



PAGE Development Centre

PAGE Development Centre

(একটি স্বোপার্জিত উন্নয়ন সংস্থা)



Profile

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1. Name(s) of Application:

About us:

PAGE Development Centre in brief PAGE is a national NGO involved in the process of improving the social and economic conditions of the poor masses. The acronym of PAGE is Poverty Alleviation, Gender equity and Environmental development. PAGE upholds strong commitment to work for realization of these three essential dimensions of development since its very inception in 1993.

Vision

PAGE envisages a society in Bangladesh, which is economically productive and equitable, socially just, environmentally sound and viable.

Mission

Promote participatory, self-reliant, environmentally sustainable development of the poor and help them to achieve their potential through social and economic empowerment.

Objectives:

PAGE works for materializing the following objectives:

- a) **Institutional Development:** To create separate male and female village organizations of the poor and assist them to plan and implement their project and program.
- b) **Human Resource Development:** To conduct human and practical skill development training to enhance the knowledge and capacity of the poor to run their activities efficiently.
- c) **Financial Resource Development:** To encourage the members of the village organization to build-up their own resource through thrift saving and provide them credit for EIG activities.
- d) **Environment Development:** To motivate and mobilize the organized poor to undertake different programs for environmental development and assist them in materializing the programs.
- e) **Gender Development:** To organize different training courses on awareness raising and undertake programs on socio-economic issues for gender development.

Geographical Area Coverage:

- i) Districts: 17– Comilla, Dhaka, Chandpur, Laxmipur, B-Baria, Gazipur, Noakhali, Feni, Chittagong, Munshigonj, Narayanganj, Hobigonj, Sylhet, Kishorgonj, Cox's Bazar, Shariatpur, Narsingdi

- ii) Upazilas: 97- Barura, Choudagram, Comilla sadar, Daksin, Burichong, Debidwar, Chandina, Lalmai, Nangolkot, Gazipur sadar, Muradnagar, Laksam, Kasba, Komol Nagar, Ramgati, Laxmipur sadar, Begumganj, Daudkandi, Kaliakoir, Kachua, Titas, Comilla sadar, Saharasti, Matlab Daskin, B-Para, Homna, Monohorganj, Nabinagar, Haziganj, Sitakunda, Chhanalniya, Fulgazi, Chatkhil, Chandpur sadar, Mirsharai, Ramgonj, Gazaria, Sonaimuri, Akhaura, Meghna, Matlab Uttar, Feni sadar, Senbag, Bancharampur, Soargaon, B-Baria sadar, Bijoyganj, Faridganj, Bandar, Sonagazi, Araihasar, Madhabpur, Raipur, Ashuganj, Kahirhat, Basurhat, Subarnach



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ar,Dagonbhuiyan,Raozan,Hathazari,Fatickchari,Noakhali
sadar,Madhabdi,Siddhirganj,Louhajang, South

Sadar,Bhairab,Narsingdi

Keraniganj,Sirjdikhan,Tongibari,Belabo,Madabpur,Palash,Shibpur,Boalkhali,Patiya,Munshigonj
Sadar,Kuliarchar,Shakhipur,Bhedargonj,Monohardi,Sayastaganj,Keraniganj,Sreenagar,Munshiganj,Zajira,Naria,Co
x's Bazar,Ramu,Eidgaon,Habiganj Sadar,Bajitpur,Kariadi,Sylhet.

iii) Number of Unions: - 966

iv) Number of Villages: - 3445

Number of Development Centres: - 155

Management:

At the apex, PAGE has a General Body of 21 members, which assumes the responsibility of electing Governing Council, approving the Annual Budget and appointing Auditors.

The Governing Council consisting of 7 members has the tasks of appointing the Executive Director and taking decision on major policy issues. It is due to meet at least 6 times a year.

The Executive Director is the Chief Executive officer of PAGE and is responsible for implementation of projects and programs of the organization with his team members.

Staff:

PAGE has now a total work force of 1249 (Male:997 and Female: 252). They are experienced in different disciplines and have commitment to implement the projects and programs for reaching the set goal of PAGE.

Activities:

i) Institution Building:

The prime thrust of the PAGE activity is to develop sound and viable grass root organization for landless, marginal and small farmers through a process which involves formation of separate male and female village groups, holding weekly group meetings, encouraging weekly thrift savings for fund accumulation and imparting training for group management and income generating activities. Up-to June-2023, PAGE has created 13,558 village groups with membership of 196,170 and the saving fund of the groups stood at TK 2,956,272,327

ii) Training:

PAGE mainly conducted two broad categories of training courses: human development and practical skill development. So far PAGE imparted human development training to 1096 staff and group leaders and skill development training to 3159 group members on different IGAs e.g. vegetable cultivation, poultry and livestock rearing, fruit processing and pisciculture.



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iii) Credit program:

PAGE operates a revolving loan fund for providing credit support to the group members for undertaking different employment and income generating activities. The activities covered: agriculture, poultry and livestock rearing, rice processing, vegetable and fruit cultivation, pisciculture, small trading, handicraft works, nursery raising and rickshaw pulling.

Basic information of Micro-Credit (June,2023)

Indicator	Amount
Groups	13558
Members	196170
Savings	2956272327
Borrowers	148649
Loan Outstanding	6882100823
Cumulative loan disburse	63460734520
Cumulative Loan Recovery	56578633697
OTR %	98.72
CRR%	99.56
PAR	4.65
Borrower Coverage (%)	75.78
Savings & Loan Outstanding Ratio	42.96
Overdue as a % of Total Outstanding	3.62
Good loan as a % of Loan Outstanding	95.35
Member: Branch	1266
Outstanding : Branch	44400650
Field Officer:Member	266.54
Field Officer:Borrower	201.97
Field Officer: Loan Outstanding	9350680
Liquidity to Savings Ratio	15.93
Debt: Capital Ratio	3.64
Capital Adequacy Ratio	23.56
Debt Service Cover Ratio	1.20



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Sources of Fund of Credit Program

PKSF Fund Account:	Cumulative Receive	Cumulative Payment		Current Outstanding
		Principle	Service Charge	
JAGORON	700,000,000	537,000,000	82,247,075	163,000,000
AGROSOR	732,000,000	565,500,000	86,584,693	166,500,000
BUNIAD	220,000,000	182,500,011	2,612,771	37,499,989
SUFOLON	1,034,500,000	944,500,000	25,175,000	90,000,000
ENRICH- ACL	3,500,000	2,975,004	136,625	524,996
ENRICH- LIL	2,300,000	2,075,000	70,877	225,000
ENRICH-IGA	89,500,000	61,000,000	10,031,254	28,500,000
AGROSOR-MDP	237,000,000	127,600,000	21,550,000	109,400,000
LRL 1st Phase	40,000,000	29,000,000	3,475,000	11,000,000
LRL-2nd Phase	40,000,000	12,000,000	232,500	28,000,000
SEP-CSL	2,900,000	870,000	68,150	2,030,000
HH-Water Loan	7,000,000	1,750,000	236,250	5,250,000
HH-Sanitation Loan	120,000,000	29,166,666	4,375,000	90,833,334
AGROSOR-SEP	70,000,000	31,000,000	6,000,000	39,000,000
SIBL-PRO-MC	112,500,000	112,500,000	-	-
SIBL-PRO-ME	37,500,000	37,500,000	4,100,241	-
Pro-EBL-MC	242,000,000	156,843,220	-	85,156,780
Pro-EBL-ME	93,000,000	35,721,014	6,995,023	57,278,986
Sanitation	8,000,000	8,000,000	825,000	-
RMC	897,600,000	897,600,000	84,798,886	-
ME	546,000,000	546,000,000	54,304,282	-
UPP	170,000,000	170,000,000	2,337,529	-
Seasonal	1,210,000,000	1,210,000,000	43,626,251	-
AGRICULTURE	153,000,000	153,000,000	4,926,667	-
EFRRAP	10,000,000	10,000,000	75,000	-
ID	3,847,175	3,847,175	39,811	-
Dhaka Bank	1,635,000,000	1,435,000,000	86,733,305	200,000,000
IDLC Finance	265,500,000	215,755,915	17,842,564	49,744,085
IPDC Finance	90,000,000	74,250,970	8,643,507	15,749,030
Bank Asia	40,000,000	40,000,000	2,107,547	-
Pubali Bank	100,000,000	23,526,689	6,845,706	76,473,311
BRAC Bank	461,700,000	291,781,010	18,108,347	169,918,990



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Jamuna Bank	40,000,000	19,451,719	3,283,502	20,548,281
Mutual Trust Bank	180,000,000	144,099,517	33,369,974	35,900,483
NCC Bank	200,000,000	100,000,000	7,968,881	100,000,000
Southest Bank	100,000,000	24,165,807	5,682,576	75,834,193
Agrosor-Raise	91,000,000	-	-	91,000,000
Lanka Bangla	120,000,000	-	1,932,656	120,000,000
Agrosor -MFCE	50,000,000	-	-	50,000,000
Grand-Total	10,155,347,175	8,235,979,717	637,342,450	1,919,367,458

iv) Aqua – Culture Development program:

- a) With World Fish Centre Partnership: PAGE entered partnership with WorldFish Centre in 2002 for providing technological services to the farmer for fish production in its 6 (six) working Upazilas. One (1) Program Co-ordinator and seven (7) Field Assistants are working for selecting 1750 (one thousand seven hundred fifty) farmers with ponds, train them for enhanced production of fish and ultimately make the program sustainable.
- b) CAGES Program with CARE: PAGE enrolled membership with Bangladesh Aqua – culture Development Society (BADs), assisted by CARE for implementing cage fish cultivation by group members. Number of farmers in this activity is 40 (forty).

v) Vegetable Export Program:

PAGE carried out an integrated program for enhancing quality vegetable production by its group members and marketing their yield to the European market with the assistance of Agro-based Technology Development Program (ATDP). One thousand (1000) vegetable farmers were trained on modern technology under this program. Eleven varieties of vegetables from three hundred fifty (350) farmers are being exported; the volume comes to 3 MTs per week.

vi) Sanitation Program:

PAGE has two (2) village sanitation centers, one at Ramgoti, another at Debidwar where low cost water sealed latrines are produced and distributed to the group members and non-members. NGO Forum assists this program for drinking water and sanitation. PAGE also implemented extensive sanitation coverage in twenty two thousand seven hundred (22,700) households in its five (5) working Upazilas with the assistance of UNECEF.



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vii) Adult and Child Education Program:

PAGE has undertaken a program for making the adult and children of the poor households educated by setting up learning centres for illiterate adults and school for hard-core poor children. PAGE presently implements Post Literacy and Continuing Education for Human Development (PLCEHD) Program in one (1) Upazila with nine hundred (900) adult learners with the assistance on DNFPE, GOB. PAGE also runs ten (10) schools for three hundred (300) destitute children with network support.

viii) Rural Housing Program:

A large number of houses were demolished by the prolonged food and cyclone in the PAGE working areas. PAGE with the fund assistance of GrihayanTahbil, GOB constructed one thousand sixty nine (1069) houses and distributed those numbers to destitute families with long-term loan repayment.

ix) Arsenic Mitigation:

PAGE worked for the national program of very importance – arsenic mitigation in Hajigonj thana of Chandpur district. The work components were screening tubewells, identification of arsenic patients and motivation work for mitigation.

x) Networking:

PAGE as a lead organization helped sixty five (127) small NGOs in implementing a package program of Training, IGAs, Education and Cultural activities.

xi) Anti – Trafficking Program:

PAGE is involved in carrying out campaign against trafficking in women and children in Comilla district with the support of ATSEC – Bangladesh chapter.

Partnership with PKSf

PAGE clearly understood from its very inception that for establishing a sustainable development, the organization should have a sound and disciplined credit program with the beneficiaries. But at the beginning, PAGE had to face a serious crisis, owing to imbalance program setting – larger group members but scarce resource. At this critical time, PAGE approached PKSf for partnership. PKSf visited PAGE fields and being convinced of the level of performance and future potentialities of the organization, PKSf Board kindly accepted PAGE proposal on 30-03-1997 (Board meeting no: 67).

Being partner organization, PAGE received the following developmental services from PKSf for raising its efficiency and providing resource for income generating activities of the beneficiaries:



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Monitoring and Training support

- a) Credit support worth TK.11, 06,00,000.00
- b) Institution Development Loan worth TK. 2,42,52,306 for purchasing Computer motorcycle, and bicycle.

ii) Expansion of program coverage

At the beginning, PKSf provided credit support to Barura branch with two (2) centres of PAGE. Presently PKSf is providing loan to 55 branches of PAGE, considering the efficient and successful operation of credit program by the organization.

iii) Effect of Partnership:

PKSf partnership helped PAGE in bringing the following essential for further growth-

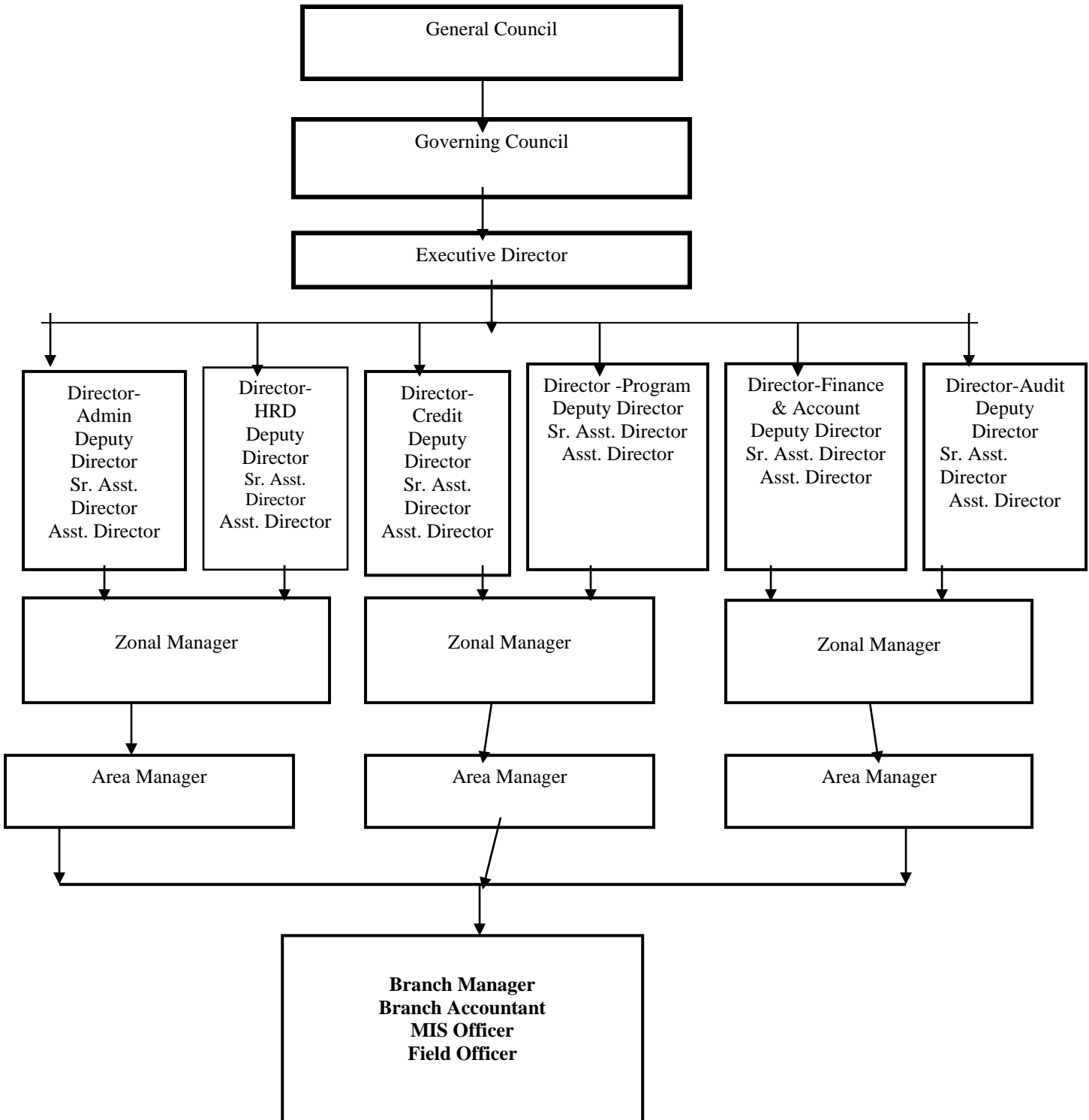
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PAGE Organogram:





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Increase in staff and Village Organization (V, Os): PAGE had in Pre- PKSF period the member of staff: - 46 and 372 V, Os. With the support of PKSF, the organization could raise the number of staff to 553 and V, Os to 7504

a) **Increase of membership and savings:** PAGE increased its group membership from 10,006 to 43,692 during the PKSF partnership period. Regular credit supply from PKSF assisted PAGE in working confidently and in discipline manner. Group saving fund also increased from Tk. 780,745,988.00, to Tk. 87,78,98,581.00

d) **Create safety net:** PAGE could create safety net for micro credit operation by developing fund like Debt Management Reserve (DMR), Disaster Management Fund (DMF), Depreciation Fund Investment (DFI) and Fixed Deposit Reserve (FDR).

Achievement

- a) **Sound Micro credit Program:** PAGE has been successful in establishing a disciplined micro credit program. PAGE has earned efficiency in using different monitoring tools, preparing financial and program reports, operating internal audit i.e. building up its management capacity in running a healthy program.
- b) **Develop Confidence in Group members:** PAGE could create a sense of confidence in the poor group members so that now they are prepared to participate in-group activities spontaneously.
- c) **Attract Other Agencies:** PAGE by operating its micro credit program skillfully could attract other agencies of development like WorldFish Centre for aquaculture program, Directorate of Non-Formal Education, Govt of Bangladesh for Non-formal Education Program, Grihayan Tahbil, GOB for housing program and Bangladesh Arsenic Mitigation for Water Supply Project (BAMWSP) for arsenic mitigation program.
- d) **Institution Sustainability:** PAGE at the initial stage had been a deficit run organization. Now it has been turned to surplus income with only by operating its micro credit program efficiency.



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Challenges Ahead

- a) **Entrepreneurship development:** PAGE has a plan to make its progressive members to successful entrepreneurs by providing technological and financial support in establishing fish farm, poultry and livestock farm, fruit garden, handicraft and trading centers. Then only then, they will be commercially viable actors.
- b) **Involve hard-core poor:** This segment of population is left out from mainstream development process. PAGE will work very earnestly with the assistance of PKSf to gradually help the hard-core poor by providing special program to take them back in the development process.
- c) **Buildup PAGE capacity:** PAGE will work more and more in undertaking other developmental programs like education, health, environment, anti-trafficking, arsenic mitigation and prevention of HIV/AIDS as plus programs of micro finance activities.

Case study: PAGE Beneficiary's successful story using micro-finance

a. Kohinoor's Success lie in shopping bag making



Kohinoor Begum (45) has the membership of Nurpur-2 Samity (Village organization) under PAGE sadar-4 branch. By profession, she is a successful shopping paper bag maker. She lives in a Nurpur village under ward no:18 of Comilla City Corporation with her family members, composed of her husband, Saded Miah, one daughter, one son, son's wife and grandson and daughter. Her educational level is class V. She, in the beginning of her working career, worked as a book binder in different presses in the city and could earn TK 4-5 thousand which made a way for ----- . Kohinoor very often had to work for she lost all the eagerness for this job.



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In 2008 , Kohinoor joined the PAGE Nurpur samity and got a loan of TK 8000 which she invested for bag making . By using her acquaintance , she could manage some customer in the market. Initially she herself did everything –starting from procuring raw materials, cutting , binding, packing and marketing. Gradually because of quality of products and good dealings, she could attract many customers in the Rajgonj and Kandirpar markets. Her produced bags are environment friendly , it create extra demand.

As the demand for bags went high, Kohinoor could not cope up the production which the labour of the family members. She had to engage some other neighbouring women in problem. The hired women gladly agreed to produce bags in the gaps of household work and manage to earn TK 100 perday and TK 2500-3000 per month. Kohinoor, with this process managed to produce 5-6 thousand bags daily. Deducting all the -----for production, she was able to earn a profited TK 10 per 100 bags and thus TK 500-600 daily. Her monthly in -----goes to Tk15-16 thousands . where as her previous job gave her a maximum income of Tk 6000 only.

With the rise of her income , she was able to provide some amenities fridge, Television, Sopa set and other furniture which improved her family living condition. she was able to arrange a better matrimony for her daughter and son. Her husband duty physical -----could not work. Still there was problem. She could manage everything for the family.

Presently 12 women are engaged in bag production with Kohinoor. Her business capital now stands at Tk one lac ten thousand which she earns by using consecutive loans from PAGE . presently she owes TK40 thousand to PAGE. She faces no major problem in the business except temporary block o money in the hands of whole seller. In the coming days, she has a plan of expanding her business by engaging 20 wmen as co-workers. She expects Tk one ---as loan from PAGE for smooth running of the business.



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2. Seasonal vegetable cultivation

Brings happiness round the years.



Khorsheda Begum

Khorsheda Begum's vegetable land

Khorsheda Begum (43), a successful vegetable cultivation, is a regular member of the Govindapur Mahila Samity under PAGE Kongshanagar branch. Her husband About Kashem (52) is an agriculturist by Profession. Presently their family has five members, besides them 3 sons. Khorsheda has been associated with the samity since joining in 2007. She startle with a ban of TK.10000, 2nd was 15 thousand , 3rd 20000, 4th 50000 and the current ban of TK 10 thousand. Every time , the loan money was invested agriculture i/e in vegetable cultivation , mainly in potato , gourd, pump kin , tomato,cucumber etc and also paddy cultivation . For total agricultural production, own land 195 decimal and rented land 240 decimal are being used and About Kashem harvested two crops in the land .

Every year Kashem sells 500 maund potato and gets a net profit of TK 120 thousands TK 40 thousands from gourd, TK 50 thousands from cucumber and from other vegetables, TK 50 thousands and after vegetable , he sows paddy. According to him, no profit comes from paddy. Vegetable cultivation change his life and condition.

About Kashem family condition had been worse during 1970-75 period. In the family, besides father and mother , there were 3 bothers and 2 sister . The family was in a hardship. That time , paddy was they started vegetable cultivation in small scale. In 2006, Kashem got the information about PAGE activities. Then after , he contacted with Manager, PAGE Kongshanagar branch. With his guidance, Kashem organized Govindapur Mahila Samity and consequently involved in the credit program which is running presently for vegetable cultivation.

In Course of conversation, Kashem mentioned that there occurs a lot of change in vegetable cultivation. Farmers are being benefitted with the introduction of new and improved technology.



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Kashem also could change his family living condition remendously boundary wall around the house, valuable amenities like fridge, Television, furnitures etc. He could send one of his sons to abroad, arrange the wedding of his daughter to prominent families . He could create an asset base of 80-90 lac. He could engage labourd for round the year with TK 70 thousand annual pay. Besides, during the peak time other season, he could employ 20-22 Labourers in the field.