



INTERNSHIP REPORT ON
Impact of Microfinance and 13th (CMA) program of SAJIDA Foundation

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Inspiring Excellence

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LETTER OF TRANSMITTAL

20th December, 2017

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Subject - Submission of Internship Report

Dear Sir,

It is a great honor to submit my internship report on “**Impact of Microfinance and 13th (CMA) program of SAJIDA Foundation**” to you. This is a final outcome of three months long internship program conducted in SAJIDA FOUNDATION which was a partial requirement for the fulfillment of my degree of Masters of Business Administration in BRAC University. This report will try to provide you with the information of microfinance operations of SAJIDA Foundation, performance of SAJIDA Foundation, microfinance objectives, and improvement of borrowers and also the CSR activity of SAJIDA FOUNDATION (13th citi micro entrepreneur awards). It has been a wonderful journey and experience to work with such a great and successful organization and prepare my report on it. I am thankful to you for your guidance, suggestions, and constructive criticisms during the preparation of this report that only impelled me further into excelling. I sincerely hope that this project will live up to your expectation.

Thanks,

Tanzila Afrin

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Executive Summary:

For millions of poor and extreme poor in Bangladesh, a small loan that required no collateral or documentation, and that was available in the absence of any formal financial support, played a major part in lifting them out of abject poverty. This small loan has played a big role in transforming and saving lives, building leaders, ensuring the education of children, and enabling millions of marginalized and poverty-stricken individuals and families to survive against formidable odds. The Microfinance industry, now valued at BDT 626 billion benefits over 2.5 million people in the country, according to a World Bank estimate in September 2016.

SAJIDA Foundation's microfinance program which started in 1993 operates on the principles of quality, integrity, innovation and transparency. The program now has 188 microfinance branches in 20 districts with a cumulative recovery rate of 99.74% (with a self-sufficiency level of 121%) and is able to serve 245,539 members with different kinds of loans. Through a partnership with the PalliKarmiSahayak Foundation (PKSF), the program has progressed significantly and looks towards the future with further plans for growth.

With its progressive and inclusive approach, SAJIDA's microfinance has taken great strides in poverty alleviation, focusing increasingly on innovative solutions and usage of technology at all levels while ensuring a quality of services provided. As the program continues to expand, building on research and knowledge, it continues to prioritize the needs of its beneficiaries, with concerted efforts to build on member services, evolving into a more formalized financial institution and stepping towards international development.



Introduction

SAJIDA FOUNDATION is a microfinance base organization. Microfinance services are revising, changing day by day to remain sustainable in the long run, to be versatile and innovative. Product and implementation structures need tailoring if they are to meet the needs of dissimilar communities. This adaptability is crucial if socio-economic initiatives are to have lasting impacts on a population's well-being.

Accordingly, SAJIDA Foundation's microfinance program offers the following loan products:

- Rural/Urban Microcredit (Jagoron),
- Microenterprise (Agrosor),
- Migration, Employees Welfare,
- Ultra-poor (Buniad), and
- Seasonal Agriculture (Sufolon).
- Other supplementary loan products, offered to existing borrowers, include: Seasonal, Education, Emergency, Health, Disaster, Family, and Festival loans.
- Innovation and Technology -SAJIDA Foundation has introduced mobile banking for clients in 16 branches whereby they are able to avail Mobile Banking facilities either through Bkash or Rocket. Mobile banking facilities through BKash were introduced to 5 branches in February 2015 while Rocket facilities were introduced one branch in May 2017. Clients are able to repay loans using this technology without having to visit their microfinance branches and SAJIDA's Microfinance Field Officers are able to better utilize their time in the provision of other microfinance services and better serve all clients.

Mission of SAJIDA Foundation

SAJIDA Foundation's mission is to improve the quality of life in the communities where the organization works through sustainable and effective interventions.

Vision of SAJIDA Foundation

Visions of SAJIDA Foundation are given below:

- Their main vision is to built **Health, Happiness and Dignity for all**. SAJIDA built health to the poor people, happiness among low income family and dignity for poor people.
- Develop entrepreneurship and alleviate poverty especially among the marginalized through various micro- entrepreneurial activities.



Guiding Principles and Values of SAJIDA Foundation

1. **Innovation & Quality:** They bring innovation and quality on their loan products. They provide freedom for poverty through Microfinance, SHAMRIDHI, Agriculture and live stock unit, Nirapotta (micro insurance).
2. **Empowering Mothers & Families:** They recognize the central role of mothers in uplifting their families. They built the programs called- Malaria control, Disaster loan, Adhunika, Community wellness program- Proshanti; which include nutrition, legal support, financial support, health promotion etc.
3. **Inclusiveness & Dignity:** They believe all lives are equal. Focusing this SAJIDA built AMRAO MANUSH program for the homeless people.
4. **Transparency & Accountability:** They are transparent and accountable in their work.

Financial performance of SAJIDA Foundation

SAJIDA Foundation's Finance and Accounts Department performs a vital role within the organization in improving program efficiency, enhancing management decision-making capabilities, and promoting transparency and accountability. This department manages the collection and storage of financial data accrued from transactions conducted by relevant cost centers. The data is compiled for management use, enabling a dynamic supervisory framework and the comprehensive monitoring of SAJIDA's diverse programs.

Over the years, SAJIDA Foundation has actualized a stringent financial and procurement policy. This achievement relies on the issue of meticulously documented rules and regulations pertaining to account management. For every project at SAJIDA Foundation, budgets are maintained to be fully transparent and accessible. The Head Office finally compiles various project reports to develop the organization's annual budget. SAJIDA Foundation's Finance and Accounts Department has four specific functions, which are also often inter-related. These functions are:

- (1) **Recording Financial Transactions:** ensuring that the organization has accurate records of its revenues, expenses, assets, liabilities and capital;
- (2) **Strategic Management Accounting:** providing data to assist managers and other internal users in their decision-making, performance measurement, planning and control activities, as well as pricing;
- (3) **Financial Reporting:** providing information about the organization to external users that is useful to them in making economic decisions and for assessing stewardship of the organization's management; and
- (4) **Treasury Management:** managing the funds of the organization, namely cash and working capital items, plus short and long-term investments, short-term and long term debt and managing financial risk.



The Finance and Accounts Department prepares SAJIDA Foundation’s financial statements in strict accordance with international reporting and accounting standards. SAJIDA Foundation strives for excellence and transparency in its financial reporting. SAJIDA has received numerous national and international awards in recognition for its accomplishments in the preparation, disclosure and maintenance of a commendable financial reporting platform. The Foundation has regularly received awards and recognitions from the Institute of Chartered Accountants of Bangladesh (ICAB) and the South Asian Federation of Accountants (SAFA). SAJIDA Foundation has also been awarded a trophy by the International Labour Organization’s (ILO) Microinsurance Innovation Facility for its commitment to enhancing the value of microinsurance and for participating in the ILO Practitioners Learning Group (PLG) on Improving Client Value 2011-2013. The trophy was awarded at the PLG Experience Sharing on Improving Client Value Forum held on November 10, 2013 in Jakarta, Indonesia. SAJIDA Foundation was also selected as Most Innovative Institution (MFI) under Citi Micro-entrepreneurship Awards by the Citi Foundation. A complete list of awards and recognitions are listed in the table below.

Awards and Recognitions received by SAJIDA Foundation

Year	Award	Awarding Body
2006	2 nd Prize for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Merit Certificate	South Asian Federation of Accountants (SAFA)
2008	3 rd Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Joint 1st Runners Up for Presented Accounts Award under the NGO Sector	South Asian Federation of Accountants (SAFA)
2009	2nd Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Merit Certificate	South Asian Federation of Accountants (SAFA)
2010	1st Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	1 st Runner-up	South Asian Federation of Accountants (SAFA)
2011	1st Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Merit Certificate	South Asian Federation of Accountants (SAFA)
2012	Merit Certificate under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	2 nd Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Merit Certificate	South Asian Federation of Accountants

2013		(SAFA)
	Most Innovative Microfinance Institution under Citi Micro-entrepreneurship Awards	The Citi Foundation
	Trophy for commitment to enhancing the value of microinsurance and for participating in the ILO Practitioners Learning Group on Improving Client Value 2011-2013	Microinsurance Innovation Facility, InterantionalLabour Organization (ILO)
2014	Best Microfinance Institution under Citi Micro-entrepreneurship Awards	The Citi Foundation
2015	1st Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Merit Certificate	South Asian Federation of Accountants (SAFA)
	Merit Certificate for Best Corporate Award in the NGO Sector	Institute of Cost and Management Accountants of Bangladesh (ICMAB)
	2 nd Prize under the NGO/NPO Sector for Best Published Accounts and Reports	Institute of Chartered Accountants of Bangladesh (ICAB)
	Joint Second Runner-up	South Asian Federation of Accountants (SAFA)
	2 nd prize for Best Corporate Award in the NGO Sector	Institute of Cost and Management Accountants of Bangladesh (ICMAB)

History

SAJIDA Foundation started its journey in 1987 as a family-funded school in the garage of the founder Syed HumayunKabir's residence. It supported underprivileged children who might not obtain an education otherwise. By 1993, the organization had evolved into a formal institution offering micro-credit to poor urban women. At that time, it focused its activities in the urban neighborhoods of "old Dhaka". Over the next decade, the micro-credit program flourished and SAJIDA began to provide a variety of loans to heterogeneous groups of family entrepreneurs. It did so in tandem with numerous types of social development programs. With its success attributable to the visions of its humble and selfless founder, SAJIDA has maintained Syed HumayunKabir's focus on the plight of the less fortunate. Though SAJIDA Foundation now supports a diverse portfolio of programs, Syed H. Kabir's philanthropic and conscientious worldview, in addition to Sajida H. Kabir's ambitious and hardworking personality, continue to define the organization's distinct set of values. Over the years, an unflinching dedication to institutional development has consolidated SAJIDA Foundation as a sustainable, transparent, and scrupulous institution delivering quality services to the poor. SAJIDA Foundation now boasts six million patrons, working in 2,666 villages and cities across 18 districts, with a staff of 1,949 people. The exemplary efforts undertaken by SAJIDA's founder, as well as those of his wife, have been inspirational for younger generations. Their own children now strive to uphold their parents' principles and ethics, and believe in being socially responsible for those less fortunate than themselves.



Contribution of Pfizer Family Through a remarkable gesture of corporate charity, Pfizer Inc-New York initially sold and subsequently donated 51% share of Pfizer Laboratories (Bangladesh) Ltd. (subsequently renamed Renata Limited) to SAJIDA. Today SAJIDA has grown into a self-sustaining organization with a majority of its programs financed by dividend earnings from Renata Limited, service charges from microfinance operations, and fees from its health and insurance ventures.



Product / services offerings

Main programs of SAJIDA Foundation are:

- Microfinance
- Samriddhi
- Agriculture & Livestock Unit
- Micro insurance
- Pre approved loans
- Health
- Psychosocial Counseling Centre
- AmraoManush
- Impact
- Adhunika Women's Centre
- Community Climate Change
- Financial Inclusion – OPTIX
- Education
- Citi Micro entrepreneurship Awards

➤ **Microfinance**

Microfinance serves as one of the most successful tools to alleviate poverty in Bangladesh. SAJIDA Foundation has been part of this monetary revolution for the last two decades through its Microfinance Program.

➤ **Enrich/Sammridhi**

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is an integrated development project implemented by SAJIDA Foundation in partnership with Palli Karma Sahayak Foundation (PKSF).

➤ **Agriculture and Livestock Unit**

SAJIDA Foundation started an Agriculture and Livestock Unit in 2013. This unit proposes to boost agricultural productivities and generate employment in rural areas.



➤ **Micro insurance**

In Asia, Bangladesh has the highest incidence of catastrophic health costs that often drive the poor deep into poverty by absorbing 10–40% of household resources and add 4% population or around 6 million people to the extreme poverty yearly. In an attempt to address this issue SAJIDA Foundation designed a comprehensive micro insurance product titled Nirapotta (Safety net), initially known as HELP, to provide social protection and security to its microcredit program members and their families.

➤ **Pre approved loans**

SAJIDA allows for preapproved loans for seasonal enterprises. The organization takes into account the need for seasonal changes of certain clients and approves loans for these changes in advance when providing loans for the current season. For instance, a borrower who might be investing in a t-shirt business today might need to invest in sweater production for the winter season. The loan for the following loan is approved when the first loan is. A client is allowed to take this loan between 3 to 6 months from the date of disbursement of core loan i.e two loans duration which is maximum 15 months.

➤ **Health**

SAJIDA Foundation's health programs encompass various initiatives. Two secondary care hospitals with 100 and 70 beds operate in Keraniganj and Narayanganj. The Institute of Health Science offers a government approved, and Bangladesh Nursing Council accredited, two-year Community Paramedic course. In one of the remotest areas of Sunamganj district, the Foundation operates a malaria control program. In Niketon, a Center offers Psychosocial Counseling Support Services to Dhaka residents.

➤ **Psychosocial Counseling Centre**

SAJIDA Foundation believes in supporting the mental wellness needs of all individuals. The Foundation views psychosocial counseling as an effective tool to enhance well-being, coping strategies, self-awareness, personal growth, and healthy lifestyle choices. With this aim, SAJIDA Foundation established its Psychosocial Counseling Center in Dhaka, offering a range of counseling facilities by way of a team of qualified and experienced counselors.

➤ **AmraoManush – We are People Too**

SAJIDA Foundation launched the AmraoManush (translatable as –We are People Too”) project in March 2008. This undertaking seeks to improve living conditions for the –floating people” and aids them in to realize sustainable advancements in living standards.

➤ **Improving and Promoting Access to Safe water, Sanitation and Hygiene (IMPACT)**

SAJIDA Foundation's Improving and Promoting Access to Safe Water, Sanitation and Hygiene (IMPACT) program aims to address this gap in services for two groups of people: pavement dwellers in different locations of Dhaka city and working children in old Dhaka and Keraniganj.



Launched in October 2012, this 5 year project funded by Water Aid has four components: Water, Sanitation, Hygiene and Advocacy (WASH).

➤ **Adhunika Women’s Centre**

In April 2012, SAJIDA Foundation took over the management of Adhunika Women’s Center, an initiative by the US-based NGO, Adhunika Foundation. Adhunika Women’s Center is dedicated to positively impacting the lives of women by empowering them in their communities.

➤ **Community Climate Change Project (CCCP)**

Global climate change has severely impacted Bangladesh. In August 2014, SAJIDA Foundation, in partnership with Palli Karma-Sahayak Foundation (PKSF) and the World Bank, established a Community Climate Change Project (CCCP). The project is being implemented in Chinadulli and Noarpara unions, located in the Islampur sub-district of Jamalpur. Islampur is affected by frequent floods and river erosion caused by fluxes in the rivers Jamuna and Brahmaputra.

➤ **Financial Inclusion - Optimizing Performance through Improved Cross-sell (OPTIX)**

Microfinance ventures have grown rapidly in Bangladesh and opened up economic portals for millions of women and men formerly living in poverty. SAJIDA Foundation has been selected as a partner of Optimizing Performance through Improved Cross (X)-Sell (OPTIX). OPTIX is funded by MetLife Foundation which has acquired a grant from Rockefeller Philanthropy Advisors and is managed by the technical advisors, Bankable Frontier Associates (BFA).

➤ **Education**

SAJIDA Foundation started its journey in 1987 as a humble educational initiative for underprivileged children. It was launched as a privately-funded school in the garage of the founder’s residence. As the Foundation established itself as a formal NGO and grew to acquire new programs, education has remained a priority. As such, SAJIDA Foundation operates a non-formal primary education program and offers scholarships under the umbrella of its Nirapotta micro insurance platform.

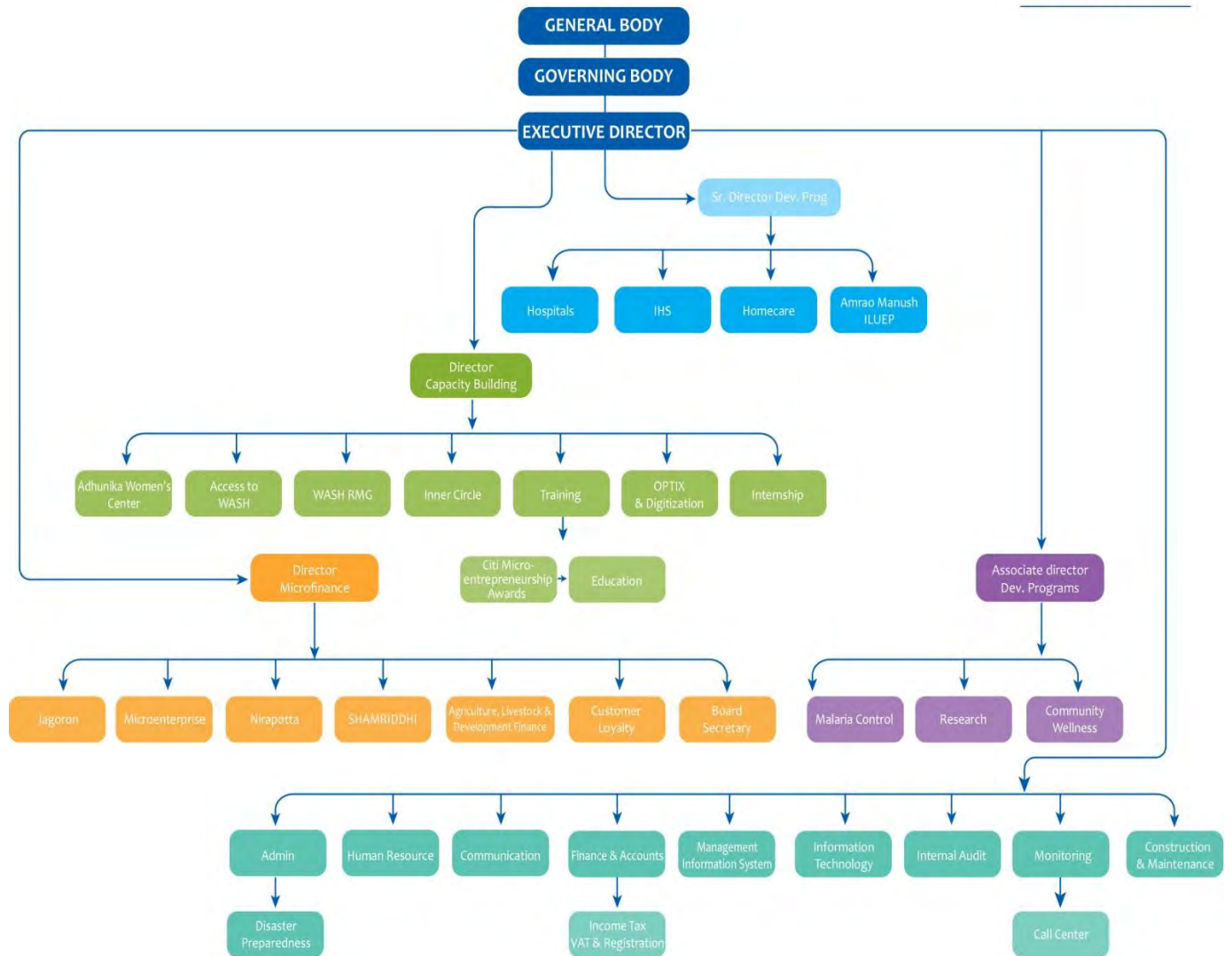
➤ **Citi Micro entrepreneurship Awards**

Launched in 2005, the Citi Micro entrepreneurship Awards program is a signature initiative of the Citi Foundation aimed at raising awareness about the importance of micro entrepreneurship and microfinance in supporting the financial inclusion and economic empowerment of low-income individuals. The 2017 Citi Micro entrepreneurship Awards Program is jointly organized by Citibank N.A., Bangladesh, and SAJIDA Foundation along with the support of Credit and Development Forum (CDF), Palli Karma Sahayak Foundation (PKSF), Microcredit Regulatory Authority (MRA), Channel i and The Daily Star. The program was launched at a city conference centre in the capital, which will award micro entrepreneurs in different categories aimed at empowering women in different communities with accelerating financial inclusions.

Operational network organogram

Operational organogram of SAJIDA Foundation is given bellow:

Organogram





Vision for the future

Some program's of SAJIDA FOUNDATION vision for the future need to improve. Those are given bellow:

- **Training program**

In the future, an extended trainer's pool will be developed from the best performers of various levels of staff of microfinance program in order to engage them to train the fellow microfinance staff. Planned efforts will be undertaken to groom the newly recruited managerial staff for microfinance operations and support departments as part of talent management.

- **Nirapotta program/microinsurance**

SAJIDA's Nirapotta program is unique in providing coverage for both preventive and curative healthcare for the poor, which settles in with the Government of Bangladesh's mandate to ensure Universal Health Coverage by 2032 in keeping with the SDGs. It includes:

- Universal Health Coverage

SAJIDA seeks to establish Nirapotta as a model program for Universal Health Care (UHC) in Bangladesh. The organization planned to enhance and expand the existing Nirapotta program through innovative product development, digitization, improved claim processing and through partnership with the Government, insurance companies, hospitals and other similar organizations. An initiative is also being undertaken to introduce pre-payment discount card, a major feature of UHC, in their Hospitals.

- Students Involvement – BASIC (Be Aware of Socially Intricate Community)

SAJIDA wants their students to develop a complete awareness of their role in the society as they grow. While they excel academically, which merely serves self-gratification, they also need to be sensitive of privileged opportunity, inequality, marginalization, complex social fabric, nature, stereotyping etc. that very much exist in community. Students who receive Nirapotta stipends will be involved in various social campaigns, coaching promising students, awareness programs etc.

- Redesigning Education Schemes

The future of the Nirapotta program lies in increased coverage through partnerships for education stipends for students unable to rise beyond their circumstances due to a lack of resources.



- **Education program**

There are 357 children and adolescents enrolled under the Nagar Pathabasi-AmraoManushprogramme, including those in the PDCs and in the surrounding primary and secondary schools. Future plans of the organisation's education program include integrating all education programs so as to improve the quality of the program, thereby developing future leaders from those traditionally left behind.

Job description

I have joined SAJIDA FOUNDATION as an intern on 22nd October 2017 and continued till 22nd January 2017. The main reason to choose Microfinance at SAJIDA FOUNDATION is to learn about microfinance operations of SAJIDA Foundation. I have joined SAJIDA Foundation as an Intern to work on microfinance program and Citi Micro entrepreneurship (CMA) Award; organize by SAJIDA Foundation and Citi Foundation that awards the successful micro entrepreneurs and the Microfinance Institutions in 6 categories through a competitive selection process in Bangladesh.

Specific responsibilities

- to learn about microfinance operations of SAJIDA Foundation
- visit enterprises of micro entrepreneurs to know about the improvement of loan borrower
- Filling and documenting the submitted applications as per winning category
- Giving entry of the data from the application and assist to rank the applications accurately
- Prepare formative report on application's category and numbers and submit the report to the authority concerned on regular basis
- Assist to presentation the report to the screening committee
- Help draft the press release as part of media campaign for CMA and coordinate with media
- Coordinate and assist to organization different types of meetings of the program

Objective of job

- collecting data for microfinance program
- visiting different microentrepreneurs for collecting information about their improvement
- collecting all CMA application and scoring them according to categories
- preparing a PowerPoint Presentation Slide for the screening committee

Methodology of the Study

This report is divided into two topics—

- Impact of Microfinance
- Award program

Impact of Microfinance:

- Microfinance objectives
- Improvement of loan borrowers
- types of microfinance and the loan process

Award program:

- 13th Citi Micro entrepreneurship award (CMA)
- process of award program
- Impact of the CMA program

Limitations of the Study

Alike every other report, this report also has some shortcomings. The limitations which have been identified are as follows:

- Many procedural matters of microfinance program the process were not communicated under proper supervision. So, those parts have been written on the bias of own observation, which might vary person to person.
- Lack of in-depth knowledge and inexperience was one of the most important factors that have constituted the limitation of the study.
- Because of some valid confidential issues the company did not share some necessary information.
- The allocated time was not sufficient for me to make the study a complete and fruitful one as my intern at SAJIDA FOUNDATION started lately.



Critical observation

Delinquent loan is a bad for a microfinance program, which increases due to some overdue members. It posses negative impact on the whole organization.

Reasons—

- ✓ the members who are not included under target population; get enter to organization
- ✓ If members of another organization admitted to this organization with the help of local influential.
- ✓ if membership is done from collision between wife and husband
- ✓ if membership is done by the person who is not workable

For CMA program—

- The microentrepreneurs those who have been awarded from previous program are not applicable to apply for the next Citi Micro entrepreneurship Award
- Person related with SAJIDA Foundation also the organization (SAJIDA Foundation) can not apply for the competition.

Recommendations

To overcome microfinance program we should follow some steps—

- ✓ Finding the reasons when delinquent loan occurs and trying recover the overdue loan by encouraging for proper loan and taking necessary steps
- ✓ taking help from good staff by visiting team work, also taking help from members family
- ✓ finding those persons who breaks the rules and regulations and cancel their membership
- ✓ recruiting skilled staff
- ✓ if necessary lawful step should be taken

For Citi Micro entrepreneurship Award --

- The application form cannot be apply directly by micro entrepreneur which are applied through banks or Microfinance organizations
- Follow up step should be improved.
- Format of application scoring process should be change

Topic # 1

Impact of Microfinance of SAJIDA Foundation



Objectives of Microfinance

The main objective of Microfinance is to promote self-sufficiency and economic development among people who don't have access to the traditional financial sector.

Microfinance is the main program of SAJIDA Foundation. Low income people are getting benefitted by this Microfinance program and can alleviate the poverty. Main objectives of microfinance of SAJIDA Foundation is given bellow—

- By providing loan to low income people may increase their family income
- Creating opportunities for employment specially for women and her family which helps to built self-confidence on them
- creating institutional structure by creating organizations and recognition and credit programs for establishing the organization on strong foundation
- confirming the women's economic freedom and equality of men-women

Introduction

In revising microfinance services to remain sustainable in the long run, our dynamic world obligates that one be versatile and innovative. Product and implementation structures need tailoring if they are to meet the needs of dissimilar communities. This adaptability is crucial if socio-economic initiatives are to have lasting impacts on a population's well-being. Accordingly, SAJIDA Foundation's microfinance program offers the following loan products—

- Rural Microcredit (RMC)
- Urban Microcredit(UMC)
- Micro Enterprise (ME)
- Agricultural Seasonal Loan
- Loan for the Service Holders
- Ultra Poor Loan

Moreover there is also some microcredit or loans available at SAJIDA Foundation those are given bellow:

- seasonal loan price (SLP)
- environment disaster loan(DL)
- education loan (EL)
- home loan (HL)
- emergency loan (EML)
- festival loan (FL)



- health loan
- family loan (FmL)

Classification of loan

Loan can be divided into two ways—

- current loan and
- bad loan

Current loan- Duration of loan when loan is distributed is known as current loan. It can be divided into 4 types:

- Standard loan/ regular- if overdue is not present from distribution time to duration of loan then it is known as standard loan.
- susceptible/observable loan- if loan overdue is occurs during the distribution time to 30 days time then it's called susceptible / observable loan
- Substandard loan- after distributing loan from 31-180 days if loan overdue is there is called sub standard loan.
- Doubtful loan- after distributing loan from 181 to 365 days if there is any loans overdue present then it is called doubtful loan.

Bad Loan- After finishing the duration of current loan is called bad loan. To overcome this loan personal communication can be increase, administrative system can be improved.

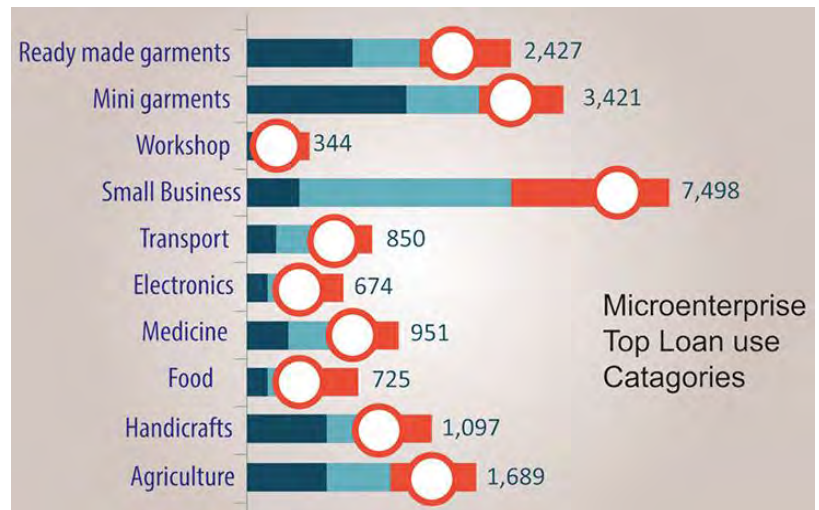
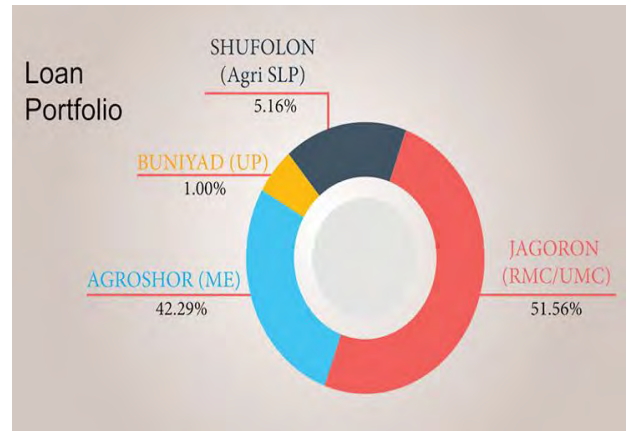
A more extensive depiction of the different types of microfinance packages available follows:

- **Microcredit-** SAJIDA Foundation's micro-credit program is collateral-free.
 - SAJIDA Foundation's micro-credit program is implemented through a group model whereby members form groups of five and subsequently form centers composed of roughly six groups.
 - Credit Officers hold weekly meetings to undertake transactions and processing.
 - Target families are identified on the basis of sex, age, and household income,
 - After which interested persons are invited for group discussions on SAJIDA Foundation's microcredit products and regulations.

➤ Micro-enterprise Loan (Agrosor)

Available to both men and women, the micro-enterprise program provides services on either a group or individual basis.

- Most members are recruited through surveys, with the majority of loans given on an individual basis.
- A small number of micro-credit borrowers' graduate from the micro-credit program to become micro-enterprise program members.
- The micro-enterprise program offers enterprise loans to entrepreneurs seeking to enlarge their businesses.
- A minimum of 2 years business experience, a visible venture and the businesses' potential to generate employment are the primary requirements to qualify for a micro-enterprise loan.
- Loan amounts range from BDT 50,000 to BDT 2,500,000. A guarantor's signature is required for all micro-enterprise loan agreements.
- Micro-enterprise members are required to save BDT 200 per month in addition to the mandatory initial savings of 2.5% of the loan amount.



➤ Supplementary Loans

Supplementary loans are offered to existing borrowers in order to equip them to face unexpected emergencies and safeguard their families. Supplementary loan products include—



- Seasonal- Seasonal Loan is given on short-term basis. There are two types of Seasonal Loans,
 1. For agricultural purposes and
 2. For trading.

Seasonal loans for agriculture cater to challenges built into the life cycle of different crops. Seasonal loans for trading provide relief to experiencing periodic market fluctuations; some of these financial spikes and slumps occur annually, and even predictably. The Seasonal Loan amount can be as much as BDT 60,000, repayable within 3 to 9 months via monthly installments.

- Educational- The Education Loan is given with an amount of up to BDT 15,000, repayable through 10 monthly installments.
- Emergency- Emergency Loan is provided for health and other emergencies. The loan amount can be up to BDT 5,000 and is repayable through a single installment after a four-month grace period.
- Disaster- the Disaster Loan is disbursed to Jagoron members immediately following a disaster to recover losses and allay emergency expenditures. The loan amount can be up to BDT 5,000 at 8% interest and is repayable through 40 weekly installments.
- Family- the Family Loan is allotted for the purchase of home appliances, furniture, and other household goods. The loan amount is BDT 30,000 repayable in 24 monthly installments.
- Festival loans- The Festival Loan is awarded before religious festivals. The loan amount can be up to BDT 5,000 repayable within four months in monthly or single installments.

➤ **Migration Program**

Remittances from migrant workers are the number one source of foreign currency in Bangladesh. In 2014 alone, migrant workers earnings amounted to USD 15 billion. Currently there are approximately 10 million migrants employed abroad—while a million more join their ranks annually. In many cases, however, this relocation overseas comes at a great cost. Countless hopefuls, interested in livelihoods abroad, are unable to navigate a complicated and costly emigration process. The majority of those who successfully migrate subsidize the effort by selling land and property, or by borrowing funds from unofficial sources at exorbitant interest rates. These rates can exceed 200% at times. A significant portion of aspirants never succeed in emigrating and lose their money to illegal agencies or middle men. Recognizing these barriers, in 2015 SAJIDA Foundation developed a program to offer a safe and transparent labor migration process from Bangladesh to higher income countries.



Core elements of the program are:

- (i) Pre-migration Counseling;
- (ii) Visa/work permit/document verification to avoid frauds; and
- (iii) Customized loan assistance for pre and post-migration costs.

This multifaceted program certifies the entire migration process is more accessible and secure for migrants. Implemented through its microcredit branches, the pre-migration counseling and documents verification process aims to expressly reduce visa related forgery. The customized loan is specifically designed for prospective/returnee migrant needs. It is a joint ownership loan provided to cover visa and airfare outlays for prospective migrants, and to defray living and education costs incurred by his/her family members residing in Bangladesh.

Savings:

Savings is another part of this Microfinance program. Low income people who are target population of SAJIDA Foundation are motivated for savings which helps them to alleviate poverty and helps rising of their children also by savings they can utilize the amount for future.

Savings can be classified into 3 types—

- Regular/Compulsory Savings
- Samriddhi/Voluntary Savings
- Ashtha/Special Savings

Mandatory Savings or compulsory savings

The microfinance program is joined by a mandatory savings program, the interest rate of which is 6% per annum. While savings differ from member to member, the minimum agreed upon saving must be BDT 75 a month. For the first loan period, it is mandatory for the client to retain 2.5% of the total loan amount in savings and s/he is unable to withdraw the saving. For those who had already availed loans, they are able to draw from the savings as long as they maintain a balance of 2.5% of the total disbursed loan amount.

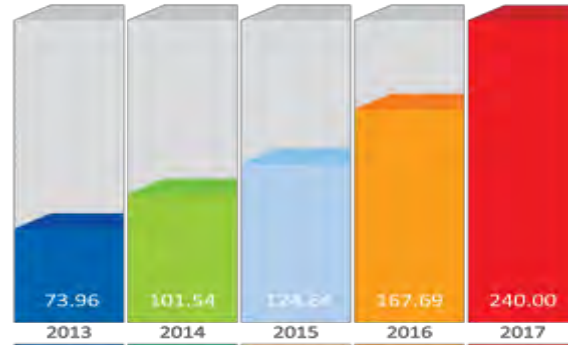
Astha

Astha savings are voluntary deposit schemes for a term. Clients deposit a prescribed amount for this savings scheme earning up to 8% in interests.

Samriddhi

Samriddhi savings are voluntary deposit schemes This savings scheme encourages families to deposit a minimum of BDT 200 per month where they earn up to 7% in interests.

Member Total Savings (BDT in crores)



Target people

The first phase of the loan program of the loan program is to determine the target population.

- Generally those people based on income level who lived under poverty line are known as target population. SAJIDA Foundation has been working in urban and rural both areas. Low income people those lived in urban and rural area are target population of SAJIDA Foundation.
- Base on income:
 - average family monthly income almost 15000tk
 - people selling labor in no time at any time of the year
 - not having enough capital to invest in income generating or income generating
- based on land and property

Loan Approval Process

1. Document Collection (Trade License, National ID card photocopy, agreement letter of enterprises)
2. Fulfilling members profile, creating list of stock products, making progress report by the officer of ME
3. Documents that are collected following (1. and 2.) above steps are presented to area coordinator/branch manager
4. visit of branch manager/area coordinator
5. Inspection of cluster leader in the required field
6. Program head approval and recommendation
7. Approval of executive director
8. send to area office

Loan Distribution Process

1. before the disbursement of the loan approved file submitted to the accountant
2. being sure creating the payable check by the name of account member on delivery day
3. At delivery time signature should be taken into contract of loan in front of manager from land loan holder
4. Accepting security check of land holder and members (if
5. Delivery of loan to register , the member who takes loan will give signature in front of accountant and manager
6. Account payable check or cash is given to loan person

Loan Recovery System

After accepting loan, all members will provide loan installment to booth or in the office. Installment can't not be acceptable if it is done outside on filed.

File Archive

After distributing loan file should be keep under ME officer's control. It must be sure every necessary document is present in the file. if anyone needs those information kept in file; should be given to that person and after that it should be keep in lock system. Filing should be done according to month basis.

Topic # 2

CSR (CMA program)of SAJIDA Foundation



Introduction

The Citi Micro entrepreneurship Awards (CMA) program is a signature initiative of the Citi Foundation aimed at raising awareness about the importance of micro entrepreneurship and microfinance in supporting the financial inclusion and economic empowerment of low-income individuals. Launched in 2005 and now spanning more than 30 countries, the program highlights the contributions of micro entrepreneurs and microfinance institutions (MFIs) to their local economies. Through the program, the Citi Foundation has committed more than \$17.3 million to support the efforts of microfinance networks and MFIs to convene thousands of key stakeholders that influence sector-wide policy and regulation and encourage innovation around the world.

Categories to apply Citi Micro entrepreneur Awards

The competition and judging process will continue through May 2018 when the winners will be announced at the awards ceremony in Dhaka. Applicants must fill up a form according to divided categories. Awards will be given in the following categories:

- Best Micro entrepreneur of the year' category which award money is BDT 450,000.
- Best women Micro entrepreneur of the year' category, award money is BDT 350,000.
- Best youth micro entrepreneur of the year' category, award money is BDT 350,000.
- Best micro entrepreneur of the year in agriculture category, award money is BDT 350,000.
- Best microfinance institution of the year and
- Most Innovative Microfinance Institution of the Year

In addition, the runners up will receive BDT 150,000 and the second runners up will receive BDT 100,000 as prize money. All winners will be also given a crest and certificate.

Those who can apply for award-

- most cases aligns of NGO's and bank
- NGO's or microfinance institutions (MFI)
- Also the persons (micro entrepreneur) who takes loans from bank and other financial institution (the amount of required loan will be around 30, 00,000)



- and the last date for the applicant is 25th November

Process:

SAJIDA FOUNDATION as organizing partner have been involve with the Citi Micro entrepreneurship Awards program with citi Bank, Bangladesh and with strategic partnership of Credit and Development Forum (CDF) from 2014year in Bangladesh which was 11th CMA program, 12th CMA program was held on 2015 year and now the CMA program have stepped into 13th will be held on 2018 year. There are two committees responsible for the Citi Micro entrepreneurship Awards (CMA) program which is screening committee (SC) and advisory committee (AC). CMA program have been launching through a formal meeting attended by advisory committee (AC). The whole process takes almost 1 year but the main phases of the program takes almost 6 months. The process can be describe into some steps-

Step1-seeking application- Interested micro entrepreneur and NGO's and MFI's are get informed by SAJIDA FOUNDATION through media (channel I and daily star) and e-mail and also through currier of booklet format to their contact addresses. So that interested enterprises and other applicants will apply for the CMA program.

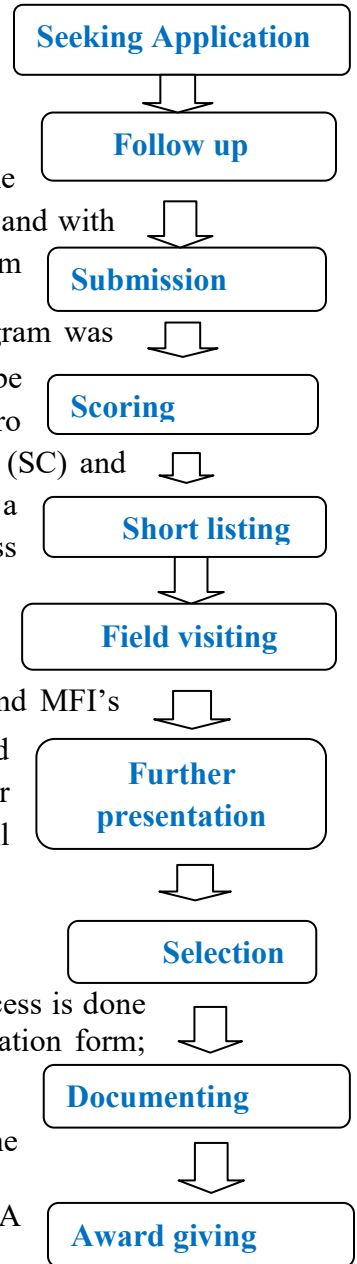
Step2-Follow up- Along this process follows up has been done. This process is done by some phone calls and e-mail. Organizations that don't get the application form; will be mailed again by SAJIDA FOUNDATION.

Step3-Submission-Those microenterpreneurs or NGO or MFI's have the interest will fill up the application form and submit to SAJIDA FOUNDATION.

Step4-Scoring- After submission, the scoring of application is proceed based on specific indicator. And then it is presented to screening committee on a formal meeting.

Step5-Short listing- after having the scoring result from the screening committee, the applicants are short listed from all participated organizations and enterprises.

Step6-Field visiting- SAJIDA FOUNDATION organized field visit to those short listed organizations and microenterprises for verification. They verify whether the participated micro entrepreneur following the use of medicine on crops, whether they have the trade license, whether they give government tax regularly etc.





Step7-Further presentation- After field visiting further presentation is done to screening committee (SC) for short listing from the previous short listed organizations and then presented to advisory committee (AC). Very renowned and honorable professionals of the country from different sectors are the members of advisory council.

Step8-Selection- The final meeting of 13th CMA advisory committee was held at BishwoShahittokendro, on February, 2018, led by renowned economist Dr. Wahiduddin Mahmud, in order to select the awardees. The committee selected 12 individual Micro entrepreneurs and 2 Micro-finance Institutions in 6 categories for the year's 2017 from hundreds of applicants. The committee selected the deserving micro entrepreneurs from different categories through a keen analytical process.

Step9-Documenting- The committee will select 2 organizations and 4 micro enterprises in 6 categories for the year's 2017 from 100 applicants. Then documenting is done according to categories by channel i. There are 6 categories which are documented to provide award to the participants.

Step10-Award giving- After all the procedure is done final award giving process done by organizing grand ceremony according to categories. The prestigious awards, comprising trophies, crests, certificates and prize money, recognize their efforts to develop entrepreneurship and to alleviate poverty especially among the marginalized through various micro entrepreneurial activities.



Impact of CMA program:

Winners get motivated by CMA program. So CMA program is for encouraging microentrepreneurs of every category. This program has the following objectives:

- To identify, recognize and honor micro entrepreneurs and community based enterprises who have exhibited superior performance that has helped them emerge out of poverty,
- create jobs and add value to society
- To invest in the skill and knowledge building of these exemplary micro entrepreneurs, so as to support the development of state-of-the-art micro enterprises, and the creation of role models who can inspire and mentor future generations of entrepreneurs
- To analyze and disseminate best practices derived during the awards process, both nationally and internationally
- increase knowledge about the MFI's or NGO's or Banks
- empowering women micro entrepreneur
- encouraging young micro entrepreneur
- promoting entrepreneurs and raising awareness about the importance of micro entrepreneurship
- winners get motivated

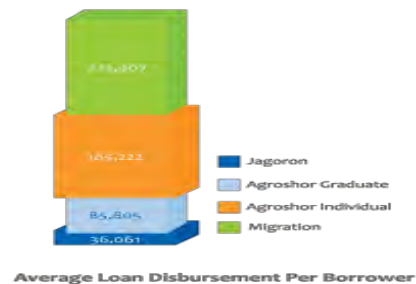
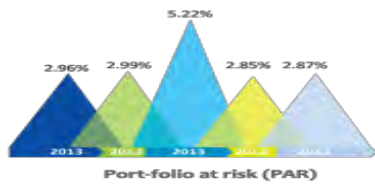
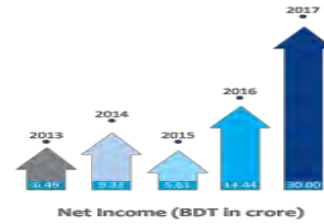
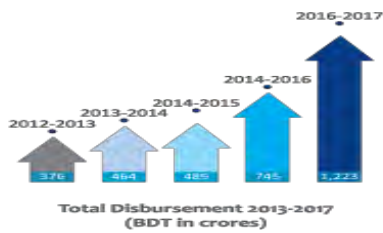
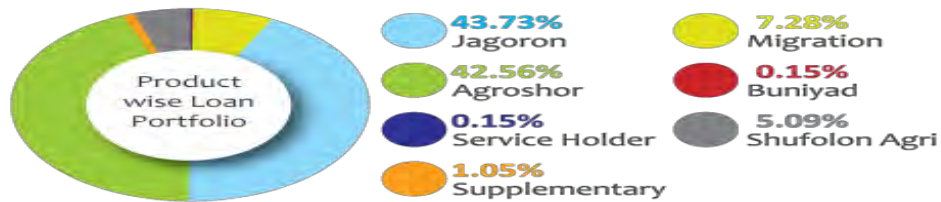
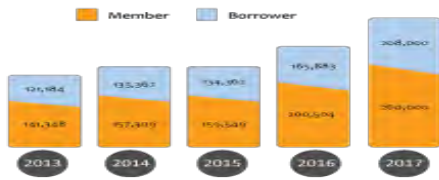
Analysis



Microfinance statistics

As of June 2017

Districts covered	18
Total Number of Branches	188
Total Number of Program Staff	1,753
Total Number of Field/Credit Officers	963
Total Number of Members	245,539
Total Number of Borrowers	193,280
Loan Disbursement for the Year	BDT 12,415 Million
Cumulative Loan Disbursement	BDT 45,490 Million
Loan Outstanding (Principal)	BDT 7,493 Million
Average Loan Size per Borrower	BDT 25,410
(JAGORON)	
Total Member Savings	BDT 2,365 Million
Average Savings per Member	BDT 9,633
On-Time Loan Recovery Rate	98.87%
Cumulative Loan Recovery Rate	99.74%
Self Sufficiency Level	122%



These are some analysis and productivity indicators of different loan product, net income, per member savings, loan portfolio, product wise loan, service charge circulation of SAJIDA Foundation.

Results and Discussion

FIELD VISITING

I conducted a survey which is questionnaire based. I conduct this survey for those micro entrepreneurs are established with their different types of enterprises. Through this questionnaire I have found **the improvements of loan borrower** of SAJIDA Foundation. I took 32 microentrepreneure for this survey through which I have asked questions to the targeted sample and come out with the following results of responses—

In the questionnaire 2 parts are divided one is general indicators and another is business indicator.

1. General indicator- it include family income, housing ability, education ability etc.
2. Business indicator- this part include capital amount employment generation, monthly income, machineries generation, initial loan of borrower etc.

The result of survey is given bellow—

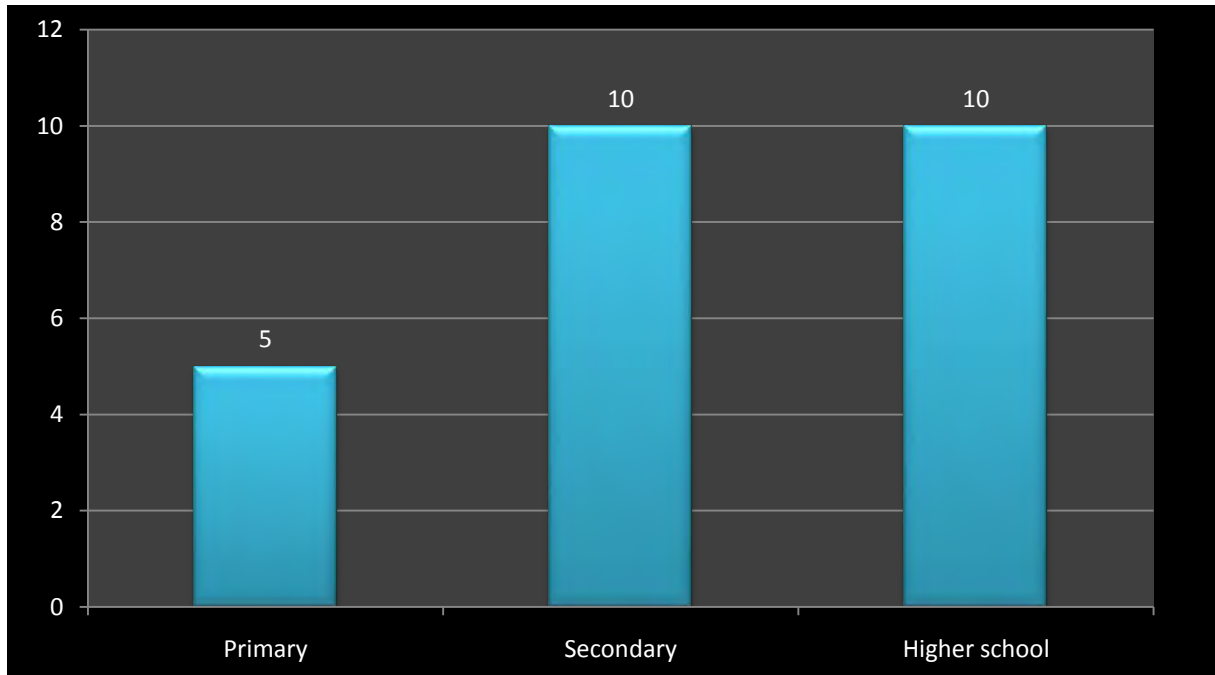
SI no	name of entrepreneur	Reason for taking loan (enterprise/s/health issue)	initial loan(TK)	capital amount (TK)		monthly income(TK)		Net Profit
				Before	Now	Bef ore	Now	
1.	MinaraParvin	Cotton tape production	15000	15000	5000000	300	25000	2300000
2.	Monir Hossain	Jamdani Sari production	50000	6000	6000000	-	50000	1500000
3.	Md.Nazrul Islam	Milk, Cow fatness and biogas production	70000	10000	3900000	-	275000	5000000
4.	Md.AbdulKhalek	Housing items(door bells, lock), steel item production	30000	10000	2500000	300	2750000	6000000
5.	Md. Shoniram	kutirshilpa	50000	15000	14-15 lakh	8-9 thousand	50-80 thousand	8000000
6.	ShekhFarid	Steel and wooden	50000	15000	40-50 lakh	200	50000	3000000

furniture								
7.	Md. Nur Islam	Clothing factory	10000 0	30000 0	1500000 0	-	-	-
8.	Md. Shafiqul Islam	Electrical products	10000 0	15000 0	7000000	-	40000	2000000
9.	Md. OlilBepari	Electric board and pipe factory	80000	15000	2000000 0	400 0	50000	100000
10.	Md. Babul Hossain	Sticker and goclace of belt, bag, shoe	5000	-	3100000	100	70000	300000
11.	MosammataA klima Begum	Sewing and designing on dresses, bed sheet etc.	15000	-	12-13 lakh	800	9000	25000
12.	Habibur Rahman	Noodles factory	10000 0	2500	250000	-	10000	7500000
13.	Khadija Begum	Kutirshilpa	15000 0	600	40000	700	2-3 thousand	500000
14.	Salim Mia	Making Jamdanisha ree	10000	-	16000	300	5-6 thousand	400000
15.	Md. FarukKotayal	Clothing factory	15000 0	-	50000	-	14000	2000000
16.	Md. Ibrahim	Thread processing factory	20000 0	-	30000	200	7000	500000
17.	Md. Sayeed	Bakery item factory	20000 0	600	300000	300 0	350000	2000000 0
18.	Md. Israfil	agriculture	5000	-	80000	-	400000	1500000
19.	Hafiz Begum	Grocery shop	10000 0	6000	70000	-	100000	2000000
20.	Anna Bgum	Child birth	300(e merge ncy loan)	-	-	-	-	-

21.	Sheema Begum	Sewing/ tailoring	10000	-	50000	300	9000000	250000
22.	Mosammat Sahara Begum	Embroidery on cloths	150000	4000	80000	500	45000	4000000
23.	Suraiya Begum	Health Insurance	2000	-	-	-	-	-
24.	Halima Begum	Sharee selling	3000	-	50000	-	60000	500000
25.	AmeenaKhatun	Eye treatment	1500	-	-	-	-	-

Education Ability

Education ability of these 25 entrepreneur's children have been given in a graph—



According to graph Y-axis indicates number of persons and X-axis is the type of school that micro entrepreneurs able to educate their child. Here among 25 persons 5 have able to send their child to primary school, 10 have able to send their child to secondary school and 10 persons have able to send their child to high school.

Business improvement

Business improvement includes employment, numbers of machineries for the enterprise or numbers of animal in the farm.

The numbers of machineries or farm animals are given bellow—

name of entrepreneurs	before	after
MinaraParvin	1 machine	9 machine
Monir Hossain	1machine	70 machine
Md.Nazrul Islam	2 cows	31 cows
Md.AbdulKhalek	5 machines	25machines
Md. Shoniram	-	-
ShekhFarid	-	-
Md. Nur Islam	5machines	35 machines
Md. Shafiqul Islam	-	-
Md. OlilBepari	-	-
Md. Babul Hossain	-	25machines
MosammatAklima Begum	2machine	8machines
Habibur Rahman	-	-
Khadija Begum	-	-
Salim Mia	-	8machines
Md. FarukKotayal	-	-
Md. Ibrahim	-	-
Md. Sayeed	2cows	6cows
Md. Israfil	-	-
Hafiz Begum	-	-
Anna Bgum	-	-
Sheema Begum	1machines	4-5 machines
Mosammat Sahara Begum	-	6machine
Suraiya Begum	-	-
Halima Begum	-	-
AmeenaKhatun	-	-

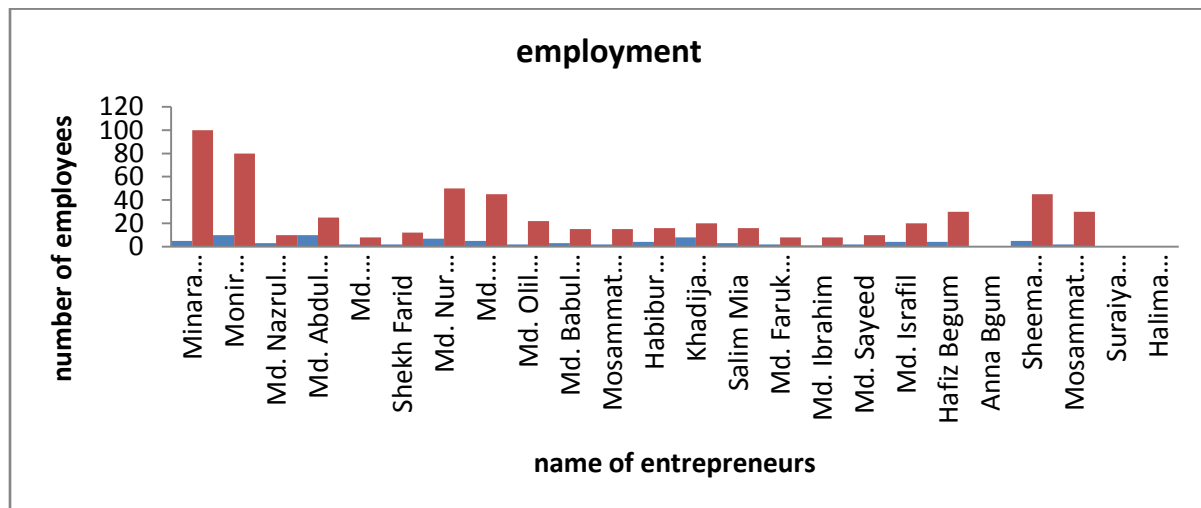
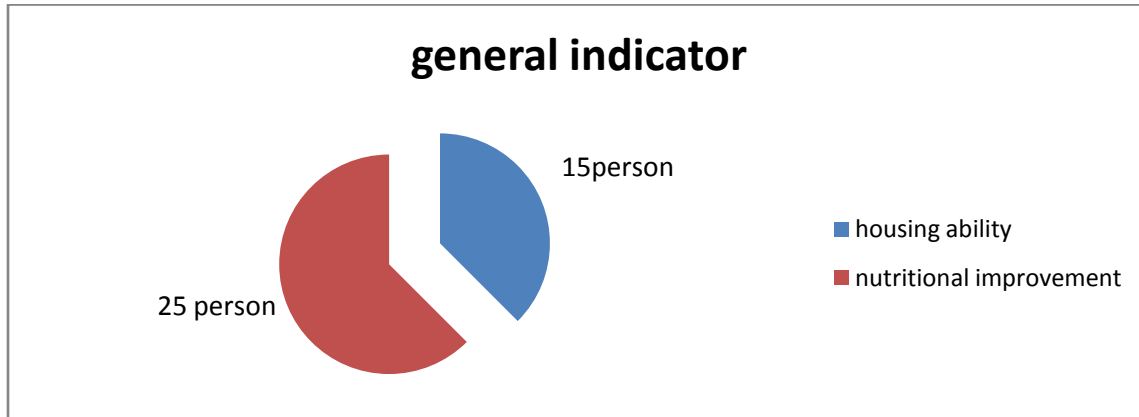


Fig: employment improvement

From this graph Y-axis indicates numbers of employee work for the entrepreneur and X-axis indicates the name of the entrepreneurs. Red bars indicates number of employee now working and blue bars indicates number of employees at initial stage.

Housing ability and health/ nutritional improvement



From this pie chart we can see that there is two general indicators; one is housing ability and other is nutritional ability. Among 25 people, 15 people are able to do their own house with sanitization bathroom and also able to built building and in case of health or nutritional improvement all 25 people now have the ability to feed their family properly with their income or profit.



Conclusion

It was a great honor to work as an intern in a non-government organization (NGO) like SAJIDA Foundation. Like other NGO's SAJIDA Foundation also helping the poor people and homeless people.

- SAJIDA Foundation provides loans to poor people; they also provide good health by caring their patients in their hospitals and also give shelter to the homeless children through AMRAO MANUSH project.
- Alongside community healthcare services, SAJIDA's flagship health program includes two modern hospitals in Keraniganj and Narayanganj serving disadvantaged communities. Efforts to widen health coverage through development of more hospitals are already underway.
- With over two decades of experience in poverty alleviation and social development, SAJIDA has emerged as a successful and innovative model for sustainable change, currently reaching six million patrons and working in 4,000 villages and cities across 20 districts.
- SAJIDA Foundation is a progressive, positive, pro-poor, eco-friendly non-profit organization dedicated for bringing health, happiness and dignity in the lives of the less fortunate.
- The organization efforts to bring about meaningful and sustainable change are defined by the values of family first, innovation and quality, dignity, equality, inclusiveness, empowerment of women, transparency and accountability.

Moreover SAJIDA Foundation have been successful to complete following programs—

Rehabilitation of Non Motorized Transport Pullers and Poor Owners Project (RNPPPO) (2007-2009)

Launched in 2007 with funding from World Bank and PKSf, this project aimed to rehabilitate pullers of non-motorized vehicles in the Mirpur area after a government ban on non-motorized vehicles.

NirapadPalliSanchay/ VSLA (2006 – 2009)

SAJIDA Foundation and Taranga with funding from Chars Livelihood Project started the VSLA-NPS program pilot project to eradicate livelihood insecurities of destitute char dwellers and creating sustainable livelihood opportunities for them.

Blue Peter Meal and Deal Project – (2009-2010)

SAJIDA implemented a project launched by Save the Children UK, Bangladesh, in the Satka Union of Dhaka KeraniganjUpazila to increase food security among selected poorest and most marginalized households especially children.

Strengthening Opportunities for Addressing Livelihood (SONALI) (2009 –2010)

The Sonali project was started in May 2009 as a continuation of the efforts to eradicate livelihood insecurities of char dwellers when the NPS/VSLA project ended.

Ctg. Hill Tract Development Facilities (2010 –2011)

With the goal to improve the health and nutrition status of the people in six upazilas of



Rangamati and four upazilas of Khagrachari district, SAJIDA implemented mobile health teams through local NGO partners.

Support to Rana Plaza Victims (2013)

SAJIDA extended rehabilitation and support facilities to the victims of the devastating Rana Plaza disaster. A team of health professionals from SAJIDA Foundation, including doctors, nurses, paramedics and psychosocial counselors, equipped with medical supplies, attended to the victims of the tragedy. The Foundation also provided rehabilitation and livelihood support to the survivors.

DIISP (2013-2014)

With financial and technical assistance from PKSF, SAJIDA Foundation initiated the Microinsurance Program named “Developing Inclusive Insurance Sector Project” (DIISP) in two of its Jamalpur PRIME branches. Under this program, SAJIDA Foundation offered credit, life, health (with free paramedic service) and livestock (cattle) microinsurance.

Tuberculosis Control (2009- 2015)

To reduce morbidity, mortality and transmission of TB, SAJIDA joined the Global Fund supported TB program and began implementing the project in Narayanganj district.

Programmed Initiatives for Monga Eradication (PRIME) (2012- 2016)

In 2006, PKSF launched a comprehensive program in Lalmonirhat titled “Programmed Initiatives for Monga Eradication” (PRIME) with a view to diversifying income opportunities for the vulnerable group of people who live in the Northern Region of Bangladesh and experience acute seasonal food insecurity, known as “Moga”. In 2012, SAJIDA Foundation started implementing PRIME in Jamalpur district in collaboration with PKSF.

Community Climate Change Program (2014 – 2016)

SAJIDA Foundation, in partnership with Palli Karma-Sahayak Foundation (PKSF) and the World Bank, implemented the Community Climate Change Project (CCCP) in Chinadulli and Noarpara unions, located in the Islampur sub-district of Jamalpur. Islampur is affected by frequent floods and river erosion caused by fluxes in the rivers Jamuna and Brahmaputra. The project aimed to fortify adaptive capacities and the resilience of populations in the area, which would provide beneficiaries, enhanced aptitudes to cope with the effects of climate change.

DIPECHO VIII (2015-2016)

With the support of the European Commission, NAARI Consortium and Concern Worldwide, Bangladesh, SAJIDA implemented the DIPECHO VIII project titled “Enhancing inclusive disaster resilience in Bangladesh” in Wards 5 and 6 under Dhaka South City Corporation (DSCC). The project aimed to reduce disaster risk and mitigate losses and damages from potential disasters. The main objective of the project was to enhance the disaster resilience of vulnerable communities and institutions and establish the practice of disaster risk reduction among them.



Appendices

In this part questionnaire for improvement of loan borrower and some calculation of previous CMA are given bellow—

Improvement of Loan Borrower

Questionnaire according to indicator (improvement of borrower)

General indicator—	previous (before taking loan)	recent (after taking loan)
---------------------------	--------------------------------------	-----------------------------------

name of the member-

type of enterprise or name of the enterprise-

What is your family income?

What is the family expenditure or consumption?

education ability-

housing ability-

health/nutritional improvement –

Business indicator—	previous (before taking loan)	recent (after taking loan)
----------------------------	--------------------------------------	-----------------------------------

when you know / heard about SAJIDA Foundation-

initial loan from SAJIDA Foundation-

capital amount-



employment-

yearly profit-

numbers of machinery –

savings with SAJIDA Foundation (amount)-

Sample profile of the selected awardees:

As the process of selection of 13th CMA is not over yet here is the sample profile of some selected awardees of 12th Citi Micro entrepreneurship Awards (CMA) program, 2015 year has been given bellow:

Category	Name of awardees	Type of microenterprise	NGO's that provides money	Awarded amount (BDT)
Best micro entrepreneur of the year	IshratJahan	Fish Feed	DISHA	4,500,000
	Hasina Islam	sky neer Homemade Dress	Mutual Trust Bank	1,00,000
Best micro entrepreneur of the year in agriculture	Sohelmiaji	Pond fisheries	ASHA	1,00,000
	Md. Salim Reza	Cultivation of fruit and vegetables	TMSS	1,00,000
Best women micro entrepreneur of the year	Afina Begum	organic fertulizer	ESDO	3,50,000
	Rina Begum	Making bags (handi craft)	SDC	1,00,000
Best microfinance institution of the year	Community	Development	Center(CODEC)	4,00,000



Best youth micro entrepreneur of the year'

Md. RubelDewan

production and processing and marketing of milk

BURO Bangladesh

350,000

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