7 Governing Body of NGF
- 7 Building Communities We Want
- 9 Vision, Mission And Values

- 10 Safeguarding Framework
- 10 Legal Status
- 11 Geographical Coverage
- 12 Human Resource

Chapter-2

- 13 Ongoing Project of NGF
- 14 Beneficiary Coverag
- 16 Crab Culture Value Chain Development Project (Pace)

- 18 Crab Hatchery Technology Transfer Project
- 21 Employment Creation and Income Generation through Improved Carp-Prawn Mixed Culture and Marketing under PACE Project

- 24 Strengthening Crab sector Enterprises of Satkhira District through Technological Intervention and Environmental Improvement (SEP) ENRICH

- 27 ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty

- 30 Elderly People Programme (Probin Karmashuchi)

- 31 VGD Program
- 32 Pathways to Prosperity for Extremely Poor People (PPEPP) Project
- 36 Agriculture Unit and Fisheries and Livestock Unit

- 41 Accelerating Natural Breeding of Cuchia (Eel Fish) and Creating Employment Opportunities of Poor People through Household Based Cuchia Farming'
- 43 Establishment of Cuchia Breeding farm in NGF campus

- 44 Creating Employment Opportunities of Poor People in Coastal Region through Vetki/Koral Fish Farming

- 47 Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change

- 49 Adolescent Program
- 51 Initiatives on Low Cost Safe Drinking Water by Desalination Water Plant

Chapter-3

- 53 Covid-19
- 54 MUJIB YEAR 2020

Chapter-4

- 56 Microfinance programme
- 67 Audit report and disclosure

CHAIRPERSON'S FOREWORD

Compared to the peaceful and stable year of 2018 and 2019, the year 2020 was a year of multifaceted natural disaster. All we know that the people of the coastal region of Bangladesh were being recovered from the economic downturn caused by the Aila, Sitor other tidal surge and flood. But once again the people of this region realized that the surviving is a never-ending fight. In the past year, we faced cyclone Bulbul and super cyclone Amphan, and the impact was more severe as there was the global pandemic COVID-19. The health crisis was not much serious here in the coastal region but the aftermath and the economic impact of COVID-19 were so severe that in the short span of time no other natural calamity and pandemic could have such ravaging effect on economy and the communities.

The people of the area struggled due to the fallout of transport services and export businesses. The most sufferers were the marginalized ones in the community that are the focus of NGF. Though the situation was difficult for the NGOs like Nowabanki Gonomukhi Foundation (NGF) due to COVID-19 and super cyclone Amphan, NGF kept on providing support to the people in overcoming the negative impact, be it social or economic, that fell upon the lives of the people. NGF continued its work of infrastructure development, micro loans, capacity building, entrepreneurship development, resilience building and innovation in agriculture; as it does always. Moreover, at the time of the crisis, NGF provided support of BDT 5.4 million as emergency response from its own fund and donor support. The money and food support as well as infrastructure development went to the areas like Shyamnagar, Ashashuni, and Kaliganj Upazilla that were damaged mostly by the super cyclone Amphan.

Whatever NGF has achieved would not be possible



without the support of donors like Palli Karma-Sahayak Foundation (PKSF), Muslim Aid, and Christian Aid, and the people of NGF. I, therefore, would like to remember all those contributions and roles they played in changing the lives of coastal people. I would like to convey my heartfelt thanks to all the staff of NGF who put their sincere, devoted, and grueling effort to put forward the organization. Surely NGF will keep on extending its support towards growth and sustainable development of the people ensuring inclusiveness and gender equality under the dynamic and dedicated leadership of the Executive Director, whose meticulous effort and well-known acumen has been converting NGF as committed and recognized organization countrywide, I believe.

Finally, I would also like to remember all the members of the Executive Committee for their cooperation and discrete support in directing the board of NGF. I expect them to be with us as friends, supporters, partners, allies, or even simply well-wishers in future as they were before.

Md Bodoruzzaman Mollah
Chairman
NGF

EXECUTIVE DIRECTOR'S FOREWORD



The unprecedented year we are living through gives us valid reason to think and look back upon the strategy and approach we follow to achieve the development goals. As the entire world is fighting against COVID-19, the majority were affected directly in terms of economic, social, and physiological issues.

We have seen how vulnerable the communities could be in fighting a single disease, and we have experienced how futile the effort can be if effective measures are not taken. We, Nowabnki Gonomukhi Foundation (NGF), once again realize that it is the most vulnerable communities that receive the significant burn of any crisis. On top of that, the burning becomes many folds higher when the people face dual effect. While the economic opportunities of the people of the coastal area were shrinking, the impact of cyclone Bulbul and super cyclone Amphan put a dire shadow on the lives of the people of this area.

As usual, NGF stretched its hand during this crisis situation to the people through direct relief, institutional help and other supports. We made partnership with NGOs, INGOs, Government and donors to overcome the crisis. We stood by the people providing the tireless effort and support to overcome the post disastrous impact and shock.

In this 34th year of NGF's establishment, our achievement could be much more glorifying in uprooting the poverty and systematic inequalities if we were not be whipped by the impact of COVID-19 and repeated severe disasters. The crisis once again made the bridge between people and NGF closer giving us the opportunities to serve and support them.

We convey thanks to the Government of Bangladesh and other institutions and individuals who

were there to fight the pandemic COVID-19 and the two back to back cyclones. We are grateful to the Almighty that COVID-19 did not spread out in our working area as much as it did in the other parts of the country and rest of the world. We are proud that NGF had active role in every action and step taken to assist people in the area for fighting the crises.

We also show our deepest gratitude for the generous contribution and sincere support of members of the General Committee, Executive Committee and Advisory Committee, learned consultants and all other officials/staffs, and also acknowledge the support of all our partners who are continuously supporting us in our achievements. We believe you will remain with us as you were in all those years.

Md. Lutfor Rahman
Executive Director
NGF



We are

Nowabanki Gonomukhi Foundation (NGF) is celebrating its 33 years of development journey in empowering the poor, marginal and unprivileged people in the southwest region of Bangladesh. The organization was formed in 6th October 1987 aiming to establish a Shamobay Samity (Cooperative Society). Initially the name of this organization was Nowabanki Gonomukhi Shamobay Samity (NGSS) which was formed by a dedicated group of small rice traders consisting of 69 members. In fact, during the initial stage of NGSS, the objective was to bring a positive change in the socio-economic condition of the neglected populace of the society by giving special priority to the poor members of the Samity. Gradually, NGSS scaled up their diversified development activities with a view to improving lives of the poor that created a non-profit organization “Nowabanki Gonomukhi Foundation (NGF)” registered with different government department/authorities for its unique

identity, performance and contribution towards sustainable rural development.

Nowabanki Gonomukhi Foundation (NGF) is a non-profit, non political and non government social development organization working for improving lives of the poor by providing support and services including financial access through diverse development programme approach. The organization has been implementing development projects/programme by the effective partnership with Government Departments, Private Sectors, Company Agencies, Local and International NGOs and different Donors in relation to sustainable livelihood, women empowerment, gender inclusiveness, different social issues, awareness & advocacy, improving livelihood practices, promotion of improved technology in agriculture,

livestock and fisheries, on farm and off farm technology, food security, health nutrition, integrated Water, Sanitation and Health (WASH), youth development and employment creation, climate change and adaptation, access to safe drinking water, social infrastructure development, sub-sector wise value chain development and forward & backward service market development and financial inclusion at different level of services. We believe that sustained poverty alleviation can be achieved only if the poor becomes involved in effective economic activities. Our motto is “Inclusive Empowerment for Sustainable Development”.

NGF works in south-west coastal part of Bangladesh covering 17 upazilas under 5 different districts namely Satkhira, Khulna, Jashore. The Head Office is situated in Nowabnaki, Shyamnagar, Satkhira. Apart from that, NGF operates its diversified development programmes through 35 branch offices and 5 project offices. NGF has a strong dynamic governing body consisting of nine (9) members and a dedicated multicultural team of staffs consisting of 559 members. So far, NGF has achieved a significant number of outreach – 107,583 beneficiaries as direct outreach, among them 96,035 are female – that was covered by different projects and programmes. NGF has achieved City Micro Entrepreneurship Award five (5) times for its outstanding performances.

Governing Body of NGF

NGF has a General Body consisting of 21 members; while the numbers the Governing Body are seven. Members of the two bodies are widely known locally and regionally for their individual contribution into diverse fields, excellence in administration and in social development work. With regular guidance, review of the performance and analysis of the prospective programmes by the General Body, the Governing Body makes policy decisions, approves programmes, allocates funds, and maintains spirit to be glued with the vision and mission of the organization. The Executive Director, as a the chief executive as well as a member of the General and Governing bodies, looks after all the functional proceedings of NGF.

BUILDING COMMUNITIES WE WANT



NGF has been founded to contribute towards developing a peaceful, equitable and prosperous Bangladesh. With a view to doing so, NGF has developed and maintained a rich portfolio of diversified projects and programmes. We are facilitating socio-economic transformation through seven programmatic priorities – (i) market system development, (ii) food security & livelihood, (iii) agriculture, fisheries & livestock, (iv) social enterprise, (v) youth development, (vi) response, disaster risk reduction and climate resilience, and (vii) corporate social responsibility.

Value Chain & Market System Development

Under the management of five projects funded by different donors, we work with the relevant public sector players, private companies, micro, small and medium enterprises (MSMEs), business members' organizations (BMOs) and civil society organizations (CSOs) so that the bottlenecks of the targeted sectors can be overcome and the opportunities can be appropriated.

Food Security & Livelihood

Extremely poor, elderly citizen and otherwise vulnerable people are served by three programmes through cash payments, food supports, and technical supports in different income generating activities.

Agriculture, Fisheries & Livestock

This component comprises of three projects and two units namely Agriculture Unit and Fisheries & Livestock Unit that focus on providing technical support to crop production, livestock rearing, and eel fish and koral fish cultivation.

Social Enterprise

With the financial and grant support from different donors, NGF has so far established 12 water plants that are supplying pure and sweet drinking water to the communities at affordable cost.



Youth Development

Youth – both boys and girls – are the next generation and they are being developed through engaging them into awareness campaigns on health & social issues and sports and cultural programmes.

Response, Disaster Risk Reduction and Climate Resilience

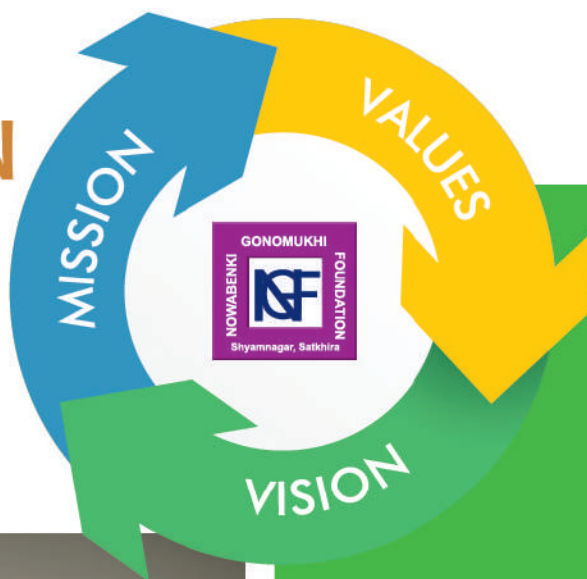
Housing loan programme, Qurbani project, emergency response and shelter support for cyclone Amphan and climate change resilient adaptation projects are on the roll.

Corporate Social Responsibility

With its own fund, NGF has provided support to the local government in repairing dam and embankment, food support to the people of cyclone shelter, medical support to area after a certain interval arranging medical camp, sapling distribution to people for afforestation, and interest free loan to Imams and teachers.



VISION MISSION AND VALUES



VISION

NGF envisions a peaceful, equitable and prosperous Bangladesh where all people can explore their optimum opportunities, potentialities and live with self-reliance, dignity and diversified identity.

MISSION

NGF's mission is to support the vulnerable and excluded people for their sustainable development and improved livelihoods.

VALUES

- Integrity
- Equity
- Inclusiveness
- Accountability

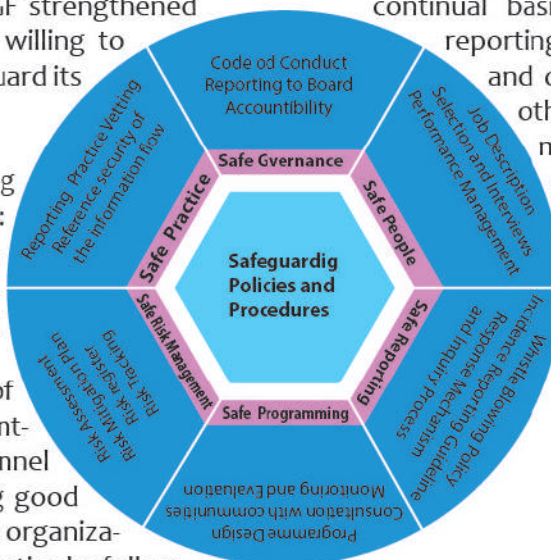


SAFEGUARDING FRAMEWORK

NGF incepted safeguarding policy to ensure the safety and wellbeing of all those it works with – stakeholders of all programs and members of staff and volunteers. Last year, NGF strengthened its safeguarding compliance, willing to take all the measures to safeguard its stakeholders.

NGF has put the safeguarding policy through six approaches: safe governance, safe people, safe practice, safe programming, safe risk management and safe reporting. NGF, now, follows a code of conduct ensuring the accountability. It has opened the channel of reporting by implementing good governance system within the organization. It ensures safe people practice by following the measures against the risk of abuses by hiring safe people and by providing education and training. To ensure the safe people practice, NGF

gives emphasis on the inclusion of safeguarding procedure in the programme designing. Finally, it has developed the system to assess the risks on continual basis and also has created a reporting system for capturing abuse and other violations with several other channels that complement each other. NGF has created a dedicated investigative unit that is responsible for investigating cases of abuse and all other violations



LEGAL STATUS

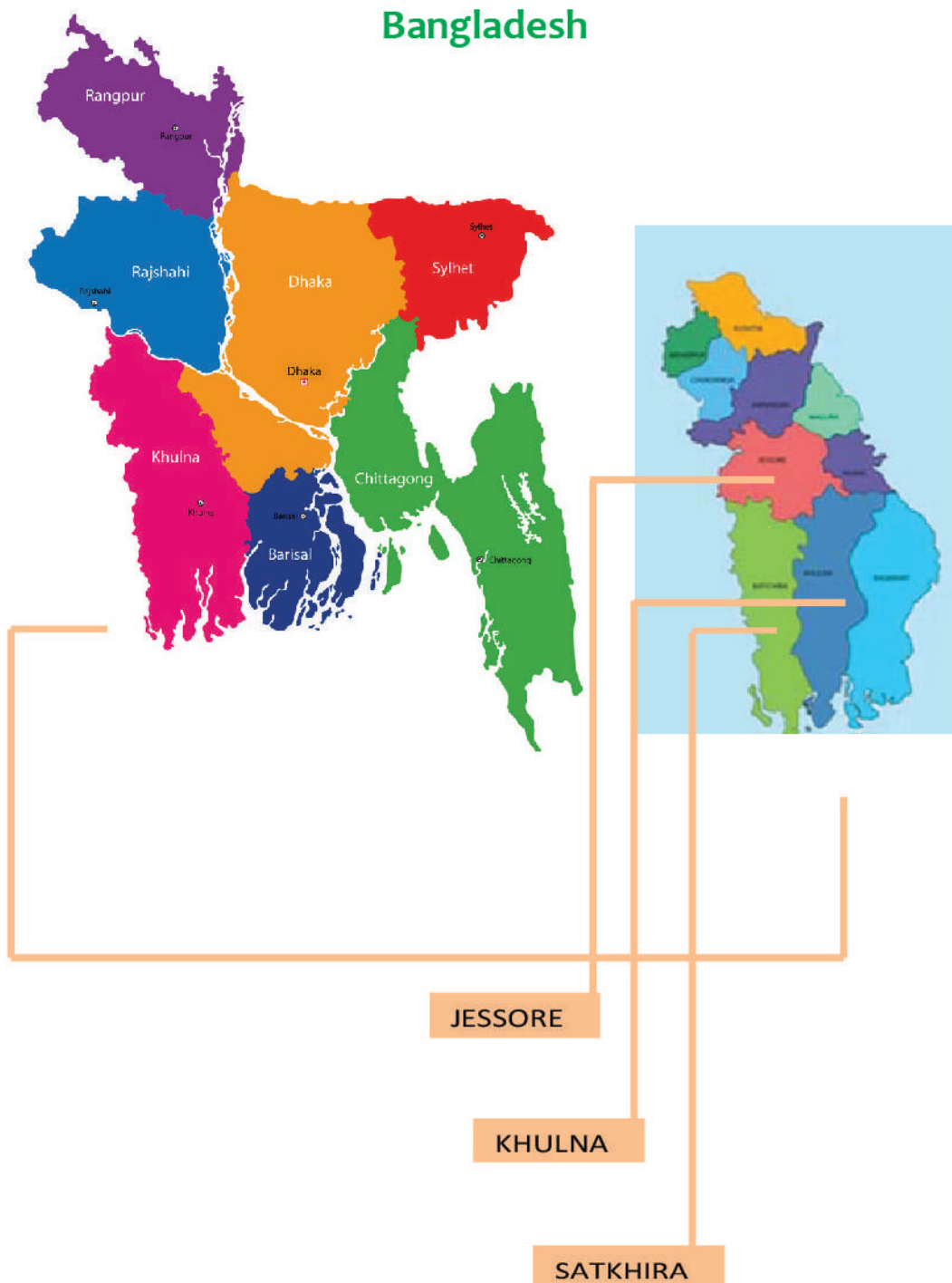
Nowabanki Gonomukhi Foundation have the registration of

	Department of Cooperative, Government of the peoples' Republic of Bangladesh Registration Number : 27 Date of Registration: 13.09.1988
	Department of Social Service, Government of the Peoples' Republic of Bangladesh Registration Number : 447/2002 Date of Registration: 26.12.2002
	NGO Affairs Bureau (NGOAB) Government of the peoples' Republic of Bangladesh Registration Number : 2450 Date of Registration: 02.06.2009
	Joint Stock Companies and Firms, Government of the Peoples' Republic of Bangladesh Registration Number : 102 Date of Registration: 19.08.2004
	Micro credit Regulatory Authority Government of the peoples' Republic of Bangladesh Registration Number : 0151900587-00345 Date of Registration: 29.10.2008
	PADOR (European Commission) Registration Number : BD-2010-BRS-0805725275 Date of Registration: 21.12.2020

Geographical Coverage

District: 3
Upazilla: 12
Union: 174
Village: 1198
Branch Office: 12

Bangladesh





HUMAN RESOURCE

At a Glance Human Resources

SL No.	Staff Category	Male	Female	Total
1	Permanent Staff:			
1.1	Core Microfinance Program	229	110	339
1.2	Safe Drinking Water Supply	11	2	13
2	Development Project Staff (Contractual):			
2.1	ENRICH Programme	9	2	11
2.2	Health & Education Services	6	35	41
2.3	Crab Hatchery Development	7	1	8
2.4	PACE Project	7	0	7
2.5	Integrated Carp-Golda Mixed Culture	7	2	9
2.6	Enhancing the market system for crab sector in southwest coastal region of Bangladesh	3	0	3
2.7	Technical Assistance to Develop Commercial Crab Nurseries to Promote Commercially Bred Crab-lets” in Satkhira and Khulna district	2	0	2
2.8	Vulnerable Group Development-VGD	21	2	23
2.9	Eel Fish Farming	3	0	3
2.10	Supeo Pani Production & Supply	4	0	4
2.11	Cultural & Sports Program	2	0	2
2.12	Livelihood improvement of aged people	2	1	3
2.13	SEP Crab Project	6	0	6
2.14	Agriculture Sector Development	2	0	2
2.15	Fisheries & Livestock Development	3	0	3
2.16	Prosperity Project	87	47	134
3	Part Time Staff:			
3.1	Education Teacher Volunteer	0	58	58
3.2	Volunteer-Disaster Management	11	5	16
3.3	Volunteer-WASH	12	5	17
3.4	Volunteer- Asset Distribution	2	1	3
3.5	Consultant-Technical Expert	2	1	3
	Total	438	272	710



Ongoing Project of NGF

Value Chain & Market Development Component

- Crab Culture Value Chain Development Project (PACE)
- Crab Hatchery Development Project
- Carp-Golda Mixed Culture Project
- Enhancing Market System for Crab Sector in south-west coastal region of Bangladesh.
- Sustainable Enterprise Project

Adaptive Agriculture, Fisheries & Livestock Sector

- Agriculture Unit
- Fisheries & Livestock Unit
- Enhancing natural breeding of Eel fish and promoting kuchia culture at household level.
- Initiative to enhance culture practices of Vetki/Koral fish variety at farmer's level for increasing their income & employment sustainably.
- Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change

Youth development Activities

- NGF Cultural and Sports Programme
- Koishore Programme

Enhancing Resources, Food Security & Livelihood Development

- ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
- Programme for Uplifting the Quality of the Lives of the Elderly People (Probin)
- Vulnerable Group Development (VGD) Program
- Pathways to Prosperity for Extremely Poor People (PPEPP)

Response, Disaster Risk Reduction and climate resilience Activities

- Low cost safe drinking water production & supply through establishing desalinization water treatment Plant,
- Multipurpose Overhead Tank Water Supply Project

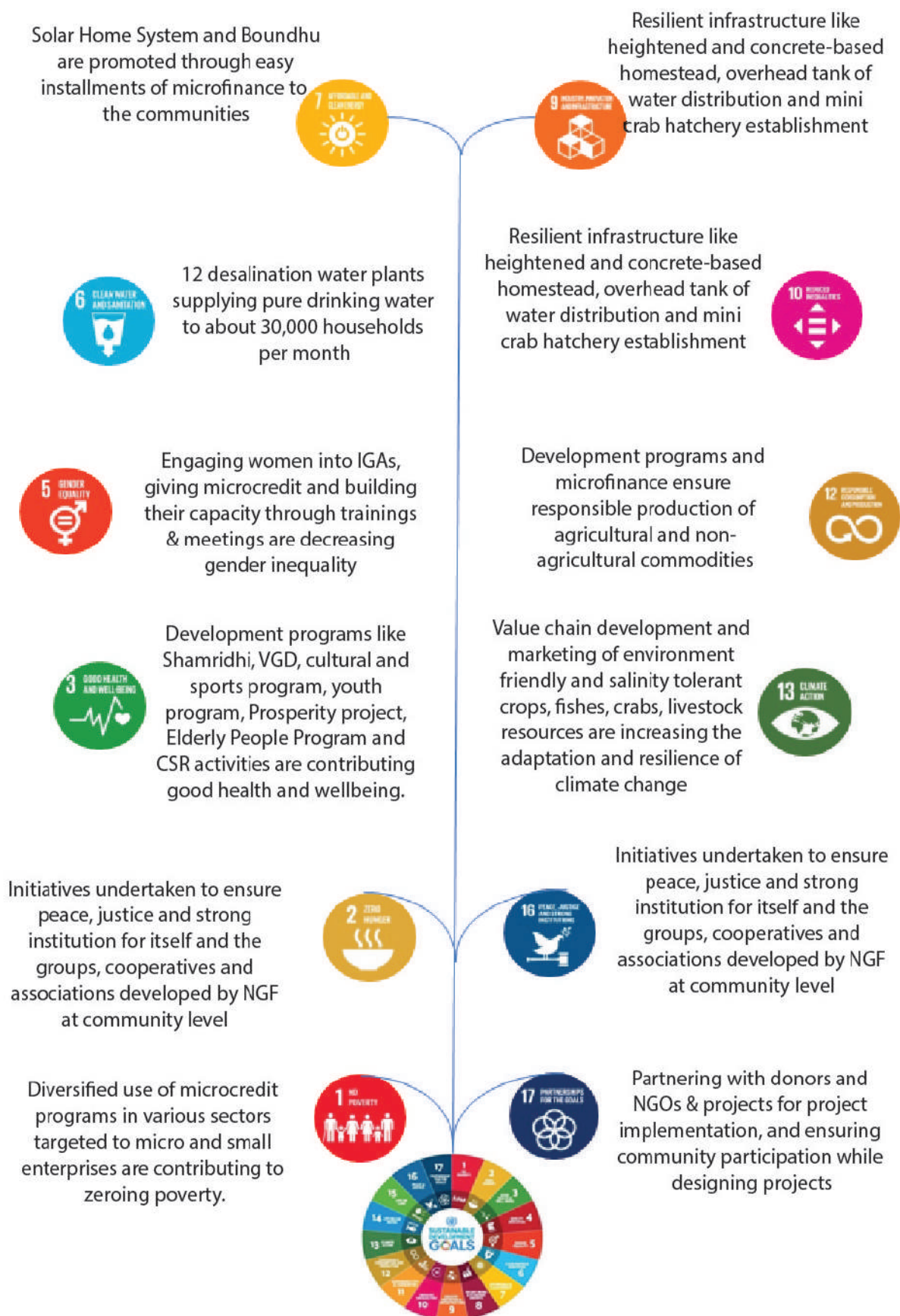
Activities under Corporate Social Responsibility

- CSR activities



MICROFINANCE	71610	PACE	12500
CARP-GOLDA	3000	ENRICH	39057
SUPEO PANT-LIFT	4000	CRAB HATCHERY	147
EMSCS	3000	EEL FISH	363
VGD	2100	AGRICULTURE	2176
PROSPERITY	3781	Fisheries & Livestock	10028
WATER SUPPLY	1380	VETKI	300
KOISHOR	1200	SEP	1500

NGF's Contribution to Sustainable Development Goals



Value Chain Development For income Generation and Employment Creation through Expansion of Crab Culture Project (PACE)

Mud crab is an exclusively export-oriented product and the majority of the crab from Bangladesh is being exported to China. Apart from China, crabs are also exported to the USA, Australia, the UK, Taiwan, Thailand, and Hong Kong among others. Bangladesh exported crabs worth around USD7.2 million in the FY2011-12 and around USD23.82 million in the FY2015-16. This reveals that crab export from Bangladesh is increasing. Global demand of crab is growing very fast but Bangladesh exports only a fraction of the total demand. With a view to appropriating this opportunity, Nowabanki Gonomukhi Foundation (NGF) have implemented Crab Culture Value Chain Development sub-project with the technical and financial aid of PKSF and IFAD in order to extend crab culture practice and to improve the socio-economic condition of the crab farmers of south western coastal region of Bangladesh. The project was implemented during March 2018 to December 2020 in Shyamnagar, Kaliganj, Debhata, Assashuni and Tala upazila in Satkhira district and Koyra and Paikgacha upazila in Khulna district.



The intervention activities undertaken were as follows:

Intervention Activities	Number of Activities	Number of Beneficiary Reached
Lead farmers Training	12	360
Training crab farmers on modern technology	389	10,535
Training faria, depot owners & market actors Training on crab preservation & packaging	10	250
Service providers Training	2	50
Demonstration plots on crab-let nursing	17	17
Establishing demonstration plots on crab culture	40	40
Establishing entrepreneur level crab hatchery	1	5
Establishing mother crab rearing farm	1	5
Cross visit to gather knowledge	1	
Developing manuals on mother crab rearing and crab hatchery	1	
Meeting with feed and medicine producing company	1	20
Observtion fish week to disseminate crab technology	6	600
Organize market linkage workshop	1	30

Impact of the project

The project activities have had positive impacts on vertical and horizontal growth of crab sub-sector. A total of 10,535 crab farmers have been reached directly through the intervention activities. The trainings facilitated by the project have increased the knowledge and skill of the crab farmers. By the end of the project, average farm size increased from 9.55 decimal to 27.28 decimal, average production per decimal increased by 70% – from 2.2 kg to 3.74 kg, average number of production cycle per year almost doubled – from 3.86 cycles to 7.22 cycles, average profit per decimal from crab farming increased from BDT 450 to BDT 715, and total number of crab farmers in the project area increased from 11,725 to 15,250. The project has generated an additional income of BDT 1,953,121,642



water and Soil test kits handover among the farmers under PACE project

	Before	After
Average farm size (decimal)	9.55	27.28
Average number of production cycle per year	3.86	7.22
Average profit per decimal (BDT)	450	715
Average total profit per farmer per year (BDT)	16,588	140,828
Total crab farmer in project area	11,725	15,250
Total profit of crab farmers in project area (BDT)	194,498,404	2,147,620,046



Demonstration Farm of the Crab Culture under PACE



Mature Crab from a demonstrated Crab Farm



Picture-5: NGF Crab Hatchery –First Crab Hatchery in Bangladesh



Crab Hatchery Technology Transfer To The Entrepreneurs Through Crab Hatchery Operation

Background

Crab, which was previously an incidental product of culture operations for shrimp, milk fish and other fin fishes in Southeast Asian Countries, has emerged as an alternative livelihood and potentially exportable commodity. By the recent past years, farmers are transferring to crab farming as it is less susceptible to disease, resistant to adverse environmental conditions and has a good market price. Crab culture was fully dependent on crab-lets collected from the natural sources. Collection of crab-lets in bulk from natural sources could threaten ecological system of coastal areas including mangrove forest of the Sundarbans. Considering the growth potentials of crab sub-sector and to meet the increasing demand for crab-lets in environment-friendly sustainable manner, NGF established a crab hatchery in Shyamnagar, Satkhira with the technical and financial support of PKSf and IFAD by successfully transferring the crab-hatchery technology from Vietnam to Bangladesh in 2016. This hatchery is now in its full operation and providing crab-lets to local farmers.

Goal of the Project:

Crab hatchery technology transfer to entrepreneur through training and entrepreneur level crab hatchery establishment to enhance crab production.

Objectives of the Project

Crab hatchery technology transfer to entrepreneur through training

Entrepreneur level crab hatchery establishment to enhance crab-let production

Skill manpower development for using crab hatchery technology

Create availability of necessary equipment's for crab hatchery Operation



Gravid Crab rearing in the NGF crab Hatchery



Berried crab (Mature stage)

What Actually Happened

The plan of the intervention was to establish a crab hatchery with a view to producing and supplying crab-lets to crab farmers thus reducing the capture of crabs from the mangrove forest of the Sundarbans. However, it was found that the input supply was interrupted due to being dependent of the Vietnamese source and the COVID-19. The hatchery did not operate in the last year.



Hatched Crab-let after zoea-5 stage



Crab-let checking by the crab expert

Hatchery Performances

	2018	2019	2020
Gravid Rearing	359	667	497
Berried production from Gravid	53	114	87
Berried rejected	10	27	21
Berried death	18	20	26
Berried survived	25	67	40
Berried survival ratio	47%	59%	46%
Hatching from berried	25	82	40
Hatching ratio	47%	72%	46%
Crab-let production	42,250	347,039	34,585

technology, berried rearing technology, hatching technology, zoea rearing technology and other essentials important to crab-let production.

Skill manpower development

NGF- crab hatchery recruited three enthusiastic youth as Assistant Technician to develop skilled manpower for crab-let production in crab hatchery of which one established entrepreneur level crab hatchery. They worked in crab hatchery 24/7 for five months to ascertain the crab-let production technology. They learned about the whole process of crab-let production technology with the cordial support of the hatchery staff.

Employment Creation and Income Generation through Improved Carp-Prawn Mixed Culture and Marketing under PACE Project



Background

Within the overall agro-based economy of Bangladesh, the contribution of prawn (locally known as Golda) production is important to its people for livelihoods, income and food supply. In Bangladesh, freshwater prawn (*Macrobrachium rosenbergii*) is currently one of the most important sectors of the national economy, and during the last two decades its development has attracted considerable attention for its export potential. In prawn culture, farmers were fully dependent on wild fry in the past. Due to the scarcity of wild fry (larvae or post larvae) supply, prawn hatchery sector has emerged over the last few years around south west coastal region. To overcome this condition, the Carp-Golda mixed culture project was launched by PKSf and IFAD aiming that entrepreneurship and employment creation through strengthening farmers' capacity on Good Aquaculture Practice (GAP) for Carp-Prawn mixed culture to enable business environment and linkages by increasing production and ensuring quality inputs with minimum production cost. About 3000 beneficiaries have been covered by the project. The targeted participants are mostly fish farmers and aquaculture related value chain actors in the targeted project areas.

Project Duration: March 2017-February 2020

The intervention activities undertaken were as follows:

Sl. #	Intervention Activities	Number of Activities	Number of Beneficiary Reached
1	Training on good aquaculture practice of lead farmers	1	30
2	Meeting of market actors	1	30
3	Skill development training of farmers	100	3000
4	Establishment of fish collection center	3	
5	Carp-prawn cultivation exhibition plot	30	120
6	Market linkage workshop for stakeholders	2	60
7	Experience sharing tour	2	60
8	Prepare and disburse brochure and leaflet	2000	2000
9	Celebrating fisheries week	3	
10	Issue based meeting	300	

The project activities have had positive impacts on vertical and horizontal growth of Carp-Prawn sub-sector. A total of 3200 prawn farmers have been reached directly through the intervention activities. The trainings facilitated by the project have increased the knowledge and skill of the carp-prawn mixed culture farmers. DO Meter, pH Meter, Ammonia Checker are being regularly used by the farmers for the ensuring of pond and water quality. 1500 farmers are now using Pro-biotic regularly and rest of the farmers are using pro- biotic occasionally. By the end of the project 100 numbers of Lead farmers have grown ability to arrange bulk amount of quality fry, PL, feed, pro-biotic etc. for the fish cluster. Farmers are now producing high valued safe fish in larger volume through cluster farming approach. Farmers are now habituated with group based fish harvesting and marketing to end market at higher price by shortening supply chain.



Impact of the project

	Before	After
Average farm size (decimal)	12	22.7
Average number of production cycle per year	1.4	2.3
Average profit per decimal (BDT)	354	625
Average total profit per farmer per year (BDT)	30000	65000
Total farmer in project area	3000	3943
Total profit of crab farmers in project area (BDT)	77220000	256295000

Enhancing Market System for Crab Sector in south-west coastal region of Bangladesh

In the last couple of years crab sector were evolving . It was observed by both the project and Christian Aid team that the beneficiaries capacity were enhanced new enterprise were evolved and number of nurserer and farmers were increased. It is reported that the number has increased to about 300,000 households at present . At the end of the year 2019 the crab export rose to as much as 43 million USD . However the COVID-19 pandemic pushes back everything . It put a much greater shadow on the sector than it was imagined. Farmers struck in the house, took relief, but what made them suffered most, was closing of international export market . Again it was found that dependency on single market and lack of initiative of market diversification was withering the scope of this sector. To tackle down the issues first the project intervened by providing alternative livelihood support along with the self help group and association based approach.



Duration: 10 Month

Activities:

To address various issues the project encountered at the time of project implementation, the following activities were conducted

- Forms the association who would act as an advocate to reform the policy and regulation.
- 18 Self Help Group and 1 central Crab Association were formed and saved about BDT385000.



- In total 500 farmers (395 of them are women) engaged in that association received training on COVID-19, livelihood training on Goat, Sheep, Duck, Hen quail rearing and vegetable gardening.
- Total 335 crab farmer are getting grant support on livelihood practice so that after reopening the crab export they can get back to the business again.

Ferdoushi et al., 2010

Islam, Aleem and Rahman, Mud Crab Aquaculture: Present Status, Prospect and Sustainability in Bangladesh Daily Sun, Bangladesh crab export on the rise exports \$33mn crab in 2018-19 Jannatul Islam 17 November, 2019

Coronavirus destroys Bangladesh's crab exports. Pinaki Roy, April 1, 2020
Coronavirus destroys Bangladesh's crab exports. Pinaki Roy, April 1, 2020

Way Forward:

The supported women entrepreneurs are more vigorous than their male counterpart as the tiny saving suit with them mostly. The women and girls want to start the group base collective business by establishing the front-shop in their own community that will be acted as purchaser and seller of their own produced good.

Almost 2000 family member got the support through their income earner and that was proved to be essential at the time of COVID-19 and super cyclone Amphan.



Enhancing Resources, Food Security & Livelihood Development

Strengthening Crab sector Enterprises of Satkhira District through Technological Intervention and Environmental Improvement (SEP)

Project Background

Enhancing environmental sustainability and climate resilience are becoming increasingly important for sustaining Bangladesh's economic progress. Bangladesh ranked 173 out of 180 countries on Yale's 2016 Environmental Performance Index. The rapid growth of manufacturing, dominated by micro, small and medium enterprises (MSMEs), has led to a massive increase in natural resource use and degradation and to growing air, soil and water pollution. Reducing negative environmental externalities has been identified as a priority area for Bangladesh to continue progress toward reducing poverty and inequality.





Embarking on a greener growth pathway would provide major benefits for Bangladesh in terms of increased productivity and innovation, access to new markets, generation of public revenue, and reduction of vulnerability to shocks.



The Sustainable Enterprise Project (SEP), funded by the World Bank and Palli Karma-Sahayak Foundation (PKSF), aims to support microenterprises through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises. PKSF has selected Nowabenki Gonomukhi Foundation (NGF) as the Partner Organization (PO) to implement a sub-project under SEP titled “Strengthening Crab Sector Enterprises of Satkhira District through Technological Intervention and Environmental Improvement”. The duration of the sub-project is 30 months.



Intervention Activities

The proposed intervention activities of the sub-project are as follows

a) Interventions for Revenue generating common service facilities development

1. Transport services (Freezing Van)
2. Soft shell preservation (freeze)
3. Packaging materials and culture box/cage development
4. Re use of soft-shell waste (only shell) by establishing shell drying facility (chatal)
5. Development of input sellers for crab (Medicine/Fertilizer/Net)

b) Interventions for Non-revenue generating physical activities development

1. Support facilities for crab disease diagnosis
2. Establish Mini crab Hatchery
3. Pond renovation for rain water reservation with natural fish farming
4. Drainage system development of crab market
5. Solid Waste Management (development of dumping facilities)
6. Mud Crab farming with mangrove tree: Silvo-fishery

c) Initiatives to Increase Eco Labeling and Access to Premium Markets

1. Workshop on Good Aquaculture Practice (GAP)
2. Training on Post-Harvest Management
3. Training on traceability enables issues
4. Round Table Meeting with the Crab Value Chain Actors to increase bargaining power
5. E-platform (online marketing) & Brand Promotion

d) Interventions for Capacity development of MEs

1. Skill development training for crab farmers
2. Demonstration of New and Proven Technology
3. Field day of the set-up demonstration
4. Distribution of poster and leaflet to crab stakeholders

Apart from the abovementioned proposed activities, there are provisions of soft loans and microcredit for the crab related MEs. So far, 160 MEs have received microcredit of totaling BDT 1.76 crore, and they made promises of practicing environmentally friendly farming, which they have already demonstrated. COVID-19 has made a serious negative impact on this sector, and the MEs are looking forward to receiving effective support from the project.



ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty



A ENRICH House –flower to vegetable to pond to cattle- what else are not there.

Due to being far away from then MDGs Targets and the challenges regarding poverty reduction, child mortality, malnutrition, climate vulnerability, youth, gender discrimination, unemployment, education and sustainable livelihood practices, the initiative of ENRICH a far more holistic approach were taken namely ENRICH. Initially, the ENRICH started in 21 unions and NGF was joined with the approach to work in Atulia Union. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a human-centered holistic development approach. The overall vision that underpins ENRICH is to work with the poor to create a dignified human living standard and to enjoy universal human rights. It is not just a collection of individual projects rather an integrated approach to eliminate poverty. ENRICH programme targets poor families, working with them to enhance and maximize the utilization of their resources and skills simultaneously by targeting other crucial aspects of human life including health, education, youth and other development to achieve the sustainable development that is driven by the people themselves.



The Overall Goal

To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner towards total elimination of poverty and sustainable development at the household level.

The Specific objectives

- To attain total development of each household as well as the whole community participating in ENRICH
- To empower the poor households through capacity building to ensure human dignity for all
- To facilitate the best utilization of the existing capabilities and resources of the poor households to enable them to come out of the poverty and move ahead to a dignified life.

Community based initiative/ program	<ul style="list-style-type: none"> WASH Facilities-Establishment of Pond sand filter, Tube-well and Sanitary latrine Bridge and culvert construction and repair Social infrastructure development for disaster risk reduction "ENRICH" ward committee formation and set-up "ENRICH" center Community need based other possible activities implementation
Family based initiative/ program	<ul style="list-style-type: none"> Financial Support (Asset Creation, Livelihood development and sustainable Income generating Loan) Primary Health Service (Household visit, Static & Satellite Clinic and Referral Service) Educational Program (Check Dropout) Homestead gardening Medicinal tree (Bashak) plantation program Establish vermin-compost production center Beggar rehabilitation program Bandhu cula program Solar home system program Create employment opportunities (For Youth) Training (Awareness and Income Generating) To increase savings & assets (special savings program) Ensure other need based Supports
Coordination and Cooperation	<ul style="list-style-type: none"> Linked with Union parisad and Upazilla parisad Linked with GO/NGO Linked with Private sector Coordination with other program of NGF

Name of the Activity	Sub activities	Number/Event/piece	Beneficiary reach
Health programme	Static clinics, Satellite clinics, Health camps, Eye camp, Diabetics examine Free Medicine	620 97 3 1 1278 31768	6372 3050 509 430 1278 1588
Education Programme	Afternoon Education Centers	56	641Boys 641Girls
Enrich Ward Committees Enrich Centre	Ward and Union Committees Word Committee Meeting Union Committee Meeting	9 39 4	M-90 W-09
Enrich house & vermi-compost programme	ENRICH house Vermi Compost Plant	80 75	80 75
Youth Development Programme	youth committee committee Meeting	9 42	89 Boys 109 Girls
Technical And Vocational Training	Vocational Training	01	20 youth
Begger Rehabilitation Programme	Beggar Rehabilitation		12
Special Savings Programme	savings		144
Special Financial Assistance Programme	Income Generating Activities Loan Livelihood Improvement Loan		2245 BDT- 146206000



An elderly woman receiving eye treatment service from the eye camp arranged by ENRICH



Herd of sheep and hopeful Hamida - a beneficiary under ENRICH programme



Elderly People Programme (Probin Karmashuchi)

It is usually seen that the senior citizens are left out from social and economic activities. They are considered to be less or unproductive. With a view to including the elderly people in some mainstream activities, recognizing their contribution, and providing them with financial and other supports, PKSF has taken an initiative namely “Probin Karmashuchi” or Elderly People Programme. NGF has been implementing this programme for last two years.

Main Activities

- Formed nine Ward Committees and one Union Committee. Last year, 84 Ward Committee meetings and nine Union Committee meetings were conducted.
- A total of BDT 50,000 was disbursed to 100 elderly people. Awarded 3 persons for their outstanding works, reputation and for the success of their children.
- Eighty blankets, 20 walking sticks, and 2 wheel chairs also distributed among the elderly people of this area.
- Victory Day was observed.
- Allowance was given to the families of the deceased elderly to carry out the funerals.



Vulnerable Group Development (VGD) Program

The largest social safety net program of the Government of Bangladesh is Vulnerable Group Development (VGD) that exclusively targets ultra poor households. In the FY 2019-2020, with the financial support of Ministry of Women & Child Affairs, Government of Bangladesh, NGF covered one Upazila of Kolaroa under Satkhira district. Total beneficiary coverage of this cycle was 1843 under 73 groups in Kolaroa.

Main objectives of VGD programs were

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



Services of VGD Program

NGF assisted union parishad in proper distribution of 28 Kg rice/wheat per month among 1842 families in 12 unions of Kolaroa upazila under Satkhira district. NGF accumulated savings of BDT 9,84,875 from 12 unions from 1790 persons. Loan disbursement for starting new business was BDT 38,50,000. Also, NGF provided training to 1772 beneficiaries on Cow & Goat Rearing and Entrepreneur Development.

Activities

Major activities of VGD program are as follows:

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



Sl. #	Name of Training	Batch #	Total Member	Total Attendee
1	VGD Activities, Personal Health & Hygiene	75 (3 days)	2,100	1,783
2	Health of Mother & Child, Food & Nutrition	75 (3 days)	2,100	1,792
3	Disaster Management and Impact of Climate	75 (2 days)	2,100	1,767
4	HIV and AIDS	71 (2 days)	2,100	1,746
5	Entrepreneur Development	72 (2 days)	2,100	1,776
6	Cow and Goat Rearing	71 (2 days)	2,100	1,772
	Total	439	12,600	10,636



Pathways to Prosperity for Extremely Poor People (PPEPP) Project



Safe High Value Crop IGA under the prosperity project: Bonolata of Mondolpara Village under the Gabura Union

Financed By: Palli Karma-Shayak Foundation (PKSF)

Implemented by: Nowabenki Gonomukhi Foundation (NGF)

Background

The project builds on the experiences of earlier successful extremely poverty reduction projects in Bangladesh [including Programmed Initiatives for Monga Eradication (PRIME) Economic Empowerment of the Poorest (EEP)/ Stimulating Household Improvements Resulting (SHIREE) and Targeting the Ultra Poor (TUP), Microfinance support intervention for FSVGD and UP beneficiaries projects and UPP-Ujjibito project]. The PPEPP project will help extremely poor people connect with mainstream economic growth and development.

Project Duration

In the first phase (2019-2025), and the piloting phase July 2019- March 2020, the PPEPP will work for sustainable development of up to 25000 climate-vulnerable household covering 80 thousand extremely poor people.

Indicative High-Level Output

- Developed livelihoods options resilient to shocks and stresses
- Improved nutrition practices and sustainability through GoB and market systems
- Increased awareness amongst extreme and vulnerable poor and empowered to attain their rights.

Participants Targeting

In the first phase, PPEPP will support 25000 extremely poor households to connect to mainstream economic development. The Project will also address the specific needs of often excluded people, such as, people with disabilities ethnic minorities, elderly persons, etc.

Increased awareness amongst extreme and vulnerable poor and empowered to attain their rights.

Working area:

Nowanbenki Gonomukhi Foundation (NGF) has been implementing the project of last years in piloting phase one union of Gabura under Shyamnagar upazila. And the main phase of the area will be covered toatal 8 unions of Munshigonj, Padmapukur, Ramjannagar, Koikhali under Shyamnagar upazila, Krishnonagar union nuder Kaligong upazila, Anulia union under Assasuni upazila in Satkhira district and Koyra union, Uttat bethkashi union under Koyra upazilla in Khunla District



Smiling Face of Soma and her IGA in the Mistripara of Dumuria Village of Gabura Union under the Prosperity Project.



Component of the Prosperity

Prosperity (Overall)
Livelihood
Nutrition
Community mobilization
Market Development
Policy Advocacy
Life-cycle Grant Pilot
Cross cutting issues – Disaster & Climate resilience, Disability, Women's empowerment leading to gender equality



Conducted Activity

SL	Name of the Activities	Unit/ Number	Beneficiaries Coverage
1.0	Livelihood Component		
1.1	Nutrition Sensitive Livestock Activities		
1.1.1	Broiler Rearing	100	400
1.1.2	Layer Rearing	10	40
1.1.3	Domestic Chicken Rearing	50	200
1.1.4	Pigeon Keeping	30	120
1.1.5	Duck Rearing	150	600
1.2	Fisheries Activities		
1.2.1	Fish Farming in Mini Ponds/Ditch Method	70	280
1.2.2	Mixed Fish Farming as a group with pond/enclosure mortgage or lease	5	60
1.2.3	Crab Fattening	45	180
1.2.4	Training on Crab Fattening with Improved Management	1	100
1.3	Agricultural Activities		
1.3.1	Pusti Package (Home Grown Vegetables)	2000	8000
1.3.2	Pusti Plus Package (Home Grown Vegetables)	390	1560
1.3.3	Training on Home Grown Vegetables and fruit Production	1	100
1.3.4	Training on Production of High Value Safe Vegetables	1	100
1.3.5	Training on Shock Tolerant/High Yielding Variety Crop Production	1	100
2.0	Nutrition Component		
2.1	Adolescent Club	1	56
2.2	Kishore Club	1	52

1.3.4	Training on Production of High Value Safe Vegetables	1	100
1.3.5	Training on Shock Tolerant/High Yielding Variety Crop Production	1	100
2.0	Nutrition Component		
2.1	Adolescent Club	1	56
2.2	Kishore Club	1	52
2.3	Mother and Child Forum	1	60
3.0	Community Mobilization component		
3.1	Youth Forum	1	500
3.2	Community journal	2	200



Uttara Thender in her IGA under the Mondalpara Village of Gabura Union

Agriculture Unit and Fisheries and Livestock Unit

NGF is working in the south west coastal region of Bangladesh from last three decades focusing on sustainable livelihood, women economic empowerment and humanitarian assistance in an environmental friendly ways. To ensure sustainable livelihood, from the beginning Nowabbenki Gonomukhi Foundation (NGF) emphasizes the agro based technological knowledge development and technological knowledge dissemination for the farmers of agro industries. In addition, to overcome the adverse effect of climate change and ensuring proper nutrition and maximum profit of the marginal farmers, NGF is implementing activities under Agriculture Unit and Fisheries and Livestock Unit program funded by PKSF since January'2014.

Under this program NGF is working mainly on adaptation and dissemination of modern technologies related to Agriculture, Fisheries and Livestock among marginal farmers such as- a) Grants for demonstration plot establishment (Related to Agriculture, Fisheries and Livestock), b) Technical support, result dissemination activities (Farm day, Field day, Enhancement tour), c) Skill development activities (Farmers training on related technologies, Agriculture advising center), d) Material support (Seeds, Pheromones, Leor, Fruits bag, Anthelmintics), e) Vaccination campaigning (FMD, BCRDV, RDV, PPR, Anthrax), f) Advertisement (Bill board, Informative sign board) and g) knowledge and experience sharing activities (Publication, Leaflet, Booklet & Brochures).

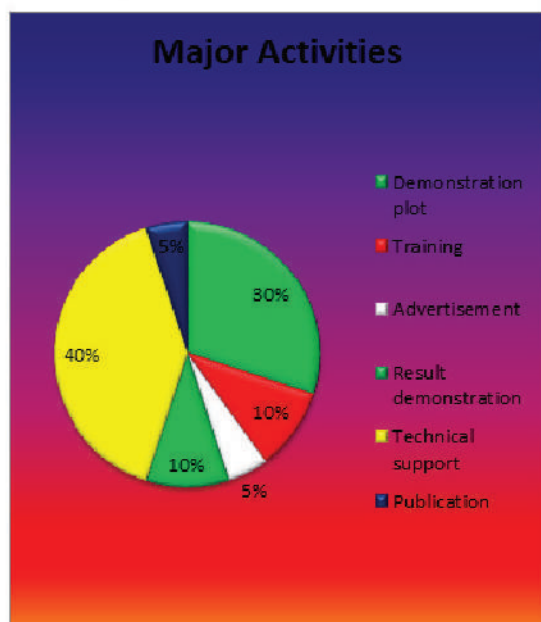
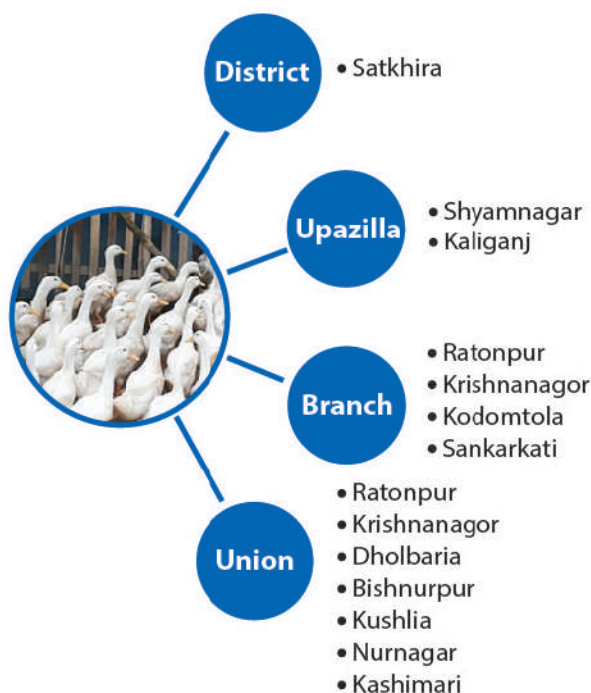


Diagram: Percentage of Activities

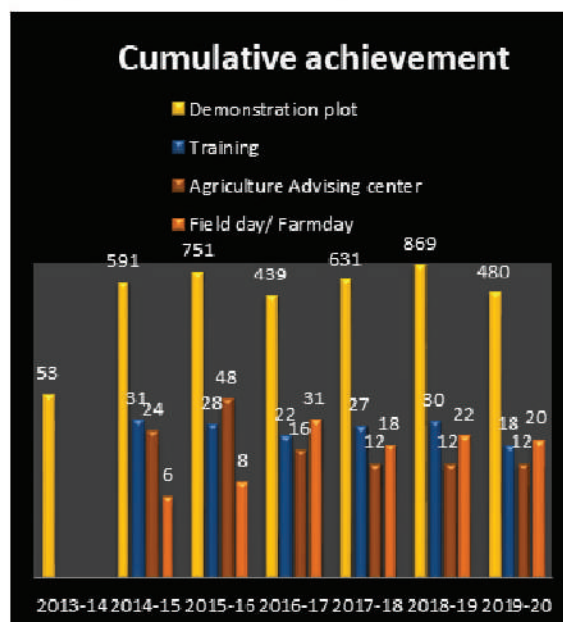


Diagram: Cumulative Achievement

At the end of 2019 the world faces covid-19 pandemic that was much more devastating observed ever. The whole world becomes stunted viewing the aggressive attack of the viruses. Infection spread out so quickly that no country gets the minimum chances to protest the viral attack. The deadly disease increases the death toll over nightly. Millions of people have all ready lost their valuable lives and around 100



million people get infected. In that context to protect the viral infection and spreading of viruses three general rules were circulated for personal safety-Social Distancing, Stay Home and lockdown. The third one was so crucial and critical that when it was declared the pandemic get failed in contexts of hunger. All types of industries stop their production, millions of people lost their services, the day earner lost their daily income, farming system get stop due to disruption of supply chain. So, After 2008, world faces another economic crisis. Economical activities get stunted, so like other countries and region Bangladesh faces a lot of problems regarding financial and humanitarian point of view. To overcome this situation the GoB, National and International NGOs and the private sectors are working together and has taken a lot of financial and humanitarian packages. Like other NGOs NGF is also working in the south west coastal region of Bangladesh to overcome this situation by enhancing livelihood through grants support on Agriculture, Fisheries and Livestock products production activities, humanitarian response and easy access to finance. So by maintaining all the safety measures NGF continues the Agriculture Unit and Fisheries and Livestock Unit program.

The following activities are done under this program

Table: Target and Achievement of the Activities for Fiscal Year 2019-20

Name of the activities	Achievement						Total Achievement
	Agriculture sector		Fisheries sector		Livestock sector		
	Target	Achievement	Target	Achievement	Target	Achievement	
Demonstration Plots Establishment	122	113	150	145	208	208	466
Skill Development Training for Farmers	7	5	6	4	9	3	12
Farm day/ Field day	5	2	8	3	4	3	8
Agriculture Information Center	12	7					7
Coordination Meeting at Upazilla Level	1	0	-	-	-	-	0
Market Linkage Workshop	-	-	-	-	2	1	1
Material Support	6550	50	-	-	2572	2572	2622
Bill Board, Sign Board	1	0	3	3	3	3	6
Fish Fry Release	-	-	1	1	-	-	1
Day Celebration	-	-			2	1	1
Publications	-	-	1	1	-	-	1
Photo Capturing	-	-	1	1	-	-	1
Vaccination Campaigning & De Worming	-	-	-	-	8	8	8
Enhancement Tour	-	-	1	1	-	-	1



Agriculture Activities



Safe vegetable production by NGF's member under Agriculture Unit



High valued vegetable production by NGF's member under Agriculture Unit



Climate resilient Agricultural production by rain water reserving in mini pond around crop land by NGF's member under agriculture unit



Trichocompost production for safe vegetable production by NGF's member under Agriculture Unit



Fisheries Activities



Carp fattening by NGF farmer



High valued fish culture by NGF farmer



Crab fattening by NGF farmers



Nursery pond for fish fry production by NGF farmers



Carp Prawn mixed culture by NGF farmers



Vetki culture by NGF farmers



Livestock Activities



Cow rearing ensuring best management practices by NGF farmers



Castrated goat fattening by intensive method of rearing by NGF farmers



Pekin duck rearing by NGF farmers



Indigenous chicken rearing by special housing system



‘Accelerating Natural Breeding of Cuchia (Eel Fish) and Creating Employment Opportunities of Poor People through Household Based Cuchia Farming’

Background

In our country, *Monopterus albus* is generally known as cuchia/mud eel. The freshwater mud eel is a tasteful, nutritionally rich and medicinally valuable fish with high export demands which can play a unique role for socio-economic welfare of the area. Mud eel is found in plenty commonly in stagnant waters in mud-holes in shallow beels and boro-paddy fields with low oxygen content throughout Bangladesh. The population of the freshwater eel is declining at an alarming rate from the natural water bodies due to several reasons especially for overfishing, climate change, drought, made upland sluice gate, flood control barrier making, water body conversion into agricultural land, and indiscriminate use of pesticides and insecticides. To create employment opportunity as well as conserve the species from extinction, NGF has implemented natural breeding, family based cuchia culture and fattening under the LIFT project



Purpose:

1. To create an employment opportunities of poor people through cuchia farming
2. To accelerating in natural breeding of cuchia
3. To establish household based cuchia farming





Working Area & Budget

Working area includes NGF's six branches that are Shyamnagar, Munshigonj, Kaligonj, Krishnonagar and Kadamtala under Shyamnagar and Kaligonj upazilla of Satkhira district. Total budget of this project is BDT 1,747,000.

Program Activities:

Sl. No.	Name of activities	Fiscal Year (2019-20)	Total Beneficiary Coverage
1	Establishment of cuchia breeding farm at NGF campus	1	1
2	Skill development training at beneficiaries level	6	125
3	Enterprise development and market linkage training for small entrepreneurs	6	100
4	Provide flexible micro-credit in cuchia farming members	309	309
5	Demonstration in household level	35	140
6	Market linkage workshop	1	25



Establishment of Cuchia Breeding farm in NGF campus





Creating Employment Opportunities of Poor People in Coastal Region through Vetki/Koral Fish Farming



Background

Fish is the second most valuable agricultural crop in Bangladesh and its production contributes to the livelihoods and employment of millions of people. The culture and consumption of fish, therefore, has important implications for national income and food security.

Bangladesh is one of the world's leading inland fisheries producers and has a huge water resource all over the country in the form of small ponds, ditches, lakes, canals, small and large rivers, and estuaries covering about 4.34 million hectares. Freshwater aquaculture involves pond aquaculture especially the polyculture of native and exotic species. The country also has a coastal area of 2.30 million ha and a coastline of 714 km along the Bay of Bengal, which supports a large artisanal and coastal fisheries. Coastal region is considered as one of the most suitable areas in Bangladesh for farming of Koral/Bhetki (Lates Calcaifer). This is famous for its amazing taste



Purpose of the Project

1. To create an employment opportunity of poor people through Koral fish farming,
2. Awareness building of farmers and extension of Koral fish farming technology, and
3. To support the farmers' development and linkage with Government, Non-Government and research institutions.


Working Area & Duration

Working area is under NGF's four branches that are Kashimari, Shyamnagar, Burigualiny and Patakhali under Shyamnagar upazila of Satkhira district. Duration of the project is three years.

Implemented Activities

Sl. No	Name of activities	Total Target	Fiscal Year (2019-20) Target	Achievement (2019-20)	Total Achievement
1	Farmers Selection	300	300	300	300
2	Baseline survey	150	150	150	150
3	Publication (Poster & Leaflet)	1000	1000	1000	1000
4	Published case study wise booklet on Vetki-Tilapia Culture	500	00	00	00
5	Outcome Survey	150	00	00	00
6	Video Documentary on Vetki-Tilapia fish culture	01	00	00	00
7	Demonstration of Vetki-Tilapia Fish culture	100	60	40	40
8	Skill Development Training on Vetki fish culture	10	06	04	04
9	Develop Guideline on Vetki-Tilapia fish culture	200	00	00	00
10	Startup Workshop	01	01	00	00
11	Market Linkage workshop	02	02	00	00
12	Bill Board	02	02	02	02
13	Field days	05	02	01	01
14	Exposure visit	01	00	00	00
15	Closing workshop	01	00	00	00
16	Marketing support for depots	02	00	00	00
17	Kit-box	07	07	07	07
18	Loan Disbursement	300	200	00	00





Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change

Figure 1: Maximum utilization of land along with improved agricultural technologies to combat climate change

Background

Climate change is one of the greatest threats to human lives and livelihoods all over the world especially for the coastal region of Bangladesh. Furthermore, climate change and agriculture hold an inverse relationship; that is climate change impacts hamper agricultural production. Among other sectors, agriculture is facing deadliest experiences from climate change related natural disasters, as agriculture is the main livelihood option for the coastal people of Bangladesh. Hence, agricultural adaptation approach is one of the key aspects that are helpful to reduce agricultural crop vulnerability. In this connection, considering local level experiences, the main objective of this project is to find out suitable and viable adaptation measures that have the potential to help farmers to adapt climate change. These adaptation practices include identification of suitable cropping pattern, choice of seed, irrigation water management, crop intensification suitable transplanting and so on.

Purpose

1. Extension of climate adaptive technology for crop production in fallow land on the working area,
2. To Introduce and make available of salt tolerant crop varieties to farmer level,
3. To increase profit for the farmers through production of salt tolerant crop varieties on the fallow land,
4. To support the national level by increasing food production and create of wage-based employment opportunities to the farmers.



Working area

NGF implemented the project last year in two branches that are Munshigonj and Vetkhali under Shyamnagar upazila of Satkhira district.

Program Duration: 3 years

Sl. No.	Name of activities	Total Target	Fiscal Year (2019-20) Target	Achievement (2019-20)	Total Achievement
1	Farmers Selection	200	200	200	200
2	Mine based adaptive agricultural Demonstration	120	40	40	40
3	Vermi-compost	20	10	10	10
4	Trico-compost Demonstration	5	3	3	3
5	Skill Development Training	200	100	100	100
6	Field days	10	2	2	2
7	Exposure Visit	1	0	0	0
8	Baseline Survey	150	150	0	0
9	Outcome Survey	150	150	0	0
10	Agricultural Inputs distribution	200	0	0	0
11	Booklet/Poster	1000	0	0	0



Adolescent Program

Nowabanki Gonomukhi Foundation (NGF) is conducting Adolescent Program in Shyamnagar and Kaliganj upazilla of Satkhira district. Activities of Adolescent Program are conducting under 26 Adolescent clubs and 22 school forum. Under the program, the development of social and social values in the individual, family and society at the grassroots level in the clubs. Sustainable development through appropriate initiatives in health and environmental protection along with appropriate activities to prevent erosion will make a visible contribution to strengthening the foundation. Periodically each club is institutionalized as a development platform will work.



In general, the activities of clubs can be conducted in the following 4 categories

1. Awareness raising and pricing practices;
2. Development of leadership and life skills;
3. Nutrition and healthcare;
4. Cultural and sports activities.



The main activities are mentioned under 4 categories

S/N	Categories	Main activities
01	Awareness raising and pricing practices	1.Truthfulness and benevolence; 2.avoid jealousy and hypocrisy; 3.Mutual respect and love (respect for parents, teachers and elders and love for children) ; 4. To prevent all forms of oppression (abuse of women and children, sexual harassment, domestic violence; child marriage, dowry, suicide etc.); 5. Nutrition awareness and safe food. 6. Personal and environmental cleanliness and environmental protection 7. Avoidance and prevention of all types of drugs including drugs; 8. Creating awareness against communalism, terrorism and extremism 9. good culture practice (indigenous cultural practice, avoidance of obscenity); 10. Prevention of corruption and love of country etc.
02	Development of leadership and life skills	1. Training in the development of the leadership of the youths 2. Lifestyle related training and awareness creation (Nature, Environment, Society, Family, Institutions, Biodiversity, Climate change Adaptation, Social Responsibilities, Confidence and Self-Establishment, Lifestyle Living a stress free life, misusing mobile phones, the horrors of pornography, Tree plantation) 3. Establishment and management of community libraries; 4. Regular book reading and afternoon school activities; 5. Technical and skill development training and career-based training.
03	Healthcare and nutrition	1. Knowledge of nutrition in food; 2. balanced diet and daily food list; 3. Healthiest Cooking Methods of maintaining nutritional value of food; 4. Adolescence: Concepts and Actions: 5. Hygiene, sanitation, seasonal health care 6. Newborn / child rearing; 7. Family health; 8. Gain proficiency in blood sugar, blood pressure, body weight and temperature determination etc. 9. Provide support for immunization programs and establish liaison with community clinics.
04	Cultural and sports activities	1. Wall Magazine Competition. 2. Debate competition; 3. essay competition; 4. present speech; 5. Organizing thematic Gael table meetings; 6. Sending articles to newspapers 7. publishing writings for memoirs; 8. Indigenous sports; 9. Practice of indigenous and regional culture.

S/N	Classes	To Chub	To School Forum	Achievement	Beneficiary Coverage
01	Awareness raising and pricing practices	24	20	44	1200
02	Healthcare and nutrition	24	20	44	1200
03	Development of leadership and life skills	12	10	22	550
04	Cultural and sports activities	0	20	20	500
Total		60	70	130	3450

Initiatives on Low Cost Safe Drinking Water by Desalination Water Plant



Being a coastal area next to the mangrove forest of Sunderban, the region of Satkhira and Khulna are experiencing dramatic recorded changes in atmosphere ranging from transformation of landscape to weather condition; as a consequence, long established livelihood pattern got transformed too. In the recent decade, effect of global climate change resulted repeated natural disaster, cyclone, changing seasonality which altogether converted into an extreme weather conditions in those areas. Of course, the reasons behind those are many; however, one obvious catalyst is the act of manmade saline intrusion that has reduced the availability of fresh water sources from the ground. In aftermath, scarcity of fresh water has turned into as a fundamental problem for the coastal areas that mostly faced and suffered by the women and adolescent girls who are in responsibility of serving drinkable water into their own households.

Considering the situation, Nowabnki Gonomukhi Foundation (NGF) has started the production and distribution of pure drinking water from 11th March, 2014 through the desalination water treatment plant under LIFT project of Palli Karma-Sahayak Foundation (PKSF). The water technology is perfectly running and continuing the services from its inception.

Based on the success of LIFT project, another project named as CCCP under PKSF replicated the water plant in other areas. So far, the organization has implemented 11 desalination water treatment plants under Khulna and Satkhira district. The plants' information including establishment cost is in the following table:

Sl. No.	Name of Desalination Plant	Cost of Plant Establishment (BDT)	Year of Establishment
01	Desalination Plant of Kacari Bridge, Atulia, Shyamnagar, Satkhira.	3,151,192	2014
02	Desalination Plant of Cuna Bridge, Dakhin Atulia, Shyamnagar, Satkhira.	1,415,000	2015
03	Desalination Plant of Kolbari Bazar, Burigoalini, Shyamnagar, Satkhira.	1,420,000	2015
04	Desalination Plant of Porakhatla, Burigoalini, Shyamnagar, Satkhira.	2,560,000	2016
05	Desalination Plant of Gayen Bari, Gabura, Shyamnagar, Satkhira.	2,585,000	2016
06	Desalination Plant of 10 No. Shora, Gabura, Shyamnagar, Satkhira.	2,565,000	2016
07	Desalination Plant of Shakbaria, Koyra, Khulna.	1,700,000	2016
08	Desalination Plant of Hodda, Gilabari, Koyra, Khulna.	1,475,000	2016
09	Desalination Plant of Noani, Gilabari, Koyra, Khulna.	1,475,000	2016
10	Desalination Plant of Cadkhali, Payekghasa, Khulna.	1,705,000	2016
11	Desalination Plant of Hacthery, Kolbari, Bazar, Burigoalini, Shyamnagar, Satkhira.	500,000	2016
12	Water Treatment Plant of Khocukali, Munshiganj, Shyamnagar, Satkhira.	98,000	2016



Collection point of Desalination Water Plant



Visit of Foreign Delegate in the Water Plant

Covid-19

COVID-19 was first detected in December 2019 in China. On 26th March 2020 the Government of Bangladesh first declared a 10 day lockdown until 4th April. From that time, Bangladesh government repeatedly extended the time of lockdown. Initiatives of the NGF during COVID-19

NGF has provided support of total BDT 526,673 to the affected people of the Satkhira through various ways. Off the fund, a significant portion was spent from own source, as it was difficult initially to raise funds due to worldwide impact. BDT 250,000 was, however, received from Manusher Janno Foundation (MJF).

Awareness Raising

NGF's first initiative was to make people aware of the pandemic. As part of that NGF designed promo materials containing information on precautionary measures. Leaflets were distributed, banners and festoons were hung in public places and miking announcements were made. Besides, beneficiaries and participants of ongoing projects and programs were educated during regular activities.

Food Support

Because of the lockdown, a lot of people lost their earning, therefore, the destitute ones among them needed to be fed. NGF, under the coordination of upazila administration, distributed food of about BDT 724 thousand of which BDT 500 thousand was given from the NGF's own fund. Thus, 1100 families got food support directly from NGF.

Health and Medicine Service

From the beginning of the COVID-19 crisis, NGF tried to support the helpless people. NGF opened 7 Static-Clinic services in collaboration with PKSF under the Prosperity Project for the disadvantaged people who had lack of access to health and medicine services because of the COVID-19 and cyclone Amphan. NGF is still operating those static clinics.

Relief Support to the Local Administration

Apart from running its own initiatives regarding COVID-19, NGF donated BDT 490 thousand cash to the UNO Disaster Fund and 2500 bags of food containing rice, pulses and oil to MP's Relief Fund.





Table shows the total support provided for corona Virus:

Item	Quantity (Piece/bag/kg)	Covered Area	Total Cost (BDT)	Source of Fund	Remarks
Leaflet	20000 pieces	Shyamnagar	20,000	NGF	Spent for Awareness building
Banner & Festoon	10 pieces	Shyamnagar	10,000	NGF-Own Fund	
Sub Total of Promo Materials			30,000		
Food (20-30 kg rice, 5 kg pulses, 5 litre oil)	500 bags	Gabura	250,000	Manusher Jonno Foundation & NGF	
	400 bags	Shyamnagar & Vuruliya	394,673	NGF	
	200 bags	Sreeula & Anuliya	80,000	NGF	
Sub-total of Food Support			724,673		
Cash grant	1	Disaster Fund of Shyamnagar Upazila	200,000	NGF-Own Fund	Given to the UNO Shyamnagar Upazilla.
	1	Disaster Fund of Kaligang Upazilla	100,000	NGF-Own Fund	Given to the UNO Kaligang Upazilla.
	1	Disaster Fund of Debhata Upazilla	100,000	NGF-Own Fund	Given to the UNO Debhata Upazilla.
	300	Atuliya & Ramjannagar	90,000	NGF-Own Fund	300 families got support of BDT 300 each
Food/Rice	2500	Disaster fund of MP	82,000	NGF-Own Fund	Given to the MP's fund for 300 families
Sub Total of relief support to local administration			572,000		
Total of the COVID support			1,326,673		



MUJIB YEAR 2020

NGF has celebrated the birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. The year 2020 was the hundredth anniversary of his birth; we observed the year with humility and pride.

NGF took many activities to observe the year such as

- ▶ Tree plantation
- ▶ Debate competition
- ▶ Sports program
- ▶ Art Completion
- ▶ Seminar



A hundred years after his birth and forty-five years after his tragic passing, it is fitting and proper that we uphold and strengthen the ideals that the Father of the Nation lived and died for. His dreams were many; and unless we see those dreams take realistic shape, we will be failing in demonstrating our love for and loyalty to Bangabandhu Sheikh Mujibur Rahman. The team of NGF and our visionary leader Md. Lutfor Rahaman hold the spirit of the dream of the Father of the nation. We are working together to fulfill his dream under the leadership of the Prime Minister Sheikh Hasina.

Micro Finance Report of 2019-2020

Savings Refund to Members

Introduction

When NGF started its journey, it observed that the poor were deprived of the facilities to borrow, save and invest in productive activities for the lack of access to the formal banking system. Moreover, the formal banking sector also requires collateral.

If the rural poor are provided with credits at reasonable manner, they become able to be involved in various income-generating activities and

thus become economically self-reliant. Micro-Finance program of NGF activates a self-sufficient credit service for the targeted poor people.



Sl. No.	Component	Savings Accumulation (FY 2019-20)
1	Jagoron (Rural Microcredit -RMC)	3,45,78,020
2	Agrosor (Micro Enterprise Loan -MEL)	3,68,47,898
3	Agrosor (Micro Enterprise Loan -MEL) SEP	25,65,556
4	Agrosor (Micro Enterprise Loan -MEL) MDP	54,92,739
5	Buniad (Ultra Poor Microcredit -UPL)	4,63,42,532

Target Beneficiaries

- Marginal and landless poor people focusing in women;
- People who own less than or equal to 0.5 acre of land;
- People who earn their living by selling manual labor;
- The ultra-poor who live below poverty line;
- Small entrepreneurs and small business holders;
- Permanent resident;
- Member's age between 18-55 years;

Goal of Micro-Finance Program

The goal of Micro-Finance program is to extend financial support to the targeted participants/beneficiaries for creating employment opportunity, running income-generating activities and thus establishing a sustainable adequate income for ensuring food, shelter, health, education, water & satiation and environment development services as well as establishing NGF as a self-sustainable organization.



Objectives of Microfinance Program

- To empower the poor/ultra poor women through their direct involvement,
- To create self employment and scope of wage employment through formation & enhancement of enterprises,
- To create positive environment that encourages savings among members,
- To alleviate poverty in Bangladesh and build up leadership of poor women in the community,
- To reduce dependency on lending,
- To increase empowerment and social status of women,
- To utilize the local resources at the optimum level,
- To enhance individual business capacity & competency of entrepreneurs, and
- To develop NGF as a sustainable development organization.

Key Strategy and Approaches

- Participatory management approach,
- Special emphasis on sustainability of its program participants,
- Implementing cluster-based development activities through mobilizing all sorts of local resources and provide need based information & technologies to the program participants and communities,
- Special emphasis on human resource development for ensuring better service delivery,
- Special priority on ultra poor and growing entrepreneurs,
- Ensuring self employment and scope of wage employment through proper delivery of different loan products,
- Ensuring information & technology transfer to the program participants for safety-net of the investment,
- Establishing and maintaining linkages & partnership with Govt./NGO/ private organization and national/international donor agencies, and
- Special emphasis on women's empowerment.



The Stages of Microfinance Program



Savings Program

Savings is always encouraged for accumulation of fund and getting rid of poverty. In fact, savings activities (accumulation of tiny amount from individual participant) are being operated in order to mitigate group member's crisis moment and promote their livelihood through door-step service. To create and increase own fund into the income generating activities of the program participants, it is not possible without the habit of savings. For this reason, NGF adopts some steps to make the participants savings oriented. The group participants have passbook and they get interest on their savings as per savings interest policy of NGF.

Objectives of NGF Savings Program

- To minimize financial crisis of group participants,
- To change program participant's attitude towards savings oriented,
- To ensure future protection of group participants,
- To reduce dependency on lending,
- To increase the financial confidence of program participants, and
- To ensure and increase participatory investment in the IGAs.

Type of Savings Products

- General savings
- Voluntary savings
- Terms savings



Member's welfare Fund/Risk Fund

NGF introduced welfare/risk fund provision for its program participants. The cited welfare/risk fund has been created in order to exempt a member's family from the burden of debt in the event of the death of a client or the guardian of the member.

Description of loan Products

Micro -Finance as a fruitful instrument of poverty reduction and NGF addresses this issue successfully by using various need based loan products for financial services according to demands of people with different levels of poverty and

1. Jagoron (Rural Micro-Credit)

The target group of Jagoron is the rural poor who own an arable land less than 50 decimals or a total asset that is materially worth less than the value of one acre of land. Jagoron loan is provided to both men and women and for both on-farm and off-farm activities.

2. Buniad (Micro-credit for Ultra poor)

Buniad focuses on needs of ultra poor people having no or very little access to the traditional microcredit services. The program also provides different non-financial support like primary healthcare services, technical services for implementing IGAs, capacity building training, support to the disaster-stricken people, awareness building on nutrition and social issues to the targeted participants according to their needs. Woman headed family, beggar, day labors, divorced women, widows, child labor headed family, floating people, street dwellers, slum dwellers, homeless people, house servants, floating sex-workers, landless farmers, elderly and disabled people with no source of income are enrolled under this program.





3. Agrosor (Microenterprise)

Microenterprise (ME) program, now renamed as Agrosor focuses on graduated borrowers who have taken more than two (2) loans from NGF Jagoron Program and have developed successful enterprise are eligible for Agrosor loans. According to the present Agrosor loan policy, its loan size ranges from BDT 50,000 to BDT 10,00,000 as per the needs of the entrepreneurs. Apart from the graduated borrowers of Jagoron program, potential individual entrepreneurs can also take loans.



5. ENRICH (Income Generating Activities Loan, Livelihood & Assets Creation Loan)

NGF has started Income Generating Activities Loan, Livelihood & Assets Creation Loan since 2010, under the Program 'ENRICH' (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty), which is a holistic approach to household- focused poverty eradication.

6. Sahos (Disaster Management Loan -DML)

NGF has started Livelihood Restoration Program (LRP) and Emergency Flood Restoration and Recovery Assistance Program (EFRRAP) funded by PKSF for disaster mitigation since 2007. The members who have suffered natural and manmade disaster are benefited from this loan program. At present, each member receives BDT 1,500-15,000 loan and they are using the loan money for food security, medical support, house repairing, re-installation of tube-well, reconstruction of latrines, post disaster rehabilitation etc.

4. Sufalon (Agriculture Sector Micro-Finance & Seasonal Loan)

Sufalon program focuses on adoption of agriculture, poultry and livestock IGAs and seasonal small businesses. Special concentration is given to the disbursement of loan on time, while the repayment of loan starts after harvesting. The important role of Sufalon is to provide skill development training and transfer modern technologies to the traditional farming system to enhance their skills and productivity.





Microfinance Program Management

The micro finance program is executed through 36 branch offices divided into 6 areas under the supervision of a strong and experience management team headed by the Director of Microfinance. One Area Manager remains responsible for implementation of the program in his area. On the other hand, Branch Office is managed by a Branch Manager, an Accountant cum MIS officer and required number of POs (Program Organizers). A PO looks after 12 to 18 groups having 350 to 400 group members. They work 6 days a week and

conduct weekly meetings with group members collecting weekly repayments of loans and savings, delivering development messages, writing group resolution on



loan proposal, return of savings etc. Branch Manager keeps close eye on activities performed by the POs and regularly checks documents and records maintained by them through on-site inspection. He is required to visit and monitor two group meetings a day. He fills out checklist of his activities at the end of the day and files it in his office with his signature on it for inspection by his superiors at later date. He also takes a day in a week from a PO performing his job instead, while giving the latter other assignments either in office or with other staff. This gives him the opportunity to independently scrutinize PO's work and have thorough ideas/opinion about strengths and weaknesses of his staff. Based on his findings he takes actions whatever is necessary to improve staff's performance and redress inconsistencies. Similarly, Area Manager performs in-depth analysis of performance of microfinance lending operation in a branch once every week/month and prepares back-to-office report on his visit and sends a copy of it to Head Office. The central man-

agement team members review the report in presence of Area Manager and give him their feedback on the report. Apart from in-depth monitoring, Area Manager makes frequent visits to branch offices in order to verify loan applications and assesses its progress of microfinance lending operation on random basis. He also holds meetings with Branch Office staff reflecting on current issues/problems and suggesting their solutions. Besides, s/he reviews audit reports, share information and office orders, reminds the staff about achieving targets and realization of overdue loan.

In order to give them leverage to work freely following office rules and policies, Accountants are made reportable directly to Branch Manager. Area Manager

makes his time and effort to branch accounts and gives instructions for corrections of error and mistakes. He also penalizes Branch Manager & Accountant by imposing fines for negligence of duties and mistakes. rise, then he speaks to the concerned staff including Area Manager and gives instruction to put a rein on the situation. Another activity, which he performs on regular basis, is reckoning days when field staff returns from the field in time after completing collection of loan and savings from the group members in each Branch Office. Coming very late after completion of field work, gives signal of brewing problems that may eventually put microfinance operation into risk. In such situation, the Director-Microfinance raises alarm and asks for immediate attention to the problem. Besides, he maintains charts showing achievements of each Branch Office with respect to volume of portfolio & group savings, number of borrowers, realization of overdue loan



etc. on weekly basis. Making frequent field visits to oversee micro lending operation is also a part of his routine duties. He shares his experience and observation with staff at different management levels during monthly meetings, which is chaired by the Executive Director. Composite reports are prepared by compiling all the reports received from Branch Offices by MIS Officer and Manager-Finance & Accounts of Head Office. Copies of the reports are finally submitted to PKSF and MRA.



Portfolio analysis

NGF could maintain quality of its portfolio (principal outstanding) and put its micro finance operation on a sound footing through policy adaptation, staff development, optimization of staff workload, introduction of performance based salary package etc. During the FY 2019-20 Operating Self Sufficiency (OSS) was calculated at 110.13%. The net cumulative surplus amount is about BDT 19.35 core. The estimated target of making surplus in FY 2019-20 was BDT 7.48 core but due to impact of COVID-19 the target could not be achieved.

Quality of portfolio

There were continuous efforts to increase volume of good loan and at the same time keeping a check on loan defalcation. This helped in putting a cap on loan defalcation. The PAR (Portfolio at Risk) is calcu-

lated at 27.59%, which is high the allowable limit of 05%. PAR has risen high due to pandemic Covid-19.

Source of fund

Source of capital fund of the total portfolio is like 43.27% constituted Group Savings, 38.47% PKSF loan, 14.47% own fund, 1.64% Bank Loan and Member Insurance & others 2.14%.

Provision and risk coverage

One hundred percent loan loss provision is made on loan products at risk according to the standard procedure and MRA (Micro-credit Regularity Authority) rules. Whereas, NGF kept its efforts high for recovery of loans fallen overdue, it also at the same time ramped up proper screening of loan application including selection of borrowers.

Microfinance at a Glance (Financial Year: July'2019 to June'2020)

Sl. No.	Name of Component	Male	Female	Total Beneficiaries
1	Jagoron (Rural Microcredit -RMC)	1,617	22,895	24,512
2	Agrosor (Micro Enterprise Loan -MEL)	2,373	6,836	9,209
3	Buniad (Ultra Poor Loan -UPL)	193	32,802	32,995
4	ENRICH	191	4,510	4,701
5	LIFT (Kuchia)	0	6	6
Total		4,374	67,049	71,423



Microfinance Program Beneficiary

At the end of June'20, seventy one thousand 423 households have been benefited through microfinance program – gathered in 3,469 groups (224 male & 3,245 female groups) – where male member is 4,374 and female member is 67,049. Here, it is mention worthy that 93.87% member is female. Program wise beneficiary of microfinance program is as follows:

Loan Disbursement

Loan disbursement to the targeted members in the Fiscal year 2019-2020 is about BDT 155.58 crore. Component wise disbursement to the beneficiaries is as under the table.

Loan Realization

During the fiscal year July'19 to June'20 about BDT 161.17 crore has been realized as principal from loan recipients under all components.

Service Charge Realization

During the fiscal year July'19 to June'20 about BDT 20.70 crore has been realized as Service Charge from loan recipients under all components. Component wise Service Charge realization figure is shown in the bellow table.

Sl. No.	Name of Component	Total Disbursement (FY 2019-20)
1	Jagoron (Rural Microcredit -RMC)	31,10,76,000
2	Agrosor(Micro Enterprise Loan -MEL)	43,57,97,000
3	Agrosor(Micro Enterprise Loan -MEL) SEP	1,45,88,000
4	Agrosor(Micro Enterprise Loan -MEL) MDP	3,94,68,000
5	Buniad (Ultra Poor Microcredit -UPL)	42,41,03,000
6	Sufalon (Agriculture Sector Microcredit -ASM)	17,73,73,000
7	ENRICH- IGA Loan	14,30,75,000
8	ENRICH-LIL	31,58,000
9	ENRICH-ACL	17,21,000
10	LIFT (Kuchia)	54,60,000
Total		1,55,58,19,000

Sl. No.	Name of Component	Total Loan Realization (FY 2019-20)
1	Jagoron (Rural Microcredit -RMC)	34,51,29,244
2	Agrosor(Micro Enterprise Loan -MEL)	48,95,77,081
3	Agrosor(Micro Enterprise Loan -MEL) SEP	44,91,337
4	Agrosor(Micro Enterprise Loan -MEL) MDP	81,27,161
5	Buniad (Ultra Poor Microcredit -UPL)	42,91,44,907
6	Sufalon (Agriculture Sector Microcredit -ASM)	18,80,92,130
7	Sahos (Disaster Management Fund Loan -DMFL)	66,417
8	ENRICH- IGA Loan	13,36,63,933
9	ENRICH-LIL	41,70,646
10	ENRICH-ACL	14,31,884
11	LIFT (Kuchia)	78,75,825
Total		1,61,17,70,565



Savings Accumulation from Members

Approximately BDT 16.45 crore has been accumulated from members' savings in the fiscal year 2019-2020 (July'19-June'20). Component wise member's savings accumulation is as under the table.



Sl. No.	Name of Component	Total Service Charge Realization (FY 2019-20)
1	Jagoron (Rural Microcredit -RMC)	4,22,35,667
2	Agros or (Micro Enterprise Loan -MEL)	8,24,16,510
3	Agros or (Micro Enterprise Loan -MEL) SEP	7,63,704
4	Agros or (Micro Enterprise Loan -MEL) MDP	13,12,210
5	Buniad (Ultra Poor Microcredit -UPL)	4,20,82,473
6	Sufalon (Agriculture Sector Microcredit -ASM)	1,70,81,634
7	Sahos (Disaster Management Fund Loan -DMFL)	1,06,070
8	ENRICH- IGA Loan	1,98,82,866
9	ENRICH-LIL	2,83,139
10	ENRICH-ACL	1,68,476
11	LIFT (Kuchia)	7,46,407
Total		20,70,79,156

Approximately BDT 14.18 crore has been refunded to members as savings in the fiscal year 2019-2020 (July'19-June'20). Component wise members' savings refund is as under the table.

Revolving Loan Fund

Finally at the end of June'20 revolving loan fund of microfinance program is about BDT 133.91 crore and which is revolving by the contribution of microfinance program equity, member's savings and PKSf fund. Distribution of total revolving loan fund is as under the table.



Sl. No.	Component	Total Savings Refund (FY 2019-20)
1	Jagoron (Rural Microcredit -RMC)	4,15,98,775
2	Agros or (Micro Enterprise Loan -MEL)	4,85,00,505
3	Agros or (Micro Enterprise Loan -MEL) SEP	4,59,018
4	Agros or (Micro Enterprise Loan -MEL) MDP	2,92,597
5	Buniad (Ultra Poor Microcredit -UPL)	3,41,00,064
6	IGA Loan (ENRICH)	98,75,220
7	Voluntary Savings/	52,11,617
8	Terms Savings	17,96,952
Total		14,18,34,748

Sl. No.	Mode of Revolving Fund	Total Revolving Fund (FY 2019-20)
1	Member's Savings	57,95,69,017
2	Equity	19,35,24,694
3	PKSF Fund	51,53,49,983
4	MF Insurance & others	2,86,88,774
5	Bank Loan	2,20,00,000
Total		1,33,91,32,468

Fund Received From PKSF & Fund Refund to PKSF:

During the fiscal year July'19 to June'20 BDT 21.6 crore has been received from PKSF and on the other hand BDT 34,51,08,335 has been refunded to PKSF as principal amount.

Component	Total Loan Portfolio (FY 2019-20)
Jagoron (Rural Microcredit -RMC)	20,59,54,108
Agrosor (Micro Enterprise Loan -MEL)	46,10,43,635
Agrosor (Micro Enterprise Loan -MEL) SEP	1,00,96,663
Agrosor (Micro Enterprise Loan -MEL) MDP	3,13,40,839
Buniad (Ultra Poor Microcredit -UPL)	27,25,88,514
Sufalon (Agriculture Sector Microcredit -ASM)	13,09,46,109
Sahos (Disaster Management Fund Loan -DMFL)	3,16,108
ENRICH-IGA Loan	10,67,41,690
ENRICH-LIL	29,02,665
ENRICH-ACL	33,23,782
LIFT (Kuchia)	30,84,458
Grant Total	1,22,83,38,571

Target and Achievement Status for FY 2019-2020

Sl. No.	Item	Target (Number/BDT)	Achievement (Number/BDT)	Achievement (%)	Cause of bellow Achievement
1	Microfinance Beneficiary	77,735	71,423	92%	Due to impact of Covid-19
2	Loan Disbursement (BDT)	2,40,59,22,000	1,55,58,19,000	65%	
3	Loan Realization (BDT)	2,15,55,70,202	1,61,17,70,565	75%	
4	Surplus (BDT)	7,48,90,972	68,32,576	9%	
5	Savings Realization (BDT)	26,71,33,985	16,45,74,046	62%	
6	Savings Refund (BDT)	13,04,06,494	14,18,34,748	109%	



Cumulative Loan Disbursement, Loan Realization & Loan Outstanding

Since inception of the end of fiscal Year June'2020 the sum of cumulative loan disbursement to the targeted participants at field level BDT 14,31,09,82,865. On the other hand, the sum of cumulative loan realization as principal is BDT 13,08,26,44,324 and cumulative loan recovery rate is 99.32%. Total Loan Outstanding at the end of June'2020 is BDT 1,22,93,38,571.

Comparative Performance Analysis of Microfinance Program: Last Five Years

Particulars	Fy-2015-2016	Fy-2016-2017	Fy-2017-2018	Fy-2018-2019	Fy-2019-2020
Branch	34.00	36.00	36.00	36.00	36.00
Member	66,991.00	66,256.00	65,435.00	70,856.00	71,423.00
Borrower	48,244.00	46,778.00	45,472.00	50,723.00	48,271.00
Total Staff	339.00	361.00	352.00	348.00	346.00
Total PO	196.00	213.00	208.00	206.00	207.00
Member Savings Balance	293,175,512.00	339,608,507.00	415,635,548.00	521,878,319.00	579,569,017.00
Loan Outstanding	819,503,026.00	966,487,018.00	1,087,999,400.00	1,284,290,136.00	1,228,338,571.00
Surplus	88,560,372.00	95,713,333.00	126,144,545.00	187,002,737.00	193,835,313.00
PAR	11.65	9.39	7.45	6.17	27.59
OTR	93.81	97.08	98.46	98.94	50.89
CRR	97.62	99.05	99.32	99.40	98.84
PO: Member	342.00	311.00	315.00	344.00	345.00
PO: Borrower	246.00	220.00	219.00	246.00	233.00
PO: Loan Outstanding	4,181,138.00	4,537,498.00	5,230,766.00	6,234,418.00	5,934,003.00





NOWABENKI GONOMUKHI FOUNDATION (NGF)
Nowabenki, Shyamnagar, Satkhira, Bangladesh

Islam Jahid & CO.
Chartered Accountants

Statement of Financial Position

As at June 30, 2020


Particular's	Notes	Amount in BDT	Amount in BDT
		FY 2019-2020	FY 2018-2019
ASSETS:			
Non Current Asset:			
Property, Plant & Equipement	6.00	31,626,793	33057840
Total Non Current Assets		31,626,793	33,057,840
Current Assets:			
Loan to Members	7.00	1,228,338,571	1284290136
Advance, Deposit & Pre-payment	8.00	3,367,245	1904315
Short term Investment	9.00	96,913,266	78314123
Other Loan - Short term	10.00	2,750,816	3133873
Account Receivable	11.00	5,242,550	4413346
Unsettled Staff Advance	12.00	4,866,897	4938735
Cash and Bank Balance	13.00	56,774,038	85627013
Total Current Assets		1,398,253,383	1,462,621,541
Total Assets Tk.		1,429,880,176	1,495,679,381
FUND AND LIABILITIES:			
Fund Account:			
Cumulative Surplus	14.00	171,440,092	172425774
Statutory Reserve Fund	15.00	24,786,093	18700274
Total Fund Account		196,226,185	191,126,048
Non-Current Liabilities:			
Security Fund	16.00	444,342	444342
Member Welfare Fund	17.00	28,688,774	27297329
Loans from PKSF-long term	18.00	262,828,491	327191658
Total Non-Current Liabilities		291,961,607	354,933,329
Current Liabilities:			
Loans from PKSF-short term	19.00	252,521,492	317266660
Loan from Commercial Banks-Short term	20.00	22,000,000	28940387
Member Savings Deposit	21.00	579,569,017	521878319
Advance Grant	22.00	-	0
Accounts Payable	23.00	3,979,849	3445770
VAT & Tax Payable	24.00	8,877	9702
Loan Loss Provision	25.00	81,200,716	76555506
Provision for Expenses	26.00	2,412,433	1523660
Total Current Liabilities		941,692,384	949,620,004
Total Fund and Liabilities Tk.		1,429,880,176	1,495,679,381



Executive Director
Md. Lutfur Rahman
Executive Director
Nowabeni Gonomukhi Foundation (NGF)
Nowabeni, Shyamnagar, Satkhira.

Signed as per our separate report of even date.



Place: Dhaka, Bangladesh
Dated: November 07, 2020


Chief Accountant
Noor Md. Rashel Khan
Head of Finance & Accounts
Nowabeni Gonomukhi Foundation
Shyamnagar, Satkhira


Islam Jahid & CO.
Chartered Accountants

**NOWABENKI GONOMUKHI FOUNDATION (NGF)**

Nowabnki, Shyamnagar, Satkhira, Bangladesh

Islam Jahid & CO.

Chartered Accountants

Statement of Consolidated Comprehensive Income

For the year ended June 30, 2020


Particulars	Not e	Amount in BDT	Amount in BDT
		FY 2019-2020	FY 2018-2019
<u>Income:</u>			
Service Charge Collection		207,079,156.00	161,747,687.00
Grant Received	31	40,463,702.00	81,943,653.00
Others Income		2,837,043.00	2,324,637.00
Bank Interest		859,583.00	1,037,645.00
Bank Interest on FDR		5,991,420.00	2,521,818.00
Total: Tk.		257,230,904.00	249,575,440
<u>Expenditure:</u>			
Adminstrative Cost	33	148,635,733.00	94,362,409
Program Cost	34	23,236,826.00	64,191,406
Service Charge Paid to PKSF		34,587,419.00	28,961,613
Interest on Bank Loan		1,572,158.00	153,952
Interest on Member's Savings		35,473,530.00	19,342,712
Interest on CPF Loan			
Interest on Gratuity Loan			
LLPE		4,645,210.00	26,682,673
Depreciation during the year		3,979,891.00	4,766,492
Total Expenditure		252,130,767.00	238,461,257
Surplus/Defict during the year		5,100,137	11,114,183
Total: Tk.		257,230,904.00	249,575,440



Executive Director
Md. Lutfor Rahman
 Executive Director
 Nowabnki Gonomukhi Foundation (NGF)
 Nowabnki, Shyamnagar, Satkhira.

Signed as per our separate report of even date.

Place: Dhaka, Bangladesh
Dated: November 07, 2020




Chief Accountant
Noor Md. Rasel Khan
 Head of Finance & Accounts
 Nowabnki Gonomukhi Foundation
 Shyamnagar, Satkhira


Islam Jahid & CO.
 Chartered Accountants