

Microcredit- Buniad (Ultra Poor) Program

NGF has been implementing Ultra Poor Program with the effective collaboration of Palli-Karma Sahayak Foundation (PKSF), now renamed the program Buniad (Ultra Poor) focuses on needs of extreme poor or ultra poor people of our country having no or very little access to the traditional microcredit services due to the existing rigidity of usual microcredit products.

The ultra poor program is a separate intervention of NGF throughout its working areas. The program also provides different non-financial support like primary healthcare services, technical services for implementing income generating activities (IGAs), capacity building training, and support to the disaster-stricken people, awareness building on nutrition and social issues to the targeted participants according to their needs. Woman headed family, beggar, day labors, divorced women, widows; child labors headed family parents, floating people, street dwellers, slum dwellers, homeless people, house servants, floating sex-worker and landless farmers, elderly and disabled people with no source of income are enrolled under this program.

With the effective financial & non-financial support from NGF, the selected beneficiaries of *Buniad* program are now involved in different kinds of income generating activities that has secured their income and as well improved livelihood in the society.



Photo: Ultra Poor member received UPP loan from NGF branch offices and making sweet packet (Thonga) at homestead based enterprises that has generated more income as well as household employment.