

MFI Directory

Baseline Survey of the Microfinance Services Operating on the Chars in CLP-2 Districts

Gaibandha

Jamalpur

Kurigram

Lalmonirhat

Nilphamari

Pabna

Rangpur

Tangail

Chars Livelihoods Programme (CLP)

March 2012

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Australian Government
Aid Program



Acronyms and Abbreviations

ASKS	Anannya Samaj Kallyan Songostha
ASOD	Assistance for Social Organisation and Development
BRAC	Bangladesh Rural Advancement Committee
CMES	Centre for Mass Education in Science
CLP	Chars Livelihoods Programme
ESDO	Eco-social Development Organisation
GSK	Gonno Shasto Kendro
GPS	Global Positioning System
GUK	Gana Unnayan Kendra
JSKS	Jamuna Samaj Kalyan Sangstha
GPS	Global Positioning System
HH	Household
IGA	Income Generating Activity
IMO	Implementing Organisation
MF	Microfinance
MFI	Microfinance Institution
MIS	Management Information Systems
MMS	Manab Mukti Shangstha
NGO	Non-Government Organisation
OSACA	Organisation for Social Advancement and Cultural Activities
PKSF	Palli Karma-Sahayak Foundation
POPI	Peoples Oriented Program Implementation
PRIME	Program Initiatives for Monga Eradication
RDRS	Rangpur Dinajpur Rural Service
RLF	Revolving Loan Fund
RMC	Rural Micro-Credit
SATU	Social Advancement Through Unity
SEBA	Socio Economic Backing Association
SKS	Samaj Kallyan Sangstha
SSS	Society for Social Service
TMSS	Thengamara Mohila Sabuj Sangha
ToT	Training of Trainers
UDDIPAN	United People Initiative for Programmed Actions
US	Unnayan Sangstha
USS	Udayan Sabalamby Sangstha
VSLA	Village Savings and Loans Association

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1. An Introduction to the Chars Livelihoods Programme

This directory and database of microfinance (MF) services on the *chars* is based on research conducted by the Chars Livelihoods Programme (CLP), alongside an external consultant Md. Harun-Or Rashid (November 2011 - January 2012).

The Chars Livelihoods Programme

The Chars Livelihoods Programme (CLP) works with extreme poor households living on island *chars* in north western Bangladesh, and aims to improve the livelihoods of over one million people. The CLP is jointly funded by UKaid through the Department for International Development and the Australian Government (AusAID), sponsored by the Rural Development and Co-operatives Division of the Government of Bangladesh's Ministry of Local Government, Rural Development and Co-operatives, and implemented through Maxwell Stamp Plc.

The first phase of the CLP (CLP-1) ran between 2004-2010, and worked on the *chars* of the Jamuna River in the districts of Kurigram, Bogra, Gaibandha, Sirajgonj and Jamalpur. CLP-1 targeted 55,000 of the poorest households and is estimated to have benefitted more than 900,000 people.

CLP-2 began in April 2010 and follows on from CLP-1, but with a redefined working area. CLP-2 will continue to work in Kurigram, Gaibandha and Jamalpur, as well as the new districts of Lalmonirhat, Nilphamari, Rangpur, Pabna and Tangail. CLP-2 will run until 2016 with the aim of lifting 67,000 households out of extreme poverty.

CLP and Microfinance:

Whilst the CLP does not engage in MF directly, some of the implementing organisations through which the CLP works such as RDRS have well established MF programmes. The CLP does however implement a Village Savings and Loans project which provides villagers with a safe place to save and the opportunity to access small loans at very low interest rates. CLP-2 intends to help develop livelihoods enterprises and promote market-based service provision tailored to households that are diversifying into cattle, and then cattle-fattening into small-scale land leasing for agricultural production. Such activities could benefit from improved access to credit.

2. Background and Purpose of the MFI Directory and Database

The Chars Livelihoods Programme (CLP) conducted a survey during October – December 2011 to assess the microfinance (MF) situation and needs on the *chars* of North West Bangladesh. The purpose of this study is to propose options for improving access to MF on the *chars* and recommend suitable credit and other MF options for the extreme poor and poor households, with specific reference to households recently involved in the CLP.

This document contains a directory of all of the branches and microfinance institutions (MFIs) identified that are offering MF services in the surveyed areas and presents key data on the types of services offered and the portfolio of the various MFIs.

The directory and baseline data are intended to provide a useful reference document for stakeholders including large national MFIs, as well as smaller local MFIs, and organisations such as Palli Karma-Sahayak Foundation (PKSF)¹ for their future work on the *chars*. The data presented answer the following questions:

- Which MFIs operate on the *chars* and what is the extent of their coverage?
- What MF products are offered to *char* dwellers?
- Who has access to these MF products?
- What are the features of the credit products on offer?

A more detailed analysis and an assessment of the suitability of the current MF products and recommendations for more appropriate, *char* specific products are presented in a report, which is available on the CLP website².

As the CLP works in most of the island *chars* in the eight working districts under CLP-2, the research team based the survey on the *char* villages in which CLP-2 works. The CLP-2 districts are: Kurigram, Gaibandha, Jamalpur, Lalmonirhat, Nilphamari, Rangpur, Pabna and Tangail. In Kurigram, Gaibandha and Jamalpur there is some overlap between CLP-1 villages and CLP-2 villages, therefore some data are shown for all villages (CLP-1 and CLP-2), others for CLP-2 villages only.

Methodology

To assess the coverage, CLP implementing organisations (IMOs) provided the CLP with data on which MFIs and branches operate in their working areas. These data sets were combined to form a comprehensive primary list of branches currently operating on the *chars*. A team of nineteen data collectors were trained and deployed to visit each branch identified in the final list and interview the branch manager to collect the required data. The data collectors used questionnaires designed by the microfinance consultant and the CLP's IML division.

To generate maps of the locations of MFI branches, Global Positioning System (GPS) coordinates of branches were recorded by CLP's District Infrastructure Officers (DIOs). Village reference points were used for those branches which DIOs could not cover. Data were organised systematically to produce a directory of MFIs operating on the *chars* and the microfinance services provided by these MFIs. Data from a microfinance coverage survey conducted by the CLP in 2007 were compared and analysed with the 2011 data.

¹ PKSF is a government apex organisation with the mandate to alleviate poverty through generating employment and disburses funds to microfinance institutions who are its Partner Organisations (POs).

² The full report: Or-Rashid, H and Mclvor, N (2012). 'A Review of the Microfinance Situation and the Need for Innovative Products and Extended Services' is available on the CLP website: www.clp-bangladesh.org.

3. Analysis of the Microfinance Situation on the Chars

3.1 Changes and Trends in Geographical Coverage: (Bogra, Jamalpur, Sirajgonj, Kurigram and Gaibandha)

CLP commissioned a survey in 2007 to assess the coverage of microfinance in the *chars* in Bogra, Jamalpur, Sirajgonj, Kurigram and Gaibandha. An update in 2011 provided the opportunity to assess the changes and trends in MF coverage since 2007. The data presented below show that overall, there has been an increase in the total number of branches, however the changes are uneven across the districts.

Chart 1: The Total Number of MFI Branches in CLP-1 Districts in 2007 and 2011

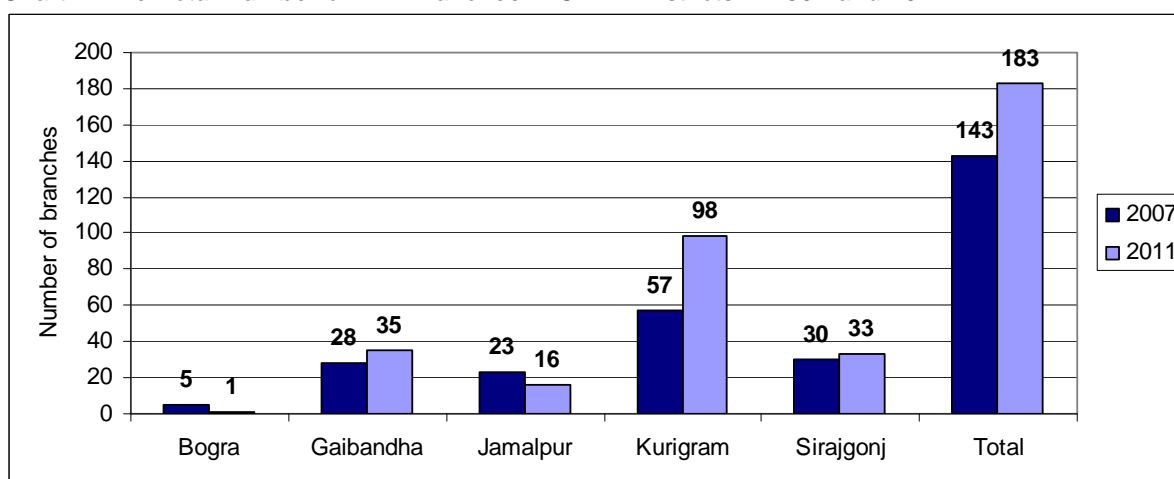


Table 1 shows that the total number of branches on island *chars* has increased from 21 to 30, with a three-fold increase in Kurigram. In some areas smaller local MFIs such as ARCHES - as in Sirajgonj³, closed or merged branches and in other cases the change is explained by different methodology of data collection – for example in Bogra some of the branches listed in 2007 do not and did not work on the *chars*, therefore are excluded from 2011 data⁴.

Table 1: A Comparative Picture of the Total Number of MFIs and Branches in CLP-1 Districts

	2007			2011		
	# of MFIs	Total branches	Island branches	# of MFIs	Total branches	Island branches
Bogra	4	5	1	1	1	0
Gaibandha	6	28	7	10	35	11
Jamalpur	10	23	0	6	16	0
Kurigram	8	57	4	11	98	12
Sirajgonj	13	30	9	10	33	7
Total	26	143	21	25	183	30

More detailed data collection on the geographical coverage of MFIs and their services was conducted in the CLP-2 districts, the findings are presented below.

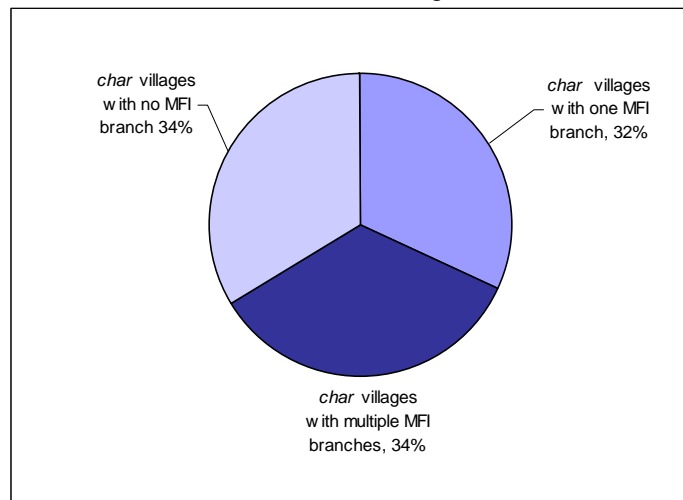
³ In Sirajgonj, the number of island branches has decreased due to the closure of one ARCHES branch and the merging of one MMS island branch with the mainland.

⁴ In Bogra, the 2011 survey found that the ASA, BRAC and Grameen Bank branches listed in 2007 stated that they do not work in the CLP areas, therefore have not been included in the 2011 data. The GUK island branch recorded in 2007 is part of a mainland GUK branch, which is identified in the 2011 survey.

3.2 Geographical Coverage: (Kurigram, Gaibandha, Jamalpur, Lalmonirhat, Nilphamari, Rangpur, Pabna and Tangail)

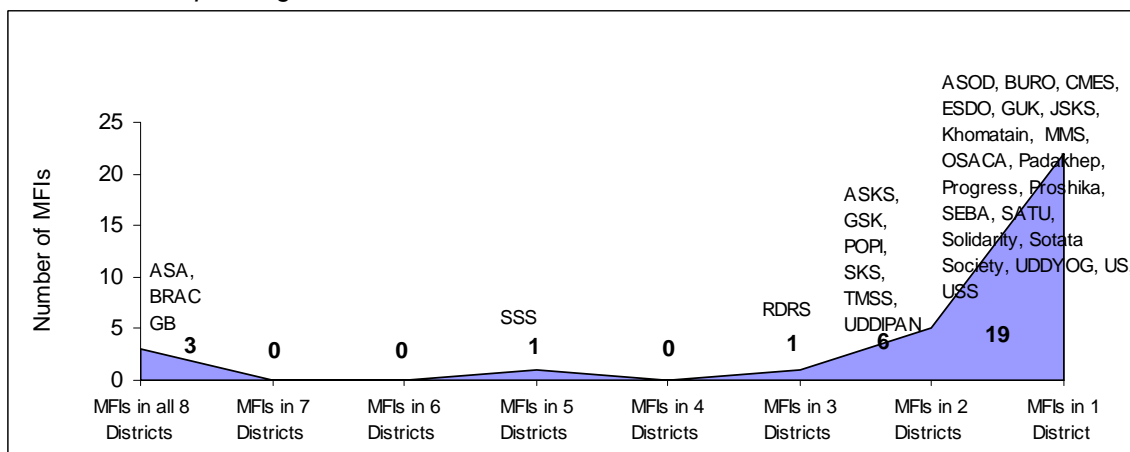
The research showed that the number of MF branches operating on the *chars* is increasing, yet the services remain uneven and a very small proportion of the branches are located on the island *chars*. Usually MFIs establish their branches on the mainland where the majority of their clientele are located; however these branches do offer MF services to *char* dwellers in island villages in their catchment area.

Chart 2: MFI's reach in the Char Villages



Overall MFIs are working approximately two thirds of *char* villages, as shown in chart 2 but the number of *char* dwelling clients is limited⁵. The MF provision is dominated by the 3 National MFIs ASA, BRAC and Grameen Bank, which work in all 8 districts surveyed, as shown in chart 3. **30 different MFIs and 275 branch offices were identified**; the details of their locations and the services they offer are provided section E.

Chart 3: MFI's Operating on the Chars

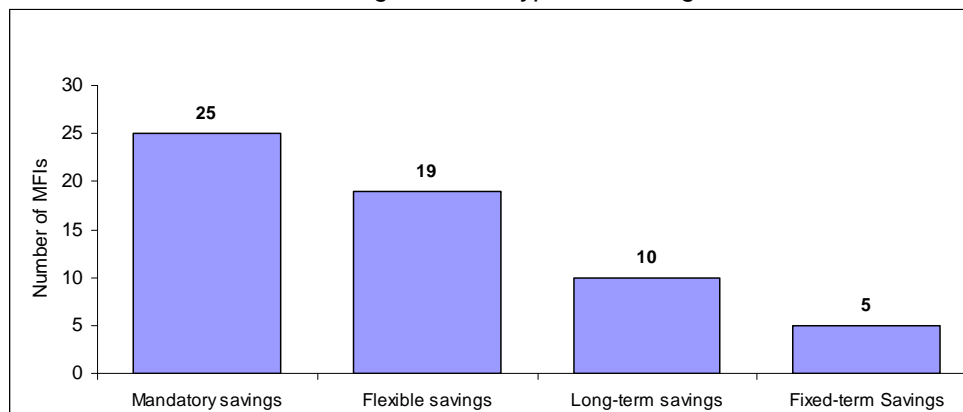


⁵ Details of the number of *char* clients under each branch were not possible to obtain given the resource constraints and data available from the branch managers.

3.3 Microfinance Products Offered to Char Dwellers

Savings: Almost all of the 30 MFIs working on the *chars* have savings activities with their clients. As shown in chart 4, most MFIs offer ‘mandatory savings’ which stipulate a certain amount that the clients must save on a weekly or monthly basis in their group meetings in order to maintain membership with the MFI and apply conditions regarding the withdrawal of savings. Members receive 3-4% interest on the mandatory savings, usually on an annual basis.

Chart 4: Number of MFIs Offering Different Types of Savings



19 MFIs out of 30 also reported to offer ‘flexible savings’ alongside mandatory savings. Flexible savings are defined as the additional amount of savings further to the mandatory savings and these are accessible to the savers at any time. 10 MFIs (ASA, BRAC, GB, Padakhep, POPI, Proshika, SSS, TMSS, UDDIPAN, and Unnayan Shagstha) also reported to offer specialised long-term savings to their clients. 5 MFIs (BRAC, GB, Padakhep, POPI, and SSS) offer fixed-term savings product to their clients.

Loans: Provision of credit is the most common microfinance service offered by the MFIs in the CLP surveyed districts. Chart 5 presents the various types of loans offered to *char* dwellers. The types of loans that are offered by the MFIs can be categorised into the following broad categories.

Chart 5: Types of Loans Offered by MFIs

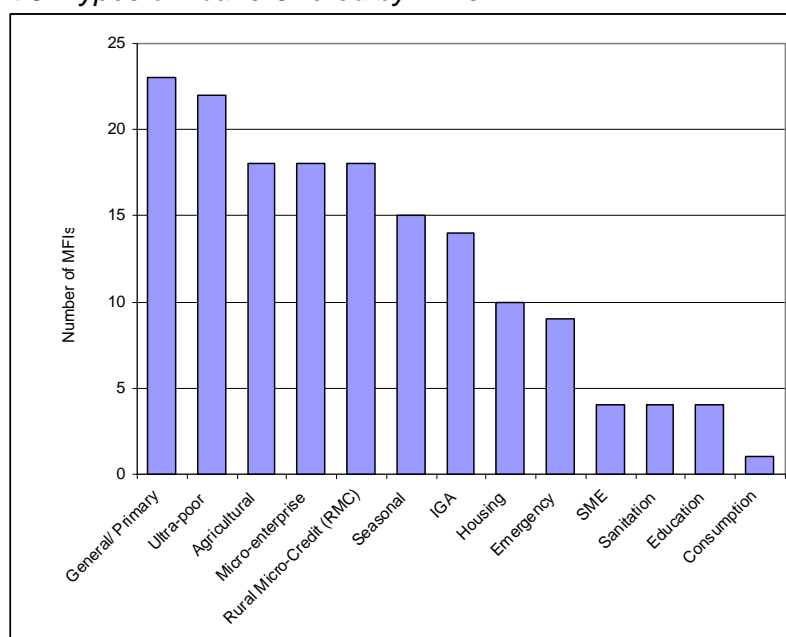


Table 2: Loan Categories and Common Features

Loan category	Loan types	Purpose	Duration	Loan size	Interest rate	Repayment schedule	Other
General loans	primary loans, IGA loans, agricultural loans and RMC loans	income generation: used to invest in an IGA	1 year	Tk.3,000 to Tk.30,000	20-27%	Weekly or monthly	terms and conditions are similar
Enterprise loans	micro-enterprise and SME loans	relatively large-scale economic activities	1 year or more	Tk.30,000 to Tk.300,000	27%	Monthly	target more advanced members relatively wealthy clients personal granter is required to take out a loan
Seasonal loans	seasonal	income generation; but can be used for emergencies	3-6 months	Tk.3,000 to Tk.30,000	10-20%	Monthly or end of loan period	
Ultra-poor loans	Only for ultra-poor clients	income generation but sometimes used for consumption	1 year	Usually Tk 10,00 or under	10-20%	Weekly or Monthly	Similar to general loans
Special Loans	emergency loans, consumption loans, housing loans, sanitation loans and education loans	varies	More than 1 year	varies	Less than 20%	monthly	Less common

3.4 Targeting and Delivery

The primary target population of most of the MFIs on the *chars* and the adjacent mainland are the 'poor', which includes marginal farmers, sharecroppers, day labourers, and the people involved with other activities such as fishing, animal husbandry, small trading, rural transport and weaving. 79% of MFIs claimed to target the ultra-poor, however in practice the 'truly' ultra-poor are not taking loans from MFIs - as observed by the review team in their assessment of MFI clients in the CLP working areas. This was supported by interviews with MFI staff who confirmed that most MFIs consciously avoid enrolling the ultra-poor as they are considered risky borrowers. On the demand side, borrowers and potential clients reported their fear of their inability to repay weekly installments.

Credit options for the ultra-poor living on the *chars* do exist, but the extent of coverage on a very small scale. One initiative to address seasonal and extreme poverty on the *chars* the Program Initiatives for Monga Eradication (PRIME) which was launched by PKSf in 2006. PRIME provides flexible microcredit to PRIME participants through PKSf partner organisations at an interest rate of 10% (flat) or less. The participants then undertake various IGAs such as crop cultivation, livestock rearing and off-farm activities and repay the loan over a period of one year, and participants also have access to an emergency loan if they need it. MF is just one component of this programme and PRIME's reach on the *chars* is very small.

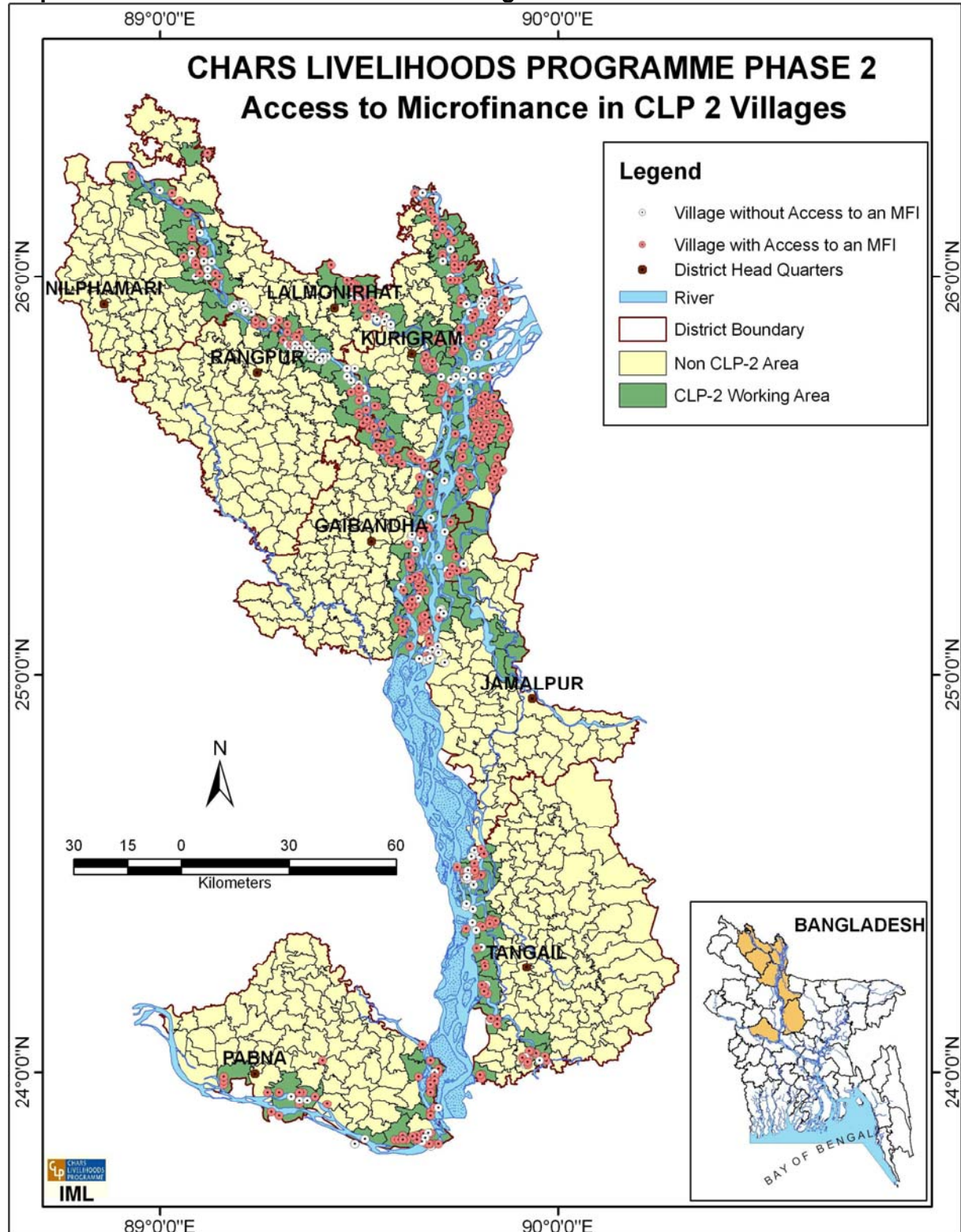
Other MF programmes aimed at the extreme poor include BRAC's 'Challenging the Frontier for Poverty Reduction – Targeting the Ultra-Poor' (CFPR/TUP), which involves skill training and asset transfer, and Grameen Bank's interest-free 'Beggar Loan'. Lastly PKSf's Ultra Poor Programme (UPP) provides micro-credit at a low interest rate similar to PRIME, but excludes the other programme activities such as healthcare and education etc.

Unlike on the mainland, remote *char* locations still lack access to MF and even in villages where MFIs operate, the 'truly' ultra-poor often cannot access credit.

4. Mapping Microfinance Branch Coverage on the Chars

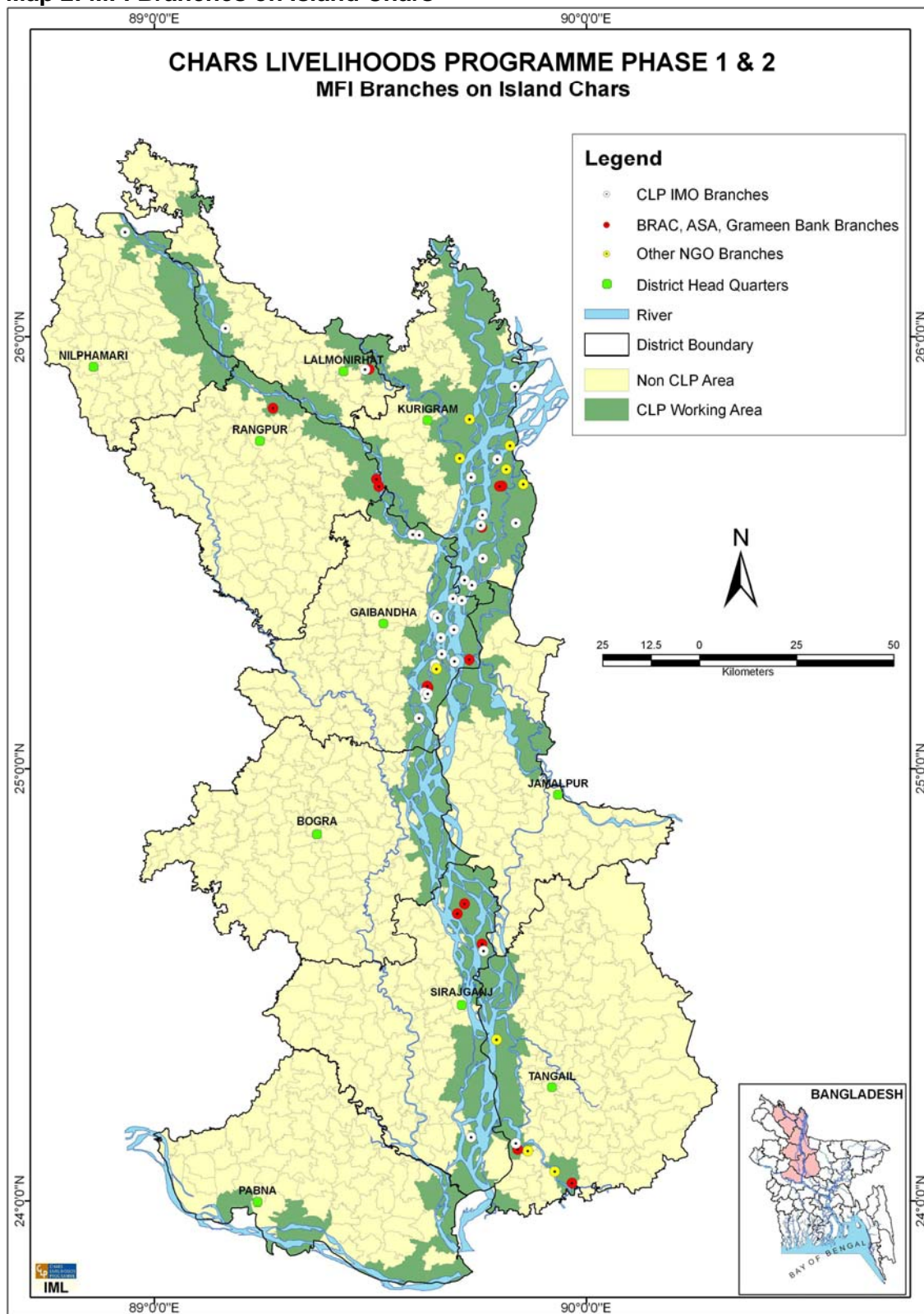
Map 1 below shows the *char* villages in which CLP works. The red points show villages where at least one MFI branch is working and the white points show that there are not MFIs working in that village. It should be noted that even if a branch is working in the village the number of *char* clients is usually very small.

Map 1: Access to Microfinance in CLP-2 Villages



Map 2 below shows the microfinance branches located on island *chars*. It is clear that smaller MFIs such as the local NGOs (IMOs) through which the CLP works have a greater presence on the island *chars* than the national MFIs BRAC, ASA and Grameen Bank.

Map 2: MFI Branches on Island Chars



*The map uses 2005 GPS river data, which may account for why some branch locations do not appear directly on the river.

5. The State of Microfinance on the Chars Database

1. At a Glance District-wise Presence of MFIs Operating in CLP Villages⁶

MFI Name	Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total district coverage
ASA									8
ASKS									1
ASOD									1
BRAC									8
BURO Bangladesh									1
CMES									1
ESDO									1
Grameen Bank									8
GSK									2
GUK									1
JSKS									1
Khamatain									1
MMS									1
OSACA									1
Padakhep									1
POPI									2
PROGRESS									1
Proshika									1
RDRS									3
SEBA									1
SATU									1
SKS Foundation									2
Solidarity									1
Sotata Society									1
SSS									5
TMSS									2
UDDIPAN									2
UDDYOG Foundation									1
US									1
USS									1

⁶Throughout this document MFIs operating in the CLP villages refers to branches which serve island *chars* (at least one), attached *chars* and the adjacent mainland in the 8 CLP-2 working districts. For consistency and simplicity in data collection 'island *chars*' refer to CLP villages, therefore island *char* branches are those located in CLP villages.

2. The Number of MFI Branches MFIs Operating in CLP Villages⁷

MFI Name	Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total
ASA	5	3	17	8	3	9	3	6	54
ASKS	0	0	0	0	0	5	0	0	5
ASOD	0	0	0	0	0	0	1	0	1
BRAC	5	6	16	3	5	8	3	8	54
BURO Bangladesh	0	0	0	0	0	0	0	4	4
CMES	0	0	1	0	0	0	0	0	1
ESDO	0	0	0	0	1	0	0	0	1
Grameen Bank	3	2	22	8	6	2	3	3	49
GSK	3	0	1	0	0	0	0	0	4
GUK	7	0	0	0	0	0	0	0	7
JSKS	0	0	0	0	0	1	0	0	1
Khamatain	0	0	0	0	0	0	0	1	1
MMS	0	0	0	0	0	0	0	1	1
OSACA	0	0	0	0	0	2	0	0	2
Padakhep	0	0	0	0	0	0	1	0	1
POPI	0	0	0	3	2	0	0	0	5
PROGRESS	0	1	0	0	0	0	0	0	1
Proshika	0	0	0	0	0	0	0	1	1
RDRS	0	0	25	9	3	0	0	0	37
SEBA	0	0	0	0	0	0	0	1	1
SATU	0	0	0	0	0	0	0	5	5
SKS Foundation	8	0	0	0	0	0	1	0	9
Solidarity	0	0	2	0	0	0	0	0	2
Sotata Society	0	0	5	0	0	0	0	0	5
SSS	1	1	3	0	0	0	1	2	8
TMSS	0	0	6	1	0	0	0	0	7
UDDIPAN	0	0	2	0	0	1	0	0	3
UDDYOG Foundation	1	0	0	0	0	0	0	0	1
US	0	3	0	0	0	0	0	0	3
USS	1	0	0	0	0	0	0	0	1
Total	35	16	100	32	20	28	13	32	276

⁷ This includes CLP-1 villages in CLP-2 districts,

3. The Number of MFI Branches Located on Island Chars in CLP Villages⁸

MFI Name	Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total
ASA	1	0	1	0	0	0	1	0	3
BRAC	0	0	0	0	0	0	0	1	1
ESDO	0	0	0	0	1	0	0	0	1
Grameen Bank	1	0	1	1	0	0	2	2	7
GSK	1	0	1	0	0	0	0	0	2
GUK	4	0	0	0	0	0	0	0	4
Khamatain	0	0	0	0	0	0	0	1	1
MMS	0	0	0	0	0	0	0	1	1
RDRS	0	0	6	2	0	0	0	0	8
SEBA	0	0	0	0	0	0	0	1	1
SATU	0	0	0	0	0	0	0	1	1
SKS Foundation	4	0	0	0	0	0	0	0	4
Sotata Society	0	0	1	0	0	0	0	0	1
SSS	0	0	2	0	0	0	0	0	2

⁸ This includes CLP-1 villages in CLP-2 districts

4. Total Number of Upazilas, Unions and Villages Operating in Char Villages⁹

MFI Name		Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total
ASA	Upazilla	7	4	26	12	4	13	6	13	85
ASA	Union	20	10	69	28	9	27	13	28	204
ASA	Village	148	36	530	314	71	217	92	171	1579
ASKS	Upazilla	0	0	0	0	0	4	0	0	4
ASKS	Union	0	0	0	0	0	11	0	0	11
ASKS	Village	0	0	0	0	0	86	0	0	86
ASOD	Upazilla	0	0	0	0	0	0	1	0	1
ASOD	Union	0	0	0	0	0	0	2	0	2
ASOD	Village	0	0	0	0	0	0	39	0	39
BRAC	Upazilla	7	8	21	6	7	12	4	18	83
BRAC	Union	22	13	62	7	20	28	18	26	196
BRAC	Village	298	144	790	88	57	336	269	395	2377
BURO Bangladesh	Upazilla	0	0	0	0	0	0	0	7	7
BURO Bangladesh	Union	0	0	0	0	0	0	0	14	14
BURO Bangladesh	Village	0	0	0	0	0	0	0	127	127
CMES	Upazilla	0	0	2	0	0	0	0	0	2
CMES	Union	0	0	4	0	0	0	0	0	4
CMES	Village	0	0	17	0	0	0	0	0	17
ESDO	Upazilla	0	0	0	0	1	0	0	0	1
ESDO	Union	0	0	0	0	2	0	0	0	2
ESDO	Village	0	0	0	0	15	0	0	0	15
Grameen Bank	Upazilla	4	2	31	11	9	3	4	6	70
Grameen Bank	Union	10	7	69	27	21	7	10	7	158
Grameen Bank	Village	62	60	713	206	125	55	100	33	1354
GSK	Upazilla	3	0	1	0	0	0	0	0	4
GSK	Union	8	0	1	0	0	0	0	0	9
GSK	Village	53	0	9	0	0	0	0	0	62
GUK	Upazilla	7	0	0	0	0	0	0	0	7
GUK	Union	7	0	0	0	0	0	0	0	7
GUK	Village	61	0	0	0	0	0	0	0	61
JSKS	Upazilla	0	0	0	0	0	3	0	0	3
JSKS	Union	0	0	0	0	0	10	0	0	10
JSKS	Village	0	0	0	0	0	34	0	0	34
Khamatain	Upazilla	0	0	0	0	0	0	0	1	1
Khamatain	Union	0	0	0	0	0	0	0	3	3
Khamatain	Village	0	0	0	0	0	0	0	37	37
MMS	Upazilla	0	0	0	0	0	2	0	0	2
MMS	Union	0	0	0	0	0	6	0	0	6
MMS	Village	0	0	0	0	0	40	0	0	40
OSACA	Upazilla	0	0	0	0	0	0	1	0	1

⁹ This includes CLP-1 villages in CLP-2 districts.

MFI Name		Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total
OSACA	Union	0	0	0	0	0	0	3	0	3
OSACA	Village	0	0	0	0	0	0	23	0	23
Padakhep	Upazilla	0	0	0	4	4	0	0	0	8
Padakhep	Union	0	0	0	11	9	0	0	0	20
Padakhep	Village	0	0	0	81	51	0	0	0	132
POPI	Upazilla	0	1	0	0	0	0	0	0	1
POPI	Union	0	3	0	0	0	0	0	0	3
POPI	Village	0	1	0	0	0	0	0	0	1
PROGRESS	Upazilla	0	0	0	0	0	0	0	1	1
PROGRESS	Union	0	0	0	0	0	0	0	4	4
PROGRESS	Village	0	0	0	0	0	0	0	52	52
Proshika	Upazilla	0	0	36	10	3	0	0	0	49
Proshika	Union	0	0	69	23	14	0	0	0	106
Proshika	Village	0	0	867	142	78	0	0	0	1087
RDRS	Upazilla	0	0	0	0	0	0	0	2	2
RDRS	Union	0	0	0	0	0	0	0	3	3
RDRS	Village	0	0	0	0	0	0	0	27	27
SEBA	Upazilla	0	0	0	0	0	0	0	11	11
SEBA	Union	0	0	0	0	0	0	0	31	31
SEBA	Village	0	0	0	0	0	0	0	154	154
SATU	Upazilla	13	0	0	0	0	0	1	0	14
SATU	Union	30	0	0	0	0	0	5	0	35
SATU	Village	123	0	0	0	0	0	16	0	139
SKS Foundation	Upazilla	0	0	2	0	0	0	0	0	2
SKS Foundation	Union	0	0	6	0	0	0	0	0	6
SKS Foundation	Village	0	0	86	0	0	0	0	0	86
Solidarity	Upazilla	0	0	6	0	0	0	0	0	6
Solidarity	Union	0	0	13	0	0	0	0	0	13
Solidarity	Village	0	0	121	0	0	0	0	0	121
Sotata Society	Upazilla	2	1	5	0	0	0	1	2	11
Sotata Society	Union	6	5	12	0	0	0	2	10	35
Sotata Society	Village	19	43	114	0	0	0	40	68	284
SSS	Upazilla	0	0	9	1	0	0	0	0	10
SSS	Union	0	0	25	2	0	0	0	0	27
SSS	Village	0	0	255	9	0	0	0	0	264
TMSS	Upazilla	0	0	4	0	0	3	0	0	7
TMSS	Union	0	0	7	0	0	6	0	0	13
TMSS	Village	0	0	39	0	0	35	0	0	74
UDDIPAN	Upazilla	1	0	0	0	0	0	0	0	1
UDDIPAN	Union	5	0	0	0	0	0	0	0	5
UDDIPAN	Village	18	0	0	0	0	0	0	0	18
UDDYOG Foundation	Upazilla	0	3	0	0	0	0	0	0	3
UDDYOG Foundation	Union	0	6	0	0	0	0	0	0	6
UDDYOG Foundation	Village	0	16	0	0	0	0	0	0	16

5. The Number of *Char* Villages Covered by MFIs in CLP-2 Districts¹⁰

MFI Name	Gaibandha	Jamalpur	Kurigram	Lalmonirhat	Nilphamari	Pabna	Rangpur	Tangail	Total
ASA	25	15	131	3	4	25	8	26	237
ASKS	0	0	0	0	0	16	0	0	16
ASOD	0	0	0	0	0	0	4	0	4
BRAC	29	21	132	5	9	38	11	38	283
BURO Bangladesh	0	0	0	0	0	0	0	10	10
CMES	0	0	7	0	0	0	0	0	7
ESDO	0	0	0	0	2	0	0	0	2
Grameen Bank	31	19	199	13	6	2	9	6	285
GSK	25	0	6	0	0	0	0	0	31
GUK	61	0	0	0	0	0	0	0	61
JSKS	0	0	0	0	0	18	0	0	18
Khamatain	0	0	0	0	0	0	0	3	3
MMS	0	0	0	0	0	0	0	3	3
OSACA	0	0	0	0	0	6	0	0	6
Padakhep	0	0	0	0	0	0	1	0	1
POPI	0	0	0	0	7	0	0	0	7
PROGRESS	0	1	0	0	0	0	0	0	1
Proshika	0	0	0	0	0	0	0	3	3
RDRS	0	0	231	19	2	0	0	0	252
SEBA	0	0	0	0	0	0	0	2	2
SATU	0	0	0	0	0	0	0	27	27
SKS Foundation	76	0	0	0	0	0	6	0	82
Solidarity	0	0	30	0	0	0	0	0	30
Sotata Society	0	0	59	0	0	0	0	0	59
SSS	31	7	30	0	0	0	5	4	77
TMSS	0	0	19	0	0	0	0	0	19
UDDIPAN	0	0	18	0	0	0	0	0	18
UDDYOG Foundation	16	0	0	0	0	0	0	0	16
US	0	33	0	0	0	0	0	0	33
USS	19	0	0	0	0	0	0	0	19

¹⁰ This includes CLP-1 villages in CLP-2 Districts.

6. The percentage of *Char Villages** with MFI Access

District	Access to 0 MFIs	Access to 1 MFIs	Access to 2 MFIs	Access to 3 MFIs	Access to 4 MFIs	Access to 5 MFIs or more
Gaibandha	17	29	28	17	9	0
Jamalpur	44	50	6	0	0	0
Kurigram	26	27	13	11	10	13
Lalmonirhat	40	33	17	10	0	0
Nilphamari	25	38	6	0	19	12
Pabna	23	36	23	9	6	3
Rangpur	64	15	4	2	6	9
Tangail	32	26	21	12	3	6
Total	31	29	16	10	7	7

*This shows data for CLP-2 villages only

7. Target Groups Served By MFIs in Char Villages¹¹

MFI Name	Gender		Economic Group				
	Adult Male	Adult Female	Extreme Poor	Poor	Marginal Farmers	Sharecroppers	Micro-entrepreneurs
ASA							
ASKS							
ASOD							
BRAC							
BURO Bangladesh							
CMES							
ESDO							
Grameen Bank							
GSK							
GUK							
JSKS							
Khamatain							
MMS							
OSACA							
Padakhep							
POPI							
PROGRESS							
Proshika							
RDRS							
SEBA							
SATU							
SKS Foundation							
Solidarity							
Sotata Society							
SSS							
TMSS							
UDDIPAN							
UDDYOG Foundation							
US							
USS							

¹¹ This includes CLP-1 villages in CLP-2 Districts.

8. Client Coverage by MFI Branches Working in Char Villages¹²

MFI Name	Male Clients	Female Clients	Total Clients	Clients Served by Branches on Island Chars only
ASA	8670	83423	91276	3555
ASKS	597	6988	7585	0
ASOD	0	2607	2607	0
BRAC	2904	259234	274950	2815
BURO Bangladesh	0	12263	12263	0
CMES	139	428	567	0
ESDO	137	1164	1301	1301
Grameen Bank	14412	151462	171766	19140
GSK	817	4203	5020	1978
GUK	5	11002	11006	5620
JSKS	0	1274	1274	0
Khamatain	1000	2200	3200	3200
MMS	0	908	908	908
OSACA	0	7658	7658	0
Padakhep	88	1820	1908	0
POPI	24	9026	9183	0
PROGRESS	68	1868	1936	0
Proshika	575	975	1550	0
RDRS	9579	70575	80146	15106
SEBA	250	1050	1300	1300
SATU	614	8793	11107	2900
SKS Foundation	98	17996	18894	6892
Solidarity	46	1493	1539	0
Sotata Society	0	5688	5688	1275
SSS	323	19302	19625	3964
TMSS	64	10746	13345	0
UDDIPAN	285	5088	5373	0
UDDYOG Foundation	265	1295	1560	0
Unnayan Sangstha	16	4074	4090	0
USS	0	300	9545	0
Total	40,976	704,903	778,170	69,954

¹² This includes CLP-1 villages in CLP-2 Districts.

9. Microfinance Services MFI Branches Offer to Char Dwellers

Name of MFI	Savings				Credit/Loan												Insurance		Training		Market Development			Institution Building	Remittances		
	Mandatory Savings	Flexible Savings	Long Term Savings	Fixed term Savings	General Loan	IGA Loan	Agricultural Loan	Micro-enterprise Loan	SME Loan	Rural Micro-Credit (RMC)	Seasonal Loan	Ultra-poor Loan	Emergency Loan	Housing Loan	Sanitation Loan	Education Loan	Consumption Loan	Credit Insurance	Health Insurance	Skill Development	Human Development	Networking	Input supply			Product marketing	
ASA																											
ASKS																											
ASOD																											
BRAC																											
BURO Bangladesh																											
CMES																											
ESDO																											
Grameen Bank																											
GSK																											
GUK																											
JSKS																											
Khamatain																											
MMS																											
OSACA																											
Padakhep																											
POPI																											
PROGRESS																											
Proshika																											

Name of MFI	Savings				Credit/Loan												Insurance		Training		Market Development			Institution Building	Remittances	
	Mandatory Savings	Flexible Savings	Long Term Savings	Fixed term Savings	General Loan	IGA Loan	Agricultural Loan	Micro-enterprise Loan	SME Loan	Rural Micro-Credit (RMC)	Seasonal Loan	Ultra-poor Loan	Emergency Loan	Housing Loan	Sanitation Loan	Education Loan	Consumption Loan	Credit Insurance	Health Insurance	Skill Development	Human Development	Networking	Input supply			Product marketing
RDRS																										
SEBA																										
SATU																										
SKS Foundation																										
Solidarity																										
Sotata Society																										
SSS																										
TMSS																										
UDDIPAN																										
UDDYOG Foundation																										
US																										
USS																										

10. The Most Common Economic Activities for Credit that *Char* Dwellers are offered by MFIs

	Poultry	Goat rearing	Crop cultivation	Land lease	Handicrafts	Embroidery	Other livestock	Cow rearing	Fisheries	Nursery	Irrigation	Weaving	Tailoring	Beef fattening	Small business	Homestead gardening	Rural transport	Paddy husking	Pottery	Boat making	Blacksmith	Boat worker	Plumber	Others
ASA																								
ASKS																								
ASOD																								
BRAC																								
BURO Bangladesh																								
CMES																								
ESDO																								
Grameen Bank																								
GSK																								
GUK																								
JSKS																								
Khamatain																								
MMS																								
OSACA																								
Padakhep																								
POPI																								
PROGRESS																								

	Poultry	Goat rearing	Crop cultivation	Land lease	Handicrafts	Embroidery	Other livestock	Cow rearing	Fisheries	Nursery	Irrigation	Weaving	Tailoring	Beef fattening	Small business	Homestead gardening	Rural transport	Paddy husking	Pottery	Boat making	Blacksmith	Boat worker	Plumber	Others
Proshika																								
RDRS																								
SEBA																								
SATU																								
SKS Foundation																								
Solidarity																								
Sotata Society																								
SSS																								
TMSS																								
UDDIPAN																								
UDDYOG Foundation																								
US																								
USS																								

11. Loan Interest, Loan Period and Loan Amount of the Major Loan Products offered by MFIs to Char Dwellers

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agriculture Loan			
	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	
1. ASA	12% f	1 year	Tk. 1000	Tk. 15,000	27% d	6 months, 1 year, 2 years	Tk. 1000	Tk. 2,500,000	27% d	1 year	Tk. 5000	Tk. 50,000	27% d	1 year	Tk. 2000	Tk. 200,000	25% d	1 year, 2 years	Tk. 5000	Tk. 1,000,000	27% d	6 months, 1 year	Tk. 6000	Tk. 50,000					27% d	6 months, 1 year, 2 years	Tk. 2000	Tk. 300,000
2. ASKS ¹³	20% d	1 year	Tk. 2000	Tk. 12,000		1 year	Tk. 2000	Tk. 20,000	25% d	1 year	Tk. 8000	Tk. 20,000	12% f	1 year	Tk. 8000	Tk. 30,000	25% d	2 years, other	Tk. 3000	Tk. 30,000	25% d	6 months	Tk. 8000	Tk. 20,000					25% d	6 months, 1 year, 4 years	Tk. 5000	Tk. 20,000
3. ASOD		1 year	Tk. 2000	Tk. 3000									25% d	1 year	Tk. 5000	Tk. 29,000																
4. BRAC	27% d	¾ months, 1 year	Tk. 1000	Tk. 80,000	27% d	6 months, 1 year	Tk. 1000	Tk. 200,000	14% f	6 months, 1 year	Tk. 5000	Tk. 200,000	27% d	6 months, 1 year	Tk. 30,000	Tk. 50,000	27% d	6 months, 1 year	Tk. 2000	Tk. 50,000	27% d	1 year	Tk. 2000	Tk. 20,000	27% d	1 year	Tk. 10,000	Tk. 80,000	27% d	6 months, 1 year	Tk. 1000	Tk. 200,000
5. BURO Bangladesh					27% d	1 year	Tk. 1000	Tk. 130,000					14% f	1 year	Tk. 2000	Tk. 16,000					27% d	¾ months	Tk. 500	Tk. 3000	14% f	1 year	Tk. 4000	Tk. 50,000				

¹³ Blue indicates that the organisation is a PKSF partner organisation.

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agriculture Loan			
	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan
6. CMES					27% d	1 year	Tk.5000	Tk.15,000																								
7. ESDO									10% f	1 year	Tk.5000	Tk30,000																				
8. Grameen Bank	5% f	6 months, 1 year, 2 years	Tk.500	Tk.15,000	20% d	6 months, 1 year, 2 years	Tk.1000	Tk.800,000	10% f	1 year, 2 years	Tk.2000	Tk20,000					10% f	1 year, 2 years	Tk.10,000	Tk.500,000	20% d	6 months	Tk.5000	Tk10,000								
9. GSK	12% f	1 year	Tk.30 00	Tk.8000	12% f	1 year	Tk.5000	Tk.30,000					12% f	1 year	Tk.2000	Tk.16,000	14% f	1 year	Tk10,000	Tk.20,000	20% d	6 months	Tk.2000	Tk120,000								
10. GUK	12% f	other	Tk10,000	Tk14,500	12% f	1 year	Tk.3000	Tk.25,000	12% f	other	Tk1500	Tk14,500									6% f	6 months, 1 year	Tk.2000	Tk25,000								

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agriculture Loan							
	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan					
16. POPI	13% f	1 year	Tk.1000	Tk.8000	10% f	1 year	Tk.3000	Tk.5000							13% f	1 year	Tk.9000	Tk.29,000	13% f	1 year	Tk.30,000	Tk.60,000	10% f	6 months, 1 year	Tk.5000	Tk.30,000	4% f	3/4 months	Tk.1000	Tk.3000	10% f	1 year	Tk.4000	Tk.29,000		
17. PROGRES S					27% d	1 year	Tk.5000	Tk.12,000																												
18. PROSHIK A					27% d	1 year	Tk.5000	Tk.40,000							27% d	1 year	Tk.5000	Tk.40,000	27% d	1 year	Tk.5000	Tk.40,000											27% d	1 year	Tk.5000	Tk.40,000
19. RDRS	10% f	6 months, 1 year	Tk.200	Tk.20,000	25% d	1 year	Tk.1000	Tk.250,000	25% d	1 year	Tk.1000	Tk.25,000	25% d	1 year	Tk.1000	Tk.250,000	25% d	1 year	Tk.1000	Tk.250,000	25% d	1 year	Tk.1000	Tk.25,000	25% d	1 year	Tk.1000	Tk.250,000	25% d	1 year	Tk.1000	Tk.25,000	25% d	1 year	Tk.1000	Tk.25,000
20. SEBA					25% d	1 year	Tk.5000	Tk.50,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000	25% d	1 year	Tk.3000	Tk.30,000

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agriculture Loan									
	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan							
21. SATU	13% f	1 year	Tk.2000	Tk10,000	27% d	6 months, 1 year	Tk.2000								22% d	1 year	Tk.4000	Tk29,000	25% d	1 year	Tk.30,000	Tk.500,000	13% f	6 months, 1 year	Tk.4000	Tk.80,000	Tk.80,000	25% d	1 year	Tk3000	Tk.5000	22% d	1 year	Tk.4000	Tk.80,000			
22. SKS	10% f	1 year	Tk.1000	Tk.20,000	20% d	1 year	Tk.5000	Tk.29,000	10% f	1 year	Tk.5000	Tk.20,000	25% d	1 year	Tk.4000	Tk30,000	27% d	1 year	Tk.30,000	Tk.1,00,000	10% d	6 months	Tk.4000	Tk.25,000														
23. SOLIDARITY	10% f	1 year	Tk.1000	Tk.8000									25% d	1 year	Tk.1000	Tk29,000	25% d	1 year	Tk.30,000	Tk.500,000	25% d	1 year	Tk.5000	Tk.30,000	4% f	1 year, other	Tk.5000	Tk.5000										
24. Sotata Society	12% f	1 year	Tk.4000	Tk.8000	12% f	1 year	Tk.2000	Tk25,000											12% d	1 year	Tk.7000	Tk.15,000																
25. SSS	10% f	1 year	Tk.4000	Tk15,000	25% d	6 months, 1 year	Tk.1000	Tk.40,000	20% d	1 year	Tk.4000	Tk.15,000	25% d	1 year	Tk.6000	Tk29,000	25% d	1 year	Tk.6000	Tk.500,000	25% d	1 year	Tk.3000	Tk.50,000	4% f	1 year	Tk.1000	Tk.5000	25% d	6 months, 1 year	Tk.4000	Tk.40,000						

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agriculture Loan						
	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan	Interest Rate	Loan period	Minimum loan	Maximum loan				
26. TMSS	10% f	1 year	Tk.2000	Tk15,000	10% f	1 year	Tk.5000	Tk. 15,000																											
27. UDDIPAN	10% f	1 year	Tk.1000	Tk25,000					20% d	6 months, 1 year	Tk.1000	Tk.25,000			27% d	1 year	Tk.5000	Tk40,000	25% d	1 year	Tk50,000	Tk.500,000	24% d	6 months	Tk.5000	Tk.50,000	4% f	1 year, other	Tk.1000	Tk.5000	25% d	1 year,	Tk.5000	Tk.50,000	
28. UDDYOG Foundatio n																							10% f	6 months	Tk.5000	Tk.20,000									
29. Unnayan Sangstha	14% f	1 year	Tk500	Tk10,000	27% d	1 year	Tk.2000	Tk.50,000																							27% d	1 year	Tk.2000	Tk.15,000	
30. USS									4% f	6 months, 1 year	Tk.12,500	Tk.12,500																							

12. Loan Repayment Systems of Different MFIs Operating in Char Villages

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agricultural Loan				
	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	
1. ASA	✓				✓	✓			✓	✓			✓	✓			✓								✓	✓							
2. ASKS	✓				✓				✓				✓					✓							✓		✓						
3. ASOD	✓												✓																				
4. BRAC	✓	✓			✓	✓			✓	✓			✓	✓			✓								✓	✓							
5. BURO Bangladesh	✓				✓								✓												✓								
6. CMES					✓																												
7. ESDO									✓																	✓							
8. Grameen Bank	✓	✓	✓		✓				✓		✓						✓									✓							
9. GSK	✓				✓								✓									✓	✓			✓	✓						
10. GUK	✓				✓				✓	✓																		✓					
11. JSKS	✓				✓				✓																	✓							
12. Khamatain					✓																												
13. MMS					✓								✓																				
14. OSACA	✓												✓	✓			✓	✓	✓														
15. Padhakhep																																	
16. POPI	✓				✓								✓												✓	✓	✓						
17. PROGRESS					✓																												

Name of MFI	Ultra-Poor Loan				General Loan				IGA Loan				RMC Loan				ME Loan				Seasonal Loan				Emergency Loan				Agricultural Loan							
	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other	Weekly	Monthly	At end of loan period	Other				
18. PROSHIKA					✓								✓				✓																			
19. RDRS	✓	✓				✓				✓				✓				✓		fortnightly			✓	6 monthly		✓		✓	6 monthly	✓		✓				
20. SEBA						✓				✓																										
21. SATU	✓					✓								✓							✓		✓			✓							✓			
22. SKS	✓					✓				✓					✓						✓		✓													
23. SOLIDARITY	✓													✓							✓															
24. Sotata Society	✓					✓									✓			✓																		
25. SSS	✓					✓	✓			✓				✓				✓	✓				✓				✓			✓		✓				
26. TMSS	✓					✓					✓			✓	✓								✓													
27. UDDIPAN	✓	✓										✓		✓				✓	✓				✓			✓					✓					
28. UDDYOG Foundation																					✓		✓													
29. US	✓					✓																											✓			
30. USS										✓																										

13. Savings Accumulation of the MFIs in the Branches Operating in Char Villages¹⁴

	Mandatory Savings	Voluntary Savings	Long-Term Savings	Fixed Term Savings	Total Amount of Savings	Total Number of Savers
ASA	1,355,227	773,931	1,225,495	0	199,230,909	96,104
ASKS	2,987,017	2,342,417	0	0	14,025,184	7,208
ASOD	322,138	512	0	0	322,650	2,607
BRAC	2,088,666	1,130,988	457,854	493,020	293,423,556	221,434
BURO Bangladesh	1,233,845	2,282,199	0	0	18,182,668	11,670
CMES	434,775	0	0	0	434,775	331
ESDO	1,805,000	623,327	0	0	2,428,327	575
Grameen Bank	4,791,442	685,380	1,906,581	2,208,379	910,504,095	182,265
GSK	859,561	401,400	0	0	4,055,834	5,020
GUK	1,949,902	44,688	0	0	9,478,091	11,003
JSKS	2,193,516	0	0	0	2,193,516	1,274
Khamatain	0	0	0	0	2,030,000	3,300
MMS	0	0	0	0	1,421,308	908
OSACA	0	4,289,152	0	0	8,578,303	7,658
Padakhep	2,392,279	1,672,411	300,000	112,200	4,476,890	1,908
POPI	1,765,035	1,154,996	29,580	12,160	15,127,794	8,588
PROGRESS	0	354,422	0	0	3,117,377	1,936
Proshika	2,800,000	0	510,000	0	3,310,000	1,250
RDRS	2,477,497	2,364,995	0	0	186,052,972	68,398
SEBA	0	0	0	0	1,500,000	0
SATU	3,228,314	1,000	0	0	21,878,669	11,107
SKS Foundation	2,205,765	562,868	0	0	27,049,738	17,778
Solidarity	1,211,247	0	0	0	2,422,494	1,539
Sotata Society	519,447	0	0	0	2,597,237	5,688
SSS	3,913,743	782,694	124,593	423,125	43,201,643	18,589
TMSS	1,822,103	914,909	34,857	0	25,839,865	9,050
UDDIPAN	2,830,553	47,056	182,877	0	9,181,457	5,373
UDDYOG Foundation	1,015,700	0	0	0	1,015,700	1,428
US	2,336,638	0	212,100	0	5,870,582	4,090
USS	0	0	0	0	0	9,545
Total	48,539,411	20,429,344	4,983,936	3,248,884	1,818,951,634	717,624

¹⁴ This includes CLP-1 villages in CLP-2 Districts

14. Disbursement and Outstanding Value of MFI Loans in the Branches Operating in Char Villages¹⁵

MFI Name	Loan Disbursed (from branch inception)	Loan Outstanding (principal only)	Outstanding Number of Borrowers	On Time Repayment Rate (OTR)	
				Minimum	Maximum
ASA	3,922,345,017	2,465,855,218	6,024	95	100
ASKS	1,381,592,490	43,640,085	3,987	99	100
ASOD	47,196,000	3,019,071	1,142	87	87
BRAC	4,224,690,616	976,808,436	186,619	75	100
BURO Bangladesh	1,894,116,543	3,953,816,711	6,777	98	100
CMES	2,358,000	1,285,498	333	100	100
ESDO	7,345,100	4,003,543	726	100	100
Grameen Bank	6,983,635,373	1,055,677,685	128,951	52	100
GSK	95,867,000	22,509,237	3,767	51	100
GUK	111,006,582	36,186,975	7,883	80	100
JSKS	80,154,000	5,025,900	1,022	97	97
Khamatain	0	300,000	1,600	99	99
MMS	2,999,000	4,498,543	726	98	98
OSACA	343,807,000	35,926,105	7,466	99	100
Padakhep	35,245,000	9,875,291	1,782	98	98
POPI	180,511,821	71,488,172	6,095	85	99
PROGRESS	0	10,760,460	1,721	80	80
Proshika	845,000	5,615,000	756	99	99
RDRS	4,447,366,442	398,042,698	73,433	96	100
SEBA	0	4,389,629	887	98	98
SATU	588,086,750	74,255,508	9,516	98	100
SKS Foundation	862,231,013	101,886,822	13,949	98	100
Solidarity	49,368,000	6,963,796	1,440	99	99
Sotata Society	14,073,352	8,829,287	2,500	94	100
SSS	734,035,100	97,330,324	17,757	95	100
TMSS	350,872,835	74,379,197	11,040	98	100
UDDIPAN	187,923,000	31,786,191	4,875	95	100
UDDYOG Foundation	212,935,000	4,894,753	1,428	98	98
US	16,388,402	7,837,524	4,090	100	100
USS	2,921,500	2,365,740	300	100	100
Total	26,779,915,936	9,519,253,399	589,127		

¹⁵ This includes CLP-1 villages in CLP-2 Districts.

6. Directory of Microfinance Organisations Working on the Chars

A. MFI Head Office Contact Details

Sl.	Name of MFI	Address	Phone & Fax	Email & Website
1.	ASA	ASA Tower, 23/3 Khilji Road, Mohammadpur, Block B, Dhaka 1207	Tel: 02-8110934-35 Fax: 02-8111175	asabd@dhaka.net www.asa@org.bd
2.	Anannya Samaj Kallyan Songoshta (ASKS)	House No. 11, Shayesta Khan Avenue, Sector-04, Uttara, Dhaka-1230	Tel: 02-8956854 Fax: 02-8956973	info@asksmfibd.org www.asksmfibd.org
3.	Assistance for Social Organisation and Development (ASOD)	Gazi Khurshid Bay, 8/4-A (1 st Floor), Block-B, Lalmatia, Dhaka 1207	Tel: 02-9119091 Fax: 02-8126914	asod@agni.com www.asod-bd.org
4.	BRAC	75 Mohakhali, Dhaka	Tel: 02-9881265 Fax: 02-8823542	info@brac.net www.brac.net
5.	Buro - Bangladesh	House No. 12/A, Block No. CEN(F), Road No. 104, Gulshan-2, Dhaka-1212,	Tel: 02-8857876 Fax: 02-8858447	buro@bdmail.net www.burobd.org
6.	Centre for Mass Education in Science (CMES)	House No: 823 Road No: 19(Old), Dhanmondi R/A, Dhaka 1209	Tel: 02-8111898 Fax: 02-8013559	cmes@cmesbd.org www.cmesbd.org
7.	Eco-Social Development Organizatoin (ESDO)	Collegepara, Thakurgaon Sadar-5100, Thakurgaon	Tel: 05-6152149 Fax: 05-6152476	esdobangladesh@hotmail.com www.esdo-bangladesh.org
8.	GRAMEEN BANK	Grammen Bank Bhaban, Mirpur 2, Dhaka 1216	Tel: 9005257-65 Fax: 9126244	grameen@grameen.net www.grameen.org
9.	Gonno Shasto Kendro (GSK)	P.O: Mirzanagar, Savar, Dhaka-1344	Tel: 02-7708003 Fax: 02-770 8317	gkanessa@gmail.com www.gkbd.org
10.	Gana Unnayan Kendra (GUK)	Balabari Hat, Thana: Chailmari, Kurigram	Tel: 0581-61351-69	www.guk.org.bd
11.	Jamuna Samaj Kalyan Sangstha (JSKS)	Jamuna Bhaban, Kashinatpur Pabna	Tel: 09-02888024	N/A

Sl.	Name of MFI	Address	Phone & Fax	Email & Website
12.	Khamatain	Bharra, Nagarpur, Tangail	Tel: 01719-927406	N/A
13.	Manab Mukti Sangstha (MMS)	Khash Bara Shimul Bangabandhu Jamuna Bridge West Sub, Sirajgonj-6703	Tel: 01714-081048	hb_mms@yahoo.com
14.	Organisation for Social Advancement & Cultural Activities (OSACA)	200/1, Krishnupur, DC Road Library Bazar, Pabna	Tel: 01712-651636, 01711-418966	osaca_pabna@yahoo.com www.osacabd.org
15.	PADAKHEP MANABIK UNNAYAN KENDRA	House 548, Road 10, Baitul Aman Housing Society, Adabor, Mohammadpur, Dhaka	Tel: 8151124-6 Fax: 9137361	padakhep@bdonline.com
16.	Peoples Oriented Program Implementation (POPI)	5/11-A, Block-E, Lalmatia ,Dhaka-1207	Tel : 9121049, 9137769	popi@bdmail.net www.popibd.org
17.	Progress	Dawanpara, Jamalpur-2000.	Tel : 0-98163116, 01711346834	progressmfi@yahoo.com
18.	Proshika	I/1-Ga, Section 2, Mirpur Road, Dhaka 1216	Tel: 8802801581	info@proshika.org www.proshika.org
19.	Rangpur Dinajpur Rural Service (RDRS)	House 43, Road 10, Sector 6, Uttara, Dhaka	Tel: 08-954384 Fax: 08-954391	rdrs@bangla.net www.rdrsbangla.net
20.	Social Advancement Through Unity (SATU)	Tangail Nagar Branch Office Thanapara, Tangail 1900	Tel: 0921-3674	www.satu-bd.org/index
21.	Socio Economic Backing Association (SEBA)	Bishwas Betka, Mymensingh Road, Sadar, Tangail	Tel: 09-2155102	seba.tangail@yahoo.com
22.	Samajic Kallayan Sangstha (SKS)	Bhoratkhal, Thana: Shaghata, Gaibandha	Tel: 05-4162420 Fax: 05-4162546	sksgaibandha@tistaonline.com www.sks-bd.org
23.	SOLIDARITY	New Town, Khalilgonj, Kurigram Sadar, Kurigram	Tel: 05-8161324 Fax: 58161485	solidaritybd@yahoo.com
24.	Sotata Society	Tapurchar Bazaar, Rowmari, Kurigram	Tel: 01914-643725	N/A
25.	Society for Social Services (SSS)	Mymensingh Road, Post Box No. 20, Tangail, Kotwali, Tangail	Tel: 09-2153195 Fax: 921-54931	sstgl@btb.net.bd www.sssbangladesh.org

Sl.	Name of MFI	Address	Phone & Fax	Email & Website
26.	Thengamara Mohila Sabuj Sangha (TMSS)	177, Shahid Sayed Nazrul Islam Sarani Bijoy Nagar, Dhaka	Tel: 05-173975, 05-173563 Fax: 008-2-76563	tmss@bttb.net.bd www.tmss-bd.org
27.	United People Initiative for Programmed Actions (UDDIPAN)	9-10, Janata Cooperative Housing Society Limited, Road:1, Ring Road, Adabor Mohammadpur, Dhaka-1207	Tel: 08-115459 Fax: 09-121538	udpn@agni.com www.uddipanbd.org
28.	UDDYOG	Ghashipara, Dinajpur Sadar, Dinajpur	Tel: 0531-61883	uddoyg@bttb.net.bd
29.	Unnayan Shangstha (US)	New College Road, Sardarpara, Jamalpur	Tel: 0981-63471	ed.us.jamalpur@gmail.com
30.	Udayan Sabalamby Sangstha (USS)	Putimari, Sagatta, Gaibandha	Tel: 01713-484669	uss.gaibandha@gmail.com

B. Name and Contact Details of Branches Working in CLP-2 Villages in Gaibandha

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Kamarjani	Kamarjani	Kamarjani	Gaibandha Sadar	Mihir Chandra	01730348256	Mainland
2		Kanchipara	Modoner para	Kanchi Para	Fulchhari	Mahtuzur Rahman	01730093047	Mainland
3		Panchpir-2	Chandipur	Chandipur	Sundarganj	Abdul Awal	01730093051	Mainland
4		Frendabari	Char Sannasi	Erendabari	Fulchhari	Farhad	01730093050	Island
5		Tarapur	Ghagoa	Tarapur	Sundarganj	Riajul Haque	01730093036	Mainland
6	BRAC	Kalir Bazar	Kalir Bazar	Kanchi Para	Fulchhari	Nurul Islam	01730348280	Mainland
7		Kalir Khamar	Panchpir	Kanchi Bari	Sundarganj	Shohidul	01728464919	Mainland
8		Saghata	Saghata	Saghata	Saghata	Touhidur	01730348283	Mainland
9		Sundorgonj	Bamanjal	Sundorgonj	Sundarganj	Asadullah	01720112832	Mainland
10		Kamarjani	Kamarjani	Kamarjani	Gaibandha Sadar	Joyanta Kumar	01730348256	Mainland
11	Grameen Bank	Kanchipara	Kanchipara	Kanchi Para	Fulchhari	Tapachandra	01711413755	Mainland
12		Kamarjani	Kamarjani	Kamarjani	Gaibandha Sadar	Sahidul	01711414300	Mainland
13		Fulchari	Fulchari	Fulchhari	Fulchhari	Abdul Mamud	01713793820	Island
14	GSK (Gono Shashto Kendro)	Khatiamari	Chandonshor	Fazlupur	Fulchhari	Dulal Hossain	01745407021	Island
15		Kochim Bazar	kapasia	Kapasia	Sundarganj	Kamruzzaman	01713766667	Mainland
16		Saghata	Saghata	Saghata	Saghata	Sahadat Hossain	01722168510	Mainland
17		Kunderapur kamarjani	Kunderpara	Kamarjani	Gaibandha Sadar	Malequl	01730729204	Island

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
18	GUK (Gana Unnayan Kendra)	Sidhai	Sidhai	Mollarchar	Gaibandha Sadar	Farid	01730729208	Island
19	GUK	Uriaya	Qunbhory	Uria	Fulchhari	Bishwajit Kumar	01730729207	Mainland
20		Konchipara	Somitir Bazar	Kanchi Para	Fulchhari	Manashi	01730729209	Mainland
21		Fazlupur	Nischintopur	Fazlupur	Fulchhari	Mizanur Rahman	01730729205	Island
22		Erandabari	Zigabari	Erendabari	Fulchhari	Rafiqul Islam	01748706016	Island
23		Gozaria	Fulchhari	Fulchhari	Fulchhari	Doash	01730729214	Mainland
24		Tangrakandi	Tangrakandi	Fulchhari	Fulchhari	Mizan	01715941150	Island
25		Kalir Bazar	Bochar bazar	Udakhali	Fulchhari	Nurul Amin	01713484452	Mainland
26		Saghata	Saghata	Saghata	Saghata	Fafiqul Islam	01713484454	Mainland
27	Samaj Kallayan Sangstha (SKS) Foundation	Sundorgonj	Bamonjal	Sundorgonj	Sundarganj	Jahangir alam	01740929558	Mainland
28		Delubari	Deluabari	Fulchhari	Fulchhari	Md. Monju Miah	01713484446	Island
29		Kashim Bazar	Kalir Khamwi	Kanchi Para	Sundarganj	Tapon Kumar	01730072586	Mainland
30		Fazlupur	Chondonsore	Fazlupur	Fulchhari	Abu Said	01713484484	Island
31		Kashim Bazar	Lokhirpur	Haripur	Sundarganj	Pradip Biswas	0173481598	Island
32	SSS Society for Social Service (SSS)	Gundorgonj	Sundarganj	Pourasava	Sundarganj	Farhad	01718742917	Mainland
33	UDDYOG Foundation	Khachimbazar	Sreepur	Sreepur	Sundarganj	Shawkat Ali	01734385950	Mainland
34	Udayan Sabalamby Sangstha (USS)	Putimary	Putimary	muktinagar	Saghata	Mahmudul Hasan	01717680447	Mainland

C. Name and Contact Details of Branches Working in CLP-2 Villages in Jamalpur

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Bakshigonj	Bakshigonj	Bakshigonj	Bakshigonj	Samiul	01730098525	Mainland
2		Daser Hat	Khanpara	Sadurpara	Bakshigonj	Ekramul	01730098527	Mainland
3		Boira	Boira	Pogal	Sarishabari	Mohammad Ali	01730098509	Mainland
4	BRAC	Guthail Bazar	Gilhabari	Belgacha	Islampur	Farid Uddin	01728980039	Mainland
5		Bokshigonj Sadar	Char Kauria Simar Para	Bakshigonj Sadar	Bakshigonj	Jahangir	01717851173	Mainland
6		Bahadurabad	Bahadurabad	bahadurabad	Dewangonj	Abdul Hi	01730347350	Mainland
7		Sanondhabari	Lombapara	Char Amkhwa	Dewangonj	Mijanur	01714504272	Mainland
8		Pigna	Pigna	Pigna	Showshoni	Fazlul	01724142474	Mainland
9		Tarakandi	Tarakandi	Poghaldiga	Sarishabari	Anowar	01713959275	Mainland
10	Grameen Bank	Merurchar	Khayar char	Merurchar	Bakshigonj	Abdul Ali	01713569797	Mainland
11		Pogaldigha	Boina	Pogaldigha	Sharishabari	Motiur	01711510722	Mainland
12	PROGRESS	Shahed Hasim Road, Dewangonj	Shahed Hasim Road	Chukaibari	Dewangonj		01712675734	Mainland
13	SSS Society for Social Service (SSS)	Bakshigonj	Bakshigonj	Bakshigonj	Bakshigonj	Matiur	01730011334	Mainland
14	Unnayan Sangstha (US)	Dalbari, Dewangonj	Dhalbari	Chikajani Chukaibari	Dewangonj	Feroz Ali	01734223880	Mainland
15		Kulkandi	Patorshi	Kulkandi	Islampur	Abdul Awal	01732480152	Mainland
16		Belgachha	Guthail Bazar	Belgachha	Islampur	Abdul Awal	01732480152	Mainland

D. Name and Contact Details of Branches Working in CLP-2 Villages in Kurigram

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Ghogadaha	Sardarpara	Ghogadaha	Kurigram Sadar	Rafiqul	01740626257	Mainland
2		Raiganj	Raiganj	Raigonj	Nageshwari	Rofiqul Islam	01730084901	Mainland
3		Naodhanga	Balahat Naodhanga	Naodangha	Phulbari	Abul Hossain	01730084894	Mainland
4		Dharala satu	Puratan Station	Kurigram Pourasava	Kurigram Sadar	Modan Mohon	01730084865	Mainland
5		Pachgachi bazar	Chatrapur	Pachgachi	Kurigram Sadar	Mizanur	01730084868	Mainland
6		Thetrai	Thetrai	Thetrai	Ulipur	Moniruzzaman	01730084877	Mainland
7		Dhaldanga	North chat gopalpur	Shilkuri	Bhurungamari	Mamun or Rashid	01730084903	Mainland
8		Bonga Sonahat	Bonga Sonahat Bazar	Bangasonahat	Bhurungamari	Anwar	01730084899	Mainland
9		Vitorbondha	Vitorbondha	Vitorbondha	Nageshwari	Refajul	01730084890	Mainland
10		Kortimari	Jadurchar	Jadur Char	Raumari	Jahangir	01730084908	Mainland
11		Raumari sadar-1	Raumari collegepara	Raumari	Raumari	Alomgir	01730084905	Mainland
12		Raumari Sadar-2	College para	Raumari	Raumari	Anisur	01730084906	Mainland
13		Rajibpur	Dakkhin Kacharipar	Razibpur	Char Rajibpur	Siddiqy	01730084904	Mainland
14		Char Saulmari	Char Saulmari	Bandaber	Raumari	Adbus Sohban	01730084907	Island
15		Kalponi Bozra	Kalponi Bozra	Bozra	Ulipur	Nirmal Chandra	01730084873	Mainland
16		Sadar Fulbari-2	Chandra Khana	Phulbari	Phulbari	Hafizur	01730084892	Mainland
17		Sadar Phulbari-1	Chandra khana	Phulbari	Phulbari	Monoronjon	01730084891	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
18	BRAC	Royganj Bazar	Raigonj Bazar	Raigonj	Nageshwari	Ariful	01730347033	Mainland
19		Gunaigach	Gunaigach	Gunaigachh	Ulipur	Jalal	01730347027	Mainland
20		Raumari	Raumari uttar para	Raumari	Raumari	Monjur	01730347360	Mainland
21		Kortimari	Jadurchar	Jadur Char	Raumari	Delwar	01731483461	Mainland
22		Razibpur	Dholari	Razibpur	Razibpur	Mominur	01718149246	Mainland
23		Bonga Sonahat	Bangasonahat	Bangasonahat	Bhurungamari	Abdul Hai	01730347042	Mainland
24		Paglarhat	Uttar chat gopalpur	Shilkuri	Bhurungamari	Shahidr Rahman	01730347040	Mainland
25		Kochakata	Kochakata	Kochakata	Nageshwari	Abu Raihan	01730347031	Mainland
26		Bhitorbondh	Dikary	Bhitorbondh	Nageshwari	Enam	01730325653	Mainland
27		Mondolerhat	Sadigram	Buraburi	Ulipur	Rafiqul	01730347028	Mainland
28		Thetrai	kishorpur	Thetrai	Ulipur	Mizanur	01730347025	Mainland
29		Jatrapur	Noanipara	Jatrapur	Kurigram Sadar	Salam	01730347016	Mainland
30		Sadar Phulbari	Chndrakhara	Phulbari	Phulbari	Shaneen	01730347043	Mainland
31		Balahat	Balahat	Naodangha	Phulbari	profullo	01730347045	Mainland
32		Berubari	Moballalpara	Berubari	Nageshwari	Horis	01737358546	Mainland
33	Dantvanga	Dantvanga	Dantbhanga	Raumari	Aminul	01942175208	Mainland	
34	Centre for Mass Education in Science (CMES)	Phulbari Mihapara	Mihapara	Phulbari	Phulbari	hafizur Rahman	01723315345	Mainland
35	Grameen Bank	Raiganj	Purbo raiganj	Raigonj	Nageshwari	Probin	01711418120	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
36		Ramna Chil Mari	ramna	Chilmari	Chilmari	Ruhul Amin	01713770001	Mainland
37		Austomir Char	Mudafat Kalikapur	Ashtamir Char	Chilmari	Majharul	01713770000	Island
38		Panchgachi bazar	Pachgashi	Pachgachi	Kurigram Sadar	Abdullah	01711418540	Mainland
39		Bozra	Bozra	Bozra	Ulipur	Golam Mostafa	01711416544	Mainland
40		Puratan Onantopur	Onantopur	Hatia	Ulipur	Purno Chandra	01713725720	Mainland
41		Bondober	Char Solmari	Bandaber	Raumari	Sahidur	01713593900	Mainland
42		Thetrarai	Dari Kishor Pur	Thetrai	Ulipur	Amarat	01711415853	Mainland
43		Datvanga	Dantbhanga	Dantbhanga	Raumari	Hasibul	01713767477	Mainland
44		Raumari Sadar	Raumari Bazar	Raumari	Raumari	Saduzzaman	01713738818	Mainland
45		Jadurchar	Jadurchar	Jadur Char	Raumari	Shahidul Islam	01713544084	Mainland
46		Noyarhat	Khedaimari	Nayerhat	Chilmari	Nodi	01713777550	Mainland
47		Tapurchar	Tapurchar Guchagram	Bandaber	Raumari	abu sayed	01720089620	Mainland
48		Vitorbondho	Vitorbandho Bazar	Vitorbondho	Nageshwari	Siddiquil	01711417555	Mainland
49		Naodhanga	Balahat	Naodangha	Phulbari	Shah Alam	01713764500	Mainland
50		Berubari	Berubari bazar	Berubari	Nageshwari	Rafiqul	01713773232	Mainland
51		Kedar	Kochakata	Kochakata	Nageshwari	Tajul islam	01713727124	Mainland
52		Andharijhar	Andharijhar	Andharijhar	Bhurungamari	Abdus Sobhan	01713742888	Mainland
53		Shilkhuri	Paglarhat Bazar	Shilkhuri	Bhurungamari	Monirul	01713771849	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
54		Boldia	north Boldia	Boldia	Bhurungamari	sontosh	01713728830	Mainland
55		Paiker chara bhurungamari	Gochidanga	Paiker Chhara	Bhurungamari	Julfiquar	01711416121	Mainland
56		Char Bhurungamari	Natun Bazar	Char Bhurungamari	Bhurungamari	Rezaul	01713710720	Mainland
57	GSK (Gono Shashto Kendro)	Kalakata	Kalakata	Buraburi	Ulipur	Masuda	01735881757	Island
58	RDRS Rangpur Dinajpur Rural Service (RDRS)	Raiganj	Purbo raiganj	Raigonj	Nageshwari	Bokul	01730357488	Mainland
59		Naryanpur	Narayanpur	Narayanpur	Nageshwari	Royzur	01730357505	Island
60		Bonda Sonahat	Bangasonahat	Bangasonahat	Bhurungamari	Harunur Rashid	01730357489	Mainland
61		Paglarhat	West sat gopalpur	Telai	Bhurungamari	Wares	01730357487	Mainland
62		Andharijhar	Andharijhar	Andharijhar	Bhurungamari	Baneshwar	01730357485	Mainland
63		Ballaberkhas	Gabtola	Ballabher Khas	Nageshwari	Shajahan	01730357503	Mainland
64		Beruari	Berubari	Berubari	Nageshwari	Modan	01730357528	Mainland
65		Sahaber Alga	Anondobazar	sahaberalga	Ulipur	Sohorawardi	01730357529	Island
66		Thetrai	Dorikishorpur	Thetrai	Ulipur	Asaduzzaman	01730357530	Mainland
67		Mondolerhat	Sadigram	Buraburi	Ulipur	Sukumar	01730357501	Mainland
68		Balahat	Aalahat	Naodangha	Phulbari	Hasanur	01730357507	Mainland
69		Balahat	Balahat	Naodangha	Phulbari	Hasanur	01730357507	Mainland
70		Sadar Phulbari	Chandra Khana	Phulbari	Phulbari	Tariqul	01730357508	Mainland
71		Austomir char	Natarkandi	Austomir char	Chilmari	Jahangir	01710047323	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
72	Rangpur Dinajpur Rural Service (RDRS)	Chumohoni Bazar	Balachar	Hatia	Ulipur	Yasin	01730357525	Mainland
73		Razibpur	Sabujbag	razibpur	Razibpur	Fahima	01730357491	Mainland
74		Kodalkhati	Kodalkati	Kodalkati	Razibpur	Topeswar	01730357490	Island
75		Mohonganj	Nayar char	Mohanganj	Char Rajibpur	Abdul Latif	01730357517	Island
76		Boraikande	Boraikandi	shoulmari	Raumari	Madhu	01911253175	Mainland
77		Esakuri	Natun Char	Raumari	Raumari	Rashid	01730357518	Island
78		Raumari	Collage para	Raumari	Raumari	Atiar	01730357520	Mainland
79		Jadurchar	jadur char	Jadur Char	Raumari	Kader	01730357519	Mainland
80		Shoulmari	Boraikandi	Soulmari	Raumari	Mofajjal	01730357522	Mainland
81		Vitorbodha	Vitorbondha Bazar	Vitorbondha	Nageshwari	Shefali	01730357502	Mainland
82		Manush marar char	Mudafat Kalikapoor	Austomir char	Chilmari	Jahangir	01730357494	Island
83		Solidarity	Sadar Phulbari	Phulbari	phulbari	Phulbari	Obaidur	01729831519
84	Sadar Unit		Professorpara	belgacha	Kurigram Sadar	Kafil	01734362645	Mainland
85	Sotata Society	Anandabazar	Namajer Char	Shaheber Alga	Ulipur	Raju	01924514560	Island
86		Kortimari	jadurchar	Jadur Char	Raumari	Khakeque	01727041004	Mainland
87		Tapur char	Tapurchar Guchagram	Bandaber	Raumari	Adbul Muttaleb	01926796353	Mainland
88		Char Solmari	Char Solmari	Bandaber	Raumari	Nazrul	01924351055	Mainland
89		Raumari Sadar	Raumari	Raumari	Raumari	Hazrat	01191562376	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
90	SSS Society for Social Service (SSS)	Begumgonj	Ghonosampur	Jatrapur	Kurigram Sadar	Suza Mia	0130011390	Island
91		Raumari sadar	Raumaripara	Raumari	Raumari	Motiul	01730011337	Mainland
92		Danthbanga	Horindhara	Dantbanga	Raumari	Edris	01939047522	Island
93	Thengamara Mohila Sabuj Sangha (TMSS)	Raiganj	Raiganj Bazar	Raigonj	Nageshwari	Susanto	01730325664	Mainland
94		Kachakata	Kachakata bazar	Kedar	Nageshwari	Sha Jalal	01730325669	Mainland
95		Bhitorvondho	Bohotorvondho bazar	bhotorvondho bazar	Nageshwari	Paresh	01730325653	Mainland
96		Dhaldanga	North chat gopalpur	Shilkuri	Bhurungamari	Ziaur	01725857800	Mainland
97		Kashembazar	kashembazar	Boldia	Bhurungamari	Robiul	01730325668	Mainland
98		Fulbari sadar	Chandrakhana	phulbari	Phulbari	Anowar	01730017151	Mainland
99	UDDIPAN	Nayerhat	Khedaimari	Nayerhat	Chilmari	Mizanur Rahman	01730015245	Mainland
100		Pachgachi	Chatrapur	Pachgachi	Kurigram Sadar	Nazrul	01730015285	Mainland

E. Name and Contact Details of Branches Working in CLP-2 Villages in Lalmonirhat

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Borokhata	Borokhata bazar	Borokhata	Hatibandha	Atiar Rahman	01730099546	Mainland
2		Sarkar Hat	Sarkar Hat	Jogra	Patgram	Md. Enmul haque	01730033551	Mainland
3		durakuti	Durakuti	Mogolhat	Sadar	Mojdul	01730099530	Mainland
4		Namuri Bazar	Namuri	Plashi	Aditmari	Harun or Rashid	01730099531	Mainland
5		Mahishkhocha	Broghariya	Mahishkhoc ha	Aditmari	Abdul Awal	01730099528	Mainland
6		Maraihat	Muraihat	Rajpur	Sadar	Abul Kalam Azad	01730099526	Mainland
7		Kakina bazar	Kakina	Kakina	Kaligonj	Akram Hossain	01730099534	Mainland
8		Hatibandha	Singimari	Singimari	Hatibandha	Nurul Islam	0173009942	Mainland
9	BRAC	Durakuti	Durakuti	Mogolhat	Sadar	Samiron Sikder	01730347054	Mainland
10		Mahishkhocha	Mohishkh ocha	Mohishkhoc ha	Aditmari	Momim Uddin	01730347062	Mainland
11		Durgapur	Durgapur	Durgapur	Aditmari	Mostafizur Rahman	01730347055	Mainland
12	Grameen Bank	Mohishkhocha	Broghari	Mohishkhoc ha	Aditmari	Tafazzal Hassan	01713705354	Mainland
13		Durakuti	Durakuti	Mogolhat	Sadar	Amitabh Mitra	01711415834	Mainland
14		Borokhata	Borokhata	Borokhata	hatibandha	Md. Ayub Ali	01713723555	Mainland
15		Kulaghat	Kulaghat	Kulaghat	Sadar	Md. Nasir Uddin	01711415838	Island
16		Jongra patgram	Sarkar hat	Jogra	Patgram	Abu Hena Siddiqur Rahman	01713738989	Mainland
17		Khuniagach	Khuniagach	Khuniagach	Sadar	Upendranath roy	01713763903	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
18		Parulia	Parulia	Patikopara	Hatibandha	Bipul chandra	01713782299	Mainland
19		Hatibandha	Singimari	Singimari	Hatibandha	Md. Bakibillah	01713712797	Mainland
20	People's Oriented Program Implementation (POPI)	Borokhata	Borokhata Bazar	Borokhata	Hatibandha	Muslim uddin	01718877134	Mainland
21		Kakina Bazar	Kakina	Kakina	Kaliganj	Humayun Ahmed	01740871717	Mainland
22		Parulia	Patikapara Bazar	Patikapara	Hatibandha	Shohel Rana	01823028433	Mainland
23	Rangpur Dinajpur Rural Service (RDRS)	Bhotmari	Bhotmari	Bhotmari	Kaliganj	Md. Ershadul Haque	01730357475	Island
24		Baro khata	Paschim Sarudubi	Brokhata	Hatibandha	Goljar hossain	01730357471	Mainland
25		Mostafi hat	Mostafi	Gokunda	Lalmonirhat	Md. Akks Ali	01730357481	Mainland
26		Mahishkhocha	Brogharia	Mohishkhocha	Aditmari	Md. Shahadat Hossain	01730357468	Mainland
27		Khuniagach	Alutari SATUbar	Khuniagach	Sadar	Md. Jahirul Islam	01730357478	Mainland
28		Kulaghat	Kulaghat	Kulaghat	Sadar	Mst. Mahbuba Khatun	01730357479	Island
29		Durakuti	Durakuti	Mogolhat	Sadar	Monowara begum	01730357477	Mainland
30		Durgapur	Durgapur	Durgapur	Aditmari	Aysha	01730357466	Mainland
31		Kaligonj	Tushvander	Tushvander	Kaligonj	Md. Jahangir	01730357476	Mainland
32	Thengamara Mohila Sabuj Sangha (TMSS)	Kakina Bazar	Kakina	Kakina	Kaliganj	Konak Chandra	01719946376	Mainland

F. Name and Contact Details of Branches Working in CLP-2 Villages in Nilphamari

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Golmonda	Golmonda	Golmonda	Jaldhaka	Golam Rabbani	01730065936	Mainland
2		Dangarhat	Balapara	Balapara	Dimla	Md. Abdur Rahim	01730065945	Mainland
3		Chapanihat	Chapanihat	Zunagas Chapani	Dimla	Nur Ahammad	01721213808	Mainland
4	BRAC	Dalia Branch	Dalia Natun Bazar	Khalisha Chapani	Dimla	Md. Abdus Sattar	01730347709	Mainland
5		Jaldhaka	Balagoria	Unicipical	Jaldhaka	Md. Rezaul Karim	01722459451	Mainland
6		Dangarhat	Balapra	Balapara	Dimla	Md. Arifur Rahman	01730347707	Mainland
7		Golmonda	Galmonda	Galmonda	Jaldhaka	Mozibul Haque	01710605942	Mainland
8		Kaimari	Kalmari	Kalmari	Jaldhaka	Md. Abul Kalam Azad	01730347668	Mainland
9	Eco-social Development Organisation(ES DO)	Koloni Bazar	Purbosatnanin	Purbosatnanin	Dimla	M. A. Kaium	01714927632	Island
10	Grameen Bank	Chapani Hat	Chapani	Chapani	Dimla	Md. Abdul Momin Al Asad	01711418501	Mainland
11		Chatnai	Colony Bazar	Purbo Chatnai	Dimla	Md. Sarwar Zaman	01713791177	Mainland
12		Jaldhaka municipality	Beltala	ward-6	Jaldhaka	Abdul Hannan	01740840153	Mainland
13		Golmonda	Golmonda	Golmonda	Jaldhaka	Santus Kumar	01711417383	Mainland
14		Shatheebari	Gaybari	Gayabari	Dimla	Bengir Al Foysal	01711418735	Mainland
15		Kaimari	Kaimari	Kaimari	Jaldhaka	Md. Anawarul Islam	01711417277	Mainland
16	People's Oriented Program Implementation (POPI)	Dalia	Dalia	Dalia	Dalia	Sukumar Roy	01724169797	Mainland
17		Chapanihat	Chapani	Zonagas Chapani	Dimla	Md. Momenur Rahman	01737018099	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
18	Rangpur Dinajpur Rural Service (RDRS)	Jaldhaka sadar	Matha vanda	Jaldhaka pourasava	Jaldhaka	Humayun Bari	01730357452	Mainland
19		Dhakaliganj	Sholmari Master para	Sholmari	Jaldhaka	Goutam Kumar	01730357451	Mainland
20		Tunir hat	Dohilpara	Khaga Kharibari	Dimla	Majedul Islam	01730357445	Mainland

G. Name and Contact Details of Branches Working in CLP-2 Villages in Pabna

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	Ananna	Trimohoni	Notun Mirzapur	Masumdia	Bera	Atiar	01937359255	Mainland
2		Notun Bharenga	Notun Bharenga	Notun Bharenga	Bera	Polash	01713228781	Mainland
3	ASA	Sujanagar	Vobanipur	Sujanagar	Sundarganj	Snakar	01730065984	Mainland
4		Kazirhat	Kazirhat	Masumdia	Bera	Amimul	01730065972	Mainland
5		Masumdia	Masumdia	Masumdia	Bera	Aslam	01720055987	Mainland
6		Masumdia	Masumdia	Masumdia	Bera	Shajahan	01730065986	Mainland
7		Koitala	Koitala	Koitala	Bera	Samal	01730065974	Mainland
8		Shanidiar	Shanir their	Hemayetpur	Pabna Sadar	Saiful	01730065996	Mainland
9		Dogachi	Dogachi	Dogachi	Pabna Sadar	Abdullah	01730065960	Mainland
10		Dulia	Dulia	Char Tarapur	Pabna Sadar	Pazaul Karim	01730065965	Mainland
11		Bharara	Bharara	Bharara	Pabna Sadar	Shahin Akter	01717566127	Mainland
12	Anannya Samaj Kallyan Songoshta (ASKS)	Dogachi	Dogachi	Dogachi	Pabna Sadar	Tofazzal	01928708807	Mainland
13		Sujanagar	Vobanipur	Sujanagar	Sujanagar	Saidur	01928708770	Mainland
14		Najirganj	Gopalpur	Nazirganj	Sujanagar	Younus	01928708772	Mainland
15	BRAC	Pausha bazar	Natun Bavenga	Nuton Bavenga	Bera	Azzujul	01730347874	Mainland
16		Doachi	Dogachi	Dogachi	Pabna Sadar	Shamim	01718219311	Mainland
17		Duliabazar	Dulia	Sadalahpur	Pabna Sadar	Jhahid	01725930317	Mainland
18		Nazirganj	Nazirganj	Nazirganj	Sujanagar	Mukem	01730347869	Mainland

SI.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
19		Sujanagar	Vobanipur	Sujanagar	Sujanagar	Mamunur Rashid	01730347862	Mainland
20		Kashinathpur	Shibpur	Jatsakini	Bera	Rakibul	01731348661	Mainland
21		Kazirhat	Kazirhat	Masumdia	Bera	Ezahur	0173047873	Mainland
22		Merurchar	Khayarchar	Merurchar	Bakshigonj	Chan Miah	01710227801	Mainland
23	Grameen Bank	Dublia	Dulia	Shadullahpur	Pabna Sadar	Shakawat	01711411262	Mainland
24		Jatsakini	Kashinathpur	Jatsakini	Bera	Bahul	01711419782	Mainland
25	Jhanjira Samaj Kallyan Sangstha (JSKS)	Berahimpur	Berahim	Ahamadpur	Sujanagar	Najimuddin	01713440304	Mainland
26	Organisation for Social Advancement (OSACA)	Vobanipur	Char goshpur	Hemayetpur	Pabna Sadar	Moniruzzaman	01724082552	Mainland
27		Dogachi	Dogachi	Dogachi	Pabna Sadar	Rasdul	01728086970	Mainland
28	United People Initiative for Programmed Actions (UDDIPAN)	Sujanagar	Sujanagar	Sujanagar	Sujanagar	Imran	01735156800	Mainland

H. Name and Contact Details of Branches Working in CLP-2 Villages in Rangpur

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Tambulpur	Tambulpur	Tambulpur	Pirgachha	Saber	01730313405	Mainland
2		Pawtana	Gabura	Sawla	Pirgachha	Atoar Rahman	01730313404	Island
3		Gazpghanto	Joydeb	Gozoghanta	Gangachhara	Abdul Hakim	01730313353	Mainland
4	Assistance for Social Organisations and Development (ASOD)	Gangarhara	Habubalarghat	Gozoghanta	Gangachhara	Abdul Ahad	01725344008	Mainland
5	BRAC	Nekhmahmud	Tambulpur	Tambulpur	Pirgachha	Abdur Razzak	01719037413	Mainland
6		Gozoghanto	Joydeb	Gozoghanta	Gangachhara	Mahafuzar	01718658075	Mainland
7		Gangachhara	Newstarpara	Gangachhara	Gangachhara	Joyantu	01719132920	Mainland
8	Grameen Bank	Nekhmahmud	Purbo debu	Tambulpur	Pirgachha	Ayub Ali	01713706895	Mainland
9		Gozoghanta	Char Salapak	Gozoghanta	Gangachhara	Abu Taleb	01713707979	Island
10		Pantanahat	Gabura	Sawla	Pirgachha	Sohidul	01713706250	Island
11	Padakhep	Gongachhara	Newstarpara	Gongachhara	Gangachhara	Mamunur Rashid	01730027180	Mainland
12	Samaj Kallayan Sangstha (SKS) Foundation	Pawtanahat	Shibdev	Sawla	Pirgachha	Deelip	01713484495	Mainland
13	Society for Social Services (SSS)	Pawtanahat	Pawtantahat	Sawla	Pirgachha	Ataur	01730011532	Mainland

I. Name and Contact Details of Branches Working in CLP-2 Villages in Tangail

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
1	ASA	Bhadra	Bhadra	Bhadra	Nagarpur	Abdus Salah	01730313550	Mainland
2		Nikrail	nikrail	Alam	Bhuapur	Saiful	01730313560	Mainland
3		Kuthiboira	kuthi boira	Arjuna	Bhuapur	Mahiuddin	01730313528	Mainland
4		Lawhati	Lawhati	Lawhati	Delduar	Nur Alam	01730313551	Mainland
5		Mogra	Mogra	Mogra	Kalihati	Azizur	01730313559	Mainland
6		Torapgonj	Choubaria	Katuli	Tangail Sadar	Mehadul	01730313556	Mainland
7	BRAC	Dongbajjora	Pongbijora	Mokhna	Nagarpur	Ibrahim	01716726495	Mainland
8		Bhadra	Bhadra	Bhadra	Nagarpur	Delowar	01730346473	Mainland
9		Shahjani	Shahjani	Bharara	Nagarpur	Abu Musa	01716953261	Island
10		Nikril	Sharpolisha	Nikrail	Bhuapur	Mozammal	01730347343	Mainland
11		Kuthiboina	Kuti boina	Arjuna	Bhuapur	Belal	01751519420	Mainland
12		Lawhati	Lawhati	Lawhati	Delduar	Razibul	01730346553	Mainland
13		Nolin Bazar	Nalin	Hemnagar	Gopalpur	Sayedur	01712886038	Mainland
14		Torabgonj	Choubaria	Katoli/Mahmud Nagar	Tangail Sadar	Ashrafunnahar	01712712274	Mainland
15	BURO Bangladesh	Buro	Bharara	Bharara	Nagarpur	Rubel	01733220807	Mainland
16		Nikril	nikril	Nikrail	Bhuapur	Mosharof	01733220489	Mainland
17		Lawhati	Lawhati	Lawhati	Delduar	Anisur	01733220797	Mainland

Sl.	Name of MFI	Branch Name	Village	Union	Upazila	Manager's Name	Manager's Phone #	Island or Mainland Branch
18		Katuli	Choubaria	Katoli/Mahmud Nagar	Tangail Sadar	Abdul Aziz	01733220820	Mainland
19	Grameen Bank	Bhara Nagarpur	Khas Sahjani	Bharara	Nagarpur	Mokul Sikdar	01713564199	Island
20		Mahmudnagar	Pong-Baratia	Mahmud Nagar	Nagarpur	Adbul Hakim	01713593888	Island
21		Nolil Bazar	Noril	Hemnagar	Gopalpur	Abdul Hannan	01711519133	Mainland
22	Khamatain	Char Bharara	Char bharra	Bharara	Nagarpur	Hormus	01719927406	Island
23	Manab Mukti Shangstha (MMS)	Khash Shatjani	Khas Sahjani	Bharara	Nagarpur	Nurul Islam	01725091494	Island
24	Proshika	Bhadra	Bhadra bazar	bhadra	Nagarpur	Abdul Tatif	01718054231	Mainland
25	Socio-economic Banking Association (SEBA)	Lawhati	Lawhati	Lawhati	Delduar	Tajuddin	01713525662	Island
26	Social Advancement Through Unity (SATU)	bhuapur	Bhuapur	bhuapur	Bhuapur	Ziaul	01714784763	Mainland
27		Lawhata	Lawhathi	Lawhathi	Delduar	Shamim	01730073745	Mainland
28		Hemnagor	Hem Nagar	Hem Nagar	Gopalpur	Mizanur	01818057723	Mainland
29		Joker Char	Joker char	Gohalia Bari	Kalihati	Liakot Ali	01718720168	Island
30		Torabgonj	Bagbari	Katuli	Tangail Sadar	Kabir	01728529454	Mainland
31	Society for Social Services (SSS)	Torapgonj	Torapgonj	Katuli	Tangail Sadar	Shafiqul	01745674334	Mainland
32		Torabgonj	Torabgonj	Katuli	Tangail Sadar	Zakia	01730011201	Mainland