

NGF Profile



Inclusive Empowerment for Sustainable Development



NOWABENKI GONOMUKHI FOUNDATION (NGF)

For More:

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The Organizational Profile

Motto

Inclusive Empowerment for Sustainable Development

Developed by:



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Nowabenki Gonomukhi Foundation (NGF)

We Are

Nowabenki Gonomukhi Foundation (NGF) is a non-profit, non political and non government social development organization working for improving lives of the poor by support and services including financial access through diverse development programme approach. The organization has been implementing development projects/programme with the effective partnership of Government Departments, Private Sectors, Company Agencies, Local and International NGOs and different Donors in related to sustainable livelihood, women empowerment, gender inclusiveness, different social issues, awareness & advocacy, improving livelihood practices, promotion of agricultural technology including livestock and fisheries, on farm and off farm technology, food security, health nutrition, integrated 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 became involved efficient economic activities. So that our Moto is “**Inclusive Empowerment for Sustainable Development**” thus becomes imperative. Presently we are working in different parts of the country with an emphasis on southern and west part of Bangladesh.

1. PRECISE:

Nowabenki Gonomukhi Foundation (NGF) is going to celebrate its 30 (Thirty) years of development journey on October 2018 to empower the poor, marginal and unprivileged people especially in the southwest region of Bangladesh. The organization was formed in 6th October 1987 aiming to establish a Shomobai Samittee. Initially the name of this organization was Nowabenki 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 objectives were 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, the NGSS was scale up their diversified development activities with a view to improving lives of the poor that created a non-profit management organization “Nowabenki Gonomukhi Foundation (NGF)” registered by different government department/authorities for its unique identity, performance and contribution towards sustainable rural development.

NGF works south-west coastal part of Bangladesh covering 17 Upazilas under 5 different districts namely Satkhira, Khulna, Jessore, Khagrachari and Bogra. The head office is situated in Nowabenki, Shyamnagar, Satkhira, apart from that NGF operates its’ diversified development programme through 35 Branch offices and 5 Project offices. NGF has a strong dynamic governing body consisting of 9 members with dedicated multicultural team of staffs consisting of 559 members, through them different projects and programme. So far, NGF has been achieved a significant number, direct outreach 107,583 beneficiaries among them 96,035 are female which was addressed by different projects and programme.

The organization has been developing productive partnership and linkages with Govt. departments, Private sectors and different national/international organizations for its programme participation and implementation. NGF has been maintaining good relation with local and district level administration for its program implementation. NGF promoting sustainable IGA’s, SME’s and innovative enterprises by involving women which was awarded

several times by different organizational award namely City Micro Entrepreneurship Award-2013, City Micro Entrepreneurship Award-2010, City Micro Entrepreneurship Award-2007 and Global Micro Entrepreneurship Award-2005.

2. LEGAL IDENTITY:

NGF has registered in the following Govt. Departments/authorities;

SL	Registration Authority	Registration No.	Issue Date
1	Department of Cooperative, Government of the peoples' Republic of Bangladesh	27	13.09.1988
2	Department of Social Service, Government of the Peoples' Republic of Bangladesh	447/2002	26.12.2002
3	Joint Stock Companies and Firms, Government of the Peoples' Republic of Bangladesh	102	11.08.2004
4	Micro credit Regulatory Authority	0151900587-00345	29.10.2008
5	NGO Affairs Bureau (NGOAB) of the Government of the People's Republic of Bangladesh	2450	02.06.2009
6	PADOR (European Commission)	BD-2010-BRS-0805725275LEF ID	02.06.2009
7	TIN Number	435-400-0647/Co.-2, Khulna	
8	Vat No	3041058440, Area Code: 30104	

3. Core Ideology: Vision. Mission and Values

The Nowabenki Gonomukhi Foundation's Core Ideology consists of our vision, mission and core values. Our mission describes why we exist. Our vision describes our aspiration for such a situation for what the foundation is working along with other actors. Our core values articulate the enduring principles that guide our decisions and actions at every level of the organization.

4. 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.

5. MISSION:

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

6. Values:

The Nowabenki Gonomukhi Foundation Strategic Plan holds us to the highest standards of ethics, integrity, service and fiduciary responsibility. This strategic plan is constructed to advance, uphold, and strengthen our vision, mission and core values. It translates our enduring ideals into tangible outcomes and pragmatic strategies.

6.1. Integrity

We work with government, national and international organisations in the aid and development sectors and global private companies. We help our target population succeed in fragile and challenging environments through necessary support including building trust and giving a voice to local people.

6.2. Participation

We listen to and learn from our community. We address the root causes of community problems and mobilize resources for the common good.

6.3. Equity

We strive for equity and we focus primarily, but not exclusively, on people who are vulnerable.

6.4. Inclusiveness:

We practice and champion inclusiveness in our community. We always acknowledge diverse strengths, needs, voices, and backgrounds of all members of our community.

6.5. Accountability

We serve as stewards for our community investments and honor the charitable and development intentions of our donors to meet current and future community needs.

7. Objectives of the Organization:

The main objectives of NGF are aiming to address diverse people of the coastal areas and assess their capacity, needs and demand and provide financial and technical support and back stopping to the target people/client for strengthening capacity including resilience building, access to finance, climate change, technology transfer, agriculture development, women empowerment, gender mainstreaming, livelihood, food security, water, sanitation, health and hygiene promotion; Specific objectives are;

- To encourage sustainable agriculture practices, business development and value chain development works including nurseries development, fattening, trading, marketing and service market development on different subsector in the coastal areas.
- To support people on promoting saline tolerant crops, vegetable and diversification and non-agriculture value chain development works participating coastal farmers.
- To enhance farmers capacity on integrated fisheries, agriculture and mixed farming technologies like
 - ✓ carp-golda, vegetable-fish etc and homestead farming and services
 - ✓ trade based Skill development and job placement for youth and women
 - ✓ local resource based entrepreneurship development
 - ✓ skill development for the service providers, and business association
- To facilitate and encourage investment for large scale business interventions and enterprises development and back stopping support for their sustainability.
- To sensitizing the local community, capacity building CBOs, ethnic community, mobilizing stakeholders, market actors, engage private sectors, govt. departments and others for easy access to information & services.
- To promote homestead based off farm business enterprises through transfer of technical knowhow, business skills, logistics and raw materials by service providers/marketers.
- To introduce new business model, financial products with services to the poor women, youth and adolescent for promoting women focused economic development, women empowerment, youth entrepreneurship and adolescent development.
- To initiate local level research works for climate adaptive agro business investment, resilient infrastructure and knowledge management
- To facilitate need based skill development training for the community people for developing business ideas, or adopting existing climate adaptive business practices in related to agriculture, fisheries, livestock and off farm business participating climate victims and migrants.
- To promote new technologies on WASH facilities at the high saline areas by developing community managed WASH infrastructure like;
 - ✓ CBO Managed Desalination Water Treatment Plant
 - ✓ Capacity Development of WASH Business Enterprises
 - ✓ Reconstruction or re-excavate of Fresh Water Ponds

- Introduction of sanitation technology and marketing and enabling business environment for private sector to introduce sanitation technology and marketing
- Community based WASH enterprises models development through
 - ✓ Capacity building of WASH related service providers aiming to ensure better services for protection and maintenance of existing WASH facilities in the areas.
- To initiate large scale disaster resilient infrastructure development works like;
 - ✓ Reconstruction of embankment
 - ✓ Local & national adaptation plan of actions
 - ✓ Investment in WASH infrastructure

8. PROJECT MANAGEMENT SKILLS

NGF has been supporting people through two major head departments Microfinance and Social Development wing. NGF has specialization in implementing development project by the organizational own departmental strength including expert team composition. The organization has been implementing good number of projects/programme in related to social and livelihood development, women empowerment, youth development & employment creation, gender mainstreaming, adult education, cluster based community development, agricultural sub-sector development, small holders livelihoods programming, climate change adaptation, technology promotion and commercialization, SMEs development, micro-enterprise development, community managed WASH sector development, safe drinking water supply, accelerate financial products, access to market, sub-sector specific value chain development, DRR, Disaster Resilience, Corporate Social Responsibility (CSR) activities and has proven track record in implementing diverse projects/interventions with zero tolerance project cycle management.

9. GEOGRAPHIC COVERAGE:

At national level, NGF has direct touch with three districts covering 13 sub-districts. Local competence is the key for sustainable programmes. That is why NGF always works through local people with local authorities. NGF is one of the leading organizations in Bangladesh and intervenes through 35 branches.

District	Upazila/Sub-District
Satkhira	Shyamnagar, Kaliganj, Debhata, Satkhira Sadar, Assasuni, Tala, and Kolaroa
Khulna	Koyra, Paikgacha, Dumuria
Jessore	Jhikargacha, Sarsa, Monirampur
Total: District-03	Upazila-13

So far, NGF has been covered a significant number of clients through 20 development on-going projects which direct outreach 107,583 beneficiaries among them 96,035 are female.

10. PROJECT OFFICES:

Branch Offices	Project Offices	Area/Regional Offices
36 Branches	6 Project Offices	5 Area Offices

11. OUR TEAM

NGF has build up a versatile team of communications and development professional on different background like development studies, economics, accounting, commerce, agriculture,

fisheries, veterinaries, business administration, social work, social science, geography and environmental graduates. NGF recruits the best graduates from the country's premier universities. NGF's management team brings together 28 years of experience in development projects. NGF is a learning organization and adopts a flexible approach of management to give each staff scope to learn and develop. Currently NGF has 644 staffs and the strength of NGF is in its staff that possess of the targeted communities, especially the communities in coastal Bangladesh.

At a Glance Human Resources

SL	Staff Category	Male	Female	Total
1	Permanent Staff:			
1.1	Core Microfinance Program	236	112	348
1.2	Renewable Energy-Solar Program	7	2	9
1.3	Safe Drinking Water Supply	4	0	4
	Sub-Total	247	114	361
2	Development Project Staff (Contractual):			0
2.1	ENRICH Programme	10	2	12
2.2	Health workers	0	15	15
2.3	Agriculture Unit	2	0	2
2.4	Fisheries & Livestock Unit	2	0	2
2.5	LIFT-High value fish Vetki/Koral farming	3	0	3
2.6	LIFT-Climate adaptive agriculture practice-mini pond	2	0	2
2.7	LIFT-Supeo pani production & supply	3	0	3
2.8	Crab Hatchery Development	4	1	5
2.9	PACE Project-Crab culture	7	0	7
3	Integrated Carp-Golda Mixed Culture	7	0	7
3.1	Vulnerable Group Development-VGD	3	1	4
3.2	Eel Fish Farming	3	0	3
3.3	Water Supply by Desalination water technology	4	0	4
3.4	Cultural & Sports Program	1	0	1
3.5	Koishor Kormosuchi	0	1	1
3.6	Enhancing market system for crab-EMSCS project	2	0	2
3.7	Probin Jibonman Unnayan Kormosuchi	1	0	1
3.8	Pathway to Prosperity	26	26	52
3.9	Multi-purpose overhead Tank-water supply project	2	0	2
4	Sustainable Enterprise Project (SEP)	7	0	7
4.1	Developing Inclusive Insurance Sector Project (DIISP)	1	0	1
4.2	Nursery Development by Shomoshti Project	2	0	2
4.3	Drinking water supply to the Cyclone Amphan affected people	2	0	2
4.4	Amphan Response Satkhira	2	0	2
4.5	Cyclone Amphan Resilient Shelter and Wash	2	0	2
	Sub-Total	98	46	144
5	Part Time Staff:			
5.1	Education Center Teachers	0	53	53

5.2	Volunteer-Disaster Management	11	5	16
5.3	Volunteer-WASH	5	3	8
5.4	Volunteer- CSR Activities	5	1	6
5.5	Consultant-Technical Expert	2	0	2
	Sub-Total	23	62	85
	Total	368	222	590

12. DEVELOPMENT EXPERIENCES

NGF is commencing its programme to eradicate extreme poverty from the south-west part of Bangladesh. Being a development organization NGF focuses on agricultural, livestock, off-farm activity, health sector, climate resilient activity to uplift the livelihood of the target people.

At a Glance Development Programme Forecast:

Agricultural sector	Health, Education & Nutrition	Climate change & Disaster response	Sustainable energy sector	Water, Sanitation and Hygiene (WASH)	Micro Finance
Sustainable Agricultural practices, Technology Commercialization, subsector development, Fisheries subsector, Livestock subsector and Off-farm activities	Probin Health Care, Primary health service Post natal and ante natal services	Disaster mitigation Emergency response Disaster preparedness Climate awareness	Home solar system Household solar system,	Access to safe drinking water for all, Water Supply through desalination water plant, Sanitation support, facilities/service provider development and Hygiene promotion	RMC, Buniad, Jagoron, Sufalon, Micro Enterprise, Ultra poor, Seasonal loan, Housing, Disaster loan, Asset Creation Loan, Rescue Loan

13. CROSS CUTTING INTERVENTIONS:

- ESRB-Environmental and Social Responsible Business: NGF always takes initiatives considering the ESRB issues that create sustainable income and livelihoods opportunities of rural communities.
- Gender equity, inclusiveness and empowerment: NGF facilitates different programme addressing mainstream gender equity, inclusiveness and empowerment.
- DRR-Disaster Risk Reduction: NGF has strong team to execute DRR related hazard and ability to manage natural disaster in the project areas.

14. Our Beneficiaries/Client:

NGF has been working for the betterment of extreme poor, ultra-poor, under-privileged, distressed, disengaged, climate victim, adolescent girl, agriculture farmer, livestock farmer, disaster affected vulnerable and economically exposed community in the working areas. For inclusive sector growth, we are also working with women groups, business cluster, community or ethnic groups, different business associations and private sectors where the whole community is involved in the programme. So far, NGF has covered a significant number of people who are getting benefit from the existing projects/interventions i.e. direct benefit outreaches 1,39,682 among them 96,035 are female beneficiaries.

15. PARTNERSHIP & NETWORKING:

The organization has been developing partnership with trustworthy relation in the following national international organization;

Name of Organization	Nature of Organization	Supporting Functions
Palli Karma-Sahayak Foundation (PKSF)	Government supported non profit management organization	Credit fund, Disaster Fund, project grant, Technical support, Organizational development support, Advocacy, Supervision, Monitoring and Audit.
Credit & Development forum (CDF)	National Networking Organization	Training, Policy advocacy, Doorstep Technical supports, Follow up, Monitoring, Evaluation of all support service.
Christian Aid Bangladesh	International Development Agency	Grant/Donation, Training, Technical Support, Crab nursery development, Market system development and Advocacy works.
VSO Bangladesh	Voluntary Service Organization-INGO	Grant/Donation, Training, Technical Support, Crab nursery development, Market system development and Advocacy works.
Japan Association of Drainage and Environment (JADE)	International Association for Environment and Development	Resource Recycling and Sanitation improvement project activities through Eco-San Toilet in rural coastal Areas.
German Development Cooperation (GIZ)	International Development Agency	Financial and Technical support for enhancing organic shrimp culture through dike greening-cropping & plantation
Muslim Aid UK	UK based International NGO working in Bangladesh	Food packages support, ramadan program for iftar support, Kurban Program for meat support, Donation, Technical support and Training program.
Bangladesh Bank	The central bank as well as chief authority to regulate country's monetary and financial system.	Long term Housing loan support with low interest for disaster prone areas victims. Oversee NGOs management through MRA.
Department of Woman Affairs	Ministry of women & Child department.	Vulnerable group development, Credit program, Savings Mobilization, Awareness build up, IGA Skill Training, Life Skill Training.
NGO Forum for Public Health	National NGO and Network on WASH	Donation, Training, Technical Support, WASH facilities promotion, Social awareness and Advocacy on WASH.
Rural Developmental Academy, Bogra	Government supported Foundation	Safe drinking water distribution through water pipeline supply.
Edge Consulting Limited	Consultancy Research Firm	Grant support, market system development, private sector linkages and value chain development
GlobalGiving Online Platform	Crowd Funding Agency	Grant support for vulnerable communities in the coastal areas people.

16. PROJECT MANAGEMENT & OPERATION SKILLS:

NGF has been supporting people through two major head departments Microfinance and Social Development wing. From design to implementation, NGF has sound project management and implementation skills to execute projects and program at field by effective participation of targeted stakeholders/beneficiaries and partners. NGF has been implementing diverse development project/interventions by the own staffs strength and expert team composition with zero tolerance project cycle management. The following program/development projects are ongoing;

A. MICRO-FINANCE PROGRAM:

Micro -Finance as a fruitful instrument of poverty reduction and NGF addresses this issue successfully by using various approaches to financial services according to demands of people with different levels of poverty. The Micro-Finance program provides borrowers with training and credit for self-employment.

Program Name	Jagoron (Rural Micro-Credit)
Donor Name	PKSF
Major Activities	<i>Rural Microcredit (RMC) program, now renamed Jagoron focuses broadly on rural development. The target group of Jagoron is the rural poor who have own land less than 50 decimals or a total asset that is materially worth less than the value of one acre of land. Participants take different types of income generating activities under Jagoron program activities.</i>
Program Name	Buniad (Ultra Poor Program) Micro-credit
Donor Name	PKSF
Major Activities	<i>Ultra Poor Program, now renamed Buniad focuses on needs of extreme poor or ultra poor people; having no or very little access to the traditional microcredit services due to the existing rigidity of usual microcredit products. The program provides different non-financial support like primary healthcare services, technical knowhow for IGAs, capacity building training and awareness building on social issues. The program targeted beneficiaries are woman headed family, beggar, day labors, divorced women, widows; floating people, street/slum dwellers, homeless & landless, elderly and disabled people.</i>
Program Name	Agrosor (Micro-Enterprise) ME Program
Donor Name	PKSF
Major Activities	<i>Micro Enterprise (ME) program, now renamed as Agrosor focusing on graduated borrowers who have taken more than two (2) loans from NGF Jagoron Program for developing their enterprise, they are eligible for Agrosor loans. Microenterprises are playing a vital role to generate rural employment as well as developing national economy. Apart from the graduated borrowers of Jagoron program, individual entrepreneurs can also take loans for their enterprises. NGF provides need based capacity/skill development training to the entrepreneurs that help them in managing their particular business in more competently way.</i>
Program Name	Sufalon (Agriculture Sector Micro-Finance (ASM) & (SL)
Donor Name	PKSF
Major Activities	<i>Seasonal Loan & Agriculture Sector Micro-Finance program, now is renamed Sufalon; focusing on the agriculture sector micro-finance for adoption of agriculture sustainable income generating activities (IGA) and Poultry & livestock technologies by the moderate poor. The program has been supporting farmers for acquisition of agriculture, seasonal crop cultivation, livestock's development related IGAs, small business initiatives round the year. The important role of Sufalon is to provide skill development training and transfer of technologies for changing the traditional farming system.</i>
Program Name	ENRICH Loan (IGAs, Livelihood Support & Assets Creation Loan)
Donor Name	PKSF
Major Activities	<i>Enrich loan program has been focusing on sustainable income generating activities (IGA), Poultry & livestock farm development, small business initiatives under this program. The target participants of Enrich loan are selected very carefully. Special concentration is given to the assessment of member capacity for using loan on the mentioned purposes. Also, the program of Enrich is to provide skill development training and transfer technologies for enhancing their skills and capacity on creating assets and better livelihood practices in the long run.</i>

Program Name	SAHOS (Special Assistance for Housing of SIDR Affected Borrowers)
Donor Name	PKSF
Major Activities	NGF has been undertaken a separate project named Special Assistance for Housing of SIDR Affected Borrowers (SAHOS), the project has been providing interest free loan support to the SIDR /AILA affected members and borrowers for making house or repairing house.
Program Name	RESCUE (Rehabilitation of Coastal Fishery, SMEs and Livestock Enterprises)
Donor Name	PKSF
Major Activities	NGF has also been undertaken Rehabilitation of SIDR/AILA affected Coastal Fishery, Small Business & Livestock Enterprises (RESCUE) for rescuing and recover SIDR/AILA damaged and affected small business, poultry & livestock and aquaculture related IGAs.

B. DEVELOPMENT PROJECT/PROGRAMME:

NGF has been supporting people through diverse development projects/interventions under six development program head; related to grants support, technical and financial support to target people for agricultural innovation practices, small holders livelihoods programming, climate change adaptation, Resilience, technology promotion and commercialization, IGAs through ME development, micro-enterprise development, marginalized community development, WASH Project, market & value chain development, disaster & climate resilience building and corporate social responsibility activities in the working areas; the following development project/program are on-going;

B.1. Value Chain & Market Development Component

Program Name	Crab Culture Value Chain Development Project (PACE)
Donor Name	Palli Karma-Sahayak Foundation (PKSF) and IFAD
Major Activities	Study, Group Development, Farmers Capacity building Training on Crab culture, Crab Fattening, Staff Training, Crab Nurseries development through field demonstration, result dissemination workshop, meeting and market linkage activities.
Program Name	Crab Hatchery Development Project
Donor Name	Palli Karma-Sahayak Foundation (PKSF) and IFAD
Major Activities	Feasibility Study/ Market Assessment, Hatchery Infrastructure development, Technology transfer from VietNam, Technical expert hire from CECD, VietNam, Mother crab collection, Crab let Production and marketing. More researches activities to sustain crab hatcheries.
Program Name	Enhancing Market System for Crab Sector in south-west coastal region of Bangladesh.
Donor Name	Christian Aid Bangladesh
Major Activities	The project has been promoting women focused market system development in the crab sector. The Project also conducts training, demo, nurseries, meeting, and workshop by ensuring participation of crab market actors and buyers market linkage activities among the farmers and nurseries.
Program Name	Sustainable Enterprise Project
Donor Name	PKSF & World Bank
Major Activities	The Sustainable Enterprise Project (SEP) support microenterprises in agribusiness and manufacturing clusters with a focus on areas that are environmentally stressed and/or vulnerable to climate change and natural disasters. The project aims to support MEs through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors. Promote environmentally sustainable technologies/practices among MEs business cluster and support the

	<i>adoption of basic operational safety norms in project-supported enterprises.</i>
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B.2. Enhancing Resources, Food Security & Livelihood Development

Program Name	ENRICH-Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
Donor Name	<i>Palli Karma-Sahayak Foundation (PKSF)</i>
Major Activities	<i>Targeting union based holistic approach, ENRICH ensure the total household development packages including sanitation, health, education, nutrition activities. Farm and off-farm activities including IGA development, ENRICH Household development, Asset creation loan support, Youth development through vocational training, Special Savings, effective coordination & linkages with local government and Social Infrastructure development activities.</i>

Program Name	Vulnerable Group Development (VGD) Program
Donor Name	<i>Ministry of women & Child Affairs</i>
Major Activities	<i>Vulnerable group development, Credit support, Savings Mobilization, Awareness build up, IGA based Skill development Training, Health & Nutritional awareness activities</i>

Program Name	Programme for Uplifting the Quality of the Lives of the Elderly People (Probin)
Donor Name	<i>PKSF</i>
Major Activities	<i>The project has been working with elderly people who are unable to manage their quality life as well vulnerable at their household. The projects is providing support to elderly people for improving their livelihood through grant support, livelihood support, and capacitate them to play lead role on different social issues/conflict/social disorder at their ground.</i>

Program Name	Pathways to Prosperity Project
Donor Name	<i>PKSF</i>
Major Activities	<i>The project has started as piloting in one union of Gabura under Shyamnagar Upazila. The pilot project will work towards creating pathways out of extreme poverty for the extremely poor households by addressing multidimensional aspects of poverty. It aims to deliver the results and higher level changes through following six interrelated and multidimensional components: Livelihoods (resilience building and value-chain development), Nutrition and Health, Community Mobilisation, Market Development, Policy Advocacy, and Life-Cycle Grant Pilot.</i>

B.3. Adaptive Agriculture, Fisheries & Livestock Sector

Program Name	Agriculture Unit
Donor Name	<i>PKSF</i>
Major Activities	<i>Farmers awareness and capacity building training on different agricultural modern cultivation technologies, feasible IGAs, Introduce saline tolerant crop varieties & technology transfer, Promotion of agricultural technology/IGAs by field demonstration, Technical and financial support to ensure services, Need based agriculture consultation center, Result dissemination etc.</i>

Program Name	Fisheries & Livestock Unit
Donor Name	<i>PKSF</i>
Major Activities	<i>Farmers awareness and capacity building training on modern fish cultivation technologies, beef fattening, Farmers capacity building training on feasible farm, Introduce integrated fisheries farm, Field demonstration, Technical and financial support to ensure services, livestock health and vaccination, Need based consultation center, Result dissemination etc.</i>

Program Name	Enhancing natural breeding of Eel fish and promoting kuchia culture at household level.
Donor Name	LIFT-PKSF
Major Activities	Group Development, Develop natural breeding pond and culture Cuchia, demonstrate Cuchia culture in tank at household level, technology transfer to the community level, farmers capacity building training for kuchia farming and backward and forward market linkages activities for sustaining the eel fish sector.
Program Name	Initiative to enhance culture practices of Vetki/Koral fish variety at farmer's level for increasing their income & employment sustainably.
Donor Name	LIFT-PKSF
Major Activities	Selection of potential fish farmer, provide capacity development training, technology transfer through model demonstration, result dissemination and backward and forward market linkages activities for avail inputs at farmers level and getting higher market price of produced farmers product..
Program Name	Initiative to increase crop production and create employment through improved agricultural adaptation strategies to combat climate change
Donor Name	LIFT-PKSF
Major Activities	Selection of potential fish farmer, provide capacity development training, technology transfer through mini-pond based climate adaptive crop demonstration through grant support, farmers field day and micro-finance support for scale up the project activities in the long run.

B.4. WASH and Climate Resilience

Program Name	Low cost safe drinking water production & supply through establishing desalinization water treatment Plant,
Donor Name	LIFT-PKSF
Major Activities	To ensure easy access to safe water for all. Accordingly, daily production of safe drinking water and supply through dealership development throughout the Shyamnagar Upazila.

Program Name	Multipurpose Overhead Tank Water Supply Project
Donor Name	RDA, Bogra
Major Activities	To ensure easy access of safe water for all. Accordingly, daily production of safe drinking water and supply through dealership development throughout the Shyamnagar Upazila.

Program Name	Drinking water supply to the Cyclone Amphan affected people
Donor Name	PKSF
Major Activities	To ensure easy access of safe water for amphan affected household. Accordingly, daily production of safe drinking water and supply through different point throughout the Shyamnagar aand Koira Upazilaa Upazila.

Program Name	Cyclone Amphan Response Satkhira
Donor Name	Muslim Aid
Major Activities	To mobilize community people for awareness raising on natural disaster, capacity building and food and nutrition support to the amphan victim.

Program Name	Cyclone Amphan Resilient Shelter and Wash
Donor Name	Muslim Aid
Major Activities	To mobilize community people for identifying most affected household by applying PRA tools and techniques. To built resilient house and sanitary latrine at household level as well as increasing awareness on wash.

B.5. Social Business Development

Program Name	NGF Solar Home System Promotion Program
Donor Name	Southeast Bank & Trust Bank
Major Activities	Promotion of solar home packages through credit support where electricity is not avail.
Program Name	Supeo Pani Production and ensure supply to the high saline content areas people of Koira upazila under Khulna district
Donor Name	LIFT-PKSF
Major Activities	Study, Market assessment, Business Planning, establishment of desalination water plant, daily production and supply through dealership/water point development.

B.6. Cross Cutting-CSR Activities

Program Name	NGF Cultural and Sports Programme
Donor Name	PKSF
Major Activities	Organize different cultural and sports programme round the year participating secondary school, maddrasha and colleges under Shyamnagar and Kaliganj Upazila of Satkhira district.
Program Name	Koishore Programme
Donor Name	PKSF
Major Activities	Formation and reorganize kishori club, school forum & kishor club at selected Upazila. Organize different events/meeting/workshop with the effective participation of adolescent group under kishori club, school forum & kishor club in the project areas.
Program Name	Skills and Employment Investment Project (SEIP)
Donor Name	GoB/PKSF/SDC
Major Activities	Youth development through vocational training, Employment creation through deal making with employers, negotiation and establish linkage with job market actors. To assess employer needs and accordingly we select youth/adult for justifying his/her ambition then develop them based on different business trade vocational training courses.
Program Name	Corporate Social Responsibility (CSR) Activities
Donor Name	Muslim Aid Bangladesh, Local Donors
Major Activities	Identify Poor people and support them for increasing their livelihood. Further food support at Eid Festival.
Area Coverage	Satkhira, Jessore, Khulna
Program Name	Housing Loan Programme
Donor Name	Bangladesh Bank
Major Activities	Identify Poor Household and provide loan for making house
Area Coverage	Shyamnagar Upazila under Satkhira district.

17. Monitoring, Evaluation and Result Measurement System:

The monitoring and evaluation wing of NGF is under direct supervision of the Executive Director. The M&E wing is responsible for baseline survey, market assessment, sub-sector studies, updating M&E system and ensures the quality control of project interventions effectively. For capturing the wider results of NGF project interventions, M&E Team is accountable for regular monitor projects and programme through field data collection, analyze data and keep feedback to operation team for areas of improvement of the findings. NGF practices Participatory Monitoring and Evaluation (PME) system, which ensure active participation of all the stakeholders in program designing, implementation and follow up. The monitoring process follows the indicators set in log frame of its annual plan and thus helping NGF to achieve its strategic mission and objectives.

M&E wing of NGF also produces different monitoring reports quarterly, half yearly and annually which shows the qualitative and quantitative aspects of the program. Besides, the wing also conducts both projects and organizational assessment and shared learning for further improvement. NGF is in the process to develop Monitoring Information (MIS) System for its financial products to ensure the standards. The M&E team prepare different research tools, survey questioner, and guideline and conduct annual review to assess the indicators of project. Organization's M&E team collect and gather all project data and prepared comparative statement to make action plan according to the gap and prospect.

18. Internal and External Audit Systems:

NGF has a sound and experienced audit team. They continuously audit different project and program financial activities and transaction. For ensuring transparency, NGF always audits its accounts by qualified Chartered Accountants. Copy of the said audit reports and accounts are being provided to concern donor and NGO Affairs Bureau, Govt. of Bangladesh. The Chartered Accountants Firm is appointed by the General Body of NGF in its Annual General Meeting from a panel of registered accountants given by the Govt. of Bangladesh. NGF has a strong and experienced "Internal Audit Team" to audit six monthly all the accounts of projects and management. Moreover, all the project accounts are usually maintained by the concern audit team. There are accounts departments with adequate number of qualified accounts personnel and uses accounting software in head office and some field offices. NGF arranges training programme for the accounts personnel to improve their capacity on current accounting system and standards.

19. Past Experience in Programme and Project Implementation:

The Projects and Program of NGF have divided into 3 parts: (a) Mainstream Activities (b) Development Programme and (c) Rights based Programs. Some Program is including Mainstream activities which are very important to establish a better organization towards a free and fair world. Mainstream activities are program to build capacity of the poor people for meeting the basic needs some program are taken from a view of ensuring child Rights, Women Rights and Basic Human Rights. Those are Rights based programs. The list of the phase out projects and programme in the following bellow;

Phase out Projects/Programme

Title of Project	Duration	Activities	Name of Donor
Carp-Golda Mixed Culture Project	July 2017 to June 2019	<i>The project has been promoting women focused homestead based enterprises by proper utilization of homestead pond in culture fisheries (Carp-Golda Mixed Culture) including capacity building, technology transfer, lead farmers development, field demonstration, result dissemination workshop, meeting and market linkage activities.</i>	PKSF & IFAD
Ujjibito-2012	July 2013 to June 2019	Group development, Climate change adaptive technology demonstration, community awareness building, capacity building training, IGA implementation and accelerate grant support for their secured livelihood options of the climate victims.	PKSF & European Union
Developing Inclusive Insurance Sector Project (DIISP)	July 2014 to June 2018	<i>To ensure and secure of beneficiaries health, asset, livestock and microfinance though developing inclusive insurance services. The insurance program will be helpful both client and institution for risk mitigation through different micro-insurance policy.</i>	PKSF, JFPR & ADB

Crab Culture Value Chain Development Project (PACE)-1	July 2016 to June 2018	Study, Group Development, Farmers Capacity building Training on Crab culture, Crab Fattening, Staff Training, Crab Nurseries development through field demonstration, result dissemination workshop, meeting and market linkage activities.	PKSF & IFAD
Ensuring food Security and Improving Health Condition through the Adaptation to Climate Change" under CCCP	2014-2016	Group development, Climate change adaptive technology demonstration, community awareness building, capacity building training, IGA implementation and accelerate grant support for their secured livelihood options of the climate victims.	PKSF & World Bank
Sub facilitation of the Market Development Interventions to Mainstream Gender in Prawn Cultivation in HHS Ponds,	2014-2016	Study, Sub-sector assessment, Capacity building both staffs and lead farmers, nursery development, modern technology demonstration, result dissemination and enhancing market linkage activities.	Edge-KATALYST
Sub facilitation of the Market Development Interventions on Vegetable based profitable cropping pattern development,	2015-2016	Study, Market assessment, Capacity building both staffs and lead farmers, nursery development, demonstration and result dissemination.	Edge-KATALYST
Program Initiative for Monga Eradication (PRIME)	2010-2016	Farm and off-farm IGA Development in Agricultural, Fisheries and Livestock Primary health care services and nutritional support, Tree plantation and Cash for work	Palli Karma Sahayak Foundation (PKSF) and DFID
Dike Greening subproject	2014-2016	Promote organic shrimp farming Conserve biodiversity, Enhance on farm IGA and dike based tree plantation through community participation.	GIZ
Crab Value Chain Development Project- FEDEC (1st Phase)	2012-2014	Sub-sector Analysis, Training, Group Development, Crab Fattening, Nursing and Market linkage with buyers	PKSF and IFAD
Working Lactating Mother \ Support Fund Program.	2011-2012	Training for the pregnant mother and Childs for health, birth and marriage registration, water and sanitation, nutrition support.	Ministry of women & Child department.
Enhancing Food security and climate change impact adaptation through innovative farming practices in the vulnerable areas of droughts, floods and salinity/tidal surge of Bangladesh	2011-2012	Adaptive trail: Maize cultivation under Zero tillage, Mung bean cultivation under Zero tillage, Water melon cultivation under kalshi method, Utilization of Bunds in gher areas with seasonal vegetables, fruits & spices and creeper vegetables on trellis.	PSU-Planning Commission/DANI DA
Vulnerable Group Development Project	2010-2015	Vulnerable group development, Credit program, Savings Mobilization, Awareness build up, IGA Skill Training, Life Skill Training.	Ministry of women & Child department.
Programmed Initiatives for MONGA Eradication (Prime-3)	26 January - 28 June, 2010	Cash for work, Distribution of life savings materials, safe water, medicine etc.	PKSF
Tiger victim support project focusing widow women	January - June, 2009	Training on Sewing, Sewing machine distribution, Money distribution for grocery shop	Muslim Aid (UK)
Early recovery activities for Cyclone AILA	September-December-2009	Deep tube well installation, repair RWH, PSF and other WaSH facilities and material support to the victim.	NGO Forum for Public Health

NGO and Civil Society Networking Project (NCSNP):	2001-2003	To provide necessary motivation, discussion, training with the technical support of NGO Forum for safe drinking water supply and Sanitation.	NGO Forum for Public Health
Piloting on Promoting Hygiene and Sanitation through Union based approach.	June 2005 to December 2005	Capacity Building of UP members and Gram Sharker, WASH Hardware Support, Promotion through Meeting, Rally, Miking, Drama, WatSan Fair etc.	Unit for Policy Implementation (UPI), LGD & NGO Forum
Action Research on Micro Credit Financing for Water Supply and Sanitation Service	2000-2005	Apply PRA/RRA for VG & VDC Formation, Awareness and Capacity building of VG & VDC and Credit Support for WatSan.	Unit for Policy Implementation (UPI), LGD & NGO Forum
Action Research on improved participatory approach in Hygiene and Sanitation Promotion	2000-2005	Hygiene behavioral trails with village group and fine tune of replicable model for WASH Approach.	Unit for Policy Implementation (UPI), LGD & NGO Forum
Sundarban Bio-diversity Conservation Project	October' 01 to December r'03	Group development, Skill development training, Social Forestry, Social infrastructure development, IGA development, savings mobilization and credit support etc.	Forest & Environmental department Govt. of Bangladesh
Mass Education	1992-1995	Adult Education	Co-operative dept. & Zilla Parishad

More details:

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