

# **Uttara Development Program Society (UDPS)**

## **Annual Report 2020-2021**



**Uttara Development Program  
Society (UDPS)  
Annual Report -20192020**

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Printed by: Care Printers, Katabon, Dhaka

Published by:  
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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 2020-2021 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 35 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 2020-2021. 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 Execu tive

Uttara Development Program Society (UDPS) is a national level Non-Government Organization for providing social and financial services. The development activities of UDPS in 2021 have completed a 35 year mark. since its long journey started from 1<sup>st</sup> 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, 18 Area offices and 6 zone offices covering 2700 villages/wards, 860 unions/municipality, 106 Upazila of 22 Districts under 5 Divisions

It is mentioned that UDPS has passed a crucial time of corona pandemic situation that hampers the normal routine activities including loan disbursement and realization as per directions of the Government and achieved moderate progress in the financial year 2020-21. The lifestyle of the members of the working area has been changed to a great extent and raised their employment and income generation opportunities.

During the long 35 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. I pray to



Allah for the salvation of the members, development leaders and relatives of staff who left us due to corona pandemic to lead their eternal life.

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 2020-2021. 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 35 years for socio-economic development of the rural and urban poor specially women and children having its head office in Dhaka encompassing 461,185 (Microcredit-297,625 + Project-163,560) 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 610 (Microfinance 535 + Project 75) 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 the 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 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 (three) years and required to renew from the Joint Stock Companies & Firms in every year. The Executive Committee in its meeting held on...at UTI, Bogura formed a five member Program management Committee headed by Nazneen Chowdhury, Member of Executive Committee as convenor. The other members are Mr. Anil Saha, Director (Finance), Md Nuru Miah, Deputy Director (Admin), Mr. Al Amin Sikder, Deputy Director MF) and Mr. Abdul Karim, Deputy Director (MF) to implement the microfinance activities efficiently.



18<sup>th</sup> Annual General meeting (AGM) held at UTI, Bogura

The 18<sup>th</sup> Annual General Meeting (AGM) of UDPS was held on 26 December, 2021 at Uttara Training Institute (UTI), South Malatinagar, Bogura with Chairman Mr. Mojibar Rahman Talukder in the chair. The meeting reviewed the last one year performance of the organization in line with its annual budget and work plan. The annual finance and audit reports were critically reviewed and necessary directions given on strategic issues. The Annual Budget and work plan 2021-2022 were duly discussed and approved in the AGM. The meeting also passed necessary direction to the executives for keeping up the organization's spirit to help its valued program participants in line with the Mission of UDPS.

### 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 maintains strong networking with various network/associations for its 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 gratefully acknowledged the contribution, technical and financial support of the following major donors, development partners, PKSF and banks 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
- Winrock 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

### **Staff Strength:**

UDPS has been implementing its program activities by skilled, well-trained and dedicated total staff: 610 (Micro-credit staff: 535, Project staff: 75).

### **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 106,743 household beneficiaries are directly involved in implementing all typed of finance and other program/project activities. **Total member as of 30 June 2021** Microfinance program: 71,951 HH and other project beneficiaries: 34,792 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, 860 Union + Municipality and 2,756 Villages of 22 Districts.



5 Divisions	20 District	92 Branches
<b>Dhaka</b>	Dhaka	<b>6 Branches:</b> Mohammadpur, Mirpur, Pallabi, Uttara, Ashulia, Zirani
	Gazipur	<b>3 Branches:</b> Tongi, Konabari, Kaliakoir
	Narayangonj	<b>3 Branches:</b> Narayangonj, Fatulla-1, Fatulla-2
<b>Chittagong</b>	Chittagong	<b>6 Branches:</b> Custom Bandar, Halisahar, Colonelhat, Pathorgata, Oxygen, Muradpur
<b>Cumilla</b>	Noakhali	<b>3 Branches:</b> Maijdi, Chowmohani, Bashurhat
<b>Rajshahi</b>	Rajshahi	<b>9 Branches:</b> Rajshahi Sadar, Rajpara, Boalia, Shahmukdam, Baneswar, Motihar, Paba, Puthia, Gudagari
	Natore	<b>4 Branches:</b> Natore-1, Natore-2, Hoybatpur, Gurudaspur
	Chapainababgonj	<b>4 Branches:</b> Chapai Sadar-1, Chapai-2, Chapai-3, Shibgonj
	Naogaon	<b>2 Branches:</b> Naogaon Sadar, Santahar
	Pabna	<b>6 Branches:</b> Pabna Sadar, Tebunia, Kashinathpur, Faridpur, Bera, Sathia.
	Bogra	<b>13 Branches:</b> Bogra-1, Bogra-2, Bogra-3, Arulia, Sherpur, Shahjahanpur, Ranirhat, Nandigram, Dupchachia, Gokul, Mokamtola, Kirtipur, Adamdigi
	Sirazgonj	<b>14 Branches:</b> Sirazgonj-1, Sirazgonj-2, Sirajgonj Road, Raigonj, Chandaikona, Belkuchi, Tamai, Taras, Enayetpur, Khukni, Shahjadpur-1, Shahjadpur-2, Ullapara, Talgachi
	Joypurhat	<b>1 Branches:</b> Joypurhat Sadar
<b>Rangpur</b>	Rangpur	<b>2 Branches:</b> Rangpur Sadar, Mahigonj
	Lalmonirhat	<b>1 Branch:</b> Lalmonirhat Sadar
	Panchagor	<b>1 Branch:</b> Panchagar Sadar
	Thakurgaon	<b>2 Branches:</b> Thakurgaon -1, Thakurgaon-2
	Dinajpur	<b>10 Branches:</b> Dinajpur-1, Dinajpur-2, Birampur, Hakimpur, Nababgonj, Aftabgonj, Fulbari, Birgonj, Bochagonj, Khanshama
	Nilphamari	<b>1 Branch:</b> Syedpur
	Gaibandha	<b>1 Branch:</b> 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 2021

, a total of BDT 3348.06 million collected including savings interest, BDT 2992.55 million returned/withdrawn and outstanding balance stands at BDT 355.57 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 2021, a total of BDT 566.29 million collected including savings interest, BDT 504.62 million returned/withdrawn and outstanding stands at BDT 61.67 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/- TK 500/-, TK 1000/-, TK 1,500 and TK 2,000 /- and UMSP account holder must deposit their installment by 10<sup>th</sup> of each month. Up to 30 June 2021, a total of BDT 142.93 million collected, BDT 93.82 million returned/withdrawn and outstanding stands at BDT 49.11 million as voluntary savings.

On the whole, UDPS collected a total savings of BDT 4057.17 million including savings interest, savings withdrawn BDT 3590.94 million and outstanding balance of total savings stands at BDT 466.22 million up to 30 June, 2021.

**At a glance target and achievement of Microcredit Program during FY 2020-2021**

Sl.	Particulars	Target	Achievement	% of achieved
1	Number of Groups	585	286	49%
2	Number of Group members	26112	6445	24.68%
3	Amount of savings deposited(Tk)	465428822	374475930	80.46%
4	Amount of savings withdrawn(Tk)	293821162	408853297	139.15%
5	Amount of Savings outstanding	672339567	466352540	69.36%
6	Number of Loan beneficiaries	77463	39061	50.42%
7	Amount of Loan disbursed(TK )	3150622000	2032684000	64.51%
8	Amount of loan realized (Tk)	2683643988	1956776171	72.91%
9	Amount of loan outstanding (Tk)	1783445344	1392375092	78.07%
10	Amount realized from overdue loan (TK)	24217441	97926428	404.36
11	Amount realized from write off loan (TK)	420000	913225	217
12	Amount of service charge realized (TK)	351832000	251223294	71.40%
13	Amount of loan loss provision (TK)	152400	14377213	9433%
14	Amount of Rebate paid (TK)	510000	448788	88.00%
15	Amount paid to members as insurance	31506220	20218844	64.17%

**Component wise Members and Savings for the year 2020-2021**



Sl No	Component	No. of Branches	No of Samity	No. of Members	Savings Collected(TK)	Savings withdrawn(TK)	Savings outstanding (TK)
1	Jagoron	92	4653	61297	276915082	292965510	310344343
2	Agrasor	92	2931	8282	87239315	109903158	144905314
3	Buniad	40	377	580	1683291	2271767	1429278
4	Sufalon	19	157	216	1054149	307366	1028890
5	IGA Loan	1	53	586	1921949	3208795	3181272
6	LRL	58	663	1028	5662144	196701	5465443
	Total	92	4763	71989	374475,930	408853297	466354540

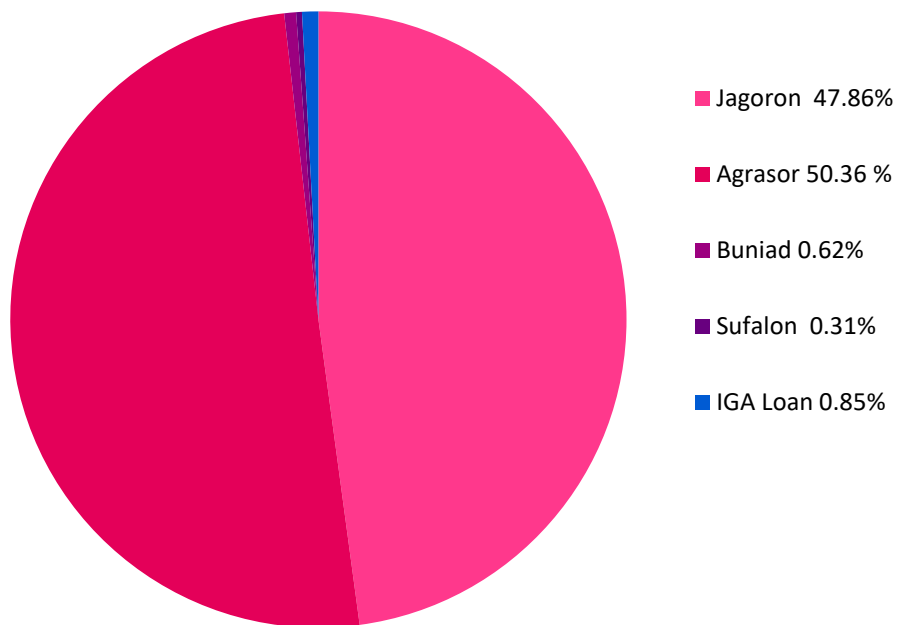
**Component wise Disbursement, outstanding and realization  
Of Microcredit for the financial year 2020--21**

Sl No	Component	Loan Disbursement (TK)	Loan Outstanding (TK)	Loan Amount Realized (TK)	Amount Overdue (TK)	No. of Default borrower
1	Jagoron	1400374000	939850667	1342487534	187336660	19054
2	Agrosor	578489000	411048983	566835698	106680691	3492
3	Buniad	3996000	2809285	4911128	607353	119
4	Sufalon	5200000	2935692	2561556	148333	23
5	IGA Loan	12660000	9857745	13584906	3286690	178
6	Livelihood loan	0	10386	6657	10386	5
7	Asset Creation	0	218118	67976	218118	33
8	LRL	31965000	25644216	6320784	72509	44
	Total	2032684000	1392375092	1936776239	298360740	22948



Nazneen Chowdhury, Convenor, PMC presiding the Quarterly Coordination Meeting held at UTI, Bogura.

Graphical Presentation: Component wise % of Savings outstanding



## Overall Trend of Credit Program in 2020-2021

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) In implementing the project 'ENRICH or SAMRIDDHI' 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.
- 6) Livelihood Restoration Loan (LRL)

### 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 2020-21

- This credit programs has been operating in 92 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is BDT 13872.14 million up to 30 June, 2021
- Average loan size under this program stood at BDT 36,380.00 only
- Outstanding amount of loan reached at BDT 939.8 million.



Borrowers under this program are 38,492 during FY 2020-21 which is 85.87 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. The average loan size per borrower under this component is BDT 20000.00 only. 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 2020-21

- This credit programs has been operating in 40 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is BDT 807.31 million up to 30 June, 2021
- Average loan size under this program stood at BDT 12685.00only.
- Outstanding amount of loan reached at BDT 2.80 million.
- Borrowers under this program are 315 during FY 2020-21 which is 0.70 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 ceiling per borrower under this component is BDT 81,000- 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 2020-21**

- Cumulative loan disbursement to borrowers is BDT 7172.64 million up to 30 June, 2021
- Average loan size under this program stood at BDT 126,473/-.
- Outstanding amount of loan reached at BDT 830.45 million.
- Borrowers under this program are 4574 during FY 2020-21 which is 10.20% of the total borrowers.

#### 4) Sufolon (Seasonal & Agriculture Loan)

This financial services has created tremendous impetus for the investment in different income generation activities including crop cultivation and processing, livestock, fishery, agro forestry and agro processing. The salient features of Sufolon are provision for flexible repayment such as one shot, seasonal or balloon repayment, consistent with the seasonal agricultural activities and the flexibility of having multiple loans to diversify their



production. 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 Sufolon in 2020-21

- This credit programs has been operating in 19 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is Tk 159.67 million up to 30 June, 2021
- Average loan size under this program stood at BDT 39097.00 only.
- Outstanding amount of loan reached at BDT 2.93 million.
- Borrowers under this program are 133 during FY2020-21 which is 0.3% of the total borrowers.

## 5) 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 2021:



- Income generation Activities (IGA) loan: Under this component, a total of BDT 12.66 million has been disbursed among 299 borrowers during the reporting year with a cumulative disbursement of BDT 82.25 and the loan outstanding balance stood at BDT 9.86 million.
- Livelihood development: The outstanding balance of this category of loan stands BDT 10,386.00 only.
- Assets creation loan: A cumulative amount of BDT 5.42 million has been disbursed to borrowers and the outstanding balance of loan stands at BDT 0.21 million.

### 6) Livelihood Restoration Loan (LRL):

This type of loan is provided to the marginal and small farmers, mini and cottage entrepreneurs, trained and unemployed youths, returnee, migrant workers and participants of ENRICH, Jagoron, Agrosor, Buniad and Sufolon programs. LRL also provides financial services to ethnic minorities, people with disabilities and other disadvantaged groups.

PKSF give this loan to its partner organizations at the rate of 5% service charge and the partner organizations disburse to its borrowers at the rate of 18%. LRL borrowers can repay weekly, monthly and even the entire amount within the maximum limit of two years.

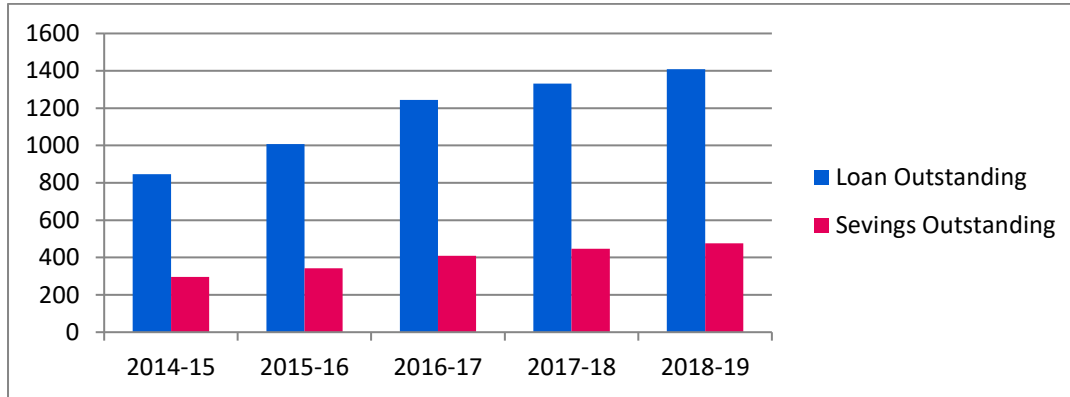
Up to June, 2021 UDPS disbursed an amount of BDT 31.97 million to 1015 beneficiaries and the outstanding balance is TK 25.64 million which is 1.84% of the total outstanding.

### Increase of Members, Savings, loan disbursement and loan outstanding from 2016-2021

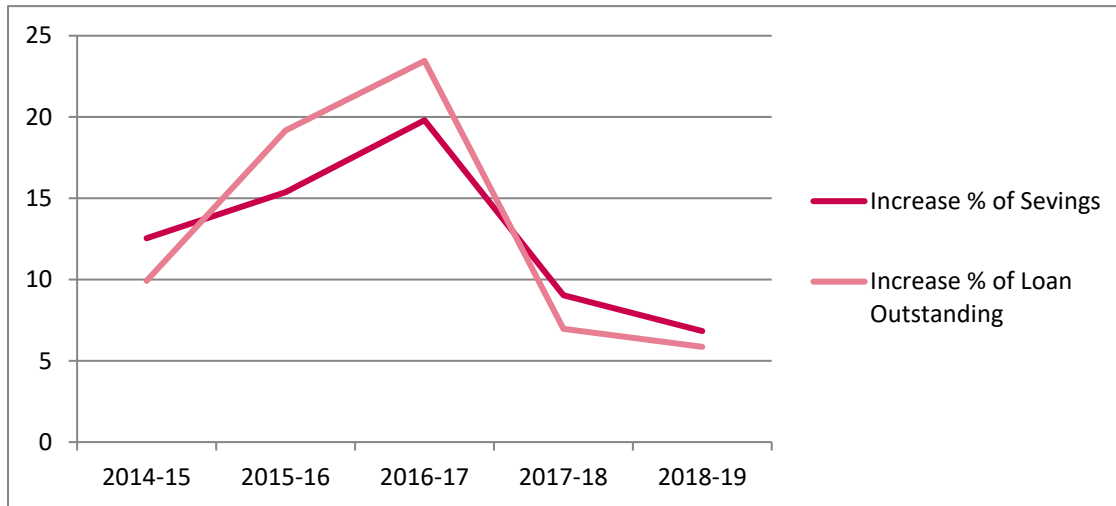
Year	No. of Members	% increase	Savings outstanding (TK million)	% increase	Loan Disbursement (TK in millions)	% increase	Loan outstanding (TK in millions)	% increase
2015-16	53674	20.1	341.5	15.37	1809.69	-9.66	1008.2	19.17
2016-17	65644	22.3	409.1	19.80	2180.65	20.49	1244.6	23.45
2017-18	68074	3.7	446.1	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)
2020-21	71951	9.84	466.3	(6.87)	2032.68	4.66	1392.3	5.75

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	2020-21		2019-20	
	Amount (TK million)	%	Amount (Tk. millions)	%
Standard Loan	942.12	67.67	1156.78	87.87
Loans overdue by				
1 – 30 days	133.33	9.57	6.63	0.50

31 -180 days	79.37	5.70	26.26	2.00
181 -365 days	121.25	8.71	23.84	1.81
Over 365 days	116.30	8.35	102.95	7.82
Total	1392.37	100	1316.46	100

## 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.

Date of Rating: September 19, 2021		Valid up to : September 18, 2022	
	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. 144.00		blr BBB
NCC Bank Ltd	Term loan outstanding of Tk. 65.34		

\*PKSF- Palli Karma Sahayak Foundation

### Some completed major projects:

1. Resilience Intervention for Community Empowerment (RICE) project supported by United Purpose Bangladesh funded by UKAid.
2. Humanitarian Assistance to the Flood Affected Communities of Jamalpur and Sirazgonj district in Bangladesh supported by Concern Worldwide Bangladesh and funded by ECHO
3. Pumpkin Against Poverty(PAP) with Practical Action Bangladesh funded by UKAid
4. Water Efficiency for Scaling up Sandbar Cropping through a market based approach (USAID- SWFF Project),
5. Nodi –O-Jibon-II Project
6. Integrated interventions against drought for community empowerment (CCCP) of PKSF Sanitation Hygiene Education and Water Supply Project
7. Integration of Nutrition component under Pathways from Poverty (PFP) Phase-II,
8. Basic Education for Hard to Reach Urban Working Children Project



9. Pathways from Poverty: Building Economic Empowerment and Resilience for extreme poor households in riverine areas of Bangladesh (PFP) Phase-II project.
10. Awareness Raising and Intervention of Improved Cook Stove and Tree Plantation to Reduce CO2 Gas Emission
11. Early Recovery Efforts to Flood Affected People to meet their Immediate Basic Needs project
12. Recovery efforts for food security and livelihood for flood affected people in North-West Flood-2014
13. Waste reduction, reuse and recycling (3-R) pilot Project
14. Capacity strengthening on community managed disaster risk reduction and climate change adaptation
15. Eradication of Hazardous Child Labor in Bangladesh (EHCLB-III) Project
16. Wetland Biodiversity Rehabilitation Project
17. PLCEHD-2 Project
18. Distribution of allowances & providing training for Distress Mothers in Maternity Period
19. Vulnerable Group Development (VGD) Program
20. Dissemination of Improved Cook Stoves (ICS) Bandhu Chula.
21. Mainstreaming Livelihood Centered Approaches to Disaster Management Project (DMP)
22. Adarsha Gram Project- II

### **Ongoing Collaborative Projects with Other Organizations:**

- 01 Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH or Samriddhi of PKSF,
- 02 Development of Distressed Women under VGD,
- 03 Improved Cook-Stoves (ICS) Program of IDCOL,
- 04 UDPS Medicinal Plant Project supported by PKSF
- 05 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 2020 -21**

Sl. #	Name of the project	Working Areas	Focus components	Financing Agency/Development Partners
1	ENRICH or Samriddhi	Chandaikona Union of Sirazgonj district	Health, Education Nutrition, Community development	PKSF

2	Development of Distressed Women under VGD	Shahjadpur, Sirazgonj	Reduce vulnerability Socio-economic development	Govt. of Bangladesh
3	Improved Cook-Stoves (ICS) Program	RaigonjTarash, Kamarkhanda and Ullapara of Sirazgonj district.	Energy supply Pollution control	IDCOL
4	Medicinal Plant Project	Natore, Singra upazila of Natoore district	Herbal plant sector development processing, marketing	PKSF/IFAD
5	Dairy Value Chain Project	Shahjadpur of Sirazgonj district	Dairy development value added product	PKSF/IFAD



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

# 1. 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 in 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
- Bondhu 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 major components of ENRICH programs are described briefly

- 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 20,925 household have been given health cards up to June, 2021. A total of 36,825 and 12,811 patients have been treated through organizing 4,333 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. Besides, up to June, 2021 a total of 113,300 Anthelmintic, 158,047 Iron tablets, 43,529 Pustikona and 97,259 Calcium tablets have been distributed to the beneficiaries. During the reporting year, 269 pregnant women received health services and 247 pregnant women received pre delivery services.



#### Training of Health Attendants

- b) **Education:** There are 40 teachers, who operate 40 education centers covering 30 villages where 1177 students are enrolled up to June, 2021. Due to Corona pandemic situation, all programs related to education were closed as per Government decision.
- 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).



**Picture Drawing competition on Bangabandhu's 100 Years Birth Anniversary**

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 12.66 million has been disbursed to 299 borrowers during the reporting period and the loan outstanding stands BDT 10.08 million up to June, 2021 under the above three categories.



Picture of a Enrich House



PKSF Officer visiting Enrich Member

- d) Enrich Centre: These centers are known as community hub, each center is managed by an 11-member ward committee, headed by the elected member of the Union Parishad. Up to June, 2021 a total of 9 enrich centers have been set up where ward coordination committee meeting and union coordination committee meeting were supposed to organize but due to Corona pandemic situation, no meeting were held and committee were formed.
- 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, 2020 to June, 2021 activity wise achievement is given below:

Sl No	Name of Activity	Unit	Target	Achievement	achievement %	Cumulative achievement
1	Distribution of health card	Nos.	6242	2741	44	20925
2	Static clinic conducted	Nos.	576	561	97	4333
3	No. of patient treated in Static clinic	Nos	5760	4414	77	36825
4	Satellite clinic conducted	No's	108	0	0	776
5	No. of patient treated in Satellite clinic	Nos	2700	0	0	12811
6	Health camp conducted	Nos	2	0	0	21
7	No. of patients treated in Health Camp	Nos	600	0	0	4206
8	Special Eye camp conducted	Nos	1	0	0	6
9	No. of cataract operation done in Eye Camp	Nos	15	0	0	152
10	Diabetes Test Done	Nos	300	970	323	4706
11	Nos. of Pregnant women received health services.	Nos	-	269	-	269
12	Nos. of pregnant women received pre-delivery services	Nos	-	247	-	247
13	Organize Homestead Meeting (Uthan Bouthak)	Nos	1008	250	25	6473
18	Enrollment of Member in youth committee	Nos	270	0	0	0
19	Organized Youth Coordination meeting	Nos	54	0	0	0
20	Distribution of Anthelmintics	Nos	11900	5600	47	113300
21	Distribution of Iron Tablet	Nos	28600	23037	81	158047
22	Distribution of Pustikona	Nos	7170	5986	83	43529
23	Distribution of Calcium Tablet	Nos	28600	21599	76	97259
24	Arranged Union Coordination Committee Meeting	Nos	2	0	0	7



25	Arranged Ward Coordination Meeting	Nos.	54	0	0	341
26	Organized Guardians Meeting	Nos	960	0	0	750
27	Visit to Household by Health Attendants	Nos	10500	10500	100	

### **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 2020-21 is given below in a tabular form:

Sl #	Activities	Unit	Target	Achieved	Percent of achievement	Cumulative achievement
1	Organized ward level committee of Elderly people	No	-	-		09
2	Organized youth coordination meeting	No's	-	-	-	90
3	Organized union level meeting/ events by the committee of Elderly people	No's	12	2	17	23
4	Organized ward level meeting/ events by the committee of Elderly people	No's	54	3	5	28
5	Monthly remuneration given	No	100	95	95	195
6	Monthly remuneration given	TK	600000	589000	98	652000
7	Grant provided to defray the funeral cost for the death of Elderlies	No	48	9	19	14

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



**Distribution of Honararium to Elderly People.**

## 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 1900 poor women for 24 months at the project area.

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 group meeting

<b>Project Location :</b> Shahjadpur upazila of Sirajgonj district.		<b>Number of staff:</b> 06 (six )
<b>Duration of the project:</b> November, 2019 to October 2021 for 24 months	<b>Beneficiaries:</b> 1,900 Extreme poor households	<b>Budget:</b> 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 1900 women beneficiaries.

### 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.

### 3. 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.

<b>Project Location :</b> Raigonj, Tarash, Ullapara and Kamarkhand upazila of Sirajgonj District(4 Clusters)		<b>Number of staff:</b> 2 (Two)
<b>Duration of the project:</b> January 2019 to December 2022 for 3 years and extended up to next 3 years.	<b>Beneficiaries:</b> 9, 600 ICS will be manufactured, installed and supplied to the households	<b>Budget:</b> IDCOL's grant Tk. 33, 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.

#### 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.	1	1	100	2
4	Courtyard meeting	Nos.	2,500	2,500	100	4300
5	Mike announcement	Nos.	20	20	100	590
6	School session	Nos.	-	-	-	90
7	UP/CBO meeting	Nos.	-	-	-	80
8	Folk songs/cultural program	Nos.	-	-	-	35
9	Leaflets distributed	Nos.	100	100	100	30,000
10	User manuals distributed	Nos.	-	-	-	18,000
11	Calendars distributed	Nos.	100	100	100	15,100
12	ICS supplied to household	Nos.	96,00	630	7	49,316

## Major Activities done during the project:

- Conducted 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.
- Conducted 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.
- Provided installation and post installation maintenance services of ICS.
- Manufactured, installed and supplied 630 ICS of single mouth stove without chimney (Portable) 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

## 3. UDPS Medicinal Plant Project:

This project is financially and technically supported by PKSf through its PACE (Promoting Agricultural Commercialization and Enterprises) value chain development component. During the reporting year, some targeted activities were accomplished up to the extended period December, 2020 and a preparatory phase (project design, new strategic issues, targeting the number and types of beneficiaries, exit strategies) is passed with a lot of activities.

**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) and further extended up to December, 2020.

**Total Budget:** BDT 122,83,189/-only. In addition to that, an amount of BDT 3,333,000/- were received as grant money.

**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 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 .

**Intercultural Operation in Aloe Vera production**

Imparting training for 20 nursery owners on 3 days duration and develop as service providers.



Quick Compost Making



**Herbs Selling Shop**

**Achievement during the reporting period (2020-21):**

Sl No	Activities	Target	Achieved	% of Achieved	Number of participants
1	Impart of improved training for the entrepreneurs engaged in production of herbal tea, Rosella, compost etc. (Nos.)	1	1	100	10
2	Organized Issue based meeting with the entrepreneurs(No's)	20	20	100	600
3	Organize Linkage workshop with lead farmers, service providers, company representatives and other market actors.	2	2	100	25
4	Organize Technology Promotion Campaign	2	2	100	3000
5	Number of Entrepreneurs received grant money for commercialization of quick compost	5	5	100	
6	Amount of grant money given for quick compost commercialization(BDT)	50000	50000	100	2
7	Number of Entrepreneurs received grant money for infrastructure development for commercialization of vermin-compost	2	2	100	



8	Amount of grant money given for infrastructure development of vermin-compost commercialization	60000	60000	100	2
9	Entrepreneurs received for farm mechanization /common service	10	10	100	
10	Amount of grant money received for farm mechanization /common service	200000	200000	100	10
11	Donation for Rosella cultivation demonstration	2	2	100	
12	Amount of grant money for Rosella cultivation demonstration	30000	30000	100	2
13	Demonstration on production and commercialization of Rosella, Basak, Tulsi and Moringa tea.	1	1	100	
14	Donation for demonstration on production and commercialization of Rosella, Basak, Tulsi and Moringa tea.(BDT)	400000	400000	100	1
15	Quality examination of herbal products	2	2	100	
16	Final evaluation survey and report preparation	1	1	100	
17	Impact Study and Final report	1	1	100	
18	Orientation of entrepreneurs on combating Covid 19 pandemic and distribution of Masks and Leaflet each	2000	2000	100	
19	Organize 5(five) batches of training for contract farmers on global gap	1	1	100	100
20	Financial support on contract farming development for global gap procedures	80000	80000	100	20
21	Virtual Training of Staff and Entrepreneurs on marketing, branding, sales promotion and factory commercialization.	20	20	100	





**Rosella Tea**



**Moringa Tea**



**Tulsi Tea**

## Other Activities:

### a) Project Review and Project Formulation Workshop:

A whole day workshop on review and next project formulation of value chain development projects was held on 29 December, 2020 at the training center of PPD with Mr. AFM Akhter Uddin, Founder and Chief Executive of UDPS in the chair. The project in-charges of both dairy value chain and Medicinal plant projects presented their progress, lessons learnt, challenges and future strategies and expansion areas for next project. All the participants took part in the discussion and came up with some specific areas/program to be proposed for the next project.

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.

### c) Visit to Medicinal Plant Project area by Unani and Ayurvedic company representatives.

A team of 10 representatives of 7 Unani and Ayurvedic companies headed by Mr. Ahsan Habib, Assistant Director, Bangladesh Drug Administration Regional Office, Bogura. Mr. Selim, Business Development Officer informed them about the production, processing and marketing aspects of medicinal plants grown by the farmers.



## 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). An additional budget of BDT

**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.

### Activities so far done during the project:

- 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

- c) A total of 140 entrepreneurs 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 were developed for production of such high value added milk products;
- d) Organized 15 vaccination campaigns to vaccinate all the animals of the project beneficiaries against Anthrax, Foot and Mouth Disease (FMD), Hemorrhagic septicemia etc.
- e) Provided financial support in procurement of utensils/equipment required for production of milk products
- f) Arranged field visit to project locations by the representative of different institutions.
- g) Developed 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 (2020-21)**

Sl No	Activities	Targ et	Achie vement	% of achiev ement	Number of participa nts
1	Training of Lead Farmers on combating Covid 19 pandemic ( No of Batch)	4	4	100	100
2	Training of Lead farmers on shed cleanliness and its premises including bio-security management.	2	2	100	50
3	Training in market environment development and sales centers of milk products (No's)	1	1	100	25
4	Distribution of disinfectants/Bleaching powder to milk products producers ( No)	20	200	100	
5	Distribution of Footbath for farms.	20	20	100	
6	Distribution of dissecting sprayers for farms.	20	20	100	
7	Distribution of PPE (Masks-80, Hand gloves-40 pair, Gumboot- 40 pair, Cap- 40, Apron- 40, Spectacles- 40 and Head Shield -40).	20	20	100	
	Organize meeting for dissemination of information regarding action points on Covid 19 pandemic.	3	1	33	
8	Organize meeting for sharing PKSF/ Government guidelines or protocol for combating Covid- 19 pandemic.	3	3	100	
9	Distribution of Poster/ Booklet / Leaflet/ Folder/ Miking regarding combating of Covid 19 pandemic.	2	2	100	
10	Organize monthly co-ordination meeting with the lead farmers/milk products seller and buyer/paravet/LSP/market representatives.	3	3	100	





দুগ্ধজাত পণ্যের পরিচিতি  
 উদ্যোক্তা কর্তৃক আধুনিক উৎপাদন কৌশল  
 ও বাজারজাতকরণ সহায়িকা

  
**প্রাপ্তিস্থান:**  
 উত্তরা ডেভেলপমেন্ট প্রোগ্রাম সোসাইটি (UDPS)  
 শাহজাদপুর, দিরাঙ্গা  
 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 Bogura and other one in Thakurgaon . Uttara Training Institute (UTI) is situated in the heart of the Bogura Town, an ideal and modern training venue for organizing training, conference, seminar, workshop, AGM, wedding ceremony or any other social events cost effectively. 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. UDPS conducts staff development training, orientation and workshop regularly. This venue is also used for other NGOs, INGOs, donors and other multinational organizations in conducting their training, workshop, seminars and meeting. There are one AC conference

room with 150 persons seating arrangement, two AC classrooms, sufficient number of AC and Non AC rooms of different types, Dormitory, Dining, reception, internet and all types of presentation facilities.

### Other logistics of UDPS

- Four wheel car 3 Nos.
- Motor Cycle 110 Nos.
- Bicycle 250 Nos.
- Computer with printers 150
- Photocopier 1 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 and officers for their capacity building for ultimate successful implementation of Micro- credit program at the field level.

Venue: Uttara Training

Institute (UTI) Bogura

Month wise Training Information July, 2020 to June, 2021

Month	Duration		Name of Training/workshop	Type of Participant	No. of Participants			Remarks
	from	to			M	F	T	
September	11/9/20	12/9/20	Savings and Credit management.	Field Officer	24	2	26	
	25/09/20	26/09/20	Savings and Credit management.	Field Officer	21	1	22	
October	9/10/20	10/10/20	Savings and Credit management.	Field Officer	20	4	24	
	16/10/20	17/10/20	Savings and Credit management.	Field Officer	22	3	25	
	23/10/2020	24/10/2020	Savings and Credit management.	Field Officer	21	4	25	
November	13/11/20	14/11/20	Savings and Credit management.	Field Officer	27	5	32	
	20/11/20	21/11/20	Savings and Credit management.	Field Officer	18	1	19	
December	18/12/20	19/12/20	Accounts Management.	Branch Accountant	23	1	24	

	25/12/20	26/12/20	Accounts Management.	Branch Accountant	17	5	22	
January	2/1/21	3/1/21	Orientation on Savings and Credit management.		21	5	26	
	8/1/21	10/1/21	Savings and Credit management.	Branch Manager	24	0	24	
	15/01/21	17/01/21	Savings and Credit management.	Branch Manager	25	0	25	
	22/01/21	24/01/21	Savings and Credit management.	Branch Manager	21	0	21	
February	5/2/21	6/2/21	Workshop on Program Management.	Area Manager	20	1	21	
March	5/3/21	6/3/21	Orientation on Savings and Credit management.	New Field Officer	17	4	21	
	19/03/21	20/03/21	Savings and Credit management.	Asstt. Branch Manager	29	0	29	
	27/03/21	28/03/21	Savings and Credit management.	Asstt. Branch Manager	24	2	26	
June	11/6/21	11/6/21	workshop on MIS & AIS	Asstt. Branch Manager	19	4	23	
	12/6/21	12/6/21	workshop on MIS & AIS	Branch Manager	18	0	18	



Training for Area managers on Microfinance operation and Management



### Field Officer's Training

During the reporting year (2020-2021), a number of officers took part in the following virtual training/workshop on various issues organized by PKSF and MRA

Sl. #	Title of the Training Course/Workshop	Duration/Date	Number of Participants	Organizer
1	Microfinance Operation and Management	22 September,'20	1	MRA
2	Operation Management in Covid 19 situation	13 – 16 Sep,'20	6	PKSF
3	Micro Enterprise Analysis and Loan Appraisal	22 - 25/ Feb,'21	2	PKSF
4	Micro Enterprise Analysis and Loan Appraisal	8 -11 march,'21		PKSF
5	TOT on “Stress management and Human Communication”	14 -16 and 18 March, 2021	2	PKSF

Besides, UDPS organized regular monthly meetings with the field level managers at Uttara Training Institute, Bogura and head office to review the progress of activities. The meeting is attended by Convenor and Members of the Program Management Committee, Departmental heads, Zonal and Area Managers.

### Meeting with MRA, PKSF and other Networking organizations

Mr. AFM Akhter Uddin, Chief Executive attended a series of meeting with MRA on Housing Loans, Celebration of Bangabandhu 100 Years Birth Anniversary. He also joined some important virtual meeting on ENRICH and MF Progress Review Meeting organized by PKSF

Mr. Md Nuru Miah, Deputy Director (Admin) attended a half day workshop on VFL 2019-20 organized by Participatory Action Program (PDAP) at CIRDAP Auditorium. Mr. Fazle Rabbi, MP and Deputy Speaker of the Bangladesh Parliament was the chief guest.

Mr. Md Nuru Miah also joined the following virtual meeting on behalf of UDPS

- a) NAHAB Café on Cluster Coordination meeting at district level on 21 October, 2020
- b) NAHAB Executive meeting along with presentation of ELNHA and SHAPNA project on 25 October, 2021
- c) Sikkha Songlap organized by Campaign for Popular Education(CAMPE) on 27 October, 2021.
- d) Localization Café on “Building more engagement with C4C commitments organized by NAHAB
- e) Sharing meeting of CAMPE’s EGE project on 15 June, 2021.
- f) National level Consultation meeting on “Reducing Child Mortality because of Drowning” organized by CAMPE on 22 June, 2021.

## 2) Uttara Public School:

Uttara Public School was established in the year 2004 in Bogra city for the development of education. All cost of the school are borne by UDPS own fund. Students are taught from Play to Class-IV in the school. 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. Due to Corona situation in the country, the academic activities of this school was also closed as per decision of the Government.



## 3) Uttara Agriculture Institute, Bogura:



### **Practical Session at Uttara Agricultural Institute, Bogura**

UDPS has established the “Uttara Agriculture Institute, Bogura” at Ranirhat, PS. Shajahanpur, Bogura 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.

Due to Corona situation in the country, the academic activities of this school was also closed as per decision of the Government.

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 center 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.

Due to Corona situation in the country, the academic activities of this school was also closed as per decision of the Government.



## Activities of UDPS during Covid 19 pandemic situation

During the Covid pandemic situation in the country, UDPS follows the directions of MRA in closing their program activities and rescheduling of loan.

- a) Closure of all offices and activities during lockdown situation as per decisions of the Government;
- b) Distribution of Masks, Hand gloves and Hand sanitizers to all staff and members.
- c) Awareness sessions conducted among members and community people for consciousness raising on maintaining social distancing, mask wearing and hand washing
- d) Collection and compilation of data related to Covid affected, Causalities and Cured staff and members and report submission to MRA and PKSF.
- e) Rescheduling of all loan.

A brief report of Covid 19 affected staff and members are given in a tabular form

Total number of Staff and Members		Total Affected		Total Death		Total Cured		Sick at present	
Staff	Members	Staff	Members	Staff	Members	Staff	Members	Staff	Members
<b>576</b>	<b>72096</b>	<b>8</b>	<b>254</b>	<b>0</b>	<b>18</b>	<b>7</b>	<b>147</b>	<b>0</b>	<b>89</b>



Hand Washing arrangement is done at village level



Members are washing hands during Covid 19

# Departments of

HR

and Admin  
Department:

# UDPS

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



## 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 2020-21. During the reporting year, a total of 119 staff have been recruited in different positions. In the same time, a total of 161 staff has been dropped out from job due to completion of project and appointment contract, resignation, termination etc. Besides; a total of 11 senior level staff has received training on various topics from MRA and PKSf.

## 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. 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 its program activities. It has been carrying out participatory action research on relevant socio-economic and environmental issues and incorporates those research results in advocacy, publish relevant materials which can be used for enhancement of program activities. There is one library at Shahjadpu office where lot of books written by AFM Akhter Uddin, Founder and Chief Executive of UDPS and other renowned authors. 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 or E-mail: udps\_dhaka@yahoo.com

## Annual financial turnover:

UDPS has computerized financial reporting system on monthly basis through own developed and hired software. UDPS hires external auditor of Chartered Accountants and Firms enlisted with PKSF and MRA every 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
2020-2021	2,785,867,308	14,787,961	2,800,655,269
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

## Information and pictures of some important Events of UDPS

### a) Distribution of Scholarship cheque to the meritorious students.



Mr. Mahmudul Alam, Deputy Commissioner, Dinajpur handing over scholarship cheque to students.

The meritorious children of UDPS target group members received PKSf scholarship for their outstanding result in SSC and HSC from PKSf. During the Financial year 2020-21, a total of 42 students got scholarship at the rate of TK 12000/- each for the second time. On this occasion, the scholarship cheque distribution ceremony was organized by Basherhat branch, Dinajpur where 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.

#### **b) Observance of National Mourning Day, 15 August, 2020:**

15 August is observed in Bangladesh as the National Mourning Day. This year marks the 45<sup>th</sup> martyrdom anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, the greatest architect of our liberation. UDPS observed National Mourning Day with due respect in its Head Office and other offices.

Special prayers were also offered on the same day for the peace of the departed souls of those fell on 15 August 1975.



A Milad and Doa Mahfil organized at UDPS HO.

### c) Opening of UDPS Panchagarh Branch New Office Building.

The newly constructed office building of Panchagar Branch is opened by Mr. AFM Akhter Uddin, Founder and Chief Executive of UDPS. At the opening day, Nazneen Chowdhury, Member of Executive committee and Convenor, Program Management Committee(PMC) was also present.



Mr, AFM Akhter Uddin, Chief Executive, UDPS and Nazneen Chowdhury, Member Executive Committee formally opened the new office building.



**A large portion of Participants participated the Annual Picnic 2020 organized by UDPS Head Office**

