



Uttara Development Program Society (UDPS)

Annual Report 2021-2022





**Uttara Development Program
Society (UDPS)
Annual Report -20212022**

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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
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
PPF	Pathway from Poverty
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households
IGA	Income Generating Activities
PO	Partner Organization
IFRS	International Financial Reposting Standards
ICAB	Institute of Chartered Accountants of Bangladesh



Message from the Chairman

Uttara Development Program Society has gone through a year of expansion and consolidation since the Annual Report 2021-2022 was published.. This organization has been operating various types of socio-economic development activities including microcredit programs successfully in 22 districts with 92 branch offices across the country for the last 36 years. 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 expertise 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), impart of training and awareness raising with the financial support from donor, PKSf and Banks..

Finally, I would like to thank all members of General Body and Executive Committee of UDPS for their cooperation, sincere support and active participation in 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 2021-2022. I hope this annual report will serve as a good source of information about UDPS for all types of stakeholders.

Engr. Md. Mozibar Rahman Talukder
Chairman
Uttara Development Program Society (UDPS)



Message from the Founder

&

Chief

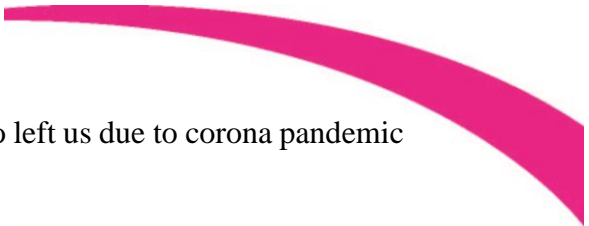
Execu

tive

Uttara Development Program Society (UDPS) is on a long journey of more than three decades to make its laudable marks as one of the oldest organization in the country. UDPS, as one of the leading foremost NGOs has been implementing socio-economic development projects and micro-credit program across the country through its 92 Branch offices, 18 Area offices and 6 zone offices covering 2555 villages/wards, 846 unions/municipality, 93 Upazila of 22 Districts under 5 Divisions

The lifestyle of the members of the working area has been changed at significant level and raised their employment and income generation opportunities.

During the long 36 years uphill journey, I would like to thank with deep gratitude and appreciation to all donors, MRA, PKSF, Banks, INGOs, partner NGOs, local leaders, social elites, community people of the working areas, well-wishers and all staff members of UDPS for their enormous support for achieving its present progress. 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 2021-2022. I pray to Allah for peace and happiness for all of us in the future..

AFM Akhter Uddin
Founder and Chief Executive

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A Short Portrait of UDPS:

Uttara Development Program Society in short UDPS is an Institution for Social and Financial Services. It as a National NGO, has been engaged in implementing different types of humanitarian social development projects along with microcredit programs in 22 Districts with 92 branch offices including project office across the country for the last 36 years for socio-economic development of the rural and urban poor specially women and children having its head office in Dhaka encompassing 470,625 (Microcredit-264165 + Project-206460) beneficiaries during the year. 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 564 (Microfinance 489 + 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, water supply and sanitation, 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 is 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 two 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 the Executive Committee is for 3 (three) years and required to renew from the Joint Stock Companies & Firms in every year.

19th Annual General meeting (AGM) held at UTI, Bogura

The 19th Annual General Meeting (AGM) of UDPS was held on 11 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
- EXIM Bank Limited
- 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
- National Credit and Commerce Bank Limited
- First Security Islami Bank Ltd

Staff Strength:

UDPS has been implementing its program activities by skilled, well-trained and dedicated total staff: 564 (Micro-credit staff: 489, Project staff: 75).

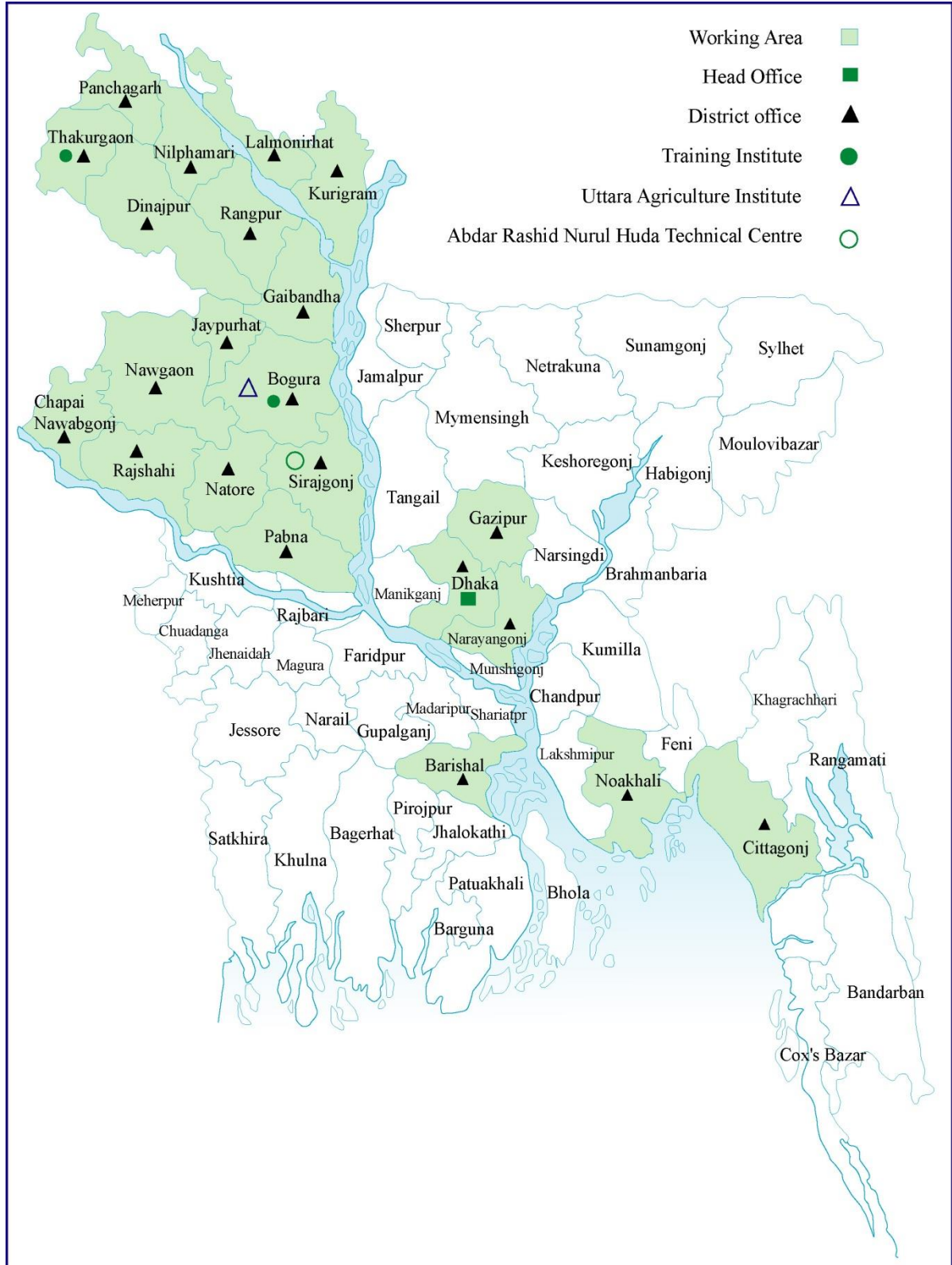
Direct Beneficiaries involved:

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 94,125 household beneficiaries are directly involved in implementing all typed of finance and other program/project activities. **Total member as of 30 June 2022** Microfinance program: 52,833 HH and other project beneficiaries: 41,292 HH.

Working Areas in Map

UDPS has expanded its program activities in implementing different humanitarian Social Development Programs and operating diversified Microcredit activities in 93 Upazilas, 846 Union + Municipality and 2,555 Villages of 22 Districts.

Geographical Coverage



5 Divisions, 22 Districts, 93 Upazila, 92 Branches, 846 Unions, 2555 Villages

5 Divisions	22 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
	Panchagar	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, Bank 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 (Three) 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. UDPS pays 6 (six) 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 2022, a total of BDT 3698.91 million collected including savings interest, BDT 3315.14 million returned/withdrawn and outstanding balance stands at BDT 383.77 million as general savings.

- (2) **Voluntary Savings:** Under this scheme, a member can deposit any amount of savings in 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 2022, a total of BDT 691.84 million collected including savings interest, BDT 613.02 million returned and outstanding stands at BDT 78.82 million as voluntary savings.
- (3) **UDPS Monthly Savings Program (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 10th of each month. Up to 30 June 2022, a total of BDT 196.24 million collected, BDT 137.89 million returned and outstanding stands at BDT 58.35 million as voluntary savings.

On the whole, UDPS collected a total savings of BDT 4586.89 million including savings interest, savings withdrawn BDT 4066.01 million and outstanding balance of total savings stands at BDT 520.89 million up to 30 June, 2022

Position of different types of Savings Scheme for the period July, 2021- June, 2022

Class of Savings	Total Collected	Total Refunded	Savings Outstanding	Cumulative amount	Remarks
General Savings	350,854,517	322,592,101	385,066,941	3672,954,155	
Optional Savings	125,551,768	108,402,845	77,274,828	686,362,074	
UMSP	53,314,800	44,078,475	58,660,455	193,038,363	
Total	529,721,085	475,073,401	521,002,224	455,2354,592	
UDPS Loan Fund	2475,000	-	2,475,000	2475000	

At a glance target and achievement of Microcredit Program during FY 2021-2022

Sl.	Particulars	Target	Achievement	% Achieved
1	Number of Groups	500	553	111
2	Number of Group members enrolled	31900	34664	108.66
3	Amount of savings deposited(Tk)	511,971,704	529,721,085	103.46
4	Amount of savings withdrawn(Tk)	434,278,000	475,068,401	109.39
5	Amount of Savings outstanding	655,122,966	521,002,224	79.53
6	Number of Loan beneficiaries	62025	62080	100
7	Amount of Loan disbursed (TK)	2754,279,000	2,830,062,000	102.75
8	Amount of loan realized (Tk)	2194,573,000	2,436,216,302	111
9	Amount of loan outstanding (Tk)	1952,081,091	1,786,220,789	91.50
10	Amount realized from overdue loan (TK)		205,869,266	
11	Amount realized from write off loan (TK)	462,000	4,869,681	1054
12	Amount of service charge realized (TK)	387,015,200	298,369,736	77.09
13	Amount of loan loss provision (TK)	5,807,010	9,281,757	159.83
14	Amount of Rebate paid (TK)	3,839,400	457,115	11.90
15	Insurance on Loan (Collected)	27,542,740	28,281,401	102.68
16	Insurance on Loan (paid)	9,436,000	10,256,755	108.69

Component wise Members and Savings for the year 2021-2022

Sl No	Component	No. of Branches	No of Samity	No. of Members	Savings Collected(TK)	Savings withdrawn(TK)	Savings outstanding (TK)
1	Jagoron	92	4448	62280	357,320,046	341,994,028	325,670,361
2	Agrasor	92	3843	9499	156,715,257	117,535,191	184,085,380
3	Buniad	43	400	625	3,758,403	2,860,177	2,327,504
4	Sufalon	16	37	40	251,791	1,182,435	98,246
5	IGA Loan	1	58	675	3,660,547	3,503,816	3,338,003
6	LRL	1	596	983	8,015,041	7,997,754	5,482,730
	Total	92	4495	74102	529721085	475073401	521,002,224

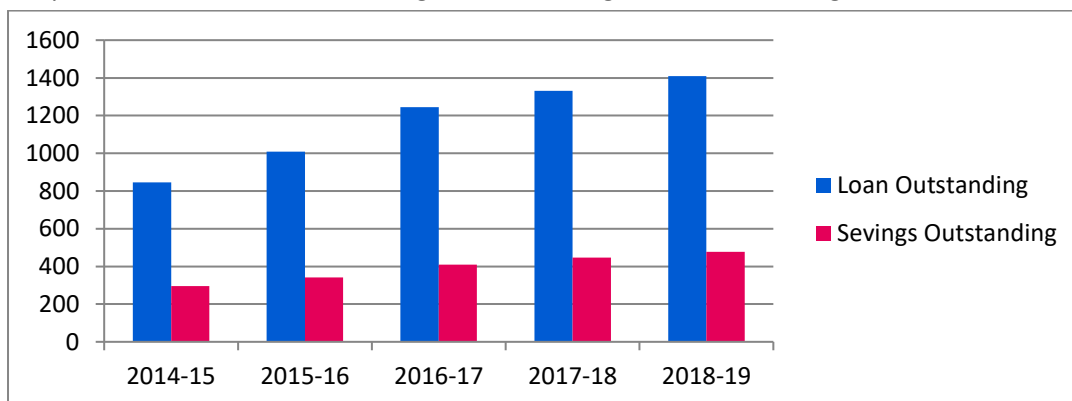
**Component wise Disbursement, outstanding and realization
Of Microcredit for the financial year 2021--22**

Sl No	Component	Borrower Nos.	Loan Disbursement TK	Loan Outstanding TK	Loan Amount Realized (TK)	Amount Overdue TK	No. of Default borrower
1	Jagoron	51512	1,759,305,000	1,082,555,288	1,616,600,383	147,056,396	13195
2	Agrosor	8664	1,008,964,000	670,869,259	749,143,321	70,997,395	2301
3	Buniad	489	11,153,000	3,122,008	10,840,275	225,418	52
4	Sufalon	20	156,000	171,477	2,920,212	97,925	14
5	IGA Loan	524	21,425,000	13,959,206	17,532,730	1,600,824	108
6	Livelihood loan LRL	871	29,059,000	15,528,835	39,174,381	1,670,488	141
7	Asset Creation	0	0	14,716	0	14,716	3
8	ENRICH Live	0	0	0	0	0	0
	Total	62080	2,830,062,000	1,786,220,789	2,436,216,302	221,663,162	15814

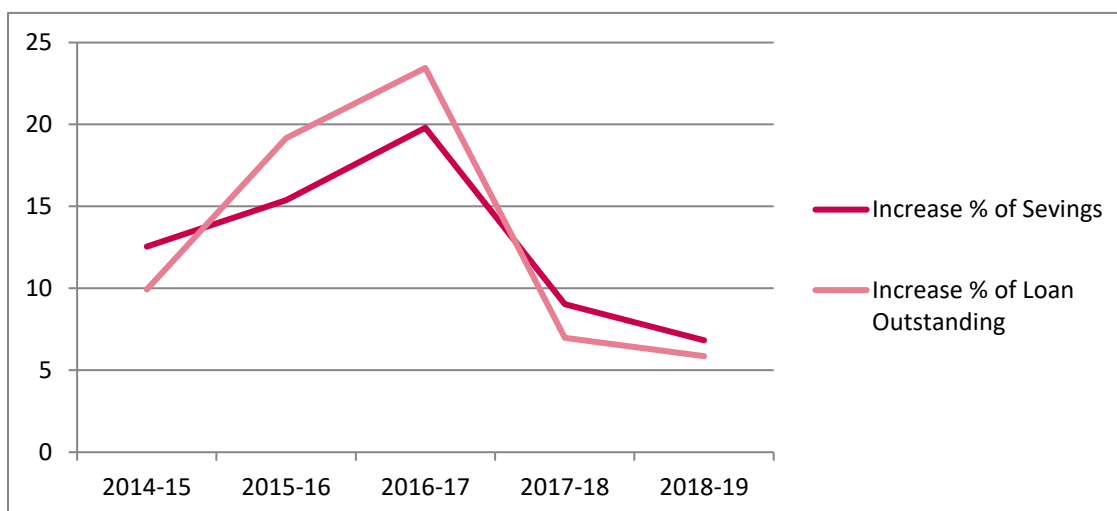
Increase of Members, Savings, loan disbursement and loan outstanding from 2017-2022

Year	No. of Members	% increase	Savings outstanding (TK million)	% increase	Loan Disbursement (TK in millions)	% increase	Loan outstanding (TK in millions)	% increase
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
2021-22	74102	2.98	521.0	11.73	2830.06	39.22	1786.22	28.29

Graphical Presentation: Year wise growth of Savings, loan outstanding



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

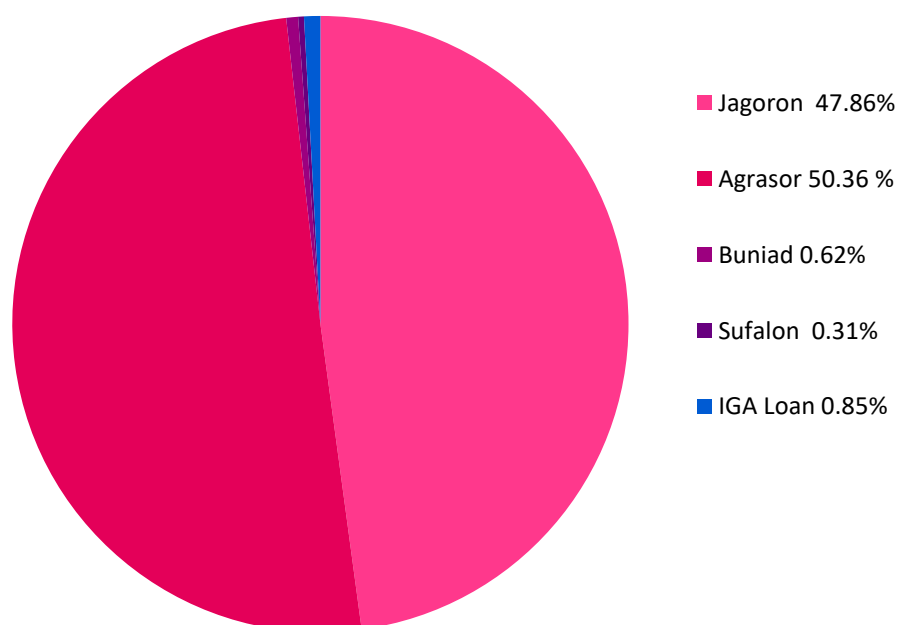


Portfolio Analysis:

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	2021-22		2020-21	
	Amount (TK million)	%	Amount (Tk. millions)	%
Standard Loan	1551.78	86.88	942.12	67.67
Loans overdue by				
1 – 30 days	4.23	0.23	133.33	9.57
31 -180 days	26.67	1.50	79.37	5.70
181 -365 days	47.59	2.66	121.25	8.71
Over 365 days	155.94	8.73	116.30	8.35
Total	1786.21	100.00	1392.37	100

Graphical Presentation: Component wise % of Savings outstanding



Overall Trend of Microfinance Program in 2021-2022

Microfinance Program is considered as one of the major program of UDPS which provide its target group members in various economic development activities for creating their employment and income generation. 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:

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.

Microcredit operation under Jagoron in 2021-22

- Operating in 92 branch offices.
- Cumulative loan disbursement to borrowers is BDT 15631.44 million up to 30 June, 2022
- Average loan size under this program stood at BDT 34,153.00 only
- Outstanding amount of loan reached at BDT 1082, 55 million.

Borrowers under this program are 51,512 during FY 2021-22 which is 82.97 percent of the total borrowers.

2) Buniad (Ultra-poor Program):

. 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 2020-22

- Operated in 40 branch offices.
- Cumulative loan disbursement to borrowers is BDT 818.46 million up to 30 June, 2022
- Average loan size under this program stood at BDT 22,807 only.
- Outstanding amount of loan reached at BDT 5.92 million.
- Borrowers under this program are 489 during FY 2021-22 which is 0.78 per cent of the total borrowers.

3) Agrosor (Micro Enterprise Program):

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 2021-22

- Cumulative loan disbursement to borrowers is BDT 8181.64 million up to 30 June, 2022.
- Average loan size under this program stood at BDT 116,454/-.
- Outstanding amount of loan reached at BDT 1501.32 million.
- Borrowers under this program are 8,664 during FY 2021-22 which is 13.95 of the total borrowers.

4) Sufolon (Seasonal & Agriculture Loan)

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 2021-22

- This credit programs has been operating in 19 branch offices of UDPS.
- Cumulative loan disbursement to borrowers is BDT 159.82 million up to 30 June, 2022
- Average loan size under this program stood at BDT 7,800.00 only.
- Outstanding amount of loan reached at BDT 3.11 million.
- Borrowers under this program are 20 during FY2021-22.

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 2022:

- Income generation Activities (IGA) loan: Under this component, a total of BDT 21.42 million has been disbursed among 524 borrowers during the reporting year with a cumulative disbursement of BDT 96.20 and the loan outstanding balance stood at BDT 13.96 million.

6) Livelihood Restoration Loan (LRL):

Up to June, 2022 UDPS disbursed an amount of BDT 29.06 million to 871 borrower beneficiaries and the outstanding balance is TK 15.53 million which is 1.69% of the total outstanding.

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 river rain 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 2021 -22

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 Natore 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

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

Target and Achievement of the project:

S1	Activity	Target	Achievement	% of achievement	Number of participants	Remarks
01	Static Clinic conducted	576	543		4936	
02	Satellite Clinic conducted	108	93		2829	
03	Health Camp conducted	4	4		447	
04	Special Eye Camp Conducted	1	1		285	
	No of patient Cataract operation done in Eye Camp	15	22		22	
08	Distribution of Health Card	6242	4272		0	
09	Diabetic Test Done	300	1445		0	
10	No. of pregnant women received health services	0	2121			
	No. of pregnant women received pre-delivery services	0	652			
11	Organize Homestead Meeting (Utahan bouthak)	1008	420		2935	
12	Enrollment of Member in youth committee	270	54			
13	Organized Youth Coordination meeting	54	2			
	Distribution of Anthelmintics	11900	6800			
14	Distribution of Iron Tablet	28600	28944			
15	Distribution of Pustikona	239	245			
16	Distribution of Calcium Tablet	28600	30223			
17	Arranged Union Coordination Committee Meeting	2	2			
18	Arranged Ward Coordination Meeting	54	54			
19	Organized Guardians Meeting	960	239			

	Visit to Household by Health Attendants	10500	10500			





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.

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

Project Location : Shahjadpur upazila of Sirajgonj district.		Number of staff: 06 (six)
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 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.

Project Location : Raigonj, Tarash, Ullapara and Kamarkhand upazila of Sirajgonj District(4 Clusters)		Number of staff: 2 (Two)
Duration of the project: January 2019 to December 2022 for 3 years..	Beneficiaries: 12, 000 ICS will be manufactured, installed and supplied to the households	Budget: IDCOL’s grant Tk. 42, 00,000/- 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

A total of 6,184 portable ICS has been purchased and installed in the FY against its target 12,000. The percent of achievement is 51.53. A total of Taka 2,164,400/- is received against its target of Taka 42, 00,000/- which is 51.53 percent.

Major Activities done during the project:

- Conducted baseline survey in each Cluster to identify potential households for installation of ICS.
- Setting target in each Cluster.
- Conducted meeting with CBOs, Ward Committee meeting, Union Committee meeting, distribution of leaflets and brochures on ICS,
- Submission of reports as per requirement and attending OC meeting organized by IDCOL.



3. UDPS Medicinal Plant Project:

- a) **Title of the project:** Market Development of Medicinal Product under Value Chain Sub-Project.
- b) **Location and Duration of the project:** UDPS has been implementing the project since 2017 targeting 10000 participants (4500 old +5500 new) of medicinal plant farming in Laxipur Kholabaria and Baro-Harishpur Union of Natore District.
- c) **Total Budget:** 1, 85, 00000.00/- (One crore eighty five lacs) BDT only.
- d) **Objectives:**
 - i) To increase production by using safe agri. input
 - ii) To reducing production cost by using improves technology of agri. machineries and access to profitable business for entrepreneur.
 - iii) To create opportunity based on labor for poor and ultra-poor involved in the sub-sector.
 - iv) Linkage development between producers and institutional buyers to ensure year-round selling of herbal products.
 - v) Create linkage of entrepreneurs with UDPS microfinance program to expand the business.

The ultimate goal of the project is to increase income, the standard of living, food security, women empowerment and creation of employment.

e) Major Activities of the project:

- (i) Memorandum of Understanding with safe agri. input making company
- (ii) Development of Dealer/sub-dealer.
- (iii) Organize workshop on safe agri. input selection with DAE, Company and input dealer
- (iv) Training on dealer/sub-dealer skill development
- (v) Medicinal plant demonstration following GAP/HACCP

- (vi) Safe agri. input promotional campaign
- (vii) MoU with medium/high quality agri. machineries making company
- (viii) Exposure visit of service providers and sub-dealers
- (ix) Sprinkle irrigation demonstration
- (x) GMP & BSTI certification for herbal tea factory
- (xi) Packaging develop of five herbal tea items
- (xii) Contract farming on Rosella, Tulsi, Basak, Moringa and lemon grass tea following GGAP
- (xiii) Conduct Sub-sector study
- (xiv) Development of Farmer's Handbook on different medicinal plants
- (xv) Organize issue based meeting
- (xvi) Ware house develop locally



Herbs Selling Shop

a) Activity wise Target and Achievement for the year 2021-2022

Sl	Activity	Target	Achievement	% of achievement	Number of participants	Remarks
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01	MoU with safe agri. input making company	3	3	100	30	
02	Input dealer developed to promote bio-fertilizer and bio-pesticide	5	5	100	5	
03	Workshop on safe agri. input selection	1	1	100	30	
04	Training on input dealer skill development	1	1	100	10	
05	Safe agri. input promotional campaign	2	2	100	1550	
06	Medicinal plant demonstration following GAP/HACCP	100	102	100.2	102	
07	MoU with medium/high agri. machineries making company	5	5	100	55	
08	Exposure visit of service providers and sub-dealers	1	1	100	22	
09	Sub-dealer point/Show room develop	2	2	100	2	
10	Sprinkle irrigation demonstration	6	6	100	6	
11	Grant money distribution to service provider for high power tractor purchase	2	1	50	1	
12	Contract farming demonstration on 5 items tea following GGAP	15	10	0.75	10	
13	Issue based meeting	6	4	0.8	120	
14	Buyer linkage meeting through zoom virtual	6	3	0.5	32	
15	Service provider like page developed	60	30	0.5	30	

16	Grant money distribution to herbal tea entrepreneur for online boosting	6	5	0.9	1	
17	Ware house developed in locally	1	1	100	1	





Rosella Tea



Moringa Tea



Tulsi Tea

Other Activities

Assistant Manager (Program) and Communication Officer of PKSF visited two Medicinal Processing Plants Safe Agri input shop, common service center, herbal tea factory, aloe vera demonstration cluster during their 2(two) day's visit to Natore Medicinal plant project on 22- 23 May, 2022. During the visit they conducted a formal meeting with the producer, contract farmer, service provider, input dealer and processor and came to know the challenges faced by the entrepreneurs and way out solutions. After



field visit the PKSF team conducted a formal meeting with the project staffs and gave some important guidelines to achieve the project objective smoothly. Mr. SKM Zahirul Hossain, Deputy Director (Operation), UDPS accompanied the team.

Figure: The visitor in Aloe vera demo cluster

Figure: The visitor conducted meeting with entrep.

Mr. AFM Akhter Uddin, Founder and Chief Executive of UDPS visited the processing plant, herbal shop and Aloe vera collection point of Mr. Jalal Uddin on 07 February, 2022. He also visited herbal tea factory at Kathalbaria in Laxmipur Kholabaria Union and advised the entrepreneurs to come forward with new business ideas on medicinal plants..



Chief Executive, UDPS visiting the herbal shop and Aloe vera collection point.

The Deputy Director (Project) and Focal person visited the common service center, herbal tea factory, Aloe Vera demonstration plot, Sprinkle Irrigation demonstration and a processing plant on 12 - 13 June, 2022. He also conducted a formal progress review sharing meeting with the project staffs and give necessary directions and guidelines for successful implementation of the project.



Deputy Director (Project) and Focal person visiting the herbal tea factory and sprinkle irrigation.

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.



Milk Boiling



Chana making

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.



Chana making by the workers of an

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.
- 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

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

Participants in the Branding workshop.

- 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	Target	Achievement	% of achievement	Number of participants

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	



প্রাপ্তিস্থান:



উত্তরা ডেভেলপমেন্ট প্রোগ্রাম সোসাইটি (UDPS)
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দুগ্ধজাত পণ্যের পরিচিতি
উদ্যোক্তা কর্তৃক আধুনিক উৎপাদন কৌশল
ও বাজারজাতকরণ সহায়িকা



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.

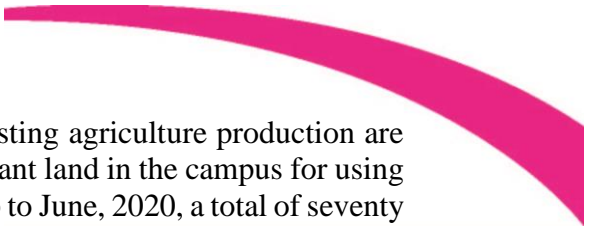


3) Uttara Agriculture Institute, Bogura:



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.

- Closure of all offices and activities during lockdown situation as per decisions of the Government;
- Distribution of Masks, Hand gloves and Hand sanitizers to all staff and members.
- Awareness sessions conducted among members and community people for consciousness raising on maintaining social distancing, mask wearing and hand washing
- Collection and compilation of data related to Covid affected, Causalities and Cured staff and members and report submission to MRA and PKSf.
- 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
576	72096	8	254	0	18	7	147	0	89



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 45th 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

