Annual Report 2015

গণ উন্নয়ন কেন্দ্র
Gana Unnayan Kendra

Editor
M. Abdus Salam

Editorial Board
Abu Sayem Md. Jannatun Nur Rishat
Anjum Nahed Chowdhury
Aftab Hossain
Md Jalal Uddin
Md. Zahurul Fardous

Graphics & Design
Maksudul Islam

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Documentation & Publication Unit
Gana Unnayan Kendra (GUK)
Narshratpur, Gaibandha 5700
Post Box-14, Bangladesh
Phone & Fax: +88 0541-89042
Email: info@gukbd.net
Website: www.gukbd.net
Facebook: www.facebook.com/gukgaibandha

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Abbreviation:

ASK – Ain o Shalish Kendar
CDD – Center for Disability in Development
CBO – Community Based Organization
CEDAW – Convention on Elimination of all forms of Discrimination Against Women
CHV – Community Health Voluteer
CRA – Community Risk Assessment
CS – Community School
CWDs – Children With Disabilities
DDMC – District Disaster Management Committee
DFID – Department for International Development
DRR – Disaster Risk Reduction
GEM – Gendered Enterprise and Market
GOs – Government Organizations
GUKIET – GUK Institute of Engineering and Technology
HR – Human Rights
IDE – Institute of Developing Economies
IED – Integrated Economic Development
IGAs – Income Generating Activities
MoU – Memorandum of Understanding
MBG – Milk Business Group
MDG – Millennium Development Goal
MFIs – Micro Finance Institutions
MLD – Market & Livelihood Development
MNS – Manobadhikar Nari Samaj
MSP – Manobadhikar Sangrakkhan Parishad
MAP – Manobadhikar Ainjibi Parishad
NFPE – Non Formal Primary Education
NGO – Non Government Organization
NHRC – National Human Rights Commission
PFP – Pathways from Poverty
PIC – Project Implementation Committee
PKSF – Palli Karma Shahayak Foundation
PVCA – Participatory Vulnerability and Capacity Assessment
RSSC – Rural Sales & Service Center
RTI – Right to Information
SHG – Self Help Group
SOD – Standing Order on Disaster
SMC – School Management Committee
UP – Union Parishad
UDMC – Union Disaster Management Committee
VDC – Village Development Committee
VSL – Village Savings & Loan
WASH – Water, Sanitation & Hygiene
WDMC – Ward Disaster Management Committee
WWP – Women Wash Platform

Message from the Chairperson

It is a matter of great pleasure to hear that Gana Unnayan Kendra (GUK) is going to publish its annual report for the year of 2015. I would like to thank all staff members of GUK for their sincere and dedicated effort to carry out different activities acknowledged for the betterment of disadvantaged people living in the disaster prone north-western part of Bangladesh and also congratulate them for making 2015 a very successful year.

Moreover, I would also like to convey my sincere gratitude to all concern government officials, donor representatives, civil society people who extended cordial cooperation over the period.

In Addition, it is my conviction that the Executive committee and General Council members provided all sorts of supports which lead the organisation for reaching the destination.

Last but not least, I would like to thank all of concern who has given their sincere effort to prepare the documents.

I look forward for new hope for the success of year 2016.

Anup Kumar Sarker
Chairperson

Message from the Founder & Chief Executive

It is the immense pleasure for me that Gana Unnayan Kendra (GUK) published the annual report for the year 2015. The year 2015 is very important for development practitioners as the global target MDG is to be ended this year. Bangladesh has gained significant achievements in most of the MDGs. We are proud that we are also a part of these achievements. To bring about a sustainable positive change in the lives of poor and extreme poor people in the north-west part of Bangladesh, GUK has reached to a remarkable stage through tireless and sincere effort during last thirty one years.

As a local development organization we have carried out some other people oriented demand based activities.

It was not possible for us to attain all these achievements without enormous cooperation of community people, development partners, government officials, civil society people, local government bodies, marginalized farmers, small producers & entrepreneurs, private sectors, other stakeholders, general council & executive committee members and our sincere & dedicated colleagues.

So, I would like to express my heartfelt gratitude to all of them through whose combined support we have achieved the results.

Alongside the success, we also had some limitations and we express sincere apologize for that.

We are hopeful that this annual report will show all of our achievements in 2015. However, we seek suggestions and feedback from all of you which will help us to step forward successfully in next year.

M. Abdus Salam
Founder and Chief Executive

GUK at a Glance:

Background and context:

Gana Unnayan Kendra (GUK) started its journey in 1985 as a community led non-government organization with the aim of reducing poverty by bringing about positive sustainable changes in the lives and livelihoods disadvantaged poor people in remote areas especially in the river islands of Teesta, Brahmaputra and Jamuna of Gaibandha district in Bangladesh. Presently GUK has been working in ten northwestern districts of the country i.e Gaibandha, Rangpur,.Kurigram,Lalmonirhat, Nilphamari, Dinajpur, Panchaghar, Bogra, Joypurhat and Kustia.

Most of the the working areas of GUK are the poverty and disaster prone areas. The people of this areas have to lead their life by struggling against flood. River Bank erosion drought,cold spell and seasonal food crisis almost every year. Many people lose their assets and lives during flood specially the displaced people lose everything due to river erosion which is unrecoverable. The educational facilities are not enough and no working placement opportunities for lack of adequate knowledge and skill. So, most of the families have to live on agriculture based activities which cannot ensure working opportunities for large numbers of landless day labour round the year. During the lean period of work, many male members of families have to go to the other places of the country in search of work leaving the women and children behind the uncertainty and in different of crisis.

Still the social status of women is fragile and dejected in our society. The minority group of people also is in undermining. They have very limited opportunities to run of their life and also the supports of social rights are in negligence from supports providers group as well as their lack of awareness. Different types of superstitions, fanaticism and backward social dogmas have been dominating their life.

GUK has been trying to rich up the situation and alleviate the poverty by bringing positive changes in their lives and livelihoods through giving different supports and creating opportunities.

During the development journey, GUK has achieved significant successes particularly in the area of creating women leadership in the grass root level, women empowerment, livelihood improvement, disaster management, health and sanitation, access to local resources education and mass awareness.

Vision:

GUK envisions a poverty free equitable society where justice, equality, human rights and dignity of all people are ensured.

Mission

Inspired by credo "Release not Relief", GUK works with and for poor, extreme poor, vulnerable, excluded and all other disadvantaged groups of people especially women, children, ethnic groups and person with disability to bring about a sustainable positive change in their lives.

Strategic Objectives:

01. Human resource development and sustainable institutions building
02. Quality education for all children
03. Sustainable livelihood for poor and extreme poor
04. Gender equality and women empowerment
05. Community resilience on disaster management focusing climate change
06. Health, nutrition and WASH
07. Good governance and democratic environment
08. Action research and innovation

Governance and management:

1. General Council:

GUK has a General Council (GC) consisting of 25 members which is the highest authority of the organization. Generally the GC sit at least one time in annual general meeting where a discussion held about different policy documents, budgeting, audit and major activities of the year.

2. Executive Committee:

The Executive Committee (EC) of GUK consisting 07 members elected for every 03 years by general council. The meeting of executive committee held at least 4 times in a year. The committee provides necessary instruction to Management Team to develop overall process of the organization.

3. Programme management team:

GUK has a programme management team consisting of 10 members which is the authority of responsible for decision making to implement the programme smoothly according to the plan and budget. Besides, the overall staff management of organization. The Chief Executive of the organization leads the team and takes decision for programme and management through the meeting's decision of PMT.

Legal status:

Name of Authority	Registration No.	Date
Directorate of Social Service	490	12/01/1986
NGO Affairs Bureau	451	24/03/1991
Micro Credit Regulatory Authority	03730-01746-00091	01/01/2008

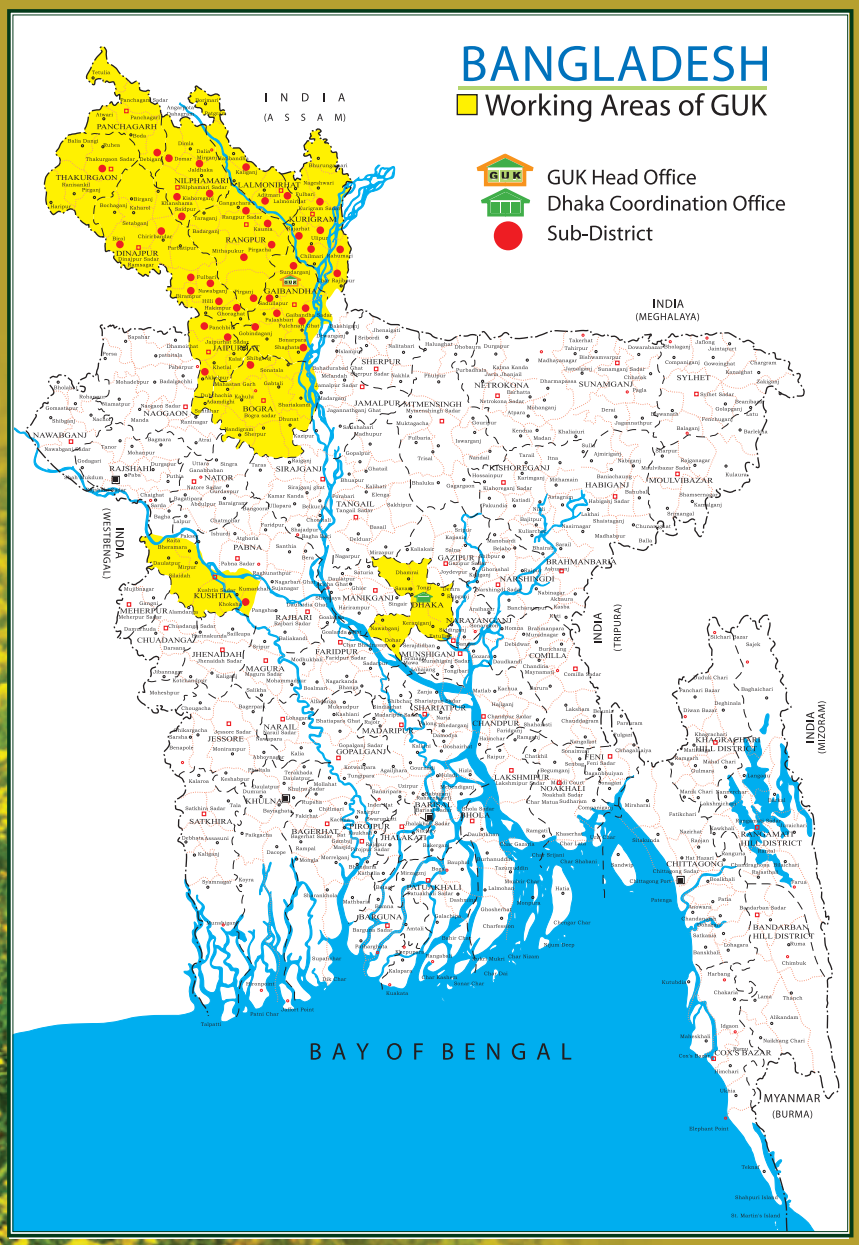
People Involved with GUK.

Total families (Direct Beneficiaries)	: 1,55,750
Civil Society People	: 1,13,200
Volunteers	: 500

Working Location

Sl No	Name of District	Name of Sub-district
1.	Gaibandha	Fulchari, Shaghata, Gaibandha Sadar,
		Sundarganj, Sadullapur, Palashbari, Gobindaganj
2.	Rangpur	Pirganj, Mithapukur, Rangpur Sadar, Pirgacha, Kaunia
3.	Kurigram	Kurigram Sadar, Razibpur, Ulipur, Rowmari, Chilmari. Razarhat
4.	Lalmonirhat	Lalmonirhat Sadar, Aditmari, Kaliganj
5.	Nilphamari	Nilphamari Sadar, Domar, Dimla, Jaldhaka,
		Kishorganj, Syedpur
6.	Dinajpur	Ghoraghat, Fulbari, Nowabganj, Birampur, Birol,
		Chirirbandar, Hakimpur
7.	Panchagar	Debiganj
8.	Kustia	Khoksha
9.	Bogra	Shibganj
10.	Joypurhat	Joypurhat Sadar, Akkelpur, Panchbibi
	Total: 10	40

Working area in Map



Human Resources:

Position	Male	Female	Total
Senior Management level	07	04	11
Mid level Management	20	18	38
Field level Management	75	41	116
Field level staff	450	400	850
Support Staff	30	12	42
Temporary staff	120	170	290
Total	702	645	1347

Cross Cutting Issues:

- Gender
- Disaster and Environment
- Disability and ethnic minority
- Child Protection

Programme Accomplishments:

There are 8 (Eight) strategic Focuses of GUK under which different activities are being implemented. A total number of 31 projects were implementing under these focuses area with the support of different donors and development partners. According to the strategic focus achievements are bellow:

Strategic Objective-1: Human Resource development and sustainable Institution building:

Through this approach, GUK provides emphasis on enhancing the life skills and capacity of poor and extreme poor people by transferring the knowledge, information and resources. Capacity building of local community based platform for raising their voice to bargaining their rights and entitlements.

The following projects implemented under the Strategic Objective:

1. Resilience through economic empowerment climate adaptation, leadership and learning (REE- CALL).
2. Structural Alleviation of Poverty and marginalization in the poorest region of Bangladesh (SAHOSH).
3. Resilience Improvement of vulnerable extreme Riparian (RIVER) *
4. E commerce based Business solution for producer in rural Bangladesh.
5. Oxfam Humanitarian Capacity building project (OHCB).

Major Achievements:

Expansion of working Areas:

This year, GUK has extended its working areas in more districts, upazilas and unions to cover more disadvantage people under its pro-poor people's welfare activities. Beside Gaibandha, Kurigram, Rangpur, Lalmonirhat ,Nilphamari, Dinajpur, Panchagar and Kustia districts, this year GUK expanded its activities with office set up at larger areas of Bogra and Joypurhat .

New Members involvement:

A total of 139 new groups have been formed in 2015 with 8210 members of extreme poor families. These poor people including men, women, children and disabled persons involved in the development interventions of GUK. Now total groups of GUK are 2,459 and involved members are 47505.

Skills and Capacity building training:

GUK organized training to enhance skills and capacity of group members, staff and community people. This year GUK provided training to 12130 persons through 505 batches under different projects. Besides, social development issue based training provided to 780 men and women of civil society members, stakeholders and local government representatives in 35 batches. These training courses were held residentially and non- residentially.

Session, Campaign and Rally:

During this reporting period, GUK organized sessions on different development issues as per need of beneficiaries and instant situation of working areas. The frontline staff of the organization facilitated the sessions in their weekly meetings. This year about 8340 sessions were organized successfully.

Meeting, Workshop and Seminar:

GUK organized different issue based sharing meeting, workshops and seminars with the people at different level with the aim to disseminate information and development issues to the people of all spheres of the society and reviewing progress activities of the organization with their opinions. 267 meetings, 55 workshops and 15 seminars organized on separate issues where about 7000 men and women participated.

Gathering, Fair and Conference:

GUK organized 23 women gatherings, 22 fairs and 3 conferences in its working areas with the participation of large number of people from all spheres of the society. These events held with festive mood and huge gathering through different programs. The issues got importance this year were domestic violence, adverse impact of climate change, market for Chars and human rights. These events organized jointly with government departments where Union, Upazila and district administration, people's representatives, media personnel and academic experts participated.

Alliance and forums:

During this reporting period, organization facilitated to form and strengthen capacity of 108 community based organizations (CBOs) at ward and union level. 23 Federation in Gaibandha district strengthened with the aim to self-reliant action for the poor people's welfare. Besides, a total of 55 VDCs were formed and strengthened for keeping up their due rights and services. All these platforms are working to develop social integrity removing different social injustice like early marriage, domestic violence, sexual harassment, and discrimination. The members of these forums are also involved actively with different social movement including human chains, rallies, workshops and dialogue

extending their cooperation with common people to ensure basic rights and social security of poor people including getting government and non-government services. Apart from this, GUK formed and directly works with 72 community policing forums at Gaibandha, Lalmonirhat and Nilphamari districts.

ICT Services:

Organization has been working to provide information, communication and technology services to all stakeholders within the working areas. Meanwhile it has deployed numbers of Info Lady, DMCs, Health Workers, and agriculture technical persons for delivering info services in regards to education, agriculture, livelihoods and disaster mitigation areas. It also worked to establish union based information centers, humanitarian accountability and complaint procedures with relevant transparent information and services. About 14 thousand poor people were provided with information services this year.

Skill Development and Job Placements:

During the reporting year, GUK achieved significant successes for creating employment opportunity for the young men and women of the poor families especially from the displaced poor families provided with 2 month-long training on skills development on computer operation, industrial sewing machine operation in woven garments. After receiving the training, the participants were supported with internship facilities at garments factories and others industries for one more month and then facilitated in getting salary jobs in garments factories in Dhaka and nearby districts. GUK provided training to 235 young boys and girls, 204 of whom have been placed in job with different private companies and industries. Now the trained participants are contributing their families financially with their regular income.

Exchange and exposure visit:

GUK organizes exposure and exchange visits for staff members, group members and civil society members at home and abroad with the aim to improve their capacity. This year nearly 108 beneficiaries visited different organizations in the country and 12 visited different countries. Besides, 34 staff of different levels participated in international trainings, seminars and workshops in different countries.

Day Observation:

In 2015, GUK observed different national and international days in collaboration with government, CSOs, and NGOs. Organization observed International Women Day, World Health Day, National Disaster Preparedness Day, International Disabled day, World HIV/AIDS day, World Environment Day, Right to Information Day, Disaster Mitigation Day, Rokey Day, International poverty Alleviation day. People from all spheres of the society actively participated in these events. This year, a total of 43 national and international days observed.

CASE STUDY

A winning story of rural marketing initiative - An innovative rural community based marketing approach.

Alokito Sales and Service Centre is marginalized poor women's marketing initiatives in the rural areas of GUK under the project of RIVER supported by Christian aid.

Uria union of Fulchari upazila in Gaibandha district is the most vulnerable areas due to frequent disaster. Generally Women are involved with agriculture production but not in the marketing process. They were not getting fair price of agriculture production due to entrap of middlemen and also not enough information and linkage with the buying agent and company.

So through the initiatives of concern project 80 families of Ratanpur village organized and discussed several times about the problem and then established a sales and services centre for developing the linkage with the companies and sole agencies. They communicated with the buyer agencies and sold their produced by the reasonable fair price.

Now a total number 6 Sales and Service Centre are consisting 570 poor women farmers are involved with the process and they are getting the fair price of their agriculture product.

Strategic Objective -2: Quality education for all children

GUK is trying to support the government to attain it's goal of ensuring education for all by providing quality education for poor students especially of river islands (Chars) and remote areas. Gana Unnayan Kendra (GUK) has been implementing this strategic objective through formal & non formal primary schools, Anandalok schools, secondary schools and technical institutes emphasising inclusive education for Children with Disabilities (CWDs) and ethnic minorities. GUK implementing some of Projects under this strategic focus supported by our developments support partners which contributes to achieve of universal primary education (MDG 2) in Bangladesh and complements the Bangladesh Government's "Education for All" (EFA) programme.

The following projects implemented under the Strategic Objective:

1. Quality Primary Education for students from Marginalized and Extreme poor Families in Bangladesh (QUEST).
2. Quality Primary Education for Children from Extremely Poor Families in Bangladesh: Construction and Management of 14 Community Schools(14CS)
3. Setting up and operating primary school for Children from Extreme poor families in Bangladesh
4. Quality Primary Education for children from Extremely Poor Families in Bangladesh.
5. GUK Institute of Engineering and Technology (GUKIET)
6. Kunderpara Gana Unnayan Academy.

GUK is operating 28 Community Schools supporting by Netz Bangladesh

Gana Unnayan Kendra

Major Achievements:

Pre-Primary School:

GUK is running pre-primary education for children of poor families through 60 schools. These schools are set up at the catchment areas of formal schools; some are within the school compound and some outside. These schools are running under 13 Unions of Gaibandha district where a total of 5252 children (boys- 2544 and girls- 2708) are studying with friendly environment. Children can learn here with joy through playing, reciting, singing, drawing, acting and so on.

A total 14 Education Development Committee (EDC) has been formed and they organized regular meeting for quality education.

Non-Formal Primary Education (NFPE):

GUK is currently operating 80 non-formal primary education schools for the students of poor families living in remote areas especially in the river island chars where formal schools are inadequate. Presently 2333 students (boys- 1003, girls 1330) are studying in these schools for completing 4 years NFPE course that is equal to Grade 5 of formal schools. After passing the PSC examination in 2015, GUK took all initiatives to admit 100% students to Grade 6 at secondary schools. 30 days mid day meal has been provided to school students.

Community School (Anandolok Biddaloy):

GUK has established different types of primary level schools which are commonly known as Community Schools (Anandolok Biddaloy). These schools are mainly set up at the places where formal school are not available and students from poor families can read here free of cost with all kinds of modern facilities and amenities. At present 26 community schools are running at 4 districts i.e. Gaibandha, Nilphamari, Panchagar and Kustia. A total of 3110 deprived and drop out students (boys- 1711, girls- 1399 are continuing their education here. School buildings are built by GUK in collaboration and support of donor agency, local government and community people. Besides, quality education, these community schools have gained reputation in sports, and culture. This year, students from these schools got different awards on different events from district level competition.

Government Primary Schools

60 government primary schools adjoining to river island chars and embankments are being supported by GUK to spread quality education for the deprived children. In these schools there are 13,720 students (boys- 6934, girls- 6786) and the concerned staff is working for improving the standard of education. The rate of drop out students reduced significantly and quality education improved through this initiative.

Secondary Schools

GUK has established 3 secondary schools namely Kunderpara Gana Unnayan Academy at Kunderpara Char, GUK Junior School at Nashratpur under Sadar Upazila and Chandershar Secondary School under Fulchari Upazila of Gaibandha district. Among these schools, Chandershar Secondary School is now enlisted by government MPO. Through these institutions example created at Char areas for enabling the environment of imparting education to the poor students. At present more than 1600 students are studying in these schools and about 1150 students completed their SSC courses over the period of time and studying at different colleges and universities.

Skills and Capacity Development for Teachers:

This year 244 Pre-school, NFPE, Community school and 180 government primary school teachers have been provided with basic training on relevant subjects and child centered teaching learning methodology for ensuring quality education. These training were included the issues of quality teaching, class room management, materials uses, caring of weak students etc. All these training programmes were residential and conducted by expert trainers from donor, GUK as well as the resource persons of government.

Inclusive Education for CWDs:

Education is the right of children with disabilities (CWDs) and national target of education is to cover all children into the mainstreaming of education. This year a total of 2011 children with disability (boys- 1106, girls-905 have been assisted in getting themselves enrolled in primary schools as this was the target of bringing them to main streaming education. Besides, 22 government primary schools have been made disabled friendly environment so that they can easily move. In addition, 1920 guardians and 120 teachers have been provided inclusive training to increase their capacity and to play positive role towards the improvement of children with disability.

Training for Teachers, SMC members and Guardians on Disability and inclusive education issue:

GUK executed training to 1400 guardians on increasing their capacity to take proper care of disabled children. Besides, 116 primary school teachers have been provided training on inclusive education.

Annual Sports and Cultural Functions

GUK organize annual sports and cultural functions in every year for all children involved with this organization. Separate sports competition organized total 52 sports in 32 areas in 2015 with different kinds of games, art completion, debate and cultural program. Besides, this year the students of GUK attained different prizes and awards by participating different competitions at district level on the occasion of different national and international days and events.

Materials and financial Supports to Poor Students:

GUK provided financial supports to 23 poorest and talent students in 2015 who are now continuing their study in different educational institutions. GUK provided this support from different sources like donation box at GUK head office, own fund, donor support and benefit from its social enterprises units. Besides, the poor students are provided with books, bicycles and materials their smooth study.GUK developed 06 PDWs friendly contingency plans.

Student's council: GUK organized 86 election of student's council in each of school for 1 year to develop the practice on democratic culture among the children. GUK provided 29 orientations on roles and responsibly of student council for developing their person development. They organized 1032 the regular monthly meeting to ensure the future planning and accountabilities.

Advocacy through Different Education Committee:

This year a total of 14 Advocacy meetings with government official, others stakeholders, schools management committee and guardians were organized.. During the reporting year, result of schools as well as student's attendance rate improved due to close monitoring and supervision by the committee members. Attendance of teachers in formal schools has also been improved.

Education Development Committee (EDC) organized 720 meeting at school level for improving the student attendance; prevent the student dropout and quality education.

A total of 240 school management committee members were provided training on improving the capacity of proper care of disabled children.

Health Support for students:

GUK organized 34 health camps by physicians at NFPE schools and community school with the aim to improve health of students in 2015 where 7643 students (boys and girls) provided with treatment, necessary prescriptions and medicines.

Primary Education Curriculum Review and Workshop:

GUK has reviewed the present curriculum of Teachers Training Curriculum, National Primary Education Curriculum and Text Book to find the gaps and lacking in scopes and facilities towards students with disabilities compare to general students.

Quality result of Students: 9 students of NFPE schools have been scored the

scholarships for talent result in PECE examination of 2015 from 6 schools. Now they are studying in the nearest renowned high.

CASE STUDY

A School of Quality Education

Established in 1991, Pacharkura Government Primary School serves a rural community at Gidari union in Gaibandha district. With a school population consisting of 170 students.

Pacharkura Government Primary School faced a unique set of challenges. Earlier, the school wasn't monitored by SMC, PTA and community due to ignorance and lacking. Impacted irregular attendance of students and teachers that were being produced poor quality result in the exam continuously.

The attendance percentage of students and teachers are noteworthy. The community is much more aware on quality education to their children. Parents Teacher Association and School Management Committee are being played significant role over meeting on a regular basis in different issues related to quality education. The academic result in the exams are up to the mark now. The new teaching technique and best practice have been replicatingamong other school under this project. All these success have been done after launching "Quality Primary Education for Students from Marginalised & Extreme Poor Families in Bangladesh (QUEST)" project in coordination with department of primary education and GUK.

In 2014, Primary School Certificate Examination, 2 students scored grade A+, 26 grade A and 4 students scored grade A-.

> The enrollment of student and quality education has been increased.
> Mr. Amzad Hossain, Head teacher.

GUK high school

"Quality education for all children" is one of GUK's main eight programme focuses. GUK acknowledge this programme focus to ensure quality education for children from poor and extreme poor families living in remote areas of northern districts in Bangladesh so that they can be important human resources. To achieve this purpose GUK has established a high school in 2009 at the village of Nashratpur, 5 kilometers away from Gaibandha district town. The management cost of the school is being maintained with the support of GUK's enterprise "Super tasty food products".

Presently more than 200 students from extremely poor families are receiving education in this school. Alongside academic study, students also participate in various cultural events, competition, day observation etc.

Kundarpara Gana Unnayan Academy

To address one of the organizational main programme focuses "Quality education for all children" and make contribution to the Bangladesh Government's "Education for All" (EFA) programme GUK has established a secondary school namely Kundarpara Gana Unnayan Academy in 2003 in the river island Kundarpara Char under Kamarjani union of Gaibandha Sadar upazila in Gaibandha district. It is about 20 kilometers far from Gaibandha district town.

There are nearly 15 island chars surrounding Kundarpara which are in the river Bromhoputra and detached from main land. In these areas there was no secondary school. There were some primary schools but those were not enough to ensure education for all children of these areas. In these circumstances, to ensure primary education for these children GUK started NFPE School. But there was a great problem to get teacher for these NFPE schools because no one was found in the area who had completed even SSC / class eight. So, teachers were appointed from main land. As there was no secondary school, students after completion of primary education be dropped out and became victim of early marriage & child labor. To engage these children in higher education GUK established a secondary school. As a result children from all nearby chars got the opportunity to receive secondary education.

Presently more than 600 students from surrounding river island chars are studying in Kundarpara Gana Unnayan Academy

GUK Institute of Engineering Technology (GUKIET):

GUK started the Institute of Engineering Technology (GUKIET) in 2012 with the aim of building technical skills and capacity of poor students, unemployed young boys and girls. Under this institute, there are two types of courses, short term and long term. In long term courses, there are Diploma on Civil and Electrical Engineering for 4 years and short term courses on garments, computer, and mobile repairing. Besides, trainees are facilitated with different trade based skills i.e. bicycle repairing, shallow machine repairing, welding, electrical and electronics. This year 3200 students and trainees got vocational short course opportunities for enhancing their skills and capacity. GUK also facilitated the trainees to get jobs in different sectors including garments factories, factories and institutions.

Gana Unnayan Kendra

Strategic Objective-3: Sustainable livelihood for poor and extreme poor

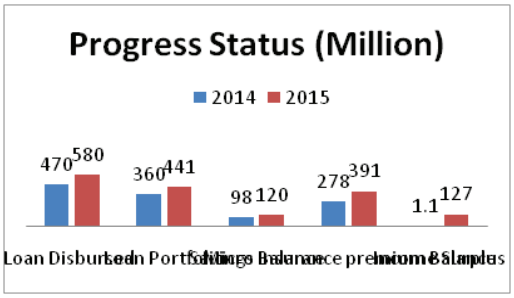
Poverty reduction means to create resilient livelihoods for the poor and extreme poor with the protection measures of income erosion. This approach has been maintaining through capacity building employment creation, income generation, asset transfer, entrepreneurship development, small economic support, micro insurance, private sector engagement, and market access with fair prices to ensure the development of life & livelihoods people living in food insecurity.

Programme / projects under this programme focus contribute to the global goal (MDG 1) to eradicate extreme poverty and complement the Bangladesh Government's poverty eradication programme

The following projects implemented under the Strategic Objective:

1.	Inclusive Economic Development Through Integrated food Production and Income Security (IED).
2.	Resilience Improvement of Vulnerable Extreme Riparian (RIVER) project.
3.	Pathways from Poverty Building Economic Empowerment & Resilience for Extreme Poor Households in Riverine areas of Bangladesh.
4.	Markets and Livelihoods Development project (MLD) under Chars Livelihoods Programme (CLP).
5.	The Village Savings and Loan (VSL) project
6.	The Milk Market Development Project (MMDP) project under Chars Livelihoods Programme (CLP
7.	Sustainable livelihood for the extreme poor(SLEP).
8.	Community Based Rehabilitation for Persons with Disabilities Following Rana Plaza Collapse in Bangladesh" project
9.	Sustainable livelihood for the Rana Plaza Victims through inclusive Entrepreneurship skills training in Gaibandha.*
10.	Livelihood Microfinance programme (LMF)
11.	Resilience though Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)

A comparison progress status (2014-2015) of LMF programme are as follows:



Major Achievements:

Skills Development Training:

GUK conducted 265 skills development training courses for poor people involved with the organization. Through these courses a total of 6670 people (men-1230 and women-5440) received training on different IGAs like handicrafts, sewing, homestead gardening, livestock and poultry rearing, small business, and other self reliant employments.

Productive Asset Transfer:

In this reporting year, 1122 cows, 215 goats, 320 sheep among 1657 families , 2435 duck among 487 families, 2500 Saplings to 500 families and vegetable seeds among 750 families. were distributed ., 30 Rickshows/van were provided to the poor families.

Technical Assistance to Agriculture Production:

GUK provided technical assistance to 24500 group members and 2000 small producers in 2014 for increasing their agriculture production and improving the quality through proper processing as per market demand. As a result, capacity of small producers increased and profited. GUK established 12 demonstration fields were prepared.

Innovative Production:

GUK always emphasizes to adopt innovative dimension rather than traditional productive asset transfer for the development of the extreme poor families. Therefore especial assistance offered to the innovative ideas and concepts to produce alternative crops and fruits. Poor families are provided with different trainings on pumpkin cultivation in sandy land, floating vegetable cultivation, fish culture, vermin-compost, early verity etc.

Job Placement for youth Boys and girls:

GUK is taking different initiative for the young girls and boys especially for displaced people to bring them in sustainable livelihood development. GUK provided short term training to 3200 young boys and girls on woven garments and different trade course and facilitated in getting jobs in different garments factories.

Gana Unnayan Kendra

Emergency Savings Fund:

GUK has promoted emergency savings fund for the group members to face any sudden risk and crisis. The group members are saving a little amount from their earning regular basis. They can use this saved money at any time as per their needs like education for children, treatment and facing any risk or disaster. During the reporting period, the saving amount of 47,505 group members is BDT 6,78,60,000.

Cash support for housing:

GUK provided financial support to the targeted group members to involve them in income generating activities towards their livelihood sustainable development. During the reporting year 14,505 poorest families have been provided with BDT 79,64,52,000 as financial support. GUK also disbursed Housing loan among 200 graduated beneficiaries amounting BDT 1.5 lac each to construct their houses with support of Inclusive Home Solution Ltd.

Previous condition of House

Present condition of House

Now, I am happy and feel secure as well as ensuring the social dignity. My daughter is also expressing her full of satisfaction-.Khoteza Akter

The Housing support is being changing the poor people social status as well as ensuring safe and secured shelter supported by Inclusive Home Solution LTD, the Netherlands.

Women entrepreneur develop: GUK is providing the skill based training and finance to the poor women to develop their entrepreneur for ensuring their economical empowerment. During the period, through LMF programme 1075 women has been developed entrepreneurship;

Humanitarian Financial Support as Grants:

This support generally allocated for the extreme poor families who are affected by disasters. This support protects them from instant crisis and increases their resilience covering the losses. This year GUK provided support to 4700 families with the amount of BDT 1.75 core.

Computerized accounting Software Develop: GUK is developing the accounts software for LMF programme gradually. During the period there are 7 branches of microfinance programme has been come under accounting software and rest of the branches are on process.

Rural sales and service developments initiatives:

GUK organized 8 market developments workshop, established 12 sales and service centre, and provided skill training to 6200 beneficiaries and conducted 5200 session on different issues.

GUK also established 14 foods Bank in different vulnerable areas for meeting the emergency crisis in disaster.

Seed Distribution:

GUK distributed vegetable and crop seeds to the poor farmers and disaster affected families as part of agriculture rehabilitation support to continue their agricultural production round the year. GUK provided different kinds of seeds to 6,300 families through different projects.

Information and Technology Services:

Farmers involved with agriculture get opportunity of taking services from information & technology section of GUK by which they become aware about quality of products, new technology, market information and market prices. Backward people of this area have improved their livelihood and become aware of different subjects on the question of service taking from government and non-government service providing organizations. In this reporting year, 12,750 farmers provided with information and technology services.

Market Linkage:

Market linkage is an important factor for getting fair prices. GUK has taken different initiatives to make a bridge between small producers and market actors. Through these initiatives, small farmers get scope to be linked with local markets and getting fair price of their products. GUK has made effective linkage with at least 12 institutions and platforms during the year 2015. GUK has expanded its network up to national level from direct farmers' field through its E-commerce business unit.

Fodder, Health Service and Vaccination:

GUK organized regular health and vaccination camps within the working area to improve the condition of livestock. This service is provided in collaboration with the organization and the government livestock department. This year vaccination and anti-worm tablets for 21,400 livestock have been provided.

Advocacy and Lobbying with Service Providers:

An effective collaboration with government and non-government organization is continued for getting services for the deprived and poor people in the remote areas. The organization is increasing awareness among the poor people on one side, and on the other side sensitizing the people involved in different departments like agriculture, health, livestock, education, social service, legal aid, and local government. Through the continuous effort of organization, a good relation has been built between general people and service providing organizations.

Livelihood Micro Finance (LMF) Intervention:

Alongside other development projects GUK has been implementing micro finance programme for bringing a sustainable positive change in the life of poor people. Presently, GUK is implementing micro finance programme in 06 northern districts with its own fund as well as with the support of Mutual Trust Bank Ltd (MTBL). Besides, Inclusive Home Solution Limited, the Netherlands is also supporting this programme through providing housing loan for beneficiaries. The main focuses of this programme are institutional capacity building, income and employment creation, saving accumulation, micro enterprise development, linkage with government services and ensuring health & sanitation facilities.

In implementation of micro finance programme, GUK takes new and innovative interventions and strategies considering the area context, local demand, best practices and impact analysis.

Major features of GUK LMF:

- Weekly saving deposit;
- Loan disbursement based on actual family need and group decision;
- Skill and agro based entrepreneurship development.
- Diversity of Family financing.
- Provide skill training for development IGAs.
- Design the repayment schedule according to the nature of IGAs..
- Multiple coverage of risk management.
- Emergency family support activities.
- Research on Micro Finance to promote the tailor made approach.
- Special attention to women empowerment and leadership.
- Special activities for bring out the extreme poor families from poverty.

The major products of LMF Programme:

- Assets transfer
- Seasonal loan.
- Consumer loan
- Revolving Loan Fund (RLF)
- Housing loan.
- Micro Enterprise loan
- Women Entrepreneur loan
- Risk Fund management.

Some other facilities for family welfare:

- Grant for funeral ceremony.
- Emergency risk fund (disaster and fire hazard).
- Education grants support for poor student.
- Human health camp.
- Disaster risk mitigation activities.

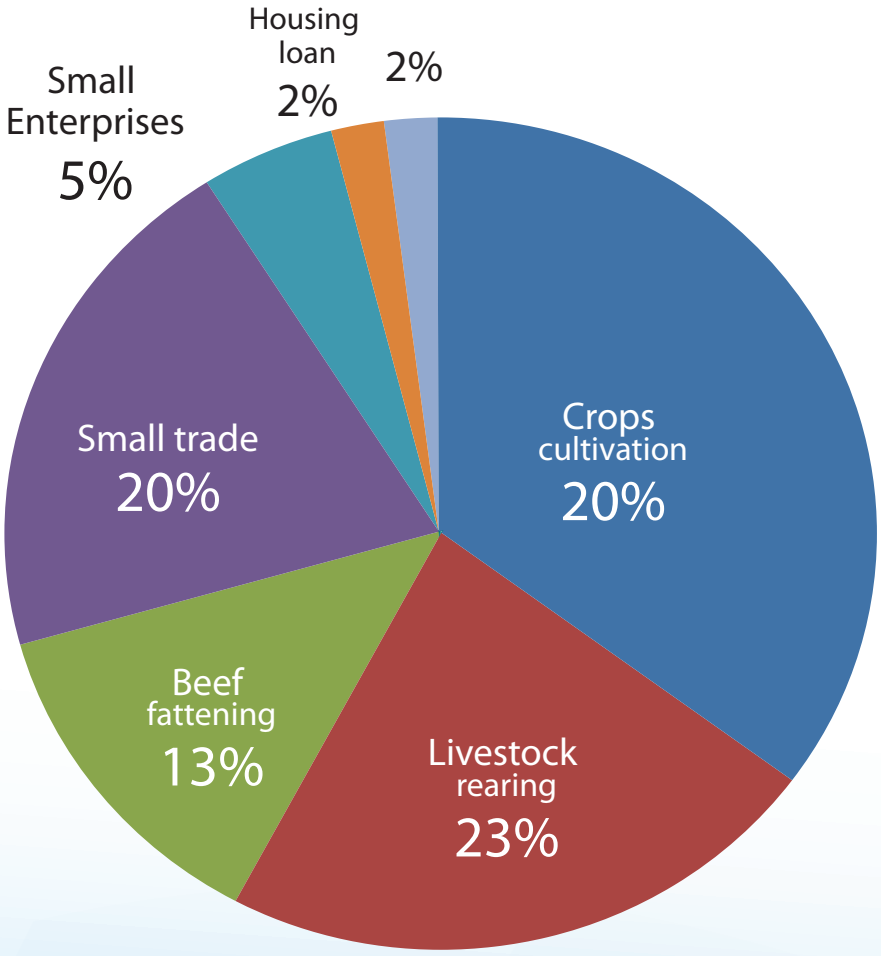
GUK -LMF programme:

District	*Upazila*	*Union*	*Village*	*Coverage Branch offices*	*Total Staffs*	*Total Groups*	*Total Groups Members*	*Total Borrowers*	*Total Portfolio*	*Savings*	*Total Member Insurer*	*Premium Balance*
6	17	75	756	37	246	2459	47505	40542	44.10 Crore	12.03 Crore	28722	3.90 Crore

Progress Status in 2014:

Expanded new Branches	*2*	*All staffs meeting*	*03*
Weekly organized group meeting	*114205*	*Annual planning meeting*	*01*
Weekly staffs meeting	*1603*	*New Staffs*	*79*
Monthly coordination meeting	*12*	*New Groups*	*256*
Quarterly coordination meeting	*04*	*Members Admission*	*9310*
		Number of loan	*11275*

IGA wise Coverage Borrowers



CASE STUDY

.Nurjahan's Success

Nurjahan lives in a remote village Namapara in Kurigram district with 6 daughters and husband. The area she from is extremely vulnerable to natural disasters like floods. Her husband was a periodic agriculture labour who's income was too little to maintain 8 members family's cost. Always, they were struggling with poverty due to large number of family member, irregular work and recurrent flood.

In 2013, Nurjahan selected as a beneficiary of REECALL project of GUK. She received training on Nursery Management and BDT 12000 to establish a nursery.

After that she started nursery gardening and plants many seeds to her 12 decimal own land. Through this initiative, some poor women job opportunities were created during the preparation of seedbed and plantation. She and her husband work hard in the nursery. Now, every day she sells 15-20 plants. Each month, she earns around BDT10,000.00. She hopes to expand the nursery and increase job opportunity for disaster prone and most vulnerable poor women.

Vermi compost is changing the environment and creating income opportunity as well.

Fuara Begum is selected as "JOYITA" receiving the crest and certificate from UNO of Fulchari Gaibandha , Gaibandha District.

Campaign on Disaster and Climate Change:

GUK organized di erent opinion sharing & discussion meeting as well as campaign on disaster and climate change in order to enhance awareness and capacity of community people. Especially these events organized in river island chars and river basin areas covering the northern part of Bangladesh. These were organized with huge gathering of common people including disasters victims throughout the country. The testimonies from vulnerable areas expressed the feeling and experiences of people with full emotion and strength.

Raising Homestead, Social Institution and Shelters raising:

During this reporting year, organization extended supports for homesteads rising to 2771 poor families living at ood a ected river bank areas. Besides, 6 ood shelters, 20 social places including Schools, Mosques, Eidgah, Temple, Bazar and other di erent platforms raised by the organization.

GUK constructed a ramp in Sundargonj upazila parisad building and build an accessible WASH facilities considering universal accessibility Guideline.

Tree Plantation:

Organization distributed more than 70,000 fruits and wood saplings among the community people and group members for reducing the negative impact of environment. Besides, 18500 tree plants also distributed among 5,225 families with free of costs for green and healthy environment.

Disaster Friendly Crops and Vegetables:

GUK distributed early variety seeds of crops and vegetables to 18,500 poor families in order to save crops and vegetables from disasters especially ood. Moreover, GUK also distributed ood tolerable verities in the ood areas to increase their year round production.

Emergency Health Services:

As a regular activity, GUK organized emergency health service camps aimed at providing health services during and post disaster. During this year, treatment along with advice o ered to about 8,400 disaster a ected poor people by physicians and paramedics doctors.

Livestock Emergency Health Camp:

GUK organized emergency health service camps for livestock with the objective to provide livestock health services during and after disaster. In 2015, treatment provided to 9,500 cows, 14,300 goats and sheep and more than 44,000 poultries.

Cash for Work, Cash for Training and Unconditional Grant:

Under Cash for Work Programme, GUK engaged 5,626 poor including men and women living in the charlands into earth work especially in raising and repairing social institution and homestead plinth. In return, they received more than BDT6000 Each in total as daily wage. Moreover, GUK provided Cash for Training support to 3000 beneficiaries and Unconditional Grant to 1500 old ages, sick and among person with disability.

CC and DRR Networking and Coordination:

GUK is continuing its effective networking and coordination with different actors of CC and DRR to strengthen disaster and climate adapting capacity through collecting required information and knowledge. Through these networks in country and outside, effort has been made to alleviating the extent of loss and damage caused by disasters with advance information collection and publicity. GUK observed 3 day observation to aware the community people about CC and DRR.

Assistive device and assets support: GUK distributed 1005 sheep and 550 improve cooking stoves among the poor families for involving them income generating activities and started income. A total of 247 assistive devices distributed among 24 persons with disabilities to increase their mobility.

Lesion learning workshop: GUK organized 5 lesson learning's workshop for experiences sharing among the stakeholders.

CASE STUDY

Making Union Parishad Accessible

Shrepur is one of flood prone union in Gaibandha district where 371 persons with disabilities live. To get services they are to come in Union Parisad regularly. In Bangladesh, the Union Parishad's room, toilet and tube well are inaccessible for wheel chair users. Once, wheel chair user old women had to stay 2 hours outside the UP Building by reason of not getting any assistance from others. However, they could not express their opinion and claim their rights properly due to were neglected.

Since 2013, "CDDiDRR" project, supported by CDD and CBM has been implementing by GUK. Training, workshop on rights and entitlements for the person with disabilities and sensitization program for service provider like Union Parishad have been taken.

Once, the Union Parishad body realized the importance of ramp for the person with disabilities, particularly, for wheel chair user. Then, they construct ramp in building entrance, toilet and tube well for easy access of wheel chair users. Also, contrast color was used in the stairs of ramp for low vision PWDs. Now, wheel chair users easily move to UP including toilet without any assistance by others. Slowly, the Union Parisad is connecting the PWDs in different local committees and UDMC as well.

Day by day, all the people of the union are becoming friendly with person with disabilities. They are living with dignity and accessing most of the rights.

CASE STUDY

Climate resilient homestead of Nurnahar

Climate change is a multipart phenomenon. It affects all sectors of humanity—from food to safe water and sanitation. Nurnahar Begum (32) lives in a flood prone village in Foluarchar in Kurigram district. As a seasonal boatman her husband's income was insufficient to bear7 member family's food and other cost. However, they had to shift their house five times because of life-threatening river erosion. They lost their cows, goats, poultry, duck, vegetable, crops and belongings in flood 1988, 1998, 2000, 2004 and 2007. Moreover, the flood affect every year in that community owing to flood prone. They left behind miserable days. Sometimes, they fed food once in a day to their beloved children.

In 2014, she joined Shimul Climate Change Adaptation Group, supported by World Bank and PKSF of GUK. She gathered knowledge on resilience climate change, homestead gardening, tree plantation and improved oven particularly, flood and river erosion. Domestic violence, early marriage and dowry are known. Her homestead raised 2 feet high since last 15 years flood. She produces vegetables like beans, pumpkin, bitter gourd, tomato, ladies finger, chili and carrot in homestead garden and planted fruit trees like Mango, Banana, Papaya, Jackfruit and Guava. Now, her family's nutrition has full filled and she earns BDT 1200/monthly by selling additional vegetables and fruits in market. Now, four children go to school regularly. Her homestead is in free from flood now.

Strategic Objective-6: Health, nutrition and WASH

People are not getting their due rights and entitlements due to lack of awareness, information, access and limitation of service providing organizations. In this regard, the poor people living in remote areas are the most victims. GUK is working for these deprived people with providing basic health, nutrition and WASH supports, and continuing facilitation with motivation and advocacy for minimizing the gaps between people and service providing organizations.

The projects implemented under the Strategic Objective:

1. Primary Health Care and Family Planning (PHCFP)
2. Direct Nutrition Intervention Project under Chars Livelihoods Programme (CLP)
3. Sustho MatrittoSusthoSishu (SMSS)
4. Enhancing Governance and capacity of service providers and civil society in water supply and sanitation sector.
5. Strenthening capacity and networking of NSAs and SAs on disabilities (SCANED).
6. Promoting Rights and Inclusion through Community Based Rehabilitation for Liliane Networks in Bangladesh

Major Achievements:

Health Awareness session and Motivation

GUK is continuing its awareness and motivation for personal awareness through discussion meeting, folksong, drama and cultural programmes. A total of 1500 health related meetings and motivation camps organized this year with participation of community people and the members of MOMs club. Besides, a total of 1540 awareness session were organized with pregnant mothers.

Health camps and treatment support: A total of 15526 patients were received health treatment supports through 580 health camps. Besides, total 378 SAM children u-5 were provided treatment and 76 patients were referred for better treatment.

Training on Reproductive Health

GUK organized training on reproductive health and health care for more than 500 girls in 6 batches this year aiming at enhancing their awareness and knowledge on reproductive health. These training courses conducted by skilled medical officers in concerned subjects. Detailed conception on personal cleanliness, menstruation period risk, sex, reproductive education and different sexual diseases are provided for them through these trainings.

Mother and Child Healthcare:

GUK has been providing health support to mother and children in the remote areas and river Islands chars through health clinic, health camps and mobile health teams. Pregnant and lactating mothers are getting opportunity of treatment, advice, prescriptions and counselling by physician and paramedics doctors. This year about 20,000 families received health services.

Health and Nutrition's related announcement and materials support:

Organization has taken different initiatives to disseminate the information regarding health through different ways of broadcasting and publicity. For this, billboards, posters, leaflets, stickers and local cable networks are used. Besides, 4500 health voucher books A total of 2,62,686 iron folic acid distributed among pregnant and lactating mother. Total 49000 De warming tablets were provided to the poor family members.

Supports for Person With Disabilities (PWDs) :

GUK has been provided 200 assistive devices to Person With Disabilities (PWDs) and developed linkage and enrolled withSamajSebaAdhidapter 25 persons were provided therapeutic support during this year.

Awareness and materials supports on WASH :

GUK has been working with different WASH related services providing organizations through its activities to ensure the WASH and good practice on health to the poor people. This year, a total of 30 advocacy meetings organized aimed to further sensitize the WASH service providers of government and non- government organizations. In these meetings, peoples' representatives of different levels including poor people as well as government and non- government officials and workers participated. A total numbers of 1200 disabilities related sessions on WASH were conducted among the targeted people.

CASE STUDY

What an enlightened world!

Kad Banu, a 12 years old girl, daughter of Most. Raseda Begum & Md. Kutubuddin of the village of Nischintapur in Fazlupur union of Fulchhari upazila under Gaibandha district. She was born with highly low vision but no one of her family realized the matter until she reached at 6-7 years. There was no improvement of her condition by taking treatment of village doctor and upazila hospital. In the mean time her mother got involved as a member of the Primary Health Care & Family Planning (PHCFP) project under CLP programme of Gana Unnayan Kendra (GUK). Her parents sought suggestions from the respective Paramedic of the project about better treatment their daughter. Then the Paramedic discussed the matter with Health Supervisor & Project Manager of the project. Finally they decided to refer Kad Banu to Bangladesh Eye Hospital, Dhanmondi, Dhaka. Most of her treatment cost was provided from the project. She had been an operation in her eyes and shortly she was recovered. Her parents said it was not possible for us to take our daughter to Dhaka for treatment. They expressed heartiest gratitude to GUK for this support. Kod Banu is also very happy now.

Strategic Objective-7: Good governance and democratic Environment

There has been distance between the common people and service providing organizations for inadequate transparency and accountability in getting services although all people irrespective of caste, creed, colour, religion and gender suppose to get these equally. GUK is continuing this programme to create democratic environment through advocacy, motivation, civic education, access to information, and participation of common people with decision making institutions for increasing accountability and transparency.

The following projects implemented under the :

1. Social Development (SD) project.
2. Strengthening civil engagement in elections and political process for enhanced transparency and democratic Accountability.

Major Achievements.

Training for Strengthening Local Government and Village Court:

GUK always gives importance in strengthening local government and village court. Organization thinks that if local government and village court strengthened, the grassroots people will get benefit by getting services. In implementation of all projects and programmes, organization gives importance on involvement and coordination of local government directly. So, GUK has taken initiatives to strengthen the capacity of local government representatives through training and orientation. This year, a total 850 men and women in got training through 33 batches.

Formation and Capacity Building of Rights Based Organization:

Like each year, GUK has formed different types of rights based organization like Social entrepreneur groups, humanitarian groups, change makers alliance, lockomorcha and professional group. The members of these groups are socially very conscious and committed to protest any kind of social injustice and crimes. This year about 30 new groups formed in its working location. These groups take initiatives willingly after identifying any local problems. GUK supports these in various ways as organizing exchange visit, training, orientation session, counselling and knowledge gathering.

Sharing Meeting with Local Administration:

Organization arranged a total of 40 sharing meetings this year with different departments of district administration for getting services by poor people from concern organizations. In the same way, union level sharing meetings also organized where representatives of district administration attended. Senior officials of district and Upazila administration were present in these meetings and discussed openly.

Voter Education and Election observation:

Voter Education and Election observation is an important intervention of GUK. Through this initiative, it is always emphasized to uplift the voter rights especially for the poor people. Under this intervention, during the reporting year, extensive propagation organized for increasing awareness of voters in Gaibandha districts. Election Observers and Vigilance Team were formed to monitor the total situation in UP, Upazilaelection in these districts. GUK observedtotal 4 upazila election and 3 powrasava elections. GUK distributed a total of 20000 leaflet and poster to aware the people to be enlisted as a voter and also arrange a cable network in 4 upazilas.

Bill board installation:

It is very easy way to make people aware of their due rights and services from government and non-government organizations through a board with information. GUK installed 6 bill board for public awareness and accessibilityin different places.

Advocacy and Mobilisation

As a regular activity, GUK is continuing its advocacy and mobilization interventions to make an effective linkage between local government and poor people for getting services. In this year, series of advocacy and mobilization interventions have been made on the issues like domestic violence resistance, people's right of getting information and services, women's right, rights of Person with disability and updating of government policies.

Gana Unnayan Kendra

CASE STUDY

Nungola Village Development Committee (VDC): An example of success

Nungola is an isolated river island Char situated in the Kamarzani union under Gaibandhasadorupazila of Gaibandha district. There are 116 households and 576 populations in the village. Previously, people of this village were totally unaware about different social issues like birth & death registration, marriage registration, early marriage, dowry and so on. They had no knowledge on hygiene practices. They did not use safe water & sanitary latrine. Consequently, they suffer from different diseases. They were not aware about children education of this village. In these circumstances, people were not happy. In this situation, a 13 member Village Development Committee (VDC) was formed in this village in 2014 through Social Development (SD) project under Chars Livelihoods Programme (CLP) with the purpose of moving forward to development by addressing all existing problems. Members of the VDC were made aware on various social issues, rights, health & hygiene, child education through regular meetings. Besides, training, orientation and workshops were arranged to strengthen their capacity. As a result VDC members take initiatives to work together for the overall development of the village. They made annual plan to address social problems on priority basis and worked according to that plan. They organize social movement to reduce these problems from the society. VDC members move forward to solve any problem arisen in the village with association of local elites and local government. As a result of their sincere initiative, all people are aware and most of social problems reduced.

People of the village now go for registration of birth, death, marriage, send their children to school, move against early marriage & dowry, use safe drinking water & sanitary latrine, maintain hygiene practices and communicate with service provider organizations to get services. VDC members are very happy and living peacefully. They want to build up their village as a model. ,

Strategic Objective -8: Action research and innovation

Action research and innovation programme is a core strategic focus of GUK. The major objective of the programme is to find out the new ideas, scope of eligible and feasible way of development approaches to contribute for development programmes on the basis of long time working experiences with the poor and extreme poor families specially the disadvantaged & marginalized people living in char and river basin areas of the northern part of Bangladesh. Information and evidence-based interventions through collecting scientific, sound, harmonized, authentic and publicly available data is the main component to find out the better way for validation with the practical observation from field. As per findings of the action research, the organization analysis impacts of different interventions and takes innovative ideas and approach for further programme planning and replication.

On Going Research Projects:

Sl.	Project Name	Donor/Partners	Total Sample
1	The Demand for and the Impacts of Solar Lamps in Bangladesh	Institutes of Developing Economies (IDE) & JETRO, Japan	900 ultra and moderate poor households
2	Ultra Poverty Reduction (Chars Research Project)	Institute of Developing Economies (IDE -JETRO), Japan	1800 ultra poor households
3	Reducing Extreme Poverty through Skill Training for Industry Job Placement: The Case of RMG in Bangladesh	South Asian Network On Economic Modeling (SANEM), IDRC, Canada and Institute of Studies of Labor (I ZA) Germany	2215 bottom level households
4	Mobile Banking and Remittance among Migrant Workers: Experimental Evidence from Bangladesh	New York University (NYU), Institute of Developing Economies (IDE) –JETRO, Japan	900 extreme poor households
5	Credit for Share-cropping: An RCT Experiment in Northern Bangladesh	University of Kyoto, Japan and Institute of Developing Economies (IDE) –JETRO, Japan	1000 landless farmers
Completed project:			
6	The impact of micro-credit repayment rules on seasonal migration and loan repayment during the agricultural lean season – a randomized experiment in Bangladesh	Institute of Developing Economies (IDE) –JETRO, Japan	1800 ultra and moderate poor households
7	Ghat Research Project	SWISSCONTACT	1500 people on the river ghat of Gaibandha district

Research Publication:

A book on research published with the titled of "Seasonality and Microcredit: The Case of Northern Bangladesh" by an internationally renowned publisher namely Springer. Web-link:http://www.springer.com/economics/development/book/978-4-431-55009-9

GUK's Services:

GUK has some service sectors to provide support and services to the community people;

- ICT Center.
- Technical and Educational Institution.
- Rehabilitation and Physiotherapy Center.
- Training and Learning Center.
- Community clinic.
- Mother and Child Care centre for staff members.

Research Publication:

A book on research published with the titled of "Seasonality and Microcredit: The Case of Northern Bangladesh" by an internationally renowned publisher namely Springer. Web-link:http://www.springer.com/economics/development/book/978-4-431-55009-9

GUK Enterprises:

GUK Enterprise is a core development wings of GUK which is an organizational own sustainable income generating activity (IGA). The main objective of the sector is to promote the economical capacity of organization towards sustainability and to contribute the development of the targeted poor and extreme poor people. This enterprise is introduced as a model of social business for the better interest of poor people for creating employment opportunities, quality production, and market linkage to get fair prices as well as keeping the environment free from pollution. In addition, it is creating an opportunity for GUK to extend social welfare activities for disadvantaged people as well as contributing the development programmes of GUK.

Major components of GUK Enterprise:

1. Super Testy Food Products
2. GUK Inclusive Fashions
3. GUK Seeds
4. GUK Printers
5. GUK Training & Learning Center

Overview of Enterprises:

1. Super Tasty Food Products: The Super Tasty Food Products is the main component of GUK enterprise started in 2002 with the capital of BDT 3,28,447.00 (Three Lac twenty eight thousand four hundred forty seven only). It is located at the village of Nashratpur in Gaibandha, beside of GUK head office which.

Produces food items (bakery items) and presently it is producing 35 different types of bakery items (e.g. Bread, fruit cake, pan cake, anniversary cake, biscuits, sweet items, Chanachur, vermicelli etc.) based on the demand of local market. It is producing in local level and serving mainly nearby rural and urban areas with the purpose to create employment opportunity for rural poor people. Currently it is covering 8 sub-districts of Gaibandha & Rangpur districts.

It has 01 sale cum show room in Gaibandha district town and 2 sales centers at the business areas of Sundargonj and Shaghataupazila town of Gaibandha district.

Gradually it has become most popular bakery in Gaibandha district.

As a part of social responsibility, the super tasty brand targets the poor beneficiary group of GUK's working areas. The raw materials are collected following two dimensions, from local market and beneficiary level. Some items are collected from poor group members and rural small producers which help them to get fair price.

Currently, the super tasty food product is a popular bakery in Gaibandha district that has gained well reputation. It produces quality and nutritious food items including fast food. It evolved as a separate entity and presently there are 08 rooms with 5000 sft for producing and packaging. At present 87 (12 full time and 75 part time / contractual) employees are directly involved with the business. Present total yearly turnover is BDT 2,77,29,020.00.

Profit of this business is being used to run a school where a total of 200 students from poor & extreme families are studying. In addition, another portion of profit goes to the social development activities and raising the fund also for the well being of its staff. No dividend is paid to the investors. Presently the enterprise is running through maintaining the principles of social business.

2. GUK Seeds: GUK has established a unit of seeds with the aim of reducing the dependency of farmers on outside seed. GUK has farmers group at the community level and different type of quality seeds like vegetables, grains and fruits are collected from them. Then these are stored at farmer's houses and GUK seed centre through maintaining proper technology. A total of 450 farmers are working with GUK under its seed unit and utilizing 150 acres of land. Now the local farmers are being benefited by using their own seeds and dependency on outside seeds has been reduced.

3. GUK Printers: Another sister concern of GUK Enterprise is GUK Printing Press. It has settled up an offset printing press in Gaibandha district there was any offset printing here. Through these services in the printing areas it has gained well reputation.

4. GUK Agro- based Farm and Nursery: GUK Enterprise has a multipurpose agro-based farm just behind of central office premises situated on 7 acres of land where there are nurseries, fish culture, medicinal and fruits saplings. The nursery of GUK is on 2.5 acres of land on which various types of fruits, wood and medicinal plants and trees produced as well as demonstrated for the development practitioners so that they would be able to get tree plants and saplings for tree plantation. Plants and saplings are being distributed and sold to the people with minimum prices. A total of 20 staffs are working under this unit.

5. GUK Training and learning Center: GUK has a Training and learning center under GUK Enterprise adjacent to it's head office at Nashratpur, Gaibandha. The environment of this center is very nice for its natural beauty. There are 10 venues under this training center. A library equipped with lots of different books and publications is also there. A total 36 staffs are working here. 250 Participants are well accommodation in the training centre at a time. The training center has also own resource persons and provide training to outsider. There are 37 AC & Non AC rooms for accommodation with modern facilities including WiFi connection and separate arrangement for women & men.

Development Partners and Current Projects

Sl #	Name of project	Name of Donor	Implementation Period
1.	Chars Livelihoods Programme (CLP)	Department For International Development (DFID)	01 July 2005 – February 2016
2.	Pathways from Poverty Building Economic Empowerment & Resilience for Extreme Poor Households in Riverine areas of Bangladesh	Shiree-DFID and Practical Action Bangladesh	01 April, 2009 to September, 2016
3.	Resilience though Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	Oxfam GB	01 July 2010-June 2016
4.	Oxfam Humanitarian Capacity Building Project (OHCB)	Oxfam GB	01 July 2010-March 2016
5.	Structural Alleviation of Poverty and Marginalisation in The Poorest Regions Bangladesh (SAHOSH)	NETZ Bangladesh	01 May, 2014 to 30 April, 2017
6.	Quality Primary Education for Children from Extremely Poor Families In Bangladesh	NETZ Bangladesh-KMW Germany	01 January 2012-December 31 , 2015
7.	Quality Primary Education for Children from Extremely Poor Families In Bangladesh: Construction and Management of 14 Community Schools (14 CS)	NETZ Bangladesh-BMZ Germany	01 January 2012-December 31 , 2015
8.	Quality Primary Education for Students from marginalised and Extreme Poor Families In Bangladesh (QUEST)	NETZ Bangladesh-BMZ Germany	01 November' 2013 – December 31, 2015
9.	Setting up and Operating Primary School for Children from Extreme Poor Families in Bangladesh	German Doctors Association, Germany	01 January 2012 to December 31, 2015
10	Resilience Improvement of Vulnerable Extreme Riparian-(RIVER)	Christian Aid	01 January, 2011 to December 31, 2016
11	Inclusive Economic Development Through Integrated food Production and Income Security (IED)	Scottish govt. and Christian Aid	01 January, 2014 to December 31, 2016

12	E-commerce based Business Solution for Poor Producers in Rural Bangladesh	Christian Aid	01 June, 2014 to December 31, 2016
13	Climate Adaptation for Char Island People (CACP)	PKSF-World Bank	01 August, 2013 to 31 December, 2016
14	Community Driven Disability inclusive Disaster risk Reduction (CDDiDRR)	CBM-CDD	01 July 2013 to December 31, 2016
15	Sustainable Livelihood for the Extreme Poor (SLEP)	ICCO Cooperation	01 October 2014 to December, 31, 2015
16	Facilitating Community Activism for Gender and Social Justice	Ain O Shalish Kendra (ASK)	01 January, 2005 to December 31, 2016
17	SusthoMatrittoSusthoShishu (SMSS)	US Department of State	01 August, 2014 to 31 July, 2016
18	Enhancing Governance & Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sector	NGO Forum for Public Health - European Union	01 July 2014 to 31 December, 2016
19	Micro-credit for Share-Croppers (Credit for Farming)- Research project	IDE-Jetro –Japan	01 March, 2015 to 30 June, 2016
20	Ultra Poverty Reduction (Chars Research Project)	IDE-Jetro –Japan	01 January, 2013 to 28 February, 2016
21	Reducing Extreme Poverty through Skill Training for Industry Job Placement: The Case of RMG in Bangladesh"	IDRC Canada-SANEM	01 January, 2013 to 28 February, 2015
22	Mobile Banking Research	IED-Jetro and New York University	01 January, 2014 to 31 December, 2015
23	Early Recovery Assistance to Flood Affected Community in North-Western Part of Bangladesh	ECHO-Christian Aid	15 October, 2014 to 28 February, 2015
24	Recovery Support to the Flood Affected Families of North-Western Districts of Bangladesh	ECHO-Christian Aid	01 March, 2015 to 30 September, 2015
25	Recovery efforts for food security & livelihoods for flood affected people in North - West Flood 2014	ECHO-Oxfam GB	01 April, 2015 to 31 August, 2015
26	Stitching Lillian Fond Partners Networking & Monitoring (SLF)	Liliane Foundation	01 January, 2006 to 31 December, 2015
27	Strengthening Capacity and Networking of NSAs and SAs on Disabilities (SCANED)	EI & Light for the World	01 April, 2014 to 30, September, 2017
28	Sustainable Livelihood for the Rana Plaza Victims through Inclusive Entrepreneurship Skills Training in Gaibandha	German Development Cooperation & GIZ	18, September, 2014 to 30 May, 2015
29	Community Based Rehabilitation for Persons with Disabilities Following Rana Plaza Collapse in Bangladesh	Handicap International	01 April, 2015 to 31 March, 2016
30	Strengthening Civil Engagement in Elections and Political Process for Enhanced Transparency and Democratic Accountability	USAid-The Asia Foundation	01 May, 2013 to 31December, 2015
31	Dear Info Lady	D-Net	1 January, 2015 to 31 December, 2015

Networking and Affiliations

Sl #	Name of alliance/Network	Objective	Membership Status
1.	Amar Adhikar Foundation	To ensure essential services for all, especially for poor, marginalized and vulnerable section of the society in Bangladesh	Member
2.	We Can Alliance	To end domestic violence against women	Member
3.	Disaster Forum	Promoting alternative perspective on Disaster Mitigation against the prevalent dominant perspective and ensuring the accountability of the humanitarian and development agencies and to promote the rights of all vulnerable people.	Member
4.	Governance Coalition	Empowerment of local governance & civil society to address issues related with good governance, human rights, gender equality, violence against women, women rights and quality primary education	Member
5.	Association for Development Agencies in Bangladesh (ADAB)	Coordinating organization of the local & national NGOs working in Bangladesh who are engaged in development works provides strategic help to enhance the efficiency of its member organizations.	Member
6.	Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD)	Provide support and services to the Disaster Risk Management (DRM) agencies for strengthening progress in the field of DRM and Climate Change Adaptation (CCA)	Member
7.	Election Working Group (EWG)	Supporting free, fair and credible elections through (i) pre-election, Election Day, and post-election observation; (ii) advocacy on electoral issues and reforms; and, (iii) civic and voter education and awareness-raising in key thematic areas to encourage all segments of society to participate in the electoral process and promote public dialogue on electoral reform.	Member
8.	Climate Action Network South Asia (CANSA)	Building Climate Resilience & Mainstreaming Disaster Risk Reduction in the south Asian countries.	Member
9.	Gender CC	Gender CC – Women for Climate Justice is a global network of organizations, experts and activists working for gender equality, women's rights and climate justice.	Member
10.	Campaign for Sustainable Rural Livelihoods (CSRL)	Ensuring sustainable rural livelihoods by reducing rural poverty and vulnerability caused by socio-economic and natural factors.	Member

11	South Asian Right to Food Campaign	Build a future South Asia free of poverty and hunger, ensuring the right to adequate food, nutritional security and food sovereignty.	Member
12	South Asian Gender Activists and Trainers (SANGAT)	Support women's organizations, CSOs and people's organizations to build a strong gender perspective and shared commitment to sustainable development, justice, peace, human rights, pluralism and democracy.	Member
13	National Forum of Organization Working with Disabilities (NFOWD)	Ensure rights of Person with Disabilities	Member
14	Climate Change Development Forum (CCDF)	Building Climate Resilience & Mainstreaming Disaster Risk Reduction in the south Asian countries.	Member
15	Gaibandha Unnayan Network (GUN)	A coalition of local NGOs working in Gaibandha district with the purpose of build up coordination among organizations to achieve overall development of poor people of the area.	Lead and overall coordinating member
16	Bangladesh Tele-Center Networking (BTN)	Building a ICT-based Sustainable Information and Knowledge System for the Poor and Marginalised"	Member
17	Bangladesh NGOs Network for Radio and Communication (BNNRC)	BNNRC does like to see the rural people has the easy, quick and low cost access to global communication so that they are enrich and updated by knowledge.	Member
18	Civil Society Alliance for Scaling Up Nutrition, Bangladesh	To end malnutrition, in all its forms.	Member

Lesson Learnt

- Structured Institutional capacity building of poor and extreme poor people is more effective approach for sustainable development.
- Local community involvement with adequate information is more important for quality education.
- Community based intervention is important for easy access of resources.
- Skill based women microenterprises can ensure the sustainable women's economic empowerment.
- Access to market can ensure sustainable livelihoods for and farmer
- Adequate information on social issues and rights can ensure the services for poor people.
- Participation of poor people in different part of social and local power structure may ensure the transparency and accountabilities for good governance.
- Resilient community and common people can play effective role to reduce the vulnerability of poor people in emergency.
- An effective communication with GOs, NGOs and private sector may open the door of enough services for poor people.
- Innovative community based intervention is more effective for the development of marginalized people.

Conclusion

During the last 31 years through successful and comprehensive journey, GUK gathered an effective learning and capacity with confident to work in broader scale with large number of people in different dimensions. Considering these, the organization wants to expand its working areas with its experienced and skilledworkforce to support more disadvantaged people with the cooperation of donors and local administration. Through analyzing the future challenges and considering the development trend GUK will increase its development intervention with a social commitment towards the most vulnerable people in hard to reach areas in Bangladesh.

Independent Auditors' Report
&
Consolidated Financial Statements
of
GANA UNNAYAN KENDRA (GUK)

Nashratpur, Gaibandha.

For the year ended 31 December 2015

Auditors' Report

ATIK KHALED CHOWDHURY
Chartered Accountants

Hasan Court (1st Floor)
23/1 Motijheel C/A
Dhaka-1000, Bangladesh
Tel: 9553407, 9564972
Fax: +88-02-7124940
e-mail : atik.khaled@gmail.com
website : www.atikkhaled.com

INDEPENDENT AUDITORS' REPORT
To the Members of General Body of Gana Unnayan Kendra (GUK)

We have audited the accompanying Consolidated Financial statements of **Gana Unnayan Kendra (GUK)** which comprise the Statement of Financial Position as at 31 December 2015 and the Statement of Comprehensive Income, Receipts and Payments Statement, Statement of Cash Flows, Statement of Changes in Equity together with Notes thereto for the period from 01 January 2015 to 31 December 2015.

Management responsibility for the financial statements

GUK management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statement present fairly, in all material respects, the financial position of Gana Unnayan Kendra (GUK) as at 31 December 2015 and its financial performance and its cash flows for the period from 01 January 2015 to 31 December 2015 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

Other Matter

The project's wise financial statements under Gana Unnayan Kendra (GUK) related to these consolidated financial statements for the year ended 31 December 2015 were audited by other auditors who expressed an unmodified opinion on those statements .

ATIK KHALED CHOWDHURY
Chartered Accountants

Hasan Court (1st Floor)
23/1 Motijheel C/A
Dhaka-1000, Bangladesh
Tel: 9553407, 9564972
Fax: +88-02-7124940
e-mail : atik.khaled@gmail.com
website : www.atikkhaled.com

We also report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) In our opinion, proper books of accounts as required by law, NGOAB and MRA guidelines etc. have been kept by Gana Unnayan Kendra (GUK) so far as it appeared from our examination of those books; and

c) In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income, Receipts and Payments Statement, Statement of Cash Flows, Statement of Changes in Equity together with Notes dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka
28 June, 2016

Atik Khaled Chowdhury
Atik Khaled Chowdhury
Chartered Accountants

Gana Unnayan Kendra (GUK)

Statement of Financial Position

As on 31 December, 2015

Particulars	Notes	Amount in Taka	
		31-Dec-15	31-Dec-14
Property & Assets			
Assets:			
Fixed Assets (Cost less accumulated depreciation)	4.00	78,785,494	75,727,730
Sundry Debtors	5.00	365,749	116,296
Advances	6.00	9,761,710	13,742,176
Short Term Loan	7.00	303,580,371	272,032,983
Loan Outstanding	8.00	364,770,201	282,850,228
Investment	9.00	550,000	550,000
FDR	10.00	53,648,531	44,862,906
Receivable from GF (Bank Interest)	11.00	-	40,150
Cash & Cash Equivalents	12.00	26,508,946	31,876,417
Total:		**837,971,002**	**721,798,886**
Fund & Liabilities			
Fund Account	13.00	201,389,405	211,615,786
Fixed Assets Fund	14.00	78,785,494	75,727,730
Liability:			
Accounts Payable	15.00	12,520,185	5,707,266
Group Members Savings	16.00	120,341,467	98,070,345
Group Members Insurance	17.00	37,590,760	7,479,302
Group Members Insurance - Area	18.00	30,461,457	29,108,457
Payable to Area	19.00	5,924,667	5,924,667
Loan Risk Fund	20.00	7,437,354	4,103,200
Short Term Loan	21.00	84,994,143	102,771,672
Bank Loan - Mutual Trust Bank Ltd.	22.00	205,002,059	131,148,132
Bank Loan - National Bank Ltd.	23.00	1,826,888	10,700,000
Provision for Expenses	24.00	8,635,006	8,318,284
Provident Fund	25.00	29,790,338	20,833,738
Closing Balance Transferred to GF	26.00	589,982	589,982
Loan Loss Provision (LLP)	27.00	12,681,797	9,700,325
Total:		**837,971,002**	**721,798,886**

This should be read in conjunction with annexed Notes.

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

Gana Unnayan Kendra (GUK)

Statement of Comprehensive Income

For the year ended on 31 December, 2015

Particulars	Amount in Taka	
	31-Dec-15	31-Dec-14
INCOME:		
Grant Receipt	259,794,354	117,689,173
Bank Interest	81,872	98,927
Bank Interest-LMF	3,373,208	4,328,627
Accommodation Income	9,018,123	3,259,785
Service Charges-LMF	129,174,559	98,422,960
Service Charges	5,341,150	4,417,881
Other Income-LMF	5,059,562	2,747,806
Other Income	22,674,991	161,629,463
Total	**434,517,819**	**392,594,622**
EXPENDITURE:		
Salary & Allowances	5,091,319	52,630,697
Salary & Allowances-LMF	35,365,255	70,268,641
Accommodation Expenses	52,114	250,270
Administration Cost	74,802,184	54,988,032
Service Charges	56,017,759	-
Bank Charges	821,713	61,065
Bank Interest on Loan	23,201,173	14,420,031
Other Expenses	1,839,482	34,045,599
Other Expenses-LMF	1,303,934	283,537
Saving Interest	5,071,329	4,482,316
Program Cost	216,723,383	164,482,406
VAT & TAX (2014)	14,975	-
Interest Payables	5,812,361	-
Provision for Expenses	4,614,542	3,783,906
Loan Loss Provision	2,981,472	-
Depreciation	14,415,395	13,580,577
Total Expenditure	**448,128,390**	**413,277,077**
Excess of Income over Expenditure	(13,610,571)	(20,682,455)
Total	**434,517,819**	**392,594,622**

This should be read in conjunction with annexed Notes. - -

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

PAYMENTS:		
Salary & allowances	21,752,597	55,744,602
Salary & allowances-LMF	35,365,255	26,540,544
Accommodation expenses	52,114	250,270
Administration Cost	36,567,525	51,844,873
Administration Cost-LMF	7,924,890	32,170,713
Advances	14,015,538	4,885,655
Program Cost	227,744,472	465,680,849
Bank Charges	821,711	61,065
Bank Interest	23,201,173	14,423,031
Savings Interest paid	5,071,329	-
Bank Loan Refunded	166,287,502	50,377,935
Fixed Assets	20,047,619	35,563,955
Fixed Deposits Reserve	18,365,625	20,862,906
Fund refunded	352,625,072	619,805
Investment	-	2,268,880
Others payment	10,409,441	28,333,264
Loan refunded	-	1,530,000
Loan risk fund returned	2,562,678	3,724,781
Loan disbursement	676,000,730	509,165,873
Provident fund refunded	2,864,572	3,276,263
Service charges	56,017,759	46,379,617
Transfer to CLP	-	4,115,679
Contribution Paid to Others Project	581,679	-
Savings refunded to Group member	42,522,583	24,111,251
Short term loan refunded-LMF	38,303,630	16,622,868
Short term loan refunded	17,245,915	26,788,274
Total Payments	**1,776,351,409**	**1,425,342,953**
Cash & Cash Equivalent:	**26,508,946**	**31,876,417**
Cash in Hand	614,628	131,118
Cash at Bank	25,894,318	31,745,299
Total	**1,802,860,355**	**1,457,219,370**

This should be read in conjunction with annexed Notes.

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

Gana Unnayan Kendra (GUK)

Statement of Cash Flows

For the year ended on 31 December, 2015

Particulars	Amount in Taka	
	31-Dec-15	31-Dec-14
A. Cash Flows from Operating Activities:		
Excess of income over expenditure for the Year	(13,610,571)	(20,682,455)
Add: Amount Considered as non cash items:		
Loan Loss Provision	2,981,472	9,700,325
Provision for Expenses	316,722	6,640,595
Loan Risk Fund	3,334,154	3,965,250
Depreciation for the year	17,070,837	9,587,514
Sub total of non cash items	**23,703,185**	**29,893,684**
Loan Disbursed to Members	(81,919,973)	(247,922,181)
(Increase)/decrease in Sundry Debtors	(249,453)	(40,790)
(Increase)/decrease in Short Term Loan	(31,547,388)	(128,078,420)
(Increase)/decrease in Short Term Loan	(17,777,529)	5,898,734
(Increase)/decrease in Receivable from GF	40,150	226,873
(Increase)/decrease in Advance, Deposit & Prepayments	3,980,466	(1,734,246)
Increase/(decrease) in Accounts Payable	6,812,919	(1,241,457)
Sub total	**(120,660,808)**	**(372,891,487)**
Net cash used in Operating Activities	**(110,568,193)**	**(363,680,258)**
B. Cash Flows from Investing Activities		
Acquisition of Property, Plant and Equipment	(20,128,601)	(38,606,901)
Investment (FDR)	(8,785,625)	(10,862,906)
Net cash used in Investing Activities	**(28,914,226)**	**(49,469,807)**
C. Cash Flows from Financing Activities:		
Bank Loan - Mutual Trust Bank Ltd.	73,853,927	37,922,065
Bank Loan - National Bank Ltd.	(8,873,112)	10,700,000
Group Members Savings	22,271,122	87,698,682
Group Members Insurance	30,111,458	7,730,302
Group Members Insurance- Area	1,353,000	29,108,457
Payable to Area	-	131,538
Provident Fund	8,956,600	3,767,129
Fund Account	6,441,953	221,937,331
Net cash used in Financing Activities	**134,114,948**	**398,995,504**
D. Net increase/decrease (A+B+C)	**(5,367,471)**	**(14,154,560)**
Add: Cash and Bank Balance at the beginning of the year	**31,876,417**	**46,030,977**
Cash and bank balance at the end of the year	**26,508,946**	**31,876,417**

This should be read in conjunction with Notes to the Accounts.

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

Gana Unnayan Kendra (GUK)

Statement of Comprehensive Income

For the year ended on 31 December, 2015

Particulars	Amount in Taka	
	31-Dec-15	31-Dec-14
INCOME:		
Grant Receipt	259,794,354	117,689,173
Bank Interest	81,872	98,927
Bank Interest-LMF	3,373,208	4,328,627
Accommodation Income	9,018,123	3,259,785
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Service Charges	5,341,150	4,417,881
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Accommodation Expenses	52,114	250,270
Administration Cost	74,802,184	54,988,032
Service Charges	56,017,759	-
Bank Charges	821,713	61,065
Bank Interest on Loan	23,201,173	14,420,031
Other Expenses	1,839,482	34,045,599
Other Expenses-LMF	1,303,934	283,537
Saving Interest	5,071,329	4,482,316
Program Cost	216,723,383	164,482,406
VAT & TAX (2014)	14,975	-
Interest Payables	5,812,361	-
Provision for Expenses	4,614,542	3,783,906
Loan Loss Provision	2,981,472	-
Depreciation	14,415,395	13,580,577
Total Expenditure	**448,128,390**	**413,277,077**
Excess of Income over Expenditure	(13,610,571)	(20,682,455)
Total	**434,517,819**	**392,594,622**

This should be read in conjunction with annexed Notes. - -

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

Gana Unnayan Kendra (GUK)

Statement of Changes in Equity (Fund)

For the year ended on 31 December, 2015

Particulars	Amount in Taka	
	31-Dec-15	31-Dec-14
Fund Account:		
Balance as at 01 January 2015	**211,615,786**	**75,537,763**
Add: Fund Received during the year	3,384,189	156,760,479
Add: Surplus for the year	(13,610,571)	(20,682,455)
Balance as at 31 December 2015	**201,389,405**	**211,615,786**
Fixed Assets Fund Account:		
Balance as at 01 January 2015	**75,727,730**	**10,550,877**
Add: Fund Received during the year	3,057,764	65,176,853
Balance as at 31 December 2015	**78,785,494**	**75,727,730**

This should be read in conjunction with Notes to the Accounts.

Sowrendra Narayan Ghose
Coordinator
Finance & Administration

M. Abdus Salam
Chief Executive

Atik Khaled Chowdhury
Chartered Accountants

Dhaka
28 June, 2016

ATIK KHALED CHOWDHURY Chartered Accountants DHAKA

Living with the People...