

# Annual Report 2017



**June-2017**

## **People's Welfare Foundation**

Village: Kaitra, P.O: Uttar Gazipur, Upazila: Laksam, District: Comilla, 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 Comilla 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 13 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., Comilla 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 Fatema Begum**  
Chairman

## From the Chief Executive Officer:



It is time to think of 13 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 79 villages along with 2,339 members and 1,729 borrowers, 16 unions, up to last financial year. The total savings generated by its members' of Laksam, Barura and Sadar South under Comilla District reached at BDT 10,167,776 which was BDT 7,954,364 in previous year and the People's Welfare Foundation has disbursed loan of amount BDT 213,238,000 and loan of outstanding BDT 28,123,908 till the year ended 30th June, 2017.

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 Comilla 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. Abdul Kader**

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 213,238,000 among 1,729 borrowers under its microfinance program from which the loan outstanding is gross to BDT 28,123,908 and savings generated is BDT 10,167,776.
- 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 3 upazilas of Comilla 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: Comilla, Bangladesh

At present, more than 95% 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:- Comilla, 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 20 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 two years. Member's composition of the Governing Body changes every two 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. Four meetings of the Governing Body an Annual General Meeting were held during the 2016-2017 financial year with an attendance of 95%. The participants of the Governing body are as follows:

Sl. No.	Name	Designation
1.	Kazi Fatema Begum	Chairman
2.	Mohammed Monowar Hossain	Vice-Chairman
3.	Mohammad Iqbal Hossain	Secretary
4.	Mohammed Anisur Rahman	Treasurer
5.	Mohammad Shariful Islam	Member
6.	Ms. Mahmuda Akter	Member
7.	Ms. Rokeya Begum	Member

## Staffing

People's Welfare Foundation has a team of 17 (Male 12 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 Comilla 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%.

The member-based Microfinance Institutions (MFIs) constitute a rapidly growing segment of the Rural Financial Market (RFM) in Bangladesh. Microcredit programs (MCP) in Bangladesh are implemented by various formal financial institutions (nationalized commercial banks and specialized banks), specialized government organizations and Non-Government Organizations (NGOs). The growth in the MFI sector, in terms of the number of MFI as well as total membership, was phenomenal during the 1990s and continues till today.

Through the financial services of microcredit, the poor people are engaging themselves in various income generating activities and around 30 million poor people are directly benefited from microcredit programs. The top two MFIs contribute a more than 50 percent of total loan outstanding as well as savings of the microfinance sector in Bangladesh. Two of the largest MFIs, viz., BRAC & ASA, are each serving over four million borrowers. There are a few more developing fast. On the other hand, the smallest 524 NGO-MFIs have contributed only 4.29 percent of total loan outstanding and 4.45 percent of total savings. Institutional concentration ratio is highly skewed in favor of large MFIs: just 25 institutions are in control of 79 percent of the market share while two largest organizations have control of over 50 percent in terms of both clients and total financial portfolios.

Bangladesh's microfinance sector shows strong resilience and continues to contribute towards the enhancement of macroeconomic growth. Total outstanding loan of this sector (only licensed MFIs) has increased by 21 percent from BDT 211 billion in June 2012 to BDT 257 billion in June, 2013 and 8 percent from June, 2013 to June, 2014 which is BDT 278 billion disbursed among 19.98 million poor people, helping them to be self-employed and accelerating overall economic development process of the country. The total savings has also increased by 24 percent from BDT 75.20 billion in June 2012 to BDT 93.99 billion in June 2013 and 20 Percent from June 2013 for June 2014 which is BDT



299 billion among 25.17 million clients. Credit services of this sector can be categorized into six broad groups: i) general microcredit for small-scale self-employment based activities, ii) microenterprise loans, iii) loans for ultra-poor, iv) agricultural loans, v) seasonal loans, and vi) loans for disaster management.

The Microcredit Regulatory Authority (MRA) established by the Government in August 2006, received applications from 4241 NGO-MFIs. But, around 1000 applications were found to be very small organizations that had fewer than 1000 borrowers or less than the BDT 40 lakh outstanding loans that are generally considered as the minimum initial operating portfolio of an MFI to be sustainable. However, until June 2014 MRA had approved licenses in favor of 742 NGOs and canceled licenses of 45 NGOs. There are another 45 applications under process for a final decision although they are mostly small organizations with some potentiality to become viable in course of time. As of June 2014, 3454 applications have been rejected. Recently MRA has invited new applications for obtaining a license to conduct microcredit activities among which 179 institutions have been given primary approval. However, Grameen Bank is out of the jurisdiction of MRA as it is operated under a distinct legislation-i.e. "Grameen Bank Ordinance, 1983".

According to information provided by the MRA total fund size (Savings, PKSF loan, Bank Loan, Donor fund, Cumulative surplus and other funds) stood at Tk. 312731.97 million up to June 2014. However, most of the fund has been financed from client's savings and cumulative surplus. Moreover, it is observed that the commercial banks are recently considered a potential source of fund of microfinance, their share of the total source increased over the last three years. MRA has been putting in efforts to increase loans from commercial banks to the sector by introducing the banks to the NGO-MFIs. However, borrowing cost from commercial banks is very high – due to the high-interest rate charged and inflation – which discourages NGO-MFIs to avail this as a source of fund. Previously donor driven NGOs are now trying to rely more and more on local sources of the fund with the decline in foreign funding, which stood at only 2.19 percent in June 2014

### **Microfinance at People's Welfare Foundation**

**People's Welfare Foundation** has one microfinance field area Comilla Sadar South, Laksam and Barura Upazilla under Comilla 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 fall into problem due lack of proper supervision and management. The realization has been scheduled on weekly basis and the realization rate is 98.50%. 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.	Kaitra	Comilla	Laksam and Barura	6	38	5
2.	Laksam	Comilla	Comilla Sadar South and Laksam	5	24	7
3.	Bagmara	Comilla	Comilla Sadar South	5	17	2
<b>Total</b>				<b>16</b>	<b>79</b>	<b>17</b>

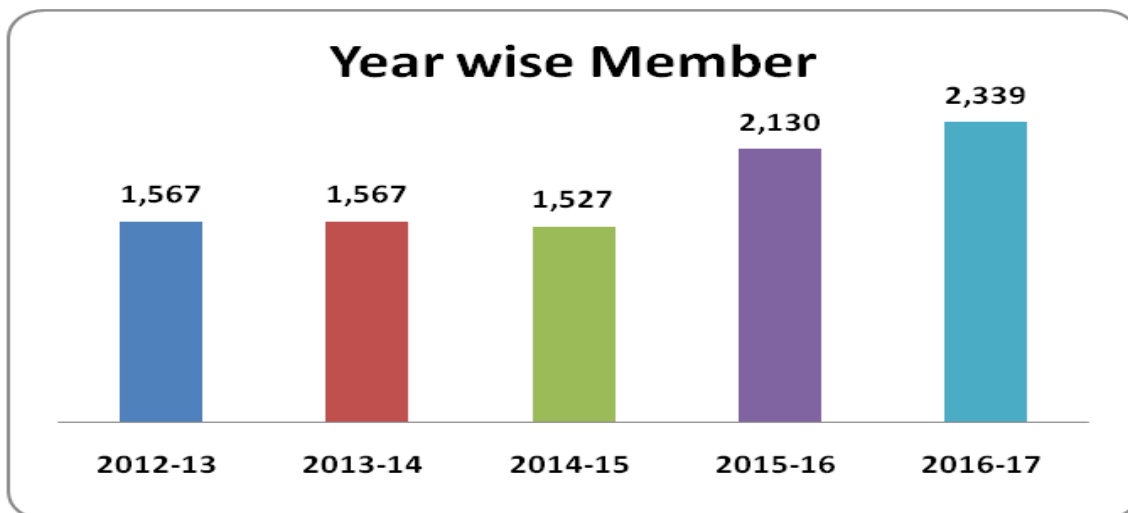
## Activities

### Institution building at the grass roots level

The group formation activity is being implemented under comilla 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 76 village organizations with a membership of 2,339. The borrower of those members is 1,729.

### 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.



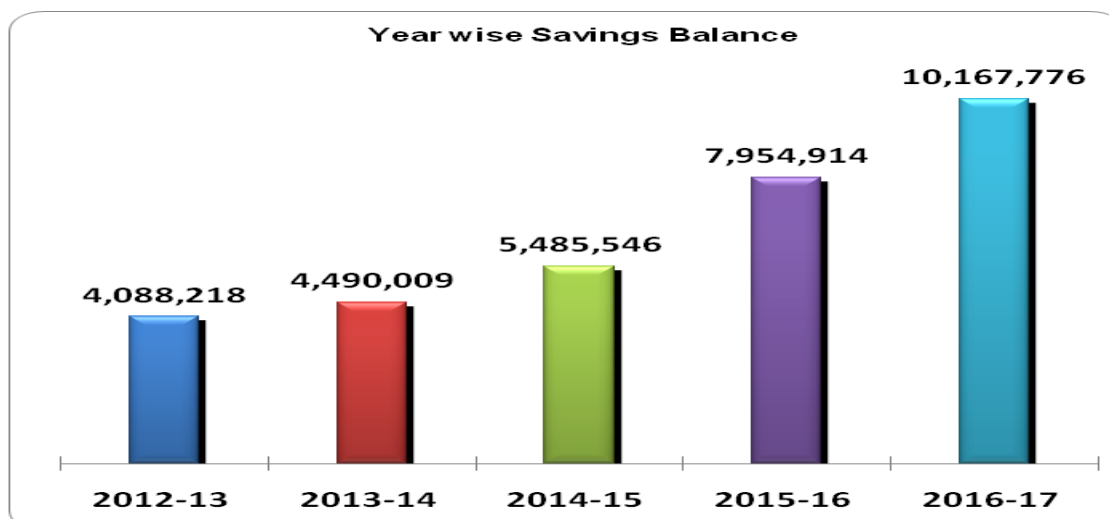
At such meetings, members propose & submit loan applications, make loan repayments and deposit savings. Target families are identified on the basis of sex, age and household income, after which interested persons are invited for group discussions regarding People's Welfare Foundation's micro credit procedures 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 members savings range is Tk.30-50 per week. Till 30<sup>th</sup> June 2017 a total of BDT 10,167,776 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%-8% per annum.

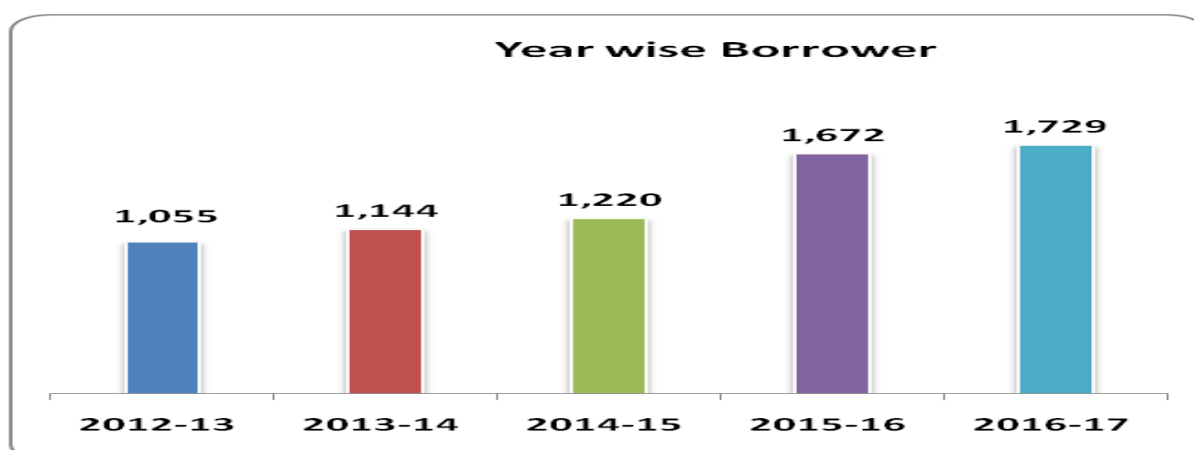


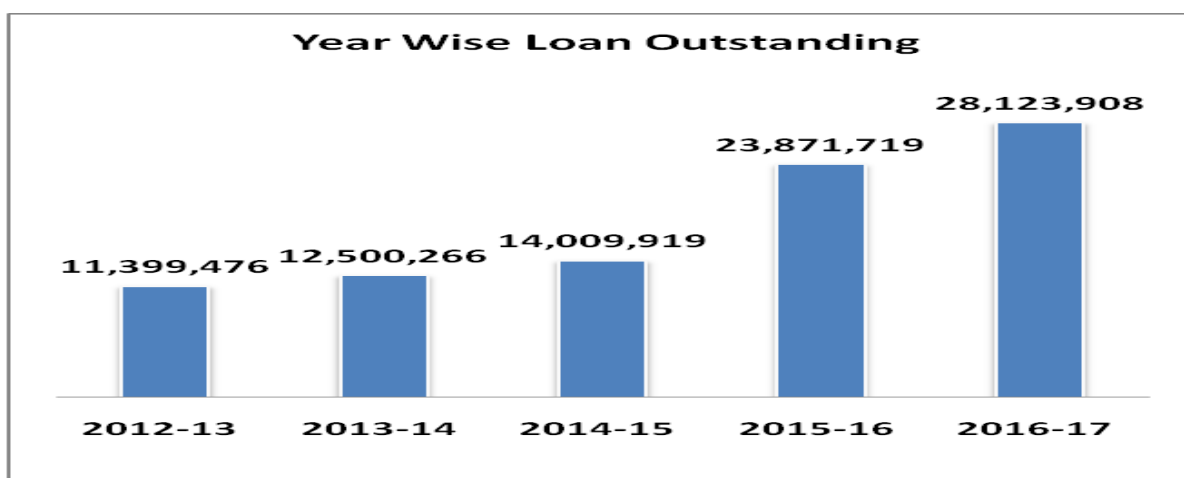
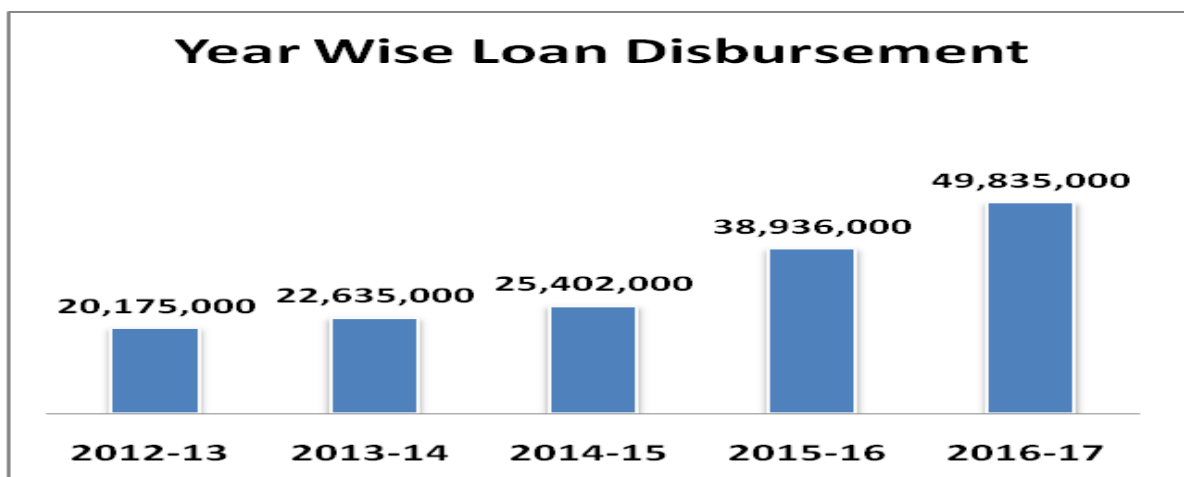
### **Microfinance**

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 213,238,000 to its 1,729 borrowers and the amount of outstanding BDT 28,123,908 till the year ended 30th June, 2017. 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 25% (Reducing) per annum on loan disbursed respectively.





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:**

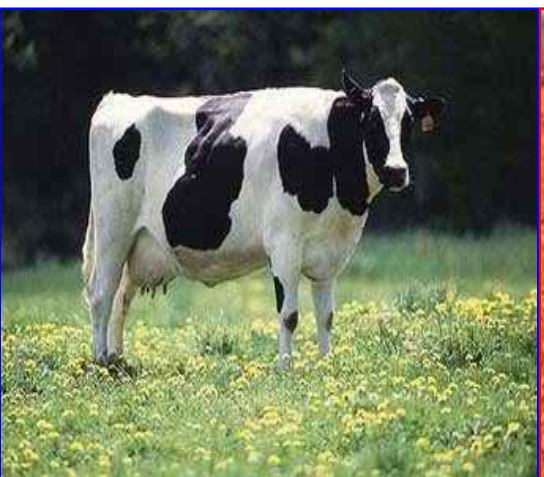
The objective of Members Apad kalin Fund is to provide financial assistance to beneficiaries' family. Its have three components: Life, Education and Marriage. At annual premium of 1% of loan disbursement amount, it is compulsory for all beneficiaries to pay for the insurance before obtaining a loan. Policy on this fund of the following:

- **Life and Loan:** Life insurance provides support to beneficiaries' families in the event of death of an adult in the family thereby easing the burden of loan and also includes provision of death benefits. Upon death of the policy holder, and in most cases, the loan is waived.
- **Education:** This program works with talented children, grooming them as future leaders. One child from each family is eligible for up to BDT 200 per month as long as they meet and maintain a set of strict criteria.
- **Marriage:** Benefits of up to BDT 2,000 is paid as part of this program to cover marriage expenses.



### **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 Comilla Sadar South of Comilla 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, Comilla, 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, Comilla
- 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:****Md. Abdul Kader**

Chief Executive Officer

People's Welfare Foundation

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