

Uttara Development Program Society (UDPS)

**Annual Report
2019-2020**



Uttara Development Program Society (UDPS)
Annual Report -20192020

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Glossary

UDPS	Uttara Development Program Society
VGD	Vulnerable Group Development
PKSF	Palli Karma-Sahayak Foundation
NGO	Non-Government Organization
ICS	Improved Cook Stove
SHS	Solar Home System
GC	General Committee
EC	Executive Committee
TIN	Taxpayers Identification Number
VAT	Value Added Tax
MRA	Microcredit Regulatory Authority
CWWB	Concern World Wide-Bangladesh
PAB	Practical Action-Bangladesh
MOEF	Ministry of Environment & Forest
MOWCA	Ministry of Women & Child Affairs
WB	World Bank
UNICEF	United Nation International Children Fund
DPHE	Department of Public Health Engineering
UNDP	United Nation Development Fund
DFID	Department for International Development
ADB	Asian Development Bank
ILO	International Labor Organization
EU	European Union
VSO-B	Voluntary Service Organization-Bangladesh
GSBS	Global Social Business Summit
JICE	Japan International Cooperation Center
EHCLB	Eradication of Hazardous Child Labour in Bangladesh
PLCEHD	Post Literacy and Continuous Education for Human Development
BEHTRUWC	Basic Education for Hard to Reach Urban Working Children
PLDP	Participatory Livestock Development Project
CCCP	Community Climate Change Project
IDCOL	Infrastructure Development Company Limited
CBO	Community Based Organization
PPF	Pathway from Poverty
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households
IGA	Income Generating Activities
PO	Partner Organization
IFRS	International Financial Reporting Standards
ICAB	Institute of Chartered Accountants of Bangladesh



Message from the Chairman

I am very happy to know that UDPS is going to publish its annual report 2019-2020 and it is my great pleasure and privilege to have the opportunity to give a message as Chairman of General and Executive Committee of UDPS. This organization has been implementing different types of socio-economic development activities and diversified microcredit programs successfully in 21 districts with 92 branch offices across the country for the last 34 years since its establishment in 1986. Its sincere and relentless efforts to bring urban and rural poor especially women and children out of extreme poverty and change their lifestyle making them self-reliant has inspired me immensely.

UDPS has long experience and skills with dedicated staff members in implementing the projects on “humanitarian assistance for flood affected people, empowerment of community people against drought, disaster management, formal and non-formal education, sanitation, hygiene and water supply, VGD, mother and child health care, ENRICH, Medicinal plant project, dairy value chain project, food security and livelihood, ICS, Solar Home System(SHS), providing training on different life based trade issues and awareness raising with different donors’ fund and diversified microcredit programs with PKSF fund.

Finally, I would like to thank all members of General and Executive Committee of UDPS for their cooperation, sincere support and spontaneous participation of meetings contributing immensely for policy making and guidelines for good governance of UDPS. I also thank the staff members for their hard work and sincere support in composing and publishing UDPS Annual Report 2019-2020. I hope this annual report will serve as a good source of information about UDPS for all concern.

Engr. Md. Mozibar Rahman Talukder
Chairman, UDPS.



Message from the Founder and Chief Executive

UDPS is a national level Non Government organization for providing social and financial services. The development activities of UDPS in 2020 have completed a 34 year mark. Providing hazardous and risky loan to the people is indeed a very challenging task and UDPS has been doing this task with success since its long journey started from 1st September 1986 at Salandar Upazila of Thakurgaon District. UDPS, as one of the leading foremost NGOs has been implementing socio-economic development projects and microcredit programs across the country with reputation and donors' appreciation through its 92 branch offices, 21 area offices and 6 zonal offices covering 2756 villages/wards, 851 unions/municipality, 106 Upazila of 21 Districts under 5 Divisions

It is my pleasure to mention that UDPS has achieved excellent progress in the financial year 2019-20 to bring the poor specially women, children and adolescents out of extreme poverty and make them self-reliant through implementing different humanitarian, economic and social development projects to supplement the government strategic planning and efforts for poverty alleviation in Bangladesh. The lifestyle of the poor people of the project area has been changed to a great extent and raised awareness on different life-based issues through receiving training, humanitarian assistance support, ensured food security and livelihood, gained access to assets through different employment and income generation activities.

During the long 34 years uphill journey, I would like to thank with deep gratitude and appreciation to all donors, MRA, PKSf, INGOs, partner NGOs, local leaders, social elites, community people of the working areas, well-wishers and all staff members of UDPS for their generous assistance and continued all out support for the present progress and achievement of UDPS. I would also thank all distinguished members of general body and executive committee of UDPS for their kind cooperation and spontaneous participation to meetings contributing immensely in policy making and guidelines for good governance and management of UDPS. I pray to Allah for the salvation of those colleagues who extended their best contribution to UDPS for its present achievement and left us to lead their eternal life.

UDPS looks forward to ensuring better life for the downtrodden. It pledges to supplement the development efforts of the Government of Bangladesh in achieving the Sustainable Development Goals (SDGs) by the year 2030.

In conclusion, I would like to give thanks to my colleagues for their sincere contribution and support in composing and publishing the UDPS Annual Report 2019-2020. I pray to Allah for peace and happiness for all of us in the years to come.

AFM Akhter Uddin
Founder and Chief Executive

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A Short Portrait of UDPS:

Uttara Development Program Society is an Institution for Social and Financial Services. It as a national NGO, has been working in implementing different humanitarian social development projects and microcredit programs in 21 Districts with 92 branch offices including project office across the country for the last 34 years for socio-economic development of the rural and urban poor specially women and children having its head office in Dhaka encompassing 435,985 (Microcredit-262,024 + Project-173,961) beneficiaries during the year. It has also been providing financial assistance from microcredit programs to bring the poor people out of extreme poverty and change their lifestyle making them self-reliant. UDPS was established by Mr. AFM Akhter Uddin, founder and Chief Executive of UDPS in Salandar under Sadar Upazila of Thakurgaon district on September 1, 1986. A total of 687 (Microfinance 584 + Project 103) skilled and dedicated employees are employed with UDPS to implement Microcredit programs and all kinds of projects including imparting training, formal and non-formal education, humanitarian socio-economic development project, awareness building on social issues, community mobilization, disaster management, women and child development, raising awareness for adaptation of climate change, food security and livelihood.

Vision:

The vision of UDPS is to build Bangladesh through socio-economic development and sustainable cultural status, environment friendly, based on justice, free from exploitation and discrimination.

Mission:

Socio-economic development of rural and urban poor of men and women, adolescent, children, disabled, unemployed youth and disaster affected mass people through an extensive and intensive participatory development process.

Key Objectives of UDPS:

1. The objectives of the institution is to emancipate the groups or community people from exploitation through raising their self-respect and self-confidence. To make self-reliant of the poor and destitute people especially the lagging behind women children, adolescent's aborigine people and tribal society through socio-economic development.
2. Motivating the rural and urban people strengthen their socio-economic status forming groups, inspire regular savings, attend regular weekly meeting and provide credit for undertaking economic activities with a view to make them self-reliant.
4. To provide support services and cooperation to people, make them aware and conscious relating to program activities, education, health, nutrition, family planning, child care, agricultural works and women development of the society.
5. To extend cooperation and work with Government, donors, INGOs, and other organizations on various socio-economic development works, natural/social disasters, rescue operation, relief and rehabilitation activities, welfare of disabled, crippled handicapped.
6. Inspiring the women and men to bring gender equity in the society through providing training and implementing educational programs and organizing meeting and seminars. Creating mass awareness to combat against the women and child repression and trafficking.
7. Providing training to men and women to raising their capacity and skills to enhance their income, extend cooperation to their income generating activities, management of program, keeping accounting as well as to help them for self-reliant.

8. To provide health care services to community people through training, awareness building and implementation of different projects in collaboration with Government and other organizations.

9. To provide education to the children involving them in the mainstream efforts of the Government educational institutes with a view to provide national curriculum based education and capacity building of the mass people.

Legal Status:

UDPS has been registered with the following registration authorities of the Government of the People's Republic of Bangladesh:

Sl. No.	Name of Registration Authority	Registration No.	Date
01	Directorate of Social Welfare Department, Government of Bangladesh	Thakur-442/88 Thak-297/2014	17/11/1988 08.12.2014
02.	NGO Affairs Bureau, Government of Bangladesh	436	28.01.1991 Renewed Registration on 26 May 2016 for 5 years
03.	Joint Stock Companies & Farms, Government of Bangladesh	S-2751(164)/2002	21.04.2002
04.	Microcredit Regulatory Authority, Government of Bangladesh	03747-00981-0085	01.01.2008
05.	Commissioner of Taxes, Taxes Circle-101(Company), Taxes Zone-5, Dhaka	TIN No.119699734103 Circle-101(Company), Dhaka	24.01.2011
06.	Assistant Commissioner of Customs, Excise and VAT Registration Office, Mohammadpur, Dhaka-1207	No.17071046812, Area Code 170201	14.08.2012

Planning and good governance of UDPS:

UDPS has 2 Committees- one is General Committee (GC) and other is Executive Committee (EC) to maintain efficient management, good governance and transparency of the organization. The General Committee consists of 15 members while the Executive Committee consists of 7 members. The members of GC and EC Committee usually draw from the civil society with diversified professional and NGO backgrounds. The duration of their



membership is for 3 years and after expiry new members are inducted and nominated to replace them. The duration of the Executive Committee is for 3 years and required to renew from the Joint Stock Companies & Firms in every 3 years interval.

The General Committee meeting usually held once in a year while the Executive Committee meeting held at least 4 times in a year for smooth management of the program activities and to discuss the ways and means for good governance of the Institution. The Annual General Meeting (AGM) of UDPS was held on 11 January, 2019 at Uttara Training Institute (UTI), South Malotinagar, Bogura and elected a new executive committee for the period from 17 January, 2020 to 16 January, 2023. The AGM also resolved a number of decisions including appointment of audit firms, approval of annual budget and annual report. The members of the Executive Committee take the decision for planning, management of the program activities and help the Chief Executive to discharge his day to day responsibilities.

List of Executive Committee Members

SL.	Name of Members	Designation	Profession
01	Engr. Md. Mojibar Rahman Talukder	Chairman	Ex Banker/Social worker
02	Qazi Shamsul Alam	Vice Chairman	Private Service/ Social Worker
03	Zinnat Ara Ferdous Monika	Treasurer	Social worker
04	Md. Sekendar Ali Khondakar	Executive Member	Retired Government employee/Social worker
05	Nazneen Chowdhury	Executive Member	Private Service
06	AQM Abdus Sobhan	Executive Member	Retired Principal and Social Worker
07	AFM Akhter Uddin	Chief Executive/ Member Secretary	NGO Service/ Social Worker

Membership in National/International Forum :

UDPS always gives special interest to Advocacy, Collaborative efforts and Partnership.

Sl. No.	Network Name	Position
a)	Bangladesh Society for Waste Management	Chairperson
b)	Association for Land Reform and Development (ALRD)	EC Member
c)	Sustainable Energy Forum (SEF)	Member Secretary
d)	Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD)	Member
e)	Credit and Development Forum (CDF)	Member
f)	Association of Development Agencies in Bangladesh (ADAB)	Member
g)	Community Management Disaster Risk Reduction Forum (CMDRRF)	Chairman Rajshahi Division
h)	STI/AIDS Network of Bangladesh	Member
i)	National Alliance of Humanitarian Actors, Bangladesh (NAHAB)	Member, Executive Committee.
j)	International Federation of Organic Agriculture Movements (IFOAM)	Member

Donors and development partners of UDPS worked till now:

In pursuance of the mission, vision and objectives to alleviate the poverty and make a change in the society through bringing the poor out of extreme poverty, UDPS has been gratefully remembered to the following major donors, development partners, PKSF and banks for their generous financial assistance and technical supports extended to UDPS for implementing different programs since its inception:

- Palli Karma Sahayak Foundation (PKSF)
- Irish Aid/CWWB
- Concern World Wide-Bangladesh.
- Practical Action Bangladesh
- United Purpose/UNOPS
- Ministry of Labor & Employment
- DFID/SHIREE/PAB
- Cord Aid/Concern Universal
- Ministry of Environment & Forest
- Ministry of Women & Children Affairs
- World Bank/DPE/GOB
- UNICEF/SIDA/CIDA/GOB
- World Bank/DMFE/BNFE
- CARE-Bangladesh
- UNICEF/DPHE
- UNDP
- DFID
- OXFAM
- DANIDA/DLS
- IDCOL
- ADB
- Win rock International
- Campaign for Popular Education (CAMPE)
- Basic Bank Limited
- GIZ/CNRS
- VSO Bangladesh
- PLAN International
- STP/Christian Aid
- USCC-B
- NGO Forum
- Bangladesh Bank
- Mutual Trust Bank



Mr. Tanvir Ahmed, Deputy Executive Director is seen with Branch Managers.

Staff Strength:

UDPS has been implementing its program activities by skilled, well-trained and dedicated total staff: 657(Micro-credit staff: 542, Project staff: 115).

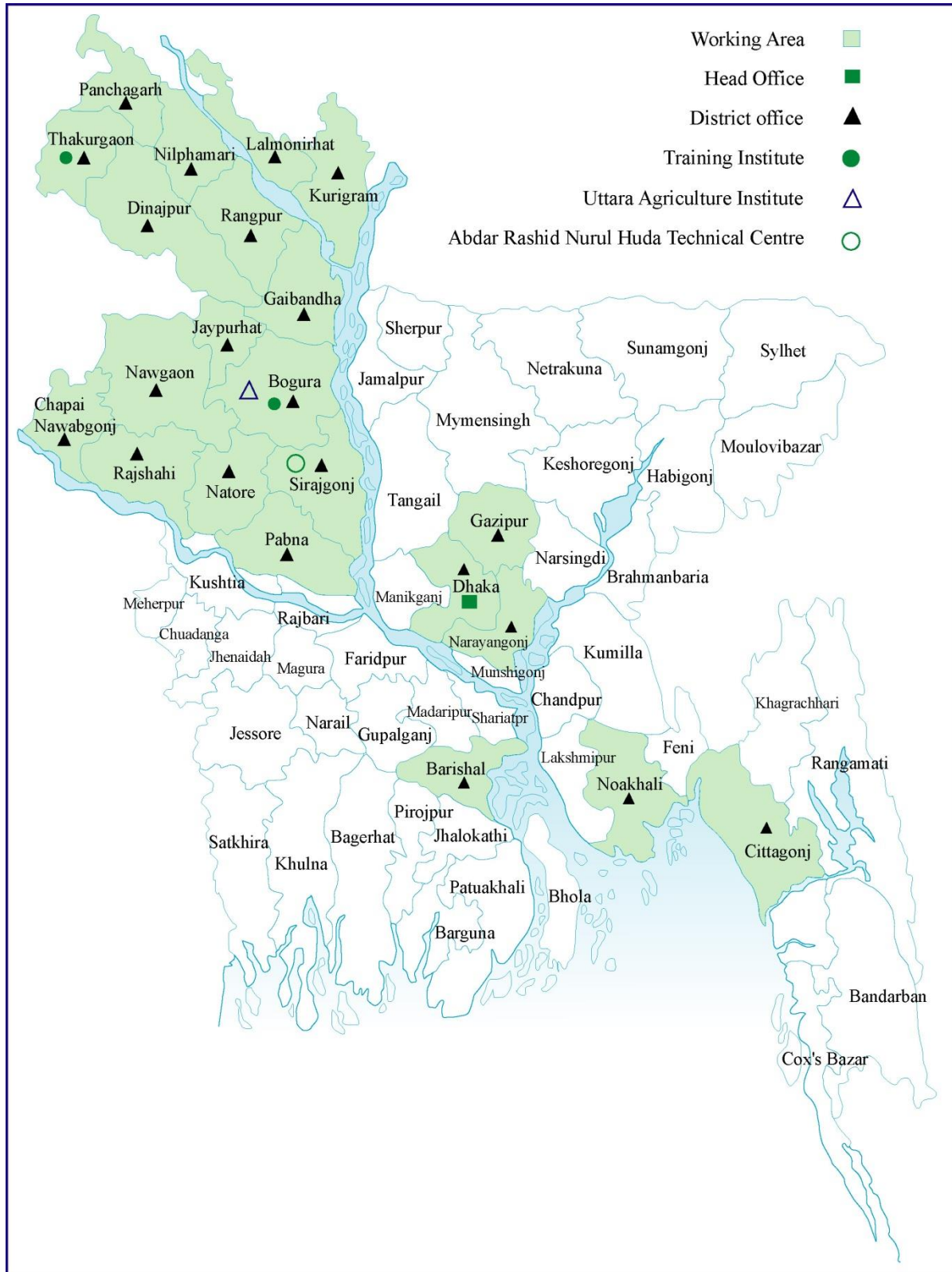
Direct Beneficiaries involved:

UDPS beneficiaries are from rural, urban, cities slums and char areas who are lagged behind people in the society, marginal farmers, small businessmen and entrepreneurs. A total of 95,128 household beneficiaries are directly involved in implementing all typed of finance and other program/project activities. Total member as of 30 June 2020 Microfinance program: 57,447 HH and other project beneficiaries: 37,681 HH.



Working Areas in Map

UDPS has expanded its program activities in implementing different humanitarian Social Development Programs and operating diversified Microcredit activities in 104 Upazilas, 851 Union + Municipality and 2,756 Villages of 21 Districts.



Geographical Coverage

5 Divisions, 20 Districts, 106 Upazila, 92 Branches, 851 Unions, 2756 Villages

5 Divisions	20 District	92 Branches
Dhaka	Dhaka	6 Branches: Mohammadpur, Mirpur, Pallabi, Uttara, Ashulia, Zirani
	Gazipur	3 Branches: Tongi, Konabari, Kaliakoir
	Narayangonj	3 Branches: Narayangonj, Fatulla-1, Fatulla-2
Chittagong	Chittagong	6 Branches: Custom Bandar, Halisahar, Colonelhat, Pathorgata, Oxygen, Muradpur
Cumilla	Noakhali	3 Branches: Maijdi, Chowmohani, Bashurhat
Rajshahi	Rajshahi	9 Branches: Rajshahi Sadar, Rajpara, Boalia, Shahmukdam, Baneswar, Motihar, Paba, Puthia, Gudagari
	Natore	4 Branches: Natore-1, Natore-2, Hoybatpur, Gurudaspur
	Chapainababgonj	4 Branches: Chapai Sadar-1, Chapai-2, Chapai-3, Shibgonj
	Naogaon	2 Branches: Naogaon Sadar, Santahar
	Pabna	6 Branches: Pabna Sadar, Tebunia, Kashinathpur, Faridpur, Bera, Sathia.
	Bogra	13 Branches: Bogra-1, Bogra-2, Bogra-3, Arulia, Sherpur, Shahjahanpur, Ranirhat, Nandigram, Dupchachia, Gokul, Mokamtola, Kirtipur, Adamdigi
	Sirazgonj	14 Branches: Sirazgonj-1, Sirazgonj-2, Sirajgonj Road, Raigonj, Chandaikona, Belkuchi, Tamai, Taras, Enayetpur, Khukni, Shahjadpur-1, Shahjadpur-2, Ullapara, Talgachi
	Joypurhat	1 Branches: Joypurhat Sadar
Rangpur	Rangpur	2 Branches: Rangpur Sadar, Mahigonj
	Lalmonirhat	1 Branch: Lalmonirhat Sadar
	Panchagor	1 Branch: Panchagar Sadar
	Thakurgaon	2 Branches: Thakurgaon -1, Thakurgaon-2
	Dinajpur	10 Branches: Dinajpur-1, Dinajpur-2, Birampur, Hakimpur, Nababgonj, Aftabgonj, Fulbari, Birgonj, Bochagonj, Khanshama
	Nilphamari	1 Branch: Syedpur
	Gaibandha	1 Branch: Gobindagonj

Overview of Microcredit Programs

With a view to alleviating poverty through improvement of standard of living of poverty stricken people across the country and women's empowerment, UDPS started implementation of microfinance program with an own fund of Tk.50,000 in 1987. It realized that the availability of financial services for the poor households reduces vulnerability and helps poor people increase their income; so families are able to improve their well-being along with access to better nutrition, health care and education. On 30 June,1993 UDPS became partner of PKSf and continued the following diversified microcredit programs and activities with the financial assistance and generous cooperation of PKSf along with UDPS own fund.

Special Features of Savings

UDPS microfinance program gives top priority for saving and offers its saving products in such a manner that Group members feel encouragement in money saving despite their low income.

Uniqueness of UDPS Savings

- Savings are fully protected
- Deposits can be withdrawn at any time
- Interest rates are competitive
- Small deposits are also accepted
- Savings service is provided at the client's locality
- Transparent accounting
- Strong MIS

Classification of Savings:

Considering the importance of saving money for future use and investment, UDPS has been maintaining 3 saving accounts for the welfare of its members.

(1) **General savings:** Every member after enrollment in group must deposit a particular amount of money weekly in their group fund until the expiry of their membership. Generally group member deposit savings at least BDT 1.00 weekly against their per loan of BDT 1000/-.Members are generally not allowed to withdraw savings until full recovery of their loan amount. UDPS pays 6 percent profit on annual basis to the members against their savings. Each member has to maintain all his/her transactions in a passbook given by UDPS with a fee of Tk 10/- only. Up to 30 June 2020, a total of BDT



3107.33 million collected including service charge, BDT 2711.38 million returned/withdrawn and outstanding balance stands at BDT 395.92 million as general savings.

- (2) **Voluntary Savings:** Under this scheme, a member can deposit any amount of savings in his/her account. Members can withdraw their savings at any time to meet up their needs. UDPS pays 6 percent profit on annual basis to the members against their savings. Up to 30 June 2020, a total of BDT 473.29 million collected including service charges, BDT 413.53 million returned/withdrawn and outstanding stands at BDT 59.75 million as voluntary savings.
- (3) **UDPS Monthly Savings Project (UMSP):** Considering the future economic solvency of the group members and their family members, UDPS introduced a long term savings scheme which is known as UMSP. A member can open and maintain only one account. The duration of UMSP is for 5 years and 10 years. Profit is paid @ 7% for 5 year and 12% for 10 years duration. The monthly installment of savings in each account is TK 100/-, TK 200/-, TK 300/-, TK 400/- and TK 500/-. UMSP account holder must deposit their installment by 10th of each month. Up to 30 June 2020, a total of BDT 102.23 million collected including service charges, BDT 57.18 million returned/withdrawn and outstanding stands at BDT 45.05 million as voluntary savings.

On the whole, UDPS collected a total of BDT 3682.86 million including interest, savings withdrawn BDT 3182.06 million and outstanding balance of total savings stands at BDT 500.73 million up to 30 June, 2020.

At a glance target and achievement of Microcredit Program during FY 2019-2020

Sl.	Particulars	Target	Achievement	% of achieved
1	Number of Group	600	76	12.67%
2	Number of Group member	7728	3684	47.67%
3	Amount of savings deposited(Tk)	497633745	367622684	73.87%
4	Amount of savings withdrawn(Tk)	457258416	343532180	75.13%
5	Amount of Savings outstanding	543367535	500731907	92.15%
6	Number of Loan beneficiaries	6445	599	9.29%
7	Amount of Loan disbursed(TK)	3293520000	1942138000	58.97%
8	Amount of loan realized (Tk)	3103331264	2035042976	65.58%
9	Amount of loan outstanding (Tk)	1590183054	1316467332	82.79%
10	Amount of loan due for realization (Tk)	2721109358	1708901572	62.80%
11	Amount realized from overdue loan(Tk)	68600158	50059076	72.97%
12	Amount realized from write off loan(Tk)	1535422	164645	10.72%
13	Amount of service charge realized(Tk)	356950000	260633575	73.02%
14	Amount f loan loss provision (Tk)	16500000	41784116	253.24%
15	Amount of Rebate paid(Tk)	598000	496373	83.01%
16	Amount paid to members as insurance	----	5,946,156	-----

Component wise Members and Savings for the year 2019-2020

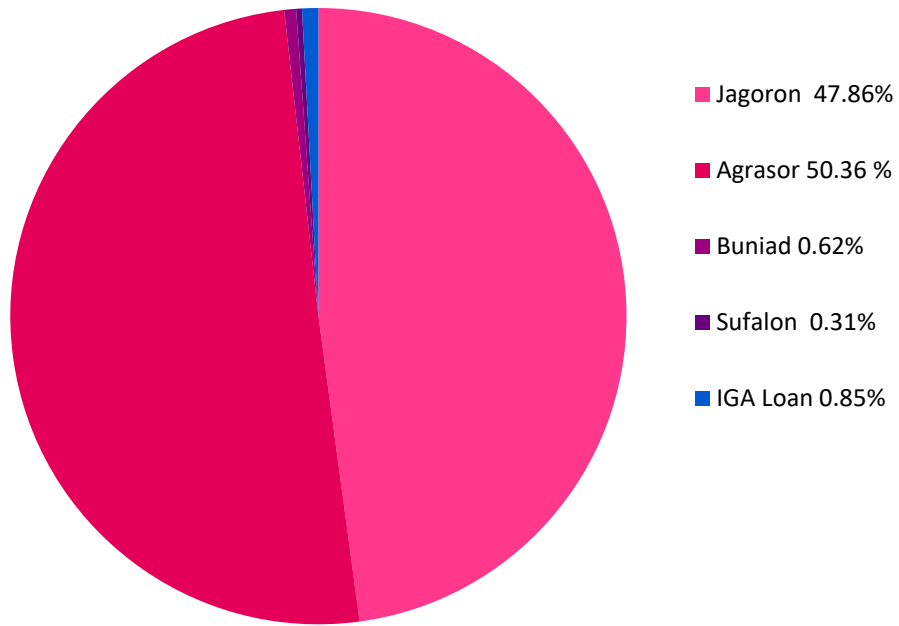
Sl	Component	No. of Branches	No of Samity	No. of Members	Savings Collected(Tk)	Savings withdrawn(Tk)	Savings outstanding
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No							(Tk)
1	Jagoron	92	4862	55518	274,363,290	176,098,152	326394771
2	Agrasor	92	3100	8520	87,663,556	160,140,385	167569157
3	Buniad	42	481	862	2,643,774	3,576,145	2017754
4	Sufalon	14	71	103	534,791	1,706,660	282107
5	Sahosh	2	0	0	0	0	0
6	IGA Loan	1	56	503	2,443,582	2,034,581	4468118
7	Livelihood loan	1	0	7	0	0	0
8	Asset Creation	1	0	37	0	0	0
9	PLDP-2	5	0	0	15	1,431	0
10	MFMSF	3	0	0	202	1,352	0
	Total	92	5049	65506	367649210	343558706	500731907

**Component wise Disbursement, outstanding and realization
Of Microcredit for the financial year 2019-20**

Sl No	Component	Loan Disbursement (Tk)	Loan outstanding (Tk)	Loan Amount Realized(Tk)	Amount Overdue (Tk)	No. of Default loanee
1	Jagoron	1339597000	881964201	1242002673	67241209	5897
2	Agrosor	557887000	419395680	712910954	69116357	2460
3	Buniad	5922000	3724413	7912514	489516	79
4	Sufalon	29000	297247	4778369	132133	22
5	Sahosh	0	0	0	0	0
5	IGA Loan	14066000	10782652	14593638	2388218	102
6	Livelihood loan	0	17043	20737	17043	7
7	Asset Creation	0	286094	268883	286094	37
8	PLDP-2	0	0	506	0	0
9	MFMSF	0	0	44	0	0
	Total	1917501000	1316467330	1982488318	139670570	8604

Graphical Presentation: Component wise % of Savings outstanding



Overall Trend of Credit Program in 2019-2020

Microcredit operation is considered as one of the major important program of UDPS to provide its target group members various economic development activities for creating their employment and income generation as per its strategy. The demand of credit increases of the target group members as their loan utilization capacity rises. Credit is provided to the members and clients based on various components.

Components of Credit Programs:

- 1) Jagoron (Rural and Urban Micro-credit Program),
- 2) Buniad (Ultra-poor Program),
- 3) Agrosor (Microenterprise Program),
- 4) Sufalon (Seasonal and Agriculture Loan),
- 5) Shahosh (Disaster Management Loan),
- 6) Microfinance for Marginal and Small Farmers (MFMSF),
- 7) In implementing the project 'ENRICH or SAMRIDDDHI' of PKSf, UDPS has distributed three types of loans: (a) Income generation loan, (b) Lifestyle development loan and (c) Assets creation loan to the beneficiaries as per objectives of the project.

1) Jagoron:

Previously known as Rural Microcredit and Urban Microcredit Program (RMC), Jagoron is an appropriate financial assistance program to promote household-based enterprise development in rural and urban areas of the country. This component is for the moderate poor, manual laborers of rural and sub-rural areas and small and medium businessmen for utilizing their working ability, development of skills and use of local resources. The individual loan ceiling per member is up to BDT 49,000/-. Borrowers can invest this loan in any income generating activities for their wellbeing.



Microcredit operation under Jagoron in 2019-20

- This credit programs has been operating in 92 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is BDT 12471.77 million up to 30 June, 2020
- Average loan size under this program stood at BDT 40,000/-.
- Outstanding amount of loan reached at BDT 881.96 million.

Borrowers under this program are 46355 during FY 2019-20 which is 84.62 percent of the total borrowers.

2) Buniad (Ultra-poor Program):

The ultra-poor have always been excluded from the microcredit services because of the perceived belief that they are vulnerable to loan repayment. UDPS has been implementing and operating the project under the microcredit programs through 44 branch offices. The objectives of the project are to increase the social dignity through organizing and providing loan to the rural and urban poor people living below the poverty line, leading life with dearth of nutrition, illiterate and lack of awareness but have capability. Under Buniad, some flexibility in deposits, withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for fresh loan is allowed in the loan policies for larger inclusion of ultra-poor in the society Microcredit operation under Buniad in 2019-20.



Microcredit operation under Buniad in 2019-20

- This credit programs has been operating in 42 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is BDT 803.31 million up to 30 June, 2020
- Average loan size under this program stood at BDT 8000/-.
- Outstanding amount of loan reached at BDT 3.72 million.
- Borrowers under this program are 586 during FY 2019-20 which is 1.07 per cent of the total borrowers.

3) Agrosor (Micro Enterprise Program):

The main objectives of the programs are to extend its financial services to the progressive members of other programs for undertaking economic activities that require larger amount of capital for expediting employment generation, aims at accelerating their efforts and initiatives, creating new employment opportunities side by side increasing income through implementing the programs. Individual loan range of this component is BDT 50,000- 15,00,000. The aim of the program is to create small entrepreneurs who will create wage based employment along with self employment.



Under the programs microenterprise loan covers small business, production of market valued crops, rearing poultry and livestock, fish culture, food processing, cottage industry, boutique and batik, pottery, transport, health care, manufacturing medicine, establishing pathological clinic, beauty parlor, house building and repairing etc. UDPS has been implementing the “Microenterprise Program (ME)” through its 92 branch offices in 21 districts across the country

Microcredit operation under Agrosor in 2019-20

This credit programs has been operating in 92 branch offices of UDPS.

- Cumulative loan disbursement to borrowers is BDT 6,594.15 million up to 30 June, 2020
- Average loan size under this program stood at BDT 70,000/-.
- Outstanding amount of loan reached at BDT 419.40 million.
- Borrowers under this program are 7386 during FY 2019-20 which is 13.48% of the total borrowers.

4) Sufalon (Seasonal & Agriculture Loan):

Seasonal loans are provided to the borrowers for crop, livestock, fisheries and agriculture related business. UDPS provides seasonal agricultural loan to its borrowers at the beginning of a particular season so that they can utilize agricultural inputs properly and can avail materials to increase their production through skill training, technologies and markets.



Microcredit operation under Sufalon in 2019-20

- This credit programs has been operating in 14 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is Tk 154.47 million up to 30 June, 2020
- Average loan size under this program stood at BDT 30000/-.
- Outstanding amount of loan reached at BDT 0.30 million.
- Borrowers under this program are 42 during FY2019-20 which is 0.08% of the total borrowers.

5) Shahosh (Disaster Management Loan (DML):

The objective of Sahos is to provide quick financial assistance to the poor families; prevent them from selling valuable family assets or advance labour and enables them to cope with the aftermaths of disasters.. This fund is primarily used for the restoration of livelihoods including repairing of houses, tube-wells and latrines; reviving the existing Income Generating Activities (IGAs) and recovering consumption capabilities during



the post-disaster period. Moreover, Shahos guarantees the provision of emergency medical services, water and sanitation.

The maximum loan ceiling of this project was Tk.10, 000/- per borrower .The cumulative loan disbursed in this component was BDT 2.14 million and the outstanding balance stands at BDT 32,218/-

6) Microfinance for Marginal and Small Farmers (MFMSF):

UDPS implemented the programs “Microfinance for Marginal and Small Farmers (MFMSF)” through 4 branch offices of Kaharul Upazila of Dinajpur District. The objectives of the project were to give loan to the marginal farmers for their daily agricultural works and inspiring the innovative endeavor in agriculture to increase productivity. The total outstanding balance stands BDT 75,368/- with 297 borrowers. Cumulative loan disbursement up to June, 2020 is BDT 292.71 million.

7) Loan disbursement under ENRICH (Samriddhi) Project in three categories:

In implementing the project ‘Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH or ‘Samriddhi’ of PKSF’ UDPS has distributed the following 3 types of Microcredit Loans to the beneficiaries as per objectives of the project up to 30 June 2020:

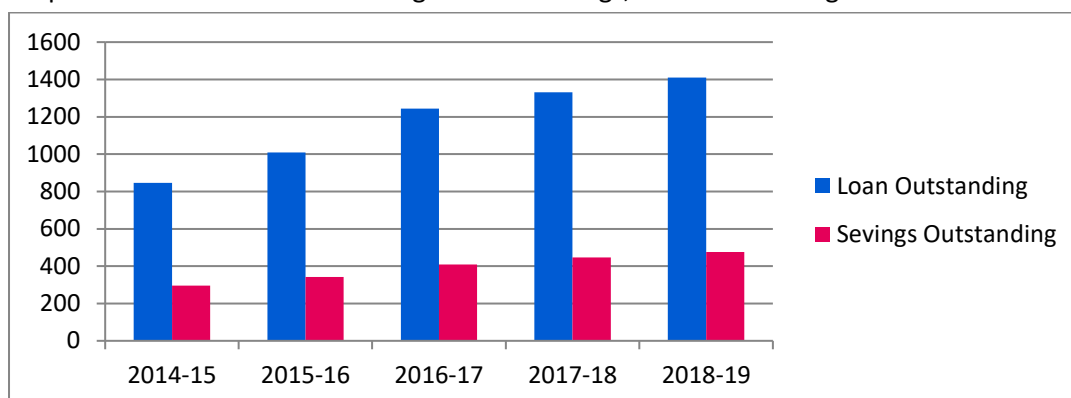
- Income generation Activities (IGA) loan: Under this component, a total of BDT 69.59 million has been disbursed till the reporting year and the loan outstanding balance stood at BDT 10.74 million with 404 borrowers.
- Livelihood development: The outstanding balance of this category of loan stands BDT 17,043/- only.
- Assets creation loan: A total amount of BDT 5.42 million has been disbursed to borrowers during this fiscal year and the outstanding balance of loan stands at BDT 0.29 million.



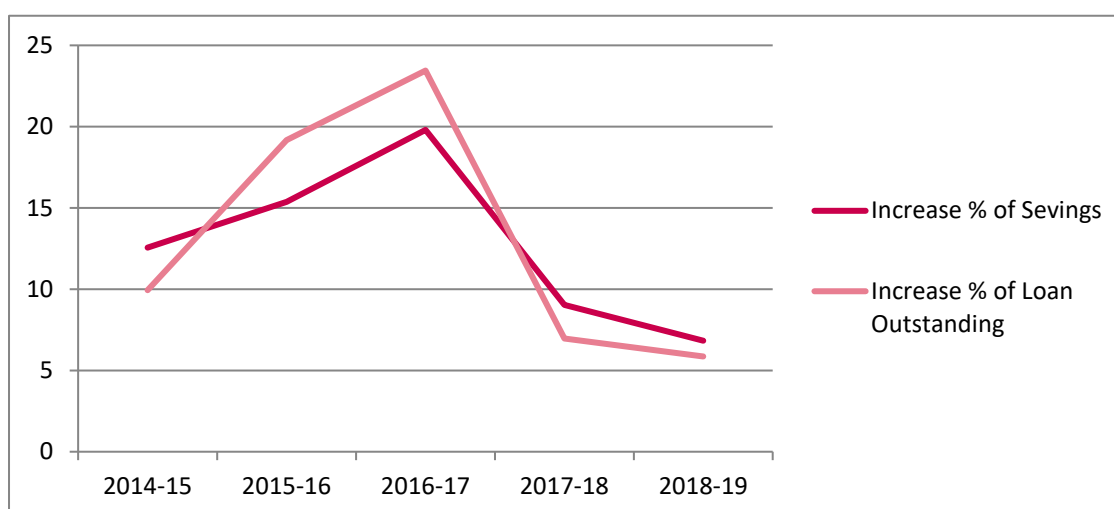
Increase of Members, Savings, loan disbursement and loan outstanding from 2015-2020

Year	No. of Members	% increase	Savings outstanding (TK million)	% increase	Loan Disbursement (TK in millions)	% increase	Loan outstanding (TK in millions)	% increase
2015-16	53674	20.1	341.5	15.37	1809.69	-9.66	1008.2	19.17
2016-17	65644	22.3	409.1	19.80	2180.65	20.49	1244.6	23.45
2017-18	68074	3.7	446.1	9.04	2340.50	7.14	1331.4	6.97
2018-19	67506	(8.3)	476.6	6.83	2445.54	4.48	1409.4	5.86
2019-20	65506	(2.96)	500.7	5.06	1942.13	(20.5)	1316.5	(6.60)

Graphical Presentation: Year wise growth of Savings, loan outstanding



Graphical Presentation: Year wise Increase % of Savings and loan outstanding



Portfolio Analysis:

Loan Portfolio is the main asset of a Microfinance Institute (MFI). Quality is characterized by low portfolio at risk (PAR) portfolio greater than 180 days.

Classification status	2019-20		2018-19	
	Amount (TK million)	%	Amount (Tk. millions)	%
Standard Loan	1156.78	87.87	1243.36	88.22
Loans overdue by				
1 – 30 days	6.63	0.50	5.73	0.40
31 -180 days	26.26	2.00	30.94	2.20
181 -365 days	23.84	1.81	39.32	2.79
Over 365 days	102.95	7.82	90.00	6.39
Total	1316.46	100	1409.35	100



PKSF Officer monitoring the group activity.

Credit Rating Report of Uttara Development Program Society

Credit Rating Information and Services Limited(CRSL) was assigned to assess the credit rating report of UDPS as per MFI methodology based on its relevant quantitative and qualitative information up to the date of rating. The ratings have been assigned after due consideration of its fundamentals such as good capital adequacy, average business performance, experienced management team, good number of donors, regular loan repayment status etc. The factors are however, constrained to some extent, by high non-performing loan, failure to maintain required provision, exposure to sustainability risk etc.

REPORT: RR/35700/20

Date of Rating: June 16, 2020		Valid up to : June 15, 2021	
	Long Term	Short Term	
Entity Rating	BBB	ST-3	
Outlook	Stable		
Bank Facilities Rating			
Bank/FI	Made of Exposures (Figures in million)	Bank Loan Ratings	
*PKSF	Term loan outstanding of Tk. 61.90	blr BBB	

*PKSF- Palli Karma Sahayak Foundation

Some completed major projects:

- 01 .Nodi –O-Jibon-II Project
- 02 Integrated interventions against drought for community empowerment (CCCP) of PKSF Sanitation Hygiene Education and Water Supply Project
- 03 Integration of Nutrition component under Pathways from Poverty (PFP) Phase-II,
- 04 Basic Education for Hard to Reach Urban Working Children Project
- 05 Pathways from Poverty: Building Economic Empowerment and Resilience for extreme poor households in river rain areas of Bangladesh (PFP) Phase-II project.
- 06 Awareness Raising and Intervention of Improved Cook Stove and Tree Plantation to Reduce CO2 Gas Emission
- 07 Early Recovery Efforts to Flood Affected People to meet their Immediate Basic Needs project
- 08 Recovery efforts for food security and livelihood for flood affected people in North-West Flood-2014
- 09 Waste reduction, reuse and recycling (3-R) pilot Project
- 10 Capacity strengthening on community managed disaster risk reduction and climate change adaptation
- 11 Eradication of Hazardous Child Labor in Bangladesh (EHCLB-III) Project
- 12 Wetland Biodiversity Rehabilitation Project
- 13 PLCEHD-2 Project
- 14 Distribution of allowances & providing training for Distress Mothers in Maternity Period
- 15 Vulnerable Group Development (VGD) Program

- 12 Dissemination of Improved Cook Stoves (ICS) Bandhu Chula.
 13 Mainstreaming Livelihood Centered Approaches to Disaster Management Project (DMP)
 14 Adarsha Gram Project- II

Ongoing Collaborative Projects with Other Organizations:


- 01 Resilience Intervention for Community Empowerment (RICE) supported by United Purpose funded by UKaid
 02 Development of Distressed Women under VGD,
 03 Improved Cook-Stoves (ICS) Program of IDCOL,
 04 Solar Home System (SHS) Program of IDCOL,
 05 Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH or Samridhhi of PKSF,
 06 UDPS Medicinal Plant Project supported by PKSF
 07 UDPS Dairy Value Chain Project under PACE(Value Chain support development Project) of PKSF

Development Projects of UDPS

- 1) Uttara Training Institute,
- 2) Uttara Public School,
- 3) Uttara Agricultural Institute,
- 4) Abdar Rashid Nurul Huda Technical Education Centre
- 5) Research and Publication,

Project Synopsis in 2019 -20

Sl. #	Name of the project	Working Areas	Focus components	Financing Agency/Development Partners
1	Resilience Intervention for Community Empowerment (RICE)	Sariakandi, Bogura Kazipur, Sirazgonj	Humanitarian assistance, community empowerment	United Purpose Bangladesh
2	Development of Distressed Women under VGD	Nachole Porsha	Reduce vulnerability Socio-economic development	Govt. of Bangladesh
3	Improved Cook-Stoves (ICS) Program	Raigonj Bochagonj	Energy supply Pollution control	IDCOL
4	Solar Home Systems	Sirajgonj Pabna Natore Rajshahi	Power supply Environment	IDCOL
5	ENRICH or Samridhhi	Chandaikona	Health, Education Nutrition, Community development	PKSF
6	Medicinal Plant Project	Natore	Herbal plant sector development processing,	PKSF



			marketing	
7	Dairy Value Chain Project	Shahjadpur	Dairy development value added product	PKSF



**Brief Summary of UDPS ongoing Collaborative project
with other organizations**

1. Resilience Intervention for Community Empowerment-RICE project.

The aim of the project was to build resilience among flood affected people specially victims of 2019 flood through flood resilient livelihood support by cash and training. Other interventions included mental and physical health services, WASH and Nutrition service.

Implementing organizations: United Purpose as lead INGO and Uttara Development Program Society(UDPS)

Location of the project: Sariakandi upazila of Bogura district and Kazipur of Sirazgonj district.

Project Direct participants:

A total of 3,119 direct participants (Cash for livelihood-2,977, Cash for work- 2,901, PWD with CFW and CFL-359 and only PWD-142).

Project Donor: The project fund was managed by UNOPS and funded by UKaid.

Activities of the project: Signing of agreement with United Purpose:

A partnership agreement was made between Uttara Development Program Society (UDPS) and United Purpose Bangladesh (UP) on 05 January, 2020 at the office of United Purpose, Banani, Dhaka. Mr. AFM Akhter Uddin, Founder and Chief Executive, UDPS and Mr. Sriramappa Gonchikara, Country Director of United purpose signed the agreement between the concerned parties.

a) Staff recruitment and training;

UDPS published a circular by web page and newspaper in November, 2019. Among the shortlisted candidates, a written and viva voce examination was taken by UDPS and UP senior staff members. A total of 14 staff joined on 14 December, 2019 and a four days staff orientation and project foundation training were held from 21- 24 December, 2019 at Uttara Training Institute (UTI), Bogura.

b) Project office and field office established:

The main project office was located in Meghai of Kazipur Sadar of Sirazgonj district. Another field office was located at Karaitala Bazar, Kamlpur union under Sariakandi upazilla of Bogura district.

c) Selection of project beneficiaries:

Transect walk along with open discussion with the community people, focus group discussion with Union Parishad and finally community consultation meeting was organized to identify the high risk area, vulnerable groups and identify the government support group in a participatory approach used for the selection of project beneficiaries. After getting primary list of beneficiaries from KOBO software, the final list of project participants as recommended by the community consultation meeting was finally approved by Upazilla Nirbahi Officer (UNO) of both the upazilla. Altogether 3,119 participants were selected, among them 2,901 for cash for work, 2,977 for livelihood, 359 for



Signing of Agreement between Chief Executive, UDPS and Country Director, United purpose



Project Inception Meeting at Upazila level

PWD with CFW and CFL and only 142 PWD components. In case of age segregation, 1,343 participants were 19 -30 years age, 599 were 31-40 years, 633 were 41-50 years, 698 were 60-80 years, 100 were 81-100 years and 5 were 101-120. The female- male proportion of the beneficiaries was 92.18% and 7.82% respectively.



Distribution of money by MMT



Distribution of money by cash

Mobile Money Transfer (MMT) by DBBL agent banking and direct hand cash for livelihood development, cash for work and PWD with CWF and CFL and only PWD participant.

UDPS initiated mobile money transfer considering its advantages on transfer money to the real beneficiaries without any hazard, avoiding overlapping and interference of middlemen/broker, recommendation of CCM and donor's compliance. An agreement was done with DBBL agent banking and accordingly 5 agent point for Bogura and 3 points for Sirazgonj was set up.

Three types of activities were implemented in the project.

Cash for livelihood grant: The objective of the activity was to recover from the affected people for restoring their livelihood. For effective use of the grant money and improvement of the livelihood, each and all participants was facilitated in developing business plan and received cash grant to initiate the income generation activities.

Cash for work: These schemes were selected through a community based development approach to rebuild overall infrastructural development including repairmen of link road and construction of new road, household rising. The scheme wise project implementation committee supported, facilitated and monitored the works to ensure



PRO talking with the beneficiaries of Cash for Work Program



Prayer before the Re-excavation Program

proper implementation of the scheme.

PWD: The project also assists the PWD persons in providing unconditional support for their health treatment or food or any livelihood option. Out of 501 PWD, 369 were female and 132 were male disabled. Each PWD received Tk 2000/-only.

Activity wise payment of money by DBBL agent and cash

Type of Activity	Payment by DBBL agent		Cash Distribution		Total	
	Number of participant	Amount	Number of participants	Amount	Number	Amount
Cash for livelihood	1170	5,265,000	1807	8,131,500	2977	13,396,500
Cash for work	1170	5,616,000	1731	8,308,800	2901	13,924,800
PWD	-	-	501	1,002,000	501	1,002,000
Total		10881000		17442300		28,323,300

Awareness session on disaster risk reduction:

A total of 204 sessions with 2.5 hours duration was organized to aware the participants on disaster risk reduction, disaster preparedness, response, recovery, rehabilitation and acquiring knowledge about necessary inputs of an emergency situation. Altogether 2,375 participants took part in the awareness session.



Awareness Training Session

WASH and Toilet:

A total of 111 sessions were organized for awareness rising on different issues like importance of WASH and hand washing, transmission, effect and reduction of COVID 19. Mask wearing, maintaining social distancing and hand washing for prevention of COVID 19

Lessons Learned:



UNOPS team examining Complain Response mechanism



UNO, Sariakandi distributing CFW payment

Beneficiary's selection could be effective and influential/bias free using KOBO software and community consultation meeting.

MMT by DBBL agent ensured transparency and low risk for financial corruption in money transaction.

Cash for Work created income sources in lean period through scheme and promoted ownership on scheme involving community people, Local Government Institutions, UNO.

Challenges:

COVID 19 creates global crisis and hamper the activities of the project implementation.

Unavailability of earth by cash for work schemes was a big challenge ensuring scheme qualities and extra workdays had to expand for scheme completion.

DBBL agent banking was challenging due to network failure in remote areas and for the elder people for not match finger.

2. Development of Distressed Women under VGD (Development Package for Women Beneficiaries)

Name of Donor:

Ministry of Women and Child Affairs/Directorate of Women Development (DWD)

Objective of the Project/Program:

VGD, a national program, under the Ministry of Women and Child Affairs, Government of Bangladesh has been providing food support to 10,00,000 poor women for 24 months all over the country. UDPS become one of the partners in this program.

The objective of the project is to implement the programs for development of socio-economic status of distressed and extreme

poor women beneficiaries of VGD. The main aim and objectives



VGD Beneficiaries in a group meeting

Project Location : Shahjadpur upazila of Sirajgonj district.		Number of staff: 08 (Eight)
Duration of the project: November, 2019 to October 2021 for 24 months	Beneficiaries: 1,900 Extreme poor households	Budget: Tk. 18,17,795

Activities :

- Conducted survey for selection 1,900 distressed and extreme poor households through visiting house to house,
- Formation of VGD groups with 25 to 30 women in each group,
- Provided empowerment and IGA training to 1,900 beneficiaries (in group) as per provision of the project:
 - (a) Life skills development (Basic & Refresher Course) – Food and Nutrition, Disaster Management, HIV/AIDs, Health and Cleanliness, capacitating the women and Awareness raising.
 - (b) IGA skills development (Basic & Refresher Course)-Poultry rearing, Kitchen gardening, Livestock rearing and Development of entrepreneurs.
 - (c) Distributed assets among 2,333 women beneficiaries.

Major Achievement:

- Conducted survey for selection of 1,900 distressed and extreme poor households through visiting house to house,
- Formation of 78 VGD groups with 25 to 30 women in each group,
- Provided refresher's training course on women empowerment to 1,900 beneficiaries (in group) as per planned provision of the project:

Impact:

- 1900 Distressed and extreme poor women of the project received skills training on women empowerment, Mother and child health, Food and nutrition, Rescue operation, HIV/AIDs, Health and cleanliness and enhanced capacity and raised awareness.
- Women beneficiaries has been brought under savings collection and management of savings and increased saving habits.
- Project beneficiaries received food support and ensured their food security.

2. Improved Cook-Stoves (ICS) Program

Name of Donor : IDCOL

Objective of the Project/Program : The overall objective of the ICS Program is to further develop and disseminate ICS in rural areas of Bangladesh with the ultimate goal to increase the energy efficiency of the fuel used for cooking while reducing exposure to indoor air pollution and decreasing health hazards.

Project Location : Raigonj upazila of Sirajgonj District and Sadar and Bochagonj upazilas of Dinajpur District (6 Clusters)		Number of staff: 7 (Seven)
Duration of the project: January 2014 to December 2017 for 3 years and extended up to next 3 years.	Beneficiaries: 42,151 ICS will be manufactured, installed and supplied to the households	Budget: IDCOL's grant Tk. 70,60,000 yearly.

Project Coordinator, has been looking after the overall management and implementation of project as guided and supervised by the Coordinator based in HQ . UDPS has been providing partial support services in implementing the program. Besides, 01 Supervisor in each clusters at the field level are directly involved.

Target and Achievement of ICS program

Sl. No	Activities	Unit	Target	Achieved	% of Achievement	Cumulative Achievement
1	Conducting baseline survey for households with data entry	Nos.	4,850	4,850	100	42,151
2	Establishment of branch offices	Nos.	3	3	100	3
3	Establishment of production centers	Nos.	2	2	100	2
4	Courtyard meeting	Nos.	2,500	2,500	100	4300
5	Mike announcement	Nos.	370	370	200	570
6	School session	Nos.	60	60	100	90
7	UP/CBO meeting	Nos.	50	50	100	80
8	Folk songs/cultural program	Nos.	25	25	100	35
9	Leaflets distributed	Nos.	-	-	-	30,000
10	User manuals distributed	Nos.	-	-	-	18,000
11	Calenders distributed	Nos.	15,000	15,000	100	15,000
12	ICS supplied to household	Nos.	12,000	4,800	40	48,686

Major Activities:

- Conducting baseline survey in each Cluster to identify potential households for installation of ICS. Preparation of participatory assessment report and submission of report with necessary data entry for installed ICS.
- Setting target in each Cluster.
- Establishment of at least one branch office and one ICS Production Center in the upazila for each Cluster to operate ICS programs.
- Conducting promotional activities such as film show, school session, folk song session, miking, meeting with CBOs, Ward Committee meeting, Union Committee meeting, distribution of leaflets and brochures on ICS, exhibition and workshop etc. to disseminate the ICS program and train the owners of ICS in the project area.
- Providing installation and post installation maintenance services of ICS.
- Manufactured, installed and supplied 4800 ICS, out of which 1500 single mouth stove with chimney (fixed), 3000 single mouth stove without chimney (Portable) and 300 double mouth stove with chimney (Fixed) to the households (users) during the reporting year and continued after sale services where needed
- Submission of reports as per requirement and attending OC meeting organized by IDCOL.
-



Improved Cook Stove used in household level

Impact :

- Reduced workload especially of women for cooking through using ICS,
- Improved health hazards through reducing indoor air pollution,
- Generated employment opportunities,
- Saved fuel sources such as firewood, agriculture residues and dried dunk cakes,
- Protected environment and clean air through reducing gas emission especially of CO₂ and CH₄
- Saved up to 50% firewood consumption compared to traditional stoves,

3. Solar Home System (SHS) Program

Name of Donor : IDCOL

Objective of the Project/Program: .

- Manufacturing, installing and supplying 12,000 SHS to the household beneficiaries with microcredit supports in 4 districts – Sirajgonj, Pabna, Rajshahi and Natore during the project period.
- Improving livelihood status and socio-economic development of the poor beneficiaries by supplying and installing of renewable solar energy and thereby ensure clean environment.
- Meeting the demand of alternative power supply for rural poor people for the use of their domestic and commercial purposes for income generating activities (IGA).
- Making considerable improvement in rural life of poor people through income generation with microcredit supports and thus alleviating poverty;
- Bringing positive changes in terms of better household facilities, women's welfare, children's education, creating employment opportunities and decreasing rural migration to urban areas through creation of job opportunities,
- Providing clean, safe and environment friendly renewable energy and saving the precious natural gas reserve resources.



Solar at home.

Project Location : 4 Districts - Sirajgonj, Pabna, Rajshahi and Natore		Number of staff: 03 (Three)
Duration of the project: 22 June 2015 to 21 June 2018 for 3 years	Beneficiaries: 12,000 households	Budget: Refinance Tk.11,92,61,520 for 3 years

Staff : Project Coordinator, UDPS is responsible for monitoring and implementation of the project as guided and supervised by Deputy Executive Director. Besides, Area manager and branch managers are directly involved with operation of the project activities. 01 Area Coordinator based in Sirajgonj area is involved in implementing the program.

Activity :

- Signing Participation Agreement fulfilling all terms and conditions,
- Baseline survey to identify 800 households in 4 districts – Sirajgonj, Pabna, Rajshahi and Natore,
- Staff recruitment as per provision of the project,

Manufacturing, installing and supplying 12,000 SHS of various sizes to the household beneficiaries with microcredit supports,

Detailed narrative description of project: IDCOL started the SHS program in 2003 to ensure access to clean electricity for the energy starved off grid rural areas of Bangladesh. The program supplements the GOB's strategic plan ensuring access to electricity for all by 2021. About 4 million SHSs have already been installed under the program in the off-grid rural areas of Bangladesh till April 2016. As a result, almost 18 million beneficiaries are enjoying solar electricity which is around 11% of the total population of Bangladesh. IDCOL has a target to finance 6 million SHS by 2017, with an estimated generation capacity of 220 MW of electricity. Presently, 56 Participating Organizations (PO) including UDPS are implementing the program. UDPS has a target for manufacturing, installing and supplying 12,000 SHSs in various sizes to the household beneficiaries in Sirajgonj, Pabna, Rajshahi and Natore districts with microcredit support during the project period from 22 June 2015 to 21 June 2018 for 3 years including providing after sale services. IDCOL provides refinancing and grant support as well as necessary technical assistance to the POs. Creating job opportunities, around 75,000 people are directly or indirectly involved with this program. The SHE or Renewable Energy especially in the off-grid rural areas has been popularizing day by day.

Impact :

- Implementing the SHS or Renewable Energy Program with microcredit support from UDPS will be significantly developed the livelihood of rural poor people, supplement the government rural electrification program of REB, meet the demand of alternative power supply for income generating activities (IGA) and protect the environment and clean air decreasing the CO₂ and CH₄ gas emission.
- School going children of rural areas can give more time to devote in their studies as a result of electrification of their houses.
- Small entrepreneurs and traders would be able to start small industries and business, establish themselves in the society and create employment opportunities for others utilizing the SHS or renewable energy with microcredit assistance from UDPS.
- The demand and utility of SHS has been increasing day by day in the rural areas as the people of remote rural areas where absent national or rural electrification grid of REB could be able to electrify their houses cost affectively, use mobile phone, watch Television and hear Radio program.
- Implementation and operation of SHS in the rural areas with microcredit support from UDPS will change the lifestyle of rural poor people and bring them out of extreme poverty.
- The farmers of rural areas are now able to irrigate their farm lands cost affectively through operating the Irrigation Pump with SHS and saving the fuel cost and increase the agriculture products.
- The SHE or Renewable Energy especially in the off-grid rural areas has been popularizing day by day.

Achievement:

- Completed baseline survey to identify 800 potential households in 4 Districts of Sirajgonj, Pabna, Rajshahi and Natore.
- Completed staff recruitment as per provision of the project,

- Installed and supplied 23 SHS of 20 to 85 WPs to the household beneficiaries up to 30th June 2016 and continuing after sale services.
- Purchased 50 SHS of 20 to 100 WPs

4. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH or ‘Samriddhi’

Name of Donor : PKSF

The overall goal of the program is to work with the poor, to create an enabling environment for them to achieve a humanly dignified living standard and enjoy universal human rights.

Started from: July, 2014

Objectives

- * To empower the households under the program area to work effectively so that they can reduce their poverty on a sustainable basis towards its ultimate elimination gradually.
- * To enable them so that they can enjoy an improved health and nutritional status in the process.
- * To help and create a mechanism for them to partner with relevant institutions and larger communities for effective preparedness for responding to natural disasters.

Project Location : 33 villages of Chandaikona Union under Raigonj upazila of Sirajgonj District.

Number of staff: 69 (Sixty nine)

Duration of the project: It is a continuous project started on September.2014

Beneficiaries: 10,404 Poor households

Budget: Tk. 40,37,450/- (yearly)

Project Staff: 01 Union Coordinator, 01 MIS Officer, 01 Entrepreneurship Development Officer, 01 Social Development Officer, 03 Health Assistants, 01 Supervisor(education), 21 Health Attendants and 40 Teachers

has been implementing this project.

Activity:

- Healthcare programs
- Nutrition programs
- Education programs
- Medicinal plants cultivation programs
- Community based development programs
- Vocational training and youth development programs for job creation opportunity
- Bandhu Chula and Solar system programs
- Vermi compost programs
- Beggars Rehabilitation programs
- Special savings program
- Loan Distribution programs
- Sanitation program
- Safe water program
- Food security

The following components of programs are implemented in “ENRICH” project

a) Health: This component establishes linkages with hospitals, clinics, organizations and individuals who provide health care services to the disadvantaged people of the rural community. There are 3 health assistants and 21 health attendants who supervise the field work and conduct static clinic. A total of 18,184 household have been given health cards up to June, 2020. A total of 32,411 and 12,811 patients have been treated through organizing 3,772 static clinics and 776 satellite clinics respectively. 21 health camps have been conducted in which 4,206 patients have been given treatment. A total of six eye camp was organized where 245 patients have been given proper treatment and 152 eye cataract operations have been done successfully. A total of 819 health awareness meeting were organized, 3,081 people have been tested for diabetes during the reporting period. Besides, a total of 107,700 anthelmintics, 135,010 iron tablets, 37,543 pustikona and 75,660 calcium tablets have been distributed to the beneficiaries. During the year, 217 pregnant mother, 37 lactating mother and 3089 children of under 5 year age have been provided health related services.



General Eye Health camp of Enrich

b) Education: There are 40 teachers, who operate 40 education centers covering 30 villages where 1177 students are enrolled up to June, 2020. The average monthly attendance of the students was 99 percent. A total of 310 guardian's meeting was organized during the financial year. Children are not only helped with their studies but also assisted in extra-curricular activities such as recitation of poems, dance, singing etc.



Hand washing of students during Covid 19

c) Special credit services: Three types of special credit services have been designed for the Enrich households: Income Generating Activities Loan(IGAL), Livelihood Improvement Loan(LIL), and Asset Creation Loan(ACL). All the credits can be accessed simultaneously by a household. The loan ceiling of these credit services varies from BDT 10,000 to 1 million and service charges vary from 8% to 25% on declining balance method. A total of BDT 14.13 million has been disbursed to borrowers in the reporting period and cumulative loan disbursement stands BDT 51.04



Cow rearing by rehabilitated member

million up to June, 2020 under the above three categories.

d) Enrich Centre: These centers are known as community hub, each centre is managed by an 11-member ward committee, headed by the elected member of the Union Parishad. The other members are usually drawn from senior citizens, local elites, teachers and youth of the particular ward. Up to June, 2020 a total of 9 enrich centers have been set up where 341 ward



Enrich Ward Co-ordination meeting

coordination committee meeting and 7 union coordination committee meeting were arranged. Besides, 9 youth committee has been formed with 156 female and 114 male youth. 36 youth coordination meeting have been organized.

- e) Beggar Rehabilitation program: It is a unique initiative of ENRICH. So far 8 beggars have been rehabilitated and they are now living with dignity.
- f) Community level Action: Under this component, ENRICH promotes repairing or building culverts, bridges, and sanitary latrines and shallow tube-wells in public places such as school, colleges, mosques, temples and libraries.

Target and Achievement of the project:

During the reporting period from July, 2019 to June, 2020 activity wise achievement is given below:

Sl No	Name of Activity	Unit	Target	Achievement	achievement %	Cumulative achievement
1	Distribution of health card	Nos.	6242	3081	49	18184
2	Static clinic conducted	Nos.	576	440	76	3772
3	No. of patient treated in Static clinic	Nos	5760	4345	75	32411
4	Satellite clinic conducted	Nos	144	104	72	776
5	No. of patient treated in Satellite clinic	Nos	3600	3160	88	12811
6	Health camp conducted	Nos	4	2	50	21
7	No. of patients treated in Health Camp	Nos	600	351	59	4206
8	Special Eye camp conducted	Nos	1	1	100	6
9	No. of cataract operation done in Eye Camp	Nos	15	21	140	152
10	Diabetes test done	Nos		403	133	3736
11	Pregnancy test done	Nos		217	-	217
12	Organize Homestead Meeting (Uthan Bouthak)	Nos		819	100	6223
12	Distribution of health related leaflet/posters	Nos	500	500	100	
13	Inspection of Educaion Centers	Nos	40	40	100	40
	Rate of Attendance (average)		90	99		
14	Enrollment of students	Nos	1200	1177	98	1110
15	Monthly average attendance of students	Nos	100	99	99	
16	Uddami member Rehabilitation	Nos	2	2	100	4
17	Distribution of Anthelmintics	Nos	11900	9000	76	107700

18	Distribution of Iron tablet	Nos	28600	7810	27	135010
19	Distribution of Pustikona	Nos	7170	2433	34	37543
20	Distribution of Calcium tablet	Nos	28600	8460	30	75660
21	Arranged Union coordination committee meeting	Nos	2	1	50	7
22	Arranged ward coordination meeting	Nos.	54	49	91	341
23	Organized guardians meeting	Nos	1	310		750

Uplifting the quality of the lives of the Elderly People:

UDPS has been implementing a project entitled “Uplifting the quality of the lives of the Elderly people at Chandaikona union under Sirazgonj district supported by PKSF with the aim to help reduce the miseries of the elderly. The ultimate aims to ensure their access to social safety net services, financial benefits and primary healthcare services. The project covers a number of elderly people from a total of 1323 elderly people. The target and achievement of the project for the year 2019-20 is given below in a tabular form:



Protection allowance distribution to Elderly people

Sl No	Activities	Unit	Target	Achieved	% of achievement	Cumulative achievement
1	Organized ward level committee of elderly people	No	-	-		09
2	Organized youth coordination meeting	Nos	54	36	67	90
3	Organized village based meeting/ events by the elderly people	Nos	54	09	17	23
4	Organized ward based meeting/ events by the elderly people	Nos	54	16	30	25
5	Monthly remuneration given	No	100	100	100	
6	Monthly remuneration given	TK	5000	300000		300000
7	Grant provided for funeral work	No	60	08	13	14
8	Distribution of Blanket	No	80	80	100	80
9	Distribution of walking stick	No	30	30	100	50
10	Distribution of Wheel Chair	No	02	02	100	4

Besides, a total of 80 Blanket, 50 Chadar, 20 Umbrella and 20 Commode have been distributed to the elderly people under the project.



Discussion during International Elderly People



Blanket distribution to Elderly People

5. UDPS Medicinal Plant Project:

This project is financially supported by PKSF through its PACE(Promoting Agricultural Commercialization and Enterprises) value chain development component.

Title of the project: To increase the income of the entrepreneurs through production, processing and marketing of quality medicinal plants.

Duration of the project: 3(Three) years(April, 2017 to March, 2020).

Total Budget: BDT 122,83,189/-only.

Location of the project: Kholabaria, Laxmipur, Baraharishpur under Natore sadar upazila and Sherkul union under Singra upazila of Natore district.

Goals: To increase the income of the entrepreneurs involved with the production and marketing of medicinal plants.

Objectives:

- To engage the farmers/growers for adopting best management practices and technologies through service providers for ensuring optimum p production and processing
- To build a linkage with input suppliers, service providing companies/institutions for accessibility of quality inputs and service in the project area.
- Building market linkages among the growers and institutional buyers for marketing of produces through- out the year.
- To inspire the entrepreneurs for availing loan facilities for their business expansion from UDPS .

Activities:



Intercultural Operation in Aloe Vera production



Cutting and sun drying of Simul Mul



Sorting and grading of Simul Mul

Imparting training for 20 nursery owners

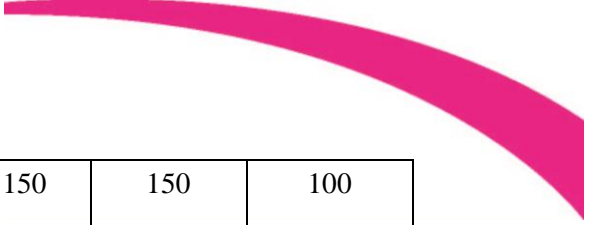
on 3 days duration and develop as service providers.

- a) Conduct TOT and business promotional training for the nursery owners.
- b) Conduct a baseline survey for 4500 farmers/growers
- c) To establish 20 nursery with setting up mother zone, baby zone and process zone

- d) To establish 100 demonstration plots in farmer's homestead with the inclusion of production and processing facilities for 5 -8 plants
- e) Building market linkage of 100 lead farmers/entrepreneurs with institutional/non formal buyers through online page development
- f) Development, publication and distribution of 100 nursery manual, 100 flip chart and 5000 farmers' book.
- g) Develop a video documentary film on the activities.
- h) Signing MOU/agreement with service providers/ institutional buyers.
- i) Arrange issue based meeting, workshop, seminars and field days.
- j) Report preparation, compilation and submission.

Achievement during the reporting period(2019-20):

Sl No	Activities	Target	Achieved	% of Achieved
1	Staff orientation Nos.)	1	1	100
2	Project inception workshop	1	1	100
3	Foundation training of nurserymen/service providers.	1	1	100
4	Staff development training	1	1	100
5	Organize study tour of nurserymen/service providers	1	1	100
6	Issue based meeting with local entrepreneurs	13	13	100
7	Organize skill development training workshop for local large processors.	1	1	100
8	Organize Quarter based service transfer related training for nurserymen/service provider.	1	1	100
9	TOT for service providers	1	1	100
10	Organize business management training for nurserymen/service providers.	1	1	100
12	Organize technology promotion campaign	1	1	100
13	Organize workshop for policy updating of local associations.	1	1	100
14	Organize issue based training workshop on skill development for local entrepreneurs/ kobiraj/ whole sellers	1	1	100
15	Organize training on online page making	1	1	100
16	Support to farmers for demonstration planting of 5-8 medicinal plants and its processing.	100	100	100
17	Providing financial support to service providers for setting up nursery (mother zone, baby zone and process zone	20	20	100
18	Preparation of Brochure on project activities.	10000	10000	100
19	Agreement signing with one service provider and one institutional buyer	2	2	100
20	Organize annual review and planning workshop	1	1	100
21	Half day practical training of growers/producers on seed /seedling sowing and intercultural operation	225	225	100



22	Organize half day practical demonstration of growers and producers on post harvest technology and storage	150	150	100
23	Participation of service providers in local fair for input supply and service promotion	1	1	100
24	Quarterly Linkage building workshop with companies	1	1	100
25	Organize study tour for service providers	1	1	100

Other Activities:

a) Project Review and Planning Workshop:

A review and planning workshop of the project was held at the office of UDPS to see the so far achievement of the activities, share the experiences of lessons learnt, challenges towards achieving the activities and review the future planning so that all the activities can be accomplished within the stipulated time.



Project Review and Planning workshop

b) Visit to Herbal village of Laxmipur, Kholabaria by Divisional Commissioner, Rajshahi:

At the invitation of UDPS, Mr. Nur-ur Rahman, Divisional Commissioner, Rajshahi visited the Laxmipur Kholabaria village which is known as Herbal Village on 08 July, 2019. He spoke in a discussion meeting organized by UDPS and stressed the importance of herbal plants in the treatment of different human diseases. Among others, Mr. Shah Reaz, Deputy Commissioner, Natore and other high officials of Natore were present in the meeting. Later he visited herbal nursery supported by UDPS at the village.



Divisional Commissioner, Rajshahi visiting the herbal village in Natore.

c) Study Tour to Hamdard Laboratory:

Twenty nursery men/entrepreneur visited Hamdard Laboratory at Sonargaon, Narayanganj for gathering practical knowledge and experiences on herbal product storage, processing and uses for different diseases. Later the management of Hamdard briefed the participants about their activities.



Study visit of Nursery men/Entrepreneurs to Hamdard Laboratory

6. UDPS Dairy Value Chain Project

This project is financially supported by PKSF through its PACE(Promoting Agricultural Commercialization and Enterprises) value chain development component.

Title of the project:

To increase the income and create employment opportunity of the entrepreneurs through production and marketing of milk products.

Duration of the project: 28 months (March, 2018 to June, 2020,).

Total Budget: BDT 80, 15,000/- (PKSF Grant – BDT 71,86,000/-, UDPS contribution BDT 829,000/- only).

Location of the project: Shahjadpur upazilla of Sirazgonj district.

Number of beneficiaries of the project: 2010 (Cow rearer-1860, Curd/Dahi producer - 100, Chana producers- 10, Ghee producer-10, Butter producer-10, Cheese producer-10, Paravet-10

Goals:

To develop dairy entrepreneurs for production and marketing of high value added milk products.

Objectives:

- To increase the productivity of cows and reduce the calf mortality rate in the project area through improved livestock husbandry practices;
- To provide practical skills and technical support to the concerned entrepreneurs for quality production of milk products like Ghee, Cheese, butter, curd etc.
- To support the entrepreneurs for processing, storage and marketing of various milk products.
- Build a linkage with input suppliers, service providing companies/institutions for accessibility of quality inputs and service in the project area.
- Building market linkages among the producers and institutional buyers for marketing of milk produces through- out the year.
- To inspire the entrepreneurs for availing loan facilities for their business expansion from UDPS .

Activities:

- a) Imparting training to 1,860 livestock farmers on improved cow rearing practices.
- b) Increase the knowledge and skills of 10 paravets/service providers through practical training.



Milk Boiling



Chana making



Chana making by the workers of an



Prof. Azad Rahman, Chairman, Shahjadpur Upazila speaking as Chief guest in Branding workshop.



Participants in the Branding workshop.

- c) A total of 140 entrepreneurs will be trained on production, packaging, storage and transport of various milk products like Cheese, ghee, curd, butter, etc. In addition to this, about 250 new entrepreneurs will be developed for production of such high value added milk products;
- d) Organize 15 vaccination campaigns to vaccinate all the animals of the project beneficiaries against Anthrax, Foot and Mouth Disease (FMD), Hemorrhagic septicemia etc.
- e) Conduct a baseline survey for 2010 entrepreneurs/ livestock farmers.
- f) To develop and supply information card to the farmers/entrepreneurs for keeping record.
- g) Provide support in procurement of utensils/equipments required for production of milk products

Testing the quality of milk products

- h) Provide support in packaging of products
- i) Arrange field visit to project locations by the representative of different institutions.
- j) Develop a video documentary film on the activities.
- k) Signing MOU/agreement with service providers/ institutional buyers.
- l) Arrange issue based meeting, workshop, seminars and field days.
- m) Report preparation, compilation and submission.

Achievement during the reporting period (2019-20)

Sl No	Activities	Target	Achievement	% of achievement	Number of participants
1	Training of Entrepreneurs on production of Ghee, Channa, Butter and Curd (No of Batch)	-	-	-	130
2	Training of Entrepreneurs on production of Cheese	-	-	-	10
3	Organize vaccination campaign of cattle (Nos)	15	15	100	15

4	Making and distribution of Income-Expenditure card for cheese, butter, Ghee and curd producing entrepreneurs (No)	150	150	100	150
5	Coordination meeting with the representatives of Milk products marketing companies/ Chain-shops/Pizza shop.	1	1	100	15
6	Signing of Memorandum of Understanding (MoU) with the representatives of milk product marketing companies	1	1	100	15
7	Visit to project area by the representatives of Chain shop, Fast Food Bakery, Pizza shop etc.	1	1	100	20
8	Quality examination of cheese, butter, ghee, curd, chana in BCSIR Laboratory.	5	5	100	5
9	Consultative advices of expert on training and production process received by the beneficiaries	1	1	100	2
10	Production and display of video documentary on production and marketing of milk products	1	1	100	
11	Making of Digital Signboard indicating project area	25	22	88	
12	Preparing Hand-out, Leaflet and Folders on 5 products	1500	1500	100	
13	Organize promotional campaign for milk product	1	1	100	1500
14	Manufacturing of packaging for milk products	1	1	100	
15	Organize Branding workshop	1	1	100	30
16	Publicity of Advertising on milk products	1	1	100	



দুগ্ধজাত পণ্যের পরিচিতি
উদ্যোক্তা কর্তৃক আধুনিক উৎপাদন কৌশল
ও বাজারজাতকরণ সহায়িকা

প্রাপ্তিস্থান:


উত্তরা ডেভেলপমেন্ট প্রোগ্রাম সোসাইটি (UDPS)
শাহজাদপুর, সিরাজগঞ্জ
মোবাইল: ০১৯০৮৪০৫০৬১, ই-মেইল: udps_dhaka@yahoo.com
ফেসবুক: paceudpsdairy, ওয়েব: www.udps.org.bd



Development Projects of UDPS

1) Uttara Training Institute:

UDPS has 2 full-fledged training institutes one in Bogra and other one in Thakurgaon besides 28 guest houses with branch offices across the country. Uttara Training Institute (UTI) is situated in the heart of the Bogra Town, an ideal and modern training venue for organizing training, conference, seminar, workshop, AGM, wedding ceremony or any other social events cost effectively. A team of professional and experienced staff members are engaged to provide flawless security and quality services for the comfort of guests and boarders. UTI offers extended most friendly and sweet home warm hospitality and quality services for government officials, distinguished guests, NGO personals and other dignitaries of corporate and multinational business

organizations to make their stay and living happy and comfortable. UDPS conducts Human Resource Development Training such as its staff development training, Beneficiaries training and skills development training. It also conducts training organized by the NGOs, INGOs, donors and other multinational organizations successfully and cost effectively. The major amenities of the UTI are as follows:

- Training facilities with accommodations
- AC Auditorium for Conference (Capacity 150 participants)
- AC Class Room (Capacity 35 participants)
- AC Class Room (Capacity 28 participants)
- AC Deluxe Suites
- AC Standard Room
- AC Single Room
- AC single/double bed rooms
- AC and Non-AC rooms with attached bath
- Accommodation for Trainees & other occupants
- Multimedia with screen
- Sound System with 3 Microphones
- Overhead Projector
- White Board
- Color TV with over 100 satellite channels
- Broadband Internet facilities in suites
- Restaurant with Chinese, Indian & Bangladeshi foods
- Cafeteria, Food & Beverages
- Dining Hall: Sitting capacity of 30 to 40 persons to dine together at a time
- 24 Hrs Room Service & Housekeeping services
- All time hot/cold water
- Round the clock front desk service
- Stand by Auto-Generator
- Complimentary Newspapers
- Library facilities
- Besides, venues can be arranged as per requirements of the distinguished customers
- Rent-a-Car Facilities

Other logistics of UDPS

- Four wheel car 3 Nos.
- Motor Cycle 120 Nos.
- Bicycle 250 Nos.
- Computer with printers 150
- Photocopier 2 Nos.
- Scanner 10 Nos.
- Internet facilities in head office, regional office and maximum Branch Offices

UDPS Training Program during 2019-2020:

UDPS organized different training courses for its staff development for successful implementation of micro- credit program at the field level.

UDPS developed capacity building of their staff on various topics sending participants to PKSf and MRA

Sl. #	Title of the Training Course/Workshop	Organizer	No. of UDPS participant
1	ME Loan Operation and management	PKSF	3
2	Accounts and Financial Management	PKSF	2
3	Training of Trainers (TOT)	PKSF	1
4	Risk Management of MFI	PKSF	2
5	Ratio Analysis and Decision Making	PKSF	1
6	Human Resource Management	PKSF	2
7	VAT and TAX	PKSF	3
8	Procurement and Inventory management	PKSF	3
9	Workshop on Value Chain Activities	PKSF	5
10	Coordination Conference on FTX of DREE Bangladesh 2019	Bangladesh Army	1

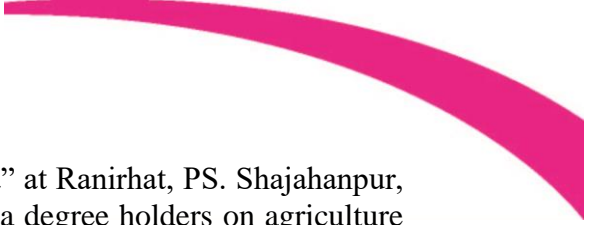
Besides, UDPS organized regular monthly meetings with the field level managers at Uttara Training Institute, Bogra and head office.

2) Uttara Public School:

Uttara Public School was established in the year 2004 in Bogra Town for the development of education. It has been running and financing with UDPS own fund. Presently, students are taught from Play to Class-IV in the school. A total of 35 students passed in the final examination and out of that, 19 students got scholarship (talent pool-5, A grade scholarship-10 and ordinary scholarship-4). The students promoted to class IV got admission into Government Primary Schools in the area. There are 08 teachers and one support staff. Alongside the formal education, extra curriculum activities such as song, dance, drawing, recitation, indoor games and physical exercise are included in the curriculum. There are development plans in future to transform the school into a high school in phases from year to year.



3) Uttara Agriculture Institute, Bogura:



UDPS has established the “Uttara Agriculture Institute, Bogra” at Ranirhat, PS. Shajahanpur, Bogra on 1.72 acres of land with a view to contribute diploma degree holders on agriculture and fishery sector with its own fund. Presently, the Institute has been conducting four years Diploma Course in Agriculture. Modern technologies for boosting agriculture production are included in the course curriculum. The Institute has a large vacant land in the campus for using as demonstration field and practical activities in agriculture. Up to June, 2020, a total of seventy one students have successfully passed the final examination and obtained Diploma in Agriculture. There are five teachers and four staffs (Accounts officer 1+ support staff 3). The Institute has already got approval from Bangladesh Technical Education Board (BTEB) for four years Diploma Course in Fish Culture and planned to start admission soon. The management of the Institute has a future plan to upgrade the Institute into Agriculture College for offering degree courses. For any query, anybody can contact the Principal, Mr. Ahsan Habib, contact # 01715-081351 and Coordinator (Training and Education); Cell # 01908-405077.

4) Abdar Rashid Nurul Huda Technical Education Center

UDPS has established Abdar Rashid Nurul Huda Technical Education Centre at Rupshi, Enayetpur under Sirazgonj district. This technical education centre has got approval from Bangladesh Technical Education Board, Dhaka. This centre has been conducting four trades namely Electrical House Wiring, Plumbing and Pipe fittings, Dress making and Tailoring and Mobile Phone servicing on three/six months duration. A total of twenty six students have completed their courses and obtained certificates on different trades.

Activities of UDPS during Covid 19 pandemic situation

Just after incidence of Covid 19 in the country, UDPS decided in an urgent meeting held at its head office, Dhaka to take some protection measures against Corona virus for staff and target group members in its all working areas.

- a) Closure of all offices from 26 March, 2020 as per decision of the Government;
- b) Publication and circulation of leaflet on hand washing and social distancing to all peoples of Samity, community and branch offices;
- c) Distribution of Masks, PPE, Thermal Scanners, Hand gloves and Hand sanitizers to all staff.
- d) Distribution of Masks, Hand gloves and Hand sanitizers to the members.
- e) Awareness sessions conducted among members and community people for consciousness raising on maintaining social distancing, mask wearing and hand washing
- f) Payment of TK 147,000/- as financial assistance to PKSF for supporting the Covid 19 fund of Prime Minister.
- g) Offering two day's salary of all staff for undertaking preventive measures against Covid 19
- h) Stoppage of loan realization up to September, 2020;
- i) Rescheduling of all loan up to September, 2020.



Emergency Meeting at HO with DED in the chair



Hand Washing arrangement is done at village level



Members are washing hands during Covid 19

Departments of UDPS

HR and Admin Department:

UDPS is a unique non-government organization with its strong HR and Admin Department to provide better support services and guidance to all departments, zones, areas and branch offices including projects. The HR and Admin team have built an excellent rapport with the departmental management and their excellence in work, sincerity and hard work with good team spirit over the year. The departmental activities are divided into three wings namely a) Human Resources, b) Administration and c) Estate and legal support



Senior Management Meeting

Human Resources (HR)

Recruitment and Selection: HR wing was provided technical and logistic supports for recruitment of qualified staffs to the different departments/projects in head office and field level of UDPS during the fiscal year 2019-20. During the reporting year, a total of 192 staff have been recruited in different positions. In the same time, a total of 151 staff has been dropped out from job due to completion of project and appointment contract, resignation, termination etc. Besides; a total of 14 staff has received training on various topics from MRA, PKSF and other organizations.

In addition to that, Senior staff member of UDPS participated in Annual General Meeting (AGM) of NAHAB and a Power Cafe at Hotel Lake castle, Gulshan.

Mr Al Amin Sikder, Acting Head of Microfinance department attended a training course on MF-CIB organized by MRA at its office.



Md Nuru Miah is participating the AGM and Cafe of NAHAB



Mr. Al Amin Sikder receiving certificate from MRA Officer

Administration Wing:

The administration wing is well equipped with qualified and experienced multidisciplinary team for smooth functioning of their role and responsibilities. The purpose of the wing is to provide better support services in diverse areas of administration of the organization for reaching at its desired goal. The wing has completed various planned administrative and logistic support services and notable achievement were made in Office security, Co-ordination meeting, EC/AGM meeting, Development of policy, Issues office orders, Provides logistic support services, Annual Report, maintenance and cleanliness at work place, Payment of all kinds of monthly utility bills for head office, Undertake annual inventory, Vehicle purchase, repairing and maintenance, Purchase of motorcycles for management staff, Handle disciplinary action cases, Preparation of deeds and agreements of house rent and other support.

Estate and Legal Support:

This wing is responsible for looking after the land, buildings, fixed assets and legal cases (both for staff and borrowers) of the organization. In every district, a panel of lawyers is engaged by UDPS for filing cases, hearing and settles the dispute in various courts. The representative staff from this wing maintain liaison and provide logistic support in settlement of cases.

Management of Accounts and Audits:

UDPS has been maintaining and managing fully computerized accounting system with skilled and experienced Accounts Officers strictly following the International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) for accountability and transparency of financial resources. UDPS conducts yearly both Internal Audit and External Audits as it believes in transparency and accountability. It has 02 Audit Teams situated in Bogura and Dhaka consisting of 08 Audit Officers. The audit teams conduct the internal audit of all branch offices' accounts round the year to ascertain flawless accounts and recommend the audit findings if any to the management positively to settle those findings. External audit is carried out once a year hiring a well reputed 'Chartered Accountants & Firms' approved and enlisted with PKSf and MRA. Besides, PKSf also conducts external audit of UDPS accounts by a 'Chartered Accountants & Firms' hired by them at the end of every financial year.

Research and Publications:

UDPS has a Research and Publication Cell responsible for research, printing and publication of books and periodicals on UDPS program activities. It has been carrying out participatory action research as tool on relevant socio-economic and environmental issues and incorporates those research results in advocacy, publish relevant and people oriented education materials which can be used for enhancement of UDPS program activities. Publications and Books written by AFM Akhter Uddin, Founder and Chief Executive of UDPS are available in the library. For any query about the books and publications, interested people may contact with the Publication Officer, UDPS Research and Publication Cell, 5/10 Humayun Road (Ground Floor), Block-B, Mohammadpur, Dhaka-1207, Ph:88-02-9140902 & 9101826 or E-mail: udps_dhaka@yahoo.com

Annual financial turnover:

UDPS has best financial capacity and experiences on fund management. It has computerized financial reporting system on monthly basis through own developed and hired software. It has own strong audit team (2 teams) with skills audit officers for internal audit. Besides, UDPS hires external auditor of Chartered Accountants and Firms enlisted with PKSF and MRA in each year for audit or in special needs for transparent financial management specially donors' fund. The annual financial turnover of UDPS for last five years as shown below:

Year	Microfinance	General/Projects	Total Annual Turnover
2019-2020	2,635,967,950	3,322,916	2,639,290,866
2018-2019	3,209,333,705	8,414,710	3,217,748,415
2017-2018	3,123,314,677	878,71,768	3,211,186,445
2016-2017	2,795,264,911	621,88,613	2,857,453,524
2015-2016	2,408,551,351	460,61,346	2,454,612,697

Information and pictures of some important Events of UDPS:

a) Participation of Unnayan Mela 2019.

UDPS participated Unnayan Mela 2019 held at Bangabandhu International Conference Center (BICC), Sher-e Bangla Nagar, Dhaka organized by Palli Karma Sahayak Foundation (PKSF) from 14 -16 November, 2020. The Unnayan Mela was inaugurated by honourable Prime Minister of Bangladesh Sheikh Hasina, MP. UDPS installed a stall where dairy products (cheese, butter, ghee, chana, curd, labang etc,) medicinal plant, handicrafts and garment clothings produced by its members and entrepreneurs are displayed and sold. A lot of peoples including officers from Government, MRA, PKSF, donors, NGO and private organizations visited the stall and encouraged the organization with appreciation for their outstanding contributions in producing various products by its target group members.



Stall of UDPS in Unnayan Mela 2019



Dr. Akonda Rafiqul Islam, Senior GM, PKSF
visiting UDPS Stall



Mr. Fazlul Kader, DMD, PKSF visiting UDPS
stall at Unnayan Mela 2019



Renowned Writer Dr. Enamul Haque
visiting UDPS Stall

b) Distribution of Scholarship cheque to the meritorious students.

The meritorious children of UDPS target group members received PKSF scholarship for their outstanding result in SSC and HSC from PKSF. On this occasion, Basherhat branch, Dinajpur organized a scholarship cheque distribution ceremony for giving to the respective students. Mr. Mahmudul Alam, Deputy Commissioner, Dinajpur was the chief guest and Mr. Ashique Mahmud, Additional District Magistrate was the special guest. A total of 31 students each obtained Taka 12,000/- received their scholarship cheque from the guest. The Chief guest in his speech expressed satisfaction on this great effort that leads to develop the education sector.

c) Observance of National Mourning Day, 15 August, 2020:

UDPS observed National Mourning Day on Wednesday, marking the 45th anniversary of the assassination of Father of the Nation Bangabandhu Sheikh Mujibur Rahman.

A Milad and Dua Mehfil was organized by UDPS at its head office, 5/10 Humayun Road, Block-B, Mohammadpur, Dhaka-1207 to observe 15 August, the National Mourning Day and doa was offered seeking eternal peace for the departed souls of the August 15 carnage victims including Bangabandhu Sheikh Muzibar Rahman and his family members who were killed by a group of disgruntled army men in 1975.



A Milad Mahfil organized in Head Office

d) Organize Annual Picnic at the central level and Zone wise:

UDPS head Office organized its annual picnic on 14 February, 2020 at Sara Resort, Gazipur. The chairman and executive members, all employees of head office and their family members, Zonal Managers, Area Managers and Branch Managers took part in the picnic. Different types of sports like Football, Cricket, Pillow passing and cultural events were organized to celebrate the whole day with pleasant and happiness. Some of the pictures are given below.



Nazneen Chowdhury, EC Member handing over a cheque of Tk Fifty thousand to Ekramul Haque Azadi for his treatment



Chairman, UDPS handing over a cheque of TK one lac to Md. Saiful Islam for his



A large portion of Participants participated the Annual Picnic organized by UDPS Head Office



Chairman of UDPS receiving Crest from Deputy Executive Director



Nazneen Chowdhury, EC Member receiving Crest from Director (Finance)



Football Players along with senior staff of Head Office and Field Team.



Mr. Tanvir Ahmed, Deputy Executive Director is seen with Best Performer of the Year.



Deputy Executive Director is received at the Picnic venue by the senior staff



A portion of women participants in the Picnic venue



Treasurer of UDPS receiving Crest from Deputy Director (Admin)

In addition, zone wise picnic were organized in Dinajpur, Rajshahi, Bogura, Sirazgonj, Chittagong and Dhaka where all staff of branches under respective zone participated.

Some of the pictures are given below to memorize the picnic.



Deputy Director receiving flower bouquet from senior staff of Dhaka Zone



Branch Manager, Tongi receiving 1st prize of Lottery Draw from Head Office guests.

