



গণ উন্নয়ন কেন্দ্র  
Gana Unnayan Kendra

# Annual Report 2014



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## Abbreviation:

<b>AIDS</b>	– Acquired Immune Deficiency Syndrome
<b>CACP</b>	– Climate Adaptation for Char islands People
<b>CBO</b>	– Community Based Organization
<b>CC</b>	– Climate Change
<b>CRA</b>	– Community Risk Assessment
<b>CSO</b>	– Civil Society Organization
<b>CWDs</b>	– Children With Disabilities
<b>DMC</b>	– Disaster Management Committee
<b>DG</b>	– Director General
<b>DPE</b>	– Directorate of Primary Education
<b>DRR</b>	– Disaster Risk Reduction
<b>EC</b>	– Executive Committee
<b>FDP</b>	– Family Development Plan
<b>GC</b>	– General Council
<b>GO</b>	– Government Organization
<b>GoB</b>	– Government of Bangladesh
<b>GUKIET</b>	– GUK Institute of Engineering and Technology
<b>HIV</b>	– Human Immunodeficiency Virus
<b>HSC</b>	– Higher Secondary Certificate
<b>IDE</b>	– Institute of Developing Economies
<b>IGAs</b>	– Income Generating Activities
<b>INGO</b>	– International Non Government Organization
<b>LCD</b>	– Leonard Cheshire Disability
<b>LGED</b>	– Local Government Engineering Department
<b>MFL</b>	– Micro Finance for Livelihoods
<b>MPO</b>	– Monthly Payment Order
<b>NAPE</b>	– National Academy for Primary Education
<b>NCTB</b>	– National Curriculum and Textbook Board
<b>NFPE</b>	– Non Formal Primary Education
<b>NGO</b>	– Non Government Organization
<b>PKSF</b>	– Palli Karma Shahayak Foundation
<b>PMT</b>	– Programme Management Team
<b>PSC</b>	– Primary School Certificate
<b>PVCA</b>	– Participatory Vulnerability and Capacity Assessment
<b>RLF</b>	– Revolving Loan Fund
<b>SARO</b>	– South Asia Regional Office
<b>SMC</b>	– School Management Committee
<b>SSC</b>	– Secondary School Certificate
<b>VDC</b>	– Village Development Committee
<b>WASH</b>	– Water, Sanitation & Hygiene



### Message from the Chairperson

The year 2014 is undoubtedly very momentous year for GUK as it is stepping each step with the spirit of changing the condition of the poor, disadvantage and deprived people of north part of Bangladesh. Although it has been a challenging journey with full support from the people of the north east region and liberal support from development partners, we have made significant improvements and differences to the lives and livelihoods of this deprived and neglected region. To mark this milestone we have been relentlessly working towards the goal of building this society free from all kinds of exploitation injustice and disparity.

I express my deep gratefulness to the members of executive Committee, General Council, Programme Management Team and Staff Members of the organization for their splendid service.

I especially extend my thanks to the government officials, donors and community people. Without their support and cooperation, it was not possible for us to reach this flourishing position. I also seek your sincere opinion in surmounting all impediments ahead towards reaching our targeted goal with new hope, promise and determination.

**Anup Kumar Sarker**  
Chairperson



## Message from the Chief Executive

It is a long 30 years journey of fighting poverty started since 1985. In combating grim battle against poverty we had to gallantly face big obstacles to reach at this stage. The organization has completed one more hectic year successfully in its development journey through implementing different activities by traversing manifold stumbling blocks. Each step of GUK aims at emancipating poor helpless men and women especially in remote river island chars from cursed net of poverty and providing them with opportunities of being self reliant. Besides, other programmes incorporated with activities as capacity building, livelihood improvement, women empowerment, gender equality, domestic violence, disasters and climate change, disability issue, good governance, educational institutes with quality educations, social enterprise, micro-finance, and micro-insurance. The effectiveness and innovativeness of the approaches of GUK are recognized and enabling it to expand its area through new projects.

I would like to express my sincere thanks to the development partners, government officials, civil society members, stakeholders, members of executive committee and general council, staff members, and community people for extending their all out support and cooperation. Finally we are happy to present our Annual Report 2014 to you with last achievements which are the part of our three decades long development journey.

**M. Abdus Salam**

Founder and Chief Executive

## GUK at a Glance:

### Background and context:

GUK started its development journey in 1985 as a community led non-government organization through organizing the disadvantaged poor people in remote areas especially in the river islands of Teesta, Brahmaputra and Jamuna of Gaibandha district in Bangladesh. Over the period of time, the geographical coverage expanded, and presently the organization is working in nine districts of the country i.e. Gaibandha, Rangpur, Kurigram, Lalmonirhat, Nilphamari, Dinajpur, Panchagarh, Bogra and Kustia.

Most of the working areas of GUK are poverty and disaster prone. The people of these areas have to lead their life by struggling against flood, river bank erosion, drought, cold spell, and seasonal food crisis almost every year. People have to live on agriculture based activities, which cannot ensure working opportunity for the large number of landless day labour round the year. During the lean period of work, many male members of families have to go to other places of the country in search of work, leaving the women and children of their families behind in big uncertainty. Social status of women is still fragile. They have very limited health support and rights awareness. Different types of superstitions, religious fanaticism and backward social dogmas have been dominating the life of women.

GUK has been trying to alleviate poverty by bringing positive changes in their lives and livelihoods creating reasonable opportunities. Through continuous and sincere efforts, GUK has achieved significant successes particularly in the area of creating leadership at grassroots 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 group and person with disability to bring about a sustainable positive change in their lives.



Gana Unnayan Kendra



**Cross Cutting Issues**

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

**Strategic focus:**

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

**Human Resources:**

Position	Male	Female	Total
Senior Management level	03	02	05
Mid level Management	15	12	27
Field level Management	30	21	51
Field level staff	335	280	615
Support Staff	26	08	34
Temporary staff	120	170	290
Total	529	493	1022

**Legal Status**

Name of Authority	Registration No.	Date
Directorate of Social Service	490	02/01/1986
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)	: 1,50,000
Civil Society People	: 1,10,000
Volunteers	: 500





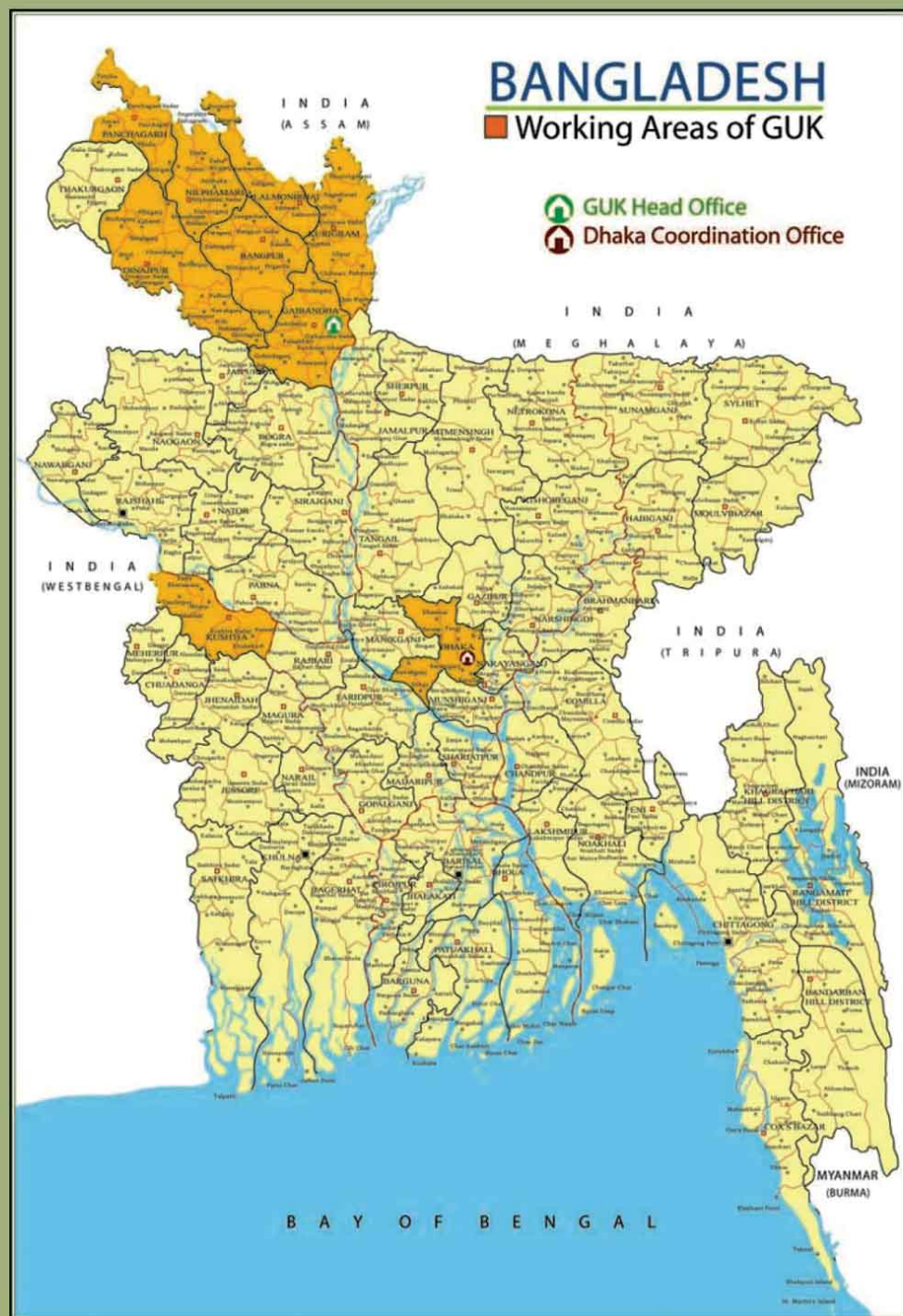
**Working Location:**

District(s)	Upazila(s)
Gaibandha	Fulchari, Shaghata, Gaibandha Sadar, Sundarganj, Sadullapur, Palashbari, Gobindaganj
Rangpur	Pirganj, Mithapukur, Rangpur Sadar, Pirgacha, Kaunia
Kurigram	Kurigram Sadar, Razibpur, Ulipur, Rowmari, Chilmari
Lalmonirhat	Lalmonirhat Sadar, Aditmari, Kaliganj
Nilphamari	Nilphamari Sadar, Domar, Dimla, Jaldhaka, Kishorganj, Saidpur
Dinajpur	Ghoraghat, Fulbari, Nowabpur
Panchagar	Debiganj
Kustia	Khoksha
Total: 08	32





## Working area in Map



## Programme Accomplishments

There are 08 strategic focus of GUK under which different activities are being implemented. In 2014 a total of 30 projects were implementing under these focus areas with the support of different donors and development partners. According to the strategic focus achievements are mentioned below.

### ***a. Human Resource Development and Sustainable Institutions Building***

Through this approach, GUK provides emphasis on enhancing the life skills and capacity of poor and extreme poor people by transferring knowledge, information and resources. Simultaneously, local level institutions are built and brought them in the united platforms for empowerment, leadership to be confident and self dependent with collective voice for bargaining their rights and entitlements. They have also been linked with broader networks for sustainable actions.

#### **Major Achievements:**

##### **Expansion of working Areas:**

This year, GUK has extended its working areas in more districts, upazilas and unions to work with more disadvantage people. Beside Gaibandha, Kurigram, Rangpur, Lalmonirhat and Nilphamari districts, this year GUK has expanded its activities with office set up at larger areas of Dinajpur, Panchagar and Kustia and Dhaka.

##### **New Members involvement:**

A total of 439 new groups have been formed in 2014 with 10134 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 2,324 and involved members are 48,132.

##### **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 15043 persons through 610 batches under different projects. Besides, social development issue based training provided to 1134 men and women of civil society members, stakeholders and local government representatives in 43 batches. These training courses were held residentially and non- residentially.

##### **Campaigns & Advocacy:**

During this reporting period, GUK organized campaigns and advocacy 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 7,234 sessions 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. 120 meetings, 65 workshops and 45 seminars organized on separate issues where about seven thousand men and women participated.

##### **Gathering, Fair and Conference:**

GUK organized 31 women gatherings, 24 fairs and 4 conferences in its working areas with the participation of large number of people from all spheres of the society. These events



were held with festive mood. The issues got importance this year were domestic violence, adverse impact of climate change, market for Chars and human rights. These events were organized jointly with government departments where Union, Upazila and district administration, people's representatives, media personnel and academic experts also participated.

#### **Alliance and forums:**

During this reporting period, organization facilitated to form and strengthen capacity of 98 community based organizations (CBOs) at ward and union level. 18 Federation in Gaibandha district strengthened with the aim to self-reliant action for the poor people's welfare. Besides, a total of 50 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 10 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 provided with long training on skills development like sewing machine operation, footwear, mobile phone servicing, computer, dress making & tailoring, electrical house rearing, solar panel repairing, welding etc. After training, the participants were supported with internship facilities at garments factories, companies and different institutions for one/two month and then facilitated in getting salary jobs in garments factories in Dhaka and nearby districts. GUK provided training to 1580 young boys and girls in 2014. 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 2014, 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, and International Disabled day, World HIV/AIDS day, World Environment Day, Right to Information Day, Disaster Mitigation Day and Begum Rokeya Day. People from all spheres of the society actively participated in these events. This year, a total of 34 national and international days been observed.





## CASE STUDY

### **I am away from Tears and Sorrows**

I am Kohinoor Begum (20) from a poorest family in the village of Holdia of Shaghata Upazila under Gaibandha district. Due to irregular income, it was very difficult for my father to maintain family of 7 members (4 sisters, 1 brother and parents). As I was the eldest daughter and our family condition was not good, my parents were going to settle my marriage. At this stage, I left home to one of my relative's house to escape.

At this period in my life I came to know about the information of Garments Training of GUK. With the support of GUK staff, I got involved with the training. For the first time my parents opposed the training but GUK staff convinced them.

I received 22 days long garments training on woven garment machine and apart from this, different kinds of sessions on awareness, motivation and garments environment. It was really very memorable day in my life on 1st April, 2014 when I joined my first job at Tangail South East Garments. I am now able to send BDT 5,000 to my family each month. My family condition is being changed gradually. My 2 younger sisters are studying now in schools and my dark house lighted with solar power.



**b. Quality Education for All Children**

Education is the basic right of people that has effective influence in changing people's behaviour, mindset and culture. GUK is assisting in attaining the targets of the government ensuring quality education for poor students especially for the school drop outs and reaching out children of river islands (Chars) and remote areas. The organization is following this approach through Non Formal & Formal Primary Schools, Secondary Schools and Technical institutes emphasising inclusive education for Children with Disabilities (CWDs) and ethnic minorities.

**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 12 Unions of Gaibandha district where a total of 1760 children (boys- 820 and girls- 940) are studying with friendly environment. Children can learn here with joy through playing, reciting, singing, drawing, acting and so on.

**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 2405 students (boys- 921, girls 1684) 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, these students will also be able to admit to Grade 6 at secondary schools.

**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.

**Registered non-government Primary Schools**

35 registered non-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 3,654 students (boys- 2077, girls- 1568) and the concerned staff are 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 named as 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 1500 students are studying in these schools and about 1050 students completed their SSC courses over the period of time and studying at different colleges and universities.



### **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 634 students and trainees got opportunities of enhancing their skills and capacity. GUK also facilitated the trainees to get jobs in different sectors including garments factories and institutions.

### **Skills and Capacity Development training for Teachers:**

This year 243 NFPE and Community school teachers have been provided with basic training on relevant subjects for ensuring quality education. These training include 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 it's development partners & GUK.

### **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 as they can play positive role towards the improvement of children with disability.

### **Training for Teachers, SMC members and Guardians on Disability issue:**

GUK arranged training to 3100 guardians and school management committee members in 70 batches on increasing their capacity to take proper care of disabled children. Besides, 200 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 in 32 areas in 2014 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 42 poorest students in 2014 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.





### Advocacy through Different Education Committee:

This year 32 meetings with schools management committee, guardians and education watch committee organized to develop quality education where all the officers connected with government education department were present. 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.

### Health Support for students:

GUK organized 27 health camps by physicians at NFPE schools with the aim to improve health of students in 2014 where 2398 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 normal students. GUK shared these findings to the authority of NAPE. Then GUK and NAPE jointly organized a workshop on Curriculum Review Findings with NAPE Faculty Members at the Conference Room of NAPE, Mymensing. 30 participants including DG of NAPE, senior personnel of GUK and teachers attended the workshop. The workshop underlined numbers of recommendation emphasizing to make the diploma in primary education curriculum more friendly to the person with disability and inclusive.

### National workshop with Ministry of Education in Dhaka:

GUK organized a national level workshop in Dhaka on 6th December at LGED Conference room for sharing the reviewing points of National Curriculum, Text Book of Primary education and Teachers Training Curriculum to update and improve these documents in the light of Inclusive Education for Children with Disabilities. A total of 112 participants from different important departs, institutes and foreign delegates including representatives from the Ministry of Primary and Mass Education, Directorate of Primary Education (DPE), National Curriculum and Textbook Board (NCTB), National Academy for Primary Education (NAPE), District level officials of DPE from Nilphamari, INGO and NGO officials, Parents, Teachers, Alliance Members, Children with disabilities, journalists and other civil society members. Honorable Minister Advocate Mostafizur Rahman, Ministry of Primary and Mass Education, graced the occasion as the Chief Guest. Mr. Kha. Ma. Jahangir Hossain, Member of Parliament and Mr. Nazmul Haque Khan, Director General, National Academy for Primary Education, Ms. Revathy Rugmini Regional Representative LCD SARO, India were present as special guest. The workshop was chaired by M. Abdus Salam, Chief Executive of GUK.



## CASE STUDY

### **A rural Girl's amazing success**

Maksuda, daughter of late Mafijal Haque and Saleha Begum from a poor family of Masterpara village, Gidari Union of Gaibandha Sadar is now studying in first year MBBS at Rangpur medical college. Once she started her primary education at GUK run Khalisar Patal NFPE school in 2008. After completing IV grade education from there, she went Annayanamoni Govt. Primary School where she got scholarship in V Grade. Then she got her admitted at Gaibandha Govt, Girls' High School. There she got scholarship again with A+ marks in Grade VIII. In the same, she completed S.S.C and H.S.C examination from science group with distinction marks respective in 2012 and 2014. At present she is studying in first year MMBS at Rangpur Medical College. She told that if she had not got the scope quality education from GUK run NFPE School, her dream would never come to reality.



**c. 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 supports, micro insurance, private sector engagement and market access with fair prices to ensure the development of life and livelihoods of people in food insecurity.

**Major Achievements:****Skills Development Training:**

GUK conducted 143 skills development training courses for poor people involved with the organization. Through these courses a total of 18025 people (men-10815 and women-7210) received training on different IGAs like handicrafts, sewing machine operation, homestead gardening, livestock and poultry rearing, small business, and different innovative agriculture like sand bar cropping, floating vegetable cultivation, cage fish culture, vermin-compost, early variety crops and vegetables etc.

**Family Development Plan (FDP):**

FDP is used as a monitoring tool to oversee the actual progress of a family for a year. The family members themselves prepared the FDP and GUK just facilitated them to make their plan. This is done under different projects and programmes. Generally frontline staffs facilitated them to develop their plan based on their resources and capacities. FDPs are being addressed as well as covered for all the year round planning for each family. After a year, GUK staff monitored to find out the difference of family income and status comparing at the beginning and ending.

**Productive Asset Transfer:**

In this reporting year, 1432 cows, 874 goats, 890 sheep, 76 thousands poultries distributed among the beneficiaries. Besides, 74 sewing machines, 32 shallow machines, different type of materials and financial support provided to 3980 families. Moreover, financial subsidies provided to 500 families for their income generating activities. Through this kind support, employment opportunity for the extreme poor 13070 families created this year.

**Technical Assistance to Agriculture Production:**

GUK provided technical assistance to 4000 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.

**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. At present the saving amount of 48,750 group members is BDT 3,60,60,450.

**Financial Support for Livelihood:**

GUK provided financial support to the targeted group members to involve them in income generating activities towards their livelihood development. During the reporting year 13,543 poorest families have been provided with BDT 75,000,000 as financial support. In most cases, support is provided by kinds instead of cash.



**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 5020 families with the amount of BDT 2 core.

**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 6,000 families through different projects.

Inclusion of PWDs with IGAs:

In 2014, GUK provided cash and kind supports to 184 disabled persons to involve them with income generating activities (IGAs). Before that they were provided skills training to increase their capacity on different IGAs. Now they are involved with income generating activities and started earning.

**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 7 institutions and platforms during the year 2014. 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 18,300 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.

**Micro Finance Intervention:**

Along with the above mentioned programmes with the titled of Livelihood & Microfinance (LMF), GUK has been implementing micro finance programme in a large scale for bringing a sustainable changes in the life of poor people. Presently, GUK is covering micro finance programme in 05 districts of the northern region of Bangladesh. The programme implemented on the issues as institutional capacity building, income and employment creation, saving creation for sudden risk & crisis, link 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, beneficiaries demand best practice and impact analysis.

**Major features of GUK LMF:**

- Flexibility of weekly saving deposit;
- Loan disbursed based on actual family need and group decision;
- Kinds are priority instead of cash for extreme poor families;
- Cash refund is not obligatory but kinds are also in refund option;
- Before providing the kinds support, subsequent skills training is mandatory for recipients;
- In some cases, repayment schedule of loan is longer and amount is small.
- Covering the risk of disaster and hazard as well as death funeral ceremony.
- Welfare activities of beneficiaries.
- Research on MF component to promote the tailor made approach.
- Special attention to women empowerment and leadership.

**The major products of LMF Programme:**

- Assets transfer
- Seasonal loan.
- Consumption loan
- Revolving Loan Fund (RLF)
- Housing loan.
- Women Entrepreneur loan
- Micro insurance (1) Life insurance (2) Animal insurance.
- Risk Fund.

**Conditions for loan:**

- The rate of interest against loan is 25% (decline method);
- 2% per months for seasonal loan;
- Weekly, monthly and one time repayments;
- Skills training before loan distribution
- The interest of group member's savings is 6%.

**Some others facilities for family welfare:**

- Education grants support for poor student.
- Human health camp.

## LMF Intervention at a glance:

District	Upazila	Union	Village	Coverage Branch Office	Total Staffs	Total Groups	Total Groups Members	Total Borrower	Total Portfolio	Savings	Total Member Insurance	Premium Balance
5	15	72	598	35	232	2203	47,591	40,288	36.88 Crore	9,80 Crore	23,299	2,01 Corore

## Progress Status in 2014:

Expanded new Areas	06	All staffs meeting	02
Weekly organized group meeting	105744	Annual planning meeting	01
Weekly staffs meeting	1518	New Staffs	52
Monthly coordination meeting	12	New Groups	224
Quarterly coordination meeting	04	Members Admission	4557
		Number of Loanee	8296







## CASE STUDY

### **Rokeya Begum's income increased through diversified IGAs**

Rokeya Begum (36) was born in the village of Latsala, union of Tarapur union under Sundargonj Upazila of Gaibandha district. She could not read in the school due to poverty in her father's family. She got married with Md. Insar Ali in the same village at the age of sixteen. Her husband was a poor day labor. After getting married, she was passing her days in hardship. In every year they lose their minimum assets due to flood and river erosion. She became mother of 1 son and 3 daughters in the meantime. They could not take at least 2 meals in a day because they had no regular income.

She joined with Dip Mohila Samity of GUK supported by EHPSL project in 2005. She received different kinds of trainings on livelihoods and social rights. Then she received 1 calf, 5 poultry birds and vegetables seeds from the Samity. She looked after the livestock and vegetable garden with proper care. Within a year she had two cows. She sold two cows by BDT 60,000 and again bought a calf. She also bought 12 decimal land for cultivation. She cultivated the Napier grass in the land. She began to sell grass regularly after even met up own need and earned monthly BDT 6000. By this time, her cow gave birth a calf and she started to get two liters milk per day. After consuming milk, she sold rest of milk in the market.

Now she has regular income from different IGAs and she also save money regular basis in the Samity. She is also capable to reduce the losses of disaster vulnerabilities living in her raised plinth.



#### **d. Gender Equality and Women Empowerment**

The women are being deprived and exploited due to patriarchic influence, social power structure, discrimination, culture and lack of human rights. As a result, social injustice, insecurity and disparity between men and women exist and women are becoming victims to domination, exploitation, and violence that generally not recognized as criminal offence. To address this situation, efforts have been continued with awareness, motivation for leadership and active participation of women in decision making process in creating violence free family and society with changing mind set, respect, and commitment.

### **Major Achievements:**

#### **Awareness Building Training:**

In 2014, GUK organized some significant trainings on gender and development, women's right, family law, protest domestic violence, stop early marriage, birth and marriage registration and protest dowry. In these trainings, along with women, men from different spheres of the society actively participated. This year, a total of 1643 people (men- 575, women-1068 took part in these trainings in 145 batches.

#### **Workshop and Seminar:**

GUK organized 67 seminars and workshops in 2014 on gender related issues in building gender balanced society through the active participation of government officials, UP representatives, social workers, politicians, journalists, teachers, Imam, Kazi (marriage register) and change makers of different levels. The decisions and opinions came from participants in the seminar and workshop were very valuable which would be helpful for creating impact in changing mindset of people towards establishing women right.

#### **Campaign and Advocacy:**

GUK has been organizing different kinds of campaign and advocacy interventions with the aim of stopping all kinds of domestic violence and building peaceful violence free family and society. This year extensive campaign programs like rally, discussion meetings, press conference, day observation, human chain, assembly of dowry free couples, Folksong, video show, wall writings, banner demonstration, posters & leaflets distribution, debate competition, dialogue, exhibition etc. were organized. These programmes organized in different districts at the same time. Moreover, after every three months, four fortnights long campaign activities implemented at district, upazila and union level.

Besides, regular discussion and opinion sharing on early marriage, dowry, divorce, polygamy, eve teasing, domestic violence, child violence and social superstition conducted through court yard sessions and weekly meeting of the groups and also organized at family, school, college, court, Union Parisad, club and different government and non- government organizations.





**Legal Aid Supports:**

GUK is continuing its motivation and advocacy initiative in getting legal aid support to women and children who are victim of violence. The organization is doing this work through counseling, legal aid camp, financial support, coordination with law enforcing agencies and forming platforms for taking action. This year 108 helpless and persecuted women provided with legal aid along with financial supports and 65 reports against different cases submitted to court after investigation.

**Involvement of Women in different Committees:**

Organization always emphasizes to involve women in different committees and forums like We Can Alliance, schools-colleges management committees, Lokamorcha, disaster management committee, village development committee, domestic violence resistance jot and social entrepreneur groups for their empowerment and to ensure their active participation in advocacy and lobbying. This year, about 300 women involved as members with these types of committees and forums.

**Women Forum Meeting:**

GUK has a Women Forum for looking after the gender related issues and creating a gender friendly atmosphere. This forum organized meetings in regular basis, in every three months, four times in each year. In these meetings, discussion held on advantage and disadvantage of women employees, congenial working atmosphere, gender disparity, gender violence and policy preparation etc. All women employees of the organization can attend and express their opinion and feelings freely in these meetings.

**Women Gathering:**

GUK organized women gathering at community level where women with different backgrounds actively participated. Free discussion, opinion sharing, sports, cultural programme, storytelling etc. are organized with festive mood. This year a total of 25 women gatherings organized successfully where about 35,000 women participated.

**Policy updating in light of gender:**

Like every year, GUK reviewed and updated its policies and manuals in light of gender equality. Some amendments and addendums made for gender mainstreaming in all policies, guidelines, preferences for women workers, involving women in the process of decision making.







## CASE STUDY

### **Successful Vermin Compost Producer Foara Begum now Active for Social Change**

Foara Begum is living with husband and 3 children at Bajetelkupi river island village under Fulchai Upazila of Gaibandha district. In her life, she faced severe disasters like flood and river erosion many times. They were living fighting with poverty also. But their condition became more vulnerable when her husband became sick suddenly. Then she had to face a terrible situation. At this stage, she became a member of Golap Women Group of GUK under the project of RIVER supported by Christian Aid. She got training on Vermin Compost and got support for doing that. She also got training on different social issues like gender, empowerment, domestic violence etc. She was the first woman of that village who started this program. Though primarily it was an unaccustomed task in that village, she took the challenge. She started vermin compost through one ring, and gradually increased number of rings. Within six months she produced huge vermin and compost and earned BDT 10,000. Seeing that, other members of the group became interest and started this program. In this way maximum number of women of this village involved in these activities. On the other hand, Foara Begum with her hard efforts could manage turn her small program into a farm. Within 2 years, she earned about BDT 70,000 by selling vermin and compost. Now many people from different districts come to her for getting advice and suggestion about vermin compost.

She has now become a model of economic empowerment in the river island. Besides, economic solvency, she has been playing an important role for social awareness and women empowerment. Under her leadership, all rural women are now united and jointly they are protesting against all kind violence and social crimes. Living in the river island, have to face disasters. So, through the project they can also understand about the adverse impact of climate change and take necessary measures to adapt with the changes.



**e. Community Resilience on Disaster Management Focusing Climate Change**

Bangladesh is one of the worst victims of natural disasters and climate change of the world. The northern part of the country is also vulnerable to various disasters. The people of these areas have to survive fighting against river bank erosion, flood, drought, cold spell, tornado and seasonal food crisis. GUK has been working to enhance the capacity of disaster affected people and implementing programmes extensively focused on disaster risk managements through Participatory Vulnerability and Capacity Assessment (PVCA) and Community Risk Assessment (CRA). The organization is also working on climate change issue to increase the capacity of vulnerable people on adaptation measures towards resilience.

**Major Achievements:****Capacity building on disaster management:**

Like each year, during the reporting year GUK has organized training courses on disaster management for community people, group members and staff members. This year a total of 1500 community people, 2400 group members and more than 200 staff members including men and women participate in those trainings.

**Updating disaster contingency Plan:**

GUK updates its Contingency Plan in respect to fight against disasters within the working areas. GUK uses two kinds of contingency plans, organization level and community level (Union level). This year, all these plans revised and updated according to the nature and trends of disasters in which types, preparedness, response, rehabilitation and recovery are mentioned properly.

**Formation of Disaster Management Committee (DMC) and capacity building:**

Disaster management Committee formed in each year by the organization as core responsibilities to fight against disasters. This year a total of 45 committees formed at working areas with the participation of community people from different backgrounds. Besides, a total of 567 DMCs members have received disaster related training to enhance their capacities in dealing with disaster covering 29 Unions.

**Campaign on Disaster and Climate Change:**

GUK organized different 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 1230 poor families living at flood affected river bank areas. Besides, 16 flood shelters, 60 social places including Schools, Mosques, Eidgah, Temple, Bazar and other different platforms raised by the organization.

**Tree Plantation:**

Organization distributed more than 80,000 fruits and wood saplings among the community people and group members for reducing the negative impact of environment. Besides, 20,500 tree plants also distributed among 10,225 students of different educational institutions with free of costs for green and healthy environment.



**Disaster Friendly Crops and Vegetables:**

GUK distributed early variety seeds of crops and vegetables to 15,500 poor families in order to save crops and vegetables from disasters especially flood. Moreover, GUK also distributed flood tolerable varieties in the flood 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 offered to about 7,400 disaster affected 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 2014, treatment provided to 8,500 cows, 13,200 goats and sheep and more than 34,000 poultries.

**Cash for Work, Cash for Training and Unconditional Grant:**

Under Cash for Work Programme, GUK engaged 7,200 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 BDT5000 Each in total as daily wage. Moreover, GUK provided Cash for Training support to 2000 beneficiaries and Unconditional Grant to 1000 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.







## CASE STUDY

### **Rekha Begum's Homestead is Flood Free**

Rekha Begum comes of a poor family from Paler Char under Bondober union, Rawmari Upazila under Kurigram district. She studied up to class five. 4 years ago, at the age of 15 years, she was married to an extreme poor-man, Aminul Islam, who was a rice husking day labourer. River erosion changed her husband's dwelling places for several times. She lived with her family members in one shed thatched house. Having no land, she sheltered on other's land & suffered from malnutrition for months and years. Her husband's income was irregular. They became victims of adverse effects of climate change especially by flood and river erosion every year. In this circumstance, she became mother of two children. They do not take regular meals. In the last year flood, their house went under water and they suffered immensely with their livelihoods & livestock. She had to pass her day in hardship with her children & family members. They had no access to get food, health, sanitation & other support services at that time. In the meanwhile, she joined with "Nodi Jalobayu Paribarton Oviyojon Dal" under the sub-project "Climate Adaptation for Char islands People (CACP)" in 2014 supported by Palli Karma Shahayak Foundation (PKSF). Through regular meetings in the group, she has acquired knowledge on climate change adaptation, disaster management, changing patterns of flood, disaster risk reduction and also on social issues like domestic violence, early marriage, dowry, tree plantation, homestead garden etc. Rekha's plinth has been raised two feet height above considering last highest flood level by GUK. She has made a homestead garden and cultivated different kinds of vegetables by the side of her raised plinth. She produces plumkin, gourd, bean and vegetables. They are consuming some vegetables and earn some money selling vegetables in the market. Now her plinth is free from flood.



#### **f. 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.

### **Major Achievements:**

#### **Health Awareness and Motivation**

GUK is continuing its awareness and motivation for personal awareness through discussion meeting, folksong, drama and cultural programmes. A total of 35 health motivation camps organized this year with participation of community people, civil society and health department of GoB. Besides, a large number of men, women and children participated in the events of health related national and international days like world health day, HIVS AIDS day, Tuberculosis day, diabetic day and population explosion control day etc.

#### **Training on Reproductive Health**

GUK organized training on reproductive health and health care for more than 200 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.

#### **Emergency Health Camp**

GUK organized emergency health service camps for the rural extreme poor families every year. This year, about 2400 patients provided health support with treatment, Prescriptions and necessary medicines for 830 patients provided in the working areas of the organization through 25 camps in 2012. Besides, 230 patients were provided with financial support for their operation.

#### **Health related announcement**

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. This year, a total of 35 billboards containing citizen charter mentioned access to health and getting health services have been installed in public places for wider dissemination. Besides, 10,000 leaflets, 8,000 posters and 20,000 stickers published during this year.

#### **Awareness creation on HIV-AIDS:**

To create massive awareness on HIV/AIDS, GUK has been organizing different events like sharing meetings, workshops, seminars and information dissemination through billboard, installation, posters and leaflet publication throughout the year. The awareness of people increased on this specific issue through these events.

#### **Advocacy and Lobby with service providing organizations:**

GUK has been working with different service providing organizations through its advocacy and lobbying activities to ensure the health services to the poor people. This year, a total of 31 advocacy meetings organized aimed to further sensitize the health 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.





## CASE STUDY

### Changing Behaviour in Personal Health & Hygiene at School Level

Rowmari Upazila of Kurigram district where a village Bakbandha stands on the bank of Jinjiram and Bramhaputra river. Total population of this village is around 2500 and 650 families. There are 2 primary schools, 1 high school, 3 mosques and the only way exists through which people walk. About 90% people are mainly dependent on day labouring and agriculture. The village surrounded with many problems includes undeveloped communication, lack of educational institutions, health, working opportunities, recurrent flood and river erosion all the year round. Amongst all, villagers face with burning problems for want of safe water and sanitation. In a stage, initiative has been taken by the school management committee for improving WARSAN situation by the support of GUK. GUK conducted a survey in 3 schools of Rajibpur and Rowmari Upazila under RECALL project. Finally Bakbandha High School has been selected for improving sanitation and wash facilities. Then especial facilities like sanitary latrine, urinal management, dressing facilities for female students, especial arrangement at the time of menstruation, setting up basin, washing arrangement for praying for male female and female students established at the cost of BDT 2,80,000(Two Lac Eighty Thousand Taka).

### **g. 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.

### **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 750 men and women in got training through 30 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 40 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 30 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 and Nilphamari districts. Election Observers and Vigilance Team were formed to monitor the total situation in UP, Upazila and Parliament election in these districts.

#### **Citizens Charter**

It is very easy way to make people aware of their due rights and services from government and non-government organizations through a Citizen Charter (a big chart or board with information). GUK installed Citizen Charters on different service delivery institutions of GO and NGOs through installing Billboards for public awareness and accessibility. GUK has also installed billboards about its own services in different places. During this reporting year, 30 citizen charters on primary education, health service, local administration, law and legal aid installed in front of concern organization and different public 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.





## CASE STUDY

### **Nupur wants to be an Example of Women Empowerment: Dream of a Physically Challenged Girl**

Nupur (10) is a physical disabled girl that lived in the village of Paschim Salhati, Kundupur union in Nilphamari district. She is the beloved daughter of Nazim Uddin Basunia and Jahanara Basunia. Their first child is a son but they desired getting a girl very much.

Their dream turned into reality when Nupur was born in 2004. When Jahanar was seven months pregnant, she faced a serious difficulty. As a result, she had to undergo an early cesar. A cute and delightful girl was born, bringing a smile in the face of her parents. But tragedy came again when the new born child could not move and cry. They carried the child in Rangpur Medical Hospital. After a month of treatment, they returned to their house with the born child being cured a bit. After some days, the problem of the child remained same and they realized that the child would not grow normally. It is happened due to her early birth. She could not sit independently until the age of 3. That is why, she grew very slowly. Presently, she is 10 but cannot walk. During 2012, when the survey was being continued in different primary schools, IE Project found Nupur at Salhati Govt. Primary School, Nilphamari when she was reading in class II. At that time she was not able to come to school and sit in the classroom easily. She had to take regularly support from other members of her family.

As per need assessment of IE Project, she got a wheelchair for going to school. Her parents also motivated to prepare a standard table so that she would be able to study easily from her wheelchair at school. On the other hand, all teachers of her school extended their cooperation to her.

Presently she is reading in class IV and secured the second in the last annual examination. For taking care of her and other disable students, GUK also provided 6 daylong Inclusive Education training support to Ms. Munni Begum, one of Assistant Teacher of Salhati Govt. Primary School.



#### **h. Action Research and Innovation**

GUK has a separate unit for action research with necessary facilities and trained staff. The objective of this unit is to enhance information and evidence-based interventions through collecting scientific, sound, harmonized, authentic and publicly available data. As per findings of the action research, the organization analyzes impacts of different interventions as well as takes innovative ideas and approach for programme planning and implementation.

#### **Skilled Research Team:**

At present GUK has a total of 40 research staff including researchers, research associate, enumerators and data entry operators. These staff are well qualified, highly trained and enriched with research knowledge with national and international level researchers.

#### **Research Tools:**

GUK has a computer section for research unit with modern facilities including 40 laptops and internet support. Moreover, there is clean and well furnished store for preserving all the hard copies of data and different documents.

#### **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 (IZA) 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 Sharecropping: An RCT Experiment in Northern Bangladesh	University of Kyoto, Japan and Institute of Developing Economies (IDE)-JETRO, Japan	1000 landless farmers
<b>Completed project:</b>			
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 named Springer. Web-link: <http://www.springer.com/economics/development/book/978-4-431-55009-9>



**Major Challenges:**

- Political unrest and religious fundamentalism;
- Natural disasters like flood, river erosion, draught, cold wave, cyclone etc;
- Patriarchy, superstition and traditional beliefs and practices;
- Limited resources to cover huge numbers of extreme poor families;
- Limited resources and supports in operating educational institutes;
- Lack of materials for inclusive education;
- Disasters and disrupted communication;
- Displacement and migration of family members ;
- The rate of women participation in different local institutions and committees is very poor;
- Inadequate provision to deliver supports and services to the poor in remote char areas;
- Lack of awareness about adaptive agriculture and modern technology;
- Lack of knowledge and information about climate change.
- Market people are generally negative especially towards women producers;
- Reluctance to attend workshop or meeting by local representatives;
- Less budget according to the demand for project implementation smoothly.

**GUK Enterprises**

GUK has a section of enterprises to empower the poor people for economic sustainability. This enterprise is incepted as a model of social business for the poor people by creating employment opportunities, quality production, and market linkage for fair prices keeping environment free from pollution. This model of enterprises has created an opportunity for GUK in extending social welfare activities for disadvantaged people and contributing to the development programmes of GUK as well. It has several focuses in order to maximize synergy, impact and value by its targeted outreach and integrative products and services across multiple enterprises incorporating cross collaboration, cross subsidy, continuous innovation as well as tendering holistic supports. In this respect, it involves poor and extreme poor, marginal producers, market actors, local level enterprise holders and investors together to find out feasible and profitable aspects of enterprise and business. It maintains standard linkage and advocacy with all level of stakeholders for ensuring fair prices through which income and profit shared accordingly. Finally storing the knowledge and learning, it commits to disseminate best practices so that local based actors, enterprisers, market people along with wide level of consumers grown gradually.

**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 gardens etc.

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 from the nursery. A total of 20 staff are working under this unit.

**GUK Seeds:**

GUK has established a unit of seeds with the aim of reducing the dependency of farmers on outside seed. GUK has farmer groups at the community level and different type of seeds like vegetables, grains, and fruits are collected from them. Then these are stored at farmers' house and GUK Seed Centre through maintaining proper technology. Presently GUK is working on rice, jute and different type of vegetables. 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.

**Super Tasty Food Products**

Super Tasty Food Products is a familiar bakery brand in Gaibandha that has earned well reputation for its delightful tastes. It produces quality and nutritious foods especially fast-food and bakery items. Meanwhile this food production centre become recognize as one of the significant food production centre within Gaibandha district. A total of 85 staff are working in this unit and total turn over is BDT 2,77,29,020. From the benefit of this unit is using to run a school where a total of 160 students are studying.

**Quick Cake Delivery:**

For the first time in Gaibandha, GUK Enterprise Ltd has launched recently 'QUICK HOME DELIVERY' of delicious CAKE to your home only by 4 hours within Gaibandha district. Similarly, the Enterprise shared its profit for the continuation of education of the poor and extreme poor.

**Fisheries:**

GUK Fisheries is a part of GUK Agro-based Farm where different type of improved fishes cultured. Numbers of improved breeds are in place in the ponds for nurturing the fingerling to grow up. These fishes are sold in the local markets. The benefit of this unit utilizes for the welfare activities of GUK.

**GUK Institute of Engineering and Technology (GUKIET)**

GUK has established a technical institute titled of GUK Institute of Engineering and Technology (GUKIET) in 2012 with the objective to achieve practical knowledge by technical education as well as discover economic freedom of mass people of disadvantaged areas of Gaibandha district. 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 234 students and trainees got opportunities of enhancing their skills and capacity. GUK also facilitated the trainees to get jobs in different sectors including garments factories, factories and institutions.

**GUK Info Lady**

GUK Enterprise is working to deliver information and consultancy services through numbers of Information and Consultancy Service Centres operated by Info Lady. They are involved with the synergy to deliver the services with especial priorities to the poor people, person with disability, farmers, and students. They are providing support services on health, agriculture, livestock, internet facilities, market and job related information.

**GUK Printing Press**

Another sister concern of GUK Enterprises is GUK Printing Press. It has settled up an offset printing press at first in Gaibandha district through which new and modern services availed in the printing areas with recognition and successful manners.



**Renewable Energy venture:**

GUK has been working with renewable energy for last two years. These energy sources have a much smaller negative impact on the environment than fossil fuels. Basically renewable energy is an energy resource that is naturally regenerated and replenished over a short time scale and derived directly from the sun, indirectly from the sun, wind, rain, tides, plants, algae and geothermal heat. Renewable energy does not include energy resources derived from fossil fuels.

GUK is implementing this program mainly on Solar Lantern, Solar Panel light, Improved Oven, Bio-gas plant etc. GUK has given emphasis in this venture to protect the environment from severe pollution, health hazard and adverse impact of climate change. Besides, through this intervention, families of remote chars get light for cooking and study. So far 900 HHs have received renewable energy service from GUK.





## **Governance and Management**

### **General Council (GC)**

GUK has a General Council (GC) consisting of 29 members (presently female 15) which is the highest authority of the organization. Generally, the GC members meet at least one time in annual general meeting where discussion held on different policy documents, budgeting, audit and overall activities of the year.

### **Executive Committee (EC)**

The Executive Committee (EC) of GUK consist of 07 members (female 3) elected for 03 years by the general council. The meeting of executive committee is held at least 4 times in a year. They can sit at any time if there is any need. The committee provides necessary instructions to Management Team in implementation of projects and programmes.

### **Programme Management Team (PMT)**

GUK has a Programme Management Team (PMT) of 10 members (female 4) that is responsible to manage the overall activities for the organization. The Chief Executive leads the team and takes necessary initiatives.



## Development Partners & Current Projects

SI No	Name of project	Project duration	Donor/Partners
01	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	01 July 2010-30 June 2016	Oxfam GB
02	Oxfam Humanitarian Capacity Building Project (OHCB)	01 July 2010- 30 June 2017	Oxfam GB
03	Poverty Reduction through Improving Diversified Employment-PRIDE	01 January 2009 – 30 June 2014	Oxfam-Novib
04	Local Innovation for Food Security and Entrepreneurship Project (LIFE)	01 January 2011-30 June 2014	Oxfam-Novib
05	Empowerment of the Hard Core Poor through Sustainable Livelihood	01 November 2005 -31 December 2018	NETZ Bangladesh
06	Quality Primary Education for Children from Extremely Poor Families In Bangladesh	01 January 2012- 31 December 2014	NETZ Bangladesh
07	Quality Primary Education for Children from Extremely Poor Families In Bangladesh: Construction and Management of 14 Community Schools (14 CS)	01 January 2012- 31 December 2014	NETZ Bangladesh- KMW-Germany
08	Quality Primary Education for Students from marginalised and Extreme Poor Families In Bangladesh (QUEST)	01 November 2005-31 December 2016	NETZ Bangladesh
09	Setting up and Operating Primary School for Children from Extreme Poor Families in Bangladesh	01 January 2012 - 31 December 2015	German Doctors Association
10	Pathways from Poverty Building Economic Empowerment & Resilience for Extreme Poor Households in Riverine areas of Bangladesh	01 April 2009-31 December 2015	Shiree-DFID & Practical Action Bangladesh (PAB)
11	Resilience Improvement of Vulnerable Extreme Riparian-(RIVER)	01 January 2011- 31 December 2017	Christian Aid
12	Inclusive Economic Development Through Integrated food Production and Income Security (IED)	01 January 2014- 31 December 2017	Scottish govt.& Christian Aid
13	E-commerce based Business Solution for Poor Producers in Rural Bangladesh	01 January 2014- 31 December 2017	Christian Aid
14	The demand for impacts of solar Lamps in Bangladesh	01 January 2011- 31 December 2014	IDE-JETRO-Kopernik
15	Ultra Poverty Reduction (Chars Research Project)	01 January 2011- 31 December 2016	IDE-JETRO –Japan
16	Reducing Extreme Poverty through Skill Training for Industry Job Placement: The Case of RMG in Bangladesh	01 J January 2011- 31 December 2016	IDRC Canada- SANEM
17	Climate Adaptation for Char Island People (CACP)	01 January 2011 – 31 December 2014	PKSF-World Bank
18	Promoting of Community Activism for Gender Equity, social justice and human rights	01 Jan 2005- 31 December 2016	ASK
19	Community Driven Disability inclusive Disaster risk Reduction (CDDiDRR)	01 July 2013 -30 June 2016	CBM-CDD
20	Chars Livelihoods Programme (CLP)	01 July 2005 –28 February 2016	DFID
21	Enhancing Governance & Capacity of Service Providers and Civil Society in Water Supply and Sanitation Sector	01 July 2014 - 30 June 2016	NGO Forum & European Union
22	SusthoMatrittoSusthoShishu (SMSS)	01 July 2014 - 30	US Department of

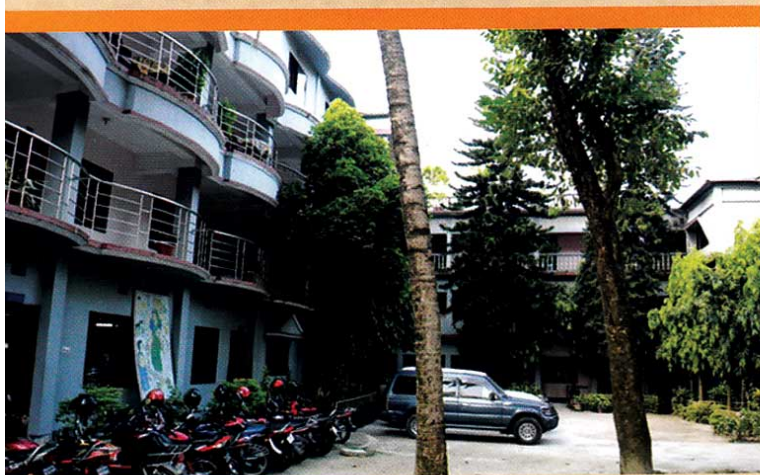


### **GUK Head Office and Central Training Center:**

The head office of GUK is situated at Nashratpur, in Gaibandha district, about 4 kilometers away from Gaibandha town towards South. It is surrounded by natural beauty within rural environment free from the bustle of town life. An impressive 4 storied 42,000 Sq. feet building with safe and secured atmosphere. In the ground floor, all the rooms are used mainly for office purposes and from 1st floor to 3rd floors are used as training center, accommodation, session room, refreshment corner, IT facilities etc. The four training venues under this training centre are well decorated and equipped with modern training materials. About 200 participants can take part in training at a time in these venues. On the other hand, GUK can provide accommodation support for more than 120 participants for residential training. Moreover, other 5 training centers of GUK in different places are running under the direct coordination of this Central Training Centre. In the campus, there are also car parking, dining, internet facilities (WiFi) in whole areas. There is a big agro based farm near the campus with different flowers & fruits trees, nursery, fish farm, livestock farm, poultry farm and also a learning center.

### **Conclusion:**

Through successful and comprehensive journey during the last 30 years, GUK has gained an effective learning, capacity and confident to work in broader scale with the involvement of large number of people through diversified dimensions. Considering these, the organization wants to expand its working areas with its experience, sincere workforce, support of the common people, cooperation of donor agencies and local administration. Through analysing the future challenges as well as the strengths of the organization, GUK will increase its development interventions with a social commitment towards the most vulnerable people in difficult to reach areas in Bangladesh.





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

Nashratpur, Gaibandha.  
For the year ended 31 December 2014



**ATIK KHALED CHOWDHURY**  
Chartered Accountants

Hasan Court (1st Floor)  
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**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 2014 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 2014 to 31 December 2014.

**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 2014 and its financial performance and its cash flows for the period from 01 January 2014 to 31 December 2014 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 2014 were audited by other auditors who expressed an unmodified opinion on those statements.

Gana Unnayan Kendra



**ATIK KHALED CHOWDHURY**  
Chartered Accountants

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23/1 Motijheel C/A  
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**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  
21 May 2015

*Atik Khaled Chowdhury*

Chartered Accountants






**Gana Unnayan Kendra (GUK)**Statement of Financial Position  
As of 31 December, 2014

Particulars	Notes	31-Dec-14	31-Dec-13
		Taka	Taka
<i>Property &amp; Assets</i>			
<b>Assets:</b>			
Fixed Assets (Cost less accumulated depreciation)	4.00	75,727,730	46,708,343
Sundry Debtors	5.00	116,296	75,506
Advances	6.00	13,742,176	12,007,930
Short Term Loan	7.00	272,032,983	143,954,563
Loan Outstanding	8.00	282,850,228	34,928,047
Investment	9.00	550,000	550,000
FDR	10.00	44,862,906	34,000,000
Receivable from GF (Bank Interest)	11.00	40,150	267,023
Cash & Cash Equivalent	12.00	31,876,417	46,030,977
<b>Total:</b>		<b>721,798,886</b>	<b>318,522,389</b>
<i>Fund &amp; Liabilities</i>			
Fund Account	13.00	211,615,786	75,537,763
Fixed Assets Fund	14.00	75,727,730	10,550,877
<b>Liability:</b>			
Accounts Payable	15.00	5,707,265	6,948,722
Group Members Savings	16.00	98,070,345	10,371,663
Group Members Insurance	17.00	7,479,302	(251,000)
Group Members Insurance - Area	18.00	29,108,457	-
Payable to Area	19.00	5,924,667	5,793,129
Loan Risk Fund	20.00	4,103,200	137,950
Short Term Loan	21.00	102,771,672	96,872,938
Bank Loan - Mutual Trust Bank Ltd.	22.00	131,148,132	93,226,067
Bank Loan - National Bank Ltd.	23.00	10,700,000	-
Provision for Expenses	24.00	8,318,284	1,677,689
Provident Fund	25.00	20,833,738	17,066,609
Closing Balance Transferred to GF	26.00	589,982	589,982
Loan Loss Provision (LLP)		9,700,325	-
<b>Total:</b>		<b>721,798,886</b>	<b>318,522,389</b>

This should be read in conjunction with annexed Notes.

  
Sowendra Narayan Ghose  
Coordinant  
Finance & Administration

Dhaka  
Date: 21 May 2015

  
M. Robul Salam  
Chief Executive

  
Atik Khaled Chowdhury  
Chartered Accountants



**Gana Unnayan Kendra (GUK)**

Statement of Comprehensive Income  
For the year ended on 31 December, 2014

PARTICULARS	31-Dec-14	31-Dec-13
	Taka	Taka
<b>INCOME:</b>		
Grant receipt	117,689,173	199,563,213
Bank interest	98,927	760,113
Bank interest-LMF	4,328,627	222,870
Accommodation income	3,259,785	3,555,285
Service charges-LMF	98,422,960	18,163,612
Service charges	4,417,881	-
Other income-LMF	2,747,806	107,998
Other income	161,629,463	174,865,354
<b>Total</b>	<b>392,594,622</b>	<b>397,238,445</b>
<b>EXPENDITURE:</b>		
Salary & allowances	52,630,697	41,726,601
Salary & allowances-LMF	70,268,641	11,730,099
Accommodation expenses	250,270	252,886
Administration Cost	54,988,032	77,275,900
Bank charges	61,065	59,424
Bank interest on Loan	14,420,031	4,482,899
Other expenses	34,045,599	39,777,958
Other expenses-LMF	283,537	-
Saving interest	4,482,316	3,943,000
Program Cost	164,482,406	189,158,993
Provision for expenses	3,783,906	269,493
Depreciation	13,580,577	9,328,113
<b>Total Expenditure</b>	<b>413,277,077</b>	<b>378,005,366</b>
Excess of Income over Expenditure	(20,682,455)	19,233,079
<b>Total</b>	<b>392,594,622</b>	<b>397,238,445</b>

This should be read in conjunction with annexed Notes.

  
Sowrendra Narayan Chose  
Coordinantor  
Finance & Administration

Dhaka  
Date: 21 May 2015

  
M. Abdul Salam  
Chief Executive

  
Atik Khaled Chowdhury  
Chartered Accountants





**Gana Unnayan Kendra (GUK)**

Receipts and Payments Statement  
For the year ended on 31 December, 2014


PARTICULARS	31-Dec-14	31-Dec-13
	Taka	Taka
<b>RECEIPTS:</b>		
<b>Opening Balance</b>	<b>46,030,977</b>	<b>15,932,740</b>
Cash in Hand	9,274	324,836
Cash at Bank	46,021,703	15,607,904
Advances	3,632,113	16,021,314
Accommodation income	3,259,785	3,684,985
Other receipts	29,754	13,665
Bank loan	113,100,000	110,000,000
Service charges	102,752,960	29,783,162
Loan realized	377,092,074	-
Bank interest	255,189	268,290
Bank interest-LMF	4,299,090	760,113
Other income	60,270,262	84,970,531
Other income-LMF	5,058,077	132,998
Group members insurance	11,806,425	300,000
Group members insurance-Area	38,631,835	-
Grant receipt	73,666,895	123,893,996
Fund received	154,727,086	176,611,768
Fund received-LMF	311,161,898	216,470,987
FDR-LMF	10,000,000	14,137,029
Short term loan received	25,644,014	51,209,323
Short term loan received-LMF	52,276,163	12,473,298
Loan risk fund	4,778,202	-
Provident Fund received from Staff	7,043,392	6,665,182
Deffered liability		266,200
Saving collection	51,703,179	-
<b>Total Receipt</b>	<b>1,457,219,370</b>	<b>863,595,581</b>



**PAYMENTS:**

Salary & allowances	55,744,602	53,261,164
Salary & allowances-LMF	26,540,544	-
Accommodation expenses	250,270	236,413
Administration Cost	51,844,873	91,767,826
Administration Cost-LMF	32,170,713	4,443,231
Advances	4,885,655	3,236,059
Program Cost	465,680,849	475,631,307
Bank Charges	61,065	59,424
Bank Interest	14,423,031	4,482,899
Bank Loan Refunded	50,377,935	16,173,933
Fixed Assets	35,563,955	4,915,545
Fixed Deposits Reserve	20,862,906	35,760,113
Fund refunded	619,805	1,719,490
Investment	2,268,880	9,108,037
Others payment	28,333,264	24,725,048
Loan refunded	1,530,000	3,885,300
Loan risk fund returned	3,724,781	-
Loan disbursement	509,165,873	8,673,335
Provident fund refunded	3,276,263	2,127,191
Service charges	46,379,617	3,943,000
Transfer to CLP	4,115,679	3,517,162
Savings refunded to Group member	24,111,251	-
Short term loan refunded-LMF	16,622,868	10,173,298
Short term loan refunded	26,788,274	59,724,829
<b>Total Payments</b>	<b>1,425,342,953</b>	<b>817,564,604</b>
<b>Cash &amp; Cash Equivalent:</b>	<b>31,876,417</b>	<b>46,030,977</b>
Cash in Hand	131,118	9,274
Cash at Bank	31,745,299	46,021,703
<b>Total</b>	<b>1,457,219,370</b>	<b>863,595,581</b>

This should be read in conjunction with annexed Notes.

  
Sowrendra Narayan Ghose  
Coordinator  
Finance & Administration  
Dhaka  
Date: 21 May 2015

  
M. Abdus Salam  
Chief Executive

  
Atik Khaled Chowdhury  
Chartered Accountants





**Gana Unnayan Kendra (GUK)**  
Statement of Cash Flows  
For the year ended on 31 December, 2014

Particulars	31-Dec-14 Taka	31-Dec-13 Taka
<b>A. Cash Flows from operating Activities:</b>		
Excess of income over expenditure for the Year	(20,682,455)	19,233,079
<b>Add: Amount Considered as non cash items:</b>		
Loan loss provision	9,700,325	-
Provision for expenses	6,640,595	(5,662,071)
Loan risk fund	3,965,250	-
Depreciation for the year	9,587,514	9,302,636
<b>Sub total of non cash items</b>	<b>29,893,684</b>	<b>3,640,565</b>
Loan disbursed to members	(247,922,181)	(12,498,210)
(Increase)/decrease in Sundry Debtors	(40,790)	(75,506)
(Increase)/decrease in Short Term Loan	(128,078,420)	(63,572,932)
(Increase)/decrease in Short Term Loan	5,898,734	26,614,876
(Increase)/decrease in Receivable from GF	226,873	-
(Increase)/decrease in Advance, Deposit & prepayments	(1,734,246)	1,407,866
Increase/(decrease) in Accounts Payable	(1,241,457)	(17,724,051)
<b>Sub total</b>	<b>(372,891,487)</b>	<b>(65,847,957)</b>
<b>Net cash used in operating Activities</b>	<b>(363,680,258)</b>	<b>(42,974,313)</b>
<b>B. Cash Flows from Investing Activities</b>		
Acquisition of Property, plant and equipment	(38,606,901)	(9,695,172)
Investment (FDR)	(10,862,906)	(21,623,084)
<b>Net cash used in Investing Activities</b>	<b>(49,469,807)</b>	<b>(31,318,256)</b>
<b>C. Cash Flows from Financing Activities:</b>		
Bank Loan - Mutual Trust Bank Ltd.	37,922,065	93,226,067
Bank Loan - National Bank Ltd.	10,700,000	-
Group Members savings	87,698,682	10,371,663
Group Members insurance	7,730,302	(251,000)
Group Members insurance- Area	29,108,457	-
Payable to area	131,538	5,793,129
Provident fund	3,767,129	4,537,991
Fund Account	221,937,331	(9,287,043)
<b>Net cash used in financing activities</b>	<b>398,995,504</b>	<b>104,390,807</b>
<b>D. Net increase/decrease (A+B+C)</b>	<b>(14,154,560)</b>	<b>30,098,238</b>
<b>Add Cash and Bank Balance at the beginning of the year</b>	<b>46,030,977</b>	<b>15,932,739</b>
<b>Cash and bank balance at the end of the year</b>	<b>31,876,417</b>	<b>46,030,977</b>

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

Sowrendra Narayan Ghose  
Coordinator  
Finance & Administration

M. A. J. Salam  
Chief Executive

Atik Khaled Chowdhury  
Chartered Accountants



Dhaka  
Date: 21 May 2015

**Gana Unnayan Kendra (GUK)**

Statement of Change in equity  
For the year ended on 31 December, 2014

Particulars	31-Dec-14	31-Dec-13
	Taka	Taka
<b>Fund Account:</b>		
<b>Balance as at 01 January</b>	75,537,763	27,602,370
Add: Fund Received during the year	156,760,479	28,702,314
Add: Surplus for the year	(20,682,455)	19,233,079
<b>Balance as at 31 December</b>	<u>211,615,786</u>	<u>75,537,763</u>
<b>Fixed Assets Fund Account:</b>		
<b>Balance as at 01 January</b>	10,550,877	321,291
Add: Fund Received during the year	65,176,853	10,229,586
<b>Balance as at 31 December</b>	<u>75,727,730</u>	<u>10,550,877</u>

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

  
Sowrendra Narayan Ghose  
Coordinator  
Finance & Administration

Dhaka  
Date: 21 May 2015

  
M. Abdus Salam  
Chief Executive

  
Atik Khaled Chowdhury  
Chartered Accountants







গণ উন্নয়ন কেন্দ্র  
Gana Unnayan Kendra

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