



GDO

GRASSROOTS DEVELOPMENT ORGANIZATION

Company profile

Striving for a positive change — licensed
microfinance and community development with the
people of Layyah and Bhakkar, Punjab, since 2011.



01 GDO at a glance

A licensed microfinance company with community development at its core.

Grassroots Development Organization (GDO) provides affordable micro-credit and runs programmes in education, skills, women's empowerment, sanitation, disaster response and advocacy — organising villages first, so credit and development land on solid ground.

99.6%

Loan recovery rate

80%

Borrowers who are women

**PKR
61.2M**

Grassroots loan portfolio

15+

Years serving communities

60

Community Organisations

26

Women Saving Groups

10

Village Forums (AVF)

11

Donor-funded and partner projects since 2011

Figures as reported by GDO management; as-of dates will be added with each annual report.

Legal name	Grassroots Development Organization (GDO)
Legal form	Public company registered under Section 42 of the (repealed) Companies Ordinance 1984, now the Companies Act 2017. Incorporated 12 April 2017.
Regulator & licence	Securities and Exchange Commission of Pakistan (SECP). Licence to carry out investment finance services as a non-banking finance company, restricted to micro-financing only. Licence No. NBMFC-1066.
Karor Lal Esan office	Layyah Road, Near Railway Gate, Karor Lal Esan, District Layyah, Punjab, Pakistan
Multan office	Sabzar Colony, Street No. 1, Near Al Jannat Pharmacy, Multan, Punjab, Pakistan
Where we work	Layyah and Bhakkar districts, Punjab, Pakistan — mainly Tehsil Karor Lal Esan
Chief Executive	Miss Anila Aziz
Services	Micro-credit (Fori, Karobar and SME Qarza) · client health and life insurance · social mobilisation · education · skills · sanitation · women's empowerment · disaster response · advocacy
Funding	National and international donor organisations · federal and provincial government · members' fees and contributions

02

Who we are

Vision, mission and the way we work.

GDO is governed by an autonomous Board of Directors. Its members are highly motivated and committed to working for deserving and extremely vulnerable communities, and have taken many initiatives to support community organisations and volunteers in Karor, Layyah and Bhakkar. GDO is now an umbrella organisation for a number of Community Organisations, Women Saving Groups and interest groups — and has created a culture of participatory development among the communities it serves.

To reduce poverty, injustice and hardship, GDO focuses on livelihood, health, human and institutional development, education, community services, women's empowerment and disaster management.

VISION

To reduce poverty and improve the quality of life of vulnerable people at the grassroots level.

MISSION

To bring positive change to local communities through an effective poverty-alleviation strategy of microfinance — promoting education, women's empowerment through education and advocacy, agriculture, health and life skills for vulnerable people.

“Together everyone achieves more.”

GDO uses community-based development: doing things *with* local communities, not for them — enabling groups to voice their needs, act collectively and shape the society they are part of.

Objectives

- ◆ Carry on micro-financing as a Non-Bank Microfinance Company under the SECP licence.
- ◆ Improve livelihoods of poor communities through training, enterprise development, micro-credit and social mobilisation.
- ◆ Promote women's income generation, awareness of their legal and basic rights, and equal participation in leadership and decisions.
- ◆ Establish and support schools, literacy and computer-literacy centres and reading rooms (not degree-awarding).
- ◆ Run programmes for clean drinking water, hygiene, sewerage and access roads for the poor.
- ◆ Uplift rural communities and urban slums through savings, social mobilisation, vocational training and capacity building.
- ◆ Link communities with government service departments, donors, NGOs and the private sector for long-term, self-reliant development.
- ◆ Train and support people who design and oversee development projects, and share skills with NGOs, CBOs and community groups.

Core values

Team work

Ownership

Leadership & cooperation

Continuous improvement

Responsibility

03 Our journey

From village projects to a licensed microfinance company.

2011

Community work begins

The AAWAZ project (April), TRSS schooling and social mobilisation with women saving groups (August) and the SPO capacity-building programme (November) start in Karor Lal Esan.

2013

Micro-credit programme launches

The Urban and Rural Poverty Alleviation programme (MEDP) offers affordable micro-credit, together with interest-free livestock loans, vocational training and the Shelter Project.

2015

Skill centre opens

The PWP VTI skill centre begins in Karor.

2016

Sanitation project starts

Community-led sanitation and hygiene awareness begins with OPP/RTI.

2017

Licensed microfinance company

GDO is incorporated as a public company under Section 42 on 12 April 2017 and receives its SECP licence for non-bank microfinance (licence No. NBMFC-1066). The Government Vocational Training Institute at Wadhey Wali opens in October.



Projects by theme



Dates and counts are taken from GDO's project register and licence records.

04

Governance and structure

Clear roles from the boardroom to the village.

Board of Directors

An autonomous board representing the private sector, communities and academia. Sets policy, provides vision and mission, and leads GDO towards them.

Chief Executive

Miss Anila Aziz leads GDO's management.

Operational core

Project Managers and Programme Officers give technical assistance and guidance to the field teams.

Field teams & loan officers

Organise groups, assess and support borrowers, and run projects in the villages.

Community organisations

60 Community Organisations, 26 Women Saving Groups, 10 Village Forums, one Union Council forum and one Tehsil forum.

Community base

In Community Organisations, Women Saving Groups and forums, **80% of participants are women and 20% men**. Members are trained in community management and leadership.

Internal systems

After strategic planning GDO built its own Administration & Human Resources and Financial Management systems, applied in daily work. The Board's role in internal controls is ensured through internal manuals. GDO has an organisational development strategy for continuous improvement.

Networks and linkages

GDO is a member of several networks and alliances working for the same cause, and works closely with government and international organisations to provide technical and financial support.

Line departments we work with

Local Government

Health

Education & Higher Education

Agriculture Extension

Livestock & Dairy Development

Forest

Water Management

Financial controls

- ◆ Accounts kept on a **double-entry** system, separated under different heads for transparency
- ◆ All transactions by **cheque with two signatories**, monitored through periodic bank reconciliation statements
- ◆ **Annual internal audit** at programme level
- ◆ **Project-level audits** by donor agencies
- ◆ **Annual financial audit** by a recognised chartered accountant firm
- ◆ A well-maintained inventory system for effective asset management

Monitoring and evaluation

GDO has a defined system for screening its procedures and projects: pre-defined reporting formats, trainings, workshops, audio-visual records and internal staff monitoring visits keep a check on activities. All stakeholders take part — and the target community itself monitors the interventions carried out.

Regulatory standing

GDO is licensed by the SECP as a non-bank microfinance company (**NBMFC-1066**). The licence is restricted to micro-financing only. Regulator information: secp.gov.pk · Financial-consumer education: jamapunji.pk.

Donors and partners: audited accounts, policy documents and project summaries are available on request — email info@gdo.org.pk.

How donors and partners can verify GDO

1

Check licence no. NBMFC-1066 with the SECP

2

Ask for audited accounts and policy documents

3

Review the project register and speak to partners

4

Visit an office or a field site with our team

Funding sources

National and international donor organisations

Federal and provincial government

Members' fees and contributions

06

Microfinance

Fair, licensed credit for people the formal banks overlook.

The Urban and Rural Poverty Alleviation programme began in 2013 to provide **affordable micro-credit for income enhancement**. GDO's clients are economically marginal women and men with no means of entering formal credit; many were indebted to moneylenders who charge exorbitant interest. The number of borrowers who repay a loan and take another is growing — a sign that clients feel they are benefiting.

Most clients are women. Where male relatives use the loan, GDO is comfortable so long as it funds a small business that benefits the family. Women Saving Groups give new entrepreneurs a community to learn with, and GDO works to empower women within local culture and traditions.

Loan products

Fori Qarza

Quick-access working capital for small, urgent business needs.

- ◆ Shopkeepers, street vendors and food-cart owners
- ◆ Home-based and workshop-based earners

Karobar Qarza

Finance to start a small business or grow the one you have.

- ◆ First-time entrepreneurs with a clear plan
- ◆ Existing micro-businesses ready to grow

SME Qarza

Larger working capital and growth finance for established small and medium enterprises.

- ◆ Trading, manufacturing and service businesses with a track record
- ◆ Micro-entrepreneurs graduating to a larger scale

Client health insurance

Protection from the cost of illness for borrowers' families.

Client life insurance

Protecting borrowers' families in the event of the unexpected.

How to apply

- ◆ Contact us — WhatsApp, phone, call-back form on the website, or visit an office
- ◆ Talk to a loan officer about your business and needs
- ◆ Assessment and documents — we tell you exactly what is required
- ◆ Decision — if approved you receive amount, schedule and total cost in writing before accepting

Loan amounts, repayment periods, charges and eligibility are confirmed **in writing** by GDO loan officers and are subject to assessment and agreement. Never pay anyone to “guarantee” a loan.

07 Programmes

Eight programmes, one purpose: lasting change.

Micro-credit is one part of GDO. Poverty has many causes, so GDO also organises villages, educates children, trains young people, builds sanitation, responds to floods and speaks up for communities.

Social mobilisation

Community organisations and women's saving groups that give villages a collective voice.

- ◆ Forming and strengthening Community Organisations, Women Saving Groups and Village Forums
- ◆ Training members in community management and leadership
- ◆ Running regular group meetings where members plan, save and decide together

60 Community Organisations (COs) · **26** Women Saving Groups (WSGs)

Women's empowerment

Income, rights awareness and leadership for rural women.

- ◆ Women Saving Groups and equal participation in village forums
- ◆ Micro-loans so women can start and run small household businesses
- ◆ Sessions on gender equality, women's legal rights and gender mainstreaming

80% Of GDO borrowers are women · **26** Women Saving Groups

Education

Village schools, teacher training and scholarships for children who would otherwise miss out.

- ◆ Establishing non-formal schools at village level (TRSS) as an entry point to education
- ◆ Training for teachers and scholarships for needy, bright students
- ◆ Awareness among parents about the value of an educated community

2011 TRSS schools begin (Sahu Wala)

Skills development

Vocational training in four trades so young people can earn a living.

- ◆ Government Vocational Training Institute at Wadhey Wali with four trades
- ◆ VTI skill centres for poor families and for women in Tehsil Karor
- ◆ Linking trained youth to micro-loans and enterprise support (see Entrepreneurship)

4 Trades at the Govt. VTI · **3** VTI / skill-centre projects

07

Programmes (continued)

Sanitation, shelter, enterprise and advocacy.

Entrepreneurship & enterprise development

Micro-credit plus capacity building so small businesses survive and grow.

- ◆ Micro-credit for income-generating activity, with repeat loans for clients who repay
- ◆ Capacity building for small businesspeople to sustain entrepreneurship
- ◆ Interest-free loans for livestock (a completed programme, 2013–2017)

99.6% Recovery rate (as reported by GDO) · **2013** MEDP launched

Health & sanitation

Sanitation schemes, hygiene awareness and free medical camps for villages.

- ◆ Community-built street sewer lines and brick manhole chambers, designed with residents
- ◆ Awareness sessions for a clean environment and hygiene
- ◆ Free medical camps, mass awareness on disease and free medicines for the needy

2016 Sanitation project begins · **2011–16** AAWAZ project

Disaster risk management & shelter

Flood relief and one-room shelters that give families a safe place to rebuild.

- ◆ Flood relief activities for affected communities
- ◆ One-room shelters for flood-affected families
- ◆ Community mobilisation so groups can prepare and respond together

2013–16 Shelter Project (OPP/RTI)

Advocacy & linkages

Networks, seminars and partnerships that connect villages to government, donors and markets.

- ◆ Membership of NGO networks and alliances working for the same cause
- ◆ Partnerships with OPP, SPO, SAP-PK and SMEDA, and with line departments (health, education, agriculture, livestock, local government and more)
- ◆ Capacity building and technical help for local community organisations in project development, management and monitoring

5+ Named network partners · **2011–14** SPO capacity-building project

08 In the field

Real people, real places — photographed by GDO teams.



A women's saving-group meeting under the village trees.



An open-air class with its teacher.



Placing sewer pipe along a narrow lane.



A general store owner at his counter.



Families gather near flood-relief tents.



Women of a community organisation meet to plan together.

If you appear in a photograph and would like it removed, please contact GDO.

Project register

11 donor-funded and partner projects since 2011.

Project	Area	Partner	Duration	Size	Status
Microfinance & Enterprise Development Programme (MEDP) Microfinance	Karor Lal Esan	OPP/OCT	Aug 2013 – ongoing	PKR 612.5 million	Ongoing
Interest-Free Loan (IFL) – Livestock Microfinance	Karor Lal Esan	OPP/OCT	Aug 2013 – May 2017	PKR 5.1 million	Completed
Shelter Project Shelter & disaster	Karor Lal Esan	OPP/RTI	Aug 2013 – Jul 2016	PKR 4.2 million	Completed
AAWAZ Project Health & sanitation	UC Basera	OPP/OCT	Apr 2011 – May 2016	PKR 1.7 million	Completed
Vocational training (VTI) for the poor community Skills & training	Tehsil Karor	GDO & OCT	Jun 2013 – ongoing	PKR 152,000	Ongoing
TRSS – Education Education	Sahu Wala	OPP/OCT & GDO	Aug 2011 – ongoing	PKR 840,000	Ongoing
Capacity Building Programme Capacity building	Karor Lal Esan	SPO	Nov 2011 – Jun 2014	PKR 752,000	Completed
Sanitation Project Health & sanitation	Karor Lal Esan	OPP/RTI	Aug 2016 – ongoing	PKR 390,000	Ongoing
Social Mobilisation – Women Saving Groups (SM-WSGs) Social mobilisation	Karor Lal Esan	GDO, OCT & RTI	Aug 2011 – ongoing	PKR 1.4 million	Ongoing
Government Vocational Training Institute Skills & training	Wadhey Wali	Local Government	Oct 2017 – ongoing	—	Ongoing
PWP – VTI Skill Centre Skills & training	Karor Lal Esan	SW-BM	Jun 2015 – ongoing	PKR 54,000	Ongoing

Source: GDO project register signed by the Chief Executive. “Size” is the project financial size reported by GDO. The Government Vocational Training Institute building and equipment are provided by Local Government.

Partners and networks

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GDO believes strong partnerships are how vulnerable communities are lifted.

GDO is a member of several networks and alliances working for the same cause, and works closely with government and international organisations, providing technical and financial support to raise living standards.



OPRCT / Orangi Pilot Project (OPP-OCT, OPP-RTI)

Programme and funding partner since 2011



South Asia Partnership Pakistan (SAP-PK)

Development network and capacity-building partner

SPO

Strengthening Participatory Organization (SPO)

Capacity-building programme partner (2011–2014)



Small & Medium Enterprises Development Authority (SMEDA)

Enterprise development partner



Pakistan Bait-ul-Mal / Social Welfare (Shelter Home)

Skill-centre (PWP VTI) partner



Greenacre

Agriculture partner

HBL

Habib Bank Limited (HBL)

Banking partner

ABL

Allied Bank Limited (ABL)

Banking partner

Geographic presence

Layyah district

Office in Karor Lal Esan; most programmes and community organisations.

Bhakkar district

Community mobilisation and micro-credit services.

Sustainability

GDO focuses on the sustainability of each intervention. Projects are designed so that community participation is ensured — participation brings ownership. During design the team is concerned with sustainable outputs, real community need, quality of deliverables and ownership by the target beneficiaries.

Linkages

GDO has established strong linkages with government departments, NGOs, networks and international organisations, and takes part in their meetings, activities and training programmes to build capacity and advocate for communities.

Work with us

Donate

Send a pledge at www.gdo.org.pk — GDO's team shares the official bank details directly and confirms receipt. Ask about Zakat eligibility before giving.

Partner

Donors, CSR teams, NGOs, banks and government: co-design programmes with a regulated local partner.

Volunteer

Teaching, mentoring, fieldwork, design, IT, finance and awareness.

Join the team

Careers in microfinance and community development — hr@gdo.org.pk.

Verify GDO. Our only official website is gdo.org.pk and our official email is info@gdo.org.pk. Check the licence number NBMFC-1066, and never pay anyone to “guarantee” a loan or send money to a personal account in GDO's name.



GDO

GRASSROOTS DEVELOPMENT ORGANIZATION

Let's work together.

Whether you need a loan, want to give, represent an organisation or want to volunteer — a real person will answer.

KAROR LAL ESAN OFFICE

Layyah Road, Near Railway Gate
Karor Lal Esan, District Layyah
Punjab, Pakistan

MULTAN OFFICE

Sabzar Colony, Street No. 1
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Careers & volunteers: hr@gdo.org.pk

WEBSITE

www.gdo.org.pk

English · اردو



Scan to visit the GDO website — loans, programmes, projects, donations and contact forms in English and Urdu.

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