

ANNUAL REPORT 2019



SANGRAM
(Sangathita Gramunnyan Karmasuchi)

ANNUAL REPORT 2019



SANGRAM

(Sangathita Gramunnyan Karmasuchi)

www.sangram.ngo

Head Office Building



New building of the Taltali Branch Office



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MESSAGE FROM THE CHAIR



Bangladesh is situated at the interface of two different environments, with the Bay of Bengal to the south and the Himalayas to the north. This odd geography of Bangladesh causes not only stimulating monsoons but also catastrophic destruction of natural disasters. Climate change has been added to these problems. Sangram has been working in southern coastal belt for long 36 years in terms of developing socio-economic condition of distressed and vulnerable community of this locality. Climate has been changing and as a result it induces robust adverse impact on environment. The coastal districts Barguna, Patuakhali and Bhola is located adjacent to the Bay of Bengal hence it becomes the victim of all natural disasters like cyclones, river erosions and water surges. Though all area of Bangladesh have the possibility of victimizing of climate changed adverse situation but the vulnerability of southern coastal belt is several times more than other area of the country in relation to climate induced disasters. Sangram has born to fight against such unusual natural calamities.

This NGO has covered 6 districts of Barisal division. Some of its activity on education, health and water supply and sanitation has placed remarkable footsteps in the society. This organization is a pioneer to achieve some national award like Citi Microentrepreneur Award (CMA) of 9th and 12th in 2013 and 2016 for entrepreneurs development at beneficiary's level.

Bangladesh has gloriously achieved the 6 goals of MDG out to 8. It was possible for collective efforts of government and non-government organization. Now we are in the itinerary of Sustainable Development Goal (SDG) with 17 goals. Hope that the close cooperation of GO and NGO will help to reach the aimed destination.

SANGRAM remains always in touch with government departments in order to implement of its different projects. It has implemented some bulk sized project with the assistance of government departments like GoB-Danida WSS Project, Smallholder Livestock Development Project-2, Smallholder Support Project, Hygiene Water Supply and Sanitation in different upazila. I recognize the positive role of the officers of government line departments in terms of implementing above projects.

The senior staff professional of the organization has tried to draw past and present status of the organization as at a glance scenario. Feedback and suggestions from any corner will highly be appreciated and it will treat as a valuable note from a reader that will help us to develop our future activities for the sake of holistic development.

Principal Md.Ziaul Karim
Chairperson



KEY NOTES FROM EXECUTIVE DIRECTOR



SANGRAM has started its journey from Pathorghata upazila of Barguna district in 6 January 1985 and completed 36 years of its operation with different multidisciplinary activities in all districts of Barishal division. 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 main focus on microfinance associated with livelihood, non-formal and skilled education, Water Supply and Sanitation, Disaster Management, Climate Change and Adaptation and some interventions with Persons with Disabilities, Activities for Geriatric people, Cultural program at school and madrasa level, Kishori Program at school and club level

The organization has been implementing the activities on microfinance, livelihoods, water supply and sanitation, skilled development training, support for climate change and adaptation those belong to 57305 beneficiaries. 50 permanent branches in different disadvantaged location of 6 districts to address the need of the community during pre and post-crisis moments aiming to reach services at the doors of affected community. The organization is ornamented with some training centers both in head office and upazila level.

Localization and institutional development is a burning issue in order to achieve 17 goals of Sustainable Development Goal (SDG). This NGO has been working with a national level network National Alliance of Humanitarian Actions Bangladesh (NAHAB) and Empowering Local and National Humanitarian Actors (ELNHA) with funding assistance of Oxfam BD. These two individual initiatives works for capacity build up of local organizations for the last two years

We express our heartiest gratitude to the Palli Karma-Sahayak Foundation (PKSF) as 32 number Partner of PKSF for its assistance with sufficient fund for microfinance with enduring rate of interest and grants for different multidisciplinary projects like PRIME, ENRICH, AALO, UPP-Ujjibito, PACE, Geriatric Activities, Youth Development, Cultural and Sports Program, Scholarships for insolvent but meritorious students. PKSF has taken its responsibility not only for providing fund but 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 cordial appreciation to PKSF for its appropriate and time worthy assistance.

Members of Executive body have given a good attention to the organizational activities. The committee has approved the budget of the organization and provide 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.

My cordial thanks to all those who has 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 the Annual Report-2019. This Annual Report-2019 will be available in our organizational website for the readers of in country and abroad. Suggestions from any corner will be noted with high anticipation.

Chowdhury Mohammad Masum
Executive Director



ABBREVIATIONS

AALO	Adaptation of Alternative Livelihood Opportunity
ALRD	Association of Land Reform Department
BARI	Bangladesh Agriculture Research Institute
BBB	Build Back Better
BBS	Bangladesh Bureau of Statistics
BCCRF	Bangladesh Climate Change Resilience Fund
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BINA	Bangladesh Institute of Nuclear Agriculture
BRRRI	Bangladesh Rice Research Institute
C4C	Charter for Change
CBO	Community Based Organization
CBRP	Cyclone Bulbul Response Project
CCA	Climate Change and Adaptation
CCCP	Community Climate Change Project
CDD	Center for Disability in Development
CFWC	Cyclone Forecasting and Warning Centre
CHM	Complaint Handling Mechanism
CMDRR	Comprehensive Management of Disaster Risk Reduction
CTP	Cash Transfer Programming
DAE	Department of Agriculture Extension
DDMC	District Disaster Management Committee
DFID	Department for International Development
DiDRR	Disability Inclusive Disaster Risk Reduction
DPHE	Department of Public Health Engineering
DPOs	Disable Peoples Organizations
DPP	Detail Project Proposal
DRR	Disaster Risk Reduction
ERD	Economic Relations Division
EMMA	Emergency Market Mapping Analysis
EMF	Environmental Management Framework
EMP	Environmental Management Plan
ENRICH	Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty
ELNHA	Empowering Local National Humanitarian Actors
EU	European Union
GBV	Gender Based Violence
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
HRGF	Humanitarian Response Grand Facility
HH	Household
IAPP	Integrated Agricultural Productivity Project
ICS	Improved Cooking Stove



ABBREVIATIONS

IDE	International Development Enterprise
LEB	Local Elected Body
LGED	Local Govt. Engineering Department
LGSP	Local Govt. Sustainable Project
MDG	Millennium Development goals
MOEF	Ministry of Environment and Forest
MoU	Memorandum of Understanding
NAHAB	National Alliance of Humanitarian Actors in Bangladesh
NGO	Non-government Organization
NFI	Non Food Items
PACE	Promoting Agricultural Commercialization and Enterprises
PHRPBD	Promotion of Human Rights for the Persons with Disability.
PIO	Project Implementation Officer
PIP	Project Implementing Partner
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
PPA	Public Procurement Act
PPR	Public Procurement Rules
PRIME	Programmed Initiative of Monga Eradication
RMP	Rural Maintenance Program
SANGRAM	Sangathita Gramunnyan Karmasuchi
SEP	Sustainable Enterprise Project
SDG	Sustainable Development Goal
SGP	Sub Grant Proposal
SHOUHARDO	Strengthening Household Abilities to Respond to Development Opportunities
SMF	Social Management Framework
SOS	Summary of Situation
TDHF	Terre Des Home Foundation
TER	Test and Emergency Relief
UDMC	Union Disaster Management Committee
UNDP	United Nations Development Programme
UP	Union Parishad
USAID	United States Agency for International Development
UZDMC	Upazila Disaster Management Committee
UzP	Upazila Parishad
VGD	Vulnerable Group Development
WB	World Bank
WB	World Bank
WDB	Water Development Board
WFP	World Food Programme

INDEX

CHAPTER 1 The Organization

11	Introduction
11	Background
11	Year of establishment
11	Founder
11	Registration
12	Sangram: At a Glance
13	Geographical presentation of working area
14	Vision
14	Mission
15	Strategic Objectives
15	Values
15	Thematic Area



CHAPTER 2 Governanc

17	Organization and its Structure
17	Management Structure of SANGRAM
17	List of Executive Committee (EC)
18	List of General Body
19	Organogram
20	Present Donors
20	Membership Network
20	Crests of Honor



CHAPTER 3 Operational

22	Current Programs
22	Manpower
23	Beneficiaries
23	Working area and number of Members
23	Project wise number of Members

INDEX

CHAPTER 4 Ongoing Projects

ENRICH	25
ELNHA	29
NAHAB	33
Geriatric People	36
Cultural and Sports Programme	40
Mung Bean cultivation under Value Chain Project	44
Crab culture under Value Chain Project	47
PHRPBD	50
Scholarships	54
Adolescent Program	56
Housing Project	59
Eye Care	61
Forestation	64

CHAPTER 5 Microcredit

72	Details of Microcredit
78	Information of Branch Offices

CHAPTER 6 Others

81	Publication
82	Photo Gallery of PKSf Unnoyon Mela-2019
83	Employee Photo Gallery of the Staff Assembly
84	Citizen Charter
87	Audit Report 2018-2019
92	Head Office Employee



CHAPTER

1

THE ORGANIZATION

- ◆ Introduction
- ◆ Background
- ◆ Year of establishment
- ◆ Founder
- ◆ Registration
- ◆ Vision
- ◆ Mission
- ◆ Strategic Objectives
- ◆ Thematic Area
- ◆ Values



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. Coastal zone of Bangladesh occupies one third area of total land area. This area contains 19 districts, 147 upazila, 1351 unions, 70 pouroshova, 743 wards, 14636 mouza and 17618 villages. Total population of this area 3 crores and 50 lakhs (35 millions) and the area is 47,201 Sq. kms. It has been working for long 34 years and able to make substantive development of 9 lakhs socio-economically back footed people in 30 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 bring 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

Registration Authority	Registration Number	Date of Registration
Department of Social Services	42/89	21/11/1989
NGO Affairs Bureau	454	25/03/1991
Microcredit Regulatory Authority	03782-00958-00188	25/03/2008

SANGRAM: AT A GLANCE



Gender Segregation: Male-67%, Female-33%



8676.28 Lakh
BDT
Total Loan Outstanding

90047.25 Lakh
BDT
Total Loan Disbursed

50
BRANCH

537
STAFF

MEMBERS **57305**

BORROWERS **37722**

RATE OF RECOVERY **99.31%**

Ongoing Projects

13

Implemented Projects

74

Number of Donors

27

Geographical Presentation of Working Area

Legend

-  Head Office
-  Area Office
-  Branch Office
-  Upazila
-  Zila

BARISAL DIVISION

COVERAGE

180

UNIONS

31

UPAZILAS

6

DISTRICTS





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.

Thus SANGRAM is contributing towards regional and national development goals.



STRATEGIC OBJECTIVES

- To adapt vulnerable community in terms of sustainable existence in the diversified environmental situation.
- To include Cash Transfer Programming as a main component of training.
- To increase situation of Food Security in the vulnerable coastal belt community.
- To ensure water supply and sanitation in the grass-roots level.
- To build capacity of local government institutions in order to ensure sanitation and Disaster Risk Reduction.
- To ensure women participation in decision makes and equal sharing with opposite sex.
- To habituate of Cash Transfer Programming at beneficiaries level.
- To enhance Income Generating Activities (IGAs) in terms of promoting daily income of grass-roots level people.
- To adapt Cash Transfer Programming in all area of work to address humanitarian issues.
- Ensure maximum use of local resources.
- Provide assistance to the coastal people for the promotion of using safe water, sanitary latrine and habituation with health related activities.
- Nutrition and health awareness development for disadvantaged community.
- Promote environmental sustainability through developing social forestry and its conservation.
- Awareness development through the

programme implementation of SVAW.

- Awareness building through the implementation of children rights programme.
- Make positive changes and support sustainable development of the environment regarding proper management of natural resources that will lead to the organization towards Sustainable Development Goals (SDGs).

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 Equity and Empowering Women.

Poverty Alleviation and Livelihood.

Disability and Inclusive Development.

Globalization and Economic Justice.

Humanitarian Response.



CHAPTER

2

GOVERNANCE

- ◆ Organization and its Structure
- ◆ Management Structure of SANGRAM
- ◆ List of Executive Committee (EC)
- ◆ List of General Body members
- ◆ Present Donors
- ◆ Membership Network
- ◆ Crests of Honor



Organization

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.

Executive Committee (EC)

(04/06/2017 to 13/06/2020)

 <p style="margin: 5px 0;">President Md. Ziaul Karim Principal Syed Fazlul Haque Degree College</p>	 <p style="margin: 5px 0;">Vice-President Mst. Kaniz Fatema Bina Assistant Head Master Patharghata Girls High School</p>	 <p style="margin: 5px 0;">Treasurer Md. Ismail Hossain Social Worker Barguna District</p>
 <p style="margin: 5px 0;">Member Md. Khalilur Rahaman Ex-Principal Patharghata Degree College</p>	 <p style="margin: 5px 0;">Member Mowlana Md. Belal Hossain Social Worker Barguna District</p>	 <p style="margin: 5px 0;">Member Mst. Rowshon Jahan Munn Principal Barguna TBM College, Barguna</p>
 <p style="margin: 5px 0;">Member-Secretary Chowdhury Mohammad Masum Founder of SANGRAM Chowdhury Masum TBM College Chowdhury Masum Agril. Technology Institute</p>		

General Body

Md. Khalilur Rahaman
Ex-Principal
Patharghata Degree College, Patharghata

A.K.M Shafiqul Islam
Advocate
Judge Court, Barguna

Md. Aminur Rahman
Social Worker
Patharghata, Barguna

Golam Mostafa Chowdhury
President
Barguna District Fishing Boat Owner Association, Barguna

Md. Nurul Amin
Advocate
Judge Court, Barguna

Md. Belal Hossain
Social Worker
Abdul Quader Sarak, Barguna

Md. Jahangir Hossen
Vice Principal
Patharghata Degree College, Patharghata

Chowdhury Md. Faruk
Social Worker
Patharghata Pouroshova, Patharghata

Md. Abdur Razzak
Vice Principal
Patharghata Fazil Madrasha, Patharghata

Md. Ismail Hossain
Social Worker
Nazrul Islam Sarak, Barguna

Md. Abdur Rob
Assistant Professor
Patharghata Degree College, Patharghata

Ms. Kanij Fatema Bina
Assistant Head Master
Patharghata Girls High School, Patharghata

Chowdhury Mohammad Masum
Social Worker
Patharghata Bander, Patharghata, Barguna

Ms. Firoza Chowdhury
Ex-Councillor
Patharghata Municipality, Patharghata

Ms. Lutfunnaheer
Ex-Lecturer
Barguna Govt. Women College, Barguna

Ms. Chowdhury Moriam
Social Worker
Patharghata Upazila Parishad, Patharghata

Ms. Rowshon Jahan Munni
Principal
Barguna TBM College, Barguna

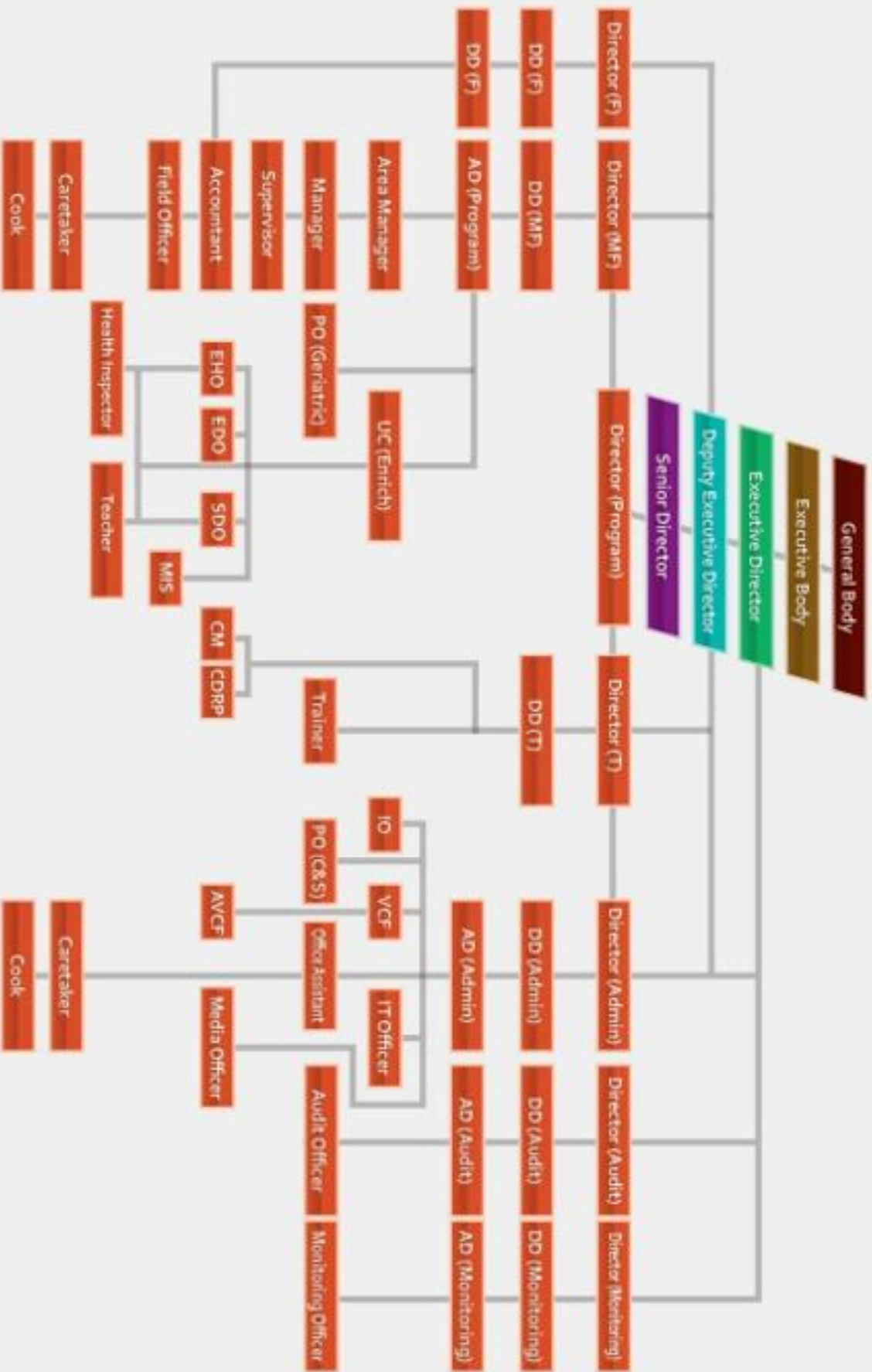
Ms. Dilshan Jahan Mitu
Social Worker
Shahid Smriti Sarak, Barguna

Md. Faruk Hossain
Principal
Chowdhury Masum TBM College, Patharghata

Ms. Minara Begum
Participants Representative
Boro Patharghata, Patharghata, Barguna

Md. Ziaul Karim
Principal
Syed Fazlul Hoque Degree College

ORGANOGRAM



Crests of Honor

Great Independence Day Human Rights Golden Award, 2010
Shadhin Bangla Shining Personality Award, 2010
Anti Drug Honorable Memorandum, 2010
Quazi Nazrul Islam Honorable Memorandum, 2010
Mother Teresa Shining Personality Award, 2011
Great Victory Day Crest of Honor, 2016
Fidel Castro Crest of Honor, 2017

Past Donors

ECHO : European Commission for Humanitarian Organization
BCCRF : Bangladesh Climate Change Resilience Fund
CWWB : Concern World Wide Bangladesh
WFP : World Food Programme
UNDP : United Nations Development Programme
DFID : Department for International Development

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

BB : Bangladesh Bank.
PKSF : Palli Karma-Sahayak Foundation
CDD : Centre for Disability in Development
CAMPE : Campaign for Education
Oxfam BD : Oxfam Bangladesh
CODEC : Community Development Centre
IFAD : International Fund for Agricultural Development



CHAPTER

3

OPERATIONAL

- ◆ Current Programs
- ◆ Manpower
- ◆ Beneficiaries
- ◆ Working area and number of Members
- ◆ Project wise number of Members
- ◆ Geographical presentation of working area



Current Programs

S.N.	Programs/Projects	Donor/Partner	Working Area
1	ENRICH (Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty)	PKSF	Pathorghata and Dowatola union of Pathorghata and Bamna upazila of Barguna district
2	Cultural and Sports Programme	PKSF	Pathorghata, Bamna and Barguna Sadar upazila of Barguna district
3	Value Chain Project titled "Crab culture, fattening in scientific methods and Merchandizing for Economic benefit and Employment creation of Entrepreneurs."	IFAD-PKSF	Pathorghata upazila
4	Empowering Local National Humanitarian Actors in Bangladesh	Oxfam-CODEC	Barguna district
5	National Alliance of Humanitarian Actors, Bangladesh (NAHAB)	Oxfam-DAM	Barguna district
6	Programme on Developing Lifestyles of Geriatric People	PKSF and SANGRAM	Pathorghata sadar union, Pathorghata, Barguna.
7	Adolescent program	PKSF	Barguna district
8	Value Chain Project titled "Mug bean cultivation and Homestead Gardening in scientific methods and Merchandizing"	IFAD-PKSF	5 upazila of Barguna district
9	Housing	Bangladesh Bank	Sangram working area
10	Scholarships for education	PKSF	Do
11	Forestation	WFP, ADB, DoF	Pathorghata, Mothbaria, Bamna, Barguna sadar upazila
12	Eye Camp	SANGRAM	Sangram working area
13	Sanitation	NGO Forum	Barguna sadar and Pathorghata upazila
14	Training	SANGRAM	Sangram working area
15	Microfinance	PKSF	6 districts of Barisal division
16	Cyclone BulBul Response Project (CBRP)	HRGF/Oxfam BD	Charduani Union, Pathorghata, Barguna

Manpower

Program	Policy level	Project Mgt	Mgt level	Supervisor	Accountant	Field	CT	Others	Total
Program on Geriatric People	-	1	-	-	-	2	-	-	3
ENRICH	-	2	6	12	-	-	-	127	147
PHRPBD	-	1	-	1	1	2	-	-	5
PACE (Mug Dal)	-	1	-	-	1	2	-	-	4
PACE (Crab)	-	1	-	-	-	1	-	-	2
Cultural and Sports	-	-	-	1	-	-	-	-	1
Program for Adolescent	-	-	-	1	-	-	-	-	1
Microfinance	-	0	57	-	43	231	21	-	352
Head Office	7	8	-	1	-	-	6	-	22
Total	7	14	63	16	52	231	27	127	537

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 (up to 31st Dec, 2019)

District	No. of Upazila	No. of Union	No. of Village	Family enrolled	Beneficiaries
Barguna	6	46	560	52194	266190
Patuakhali	7	56	629	13602	69360
Pirojpur	5	15	154	3056	15586
Jhalokathi	4	28	85	4601	15265
Barisal	3	12	62	1364	6956
Bhola	6	23	177	3428	17483
Total	31	180	1667	78245	393840

Project wise number of Members (up to 31st Dec, 2019)

Sl. No	District	HHs Enrolled			Segregation of beneficiaries				Beneficiaries
		Credit	Projects	Total	Female	Children	Male	Total	
1	Barguna	26732	20290	47022	44514	3200	5880	53594	269190
2	Patuakhali	14773	650	15423	12742	50	1410	14202	69360
3	Pirojpur	4261	0	4261	2872	0	184	3056	15586
4	Jhalokathi	3119	0	3119	2510	0	91	2601	15265
5	Barisal	2944	0	2944	1364	0	0	1364	6956
6	Bhola	5476	0	5476	3117	0	311	3428	17483
	Total	57305	20940	78245	67119	3250	7876	78245	393840



Hanufa's goat has given birth to 5 kids

CHAPTER

4

ONGOING PROJECTS

- ◆ ENRICH
- ◆ ELNHA
- ◆ NAHAB
- ◆ Geriatric People
- ◆ Cultural and Sports Programme
- ◆ Mug Bean cultivation under Value Chain Project
- ◆ Crab culture under Value Chain Project
- ◆ PHRPBD
- ◆ Scholarships
- ◆ Housing Project
- ◆ Adolescent Program
- ◆ Eye Care
- ◆ Forestation
- ◆ Training



ENRICH

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 in knew know 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 industries can form in 90000 villages. 20 people can be employed in one small industry, as such 1 crore 80 lakhs 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 Pathorghata sadar union of Pathorghata upazila and Dowatola u nion of Bamna upazila.



Pond Sand Filter Reconstruction under Enrich Program at Pathorghata Union

Goal: Active participation and capacity development especially of poor and ultra-poor people to enhance the status of health, education and nutrition in order to eradicate poverty.

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

Duration of the Project: 1 July 2010 to on going

Donor: Palli Karma-Sahayak Foundation (PKSF).

Working Area

District	Upazila	Union	Village	Households
Barguna	Pathorghata	Pathorghata sadar	12	7723
	Bamna	Dowatala	10	5445
1	2	2	22	13168

Staffing

Permanent						Per Time			Gender Based	
PC 02	Health Officer	Entrepreneur Dev. Officer	Social Dev. Officer	MIS Officer	Education Supervisor	Health Worker	Teacher	Total	Female	Male
	05	04	04	04	01	27	100	147	129	18

Target people

All families of Pathorghata sadar and Dowatala union of Pathorghata and Bamna upazila of Barguna district. The families are somehow involved with this project as per their desire and wish. Primarily the families were included who belongs with poor resources and bears more expenditure than income. Initial targeted families were in Pathorghata sadar union-6685 and Dowatala union of Bamna upazila- 5445.

Working Methods

A baseline survey was conducted in Pathorghata and union of Pathorghata upazila and Dowatala 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

1. Health and Nutrition 2. Education 3. Family Development Planning 4. Financial Support 5. Special savings 6. Training on IGAs



Cleanliness program at pathorghata

7. Youth Development 8. Solar Panel 9. Improve Cooking Stoves 10. HHs based Sanitation and Hand Wash 11. Medicinal Plant (Bashok) Cultivation 12. Homestead Gardening 13. Vermin Composting 14. Beggars Rehabilitation 15. Community Based Interventions 16. Samridhi Bari 17. Youth in Development 18. Disability Activities.



Vaccination program at pathorghata

Activities at a glance

Sl. No.	Activities	Status as of Dec. '18	In 2019	Total
1	Health Card	19574	3870	23444
2	Static Clinic	8400	1029	9429
	Patient	91015	11431	102446
3	Satellite Clinic	1310	234	1544
	Patient	30048	6480	36528
4	Health Camp	63	8	71
	Patient	10410	1608	12018
5	Eye Camp	9	3	12
	Patient	1002	598	1600
6	Health Awareness meeting	7891	1243	9134
7	Diabetic Exam	5050	2386	7436
8	Health Leaflet/Poster Distribution	286100	0	286100
9	On Going Education Center	100	100	100
10	Admitted Students Number	2725	2683	2683
11	Present Students	2725	2683	2683
12	Monthly Presentation	196	98	98
13	Guardian Meeting	5377	1200	6577
14	Bondhu Chula	271	0	271
15	Solar Distribution	4375	0	4375
16	Bashok Plantation	201848	144052	345900
17	Bashok Leaf Sale	2662	1250	3912
	Taka	106480	50000	156480
18	IGA Training	37	29	66
	Participant	1060	590	1650
19	Jubo Training	32	0	32
20	Jubo Mela	960	0	960
21	Special Saving Activities	56	0	56
	Taka	937733	36000	973733
22	Enrich Center Established	18	0	18
23	Enrich Word Commite Meeting	654	110	764
24	Enrich Jubo Commite Meeting	54	108	162
25	Enrich Union Commite Meeting	13	4	17
26	Enrich Union Jubo Commite Meeting	2	4	6
27	Vegetable Seed Distribution	1500	0	1500
	Taka	300000		300000
28	Family Development Plan	3973	479	4452
29	Beggar Activities	20	0	20
30	Virmi Compost	25	200	225
31	Sanitary Latrine community	120	0	120
32	Sanitary Latrine family	695	200	895
33	Semi-deep Tuboil	60	0	60
34	Deep Tuboil	9	3	12
35	Calvert	118	0	118
36	PSF	8	5	13
37	Day Observation	2	3	5

ELNHA

ELNHA

Empowering Local National Humanitarian
Actors



Introduction

Human resource and organizational capacity building is the most significant issues for the development organizations working at national and local level especially in three disaster prone area of Bangladesh. These three areas have already been articulated as cyclone, flood and drought. Flood area also segregated in another event like flash flood. Flash flood is a most crucial disaster issue that happens every year in north and north-eastern area of the country. Thousands of households are abruptly inundated and damaged within one or two days. Bangladesh is treated as seriously affected area of climate change in global consideration and the coastal belt of Bangladesh is the main victim of cyclone, salinity and storm surges. In connection to the risk reduction of different types of disasters and climate vulnerability the Government of Bangladesh, Donor Agencies and International Development Organizations (INGOs) have decided to build capacity of the NGOs who are working at grass-roots level. In this regard Oxfam Bangladesh has launched a project titled "Empowering Local National Humanitarian Actors (ELNAH)" in 9 disasters prone districts with 6 supporting partners like CODEC-Barguna and Patuakhali, Asory Foundation- Satkhira, POPI-Kishoreganj and Sunamgonj, DAM-Dhaka, MJSKS-Kurigram and SKS Foundation-Gaibanda and Sirajgonj.

In Barguna district seven Lead Actors are working under the guidance of supporting partner(SP) CODEC. These are SANGRAM, Sangkalpa Trust, NSS, Jago Nari, DOCAP, ANNESA and SAP-BD. Different important events those relate capacity build in connection to Disaster Management, Disaster Risk Reduction, Gender Mainstreaming, Advocacy work and Fund Raising have been being implementing by above 7 organization. Humanitarian Project

Proposal writing in Emergency Response is the most important event for the capacity building of the organization in relation to fund raising. The responsibility of implementing this event has bestowed on Sangkalpa Trust, Pathorghata in Barguna district. This organization arranged these training hiring two national level consultants for 25 NGO professionals from 13 local NGOs of Barguna district.

Objectives

1. To build capacity of Lead Actors working in Barguna district.
2. To update relevant policies and principles at government and NGO level.
3. To build trainers/facilitators at local level from local NGOs.

Working area: Barguna district.

Lead Partners: SANGRAM, SAP-BD, Sangkalpa Trust, Jago Nari, DOCAP, NSS and ANNESA Samaj Unnayan Sangstha.

Supporting Partner: Community Development Centre (CODEC).

Donor: Oxfam BD

Duration: October 2016 to December 2020



Training Program opened by DEO under ELNHA-II



Local fund raising workshop opened by Mr. Mostofa Golam Kabir, Upazila Chairman, Patharghata

Activities performed at different level

1. Oxfam BD: Provided training to the senior staffs of Supporting Partner and Lead Partners on Cash Transfer Programming (CTP) from 1st module to 4th module during March – December 2018 by an International facilitator.

Provided training to the Supporting and Lead partners on Protection and Safe Programming by and international facilitator.

Arrange different meetings and workshops at Dhaka and field level with Supporting and Lead Partners.

2. CODEC: Arrange quarterly basis Lead Actors Coordination meetings at Patuakhali. Facilitate Lead Actors (LNHA) in terms of implementing different events they are assigned for. Attain in different trainings and workshops arranged by Local National Humanitarian Actors (LNHAs).

3. SANGRAM: There were considerable numbers of events bestowed on different LNHA. SANGRAM was engaged with ELNHA activities in 1st half of 2018. This organization has successfully implemented two events on World Humanitarian Day 2018 and Volunteers training on DRR for CPP, FSCD and Red Crescent.

World Humanitarian Day 2018: World

Humanitarian Day has not yet been decided to observe at national level by the government of Bangladesh. International NGOs and some national NGOs in Bangladesh has been observing this day from the last year as per decision of UN General Assembly. SANGRAM observed WHD 2018 on 19 October 2018 jointly with the office of Deputy Commissioner Barguna with 100 participants of different NGOs, Govt. Institutions and Educational Institutions, Journalists and members of Civil Society Organization. The discussion session was led by Deputy Commissioner Mr. Moklesur Rahman.

Volunteers Training: Volunteers of different organizations either government or NGOs worked as frontline soldiers during disasters. Two days formal training was arranged for the volunteers of Cyclone Preparedness Program (CPP), Red Crescent Society and Fire Services and Civil Defense (FSCD). 30 participants were trained for two days on DRR activities with the facilitation of the Officers of CPP and FSCD held on 25-26 October 2018.

ELNHA-II: 2nd Phase of this project has been started in the name of ELNHA-II in Barguna district extending up to union level from March 2019. Following activities have already been completed by different local partners working in Barguna district.

Sl. No.	Activities	Implementing Partner/Partners	Support Partner	Donor
1	Project Planning / Guide line preparation/ review Workshop	SANGRAM, ANNESA and DOCAP	CODEC	Oxfam BD
2	Quarterly Partners Management Meeting	CODEC	CODEC	Oxfam BD
3	Refreshers Workshop and follow up interventions for finalization/Updating Plan	JAGO NARI	CODEC	Oxfam BD
4	Community/ School level DRR & CCA activity - simulation learning and replication	SANGRAM, NSS, JAGO NARI, Sangkalapa Trust, DOCAP, ANNESA, SAP-BD	CODEC	Oxfam BD
5	Workshop with multi stakeholders like academic institutions, govt, private sectors, Media, NGOs, Donors, community for Fund raising and participation (at least 3 workshop in each year for each partners)	SANGRAM, DOCAP ANNESA	CODEC	Oxfam BD
6	Day Observation (National Disaster Preparedness day, IDDR, World Humanitarian day & Environmental day) with district administration	SANGRAM, DOCAP ANNESA	CODEC	Oxfam BD
7	Training / Refreshers on Advocacy and Influence Strategy of lead actors staff	SANGRAM	CODEC	Oxfam BD
8	Training /Refreshers on Capacity building resilience mechanism for lead actors and NGOs	SANGRAM	CODEC	Oxfam BD
9	Organize Workshop on incorporating of humanitarian issues in LNHas policy level.	DOCAP	CODEC	Oxfam BD
10	Training / Refreshers on MEAL	CODEC	CODEC	Oxfam BD
11	Organized workshop on Identification of seritorial expertise and seeking resources for enhancing capacity and strengthening linkage on seritorial issues	DOCAP	CODEC	Oxfam BD
12	Training / Refreshers on Financial Management and manual up gradation for Lead Actors	Sangkalapa Trust	CODEC	Oxfam BD
13	Refreshers training to CPP volunteers on preparedness & rescue/ Conduct capacity building Refreshers training for CPP volunteers, red crescent societies and FSCD on disaster preparedness.	JAGO NARI	CODEC	Oxfam BD
14	Advocacy meeting with government and private sector for providing Effective Training and modern equipment for CPP/FSCD	SANGRAM	CODEC	Oxfam BD
15	Post humanitarian response learning workshop at local level	SANGRAM, JAGO NARI	CODEC	Oxfam BD
16	Workshop with Upazila and District and LGI (UP) representatives for conducting Open Budget focusing on DRR and CCA and taking other support.	SANGRAM, DOCAP ANNESA	CODEC	Oxfam BD
17	Gender task force coordination and planning meeting (Bi Monthly)	DOCAP	CODEC	Oxfam BD
18	Issue based advocacy initiatives (media visit, news coverage) on coastal embankment and gender and child friendly cyclone center	SANGRAM, JAGO NARI, DOCAP, ANNESA	CODEC	Oxfam BD
19	Orientation of Awareness and preparedness about DRR with school student (Primary / high school)	NSS, JAGO NARI, Sangkalapa Trust, DOCAP, ANNESA	CODEC	Oxfam BD
20	Training/ Refreshers on Disaster awareness preparedness and response with School Management committee and selected guardian (30 person per batch)	NSS, JAGO NARI, Sangkalapa Trust, DOCAP, ANNESA	CODEC	Oxfam BD
21	TOT on DRR and CCA Lead actor staff for School and community Based Training	SANGRAM	CODEC	Oxfam BD
22	Review and updating volunteers database for effective and appropriate response during disaster in Barguna district (Amtoli and Barguna Sedar Upazila)	NSS, JAGO NARI	CODEC	Oxfam BD
23	Quarterly meeting with UzDMC (Every 3 upazila)	NSS, Sangkalapa Trust, ANNESA	CODEC	Oxfam BD
24	Establish and capitalized of model UP/Upazilla with national level advocacy through carried on our lesson learnt as a piloting program	NSS, JAGO NARI	CODEC	Oxfam BD
25	Workshop on Ware house strong linkage among stakeholder in Upazila and district level	JAGO NARI	CODEC	Oxfam BD
26	Organized Training/Refreshers on Humanitarian Code of Conducts, DRR, Mitigation, Adaptation and Response at UP level	SANGRAM, DOCAP ANNESA	CODEC	Oxfam BD
27	Campaign /Public hearing / round table discussion with MP/ DC and other govt officers	ANNESA	CODEC	Oxfam BD
28	Lesson Learnt Workshop outcome capturing workshop and JAP workshop	CODEC	CODEC	Oxfam BD
29	DM Plan Review	DOCAP	CODEC	Oxfam BD

NAHAB

NAHAB

National Alliance of Humanitarian Actors
in Bangladesh



Introduction

Drivers of humanitarian crises are changing dramatically day by day. Disaster risk and human sufferings has reached astounding levels. Impacts of climate change may cause the largest humanitarian stress in the years to come. The core humanitarian principles impartiality and neutrality is a constant challenge at present. On the other hand humanitarian funding is not proportionately distributed geographically. The World Humanitarian Summit was held in 23-24 May 2016 in Istanbul. The Grand Bargain has emerged from that summit to find out the funding gaps of humanitarian issues. 15 donors and 15 largest agencies has agreed to use funds in cash and market mechanisms and directing more funding to national and local organization. They have also agreed to the idea of localization model in order to form local leaderships who are the proper stakeholders of problem solution and conflict resolution. "Charter for Change (C4C)" the another initiative of some international NGOs has launched in July 2015 by CAFOD, Christian Aid, Dan Church Aid and ADESO, has now been signed by 29 INGOs along with Oxfam, Care and Islamic Relief and endorsed more than 125 national NGOs and networks round the world.

In Bangladesh the humanitarian architecture is currently dominated by international actor and there is a very little presence of local NGOs and CBOs though huge numbers national and local NGOs are available here. It was keenly observed that the local actors can easily demonstrate the planned activities faster than outsiders both qualitative and quantitative aspects with cost more cost effectiveness. Considering the present context 45 local and national NGOs decided to establish a platform named National Alliance for Humanitarian Actors, Bangladesh (NAHAB) on 26 January 2017 with the patronization of Shifting the Power (STP) Project lead by Christian Aid. The Department of Disaster Management of Bangladesh Government officially acknowledges NAHAB as a national platform of the Humanitarian Actors. An ad-hoc committee was formed with 11 Local/National NGOs across the country. NAHAB is committed to establish 7 thematic area for effective localization in Bangladesh: 1. Information and Knowl-



MR. Jahangir Alam, Head of Disaster, DAM, Presents NAHAB Localization Model

edge Management 2. Fostering better Coordination 3. Networking among humanitarian actors 4. Strengthening capacity for humanitarian actions 5. Resource Mobilization 6. Advocacy at all level 7. Working closely with Government.

Goal of NAHAB

Encourage and support local and national non-government humanitarian organizations and other relevant actors to uphold their voice, representation and commitment to invest for faster, needful and effective humanitarian actors in Bangladesh.

Objectives

1. Advocacy for active engagement of L/NGOs in decision making in the humanitarian actions management architecture.
2. Networking for collaboration and coordination among GO, NGO, Private Sector humanitarian actors and forums at all levels.
3. Create a common space to share information, experience and research findings.
4. Capacity building of local actors to deliver faster, need-based effective and efficient humanitarian services.
5. Works closely with public sector agencies for pro-active roles and support in disasters.
6. Promoting collective efforts of L/NGOs for assessing resources.
7. Advocacy for policies on emerging issues and context.
8. Raise the voice of local and national humanitarian actors.

Role of SANGRAM

This organization has been working as Executive Committee member of NAHAB from its nascent stage and selected as a district focal of Barguna district for effective implementation of NAHAB localization activities.

Commencement of NAHAB activities at Barguna: July 2018.

Activities accomplishment: Following activities were done to promote NAHAB localization model at Barguna district in 2018.

1. A meeting on localization activities held at SANGRAM Head Office in 19 July 2018 with participation of 30 NGO representatives from Barguna and Patuakhali district.
2. Barguna districts Disaster Risk Reduction Network (BDRRN) meeting held on 21 October 2018 at SANGRAM Head Office. BDRRN policy update initiative was taken in this meeting. Local, National and International NGOs are working in Barguna participated in this meeting.
3. Training on DM Act 2012 and SOD conducted in 10-11 December 2018 at SANGRAM Training Centre facilitated by DRRO Barguna and Director of host organization.
4. An Advocacy Workshop held in 13 December 2018 at SANGRAM Head Office facilitated by ADC (General) Barguna and Director SANGRAM.

SANGRAM has established a GIS Based Disaster Management Information System of Barguna district that contains:

- ⊙ A Geographic presentation of Barguna District.
- ⊙ Cyclone Shelters of 6 Upazila of Barguna District.
- ⊙ Cyclone and salinity vulnerable location of Barguna district.
- ⊙ A visitor either national or international will able to see all relevant information at glance in our Head Office.
- ⊙ Internal physical communication system of Barguna district.
- ⊙ Fire Service and Civil Defense (FSCD) stations in Barguna district.
- ⊙ Active NGOs are working in Barguna district.



Mr. Mahbul Alam, ADC (Gen), Barguna facilitating localization workshop

Activities in 2019

NGOs are working in Barguna district under NAHAB Network

Sl. No.	Organization and Address	E-mail
1	SANGRAM (Sangathita Gramunnayan Karmasuchi)	sangramngo@yahoo.com
2	NSS (Nazrul Smriti Sangshad)	nssngo@gmail.com
3	Sangkalpa Trust	mirza.khaled@gmail.com
4	Jago Nari	jago_nari@yahoo.com
5	SAP- Bangladesh	srhr.sapbarguna@gmail.com
6	ANNESHA Samaj Unnayan Sangstha	annesasongstha@yahoo.com
7	DOCAP (Development Organization of Coastal Area's People)	docapbd@gmail.com
8	SACO	saco249@gmail.com
9	SEAM Foundation Bangladesh	ngoseam2018@gmail.com

Senior Citizen

Programme on Developing Lifestyles of Geriatric People



Background

Palli Karma-Sahayak Foundation (PKSF) was formed by the government of Bangladesh in 1990 aiming to promote socioeconomic status of rural livelihood providing financial and technical assistance through its partner NGOs round the country. PKSF has been applying bulk amount of activities in order to build capacity of its partners in connection to pragmatic implementation of different multidisciplinary project for the sake of developing grass-roots level socioeconomic condition. From the nascent stage of this government organization it has implemented huge number of project by its capacitated partner NGOs. Now PKSF is going to start a new project titled "Programme on Developing Lifestyles of Geriatric People in Society". SANGRAM is one of the veteran partners of PKSF. This non-government organization SANGRAM has selected to implement the aforementioned project in Pathorghata upazila of Barguna district.

The people who have crossed already 60 years, they are declared as Senior Citizen of the country in 2013. In this connection they are to get facilities on priority basis but it has not yet been possible to ensure indiscriminately. Needs are being increased with ages but on the other hand financial capabilities are decreased compared to aging even they are not prioritized in regards to have treatment facilities. Aged peoples are needed to accumulate in different programs from those they can be benefited as per their needs. SANGRAM has been trying to address the needs of aged people through this project. Government has taken some initiatives for its senior citizens of which aged allowance is more significant one. In this regard 3100000 aged people get Tk. 500/= per month each. But the peoples of remote area are being left to get this allowance. SANGRAM has started to implement this project with financial support of PKSF in Pathorghata and Bamna upazila of Barguna district.

Name of the Project : Programme on Developing Lifestyles of Geriatric People

Duration : 1 July 2017 to ongoing

Implementing Agency : SANGRAM (Sangathita Gramunnayan Karmasuchi)



Partner Organization : Palli Karma-Sahayak Foundation (PKSF)

Number of staff : 02

Goal

Develop life styles of geriatric people addressing their helpless area of needs.

Objectives

1. To build capacity through geriatric allowance and alimony.
2. To increase positive approach of young people to the aged persons.
3. To make their lives easy providing assistive devices.
4. To make them mentally fresh through recreation and treatment.

Beneficiaries: Male 110 and Female 90

Working area

Union- Pathorghata sadar and Dowatala; Upazila- Pathorghata and Bamna; District-Barguna.

Programme Area

The area of programme was selected in a workshop held in 2 June 2016 at PKSF Bhaban. Guidelines have been introduced in this workshop making similarity with "National Geriatric People's Policy 2013". The activities under the principles are:

1. Establish a club for geriatric peoples.
2. Introduce old aged allowance, special savings and pension scheme for geriatric people.
3. Introduce Honor's for both geriatric people and their ideal children.
4. Introduce special credit and training for ultra-poor geriatric people.

5. Introduce geriatric care and making physio-therapist.
6. Special assistance for geriatric people.
7. Establish effective coordination between partner NGO and relevant government department.

The above 7 activities are segregated in to 26 specific activities and a time bound action plan was introduced for substantive programme implementation.

Programme expenditure

This program will be implemented by the joint venture activities of PSKSF and SANGRAM and the total expenditure will be borne by both. Construction of geriatric club is a vital point among the all activities. 80% of total expenditure of geriatric club will be borne by PKSF and the organization will bear rest 20%. Other expenditure of this programme will be borne equally by PKSF and SANGRAM.

Manpower

One senior official of SANGRAM is acting as a Focal Person who is responsible for supervising all activities of this programme on behalf of the organization. A Programme Organizer is appointed as a full time staff for field level activity implementation and he is accountable to the Focal Person for his responsibility.

Working Area

Pathorghata Sadar union of Pathorghata Sadar upazila under Barguna district.

Geriatric Club

3 decimal lands have been donated by Mr. Chowdhury Mohammad Masum, Executive Director of this organization adjacent to the Chowdhury Masum Agriculture Institute at Hatimpur village of Pathorghata sadar union for geriatric club. As the project is in nascent stage the building for this club has not yet been constructed. The building construction will be started immediately as per the design provided by PKSF.

Baseline Survey

A baseline survey is going on to identify the geriatric people of Pathorghata sadar union. The survey is about to be completed.

Committee formation

For the sake of operating the activities some committees has been formed in village, ward and union level. 18 village committees formed in one union. 9 ward committees formed from the members of village committees. 1 union committee formed from the members of 9 ward committees.

Activities

1. Geriatric Allowance
2. Funereal work
3. Best Aged Person Honor
4. Best Child Honor
5. Aged Health Services
6. Special Assistance to Aged Persons
7. Alimony to Helpless Aged Persons
8. Establishment of Geriatric Club.

Blankets distribution among the geriatric people



Activities at a glance

Sl. No.	Activities	Status as of Dec. '18	in 2019	Total
1	Geriatric people enrollment	3037	0	3037
2	Geriatric Village Committee Number	3	On Going.	3
3	Geriatric Word Commite Number	18	On Going.	18
4	Geriatric Union Commite Number	2	On Going.	2
5	Geriatric Village Commite Meeting	3	0	3
6	Geriatric Word Commite Meeting	324	432	756
7	Geriatric Union Commite Meeting	36	24	60
8	Geriatric IGA Training	0	0	0
9	Geriatric Commite Orientation	18	0	18
	Participants	162	0	162
10	Health Care	325	631	956
11	Death SatkarHepl (Number)	150	120	270
	Taka	300000	240000	540000
12	Monthly Pobin Bhata	2400000	1320000	3720000
13	Nijvume Abasan	1	0	1
	Taka	52000	24000	76000
14	Kambol Distribution	200	160	360
15	Chador Distribution	200	0	200
16	Umbrela Distribution	80	0	80
17	Kamot Chair Distribution	80	0	80
18	Walking Strick Distribution	140	60	200
19	While Chair Distribution	12	4	16



SANGRAM (Sangathita Gramunnayan Karmasuchi) has started Cultural and Sports Programme with immense patronization of Palli Karma-Sahayak Foundation (PKSF) aiming to reduce poverty at global aspect. This programme works for physical and mental development of young people that will create promising attitude in order to form a new nation. The main objective of this project is to build awareness of young people against all types of social crime like terrorism, sexual abuse, drug addiction and violence against women.

Primarily PKSF started Cultural and Sports Programme in March 2016 by its 10 partner organization. Considering the status of poverty reduction and capacity of the partners PKSF has extended the outreach of the project in 60 districts round the country in July 2017. SANGRAM has been implementing this project in Barguna district as a continuation of this programme.

Name of Programme: Cultural and Sports Programme.

Donor : Palli Karma-Sahayak Foundation (PKSF).

Working Area : Barguna district.

Manpower : 2 Persons (Focal Person and Programme Officer)

Date of commencement : 1 October 2018

Implementing Process

Events on sports and culture will be initiated in some selected educational institutions of Pathorghata, Bamna and Barguna sadar upazila under Barguna district. Subsequently inter-upazila competition will be held in the same event. The events will be performed by the upazila based implementation committee. By this time schools selection and implementation committee formed have already been selected.

Cultural Affairs

Cultural programme is going to perform aiming to protect local aristocratic culture. The topics of cultural program includes Write up, Right code of conduct, Right pronunciation, Extempore

speech, Recitation, Article writing, Story writing and speaking, Folk song, Art competition, Dance, Acting, Cleanliness activities, Plantation, Wall paper, Debate competition, Seasonal competition, Science, Agriculture, Technology and Fair of innovations.

Sports Affairs

Inspiration of sportsman spirit forms a healthy nation. The events of sports programme includes Cabady, Badminton, Foot Ball, Swimming, Volley Ball, Table Tennis, Chess, Carambole, Hand Ball, Mini Marathon, Cricket, Young-Old get together and Charity Matches.



Cultural events under this program

Inclusion of Educational Institutions

Sl. No.	Name of Institution	Number
1	Primary School	1
2	Secondary School	26
3	Madrasha	1
4	Club	4

Activities on cultural and sports programme

Sl. No.	Competition Type	Event	Participants (Student)		
			Boys	Girls	Total
Cultural Programme					
1. Sound cultural practices and development activities					
1.1	Reciting from Holy Quarany/Islami Song	16	116	245	361
1.2	Rabindra Song	10	64	93	157
1.3	Patriotic Song	35	349	521	870
1.4	Folk Song	26	265	389	654
1.5	Dances on Local Culture	26	164	511	675
1.6	Acting	26	313	270	583
1.7	Jarigan	13	64	144	208
Sub Total (1)		152	1335	2173	3508
2. Activities for thinking on knowledge-Science and thoughts					
2.1	Wall Magazine	1	47	76	123
2.2	Reading Competition	20	194	286	480
2.3	Story-Articles writing and Tales	8	67	78	145
2.4	Debate Competition	5	22	32	54
2.5	Instant lecture	25	214	350	564
2.6	Art Competition	18	155	298	453
2.7	Essay writing Competition	22	258	409	667
Sub Total (2)		99	957	1529	2486
3. Pure Language Practice					
3.1	Recitation	28	332	430	762
Sub Total (3)		28	332	430	762
4. Values Development and Awareness					
4.1	Cleanliness Activities	1	18	7	25
Sub Total (4)		1	18	7	25
Sports Programme					
5. Sports for Physical and Mental Development					
5.1	School Based Sports (Athletics, Jump, Swimming, Cock fight, Chess & Ceram etc.)	201	2767	3311	6078
5.2	Ha Du Du/Kabadi	13	178	14	192
5.3	Football	24	616	132	748
5.4	Cycling	18	440	11	451
5.5	Cricket	23	528	22	550
5.6	Volleyball	8	108	0	108
Sub Total (5)		287	4637	3490	8127
Grand Total		567	7279	7629	14908

Some pictures of the Cultural and Sports Programme



Mung bean

**Value Chain Project titled
“Mung bean cultivation and Homestead
Gardening in scientific methods
and Merchandizing”**



In Bangladesh Mug bean is one of the most important cash crop. But production is not reasonable as per landing pattern. Local and international demand has been increasing and production of local variety is decreasing day by day. BARI-6 Mug bean will produce vigorous production in coming years. Organic fertilizer increase Mug production 45%-56% and also increase quality of soil. Marginal farmers are able to produce easily as production cost is too low.

Mug bean possesses high demand in world market. It has created special demand in Japan. Japanese company Grameen Euglena working in Bangladesh has created a good scope to export BARI-6 Mug bean from Bangladesh to Japan. SANGRAM has been working on BARI-6 production with financial and technical assistance of IFAD and PKSf from November 2016 under Promoting Agriculture Commercialization Enterprises (PACE) of PKSf. The brief description of this project is mentioned below.

Name of Project : Value Chain Project titled "Mud bean cultivation and Homestead Gardening in scientific methods and Merchandizing"

Name of sector : Agriculture

Name of Sub-sector : Mug 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



Seedlings Distribution by Dr. AKM Rafiqul Islam, Sr. GM, PKSf

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 Mug bean cultivation using updated methods.

Objectives

1. To develop knowledge and skill of farmers through cultivating Mug bean by update system.
2. To increase the production of Mug bean transferring technologies to the farmers.
3. To make available the quality agriculture tools for Mug bean cultivation.
4. To make effective merchandising for produced Mug 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: 4800 Mung bean and homestead vegetable farmers of 5 upazila of Barguna district under 8 branches of the organization located in project area.

Geographical area and members

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	Amtali	90	420	90	600
		Tarikata	90	420	90	600
	Taltali	Koroibaria	90	420	90	600
	Betagi	Betagi	90	420	90	600
	Total	720	3360	720	4800	

Activities at a glance

No	Activities	Achievements		
		As of Dec 2018	Jan-Dec 19	Total
1.	Startup workshop	Complete 5 program	0	5
2.	Linkage workshop	15	10	25
3.	TOT training	5	0	5
4.	Learning season mugbean	1350	0	1350
5.	Demonstration plot mugbean	56	16	72
6.	Demonstration plot home garden vegetable	32	0	32
7.	Training on home garden vegetable	32	0	32
8.	Agriculture fair	4	11	15
9.	exposure visit	1	3	4
10.	Field day	56	16	72
11.	Sunflower cultivation training	0	10	10
12.	Vegetable cultivation training	0	10	10
13.	Mugbean cultivation training	0	40	40
14.	Demonstration plot sunflower	0	0	0
15.	Demonstration plot mungbean	0	0	0
16.	Demonstration plot vegetable	0	50	50
17.	About mugbean sprout chopfallen seminar	0	1	1
18.	Project extension workshop	0	1	1



Crab Culture

**Value Chain Project titled
“Crab culture, fattening in scientific methods
and Merchandizing for Economic benefit
and Employment creation
of Entrepreneurs.”**



95% crabs are exported collected from natural sources and farming system. Normally hard shell and soft shell crabs are exported. 95% exported crabs are hard shelled. Only 2% crab lets are collected from nature of our exporting capacity and Bangladesh lose 7662 crores foreign currency every year. Moreover 2.5-3.0 million peoples are left unemployed.

Crab culture is essentially needed to be adapt with our income generation confronting adverse situation of Climate Change. It is an adaptive income generating activity in critical environmental situation but we are to search international markets of crab. SANGRAM has started crab fattening and trying to make hatchery with the financial and technical support of IFAD and PKSF aiming to enhance income generation and branding for export under Promoting Agriculture Commercialization Enterprises (PACE) Project of PKSF. The brief description of crab fattening are men-

tioned as follows:

Name of the Project: Value Chain Project titled "Crab culture, Fattening in scientific methods and Merchandizing for Economic benefit and Employment creation of Entrepreneurs."

Sector: Fishery.

Sub-sector: Crab Fattening

Duration: 11/3/2018 to 6/12/2020.

Partner Organization: Palli Karma-Sahayak Foundation (PKSF).

Donor: International Fund for Agriculture Development (IFAD)



Training program on Crab Culture opened by Fishery Officer, Pathorghata

Staffing

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

Information of Entrepreneurs and Project Area:

This project has been implementing in Pathorghata upazila with 1000 entrepreneurs. The entrepreneurs are divided as follows:

Branch	Number of Entrepreneurs						Targeted members						Grand Total		
	Members- PO		Members Non-PO		Total		Non-Poor		Poor		Ultra-Poor			Total	
1	M	F	M	F	M	F	M	F	M	F	M	F	M	F	1000
	182	30	1220	240	1402	270	120	105	350	200	120	105	590	410	

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.

1. 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	

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	Charduani to Rupdhan	Patharghata	Kanthaltali Talukcharduani 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	

Projects Implemented at a glance

Sl. No	Name of the projects	Duration	Area covered	Donor	Budget (BDT in lakh)
1.	Promoting Agriculture Commercialization and Enterprises(PACE)	Nov 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.	ENRICH	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-April 2012	Galachipa Upazila of Patuakhali district	DWA(Departmen t 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- 28 Feb 2010	2 unions of Barguna sadar and 1 union of Amtali Upazila of Barugna district.	ACF	80.29

Sl. No	Name of the projects	Duration	Area covered	Donor	Budget (BDT in lakh)
13.	Demonstrated Evidence that disaster risks to livestock can be reduced through proper care practices through the position of Goats	18 July 2010- 31 May 2011	2 unions of Barguna and 1 union of Patuakhali district.	ACF	59.36
14.	Killa Constructi on	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- Sep 2-11	Barisal, Jhalokathi and Pirojpur district	Danish Embassy	2800.00
16.	Vulnerable Group Development(VGD)	1 Nov 2007- 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- 31 December 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 08	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 08	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

Sl. No	Name of the projects	Duration	Area covered	Donor	Budget (BDT in lakh)
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
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

Sl. No	Name of the projects	Duration	Area covered	Donor	Budget (BDT in lakh)
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
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
54.	Village Development Center(VSC)	March 1992 to ongoing	Charduan, Pathorghata	NGO Fourm	0.55
55.	Village Development Center(VSC)	Sep. 1993 to ongoing	Kanthaltoli, Pathorghata	NGO Fourm	0.55
56.	Social Forestry	July 1994 to ongoing	Pathorghata, Bamna and Barguna sadar upazila	WFP/DoF	46.98
57.	Coastal Belt Poor Women Development	April 1997 to March 1998	Barguna sadar, Barguna	APHD	8.21
58.	100 % Sanitation Coverage	1 July 1998 to 31 Dec 1998	Dema, Barguna	NGO Forum	4.34
59.	Subsidy to latrine buyers	July-Dec 1998	Barguna and Pathorghata upazila, Barguna	UNICEF	2.20
60.	Non Formal School for Adolescent	1 Jan 1998 to 31 Dec 1999	Baal Kar, Barguna	USCCB	2.98

Sl. No	Name of the projects	Duration	Area covered	Donor	Budget (BDT in lakh)
61.	Green Belt Project	July 1998 to 31 Dec 1998	Patharghata	GoB-Forest Department	10.6
62.	Livelihood Rehabilitation for the Flood Affected Households	July 2000	Badarkhali union, Barguna	DFID	2.50
63.	Adolescents Development Project	Jan 99- Dec 2000	Amtali Upazila, Barguna	USCC-B	15.88
64.	Child Development	1 Jan 2001 to 31 Dec 2001	Barguna	BSAF	00.82
65.	Economic Development Project(EDP)	July 2003 to ongoing	Golachipa Upazila, Patuakhali	CODEC	419.90
66.	Community Based Aquaculture Management	Oct 2003 to Sep 2006	Barguna sadar and Amtali upazila, Barguna	DANIDA	13.90
67.	Village Sanitation Center(VSC)	Jan 2004 to ongoing	Fuljhuri union, Barguna sadar	NGO Forum	0.58
68.	Adolescents Innovation Opportunity Project (AIOP)	May 2005 to June 2009	Amtali upazila, Barguna	USCC-B	7.27
69.	Life Skill Education for Adolescents Development (LEAD)	July 2006 to March 2008	Taltoli upazila, Barguna	USCC-B	3.10
70.	Activities For Child Protection	July 2006 to June 2008	Barguna sadar, Barguna	BSAF	1.72
71.	Monitoring and Policy Advocacy on Livelihood of the Fishing Community	Jan 2007 to December 2008	Pirojpur district	COFCON	1.80
72.	LG Hope Village	1 Jan 2011 to 15 July 2011	Patharghata	WFP	251.7
73.	Adolescent Development for School	1 Jan 2018 to 21 Oct 2018	Barguna District	PKSF	2.5
74.	UPP-Ujjibito	January 2014 to April 2019	Barguna, Patuakhali and Jhalokathi District	European Union/ PKSF	267.00



Chairman of PKSF Dr. Qazi Kholiquzzaman Ahmad with
Chowdhury Mohammad Munir, DED of SANGRAM
at the PKSF Unnoyon Mela-2019

CHAPTER

5

MICROCREDIT

- ◆ Details of Microcredit
- ◆ Information of Branch Offices



1. Details of Microcredit

Credit is the core program 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 programme is to improve socio-economic conditions, status of Income Generating Activities (IGAs) of the concerned peoples. The groups are involved in credit programme 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.

Present Activities in terms of Samity formation

Branch	District	Upazila	Union	Village	Group	Members	Beneficiaries
50	6	31	183	1120	3215	57305	292880

Manpower of Credit Program

Credit Chief		Area Manager		Manager		Supervisor		Accountants		Field Organizer		Support staff		Total		Grand Total
F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	
0	1	0	7	2	48	0	0	1	42	48	181	2	20	53	272	352

Member's Enrollment

S.N.	Activities	Year of Commencement	Years						
			2013	2014	2015	2016	2017	2018	2019
01	RESCUE	2008	36	32	0	761	0	452	0
02	EFRRAP Loan	2008	0	0	0	9	0	5	0
03	IGA Loan	2012	757	650	821	985	1586	1458	1548
04	Livelihood Development	-	0	0	0	118	0	86	0
05	Assets creation loan	2013	900	872	562	536	0	479	0
06	SHAHOSH-2	-	0	0	0	423	0	40	0
07	Jagoron	1985	17743	15232	19720	19662	27894	28174	30882
08	Agrashor	2004	1741	1507	1645	1428	2742	3765	4398
09	Buniad	2005	18557	26651	25320	17263	14351	12754	12898
10	Shufolon	2005	609	940	1672	1650	1194	1043	1067
11	LRP Loan	-	0	0	0	962	0	519	0
12	SHAHOSH	-	0	0	0	821	0	514	0
13	Special Savings		0	0	0	0	0	7521	6512
Total			42356	47898	51755	46634	49784	58828	57305

Group formation, Members enrollment and Savings accumulations

Projects	Group Formation			Members enrollment			Savings balance		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Jagoron	185	2128	2313	6315	24567	30882	22531560	95238239	117769799
Agrashor	120	221	341	2924	1474	4398	33804948	14815420	48620368
Buniad	31	261	292	120	12778	12898	42388	35296328	35338716
Shufolon	96	0	96	625	442	1067	945692	1328072	2273764
IGA Loan	0	90	90	190	1358	1548	3242381	9108550	12350931
Special Savings			0	1257	5255	6512	14758288	26421339	41179627
Total	432	2700	3132	11431	45874	57305	75325257	182207948	257533205

Savings



- Jagoron
- Agrashor
- Buniad
- Shufolon
- IGA Loan
- Special Savings
- Total

Uses of savings money

Cumulative accumulation	Interest provided to members	Refunded to the members	Present balance	Uses of savings			
				FDR	Investment in credit	Cash at Bank	Total
997818002	57955792	798240589	257533205	24500000	232270833	762372	257533205

Uses of savings money



- FDR
- Investment in credit
- Cash at Bank

General information of credit

S. N.	Credit components	Branch involved	Loan disbursement	Duration	Grace Period	No of Weeks	Service Charge	Outstanding	Recovery rate
1	Jagoron	50	4741658500	1 Year	14 Days	46	13.20%	426705889	99.27%
2	Agrashor	45	2015615200	1 Year	14 Days	46	13.20%	232860057	98.68%
3	Buniad	48	970487300	1 Year	14 Days	40	10%	102210064	98.86%
4	Shufolon	27	677868500	6 Month	5 Month	One time	10%	51751329	99.89%
5	LRP Loan	18	24187200	1 Year	1 Month	12month	4%	802363	99.80%
6	SHAHOSH	22	40000000	3 Year	6 Month	36 month	0%	1491292	99.12%
7	RESCUE	22	201327000	3 Year	6 Month	36 month	4%	3608028	99.45%
8	IFRAP Loan	1	5000000	1 Year	1 Month	12 Month	4%	9337	99.96%
9	IGA Loan	5	256393000	1 Year	14 Days	46	13.20%	40315231	99.46%
10	Livelihood development	4	5499000	1 Year	1 Month	12 Month	4%	533725	99.97%
11	Assets creation loan	31	47837634	2 Year	1 Month	24 Month	8%	7314054	98.89%
12	SHAHOSH-2	8	18852000	1 Year	1 Month	12 Month	4%	24899	99.66%
	Total	50	9004725334					867626268	



Outstanding

- Jagoron
- Agrashor
- Buniad
- LRP Loan
- SHAHOSH
- IGA Loan
- Livelihood development
- RESCUE
- Assets creation loan
- Shufolon
- IFRAP Loan
- SHAHOSH-2

Year wise credit utilization

S. N.	Credit components	Year of start	Years						
			2013	2014	2015	2016	2017	2018	2019
1	Jagoron	1985	104695000	65572000	80072000	305782152	327954000	656991000	756575000
2	Agrashor	2003	19487000	11448000	15480000	81008000	140905000	313998000	376782000
3	Buniad	2004	71050000	36655000	45055000	92385500	73184000	179144000	198853000
4	Shufolon	2005	40609000	30909000	55000000	72642000	22177000	46370000	45151000
5	LRP Loan	2005	28692000	19384000	-	-	0	0	
6	SHAHOSH	2008	1110000	-	-	-	0	0	
7	RESCUE	2008	-	-	-	-	0	0	
8	IFRAP Loan	2012	-	-	-	-	0		
9	IGA Loan	2011	-	-	-	20919000	26558000	57791000	70963000
10	Livelihood development	2011	-	-	-	1905000	495000	843000	1388000
11	Assets creation loan	2012	4558000	2911000	5680000	2540620	4664000	6099000	7515000
12	SHAHOSH-2	2012	7544000	6992000	5000000	1058000	0	0	0

Year wise savings accumulation

S. N.	Credit components	Year of start	Years						
			2013	2014	2015	2016	2017	2018	2019
1	Jagoron	1985	11509374	13764442	28512004	47925606	35737237	74506345	79051633
2	Agrashor	2003	2242543	2489094	12461987	11592842	11296691	27316409	29495791
3	Buniad	2004	4144491	5952742	25230219	21370243	11066073	26159118	29707273
4	Shufolon	2005	6533207	8792241	11235443	3849599	93506	2807604	2907640
5	LRP Loan	2005	2330173	636472	-	-	0	0	-
6	SHAHOSH	2007	111000	113478	-	-	0	0	-
7	RESCUE	2008	16	5150	-	2099	0	0	-
8	IFRAP Loan	2012	2084583	2363344	-	-	0	0	-
9	IGA Loan	2014	-	11331179	6416839	4183077	3069710	6406245	7525699
10	Livelihood development	2014	-	4390662	-	-	0	0	-
11	Assets creation loan	2014	-	8562807	-	-	0	0	-
12	SHAHOSH-2	2014	-	589500	-	-	0	0	-
13	Special Savings	2016	-	-	-	46010078	8727045	18918836	11520036

Year wise Loanees enrollment:

S. N.	Credit components	Year of start	Years						
			2013	2014	2015	2016	2017	2018	2019
1	Jagoron	1985	10548	7027	15720	15755	21551	21796	24005
2	Agrashor	2003	1407	1071	1230	1213	2376	3301	3778
3	Buniad	2004	1361	943	8230	7022	6731	7805	7950
4	Shufolon	2005	6791	4854	4543	1615	1087	518	851
5	LRP Loan	2005	357	390	750	762	634	519	441
6	SHAHOSH	2005	203	148	820	821	609	514	421
7	RESCUE	2007	1222	935	810	761	534	452	373
8	IFRAP Loan	2007	1538	1107	6	9	6	5	3
9	IGA Loan	2008	1542	1136	1250	537	1132	1128	1138
10	Livelihood development	2011	19	10	75	118	68	86	107
11	Assets creation loan	2012	1455	948	950	536	553	479	967
12	SHAHOSH-2	2012	328	237	1150	423	156	40	17

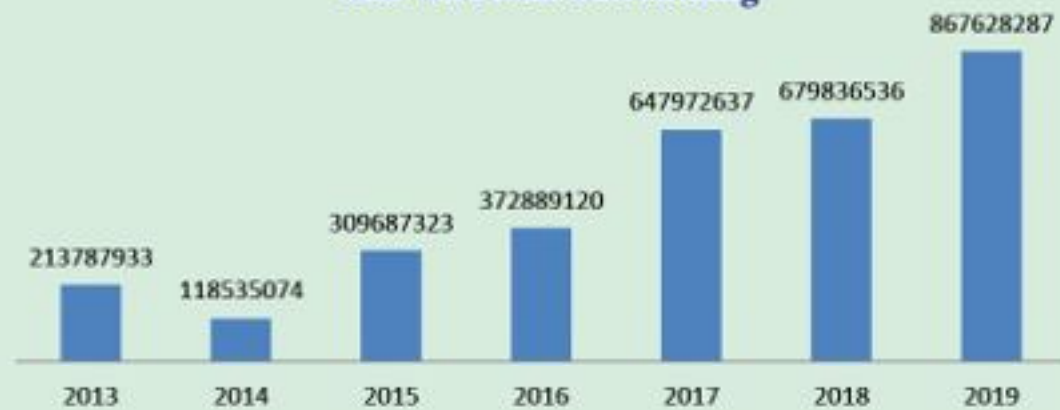


Loan Giving Ceremony
of potato farmers

Year wise loan outstanding

S.N.	Credit components	Year of start	Years						
			2013	2014	2015	2016	2017	2018	2019
1	Jagoron	1985	73095747	35813072	141314782	188363693	336604893	348789036	426705889
2	Agrashor	2003	15308115	8500583	53470024	58271493	145170289	179070460	232860057
3	Buniad	2004	53778142	28245119	50647757	48193959	73552126	86813880	102210064
4	Shufolon	2005	25837212	12293373	35085612	44293089	44311465	17088588	51751329
5	LRP Loan	2005	8499677	8258718	1350419	1318011	1119016	916868	802363
6	SHAHOSH	2005	2366970	1052217	2850606	2928829	2120411	1765607	1491292
7	RESCUE	2007	2068411	1608470	10000520	9156515	6059819	4771383	3608028
8	IFRAP Loan	2007	5696152	4132325	13520	14657	12782	12465	9337
9	IGA Loan	2008	21180618	15050345	9092821	13946996	32837567	34522092	40315231
10	Livelihood development	2011	34477	22035	816936	1568593	357349	595785	533725
11	Assets creation loan	2012	2660234	1079882	3985469	4383801	5752668	5443607	7314054
12	SHAHOSH-2	2012	3260165	2476921	1056842	447468	72235	44747	24899
Total			213787933	118535074	309687323	372889120	647972637	679836536	867628287

Year wise loan outstanding



Handicraft's product by microcredit beneficiaries



Branch Office information

(Contact Person-Branch Manager)

Brach name	Upazila	Address	Mobile No
Barguna			
1.	Patharghata	Hospital road, Patharghata, Barguna	01709-953721
2.	Kakchira	Kakchira Bazar, Patharghata	01709-953726
3.	Kanthaltoli	Kanthaltoli Bazar, Patharghata, Barguna	01709-953748
4.	Hatimpur	Chowdhury Bari, Hatimpur, Patharghata, Barguna	01709-953749
5.	Haritana	Koralia Bazar, Patharghata, Barguna	01709-953755
6.	Barguna sadar	Shahid Smriti Sarak, Barguna sadar, Barguna	01709-953723
7.	Kadamtola	Kadamtola Bazar, Aila Patakata, Barguna	01709-953741
8.	Fuljhuri	Goruichanna Bazar, Barguna	01709-953742
9.	Parirkhal	Alysshar Mor, Parirkhal, Barguna	01709-953724
10.	Noltona	Gonokobor, Noltona, Barguna	01709-953747
11.	Amtali	In front of Fire Service, Amtali, Barguna	01709-953725
12.	Gajipur	Gajipur Bazar, Amtali, Barguna	01709-953736
13.	Tarikata	Tarikata Bazar, Amtali, Barguna	01709-953752
14.	Bamna	College Road, Bamna, Barguna	01709-953722
15.	Dowatola	BDR Market, Dowatola, Bamna, Barguna	01709-953727
16.	Betagi	College Road, Betagi, Barguna	01709-953737
17.	Taltali	Taltali Bazar, Taltali, Barguna	01709-953730
18.	Koroibaria	Koroibaria Bazar	01709-953740
19.	Loupara	Loupara Bazar, Taltali, Barguna	01709-953744
Patuakhali			
20.	Patuakhali Sadar	Patuakhali Sadar, Mridha Bari Sarak, Patuakhali	01709-953733
21.	Galachipa	Galachipa Chowrasta, Galachipa, Patuakhali	01709-953732
22.	Chiknikandi	Chiknikandi Bazar, Galachipa, Patuakhali	01709-953750
23.	Dashmina	Girls School Road, Dashmina, Galachipa	01709-953739
24.	Gosani Bazar	Gosani Bazar, Dashmina, Patuakhali	01709-953762
25.	Borogopaldi	Borogopaldi Bazar, Dashmina, Patuakhali	01709-953763
26.	Kalapara	Chorrasta Mor, Kalapara, Patuakhali	01709-953746
27.	Kuakata	Mohipur Bazar, Kalapara, Patuakhali	01709-953756
28.	Shubidkhali	College Road, Shubidkhali, Mizagonj, Patuakhali	01709-953738
29.	Baufal	Hajibari Sarak, Ward No-7, Baufal Pouroshova, Baufal, Patuakhali	01709-953754
30.	Dumki	Satani Kalmat, Lebukhali Sarak, Dumki, Patuakhali	01318251316
31.	Khalishakhali	Chandakhali Bazar, Mirzagonj, Patuakhali	01709953729

Branch Office information

(Contact Person-Branch Manager)

Brach name	Upazila	Address	Mobile No
Bhola			
32. Charfasion	Charfasion	Cinema Hall Road, Charfasion Bazar, Charfasion, Bhola	01709-953735
33. Borhanuddin	Borhanuddin	Bekarir Mor, Borhanuddin Bazar, Borhanuddin, Bhola	01709-953743
34. Bhola Sadar	Bhola Sadar	Kalibari Sarak, Bhola Sadar, Bhola	01709-953745
35. Daulatkhan	Doulatkhan	Bangla Bazar, Doulatkhan, Bhola	01318251315
36. Tajumoddin	Tajumoddin	Kunjer Hut, Tajumoddin, Bhola	01318251311
37. Lalmohon	Lalmohon	Stadium Road, Lalmohon,	01318251312
Pirojpur			
38. Mothbaria	Mothbaria	Mothbaria Bazar, Mothbaria, Perojpur	01709-953731
39. Shafa Bazar		College Road, Shafa Bazar, Mothbaria, Pirojpur	01709-953761
40. Pirojpur	Pirojpur Sadar	Shahi Bhaban, CI Para, Pirojpur	01709-953760
41. Bhandaria	Bhandaria	Upazila Sarak, Bhandaria, Pirojpur	01709-953753
42. Nesarabad	Nesarabd	Old Court Building, Upazila Road, Nesarabad, Pirojpur	01709953759
43. Kowkhali	Kowkhali	Riad Mension, Aspaddi, Kawkhali, Pirojpur	01709953764
Jhalokathi			
44. Kanthalia	Kanthalia	West Aura, Kanthalia Bazar, Kanthalia, Jhalokathi	01709-953728
45. Jhalokathi Sadar		Jhalokathi Sadar, Junayed Villa, Krisna Kathi, Jhalokathi	01709-953758
46. Rajapur	Rajapur	Saramoni Monjil, Medical Mor, Rajapur	01318251314
47. Nolciti	Nolciti	Gorosthan Sarak, Mollikpur, Nolciti	01709953751
Barisal			
48. Padrishibpur	Bakergonj	Padrishibpur Bazar, Padrishibpur, Bakergonj, Barisal	01709-953734
49. Barisal Sadar	Barisal Sadar	Ahmed Molla Sarak, Rupatali, Barisal	01709-953757
50. Banaripara	Banaripara	Tasin Villa, Kundihar, Banaripara, Barisal	01709953720



CHAPTER

6

OTHERS

- ◆ Publication
- ◆ Citizen Charter
- ◆ Audit Report 2018-2019



Publications

The publications cell of SANGRAM is committed to disseminate the work and activities of the organization to wider range of audience. The cell ensures the visibility and impact of SANGRAM programs and projects through its various publications which are circulated to government, development agencies and partner organizations.

Over the last few years the volume and impact of SANGRAM publication are steadily increasing and SANGRAM has diversified its activities and undertaken new projects and programs in line with its vision and mission.

The publication cell publishes Newsletter

named SANGRAM BARTA regularly and also publishes the Annual Report which reflects the yearly progress of SANGRAM activities.

Apart from this, the cell also assists in the publication of different reports, monographs on special issues, Souvenirs, performance-based documentations etc.

The publication cell regularly offers editorial assistance to publish booklets, flip-charts and brochures of various departments. The cell assists to prepare documentation when necessary, of the SANGRAM program and projects with graphics and relevant photographs.

Few Selected Publications are shown here



Photo Gallery of PKSF Unnoyon Mela-2019



Photo Gallery of the Staff Assembly



CITIZEN CHARTER

1. Promise for Services

1.1 Citizen Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
	Information of services provided by Sangram	Contact with responsible person	SANGRAM, Head Office, Shahid Smriti Sarak, Barguna	Free of cost	During Office Period	Fatema Akhter, Office Asst., Mobile: 01721-431045, E-mail: fatema.sangram@gmail.com

1.2 Institutional Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Services of credit by SANGRAM.	Target people of SANGRAM catchments area is entitled for services under the rules of Microcredit.	Relevant documents of microcredit will be found in 43 branches of SANGRAM	No charges are applicable separately for providing services but rules and regulations of different components to be followed	Timeline depends on the enrollment of microcredit programme	Md. Humayun Kabir, Deputy Director(Credit), SANGRAM Head Office, Barguna. Cell: 01720-510684 E-mail: sangramkabr@gmail.com
2	Services for geriatric people	Peoples are entitled for services as per project rules	ENRICH Project Office, Hospital Road, Pathorghata. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Mizanur Rahaman Manik, Project Coordinator, ENRICH and Focal Person of Geriatric Project. Cell: 01720-510673 E-mail: sangrammanik1980@yahoo.com
3	Services on Value Chain Project titled "Mung bean cultivation"	Peoples are entitled for services as per project rules of PACE	Project Office PACE, SANGRAM Shahid Smriti Sarak, Barguna	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Belal Hossain Value Chain Facilitator, Mung Bean. Cell: 01716-246135 E-mail: rajib7284@gmail.com
4	Services on Value Chain Project titled "Crab culture"	Peoples are entitled for services as per project rules of PACE	Project Office PACE, SANGRAM Shahid Smriti Sarak, Barguna	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Rana Haldar Value Chain Facilitator, Crab Culture. Cell: 1756431620
5	Services for the members of Persons with Disability (PWD)	Peoples are entitled for services as per project rules of PHRPBD and Di	Project Office PHRPBD-DI, Kalapara, Patuakhali. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Masud Sikder, Director (Training) Cell: 01720-510700 E-mail: masud.sangram@gmail.com
6	Services from ENRICH Programme	Peoples were enrolled with ENRICH are entitled for receiving services	ENRICH Project Office, Hospital Road, Pathorghata. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Mizanur Rahaman Manik, Project Coordinator, ENRICH. Cell: 01720-510673 E-mail: sangrammanik1980@yahoo.com

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
7	Program for Adolescent	Peoples were enrolled with Program for Adolescent are entitled for receiving services	Program for Adolescent. Relevant documents are available in these branches	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Mizanur Rahman Program Officer, Program for Adolescent. Cell: 01719835113 E-mail: mrahman5113@gmail.com

1.3 Internal Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Credit Facility from Provident Fund	Entitled for organizational regular staff. As per rules of provident fund	SANGRAM Head Office, Shahid Smriti Sarak, Barguna. Documents are available in organizational finance division	Free of cost	End week of every month	Reshmatuzzaman, Deputy Director(Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com
2	Provident Fund	Entitled for organizational regular staff. As per rules of provident fund	SANGRAM Head Office, Shahid Smriti Sarak, Barguna. Documents are available in organizational finance division	Free of cost	After retirement or release from the organization	Reshmatuzzaman, Deputy Director (Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com
3	Residential Facilities of credit staffs	Entitled for organizational regular staffs those who are involved with Microcredit Operation	All credit branches of the organization	Free of cost	During the tenure of his/her services	Md. Humayun Kabir, Deputy Director(Credit), SANGRAM Head Office, Barguna. Cell: 01720-510684 E-mail : sangramkabin@gmail.com
4	Lunch facilities	Entitled for all staffs of the Organization	Head Office and Credit Branches	Free of cost	During the tenure of his/her services	Fatema Akhter, Office Assistant, Head Office Mobile: 01721-431045, E-mail: fatema.sangram@gmail.com
5	Wedding Leave	As per approval of proper authority	Head Office and Branch Offices	Free of cost	3 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
6	Maternity Leave	As per approval of proper authority	1. Recommendation of respective supervisor 2. Doctor's certificate	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
7	Paternity Leave	As per approval of proper authority	3. Recommendation of respective supervisor 4. Doctor's certificate	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
8	Health Facilities	As per approval of proper authority	5. Recommendation of respective supervisor 6. Doctor's certificate	Free of cost	3 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
9	Residential Facilities	As per need	Respective Authority	Free of cost	1 working day	Respective Branch Manager
10	Interest free loan for buying motorcycle	As per approval of proper authority	Application	Free of cost	15 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
11	Training	As per nomination	Relevant documents	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com

1.4 Services by the sister concerns (Copy attached)

2. Grievance Redress System(GRS):

Sl. No.	When to Contact	Whom to contact	Contact Address	Time
1	When the concerned officer fails to resolve	Contact in written or by mobile with Grievance Redress Officer.	Mohammad Yousuf, Director (Program), SANGRAM Head Office, Barguna. Cell: 01712-972589, E-mail: yousufdubot@gmail.com	Highest 15 working days
2	When Grievance Redress Officer fails to resolve	Written communication with the officer of Appeal Division attaching relevant documents	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com	Highest 10 working days
3	If there is no solution found from Grievance Redress Officer	Unsettled issues will come up to the Grievance Redress Board for solution through proper channel	Chowdhury Mohammad Masum, Executive Director SANGRAM Head Office, Barguna. Cell: 01713-001528 E-mail: sangramngo@yahoo.com	Highest 5 working days

3. Our Expectation to you

- Submit full application with mobile number
- Physical presence before interview
- Physical presence with relevant evidences

Right to Information Act

In compliance with the 'Right to Information Act, 2009' circulated by the Government of Bangladesh, SANGRAM has taken initiative to provide information on public demand as prescribed by the law.

In addition, SANGRAM has also nominated an officer in charge (Information Officer) to deal with the applications submitted under the Right to Information Act, 2009. The Deputy Executive Director of the organization is the Appeal Authority for any kind of failure of disclosure of information by the duty officer. SANGRAM believes that the steps taken to abide by the rules under the Right to Information, 2009 will endorse its transparent image in all respects.

Audit Report



KHAN WAHAB SHAFIQUE RAHMAN & CO.
CHARTERED ACCOUNTANTS

HEAD OFFICE :

RUPAL BIMA BIRJAN
7, RAJUK AVENUE (5TH & 6TH FLOOR);
MOTILBELL, DHAKA-1000
Tel : 9555136, 9551663, 9551621
FAX : 850-2-5551921
E-mail : khwr@shaki.net
Web : www.kwshd.com



BRANCH OFFICE :

FARUK CHAMBER (9TH FLOOR)
1403 SK. MUJIB ROAD
AGRAHATIA C/A, DOUBLE MOORING
GHATTOGRAM, BANGLADESH
Tel : 331-2520095
E-mail : khwrty@gmail.com

**Independent Auditor's Report
To the Members of General Body of
Sangathita Gramaunnaon Karmasuchee (SANGRAM)
Report on the Audit of the Financial Statements**

Qualified Opinion

We have audited the Consolidated financial statements of **Sangathita Gramaunnaon Karmasuchee (SANGRAM)** (the NGO), which comprise the statement of Consolidated financial position as at 30 June, 2019, and statements of Consolidated comprehensive income and statement of Consolidated Receipts & Payments for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matters described in the basis for Qualified Opinion section of our report the accompanying financial statements present fairly, in all material respects of the statement of consolidated financial position of **Sangathita Gramaunnaon Karmasuchee (SANGRAM)** as at 30 June 2019, and of its Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Qualified Opinion

Opening Balance of all the accounts heads as shown in the financial statements have not been brought forward from previous year audited financial statements. As a result an amount of Tk. 6,172,240 have been created as suspense accounts in the statement of consolidated financial position.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Restrictions on use and Distribution:

The Consolidated financial statements has been prepared to SANGRAM in order to fulfill the reporting obligation. As a consequence, the consolidated financial statements may not be suited to other purpose. Our audit opinion has been drawn up solely for the use of SANGRAM must not be distributed to or used by any other.

In Practice since 1968



Sangathita Gramaunnaon Karmasuchee (SANGRAM)
Consolidated Statement of Financial Position
As at June 30, 2019

Particulars	Notes	Amount (In Taka)			
		PKSF	Project	30.06.19	30.06.18
PROPERTY AND ASSETS:					
A. NON CURRENT ASSETS:					
Fixed Assets	6.00	25,497,386	15,989	25,513,375	18,254,934
Investments	7.00	34,000,000	-	34,000,000	25,500,000
FDR (Savings)		24,500,000	-	24,500,000	21,000,000
FDR (Sanrakshito Tahobil)		8,500,000	-	8,500,000	4,500,000
FDR (Staff Security)		1,000,000	-	1,000,000	-
Total Non Current Assets		59,497,386	15,989	59,513,375	43,754,934
B. CURRENT ASSETS:					
Loan to beneficiaries	8.00	810,062,727	-	810,062,727	693,680,311
JAGORON		428,946,152	-	428,946,152	354,349,071
AGROSOR		215,834,513	-	215,834,513	178,929,677
BUNIAD		102,076,962	-	102,076,962	92,860,496
SUFOLON		7,423,803	-	7,423,803	18,980,920
LRP		821,873	-	821,873	973,493
SAHOS		1,545,236	-	1,545,236	1,883,275
RESCUE		3,959,574	-	3,959,574	5,059,125
EFRAP		9,337	-	9,337	12,465
IGA		44,211,827	-	44,211,827	36,298,525
LIL		573,394	-	573,394	293,997
ACL		4,628,991	-	4,628,991	3,988,433
SAHOS-2		31,065	-	31,065	50,834
Staff Loan	9.00	3,738,150	-	3,738,150	2,578,290
Advance, Deposits & Prepayments	10.00	766,914	160	767,074	3,497,875
Staff Misappropriation	11.00	1,359,279	-	1,359,279	-
Receivable (PKSF)	12.00	9,015,318	9,117,130	18,132,468	7,394,722
Solar Stock	13.00	-	-	-	1,978,404
Loan Outstanding	14.00	-	1,331,214	1,331,214	-
Cash and Cash Equivalent		6,440,212	1,049,462	7,489,674	32,643,054
Cash in hand	15.00	1,144,122	94,457	1,238,579	2,315,989
Cash at Bank	16.00	5,296,090	955,005	6,251,095	30,327,066
Total Current Assets		831,382,600	11,497,986	842,880,586	741,772,656
C. Total Assets (A+B)		890,879,986	11,513,975	902,393,961	785,123,078
D. CAPITAL AND RESERVE:					
Capital Fund	17.00	83,613,368	(3,546,308)	80,067,061	45,367,698
Loan Less Provision Fund	18.00	52,986,468	-	52,986,468	46,067,328
Disaster Management Fund		-	-	-	-
Total Capital and Reserve		136,599,836	(3,546,308)	133,053,529	91,435,026
E. NON CURRENT LIABILITIES:					
Loan from PKSF:	19.00	480,666,649	-	480,666,649	465,249,979
JAGORON		251,500,000	-	251,500,000	227,250,000
AGROSOR		125,000,000	-	125,000,000	101,500,000
BUNIAD		74,999,990	-	74,999,990	95,833,318
SUFOLON		-	-	-	10,000,000
IGA		27,500,000	-	27,500,000	27,850,000
LIL		400,000	-	400,000	400,000
ACL		1,266,659	-	1,266,659	2,416,661



Particulars	Notes	Amount (In Taka)			
		PKSF	Project	30.06.19	30.06.18
F. CURRENT LIABILITIES:					
Members Savings Fund	20.00	246,300,624	-	246,300,624	207,508,310
JAGORON		109,662,145	-	109,662,145	90,103,487
AGROSCOR		44,178,654	-	44,178,654	33,154,107
BUNIAJ		35,259,797	-	35,259,797	30,459,102
SUFOLON		1,000,634	-	1,000,634	2,075,701
IGA		11,761,913	-	11,761,913	9,224,489
Special		44,437,481	-	44,437,481	42,491,424
Bank Loans (Bangladesh Bank)	21.00	-	1,050,000	1,050,000	-
Savings Balance	22.00	-	320,930	320,930	-
Insurance Welfare Fund	23.00	25,145,039	-	25,145,039	18,534,535
Accounts Payable	24.00	61,250	7,517,113	7,578,363	449,740
Staff Security Fund	25.00	2,106,588	-	2,106,588	2,350,000
Suspense Accounts		-	6,172,240	6,172,240	-
Total Current Liabilities		273,613,501	15,060,283	288,673,784	228,842,585
Total Fund and Liabilities (D+E+F)		890,879,986	11,513,976	902,393,962	785,527,590

The annexed notes form an integral part of these financial statements.

Director (Finance)

Executive Director

Subject to our separate report of even date.

Dhaka: August 06, 2019

Khan Wahab Shafique Rahman
Khan Wahab Shafique Rahman & Co.
Chartered Accountants



Sangathita Gramaannaon Karmasuchee (SANGRAM)
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2019

Particulars	Notes	Amount (In Taka)			
		PKSF	Project	2018-2019	2017-2018
INCOME:					
Service Charge:		170,922,120	-	170,922,120	143,587,273
JAGORON		91,243,957	-	91,243,957	80,454,378
AGROSOR		45,060,710	-	45,060,710	32,555,641
BUNIAD		18,785,623	-	18,785,623	15,954,357
SUFOLON		5,617,391	-	5,617,391	5,518,136
LRP		5,235	-	5,235	7,724
RESCUE		114,659	-	114,659	252,146
EFRAP		125	-	125	13
IGA		9,779,149	-	9,779,149	8,541,027
LIL		46,014	-	46,014	28,048
ACL		268,628	-	268,628	214,639
SAHOS-2		629	-	-	60,008
		-	-	-	-
Other Income:		2,825,607	23,720,153	26,545,760	46,598,616
Admission Fee		88,860	-	88,860	5,598,018
Sale of Form & Pass book		-	-	-	50
Others		-	-	-	521,090
Interest on FDR		2,133,940	-	2,133,940	1,585,687
Bank Interest		432,285	-	432,285	-
Bank Asia Income		170,522	-	170,522	25,567
Fund Received (Donor)		-	1,203,462	1,203,462	-
Fund Received (PKSF grants)		-	18,471,190	18,471,190	22,941,279
SANGRAM Grants		-	3,466,123	3,466,123	-
Bank Interest		-	13,072	13,072	149,422
Others Income		-	517,482	517,482	10,664,250
Community Contribution		-	-	-	5,113,253
Service Charge Income		-	48,824	48,824	-
Total Income		173,747,727	23,720,153	197,467,880	156,533,289
EXPENDITURE:					
Service Charge to PKSF:		23,006,794	-	23,006,794	18,753,501
RMC		-	-	-	4,125
ME-GOB		-	-	-	3,438
IGA		1,464,001	-	1,464,001	1,277,500
LIL		2,438	-	2,438	25,125
ACL		34,792	-	34,792	71,250
JAGORON		13,086,188	-	13,086,188	10,919,689
AGROSOR		6,294,375	-	6,294,375	3,852,375
BUNIAD		925,000	-	925,000	1,066,666
SUFOLON		1,200,000	-	1,200,000	1,533,333
Interest on Members savings:		11,696,920	-	11,696,920	10,224,243
JAGORON		4,597,450	-	4,597,450	4,051,684
AGROSOR		1,874,753	-	1,874,753	1,331,250
BUNIAD		1,449,234	-	1,449,234	1,331,453
SUFOLON		114,404	-	114,404	115,813
IGA		492,002	-	492,002	439,411
Special Deposit		3,169,077	-	3,169,077	2,954,632



Particulars	Notes	Amount (In Taka)			
		PKSF	Project	2018-2019	2017-2018
Operating Expenses:		87,693,667	27,804,973	115,498,640	103,187,136
Interest on Bank Loan		12,928	-	12,928	-
Bank charges/DD charges		444,117	-	444,117	24,679
Staff Salaries & Allowance		60,915,706	-	60,915,706	12,552,135
Travelling & Conveyance		1,165,227	-	1,165,227	161,281
Printing and Stationery		1,397,423	-	1,397,423	102,244
Fuel cost		1,426,371	-	1,426,371	53,445
Training expenses		139,033	-	139,033	16,925
Office rent		3,424,236	-	3,424,236	3,770,164
Postage, Stamp & Electricity		2,100,328	-	2,100,328	46,717
Entertainment		271,730	-	271,730	86,893
Other Operating Expenses	26.00	16,396,568	-	16,396,568	82,386,647
Communication and runnis charge		-	-	-	36,519
Financial Cost (Project)		-	79,770	79,770	-
Admin Cost (Project)		-	15,921,788	15,921,788	-
Program Cost (Project)		-	11,803,415	11,803,415	3,949,487
Other Expenses:		12,172,690	-	12,172,690	3,605,658
Depreciation		2,525,650	-	2,525,650	1,736,770
LLP		6,919,140	-	6,919,140	-
Interest paid to PF Fund		-	-	-	170,000
IGA Disability inclusion for UP		-	-	-	1,698,888
Gratuity Exp.		2,727,900	-	2,727,900	-
Total Expenditure		134,570,071	27,804,973	162,375,044	132,419,328
Excess of Income over Expenditure/ (Excess of Expenditure over Income)		39,177,656	(4,084,821)	35,092,836	24,113,991
Total		173,747,727	23,720,153	197,467,880	156,533,289

The annexed notes form an integral part of these financial statements.

Director (Finance)

Executive Director

Subject to our separate report of even date.

Dhaka: August 06, 2019

Khan Wahab Shafique Rahman
Khan Wahab Shafique Rahman & Co
Chartered Accountants





Head Office Employee



Chowdhury Mohammad Masum

Executive Director

Chowdhury Munir Hossain

Deputy Executive Director



Md. Yousuf
Director (Program)



Reshmattuzaman
Director (Finance)



Md. Masud Sikdar
Director (Training)



Md. Humayun Kabir
Director (Microfinance)



Chowdhury Mohammad Moin
Director (HRM & Admin)



Md. Jakir Hossain Khan
Deputy Director (Audit)



Md. Mizanur Rahman Manik
Deputy Director (Program)



K. M. Hasan
Deputy Director (Finance)



Md. Khalilur Rahman
Deputy Director (Monitoring)



Bebakananda Rakshit
Internal Audit Officer



Md. Manjurul Islam
Internal Audit Officer



Md. Faisal Ahamad
Area Manager



Mostafizur Rahman
Area Manager



Md. Ripon Mia
Area Manager



Md. Muniruzzaman
Area Manager



Md Salim Reza
Area Manager



Md. Jakaria
Area Manager



Md. Liman Mia
Information & Technology Officer



Md. Nurullah
Assistant IT Officer



Mst. Fatema
Office Assistant

**ANNUAL
REPORT
2019**



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