

Annual Report 2024



June-2024

People's Welfare Foundation

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

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From the Chairman:



On the eve of the Global economic war, managing the socio-economic crisis and supporting the community in general mass got priority worldwide. Being in the South Asian region, it got the most significant attention through the efforts of social and voluntary organizations. The emergence of life-changing items, continuous technological changes, and alignment of the changes with the human living index have become key focuses of our society. Rolling with the same spirit, every class of society corner cannot cover it up, and for that, getting cooperation has become their "Necessity." Community organizations, voluntary associations, and NGOs play a pivotal role in dealing with the doctrine of social Necessity.

People's Welfare Foundation started its journey from Kaitra of Laksam upazila under Cumilla district in 2004. The first and foremost influential of the organization that brought the idea of change through financial support is now kept a milestone initiative. The foundation brought out its microfinancing activities with the most profound concern for the need for radical changes in socioeconomic scenarios for the weaker section of the people in the area. Passing with glorious 19 years results from challenges, relentless efforts, and dedication of employees and our valued community of all corners.

Bangladesh NGO Foundation plays a significant role in turning the People's Welfare Foundation's dream into action. The NGO Foundation has already funded the implementation and achieved its initial targets on sewing projects, sanitation, pure drinking water supply, goat rearing, and tree plantation, which went smoothly.

Several NGO experts now manage the People's Welfare Foundation; social elite groups developed its work plan department and enacting policies, systems, and approaches for overall good governance and internal control with standards.

We are grateful to Bangladesh NGO Foundation, Microcredit Regulatory Authority (MRA), MAC Foundation, Bangladesh Commerce Bank Ltd., Mercantile Bank Ltd., Midland Bank Ltd., Pubali Bank Ltd., Midas Financing Ltd., Palli Karma-Sahayak Foundation (PKSF) 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 an annual report in substantial compliance with regulatory requirements and our openness policy of disclosing information to our valued beneficiaries and patrons. It assembles, with achievement, all projects completed in this financial period, ongoing projects, plans, and many more.

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

Md. Kazi Nazrul Islam
Chairman

From the Chief Executive Officer:



It is time to think of 20 years from today when we planted a seed named People's Welfare Foundation with a few tender leaves. Over the years, it has grown, making its entity a tree after experiencing many challenges, problems, limitations, and Global financial threats.

I am delighted to spell out that the success of the People's Welfare Foundation is more static/advanced than we dreamt. The foundation has covered 138 villages, 3,008 members, 2,172 borrowers, and 31 unions up to the last financial year. The total savings generated by its members of Laksam, Barura, Sadar South, Nagalkot, Lalmai, and Chaddagram under Cumilla District reached BDT 25,732,594, and the People's Welfare Foundation has disbursed a loan of amount BDT 819,824,000 and loan of outstanding BDT 91,044,983 till the year ended 30th June 2024.

This radical achievement and the chance to take challenges energize and motivate us to work harder for our future success and growth/development.

We are very grateful to the Microcredit Regulatory Authority (MRA), Palli Karma-Sahayak Foundation (PKSF), Mac Foundation, Bangladesh NGO Foundation, Bangladesh Commerce Bank Ltd., Mercantile Bank Ltd., Midland Bank Ltd., Pubali Bank Ltd., Midas Financing Ltd., other Commercial Banks, Local administration, Upazilla Nirbahi Officers, Member of Parliaments, Local Union Chairman, and Deputy Commissioner Cumilla for their generous contributions and helping hand.

We thank our honorable Governing Body members, General Body members, Donors, Partners, well-wishers, and valued beneficiaries.

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

Md. Emdadul Hoque
Executive Director

Spotlight of performance

From 2004 to the present, the People's Welfare Foundation and its staff members are exploring their untiring and relentless efforts to bring these things into reality.

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

- The Foundation donates 295 sets of sanitary equipment to 295 families, awakening them about the uses of sanitary latrines in the village of Kaitra, which is now under 100 percent sanitation.
- Contributing and installing 30 tubes well for pure drinking water supply by which more than 400 families use safe, hygienic, and arsenic-free water.
- Facilitating sewing training and providing 80 sewing machines makes tremendous changes in generating income among 80 families as skilled human resources.
- Providing ten wheelchairs among ten families for disabled persons.
- Distributing 50 goats among 50 disadvantageous women of the villages along with training support on goat rearing makes them optimistic about living in the struggling human race survival.
- Distributing 6,500 tree plants among 1,500 families in the area and providing with training.
- The People's Welfare Foundation disbursed BDT 819,824,000 among 2,172 borrowers under its microfinance program, with a gross loan outstanding of BDT 91,044,983 and savings generated of BDT 25,732,594.
- 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 primary school, which they had never seen earlier.
- The tree plantation program makes people more knowledgeable about its impact on our health, savings, ecological balance, and the food value of nutritious seasonal crops.
- The People's Welfare Foundation participated in identifying disabled people and assessed the range of disabilities in collaboration with the upazila Social Welfare Office under Laksam upazila. The assessed union is Laksam Purba, which evaluated 245 disabled persons.
- We have partnered with the Palli Karma-Sahayak Foundation (PKSF) since December 2022. As of 30 June 2024, we have received BDT 38,000,000.

THE BACKGROUND

People's Welfare Foundation (PWF) is a Non-Profit and Non-Government Organization. It started its philanthropic and humanitarian journey in 2004 with a core vision of eradicating poverty and ensuring human rights for every individual under the prominent and proficient Founder, Mr. Md. Emdadul Hoque. Since its inception, the organization focused on several need-based issues of community people under the microfinance programs to achieve its ultimate vision. These programs have 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 operations, generally, its target clients are poor women. The organization's corporate office is at Village: Kaitra, P.O: Uttar Gazipur, Upazaila: Laksam, District: Cumilla, Bangladesh.

Legal Framework

The Organization has duly registered under the Society Act. 1860 with Joint Stock Company and Firms Government of Bangladesh bearing registration # S-3663 (452)/2004 dated 15.03.2004 and Microcredit Regulatory Authority (MRA) license No. 00257-00066-00627 dated 17.04.2012. It is 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's 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 that has been endeavoring to improve the Socioeconomic conditions of the disadvantaged people of Bangladesh and empower the children and women in particular standards by establishing human rights.

Goal

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

Overall Objectives

- To provide practical, flexible, and responsive financial service to rural and urban disadvantaged target people;
- To organize female groups for the 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 the health condition of children, women, and men through health education, mobilization of available health services, and providing possible health services as required.
- To act as the 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 people and their families to make them more capable of earning by imparting them with primary education and sound vocational training.
- Work as a complement and supplement to all government efforts and activities for development.
- To establish an ecologically balanced environment.
- To arrange all possible measures in a proactive way to change the society, upholding its interest.

Strategies

People's Welfare Foundation presents strategic issues comprised of the following broader aspects:

- **Developing a knowledge-based society.**

This foundation strategy is to develop a knowledge-based society through sharing and developing social capital. With the help of group discussions among the beneficiaries' women can share their problems and find possible solutions. Regular meetings inspire members to participate in family decision-making, improve their knowledge of microfinance, and work out simple arithmetic. Objectives of these group discussions include increasing awareness of health & nutrition, immunization, family planning, relevant family laws, cleanliness, pure drinking water, and sanitation bed effect of child marriage, preventing dowry support & child schooling.

- **Psychological empowerment Strategies:**

Through weekly meetings, we bring women into close contact with each other. They feel empowered by transferring 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 discussions and individual counseling sessions.

- **Economic empowerment of beneficiaries:**

The foundation initiates credit facilities for women to improve their economic status and increase respect as potential partners of the family. Foundation members receive additional services from their savings, health, sanitation, and children's schooling for social & financial benefits. The People's Welfare Foundation's programs are primarily designed to improve the economic sustainability of 1-1 individual families.

Establishing a benchmark of Human Rights with a focus on Child Rights;

- Keeping Confidence in human potential;
- 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 sound 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 to maintain a sound environment and ecological balance
- Suggesting by finding the loopholes.

Target Beneficiaries

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

Ensuring Governance

General Body

People's Welfare Foundation follows a two-tier governing body composed of the General Body and Governing Body to efficiently carry out the organization's operational and strategic decision-making activities. The General Body comprises 21 members who hold the organization's supreme authority. They are also responsible for electing the seven members of the Governing Body of the People's Welfare Foundation. The General Body meets once a year in the Annual General Meeting as per by-laws. There is also a provision to meet at emergency special meetings as required. The General Body deals with policy issues and does not interfere in the organization's routine matters. The policy and specific issues are addressed in the annual general meeting. It also approves the annual budget, annual report, funding strategy, management fee, and annual financial reports of the organization, appoints external auditors, and elects the members of the Governing Body.

Governing Body

The governing Body of the People's Welfare Foundation consists of 7 members, elected by the General Body for a term of three years term, which provides policy guidelines to the People's Welfare Foundation and its institutions. The Chief Executive Officer of the Governing Body takes care of the constitutional affairs of the People's Welfare Foundation and convenes the General Body and Governing Body meetings. The Governing Body meets quarterly or bi-monthly if so required. Md. Kazi Nazrul Islam acts as the Chairman and Md. Emdadul Hoque serves as the Secretary of the People's Welfare Foundation. The General Body is entitled to elect the members of the Governing Body with the responsibilities of supervising all the activities of the organization, assisting the Chairman in case of need, approving the budget of the organization as well as different projects under operation, deciding on any changes in the activities of the organization subject to the approval of the General Body. It also evaluates the progress report on the organization's projects' activities and examines accounts that approve the staff recruitment policy. Four meetings of the Governing Body and an Annual General Meeting were held during the 2023-2024 financial year with an attendance of 100%. The participants of the Governing body are as follows:

Sl. No.	Name	Designation
1.	Md. 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 25 (18 male and 7 female) regular staff members working on its development projects. The present staff members are competent and have experience in various development fields. They have acquired skills through training and practical involvement. Moreover, they are very committed to carrying forward their responsibilities. People's Welfare Foundation management gives preference to team spirit. Staff members represent the People's Welfare Foundation in various forums, share views and experiences, and keep continuous and purposeful contact with the target groups & other stakeholders.

Geographical Coverage

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

On Going Programs

MICROFINANCE PROGRAM

MICROCREDIT IN BANGLADESH

Any agency the Government does not control can be regarded as an NGO. The public perception of Non-Governmental Organizations (NGOs) is that they work for the common good of individuals or groups. The history of NGOs in Bangladesh can be traced back to the British colonial period. Since the British era, NGOs in their traditional form have worked in Bangladesh as different religious trust-based schools, hospitals, and orphanages. However, NGOs in Bangladesh radically transformed and became development agents in the post-independence era. Since the 1970s, NGOs have become part of Bangladesh's institutional poverty alleviation framework. The NGO sector in Bangladesh is an inseparable part of our society. Gradually, NGOs started to work in the field of group formation, credit, formal and non-formal education, health and nutrition, family planning and MCH (Mother and Child Health), gender development, poultry and livestock, agriculture, sanitation, environment, human rights, advocacy, legal aids, and many other fields. Untiring efforts and intrinsic zeal have led NGOs to assist the poor in poverty alleviation and to empower them in every aspect of social life.

In particular, various statutory and administrative regulations exist in Bangladesh for registration, prior review, project approval, and utilization of foreign funds by NGOs. These are the authentic sources of NGO functioning. The legal framework has two primary dimensions: one is laws for incorporation and providing legal entity to NGOs, and another is laws governing the relationship of NGOs with the Government. NGOs in Bangladesh are registered under different Acts. These are (1) The Societies Registration Act, 1860; (2) The Trust Act, 1882; (3) Voluntary Social Welfare Agencies (Regulation and Control) Ordinance 1961; (4) Co-operative Societies Act, 1925; and (5) The Companies Act, 1913 (amended in 1914). NGOs registered under these acts as mentioned above are controlled by (1) The Voluntary Social Welfare Agencies (Regulation and Control) Ordinance 1961; (2) The Foreign Donation (voluntary activities) Regulation Ordinance, 1978 (amended in 1982) and (3) The Foreign Contribution (Regulation) Ordinance, 1982. The highest number of NGOs is registered under The Societies Registration Act 1980. The NGO Affairs Bureau (NGOAB) was established in 1990 with the authority to register and regulate all NGOs operating with foreign funds in Bangladesh. Difficulties and inconsistencies have emerged with many laws, ordinances, rules, and regulations for NGO operations. The whole legal framework needs to be revamped to promote a healthy NGO sector and strengthen the national context for increased government-NGO collaboration and partnership for the betterment of the people.

In Bangladesh, the Microcredit Regulatory Authority (MRA) holds the exclusive mandate as the sole regulatory authority overseeing the microfinance sector. Its purview extends across the industry, except banks and select government entities that follow their distinct regulatory frameworks. Presently, the microfinance landscape in the country boasts a diverse range of participants, including Microfinance Institutions (MFIs) are licensed by the MRA, the renowned Grameen Bank, Commercial Banks, and various governmental agencies. In the fiscal year 2023-2024, these entities collectively impacted 69.35 million individuals, providing services encompassing credit, deposits, and many social development initiatives. These services are indispensable in nurturing micro-entrepreneurship, elevating human resources, and fostering employment opportunities. Crucially, they have significantly contributed to Bangladesh's financial inclusion efforts, embracing a remarkable 42.05% of the total population within their ambit. While MRA-licensed MFIs dominate the microfinance sector, the contributions of other organizations remain noteworthy. These microfinance entities can be classified into four distinct categories:

MRA Licensed MFIs: The Microcredit Regulatory Authority (MRA), Bangladesh's sole regulatory authority for the microfinance sector, has given 882 licenses to qualified MFIs and Cancelled 151 due to non-compliance as of 30 June 2024. Within the MRA's jurisdiction, 731 MFIs are actively engaged in providing microcredit services to an impressive 40.86 million individuals. As of the same date, the cumulative loan outstanding reached BDT 1504.20 billion, with a substantial total loan disbursement of BDT 2493.02 billion recorded. Additionally, these MFIs collectively held total savings amounting to BDT 620.55 billion. This expansive presence underscores MRA-licensed MFIs' commitment to promoting financial inclusion and empowering individuals, particularly those in underserved communities, by providing them with access to essential banking services.

Microfinance at People's Welfare Foundation

The organization's Microfinance Program (MFP) began in 2004. It has now been scaled up and winged with other projects to realize the availability of financial services for poor households, reduce vulnerability, and help poor people increase their income. The project has focused on improving rural poor people's income by providing them with the required financial support. The microcredit loan disbursement is mainly made through Jagoron, Agrosor, Agriculture, etc.

The microfinance activity has been designed to benefit the family, with a particular emphasis on children and women. People's Welfare Foundation has been providing micro-credit to its group members through a systematic process generally accepted in the country. As a systematic process, micro-credit has developed a very effective monitoring system so that the activity is kept on the right track and does not fall into problems due to lack of proper supervision and management. The realization has been scheduled on a weekly & monthly basis, and the realization rate is 99.53%. People's Welfare Foundation provides a basic orientation to the group members to understand the microfinance system and their role as a borrower. People's Welfare Foundation field area has a massive demand for micro-finance. The Microfinance program is supported by the People's Welfare Foundation's fund, Palli Karma-Sahayak Foundation (PKSF), Mac Foundation, Bangladesh Commercial Ltd., Mercantile Bank Ltd., Puabli Bank Ltd., Midas Financing Ltd. & local borrowed fund.

Goals of the program

The primary goal of the Microfinance program is to promote sustainable socio-economic development in the lives of people with low incomes, landless people, and disadvantaged people; their excellent plans, implementation, and proper resource allocation help them attain a dignified livelihood in the family and society as a whole.

Objectives

The following are the objectives of the Micro-finance Program:

- To organize female groups for empowerment;
- To develop financial strength of rural and slum disadvantaged target people;
- To develop leadership skills 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 microcredit and entrepreneurship and awareness development);
- To develop consciousness, group management, leadership development, and skill development for IGAs;
- To establish an ecologically balanced 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	-	-	4
2.	Kaitra	Cumilla	Laksam, Barura and Lalmai	8	32	6
3.	Laksam	Cumilla	Laksam and Lalmai	8	30	5
4.	Bagmara	Cumilla	Cumilla Sadar South, Chaddagram and Lalmai	9	43	6
5.	Kashinagar	Cumilla	Chaddagram, Cumilla Sadar South, Laksam and Lalmai	6	33	4
Total				31	138	25

Activities

Institution building at the grass roots level

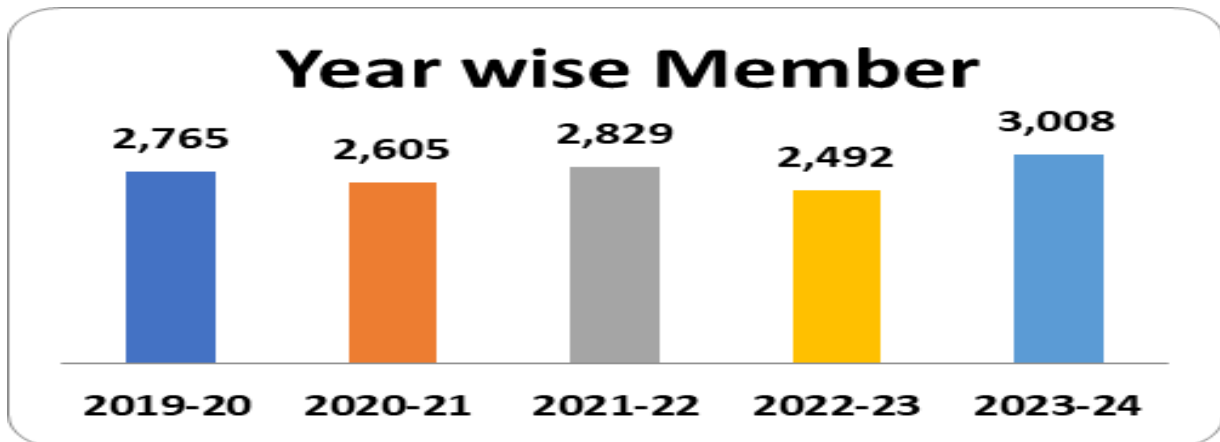
The group formation activity is being implemented under the Cumilla district. People's Welfare Foundation has been actively involved in forming and nursing village-level groups, particularly in the poorer section of the community. The poor female inhabitants of the target villages include the village-level group. Each of the groups contains a membership of 10-30. People's Welfare Foundation has 197 village organizations with a membership of 3,008. The borrower of those members is 2,172.

Weekly village group meeting

The weekly group meeting is an essential tool for organizing, mobilizing, utilizing, and raising awareness of poor people, which is fruitful to carry forward all development activities. The group meeting is the 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 of roughly six groups. Community Organizer holds village organization (VO) meetings each week. An increase of 512 members from FY 2022-2023 to FY 2023-2024 due to some inactivity issues.



Members propose and submit loan applications at such meetings, make loan repayments and deposit savings. Target families are identified based on sex, age, and household income, after which interested persons are invited for group discussions regarding the People’s Welfare Foundation’s microcredit procedures and regulations.

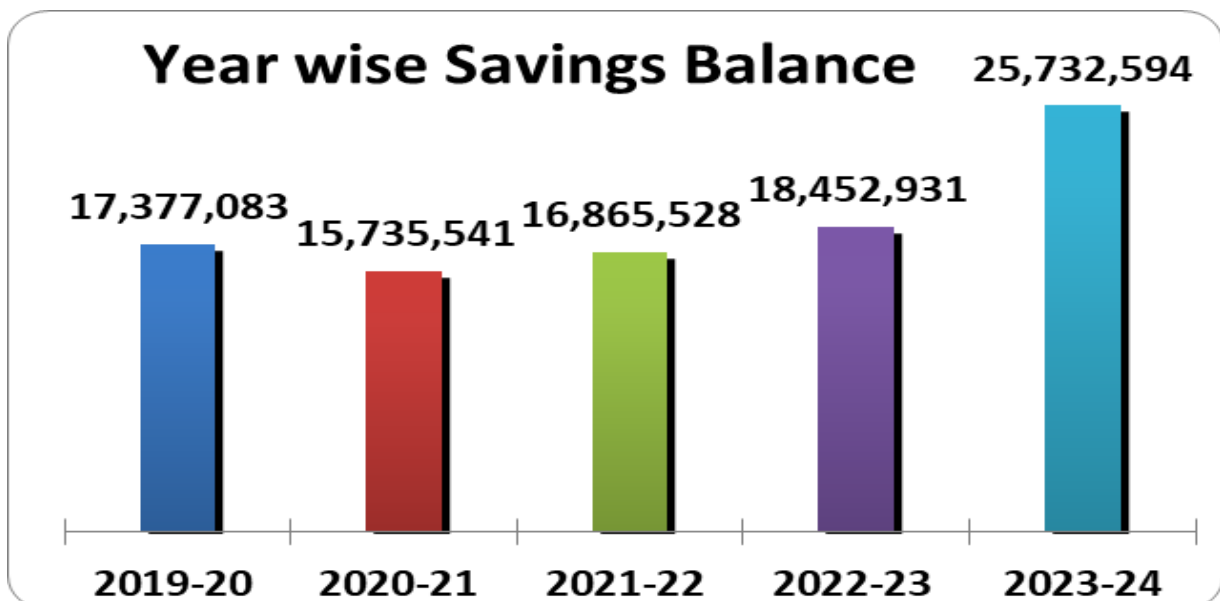


Savings Generation

People’s Welfare Foundation creates the opportunity for the poor section to deposit a specific amount of savings on a weekly & monthly basis through a process of organized group meetings. Participation in the saving generation scheme is one of the compulsory activities decided and performed by the group members. Generally, the People’s Welfare Foundation group member’s savings range is Tk.50-100 weekly. Until 30 June 2024, the group members have saved BDT 25,732,594 through their weekly saving generation practice.

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

- The beneficiaries have a formidable capacity for savings. The organization provides a secure place to keep savings, increasing the beneficiaries' financial strength and capacity growth to reduce their dependency on external resources.
- Improve the institution's sustainability by developing a relatively stable means to finance its loan portfolio.
- The rate of interest on savings is 6% per annum.

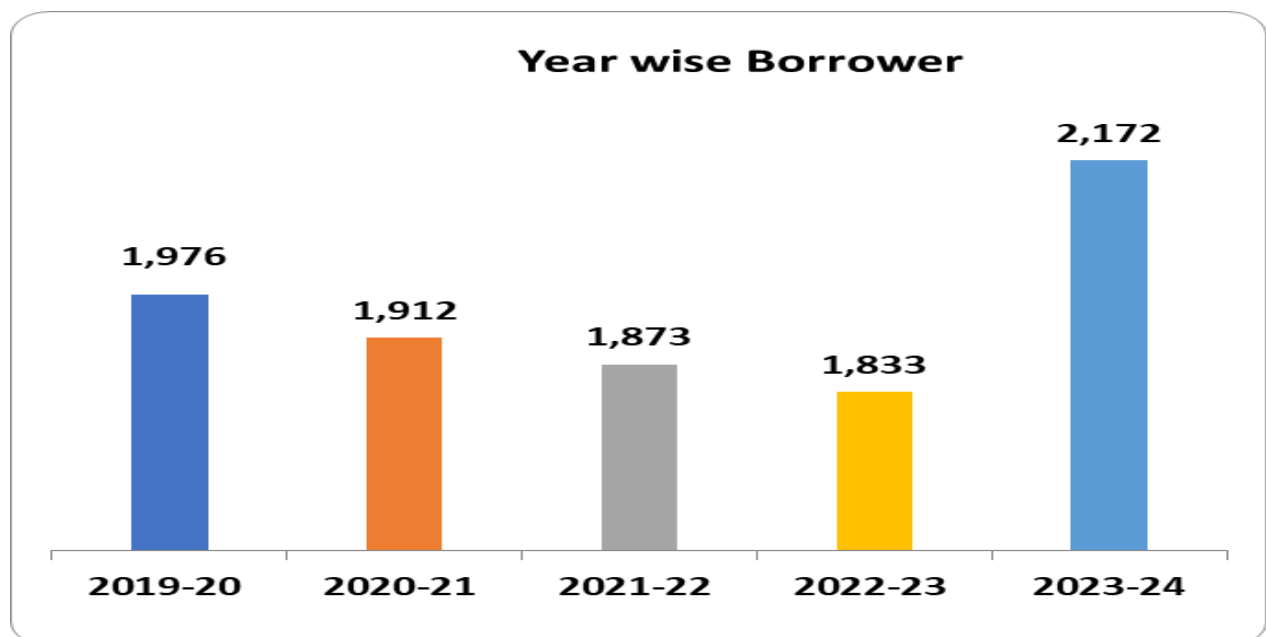


Microfinance

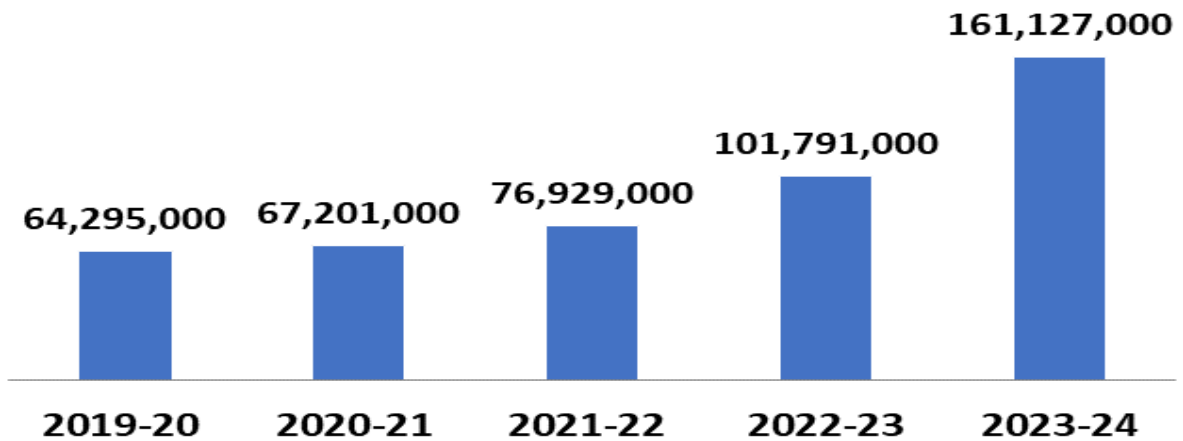
The target organized members have been provided credit facilities in the working areas. People's Welfare Foundation has disbursed BDT 658,697,000 to its 2,172 borrowers and outstanding BDT 91,044,983 until the year ended 30 June 2024. The beneficiaries have used this fund in different economic development sectors and self-employment activities locality. Under this program, the People's Welfare Foundation has ensured two vital services: microcredit management and savings generation for the group members.

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

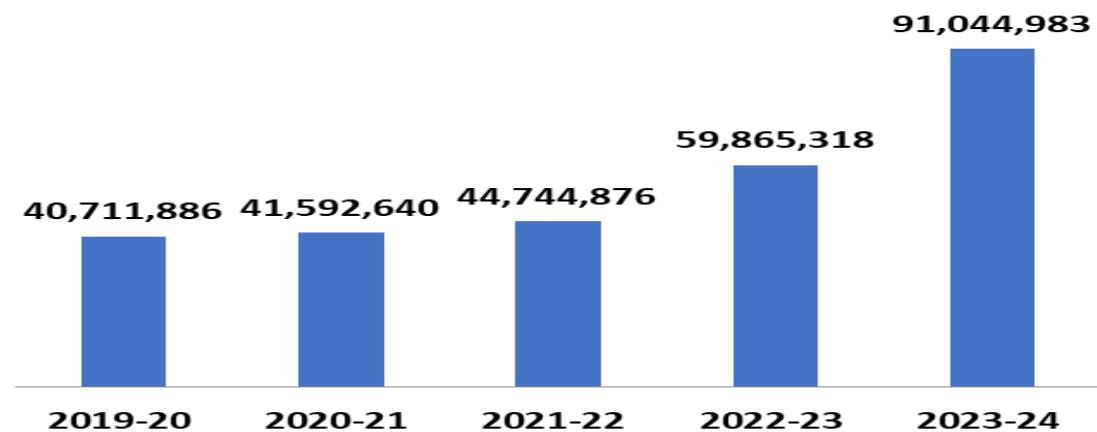
- The organization provides loans when beneficiaries seek to support their economic activities.
- Loans are not linked to savings balances. Loans and savings services have been wholly de-linked and made entirely voluntary.
- Loans to beneficiaries without collateral.
- Loan repayments are made in weekly & monthly installments.
- Service charges are 24% (Reducing) per annum on loans disbursed respectively.



Year Wise Loan Disbursement



Year Wise Loan Outstanding



People's Welfare Foundation organizers and staff members have a long experience dealing with Microfinance. People's Welfare Foundation has developed a convenient policy for its microfinance operation. It has skilled and dedicated staff who are continuously working to benefit its microfinance borrowers. The Foundation has already achieved the common mass's appreciation, acceptance, and reputation in its working areas for its efficient microfinance operation. The target beneficiaries are satisfied with the Foundation for supporting them. Through its microfinance activity, it also derives social benefits systematically and continuously.

People's Welfare Foundation has been working for the country's ecological balance through implementing planned activities in its microcredit project areas. The participants of the microfinance group are encouraged to cultivate vegetables using chemical fertilizers and pesticides. It has supported the villagers in using organic fertilizer and following an integrated pest management system for cultivation. Community people are motivated to grow more trees, and Nurseries have developed to grow quality seedlings at the village level. Environmental Day has been observed with colorful rallies and discussion meetings in the working areas.

The People's Welfare Foundation has systematically promoted Human Rights (HR) issues in the microfinance groups through issue-based discussions, distribution of BCC materials, orientation, and mobilization against HR violations at the family and community level. Poverty is one of the root causes of HR violations, and the IGA schemes launched through microfinance have played a vital role in promoting HR at the target household and societal level. People's Welfare Foundation observes that a consciously designed microfinance program combining Consciousness Raising (CR) awareness with income generation of the shoddier section of society positively impacts the area's HR situation.



MEMBERS APAD KALIN FUND:

Member Apadkalin Fund is a comprehensive micro-insurance program established by the People's Welfare Foundation in 2009 to provide social protection and security to its member and their families. Member Apadkalin Fund is mandatory for People's Welfare Foundation's microfinance members. A premium of 1% of the loan amount is paid annually and adjusted yearly 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 the loan. They also include the provision of death benefits. Upon the end 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 Agriculture, Fisheries, and Livestock activities. The activities implementation areas are Agro Based branches: Laksam, Barura, and Cumilla Sadar South of Cumilla district. People's Welfare Foundation implements and supervises the program and provides necessary technological support to the beneficiaries. In addition to technical support, beneficiaries can take loans for any related activities with Agriculture, Fisheries, and Livestock.



FOCUS ON EDUCATION PROGRAM

People's Welfare Foundation, in partnership with BRAC, runs its non-formal pre-primary education in the Nangalkot Upazila under the Cumilla district. The program operates a total of sixteen pre-primary schools with over 512 students. The schools used in an inaccessible region in this Upazila. The pre-primary schools were created to reach 40% of school-aged children not enrolled in government schools. Some children lived too far to walk to the existing schools; others had dropped out or never enrolled and were now too old to enter the formal system. The core components of the BRAC school model are that it is free for all, the teacher is a woman from the community, the hours of instruction are flexible and determined by the community, and the curriculum is engaging, including many songs and physical exercise. The school accepts only poor students and usually enrolls more girls than boys. In addition to standard school subjects, the curriculum included life skills, health, social issues such as early marriage, and human rights. The school buildings are structurally simple. There is no homework, as school children do not have the time to complete it, and their parents will most likely be unable to assist them. Teachers were closely supported and monitored, receiving regular visits from their program organizers and monthly training. People's Welfare Foundation helped parent committees to understand and value the students' education and keep the school accountable to the communities.



Others

AFFILIATION WITH OTHER AGENCIES/ BODIES

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

- Microcredit 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:

- Palli Karma-Sahayak Foundation (PKSF)
- Mac Foundation, Cumilla
- Bangladesh Commerce Bank Ltd.
- Midland Bank Ltd.
- Midas Financing Ltd.
- Mercantile Bank Ltd.
- Pubali Bank Ltd.

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

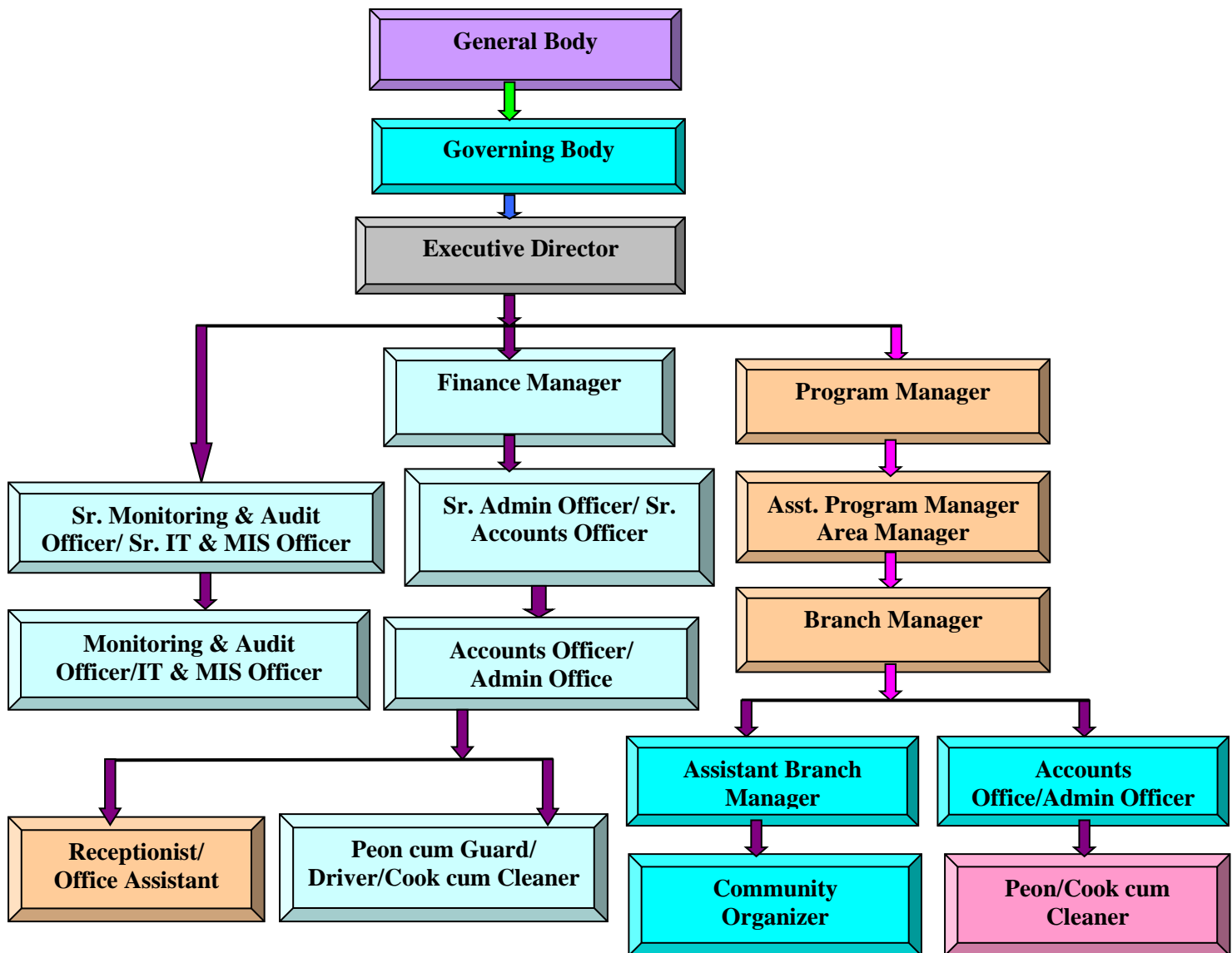
FUTURE NEW ACTIVITIES/PROJECTS

- Establish child-friendly norms and values in the family, community, and institutions.
- Initiate a program to ensure the security and safety of the children while they go to school and live with their friends, parents, and neighbors.
- Child Education (promote Primary Education, either formal or non-formal).
- Child-centered emergency response to ensure minimum standards.
- Sustainable development by using Local resources 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 and annual child carnival to build awareness of child rights.
- Information sharing with relevant Government machinery.

- Initiating more discussion seminars regarding different social awareness issues
- Facilitating women's entrepreneurship development at the grassroots level.
- Advocacy, counseling, and information center for the village farmer.
- Emergency relief and Rehabilitation projects.



ORGANOGRAM



CONCLUSION:

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

CONTACT PERSON:

Md. Emdadul Hoque
Executive Director
People's Welfare Foundation

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District: Cumilla

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