

Annual Report 2019



June-2019

People's Welfare Foundation

Village: Kaitra, P.O: Uttar Gazipur, Upazila: Laksam, District: Cumilla, Bangladesh

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From the Chairman:



In the eve of Global economic war, the importance of managing socio-economic crisis and supporting community in general mass got priority in all over the world. Being in south Asian region it got the highest attention through the efforts of social and voluntary organizations. The emerging of life changing items, continuous changes in technology and align the changes with human living index is become a key focus to our society. Rolling with the same spirit every class people of the society corner cannot cover it up and for that getting cooperation is become their “Necessity”. Community organization, voluntary association, NGO is absolutely playing a key role to deal with the doctrine of social Necessity.

People’s Welfare Foundation started its journey from Kaitra of Laksam upazilla under Cumilla district in the year 2004. The first and foremost obey effective of the organization that brought idea of change through financial support is now keeps as milestone initiative. The foundation brought out its micro financing activities with deepest concern to the need and radical changes of socio economic scenarios of weaker section people of the area. Passing with glorious 15 years is apparently the result of challenges, relentless efforts, and dedications of employees and our valued community of all corners.

Bangladesh NGO Foundation playing a very important role to make the dream into action of Peoples Welfare Foundation. The NGO Foundation already funded to implements and achieved its initial targets on Sewing projects, Sanitations, Pure drinking water supply, Goat rearing, Tree plantation that go ahead smoothly.

The People’s Welfare Foundation is now managed by good numbers of NGO experts; social elites groups developed its work plan, department, and enacting policies, systems, approaches for overall good governance and internal control with standard.

WE are grateful to Bangladesh NGO Foundation, Micro Credit Regulatory Authority (MRA), MAC Foundation, Bangladesh Commerce Bank Ltd., Midland Bank Ltd., Cumilla tireless efforts of the Governing Body members, General Body members and all well wishers for support and extended cooperation in reaching our goal.

Like every year, we publish Annual report as a strong compliance of regulatory requirement and our openness policy of disclosure of information to our valued beneficiary and patrons. It assemblage with achievement, all projects completed in this financial period, ongoing projects, future plan and many more.

My heartfelt thanks extended to all who directly and indirectly associate with the foundation to achieve its targets.

Kazi Nazrul Islam
Chairman

From the Chief Executive Officer:



It is time to think of 15 years back from today when we planted a seed named people's welfare foundation with a few tender leaves. Over the years it has grown, makes its entity as tree after experiencing a lot of challenges, problems, limitations, Global financial threats.

I am delighted to spell out that, the success of People's Welfare Foundation more static/advanced than we dreamt. The foundation has covered 83 villages along with 2,715 members and 2,001 borrowers, 18 unions, up to last financial year. The total savings generated by its members' of Laksam, Barura, Sadar South and Lalmai under Cumilla District reached at BDT 16,253,905 which was BDT 12,304,670 in previous year and the People's Welfare Foundation has disbursed loan of amount BDT 384,481,000 and loan of outstanding BDT 38,757,209 till the year ended 30th June, 2019.

This radical achievement and the chances of taking challenges energize and strivings us to work more for our future strong move and growth/development.

We are very much grateful to Micro Credit Regulatory Authority (MRA), Mac Foundation, Bangladesh NGO Foundation, Bangladesh Commerce Bank Ltd., Midland Bank Ltd., other Commercial Banks, Local administration, Upazilla Nirbahi Officers, Member of the Parliaments, Local Union Chairman, Deputy Commissioner Cumilla for their generous contribution and extending their helping hand.

We would promptly extend my gratitude to our honorable Governing Body members, General Body members, Donors, Partners and well wishers and valued beneficiaries.

May Allah bless all of us to ensure these collective efforts!

Md. Iqbal Hossain

Acting Chief Executive Officer

Spotlight of performance

From the year 2004 to till, People's Welfare Foundation and its staff members are exploring their untiring and relentless effort to bring these things into real.

Over the passage of time it's performed following projects successfully that can be enlightened:

- The Foundation donates 295 sets of sanitary equipment to 295 families along with awaking them about the uses of sanitary latrines in the village Kaitra for which the village is now come under 100 percent of sanitation.
- Contributing and installing 30 tube well for pure drinking water supply by which more than 400 families are using safe, pure and arsenic free water.
- Facilitating sewing training and providing 80 sewing machines makes tremendous changes of generating income among 80 families as skilled manpower.
- Contributing and providing 10 wheel chairs among 10 families for disable persons.
- Distributing 50 goats among 50 disadvantageous women of the villages along with training support to them on goat rearing that makes their optimistic living in struggling human race of survival.
- Distributing 6,500 tree plants among 1,500 families of the area and providing along with training.
- The People's Welfare Foundation disbursed BDT 384,481,000 among 2,001 borrowers under its microfinance program from which the loan outstanding is gross to BDT 38,757,209 and savings generated is BDT 16,253,905.
- As a part of its mass awareness program on literacy and its subsequent impact, most of the family started to enroll and send their children to the primary school which never seen earlier.
- The tree plantation program makes the people more knowledgeable on its impact in our health, savings ecological balance, and the food value nutritious seasonal crops.
- The People's Welfare Foundation participated to identification of disable and assessed the range of disability in collaboration with upazila Social Welfare Office under Laksam upazila. The assessed union is Laksam Purba where assessed 245 disable person.

The BACKGROUND

People's Welfare Foundation (PWF) is a Non-Profit and Non-Government Organization. It started its philanthropic and humanitarian journey in 2004 having a core vision of eradicating poverty and ensuring human rights for every individual under the prominent and proficient of its Founder Mr. Md. Emdadul Hoque. To achieve its ultimate vision the organization since its inception focusing several need-based issues of community people under the micro finance program. At present PWF is operating its program in 4 upazilas of Cumilla district of Bangladesh covering 76 villages under 15 Unions. These programs are mainly initiated to contribute towards poverty alleviation along with education, literacy, training, health services, rehabilitation, agriculture and rural development, preservation and development of environmental issues, women empowerment, social development and behavioral changes in the community, research and publication under the technical and financial support of national and international development agencies as well as from individuals. For microcredit operation, generally its target clients are poor women. The corporate office of the organization is located at Village: Kaitra, P.O: Uttar Gazipur, Upazaila: Laksam, District: Cumilla, Bangladesh

At present, more than 70% our programs and projects are financed by People's Welfare Foundation own funds, service charges from credit, member savings, Mac Foundation and also some contribution and funded by Bangladesh NGO Foundation.

Legal Framework

The Organization is duly registered under Society Act. 1860 with Joint Stock Company and Firms Government of Bangladesh bearing the registration # S-3663 (452)/2004 dated 15.03.2004 and Microcredit Regulatory Authority (MRA) license No. 00257-00066-00627 dated 17.04.2012. Located at Village:-Kaitra, Post Office:-Uttar Gazipur, Upazila:- Laksam, District:- Cumilla, Bangladesh.

Vision

People's Welfare Foundation envisions a society free of human rights violations and ensuring social justice

Mission

People's Welfare Foundation mission is to improve the quality of life of the target communities and those of their immediate families.

Philosophy

People's Welfare Foundation is a practical action oriented organization and has been endeavoring to improve the Socio-economic conditions of the disadvantaged people of Bangladesh and empower the children and women in particular standard through establishment of human rights.

Goal

Relentless growth of the disadvantageous people of our society through a systematic process, initiatives of socio-economic and cultural empowerment is the ultimate goal of People's Welfare Foundation.

Overall Objectives

- To provide effective, flexible and responsive financial service to rural and urban disadvantage target people;
- To organize female group for empowerment of women through entrepreneurship development;
- To increase awareness of mass community, children, parents and other people to reduce child labor, child abuse, child trafficking and violation of child rights;

- To improve health condition of the children, women and men through health education, mobilization of available health services and provides of possible health services as and required.
- To act as center of facilitating information for sharing and exchanging information and services among individuals, groups and institutions working on child and human rights for further growth and advancement;
- To train target peoples and their families to make them more capable to earn by imparting them with basic education and sound vocational training.
- Work as a complement and supplement of all government efforts and activities for development.
- To establish of ecologically balance environment.
- To arrange all possible measure in proactive way to change the society upholding its interest.

Strategies

People's Welfare Foundation present strategic issues comprises of the following broader aspects:

- **Developing knowledge based society.**
This strategy of the foundation is to develop knowledge based society through sharing and developing social capital. By the help of group discussions among the beneficiaries women can share their problems and finds possible solutions. Regular meetings inspire members to participate in family decision-making, improve their knowledge of micro finance and work out simple arithmetic. Objectives of these group discussions include increasing the awareness on health & nutrition, immunization, family planning, relevant family laws cleanliness, pure drinking water and sanitation bed effect of child marriage, prevent dowry support & child schooling.
- **Psychological empowerment Strategies:**
Through a process of weekly meeting, we bring women into close contact with each other. They feel empowered by transferring the knowledge of shared struggles. Each member becomes a part of a network, which works as a support mechanism. People's Welfare Foundation interacts closely with members in group discussion and in individual counseling sessions.
- **Economic empowerment of beneficiaries:**
The foundation initiates credit facilities to women in order to improve their economic status and to increase respect as a potential partner of the family. Members of the foundation receive additional services from their savings, health, sanitation and schooling of children for social & financial benefits. All of the people's Welfare Foundation's programs are primarily designed to improve the financial sustainability of 1-1 individual family.

Core Values

- Establishing a benchmark of Human Rights with focusing to Child Rights;
- Keeping Confidence on human potentials;
- Promoting equity, equality, social trade-offs and non-discrimination in all spheres of life and society;
- Respecting all cultures and beliefs, values and norms.
- Commitment to and upholding the cause of the organization;
- Attainment of accountability and transparency in all its activities;
- Practice and Promotion of democracy and good governance system in a social frame;
- Promotion of team spirit, mutual trust with utmost good faith and proactive role of staff members by establishing harmonious, spontaneous participation.
- Attainment of excellence in both organizational and personal end;
- Work for maintaining sound environment and ecological balance
- Suggesting by finding the loopholes.

Target Beneficiaries

Poorer sections of the society are the primary target group of People's Welfare Foundation. As a process, it works with all stakeholders in the society.

Ensuring Governance

People's Welfare Foundation is registered with Joint Stock Companies and Firms under the societies Act of 1860 as a society. People's Welfare Foundation has General Body and a Governing Body. The General Body comprised of 21 members is involved in policy decision making, approval of annual audit report, budget, plan etc.

The Governing Body, on the other hand, consists of 7 members who are distinguished professionals, activists and entrepreneurs elected for their diverse skills and experiences. The members of the Governing Body are elected by the General Body members and remain in their post for three years. Member's composition of the Governing Body changes every three years through retirement and re-election. Quarterly meetings are held by the Governing Body to coordinate major issues and policy-making. It is responsible for approving important decisions as well as for reviewing internal audit reports. The Governing Body continues to motivate and support the organization by determining the direction and scope of the activities of the organization. Six meetings of the Governing Body an Annual General Meeting were held during the 2018-2019 financial year with an attendance of 98%. The participants of the Governing body are as follows:

Sl. No.	Name	Designation
1.	Kazi Nazrul Islam	Chairman
2.	Md. Abdul Kader	Vice-Chairman
3.	Md. Emdadul Hoque	Secretary
4.	Mohammed Anisur Rahman	Treasurer
5.	Md. Akramul Hoque	Member
6.	Ms. Mahmuda Akter	Member
7.	Ms. Rokeya Begum	Member

Staffing

People's Welfare Foundation has a team of 18 (Male 13 and Female 5) regular staff members who are working with its development projects. The present staff members are competent and have experience in various fields of development. They have acquired skill through training and practical involvement. Moreover, they are much committed to carry forward their responsibilities. People's Welfare Foundation management is giving preference on team spirit of work. Staff members represent People's Welfare Foundation in various forums and share views and experiences and also keep continuous and purposeful contact with the target groups & other stakeholder.

Geographical Coverage

People's Welfare Foundation at present has been working in one district through its development programs. The names of the covered upazilas are Cumilla Sadar South, Laksam and Barura. It plans gradually expand its operation to other selected areas of the country. People's Welfare Foundation observes that it is necessary to demonstrate its presence both at the center and the grassroots to promote rights based approach and establish human rights. It is also important to join together hands of various stakeholders including NGOs to realize human rights in the country.

On Going Programs & Projects

MICROFINANCE PROGRAM

MICROCREDIT IN BANGLADESH

INTRODUCTION

Bangladesh is one of the poorest and densely populated countries of the world. Nearly half of the population lives under the poverty line, out of which 28 million are hard-core poor. The poverty situation has further deteriorated and the UNDP Human Development Index (HDI) has ranked Bangladesh as one of the poorest countries. The existence of continual poverty since independence has been reinforced by high population growth rate, an increase of landless people due to river erosion, floods, and other natural disasters. These have resulted in lower per capita income, high unemployment rate, increasing the disparity in urban/rural areas and finally substantial growth in rural to urban migration. The history of MF in Bangladesh dates the back to the nineteen sixties when the world famous MF initiator Prof. Dr. Muhammad Yunus started a personal approach with the poor at Chittagong by extending collateral free credit. Its immediate success led the way to the formation of Grameen Bank, the pioneering model for MF in Bangladesh and around the world through Grameen Trust. The relief organizations were set up immediately after independence to help rebuild the war-ravaged country. As experienced from the Grameen success that poor, are the most reliable as far as loan repayment is concerned and if empowered with money, training, and work in groups they will develop themselves into quality borrowers making astonishing recovery rate of over 99%.

Microcredit Regulatory Authority

The Microcredit Regulatory Authority (MRA) has been established by the Government of the People's Republic of Bangladesh under the "Microcredit Regulatory Authority Act 2006" to promote and foster sustainable development of microfinance sector through creating an enabling environment for NGO-MFIs in Bangladesh. MRA is the central body to monitor and supervise microfinance operations of NGO-MFIs. License from the Authority is mandatory to operate microfinance operations in Bangladesh as an NGO.

Microfinance at People's Welfare Foundation

People's Welfare Foundation has one microfinance field area Cumilla Sadar South, Laksam and Barura, Lalmai Upazilla under Cumilla District. It has been implementing microfinance activity at the field level targeting women as the major participant. The micro finance activity has been designed in such a form that it benefits the family with particular thrust to the children and women. People's Welfare Foundation has been providing micro-credit to its group members with a very systematic process generally accepted in the country. Micro-credit being a systematic process it has developed a very effective monitoring system so that the activity is kept in the right track and does not fell into problem due lack of proper supervision and management. The realization has been scheduled on weekly basis and the realization rate is 99.02%. People's Welfare Foundation provides basic orientation to the group members so that they understand the micro finance system and their role as a borrower. People's Welfare Foundation field area has a huge demand micro-finance. The source of Micro-finance program is supported by People's Welfare Foundation own fund, Mac Foundation, Bangladesh Commercial Bank & local borrowed fund.

Goals of the program

The major goal of Micro-finance program is to promote a sustainable socio-economic development in the life of the poor, landless and disadvantaged people by which of their good plan, implementation and properly resource allocation that help them to attaining a dignified livelihood in the family and the society as a whole impact.

Objectives

The following are objectives of the Micro-finance Program:

- To organize female group for empowerment;
- To develop financial strength of rural and slum disadvantage target people;
- To develop leadership skill and management core competency;
- To improve the gender issue and the human rights situation;
- To improve child development (establishment of child rights in the family through micro credit and entrepreneurship and awareness development);
- To develop consciousness, group management, leadership development and skill development for IGAs;
- To establishment of ecological balance environment.

Areas of Micro Finance Program

Sl. No.	Name of Branch	Name of District	Name of Upazila	No. of union Covered	No. of Covered Village	Total No. of staff
1.	Head Office	Cumilla	N/A	-	-	2
2.	Kaitra	Cumilla	Laksam and Barura	6	39	5
3.	Laksam	Cumilla	Cumilla Sadar South and Laksam	6	27	6
4.	Bagmara	Cumilla	Cumilla Sadar South and Lalmai	6	17	5
Total				18	83	18

Activities

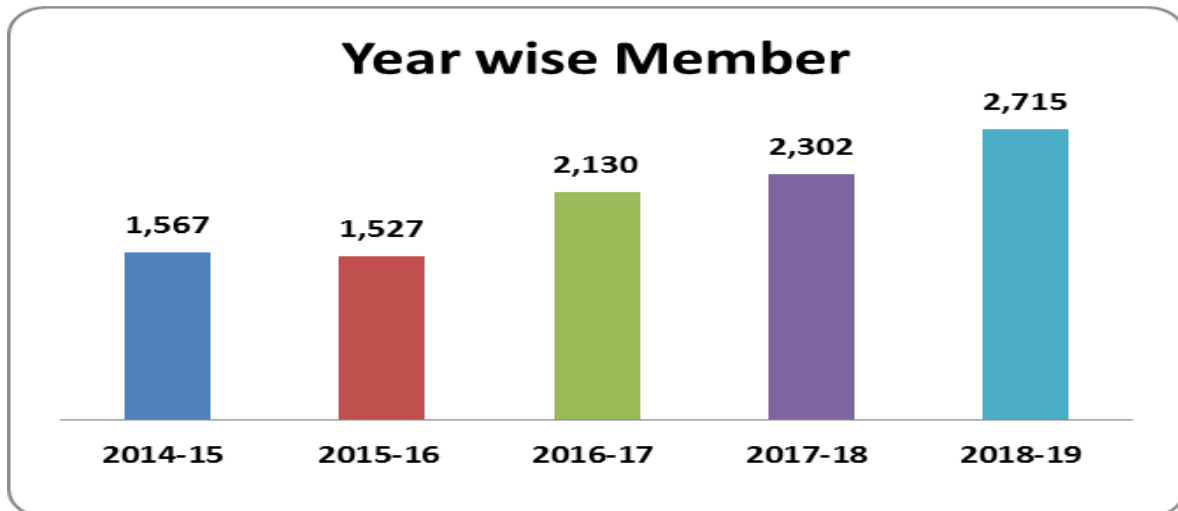
Institution building at the grass roots level

The group formation activity is being implemented under Cumilla district. People's Welfare Foundation has been actively involved in forming and nursing village level groups' particularly poorer section of the community. The poor female inhabitants of the target villages form the village level group. Each of the groups contains membership of 10-30. People's Welfare Foundation has 83 village organizations with a membership of 2,715. The borrower of those members is 2,001.

Weekly village group meeting

Weekly group meeting is an important tools for organizing, mobilizing, utility and raising awareness of poor people which is fruitful to carry forward all development activities. Group meeting is focal point of all decision making and all development issues including microfinance. People's Welfare Foundation's microfinance is implemented through a group model whereby members form groups

of five and subsequently form centers composed of roughly six groups. Community Organizer holds village organization (VO) meetings each week.



At such meetings, members propose & submit loan applications, make loan repayments and deposit savings. Target families are identified on the basis of sex, age and household income, after which interested persons are invited for group discussions regarding People's Welfare Foundation's micro credit procedures and regulations.

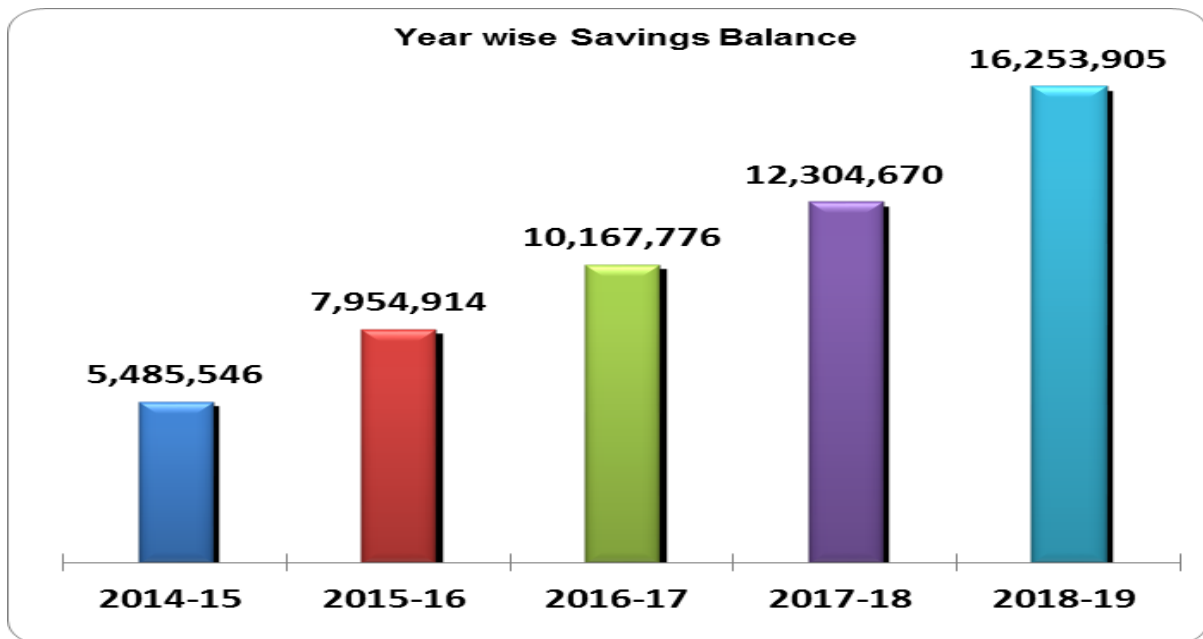
Savings Generation

People's Welfare Foundation makes the opportunity of the poor section to deposit a specific amount of savings on weekly basis through a process of organized group meeting. Participation in the saving generation scheme is one of compulsory activities decided and performed by the group members. Generally, the People's Welfare Foundation group member's savings range is Tk.50-100 per week. Till 30th June 2019 a total of BDT 16,253,905 has been saved by the group members through their weekly saving generation practice.

All savings are payable to the beneficiaries as when required by maintaining all formalities of the organization. The organization offers savings services to all beneficiaries keeping in the view of the following:

- The beneficiaries have a formidable capacity of savings. The organization provides a secured place to keep savings, increasing financial strength and capacity growth of the beneficiaries with view to reduce their dependency on external resources.
- Improve the sustainability of the institution by developing a relatively stable means to finance its loan portfolio.

- The rate of interest on savings is 6% per annum.



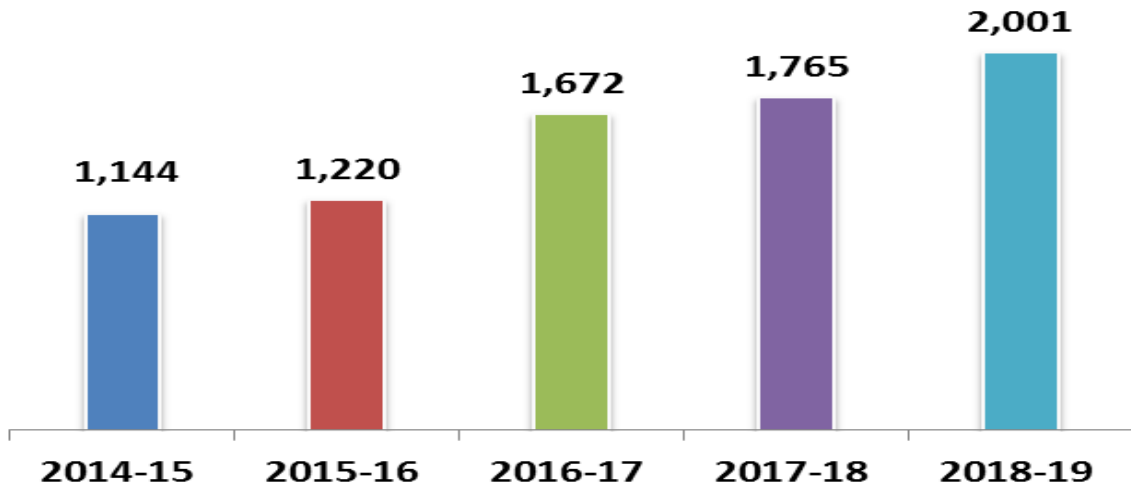
Microfinance

The target organized members have been provided with credit facilities from in the working areas. People's Welfare Foundation has disbursed a total of BDT 348,481,000 to its 2,001 borrowers and the amount of outstanding BDT 38,757,209 till the year ended 30th June, 2019. The beneficiaries have been used this fund in different economic development sectors and self employment activities locality. Under this program two vital services have been ensure from People's Welfare Foundation and these are micro credit management and savings generation to the group members.

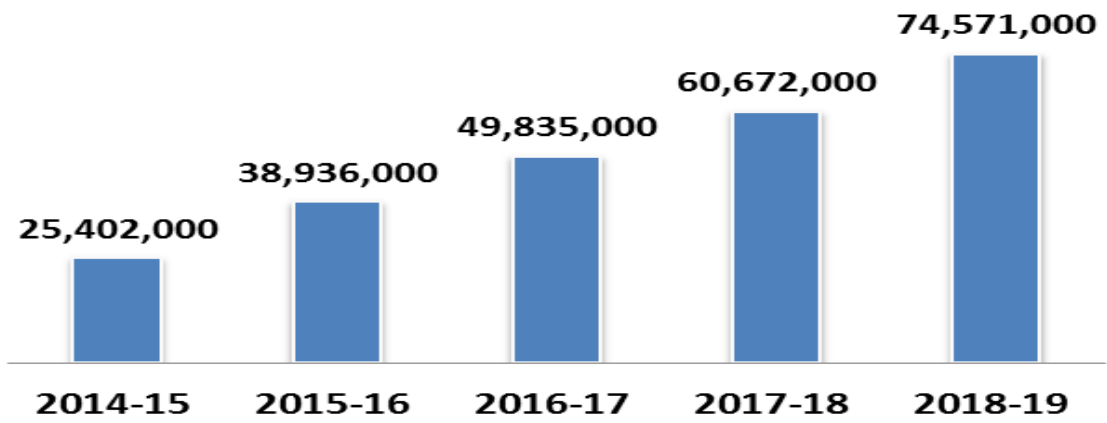
The organization stresses on supporting economic activities to generate employment and income to reduce dependency and inequality among the disadvantage and the poor. The loan products have been developed in response to the demand of its beneficiaries. Policy on loan services of the followings:

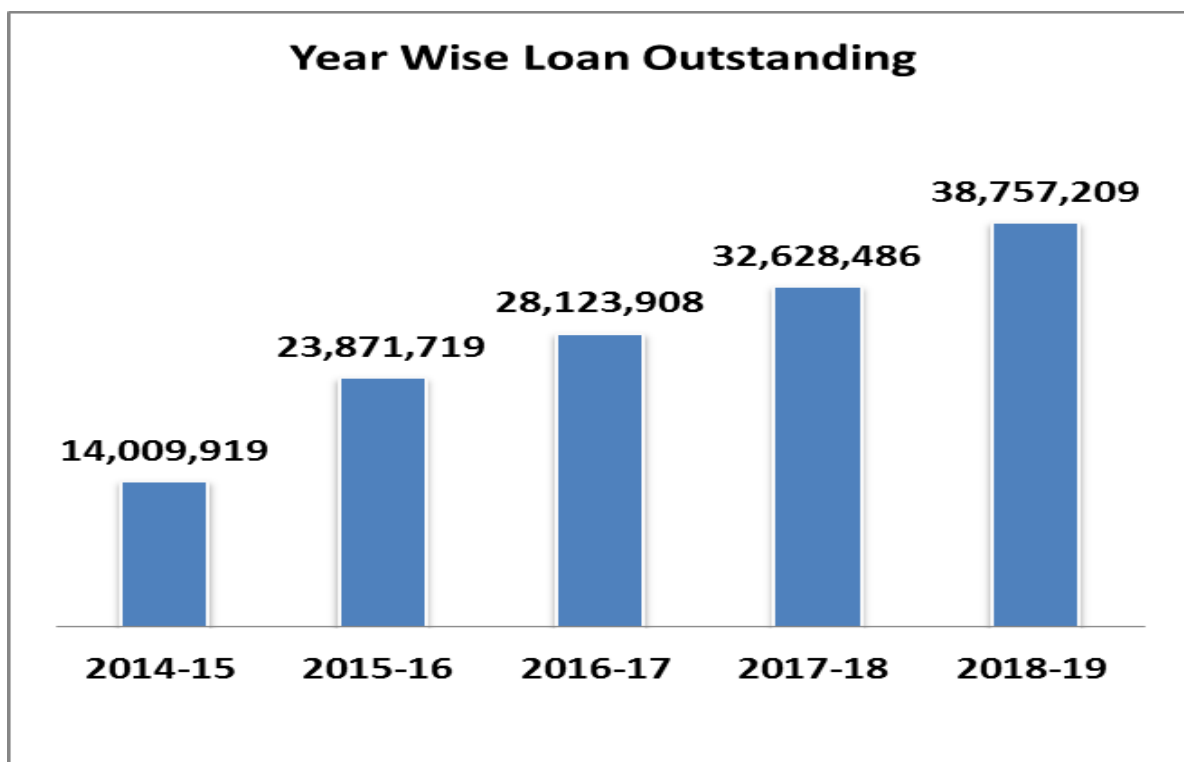
- The organization provides loans when beneficiaries seek to support their economic activities.
- Loans are not linked to savings balances. Loans and savings services have been completely de-linked and made entirely voluntary.
- Loans to beneficiaries without collateral.
- Loan repayments are made weekly installment.
- Service charges are 27% (Reducing) per annum on loan disbursed respectively.

Year wise Borrower



Year Wise Loan Disbursement





People's Welfare Foundation organizers and staff members have a long experience in dealing in Microfinance. People's Welfare Foundation has developed a very practical policy for its micro finance operation. It has skilled and dedicated staffs who are continuously working to benefit its micro finance borrowers. The Foundation has already achieved appreciation, acceptance and reputation of the common mass in its working areas for its efficient micro finance operation. The target beneficiaries are satisfied to the foundation for supporting them. Through its micro finance activity is also deriving social benefit very systematically and continuous manner.

People's Welfare Foundation has been working for ecological balance of the country through implementing planned activities in its micro credit project areas. The participants of micro finance group are encouraged to cultivate vegetables non using chemical fertilizer and pesticide. It has providing supports to the villagers to use organic fertilizer and follow an integrated pest management system for cultivation. Community people are motivated to grow more trees and Nurseries have been developed to grow quality seedlings at the village level. Environmental day has been observed with colorful rally and discussion meetings in the working areas.

The People's Welfare Foundation has been systematically promoting Human Rights (HR) issues in the micro finance groups through issue base discussions, distribution of BCC materials, orientation and mobilization against HR violations in the family and the community level. Poverty being one of the root causes of HR violations the IGA schemes launched through micro finance has been playing a vital role in promoting HR at the target household as well as the society level. People's Welfare Foundation observes that a consciously designed micro finance program combining Consciousness Raising (CR) awareness with income generation of the poorer section of the society that have a positive impact on HR situation in the area.

MEMBERS APAD KALIN FUND:

Member Apadkalin Fund is a comprehensive micro-insurance program established by People's Welfare Foundation's in 2009 to provide social protection and security to its member and their families. Member Apadkalin Fund is mandatory to People's Welfare Foundation's microfinance members. A premium of 1% of the loan amount is paid annually and is adjusted each year to ensure financial viability. Policy on this claim settlement of the following:

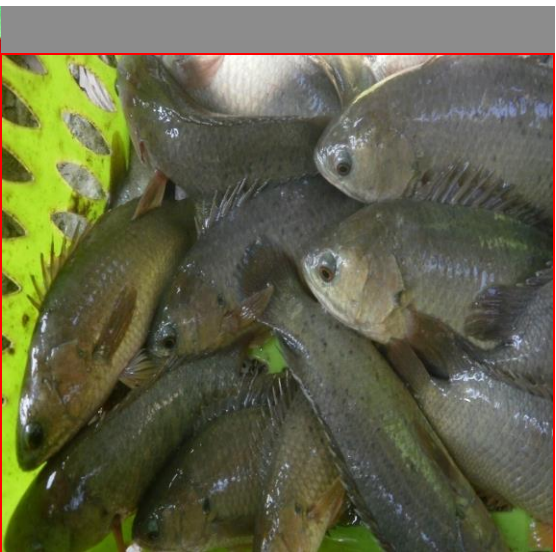
Apadkalin benefits provide support to beneficiaries' families in the event of the death of an adult in the family thereby easing the burden of loan and also include the provision of death benefits. Upon the death of the policyholders and spouse loan balance is waived up to BDT 50,000 and refunded s/he savings amount.



FOCUS ON AGRICULTURE AND LIVESTOCK

People's Welfare Foundation has been implementing activities related with Agriculture, Fisheries and Livestock in a good manner. The activities implementation areas are Agro Based branches; these are Laksam, Barura and Cumilla Sadar South of Cumilla district. People's Welfare Foundation are involved to implement and supervise the program as well as provide necessary technological supports to the beneficiaries. In addition of technological support beneficiaries are allow to take loan to do any related activities with Agriculture, Fisheries and Livestock.







Others

AFFILIATION WITH OTHER AGENCIES/ BODIES

People's Welfare Foundation is actively involved member with the following agencies as a proactive alliance for cemented its development programs:

- Micro Credit Regulatory Authority (MRA), Bangladesh
- Credit and Development Forum (CDF), Dhaka, Bangladesh
- MAC Foundation, Cumilla, Bangladesh

PRESENT DONORS/ FUNDERS OF PEOPLE'S WELFARE FOUNDATION

The following donors/funding organizations participating with the Foundation in realizing its immediate goal:

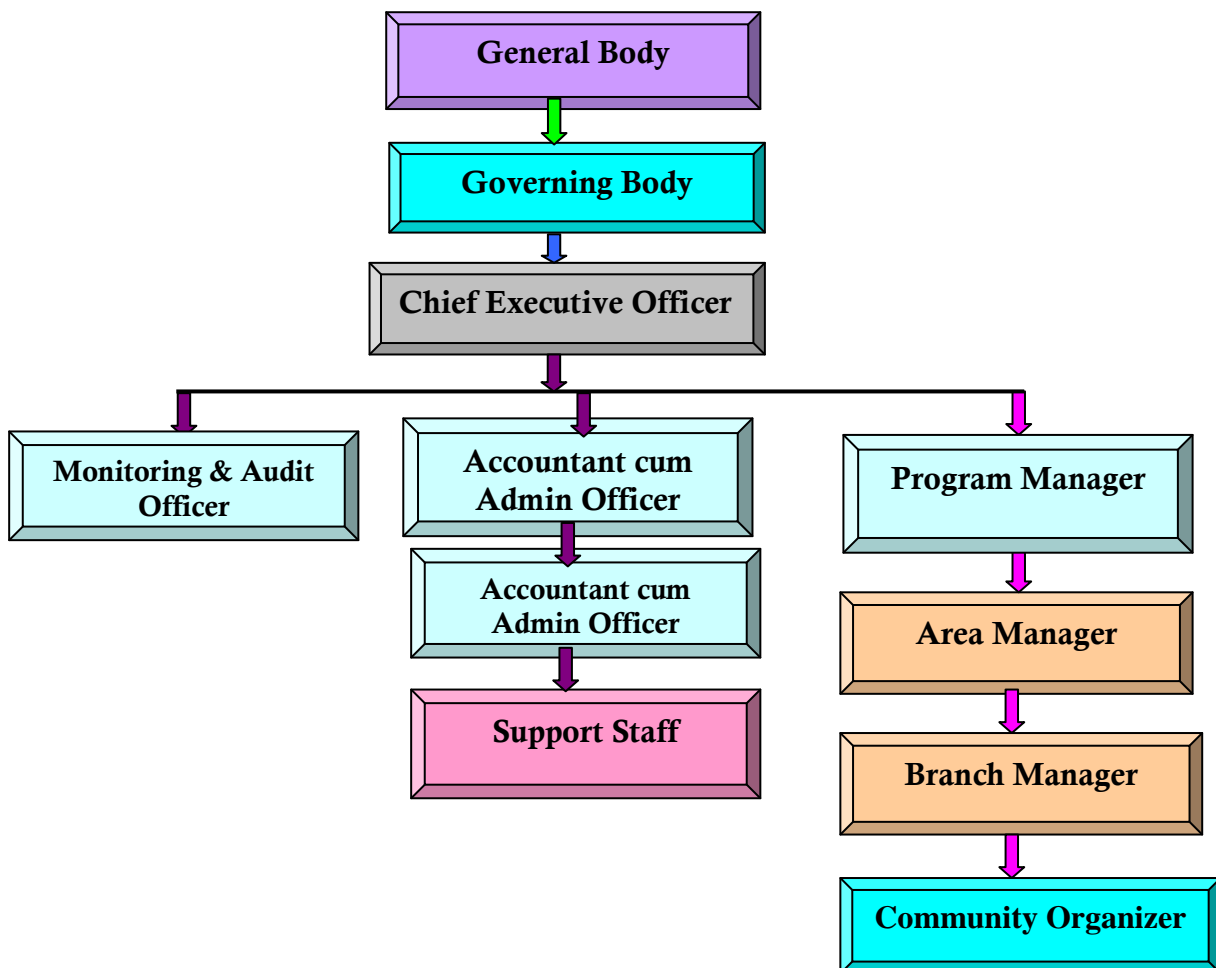
- Bangladesh NGO Foundation, Dhaka
- Mac Foundation, Cumilla
- Bangladesh Commerce Bank Ltd.
- Midland Bank Ltd.

People's Welfare Foundation micro finance has been funded with support from its founder, general members and group member savings.

FUTURE NEW ACTIVITIES/PROJECTS

- Establishment of Child Friendly norms and values in the family, community and institutions.
- Initiate program to ensure security and safety of the children while they go to schools, while they live along with their friends, parents and other neighbors.
- Child Education (promote Primary Education either formal or non-formal).
- Child centered emergency response to ensure minimum standard.
- Sustainable development by using Local resource for child development and women empowerment.
- Strengthening NGO Coordination and Networking.
- Strengthening Policy Advocacy and lobbying on Child and Human Rights issues.
- Organize child fair, annual child carnival to build awareness on child rights.
- Information sharing with relevant Government machineries.
- Initiating more discussion, seminar regarding different social awareness issues
- Facilitating women entrepreneurship development in grass root level.
- Advocacy, counseling, information center for the village farmer

ORGANIZATIONAL STRUCTURE OF PEOPLES WELFARE FOUNDATION



CONCLUSION:

People's Welfare Foundation believes that, along with other supporting programs from all ends, micro finance itself can play an important role for changing socio-economic scenarios of the weaker section people of the society and to reduce violations of human rights in the society as well as of the country as whole. The foundation has comprised of experienced manpower for smoothly carrying out of micro finance programs along with other projects. People's Welfare Foundation has good working areas where micro finance support can create enough employment opportunities, sources of earning for the disadvantaged, weaker section, which could reduce exploitation of people of the society and staff members are committed to establish sustainable socio-economic development programs for reducing human rights violations and ensuring quality of life of poor.

CONTACT PERSON:

Mohammad Iqbal Hossain
Acting Chief Executive Officer
People's Welfare Foundation

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