



SANGRAM
(Sangathita Gramunnyan Karmasuchi)

Annual Report 2016



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MESSAGE FROM THE CHAIR



SANGRAM (Sangathita Gramunnyan Karmasuchi) completed about 3 decades of its operation with different types of multidisciplinary activities in 6 districts of Barisal division. Initially the organization started its activities in southern coastal belt adjacent to the Bay of Bengal from Patharghata upazila of Barguna district. Gradually it has extended the activities to upwards and covered the districts Barguna, Patuakhali, Bhola, Perojpur, Jhalokathi and Barisal. This wide range of area with particular focus on microfinance, livelihood, non-formal and skilled education, WSSP, DRR, Climate Change Adaptation and so on. SANGRAM has been serving with 90452 members providing necessary services like microcredit, life and livelihood, water supply and sanitation, skilled development training, support for adaptation with climate change etc. The organization has 43 permanent branches in different disadvantaged location of disaster prone area as though it can be responsive to the community during disasters and in terms of reaching services at the doors of poor and ultra-poor people. The organization has rich training centers at its head office level Barguna and Patharghata upazila. It is possible to arrange training for multiple numbers of batches at a time.

SANGRAM expresses its best gratitude to the Palli Karma-Sahayak Foundation (PKSF) as 32 number Partner of PKSF for its assistance with sufficient fund for microcredit with enduring rate of interest and grants for different multidisciplinary projects like PACE, PRIME-SONGJOG, ENRICH, CCCP-AALO and UPP-Ujjibito. There is a high crisis of NGO funding is passing for last two years.

Not only SANGRAM all NGOs has been suffering from fund crisis irrespective of national and international. The NGOs don't have PKSF fund has already fallen about to demise. PKSF has been incurring the responsibility not only for providing fund but to also rescue and protect its partners with proper guidance as well as technical assistance for fund management and enhancing capacity building. Again I express our heartiest appreciation to PKSF for its appropriate and time worthy assistance.

During last year there had been several Executive Committee meetings and one General Body meetings. All activities of organization were explored to the members elaborately. The committee has approved the budget of the organization and provides guidance for smooth operational management. My vote of thanks to all members of Executive Committee as well as General Body for their wise decision and active participation.

I sincerely thank all those who had put their hard labour in achieving the component wise target. I also congratulate the staff professionals of the organization who was engaged with the preparation of this document. The readers will find the update of all activities as of December 2016 in this Annual Report and my thanks to all of them for their good patience. Suggestions from any corners of readers will be appreciated for the development of this report in future.

Professor Md. Jahangir Hossen
Chairperson



ADDRESSING OF EXECUTIVE DIRECTOR



SANGRAM (Sangathita Gramunnyan Karmasuchi) has been working in southern coastal belt for long 29 years as a leading NGO to empower the rural poor and disadvantaged population. SANGRAM has ornamented with good experience working with government, national, and international development organization in terms of implementing different multidisciplinary projects and credit activities of Palli Karma-Sahayak Foundation (PKSF). To address the crucial issues of Sustainable Development Goal (SDG), the organization has been implementing different types of projects under its programs of microfinance, livelihood, education, WASH and climate change adaptation in 6 districts of Barisal division concentrating our attention to Barguna, Patuakhali and Bhola district as these are located in the claws of all small and big disasters.

SANGRAM has been working to rebuild resilient community through the approach of Build Back Better (BBB) in order to reduce vulnerability and strengthening adaptation capacity of community in its working outreach. The goal of the organization is to increase community resilience and food security of poor and disadvantaged people in southern coastal belt of Bangladesh. Moreover, SANGRAM works with the poorest vulnerable households to strengthen community risk reduction and adapting capacity to reduce the negative impact of climate vulnerability and promote household food security and quality of life of the poor.

I cordially memorize the intensive guiding role of Palli Karma-Sahayak Foundation (PKSF) in terms of providing fund for microcredit and grants for other multidisciplinary projects like PRIME-SONGJOG, ENRICH, CCCP-AALO, UPP-Ujjibito and PACE. I do throw not only my thanks to PKSF Officers but I express my heartiest gratitude to the experienced professionals of PKSF and finally I say, the organization is owe to the PKSF for its better life span.

I sincerely thank all those who had put their hard labor in achieving the component wise target. I also congratulate the staff professionals of the organization who was engaged with the preparation of this report. My vote of thanks to all concerned colleagues of the organization and all relevant stakeholders like Government Administration, Members of LGI and beneficiaries for their heartiest effort, co-operation and contribution in terms of successful implementation of all activities of SANGRAM.

Chowdhury Mohammad Masum
Executive Director

ACRONYMS

WB	World Bank
BCCRF	Bangladesh Climate Change Resilience Fund
PKSF	Palli Karma-Sahayak Foundation
BBB	Build Back Better
BARI	Bangladesh Agriculture Research Institute
BBS	Bangladesh Bureau of Statistics
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
DDMC	District Disaster Management Committee
UZDMC	Upazila Disaster Management Committee
UDMC	Union Disaster Management Committee
SANGRAM	Sangathita Gramunnyan Karmasuchi
UNDP	United Nations Development Program
WFP	World Food Program
USAID	United States Agency for International Development
DFID	Department for International Development
DiDRR	Disability Inclusive Disaster Risk Reduction
DPOs	Disable Peoples Organizations
PHRPBD	Promotion of Human Rights for the Persons with Disability.
CDD	Center for Disability in Development
ENRICH	Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty.
PACE	Promoting Agricultural Commercialization and Enterprises
PRIME	Programmed Initiative of Monga Eradication
EU	European Union
SDG	Sustainable Development Goal
BINA	Bangladesh Institute of Nuclear Agriculture
BRRRI	Bangladesh Rice Research Institute
CBA	Community Based Approach
CBO	Community Based Organization
CCCP	Community Climate Change Project
CHM	Complaint Handling Mechanism
CMDRR	Comprehensive Management of Disaster Risk Reduction
DAE	Department of Agriculture Extension
DPHE	Department of Public Health Engineering
DRR	Disaster Risk Reduction
EAR	Environmental Assessment Report
EMF	Environmental Management Framework
EMP	Environmental Management Plan

ACRONYMS

ER	Enhancing Resilience
FF	Field Facilitator
CFWC	Cyclone Forecasting and Warning Centre
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
HH	Household
IAPP	Integrated Agricultural Productivity Project
ICS	Improved Cooking Stove
IDE	International Development Enterprise
LEB	Local Elected Body
LED	Light-Emitting Diode
LGED	Local Govt. Engineering Department
LGSP	Local Govt. Support Project
MDG	Millennium Development goal
MOEF	Ministry of Environment and Forest
MoU	Memorandum of Understanding
NGO	Non-government Organization
ODA	Overseas Development Assistance
OM	Operational Manual
PAD	Project Appraisal Document
PIO	Project Implementation Officer
PIP	Project Implementing Partner
PMU	Project Management Unit
PPA	Public Procurement Act
PPR	Public Procurement Rules
PRA	Participatory Rural Appraisal
RMP	Rural Maintenance Program
SGP	Sub Grant Proposal
SHOUHARDO	Strengthening Household Abilities to Respond to Development Opportunities
SMF	Social Management Framework
TDHF	Terre Des Home Foundation
TER	Test and Emergency Relief
UP	Union Parishad
UzP	Upazila Parishad
VGD	Vulnerable Group Development
WB	World Bank
WDB	Water Development Board

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2. Audit Report 2015-2016

CHAPTER

1

The Organization



Introduction

SANGRAM is a non-government developmental organization established in 1985. SANGRAM started its activities from Pathoghata Upazilla of Barguna district adjacent to the Bay of Bengal. Day to day SANGRAM has extended its periphery and now all districts of Barisal division has included in its outreach. It has been working for long 29 years and able to make substantive development of 9 lakhs socio-economically back footed people in 18 upazilla of Barguna, Perojpur, Jhalokhathi, Patuakhali, Barisal and Bhola districts. SANGRAM believes that there is a sufficient capacity is in cryptic position within the human being that can be make free vulnerable community from the ironic band of helpless and in humanitarian conditions and for that peoples participation is indispensable in development process. Due to the present socio-economic structure poor people are encompassed by the poverty circle even they become victim of social injustice. Due to the excluding trend of poor people from the main stream of development their spiritual power always remain unrevealed.

Background

Basically SANGRAM works in coastal area. Naturally peoples of this area are the victim of all types of disaster. Due to worse communication, threatened marine livelihoods and continuous disaster prone area the lives of the people of this area is separate than the normal livelihoods of other area. Hence the people of this area

are neglected, deprived and poverty sick. There is a great possibility earning sources from the Bay of Bengal, on the other hand incessant disaster in season and out of season has distressed the livelihoods of the people seriously. Landlessness, social conflict, insufficient economic support, weak law and order situation, marine robbers, lack of work, insufficient sanitary situation make extreme vulnerable the livelihoods of this area. Maximum people of this area depend on marine resources. Fishing in the sea and fish culture is the main profession of the people. Fishermen are being poor for the decrement trend of fishing and fish farming. More salinity has disrupted the normal situation of agriculture. Moreover cyclone, flash flood, irregular and frequent natural disaster seize the lives of the people. Famine breaks out in this area during the month of July-September. SANGRAM has been working for awareness development aiming to promote positive change of target people, assist people for decision making, how to start and continue something for the betterment of their lives. Such changes brings disadvantaged community in the main stream of development and thus they learn to represent community towards the substantive development. SANGRAM hopes economic development of the community emphasizing the importance of empowerment.

Year of establishment : 06 January 1985

Founder : Chowdhury Mohammad Masum

Registrations

Sl. No.	Registration Authority	Registration Number	Date of Registration
1	Department of Social Services	42/89	21/11/1989
2	NGO Affairs Bureau	454	25/03/1991
3	Microcredit Regulatory Authority	03782-00958-00188	25/03/2008

Vision

Socio-economic and humanitarian development of disadvantaged vulnerable community of coastal belt.

Mission

To promote food security, literacy, skill development, health promotion and nutrition, micro finance for income generation that relates poverty alleviation and the life leading towards economic advancement that will diversify rural livelihood for climate change. SANGRAM works as a bridge in terms of establishing effective linkage among the local government, government service providers and disadvantaged community.

Objectives

- To form dynamic groups for the integration of back footed man and women.
- To build habit of savings of poor and low income based people.
- To divert manpower to human resources providing training of human and skill development.
- To create employment of target people.
- To ensure maximum use of local resources.
- To provide credit to the profitable IGAs for employment creation and self-sustainability.
- To provide assistance to the coastal people for the promotion of using safe water, sanitary latrine and habituation with health related activities.
- To promote nutrition and health awareness in disadvantaged community.

Values:

Integrity, Inclusiveness, Innovation, Unity, Diversity, Transparency.

Thematic Area:

- Education and Technology
- Disaster Risk Reduction
- Sustainable Agriculture, Environment and Climate Change
- Health, Sanitation and Nutrition
- Gender Equality and Empowering Women
- Poverty Alleviation and Livelihood
- Disability and Inclusive Development
- Globalization and Economic Justice



**The Deputy Executive Director of SANGRAM with
Md. Fazlul Kadir, DMD, PKSF**

CHAPTER

2

Governance



Organization and its Structure:

SANGRAM (Sangathita Gramunnayan Karmosuchi) was established in 1985 as an independent local NGO in Bangladesh. SANGRAM is dedicated to promote, assist and protect the rights and choices of the people, particularly those who are poor, poorest and from marginal community. The organization is also committed to ensure the beneficiaries participation for buildup the capacity of individuals within the working area.

SANGRAM has three types of organizational structure like a General Body; it is the supreme authority of the organization. The group members of the areas select members of the supreme body. Out of it the members of the General body select a 7 (seven) member's Executive Committee for a term of two years for executing its programs as well as policy making. Director with its modest staffs are responsible for overall administration, management and execution of the project under the guidance of the Executive body.

Management Structure of SANGRAM:

SANGRAM is operated as per approved constitutions of the organization. It owns three types of organizational structure like:

- General Body
- Executive Committee
- General Administration.

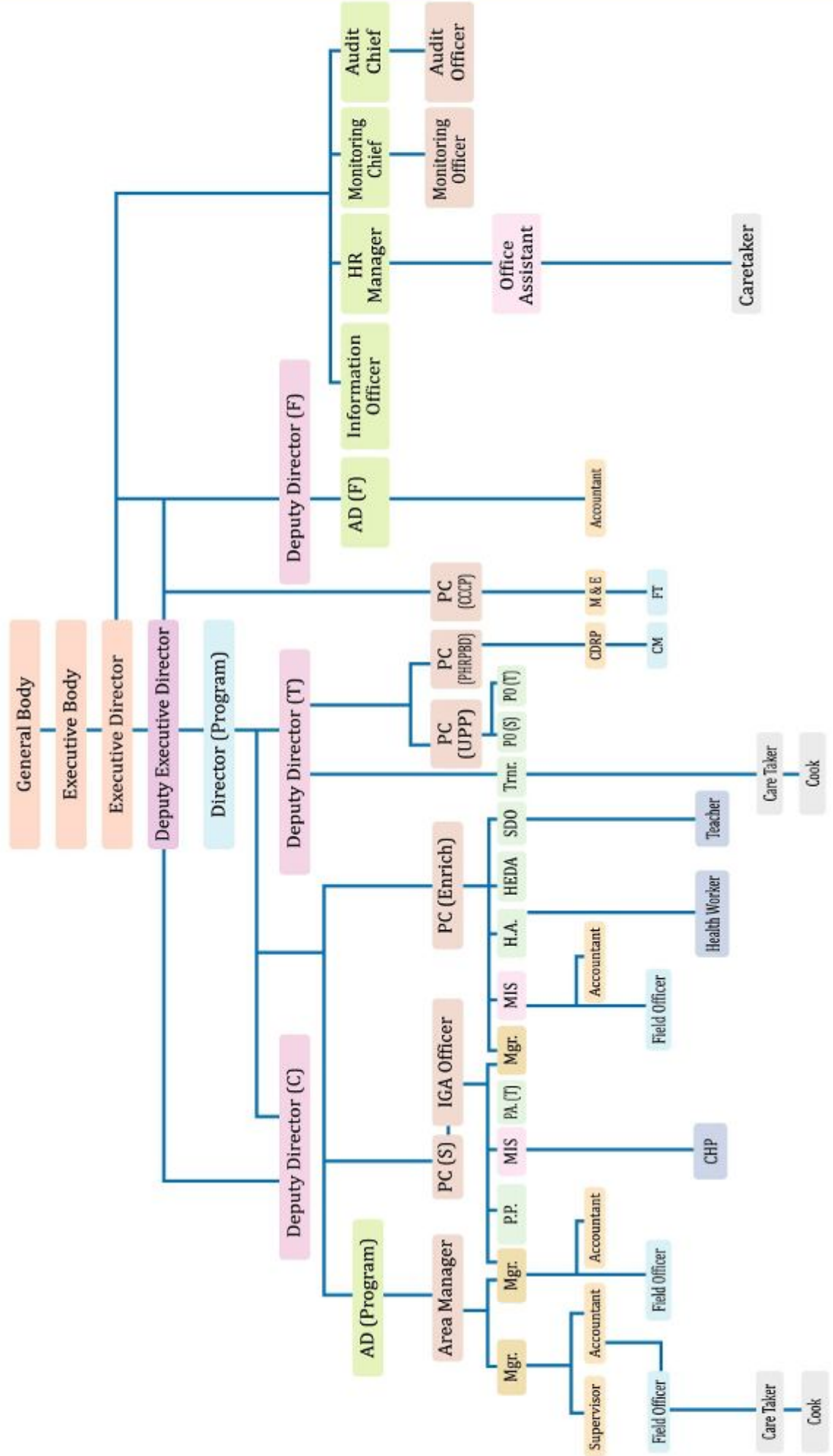
List of Executive Committee (EC) members: 14/06/2015 to 13/06/2017

S.N.	Name	Designation	Profession	Qualification	Address
1	Md. Jahangir Hossen	Chairperson	Teaching	MA, LLB	Vice-Principal Patharghata Degree College Patharghata, Barguna.
2	Mst.Lutfunnaher	Vice-Chairman	Teaching	BA(Hons), MA	Assistant Professor Girls College, Barguna
3	Chowdhury Mohammad Masum	General Secretary	Social Work	HSC	Executive Director SANGRAM, Barguna.
4	Md. Abdur Razzak	Treasurer	Teaching	MA	Vice-Principal Patharghata Siddikia Fazil Madrasha.
5	Md. Khalilur Rahaman	Member	Teaching	BA (Hons),MA	Principal Patharghata Degree College Patharghata, Barguna.
6	Md. Abdur Rob	Member	Teaching	BSS(Hons), MSS	Assistant Professor Patharghata Degree College Patharghata, Barguna.
7	Mst. Rowshon Jahan Munni	Member	Teaching	MSS	Principal Barguna Technical College Barguna.

List of General Body members

S.N.	Name	Designation	Profession	Qualification	Address
1	Md. Khalilur Rahaman	Member	Teaching	BA (Hons), MA	College Road Patharghata, Pouroshova.
2	Md. Sirajul Haque	Member	Teaching	HSC	Hatempur, Patharghata Barguna
3	Md. Nurul Amin	Member	Advocate	MA, LLB	Raka Manson, Char Colony Barguna
4	Md. Jahangir Hossen	Member	Teaching	MA, LLB	Vice-Principal Patharghata Degree College Patharghata, Barguna.
5	Md. Abdur Razzak	Member	Teaching	MA	Haritana, Patharghata Barguna
6	Md. Abdur Rob	Member	Teaching	BSS(Hons), MSS	Assistant Professor Patharghata Degree College Patharghata, Barguna.
7	Chowdhury Mohammad Masum	Member	Social Work	HSC	Executive Director SANGRAM, Barguna.
8	Mst.Lutfunnaher	Member	Teaching	BA (Hons), MA	Assistant Professor Girls College, Barguna
9	Mst. Rowshon Jahan Munni	Member	Teaching	MSS	Principal Barguna Technical College Barguna.
10	Md. Faruk Hossain	Member	Teaching	M.Com, LLB	Mothher Khal, Patharghata Barguna
11	Md. Ziaul Karim	Member	Teaching	MA	Amtola Sarak, Barguna
12	A.K.M Shafiqul Islam	Member	Advocacy	MA, LLB	Muslim Para, Barguna
13	Golam Mostafa Chowdhury	Member	Business	HSC	Patharghata Pouroshova Patharghata, Barguna
14	Md. Belal Hossain	Member	Social Work	MA Abdul	Quader Sarak, Barguna
15	Chowdhury Md. Faruk	Member	Social Work	HSC	Patharghata Pouroshova Patharghata, Barguna
16	Md. Ismail Hossain	Member	Social Work	HSC	Nazrul Islam Sarak, Barguna
17	Ms. Kanij Fatema Bina	Member	Teaching	BA	Raihanpur, Patharghata, Barguna
18	Ms. Firoza Chowdhury	Member	Social Work	HSC	Hospital Road, Patharghata, Barguna
19	Ms. Chowdhury Moriam	Member	Social Work	HSC	Patharghata Pouroshova Patharghata, Barguna
20	Ms. Dilshan Jahan Mitu	Member	Social Work	BSS	Hospital Road, Patharghata, Barguna
21	Ms. Minara Begum	Member	Housewife	Class VIII Boro	Patharghata, Patharghata, Barguna

ORGANOGRAM



Crests of Honor

- A. Great Independence Day Human Rights Golden Award, 2010
- B. Shadhin Bangla Shining Personality Award, 2010
- C. Anti Drug Honorable Memorandum, 2010
- D. Quazi Nazrul Islam Honorable Memorandum, 2010
- E. Mother Teresa Shining Personality Award, 2011

Membership Network

- BSAF : Bangladesh Shishu Adhikar Forum
- CAMPE : Campaign for Education
- ALRD : Association for Land Reform of Development
- FNB : Federation of NGOs in Bangladesh
- CDF : Credit Development Forum
- COFCON : Coastal Fisher Folk Community Network
- GDF : Gender Development Forum

Present Donors

BCCRF, CBM/CDD, PKSF, DFID, Bangladesh Bank, IFAD, NGO Forum.



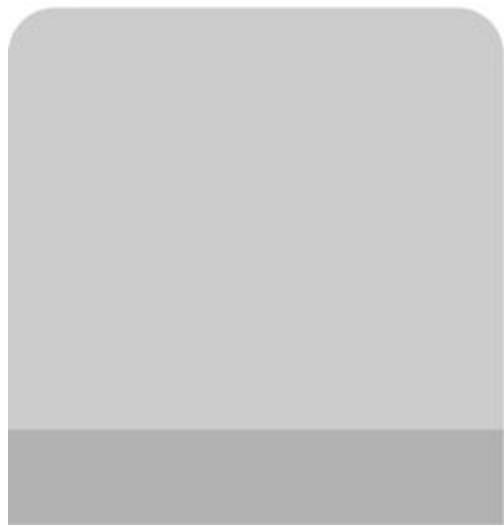


The Executive Director of SANGRAM with
Sir Fazle Hasan Abed

CHAPTER

3

Operational



Current Programs

S.N.	Programs/Projects	Donor/Partner	Working Area
1	ENRICH	PKSF	Vice-Principal, Patharghata Degree College Patharghata, Barguna.
2	Adaptation with Alternative Livelihood Opportunity(AALO)	BCCRF-PKSF	Barguna sadar upazila
3	PRIME-SONGJOG	DFID-PKSF	Kalapara and Golachipa upazila of Patuakhali and Amtoli upzila of Barguna district
4	UPP-Ujjibito	EU-PKSF	Barguna district, Kanthalia upazila of Jhalokathi and Kalapara upazila of Patuakhali district
5	Promoting Agricultural Commercialization Enterprises(PACE)	IFAD-PKSF	5 upazila of Barguna district
6	DiDRR	CDD	Kalapara upazila of Patuakhali district
7	Housing	Bangladesh Bank	Sangram working area
8	Scholarships for education	PKSF	Do
9	Forestation	WFP, ADB, DoF	Patharghata, Mothbaria, Bamna Barguna sadar upazila
10	Eye Camp	SANGRAM	Sangram working area
11	Sanitation	NGO Forum	Barguna sadar and Patharghata upazila
12	Training	SANGRAM	Sangram working area
13	Microfinance	PKSF	6 districts of Barisal division

Manpower

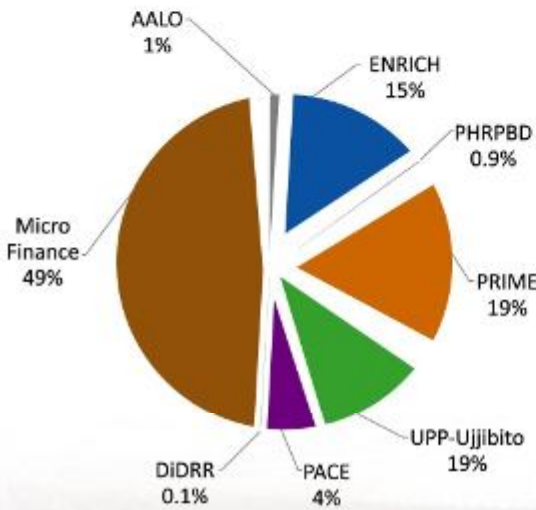
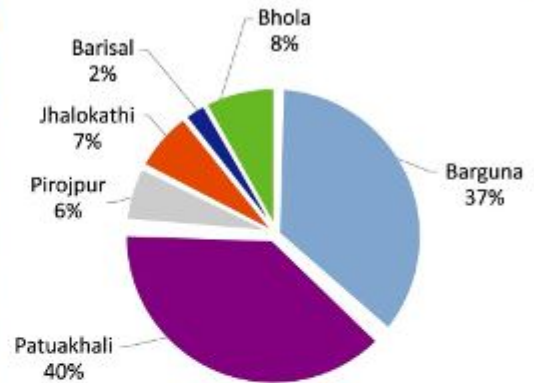
Program	Policy level	Project Management	Management level	Supervisor	Accountant	Field	CT	Others	Total
AALO	-	-	-	1	1	2	1	-	5
ENRICH	-	2	-	17	-	-	-	134	153
PHRPBD	-	-	-	2	-	-	-	-	2
PRIME-SONGJOG	-	1	2	21	-	-	-	30	54
UPP-Ujjibito	-	-	-	-	-	12	-	-	12
PACE	-	1	1	-	1	8	-	-	11
DiDRR	-	-	-	1	-	-	-	-	1
Training	-	1	-	-	-	-	2	-	3
Credit Program	-	7	43	-	18	160	20	-	248
Head Office	9	1	-	1	-	-	4	-	15
Total	9	13	46	43	20	182	27	164	504

N.B: To avoid double counting credit staffs are not counted in project.

Beneficiaries: Poor community of the coastal area of Barisal division who are socioeconomically disadvantaged and seriously disaster affected vulnerable people of the area those who have lost their only earning member of the family, shelter for living, damaged IGAs, lost domestic animals and no means of way for living. The families are headed by destitute women are also emphasized for beneficiaries selection.

Working area and number of Members (31/12/2016)

District	No. of Upazila	No. of Union	No. of Village	Family enrolled	Beneficiaries
Barguna	6	45	560	33093	172084
Patuakhali	6	51	611	36060	187512
Pirojpur	1	6	89	5251	27305
Jhalokathi	2	11	109	6431	33441
Barisal	1	3	31	1829	9510
Bhola	3	27	132	7788	40498
Total	19	143	1532	90452	470350

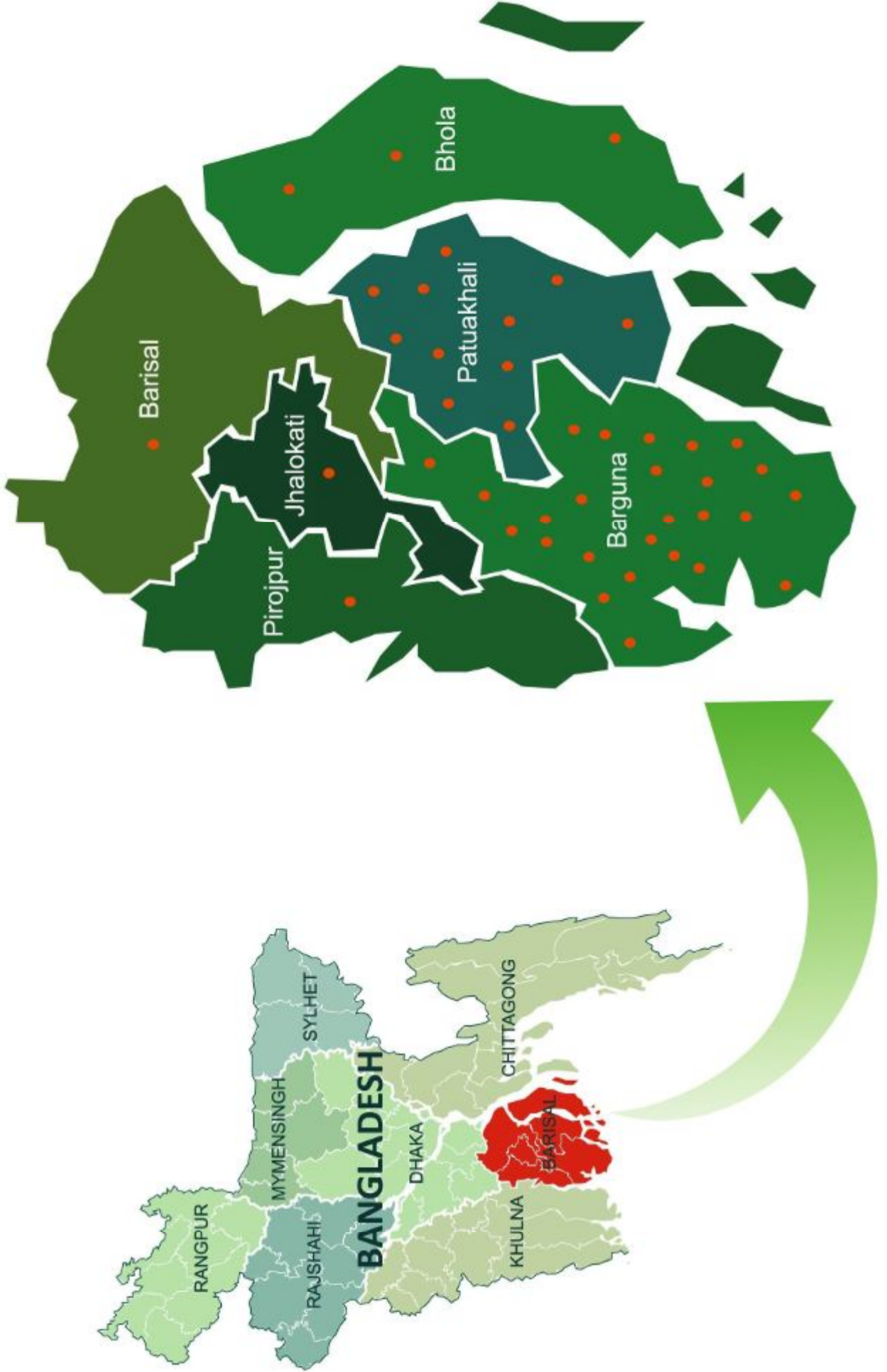


Project wise number of Members (31/12/2016)

Project	Number of Members				Beneficiaries
	Female	Male	Children	Total	
AALO	480	3	0	483	2512
ENRICH	6144	4029	2995	13168	68472
PHRPBD	47	56	0	103	536
PRIME-SONGJOG	16866	0	0	16866	87703
UPP-Ujjibito	9726	0	568	10294	53529
PACE	2430	2370	0	4800	24960
DiDRR	53	58	9	120	624
Micro-credit	42496	2122	0	44618	232014
Total	78242	8638	3572	90452	470350



Geographical presentation of working area



CHAPTER

4

Different Projects



SANGRAM Activities implementation at a glance

S.N.	Description	Achievement		Address
		2016	Cumulative	
1.	Enrollment in Education Assistance Centre	2,995	6,492	Education centers
2.	Enrollment of PWD member in UP standing committee	13	17	PHRPBD
3.	Enrollment of PWD children in Education Program	8	22	-
4.	Enrollment of PWD members with IGA	74	99	-
5.	Training provided to the beneficiaries	3,515	17,650	Ujjibito, PACE, Others
6.	Free of cost sewing machine distribution	125	1300	PRIME, Ujjibito
7.	Satellite Clinic Operation	1,624	6756	ENRICH, PRIME
8.	Static Clinic Operation	815	4682	ENRICH, PRIME
9.	Session on Primary Health Care	22,241	22,241	PRIME, Ujjibito
10.	Provide treatment by the Doctors	2,39,617	1,24,934	ENRICH, PRIME, PHRPBD
11.	Patients referred to Gov/Non-gov hospital/Clinics	1155	3534	PRIME
12.	Free cataract operation with conveyance	1226	2,090	ENRICH, PRIME, CREDIT
13.	Community Latrine set up	2	32	AALO
14.	Households level sanitary latrine set up in mounted place	229	55,960	AALO
15.	DHTW installation	19	947	AALO
16.	Big pond re-excavation	14	29	AALO
17.	Deployment of beneficiaries	34	34	ENRICH
18.	Household level plinth raising	400	400	AALO
19.	Mass vaccination for goats and ducks	1,02,849	211570	AALO, PRIME, Ujjibito
20.	De-worming tablets distribution	26,506	1,02,494	AALO, PRIME, Ujjibito
21.	Vermin compost farm preparation	75	2319	PRIME, ENRICH
22.	Vegetable seed distribution to the farmers	79073	211455	PRIME, Ujjibito
23.	Semi commercial farms by the farmers	2,234	5788	PRIME, Ujjibito
24.	Model farm preparation by grants	334	972	PRIME, Ujjibito
25.	Cutting sowing of Bashok leaf	1,96,007	1,96,007	PRIME, ENRICH
26.	Beggars rehabilitation (1lakh taka each)	14	14	74 by turn
27.	Provide technical training for 3 moths	28	28	ENRICH
28.	Ward Center construction under ENRICH	9	9	ENRICH
29.	Assistive Devices to PWD members	72	72	DiDRR
30.	Ramp construction PWD members in school and cyclone shelters	8	8	DiDRR
31.	Total credit disbursement (BDT)	57,82,42,000	447,88,33,934	Microfinance



ENRICH

Enhancement of Resources and Increasing the Capacities of Poor Households towards Elimination of the Poverty

There is no controversy on the issue that the village development is an indispensable one for the development of country and the happiness of people. We are living for the sake of tedious labor of the village people. Not only for the natural and gloriousness but also for the socio-economic development and food security the role of village people is known in known bounds. The people of this country are innovative and laborious. They are extraordinarily innovative. If the people have proper patronization and direction they can make revolution in the field of microenterprise and small industries. Village people can change the feature of the country if they are owned accurately. If the people are assisted with technology, planning, monitoring and different kinds of production minimum one small industry can be formed in each village. If so, 90000 small industry can form in 90000 villages. 20 people can be employed in one small industry, as such 1 crore 80 lacs people can be employed in above villages. As a result migration to the urban area will be decreased.

PKSF has started ENRICH project patronizing different livelihood related activities like education, health and nutrition, human resources development with economic support in large sense of poverty alleviation. Members of this project learn how to make best uses of local resources and their capacity. SANGRAM has been implementing this program in Patharghata sadar union of Patharghata upazila and Dowatola union of Bamna upazila.



Name of Project: ENRICH(Enhancement of Resources and Increasing the Capacities of Poor Households towards Elimination of the Poverty)

Duration of the Project: 1 July 2010 to on going

Partner: Palli Karma Sahayak Foundation (PKSF).

Working Area

District	Upazila	Union	Village	Households
Barguna	Patharghata and Bamna	Patharghata and Dowatola	Patharghata-12 Dowatola- 10	Patharghata- 7723 Dowatola-5445

Manpower

UC	HA	SDO	Edu Super	HEDA	MIS Assistant	Manager (Cr.)	FO(Cr.)	Others	HW	Teacher	Total
02	05	04	01	04	04	05	15	04	27	100	171

Working Techniques: A baseline survey was conducted in Patharghata and union of Patharghata upazila and Dowatola union of Bamna upazila. 34 staffs completed this survey for 60 days and every family of these two unions was included. A data base was completed that contains all relevant information of each family. Activities on health, education, agriculture, employment creation and infrastructure development started in the families prioritizing their poverty risks. More activities will be included on need based or as per desire of the included families.

Current Activities: Health service; Education for drop out children and adults; Agriculture; Solar lighting; ICS(Improve Cooking Stoves); Sanitary latrine set up/repair; Culvert/Structure of bridge; Bashok plantation; Employment creation; Low interest bearing credit; Special savings accumulation; Beggars rehabilitation; Youth development training.

1. Health Services: 5 Health Assistants and 27 Health Workers are working in this activity. HAs are operating satellite clinics. Every HW visits 20 HH per day and provides necessary counseling and support. The problems beyond their capacity are referred to the satellite clinics. MBBS doctors serves four times per month in each satellite clinic, especially they served with referred patients. In addition to this service specialists doctors from Dhaka or other famous places comes these clinics to serve freely for the community. This activity is performed simultaneously.



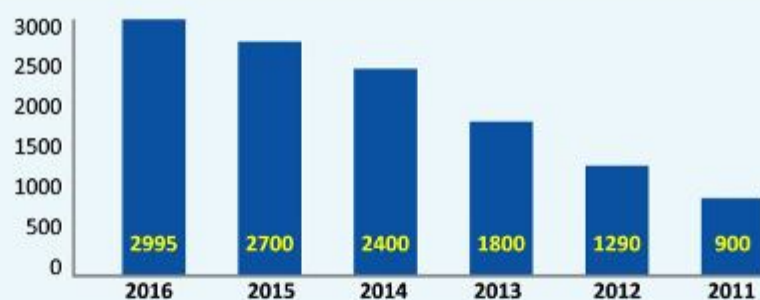
Health service at a glance: July 2010-October 2016

Static clinics arrangement	Service received for STC	Satellite Clinics arrangement	Service received for SC	Higher level treatment		Lachrymal duct operation	Cataract operation	Free spectacles distribution
				MBBS	Specialists			
5426	67879	815	15105	15105	6917	16	594	450



Education at a glance

No. of Education center	No. of Teachers	Date of commencement	Total students			Attendance rate
			Girls	Boys	Total	
100	100	2010	1509	1486	2995	97%



Number of Students in different years

3. Agriculture: Salinity is saturated in all cultivable land of Patharghata sadar union. Due to that farmers cultivate only local variety Amon. Without this no other crops are produced here. Some people cultivate Rabi crop only in homestead. People do not cultivate winter cereal crops. In winter season salinity comes upper stage of soil. During the last several years salinity raised tremendously in this area. Intensity of salinity has been rising year after year. Farmers do not know how to use the technology of producing saline tolerant variety.

Four diploma agriculturists working under this program and train farmers on updated technology of agriculture. They are providing training to the farmers for HYV of

2. Education: Patharghata sadar union is surrounded by rivers and sea. Due to those children of fishermen families are spending their substantial time for fishing with their parents. Drop out children of fishermen community between the ages of 7-8 are accumulated for providing pre-school education to make them schoolable. There are 60 education centers for 7723 families in Patharghata sadar union and 40 education centers for 5445 families in Dowatola union. Number of total students are 2995 of which boys 1486 and girls 1509.

rice as well as winter and summer crops in homestead area. Necessary steps were taken by Sangram in order to enriching ultra-poor families enrolled in this project. Agriculturists assist farmers how to select improved variety of different RABI and KHARIP crops in advance planning of their cultivation. In such way farmers are able to introduce crop calendar for all season. Farmers are encouraged to cultivate more than one crop in year instead of only one. Trainings are provided about pest control, vegetable gardening in bed system round the year, medicinal plant cultivation and adopt this as an IGA, producing GUTI urea in farmer's level, using porous pipe on paddy cultivation.

AGRICULTURE activities at a glance

Targeted farmers families	Farmers with vermin compost	Agriculture tools distribution			Vegetable seed distribution
		GUTI Urea machine	Porous Pipe	Number of families	
13168	125	25	200	1500	300000 Tk.

4. SHS (Solar Home System): Sunlight is in house now. At present it is round the country. Electricity and fuel problem is a burning issue now. As because solar power is an alternative of electric power. Now it is easy to get this technology. As Pathorghat upazila is surrounded by the river, so substantial part of family heads busy with fishing. Solar lighting system is useful for knitting at night. Many nets can knit in a body by one solar light. Considering the demand of solar lighting many solar lantern were distributed in Patharghata upazila. Not only solar lantern but also we have sold solar panel for solar home system.



Solar system in Patharghata sadar union

Name of Branch	Agriculture tools distribution						Coverage	
	Solar Lantern		Solar Panel		Total		Family	Village
	Number	Taka	Number	Taka	Number	Taka		
Patharghata	404	7,34,200	94	6,78,000	498	14,12,200	498	12

5. Bandhu Chula: Wood is the only one source of fuel for cooking in Patharghata upazila. These fire woods are collected from neighboring Horinghata woods. Women are affected by different diseases due to using fire wood. Average uses of fire wood are 3000 mon per day in Patharghata sadar union by 7723 families. The yearly amount

of fire wood is 3600 MT. These huge amount of fire wood will save if the people are habituated to use environment friendly Bandhu Chula. Considering health and economic issues ENRICH project has taken an initiative to distribute Bandhu Chula among all households in Patharghata sadar union.

Bandhu Chula at a glance

Name of Branch	Total sell		Subsidy from ENRICH	Coverage		Member
	Number	Taka		Family	Village	
Patharghata	176	94,700	38,400	176	12	635

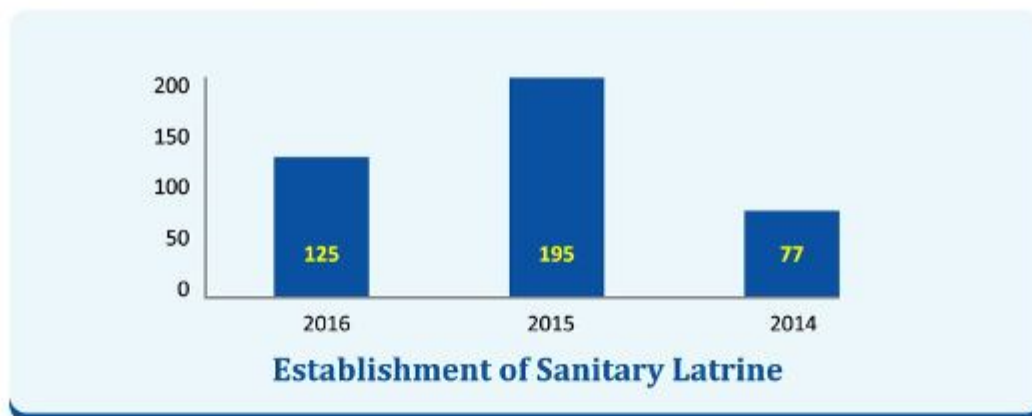


6. Sanitary latrine set up/repairing

Personal health and hygienic conditions of Patharghata sadar union are most vulnerable due to frequent cyclone hit flash flood. Water are seriously polluted by open latrines, drinking water points are also badly affected. Hence, total water supply system is broken down. Besides this community level sanitary system is also in worse condition and there is no way of defecating in community level.



No of Sanitary Latrine		Taka		Member coverage	
Ultra poor Family Level	Community Level	Ultra poor Family Level	Community Level	Community Level	Community Level
295	102	5,90,000	12,24,000	1180	10200



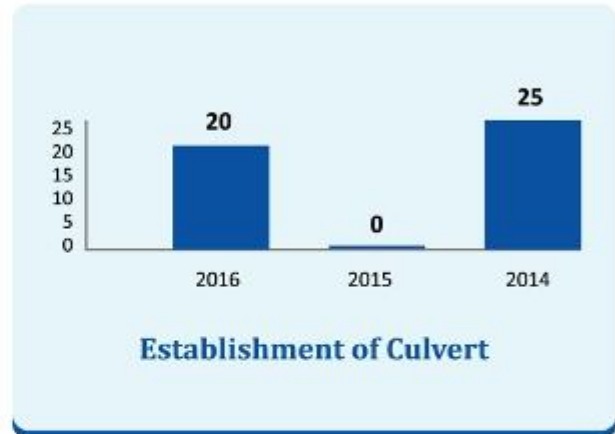
7. Water points set up/repairing: Due to hard rock in Patharghata sadar union no DHTW is possible to install. High intensity of salinity in shallow tube well water is also a main hindrance for getting pure drinking water. Ponds are the only source of drinking and households use water for the people of Patharghata sadar union. These ponds are treated as reserve ponds. Through the ENRICH Project 8 PSF(Pond Sand Filter) were set up in the bank of these ponds. Besides this 51 shallow tube wells were installed in special system to make the availability of drinking water.

Water points at a glance in working area

Name of water points	WP Installation			
	No	Currently usable	HHs enrolled	Beneficiaries
Shallow Tube Well	51	35	350	1750
PSF	8	8	800	4000

8. Culvert and Bridge Construction

Communication is the first and foremost condition of development. If communication is developed, all products under ENRICH project will be merchandised easily. Three sides of Patharghata upazila is surrounded by the rivers as because many big and small canals are passing through the main land. Communication is hindered due to these canals. For the sake of developing communication ENRICH project has established 111 culverts in its catchments area.



9. Bashok Leaf Plantation Bashok (*Adhatoda vasica*) is an important medicinal plant growing in Bangladesh. The soil of coastal belt is conducive for Bashok plantation. This plant is easily cultivated surrounding the houses and it does not need to tiller nor use any fertilizer or insecticide. The people of Medicine Company buy Bashok leaf 40 Tk per Kg. We encouraged the beneficiaries to produce the Bashok plant in their homestead and unused land surrounding the houses.

Bashok leaf cultivation at a glance

No of cuttings	No of alive seedlings	No of seedlings are sold			
		Entrepreneurs within Project	Entrepreneurs out of Project	Entrepreneurs themselves	Total
1,95,900	1,26,848	85,900	-	1,10,000	1,95,900

10. Employment Creation (G4S):

ENRICH Project has completed an MOU with G4S in order to provide jobs for the young but poor people. G4S Company provides guards in big cities like Dhaka, Chittagong etc. Till now we have provided job to the 34 young people.



Jobs at a glance

Information of appointment			Coverage		Beneficiaries
Interviewed	Appointed	Now in service	HHs	Village	
110	34	34	34	12	170

11. Special savings activities: Special savings is an important component of ENRICH Project. Members will save for a certain period. After the end of the period they will get two time of their saved money. This program is run through savings and credit management.

**Special savings at a glance**

Members of Special savings	Amount of Special savings	Members crossed the duration	Money paid to the members
110	7,60,733	46	46

**12. Beggar's rehabilitation activities**

118 beggars are available in Project catchments area as per our baseline survey. There is a strategic plan to make well to do each family of the Patharghata and Dowatala union. These beggars are prioritized for this issue. The beggars are assisted providing kinds not cash as per their wish list. As of June 2016, 12 beggars were assisted through the assets of 100000.00 Tk. each. The assets were bought are Cow, Goat, Poultry, Shop, Restaurant and Auto Rickshaw etc.



13. Credit Activities: Credit has provided to the ENRICH beneficiaries for IGA, Assets build up and Livelihood development.

Credit activities at a glance

Credit activities at a glance	Sectors	Member	Loanee	Credit Activities			
				Total disbursement Person	Taka	Total outstanding	Recovery rate
Patharghata	IGA	1096	627	1826	62091000	16427498	99%
Haritana							
Hatimpur	Asset creation	134	134	246	3616600	2262959	100%
Kakchira							
Dowatola	Livelihood	125	125	246	2342000	1096842	100%
Total		1355	886	2318	68049600	19787299	



AALO

Adaptation with Alternative Livelihood Opportunity

CCCP Project Overview

Climate change is the biggest global threat to humanity in the 21st century. And Bangladesh is one of the most vulnerable countries in the world facing the potential impacts of climate change. With an understanding of the nature and magnitude of the adverse impacts of climate change and the efforts required to enhance resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. A multi-donor trust fund, known as "Bangladesh Climate Change Resilience Fund (BCCRF)", was established to implement the strategy and action plan. As of today, BCCRF has attracted around US\$190 million (initially it was US\$125 million) from the bilateral development partners (United Kingdom, European Union, Sweden, USA, Australia, Switzerland and Denmark). Ninety percent of the available fund will be allocated to public sector projects, while 10 percent will be channeled through NGOs for community level climate actions through a different project titled 'Community Climate Change Project (CCCP)'. The Governing Council of BCCRF entrusted Palli Karma-Sahayak Foundation (PKSF) to implement the community-level climate change adaptation activities through CCCP. On behalf of the contributing Development Partners and in consultation with the Government of Bangladesh (GoB), the World Bank (WB) ensures the fiduciary management of the project. CCCP has its own Operational Manual (OM), Environmental Management Framework (EMF), Social

Management Framework (SMF), Procurement Guideline, Grievance Redress Mechanism, Complain Handling Mechanism and Monitoring and Evaluation Manual. Throughout the project, every NGO has to work as per the guidelines of these manuals. PKSF has established a Project Management Unit (PMU) in its own premises to manage the activities of CCCP and the project implementation supervision in PIP level. A total of 14 officers are currently working in this unit.



Sub-project background/Challenges/Situation Analysis

Bangladesh has had shocking experiences of two successive disasters i.e. Sidr and Aila. Especially Sidr was such a disaster that Bangladesh has experienced ever. Number of people died and property was destructed. The country was totally shattered for Sidr. All the costal districts like Barguna, Barisal, Pirojpur, Jhalokathi, and Patuakhali were hit tremendously by Sidr and Aila under Barishal division. Among them Barguna and Patuakhali were worse affected. Barguna sadar upazila is one of the most vulnerable areas where the people are suffering tremendously for food and livelihood in scarcity, poverty following the two successive disasters. As an upazila with about 697 sq km and population 2, lac 61 thousands 3 hundreds 43 of which male 49.20%, female 50.80%. It consists of ten union, 66 mouzas and 186 villages. After the disaster people's normal lives were hampered, they are still suffering from lack

of money, required food and other things essential for meeting their minimum demands. The people are striving hard to get to their normal lives but it needs support to make the poor vulnerable people to survive in a bit improved way. Considering above circumstances Sangram has a plan to work for the improvement of vulnerable coastal peoples livelihood development in Barguna sadar upazila of Barguna district implementing the sub-project. The proposed project is designed to be implemented at the Sidr-affected most vulnerable unions of Barguna sadar upazila under Barguna district with an aim to restore and develop the livelihood and disaster preparedness of 483 households through a sustainable promotion of adaptation and their livelihood aspects.

Goal: Introduction of Adaptive Livelihood Activities in Diversified Environmental Situation in Changing Climate.

Objectives of the Project

1. To enhance the status of food security that increase social protection and health.
2. To enhance the program under comprehensive disaster management.
3. To assist the activities of mitigation and low carbon production in atmosphere.

Project period : February 2014 to December 2016.

Project area : 3 unions of Barguna sadar upazila under Barguna district.

Name of unions : 10 No. Noltona, 9 No. M. Baliatoli and 7 No. Dhalua.

Project Budget

Total CCCP	Contribution Community	Contribution	PIP Contribution
20676161.00	2000000.00	446661.00	229500.00

Beneficiaries: Seriously disaster affected vulnerable people of the selected area those who have lost their only earning member of the family, shelter for living, damaged IGAs, lost domestic animals and no means of way for living. The families are headed by destitute women are also emphasized for beneficiaries selection. According to the socio-economic criteria of Bangladesh, beneficiaries are classified as follows:

Ultra-poor: 483 (Direct beneficiaries).

Ultra-poor, Poor, Middle class and Rich: 2675 (Community level).

Total: 3158.

Activities: Total activities are divided in to two parts, i.e. associate activities and main activities

Associate activities : The activities were to be completed before starting main activities are treated as associate activities. These are as follows:

1. Staff orientation : Two days long orientation course was arranged for newly recruited staffs, managers of microfinance branches in project area, member of TEC(Tender Evaluation Comity) and DPC(Direct Purchase Comity)

2. Project inception workshop : We have completed project inception workshop with the participation of upazila level government, non-government officers and member of local bodies along with UP

Chairman. The inception workshop was chaired by UNO Barguna sadar and he has committed to assist us for pragmatic implementation of this project. Chairman of 3 unions, senior officials of other GO and NGO at district level, staff reporter of Prothom Alo and reporters of another news papers discussed with good comments and impression. We have explored to the participants every pros and cons of the project along with total budget.

3. Community consultation : In terms of beneficiaries' selection, we had a considerable number of community meetings (FGD). Through these meetings, community people had thrown their comments and ideas for selecting beneficiaries and finally they have selected beneficiaries then we have finalized.



Main Activities

1. Plinth raising: 400 beneficiaries were selected for plinth raising. 90% of these beneficiaries live under poverty threshold and during the water surges their homesteads are inundated. Out of 400, we have completed 380 plinths of ultra-poor households by March 2015 and rest 20 will be completed by April 2015. Budget for each plinth is Tk. 12000/- of which CCCP-PKSF contribution Tk. 11400/- and beneficiary's contribution Tk. 600/-.

2. Environment friendly ICS distribution : 35 bandhu Chula is prepared to provide to the 35 HHs out of 400. These people are interested to use bandhu chula for their cooking. Budget for each ICS is Tk. 1000/- of which CCCP-PKSF contribution Tk. 700/- and beneficiary's contribution Tk. 300/-.



3. Goat and duck shed distribution: 150 goat and 215 duck sheds will be provided to the beneficiaries. By this time we have already been provided 16 goat and 33 duck sheds. Rest 134 goat and 182 duck sheds will be provided by December 2015. These sheds were made by beneficiaries themselves. We have done for their capacity building and ensure transparency. Sangram staffs only supervised and monitored the activities. Budget for each shed is Tk. 6500/- of which CCCP-PKSF contribution Tk. 6500/- and no beneficiary's contribution was charged.



4. Pond re-exavation and PSF (Pond Sand Filter) set up: 14 big ponds and 14 PSF are to be re-exavated in Noltona union of project catchment area. Here some community have ponds now they need only PSF and some has PSF, they need pond re-exavation. Some community needs pond re-exavation and PSF set up. As of March 2015, 14 ponds have already re-exavated and 5 PSF have already set up. Rest PSFs will be set up by December 2015. Budget for each pond Tk. 50000/- of which CCCP-PKSF contribution Tk. 45000/- and beneficiaries contribution Tk. 5000/- and budget for each PSF Tk. 110000/- of which CCCP-PKSF contribution Tk. 105000/- and beneficiaries contribution Tk. 5000/-.

5. Deep Tube-well installation: 19 DHTW (Deep Hand Tube-well) of which 10 in raised plinths and rest 9 will be install in community level. There will be two types of DHTW, one is high raised platform in community level and the other is in raised plinths. We are following DPHE model of Barguna area. 9 DHTW have already installed successfully. Depth of these tube wells are 950 feet to 1150 feet. Budget for each DHTW Tk. 75000/- of which CCCP-PKSF contribution Tk. 62400/- and beneficiaries contribution Tk. 12600/-.



6. Household level latrine set up: 229 HHs level latrines will be provided of which 134 are in beneficiaries level, 1 in each 3 households and 95 will be in community level mosque, temple, church, school, madarasha etc. As of March 2015 we have set up 28 latrines of which HHs level 13 and community level 15. Budget for each latrine Tk. 17000/- of which CCCP-PKSF contribution Tk. 14800/- and beneficiaries contribution Tk. 2200/-.



SANGRAM



7. Community latrine set up: Two large community latrines are to be set up in our project area of which one in Alysher Mor of 9 No M. Baliatoli and another in 7 No Dhalua union. These community latrines bear rain water harvesting system. During rainy season water will come from roof. Each latrine contains 3 compartments. One for ladies and gents each and another for urinary point. These two latrines will be maintained by the one ultra-poor person that will be his/her income generating point. The latrine of Alysher Mor has already been completed. It is functioning well and operated by ultra-poor women. Budget for each latrine Tk. 347500/- of which CCCP-PKSF contribution Tk. 343500/- and beneficiaries contribution Tk. 4000/-.

8. PSF Set up: Pure drinking water is one of the crucial problem in saline affected area of southern coastal belt of Bangladesh. 2/3 part of one union of Barguna sadar upazila is not possible to install deep hand tube well. People of this area totally depend on ponds for drinking water. The sub project Adaptation with Alternative Livelihood Opportunity (AALO) of Sangram under CCCP-PKSF has emphasized on pond re-excavation and quality PSF set up in need based area avoiding the influence of political and other influential persons. In this connection we have re-excavated 14 ponds and construct 14 high quality PSF in the common places of the community.



9. Deep Hand Tube-well (DHTW)

installation: DHTW is one of the important sources of safe drinking water in southern coastal area. In coastal area of Barisal division need to dig from 950-1200 feet for safe drinking water and the costing is too high, i.e. up to 85000/= Tk. for highest depth. This area is almost inundated round the year due to heavy water surges. So, DHTW is need to be install in high raised position from flood level. 29 DHTW installed in high raised flood free places. Out of 29, 19 DHTW installed in raised plinths and rest 10 installed in other area of the community. Scarcity of safe drinking water has been decreasing day by day and continuation of project activities will make the scarcity zero in near future.



10. HS Natural Water Plant: H. S. Natural Water Plant is a latest version of water purification plant that has locally produced by a Bangladeshi national named Mr. Mir Azad Mainul Hasan. The properties of this natural water plant are as follows;

- This filter can purify arsenic, from 250 PPB to Zero, i.e. 100% purification.
- It can purify water from microbes, mud, salt and other floating dirty materials and organisms.
- No electricity, gas, medicines and other chemicals are required to use.
- It can easily be portable.
- Exclusive guarantee for 7 years.
- This water plant or filter can be used in households and community level.

Sl. No.	Name of the activities	Total Target	2014	2015	2016
1	Plinth Raising	408	54	346	8
2	Duck Rearing,	215	33	132	50
3	Goat Rearing	191	16	110	65
4	Bandhu Chula	35	0	35	0
5	Latrine Setup	229	36	128	65
6	Community Latrine	2	1	1	0
7	Big pond Re-Excavation	14	5	9	0
8	PSF Set up	14	3	2	9
9	DHTW Installation	23	10	9	4
10	HS Natural Water Plant	10	0	0	10

Policy and socio-environmental issues for the Sub-Project: SHAJIB Sub-Project has been following policies and some socio-environmental issues in order to implement the project activities. These are as follows:

Procurement policy: The organization has been following thoroughly procurement policies introduced by CCCP-PKSF in terms of procuring goods, works and services for the project. The policy has been derived as per Public Procurement Act (PPA)-2006 and Public Procurement Rules (PPR)-2008.

Methods of procurement: RFQ (Request for Quotation), DP (Direct Purchase). RFQ is operated by TEC (Technical Evaluation Comity) and DP is operated by DPC (Direct Purchase Comity).

Environmental Management Framework (EMF): A set of policies has been following in order to implement infrastructural activities like plinth raising, pond re-excavation, tube-well installation, PSF set up etc. The EMF contains Environmental Assessment Report, Environmental Management Plan and Quarterly Environmental Management Format. EMF reports are prepared considering the issues like physical, biological and socio-economic environment of the selected area. An Environmental Monitoring Plan (EMP) will be developed that contains environmental impacts and possible mitigation measures related to proposed activities. Environmental issues will be monitored following the steps of EMP. Soak wells were set up in Tube wells and PSF for resisting environmental pollution.

Social Management Framework (SMF): The issues of Social Management Framework have been following from the early stage of Project Proposal writing. These have been following throughout the sub-project implementation. Following issues have strictly considered in order to implementing activities:

- Ensure community participation.
- Involvement of local body's members.
- Considered the issues of private and public lands.
- Considered the issues of gender and women rights.
- Considered the interest of neighboring ethnic community.
- Ensured different types of committees in village level for activity monitoring.
- Ensure direct involvement of sub-project beneficiaries in respective work either infrastructure or physical, i.e. by the people for the people.

Mechanisms for ensuring accountability

For the pragmatic implementation of the project two mechanisms are introduced for ensuring accountability in different level. These are as follows:

- **Complaint Handling Mechanism (CHM):** SHAJIB Sub-Project has a bulk amount of procurement activities in terms of goods, works and services. Honesty, transparency and accountability are the main issues in procurement procedure. There is a sub-committee to handle this mechanism. CHM refers to section 29 and 30 of PPA-2006 and rules 56, 57, 58, 59 and 60 of PPR-2008.
- **Grievance Redress Mechanism (GRM)** Socio-environmental issues are the main components of SHAJIB sub-project. To ensure these issues GRM has established. There is a sub-committee to handle this mechanism headed by the nominated person of respective union parishad. They are as follows:
 1. Md. Abdus Sobhan-HM Parirkhal High School- 9 No. M. Baliatoli UP.
 2. Md. Moslem Ali- HM Noli Govt. Primary School- 7 No. Dhalua UP.
 3. Md. Shah Alom Hawlader- Local Elite Person- 10 No. Noltona UP.

Sustainability of the project: Sustainability is a very important issue for the project. The activities began from the nascent stage of the project, how these activities will be continued after phase out of this project? Groups were formed in community level that consists of 20 members and there are some sub-committees in different points of project activities. These groups and committees are randomly communicating union parishad for their groups and community interest. The activities has been being implementing are with the association of respective union parishad and discuss in the meetings of upazila parishad. At the end point of this project formed groups will be registered with the respective microfinance branch of the organization. Financial support as credit will be provided to the groups. After departure of the project union parishad and permanent set up of the organization will follow up the activities.

Possible future adaptive activities: Following activities are in burning consideration as the future adaptive activities for the communities of this area-

- Infrastructure activities led by the community
- Introduce climate resilient crops.
- Increase the user groups of Improve Cooking Stove (ICS).
- Follow up and monitor the activities of provided community water points and other infrastructures.
- Climate resilient Income Generating Activities (IGAs).
- Any other climate resilient activities adopted by the community.



PHRPBD

Promotion of Human Rights for the Persons with Disability in Bangladesh

A statistics of global consideration says that 10% of the total population is disabled and the figure is approximately 650 million of which 200 millions are children. These peoples are addressed as PWD(Persons With Disability). 80% of the members of PWDs are in developing countries who are not considered with significantly for their disability. For this reason UN convention reserves the rights of PWDs and asked the developing countries to take the issue in the streamline of nationwide consideration. The disability is the grouped as deaf, dumb and lame. These are termed as physically challenged. The government of Bangladesh has taken a good initiative in every stage of development activities either in government and non-government sectors.

Favorable environment is essential for inclusive of PWDs in the streamline of development. Through this project we are trying to build awareness among the members of PWDs as they can realize their rights as a social being and raise themselves in different forums. Besides this we are providing treatment, exercise and different therapy to the physically challenged peoples. We are providing support to the PWDs forming SHG (Self Help Group).



Name of Project: Promotion of Human Rights for the Persons with Disability in Bangladesh (PHRPBD).

Implementing Agency: SANGRAM (Sangathita Gramunnyan Karmasuchi).

Donor Agency: CBM.

Partner Organization: Center for Disability in Development (CDD).

Project Duration: March 2010 to December 2017.

Working Area

District	Upazila	Union	No. of Village	SHG	Member of PWD
Patuakhali	Kalapara	Nilgonj, Baliatoli, Mithagonj	18	08	103

Manpower

Focal Person	Accountant	CDRP	Community Mobilier	Total
01	01	01	01	04

Methods: A survey was conducted for actual beneficiary's selection. 9 self-help groups were formed of which one of women. These groups comprised of 15-22 members and the role of these groups is to ensure active participation of every member of Persons with Disability (PWD) community. Aiming to form self-help groups different types of training, exposure visit and group discussion were held at members level. Besides these an apex body was formed. The responsibility of this body is to make any advocacy work on behalf of the members of PWD. In order to establishing rights in the governance and planning level a considerable number of



meetings, dialogues and advocacy meetings were held at union, upazila, district and divisional level. Members of apex body are playing good role in these platforms for the rights and the appraisal PWD members. This project ensures the rehabilitation (Therapeutic) and referral system for disable persons. Camps are arranged at Kalapara upazila under Patuakhali district in terms of providing ear and eye care related services to the PWD members. Provide assistive devices are in limited space for the PWD members.

Target People: All members of PWDs in Project catchment area.

SHG based members at a glance

Sl. No	Name of SHG	Female	Male	Total	Remarks
1	GOLAP Nari Protibondhi	13	-	13	Physically challenged-68
2	ASHAR ALO Protibondhi	05	09	14	Speak and Hearing impaired-14.
3	SHPLA Protibondhi	03	08	11	Sight impaired- 09.
4	BONOFUL Protibondhi	04	07	11	Light sight impaired- 08.
5	BORO BALIATOLI Protibondhi	04	09	13	Immature brain- 02.
6	TULATOLI Protibondhi	07	06	13	Multiple impaired- 01
7	MITHAGONJ Protibondhi	06	09	15	Hearing impaired- 01
8	EKOTA Protibondhi	05	08	13	Total- 103
Total		47	56	103	

Achievements in project area of Kalapara upazila

- 9 self-help groups were formed in 3 unions.
- 1 apex body was formed.
- Orientations held on government rules and steps in the meetings of different level.
- Counseling is held among the PWD members.
- 28 days duration training provided to 16 members. Refreshers were held for 12 members and subsequently going for others.
- Regular treatment PRT is providing to 16 members.
- 20 children of PWD members are admitted in school.
- Assistive devices were provided like wheel chair-11, tricycle- 1, AFO-4, standing table- 1, special chair-1, crutch- 2 pairs, hearing aid- 3 dozens, white stick- 10 and spectacles- 39 pairs.
- Job provided to 5 members.
- Disable allowance to 30 members.
- VGD cards to 10 members.
- IGA projects to 15 members.
- Safety net special programs (40 and 100 days) to 10 members.
- Widow allowance to 1 member.
- Special allowance (Singer) to 1 member.
- Day observed 5.
- Regular meetings are held in respective union parishad.
- Linkage activities are going on with government and non-government organizations.
- Number of seriously sick member referred to the PRATIBANDI FOUNDATION at Patuakhali-5.



Inclusion of PWD members in the main schemes and projects of SANGRAM

- Donation provided through PRIME-SONGJOG: 48
- Inclusion in UPP-Ujjibito Project: 285(Total member 9485)
- Sewing training provided: 100
- Sewing training and machine provided: 4
- Number of disable beggars through ENRICH: 10
- Jobs provided in different projects: 3
- Inclusion of child education centers: 31(Total children 1800)

Activities were undertaken in PHRPBD Project

1. Regular meetings of SHGs.
2. Regular meetings of Apex Body.
3. Plan of activities as per desire of Apex Body.

4. Inclusion of PWD members in 13 standing committees of union parishad.
5. Inclusion of PWD members in LGSP-2 Project.
6. Participation of PWD members in open budget declaration.
7. Courtyard meetings with the community people.
8. Courtyard meetings with guardians of PWD children.
9. Meetings for awareness development with the guardians of children.
10. Meetings with teachers.
11. Tea stalls sessions at hat/bazzars.
12. Meetings with elites persons and mentally disappointed persons.
13. Inclusion of PWDs with IGAs.
14. Inclusion of PWDs in education.
15. Observation of international DRR day



PRIME-SONGJOG

Programd Initiative of Monga Eradication

Significance of PRIME-SONGJOG project in coastal area

Bangladesh is a mirror of poverty that explores the intensity of poverty to the global aspects. A great percentage of the people of this country live under poverty threshold. According to the human development report of 2002 Bangladesh is the 145th out of 174 poor countries. 80% of the laborers live in rural area. There is no work in rural area as because they come to urban area in search of job/works. The urban area also suffered from unemployment and here they are being unemployed. The families who do not have any active male person for earning they become the main victim of poverty. On the other hand poverty is increasing in agriculture day laboring HHs. If we make their involvement in off-firm activities, then intensity of poverty can be lessened. These people can not involve in off-firm activities for want of capital. PRIME-SONGJOG provides off-firm activities as well as on-firm activities in order to eradicate poverty.



The scenario of the working area before commencement of PRIME-SONGJOG

A. Weak points of development matrix:

The poverty of Patuakhali and Barguna districts are comparatively more than other area of Bangladesh. 52% is poor of which 24% is ultra-poor. 462 people live in each Sq. Km. 61.14% of the houses are straw made that are vulnerable. One bed in hospital for 3243 people. Literacy rate is 54%. Average income per capita is 16,901 Tk. This situation drives farmers to labor of farming and they are going to urban area for selling labor. Employment of female is negligible. Fundamentalism and some social hindrance discouraged women employment. Due to fundamentalism and social prejudice 3.35% women are divorcee.

B. Environmental situation: In consideration of geographical aspects this area are encompassed with rivers, canals, islands, seas shores hence the area is a victim of frequent flood, cyclone, water surges, river erosion etc. Water areas are the 22% of total working area. In consideration of global warming the people of this area has not yet been resilient so far and it affects the poor livelihoods.



Commencement of PRIME-SONGJOG project: PKSF (Polli Karma Sahayak Foundation) started the activities in the name of PRIME (Primary Initiative of Monga Eradication) in northern part of the country. Monga is a local terminology of north bengal and it means famine, shortage, lack of food. From the learning of PRIME at northern area PKSF has decided to start this activity through its partners in southern coastal area. SANGRAM started this project in Barguna and Patuakhali districts from 2 November 2010.

A baseline survey was conducted at first. This survey reveals that scarcity of work, shortage of agro-based employment and other day laboring come before cutting crops. In such period the buying capacity of ultra-poor community is remain down. The target peoples were identified through baseline survey and that includes poor, ultra-poor, marginal families. The families are isolated through door to door survey as target people of the project. PRIME-SONGJOG project has made a plan to assist them as per need.



What happens during MONGA

- Advance labor sells for to afford 3 times meal per day.
- Take loans from money lenders with high interest rate.
- Marginal and small farmers sell their land for buying food.
- Poor people are bound to sell their domestic animals, birds and even household level utensils.
- Advance selling the crops of their own land.
- Poor people are bound to go in urban area or other area of the country for searching jobs/works. In this period members of the families remain hungry.

Objectives

1. To enhance the socio-economic status of MONGA affected families.
2. To release the poor and ultra-poor people from ironic band of MONGA.
3. To decrease socio-economical displacement (move to urban area) for want of work.
4. To create local employment during famine period.

Target people

The poor and ultra-poor HHs who are unemployed before cutting crops and don't have any employment for 4 month in a year. The buying capacity is seriously down in November-December and May-June. The people are mostly about to move to another places for employment or searching food for family members. The people have no cultivable land and having land up to 15 decimal and the monthly family income is 4000 Tk. or less. Divorcee, destitute and women headed families.

Working Area

District : Patuakhali and Barguna.
Upazila : Kalapara, Galachipa and Dashmina of Patuakhali. Amtali and Taltoli of Barguna.

No of pouroshova and union : 20
No of village : 271
No of branches : 13

Manpower

Project Coordinator : 01
IGA Officer : 02 (Agriculture and Livestock)
MIS Officer : 01
Manager : 13
Accountant : 13
Polli Paramedic : 5
PA Technical : 16
Field Officer : 54
CHP : 30
Total : 135

Main activities of PRIME-SONGJOG Project

1. Group formation with accumulated members.
2. Technical assistance for agriculture and livestock development.
3. Primary health and reproductive health services.
4. Skill development training for different IGAs.
5. Credit support with low rate of interest.
6. Employment creation with daily wage during crisis period.

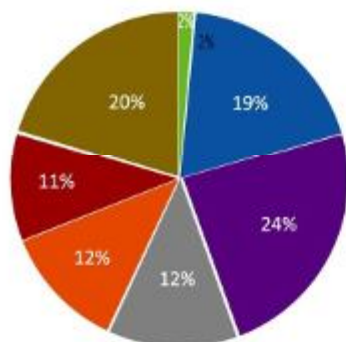
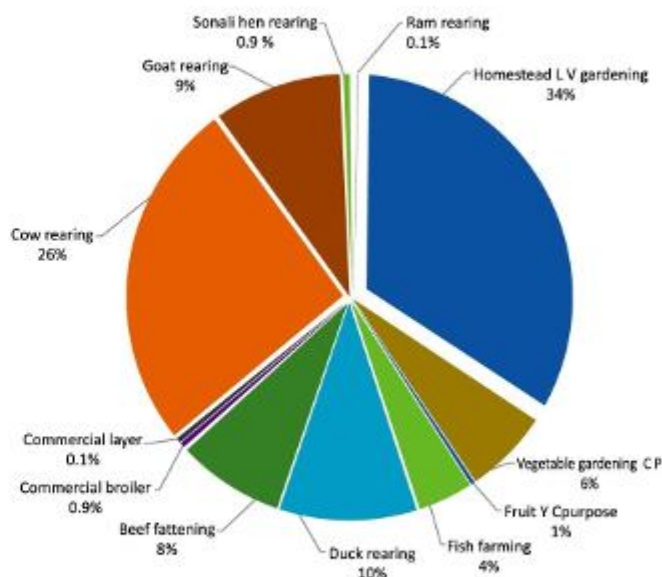
Success of PRIME-SONGJOG Project

Member enrollment by FGD : 16866
Female : 16866
Male : 0
Group formation : 803
Each group contains : 20-30 members



Technical assistance provided through 13 branches

Homestead level vegetable gardening	: 1707
Vegetable gardening for commercial purpose	: 317
Fruit yielding for commercial purpose	: 21
Fish farming	: 205
Duck rearing	: 499
Beef fattening	: 398
Commercial broiler	: 260
Commercial layer	: 36
Cow rearing	: 1296
Goat rearing	: 476
Sonali hen rearing	: 298
Ram rearing	: 07



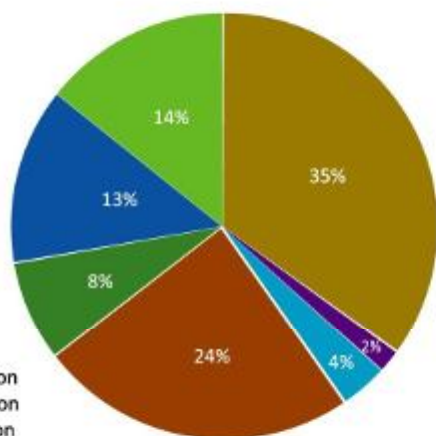
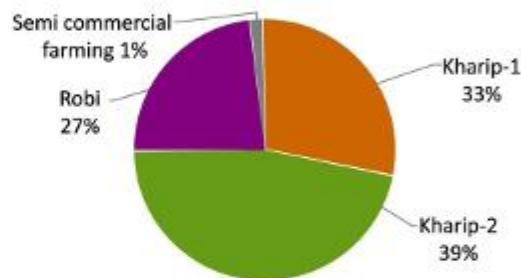
■ FMD ■ PPR ■ RDV ■ BCRDV ■ Duck plaque ■ Anthrax ■ De worming tablets

Vaccination in livestock sector through 13 branches

FMD	: 1863
PPR	: 23838
RDV	: 30214
BCRDV	: 15507
Duck plaque	: 14977
Anthrax	: 13450
De worming tablets	: 25494

Seed distribution through 13 branches

Kharip-1 (Person)	: 21760
Kharip-2 (Person)	: 25790
Robi (Person)	: 18095
Semi commercial farming	: 824



■ Goat distribution ■ Duck distribution ■ Ram distribution ■ Financial assistance to Model farming in homestead level ■ Bashok leaf plantation ■ Beef fattening ■ Cow rearing

Demonstration farms

Goat distribution (2 to each)	: 484
Duck distribution	: 23
Ram distribution (2 to each)	: 51
Financial assistance to Model farming in homestead level	: 333
Bashok leaf plantation	: 107
Beef fattening	: 187
Cow rearing	: 196

Model Farms: Farms were formed with special attention and with good inputs as though members or other people can follow. Some beneficiaries were trained for model farming. The information of model farms is as follows:

Vegetable gardening in HHs level	: 248
Commercial vegetable gardening	: 75
Mono sex Telapia fish farming	: 114
Duck rearing	: 279
Beef fattening	: 71
Commercial broiler	: 29
Commercial layer	: 25
Cow rearing	: 717

Health Services: PRIME-SONGJOG has been providing health services to the community as well as its beneficiaries in order to assisting government health services for primary health services and reproductive health promotion. 5 polli

paramedics and 30 CHPs (Community Health Promoters) are working for providing health services. Actually they provide primary health treatment with counseling and some medicine free of cost. The problems are not possible to solve by them they refer to government health centers and health complex are located respectively of union and upazila level. Project health staffs operate satellite clinics in community level. Each satellite clinic held once in a month.

Primary health services model was introduces by PKSF with consultation services of PHD (Partners in Health Development). It includes providing health services to the women and children of ultra-poor and poor households, counseling for nutrition, sanitation, safe drinking water, immunization and awareness development.

Health services provided at a glance as of June 2016

Sl. No.	Subject	Number
1	Session of Primary Health Care	21466
2	Participants in Primary Health Care session	171738
3	Number of Satellite Clinics	1624
4	No. of patients in Satellite Clinics	46516
5	No. of referral patients	1155
6	Health Camps	116
7	No. of patients in health camp	8700
8	Special health camp	03
9	No. of patients in special health camp	370
10	No. of eye camp	05
11	No. patients in eye camp	1890
12	Cataract operation	270
13	Service to pregnant mother	2059
14	Services to lactating mother	972
15	Services to new born child	886
16	Institutional delivery	117
17	Child delivery by TBA	793
18	No. of sachet for PUSTI KONA	30226
19	Malnutrition assessment	2613
20	Diabetes determination	36
21	Pregnancy determination	146

Skill development training: Training provided to the beneficiaries for skill development that are experienced earlier and habituated with respective IGA. This training was provided in to three sectors like agriculture, livestock and off-farm activities. These are as follows:



No. of Branches	Agriculture		Livestock		Off-firm		Total
	Batch	Person	Batch	Person	Batch	Person	
13	76	1952	135	3375	22	550	5877



Credit Activities in PRIME-SONGJOG Project: All beneficiaries of this project are ultra-poor and poor classed. They need low interest bearing credit for the enhancement of their respective IGA. The information of loan is as follows:

No. of Branch	Members	Borrower	Micro-credit with low interest rate								Total savings	
			Loan disbursement	One time loan outstanding		Monthly loan outstanding		Weekly loan outstanding		Total outstanding		Recovery rate
				Person	Taka	Person	Taka	Person	Taka			
13	16827	8221	91965000	1553	260988	3419	5745782	9729	18695918	24705688	99.79%	11237718

Training provided for Skill Development

No. of Branches	Mobile servicing		Motorcycle mechanic		Now working	No of families	Beneficiaries
	Batch	Person	Batch	Person			
13	1	13	1	15	29	30	154



UPP-Ujjibito

Ultra-poor Program

Food is the fundamental rights of human being. The integrated form of food availability, accessibility and affordability is termed as food security. The prerequisite of food security are increase food production, employment creation and enhance income generation. Hunger is the full time companion of ultra-poor. Hunger degenerate the spiritual power of human being especially poor and ultra-poor.

Food security 2012 Bangladesh (Ujjibito) has started from 2013. An MOU was signed between government of Bangladesh and European Union on 28/5/2013. This project has been jointly executing by PKSF (Polli Karma Sahayak Foundation) and LGED (Local Government and Engineering Department). This project contains two main components and these are 1. Cash for Work (CFW), and 2. Skill, Capacity and Awareness raising activities. Here LGED for CFW and PKSF for skill, capacity and awareness raising activities. PKSF has selected 40 partners in order to implement second component. SANGARAM as the partner of PKSF has got selection for Barguna district, Kathalia upazila of Jhalokathi and Kalapara upazila of Patuakhali district.



Name of Project: Ultra-poor Program (UPP-Ujjibito).

Duration: November 2013-April 2019.

Partner organization: PKSF (Palli Karma-Sahayak Foundation)

Implementing organization: SANGRAM (Sangathita Gramunnyan Karmasuchi)



Objectives

1. To enhance socio-economic conditions of destitute women headed families that help them to come out from ironic band of poverty towards sustainable development.
2. To increase the capacity of buying food, wealth creation and social dignity.

Target people: Infants of 0-6 months; Infants of 7 months- 5 years; Adolescents girls of 12- 18 years; Women of 18-49 years; Drop out girls and boys from primary education; Persons With Disability(PWD).

Working area: Barguna district - Barguna sadar, Amtali, Patharghata, Bamna, Betagi and Taltoli upazila.

Jhalokathi district- Kanthalia upazila.

Patuakhali district- Kalapara upazila.

No. of total union : 56

Member : Ujjibito: 8925 (Under Sangram)

RERMP-2: 560 (Under LGED)

Total : 9485

Manpower

Project Coordinator	: 1
Program Officer (Social)	: 7
Program Officer (Technical)	: 5
Branch Manager	: 21
Accountant	: 21
Field staff	: 80

Achievements of Ujjibito Project (At a glance)

No. of infants (0-6 months)	: 399
No. of infants (7 months-5 years)	: 3450
Adolescent's girls (12- 18 years)	: 2679
Women (18-49 years)	: 9179
Pregnant mother	: 377
Lactating mother	: 1724
Schoolable to primary school	: 7585
Persons with disability (PWD)	: 285



Activity wise achievement

Sl. No	Description	2016	Cumulative
1.	Group formation	2	490
2.	Members enrollment	211	9726
3.	Loanee	1300	3311
4.	Total loan disbursement	3,12,29,000 BDT	8,61,11,000 BDT
5.	Loan outstanding(Ultra-poor)	2,50,07,200 BDT	2,50,07,200 BDT
6.	Savings accumulation	22,34,903 BDT	1,00,05,188 BDT
7.	Involvement in IGA	613	1439
8.	Total training	39	117
9.	Total training received (Person)	975	2925
10.	Grant on shelf method goat rearing	13	48
11.	Grant on Vermi compost	75	250
12.	Grant on Nursery	2	2
13.	Grant on model ujibito house	3	3
14.	Grant on small business	2	2
15.	Grant on vegetable home gardening	1	1
16.	Model IGA	20	87
17.	Vaccination	3,000	15,600
18.	Deworming Tablet	1,012	6,534
19.	Vegetable seed distribution	7420	17,114
20.	Semi-commercial vegetable gardening	210	840
21.	Session arranged for knowledge on nutrition	488	3572
22.	Session arranged for newly married, pregnant and lactating women knowledge on nutrition.	40	436
23.	Sessions arranged for adolescents services	168	168
24.	Sessions arranged for infants care	79	349
25.	Blood grouping for adolescent	426	526



PACE

Promoting Agricultural Commercialization and Enterprises



The PACE project stands for increasing production, effective and profitable merchandizing of produced agricultural products. The organization has started this project with technical assistance of Palli Karma-Sahayak Foundation (PKSF) funded by International Fund for Agricultural Development(IFAD). Here PACE patronizes the production of Mung Dal. Mung Dal production is comparatively less than any other variety of Dal like Grass Pea, Lentil, Cow Pea,

Chickpea etc round the country. But Mung Bean is one of the significant cash crops of Bangladesh. The price of Mung Bean is more than other cereal crops in national and international markets. Mung Bean generally grows more in Barisal, Patuakhali, Barguna, Jessore, Jhinaidah, Magura, Chuadanga, Meherpur, Natore and Pabna. As Sangram catchments area is Barisal division. So, PKSF has decided to implement this value chain project in Barguna district by Sangram.

Name of Project : Promoting Agricultural Commercialization and Enterprises (PACE)

Name of Sub-Project : Mung bean and Homestead level Vegetable cultivation using update methods and proper merchandizing under value chain

Name of sector : Agriculture

Name of Sub-sector : Mung bean (Vigna mungo)

Project duration : November 2016 to June 2019

Budget : 1, 33, 35000.00 BDT (PKSF-1, 18, 60,000.00 BDT and Sangram- 14, 35,000.00 BDT)

Implementing Agency : SANGRAM (Sangathita Gramunnyan Karmasuchi); Shahid Smriti Sarak, Barguna-8700

Partner Organization : Palli Karma-Sahayak Foundation (PKSF), PKSF Bhaban, Agargaon, Dhaka-1207

Donor : International Fund for Agricultural Development (IFAD)

Goal: Develop income generating activities and life style of farmers through Mung bean cultivation using updated methods.

Objectives

1. To develop knowledge and skill of farmers through cultivating Mung bean by update system.
2. To increase the production of Mung bean transferring technologies to the farmers.
3. To make available the quality agriculture tools for Mung bean cultivation.
4. To make effective merchandising for produced Mung bean.



Staffing

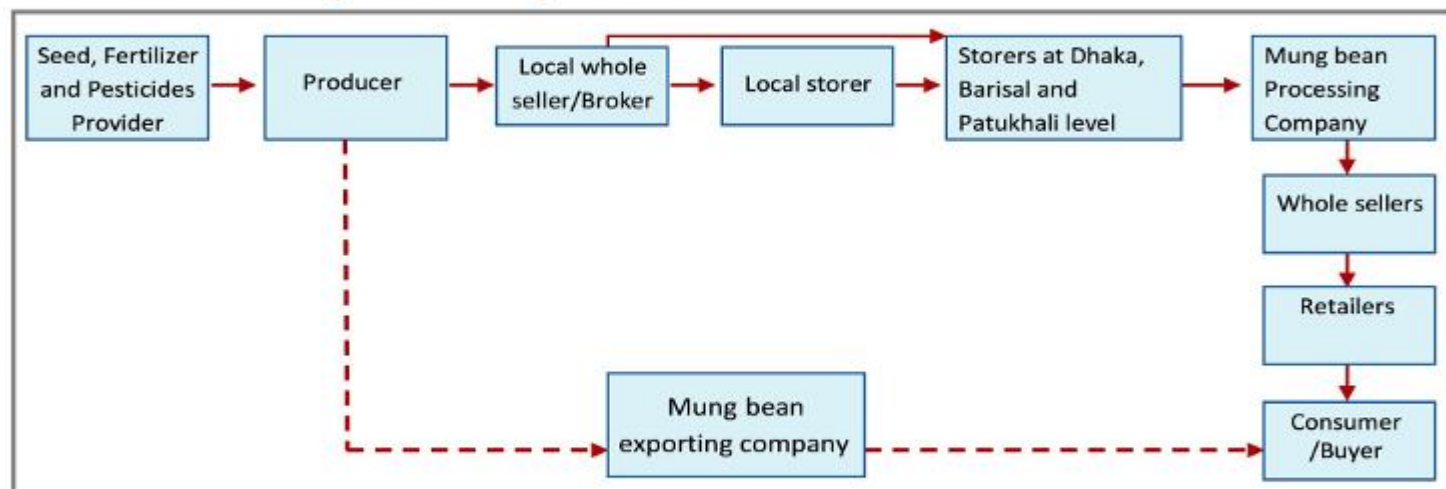
Sl. No.	Designation	Number	Base	Remarks
1	Project Coordinator	1	Head Office	Deputation
2	Value Chain Facilitator	1	Head Office	Project
3	Accountant-cum-MIS	1	Head Office	Project
4	Assistant Value Chain Facilitator	8	Branch level	Project

Target Group: 4000 Mung bean and 800 homestead vegetable farmers of 5 upazila of Barguna district under 8 branches of the organization located in project area.

Geographical area and members distribution

District	Upazila	Branch	Type and number of beneficiaries			
			Non-poor/Entrepreneur	Poor	Ultra-Poor	Total
Barguna	Patharghata	Kakchira	90	420	90	600
		Kanthaltali	90	420	90	600
		Haritana	90	420	90	600
	Bamna	Bamna	90	420	90	600
		Amtali	90	420	90	600
	Taltali	Tarikata	90	420	90	600
		Koroibaria	90	420	90	600
	Betagi	Betagi	90	420	90	600
Total			720	3360	720	4800

Value Chain of Mung bean in Project Area



Project inputs

1. Bed planter with power tiller.
2. Effective communication with HYV seed suppliers.
3. Effective communication with bio-fertilizer and bio-pesticides suppliers.
4. Training to the farmers for HYV of Mung bean production.
5. Support from microfinance.
6. Effective communication development with transportation.

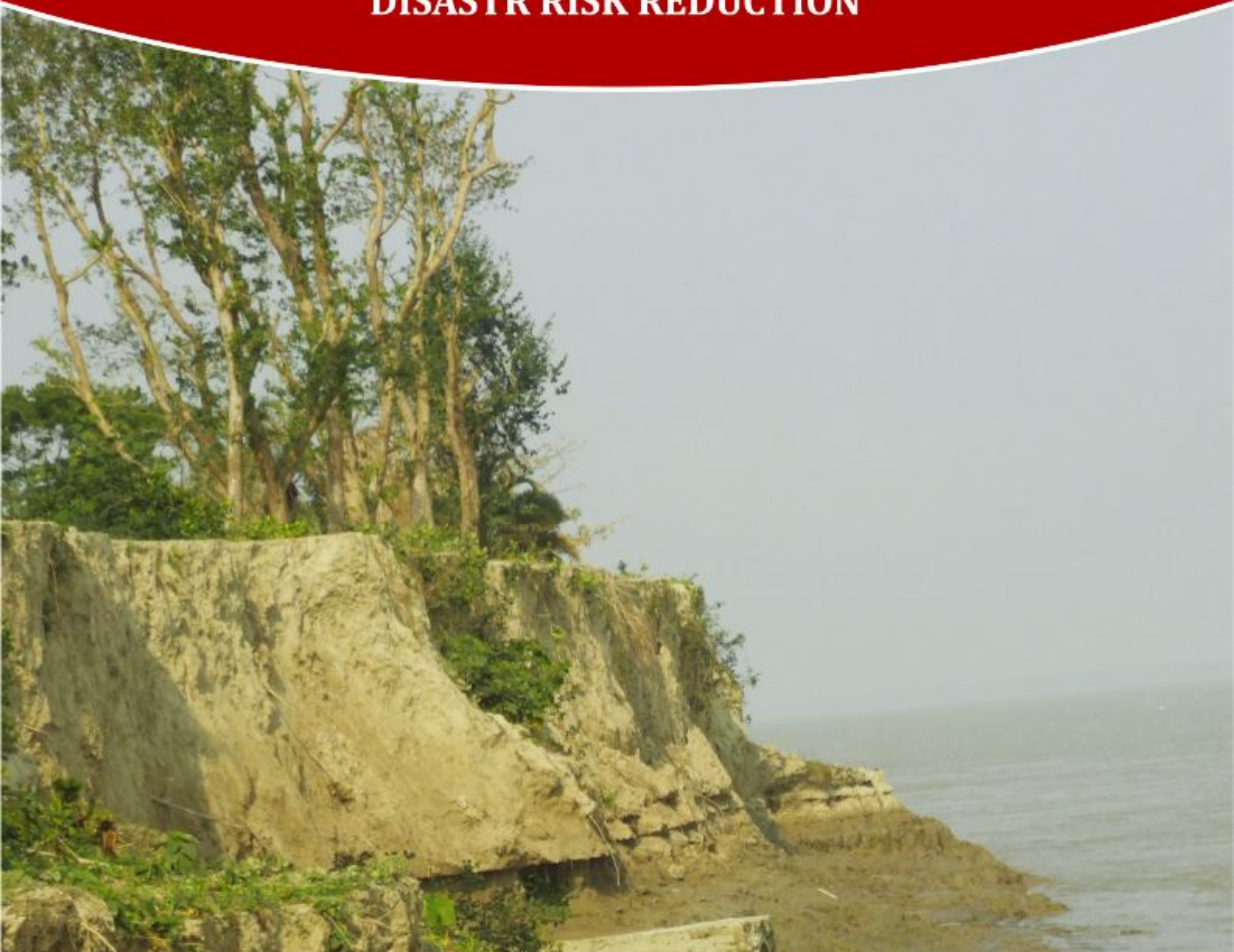


Expected Result of the project

Sl. No.	Field	Outcome/Results
1	Existing items (Goods/Services)	<ol style="list-style-type: none"> 1. Yield per decimal will possible to increase through update methods. 2. Production increase and pests control through line sowing method. 3. Uses of organic manure, bio-fertilizer and bio-pesticides will increase soil fertility and yield.
2	Future items (Goods/Services)	<ol style="list-style-type: none"> 1. Mung bean production will possible to increase using HYV from BARI and BINA instead of local variety SONAMUKHI. 2. HYV is resistant to pests and diseases. 3. Income at producer level will be increased due to classification and high rate.
3	Merchandizing	<ol style="list-style-type: none"> 1. Effective communication with selected large buyer/ Professional Mung bean (Euglena) buyers will increase the rate of products. 2. Effective communication with local storers and large storers at big growth centers will increase the sale of huge production. 3. Cooperative basis selling at big growth centers at Patuakhali and Barisal will increase the rate of vigorous production.
3	Technology development	<ol style="list-style-type: none"> 1. Farmers will be habituated to use environment friendly bio-pesticide instead of chemical fertilizers. 2. Farmers will be habituated to use environment friendly bio-fertilizer like vermin compost and other organic manures instead of chemical fertilizers. 3. Scope will be created to inform farmers through training about scientific methods and vigorous production of Mung bean. 4. Yield of Mung bean will be increased using HYV, soil testing and optimum uses of fertilizer and irrigation.

DiDRR

INCLUSION OF PERSONS WITH DISABILITY IN DISASTR RISK REDUCTION



In global consideration Bangladesh is a country of disaster prone and always burns with different types of risks. The coastal area of the country is seriously affected with frequent disasters. A great portion of the affected population lost their houses even many of them became disable. The disable peoples are popularly termed as PWD (Persons With Disability). This project

concern only with PWDs. As the area is disaster prone, disable peoples are comparatively more affected than others. Considering the vulnerable condition of PWDs SANGRAM started this project in two unions of Kalapara upazila under Patuakhali district with the financial and technical assistance of CDD.

Name of Project : Inclusion of Persons with Disability in Disaster Risk Reduction

Duration : January 2014 to April 2015

Partner Organization : CDD (Center for Disability in Development)

Donor : MALTESER INTERNATIONAL.

Objectives

1. To include Persons with Disability (PWD) in local level planning of DRR activities.
2. To make disable friendly national and international rules and principles.

Working Area: Nilgonj and Baliatoli union of Kalapara upazila under Patuakhali district.

Target people: PWDs in working area, community people, students and members of union parishad.



Activities and achievements

Sl. No	Activities	Target	Achievement
1	Awareness raising session on Disaster	80	80
2	Awareness raising session with community for rescuing disable people during disaster	75	75
3	Awareness raising session in school level through various games for disable children	5	5
4	Planning meetings with SHGs on Disaster Management	8	8
5	Day long meetings with Apex Body members on disable friendly Disaster Risk Reduction.	1 day long	1 day long
6	Meetings with local government representative	6	6
7	Assistive device distribution to PWDs	21	21
8	Make disable friendly the offices of local government, school and shelters	8	8
9	Social Map set up in working area	2	2
10	Bill board set up inclusive of disable friendly DRR activities	1	1
11	Pillar and flag for early warning	4	4
12	Emergency rescue kits distribution to SHGs	2	2
13	Inception workshop on Project	1	0
14	Observation of International DRR Day at local level	1	1

Special attention to early warning, transfer the helpless people to safe places from risky places during disasters and made the lists of affected people, relief distribution and rehabilitation after disaster are the main concern of disaster management. Role of vulnerable people is more significant in terms of rescuing themselves during and after disaster. So, the vulnerable community especially PWDs should be trained up of their roles and how to save his/herself as well as help others and they should have

clear understanding on disasters and disaster management at their level. This project provides training to the PWDs in the following issues

- Awareness raising to the PWDs and other peoples.
- How to help themselves during disasters.
- About their rights in government facilities and the facilities are available at different tiers of government.

SCHOLARSHIPS FOR BENEFICIARIES CHILDREN'S EDUCATION

The aim of education is to develop student an ideal man. Collective efforts of guardians, pedagogues and civil society are essential to continue in terms of forming students as an ideal man. There is no alternative of encouragement to explore the merit of a student. In our society, many insolvent people are facing hurdles of poverty to continue their children's education. Substantial part of the students of insolvent families does not have any accessibility to the scholarships or any financial assistance either from government or any other sources. As a result they are deprived of higher education. Competitive environment within the students of rural society is needed for increasing the number of higher education as well as rate of education. Afterwards they will be self-reliant through education and number of unemployed persons will be decreased. SANGRAM has been providing scholarships within the students of its beneficiaries from 2012 with the assistance of Palli Karma-Sahayak Foundation (PKSF).



Name of Project: Scholarships for Education.

Assisted by: Palli Karma-Sahayak Foundation (PKSF).

Implemented by: SANGRAM (Sangathita Gramunnyan Karmasuchi).

Duration: 1012 to onward.

Selection Methods

Children of the beneficiaries achieved GPA 4.00 to 4.99 in SSC and HSC examinations and not received assistance from any other sources are identified for scholarships. The degrees of socioeconomic vulnerability are also considered as selecting criteria, because everyone is not possible to entertain for scholarship. Finally selected



candidates are asked to open bank account against their own name and the amount of the money of scholarships is paid through account payee cheque. The continuation of providing support remains up to second time on the basis of their performance.

It is mentioned that the students who have achieved GPA 5.00 are not included here as most of them are getting scholarships from government and other sources.

To receive any type of prize or incentive is a matter of honor and proud. It is a good and glorious initiative for enhancing rate and quality of education. It accelerates the status of the students of disadvantaged community to the competitive environment of the days of present and to come in future.

Sl. No	Year	Number of student	Amount per student	Total amount	Remarks
1	2012	3	15000.00	45000.00	
2	2013	2	15000.00	30000.00	
3	2014	50	18000.00	900000.00	
4	2015	50	18000.00	900000.00	1st Year
	2015	50	18000.00	900000.00	2nd Year
5	2016	50	18000.00	900000.00	
Total	5 Years	155		3675000.00	

HOUSING ACTIVITIES



Housing or shelter is one of the most important components of 3 basic need of every citizen of Bangladesh. These basic needs are food, clothes and shelter. About 17% of the total population still now leaves under extreme poverty threshold and most of the people do not have minimum sheltering status of above three issues. In terms of achieving Millennium Development Goal (MDG) and subsequently Sustainable Development Goal (SDG) any nation will have to achieve or fill up the aforementioned issues irrespective of gender, race and color in its area. Making the issue as goal the government of Bangladesh with the assistance of NGOs has already started to work with mitigating the shortage of housing requirement at ultra-poor level.

As a part of this crucial issue of Bangladesh Government the organization Sangram has started housing activities with financial assistance of Bangladesh Bank in its working area prioritizing Patuakhali, Barguna, Perojpur and Bhola districts as these are seriously affected by different types of natural disasters like Sidr-07, AILA, MOHASSEN etc. The housing activities of Sangram in brief are mentioned below:

Monitoring and Supervision : After Disbursement of the Fund the manager, Area manager, and the Senior level officer of SANGRAM regularly monitors and get confirmed at the time of constructing houses.

Beneficiary Selection System: The Field officer and the Manager of the Branch level primarily selects the houseless families. Then the Area Manager and the Team Leader from SANGRAM finally confirms and disburse the fund.



Sl. No	Term	Phase	Upazila	District	No. of Houses	Allocation Per House (TK.)	Total Allocation (TK.)
1	1st	1st	Kalapara	Patuakhali	20	35000	700000
2	1st	1st	Galachipa	Patuakhali	30	35000	1050000
3	1st	2nd	Taltoli	Barguna	23	50000	1150000
4	1st	2nd	Barguna	Barguna	4	50000	200000
5	1st	2nd	Patharghata	Barguna	8	50000	400000
6	1st	3rd	Kalapara	Patuakhali	1	70000	70000
7	1st	3rd	Talltoli	Barguna	8	70000	560000
8	1st	3rd	Barguna	Barguna	8	70000	560000
9	1st	3rd	Patharghata	Barguna	8	70000	560000
Total					110		5250000



SHS

SOLAR HOME SYSTEM

The life style of the peoples are tends to be changed towards modernization through different technologies. Electricity is now a day's an indispensable component from personal to national development. Population is increasing day by day and their habitats are also increasing proportionate to increase population. The electricity is the main component of the life and livelihood of the people irrespective of rich and poor.

Total national production cannot full fill the demand of electricity to the society both urban and rural area. 90% of the rural area of Bangladesh is totally untouched with electricity. About all parts of rural people used to use kerosene lamp or haricane. Now people of off-grid area of the country have been using solar lighting system instead of kerosene lamps and it is increasing day by day. The role of NGOs is in main consideration for spreading solar lighting system. SANGRAM is providing solar panels and solar lantern from its own fund.



Name of Project: Solar Home System

Source of solar goods procurement: Solar Intercontinental (Solaric) Ltd.

Date of commencement: 1 July 2012.

Objective

1. To provide solar home system in remote and disadvantaged location of SANGARAM catchments area.
2. To save electricity of national grid.
3. To make an environment friendly lighting system.

Target people: Poor and ultra-poor families of off-grid zones under organizations catchments area.

Implementing system: SANGRAM provides low interest rated and long duration credit to the poor and ultra-poor households through the staffs of 43 branches. All packages are sold 40%

discount than others. Peoples get light, fan and TV operation by this solar home system. Poor families are less capable to have SHS they buy solar lantern especially for their children reading at night. Where there is on-grid in rural area, 60% of total 24 hours peoples do not have power of electricity. They also buy solar panel and lantern.



Working area

District	Upazila	Union	Village	Families
5	14	70	571	795

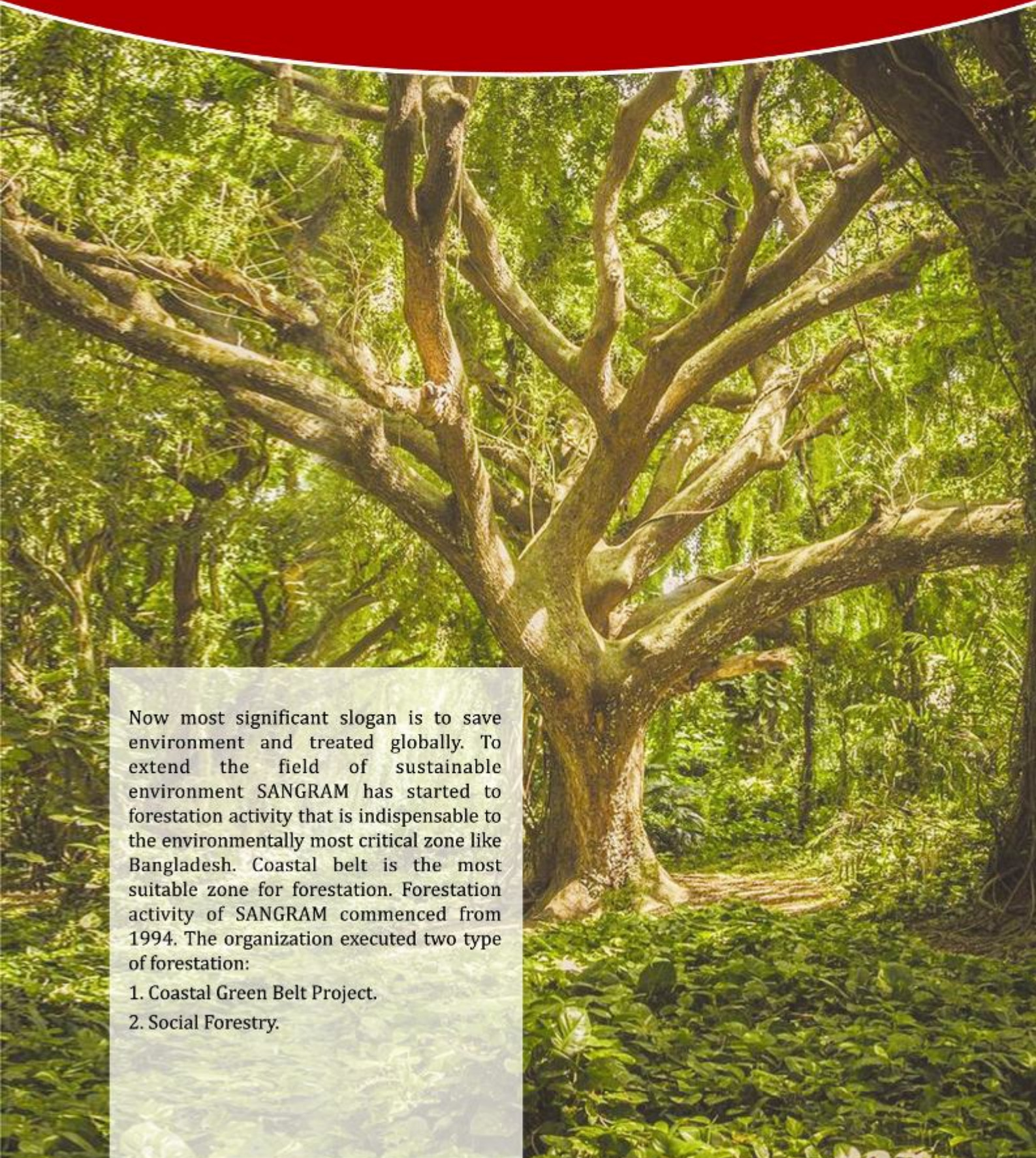


Manpower: Solar Home System is operated by credit staffs of the organization. Managers, field staffs and support staffs are involved. Organization provides training to these staffs.

Progress of solar panel and lantern

No. of Branches	Description of sell						Credit outstanding	Coverage	
	SHS		Lantern		Total			HHs	Village
	No	Taka	No	Taka	No	Taka			
43	1001	20153129	404	546000	1404	20699129	1371	571	

FORESTATION



Now most significant slogan is to save environment and treated globally. To extend the field of sustainable environment SANGRAM has started to forestation activity that is indispensable to the environmentally most critical zone like Bangladesh. Coastal belt is the most suitable zone for forestation. Forestation activity of SANGRAM commenced from 1994. The organization executed two type of forestation:

1. Coastal Green Belt Project.
2. Social Forestry.

1. Coastal Green Belt Project

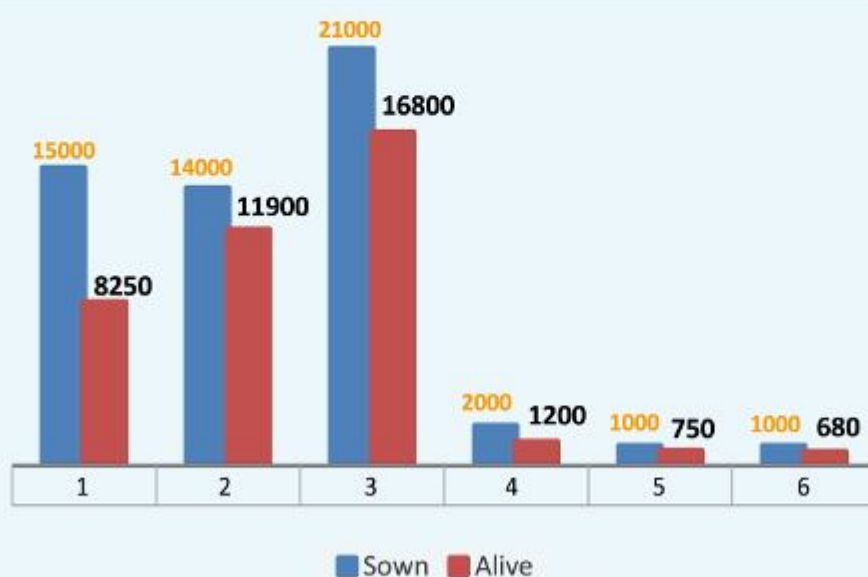
SANGRAM has started to work with this project in Charduani union of Patharghata upazila. Next this project was extended to the Bamna upazila.

Coastal Green Belt Project at a Glance



Coastal Green Belt Project at a Glance

S.N.	Road	Upazila	Village	Road type	Road length	No of caretaker	No of Plant		Commencement
							Sown	Alive	
1	Munshir hat- Charduani	Patharghata	Hogolpasha Soherabad	Embankment	3 Km	64	15000	8250	1995
2	Sonbunia road	Patharghata	Sonbunia	Embankment	2 Km	32	14000	11900	1999
3	Chalavanga road	Bamna	Chalavanga	Embankment	3 Km	48	21000	16800	1999
4	Haritana road	Patharghata	Haritana	Approach road	2 Km	10	2000	1200	2000
5	Shahid Engineer road	Bamna	Sonakhali	Approach road	1 Km	5	1000	750	1999
6	Bukabunia	Bamna	Bukabunia	Approach road	1 Km	5	1000	680	2000
Total					12 Km	164	54000	39580	



Coastal Green Belt Project at a Glance

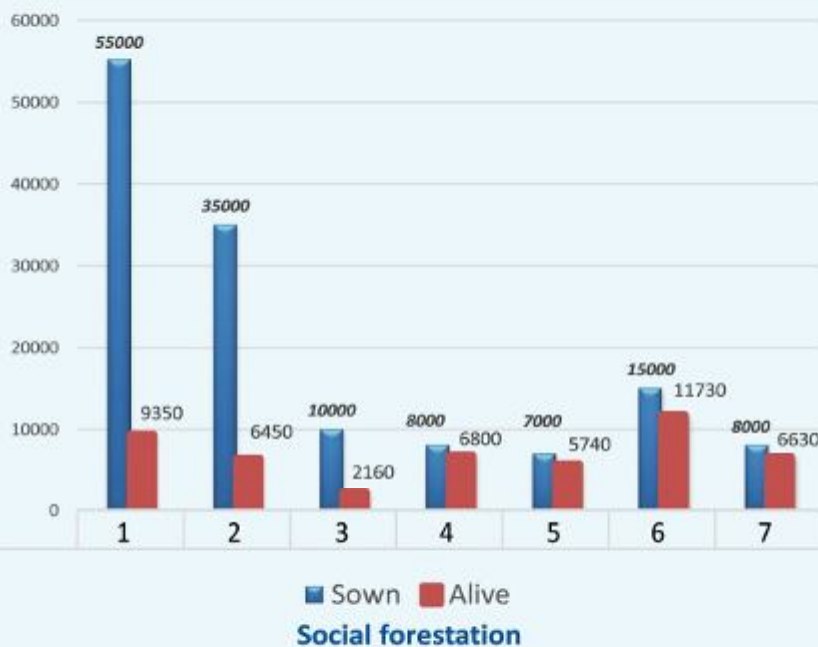
2. Social Forestry

SANGRAM started to work with social forestry in 1993 at 5 villages of Kanthaltali unions of Patharghata upazila. Then this

activity was extended to Mothbaria, Bamna and Barguna sadar upazila.

Social forestry at a glance

S.N.	Road	Upazila	Village	Road type	Road length	No. of caretaker	No. of Plant		Commencement
							Sown	Alive	
1	Charduan to Rupdhan	Pathoghata	Kanthaltali Talukcharduan Kupdhan Parighata.	Connecting roads	27.5	55	55000	9350	1993
2	Shapleza to Kabutarkhali	Mothbaria	Shapleza Amragasia Sabujnagar Kabutorkhali	Connecting roads	35	70	35000	6450	1994
3	Dowatala to Ramna	Bamna	Dowatala Ramna	Connecting roads	10	20	10000	2160	1995
4	Nishanbaria to Gajimahmud	Barguna	Gajimahmud	Connecting roads	8	16	8000	6800	2001
5	Patakata to Sonbunia	Barguna	Patakata	Connecting roads	7	14	7000	5740	2001
6	Parirkhal to Sashatala	Barguna	Parirkhal Khontakata Rakkhachandi Sashatala	Connecting roads	15	30	15000	11730	2001
7	Patakata to Borobaliatoli	Barguna	Patakata Palerbaliatoli	Connecting roads	6	16	8000	6630	2002
Total					108.5	221	138000	48860	



FREE OF COST EYE CARE AND TREATMENT

Disability of eyes can be protected or cured if it can be treated initially, e.g Cataract operation, Terrizium can be done easily in primary stage. Night blind disease can be protected using Vitamin-A. Cornea transplantaion can save a man from blindness. Blindness affects seriously within rural people only due to lack of awareness. If there is no primary initiative

someone may lost his/her eye sight for ever. Actually SANGRAM have a look to the community in terms of eye care especially for old aged persons. 90% of blindness people are in developing countries. Most of the people in village level do not have any idea that their eye treatment is not very difficult and costly but it is more easy and available to their doors.



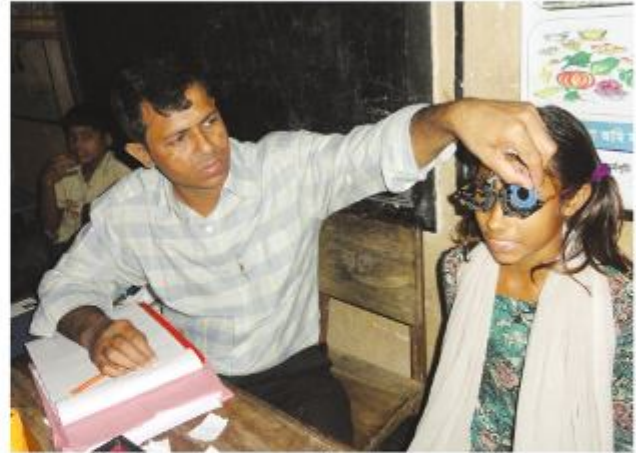
Name of the Project : Free of cost Eye Treatment Project

Implementing agency : SANGRAM (Sangathita Gramunnyan Karmasuchi).

Implementing partner : Ispahani Islamia Eye Institute and Hospital.

Commencement of the Project : 1 January 2012.

Objective: To support in eye care and treatment free of cost to the eye patients of southern coastal community.



Target people: Eye patients of SANGRAM catchments area.

Methods: Arrange eye camp in collaboration with Islamia Eye Hospital. NGO collect and gather eye patients in one place, the doctors and technical persons of Islamia Eye Hospital provide treatment, suggestions and relevant medicines are given free of cost. If the treatment is not possible on the spot the information of these patients is recorded. Then treatment and operation provided in a conducive time date and places.

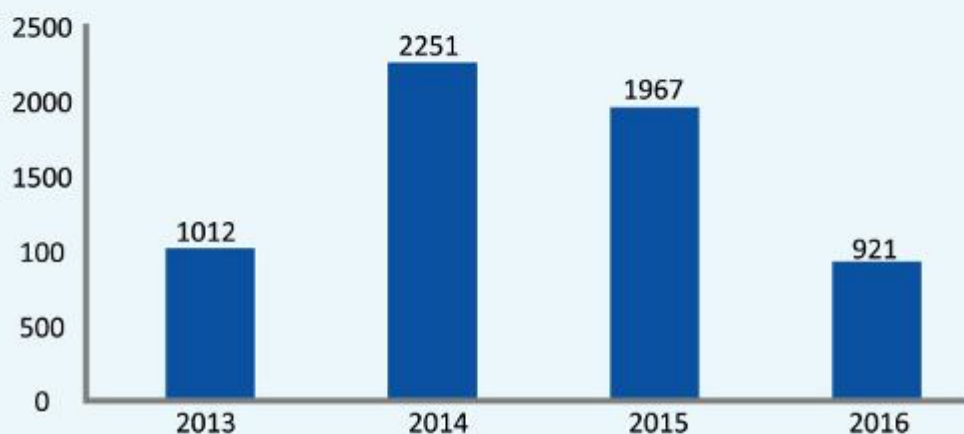
Working area: SANGRAM catchments area (6 districts of Barisal division).

Manpower: Polli Paramedics and Community Health Promoters(CHPs) of PRIME-SONGJOG and ENRICH project. They provide technical support and assist the doctors of Islamia Eye Hospitals. Credit staffs of respective branch are engaged for local conduct and management.



Information of Eye Care Service at a glance (14 September 2013 to 31 December 2016)

S.N.	Branches are involved with implementation	Date of implementation	No. of patients	No. of selected patients for next step	No. of operated patients
1	Charfasion- Bhola	14/9/2013	301	50	41
2	Kadamtala- Barguna	23/9/2013	192	55	44
3	Hatempur- Barguna	24/9/2013	254	68	55
4	Dowatala- Barguna	29/9/2013	265	43	40
5	Golachipa- Patuakhali	26/10/2014	210	25	25
6	Betagi-Barguna	9/11/2014	256	48	31
7	Koroibaria-Barguna	16/11/2014	404	91	75
8	Porirkhal- Barguna	18/11/2014	455	80	49
9	Chiknikandi- Patuakhali	24/1/2014	280	60	60
10	Subidkhali- Patuakhali	15/3/2014	365	75	68
11	Hatempur- Barguna	22/3/2014	281	73	66
12	Mothbaria- Pirojpur	26/4/2015	262	46	40
13	Kanthaltoli- Barguna	20/5/2015	158	36	30
14	Barguna sadar- Barguna	18/8/2015	455	95	89
15	Kakchira- Barguna	24/8/2015	290	47	44
16	Dowatala- Barguna	14/9/2015	350	46	43
17	Subidkhali- Patuakhali	20/9/2015	128	25	22
18	Gajipur- Barguna	10/10/2015	324	82	67
19	Bamna- Barguna	22/04/2016	287	47	34
20	Hatempur- Barguna	6/06/2016	347	87	73
21	Fuljhuri- Barguna	13/07/2016	287	47	45
22	Patharghata-Barguna	12/12/2016	241	85	84
Total			6392	1311	1125

**Number of Patient**

SANITATION

Situation of safe water using has raised in a reasonable extent but coordination between safe water and sanitation has not yet been launched effectively. Because no effective initiative yet been taken simultaneously for the development of both regards. As a result people forget to use sanitary functionaries in their daily lives despite they are aware of. In this situation total health and sanitation system is threatened.

SANGRAM has started sanitation movement in 1993. With the assistance of various donors of the organization has completed

different interventions like 100% latrine free village, sanitation model village, sanitation fare, shallow tube well, pond sand filter and rain water harvesting system installation and cemented latrine materials sell to the villagers in order to ensure sanitary latrines to the community.

SANGRAM worked on sanitation through different project with the help of different donors like ISRA on WASH-NGO Forum, HYSAWA-Danish Embassy, GoB-Danida Water Supply and Sanitation in Coastal Belt-DANIDA.



NGO Forum SANITATION (Current Program)

In order to implementation various activities of sanitation SANGRAM has been working with NGO Forum since 1993 for hardware and software activities. In software activities grameen sanitation center, open latrine free 100% coverage village, sanitation model village, sanitation fair, Teacher-students orientation, drop out adolescents orientation, Imam orientation, Subsidy provided to sanitary latrine set up etc. In hardware activities shallow tube well, Pond sand filter, Rain water harvesting system set up etc.

Grameen sanitation center: SANGRAM is operating 3 grameen sanitation centers in Barguna district, one is in Boroitala village of Patharghata union of Patharghata upazila and another 2 are in Barguna sadar Upazila respectively in Patakata village of Badarkhali union and Gorjonbunia village of Noltona union. These sanitation centers are located in convenient place of particular villages and beneficiaries. Sanitary latrine materials are prepared by the trained

mason man of NGO Forum and sell with a minimum profit from preparation rate. Sanitation centers are shifted to another place after completing 10 village coverage. Each sanitation center is equipped by one model latrine, one mobile sanitation center and a van for carrying materials. 2,24000 Taka has been revolved through above three grameen sanitation centers. 10,4000 Taka was spent for different water points.



Village sanitation center at a glance

Materials distribution				Ring distribution	Family enrolled
RCC	San Plate	Plastic Pan	Total		
24,528	211	37,913	59,094	1,84,678	58,238

Water Points

S.N.	Name	No. of Installation	Active	No. of HHs	Beneficiaries
01	PSF	3	1	153	1275
02	DHTW	40	40	80	416

Training

Training brings positive changes of knowledge, skill and behavior of man. Training is most essential in development field. SANGRAM has an effective training cell that comprised of 6 members. Under this training cell there are one residential training center and 6 non-residential training venues in field level.



SANGRAM is capable to provide training in the following areas

1. Human rights and skill development of staffs as well as beneficiaries.
2. Project based beneficiaries training as per need.
3. Orientation of new staffs and skill development training of old staffs.

4. Organization arranges external training in addition to its own staffs training regarding TOT, Skill development and IGA Based. Here the organization plays the role of training cell management.
5. Training cell arranges program based orientation, workshops, meetings, seminar and various day observations besides training.

Manpower of Training Cell

Deputy Director	Training Manger	Cook	Support staff	Total
1	1	2	2	7

Existing facilities for training

Head Office level: SANGRAM has two residential training centers and have capable to provide training to 64 participants at a time. Organizational staffs and beneficiaries are trained through these training centers. The organization also hires these training centers to another INGOs and NGOs in terms of arranging their training.

Regional level: The organization has one training center at Patharghata Pouroshova. This is moderate quality and full residential training center for providing training to 30 participants at a time.

Branch level: Besides these 7 offices at field level are also suitable for providing non-residential training to the beneficiaries.

Training information of 2016

A. Training for organizational staffs

S. N.	Description	Duration	No. of courses	Participants	Type of Participants	Project	Facilitator
1	Goat rearing in developed sheds	2 days	6	150	Member	AALO	ULO Barguna
2	Duck rearing in developed sheds	2 days	9	215	Member	AALO	ULO Barguna
3	Sewing training	30 days	2	50	Member	Ujjibito	
4	Goat rearing	2 days	9	225	Member	Ujjibito	ULO Barguna
5	Homestead gardening	2 days	9	225	Member	Ujjibito	SANGRAM
6	Beef fattening	2 days	6	50	Member	Ujjibito	ULO Barguna
7	Sewing training	30 days	9	225	Member	SONGJOG	
8	Goat rearing	2 days	17	425	Member	PRIME	ULO Amtali
9	Duck rearing	2 days	13	325	Member	PRIME	ULO Amtali
10	Goose rearing	2 days	3	75	Member	PRIME	ULO Amtali
11	Sonali Hen rearing	2 days	10	250	Member	PRIME	ULO Amtali
12	Ram rearing	2 days	1	25	Member	PRIME	ULO Amtali
13	Broiler farming	2 days	2	50	Member	PRIME	ULO Amtali
14	Cow rearing	2 days	7	175	Member	PRIME	ULO Amtali
15	Beef fattening	2 days	11	275	Member	PRIME	ULO Amtali
16	Training on crop rotation	2 days	2	50	Member	PRIME	SANGRAM
17	Fish farming	2 days	12	300	Member	PRIME	FO Amtali
18	Homestead gardening	2 days	14	350	Member	PRIME	AO Amtali
19	Handicrafts using bamboo and cane	10 days	3	75	Member	PRIME	SANGRAM

Projects Implemented at a glance

S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
1	Promoting Agriculture Commercialization and Enterprises(PACE)	November 2016 to June 2019	All upazila of Barguna district	IFAD/PKSF	133.50
2	Adaptation with Alternative Livelihood Opportunity (AALO)	Jan 2014 to Dec 2016	Noltona, M. Baliatoli and Dhalua union of Barguna sadar upazila of Barguna district.	BCCRF/PKSF	206.76
3	Disability Inclusive Disaster Risk Reduction (DiDRR)	Jan 2014 to Dec 2016	Nilgonj and Baliatoli union of Kalapar upazila of Patuakhali district.	MALTESER INTERNATIONAL	13.94
4	SHAMRIDHI (One Union One PO)	July 2010 to on going	Patharghata Union of Barguna district	PKSF	Unlimited
5	PRIME(Programd Initiative of Monga Eradication)	January 2011 to June 2016	Galachipa and Kalapara Upazila of Patukhali district	DFID/PKSF	708.60
6	CMDRR (Community Managed Disaster Risk Reduction)	Nov 2011 to March 2013	10 villages of Taltoli Upazila, Barguna	ACF(Action Contra La Faim)	22. 33
7	SRSPDS(Sustainable Rice Seed Production and Delivery System under CSISA)	December 2011 to March 2013	Barguna, Patuakhali and Pirojpur district.	IRRI/USAID	28.00
8	PHRPBD(Promotion of Human Rights of Persons with Disabilities in Bangladesh)	May 2012 to December 2012	Kalapara Upazila, Patuakhali.	CDD/CBM	4.61
9	Non-formal Education and Skill Development of Drop-out Children(NESDEC)	September 2011 to August 2012	Kalapara Upazila of Patuakhali district	HSBC(Hongkong Shanghai Banking Corporation Ltd)	17.00
10	Vulnerable Group Development(VGD)	May 2010 to April 2012	Galachipa Upazila of Patuakhali district	DWA(Department of Women Affairs)	11.46
11	Enhancing Resilience	December 2010 to November 2011	Patharghata Upazila of Barguna district	WFP (World Food Program)	38.12
12	Early Recovery Program of SIDR affected Population in Barguna district-Food Security	1 March 2009 to 28 Feb 2010	2 unions of Barguna sadar and 1 union of Amtali Upazila of Barugna district.	ACF	80.29
13	Demonstrated Evidence that disaster risks to livestock can be reduced through proper care practices through the position of Goats	18 July 2010 to 31 May 2011	2 unions of Barguna and 1 union of Patuakhali district.	ACF	59.36
14	Killa Construction	Nov 10-April 11	2 unions of Barguna and 1 union of Patuakhali district.	ACF	31.15
15	Hygiene Sanitation and Water Supply(HYSWA)	October 2008 to Sep 2-11	Barisal, Jhalokathi and Pirojpur district	Danish Embassy	2800.00

S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
16	Vulnerable Group Development(VGD)	1 Nov 2007 to 30 Jan 2011	All Upazila of Barguna district	WFP(World Food Program)	27.60
17	Housing Response to SIDR affected Population in Barguna district.	1 March 09 to 31 Dec 09	Do	ACF	16.61
18	GoB-Danida Water Supply and Sanitation Project	March-December 2008	Patharghata Pouroshova	DANIDA	12.65
19	Primary Initiatives for Monga Eradication (PRIME-2)-CFW	March-May 2008	Amtali, Barguna, Bamna Upazila of Barguna and Kanthalia Upazila of Jhalokathi district	PKSF	365.26
20	Cash for Work Decreasing Vulnerability	March-December 2008	Barguna and Patharghata Upazila of Barguna district	Save the Children Alliance	236.45
21	House Distribution	Feb April 2008	Bamna Upazila of Barguna	HSBC Bank	3.50
22	ISRA on WASH	Dec 07- June 2008	Patharghata Upazila of Barguna district	NGO Forum	57.20
23	Emergency Relief and Rehabilitation Program	Nov 07- February 2009	All Upazila of Barguna district	Concern World Wide Bangladesh	1364.14
24	Relief Distribution after SIDR	Nov-Dec 2007	Affected area of Barguna	NGO Forum	2.93
25	Do	Do	Do	HSBC	7.79
26	Do	Do	Do	USCC-B	2.45
27	Do	Do	Do	Shapla Neer	3.00
28	Disaster Risk Reduction	Sept 06-Oct 09	Patharghata Upazila of Barguna district	Concern WW	14.48
29	Functional Education	April-Dec 06	Burirchar Union Barguna sadar	CODEC	0.42
30	Stop Violence Against Women	Jan-Dec 2006	Bamna Upazila of Barguna	AAB	0.19

S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
31	Scope of Justice and good governance	Jan-Nov 2006	Patharghata	MLAA	4.43
32	Smallholder Support Project (SHSP)	July 04-Dec 05	Bamna Upazila of Barguna	IDB/DAE	22.49
33	Smallholder Livestock Project-2	June 03- Sep 06	Bamna and Patharghata Upazila of Barguna district.	DANIDA	203.79
34	DPHE-Danida Urban WSSC	July 02- Dec 05	Bamna and Patharghata Upazila of Barguna district.	DANIDA	30.65
35	Sundarban Biodiversity Conservation Project (SBCP)	Nov 01-Sep 03	3 Unions of Barguna district	ADB/DoF	25.45
36	Extensive Arbitration Project	July 01- June 03	Patharghata Upazila of Barguna	MLAA	6.18
37	DPHE-Danida Urban WSSC	Aug 2000-Feb 06	Barguna, Bamna and Patharghata Upazila of Barguna district	DANIDA	134.05
38	DPHE-Danida Water Supply and Sanitation Project	Dec 99- June 2000	Bamna and Patharghata Upazila of Barguna district.	DANIDA	1.97
39	Routine Maintenance Project	July-Nov 1999	Mothbaria Upazila of Perojpur district	WFP/BWDB	1.22
40	Adolescents Development Project	Jan 99- Dec 2000	Barguna sadar Upazila	USCC-B	3.96
41	Subsidy to the latrine buyer	July- Dec 1998	Barguna and Patharghata Upazila	UNICEF	2.20
42	100% Sanitation Achievement through PRA	March 98-Aug 2000	Barguna sadar	NGO Forum	2.10
43	Integrated Village Development Project	July 98- June 2000	Barguna sadar	Anderi Hilfi	31.45
44	Safe Water Plant Project	July 97- Dec 99	Patharghata Upazila Barguna	NGO Forum	8.96
45	Coastal Rural Women Development Project	April 97- March 98	Barguna sadar	APHD	8.21

S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
46	Adolescents Development Project(ADP)	Feb 96- Dec 98	Patharghata Upazila Barguna	USCC-B	11.55
47	Government Primary School Attractiveness Project	July 95- June 97	Patharghata Upazila Barguna	Mass Education	6.72
48	Coastal Green Belt Project	May 95- June 2000	Patharghata, Bamna and Barguna sadar Upazila	DoF	2.13
49	Non-formal Primary Education(NFPE)	March 93- Dec 05	Mothbaria Upazila of Perojpur district	CAMPE	28.24
50	100 % Sanitation Coverage	Jan 93- Dec 94	Patharghata and Bamna Upazila of Barguna	NGO Forum	29.24
51	Coastal Integrated Development Program	May 91- Dec 96	Patharghata Upazila.	USCC-B	30.71
52	Patharghata Community Development Project	May 90- April 91	Do	Do	7.77
53	Patharghata Treatment Program	March 88- April 90	Do	Do	0.20



CHAPTER

5

Microfinance



Details of Microfinance

Credit is the core programs of SANGRAM of which main activity is group formation, savings accumulations and providing credit to the beneficiaries those who are involved with different IGAs. SANGRAM has been working with this activity from 1989 forming groups with the association of socially deprived, back footed, distressed, illiterate men and women. The objective of the program is to improve socio-economic

conditions, status of Income Generating Activities (IGAs) of the concerned peoples. The groups are involved in credit program that comprised of 25-30 members and male-female is in separate groups headed by two group leaders with the designation of President and Secretary. The groups are popularly termed as Samity.

Working Area

Branch	District	Upazila	Union	Members	Beneficiaries
43	6	18	133	44618	245928

Manpower of Credit Program

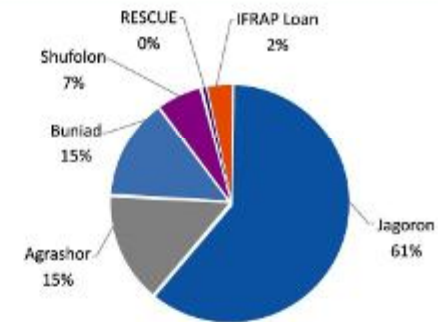
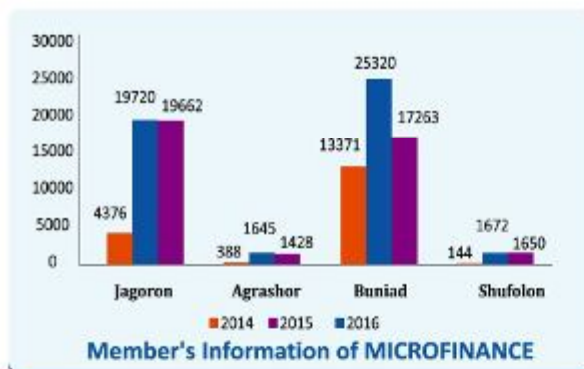
Coordinator		Area Manager		Manager		Supervisor		Accountants		Field Officer		Support staff		Total	
F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
01	10	0	07	01	35	0	0	2	16	38	118	02	18	44	204

Member's Information

S.N.	Component	Year of commencement	Years						
			2010	2011	2012	2013	2014	2015	2016
01	Rural Micro- credit	1985	26677	24156	19747	15598	9386	0	0
02	Urban Micro- credit	2003	3394	3116	2534	2145	1470	0	0
03	Small Entrepreneur	2004	2119	2455	2112	1741	1119	0	0
04	Ultra poor loan	2005	4532	7396	15219	18557	13280	0	0
05	Seasonal loan	2005	1589	1063	897	391	402	0	0
06	Agriculture loan	2007	65	47	321	218	394	0	0
07	RESCUE	2008	644	436	40	36	32	0	761
08	IFRAP Loan	2008	0	0	0	0	0	0	9
09	IGA Loan	2012	0	0	371	757	650	821	985
10	Livelihood development	-	0	0	0	0	0	0	118
11	Assets creation loan	2013	0	0	0	900	872	562	536
12	SHAHOSH-2	-	0	0	0	0	0	0	423
13	Jagoron	-	0	0	0	0	4376	19720	19662
14	Agrashor	-	0	0	0	0	388	1645	1428
15	Buniad	-	0	0	0	0	13371	25320	17263
16	Shufolon	-	0	0	0	0	144	1672	1650
17	LRP Loan	-	0	0	0	0	0	0	962
18	SHAHOSH	-	0	0	0	0	0	0	821
Total			39020	38669	41241	40343	45884	49740	44618

Information of Savings (As of June 2016)

Component	Group formation			Members enrollment			Savings accumulations	Savings balance		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
Jagoron	247	848	848	4425	15237	19662	290414942	12450597	35475009	47925606
Agrashor	95	22	22	1335	93	1428	72090022	10871702	721140	11592842
Buniad	2	1040	1040	4	17259	17263	69753571	164	21370079	21370243
Shufolon	61	72	72	958	692	1650	32447678	2324449	1525150	3849599
LRP Loan	14	19	19	118	644	762	-	-	-	-
SHAHOSH	20	23	23	192	629	821	-	-	-	-
RESCUE	20	23	23	434	327	761	1665417	1167	932	2099
IFRAP Loan	1	1	1	1	8	9	9277568	-	-	-
IGA Loan	10	38	38	102	883	985	0	680381	3502696	4183077
Livelihood development	3	3	3	20	98	118	-	-	-	-
Assets creation loan	27	26	26	264	272	536	-	-	-	-
SHAHOSH-2	0	42	42	0	423	423	-	-	-	-
Total	500	2157	2157	7853	36565	44418	475649198	26328460	62595006	88923466



Information of Savings (As of June 2016)

Uses of savings (As of June 2016)

Cumulative accumulation	Interest provided to members	Refunded to the members	Present balance	Uses of savings			
				FDR	Investment in credit	Cash at Bank	Total
500797617	27811713	416787577	111821753	3100000	418192805	11568000	432860805



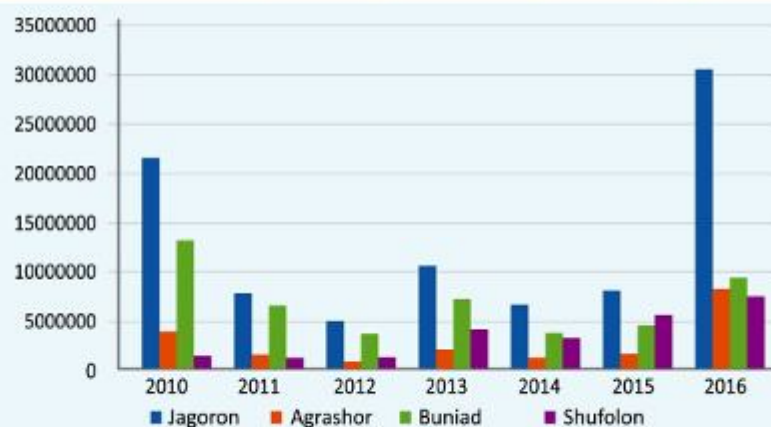
General information of credit as of June 2016

S. N.	Credit components	Branch involved	Credit disbursement	Duration	Grace Period	No of Weeks	Service Charge	Outstanding	Recovery rate
1	Jagoron	43	2337409000	1 Year	14 Days	46	13.20%	188363693	99%
2	Agrashor	29	946290000	1 Year	14 Days	46	13.20%	58271493	99%
3	Buniad	43	379608300	1 Year	14 Days	46	10%	48193959	99%
4	Shufolon	23	447632500	6 Month	5 Month	One time	10%	44293089	99%
5	LRP Loan	19	24187200	1 Year	1 Month	46	4%	1318011	99%
6	SHAHOSH	23	40000000	3 Year	6 Month	One time	0%	2928829	99%
7	RESCUE	23	201327000	3 Year	6 Month	One time	4%	9156515	99%
8	IFRAP Loan	1	5000000	1 Year	1 Month	12 Month	4%	14657	99%
9	IGA Loan	3	52492000	1 Year	14 Days	46	13.20%	13946996	99%
10	Livelihood development	3	2236000	1 Year	1 Month	12 Month	4%	1568593	99%
11	Assets creation loan	40	23803934	2 Year	1 Month	24 Month	8%	4383801	99%
12	SHAHOSH-2	13	18848000	1 Year	1 Month	12 Month	4%	447468	99%
Total		43	4478833934	-	-	-	-	372887104	-

Year wise credit flow

Year wise Disbursement Flow

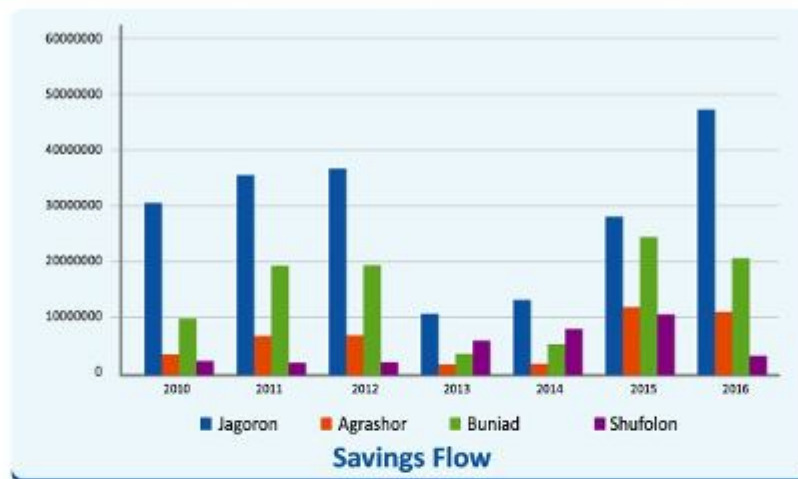
S. N.	Credit components	Year of start	Years						
			2010	2011	2012	2013	2014	2015	2016
1	Jagoron	1985	215983000	77556000	49430000	104695000	65572000	80072000	305782152
2	Agrashor	2003	37542000	14776000	8450000	19487000	11448000	15480000	81008000
3	Buniad	2004	130491000	64892000	35080000	71050000	36655000	45055000	92385500
4	Shufolon	2005	14089000	12266000	12530000	40609000	30909000	55000000	72642000
5	LRP Loan	2005	61002000	26765000	24160000	28692000	19384000	-	-
6	SHAHOSH	2008	-	4695000	-	1110000	-	-	-
7	RESCUE	2008	-	-	-	-	-	-	-
8	IFRAP Loan	2012	-	-	-	-	-	-	-
9	IGA Loan	2011	12400000	5040000	-	-	-	-	20919000
10	Livelihood development	2011	-	-	-	-	-	-	1905000
11	Assets creation loan	2012	-	-	5000000	4558000	2911000	5680000	2540620
12	SHAHOSH-2	2012	-	-	7000000	7544000	6992000	5000000	1058000



Disbursement Flow

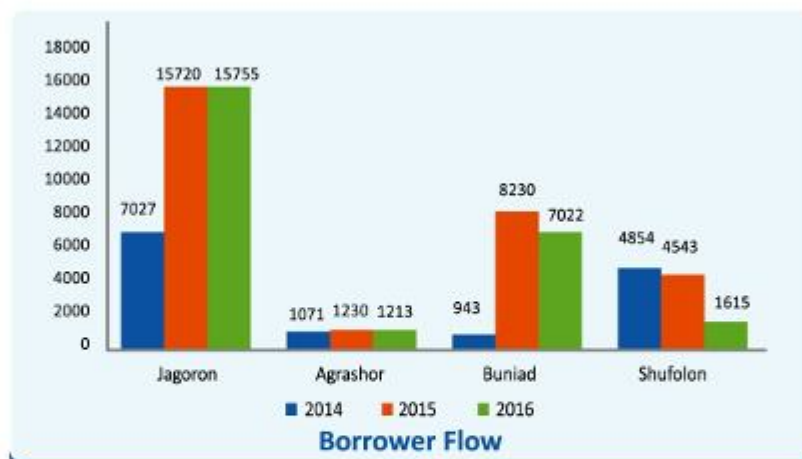
Year wise Savings Flow

S. N.	Credit components	Year of start	Years						
			2010	2011	2012	2013	2014	2015	2016
1	Jagoron	1985	31236520	36243077	37233075	11509374	13764442	28512004	47925606
2	Agrashor	2003	3957489	7324389	7526380	2242543	2489094	12461987	11592842
3	Buniad	2004	10389654	19855093	19905094	4144491	5952742	25230219	21370243
4	Shufolon	2005	2856324	2508751	2707758	6533207	8792241	11235443	3849599
5	LRP Loan	2005	4458699	1907463	1927460	2330173	636472	0	0
6	SHAHOSH	2007	69878	164290	166280	111000	113478	0	0
7	RESCUE	2008	1178346	1741405	2225400	16	5150	0	2099
8	IFRAP Loan	2012	0	0	1754676	2084583	2363344	0	0
9	IGA Loan	2014	0	0	0	0	11331179	6416839	4183077
10	Livelihood development	2014	0	0	0	0	4390662	0	0
11	Assets creation loan	2014	0	0	0	0	8562807	0	0
12	SHAHOSH-2	2014	0	0	0	0	589500	0	0
Total			54146910	69744468	73446123	28955387	58991111	83856492	88923466



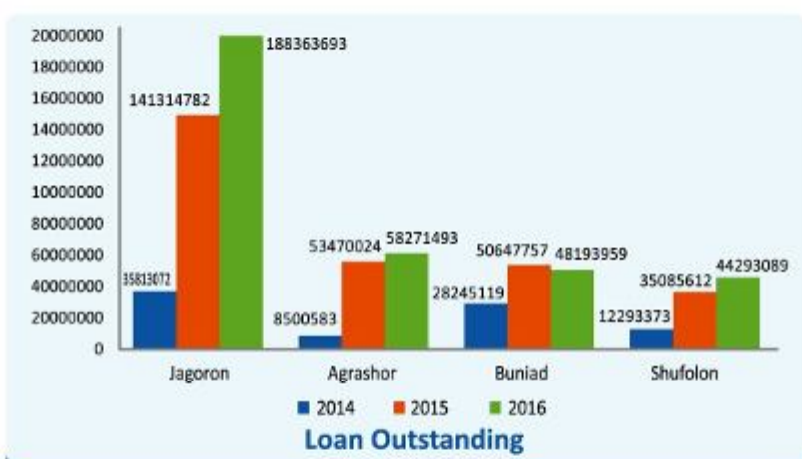
Year wise Borrower Flow

S. N.	Credit components	Year of start	Years						
			2010	2011	2012	2013	2014	2015	2016
1	Jagoron	1985	19336	16963	14165	10548	7027	15720	15755
2	Agrashor	2003	2346	2084	1717	1407	1071	1230	1213
3	Buniad	2004	1836	2102	1665	1361	943	8230	7022
4	Shufolon	2005	3181	3386	4687	6791	4854	4543	1615
5	LRP Loan	2005	1276	902	823	357	390	750	762
6	SHAHOSH	2005	2325	2717	216	203	148	820	821
7	RESCUE	2007	4104	2618	1450	1222	935	810	761
8	IFRAP Loan	2007	4237	2675	2008	1538	1107	6	9
9	IGA Loan	2008	2550	2241	2123	1542	1136	1250	537
10	Livelihood development	2011	0	132	25	19	10	75	118
11	Assets creation loan	2012	0	0	2045	1455	948	950	536
12	SHAHOSH-2	2012	0	0	345	328	237	1150	423
Total			41191	35820	31269	26771	18806	35534	29572



Year wise loan outstanding

S. N.	Credit components	Year of start	Years						
			2010	2011	2012	2013	2014	2015	2016
1	Jagoron	1985	124085651	109758992	91823480	73095747	35813072	141314782	188363693
2	Agrashor	2003	27059730	22711302	19093520	15308115	8500583	53470024	58271493
3	Buniad	2004	90952991	92968984	69592500	53778142	28245119	50647757	48193959
4	Shufolon	2005	9433144	12555407	19524300	25837212	12293373	35085612	44293089
5	LRP Loan	2005	19466974	23632297	36588400	8499677	8258718	1350419	1318011
6	SHAHOSH	2005	4261430	7047774	1341457	2366970	1052217	2850606	2928829
7	RESCUE	2007	15716926	9576534	2283810	2068411	1608470	10000520	9156515
8	IFRAP Loan	2007	72504168	45588978	7215076	5696152	4132325	13520	14657
9	IGA Loan	2008	7589816	6959570	30644500	21180618	15050345	9092821	13946996
10	Livelihood development	2011	-	141412	45040	34477	22035	816936	1568593
11	Assets creation loan	2012	-	-	5205800	2660234	1079882	3985469	4383801
12	SHAHOSH-2	2012	-	-	6550316	3260165	2476921	1056842	447468
Total			371070830	371070830	289908199	213785920	118533060	309685308	372887104



Branch Office information

S. N.	Brach name	District	Upazila	Address	Contact Person	Mobile No
1	Patharghata	Barguna	Patharghata	Hospital road Patharghata, Barguna	Branch Manager	01709-953721
2	Kakchira			Kakchira Bazar Patharghata	Branch Manager	01709-953726
3	Kanthaltoli			Kanthaltoli Bazar Patharghata, Barguna	Branch Manager	01709-953748
4	Hatimpur			Chowdhury Bari Hatimpur, Patharghata Barguna	Branch Manager	01709-953749
5	Haritana (ENRICH)			Koralia Bazar Patharghata, Barguna	Branch Manager	01709-953755
6	Barguna sadar		Barguna sadar	Shahid Smriti Sarak Barguna sadar, Barguna	Branch Manager	01709-953723
7	Kadamtola			Kadamtola Bazar Aila Patakata, Barguna	Branch Manager	01709-953741
8	Fuljhuri			Goruichanna Bazar Barguna	Branch Manager	01709-953742
9	Parirkhal			Alysshar Mor Parirkhal, Barguna	Branch Manager	01709-953724
10	Noltona			Gonokobor, Noltona Barguna	Branch Manager	01709-953747
11	Amtali		Amtali	In front of Fire Service Amtali, Barguna	Branch Manager	01709-953725
12	Gajipur			Gajipur Bazar, Amtali Barguna	Branch Manager	01709-953736
13	Tarikata (SONG-1)			Tarikata Bazar, Amtali Barguna	Branch Manager	01709-953752
14	Tarikata (SONG-2)			Do	Branch Manager	01709-953752
15	Amtali (SONG)			In front of Fire Service Amtali, Barguna	Branch Manager	01709-953725
16	Bamna		Bamna	College Road, Bamna Barguna	Branch Manager	01709-953722
17	Dowatola			BDR Market, Dowatola Bamna, Barguna	Branch Manager	01709-953727
18	Betagi		Betagi	College Road, Betagi Barguna	Branch Manager	01709-953737
19	Khalishakhali			Chandokhali Bazar Betagi, Barguna	Branch Manager	01709-953729
20	Taltali		Taltali	Taltali Bazar, Taltali Barguna	Branch Manager	01709-953730

S. N.	Branch name	District	Upazila	Address	Contact Person	Mobile No
21	Koroibaria	Barguna	Taltali	Koroibaria Bazar	Branch Manager	01709-953740
22	Loupara			Loupara Bazar Taltali, Barguna	Branch Manager	01709-953744
23	Taltali(SONG)			Taltali Bazar Taltali, Barguna	Branch Manager	01709-953730
24	Koroibaria(SONG)			Koroibaria Bazar	Branch Manager	01709-953740
25	Loupara(SONG)			Loupara Bazar Taltali, Barguna	Branch Manager	01709-953744
26	Sotobogi(SONG)			Sotobogi Bazar Taltali, Barguna	Branch Manager	01709-953759
27	Patuakhali Sadar	Patuakhali	Patuakhali Sadar	Mridha Bari Sarak Patuakhali	Branch Manager	01709-953733
28	Galachipa		Galachipa	Galachipa Chowrasta Galachipa, Patuakhali	Branch Manager	01709-953732
29	Galachipa(SONG)			Galachipa Chowrasta Galachipa, Patuakhali	Branch Manager	01709-953732
30	Chiknikandi(SONG)			Chiknikandi Bazar Galachipa, Patuakhali	Branch Manager	01709-953750
31	Kantakhali (SONG)		Kantakhali Bazar Galachipa, Patuakhali	Branch Manager	01709-953751	
32	Dashmina		Dashmina	Girls School Road Dashmina, Galachipa	Branch Manager	01709-953739
33	Gosani Bazar (SONG)			Gosani Bazar Dashmina, Patuakhali	Branch Manager	01709-953762
34	Borogopaldi (SONG)			Borogopaldi Bazar Dashmina, Patuakhali	Branch Manager	01709-953763
35	Kalapara		Kalapara	Chorrasta Mor Kalapara, Patuakhali	Branch Manager	01709-953746
36	Kalapara (SONG)			Chorrasta Mor Kalapara, Patuakhali	Branch Manager	01709-953746
37	Shubidkhali		Mirzagonj	College Road, Shubidkhali Mizagonj, Patuakhali	Branch Manager	01709-953738
38	Charfasion	Bhola	Charfasion	Cinema Hall Road Charfasion Bazar Charfasion, Bhola	Branch Manager	01709-953735
39	Borhanuddin		Borhanuddin	Bekarir Mor Borhanuddin Bazar	Branch Manager	01709-953743
40	Bhola Sadar		Bhola Sadar	Kalibari Sarak Bhola Sadar, Bhola	Branch Manager	01709-953745
41	Mothbaria		Perojpur	Mothbaria	Mothbaria Bazar Mothbaria, Perojpur	Branch Manager
42	Kanthalia	Jhalokathi	Kanthalia	West Aura Kanthalia Bazar	Branch Manager	01709-953728
43	Padrishibpur	Barisal	Bakergonj	Padrishibpur Bazar Padrishibpur	Branch Manager	01709-953734

CHAPTER

6

Others

- 1. Case Studies**
- 2. Audit Report**



Duck rearing farm has changed the lifestyle of Lyli Begum

SANGRAM (Sangathita Gramunyan Karmasuchi) NGO started climate adapted activities through

the sub-project AALO under CCCP-PKSF on 1/2/2014. AALO included Nishanbaria village of Noltona union from the beginning. Lyli Begum is a veteran member of Nishanbaria Climate Change Adaptation Group-1. 90% households of Nishanbaria village depend daily labor and capture fishing. Climate induced environmental situation has increased the vulnerability of these families. The family of Lyli Begum of the Kalam member home is not the exceptional of these vulnerable families. The home of Kalam Member contains 4 households. Frequent water surged inundations have decreased their coping capacity against climate induced disasters. Plinth raising of cluster households at Kalam Member home has rescued their lives from vulnerability and they have dreamt to start a new life. Four duck sheds were given among the four members of Kalam Member's home of which Lyli Begum is one of them. One duck shed and two days training has steered her life in to a shining direction. Lyli Begum is the head of a seven members family along with her three



children. Lyli Begum used to rear ducks from earlier, but the slatted duck shed has enhanced her duck rearing enormously. For the last 30 months her income was Tk. 50000.00 from duck rearing. Now she is self-sufficient with her duck farm and presently the number of ducks are 30 both with geese and ducks. She did not have any capacity for schooling of their children but now she can bear easily of this expenditure and moreover she is now dreaming to have a job as this IGA has income his capacity. The staffs of AALO sub-project are proud of the success of Lyli Begum. She is now encouraging her neighbors to involve with goose and duck rearing and says her success story that make her well to do. She is grateful to the CCCP-PKSF and respective personnel's of AALO sub-project.

Goat farm opens a new age for Munni Begum

Sonatola is a climate vulnerable village of Noltona union under Barguna sadar upazila of Barguna district. Munni Begum is a member of Sonatola Climate Change Adaptation Group-1, included in CCAG from the beginning of AALO sub-project under CCCP-PKSF implemented by SANGRAM. Munni Begum was given one slatted goat shed on 15/9/2015 prioritizing her curiosity on goat rearing. After having a fancy goat shed, she bought 3 doe's by Tk. 6000.00.



After 3 months 2 doe's of three gave birth to 4 kids and after one month another doe gave birth to 3 kids. After 5 months the number of goats raised up to 9. As of 18/7/2015 she sold subsequently 8 goats for Tk. 15000.00 and she has taken lease 40 decimal land for one year. She is producing paddy and seasonal crops in this land. Presently the number of goats is 3, after rainy season this figure will be raised more. Besides this she produced winter and summer crops in her raised homestead, moreover she earned

money from day laboring at homestead raising activity. Now she sells vegetables for Tk. 800-1200 each month after meet up her family demand. This thinks that she is earning from different sources due to the money earned of goat rearing. She is with 3 members in her family with her husband and her income is no more less than her husband. Her IGA No. 3039 and plinth No. 1062. Now she is dreaming to establish a mini farm of 15-20 goats.

Pond and PSF as Climate Resilience Water Points

Noltona union of Barguna sadar upazila under Barguna district is located in most disaster prone pockets adjacent to the river bank Bishkhali and close to the estuarine zone of Bay of Bengal. This area is known as disaster sick area regarding scarcity of drinking water as there is no tube well is possible to install in 2/3 area. Peoples are depend on ponds as drinking water sources. Many organizations provided PSFs but for defective infrastructure, lack of community management and future projections these are not functioning more than 2-3 months. From this learning SANGRAM has provided 14 PSFs and re-excavated 14 ponds in order to lessen scarcity of drinking water under proper guidelines of CCCP-PKSF through a climate resilient project named Adaptation with Alternative Livelihood Opportunity(AALO). We had a close attention to the public needs, updated technologies for infrastructure and effective community mechanism in terms of ensuing its durability and smooth functions. Re-excavated ponds are high surroundings and no polluted water from outsides can not enter in to the ponds. PSFs are located in the highest position of the pond surroundings. About 1200 families of different villages take drinking water from these ponds and PSFs. People used to suffer



from many water borne diseases before construction of these water points. For the last two years peoples of nine villages are free from waterborne diseases. These ponds and PSFs are managed by the users group, i.e. community people maintain these drinking water sources for the sake of drinking water availability. There is a maintenance committee for each POND-PSF. This committee collects money as per need of PSF cleaning. The water points will be sustained as these are maintained by people for the people and these will not be disrupted if there is not any big disaster occurs like SIDR Super cyclone 2007.

Improve Cooking Stoves (ICS) Make Clean Households Environment

ICS distribution and its use is the significant component of Adaptation with Alternative Livelihood Opportunity (AALO) sub-project under CCCP-PKSF. Mst. Parvin is a member of Sonatola Climate Change Adaptation Group. She got one ICS and training from the AALO sub-project. Parvin said that ICS is the more convenient than the traditional cooking stove in terms of households level cooking. From traditional stoves smokes are spread out surrounding and within the houses. All utensils and fabrics used to dirty with the smokes from traditional stoves, now this condition has went away due to the use of ICS, the Bengali terminology is BANDHU CHULA. Parvin herself has innumerate the convenience of ICS as follows:

- Heat does touch in her body while cooking.
- Children do not feel any trouble when they come in to the kitchen.
- Wooden fuels are spent comparatively less than traditional stoves.

Happy Life Of Beggar Joinuddin

Md. Joinuddin born in 1948 in village Nijlathimara under Patharghata union of Barguna district. Joinuddin is the youngest one of the three siblings of his father. He did not have any scope to go to school from the beginning of his life. Due to that he was compelled to be engaged in day laboring in others house for the sake of hungry and his survival. He got marry in early stage of his life and within a few years he became the father of two daughters. For want of work in his area he went to Laldiar Char(Isalnd) in Patharghata sadar union for fishing. During the work of fishing he was attacked by a ferocious aquatic animal and as a result he lost her two legs. He became lame and could not move without wheel chair. He was fallen

- Less carbon emission than traditional stoves.
- Smoke does not free within the house and utensils and fabrics are not dirty.
- Less time consumes than traditional stoves.
- Skin burn diseases and respiratory problems do not occur as before.



Parvin says that every one of housewives should use ICS instead of traditional stove for the sake of their health and surrounding environment. She is announcing her experience to her neighbors stating the merits of ICS and demerits of traditional stoves.



in withstanding condition with 4 members of his family. He had to take loan from different NGOs for the survival of his family members and day after day he was encompassing with debt. A man can't move, what is possible to do for a disable person? Without having any way of survives he had to start begging.

ENRICH project of Sangram has made a survey on beggars at Patharghata sadar union in 2010. The survey explored Joinuddin as a helpless beggar. ENRICH project has taken an initiative in 2014 for beggars rehabilitation. All beggars were enlisted of Patharghata sadar union and the activity of rehabilitation was taken one after another. Considering the disability, helplessness and poverty Joinuddin was enlisted with 5 members of second stage. The Social Development Organizer (SDO) of ENRICH Project sat with Joinuddin and made a plan for his rehabilitation. He was given a cheque of Tk. 100000.00 on 25 June of 2015. As per action plan of rehabilitation he bought one milky cow with a calf and other two young cows. With the rest of money he started a shop at Tengra Bazar of Patharghata union where grocery,

stationary, tea, betel and drinking water are sold. As he is a man of handicap, he has to stay always in his shop and his selling is comparatively more than other shopkeepers. Within a few days he was started to get positive result. His daily income is now 200-250 Tk. per day. Money derived from milk selling also added with his income. His daughters and wife look after the cows. He was pained himself for begging and now he is free from such antisocial activity like begging. People of his surrounding don't call him beggar Joinuddin like before, now they call him shopkeeper Joinuddin. His consequence is a great honor for him. By this time his shop also lighted by solar lighting. Joinuddin is grateful to all staffs of ENRICH as well as SANGRAM for the renaissance of his life and livelihood.

Expenditure and income information of JOINUDDIN for the last few months

S. N.	Head of expenditure	Amount of money	Name of month	Profit	Family expenditure	Nit income
1	3 cows	51,500.00	November 2015	4000	3600	600
2	House repairing	10,000.00	December 2015	4000	3600	600
3	Hiring shops	5000.00	January 2016	4000	3600	600
4	Goods for shop	33,500.00	February 2016	4000	3600	600
	Total	100000.00	March 2016	4000	3600	600
			April 2016	4600	3600	1000

Beggar Peara Now Leading A Shining Life

The name of the village is Ruhita under Patharghata sadar union of Patharghata upazila of Barguna district. Peara Begum was a member of vulnerable community with the profession of begging. The life history of Peara Begum was very miserable. The father of Peara Begum Mr. Abdul Hamid has two wives. First wife has 5 daughters, second wife has one daughter and she is Peara. She is the 3rd daughter of her father's 6 siblings. Mother of Peara left her at the early stage of her life and she got



marry to another, as a result Peara became orphan and sheltered to the house of step mother. Oppression had been started from her step mother and sisters at her 10 years of age. She did not have any scope to go to school and compelled to be a house maid in her own house and next to neighboring houses. Her father gave marry her to Mr. Motafa Mia in neighboring village as she was very cute and beauty to look at. Peara became a victim of dowry before passing two years of her marriage and again he had to return to her father. Due to village prejudice her father was compelled to give her marry to a man of 35 years elder to Peara as a 3rd wife of Mr. Yousuf Ali Pahlowan. Due to co-wives oppressions in her new husband's house she could not see the face of any children with Mr. Yousuf Ali. After a few years, her husband did not want to keep her with him and she was fallen in to the hurdle of divorce. Peara became shelter less in such conditions. By this time her father also died of over aged and she did not have any scope to return to her father's house. After a few days she started to work as house maid in neighboring houses. House maid work was available but shelter was not as she was in young age. In such age housewives are not interested to keep her residentially. To overcoming different types of social hurdles she did not find any way but begging. At last she got shelter on embankment in a torn house.

ENRICH project of Sangram has made a survey on beggars at Patharghata sadar union in 2010. The survey explored Peara as a helpless and vulnerable beggar. ENRICH project has taken an initiative in 2014 for beggars rehabilitation. All beggars were enlisted of Patharghata sadar union and the activity of rehabilitation was taken one after another. Considering the helplessness and poverty Peara was enlisted with 5 members of first stage. The Social Development Organizer (SDO) of ENRICH Project discussed with Peara

Begum and made a plan for her rehabilitation. She was given a cheque of Tk. 100000.00 on 24 June of 2014. As per action plan of rehabilitation she bought one milky cow with a calf along with other three young cows and three goats. After this she had rest Tk. 18700.00. With the rest money she made sheds for her cows and goats and spent some money for livestock feed. Within a few days PEARA began a new life with trending of self-sufficiency. She would buy food and other expenditure from the money selling milk. This message of Peara spread out to her surroundings and her husband came to her for his survival. PEARA can't leave him. Beside this her security and looking after the domestic animals she would need one man as guardian in her house. That is why; she could not say "No" to her husband. A happy and active life of a family has been started. With technical assistance of SDO and the response of PEARA and her husband, their farms both cows and goats had been being increased. First time when he bought the calf, she sold it on 10 October 2015 at the rate of Tk. 50000.00. Moreover she sold goat for Tk. 20000.00. She took lease 1 acre land besides her house. She produced paddy of 1200 Kg and with this production one year food arrangement had been settled up. She also produced Mung bean in this land in addition to principal crop paddy. By this time her four cows have given birth to 4 calves. Now the financial value of her total assets is Tk. 150000.00. The news of her success story was circulated in RTV News. Once helpless PEARA now leads a peaceful life as a women entrepreneur. She has entered in to a shining life leaving dark life of begging.

Expenditure and income information of PEARA BEGUM for the last few months

S. N.	Head of expenditure	Amount of money	Name of month	Profit	Family expenditure	Nit income
1	4 Cows+1 Calf	67800.00	November 2015	3200	2400	800
2	3 Doe's+ 3 Kids	13500.00	December 2015	3200	2400	800
3	Food (Own +Cattle)	18700.00	January 2016	3500	2500	1000
	Total	100000.00	March 2016	3500	2500	1000
			March 2016	3500	3100	400
			April 2016	4000	2800	1200

Jesmine has trumped over the disability

Mosammat Jesmine Akhter is a member of Persons with Disability (PWD) in MOMESHE PARA village under Taltoli upazila of Barguna district. She is the victim of the type of disability hearing and talking impaired. She is the second child of three siblings of Mr. Sirajul Haque and Mst. Majeda Begum. Due to her disability Jesmine could not work sufficiently as like as others of her equivalent. Her mother Majeda Begum gave her a cow in 2011 bringing from her father's house. Jesmine had been being bringing up the cow to the best of her capability. In terms of getting benefit of the cow, a shrewd man named Sogir Hossain of their neighboring village Chamo Para got married to Jesmine on 23 October 2013 hiding the information of his two wives. Shrewd Sogir bought the cow ignoring others and fled away to Chittagong with all amount of the money he got from the selling cow. Jesmine along with her family members had fallen in great danger. Observing the helpless conditions of Jesmine, her mother Majeda Begum gave her two goats for rearing and she had been being bringing up the goats for her self-sustainability.

SANGRAM started to work with UPP-Ujjibito Project in December 2013. Members were selected for this project through Focus Group Discussion (FGD). Jesmine was included in MOMESHE PARA



Mohila Samity in this project as ultra-poor member of MOMESHE PARA village under Taltoli upazila in 24 January 2014. Decision was taken by project management in order to provide IGA support to the ultra-poor households and it was also discussed in different groups. According to the decision of MOMESHE PARA Mohila Samity she was selected for getting IGA support of goat rearing on 23 March 2015. Following the suggestions of respective Program Officer (Technical) she constructed a slatted house for goats. On 20 March 2015 she was given two doe's (she goat) buying from Taltoli Growth Center.

Jesmine's goat project started with this initiative. She was provided training on goat rearing in 10-11 January 2016. Jesmine was able to create good relationships with goats as both are in talking impaired condition. She decided to engage with goat for all her

time. At end of four months her two doe's gave birth to three kids and after 19 days one kid was died of dog bites. She did not have any assistance from others as she was unable to make any hue and cry. She rescued other two with her own credit. Presently she is the owner of 7 goats. Now

Bamboo made handicrafts in RANKHAIN Families

17% of total population in Bangladesh is ultra-poor. Employment creation can play a good role in terms of developing livelihood of such gigantic number of people. Involvement of ultra-poor people with training can be a positive indicator for self-employment. Aiming to address this indicator, training provided to 25 ultra-poor members through UPP-Ujjibito Project on bamboo made handicrafts at KABIRAJ PARA village of Taltoli upazila. Out of these 25 members, 18 are from the tribal community named RANKHAIN. This training program was held at KABIRAJ PARA cyclone shelter with the presence of NGO and community leaders.

This training program was held with financial and technical assistance of European Union (EU) and Palli Karma-Sahayak Foundation (PKSF). The aim of this training was to enhance the socioeconomic status of ultra-poor RANKHAIN families and female headed families for the sake of

two adult doe's are crossing high time of their pregnancy period. Financial value of Jesmines goat farm is 38000.00 Tk. The comments of neighbors are "One disable person can become self sufficient beyond disability allowance".

developing their lives and livelihood. The output of this training is, participants will make a positive change in their life and livelihood using the knowledge achieved from this platform of training through engaging themselves with adaptive income generating activities that will accelerate a positive impact on their family lives.

About 50 families of this poverty sick area of RANKHAIN community lead their lives and livelihoods producing these bamboos made handicrafts and selling in local markets. Both male and female of RANKHAIN community are equally and collectively engaged with this profession that makes their family well to do. There is an intensive communication between bamboo-cane produced materials and RANKHAIN community. The people of RANKHAIN community are early riser. They are engaged with their bamboo and cane produced handicrafts activities from very early of every morning. They have find out the way of income sitting in the houses with low capital.



My Rights is in My Change

BNSBUNYA is a village adjacent to the Barguna district town. BNSBUNYA secondary school is in the middle of the village. But in despite of most of the adolescents of this village don't go to school due to shortage of money, eve-teasing and other social barriers. When all problems are in accumulated in one point, then one solution for adolescent is in place and it is to leave school. Some of them who are going to school, parents are become busy for their marriage before SSC. Outdoor games are stopped after class V. There is no scope of gaining knowledge in addition to school education. Everyone is ignored from update technologies of the world of their surroundings. Some adolescents are leading their lives within houses after dropping out from school. As a result early marriage, eve-teasing, dowry, acid violence and child labor are out breaking in respective area. Especially a considerable number of adolescents are the victims of negligence, inequalities and other social impediments in their families and society, resulting is that heinous circumstances have been being increasing to the women.

There are 4 groups or samity in BNSBUNYA village under Barguna sadar branch of Sangram. Development of adolescents with the interest of respective family is in the same thread. In terms of establishing rights; developing social views to the adolescents, role of adolescents in their lives and family livelihood, awareness development on early marriage, sexual harassments, dropping out from school, dowry, primary health care

and reproductive health promotion a club was formed named UDAYAN KISHORI CLUB comprising of 13 adolescents who are the daughters of the members of UPP-Ujjibito Project on 16 May 2016. Before the formation of this club, several meetings were held along with respective guardians and local elites. Formation of this club had



been finalized in these meetings. Members of this club hanged a signboard mentioning UDAYAN KISHORI CLUB in front of a house particular for the club. Members of this club gather afternoon in this club once in a week. Presently the number of this club is 19. There is a management committee comprised of 5 members. Minutes are preserved of weekly and monthly meetings. Adolescents are practicing idea exchange, indoor games, debates, readings, reciting poems in this club. Program Officer (Social) appears once in a month and facilitates on different touchy issues of their life and livelihood especially emphasized on nutrition, health, sanitation and personal hygiene. There is a mini library that contains 125 books on different issues like story, health, drama, bibliography, agriculture and fictions. Besides these there are some items of indoor games are available. By this time this club has able to create a positive impression in locality. Patience and respect has created to each other. Everyone has good respect to the team leader PINKI.

All adolescents of this club have already known of child rights, trafficking, birth registration, gender inequality, women rights, early marriage, marriage registration, dowry, eve-teasing, sexual harassment, reproductive health, family planning, legal aid, addiction, disability, DRR and HIV/AIDS and they are trying to be fully aware of above all issues.

SANGRAM Suicidal Intention to Social Dignity

Once Shahinur Begum wanted to suicide due to her ill financial condition. Shahinur was fully alone but at present she has so many happy faces besides her. At present she is the idol of the financially vulnerable women of the Arpangashia union of Amtali Upzila. Her success story has reached to all neighboring villages. This 28 years woman is producing green fertilizer by the means of earth worm. She has overcome so many social hindrances and became a motivating woman in her area. Due to Sidr and Aila the entire cultivable land of Amtali area affected by salinity. Producing vermin compost she has able to create hope among the farmers. The head of the crop-forestation department of Patuakhali Science and Technology University Alamgir Kabir has said that 'Uses of green manure increases the probability of decreasing salinity of soil and it increases the productivity from 10 to 35 times. Among the two children of Latif Master Shahinur had a dream of higher education but due to family pressure and social insecurity she had to get marry in the year of 2000 with a people from neighboring village and within 1.5 years she has given birth to a daughter. But these happy moments did not continue for a long time owing to her husbands second marriage. The life of Shahinur became so much disturbed and also meaningless. Suddenly one day she along with her baby left the house of husband and gone to her father. But the life in father's house was also not so pretty rather she started to think that she is an extra burden for her father. Her father was also much tensed about the future of him as well as his daughter. Few years have been continued in this way but she always tried to get rid of this unwanted condition. So she started her struggle with purchasing 10 ducks from the money of scholarship received previously at the time of her study. Within one year she started to earn profit and next year she purchased



three goats, side by side she started to cultivate vegetable in the unused part of her father's home. Within three to four years she earned about twenty thousands taka and with this money she got mortgage 30 decimal lands for cultivating vegetable but she was in losing concern. Even after this loss she did not stop her struggle.

In the year 2002 by the suggestion of her uncle she received a training regarding vermin compost manure from a local renowned non government organization named 'SANGRAM'. After completing the training she received four ring slabs and eight thousand earth worm. She starts visiting the area besides her and collects cow dung to fill the ring slab. After collecting the enough cow dung she pours that earth worm in the ring slabs. After three months she got 300 kilogram of manure as well as thousands of baby earth worms. She sold the manure for 3000 taka and sold baby earth worm for 8000 taka.

Again she started cultivating the mortgaged land with this green manure. She got huge result from this land. Her entire land became green with different varieties of vegetables like Bean, Pumpkin, Tomato, green chili etc. From this time she never needed to look back.

From vegetable cultivation and producing vermin compost manure she got about 200000 Tk. With that money she purchased 30 decimals of land where she has made a

two storied tin shed house. She has also purchased 15 decimals land and a cow costing 35000 Tk. On an average she earns about 1000Tk. per day.

Rubi, the daughter of Shahinur is now in class 7. She faces no trouble to continue her daughters education. Shahinur says, 'I want every woman of my area to be self-reliant, so that they become respected everywhere.' The union parishad chairman Abul Kalam said about Shahinur that, 'I am really amazed by seeing fate changing of a woman by her own deeds'.

Now Shahinur has started to train others about producing vermin compost. Among the trainees Nazma Begum said that, 'Previously we were only dependent on our husbands but now we can contribute in the total family income'. Another trainee Mithu

Rani (40) said sad story of her life. She lost her husband before 10 years and got shelter to her father. Her life without husband was very hard to lead and later on she was helped by Shahinur. She is also producing vermin composted fertilizer after getting training from Shahinur. Now she has cultivated betel leaf and vegetables in 10 decimal lands. This year she has earned about 150000 Tk. selling green manures and vegetables.

In this way many women are strongly helped by Shahinur through training on vermin compost production. Among them Fahima, Sazedra, Taslima, Joyful Bibi, Farhana are notable. Now a day's Shahinur has become very popular not only in her area but also all other villages surrounding her.

Best Micro Entrepreneur in Agriculture- Somed Fakir

Somed Fakir is selected as the best micro entrepreneur in agriculture in the 9th Micro entrepreneur award which is arranged by the Citi Foundation (a sister concern of Citi Group) and CDF. Somed Fakir is from Amkhola village of Taltoli upozila in Barguna district. He took initiative with only five thousands taka as loan from an NGO Named SANGRAM and at present he is host in himself to lead his life and livelihood and became a glorious example for others as a good entrepreneur.

On 14th June at Sonargaon Hotel in Dhaka Somed Fakir has received a prestigious crest from Honorable State Minister, Planning & Finance Ministry and received a cheque of Tk. 350000 from the Governor of Bangladesh Bank, Dr. Atiur Rahman.

In an immediate repercussion Somed Fakir said that, 'I started my agricultural works with five thousands taka only but at present my agricultural goods are very popular within the community.'



The entrepreneur Somed Fakir is the eldest among the six siblings. His father died while he was the student of class VIII. At that time he left his education and started to buy shrimp lets from the local collectors and used to sell them in Khulna area. With his very small income it was very tough for him to maintain his family. Later he started to rear duck. Next year he excavated a pond and started fish farming. He gained a little

profit from this and later he hewed 5 decimal lands and start fish farming and duck rearing. He became a member of SANGRAM microfinance program in the year of 2006. First time he received loan of Tk. 5000 and second time he received loan of Tk. 30000. In the year 2007 the devastating cyclone Sidr destroyed his continues success and again SANGRAM has provided 150,000 taka as RESCUE Loan (Loan provided for rehabilitation after Sidr). With a great hope Samed Fakir again started his fish cultivation and cultivating different other vegetables like; Sunflower, Maize etc. In that year he got profit about Tk. 160,000. After this he never needed to look back. Later he gradually increased his

amount of loan for hewed pond and implanting 100 coconut trees. This year he has taken Tk. 250,000 as loan. He has cultivated shrimp, carp fish, salmon, silver carp, koi etc. Along with this he has also cultivated different vegetables, paddy, chili, sunflower etc. Presently he is owning the assets of about Tk. 2524000. In this regard the chief of microfinance of SANGRAM has said that, 'Somed Fakir is a creative entrepreneur, along with crop and fish cultivation, cow rearing, fruit production, vermin compost, produce local coconut oil, sunflower oil with effective market linkage. He has deployed 13 workers on different IGAs in his integrated farms.



Audit Report 2015-2016



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Independent Auditor's Report To the Member of General Body of SANGRAM (Sangathita Gramaunnaon Karmasuchee)

We have audited the accompanying Financial Statements of SANGRAM (Sangathita Gramaunnaon Karmasuchee) which comprise the Statement of Financial Position as at June 30, 2016, and the Statement of Comprehensive Income, Receipts & Payments Statement, Statement of Cash Flows, Statement of Changes In Equity for the year ended June 30, 2016 and a summary of significant accounting policies and others explanatory notes.

Management responsibilities for the Financial Statements:

SANGRAM (Sangathita Gramaunnaon Karmasuchee) management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor' Responsibility:

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA), as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about where the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion:


In our opinion, the Financial Statements present fairly, in all material respects, the Statement of Financial Position as at June 30, 2016, the Statement of Cash Flows, the Statement of Changes In Equity, the Statement of Comprehensive Income and Receipts & Payments Statement for the period from 01 July, 2015 to 30 June, 2016 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

- We have obtained all the information an explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law have been kept by SANGRAM (Sangathita Gramaunnaon Karmasuchee) so far as it appeared from our examination of those books.
- In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income, dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka
20 October, 2016




Amal & Leena
Chartered Accountants

SANGRAM (Sangathita Gramaunnaon Karmasuchee)

Shaheed Smritee Sarak, Barguna

Consolidated Statement of Financial Position

As at June 30, 2016

PARTICULARS	NOTES	AMOUNT (IN TAKA)			As on 30 June, 2015
		As at 30 June, 2016			
		Micro Credit (PKSF)	Project	Total	

PROPERTY AND ASSETS:**A. NON CURRENT ASSETS:**

Fixed Assets	6.00	15,398,487	265,633	15,664,120	16,211,481
Investments	7.00	3,117,963	-	3,117,963	1,618,023
FDR (Savings)	7.01	3,100,000		3,100,000	1,000,000
FDR (Sanrakhito Tahobil)	7.02	-		-	600,000
Disaster Management Fund Investment (DMFI)	7.03	17,963		17,963	18,023
Total Non Current Assets		18,516,450	265,633	18,782,083	17,829,504

B. CURRENT ASSETS:

Loan to beneficiaries	8.00	372,887,104	3,234,092	376,121,196	257,126,007
JAGORON	8.01	188,363,693		188,363,693	115,650,650
AGROSOR	8.02	58,271,493		58,271,493	48,881,214
BUNIAD	8.03	48,193,959		48,193,959	43,126,755
SUFOLON	8.04	44,293,089		44,293,089	18,392,359
LRP	8.05	1,318,011		1,318,011	1,462,160
SAHOS	8.06	2,928,829		2,928,829	3,548,263
RESCUE	8.07	9,156,515		9,156,515	11,846,892
EFRAP	8.08	14,657		14,657	17,118
IGA	8.09	13,946,996		13,946,996	5,949,124
LIL	8.10	1,568,593		1,568,593	165,346
ACL	8.11	4,383,801		4,383,801	4,781,635
SAHOS-2	8.12	447,468		447,468	974,418
Housing			3,234,092	3,234,092	2,330,073
Staff Loan	9.00	1,218,950	-	1,218,950	1,439,150
Advance, Deposit & Prepayment	10.00	1,880,841	(3,381,488)	(1,500,647)	3,800,038
Receivable	11.00	7,199,188	-	7,199,188	1,671,706
Solar Stock	12.00	2,345,826	-	2,345,826	2,565,375
Cash and Cash Equivalent		12,557,563	678,076	13,235,639	18,860,874
Cash in hand	13.00	989,563	32,994	1,022,557	4,082,405
Cash at Bank	14.00	11,568,000	645,082	12,213,082	14,778,469
Total Current Assets		398,089,472	530,680	398,620,152	285,463,150
C. Total Assets (A+B)		416,605,922	796,313	417,402,235	303,292,654

Amal & Leena
Chartered Accountants

PARTICULARS	NOTES	AMOUNT (IN TAKA)			As on 30.06.15
		Micro Credit (PKSF)	Project	Total	

CAPITAL FUND AND LIABILITIES:**D. CAPITAL AND RESERVE:**

Capital Fund	15.00	(22,002,165)	(346,277)	(22,348,442)	(13,091,409)
Loan Loss Provision Fund	16.00	44,947,165		44,947,165	50,618,879
Disaster Management Fund	17.00	4,920,000		4,920,000	4,362,663
Total Capital and Reserve		27,865,000	(346,277)	27,518,723	41,890,133

E. NON CURRENT LIABILITIES:

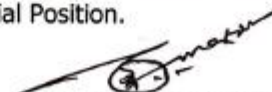
Loan from PKSF:	18.00	266,366,662	-	266,366,662	182,066,668
JAGORON	18.01	116,450,000		116,450,000	52,150,000
AGROSOR	18.02	16,550,000		16,550,000	9,900,000
BUNIAD	18.03	29,999,996		29,999,996	28,333,333
SUFOLON	18.04	60,000,000		60,000,000	30,000,000
RMC	18.05	9,600,000		9,600,000	35,600,000
UMC	18.06	2,000,000		2,000,000	7,200,000
ME(GOB)	18.07	2,750,000		2,750,000	5,750,000
UP	18.08	-		-	2,416,668
IGA	18.09	20,500,000		20,500,000	8,500,000
LIL	18.10	3,100,000		3,100,000	800,000
ACL	18.11	5,416,666		5,416,666	916,667
DML	18.13	-		-	500,000

F. CURRENT LIABILITIES:

Members Savings Deposit	19.00	122,374,260	1,142,590	123,516,850	71,350,038
JAGORON	19.01	47,925,606		47,925,606	33,957,614
AGROSOR	19.02	11,592,842		11,592,842	10,957,272
BUNIAD	19.03	21,370,243		21,370,243	21,660,078
SUFOLON	19.04	3,849,599		3,849,599	1,425,794
RESCUE	19.05	2,099		2,099	3,768
IGA	19.06	4,183,077		4,183,077	1,991,078
Special	19.07	22,898,287		22,898,287	1,354,434
Housing	19.08		231,896	231,896	
Insurance Welfare Fund	20.00	8,422,767		8,422,767	5,842,275
Accounts Payable	21.00	429,740		429,740	443,540
Loan from PF	22.00	1,700,000		1,700,000	1,700,000
Loan from Bangladesh Bank	23.00		910,694	910,694	
Total Current Liabilities		122,374,260	2,053,284	134,980,051	7,985,815
Total Fund and Liabilities (D+E+F)		416,605,922	796,313	417,402,235	303,292,654

The annexed notes form an integral part of the Statement of Financial Position.


 Deputy Director (Finance)
 SANGRAM


 Executive Director
 SANGRAM

This is the Statement of Financial Position referred to in our separate report of even date.

Dated, Dhaka
20 October, 2016

 Amal & Leena
 Chartered Accountants

SANGRAM (Sangathita Gramaunnaon Karmasuchee)

Shaheed Smritee Sarak, Barguna

Consolidated Statement of Comprehensive Income

For the year ended June 30, 2016

PARTICULARS	NOTES	AMOUNT (IN TAKA)			2014-2015
		2015-2016			
		Micro Credit (PKSF)	Project	Total	

INCOME:**Fund Received**

40,439,558

Service Charge:**55,733,795 104,154 55,837,949 39,579,602**

JAGORON	30,770,470		30,770,470	19,841,241
AGROSOR	9,321,629		9,321,629	9,038,002
BUNIAD	8,688,357		8,688,357	6,415,712
SUFOLON	4,670,337		4,670,337	2,524,082
LRP	5,320		5,320	9,271
RESCUE	294,585		294,585	470,589
EFRAP	199		199	120
IGA	1,703,873		1,703,873	845,278
LIL	50,259		50,259	1,184
ACL	165,829		165,829	226,601
SAHOS-2	62,937		62,937	149,647
Housing		104,154	104,154	57,875

Interest Income:**116,414 - 116,414 361,306**

Interest on FDR	116,414		116,414	115,816
Income from other investment				245,490

Other Income:**82,105 33,742,278 33,824,383 2,580,383**

Admission Fee	57,415		57,415	32,440
Sale of form & Passbook	11,674		11,674	165,821
Fund Received (PKSF Grants)		28,102,496	28,102,496	
Fund Received (Sangram Grants)		3,391,685	3,391,685	
Fund Received		912,842	912,842	
Community Contribution		513,425	513,425	
Savings Collection				61,609
Sale of Bandhu Chula				3,750
Health Card Fee		310,400	310,400	266,100
Doctor's Fee		36,450	36,450	34,000
Stick Fee		3,750	3,750	2,130
Sale of Solar Charger				7,000
Bank Interest		34,660	34,660	40,577
Income from Technical Service	2,992		2,992	65,556
Income From Training Centre	-	344,710	344,710	776,394
Income From Sale of Assets	-		-	946,831
Other Income	10,024	91,860	101,884	178,175

Total Income**55,932,314 33,846,432 89,778,746 82,960,849**

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PARTICULARS	NOTES	AMOUNT (IN TAKA)			
		2015-2016			2014-2015
		Micro Credit (PKSF)	Project	Total	

EXPENDITURE:**Service Charge to PKSF:**

	8,873,877	-	8,873,877	7,690,007
RMC	1,380,500		1,380,500	3,261,751
UMC	277,749		277,749	721,377
ME-GOB	254,376		254,376	556,251
UP	7,916		7,916	116,877
Seasonal	-		-	1,420,834
Agricultural	-		-	366,667
JAGORON	3,866,501		3,866,501	556,875
AGROSOR	644,876		644,876	41,250
BUNIAD	295,832		295,832	75,000
SUFOLON	1,695,835		1,695,835	-
SAHOS-2	2,500		2,500	7,500
IGA	419,375		419,375	543,125
LIL	15,500		15,500	3,750
ACL	12,917		12,917	18,750

Interest on Members savings:

	4,543,804	-	4,543,804	3,113,051
JAGORON	2,069,663		2,069,663	1,513,511
AGROSOR	572,492		572,492	589,815
BUNIAD	1,036,844		1,036,844	888,690
SUFOLON	7,177		7,177	8,500
IGA	173,426		173,426	107,225
RESCUE	77		77	76
Special Deposit	684,125		684,125	5,234

Operating Expenses:

	48,646,293	40,945,932	89,592,225	71,163,740
Staff Salaries & Allowances	34,083,034	16,307,598	50,390,632	46,262,289
Office rent	1,970,508	403,040	2,373,548	2,444,546
Entertainment	206,889	6,092	212,981	242,582
Printing and Stationery	976,525	139,116	1,115,641	1,778,025
Postage, Stamp & Electricity	1,154,664		1,154,664	1,268,801
Travelling & Conveyance	619,266	1,169,277	1,788,543	1,184,226
Repairing & Maintenance				5,740
<small>Small Scale Modification to make School/Shelter/ Local Govt. Office Accessible</small>				373,910
Project Closing Cost				5,700
LLPR				10,109,747
Fuel Cost	1,019,759		1,019,759	1,033,672
Bank charges/DD charges	226,809	26,412	253,221	286,832
DMFR	557,337		557,337	395,218
Service Charge paid to Bangladesh Bank		62,786	62,786	
Other Operating Expenses 24.00	7,831,502	22,831,611	30,663,113	5,772,452



Amal & Leena
Chartered Accountants

PARTICULARS	NOTES	AMOUNT (IN TAKA)			
		2015-2016			2014-2015
		Micro Credit (PKSF)	Project	Total	
Other Expenses:		1,697,587	-	1,697,587	25,676,981
Depreciation		1,462,201		1,462,201	1,370,805
Training Expenses		65,386		65,386	1,428,562
Interest paid to PF Fund		170,000		170,000	170,000
Other Project Expense					22,707,614
Total Expenditure		63,761,561	40,945,932	104,707,493	107,643,779
Excess of Income over (Excess of Expenditure over Income)		(7,829,247)	(7,099,500)	(14,928,747)	(24,682,930)
Total		55,932,314	33,846,432	89,778,746	82,960,849

The annexed notes form an integral part of the Statement of Comprehensive Income.

Deputy Director (Finance)
SANGRAM

Executive Director
SANGRAM

This is the Statement of Comprehensive Income referred to in our separate report of even date.

Dated, Dhaka
20 October, 2016

Amal & Leena
Chartered Accountants





SANGRAM
(Sangathita Gramunnyan Karmasuchi)

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