



ANNUAL REPORT

2017

November '16 – October '17



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1. Introduction

Krishi Utsho has emerged as a transformative social enterprise over the past several years as a way to identify and bring about progressive advancement in the lives of small holder farmers. As a social enterprise Krishi Utsho (KU) is equivalent to a hybrid of social sector intervention and pure business entrepreneurship, a social venture that can address problems of self-sustainability in a social intervention initiative. To succeed, these ventures must adhere to both social goals and financial viability. Typically, this project's aim is to benefit small holder farmers, in particular women. It aims to permanently transform their lives by altering a prevailing socioeconomic equilibrium that works to their disadvantage. More importantly, the beneficiary group is an economically disadvantaged or marginalized segment of society that doesn't have the means to transform its social or economic prospects without assistance. To that end, project focuses on the most important yet often neglected, agricultural sector.

Indeed, 80%¹ of the population of Bangladesh lives in rural area and relies on farming for their living. Agriculture contributing 17%² of Bangladesh's GDP. There is a growing demand of agricultural inputs but farmers are facing constant challenges such as price hike, unavailability, counterfeits products and lack of sufficient support from the formal sector. These ultimately result in low production and insufficient income of small holder farmers.

To solve those challenges, CARE Bangladesh's Krishi Utsho initiative stepped forward and established a smart supply chain mechanism partnering with Bangladesh's renowned input suppliers. Through this supply chain, Krishi Utsho is developing a network of agro input shops and bringing quality input supplies straight to farmer's doorstep in appropriate time with at a feasible price. Krishi Utsho also evolving the capacity of women and connecting them as standalone input seller to expand its distribution network even further. These women entrepreneurs are bridging the gap between country's top quality input suppliers and Base of Pyramid farmers and helping CARE to develop an inclusive business model to solve one of the developing countries most challenging problem. At the same time, KU is also bringing about behavioral change towards adapting higher quality agro-products.

CARE Bangladesh has a vision that Krishi Utsho will emerge as the next social enterprise that will overcome one of the major problems in Bangladesh's agriculture. It is rapidly transforming the traditional supply system into a smart one and connecting the marginalized farmers with the formal supply chain. Through this initiative Krishi Utsho helps boosting farmers' production as well as increasing their income. In parallel to this KU provides smallholder entrepreneurs especially women with dignified employment opportunity. With their growing income these rural people are accessing health services, investing in nutrition and education and are building personal savings. With a simple but innovative concept, Krishi Utsho is acting as a change-maker in economy of Bangladesh.

¹<http://www.worldbank.org/en/news/feature/2016/05/17/bangladeshs-agriculture-a-poverty-reducer-in-need-of-modernization>

² <https://feedthefuture.gov/country/bangladesh>
https://en.wikipedia.org/wiki/Agriculture_in_Bangladesh

2. Accomplishments

Krishi Utsho has made significant progress and several major accomplishments since inception. These accomplishments are within the broader geographical expansion, large customer coverage, product line extension, linkage with different market actors, better-informed farmer group, develop and maintain effective inventory system and access to the formal financial sector.

Since the ultimate goal of Krishi Utsho is to transform into a sustainable social enterprise, from the mid-second year a great importance was put on institutionalization of this initiative. The project team with support from CARE management is critically reviewing past performances, what partially worked and what didn't work at all and trying to find reasons behind each. The project is developing a new business plan with the well-reputed local consultancy firm as well as with the generous support from a Dutch consulting firm (PUM) to escalate the institutionalization process. As the initiation of legal entity for KU, a separate bank account in the name of KU has already been opened in Dutch Bangla Bank. This commercial account will be operational subsequently once software based accounting system for KU is onboard. In addition to this, the project is continuously exploring other potentials to help the institutionalization process which include to establish new linkage, collaboration or create more scopes/avenues as feasible. The logical framework has also been revised last year, where more emphasis has been put around the process of institutionalization. In house discussion is ongoing with a number of modalities of the ownership structure of future Krishi Utsho. Following the transformation guideline of social enterprise and spin-off from CARE, after completion of the business plan in February, project will set the next roadmap towards its own legal entity with the support of the Embassy of the Kingdom the Netherlands and CARE Enterprise Inc.

Table 1: KU Network Status (Evolution of franchisees)

Month	Total	Branded	Selected For Branding	In conversion/ newly included	Remark
July 2013	40	15	0	25	15 initially branded shops.
July 2014	48	15	19	14	19 shops primarily selected for branding from 33 shops under conversion
July 2015	70	28	0	42	15 shops branded in 2015 and 6 previously branded shops dropped from the network. Remaining 42 shops now primarily in conversion
July 2016	151	51	50	50	52 shops branded till October 2016, 20 selected for branding and rest 79 shops are either in conversion or new entrant.
October 2017	198	94	65	39	94 shops branded till October 2017, 50 selected for branding and rest 50 shops are either in conversion or new entrant.

2.1 Geographical Footprint

In addition to existing north-west region, Krishi Utsho is now serving in the south-western part of Bangladesh, by covering Satkhira and Jessore districts. It has developed 19 shops in those districts and the number is continuously increasing. Currently Krishi Utsho has a total of 198 shops in its network. The plan is to expand KU operation in following districts by 2017 in collaboration with two other development projects of CARE Bangladesh. KU is optimizing its currently available resources for this expansion:

- Natore
- Kurigram

In addition to this, KU has introduced Alternative Distribution Channel (ADC) to cover Joypurhat district.

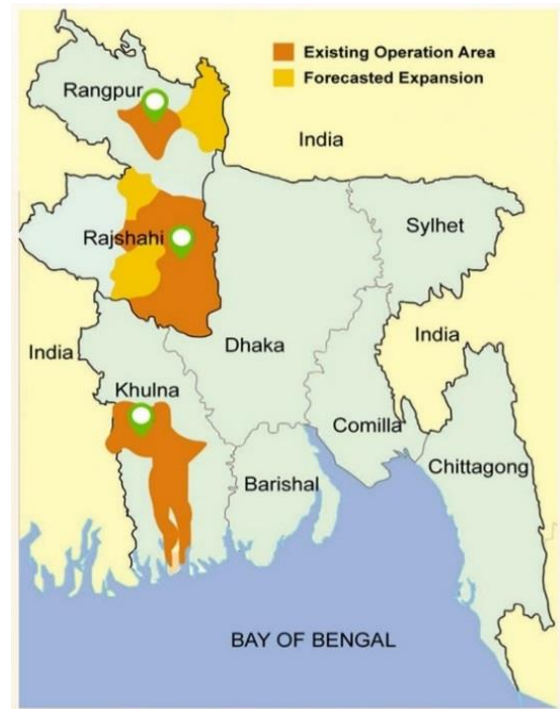


Figure 1: Geographical footprint of KU network

2.2 Customer coverage

Currently KU network is serving 45,525 farmers through its 198 shops. Each shop serve roughly 230 repeated customers per week. Only a year back, KU has expanded its operation towards south-west part of Bangladesh. Being new, the customer coverage at this early stage in these areas are not as much as the northern regions. Even then, the total customer coverage in aggregate has increased by 15% during 2016-17 in comparison to previous year. The Project believes that expansion of the product line and various kind of promotional activities help to attract customers to return to KU shop. Also, most of the KU shops serve a wide variety of products such that farmers could find everything under one roof which makes KU shops a one-stop solution center for marginal farmer. Some of the KU shops are home based and owned by women franchisees. These shops cater to the last mileage customers who were previously deprived from the quality inputs.

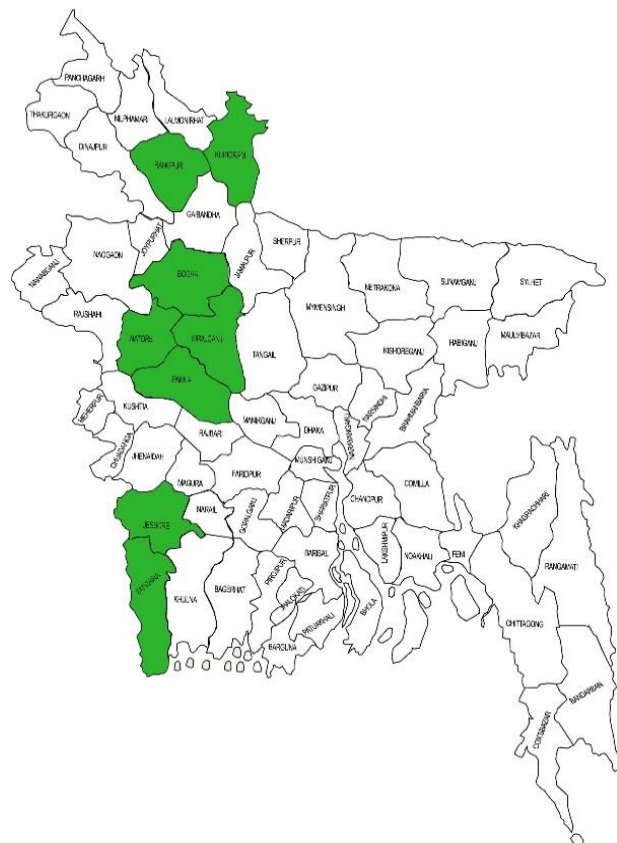


Figure 2: Shop location of KU

2.3 Product line expansion and linkage with private sector & other market actors

In order to sustain the business growth of KU, it is important to increase the product line. To that end, KU has expanded its supplier network to 25 manufacturing companies which shows an expansion of KU product line to 24. Since some of products are perishable, these items need to be delivered to the franchisees on time. To address this, KU has developed and followed a smart sourcing and distribution model following FIFO (first in first out) method to deliver the product at correct time to the farmers. The KU supply chain system primarily eliminates intermediaries and hence leads to quality assurance and affordability at farmers' end. Working with multiple manufacturers has enabled Krishi Utsho to offer a bundle of white labeled products as per the need of smallholding farmers, especially Women. This integrated mechanism is a source of customer satisfaction for KU.

Like every other year in the past, KU is planning to introduce few new products in near future. Palm oil cake, Vermicompost, Trichoderma are few examples. As always, KU is careful in introducing new products and perform lab test as well as field trial before launching. For example, in the pilot stage of palm oil cake, product is already distributed to three areas, two in North and one in South. The field staffs are closely monitoring its effect and business sustainability and upon satisfactory outcome, the product will be included in KU regular portfolio. KU also introduces newer products from different manufacturers/importers, and thereby, offers the customers a greater variety of goods, allowing them to choose the ones they think best.

2.3 A better-informed farmer group

An informed farmer group is essential for high agricultural growth. Recognizing this, Krishi Utsho organized various seminars and campaigns through the franchisees for the marginal farmers. Till October 2017, KU has organized 189 different types of seminars and campaigns reaching 9,450 farmers. On an average 5000 customers are covered in this promotional and awareness campaigns where more than 20% of these farmers are women. The tables below show the locations and participations in these seminars and campaigns. It is expected that these activities have helped marginal farmers to boost up their productivity.

Table 2: Seminar

Location	Total Number of Seminar	Total Participant Direct	Indirect
Bogra, Rangpur, Pabna, Shirajganj, Satkhira, Jessor	95	4,750	14,250

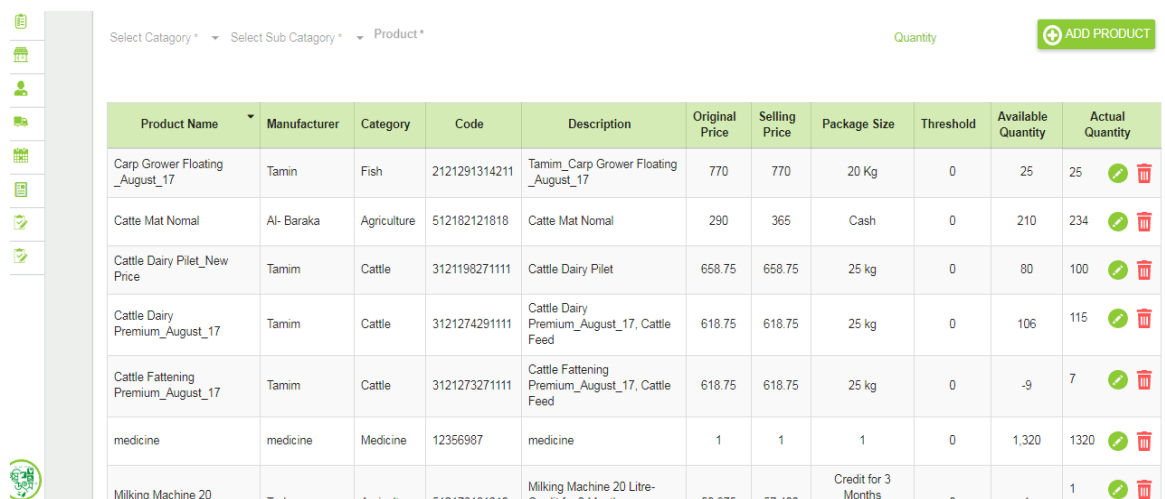
One important observation from public extension officer visit is medicine purchase has been decreased by the KU customers which is indicative of a positive impact: the farmers now have better access to scientific advices of veterinary experts helping them to manage their livestock better, reducing incidence of livestock sickness and hence, reducing need for medicine. On the other hand, there is also an increased demand for vitamin and different types of processed feeds and supplements and nevertheless, grass seeds.

The seminars and public extension visits experience a large turn out from the local people. It is believed to be an indication of popularity of these types of activities. On the other hand, this can also be a great source of collecting customer data and information. KU hence is planning to use it as an opportunity for of effective data gathering and create a customer database.

Table 3: Public Extension Agent Visit

Location	Total Number of ULO visit	Total Participant Direct	Indirect
Bogra, Rangpur, Pabna, Shirajganj, Satkhira, Jessor	94	4,700	14,100

2.4 An effective inventory management system using ICT



Product Name	Manufacturer	Category	Code	Description	Original Price	Selling Price	Package Size	Threshold	Available Quantity	Actual Quantity
Carp Grower Floating_August_17	Tamin	Fish	2121291314211	Tamin_Carp Grower Floating_August_17	770	770	20 Kg	0	25	25
Cattle Mat Nomal	Al- Baraka	Agriculture	512182121818	Cattle Mat Nomal	290	365	Cash	0	210	234
Cattle Dairy Pilet_New Price	Tamim	Cattle	3121198271111	Cattle Dairy Pilet	658.75	658.75	25 kg	0	80	100
Cattle Dairy Premium_August_17	Tamim	Cattle	3121274291111	Cattle Dairy Premium_August_17, Cattle Feed	618.75	618.75	25 kg	0	106	115
Cattle Fattening Premium_August_17	Tamim	Cattle	3121273271111	Cattle Fattening Premium_August_17, Cattle Feed	618.75	618.75	25 kg	0	-9	7
medicine	medicine	Medicine	12356987	medicine	1	1	1	0	1,320	1320
Milking Machine 20	Turkey	Agriculture	512176181313	Milking Machine 20 Litre-Credit for 3 Months	50 875	57 400	Credit for 3 Months	0	1	1

Figure 3: IMS application of Krishi Utsho

Krishi Utsho has developed a cloud based Inventory Management System application that is managed from the field through hand held devices (Tablet) by the sales executives. The software is centrally managed and performance on inventory management is continuously monitored from the Headquarter. With this software KU is now able to maintain a transparent and an accurate information system. This is another step towards the development of KU governance mechanism in the course of self-sustainability.

2.5 Assess the financial need of franchisees (inputs shop owners) and franchisor and identify existing Source of financing

In the agricultural input market of Bangladesh, the lack of business capital appears to be a major concern for the smallholder entrepreneurs as well as the farmers. Most of the farmers, having no access to existing formal financial sector, take support from local informal credit organization at a huge interest rate. KU addresses this problem by facilitating the farmers with suppliers' credit through its franchisees, where the credit limit is set on a performance basis of each franchisees. This helps KU to earn customer satisfaction and build reliability among the smallholder farmers at a negligible investment.

Furthermore, a new initiative titled "Smallholders' access to formal financial sector" is under process. The initiative supports agricultural lending to farmers through a formal banking channel so that farmers are able to access the necessary credit to purchase agricultural inputs with minimum costs and flexible payment terms (season based). The exact terms and conditions of the contract between the farmers and a financial institution are being designed. It is hoped that this initiative will soon be implemented.

3. Progress of Krishi Utsho

In 6 districts in the north-west and south-west region of Bangladesh, at present Krishi Utsho is a network of 198 input shops. As a franchisor, a significant achievement is attained during 2016-17 when 12 new products were added to the product portfolio. Apart from livestock sector, Krishi Utsho product line now covers aquaculture and crops. This geographic and functional scale-up has expanded customer base as well. In 2016-17, on an average, 45,523 customers' accessed KU shops per month. Since then, there is a steady rise in number of customers. In October 2017, KU served a 35,000 male and 10,000 females, where 24% of female customer.

Table 4: Progress of Krishi Utsho

Year (July to June)	Number of Input shops	Monthly average sales of Input shops	Total Sales of Franchisor	Franchisor Income	Customer		Number of Products in line
					Male	Female	
2015-16	112	\$1,156	\$381,131	\$19,104	16,030	4,696	13
2016-17	198	\$1,444	\$476,603	\$28,596	34,630	10,895	25
Jun_NOV(2017)	218	\$1,110	\$290,816	\$18,903	32,815	11,996	25

3.1 Working with the community

One of major targets of Krishi Utsho was to include Krishi Utsho is now working with the community and ensuring their linkage with the output market. As the venture is expanding it's trying to ensure their beneficiaries to be engaged with the formal market. For example, the KU shops sell vermi-compost manufactured by the beneficiaries. Last few decade different development project work with the community to improve their why of living and income generating activities. These development project work continuously, they created lead farmer, farmer group. Also they have provided technological and knowledge based information to create a better community group. Unfortunately, most of them are not sustainable because they could not link them with the output market. When Krishi Utsho get involved with these communities find out these community is ready though they have capacity building training, they now know techniques. As KU already promise Dutch embassy that project will link these communities with the output market so it's started to work. At present KU shop sales organic fertilizer and vermi-compost which collected from the community. Not only had that KU selected few farmers from the community for seed

From last few decades many of Go and NGO has taken initiatives for capacity building of farmers for prepare organic fertilizer, vermi-compost and seeds production etc. KU has found that those farmers' communities have skill resources, due to unknown chain of output market and fair price, those communities are obsolete from their base of skill. So KU has selected some communities in project area for develop an output market through KU chain.

However, KU is sourcing vermi-compost and organic fertilizer from Rangpur and Bogra communities. As well as sourcing Boro and Aman season seeds from Uzipur communities for North-west and South-west region of KU shops. Moreover, KU is working for develop seed production communities in North-West region for create a market between farmer to farmers for better productivities.

3.2 Introducing Alternative Distribution Channel

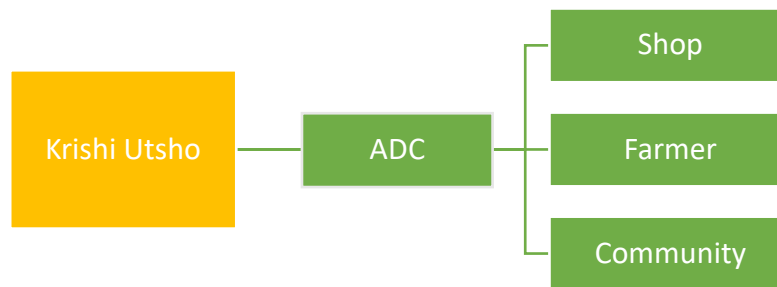


Figure 4: Alternative distribution Channel (ADC Model)

Geographical expansion is costly as it requires significant infrastructure and human resource. Hence, KU has devised a low cost strategy: An Alternative Distribution Channel which is expected to ensure high business expansion. An Alternative distribution channel is the path by which all goods and services must travel to arrive at the intended consumer. Conversely, it is also used to describe the pathway that payments make from the end consumer to the original vendor. Distribution channels can be short or long, and depend on the amount of intermediaries required to deliver a product or service. A distribution channel is a chain of businesses or intermediaries through which a good or service passes until it reaches the end consumer. It can include wholesalers, retailers, distributors and even the internet itself.

Since Krishi Utsho is still running as a donor-funded development project governed by the Government of Bangladesh through NGO Affairs Bureau, KU needs to follow some externally-set rules and regulations. For example, the project has to operate on selected locations approved by NGO Affairs Bureau. As a result, even if KU strongly feels about a few locations with strong potential later down the implementation stage, KU cannot reach there unlike any other private sector business operations. To ameliorate this problem, KU devised the Alternative Distribution Channel (ADC) which will be first developed and then utilized as a distribution channel. The guidance set by KU for these ADCs will ensure that they will follow KU principles more in comparison to purely profit-motivated private entity.

Benefits of Alternative Distribution Channel:

When a customer is considering buying a product he tries to access its value by looking at various factors which surround it. Factors like its delivery, availability etc which are directly influenced by channel members. Similarly, a marketer too while choosing his distribution members must access what value is this member adding to the product. He must compare the benefits received to the amount paid for using the services of this intermediary. These benefits can be the following:

- **Cost Saving**
The members of distribution channel are specialized in what they do and perform at much lower costs than companies trying to run the entire distribution channel all by itself.
- **Time Saving**
Along with costs, time of delivery is also reduced due to efficiency and experience of the channel members.
- **Customer Convenience**
Including members in the distribution chain provides customer with a lot of convenience in their shopping. Thus channel distribution provides accumulating and assorting services, also distribution is time saving as the customers can find all that they need in one store.

- **Customers can buy in small quantities**

Retailers buy in bulk quantities from the manufacturer or wholesaler. This is more cost effective than buying in small quantities. However, they resell in smaller quantities to their customers. This phenomenon of breaking bulk quantities and selling them in smaller quantities is known as bulk breaking. The customers therefore have the benefit of buying in smaller quantities and they also get a share of the profit the retailer makes when he buys in bulk from the supplier.

- **Resellers help in boosting sales**

Resellers often use persuasive techniques to persuade customers into buying a product thereby increasing sales for that product. They often make use of various promotional offers and special product displays to entice customers into buying certain products.

- **Resellers provide valuable information**

Manufacturers who include resellers for selling their products rely on them to provide information which will help in improving the product or in increasing its sale. High-level channel members often provide sales data. On all other occasions the manufacturer can always rely on the reseller to provide him with customer feedback.

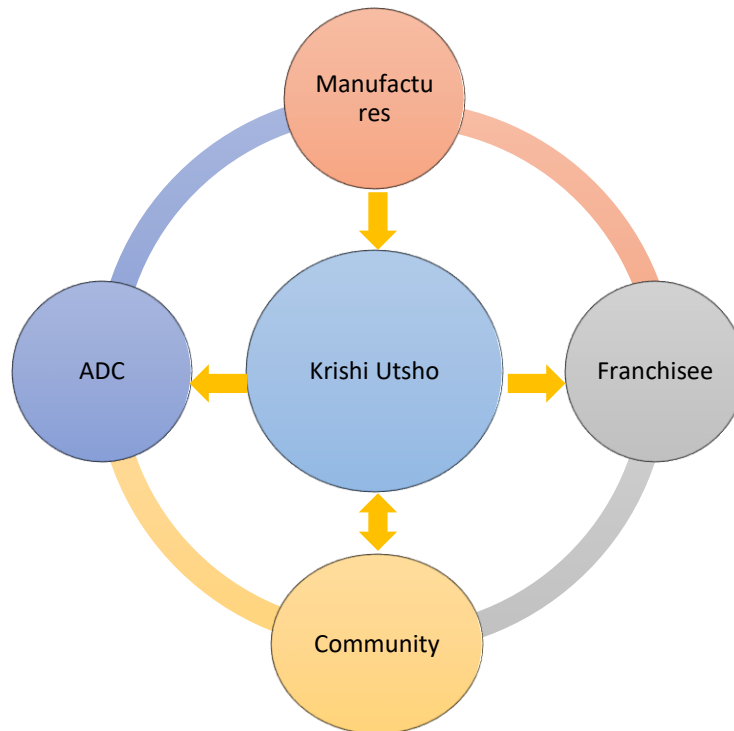


Figure 5: Krishi Utsho Model after implementing ADC

Inclusion of the ADC in the KU system has changed the KU business model to the figure 6 above.

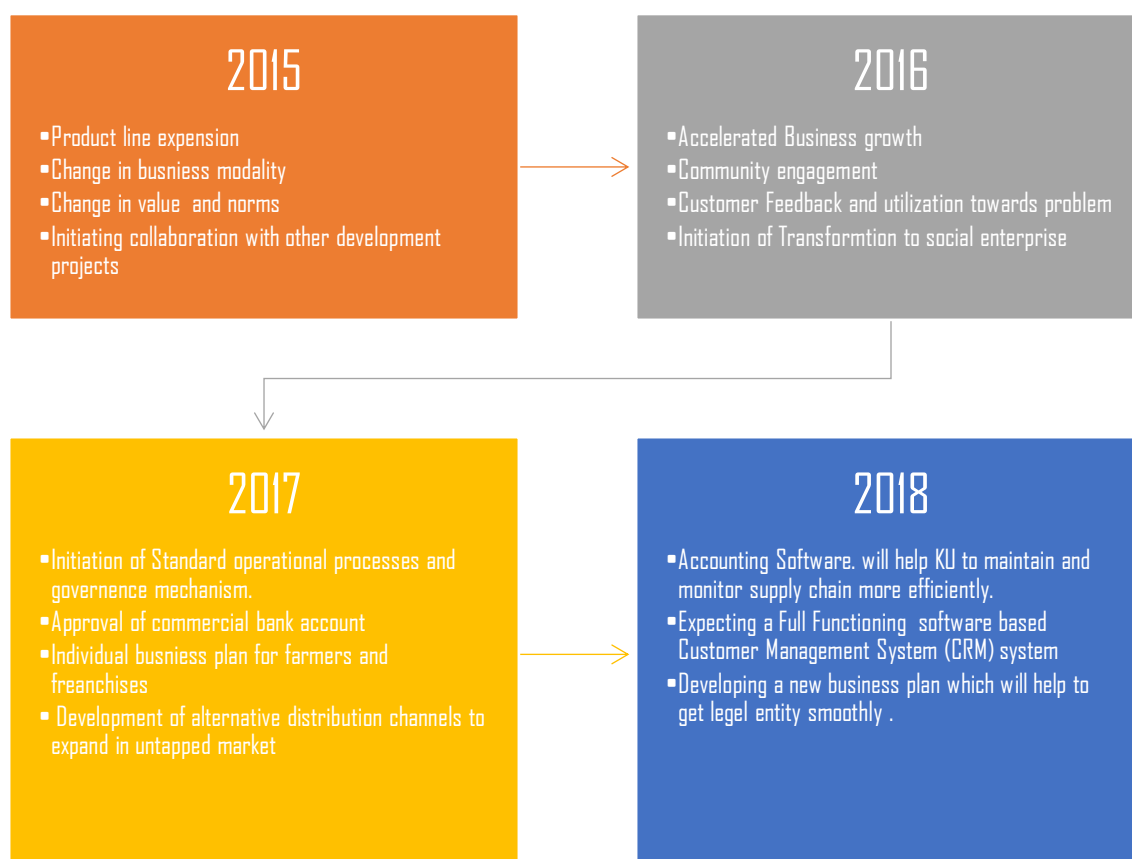
3.3 Ensuring specific business plan for empowering women and youth group

Krishi Utsho is sensitive towards women empowerment through economic growth. In Bangladesh, economic empowerment of the women and youth especially in the rural areas are exceedingly depended on the availability of resources, family members' and social acceptance. Over the last decade, much concern has been showed about the need to empower women so that they can make

their own decisions about their education, childbearing, income generation and other areas of work. In the male dominant society women are in a disadvantageous position. Women, in custom and practice, remained subordinate to male in almost all aspect of their lives; greater autonomy was the privilege of the rich or the necessity of the very poor. On the other hand, in rural areas youth groups are deprived of education at the early age because of economic need, owing to households needing the income they can start to earn, especially as migrants. Stringent societal structure has led to oppression of women in our country, which has eventually led to less or no decision-making power for women. Thus, the above-mentioned constraints are recognized as a major barrier to social empowerment of the women and youth groups.

In recent time, Krishi Utsho is transforming into a social enterprise. Therefore, above-mentioned four groups will receive benefits from KU resources. Thus, in longer run as KU will become a full-fledged social enterprise, the operation will require a number of agents in different manner for expansion of business. By merging with KU, beneficiaries of proposed project will get an opportunity for sustainability of mobilization of their own ventures.

4. Transformation of Krishi Utsho



Krishi Utsho has visualized a rapid transformation of the traditional and mostly informal supply chain system into a smart one stop solution and connecting the farmers with this supply chain. The initiative helps improving farmer's productivity and income by ensuring access to high quality agro-inputs to

farmers, especially the marginal and women farmers. The future plan is to change the traditional farming system and introduce new technologies. The project therefore actively tries to connect their beneficiaries with new tools and provide advanced knowledge about agricultural sector. The result is increased participation of the women in the agriculture sector but also significant improvements of social condition of the farmers. Women now are getting increasingly involved in the family decision making and also are enjoying higher income which help them accessing health services, investing in their children education and nutrition and building personal savings. The project expects that more women will get involved over the next few years and encourage considerable small-scale women entrepreneurship.

In addition, our next year's plan to involve youth group, who will be the future leader and have potentiality to change the rural economy of Bangladesh. Project will create part time income generating actives for these youth group so that they can carry on the legacy of their parents. Also Krishi Utsho will try to implement a platform for their farmers who could get the information through an information center, for example: seasonality, tool information, new way of farming, new product etc. With its own procurement, warehousing and distribution system, KU is linking the top feed, seed and fertilizer manufacturers and importers of Bangladesh with the shops and poor farmers. In this way, KU has devised a socially transformative yet a financially viable strategy which addresses citizens of all sorts of demographic background (in terms of age and gender).

Our plan is to expand KU network to 250 shops by end of 2018 and 500 shops by the next five years reaching 250,000 farmers in Bangladesh. CARE teams in seven other countries of Asia and Africa is also closely learning from our model and eager to expand their work with input retailers to serve millions of farmers in the two continent.

5. Impact

Alike previous years, KU has conducted an impact assessment survey in 2017. The purpose of this impact assessment was to identify the project impact on the beneficiary groups so far, to capture deviation (intended and unintended) from what it originally set out to do. The assessment thus intends to look at the model's sustainability even after the project ceases to exist and make recommendations along this line. The information from this assessment will be used internally to make necessary adjustments, so that the project will achieve its intended objective and outcomes.

5.1 Methodology

To assess the economic and social impact along with the customer satisfaction in the project areas, questionnaire and a checklist (duly approved by CARE Bangladesh) has been used. 382 sample beneficiaries were interviewed where the sample size was determined ensuring at least 25% female respondents. The samples were proportionately distributed in the targeted 6 districts.

5.2 Household Income

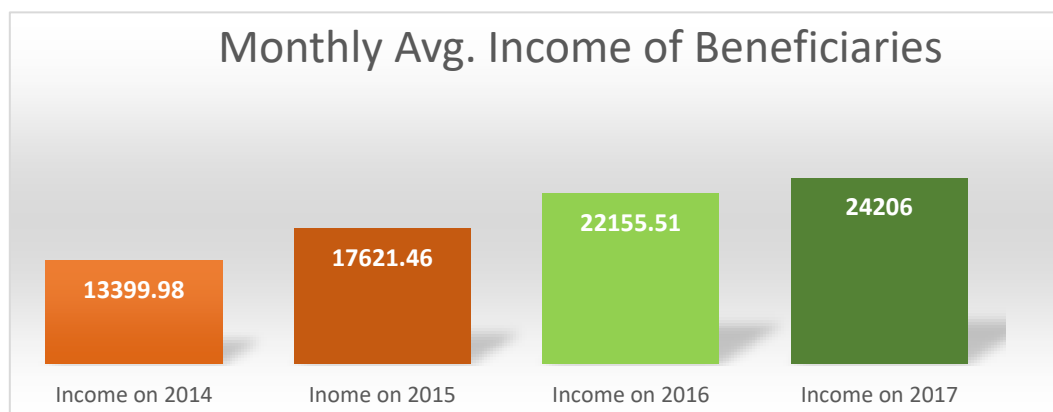


Figure 6: Income of KU Beneficiaries over years

The average monthly income of farmers is increasing year by year. The increase was 9.25% for 2017 compared to last year. The mean income in July 2017 was BDT 26,234 which was 18.4% higher than the mean monthly income in 2016 (BDT 22,155.51) (USD 276.94). Figure 5 shows the trend of household income of farmers for last 4 years. The following table shows the growth rate compared to previous year and the growth rate compared to 2014. The growth rate gradually decreased over the year. However, 81% increase in income is observed in 2017 compared to 2014.

Table 5: Comparison of Income

Year	Income	Compared to last year	Compared to 2014
2014	13,399.98	-	-
2015	17,621.46	32%	32%
2016	22,155.51	26%	65%
2017	24,206.00	9%	81%

The study found 18 income sources of the HHs with the comparison of last year total income and last month income (Annex Table 5). Data shows that on an average 39.1% income came from cattle farming. The income from livestock is followed by agriculture (22%), business (13.8) and laborers (6.3%). The contribution of poultry and fisheries are 3.2 and 3.4 percent respectively. Also, the farmers are getting higher profit from beef fattening. According to the interviewed franchisee, Quail rearing is getting popularity in the program areas. The profitability of quail rearing is higher compared to broiler and layer.

5.3 Savings

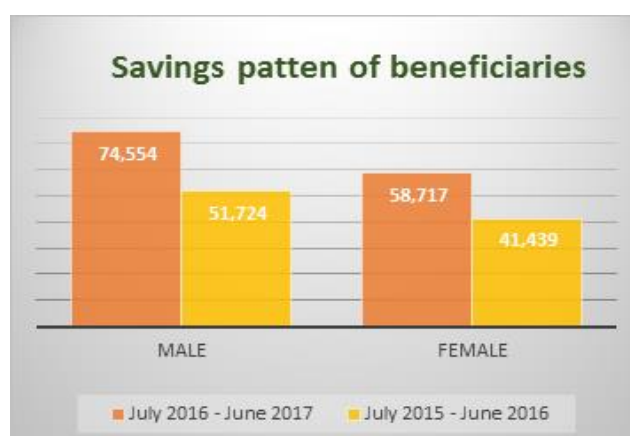


Table 6: Saving in time period

Time period	Male	Female	All
July 2015 - June 2016	51,724	41,439	49,059
July 2016 - June 2017	74,554	58,717	70,450
% Increase	44%	42%	44%

Figure 7: Savings Pattern of beneficiaries

The table shows two timelines (timeline 1: July 2015 - June 2016 and Timeline 2: July 2016 - June 2017) to compare the savings status of the respondents. The respondents increased their saving by 44% from the timeline 1. In timeline 1, overall average Savings was BDT 49,059 (USD 613.24) which increased to BDT 70,450 (USD 880.63) in the timeline 2. For male respondents, this percentage increased to 44% and for female respondents the increase was 42% (graph- 2). So, a sharp increase is evident in the savings status of the respondents. The table shows two timelines (timeline 1: July 2015 - June 2016 and Timeline 2: July 2016 - June 2017) to compare the savings status of the respondents. The respondents increased their saving by 44% from the timeline 1. In timeline 1, overall average savings was BDT 49,059 (USD 613.24) which increased to BDT 70,450 (USD 880.63) in the timeline 2. For male respondents, this percentage increased to 44% and for female respondents the increase was 42% (graph- 2). So, a sharp increase is evident in the savings status of the respondents.

5.4 Women Empowerment

Table 7: Women's decision making abilities

	Male Alone 2016	Female Alone 2016	Jointly 2016	Male Alone 2017	Female Alone 2017	Jointly 2017
Decides on the use of household money earned	54%	0	46%	50%	9%	39%
Decides on the use of household cash savings.	52%	2%	46%	48%	9%	39%
Decides on the taking of a loan.	40%	1%	59%	51%	4%	33%

Decides on spending money on education for your children	27%	3%	70%	50%	8%	35%
Decides on spending money for health care of family members	27%	7%	66%	51%	6%	41%
Decides on when to have children	20%	1%	79%	54%	4%	36%
Decides on the marriage of your children	46%	0	54%	38%	5%	34%
Decides on whom you should vote for	35%	0	65%	53%	4%	35%
Decides on asset purchases	17%	0	83%	50%	9%	39%

WE indicators table shows nine broad aspects of HHs and their status in decision making. The table reveals that around 9% of the total female respondents alone are able to take decisions on using their income whereas 39% of the female respondents take decisions jointly. There is hence a decrease in joint decision making in comparison to last year. Moreover, the decision making ability of female beneficiaries has increased significantly over the previous year. The project however has expected to increase the joint decision making rather than sole decision making.

A few initiatives have been undertaken in order to address this challenge. The project seeks to work with women with different livelihood backgrounds to capture various dimensions of women's decision making. The potential direct beneficiaries may include:

- Women Entrepreneurs: The project will select women perceived to be entrepreneurs, contributing to their family income and hence will often be faced with taking decisions jointly or solely on various aspects of family life.
- Shop Assistants: Only those females willing to continue their education will be selected.
- Subagents: The self-motivated women subagents who have the capacity to influence the local people and are also able to maintain a good rapport with the franchisees will be selected and
- Youth Groups: These students must be enthusiastic towards social activities and eager to learn about food security and poverty alleviation.

Before selecting these beneficiaries, the project will utilize the experience gained from the impact survey. The potential beneficiary families, both the female the male members, are now being communicated and being informed about the benefits of the joint decision making. A number of seminars and awareness events are also being held in order to show the advantage of joint decision making at the family level.

5.5 Nutritional Status:

The following table shows the respondents' nutritional intake of last week (from the date of survey). Overall, 83% of respondents provided positive response by giving "YES" response towards the mentioned nutritious elements. This number stands at 84% for male respondents and 82% for female respondents. The data also reveals some big response gap for some nutritious elements. For organ meats, only 29.3% respondents said they availed organ meat last week. Same thing goes for "other fruits" which stands at 35% positive response of total respondent. Overall 83% positive response means the current nutrition gap is 17% (as per the response). The figure is showing some differences between male and female respondents. The male is taking more in case of Vitamin A rich fruits, other fruits, flesh meat and sweets compare to female. On the other hand, the female is taking vegetables more than male.

As per FAO guideline³, our mean dietary diversity score is 13 (maximum 16, minimum 9) which means that the household members consume food from 13 food groups out of 16 groups within one week.

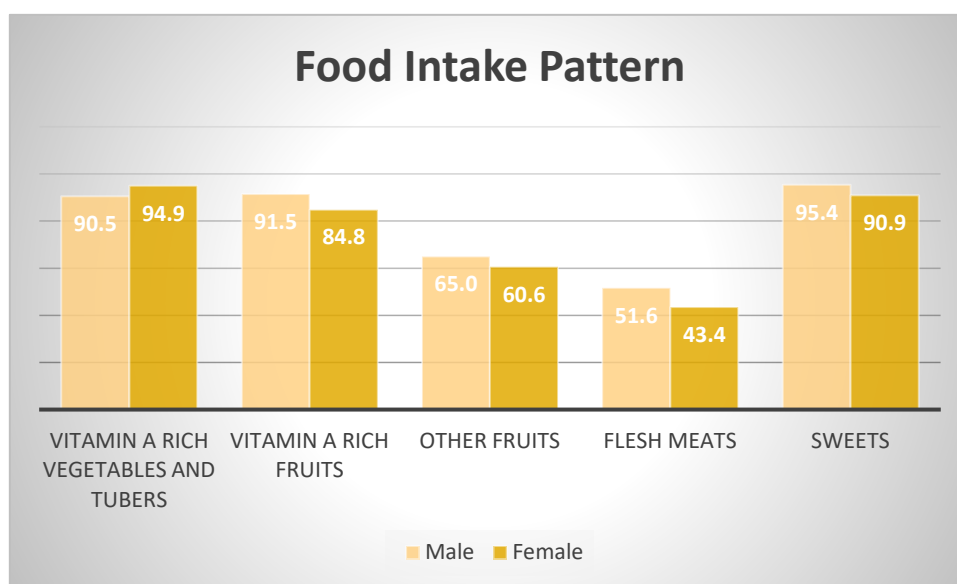


Figure 8: Food intake pattern (in percentage)

The dairy farmers expressed that each of the family members drink milk every day and they consider it as a source of balanced diet. There are some households that sell the remaining part of milk after family consumption. There were some projects in the targeted areas that promoted nutritional diet among the household members. According to the respondents, with the increase of income, they are keeping more protein (meat, fish etc.) in their dietary menu compared to cereals (rice). Also, they expressed that seasonal fruits consumption (mango, guava etc.) has increased and they also took foreign fruits (apple, orange, malta), particularly in winter. Most of the household members, particularly young boys and girls regularly consume egg as duck or hen are common in rural households.

³ Guidelines for measuring household and individual dietary diversity

6. Experience Acquired

This year Krishi Utsho did a survey to get the feedback from its customer.

Franchisee feedbacks are below:

- Need for a smaller pack size
- Include Veterinary Medicine
- Expand product line
- Need logo on KU product
- Increase Extension agent visit
- Increase Promotional activities
- How happy are your customers with the quality and price of the products that you sell?
- Help them to get Legal papers for their shop.
- Link to financial sector

Feedback Survey - Krishi Utsho_End User Aug_2017

Instructions
Please tell us what you truly feel. No-one will know what you say personally - only what everyone says together. CARE promises to discuss the feedback with you.

1. Do you trust that CARE will listen to your feedback in this survey and discuss it with you to improve the program?
0 (Not at all / extremely poor) - 10 (very much / extremely good)

0 1 2 3 4 5 6 7 8 9 10

2. Do you trust that CARE staff are honest, and try to help you as best they can?
0 (Not at all / extremely poor) - 10 (very much / extremely good)

0 1 2 3 4 5 6 7 8 9 10

3. How much do you trust the information and advice that you get from CARE?
0 (Not at all / extremely poor) - 10 (very much / extremely good)

0 1 2 3 4 5 6 7 8 9 10

Figure 9: Questionnaire of franchisee feedback

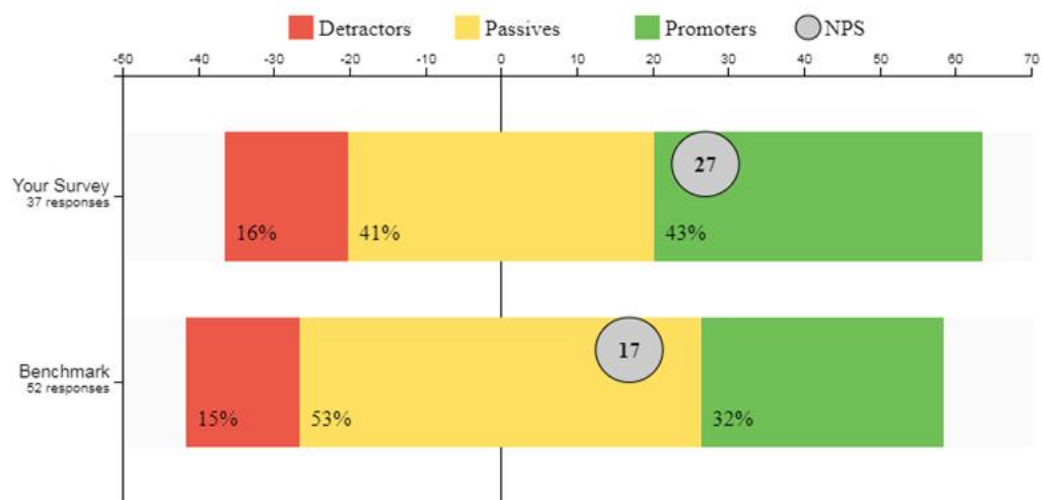


Figure 10: Franchisee Feedback about quality of product

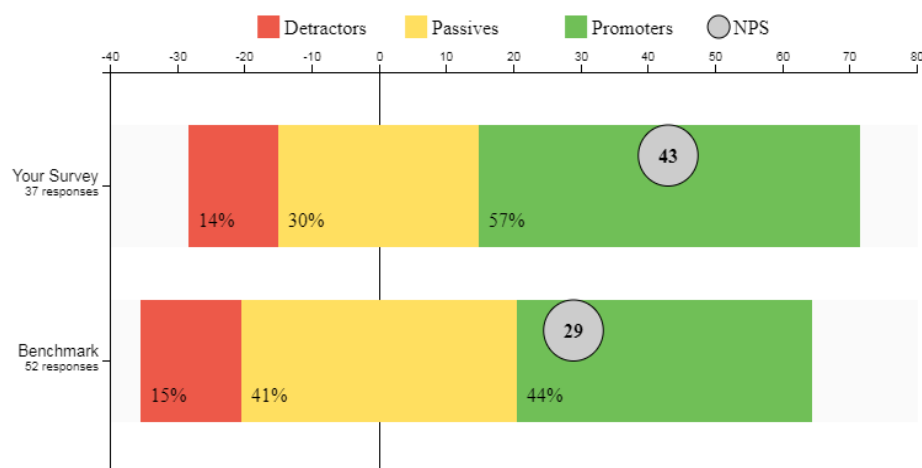


Figure 11: Franchisee Feedback about services of Krishi Utsho

One unexpected outcome from this exercise has been that the franchisees has been overjoyed when we get back to them with the survey result. Usually, we have conducted several survey with them and also gathered their feedback multiple times. This is the first time we have gone back to them with their comments and they were very happy to see how their comments eventually boil down to. When we asked about what they think about their own feedback and solutions to the issues they raised, they have been pleased.

This Survey was conducted in 6 districts which are – Bogra, Shirajganj, Pabna, Rangpur, Satkhira, Jessore. 40 Agro input shop owners, who are also Krishi Utsho Franchisee and received capacity building training, were selected for this survey.

For Farmer:

- Need capacity building training to increase knowledge
- Facilitate to introduce new policy to improve output market for dairy sector
- Provide information about vaccination, primary treatment
- Need more advice to increase income generating activity
- Demand for community based shop for the last mileage women consumer

How much do you trust the knowledge and advice you got from the supplier ?

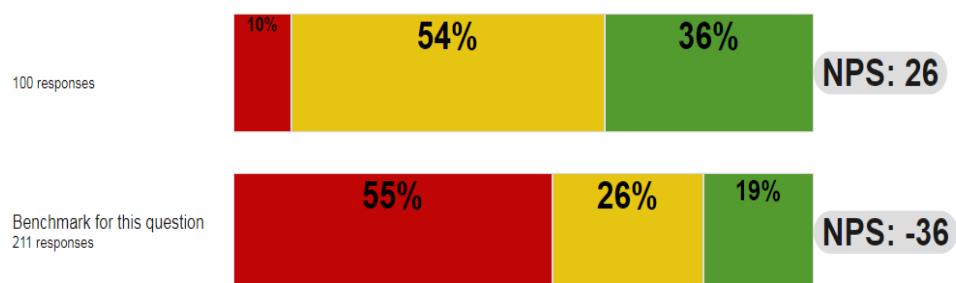


Figure 12: Farmer Feedback about supplier

7. Success Story of a Change Maker

Ms. Shibani Rani Ray, an aspiring 19 years old Higher Secondary Certificate (H.S.C.) graduated student of Amrulbari village, Damudarpur Majapara union, Badorgonj upazila, in Rangpur district. Her father is a seasonal crop farmer and primary breadwinner of her family as her mother is a housewife. There are four members in her household and she is the eldest daughter. The whole family is financially depended on her father's income source. For last eight months, Shibani is working as a part timer in a KU franchisee shop to support her educational needs.



Shibani as a young woman, is highly motivated to complete her education despite all financial crisis going in her family. As her father is unable to provide adequate fees for her education, she decided to work independently to pay her tuition fees. Although up to higher secondary school tuition is free for girls in Bangladesh, making it through diploma requires a slew of costs like tutoring and textbooks. Moreover, for the very poorest, attending school comes with the opportunity cost of lost income from work. Thus, she decided to carry on her education regardless of her financial crisis or societal pressure to get married by this age. Early marriage or child marriage is a common phenomenon in developing country like Bangladesh. Only strong willed young girls like Shibani can become a change-agent for the community.

Her aspiration to work part timely in a shop came from her financial need to support her Diploma course. Md. Saiful Islam, a franchisee of Krishi Utsho project, gave her a motivating opportunity to work in his shop. Shabini is employed in that shop as an accountant, her job is to update inventory and to maintain customer database. She works for four hours a day in two shifts (2 hours in early morning and 2 hours in evening). Her monthly income from this shop is BDT 2,000 (US\$26). It is helping her to bear her own educational fees. By seeing her desire to work, the project additionally facilitated her a new business opportunity. Currently, she is also involved in Quail rearing that will also bring additional income for herself and family.

Krishi Utsho, a micro franchise social business, an initiative of CARE Bangladesh is not only giving sustainable agricultural solutions to the farmers and towards its franchisees but also empowering women and youth through involving them into new income generating activities. Especially in Shabini's case, when girls are educated and taught job skills they can become an important labor force for the community as well as for the society. It is highly important to bring up young girls in our country as educated women. Education is a basic human right, but for a developing nation like Bangladesh, attention needs to be paid to female education in particular. It is a common practice in rural households not to send their young daughters to schools, as they believe females are born to solely run households. To have such a belief in the year 2017 is alarming. Therefore, KU is supporting to break this social taboo and providing chances to aspiring young women like Shabini. Thus, young girls and women will not be worried that they will never be able to realize their dreams of getting proper education.

8. Financial Report

Summary overview of Income and Expenditure

<u>All amount in US\$</u>		
Total Budget		1,317,000
Implementing Organizations and Partners own contribution	0	
Opening Balance at 01 November 2016	154,065	
Accumulative contribution by EKN (01 November 2016 to 31 October 2017)	392,000	
Total accumulative expenditure (01 November 2016 to 31 October 2017)	419,027	
Balance of own funds		0
Balance of EKN funds (as of 31 October 2017)		127,038

Summary overview in accordance of Budget

Budget Lines	Total Budget (3 Years) – As approved in Year 2	Approved Budget for Y2 (01 Nov 2016 to 31 Oct 2017)	Y2 Actual Expenditure (01 Nov 2016 to 31 Oct 2017)	Difference	Difference in %	Explanation
Salaries	501,220	209,284	158,513	50,771	24%	In year 2 a number of positions were supported by another project (SDVC), however no additional responsibility was set for these positions for charging from SDVC.
Allowances/Benefits	161,181	67,754	48,829	18,925	28%	Respective positions were supported by other projects in year 2
Travel Costs	54,753	26,440	15,728	10,712	41%	Year 2 was supported by other projects. Planned foreign travel is shifted to year 3 as per business need
Equipment & Supplies	6,819	1,600	1,386	214	13%	Shared office supplies with other projects
Project Activities and Other Cost	506,870	229,640	167,158	62,482	27%	Branding of shops was completed within year 2 but expenditure will be reflected in year 3 due to processing time. “Recruitment of legal consultant” and “Retreat” has been shifted to year 3.
Indirect Costs (7%)	86,159	36,512	27,413	9,099	25%	Charged on a pro-rated basis in line with expenditure
TOTAL	1,317,000	571,230	419,027	152,204	27%	

Summary overview in accordance of cumulative expenditure with spent rate

All figure in USD

Budget Lines	Period Passed in percent as of 31st October 2017	Total Budget (3 Years) – As approved in Yr 2	Total Spent (01 November 2015 to 31 October 2017)	% of Spent	Explanation
Salaries	63%	501,220	236,311	47%	
Allowances/Benefits	63%	161,181	73,498	46%	
Travel Costs	63%	54,753	20,342	37%	
Equipment & Supplies	63%	6,819	4,805	70%	
Project Activities and Other Cost	63%	506,870	239,775	47%	
Indirect Costs (7%)	63%	86,159	40,231	47%	
TOTAL	63%	1,317,000	614,962	47%	

9. Conclusion

In 2016-17, KU has made several advancements to reach out more beneficiaries. These happened both in terms of expansion of the product line and geographic areas. There are also a few innovative initiatives including introduction of an Alternative Distribution Channel, generation and maintenance of an up-to-date customer (farmer) database, Adoption of an IMS, building networks with financial institutions towards greater access to finance for KU beneficiaries and introducing more specific business model for women and youth groups. KU expects these initiatives will considerably enhance the efficacy of the project over the coming years.

Logical Fram work Of Krishi Utsho

Objective	By the end of August, 2018 65,000 smallholder farmers, including 26,000 women farmers, have improved agriculture income	1. Monthly Income increase from Agricultural sales for small household Farmers. Among them at least 20% are women.	1. Household Income from the baseline data \$277 in 2016 (including 20% women).	1. Household Income from the baseline data \$302.54 2017(including 24% women)	
Outcome	By the end of August, 2018 1. Krishi Utsho (KU) franchisees continue to offer agriculture and livestock inputs (quality seeds, fertilizers, chemicals, medicine, feed) as well as advisory services (technical assistance) to smallholder farmers	1. 230 new franchisees appointed, launched and standardized through systematic project (KU) interventions	1. In 2016, 151 Franchisees are operational	1. In 2017, 198 Franchisees are operational	

Outputs

2. Smallholder farmers avail agriculture and livestock inputs and technical assistance offered by KU franchisees and recognize them as the primary source for input supplies and technical assistance	<p>2.1 65,000 number of smallholder farmers, including women, utilize the services offered by KU franchisees</p> <p>2.2 80% of targeted/registered smallholder farmers including women are repeat clients of KU franchisees.</p>	<p>2.1 30,000 number of smallholder farmers, including women, utilize the services offered by KU franchisees.</p> <p>2.2 100% of targeted/registered smallholder farmers including women are repeat clients of KU franchisees.</p>	<p>2.1 45,523 number of smallholder farmers, including women, utilize the services offered by KU franchisees.</p> <p>2.2 100% of targeted/registered smallholder farmers including women are repeat clients of KU franchisees.</p>	
1. A wide range and variety of inputs and services added to the portfolio of products carried by the KU franchisees, along with inputs and services promoting climate smart agriculture	<p>1.1 1,500 SKUs offered through partnerships</p> <p>1.2 15 different category of services and inputs in crop, non-crop and homestead based agriculture are bundled and available at KU franchisees</p>	<p>1.1 No of SKU:400+</p> <p>1.2 13 different category of services and inputs in crop, non-crop and homestead based agriculture are bundled and available at KU franchisees</p>	<p>1.1 No of SKU: 660+</p> <p>1.2 25 different category of services and inputs in crop, non-crop and homestead based agriculture are bundled and available at KU franchisees</p>	

2. KU service coverage expanded through a network of 230 franchisees in 6 districts reaching smallholder farmers, including women with relevant inputs and services	<p>2.1 160 new franchisees launched</p> <p>2.2 230 franchisees trained and linked input and clients</p> <p>2.3 100,000 smallholder farmers and their households reached through awareness and marketing campaigns (at least 300 HH per franchisee)</p>	<p>2.1 51 new franchisees launched</p> <p>2.2 This 51 franchisees trained and linked input and clients</p> <p>2.3 30,000 smallholder farmers and their households reached through awareness and marketing campaigns (at least HH per 198 franchisee)</p>	<p>2.1 43 new franchisees launched</p> <p>2.2 This 43 franchisees will train and linked input clients</p> <p>2.3 45,523 smallholder farmers and their households reached through awareness and marketing campaigns (at least 228 HH per franchisee)</p>	
3. KU has developed institutional/organizational capacity to service, manage and continue to expand the franchise network	3.1 Standard Operating Procedures (SOPs) (including product, pricing and promotion standards) for Krishi Utsho franchisee in place.	Standard Operating Procedures (SOPs) are the documented processes that a company has in place to ensure services and/or products are delivered consistently every time. When a company is growing, it is often highly dependent on the owner for all major decisions. KU is looking forward to develop a state of the art SOP which is under development at this moment. The SOP is expected to be onboard by end of first quarter of 2017.	Developed SOPs which included guidance's about project , pricing, promotional standards and krishi Utsho now working according to SOPs.	

	3.2 Supply chain actors (input suppliers) management system in place	3.2 To implement the supply chain system, KU closely monitors every stakeholder of this chain to ensure greater accountability and transparency. In 2016 KU initiated a reporting system which also allows to cross-check the report through a close-monitoring method.	In 2017 the monitoring system are being further strengthened by initiating an Accounting Software. These software will help KU to maintain and monitor supply chain more efficiently. As KU transport large amount of product through third party, it was difficult to monitor before. The Accounting Software will make monitoring easier, less time consuming as well as more accurate data.	
	3.3 Franchisee credit rating criteria and reporting system in place	In the agricultural input market of Bangladesh, the lack of business capital appears to be a major concern. Most of the farmers, having no access to existing formal financial sector, take support from local informal credit organization at a huge interest rate. KU addresses this problem by facilitating the franchisees and the farmers with suppliers' credit, where the credit limit is set on a performance basis. This helps KU to earn customer satisfaction and build reliability among the smallholder farmers at a negligible investment.	Furthermore, a new initiative titled "Smallholders' access to finance through formal Financial sector " is under process. The initiative supports agricultural lending to farmers through a formal banking channel so that farmers are able to access the necessary credit to purchase agricultural inputs with minimum costs and flexible payment terms. The exact terms and conditions of the contract between the farmers and a financial institution are being designed. It is hoped	

			that this initiative will soon be implemented.	
	3.4 KU staff trained and placed accordingly	<p>In 2016, KU staff received some capacity building training based of the Field demand for agricultural information, for example, on aquaculture , seasonality and seed.</p> <p>A performance management system has also been instituted by the upper management where all of the staff of KU are scored with different performance indicators. This performance indicators and respective scores of each staff are shared and discussed every month in the all-staff meeting. The staff also received feedbacks about how to improve their performance. Furthermore, KU also take feedbacks from the staff about the problem they faced.</p>	<p>This year, one business training has been organized and conducted by a consultant. This makes the staff more skillful in combination with the technical training they received last year. In addition, KU has relocated the staff in accordance with their performance.</p>	

	<p>3.5 A customer satisfaction tracking system (CRM) is in place and franchisees actively collect and input data to the system.</p>	<p>Krishi Utsho is works with its end customer database to track repeat customer and repeat purchase against each retail transaction, but since a manual customer database is followed by the franchisee with a hard copy sales book, it becomes very challenging to motivate the franchisee to maintain that database properly. Project is currently planning for a software based Customer Management System (CRM) system .</p>	<p>This year Krishi Utsho did a survey to get the feedback from its customer. The initiative KU has undertaken, this Feedback Loop.Keystone Beneficiary and CARE UK has collaborated with us on this initiative.For any social business initiative, customer feedback in very important,Through the survey, we would like to identify three types of customers: Those who think and say good things about us to others who tell bad things about us to othersWho say neither good nor bad things For CRM system this year locations are selected already and baseline will conducted very soon at the selected location .</p>	
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**Main
Activates**

	1.1 Assess the market demand for inputs and services to expand the portfolio of KU product line	KU is ensuring to work as a one stop solution - the project's first aim: to ensure access of quality inputs and services for marginal farmer under one roof. During report period KU has introduced six new products through a number of market surveys. Each of these products have a number of varieties.	Through assessing the market demand KU expand the product line. At 2017 KU introduce nine new products in its product line. For example, Different kinds of seeds, Tools, Palm oil cake, various types of feeds for poultry, livestock, Aquaculture.	
	1.2 Conduct quality assessments of inputs and services to be launched through KU franchisees	<p>The quality assessment trial was quite successful in its objective and has provided Krishi Utsho a space and sound rationale to include few more companies into its feed distribution channel. The trial was performed in cattle farms on a number of cows in a scientific manner under expert supervision as well as laboratory test of the specimen product were performed at Bangladesh Livestock Research Institute (BLRI).</p> <p>This year Krishi Utsho also introduced organic fertilizer in its product line. The major ingredients of this product is sourced from the livestock farmers through a government organization called RDA (Rural Development Academy). The fertilizer is produced at RDA</p>	This year Krishi Utsho also introduce palm oil cake in its product line. The major ingredients of this product is sourced from the abroad. Work to evaluate the potential usefulness of palm oil cake through chemical and biological determination has been pursued quite extensively by several researchers in Malaysia. POC is a reasonably good economic feed for cattle, both for fattening and supplementary feeding. It is an agro-industrial by-product that is being produced locally and within the Southeast Asian region in sizeable quantity and should thus be exploited fully.	

		owned manufacturing facility where quality is assured through a standard process.		
	1.3 Conduct research on existing supply chain system to identify and build profitable supplier relationship	In 2016, bulk transportation has been introduced to reduce cost of transportation. Furthermore, the storage system has been changed from a Warehouse Sytem to a Stack Point System which are greater in numbers and also more dispersedly located.	A shared manufacturer facility are going to be initiated. This will allow KU to use the suppliers' factory to manufacture KU's own product. This will ascertain greater quality agro-products and there will not be any geogrpahic barrier to input supply. Geographical expansion is costly as it requires significant infrastructure and human resource. Hence, KU has devised a low cost strategy: an Alternative Distribution Channel which is expected to ensure high business expansion. An Alternative distribution channel is the path by which all goods and services must travel to arrive at the intended consumer.	

	1.4 Establish and maintain partnership with key agro suppliers/ companies ensuring access to high-quality inputs and services for smallholder farmers through KU franchisees	In 2016 KU establish partnership with 20 renowned companies in Bangladesh and started work with them.	In 2017, KU strengthened these partnerships with steady intake of their products to a such great length that these companies now supply products with quality assurance. For example, the seed suppliers now assures 90% germination of their seeds. In 2017 KU establish partnership with 24 renowned companies in Bangladesh and started work with them. previously KU sourced products including seeds from ACI Agro. This year, the seeds are sourced from BRAC .	
	1.5 Procure, store and deliver inputs to KU franchisees to ensure last mile access	KU 's vision is to be create a most-preferred shopping destination for agro input products and a feasible SCM for all smallholder farmers in Bangladesh. Krishi Utsho demonstrates how micro-franchisees can complement traditional market-based approaches to alleviating poverty. In technical terms, Krishi Utsho could be referred to as an 'one-stop shop 'for the last mile farmers. In 2016 KU has 6 warehouses at different locations.	KU shops serves a wide variety of products so that farmers could find everything under one roof, making a KU shop a one-stop solution for marginal farmers. Some of the KU shops are home based and also owned by women franchisees. These shops cater to the last mileage customers who were previously deprived from the quality inputs. Currently, KU has 8 stack-points for maintenance	

			of a smooth supply chain system.	
	1.6 Assess the financial need of franchisees (input shop owners) and franchisor and identify existing source of financing	There is a common challenge around the agricultural input market of Bangladesh, lack of business capital. Most of the farmers, having no access to existing formal financial sector, hence take support from local informal credit organization at a huge transaction cost. KU addresses this problem by facilitating the franchisees and the farmers with suppliers' credit, where the credit limit is set at a performance basis. This helps KU to earn customer satisfaction and build reliability among the smallholder farmers at a negligible investment.	A performance rating system has been finalized and included based on the Standard Operating Procedure. A visible shop categorization based on SOP is placed in every shop's premise. The inclusion of farmers in formal financial sector is under process.	
	2.1 Select input shops primarily to operate as KU franchisees	The primarily selection process is done by looking into the following parameters of an existing village shop: 1)Location 2)Physical condition and decoration of the shop 3) Business volume of the shop 4)Investment capacity 5)Years of experience in similar business	this year more than 43 shop will be branded following the parameters which were previously selected these are location, Physical condition and decoration of the shop, Business volume of the shop and investment capacity.	

	2.2 Conduct a survey of primarily selected input shops to further assess their branding needs and capacity	The shops those successfully prove their eligibility for branding, are selected. In 2016, a total of 30 shops were selected primarily for branding. 24 branded.	After six months of operating under KU network, an end line survey is conducted with each shop to assess its eligibility for branding. The shops those successfully prove their eligibility for branding, are selected. In 2017, a total of 65 shops were selected primarily for branding 43 branded.	
	2.3 Finalize the list of input shops and brand them as KU franchisees and provide promotional items for sales boost	Once selected, input shops are visited by KU management to finalize the shops. This year, 24 shops out of selected 30 shops has been finalized by KU management for branding. Branding is a process of making formalized entry of franchisees in KU network, with an entry fee. December 2015, KU had a total of 112 shops of which 28 shops were branded. At 2016 KU has total 151 shops in its network with 52 branded.	Till October 2017, Krishi Utsho has a total of 198 shops at northern and southern part of Bangladesh. Among them 43 shops are branded.	
	2.4 Conduct training of owners/ designated staffs of the franchisees	KU provides two types of trainings to its franchisees. One is a business training, the other is a technical training. Till today, 35 franchisees received these trainings. Among them 19 has received a refresher training as well.	KU provides two types of trainings to its franchisees. One is a business training, the other is a technical training. Till today, 17 franchisees received these trainings.	

	2.5 Monitor franchisee operation to ensure SOP and other relevant guidelines provided by KU	KU's Standard Operation Procedure is under development. We are now using our own checklist to monitor performance in following fields: (I) Transaction,(ii) Marketing and Promotion,(iii) Customer coverage(iv) Business growth	Annual meeting with all franchisee and every month staff meeting conducted.	
	2.6 Provide business and technical support to franchisees to operate under KU network	In addition to capacity building of franchisees, KU also supports both its franchisees and end customers by linking them with different stakeholders, business techniques and introduces new business/ agriculture with proper time bound plan. This applies especially in case of large tools that converts smallholder farmer into service provider as well as home maker women who starts with innovative agricultural schemes.	One training conducted for Krishi Utsho staff to enhance their business capacity,Marketing knowledge, Business development. Customized business plan for marginal farmer, small holder entrepreneur and especially for women franchisees. For Example, KU provides the marginal farmers a customized business plan in such a way that they could buy and used the tool in installment and in a shared basis. For women franchisees, KU customized a "quail farming plan", a home-based project where all the inputs can be purchased in installments.	

	2.7 Conduct promotional and awareness building campaigns targeting farmers, including women	July 2015 and June 2016, KU has organized 22 different types of seminars and campaigns reaching 5000 farmers. In this promotional and awareness campaigns where more than 20% of these farmers are women.	July 2015 and June 2016, KU has organized 148 different types of seminars and campaigns reaching 7,400 farmers. In this promotional and awareness campaigns where more than 24% of these farmers are women.	
	2.8 Arrange regular field visits by government agriculture officers to franchisee premises and quarterly coordination workshops with stakeholders from public and private sector	Arranged Upazillah livestock officer visit/agricultural Extension officer visit=69 Seminar=32	Arranged Upazillah livestock officer visit/agricultural Extension officer visit=80 Seminar=68 An informed farmer group is essential for high agricultural growth. Recognizing this, Krishi Utsho organized various seminars and campaigns through the franchisees for the marginal farmers. Till October 2017, KU has organized 189 different types of seminars and campaigns reaching 9,450 farmers. On an average 5000 customers are covered in this promotional and awareness campaigns where more than 20% of these farmers are women. The tables below show the locations and participations in these seminars and campaigns. It is expected that	

			these activities have helped marginal farmers to boost up their productivity.	
	2.9 Arrange periodical meetings with franchisees and farmers under KU network at upazilas, districts and national levels	Annual Closing Event took place at the end of FY-15 (June 2015) for the first time to motivate and reward the best shops and their performance under KU. The event was helpful in reviewing the performance of shops over the past year and ensuring credit collection.	The annual closing event is a regular event that occurs every year in June. This arrangement is targeted to review KU activities on social causes as well as annual financial closing.	
	3.1 Conduct capacity development programmes for KU employees in admin, management and supervisory functions	Krishi Utsho team received training from its stakeholders from private sector on different product and farming practices. These trainings and workshops are arranged in a cost shared basis. professional training institutions as per need of each job role.	It is already completed. Now Krishi Utsho team is implementing activities learnt from the capacity development programmers at field level. This year, one business training has been organized and conducted by a consultant. This, in combination with the technical training they received last year, makes the staff more skillful.	

	3.2 Conduct ToTs for KU sales and marketing staff in sales and marketing	TOT of KU is currently under development. After completion of the TOT, KU is expected to enjoy the following benefits: 1)Build self-confidence 2)Ensure the trainer effectively communicates 3)Ensure trainers understand and utilize interactiv 4)Help employees feel more comfortable in sharing and retention by allowing them to feel like an important part of the organization.	Krishi Utsho is constantly following the TOT. Field saffts has developed their capcity to traain and monitor franchisees and farmers with different business models and modern agricultural techniques.	
	3.3 Create legal entity of KU	CARE USA and CARE Enterprise Inc. is supporting KU to gain its legal entity. Some development has been observed in this course, while a number of crucial decisions in terms of ownership structure, HR modality and organization development are yet to be taken.	Individual Bank account already aproved.Developing a new business plan which will help to get legel entity smoothly .	

	<p>3.4 Develop and maintain effective inventory management system using ICT platforms</p>	<p>To develop and maintain effective inventory management system Krishi Utsho has developed a software based system that is managed from the field through hand held devices (Tab) by the field force. The software is centrally controlled and performance on inventory management is continuously monitored from headquarter.</p>	<p>Krishi Utsho arrange team meeting every month. Apart from this, KU management sits with CARE management and senior leaders at a certain interval to share different updates and to cope with different policies and strategies of CARE. Other than CARE management team and Senior Technical Advisors. In addition Krishi Utsho has developed a cloud based Inventory Management System application that is managed from the field through hand held devices (Tablet) by the sales executives. The software is centrally managed and performance on inventory management is continuously monitored from the Headquarter. With this software KU is now able to maintain a transparent and an accurate information system. This is another step towards the development of KU governance mechanism in the course of self-sustainability.</p>	
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	3.5 Develop and maintain SOPs of KU	Standard Operating Procedures (SOPs) are the documented processes that a company has in place to ensure services and/or products are delivered consistently every time. KU is looking forward to develop a state of the art SOP which is under development at this moment. The SOP is expected to be onboard by end of first quarter of 2017.	The SOP is finalized and all the operations are being done based on this SOP. For example, activities like franchisee and shop selection, performance rating system to evaluate staff and franchisee, training plan for the franchisees and staff, product pricing etc.	
	3.6 Develop and maintain KU website to connect KU with different stakeholders and for wider promotion and publication of results achieved	Krishi Utsho has developed a website which is launched commercially. The website allowed KU to reach various stakeholders more easily. KU is now publish different reports through this website and visibility of KU has been greatly increased. The URL of KU website is: www.krishiutsho.com	Done. Rebranded for 2017 Now krishi Utsho has full functioning web site which enriched with update information for different stakeholder.	
	3.7 Develop publication and documentary to increase KU brand leverage and dissemination	This year, a product catalogue in both Bangla and English has also been published and continuously circulated among working area that helps increased sales and to grab additional customer base.	This year, an innovation brief in English has been published and continuously circulated among working area, other project and potential donor. Planning for a TV episode.	

	3.8 Arrange periodical meetings with team, senior leaders and external stakeholders	Krishi Utsho arrange team meeting every month. Apart from this, KU management sits with CARE management and senior leaders at a certain interval to share different updates and to cope with different policies and strategies of CARE. Other than CARE management team and Senior Technical Advisors.	Krishi Utsho arrange team meeting every month. Apart from this, KU management sits with CARE management and senior leaders at a certain interval to share different updates and to cope with different policies and strategies. As KU is being transformed into a social enterprise, the staff are balancing between social and business goals.	
	3.9 Conduct baseline, mid-term and final evaluation and disseminate findings	In 2016 One impact assesment done. One baseline done .	In 2017 One impact assesment done. Monthly progress report.	

ANNEX

Krishi Utsho Impact Assessment questionnaire -2017

Innovision Consulting Private Limited

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Final

QUESTIONNAIRE									
Project:	IMPACT ASSESSMENT @KRISHI UTSHO								
Check Details	FC. Name:			F.S. Name:			Other Official:		
	Code	Sign	Date	Code	Sign	Date	Code	Sign	Date
Accompany	1			1			1		
Call									
Back Check	2			2			2		
Scrutiny	3			3			3		
Center	Rangpur			1	Bogra			2	Siraganj
	Pabna			4	Jessore			5	Satkhira
Gender	Male			1			Female		
							2		
Name of Respondent									
Address in Full									
Landmarks									
Interview Time	Start			End			Date		
Mobile No.									
Name of FI							Code		

সালাম/আদার আর্মি.....“Innovision Consulting Private Limited” একটি গবেষণা প্রতিষ্ঠান থেকে এসেছে। আমরা বিভিন্ন সময়ে বিভিন্ন বিষয়ে জরিপ করে থাকি বর্তমানে আমরা আপনাদের এলাকায় CARE Bangladesh কৃষি উৎসের মাধ্যমে ক্ষুদ্র কৃষকদের কৃষি ও গবাদি পশুর অবকাঠামো গত সুবিধা (বিজ্ঞ,সার,ঔষধ,খাদ্য এবং পরামর্শ)দেওয়া হয়েছে এই সেবা পাওয়ার পর আপনাদের উপর কি প্রভাব পড়েছে,যেমন আয়,সঞ্চয়,খান,নারীর ক্ষমতায়ন, পরিবারের সিদ্ধান্ত নেওয়া এবং কমউনিটিতে অংশ গ্রহন।।সে বিষয়ে আমরা আপনাদের মতামত জানতে এসেছি। এ বিষয়ে আপনার মূল্যবান মতামত দিয়ে আমাদের সহযোগিতা করলে উপকৃত হব।

Signature of Interviewer|

চাহিদা নিরূপণ পদ্ধতি : সাক্ষাৎকার

১. নাম: ২. মোবাইল নং:
৩. দোকানের নাম:
৪. বাক্সার: ৫. গ্রাম:
৬. ইউনিয়ন: ৭. উপজেলা:
৮. জেলা: ৯. পেশা: (চাকুরীজীবী=১, ব্যবসায়ী=২, উভয়=৩)
১০. শিক্ষণত যোগ্যত: (১ম-৫ম শ্রেণী=১, ৬ষ্ঠ-১০ম শ্রেণী=২, এসএসসি=৩, এইচএসসি=৪, আর্টস=৫, মার্টিস=৬)
১১. পণ্য: (ফিড=১, ঔষধ=২, উভয়=৩, অন্যান্য=৪)
১২. মাসিক বিক্রির পরিমাণ: ক) ফিড খ) ঔষধ গ) অন্যান্য
১৩. পণ্য সরবরাহকারী: (কোম্পানী=১, কৃষি উৎস=২, ডিলার=৩, খুচরা বিক্রেতা=৪)
১৪. প্রাপ্ত ট্রেনিং এর সংখ্যা:
১৫. প্রাপ্ত ট্রেনিং এর বিস্তারিত তথ্য: (নিচের ছকটি পূরণ করুন)

প্রাপ্ত ট্রেনিং এর নাম/বিষয়	প্রতিষ্ঠানের নাম	সময়কাল/ব্যক্তি	সার্টিফিকেট (হ্যাঁ/না)

১৬. আপনি জানান কি "কৃষি উৎস মাইকেন- ফ্রান্সাইজিং নেটওয়ার্ক" সম্পর্কে? হ্যাঁ না
- হ্যাঁ হলে, কি জানান?
- ক) ফ্রান্সাইজিং কো?
- খ) ফ্রান্সাইজিং কো?
- গ) আপনি কতদিন ধরে কৃষি উৎসের সাথে আছেন?
- ঘ) কৃষি উৎসের কাছ থেকে বর্তমানে কি কি সুবিধা আপনি গ্রহণ করছেন?

	A	B	C	D	E	F	G
1	Name	Co	Upazila	District	Comments of Consultant	Latitude	Longitude
1	Md.Rabiul Islam	16106	Badorgonj	rangpur	1. He has no knowledge about KU micro-franchise network. 2. He keeps formal record for business but not in proper way. 3. He would like to take training on animal feed, veterinary medicine and business development arranged by KU or any NGO. 4. Credit business is his main problem area and fat testing machine is a risk factor for his milk business. 5. He needs loan for cross breed cattle farming with insurance facilities.	25.56894	89.10099
2	Md Abdul karim	16102	Pirgacha	Rangpur	1. He has no clear concept about KU micro-franchise network. 2. He is not satisfied with KU service due to insufficient supply. 3. He keeps formal record for business but not in proper way. 4. He would like to take training on AI and business development arranged by KU or any NGO. 5. Credit business is his main risk for his business. 6. No loan is required for his business.	25.73395	89.31036
3	Md Nazmul Huda Jamider	16103	Badorgonj	Rangpur	1. He has no knowledge about KU micro-franchise network. 2. He keeps formal record for business but not in proper way. 3. He would like to take training on farmer development and seed business arranged by KU or any NGO. 4. Credit business is his main risk for his business. 5. He is interested to take loan for expanding his business	25.70751	89.02744
4	Md Asaduzzaman Dalim	16105	Pirgacha	Rangpur	1. He has no clear concept about KU micro-franchise network. 2. He experienced the product return from customer due to poor quality feed. 3. He keeps formal record for business but not in proper way. 4. He would like to take training on agricultural business and wishing to pay the training cost. 5. His main business risk is sometimes milk become sour. 6. He needs loan for his business development with insurance	25.61862	89.04281