

ANNUAL REPORT 2018



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CONTENTS



Chapter One: Introduction			Chapter Three: Microfinance
Organizational Overview 2018	04	95	Jagoron (RMC & UMC)
Geographical Coverage	05	95	Buniad (UPP)
Message from the Chairman	07	95	Agrosor (ME)
Message from the Executive Director	08	96	Sufolon (SL & ASM)
We Are	09	96	Agriculture Loan
Human Resource & Beneficiary	12	96	Livestock Loan
Ongoing Development Project	15	96	ENRICH Loan
At a Glance Microfinance-2018	19		
			Chapter Four: Training/Event
		105	Staffs Capacity Building
Chapter Two: Development Project		105	Beneficiaries Training
Crab culture Value Chain Development	19	106	Workshops/Seminar
Crab Hatchery Development	22		
Carp-Golda Mixed Culture Project	26		Chapter Five: Publications
ENRICH Programme	28	107	Annual Publications
UPP Ujjibito Project	36	108	Highlight of Year
Agriculture Unit	49	111	Auditor's Report
Fisheries & Livestock Unit	59		
Natural Breeding of Eel fish-Cuchia	71		
DIISP	77		
VGD Program	79		
Culture & Sports Program	80		
Multipurpose Overhead Tank water	82		
Supeo Pani-Low Cost Water Supply-LIFT	83		
Give People Access to Water	85		
NGF Sales & Services Center	86		
Corporate Social Responsibility (CSR)	88		
Solar Home System	90		



ORGANIZATIONAL PERFORMANCE Overview- 2018

Nowabenki Gonomukhi Foundation (NGF) is a very strong and leading actor in the southwest coastal part of Bangladesh is a fact now commendably recognized at home and even beyond. With the passage of not just one single year but at every two months the Management of NGF makes a regular audit of the progress of all the activities in which its officials are tirelessly engaged. As its very nomenclature suggests, NGF dedicated activities relate primarily to the creation of employment opportunities in the rural areas of the country. Geo physically albeit geo economically, energizing the economy of Bangladesh would necessarily mean well-planned interventions at the rural level.

NGF realizes this key fact and accordingly initiates and conducts programmes so that the 'classical' discrimination between the rural and the metropolitan is gradually lessened. This is no easy objective and its achievement depends on the successful encounter of the hydra headed hurdles that the ground realities often unkindly represent. NGF started its humble journey and stepped into the conventional or contemporary path of extending microcredit to the poor, following all the existing practices of transactions. Naturally, by its pronounced purpose, it seeks to employ strategies with alleviation of poverty as the end while the means it concentrates relate to employment generation, more particularly at the rural level. Initially, NGF also started with extending assistance to people in the form of microcredit.

However, in view of the experiences

of years and with the objective of addressing the multiple dimensions of poverty, NGF, in the recent times, has brought in some fundamental shift in its vision and mission to realize the basic 'philosophy' of life that pertains to promote the poor in a largely comprehensive way with an understanding of the essential human dignity that they deserve. The attachment of this view of life now works thoughtfully and actively behind all the programmes and projects of this Foundation. And hence, any casual observer of the priorities and performances of the agencies devoted to the development sector of Bangladesh would discover that NGF has more to offer in quantity and very distinctive in quality as well.

NGF is now vigorously engaged in interventions targeted to help the poor to learn simultaneously the adaptability mechanism and to make the best use of the mitigation measures needed to face the hazards created by climate change.

The governance of NGF is run on a public-private partnership basis. It now has a General Body consisting of 21 members, while the number of the members of the Governing Body is seven. Members of the two bodies are widely known locally and regionally for their individual contribution to diverse fields of services, excellence in administration and social development work field. 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 oversees appropriate implementation in the letter and spirit of the vision and mission of the organization.

The Executive Director, the chief executive as well as a member of the General and Governing bodies, looks after all the functional proceedings of NGF.

Summary of Performances-2018

Geographical Area Coverage

District : 3
Upazila : 13
Union : 122
Village : 642

At national level, NGF has direct touch in more than 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
Satkira	Shyamnagar, Tala, Kallaganj, Debhata, Satkhira Sadar, Assasuni, Kolaroa
Khulna	Koyra, Paikgacha
Jessore	Jhikargacha, Sarsa, Monirampur
Total: District-03	Upazila-13

So far, NGF has been covered a significant number of clients through 14 development on-going projects which direct outreach 107,583 beneficiaries among them 96,035 are female.

Branch Offices	Project Offices
36 Branches	5 Project Offices

NGF has build up a versatile team of communications and development professional on different background like development studies, economics, accounting, commerce, agriculture, fisheries, veterinaries, 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 559 staffs and the strength of NGF is in its staff that possess of the targeted communities, especially the communities in coastal Bangladesh.



Message from Chairman



The year 2018 was comparably stable and peaceful one for Bangladesh. It was the recovery period from their long grueling fight with natural disaster like Aila, and cyclone that once devastated the coastal zone not only by taking lives but by snatching all means of survival from most of the people. Since then women in the villages –farmers, day labor, fisherman, culturers continued their steady advance down the path out of poverty. In their struggle to defeat their own fate NGF provided relentless support always stood at their side. When those devastated people in poverty have opportunities to take control of their lives, we see them doing what it takes to end poverty for themselves, their families and others around them. At NGF, we create the enabling environment and offer whatever tools are needed to make this happen, be it infrastructure development, micro loans, capacity building, entrepreneurship development, innovation in agriculture, resilience building, even immense relief support and almost everything to overcome the affect of disaster took place last time. Moreover, to ensure better livelihood, access to common resources and development of inter-linked factors NGF has planned to implement integrated development activities to ensure proper education and training facilities for the marginal people and to provide fund for income generating activities for their economic enhancement. All that only made NGF unique for the people of coastal zone.

In 2018 the organization passed its 30st year within this journey the organization has touched many milestones. Many beneficiary come under the project intervention several partnership has been build up. NGF succeeded to reach into more people by covering

two new districts. I am nearly to hand over the responsibility; however, I am proud that the organization has set their vision 21 to meet the Sustainable Development Goals (SDG). Whatever NGF has achieved would not be possible without the support of donors and PKSF. I, therefore, would like to remember all those contribution and role they played in changing the lives of coastal people. I am eager to convey my heartfelt thanks to all the staff of NGF who put their sincere devoted grueling effort to put forward the organization. Surely the NGF will be keep continued to be extended into in term of growth sustainability and in engagement with people the core focus of the organization under the dynamic and dedicated leadership of executive director whose meticulous effort and well known acumen converting NGF as committed and recognized countrywide, I believed.

Finally I like to remember all the member of the executive committee for their cooperation and discreet support in directing the board of NGF.

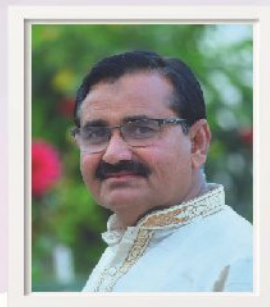
I hope you to be with NGF whether as a friends, supporter, partners, allies, or even simply well wisher in future as you were before.

Md. Ekramul Kabir
Chairman,
Nowabanki Gonomukhi Foundation (NGF)

Message from Executive Director

In 2018, we are in 31 year. Right last year we crossed our eventful and worthy 30 years. I would like to remember the year when first NGF package offered to people under the name of Nowabbenki Gonomukhi Samrobay Somily (NGSS) in 1987. Today's NGF is colossal compared to the 1987's NGSS, looks very different and trust worthy. Today who we are and what we do are simply known by our name. Our social response bring support to most vulnerable and marginalized people mostly women working closely with them to assess and deliver what they need and supporting the resilience of communities to withstand future shocks. We empower people: by unlocking the gate of access to finance and endowing with incessant support, offer them a chance to become self-sufficient, entrepreneurial and economically successful. This ambition is supported by work in our other key programme areas: capacity building, technology transfer, livelihood support, health care, education, sustainable agricultural practices, value chain development, food security & safety net, integrated WASH facilities, rural infrastructure and sustainable water supply technology-to help buffer the poor against the destructive impacts of climate change and other hardships. This is how we know that eradicating poverty, achieving equal rights for all people and meeting the Sustainable Development Goals are possible. Indeed, all this aggregately devising our community and deriving us toward the sustainable development goal (SDGs).

We are proud that in the 31st year we reached 1,34,814 people than we did the previous year 1,22,511 a total of over 12303 people. We build new partnership with Christian Aid Bangladesh and Care Bangladesh for facilitating market system development to achieve wider results in systemic development. We also special gratitude



to PKSF for their continue support that help us to build climate resilient society as well as economic empowerment of our target people. In this celebrating year we would like to remember all those project participants and our networking partners, donors and supporters who help us to achieve the results. We aim to grow our organizational strength and more concentrate to explore new innovations for addressing the most marginalized and climate vulnerable people in the coastal areas. To do so, we need all of your continued support and assistance. This Report will help you to grasp how the organization's year-long intensive efforts in diverse programmes reach into the people at large.

It is glorifying to pronounce that all in NGF are constantly, efficiently, and sincerely dedicated to playing their roles as humble partners in taking forward the organization's mission, vision as well as national development agenda. In this journey you were with us, we are dignified and thankful to have you on our side as donors, supporters, project participants, friends and allies we aspire to have you with us as you were.

Md. Lutfur Rahman

Executive Director

Nowabbenki Gonomukhi Foundation (NGF)



We are NGF

Nowabbenki 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.

Microfinance Division

Core development programmes of NGF include various types of micro-finance interventions and specialized development projects. This Division is headed by a Director Microfinance. Under this Division, there are several sub-divisions/units/cells which look after Micro-finance Operations, Enterprise Development, Technical Support, Social Protection (Climate, Insurance, Disaster, Safety Net etc.), New Project Development and Management Information System (MIS). To support 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 reports containing financial and operational information on credit operation and development activities.

HRM and Administration Division

Headed by a Manager-HR and MIS, this Division provides the primary budgetary, administrative and necessary assistance in office management, staff 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 Communications, ICT, Archives, Information Technology, Construction and Maintenance, Legal Affairs. It also deals with internal control, coordination and regular corresponding of the organizational people.

Accounts and Finance Division

Headed by a Manager and he lead the division as well as staff members smoothly. Accounts team also provides their support to operation team to implement various program and projects. This Division also acts as a negotiator among contractors, bidders, annual auditing, annual budgeting, and banking services on behalf of the organization. The team also conduct annual audit for each year by hire a external audit firm.

M&E & Documentation Division

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.

The M&E team prepares 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. This Division facilitate diversified training program based on the training calendar. The Division exclusively reports to the Executive Director as regular basis. This Division also coordinates all project based training follow up as well as reporting.

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 NGF and the POs level internal auditing. This Division also coordinates the tasks of external audit of NGF and the POs through enlisted audit firms. A Manager lead this division with 16 number of officers employed in this Division.

Automation System

NGF's has been starting automation system towards easy access of information throughout the program intervention. The wing still under construction and mostly done and hopefully, NGF has been successfully running automation system for the microfinance program.



We are supporting poor people for their better life
that appear a healthy and smiling

Project based Human Resources

Sl No.	Staff Category	Male	Female	Total
1	Permanent Staff:			
1.1	Core Microfinance Program	229	110	339
1.2	Renewable Energy-Solar Program	11	0	11
1.3	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	Vulnerable Group Development-VGD	21	2	23
2.7	Ujjibito-Food Security Program	9	2	11
2.8	Eel Fish Farming	3	0	3
2.9	Supeo Pani Production & Supply	4	0	4
3	Cultural & Sports Program	2	0	2
3.1	SEIP Project	1	0	1
3.2	Agriculture Sector Development	2	0	2
3.3	Fisheries & Livestock Development	3	0	3
4	Part Time Staff:			
4.1	Education Teacher Volunteer	0	58	
4.2	Volunteer-Disaster Management	11	5	16
4.3	Volunteer-WASH	12	5	17
4.4	Volunteer- Asset Distribution	2	1	3
4.5	Consultant-Technical Expert	2	1	3
	Total		231	585

Beneficiary Coverage

MICROFINANCE-66,991

PACE-6000

CARP-GOLDA-2500

ENRICH-7744

SUPEO PANI-LIFT-800

CRAB HATCHERY-60

UJJIBITO-8925

EEL FISH-275

VGD-3690

AGRICULTURE-3200

SOLAR-1681

F&LU-3600

WATER SUPPLY-300

CSP-3000

CSR-220

SEIP-300



Running Financial Services Program

BUNIA	Rural microcredit program; easy access to loan for the Ultra-poor people to maximize their resources.
JAGORAN	Loan for the categorise poor people; eligible for farmers (Cultivable land more than 50 decimal), Low income professional, marginal and Ultra-poor.
AGRASHAR	Loan for the categorise poor people; eligible for farmers (Cultivable land more than 50 decimal), Low income professional, marginal and Ultra-poor.
SHUFALAN	Loan for Agricultural promotion; eligible for farmers who are interested to cultivate different agricultural crops seasonally.
SAHOS	Loan for disaster affected people to survive from natural disaster and mitigate their basic needs.
INSURANCE	Provision for inclusive insurance services and health facilities for the beneficiaries.
HOUSING FUND	Loan for making resident house; eligible for landless & homeless poor people.
ENRICH LOAN	Loan for promotion of household based IGAs and enterprise development.

Ongoing Development Project/Program

NGF has been implementing diverse development projects/program under six component in related to value chain development, market development, agricultural sub sector development, small holders livelihoods programming, climate change adaptation, Resilience building, technology transfer and commercialization, SME development, micro enterprise development, community development, WASH Project, health & nutrition and Corporate Social Responsibility.

1. Value Chain Development Component

Program Name	Crab Culture Value Chain Development Project (PACE)-2
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.
Area Coverage	Satkhira and Khulna

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.
Area Coverage	Satkhira, Jessore and Khulna

Program Name	Integrated Carp-Golda Mixed Culture Project
Donor Name	Palli Karma-Sahayak Foundation (PKSF) and IFAD
Major Activities	Promote homestead based women enterprises by utilization of homestead pond fisheries (Carp-Golda Mixed Culture), Farmers Capacity building, fish culture, nurseries development, field demonstration, result dissemination workshop, meeting and market linkage activities.
Area Coverage	Four upazilas of Satkhira district

Program Name	Enhancing the market system for crab sector in southwest coastal region of Bangladesh
Donor Name	Christian Aid Bangladesh Mission
Major Activities	Enhancing crab value chain development, training of market actors, capacity building and deal making with buyers, nursery development, market linkage activities etc.
Area Coverage	Shyamnagar, Satkhira

2. Enhancing Resources, Food Security & Livelihood Development

Program Name	Enhancing Resources and Increasing Capacities of poor Households towards Elimination of their poverty (ENRICH)
Donor Name	Palli Karma-Sahayak Foundation (PKSF)
Major Activities	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.
Area Coverage	Atulia Union, Shyamnagar, Satkhir

Program Name	Food Security 2012 Bangladesh Ultra Poor Program (UPP) Ujjibito
Donor Name	LGED under European Union, & PKSF
Major Activities	Farmer capacity building training on different IGAs, Community Awareness, different day observations, Seed distribution, Plantation, Technical support through field demonstration, Ujjibito House Development, Provide credit support on sustainable IGAs, Youth development through Vocational Training, Health & Nutritional support like mal nutrition child identify and weight measurement, reproductive health care activities. Kishori Club, Adolescent Health Care Facilities etc.
Area Coverage	Satkhira, Jessore and Khulna

Program Name	Developing Inclusive Insurance Sector Project (DIISP)
Donor Name	PKSF, JFPR & ADB
Major Activities	To secure beneficiary health, asset, livestock and microfinance through developing inclusive insurance services. The insurance program will be helpful both client and institution for risk mitigation through different micro-insurance policy.
Area Coverage	Shyamnagar & Kaliganj Upazila under Satkhira district

Program Name	Vulnerable Group Development (VGD) Program
Donor Name	Ministry of Women & Child Affairs
Major Activities	Vulnerable group development, Credit support, Savings Mobilization, Awareness build up, IGA based Skill development Training, Health & Nutritional awareness activities
Area Coverage	Kolaroa upazila under Satkhira district

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. After end of the courses, trained skilled youth getting job opportunity at home or abroad in the world.
Area Coverage	Satkhira, Jessore and Khulna

3. Adaptive Agriculture, Fisheries & Livestock Sector

Program Name	Agriculture Sector Development
Donor Name	PKSF
Major Activities	Farmers awareness and capacity building training on different agricultural modern cultivation technologies, Farmers capacity building training on feasible IGAs, Introduce saline tolerant crop varieties, Promotion of agricultural technology/IGAs by field demonstration, Technical and financial support to ensure services, Need based agriculture consultation center, Result dissemination etc.
Area Coverage	Two upazilas under Satkhira district

Program Name	Fisheries & Livestock Development
Donor Name	PKSF
Major Activities	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.
Area Coverage	Two upazilas under Satkhira district

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 sustain the eel fish market.
Area Coverage	Satkhira and Khulna district

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.
Area Coverage	Satkhira, Khulna

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.
Area Coverage	Satkhira, Khulna

Program Name	Give People Access to Clean Water in the coastal areas
Donor Name	Global Giving
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.
Area Coverage	Coastal areas under Satkhira district.

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.
Area Coverage	Satkhira, Jessore, Khulna

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.
Area Coverage	Satkhira, Jessore, Khulna

6. Cross Cutting-CSR Activities

Program Name	Support mobile clinics for Rohingya refugees at makeshift camp in Bangladesh.
Donor Name	GlobalGiving Crowded Funding
Major Activities	Support need based medicine, ensure health care facilities both child and mother and referral services to the doctors.
Area Coverage	Satkhira, Jessore, Khulna

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	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.
Area Coverage	Shyamnagar, Kaliganj and Asasuni Upazila of Satkhira district.

Program Name	Livelihood improvement program for aged people
Donor Name	PKSF
Major Activities	Baseline survey, Organize probin people, orientation, training and livelihood support, health care facilities etc of Atulia Union under Shyamnagar Upazila of Satkhira district.
Area Coverage	Shyamnagar Upazila under Satkhira district.

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.



MICROFINANCE AT A GLANCE



Agriculture Unit

NGF has been implementing sustainable agriculture practices under Agriculture Unit. The unit promotes new technologies, demonstrate innovation works, extension services and financial support for the poor member of microfinance activities.

Objectives

Create self-employment opportunities; poverty alleviation; enhancing food and nutritional security through financial Service; modern technology and information dissemination; capacity building; value chain development and market Linkages.

Working area

Nowanbenki Gonomukhi Foundation (NGF) has been implementing the project last five

years in four branches like Shankarkathi, Kadamtala, Krishnonagar and Ratonpur under Shyamnagar and Kaligonj upazilla of Satkhira district.

Target people

The people who are the member of rural microcredit program, micro enterprise, seasonal and agriculture microcredit loan program and actively dependent on agriculture and livestock related activities are the targeted households of the project.

Implementing Sectors

In 2017-2018 fiscal years 33 technologies have been demonstrated successfully with 725 beneficiaries and technical services given 4260 beneficiaries in Agriculture unit, Fisheries & Livestock unit.

Total Budget (2017-18)

Sl. No	unit	Total budget	PKSF part	NGF part
1	Agriculture unit	1648775	1354180	293595
2	Fisheries & Livestock unit	3977680	3555180	422500
	Total	5626455	4709360	718095

Demonstration (agriculture related)

In agriculture unit there are total 15 technologies which successfully implementation of 134 demonstration and covered by 261 beneficiaries.

Sl. No	Name of Demonstration	Type of Demonstration	No of Demonstration	Beneficiaries
1	Tricho compost	Method	15	15
2	Pheromone trap		14	140
3	Urea super granular (Gini Urea) use in Rice cultivation	Block	10	20
4	Quality Rice seed production and preservation (Maria Model)		20	20
5	High yielding new crop variety		8	2
6	Homestead Vegetable Cultivation		30	30
7	Safe Vegetable Production		4	4
8	Urea super granular (Gini Urea) use in Vegetable cultivation		4	4
9	Summer tomato cultivation		2	2
10	Quality fruit gardening		2	2
11	Cropping pattern demonstration		1	1
12	Dike vegetable production		6	6
13	Fruit bagging technology		10	10
14	Rooftop gardening		1	1
15	Produce quality seedling by using coco peat		1	1
	Total		134	261

Method

Demonstration (Tricho-Compost)

Tricho-compost, a Trichoderma based compost fertilizer has been developed by mixing a definite concentration of spore suspension of a Trichoderma harzianum strain with measured amounts of processed raw materials, such as cowdung, poultry refuse, water hyacinth, vegetable wastes, sawdust, maize bran, and molasses. In last fiscal year, 15 Trico-compost plants has been demonstrated in the project area.



Purposes

Enhancing plant productivity; Regulating water movement processes by the action of altering soil physical structure with the Bacteria producing polysaccharides that act as adhesives for soil particles and the fungi producing Thread like hyphae that bind soil particles into stable aggregates and thereby reducing potential soil losses by erosion; Controlling diseases and insect pests; regulating nutrient mobilization; driving decomposition and mineralization of soil organic matter, and acting as environmental buffers.



Block Demonstration (Pheromone trap)

As the Bangladesh has warm and wet weather that allows various insect to grow on the vegetable field and more than 15% of vegetable production has been damaged by various insects. To get rid from this insect our farmer are habituated on different pesticides and insecticides that are not environment friendly poisonous to the living being including us. Integrated Pest Management (IPM) is world-wide sustainable way to keep the production safe for environment and for our health. Pheromone trapping is a technology invented by Bangladesh Agricultural Research Institute (BARI) that uses pheromones (chemical substances that are secreted by members of the same species to trigger specific responses) to attract insects to a trap. The tool is very much user-friendly and involves virtually no cost compared to that for pesticide. The trap is made with a plastic pot. A medicine named 'Sex-Pheromone' is kept inside it. Pheromone trap has very little cost and good vegetable production comparing with different insecticides. Fourteen blocks were demonstrated on pheromone trap during the fiscal year of 2017-2018.



Block Demonstration (Urea super granular use in Rice Field)

Rice is the staple food of Bangladesh and About 80 percent of the total applied urea in agricultural sector is used for rice cultivation. About 70 percent urea is become waste because of nitrogen loss through volatilization, absorb by soil and wash out by run-off irrigation water. For these reason plant cannot fulfill the demand of urea and production become low. Urea super granular is the compressed form of available urea in market. Normally, urea super granular inserted in the 7-10cm depth from surface to increase the effectiveness of urea fertilizer and production becomes 20-25% higher than broadcast urea application. Ten demonstrations with urea super granular were implemented in last fiscal year.



Result Demonstration (Quality rice seed production and preservation) Maria Model

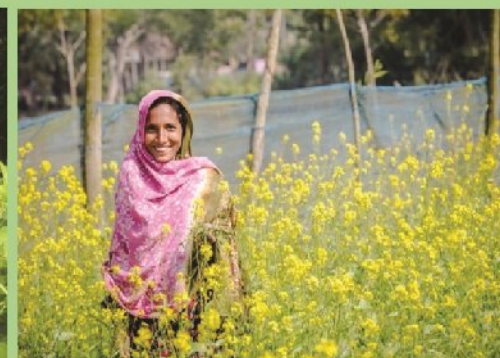
Seed is the foundation of any rice crop. It must be grown, harvested, and processed correctly for best yield and quality results. Sowing good quality seeds leads to lower seed rate, better emergence (>70%), more uniformity, less replanting, and vigorous early growth which helps to increase resistance to insects and diseases, and decrease weeds. As a result, yield can increase by 5-20%. In last fiscal year 20 quality rice seed production and preservation system has been demonstrated in the project area.



Result Demonstration (High yielding new crop variety)

Due to booming population, land size is decreasing for preparing road, house, i ion of agriculture sector. Due to the exacerbate situation, it will be a great threat to ensure the food security in future.

So, there is no alternative to high yielding crop cultivation with new technology by avoiding traditional method. Considering this situation, NGF has demonstrated high yielding and saline tolerant rice BRRI dhan 55 in Kashimari union and the result was 2,160 kg in 99 decimal areas where the farmers were desperate of paddy cultivation due to excessive salinity after the Aila in 2009. In last fiscal year 8 high yielding new crop varieties (2 Sunflower, 2 Maize, 1 Mustard, 1- Summer tomato and 1- Dragon fruit) has been demonstrated in the project area.



Result Demonstration (Homestead Vegetable Cultivation)

Bangladesh has about 12 million farm households of which 9.4 millions are small and per capita vegetable consumption is only 50-55 g against the daily requirement of 220-250 g. Over 30 thousand infants become blind every year due to vitamin 'A' deficiency. Vitamin C, iron, and other mineral nutritional deficiency are widespread resulting in different types of diseases, hampering physical growth and retarding brain development. This situation aggravates when any natural disaster occurs in any areas. The size of homestead varies depending on agro-ecology and farm size. There are about 18-20 million

families in Bangladesh, most of them live in rural areas having a homestead for each. Their homesteads are the most effective and common production units for supplying food, fuel, timber, and other family needs and employing family labors.

Year-round vegetable production in the homesteads to improve the household food security and nutrition of poor farm family through increased intake of home-grown vegetables, to generate additional income for farmers by selling surplus vegetables; and to create employment opportunity for women and children of the family. In last fiscal year 30 homestead vegetable cultivation has been demonstrated in the project area.



Result Demonstration (Urea super granular use in Vegetable)

Average yield (10.25 t/ha) of the crop in Bangladesh is low compared to that in some advanced countries of the world. Nutrient supply is a key factor in crop production, but global crisis of energy and high costs of fertilizer nutrients necessitate economizing their use. Nitrogen is the most deficient nutrient element in Bangladesh soil and cabbage needs a large amount of N fertilizer. Urea Super Granule (USG) is one of the popular N fertilizers and farmers have adopted it in boro rice cultivation. It was assumed that application of USG could also be profitable in different upland vegetables and fruit crops, such as cabbage, cauliflower, brinjal, banana, etc. In last fiscal year four urea super granular use in vegetable (Cabbage, Cauliflower & Tomato) has been demonstrated in the project area.



Safe vegetable Production

Organic agriculture as a holistic production management system, avoids usage of synthetic inputs and genetically modified organisms, minimizes pollution of air, soil and water, and optimizes the health and productivity of interdependent communities of plants, fisheries, animals and people. In recent years some

organic agricultural technologies have proven to be effective technologies and accepted by the farmers such as integrated rice duck farming practices ; pheromone trap for insect control, compost (kitchen waste, vermin-compost, pile compost, basket compost etc.) In last fiscal year four save vegetable production has been demonstrated in the project area.



Quality Orchard & Fruit gardening Management

In this 2016-17 fiscal year experimentally two tow orchard & fruit gardening management has been demonstrated in the project area



Cropping Pattern

Cropping pattern is the yearly sequence and spatial arrangement of crops and fallow on a given area. It includes mixed farming, multiple cropping, sole cropping etc. In last fiscal year experimentally one cropping pattern (Amon rice-Mustard-Water melon) has been demonstrated in the project area.



Rooftop Gardening

A roof garden is a garden on the roof of a building. Besides the decorative benefit, roof plantings may provide food, temperature control, hydrological benefits, architectural enhancement, habitats or corridor for wildlife, recreational opportunities, and in large scale it may even have ecological benefits. The practice of cultivating food on



the rooftop of buildings is sometimes referred to as rooftop farming. Rooftop farming is usually done using green roof, hydroponics, aeroponics or air-dynaponics systems or container garden. In last fiscal year experimentally one rooftop gardening has been demonstrated in the project area.



Vegetable production by using dike

The only areas of land that remain dry are the raised dikes, locally called gher, which are built to serve as fish enclosures. Many vegetable farmers in the southern zone are using dike cultivation practices, which use fewer pesticides and fertilizers. This presents an opportunity for the dike vegetable farmers to market their crops through a new "safe" premium market channel. In last fiscal year six vegetable production has been demonstrated in the project area.



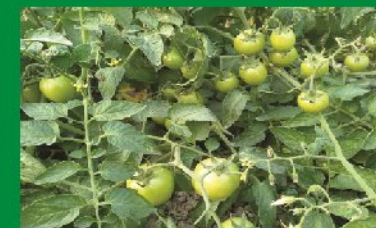
Safe Fruit production by using bagging technology

Fruit bagging is gaining popularity among the mango growers in the district as an effective alternative to chemical pesticides. By protecting mangoes from diseases and pests, the new methods would boost the production of export quality mangoes. They would also ensure protection of mangoes from scratches and scars, making the fruits spotless. In last fiscal year four safe vegetable production has been demonstrated in the project area.



Summer Tomato Cultivation

Tomato is rich in vitamin C and is usually grown as a winter vegetable in Bangladesh. The crop is sown mainly from October to November and becomes available for consumption from February to April. For better market value, few producers sow tomato from August to September and from December to January for early and late production, respectively. Both early and late sowing tomatoes suffer from bacterial wilt and high rainfall. From March through September, tomatoes are practically not grown in Bangladesh due to the adverse weather conditions of summer. During this period, the temperature (both day and night), humidity, rainfall and light intensity, which are actually the basic limiting factors of tomato production in the tropics, remain very high. In last fiscal year two summer tomato cultivation has been demonstrated in the project area.



Produced quality seeding by using coco peat in plastic tray

Coco peat is a good grow medium but not entirely sufficient to grow plants. It's good for germination but lacks micro and macro nutrients required for plant growth. But a good mixture of coco peat, soil, and fertilizer can do the trick. Coco peat is a multipurpose growing medium made out of coconut husk. The fibrous coconut husk is pre washed, machine dried, sieved and made free from sand and other contaminations such as animal and plant residue. Coco peat is a very good alternative to traditional peat moss and Rock wool. Its air filled porosity and high water holding capacity makes it, an ideal growing medium for the plant crops. It is 100% organic and eco friendly, free from soil borne pathogen and weed. It has a pH of 5.7 – 6.5. EC level <1 ms/cm is ideal for plant growth. In last fiscal year experimentally one produced quality seeding by using coco peat in plastic tray has been demonstrated in the project area.



Quality Seed Rice Production & Preservation

Sowing good quality seeds leads to lower seed rate, better emergence (>70%), more uniformity, less replanting, and vigorous early growth which helps to increase resistance to insects and diseases, and decrease weeds. As a result, yield can increase by 5–20%. In this sub sector we trained 125 beneficiaries in 5 batches that they are successfully implementation in their project.



Skill Development Training

In last fiscal year we trained 100 beneficiaries on quality rice seed production & preservation in 4 batches and 175 beneficiaries on homestead vegetable cultivation in 7 batches. They are now successfully implementation on their project.

Sl. No	Name of Training	No. of Batch	Beneficiaries
1	Quality Rice seed Production & Preservation	4	100
2	Homestead Vegetable Production	7	175
	Total	11	275



Homestead Vegetable Production

Homestead gardening is a very popular IGA all over the Bangladesh. As the vegetable garden is the source of income beside it is the biggest source of supplying vitamins and minerals in the food menu of the poor and ultra-poor people. However, we trained 125 beneficiaries on homestead vegetable production in 5 batches. The beneficiaries are now able to describe the good and bad seed, seasonal vegetable, seed collection and preservation, fertilization, vegetable gardening etc. They are now established 175 homestead vegetable garden containing year round in their household.

Agriculture Information Center

Farmers should have technical knowledge to successfully implementation of different income generating activities in field level under agriculture unit and livestock unit. Palli karma-sahayak Foundation (PKSF) takes initiatives to disseminate the sustainable and new technology among the farmers through agricultural information center.



Purpose

To introduce new technology related to agriculture, fisheries and livestock by considering the agro-ecological zone and seasonal variation.

To reduce loss of crop production due to pests and diseases in respective area through introducing new protective and preventive measures to control pest and diseases.

To encourage farmers for using bio fertilizer and reducing the use of chemical fertilizer and pesticides.

To introduce knowledge about selection of crop and new varieties and their cultural methods and also selection of livestock breed, artificial insemination, shelter house and livestock management procedure.

To provide specialized technical knowledge for solving newly arise problems in respective area about agriculture, fisheries and livestock.

To ensure appropriate technical knowledge regarding newly arising question from farmers about agriculture, fisheries and livestock.

In selected branch one agricultural information center is conducted in selected day of every month that covered 40-50 farmers as participants. Among the farmers 10 must be lead farmers of this area. Total 16 agricultural information centers were conducted in fiscal-year 2017-18 in four selected branch of NGF.

Field Days

Field day has been promoting improve the cost effectiveness and ultimate results of the demonstration. Field days provide the opportunity for 20 or more farmers to visit a demonstration site, learn about what is being demonstrated, ask questions, and encourage them to try new ideas themselves on their own farms. A series of field days, especially those that last for a year and show a cropping pattern, provide an ideal opportunity for farmers to meet again. In last fiscal year we arranged 6 field days and total 480 beneficiaries' participants in that day.

SL.No	Related Demonstration	No of batch	Participants
1.	Save vegetable production by using pheromone trap	1	80
2.	Rice production by using urea super granules	1	80
3.	Fruit bagging (Mango)	1	80
4.	Homestead vegetable cultivation	1	80
5.	Dragon fruit production	1	80
7.	Quality rice seed production & preservation	1	80
Total		22	480



Staff Orientation program

Every year when budget and implementation guideline received from PKSF then we arranged a staff orientation program. Implementing branch staff and technical staff attend this program and resource person PKSF technical officer, concern officer under agriculture unit and livestock unit. More than 25 staffs in this working area of four branches who are the key role players in root level. As per their engagement to the vulnerable farmer or targeted beneficiaries largely than they need proper knowledge and skill to motivate people about the new technologies. To run the project activities smoothly knowledge and proper guideline on finance



and accounts, procurement, monitoring is another concern for the staffs. Overall objective of the training was to building capacity through increasing knowledge and skill of the agriculture unit

Distribution of Agricultural materials

For continuing the safe vegetable production pheromone trap with leore distribution of the previous vegetable growing farmers and placement of urea super granules machine distribution to the rice growing farmers.



Learning and Innovation Fund to Test New Ideas (LIFT) Program

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

Fiscal Year: 2017-2018



Background

In our country *Monopterus albus* generally known as *cucha/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 found in plenty commonly in stagnant waters in mud-holes in shallow beels and boro-paddy fields with low oxygen content throughout the country of Bangladesh. The population of the freshwater eel are declining at an alarming rate from the natural water bodies due to several reasons specially for overfishing, climate change, drought, made upland sluice gate,

flood control barrier making, water body convert into agricultural land, frequently use of pesticide and insecticide. Now the government of Bangladesh and different NGOs implement *cuchia* related different projects to conserve and existing available in nature by culture. Our working area is more suitable for culture freshwater and saline water mud eel specially shyamnagar and kaligonj upazila under satkhira district and koyra upazila under Khulna district. NGF has implemented natural breeding, family based *cuchia* culture and fattening in LIFT project related working area to create employment opportunity as well as conserve the species from extinct.

Purpose

- To create an employment opportunities of poor people
- To accelerating in natural breeding of *cuchia*
- To establish household based *cuchia* farm



Working area

Nowanbenki Gonomukhi Foundation (NGF) has been implementing the project last three years in five branches like Shyamnagar, Munshigonj, Kaligonj, Krishnonagar and Kadamtala under Shyamnagar and Kaligonj upazilla of Satkhira district.

Total Budget (2017-18)

Sl. No	Project Name	Total budget	PKSF part	NGF part
1	Cuchia culture	1747000	1019000	728000

Program Activities

SL No	Name of activities	Fiscal Year (2017-18)	Total
1	Establishment of <i>cuchia</i> breeding farm in NGF campus	1	1
2	Skill development training in beneficiaries level	75	125
3	Enterprise development and market linkage training for small entrepreneurs	50	100
4	Provide flexible micro credit in <i>cuchia</i> farming members	278	363
5	Demonstration in household level	14	89
6	Market linkage workshop		
7	Develop & distribution of <i>cuchia</i> farming related poster and leaflet	500	500
8	Baseline survey and preparation of outcome report	200	200

Establishment of Cuchia Breeding farm in NGF campus

For natural breeding establish a nursery pond which size is 30 feet long, 10 feet wide and 4 feet. In natural breeding purpose *cuchia* release in nursery pond 47 pieces and its total weight 8 kg. Total male and female ratio was 1:5.



Dr. Jashim Uddin, DMD, PKSF has inaugurated Natural Breeding of Cuchia Hatchery at NGF Campus on 2018



For fattening of cuchia in 2 cemented house. Cemented house size is 8 feet long, 5 feet wide and 3 feet height. Used different types of feed such as, mathi ranu, vermi, small/trash fish 250gm two days interval.



Skill Development Training

Cuchia fattening and farming is very suitable and prominent IGA of this working area. Firstly, they had received a 2 days training and they are now familiar about cuchia fattening, farming system different fattening method, feeding of cuchia, water quality management, harvesting and marketing of cuchia. Total 75 beneficiaries received training in three batches.



Cuchia Farming Demonstration in Household level:

In the piloting phase all trained beneficiaries have got demo. The size of cemented house is 5 feet long, 3 feet wide and 3 feet height. Here they are easily fattening 5kg per size 100 150 gm in one month. In the extension phase we established 14 cuchia farming demonstration. The size of dish method was 24 feet long, 12 feet wide and 3 feet height.



Enterprise Development & Market Linkage Training

Developed entrepreneurs and easy access of cuchia marketing arranged 2 batches of 50 farmers trained in this training. For the purpose of all trained farmers developed semi commercial and commercial cuchia farming in their working area.



Market Linkage Workshop:

This activity created linkage towards farmers, collectors, depot owners and importers. PKSf take the lead in creating with all stakeholders with the help of NGF. Total 30 participants were participated the market linkage workshop and they are 1 importers, 4 depot owners, 10 collectors and 15 farmers and also present here PKSf officers, Exicute Director-NGF, local administration and local leaders.



Market Channel



Farmer



Furia



Local Depot



Center Depot



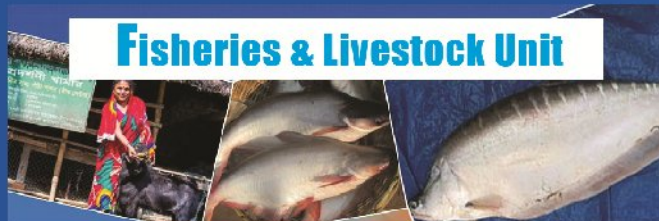
Dead cuchia Processed (Adha-shutki, Full Shutki)



Visitors & Media Coverage



Fisheries & Livestock Unit



Fisheries Sector

Fish is the second most valuable agricultural crop in Bangladesh and its production contributes to the livelihoods and employment of millions of people. There is a proverb "Mache Bhate Bangali" exists in Bangladesh. There was a time when natural water bodies of the country were full of fishes and other fisheries items. But situation has changed now and our open water losing their resources and production from cultivable water bodies increased to a great extent but still beyond the level of country requirement. Fisheries are playing an important role in the development of Bangladesh and through better management this contribution can be increased much. Still fisheries sector contributing 4.92 % to GDP and 23 % of total agricultural production of Bangladesh. 63% animal protein is obtained from fishes. Huge employment opportunities have been developed based on fisheries in Bangladesh. There are 1,280,000 fishermen including 770,000 inland and 510,000 marine fishermen and also 3.08 million fish and shrimp farmers whose livelihood completely depends on fisheries. By exporting fish, shrimp, crab and some other fisheries items Bangladesh is earning a major portion 5.71% of total export earnings. Food security must be established in Bangladesh by using scientific method and we need to use our resources more efficiently in an eco friendly way so that enough production can be obtained to meet up the country demand.

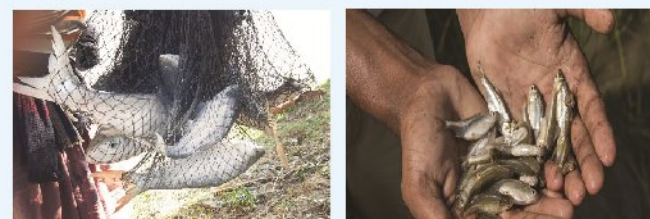
Demonstration

In fisheries sector there are total 9 sub-sector technologies which successfully implementation of 50 demonstration.

SL. No	Name of Demonstration	No. of Demonstration	Beneficiaries
1	Poly culture (carp mola)	20	20
2	Poly culture (Deshi singh magur)	15	15
3	Mono culture (Vietnam's kut)	15	15
4	Carp Fattening	15	15
5	Poly culture (Carnivorous fish culture)	5	5
6	Poly culture (Vietnam's pangas carp)	10	10
7	Nursery pond/ fingerling business	4	4
8	Pond dike greening	20	20
9	Floating cage culture	25	25
Total		128	128

Poly Culture (Carp-Mola)

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. Polyculture is the practice of culturing more than one species of aquatic organism in the same pond. The motivating principle is that fish production in ponds may be maximized by raising a combination of species having different food habits. The concept of polyculture of fish is based on the concept of total utilization of different trophic and spatial niches of a pond in order to obtain maximum fish production per unit area. The mixture of fish gives better utilization of available natural food produced in a pond. The compatible fish species having complimentary feeding habits are stocked so that all the ecological niches of pond ecosystem are effectively utilised. The possibility of increasing fish production per unit area, through polyculture, is considerable, when compared with monoculture system of fish. Different species combination in polyculture system effectively contributes also to improve the pond environment. In last fiscal year 20 carp-golda polyculture ponds has been demonstrated in the project area.



Poly culture (Deshi Singh-Magur)

Clarias species are normally found in freshwater and brackish water with lower dissolved oxygen. They have the ability to grow even in poor environmental condition. They are reared up to market size in earthen ponds, whereas, in Eastern India, it is grown in partially improved swamps. Clarias batrachus normally called as magur in India has greater value and high demand in India due to its therapeutic value. In last fiscal year, 15 deshi singh-magur polyculture ponds has been demonstrated in the project area.



Mono Culture (Vietnam Koi)

Mono culture is a profitable income generating activities for the poor people in our country as well as our working area. Our working areas are more suitable for fish culture, especially Vietnam koi species for mono culture to get more profit and good return within very short time. Mono culture is an effective way to maximize benefit from available natural food in a pond. Pond management becomes easier than poly culture. In last fiscal year 15 Vietnam ponds has been demonstrated in the project area.



Carp Fattening

Carp fish farming is very profitable and as being a land of river, we have a tradition of fish farming. About 1.3 millions of pond spread throughout the country. Most of them are being farmed in traditional methods. In last fiscal year 5 carp fattening ponds has been demonstrated in the project area.



Carnivorous Fish Production

Bangladesh is a country with thousands of rivers and ponds and is notable for being a fish-loving nation, acquiring the name "Machh e Bhat e Bangali" which means, "Bengali by fish and rice". Now a days carnivorous fish popular in the market. In last fiscal year 5 carnivorous fish production ponds has been demonstrated in the project area.



Poly culture (Vietnam Pangas- carp)

Pangasid has a range of qualities that make it a suitable candidate for aquaculture. Its geographic range for potential culture covers areas with adequate water resources such as the global tropics. As pangasid is a good source of animal protein for common people, fishery scientists looked for its other varieties that would interest local consumers. The nature and climate of Bangladesh is suitable for cultivation of white pangasid. It can create self-employment for thousands of people. In last fiscal year 10 carnivorous fish production ponds has been demonstrated in the project area.



Nursery Pond/ Fingerling Business

A summer pond for growing fry transplanted from spawning or breeding ponds up to the fingerling stage. The area of the pond is 5-10 (up to 20) hectares, with fertile soil. The pond fills with water in 10 days, and there should be a change of water in not more than 5-10 days. A walleye rearing pond is designed and managed for the purpose of raising walleye, Stizostedion vitreum, from a fry (newly hatched) to a fingerling stage. These fingerlings are usually used to stock natural lakes and streams. In last fiscal year 4 nursery ponds has been demonstrated in the project area.



Pond Dike Greening

The roles of homestead ponds and surrounding dike production of vegetables on farms in peri urban and rural communities in central north Bangladesh were assessed. The small home stead ponds can contribute to the wider food supply, and that such "quasi peasant" forms of aquaculture contribute to reduced poverty and enhanced dietary diversity and food security in the broader population. In last fiscal year 20 pond dike greening has been demonstrated in the project area.



Fish Culture in Floating Case

A new form of fish farming known as cage culture is expanding in flowing water of rivers and canals in various parts of the country, raising hopes for an increased production of fish. Fishes, mostly tilapia, are now farmed in nearly cages in rivers where such farming did not exist even a decade ago. Cage culture can't only increase the overall production but also raise the contribution of open water bodies to the annual production of fishes. In last fiscal year 25 floating case culture has been demonstrated in the project area.



Skill Development Training

Training refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization acquire and apply the knowledge, skills, abilities, and attitudes needed by a particular job and organization. Training has specific goals of improving one's capability, capacity, productivity and performance.

In the fiscal year "2017-2018" NGF has implemented different fisheries related training under Fisheries and Livestock unit (Fisheries sector) such as capacity building and entrepreneur development training on Carp-mola poly culture, Deshi sing-marur & mixed fish culture. Among of them 5 batch (125) beneficiaries received non residential two days long capacity building training where as all participants were female and 4 batches (25) beneficiaries received residential two days long entrepreneur development training where as all participants were male.

Sl. No	Name of Training	Batches	Beneficiaries
1	Mixed fish culture	3	75
2	Carp-mola poly culture	1	25
3	Deshi-singh marur poly culture	1	25
Total		5	175



Exposure Visit

At first select fish farmers whose are showing more interest to implement new technology in our working areas in respective branch to visit where fisheries activities run well and updated technology used.

To explore the possibility of replicating various sustainable IGAs in our working area.

To improve community management system using the lessons learned by visit successful farmer pond/gher/point.

To increase skill and capacity for pond/gher management by exposure visit to produce more production and earn more income.

Focus on new technology, new IGAs, new culture system and management to implement by using visit learning.



Field Day

A field day is a group extension event conducted at the site of any type of result demonstration. With single farmer result demonstrations, the field day is important to improve the cost-effectiveness of the demonstration. Field days provide the opportunity for 20 or more farmers to visit a demonstration site, learn about what is being demonstrated, ask questions, and encourage them to try new ideas them.

selves on their own farms. For carp-mola poly culture & case culture demonstration appropriate times could be. In last fiscal year we arranged two field day and total 160 beneficiaries participants in that day.



Livestock Sector

Livestock in another promising sector of Bangladesh and people are habituated to rearing livestock for increasing income as well as fulfill their nutritious requirement. NGF has been implementing livestock program under Fisheries & Livestock Unit and following activities has been accomplished in the last fiscal year.

Demonstration

In livestock sector there are total 9 sub-sector livestock technologies which successfully implementation of demonstration which covered by 363 beneficiaries.

Sl. No	Name of Demonstration	No. of Demonstration	Beneficiaries
1	Goat Rearing (Poor)	50	50
2	Dairy cow Rearing	25	25
3	Layer farming	15	15
4	Broiler farming	15	15
5	Vermi-compost	220	220
6	Buck center	8	8
7	Duck rearing	15	15
8	Commercially fodder production	10	10
9	Hydroponic fodder production	5	5
Total		363	363

Goat Rearing (Poor)

Goat rearing is a profitable income generating activities with short time and space, least effort and investment. The demand of goat meat is very high for its nutritious value and taste. Maintenance of goat rearing is very easy even a child can rear several goats. Disease resistance is better than any other livestock. Again the weather of our country is optimum for goat rearing. Beside the leather of Black Bengal goat is reputed and having high demand in the world market. Considering this merits we demonstrated 50 farms for poor beneficiaries.



Dairy Cow Rearing

Dairy cow rearing is another successful income generating activities in the project area. Milk is an ideal food for all aged people so its demand is high all the year round. Bangladesh has been imported huge amount milk powder by spending dollars only for the babies. Although dairy cow rearing is primary source of milk but it also has a great contribution in diet by supplying animal protein. To meet up the demand of animal protein dairy cow rearing is a potential IGA. There are 25 demonstration has been implemented on cow rearing under livestock unit in the fiscal year 2017-2018.



Layer Farming

Layer poultry rearing is another profitable income generating activities (IGA) and promising poultry sector in our country. Layer farming means raising egg laying poultry birds for the purpose of commercial egg production. Layer chickens are such a special species of hens, which need to be raised from when they are one day old. They start laying eggs commercially from 18-19

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Broiler Farming

Poultry is a part of agricultural farming system in Bangladesh and broiler is one of the main products of poultry farming. Even though raising poultry birds is mostly a subsistence practice in Bangladesh, broiler is mainly commercially produced in Bangladesh. The contribution of broiler production is vital to the national economy in case of generating employment opportunity, additional income for households and improving the nutritional level of the people. The poultry sector has emerged as a flourishing and promising commercial sector in Bangladesh during the recent years. It is one of the fastest growing sectors with bright future and plays a crucial role in supplying nutritious food and generating income. There are 15 demonstration has been implemented on broiler farming under livestock unit in the fiscal year 2017-2018.

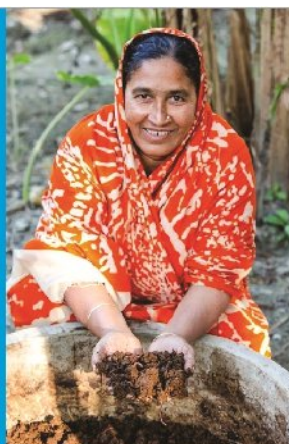


Vermi-compost

Vermi compost is the product or process of composting through the utilization of various species of worms, usually red wigglers, white worms, and earthworms, to create a heterogeneous mixture of cow dung, poultry manure etc. Vermicompost, also known as worm castings, worm humus or worm manure, is the product of the breakdown of organic matter by species of earthworm. Vermicompost is a nutrient-rich organic fertilizer and soil conditioner in a form that is relatively easy for plants to absorb. Worm castings are sometime used as an organic fertilizer. Because the earthworms grind and



uniformly mix minerals in simple forms, plants need only minimal effort to obtain them. The worms' digestive systems also add beneficial microbes to help create a "living" soil environment for plants. Total 140 Vermicompost plants have been demonstrated during last fiscal year.



Buck Center

In the livestock sector Black Bengal goat is the only recognized breed amongst the domestic species available in Bangladesh. Black Bengal goat is a dwarf breed and famous for high fertility, prolificacy, superior chevron quality, best quality skin, early sexual maturity, resistance against common diseases, seasonality, low kidding interval and very good adaptability. For the better propagation of the species of goat, there should have good breeding buck. For breeding purpose 8 buck center have been demonstrated during the last fiscal year.



Duck Rearing

Duck rearing is very popular and absolutely a lucrative business. Ducks are highly available around the world. There are numerous meat and egg productive duck breeds available throughout the world. All the present domestic ducks around the globe come from the wild birds. Those wild birds wander around the world and some of them have been domesticated as a good source of food. Some people think that; duck without water and pond without are the same. Even, some people think, ducks can't live without water. But it's totally wrong.

Pond without water but duck can be raised without water. Thousands of ducks can be raised without water by keeping them inside house. Can be raised ducks in both commercial and small scale meat or egg production purpose. In the last fiscal year 15 duck rearing has been demonstrated in working area.



Commercially Fodder Production

Green fodder is a vital source of nutrients, especially vitamins, for livestock. Green fodder is primarily obtained through cultivation. In the last fiscal year 10 commercially fodder cultivation has been demonstrated in working area.



Hydroponic Fodder Production

Hydroponic Fodder System or the system to grow grass for cattle without soil has been used in the developed countries for a long time. Grow livestock animal feed, fresh green fodder, with hydroponic forage system benefits to farms and benefits of feeding fresh hydroponic fodder to livestock. Hydroponic system, corn / maize, oats, barley, wheat grass, rice / paddy saplings, sorghum can be grown successfully for dairy cow and goats. In the last fiscal year 5 hydroponic fodder productions has been demonstrated in working area.



Skill Development Training

In livestock sector we trained 375 beneficiaries in 15 batches under four sub sectors. They are now successfully implementation on their project.

Sl. No	Name of Training	Name of batch	Beneficiaries
1	Goat Rearing	3	75
2	Cow Rearing	1	25
3	Broiler	3	75
4	Vermi-compost	8	200
Total		15	375



Farm Days

A farm day is a group extension event conducted at the site of any type of result demonstration. With single farmer result demonstrations, the farm day is important to improve the cost effectiveness of the demonstration. Farm days are arranged at key times during the demonstration, when particular management activities are implemented, or when the benefits of the demonstration are most visible. For livestock demonstrations, appropriate times could be. In last fiscal year we arranged 12 field days and total 960 beneficiaries' participants in that day.

Sl.No	Related Demonstration	No of batch	Participants
1	Duck rearing	2	160
2	Broiler rearing	1	80
3	Layer rearing	2	160
4	Dairy cow rearing	2	160
5	Goat rearing	1	80
6	Vermi-compost production	2	160
7	Hydroponic fodder production	1	80
Total		12	960



Vaccination and Deworming & others

Sixteen vaccination campaigns conducted for cow, goat, hen and duck in Shankarkathi, Kadam tala, Ratonpur and Krishnonagar branch under Shyamnagar & Kaligonj upazila. We have reached approximately average 2400 household and completed vaccination regarding FMD disease for 120 cows, Anthrax disease for cows, PPR disease for 3850 goats, Ranikkhet disease for 3900 hens and Duck plague disease for 1150 ducks.

Sl. No	Description	number/amount/vial	Covered Household (approximately)	Animal
1	Deworming	3200	1900	3600
2	FMD	20	96	120
3	Anthrax	40	2000	3000
4	PPR	48	1700	3850
5	BCRDV/RDV	48	900	3900
6	Duck plague	16	200	1150





ENRICH

Enhancing Resources and Increasing Capacities of poor Households towards Elimination of their Poverty (ENRICH)



A People-Centered Core Programme of PKSF

Background

Bangladesh was far away from MDGs Targets in 2010 and still now remains in challenges in relation to poverty reduction, child mortality reduction, malnutrition, climate vulnerability, youth, gender discrimination, unemployment, education and sustainable livelihood practices. Research findings were Ahmad (ed., 2007) and Zohir (2010) that meaningful poverty reduction is not possible through microcredit alone. After taking charge as "Chairman of PKSF" in 2009, Dr. Qazi Kholiquzzaman Ahmad became deeply concerned about these issues and formulating an approach keeping with the PKSF's overall mandate and ensures sustainable poverty reduction and human development. Initially, the ENRICH started in 21 unions & NGF was among them one as PO. The idea of 'one PO-one Union' has since flourished into what has come to be known as the ENRICH. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (abbreviated as ENRICH) is a human centered holistic development approach. The overall vision that underpins ENRICH is to work with the poor, to create a humanly dignified living standards and enjoy universal human rights. It is not just a collection of individual projects, rather it is an integrated approach

Vision

To create an enabling environment for the poor to achieve a humanly dignified living standard and enjoy universal human rights of the society.

The Overall Goal

To ensuring human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty in a 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 and to help enhance both their capabilities and resources in order to enable them to come out poverty and move ahead towards a life of human dignity.

ENRICH UNION

For effective execute of ENRICH Program, NGF had selected "Atulia Union" under Shyamanagr in the following considerations;

- Understanding the local context, people attitude, interest and behaviors ;
- Geographic location, local economic condition & needs of the community;
- Climate change effects and vulnerability; safe water, food, health & nutrition, unemployment etc

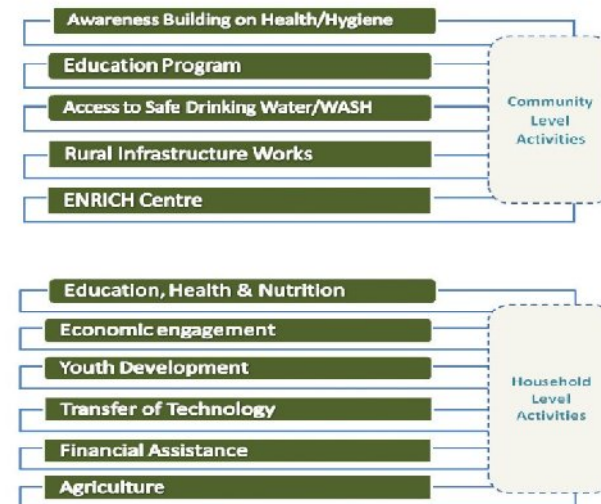


Demographic Information	
# Village	22
Population	37049 (M-18809-F186086)
# of Hlls	7744
Education	46%
School & College	29 (28 & 1)
Health facilities	7 Service Center

Implementation Approach

Enrich is a new approach to develop a Paradigm Shift Program. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (abbreviated as ENRICH) is a human-centered holistic development approach. The overall vision that underpins ENRICH is to work with the poor, to create a humanly dignified living standards and enjoy universal human rights. It is not just a collection of individual projects; rather it is an integrated approach. It adheres to the motto of sustainable development which is 'leaving no one behind.' ENRICH covers all aspects of human life from cradle to grave. ENRICH focuses on components such as education, health, sanitation, nutrition and employment generation, youth development, beggar rehabilitation etc. Basically, three main pillar's of Enrich Program; community, household & coordination. The component wise program charts are;

ENRICH PARADIGM SHIFT





NGF has been implementing all those activities driven by the Community people aiming to address all sorts of problems at community level. Accordingly, the organization has been implementing hhs based activities driven by family members aim to increase income and employment. Finally, keep in coordinate with the key stakeholders aiming to build relation, linkages and effective coordination which will helps people to mitigate the laps/gaps.

Health Program

Enrich health program contribution is significantly higher than other health projects. Enrich provide 3 health officers and 16 health visitors for Atulia Union where all people covered under this health facilities. Household visiting, Static clinic, Satellite clinic and Health camps are being arranged as regular basis at their door step. In the FY 2017-2018, the following achievement has done by Enrich Program;



- Number of satellite clinic organized by MBBS Doctor: 557
- Number of benefitted patient: 17622
- Number of static clinic organized by paramedic: 163
- Number of benefitted patient: 11415
- Number of Special Camp: 21
- Number of benefitted patients: 6985
- Number of Eye Camp conducted: 4
- Number of benefitted patient (operation): 322
- Number of health card sold by HV: 7004
- Number of blood glucose test patient: 4374



Ensuring household based health services

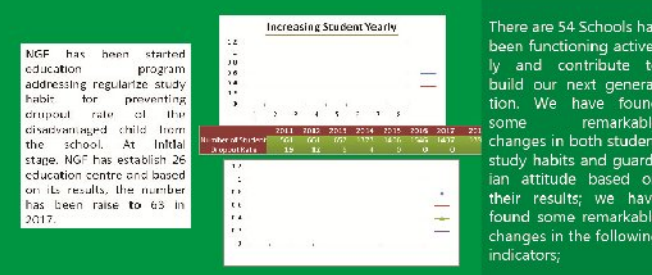
The ENRICH health component is designed to provide comprehensive primary healthcare services to all the households in the selected unions. Each household is visited at least once a month by a health visitor to collect health related information about all its members. The collected information and data are recorded in the household health-card and also



Education Program

The ENRICH education component primarily seeks to address the problem of drop out of children from primary level education. Under this component, at least students up to Class 2 are helped in the educational assistance centres to prepare the next day's tasks, given that there are no facilities and educational support for many students at their homes. Gradually, these centres will accommodate students up to Class 5. These centres operate from 3PM to 5PM every day except Friday. Children come to these centres after attending their regular schools. Children are not only helped with their studies but also assisted in extra curricular activities such as recitation of poems, dance, singing etc. Also, the children are treated in a friendly manner. They therefore find these centres very attractive to attend.

These centres take special care of the students who are generally slow learners and need the extra help and time to grasp the material taught at their regular schools. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is prima facie qualified to be a teacher; most of the teachers are female. These educational assistance centres also monitor if the children attending the centres go to their schools regularly.



Year	2011	2012	2013	2014	2015	2016	2017
Center	26	27	42	50	50	53	53
Number of Students	561	601	657	1373	1406	1546	1437
Number of Talent Student	0	15	72	104	133	156	176
Position at Result Sheet	4.05%	9.26%	44.45%	64.20%	82.06%	97.23%	97.20%
Dropout Rate	10.20%	10.12%	5.6%	7.4%	0%	0%	0%



The Enrich education centre take special care of the students who are generally slow learners and parents are unable to pay private tuition fees.

Youth in Development program

The 'Youth in Development' program has been started from FY 2016-17. At field level, 39780 youths have already received training on 'Self realization and leadership development' in 1326 batches and by June'18, further 24000 youths will receive training in 800 batches making the total number of trainee 63780. Inspired by the training, youths in many union have already undertaken various social activities such as construction of roads, social awareness against child marriage, campaign against drugs, tying pots on trees as accommodation for birds nest etc. Moreover, a total number of 8,400 staffs employed in 200 ENRICHED unions including Health Visitors, teachers and other will receive this training by June'18.



Sl. No	Particularities	Trained Number
1	Participants on norms and values	270
2	Participants on skill development	43
3	Employed	17
Total		330

Impact on youth development:



Photo : Youth initiative on a road side forestation at hency Field

Beggar rehabilitation

From FY 2013-14 up to June 2018, 10 beggars have been rehabilitated from Atulia Union. The rehabilitation program is being implemented by donating BDT 1 Lakh to each beggar by bank account to invest in income generating activities.



After rehabilitation, Beggars has been implementing different income generating activities at their locality.

ENRICH Center

Total 12 ENRICH Centres have been constructed in ENRICH Union of Atulia. The centre has been used for community consultation meeting, health campaign as regular basis.

ENRICH House

Concept is "each house campus" used to be a potential income sources by developing home-stead based enterprises participating household members. It's a successful program and our field observations, one enrich house can easily generate BDT 3-5 thousand annually which will contribute their family development purposes and it also helps for nutritional demand of household as well as the entire community.



A home ground produced veg. using organic manure so that it's brand name "safe vegetable". NGF has initiated 1600 Number of Farmer in Atulia Union.



Bandhuchula' and Solar activities

Bandhuchula (environment friendly cooking stoves) and solar home system has been provided to the ENRICH Union Household. So far, the program has covered 534 number of beneficiaries under Atulia Union, Shyamnagar, Satkhira.



Bashok herb plantation

ENRICH program has introduced medicinal plant cultivation in the fellow land like road side, inside the irrigated land dike, embankment side etc. to create another income option by engage poor household women. So far, NGF has covered 250 farmers for producing medicinal plant by supplying 25000 seedling in the Atulia Union.



Cultural & Sports Program

NGF has been organizing cultural events on pot gan at Atulia Union Porishad Campus aims to enhance increase awareness on our cultural heritage participated by local artist of the respective Union





Sanitation Program

NGF ENRICH Program has supported 295 Households for installation of sanitary latrine in the project areas. Now, 100% sanitation coverage are found in the ENRICH Union.

ENRICH Coordination

ENRICH Program has designed to build effective coordination with local government bodies, Upazila Administration, Relevant Private sector, Service Providers, different committees and maintain a good relation with Member of the Parliament aiming to engage them on every level.



Union Coordination meeting held twice a year participated by Ward Committee Chairman, Secretary, one member and other respective stakeholders to address all sorts of problems, issues, agenda and made decision towards development.



Special Savings Program

Saving is one of the methods of capital formation for a household. An asset base is important for a household to lift itself from poverty. Therefore, a special savings scheme has been designed under the ENRICH for the ultra-poor households. From among them, female-headed households and households with disabled members are particularly eligible to join this scheme. Such a household is advised to open a bank account and deposit some money (at least BDT 100=US\$1.20) into it per month for two years. Under the 'Special Savings Program' of ENRICH, 138 members of families either headed by female members or families from Atulia Union have successfully completed 2 years duration of savings up to March'18 and a total amount of BDT 1307606 has been allotted to them as grant as per the guidelines of this program, which is a continuous process.

Total Number of Savers/Households	Number of Matured Households	Matured Amount (Tk)
138	100	1307606



ENRICH Loan Products

NGF has been providing 3 types of financial assistance to ENRICH Beneficiaries aiming to ensure better livelihood and sustainable income practices by Asset Creation Loan, Income Generating Activities Loan and Livelihood improvement Loan facilities for the targeted people.

IGA Development Loan		
IGAs Development	Member	Loan Disbursement
Fish Culture	4910	195409000
Poultry Farming	2340	6153000
Goat/Sheep	1633	2685000
Agriculture	1910	4765000
Others	2026	85433000
Total	12819	416872000



Crab Culture Value Chain Development Project



Duration of the Project:

3 Years (7 September 2015 to 6 September 2018)

Project Area:

Shyamnagar, Kaligonj, Asasuni Upazila in Satkhira district and Koyra, Paikgacha Upazila in Khulna District

Project Beneficiaries/Participants:

Total Beneficiaries 6000 (Crab Farmers 2000 and Crab Collectors 4000)

District Name	Upazila Name	Total Farmers	Total # of Collectors	Total # of Population	Ultra poor	Poor	Non poor
Satkhira	Shayamnagar	320	2850	3170	765	2160	245
	Kaligonj	320	150	470	159	226	85
	Ashasuni	240	200	440	63	349	28
Khulna	Koyra	320	650	970	500	425	45
	Paikgacha	800	150	950	299	564	87
Total		2000	4000	6000	1786	3724	490

Goal of the project

To improve the socio-economic condition of the project participants by increasing the crab production through modern technology

Objectives of the project

- To reduce the mortality and production cost
- To develop new entrepreneurs
- To help farmers accepting new technologies
- To increase income and create sustainable employments opportunities
- To extend the expansion of local and international market, establishing linkage and develop E marketing system



Images: Hard Shell, Soft Shell and Juvenile Crab Produced by Project Farmers

Major Problems and activities are to be accomplished under the project (stakeholder/actor wise) with expected results

- Lack of versatile skill and technical knowledge of this sector.
- Limitation of vast geographical information.
- Limitation of training extension.
- Insufficient Cooperation of law enforcement agency.
- Lack of coordination with GO/NGO.

Budget of the project

PKSF = 20,473,530/ .
NGF = 2,331,980/-
and Beneficiaries' = 1,795,500/-
Total = 24,592,260/- Taka.

Budgetary allocation of the project

Items of Expenditure	PKSF part	NGF part	Farmer part	Total
A. Administrative budget				
A1. Salary	6670380	1694880	0	8365260
A2. Office rent and management	648000	18000	0	666000
Total of A	7318380	1712880	0	9031260
B. Project implementation budget				
B1. Skill development	4543300	0	510000	5053300
B2. Technical support	952500	0	0	952500
B3. Logistic support	3160000	0	1500000	4660000
B4. Market Extension	590000	0	0	590000
B5. Building Awareness	1480000	0	0	1480000
B6. Monitoring & Implementation	585200	0	0	585200
B7. Project evaluation & Reporting	1000000	150000	0	1150000
B8. Capital cost	480000	355000	0	835000
Total B	12791000	505000	2010000	15306000
C1. Contingency [5% except overhead]	954150	114100	85500	1143460
Grand Total	20473530	2331980	1795500	24592260

Sl	Activities	Total target	2017/2018 year target	2017/2018 year Achievement	Total Achievement
1	Baseline survey and report	1	0	0	1
2	Midterm evaluation	1	1	1	1
3	Final evaluation report	1	0	0	0
4	Farmers skill development training	100	0	0	100
5	Collectors skill development training	80	30	30	80
6	Orientation workshop	4	4	4	4
7	Farmers refresher training	100	60	60	100
8	Staff skill development training	2	1	0	1
9	Culture manual/books	2500	2500	2500	2500
10	Leaflets/posters	5000	5000	3000	3000
11	Information centre	5	0	0	5
13	Lead farmers meetings	120	40	30	100
14	Signboard settings			5	6
15	Crab technology fair	3	3	3	3
16	Exposure visit	3	1	1	3
17	Demonstration on fattening	15	0	0	15
18	Demonstration on juvenile culture	5	0	0	5
19	Demonstration on immature female	20	0	0	20
20	Demonstration on mix culture	20	7	7	20
21	Demonstration on soft cell farm	6	6	0	6
22	Demonstration on plastic box crab fattening	20	20	0	6
23	Materials distribution for collectors	100	92	92	100
24	Market linkage workshop at upazila level	4	4	0	0
25	Market linkage workshop at district level	2	2	0	0
26	Market linkage workshop at national level	2	2	0	0
27	Bill board	3	1	0	0
28	Telecast over electric media	2	1	1	1
29	Telecast food menu and awareness building	3	1	0	0
30	Re-marketing website and national and international advertising	1	1	0	0
31	Video and information documents	1	1	0	1
32	Modern training on crablet nursing and crab culture	4	0	0	4
33	Demonstration on crablet nursing	10	10	8	8
34	Mother crab nursing	5	5	2	2
35	Training on mother crab collection	1	1	0	0



NGF Crab Hatchery

(1st time Produced Crab-Let In bangladesh)



A new Initiative has taken by PKSF under PACE Project with the financial support from international fund for Agricultural Development (IFAD)

Background

Nowabanki Gonomukhi Foundation (NGF) has been working on crab sub sector since March, 2011 by the technical guidance and financial help of Palli Karma-Sahayak Foundation (PKSF) and International Fund for Agricultural Development (IFAD) through implementing FEDEC-1, FEDEC 2 and PACE projects by turns. Crab is one of the high value first growing coastal aquaculture sub-sectors and there are huge demand of crab-lets and juvenile crabs over 19408 ha of coastal lands where about 100000 people directly depend for their livelihood. Bangladesh exports more than 25000 MT crab each year and earn about 24 millions USD, where we have chance to increase this sector up to 224000 ha of land and produce 153244 MT each year and earn 100 million USD. Bangladeshi crab production was totally natural sources dependent, so, our nature losing its biodiversity due to rapid collection and its impacts followed last few years (32000 MT in 2013 and 25000 MT in 2016). NGF successfully hatched zoea in March and April 2013 under FEDEC 2 so that we were hopeful and confident that we (PKSF & NGF) will be able to take artificial hatching in commercial level and eradicate all problems regarding crab sub-sector in long terms.

01	Name of VCD Project	Crab Hatchery Establishment Value Chain Development Project.
02	Name of Sub-sector	Mud crab Aquaculture.
03	Name of Implementing PO	Nowabanki Gonomukhi Foundation (NGF), Shyamnagar, Satkhira.
04	Sub-sector analysis (Cluster description, Scope, problem, intervention, expected output etc)	<p>Growth Potential:</p> <ul style="list-style-type: none"> Increasing demand of crab in the international market and Exported as frozen and live both. A lot of people are involving within this subsector. Coastal Area of Bangladesh is suitable for crab farming. <p>Problems:</p> <ul style="list-style-type: none"> Unavailability of good quality seed crab round the year round. Less interest of private sector to invest for crab hatchery establishment. Indiscriminate harvest of crab reducing the wild stock. So that the sector will not be sustainable. <p>Intervention: Establishment of crab hatchery and produce good quality crab seed which will make the subsector sustainable by reducing the dependency on wild sources seed. To strengthen the hatchery products, developing more crab nurseries, input suppliers, crab culture farmers, mother crab rearers and need more master trainers.</p> <p>Expected Output: Sustainable production of crab lets, develop family level entrepreneurs for crab hatchery establishment and disseminate hatchery technology to the entrepreneur and private sector. Reduce dependency on nature for crab seeds and increase crab production by making availability of crab seeds from hatchery sources. Help to increase income of the people by increasing crab production and exporting.</p>
05	Project starting date	14 March, 2016
06	Project Duration	02 years
07	Project participants (Target House Hold)	13 nurseries
08	Hatchery Location	Kolbari, Shyamnagar, Satkhira.
09	Objectives of the project	Conserve the wild ecology through quality crab seed production enhance the income of the marginal people by establishing crab hatchery and nursery.
10	Thrust of the project	
11	Major Problems and activities are to be	<ul style="list-style-type: none"> Policy dialogue for Mother collection legitimacy Mass mortality at the stage of zoea 4, 5 and Megalopa and to recover this

Crab-let Production

NGF crab hatchery has started producing crab lets successfully from February 2017 after the Vietnamese consultant team left from Bangladesh in the last year completing a successful pilot production of crab-lets about 5000 nos. After that, we have produced 2,26,770 nos of crab-lets from February 2017 till today. Comparative to the world production rate (+5%) we are very close to achieve it as we got result of 4.2% solvability.



Dr. Qazi Kholiquzzaman Ahmad, the Chairman of the Palli Karma-Sahayak Foundation (PKSF) visited NGF Crab Hatchery production crab-lets last year at Calbari Bazar, Shyamnagar.

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



Background

Bangladesh is considered as one of the most suitable countries in the world for aquaculture, because of its favorable agro climatic conditions. Development of aquaculture has generated considerable employment through the production and marketing of fish and fish seed (UNDP, 2007). For many people in Bangladesh, aquaculture sector is an important opportunity to generate income and is a significant nutritional source providing protein-rich food all year round. It comprises of a range of options that can be adapted to suit the needs and capacity of people living in rural Bangladesh. Fish supplements about 60% of Bangladeshi people's daily animal protein intake (DoF, 2016). More than 17 million people including about 1.4 million women has been depending on fisheries sector for meet up their livelihoods through fishing, farming, fish handling, fish transporting and processing (BFTI, 2016, p. 1215). A different survey revealed that more than 80% of laborers engaged in the fish processing industries were women (DoF, 2015). 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.

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 prawn culture, farmers were fully dependent on wild fry in the past. Due to the scarcity of wild fry (larvae or post larvae) supply, a prawn hatchery sector has emerged over the last few years around Khulna region. However, the quality of hatchery PL remains as a major concern for prawn farmers. The farmer prefer to stock wild post larvae rather than hatchery produced stock as they consider the later to be of lower quality and even the survival of wild post larvae was found to be much higher than that of hatchery reared post larvae (PL) according to the farmers. From our survey it was found that hatcheries are not available to meet the demand of farmers as well as reduce the pressure on the natural stock due to over harvesting of PL.

This project reviews the emergence and recent development and future prospects of M. Rosenberg farming in Bangladesh. The aim of this project is to develop and determine sustainable prawn farming to meet the international market, environmental and social challenges.

Objectives

Strengthen farmers' capacity of on Good Aquaculture Practice (GAP) for Carp-Prawn mixed culture to enable business environment and linkages.

Increase production by using quality inputs with minimum production cost.

Growing entrepreneurship and employment creation for the poor and ultra poor.

Overall increase of farmers income

Project duration: 3 years

Technology: 12 Months

Project Participants

Total about 3000 Beneficiaries has covered by the project. The targeted participants of the are mostly fish farmers and aquaculture related value chain actors in the targeted project areas.

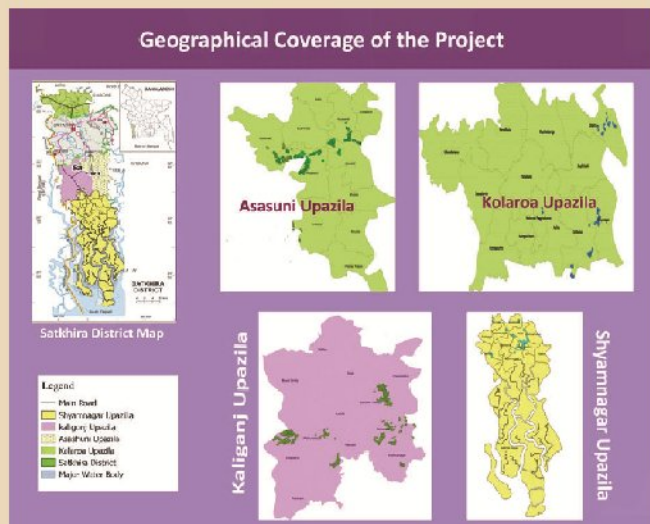


Total budget

Total budget: BDT 1,21,00,000 (Contribution of PACE project: BDT 1,02,00,000 and NGF contribution: BDT 19,00,000).

Project Area Coverage

The project has been covering 4 Upazilas under Satkhira district (Shyamnagar, Kaliganj, Asasuni and Kolaroa Upazila).



Project Activities

- Project Start-Up Workshop
- Skill development training of the employees to improve value chain project.
- Baseline survey of the beneficiaries.
- Skill development training of the fish farmers on stocking, harvesting and good aquaculture management practice.

Skill development training of Lead farmers.

Market linkage workshop among the different stakeholders and market actors.

A conversation among the different stakeholders and market actors.

Establishes demo farm by adopting modern technologies.

Issue based meeting among the producer farmers.

Day observes fish week in each year of the project Upazila.

A tour about sharing experience of successful activities.

Establish fish collection center for better marketing & pricing

Prepare leaflet, booklet and distribute to the beneficiaries.

Monitoring functions: Maintaining record books, Pre-evaluation survey and reporting, Post evaluation survey and reporting.

Project Progress (Activity wise progress and financial progress)

Financial Achievement: 1 year and 6 months has passed among the total project time 3 years up to 31 August 2018. During this period BDT 45,00,000 has spent among the total budget of the project which is 32.68% of the total budget allocated from PKSF under PACE project for this sub-project.

Operational Achievement: 1 year and 6 months has passed among the total project time 03 years up to 31 September 2018. During this period, staff orientation program and start up workshop has completed. Others activities under this project like farmers training on GAP, Lead farmer and assistant lead farmer selection, nurseries training on probiotic use, National Fish Week celebration, Farm demonstration, Water quality test kit distribution, continuous technical support, linkage workshop, issue-based meeting to establish business plan etc. are going on as per project target from starting to date.



Capacity Building Training for the project staffs and Skill development Training for lead farmers

Project Area Coverage

Project area: 4 Upazilas under Satkhira district (Shyamnagar, Kaliganj, Assasuni and Kolaroa Upazila).

Sl.	Name of the Activities	Total Target	Total Achievement	Achievement (%)
1	Value Chain Facilitator	1	1	100
2	Assistant Value Chain Facilitator	4	4	100
3	Accountant Cum MIS Officer	1	1	100
4	Start-up Workshop	1	1	100
5	Entrepreneurs selection (male)	1500	1500	100
6	Entrepreneurs selection (female)	1500	1500	100
7	Profile for Beneficiary	3000	3000	100
8	Group selection	100	100	100
9	Lead farmer selection	25	25	100
10	Assistant lead farmer selection	50	50	100
11	Skill development training of the employees (3.1)	1	1	100
12	Administrative & Logistic skill development training (3.2)	1	1	100
13	Training on good aquaculture practice of lead farmers (3.3)	1	1	100
14	Conversation meeting of market actors (3.4)	1	1	100
15	Skill development training of Entrepreneurs/farmers (3.5)	3000	1200	40
16	Establishment of fish collection center (4.1)	3	0	0
17	Carp-Prawn Cultivation Exhibition plot (4.2)	30	11	37
18	Market linkage workshop for Stakeholder(4.3)	2	0	0
19	Experience Sharing Tour(4.4)	2	0	0
20	Prepare Brochure/Leaflet and disburse (4.5)	2000	0	0
21	Prepare Farm record book (4.6)	3200	0	0
22	Resolutions book of farmers (4.7)	100	100	100
23	Celebrate fisheries week(5.2)	3	2	67
24	Issue based meeting (5.3)	300	110	37
25	Pre-Evaluation Report Survey	1	1	100
26	Final evaluation report survey	1	0	0
27	Preparation of Booklet on the Project (7.3)	1	0	0

Physical progress of Technology Transfer (sub-project)

The project has introduced the modern instruments for ensuring the quality of farming land, water pond, feed management and affordable services at fish farm level. Accordingly, developed lead farmers for ensuring the services

SL	Name of the activities	Target	Total Achievement	Achievement (%)
1	PH Meter , DO Meter, Ammonia Checker	25 set	25 set	100
2	GPS Device	1	1	100
3	Assistant Lead farmer Training	50	50	100
4	Pro-biotic use & all male and all female nursery technology	1	1	100



Major Problems, activities and expected results of the project

Major Problems	Major Activities	Expected Results
Inputs level: Lack of linkage with quality fish fry, PL, probiotic, feed etc supplier.	Cluster farming approach, Lead farmer development, linkage workshop, start-up workshop, exposure visit etc., group wise demand collection	Lead farmer will arrange bulk amount of quality fry, PL, feed, probiotic etc. for the fish cluster.
Producer Level: No knowledge about improve fish culture method, modern technology of fish culture, no idea about cluster farming.	Extension of cluster farming approach, lead farmer development, capacity building on GApP, introducing probiotic for safe fish production, all male or all female prawn culture method, providing water quality test kits, farm demonstration, exposure visit.	Farmer will produce high valued safe fish in larger volume through cluster farming approach.
Market level: Lack of linkage with high value market, too many stakeholders in fish supply chain, traditional and rough handling of fish, low demand in international market, individual marketing, low price and loss of fish weight for commissioning system, no idea about product branding.	Linkage with fish processor (end market for BID) and larger depot, issue-based meeting for group wise business plan, collection centre establishment, chilled killing process and proper fish handling (post-harvest technology management), product branding in domestic market as antibiotic free fish or safe fish.	Group base fish harvesting and marketing to end market at higher price, shortening supply chain, value added product production. New product launch in domestic market, ensure fair price for fish farmer.



Picture: Fish farmer demonstrated Carp Prawn Mixed Culture through project support

Food security -2012 Bangladesh (UJJIBITO)

Food Security 2012 (ujjibito) project has started with the Aila affected unprivileged people of south west coastal belt. Ujjibito project is working with socially isolated, economically divest, domicile less, education & health disadvantaged, deprived from loan activities, and who are called, ultra-poor and destitute. Since January, 2014 Nowabanki Gonomukhi Foundation is implementing the ujjibito activities for those Aila affected ultra poor people with the financial support of PKSF. 8925 ultra-poor beneficiaries of 7 upazilas of which six upazila and 53 unions of Satkhira district and one upazila and 7 unions of Khula district are getting service under UPP ujjibito component. Among the 60 unions 36 focal unions consisting RE-RMP-2 activities of local government engineering division are considered for micro-credit activities by the organization. Objectives: The main objective of the project

is to sustainable reduction of famine and poverty from Bangladesh. Specific objective is to make sustainable progress of 8925

women headed ultra-poor households and to assist in nutritional security, non food item purchase ability, asset creation and upgrading social status to achieve the goal.

Duration: November 2013 to April 2019.

Budget: Total budget of the project 110.003 million Euro of which Bangladesh government, European Union and PKSF will provide 71.45 million, 38 million and 0.553 million Euro respectively. Noticeably, the budget for Ultra Poor Program (UPP Ujjibito) component is 11.05 million of which European Union will share 10.5 million Euro (95%) and PKSF will share 0.55 million Euro (5%).

Expected Results

- Result-01:** Improve the livelihood of targeted ultra poor female beneficiaries and their households.
- Result-02:** Sustainable development in health and nutrition of targeted ultra-poor female beneficiaries and their respective households.
- Result-03:** Empower the targeted ultra-poor women beneficiaries and their household member's active participation in social activities.

ACTIVITIES OF UJJIBITO PROJECT

UPP-Ujjibito Beneficiaries are being supported by the following four ways

- Skill development training
- Technology transfer through IGA Demonstration
- Health and nutrition services
- Technical support in Agriculture and livestock sector
- Ujjibito special activities

Skill Development Training

To ensure sustainable livelihood, Ujjibito beneficiaries are provided with skill development training (Agricultural/livestock/off-farm) for engaging them into income generating activities. NGF has selected encouraged and potential women as training beneficiaries to develop their knowledge and skills so they can act as a supportive income generating member for their family well being. Regular monitoring of the trained beneficiaries is the sole potential of the project what is motivating the beneficiaries to utilize their training knowledge and are encouraged to develop IGA in respective sector.

Table: At a Glance Agriculture and Livestock Training up to June 2018.

Sl no	Name of the Training	number of Beneficiaries				
		2013-14	2014-15	2015-16	2016-17	2017-18
1	Homestead Vegetable Cultivation	50	75	75	175	100
2	Vermicompost Production	50	125	175	25	25
3	Rice Cultivation				15	
4	Cow rearing	50	25	75	100	25
5	Goat rearing	175	225	125	150	100
6	Mixed Fish Culture	-	-	125	95	
7	Crab Culture	-	-	25		
8	Chicken Rearing			25	50	
9	Koel rearing				25	
9	pegon rearing				25	
	Total	325	450	625	660	250

Homestead Vegetable Cultivation

The cultivable land of Bangladesh is reducing regularly where as population is booming. So, to meet the food demand of this booming population on regular shrinking cultivable land is a challenge. Moreover, the farmers are still committed to conventional agri culture practices that could not optimize the production. Therefore, the female are introduced to new technologies and scientific agricultural practices with training so they can utilize whole their fallow lands with systematic plan and can produce satisfactorily. In 2017-18 fiscal year 100 female beneficiaries received training on homestead vegetable cultivation.



Cow Rearing

The main source of animal protein is meat but it has a price hike so cow rearing can be a solution to meet the nutritional demand of the country. Moreover, cow rearing in this days getting popularity as a successful income generating activity. Therefore, Nowabanki Gonomukhi Foundation (NGF) has trained 250 female beneficiaries on cow rearing up to June'18 under UPP-Ujjibito project. 775 female beneficiaries of Nowabanki Gonomukhi Foundation (NGF) received training on goat rearing till June'18.

Vermicompost Production

To meet up the food demand of the booming population with the limited land resources of Bangladesh, farmers are applying chemical fertilizers massively. So, the natural fertility of cultivable land is reducing tremendously. In contrast, vermicompost can be produced with low cost and labour that can supply proper nutrition to the field and increase the fertility. And even the crop yield with applying vermicompost fertilizer is also higher. Therefore, 400 female beneficiaries are provided with vermicompost production training under UPP Ujjibito.



Goat rearing

The nature and climate of Bangladesh are very favourable to goat rearing. Goat rearing has a great importance on the socio-economic development of Bangladesh. Goat rearing in small space with low cost and labour can bring benefit and thus goat is called the "cow of poor".



Off Farm Training

After devastating Sidr and Aila, coastal people are severely affected by salinity. So agricultural production and livestock rearing become very difficult and their monthly income get shortened that throw them back to poverty. In this scenario, NGF has found that off-farm activities could be a good option for them as an alternative income generating activities and cope with poverty. In 2017-18 fiscal year NGF has provided tailoring training for 25 female beneficiaries. From the inception of UPP-Ujjibito

project 350 female beneficiaries received tailoring training, 125 female beneficiaries received handicrafts training and 25 female beneficiaries received training on bamboo and cane. The beneficiaries are now successfully participating their family income that reducing the curse of poverty gradually.



Table: At a glance Off-farm training up to June 2018.

Sl no	Name of the training	Number of Beneficiaries					Total
		2013-14	2014-15	2015-16	2016-17	2017-18	
1	Tailoring	25	100	100	100	25	350
2	Handicraft	-	25	100			125
3	Bamboo and Cane				25		25

Vocational Training

Vocational training is very effective in income generation for the ultra-poor families. Therefore, vocational training is provided to the young family members of severely economic crisis so as to make the families economically solvent. This training is very yielding as the trained one earn after completing the three months course. They trainee get certificate from the institution and even Govt. certificate so they can acquire job in different companies with handsome paid. In 2017-18 fiscal year 7 young boys received training Mobile Phone Servicing and up to now 41 young boys received vocational training under Ujjibito project.



Technology Transfer through IGA Demonstration

Under Ujjibito component NGF has been Supported Ultra poor beneficiaries in Income Generating Activities as a source of their alternative income. In 2016-17 fiscal year, 45 ultra poor beneficiaries are being supported by Ujjibito component. IGA supports are provided in interest based several sectors of agriculture and Livestock. Beneficiaries become profitted by IGA establishment and people are now encouraged to engage and establish IGA.

Table: At a glance IGA Demonstration under Ujjibito Component up to June 2018.

Sl no.	Name of IGA	Achelvment				
		2013-14	2014-15	2015-16	2016-17	2017-18
1	Goat rearing		21	11	15	20
2	Vermicompost Production	4	21	175	25	25
3	Cow Fattening	2				
4	Crab culture	10	10			
5	Nursery			2	1	
6	Ideal Ujjibito House			6	2	
7	Small Business			2	1	2
8	Land lease and year round vegetable cultivation			1	1	

Vermicompost Production

Vermicompost application increase soil fertility and crop production. It contains all required nutrients of plants and also beneficial for good soil health. It improves water holding capacity and aeration capacity of soil that very important for crop production. It releases nutrients for whole life cycle of the crop and protect crop against weeds and pests. Vermicompost production is very easy and cost effective.



Ujjibito Project beneficiaries are producing Vermicompost that are getting higher yield from their own agriculture land by applying it and also get benefitted financially by selling the surplus production. In 2017-18 fiscal year 25 ujjibito beneficiaries have set vermicomposting demonstration and as a new technique their neighbors are also adopting the technique.

Goat Rearing

Goat rearing is very popular in Bangladesh as the weather of our country is congenial for goat rearing. However, goat rearing in commercial purpose is very profitable as it needs short time and space, least effort and investment. The demand of goat meat is very high for it nutritious value and taste. Even, the maintenance of goat rearing is so easy that a child can also rear several goats. Disease resistance is better than any other livestock. Besides, the leather of Black Bengal goat is reputed and having high demand in the world market. Considering these, in 2017-18 under Ujjibito component 20 demonstrations have set up and the farmers are earning 2500-3000/- per month.



Small Business Promotion

To set up the demonstration, people with disabilities are prioritized. We demonstrated two small business IGAs in 2017-18. By getting this support two three families are now earning regularly and their family is going smoothly.



Technical Assistance in Agriculture and Livestock

Under UPP-Ujjibito component program officer (Technical) are providing technical support to the beneficiaries by group session and regular household visit. Even program officers also providing service in Branch. Seed distribution and vaccination of livestock are also done as a means of technical support to the beneficiaries. Program officers are monitored regularly to the agricultural field and livestock of the beneficiaries as they can share their problems and can get suggestion from them.



Table: Technical service in agriculture and livestock in 2017-18.

Sl no	Type of service	UPP		RRMP 2	
		Target	Achievement	Target	Achievement
1	Group session	2256	2418	141	117
2	Regular Household visit	11800	10740	200	163
Vaccination					
1	PPR	/00	6/1	300	201
2	RDV	/00	66/	300	225
3	BCRDV	/00	659	300	215
Deworming Tablet distribution					
1	Cow	400	400	100	85
2	Goat	400	400	100	100
Seed distribution					
1	Remedies	4862	5408	14	
2	Semi-commercial agricultural field	186	192	1438	1028
3	Model IGA by microcredit loan	180	282	24	24

Nutrition and Health Services Program

Ujjibito beneficiaries are getting health service by program officer (Social). The program officers are usually facilitated two session every day on health awareness and nutrition and reproduction. In health awareness session they discussed about healthy food and food value, causes of malnutrition, deficiency symptom of vitamins and minerals, impacts of nutrient deficiency, importance of safe drinking water, cleanliness and even the importance of homestead gardening and its food value. In nutrition and reproduction session they discussed about the health problems of adolescence girl, health care in pregnancy period, baby care and common diseases of baby. However, they also visit the household of pregnant women, lactating women and babies under 2 and suggest the exact health care system. Even, in serious case they

referred them to the nearby hospital for proper treatment. They also provide service in branch at afternoon so that the ultra poor beneficiaries can seek health service easily for better life.

Group session on Health and Nutrition

Improve health and nutrition of ujibito beneficiaries is one of the most important concern of the project and therefore each program officer (Social) conduct two group session on health and nutrition awareness of the beneficiaries. In effect, people are now changed their habit of cooking, taking balanced diet and safe drinking water and even habituated to sanitation. The program officers (Social) regularly recording the weight, height and MUAC of the ujibito beneficiaries child and suggesting them how to care their babies to keep healthy. The program officers (Social) also suggesting the beneficiaries how to prevent general sickness and diseases without taking medicine. So, the beneficiaries are getting a good service and enjoying a healthy life.



Household Follow up Visit

Program officer (social) regularly visits the households of pregnant women, Lactating mother, SAM children, malnutritive pregnant and lactating mother and drop out children from school. POS check the health and nutritional condition of pregnant women and lactating women in regular interval, keep record of their child nutritional status and screen malnutritional children. Moreover, they suggest them to recover from malnutrition and how to keep healthy of themselves and their child too. Even, they sort out the drop out child from primary school and motivate them to rejoin in school and keep regular follow up. On June 2017, it is noticed that most of our mal-nutritioned pregnant and lactating women and themalnutrioned child are recovered by the smooth service of program officer (social).

Table: Health service under Ujibito component at a glance up to June 2018

Sl no	Type of Service	Acheivement	
1	Health awareness session	UPP	RERMP-2
	Enlisted Pregnant women	10934	837
3	Household vist (pregnant woman)	891	23
	Enlisted Lactating Women	2640	23
4	Household visit (Lactating woman)	1180	0
	Enlisted Baby (0-23 month)	2288	0
5	Household visit (0-23 month baby)	1872	0
	Enlisted Baby (24-59 month)	6057	0
6	Household visit (24-59 month Baby)	1168	0
	Referred patient to hospital	4012	0
7	Tipitap system Installation for sanitation	45	0
		1436	0

Ujibito Special Activities

Ujibito Special activities are designed to make health and nutrition awareness of primary and secondary school students. make them concious about negative impact of early marriage and dwory along with other social diseases so they can emerge as a skilled social representative.

Table: at a glance Ujibito special activities in 2017-18.

Sl no.	Activities	Target	Achievement
1.	Session in Adolescent Girl's Club	168	248
2.	Trining on Nutrition and Social Capacity Building	21	21
3.	Session in Primary School Forum	84	122
4.	Session in Secondary School Forum	161	151
5.	Pusti-Cluster	20	20
6.	Community Event	14	14
7.	Risk Fund	100	100
8.	Tipitap installation for sanitation	420	793

Adolescent Girls Club

To make aware of the adolescent girls about their health and nutrition, ujibito project initiated an innovative idea to set up adolescent girls club. The assigned program officer (Social) organized a group session with them on different health and nutritional issue. The aim of this club is to make them a local representative on nutrition, health and sanitation. The members of this club will be motivated to do work on sanitation, nutrition and health in vicinity of her household.



In 2016-17 fiscal year we successfully established twenty six girls club and the clubs are supplied with different books and booklets on health and nutrition. Even different equipments of game are also provided to the clubs as the club members can enjoy their spare time.



Training on Nutrition and Social Capacity Building

The girls of adolescent girl's club received training in a view to get aware of social problems and ethical practices. The goal of the training is to perform this lesson to the community what will explore them as a leader and ultimately the change maker of the society. Through this training they become well informed about the negative impacts of early marriage, drawbacks of dowry, attitude towards disabilities and other social diseases. And even, they get practical lesson on diabetic measurement, height and weight measurement techniques and of course the calculation of BMI and prediction of health status. Last year 21 adolescent girls received training under UPP Ujjibito project.



Primary School Nutrition Forum and Nutrition Corner

Ujjibito Primary school forum is formed there by taking 5 students from each class. Up to now Nowabenki Gonomukhi Foundation (NGF) developed 21 Primary School Nutrition Forum under UPP-Ujjibito project. In which 15 primary schools are equipped with food chart, weight machine, height scale and BMI chart to Primary School Nutrition Corner. Nutrition Corner is developed for regular monitoring of nutrition status of the students.



Secondary School Nutrition Forum and Nutrition Corner

At adolescent age boys and girl's experience some changes physically and mentally. Even, at this age they have to face different social challenges. Therefore in this critical period they must need proper mentoring and motivation. Moreover, it's a age of rapid physical growth. But in remote area of Bangladesh their health and nutrition condition seems very poor. Therefore, to build up consciousness about nutrition, health and social awareness to these group, secondary school nutrition forum are formed. Till date NGF has formed 19 Secondary School Nutrition Forum in which 10 secondary School Nutrition Corner are formed. The Secondary School Nutrition Corner are equipped with Food Chart, BMI Chart, height scale and weight machine to keep record and monitoring the growth of the the students.



Pusti-Cluster

An exceptional concept of Ujjibito project is designed mainly to reduce malnutrition by making awareness about health and nutrition. Ujjibito Adolescent Girl's Club is the sole potential of Pusti-Cluster and with their eagerly endeavor the families of ujjibito pusti cluster are now practising homestead vegetable cultivation. The beneficiaries are now well aware of ideal cooking system. Even, the families are ensured their sanitation latrine and tipi tap system for cleanliness. 20 Pusti-Clusters are made in the last fiscal year and each cluster consist at least 40 familis. Every families are provided with different fruit trees and vegetable seeds to meet their nutrition demand. Adolescent Girl's Clubs are regularly monitoring these cluster and it becomes a model now in the community.



Blood Grouping Camp

It is very important for everyone to know their own blood group and is badly need to know for the adolescent girl's and pregnant women. But most of the Ujjibito beneficiaries are ultra poor and they are unaware about their blood group. So, the remote area of this project are taken under blood grouping camp to let them know about their blood group. In 2017-18 fiscal year 27 blood grouping camps are organized under UPP Ujjibito. Up to now more than 6000 ujjibito beneficiaries know their blood group by 34 blood grouping camp.



Risk Fund Service

When ultra-poor families become in a position of income vulnerability due to death of earning member, serious accident, critical diseases, scissorian delivery, and even disabilities of family member then those families are considered to get support from risk fund. This grant is provided in a sense to rescue the family from instant risk of income vulnerabilities. In 2017-18 fiscal year 100 families got support from risk fund each with BDT.5000/. Till June 2018, total 126 families received BDT. 6,30,000/- under ujibito project.



Health and Sanitation services

To keep healthy, sanitary latrine is ensured to ujibito families and tipi tap system is installed for their cleanliness. Till date 1436 families are kept under tipi-tap system. Moreover, diarrhoea bearing child are regularly monitored to ensure oral saline and zink tablet intake. Even, malnourished child and pregnant women are also referred to hospital for better treatment.



Link with Community Clinic

The main objectives of this event is to introduce the Ujjibito beneficiaries to the service what they could receive freely from community clinic. In this event Ujjibito staff describe about the service they could get from the project and the community clinic staff explain about the service they provide. In fine, this coordination make a harmony between project service and government service and the beneficiaries being well informed about their right to get service from community clinic and the project. In 2017-18 fiscal year 8 coordination meeting were organized to make linkage of the beneficiaries to the community clinic.



Culture & Sports Program

Background

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, PKSf has undertaken the 'Cultural and Sports Programme' for children and young generation. The aim of this Program is to patronize and promote mental & physical development of the young generation in order to build a talented Nation as a whole. NGF has started the program in July 2017 covered with 25 (17 Schools & 8 Colleges under 2 upazila (Shyamnagar & Kaliganj) of Satkhira district. Considering the positive impacts of overall poverty reduction and capacity of the organizations the programme has been extended to another Upazila (Asasuni) under Satkhira district from July 2018. The main objectives of the Program are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women violence or oppression etc.

The expenditures of the program are being borne jointly by NGF and its sponsored of PKSf. NGF has executed the cost 40% from its surplus money from credit programs and rest 60% cost shared by PKSf.

There are too many programs has been implementing by NGF under 2 major head of the programs;

1. Culture Programme
2. Sports Programme



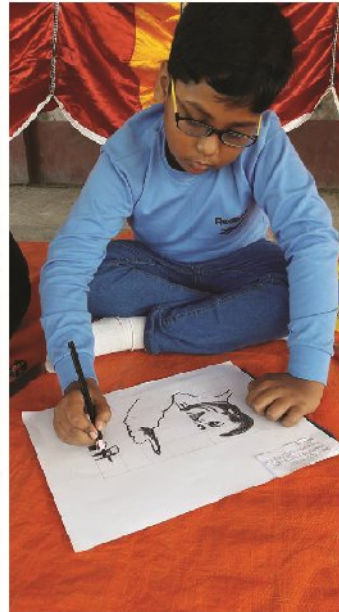
Cultural Programme

NGF has undertaken the following cultural activities for the FY 2017-2018. For the sack of mental and human development through practicing the artistic bent of mind among young generation the following activities has been commenced participated by School/College student. The accomplished cultural activities are listed down;

1. Art/Drawing Competition
2. Recitation/Hand writing and Story telling Competition
3. Country songs, Rabindra and Nazrul songs
4. Folk songs, local songs, acting,
5. Uphold the traditional and local culture Pitha Utshob
6. School based cultural program
7. Inter School debate Program
8. Bangladesh Kishor-Kishoree Sommelen-2018
9. Inter School Quiz Tournament



Picture:
Inter School Quiz Tournament and Art Competition Snapshot under Cultural Programme held at Shyamnagar Upazila.



Bangali Culture & Language based Competition

It is good to practice correct and standardized language in all sphere of life. Therefore, PKSF has been organizing the competition of recitation, debate, extempore speech, creative writing along with language workshop in the commanding areas.



Picture: Honorable Member of Parliament Mr. Joglul Haider, Satkhira-4 and Mr. Kamrujjama, UNO, Shyamnagar visited cultural program implementation at field level.

Bangladesh Kishor-Kishoree Conference 2018 Held

Bangladesh Kishore-Kishori Shommelen 2018, a national conference of adolescents, was held at Bangabandhu International Conference Center on 21 October 2018. Finance Minister Mr Abul Maal Abdul Muhith, MP, was the Chief Guest at the inaugural session of the conference organised by Palli Karma Sahayak Foundation (PKSF). Presided over by PKSF Chairman Dr Qazi Kholluzzaman Ahmad, the inaugural session was graced by Ms Naznin Sultana, a member of the PKSF Governing Body, as the Guest of Honour. Mr. Md Abdul Karim, Managing Director of PKSF gave the vote of thanks while Deputy Managing Director (Program) of PKSF Mr. Md Fazlul Kader spoke on the future plan on developing the cultural values of the youths of the country.

Terming inclusiveness as the pre-requisite to sustainable development, PKSf Chairman Dr Qazi Kholiquzzaman Ahmad said PKSf programs and projects are designed and implemented in such a way that no one is left out of the development purview. He said, adding that this particular program will help build a nation enriched in its own traditions and cultural values. Mr Md Abdul Karim, Managing Director of PKSf, said that PKSf has taken up various programs to address the life-cycle-based needs of people. As part of inclusive development program for sustainable poverty alleviation, PKSf is implementing 'Cultural and Sports Program', designed in light of the grand initiative of Bangabandhu to build future leadership through formulating Children's Act.



Picture: Bangladesh Kishor Kishoree Sommelen 2018 selection round at Upazila level competition



Picture: Bangladesh Kishor-Kishoree Sommelen-2019 held at district level with the participation of DC for selecting Top Ten from Upazila level champions.



Sports Programme

NGF has undertaken the following sports program/activities for the FY 2017-2018. For strengthening the physical and mental health of our generation through practicing the country sports program participated by young, adolescent and students from School/College/Madrasa covered in 3 Upazila under Satkhira district. The accomplished sports programs /activities are listed down;

- 1.Upazila level Inter College Football Tournament
- 2.Upazila level Inter-College Volleyball Tournament
- 3.Upazila level Badminton Tournament
- 4.Inter School Handball Tournament
- 5.School based sports programs



Picture: Upazila level Inter-College Football Tournament and Inter-School Volleyball Tournament held on 2017-2018 where participated students of different schools of Shyamanagar.

Initiatives on Low cost safe drinking water by desalination water plant



The local context of the project areas are coastal areas of Satkhira and Khulna region (adjacent of Mangrove forest) are experiencing in recorded changes in atmosphere includes transformation of landscape and livelihood pattern. In the recent decade, global climate change effects that causes repeated natural disaster, cyclone includes man-made saline intrusion, changing seasonality that happen extreme weather conditions in those areas. Another issue



is manmade saline intrusion that reduced fresh water sources from the ground water. Accordingly, scarcity of water is a fundamental problem of the coastal areas that mostly faced & suffered by the women & Adolescent Girls to serve their water consumption at HHs level.



Considering the situation, Nowabanki Gonomukhi Foundation (NGF) has been 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 run and continue the services from its inception.



Desalination water treatment plant model

The initiative has been successfully done by LIFT Project, based on the success PKSF other project CCCP has been replicate the water plant in other areas. So far, the organization has been implementing 11 desalination water treatment plants under Khulna and Satkhira district. The plant information's including establishment cost in the following below;

Sl No.	Name of Desalination Plant	Cost of setting in BDT per plant	Establishment Year
01	Desalination Plant of Kacari Bridge, Atulia, Shyamnagar, Satkhira.	3,151,192	2014
02	Desalination Plant of Cuna Bridge, Dakshin 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, Uazer, Burigoalini, Shyamnagar, Satkhira.	500,000	2016
12	Water Treatment Plant of Khocukali, Munshiganj, Shyamnagar, Satkhira.	98,000	2016



Building Resilience to Clean water Access for Adapting Desalination Water treatment Plant



A Global Giving Initiative On Access to Clean Water for Coastal People in Bangladesh Project

Brief description of safe drinking water in the southwest coastal region:

Bangladesh is one of the most and well recognized climate vulnerable country in the world. Inherently the country is facing a high range of risk and natural disaster because the countries central part is highly prone to flood and erosion, southern part is prone to salinity intrusion and cyclone, Northwestern part is prone to drought and northeastern part is prone to flash flood. The last few decades the country has been faced some emerging hazards such as; densely fog, heat wave, cold wave seasonal variation temperature etc. Due to the countries geographic status more than 80 million people are suffering by climate variability and change (Alam and Laurel 2005). On the other hand the countries southern parts people are more vulnerable and have lived densely population rather than other part also.

Global warming causes the sea level rise, most affecting low lying areas an inundating surface water salinity and contamination. The other impact that we are observing is the increased frequency and strength of natural disaster within two years since the cyclone side happened cyclone Aila (25 May 2009) claimed the lives of 190 people and 150,000/ livestock, and affected nearly four million people, small scale cyclones, storm, tidal surge are happen frequently in the area that contributes to the rise in salinity an water in the localities. Emergency growing needs by continuing and expanding its program, NGF provides clean water to the local villagers in three ways by the following water technologies;

- Pond Sand Filter
- Rain water harvesting plant
- Reverse Osmosis System

As of require the demands NGF set up 40 PSF free of cost granting access to as much water is needed to anyone and any given time. NGF has set up three clean water production and collection centers using ROS. It can clean water from bacteria and other particles and also can reduce salinity remarkably. It charged in BDT 0.30 per liter to meet up its production cost that aims to make the projects sustainable. Its current production capacity is 30000/- liters per day and can provide support to 1500 Households per day.

Goal & Objectives of the project

To ensure access to safe/clean water to the people of south-west coastal areas where high saline density and huge crisis of safe drinking water;

- To set up 10 delivery points at 10 different village so that people can get clean water at their location.
- To increase production capacity so that additional 1000 HH can have access to clean water.
- The production capacity will reach at 50000/ liters so that would be able to supply 2500 HH per day.
- To procure a delivery van to carry water from production centers to delivery points to make distribution easier.

Working Area

The following union coverage of Shyamnagar, Upazila under Satkhira District in the southwest coastal belt of Bangladesh:

Name of Union	Upazila	District
Atulia	Shyamnagar	Satkhira
Munshiganj	Shyamnagar	Satkhira
Burigoalini		Satkhira
Gabura		Satkhira

Clientele

The first and primary, clientele are the poor and disadvantaged people in the living in high saline density coastal areas of-common villagers who have lost their clean water source due to climate change effects or other environmental disasters.

Budget

Sl#	Description	Unit	Rate	Total
1	Procure 10 Membrane (Filter) for 10 plant	10	35000	350000
2	Repairing Machinery equipment	Lump sum	41585	41585
3	Awareness Building, Group Meeting, leaflet distribution	Lump sum	32654	32654
Total				424239

Major Activities implementation

- 10 Membrane has repaired of 10 desalination plant
- Awareness building Training has conducted for safe drinking water
- Awareness built by life let distribution of safe drinking water

Maintenance of Desalination Plant



Capacity building Training for Safe drinking water

The sub project organized two batches capacity building training as the safe drinking water, Measure mitigation and disaster preparedness & response mechanism for the vulnerable people of the project held at NGF Training Center, Nowabnki Bazer, Shyamnagar on January 2017. Total 60 beneficiaries are received the training and that is expected that trained beneficiary will not be any distress situation in any upcoming hazards like storm, tidal surge, salinity intrusion and be used to safe drinking water benefit too.



Lesson Learn

Peoples are efforts for buying water to lead safe life for example buying water from desalination plant. The community contribution was completely new for the community people in the southwest coastal Shyamnagar upazila for avoiding relief and donation. It was really hard to introduce activities with community contribution. For the community participation and the ownership of the community will be sustained the project.

Developing Inclusive Insurance Sector Project (DIISP)

Background

The coastal areas people are more vulnerable due to the exposure to various shocks from illness, unexpected death, asset or property loss, natural calamity/disaster etc. which causes vicious problems that drastically reduce the assets of poor and low-income households, eliminate their income sources and reduce daily consumption. To sustain with the shocks, these households borrow from various sources, withdraw their savings, or sell their assets. As a result poor people remain trapped in the vicious circle of the poverty.

NGF has strongly perceived that addressing risk mitigation needs of the poor are essential for its poverty alleviation drive. NGF also deemed that inclusive insurance services for the poor could be a viable risk management option that can help the poor and low income households to recover from various poverty circle. Considering this reality, the project has started with the financial support of PKSF which was financed by Japan Fund for Poverty Reduction (JFPR). After closing the grant support, since 2015, the project is successfully continuing through the organizational own capacity.

Specific objectives of the projects

- Extend and Increase affordable insurance services for the low income people of Bangladesh.
- Decrease unexpected expenditures or resulting loss of assets, to cope with risks of poor households
- Extend insurance awareness campaign and training to low-income households in order to enable them familiar with the insurance concept, formal and informal risk coping mechanisms.
- Reduce vulnerability and improved welfare of the poor people through access to affordable risk mitigation services.

Services Covered

NGF has been implementing Hospital Cash Benefit Insurance (HCB) Program under two branches at Sonkorkat and Atulia branch under Shyamnagar, Satkhira. The program has been promoting insurance card & health card and both card will be affordable for all members of microcredit and their household's member (maximum five) of the respective branches. At now, two programs are continuing;

- Micro- credit insurance program and
- Health insurance (Hospital Cash Benefit Insurance HCB) Program

Insurance Type	Premium	Benefit Offer
Micro-credit insurance	Not more than 0.5% of the loan amount + BDT 40/	Death of the borrower or spouse/main earning member of the household. Provide outstanding amount of the borrowed loan and a lump sum of BDT 5,000 for funeral cost.
Hospital Cash benefit Insurance	Premium/ Year BDT250 (Highest 5 Members)	If hospitalized for more than 24 hours, a pre-decided benefit would be provided for each day hospitalized up to a maximum of 30 days for a family, excluding the first day.

Paramedic Services

NGF has been implementing Hospital Cash Benefit Insurance Program at Sonkarkati and Atulia branches by set up health service center including recruited 2 Paramedic doctors in the respective branches. Paramedic provides health awareness, basic health services, clinical checking, referral services, health support through the set service center and conducting static and satellite clinic at field level and serious patients refer to Upazila level hospital or renowned doctors at district level by paramedics.



Paramedic Services including some free service like RBS test, physiotherapy, nebulization, pregnancy, child and health care

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. About 750000 direct ultra poor participants across the country receive monthly food ration for the household and a development support services (inclusive of life skills and income generating skills training, savings and access to credit) for a cycle in 482 Upazilas. With the financial support from Ministry of Women & Child Affairs, GOB, for the FY 2017-2018, NGF has covered one Upazila of Kolaroa under Satkhira district. Total beneficiaries coverage of this cycle Kolaroa 1843 which is covered under 73 groups.

Main objectives of VGD programs are

Sustainable positive change of socio-economic condition of vulnerable women in Bangladesh so that they can able to lift successfully from existing food insecurity, malnutrition and low social status that means poverty level to upper level and

VGD aims to reach ultra-poor rural women with complementary inputs that will improve their nutrition and enhance their livelihoods and self-reliance.

Services of VGD Program

NGF has been assisting union pashad to proper distribution of 28 Kg rice/wheat per month among 1842 family in 12 unions of Kolaroa upazila under Satkhira district. NGF has accumulated saving BDT 98,48.75 from 12 unions of 1790 persons. Accordingly, loan disbursed in BDT 38, 50,000 to start new business. Also, NGF has been providing IGA training to the 1836 beneficiaries on different IGAs like Cow rearing, Goat rearing, Poultry farm, Small business etc.

Major Activities;

The major activities of VGD programme aiming to overcome the vulnerability of the poor by adopted sustainable livelihood practices. To achieve the goals and objectives of the project, the following activities have carried out in last year;

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

Multipurpose Over Head Tank Pipeline Water Supply Project

Background

In Bangladesh, people are mostly depends on ground-water for drinking and dry season irrigation. However, Fresh water crisis is very acute in coastal area of Bangladesh especially, in Shyamnagar the largest coastal upazilla of the country. Due to climate change salt content in groundwater becomes higher. Even, arsenic contamination exacerbates the scarcity of safe water. Realizing the real scenario, 'Multipurpose Overhead Tank Water Supply Project' started on 2013 at Biralaksmi village, Nowabendi aiming to cover Atulia union under Shyamnagar. The project has initiated and technically support by Rural Development Academy (RDA), Bogra for ensuring the supply water to the common people of Atulia Union under Shyamnagar.

Beneficiaries: Direct-300 families and indirect-2500 persons.

Objective: The main objectives of the project are to withdrawal of ground water by DHTW to meet up potable water demand and to ensure continuous water supply for irrigation.



Plant establishment cost and Support Services

Establishment Cost (in BDT)	Water (in Ltr.)	Capacity	Total Client	Price per Liter	Billing System
4400000	30000	300		.04	Meter Reading

Social Impact of the Program

The impact of the irrigation facilities, people said increased crops yield by covering 100 acre farm land of Atulia union what have positive impact in rolling the economy of the locality. Year round irrigation water supply not only decreased production cost but also increased production of the farmers. However, farmers purchasing ability increased and their social value too.

Secondly, water supply through pipe line to 300 Households at cheap rate women are now doing their entire household-chores at home and that touch of city- life make them more comfortable. As result, women in Atulia after completing their home-task can easily on different economic activities. By doing all tasks in little time, they are now getting spare time to take special care for their children education and health care.

Corporate Social Responsibility

NGF has been implementing Corporate Social Responsibility (CSR) activities round the year based on the necessity of people needs. Also, the organization has been supporting disaster affected people in the coastal areas. NGF has been implementing various type of CSR activities such as;

- While chair distribution for disable people,
- Winter cloth distribution for the extreme poor,
- Ramadan-Iftar Program
- Kurbani Program
- Education Stipend for the poor families students
- Goat distribution etc.

For implementing all those activities, NGF has been raising fund from different donors, individual and organization own fund. Also, the organization has a good reputation at donor communities and have some institutional partners for supporting CSR fund like Muslim Aid Australia, Palli Karma-Sahayak Foundation (PKSF) and their networking donors.



Executive Director, NGF has distributed while chair for the disable child that helps them for running their life.



Education Scholarship Program

NGF has been implementing Education Scholarship Program for the poor families' students with the financial support from PKSF. The major objective of the program is to enhance higher education of ultra-poor families' students who are unable to pay further for higher education.

The initiative of Programmes-Support Fund (PSF) will be helpful for ultra poor family to continue their further higher education.

Mr. Lutfor Rahman, Executive Director, NGF had distributed winter cloth to the aged people of Atulia union under Shyamnagar, Satkhira.



Renewable Solare Energy

NGF has been promoting solar home system under different project of the coastal areas. The majority of the coastal rural population does not have access to electricity, and only 60 percent (including 7% renewable energy) of Bangladesh's total population has access to grid electricity. Households in remote areas are using solar home systems to meet their basic electrification requirements



The organization has started Solar Home system (SHS) on 2013 aiming to ensure access to clean electricity for the energy starved off-grid coastal rural areas of Bangladesh. The program supplements the Government's vision of ensuring 'Access to Electricity for All' by 2021. The overall objective of the project is to reduce atmospheric carbon emissions by overcoming market barriers for solar energy development, including high implementation costs.



Now, the organization has focused on multipurpose uses of solar energy aiming to access power of electricity at rural areas and reduce pressure from national grid of electricity. The major areas of renewable energy sector of NG working in the following:

Establish solar based desalination treatment water plant.

Solar based irrigation pump uses both shrimp and crops cultivation.

Promoting Solar Home System at rural coastal areas.

Microfinance Program

Focused on Financial Inclusion



Background

The microfinance program is aiming to access finance for the poor people including ensure services for generating IGAs that helps people in increasing income and alleviation of their poverty and improvement of the quality of life. Since its inception, NGF has been relentlessly putting efforts to make a significant contribution to create a favorable environment for enterprise development, capacity enhancement and social protection through efficient implementation of various financial products in the working areas programmes and projects. NGF works through some local actors across the country which it calls group approach. The organized members and borrowers of the group of program are thoughtfully guided and advised so that they can make the best use of the opportunities made available by NGF to enhance their resources and capacity for increasing their social and economic empowerment.

Targets of Beneficiaries

- Marginal, Landless poor people focusing in women;
- People who own > 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 households;
- 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 establishes a sustainable earning sources adequate income for ensuring food, shelter, health, education, water & satiation and environment development services as well as establishing NGF as a non profitable & 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 enterprise.
- 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.
- To develop NGF as a sustainable development organization.

Key Strategy and Approaches

For effective implementation of micro-finance program, the organization has been maintaining in the following key strategy and approaches;

- Participatory management approach.
- Special emphasis on sustainability of its program participants.
- Implementing cluster-based development activities through mobilizing all sort of local resources and provide need based information & technologies to the program participants and communities.
- Special emphasis on human resource development for ensuring better services to participants.
- Special focus and priority on ultra poor and growing entrepreneurs.
- Proper delivery of diverse loan product for ensuring self employment, income and wages.
- Ensuring information, access to market and transfer of technology to the program participants for their secure and safety investment.
- Establishing and maintaining linkages & partnership with Govt./NGO/ private organization and national/international donor agencies.
- Special emphasis on women's empowerment

The Stages of Microfinance Program

Monitoring, Follow-up and Reporting all stages

- Area selection and feasibility study.
- Identification of target people.
- Staff orientation & training.
- Loan product fixation.
- Savings mobilization.
- Fund arrangement/ mobilization.
- Training on different trade/scheme
- Loan disbursement
- Loan realization.
- Year based evaluation.
- Impact study, modification of loan product, introduce new product based on the demand of program participants.

Savings Program

NGF was initiated through savings activities-Savings is always encouraged for accumulation of fund and rid of poverty. In fact, Savings activities (accumulation of tiny amount from individual participant) are being operated in NGF 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 used to adopt 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 Savings Program

- To minimize financial crisis & poverty eradication of group participant.
- To change program participant's attitude and make them savings minded.
- To ensure future protection of group participant.
- To reduce dependency on lending.
- To increase the financial confidence of program participants.
- To ensure and increase participatory investment in the IGAs.

Type of Savings Product

- 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 enterprises. The organization has been implementing in the following financial products;

Jagoron (Rural Micro-Credit)

Rural Microcredit (RMC) program, now renamed Jagoron focuses broadly on rural development. 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. The initial idea was to provide finance in favour of off-farm activities but with time and gradual expansion on-farm activities have also been supported finance in Jagoron program. Rural micro credit participants take different types of income generating activities under Jagoron program. NGF support both men and women under the Jagoron program. Every poor participant of Jagoron program has access to loans for the development of various sectors of income generating activities (IGAs) including small trade, goat rearing, cow rearing, beef fattening, poultry rearing, homestead farming, paddy husking, fishing and fish culture, local transport, aquaculture, grocery, tailoring etc.



Buniad (Microcredit for Ultra Poor)

Ultra Poor Program, now renamed Buniad focuses on needs of extreme poor or ultra poor people of our country having no or very little access to the traditional microcredit services due to the existing rigidity of usual microcredit products. The ultra poor program is a separate intervention of NGF throughout its working areas. The program also provides different non-financial support like primary healthcare services, technical services for implementing income generating activities (IGAs), capacity building training, and support to the disaster-stricken people, awareness building on nutrition and social issues to the targeted participants according to their needs. Woman headed family, beggar, day labors, divorced women, widows; child labors headed family parents, floating people, street dwellers, slum dwellers, homeless people, house servants, floating sex-worker and landless farmers, elderly and disabled people with no source of income are enrolled under this program. With the financial & non financial support of NGF, the participants under Buniad program are now involved in different kinds of off-farm & on-farm income generating activities that secured income and improved livelihood.



Agrosor (Micro-Enterprise (ME))

Micro Enterprise (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. Microenterprise is very essential to reduce poverty in view of the fact that it is the key to income generation & employment creation. These entrepreneurs are playing a vital role in developing in rural and national economy. 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 also take loans for the enterprise. NGF provides need based capacity/skill development training to the entrepreneurs to help them manage their particular enterprise more competently.



Sufalon (Agriculture Sector Micro-Finance (ASM) & Seasonal Loan)

Seasonal Loan & Agriculture Sector Micro-Finance program, now is renamed Sufalon program focuses on the agriculture sector micro-finance for adoption of agriculture sustainable income generating activities (IGA) and Poultry & livestock technologies by the moderate poor and acquisition of agriculture, livestock knowledge to improved livelihoods and food security of moderate poor households and empowerment of women as well as seasonal based agriculture/ crop, poultry and livestock's development (IGA), seasonal small business throughout the year with mainstream credit support. The target participants of Sufalon are distinct and selected very carefully. 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.



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

NGF has been 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) project is a Near Total Development approach to household- focused poverty eradication.



Sahos (Disaster Management Loan -DML)

NGF has been started since 2007 the Livelihood Restoration Program (LRP), EFRRAP -Emergency 2007 Flood Restoration and Recovery Assistance Program) funded by PKSF for disaster mitigation. The members who have suffered natural and manmade disaster and who have the treat to face disaster would be benefited from this loan program. At present each member receives Tk.1500-15000 loan to take preparation pre and post disaster control. The affected members are using the loan money for food security, medical support, housing repairing, re-installation of tube-well, reconstruction of latrines, post disaster rehabilitation etc.



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 (Microfinance). One Area Manager remains responsible for implementation of the program in his area. On the other hand Branch Office is managed by 1 Branch Manager, 1 Accountant cum MIS officer and required number of PO (Program Organizer). One 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 loan and savings, delivering development messages, writing group resolution on loan proposal, return of savings etc. Branch Manager keeps close eye on activities performed by PO 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 check list 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 one day each 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 strength and weakness 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 management 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 office in order to verify loan applications and assess 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 he reviews audit reports, share information/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 the Branch Manager.





Head office is also included to complete the cycle as regular by tracking record of each step of microfinance management in the field. The Director (Microfinance) regularly keeps track of defaulted loans on daily basis. If the trend is found on the 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 micro finance operation into risk. In such situation the Director (Microfinance) raise alarm and asks for immediate attention to the problem.

Besides, he maintains charts showing achievements of each branch office in regard to volume of portfolio & group savings, no. 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 in monthly meetings which meeting has been 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

NCF 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 work load, introduction of performance based salary package etc. FY-2017-2018 OSS (Operating Self Sufficiency) was calculated at 109%. The net cumulative surplus amounted is BDT 12.61 m. A large chunk of income was used up in provisioning LLP of overdue loan on emergency loan product of Rescue.

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 FAR (Portfolio at Risk) is calculated at 7.45% which is high the allowable limit of 0.5%.

Source of Fund

Source of capital fund of the total portfolio, 34.85% constituted Group Savings, 51.34% PKSF loan, 9.51% own fund, 2.45% Bank Loan and Member insurance & others 1.87%. Organization equity fund increased by 1.66% and at the same time PKSF loan fund decreased by 1.80%.

Provision and Risk Coverage

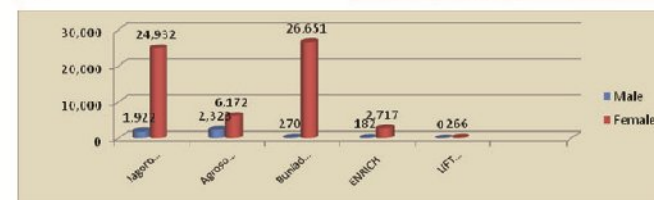
Cent percent loan loss provision is made on loan products at risk according to the standard procedure and MRA (Micro-credit Regularity Authority) rules. Whereas NGF kept its efforts high for recovery of loans fallen overdue, it also at the same time ramped up proper screening of loan application including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

Microfinance at a Glance

FY: July 2017 to June 2018

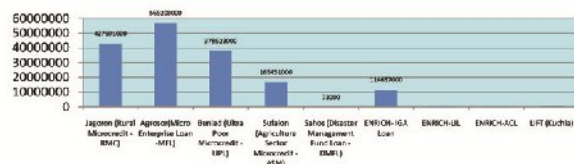
Member Position: Finally at the end of June'18 65,435 household's member has been gathered in 3,434 groups (Male 218 & Female 3216); where male member is 4,697 and female is 60,738. Here is mentionable that 92.82% member is female. Program wise Member composition is as under the table.

SL. No	Program	Male	Female	Total HH Beneficiaries
1	Jageron (Rural Microcredit -RMC)	1,922	24,932	26,854
2	Agrosor (Micro Enterprise Loan -MEL)	2,323	6,172	8,495
3	Baniad (Ultra Poor Microcredit -UPL)	270	26,651	26,921
4	ENRICH	182	2,717	2,899
5	LIFT (Kuchia)	0	266	266
Total		4,697	60,738	65,435



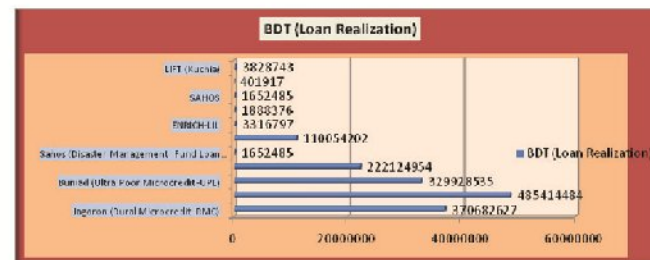
Loan Disbursement: Loan disbursement to the targeted members in the Fiscal year 2017-2018 (July 17-June'18) is BDT 1,66,67,47,000. Component wise disbursement to the beneficiaries is as under the table.

Sl. No	Name of Component	Total Disbursement in the Fiscal year 2017-2018 (July 17-June'18)
1	Jagoron (Rural Microcredit -RMC)	427601000
2	Agrosor(Micro Enterprise Loan -MEL)	569208000
3	Buniad (Ultra Poor Microcredit -UPL)	378923000
4	Sufalon (Agriculture Sector Microcredit -ASM)	165451000
5	Sahos (Disaster Management Fund Loan -DMFL)	73000
6	ENRICH-IGA Loan	114637000
7	ENRICH-LIL	2561000
8	ENRICH-ACL	1788000
9	LIFT (Kuchia)	6505000
Total		1666747000



Loan Realization: During the fiscal year July'17 to June'18 BDT 1,52,92,93,120 has been realized as principal from loan recipients under all components. Component wise loan realization figure is shown in the below table.

Sl. No	Name of Component	Total Loan Realization in the Fiscal year 2017-2018 (July 17-June'18)
1	Jagoron (Rural Microcredit -RMC)	370682627
2	Agrosor(Micro Enterprise Loan -MEL)	485414484
3	Buniad (Ultra Poor Microcredit -UPL)	329928535
4	Sufalon (Agriculture Sector Microcredit -ASM)	222124954
5	Sahos (Disaster Management Fund Loan -DMFL)	1652485
6	ENRICH-IGA Loan	110054202
7	ENRICH-LIL	3316797
8	ENRICH-ACL	1888376
10	SAHOS	1652485
11	RESCUE	401917
12	LIFT (Kuchia)	3828748
Total		1529293120



Service Charge Realization: During the fiscal year July'17 to June'18 BDT 20,35,19,828 has been realized as Service Charge from loan recipients under all components. Component wise Service Charge realization figure is shown in the below table.

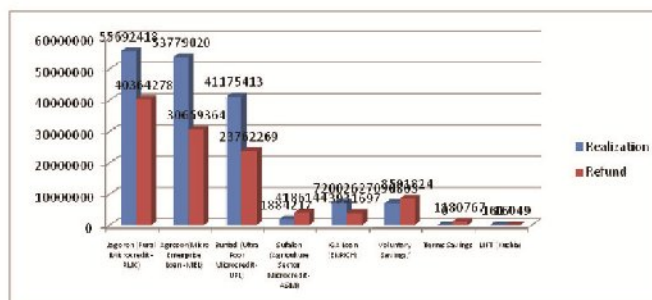
Sl. No	Name of Component	Total Service Charge Realization in the Fiscal year 2017-2018 (July 17-June'18)
1	Jagoron (Rural Microcredit -RMC)	45589219
2	Agrosor(Micro Enterprise Loan -MEL)	81649611
3	Buniad (Ultra Poor Microcredit -UPL)	32459740
4	Sufalon (Agriculture Sector Microcredit -ASM)	25218582
5	Sahos (Disaster Management Fund Loan -DMFL)	103109
6	ENRICH-IGA Loan	17652678
7	ENRICH-LIL	233616
8	ENRICH-ACL	225735
11	RESCUE	48048
12	LIFT (Kuchia)	362490
Total		203519828

Savings Accumulation from Members: BDT 16,68,23,752 has been accumulated from members Savings in the fiscal year 2017-2018 (July 17-June'18). Component wise member's Savings accumulation is as under the table.

Sl.No	Component	Savings Accumulation in the fiscal year 2017-2018 (July 17-June'18).
1	Jagoron (Rural Microcredit -RMC)	56692418
2	Agrosor(Micro Enterprise Loan -MEL)	53779020
3	Buniad (Ultra Poor Microcredit -UPL)	41175413
4	Sufalon (Agriculture Sector Microcredit -ASM)	1884217
5	IGA Loan (ENRICH)	7200262
6	Voluntary Savings/	7090805
7	Terms Savings	0
8	LIFT (Kuchia)	1617
Total		266823752

Savings Refund to Members: BDT 11,26,92,392 has been refunded to members Savings in the fiscal year 2017-2018 (July'17-June'18). Component wise member's Savings refund is as under the table.

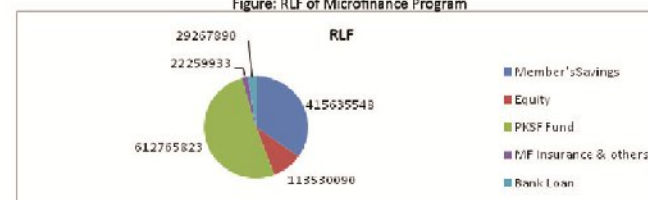
Sl.No	Component	Savings Refund in the fiscal year 2016-2017 (July'17-June'18).
1	Jagoron (Rural Microcredit -RMC)	40364278
2	Agrosort(Micro Enterprise Loan -MEL)	30659364
3	Bundad (Ultra Poor Microcredit -UPL)	23762269
4	Sufalon (Agriculture Sector Microcredit -ASM)	4185144
5	IGA Loan (ENRICH)	8931697
6	Voluntary Savings/	8591824
7	Termis Savings	1180767
8	LIFT (Kuchla)	16049
Total		112692392



Revolving Loan Fund: Finally at the end of June'18 revolving loan fund of microfinance program is BDT 1193459284 and which is revolving by the contribution of microfinance program equity, member's savings and PKSf fund. Mode of RLF is as under the table.

Sl. No	Mode of Revolving Fund	RLF (BDT)
1	Member's Savings	415635548
2	Equity	113530090
3	PKSF Fund	612765823
4	MF Insurance & others	22259933
5	Bank Loan	29267890
Total RLF		1193459284

Figure: RLF of Microfinance Program

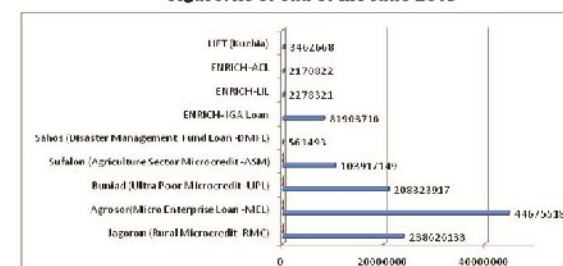


Fund Received From PKSf & Fund Refund to PKSf: During the fiscal year July'17 to June'18 BDT 37,85,00,000 has been received from PKSf and on the other hand BDT 30,90,64,972 has been refunded to PKSf as principal amount.

Loan Portfolio Composition: As of June 2018

Component	TLO
Jagoron (Rural Microcredit -RMC)	238626133
Agrosort(Micro Enterprise Loan -MEL)	446755181
Bundad (Ultra Poor Microcredit -UPL)	208323917
Sufalon (Agriculture Sector Microcredit -ASM)	103917149
Sabos (Disaster Management Fund Loan -DMFL)	561461
ENRICH-IGA Loan	81903716
ENRICH-LIL	2278321
ENRICH-ACL	2170812
LIFT (Kuchla)	3462668
Grant Total	1087999400

Figure: As of end of the June'2018



Portfolio Composition Chart

Cumulative Loan Disbursement, Loan Realization & Loan Outstanding: Since inception of the end of fiscal Year June 2018 the sum of cumulative loan disbursement to the targeted participants at field level BDT 1075,01,47895 On the other hand the sum of cumulative loan realization as principal BDT 966,21,48,495 and cumulative loan recover rate is 99.32 %. Total Loan Outstanding at the end of June 2018 is BDT 108, 79, 99,400.

Comparative performance Analysis of Microfinance Program: Last Five Years

Particulars	Fy-2013-2014	Fy-2014-2015	Fy-2015-2016	Fy-2016-2017	Fy-2017-2018
Branch	31	33	34	36	36
Member	72068	68474	66991	66256	65435
Borrower	51206	49068	48244	46778	45472
Total Staff	314	334	339	361	352
Total PO	201	196	196	213	208
Member Savings Balance	171085373	242260121	299175512	339608507	415695548
Loan Outstanding	684256643	784326808	819503026	966487018	1087999400
Surplus	54021995	65500055	88560372	95713333	126144545
PAR	21.02	13.26	11.65	9.99	7.45
OTR	95.97	95.88	93.81	97.08	98.46
CRR	97.21	98.35	97.62	99.05	99.32
PO: Member	359	349	342	311	315
PO: Borrower	255	250	246	220	219
PO: Loan Outstanding	3404262	4202667	4181138	4537498	5230766



Images: Financial inclusion with diversified loan support to the coastal beneficiaries.

HUMAN RESOURCE DEVELOPMENT

Staff Capacity Building Training

For the FY 2017-2018, NGF has organized different training courses and certification courses by hire national level expert where participate different level of staffs for increasing capacity of their own human resources. The major training courses were Concept Note and Proposal Development, Savings & Credit Management, Accounts & Financial Management, Leadership Development, Effective Communication and Automation System, Office Management etc.



Capacity Building Training

DATE	Title of the Event	Duration (Days)	Participants			Project Name	Organized by	Participants Category
			M	F	Total			
10-11-17	Skill Development & Professionalism	1	20	5	25	MF	HRM & Admin	Program Organizer
11-11-17	Skill Development & Professionalism	1	15	10	25	MF	HRM & Admin	Program Organizer
12-11-17	Skill Development & Professionalism	1	18	7	25	MF	HRM & Admin	Program Organizer
13-11-17	Skill Development & Professionalism	1	17	8	25	MF	HRM & Admin	Program Organizer
17-11-17	Online Automation Training	1	16	4	20	MF	HRM & Admin	Accountant/ MIS Officer
17-11-17	Online Automation Training	1	15	5	20	MF	HRM & Admin	Accountant/ MIS Officer
23-10-17	Financial management & Accounting	2	15	5	20	MF	HRM & Admin	Accountant/ MIS Officer

Date	Title of The Event	Duration (Days)	Participants			Project Name	Organized by	Participants Category
			M	F	Total			
13-11-17	Skill Development Motivation	1	20	5	25	MF	HRM & Admin	Program Organizer
23-05-17	ML/SME Management & Accounting	2	25	5	30	MF	HRM & Admin	Program Organizer of ME
07-04-17	Skill Development & Professionalism	1	20	5	25	MF	HRM & Admin	Program Organizer
05-09-17	Group dynamics and Micro Credit Management	1	17	3	20	MF	HRM & Admin	Program Organizer
06-09-17	Group dynamics and Micro Credit Management	1	18	2	20	MF	HRM & Admin	Program Organizer
12-09-17	Group dynamics and Micro Credit Management	1	16	4	20	MF	HRM & Admin	Program Organizer
13-09-17	Group dynamics and Micro Credit Management	1	15	5	20	MF	HRM & Admin	Program Organizer
20-09-17	Group dynamics and Micro Credit Management	1	19	1	20	MF	HRM & Admin	Program Organizer
27-02-18	Online Web based Report Preparation	1	18	7	25	MF	HRM & Admin	Accountant/ MIS Officer
19-03-18	Leadership & Office Management	3	20	5	25	MF	HRM & Admin	PM/AM/BM
14-03-18	ML and SME Employee Development Training	1	20	5	25	MF	HRM & Admin	Program Organizer ME
15-03-18	ME and SME Employee Development Training	1	20	5	25	MF	HRM & Admin	Program Organizer ME
19-02-18	Training on Staff Skill Development	2	7	3	10	PACF	HRM & Admin	All Staff PACF



Project based Staff Orientation and Workshop





Monthly Head Office Staffs Coordination Meeting held on 5th day for each month at Conference Hall, Head Office, for reviewing the departmental progress; follow up report, feedback and next month planning with the effective participation of Executive Director, NGF, Shyamnagar.

Beneficiaries Training

NGF had organized various types of skills & awareness building training courses for the targeted project participants under different projects/programme/interventions in the project areas for enhancing their capacity, technical knowhow, awareness and business management practices that helps them to sustain their better business and improved livelihood.

After conducted TNA among the project participants, The Project Team were developed training materials including module/schedule/resource person/venue etc. and facilitated beneficiary training program to fulfill their needs. Most of the training program had conducted for adopting new technology, Modern farming practices, Climate adaptive Agriculture, Crab Culture, Crab fattening, Crab let Nursery, Agricultural Extension, Modern Fish Culture, Carp-Golda mixed farming, Cuchia farming, livestock rearing, lead farmer's capacity building, access to market, access to inputs and linkage development among the public & private sectors for better services.



Trainer facilitated a Residential Training Courses at NGF Training Center



Field based orientation and awareness raising event conducted by court yard meeting.



Conducted Field based Farmers Training on Cuchia Fattening & Business Management at their Court Yard under LIFT Cuchia Project.



UPP-Ujjibito Project Team had organized capacity building training program on "Nutrition & Social Development" participated by the project participants held at NGF Head Office.



UPP-Ujjibito Project Team had conducted sharing meeting among the project participants and Community Clinic held at Shokhipur Branch for ensuring health services to the beneficiaries.

Conducted Workshops/Seminars

For the FY 2011-2018, NGF has organized several workshops/meetings/seminars under different projects/programme for gathering knowledge, recent development issues and result disseminations of success interventions with the effective participation of project participants and relevant stakeholders. The organization has conducted project launching workshop, planning workshop, policy review workshop and stakeholder's consultation meeting round the year.



NGF had conducted Stakeholders Consultation Meeting, Result Sharing Workshop and Exposure Vist at Conference Room, Head Office, NGF.



Participated at different Workshops/Meetings

NGF officials had participated different workshops conducted by donors, networking partners under different projects/interventions for gathering knowledge, new ideas, recent development issues, orientation on concept note development and strategy formulation for new project design, update as well as and implementation.



Participated International Seminar at PKSF Bhabon, the seminar had conducted by CTCN, Korea





Md. Lutfur Rahman, Founder & Executive Director (ED) of NGF had chaired as Chief Guest and inaugurated "Online News Club" at Shyamnagar, Satkhira.



Represent the Organization
at International Seminar held at PKSF Bhabon, Dhaka



Represent the Organization
in a Knowledge Sharing Workshop participated by CTN Korean Team and
Directorate of Environment held at Khulna Office.



Represent the Organization
in a international seminar on "FinTech BootCamp" round-3 conducted by DFS LAB
held at BRAC-CDM, Rajendrapur, Dhaka, Bangladesh.

Event Management

The organization has been organizing and arranging different social awareness campaign, promotional events, faced different donor visit, participated local and national level fair, national day observe and exposure visit in round the FY 2017-2018. Here shows some snap shot of such highlighted program picture.



A renowned economist, Dr. Qazi Kholiqzaman Ahmad is currently the chairman of the PKSf along with Mr. Fazlul Kader, Deputy Managing Director (Programme). PKSf visited beggar rehabilitation activities under ENRICH Program.



Dr. Md. Jashim Uddin, Deputy Managing Director (Administration), PKSf along with DFID Team visited NGF program activities special focus on social and economic impacts on ENRICH Program.



Dr. Akond Mohammad Rafiqul Islam, General Manager, PKSf along with The IFAD Country Mission Officials visited Crab Culture and Crab Hatchery Project at Calbari, Burigaoalini Union under Shyamnagar. The Team also visited at crab fattening farm at farmers level.



Mr. Kane Wood, Market Adviser, Christian Aid Mission along with Ikramul Haque, Programme Manager, Christian Aid Bangladesh visited NGF Crab Sector development program at Datnakhali Village with facilitation of Mr. Lutfur Rahman, Executive Director, NGF.



Conducted Day Observation Program



Conducted Exposure visit at NGF Agriculture Program where participated 27 POs of PKSf staff members. The visit program was facilitated by A.M Farhaduzzaman, Deputy Manager, PKSf and NGF Agriculture Unit.



Participated Upazila Level Agricultural Technology Fair



Conducted a field study on low cost household level technology on desalination water supply participated with CTCN and Glory & Tech, South Korea. The project is going to launch under UNFCC Fund.



Having a good time for the FY 2017-2018 and the organization has achieved some remarkable works for the coastal people as well as program covered at different media both electronic & print media round the year.



Remarkable Achievement for Fiscal Year: 2017-2018

NGF has been celebrating a lively year of 2017-2018 for achieving some remarkable results in development such as new project launched with new partnership and awarded by donor for its program performance. Here are some highlighted snapshots for this year;

New Partnership with Care Bangladesh



NGF has signed contract with SDC Shomoshli Project of Care Bangladesh aiming to "Provide technical assistance to develop commercial crab nurseries to promote commercially Bred Crab-lets" in the coastal areas of Satkhira and Khulna district. The project has been facilitating skill development training both farmers and nurseries in Shyamnagar and Kaliganj upazila under Satkhira district and Koira upazila under Khulna district.

Institutional Partnership contract with Christian Aid Bangladesh and designed a new Project

Purpose of Partnership

Christian Aid and nowabenki Gonomukhi Foundation Commit to Work in partnership together to achieve the following results.

Wider Aims of the partnership (beyond individual project)

To increase social and economic status by facilitating market based initiatives that increase and diversify household incomes for marginalised communities living in coastal region.

Specific objectives of the partnership during the period of this agreement

To build the capacity and resilience of local system and bring private sectors to assist local marginalised communities in southwest coastal region to produce and market crab for the purpose of increasing farmer's livelihood options



Organization Assessment by CA

NGF has signed Memorandum of Understanding (MoU) with Christian Aid Bangladesh aiming to strengthening the crab market system addressing the fundamental constraints on access to market and quality inputs at farmer's level. Recognizing the importance of this sub-sector, Christian Aid Bangladesh and Nowabenki Gonomukhi Foundation (NGF) designed a 2 years duration project titled 'Enhancing Market System for Crab Sector in the southwest coastal region of Bangladesh' started on August 2018.



The organization has launched another project in Shyamnagar FY 2017-2018, titled of the project "Livelihood improvement initiative for the Aged People" with the financial support from Palli Karma Sahayok Foundation (PKSF).



Picture:
Project orientation meeting held at village level participating aged people of Aturia Union under Shyamnagar - Satkhira - district. The project has been working for livelihood improvement of the aged people by fulfilling the necessity of their daily life.

A new contract signed for implementing another project on "Establishment of Natural Breeding Hatchery of Eel Fish" aiming to ensure regular supply of natural eel to the farmers for household level production. The project has been financing by LIFT Project of PKSF.



Natural Eel breeding hatchery has inaugurated by Dr. Jashim Uddin, Deputy Managing Director, PKSF.

List of Publications

- Profile
- Annual Report
- Annual Diary
- Annual Calendar
- Project Closing Report
- Booklet/Leaflet/Flip Chart Technology based
- Module Success Cases
- Project based Publication



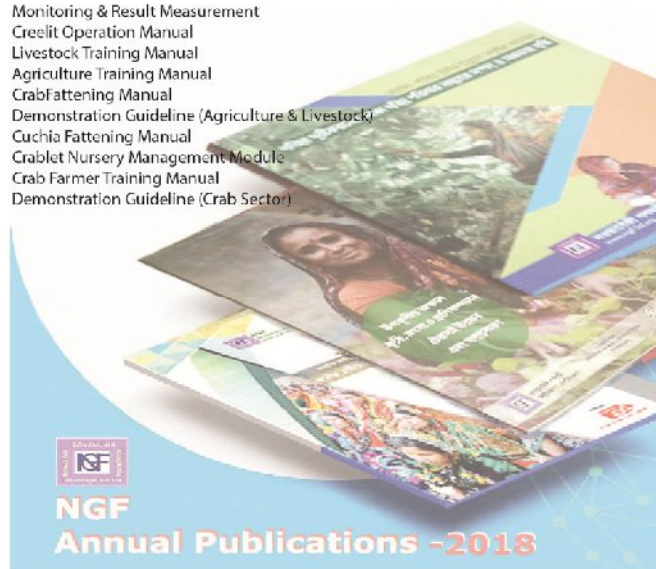
NGF Policies & Strategies

List of Policies and Strategies

Gender Policy (English/Bangla Reviewedon January 2017)
 Staff Development Policy-Reviewedon July 2016
 Recruitment Policies & Procedures-Reviewedon July 2018
 Financial Manual-July 2016
 Procurement Manual-Reviewedon July 2017
 Internal Audit Manua Reviewedon July 2016
 Human Resource Policies & Procedures Reviewedon July 2017
 Businessand Strategic Plan-Vion 21
 Money Laundering Policy

List of Guideline / Manuals

Monitoring & Result Measurement
 Creelit Operation Manual
 Livestock Training Manual
 Agriculture Training Manual
 CrabFattening Manual
 Demonstration Guideline (Agriculture & Livestock)
 Cuchia Fattening Manual
 Crablet Nursery Management Module
 Crab Farmer Training Manual
 Demonstration Guideline (Crab Sector)





Project Completion report on Dike Greening

Sustainable Development and Bio-diversity
Program (SDBP)-Bangladesh

Nowabanki Gonemukhi



Nowabanki Gonemukhi



ANNUAL REPORT 2017

Nowabanki Gonemukhi Foundation

Annexure-A

Nowabanki Gonemukhi Foundation (NGF)
Nowabanki, Shyamnagar, Satkhira
Overall Loan Program including PESP Funded Other Programs and Projects
Statement of Financial Position
As at June 30, 2018

Particulars	Notes	Amount in BDT	
		FY 2012-2019	FY 2016-2017
Properties and Assets:			
A. NON-CURRENT ASSETS:			
Property, Plant and Equipment (PPE)	1.00	36,136,423	37,104,548
Total Non-Current Assets		36,136,423	37,104,548
B. Current Assets:			
Loan to Members	2.00	1,087,999,400	866,487,018
Short term Investments	3.00	80,431,190	41,758,083
Other loan-Short term	4.00	4,013,880	3,023,967
Account Receivables	5.00	6,333,318	8,094,367
Advance, Deposits & Prepayments	6.00	19,337,039	16,736,373
Unsettled Staff Advance	7.00	4,399,420	5,091,184
Cash in hand	8.00	7,588,024	6,587,554
Cash at Bank	9.00	69,560,302	6,990,322
Total Current Assets		1,280,188,449	1,058,474,678
Total Properties and Assets		1,316,324,872	1,095,579,223
Capital Fund and Liabilities:			
A. Capital Funds:			
Cumulative Surplus	10.00	113,330,090	66,185,147
Statutory Reserve Fund	11.00	12,814,495	9,669,127
Total Capital		126,144,585	75,854,274
B. Non-Current Liabilities:			
Loan from PESP-Long Term	12.01	257,251,648	216,136,900
Accumulated Depreciation	13.00	18,734,318	16,334,300
Member Welfare Fund	14.00	22,559,935	18,333,089
Total Non-Current Liabilities		298,545,901	250,804,289
C. Current Liabilities:			
Loans from PESP-Short Term	12.02	368,404,178	327,193,853
Loan from Commercial Banks-Short term	15.00	25,367,800	17,000,000
Member Savings Deposits	16.00	416,306,349	338,618,608
Account Payables	17.00	2,997,144	9,476,755
Loan loss Provision	18.00	60,784,548	60,460,004
Provision for Expenses	19.00	754,223	830,800
Total Current Liabilities		874,614,431	749,584,440
Total Capital Fund and Liabilities		1,296,324,872	1,095,579,223

(Signature)
Executive Director
Md. Lutfur Rahman
Executive Director
Nowabanki Gonemukhi Foundation (NGF)
Nowabanki, Shyamnagar, Satkhira

(Signature)
Chief Accountant
Mr. Md. Rashid Khan
Head of Finance & Accounts
NGF, Shyamnagar, Satkhira

Signed as per our separate report of even date.

Dated: Dhaka, Bangladesh
October 3, 2018

Mohammed Ali Karim & Co.
Chartered Accountants.

Nowabnki Gonomukhi Foundation(NGF)
Nowabnki, Shyamnagar, Satkhira
Overall Loan Program including PESF Funded Other Programs and Projects
Statement of Profit/Loss and other Comprehensive Income
For the Financial Year Ended June 30, 2018

Annexure-A

Particulars	Notes	FY 2017-2018	FY 2016-2017
Income:			
Service Charge on Member Loan		203,519,888	159,067,716
Reimbursement from PESF against Programs and Projects Expenses	20	15,669,944	20,613,397
Bank Interest		404,073	866,550
Interest on FDR		3,009,076	2,861,016
Membership Fee		89,959	56,420
Sales of Forms and Publications		463,527	408,437
Donation for Revenue Expenditure	21	-	38,700
Others	22	3,430,777	2,843,544
Total Income		226,809,166	187,401,582
Expenditure			
Interest on Member's Savings		23,679,805	18,342,712
Service Charge of PESF Loan		26,181,134	25,961,613
Interest of Bank Loan		2,677,384	163,982
Other Loan Interest		111,956	-
Salaries and Allowances		71,531,783	69,181,031
Office Rent		3,606,285	2,105,636
Cess and Electricity		734,180	1,090,588
Repair & Maintenance		871,848	891,694
Telephone, Internet and Postage		1,069,630	1,125,441
Entertainment		1,307,918	1,333,746
Printing & Stationary		2,106,030	2,737,249
Conveyance and Traveling		1,778,443	1,690,008
Fuel Cost		1,832,317	1,710,337
Training Expenses		285,392	379,293
Meeting and Seminar Expenses		76,194	613,943
Advertisement		902,627	492,683
Bank Charge/DD Charges		787,280	358,058
Legal Expenses		670,979	660,387
Work Aid Expenses		314,010	681,557
Donation & Subscription		310,786	428,006
PF Contribution		1,542,455	400,486
Programs and Projects Expenses	23	20,778,344	23,916,590
Audit Fees		87,500	138,000
VAT & Taxes		952,079	1,239,714
LLPE		30,237,712	26,682,673
IT Expenses		233,035	368,016
Other Operating Expenses	24	787,396	1,205,376
Depreciation		2,359,768	2,670,521
Total Expenditure		196,355,915	160,870,669
Excess of Income over Expenditure		30,453,251	7,130,902
Total Expenditure:		226,809,166	187,401,582

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

Chief Accountant
Noor Md. Rashid Khan
 Head of Finance & Accounts
 Nowabnki Gonomukhi Foundation (NGF)
 Nowabnki, Shyamnagar, Satkhira

Examined & Found Correct
Mohammed Ata Karim & CO.
 Chartered Accountants.

Dated: Dhaka, Bangladesh
 October 3, 2018

Page 3