is a non-profit management organization accelerating finance for rural community and supporting Government Agencies, Local and International NGOs, Donors, Projects and Private Sector Organizations in the fields of social, livelihoods and



economic development of Bangladesh. We believe that sustained poverty alleviation can be achieved only if the poor became involved efficient economic activities. So that our Moto is "accelerate finance for improving lives" thus becomes imperative. Presently we are working in different parts of the country with an emphasis on southern and west part of Bangladesh.

Nowabenki Gonomukhi Foundation (NGF) has competed its twenty-eight years of development journey to empower the poor, marginal and unprivileged people especially in the southwest region of Bangladesh. NGF was formed in 6th October 1987. 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 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 of 9 consisting members with 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 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 & innovative enterprises by involving women which was awarded several times by different organization such as City Micro Entrepreneurship Award-2013, City Micro Entrepreneurship Award-2010, City Micro Entrepreneurship Award-2007, Global Micro Entrepreneurship Award-2005.



Head Office Building of NGF



Chairmen, EC Committee, NGF



Executive Director of NGF

Organizational Management

NGF Management organizational design and strategy, efficiency of the high standard of in performance and employees. Governing Body of Nowabenki Gonomukhi Foundation (NGF) approved a new organogram of NGF. Taking into account the experience and future vision and with the objective to improve the performance record, activities of the Foundation are distributed among five Divisions. These are: (1) Credit Operations and Management (2) HR and Communications, Administration (3) Accounts and Finance Information Technology, (4) Internal Audit and (5) Training, Evaluation Monitoring, Documentation.

Credit Operations:

Core development programmes of NGF M&E and Documentation: include various types of micro-finance. The monitoring and evaluation wing of interventions and specialized projects NGF is under direct supervision of the interventions. and headed by a Director-Microfinance, responsible for baseline survey, market Under this Division, there are several assessment, updating M&E system and sub-divisions/units/cells which look after ensures the quality control of project Micro-finance Operations, Enterprise interventions effectively. For capturing Development, Technical Support, Social the wider results of NGF project Protection (Climate, Insurance, Disaster, Project for Safety Net etc.), New Development and Information System (MIS). To support analyze data and keep feedback to operations, management and providing of necessary assistance to translate the objectives of NGF into action, this Division takes appropriate care to oversee that the MIS cell works efficiently to help the management with containing financial and operational information on lending program activities.

Accounts & Financial Management

formulates Administration:

Headed by a Manager-HR and MIS, this develops team and leadership and looks Division provides the primary budgetary, after the continuous enhancement of the administrative and necessary assistance office management, The management, IT & human resources support to its staff engaged in different Divisions and projects of the Foundation. It helps synchronize the functions of NGF across the working areas and even beyond. This Division supervises and coordinates the functions of ten different units/cells, namely Human Resources, General Administration, Publications and ICT, Archives. Construction and Maintenance, Legal Affairs. It also and deals with internal control, coordination regular corresponding of the organizational people.

This Division is Executive Director. The M&E wing is interventions, M&E Team is accountable regular monitor projects Management programme through field data collection, operation team for areas improvement of the findings. 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.

functions as a separate department projects and organizational assessment under this Division. Administration also and provides the expertise and direction improvement. NGF is in the process to required to implement programmes and Foundation. This Division also acts as a negotiator among contractors, bidders, GO/NGO coordination, handling 3rd questioner, guideline and conduct annual parties for assessment, annual auditing, annual budgeting, banking services on project. Organization's M&E team collect behalf of the Foundation.

Internal Audit Division:

This Division deals with comprehensive audit-related affairs of NGF. The Division exclusively reports to the Managing Director. It plays a supervisory role to ensure appropriate accountability and transparency. It operates through two wings: internal and external. One wing is responsible for both internal & external auditing. This Division also coordinates planned Annual Training Plan the tasks of external audit of NGF and accordingly implemented the program the POs through enlisted audit firms. A round the year. The training division Audit Manager heads of this Division and exclusively reports to the Executive he also report to the ED of NGF.

NGF's Finance and Accounts Department Besides, the wing also conducts both shared learning for various develop Monitoring Information (MIS) projects of the System for its financial products to ensure the standards. The M&E team prepare different research tools, survey review to assess the indicators of and gather all project data and prepared comparative statement to make action plan according to the gap and prospect.

Training Cell:

The training division deals with capacity building training, workshops, seminar different towards events organizational forecast with the level participation of different stakeholders. The training cell has Director of NGF.

