

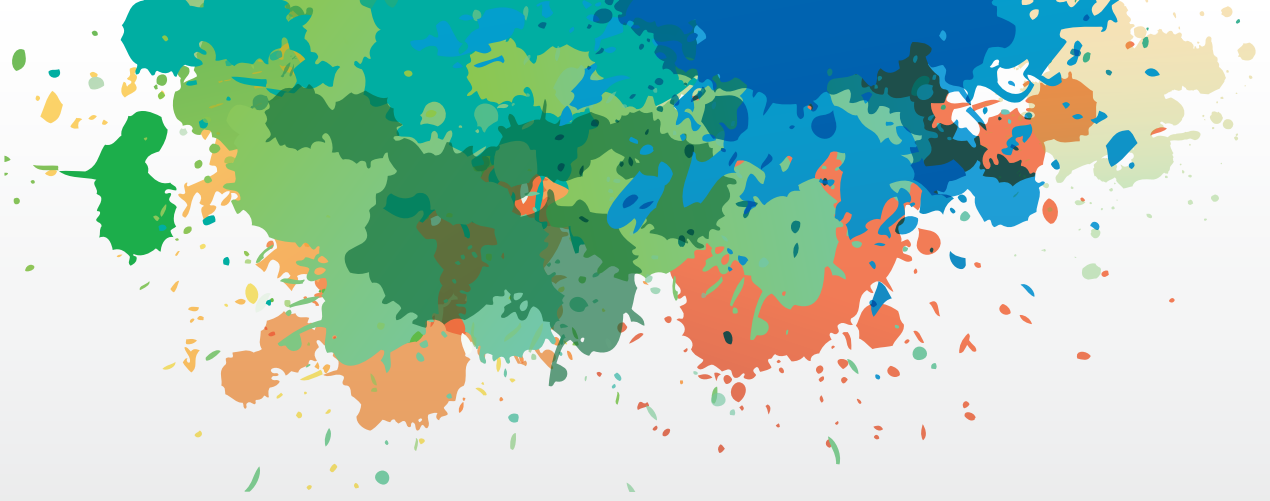


ANNUAL REPORT 2020

www.sangram.ngo



SANGRAM
(Sangathita Gramunnyan Karmasuchi)



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Chowdhury Munir Hossain

Executive Director

Overall Direction

Chowdhury Mohammad Moin

Deputy Executive Director

Editorial Board

Mohammad Yousuf, Director (Program)

Md. Masud Sikdar, Director (Training)

Collaboration

Ms. Reshmatuzzaman, Director (Finance)

Md. Humayun Kabir, Director (Microfinance)

Design and Illustrations

Md. Arif Mia, Media Officer

Compose

Md. Nurullah, Assistant IT Officer

Md. Jahangir Alom, Assistant IT Officer

Ms. Fatema, Office Assistant

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MESSAGE

From The Founder

During the tenure of the year past 2020, SANGRAM adopted a bolder step in expanding its impact, aiming to reach more vulnerable people around the country. This is the part of its ongoing activities to pursue its five-year strategic plan which bears a mission to expand its horizon belonging extraordinary pace. The organization is driven to reach more communities facing the challenges of the recent stagnations in the development field of Bangladesh exercising the organizational core values Dignity, Integrity, Transparency and Honesty.

The careful and seasoned planning, along with the hard work and ceaseless efforts adopted by the staff members posted at different levels and locations deserve the credit for this outstanding accomplishment. The spontaneous response of program participants and relevant stakeholders were genuinely excellent. The intensive cooperation and assistance from development partners from in-country and abroad appeared to us very essential and extremely valuable for addressing the reporting year target on time both for quality and quantity. I firmly believe that the staffs have the capability and potential to achieve much more if we could ensure logistic and financial resources for conducting additional program activities to address the evolving needs of our existing and upcoming program participants. The donor financing has been declined during many years have passed. So, we need to search for an alternative source of development financing within the country. Government and private sectors can make effective partnerships with local and national NGOs in terms of socio-economic development at

the grassroots level disadvantaged community.

I dedicate heartiest thanks to all partners inside the country and abroad as well as our program participants with whom we conduct all our activities to bring meaningful change in their lives and livelihoods. I would like to recognize the extraordinary roles donor and partners in-country and abroad like Palli Karma-Sahayak Foundation (PKSF), Community Development Center (CDD), Oxfam BD, Center for Disability in Development (CDD), International Fund for Agricultural Development (IFAD) for their technical and financial support with effective partnership management. I emphatically hope that such assistance will be continued in the coming years of the critical socio-economic situation.

Finally, I would like to offer my sincere thanks to my colleagues for their hard work, and honourable Executive Committee members for their extreme cooperation and support in the implementation of planned activities of the year and contributing to achieving organizational long memorable development goal and objectives.

Chowdhury Mohammad Masum

Founder



MESSAGE

From The Chair

I am proudly delighted and my heartiest honour to present the Annual Activity Report of SANGRAM for the year 2020 as the President of the Executive Committee of such humanitarian grassroots level organization. This report contains a brief presentation of the accumulated activities as of December 2020.

SANGRAM has been undertaking its activities focusing its significant and interconnected development areas, as indicated in its strategic plan. This report frankly attempts to illustrate pictures of achievements that were attained during this year with the splendid support of all stakeholders pertinent to the activities. The organization has promoted its county-wide reputation interpreting quality services in every thematic area and geographic location through systematic planning and timely delivery with an expected level of quality. It was possible due to diligent and committed work that was devoted by all staff members of SANGRAM posted in every grade from bottom to top.

SANGRAM has able to reach more than 250000 people across the country in the reporting year recently past. This organization was able to maintain its reputation providing services to the hard-to-reach people living in very remote and disadvantaged geographical condition.

SANGRAM has been immensely trying to expand its operation emphasizing poverty prone coastal region and other areas of the country that has already affected by the adverse climatic condition. The organization has an aim to replicate its integrated development model in the middle

and north part of the country that conducive to its working area of outreach. Adolescents, youth, and develop the lifestyles of geriatric people also remain to be a key focus of SANGRAM development exertion.

I want to congratulate SANGRAM program partners along with other stakeholders, government officials and other development partners in the country and abroad for their excellent cooperation and support. With their assistance conducting program aiming to bring a long-lasting change in the life and livelihoods of the people who suffer from different types of social hurdles became possible.

I would also like to grace my vote of thanks to the management and hardworking staffs of SANGRAM for their impressive work and continued success. I would also offer my sincere most thanks to the Executive Committee members for their generous cooperation belongs to me.

With this reflective sense of expectation, we continue to remain determined to make a real and positive difference to the lives of the people with a humanitarian sense of view.

Md. Ziaul Karim

Chairperson



MESSAGE

From Executive Director

Bangladesh is one of the most vulnerable countries due to climate change. Moreover, most of the coastal belt people are living at risk of lives and livelihood as the ultimate consequence of climate change is a natural disaster. The coastal belt people are to struggle with cyclone, tidal surge, river erosion, and salinity rather than in previous years. The basic principle of reducing the vulnerability of climate change and disaster-affected people is "reducing vulnerability depends on the people's capacity."

The 6 January 1985 is a fabulous day for SANGRAM. This year, it started its itinerary and completed 37 years of its operation with many humanitarian activities in six districts of Barisal division. The organization's primary focus is microfinance in association with the agriculture value chain, lives and livelihood, water supply and sanitation, disaster management, climate change and adaptation, program with disability, services to the geriatric people, and health services hospital facility.

The year was comparatively more challenging because climate change and disaster are a significant threat to coastal areas' development. Moreover, global pandemic COVID-19 has disrupted our development interventions massively. The organization's staff have tried a lot to face the natural disaster and COVID-19 at all working location of its catchments area.

SANGRAM has been working with different issues to achieve 17 goals of Sustainable Development Goal (SDG). It has been working with a national-level network National Alliance of

Humanitarian Actions Bangladesh (NAHAB) and Empowering Local and National Humanitarian Actors (ELNHA), with the funding assistance of Oxfam BD. These two platforms have opened the windows of local organizations' capacity building for the last three years that has given birth to an effective networking partnership.

We express our heartiest gratitude to the Palli Karma-Sahayak Foundation (PKSF) for technical, financial, and institutional support to the organization from the organization's nascent stage and continuing till now. The organization also owes to the other donors and partners like CDD, CODEC, Oxfam BD, IFAD, WB for their immense support to the Climate Change and Adaptation, Disaster Management, and Value Chain development during the new normal situation of COVID-19 context.

My heartiest thanks to all who put their hard labor into achieving the component-wise target. I also congratulate the staff professionals of the organization who was engaged with the preparation of this document. Any feedback from the readers is highly appreciated, and I think it will help our future development.

Chowdhury Munir Hossain
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

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CHAPTER 01

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; at present, all the Barisal division districts have been included in its outreach. The Coastal zone of Bangladesh occupies one-third area of the total land area. This area contains 19 districts, 147 Upazila, 1351 unions, 70 pouroshova, 743 wards, 14636 mouza, and 17618 villages. This area's total population is three crores and 50 lakhs (35 million), and the site is 47,201 Sq. Km. It has been working for long 34 years and able to make substantive development of 9 lakhs socio-economically back footed people in 30 Upazila of Barguna, Perojpur, Jhalokhathi, Patuakhali, Barisal, and Bhola districts. SANGRAM believes that a sufficient capacity is in a cryptic position within the human being that can be made free of vulnerable communities from the ironic band of helplessness and humanitarian conditions. People's participation is indispensable in the development process. Due to the present socio-economic structure, poor people are encompassed by the poverty circle even though they become victims of social injustice. The excluding trend of poor people from the mainstream of developing their spiritual power always remains unrevealed.

Background

SANGRAM works in the coastal area. Naturally, peoples of this area are the victim of all types of disasters. Due to worse communication, threatened marine livelihoods, and continuous

disaster-prone areas, the lives of this area's people are separate from other areas' normal livelihoods. Hence the people of this area are neglected, deprived, and poverty sick. There is an excellent possibility of earning sources from the Bay of Bengal, on the other hand, continuous 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, inadequate sanitary condition make extremely vulnerable the livelihoods of this area. Maximum people of this area depend on marine resources. Fishing in the sea and fish culture is the primary profession of the people. Fishers are being poor for the decrement trend of fishing and fish farming. More salinity has disrupted the usual situation of agriculture.

Moreover, cyclones, flash floods, irregular and frequent natural disasters 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 a positive change of target people, assist people for decision-making, start and continue something for the betterment of their lives. Such changes bring the disadvantaged community into the mainstream of development, and thus they learn to represent the community towards the substantive effect. 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
Department of Social Services

Registration Number
42/89

Date of Registration
21 November 1989



Registration Authority
NGO Affairs Bureau

Registration Number
454

Date of Registration
25 March 1991



Registration Authority
Microcredit Regulatory Authority

Registration Number
03782-00958-00188

Date of Registration
25 March 2008



SANGRAM: AT A GLANCE

ONGOING PROJECTS IMPLEMENTED PROJECTS NUMBER OF DONORS

15

74

27

Group Members

58781

BORROWERS

45553

RATE OF RECOVERY

99.31%

TOTAL LOAN DISBURSED

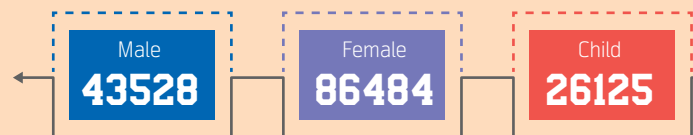
1048.67 Cre
BDT

TOTAL LOAN OUTSTANDING

105.39 Cre
BDT

MEMBERS

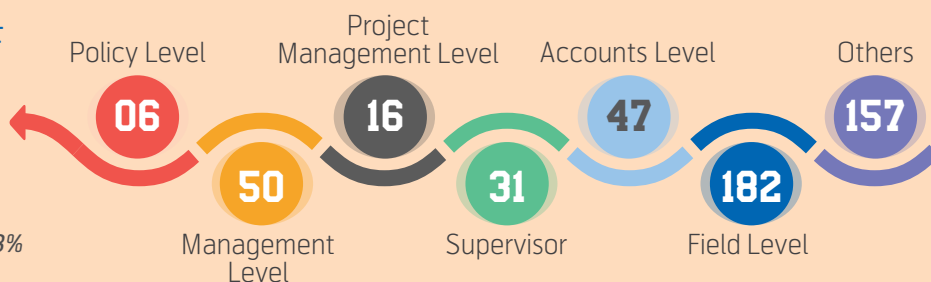
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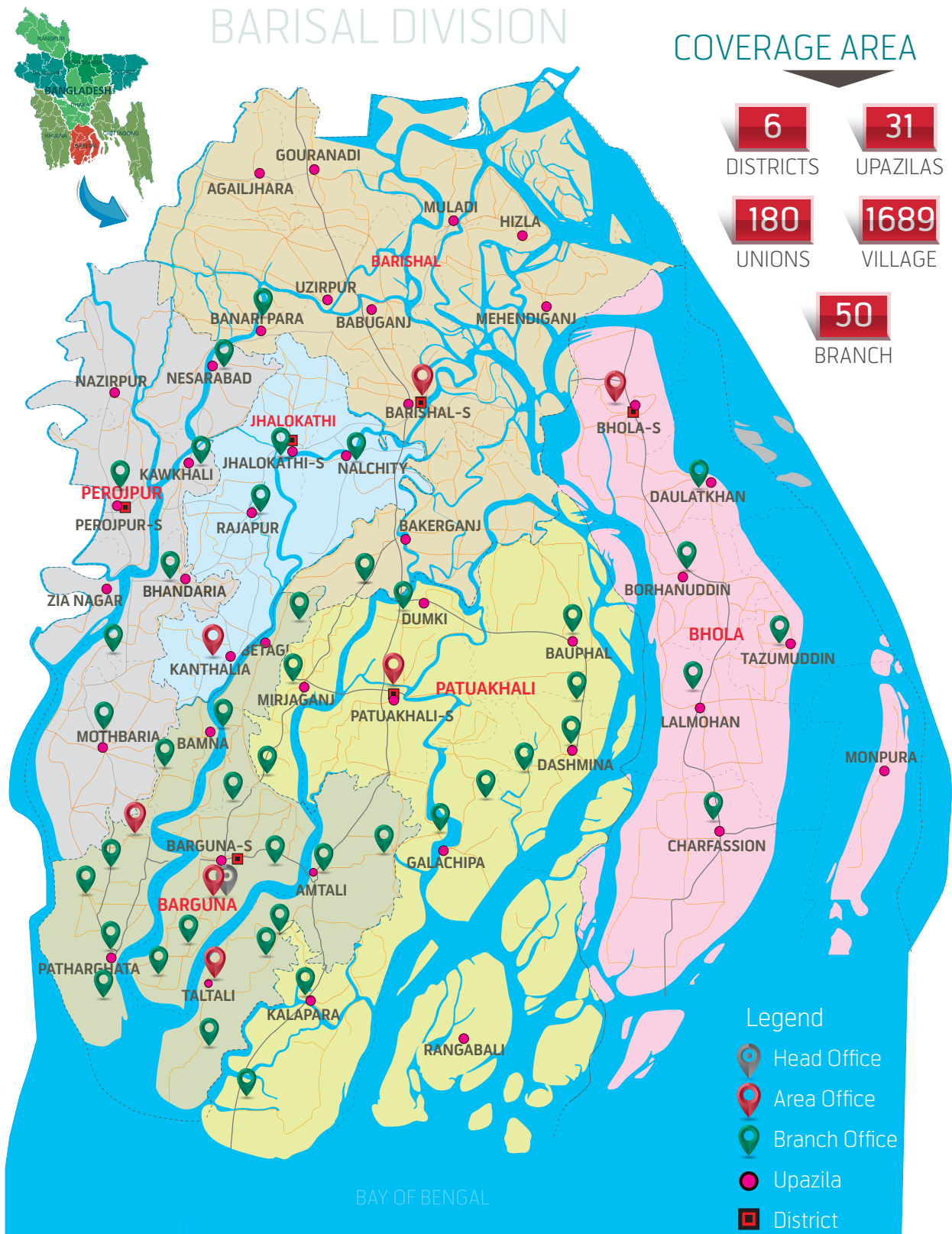
TOTAL STAFF

489

Gender Segregation
Male-67%, Female-33%



Geographical Presentation of Working Area





Chairman of PKSF Dr. Qazi Kholiquzzaman Ahmad with
Chowdhury Munir Hossain, ED of SANGRAM



VISION

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



MISSION

To promote food security, literacy, skill development, health promotion and nutrition, microfinance 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 to establish an effective linkage among the local government, government service providers, and disadvantaged communities. Thus SANGRAM is contributing towards regional and national development goals.



STRATEGIC OBJECTIVES

- To adapt to a 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 the situation of Food Security in the vulnerable coastal belt community.
- To ensure water supply and sanitation at the grass-roots level.
- To build the capacity of local government institutions to ensure sanitation and Disaster Risk Reduction.
- To ensure women's participation in decision makes and equal sharing with the opposite sex.
- To habituate to Cash Transfer Programming at beneficiaries' level.
- To enhance Income Generating Activities (IGAs) to promote the daily income of grass-roots level people.
- To adapt Cash Transfer Programming in all areas of work to

address humanitarian issues.

- ◉ Ensure maximum use of local resources.
- ◉ Assist the coastal people to promote safe water, sanitary latrine, and habituation with health-related activities.
- ◉ Nutrition and health awareness development for the disadvantaged community.
- ◉ Promote environmental sustainability through developing social forestry and its conservation.
- ◉ Awareness development through the program implementation of SVAW.
- ◉ Awareness building through the implementation of children's rights program.
- ◉ Make positive changes and support the sustainable development of the environment regarding the proper management of natural resources to lead 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 02

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, most impoverished, and from the marginal community. The organization is also committed to ensuring the beneficiaries' participation in buildup individuals' capacity within the working area.

SANGRAM has three organizational structure types like a General Body; is the supreme authority of the organization. The group members of the areas select members of the supreme body. The

General body members elect a 7 (seven) member's Executive Committee for two years to execute its programs and policymakers. Director, with its modest staff, is responsible for the overall administration, management, and execution of the project under the Executive body's guidance.

Management Structure of SANGRAM

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

- General Body
- Executive Committee
- General Administration.

Executive Committee

President



Md. Ziaul Karim

Principal
Syed Fazlul Haque Degree College

Vice-President



Mst. Kaniz Fatema Bina

Assistant Head Master
Patharghata Girls High School

Treasurer



Md. Ismail Hossain

Social Worker
Barguna District

Member



Mst. Rowshon Jahan Munni

Principal
Barguna TBM College, Barguna

Member



Mowlana Md. Belal Hossain

Social Worker
Barguna District

Member



Aminur Rahaman

Director
National Book Publisher's Association

Member-Secretary



Chowdhury Munir Hossain

Executive Director
SANGRAM

General Body Member



Md. Khalilur Rahaman

Ex-Principal
Patharghata Degree College, Patharghata



Chowdhury Mohammad Masum

Social Worker
Patharghata Bander, Patharghata, Barguna



Md. Jahangir Hossen

Vice Principal
Patharghata Degree College, Patharghata



Ms. Kanij Fatema Bina

Assistant Head Master
Patharghata Girls High School, Patharghata



Md. Abdur Rob

Assistant Professor
Patharghata Degree College, Patharghata



Md. Ismail Hossain

Social Worker
Nazrul Islam Sarak, Barguna



Ms. Firoza Chowdhury

Ex-Councillor
Patharghata Municipality, Patharghata



Md. Ziaul Karim

Principal
Syed Fazlul Haque Degree College



Golam Mostafa Chowdhury

President
Bangladesh Fishing Boat Owner Association, Barguna



Ms. Chowdhury Moriam

Social Worker
Patharghata Upazila Parishad, Patharghata



Md. Faruk Hossain

Principal
Chowdhury Masum TBM College, Patharghata



Chowdhury Md. Faruk

Social Worker
Patharghata Pouroshova, Patharghata



Md. Belal Hossain

Social Worker
Abdul Quader Sarak, Barguna



Ms. Rowshon Jahan Munni

Principal
Barguna TBM College, Barguna



Md. Anowar Hossain

Teacher



Ms. Aysha Siddika

Lecturer
Patharghata Degree College, Patharghata



Ms. Dilshad Jahan Mitu

Social Worker
Hospital Road, Patharghata



Suborna Mostofa Setu

Social Worker
Shahid Smriti Sarak, Barguna



Ms. Ferdowsi

Cultural Activist
Barguna



Ms. Jakia Begum

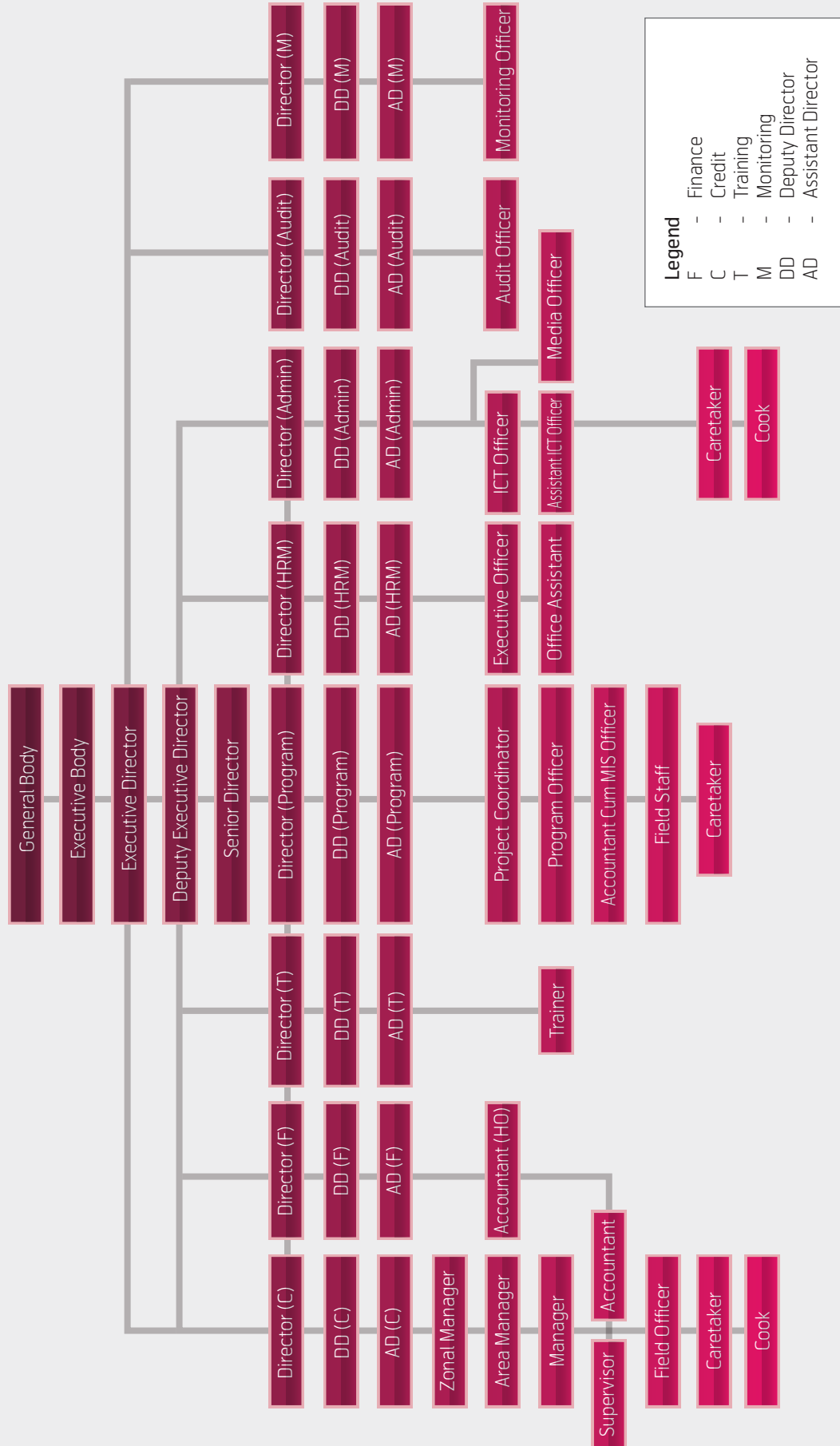
Teacher
Sunbeam School, Barguna



Aminur Rahaman

Director
National Book Publisher's Association

ORGANOGRAM



Legend
 F - Finance
 C - Credit
 T - Training
 M - Monitoring
 DD - Deputy Director
 AD - Assistant Director

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

Crests of Honor

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

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

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
- NAHAB: National Alliance of Humanitarian Actions Bangladesh

Crests of Honor



CHAPTER 03

OPERATIONAL

- ✓ Current Programs
 - ✓ Human Resource
 - ✓ Beneficiaries
 - ✓ Working area and number of Members
 - ✓ Project wise number of Members
 - ✓ Geographical presentation of working area
- 

Current Programs

ENRICH (Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty)

01

Donor/Partner: PKSF
Working Area : Pathorghata and Dowatola union of Pathorghata and Bamna upazila of Barguna district

Donor/Partner: CDD
Working Area : Kalapara Upazila

02

Promotion of Human Rights for the Persons with Disability in Bangladesh (PHRPBD)

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

03

Donor/Partner: IFAD-PKSF
Working Area : Pathorghata upazila

Donor/Partner: IFAD-PKSF
Working Area : 5 upazila of Barguna district

04

Value Chain Project titled "Mug bean cultivation and Homestead Gardening in scientific methods and Merchandizing"

COVID-19 Response

05

Donor/Partner: Oxfam-CODEC-SANGRAM-CDD-NRBC
Working Area : Sangram working area

Donor/Partner: PKSF and SANGRAM
Working Area : Pathorghata sadar union, Pathorghata, Barguna.

06

Programme on Developing Lifestyles of Geriatric People

Program for Adolescents

07

Donor/Partner: PKSF
Working Area : Barguna district

Donor/Partner: Oxfam-CODEC
Working Area : Barguna district

08

Empowering Local National Humanitarian Actors in Bangladesh

Current Programs

Housing

09

Donor/Partner: Bangladesh Bank
Working Area : Sangram working area

Donor/Partner: PKSF
Working Area : Sangram working area

10

Scholarships for education

Forestation

11

Donor/Partner: WFP, ADB, DoF
Working Area : Patharghata, Mothbaria, Bamna, Barguna sadar upazila

Donor/Partner: SANGRAM
Working Area : Sangram working area

12

Eye Camp

Sanitation

13

Donor/Partner: NGO Forum
Working Area : Barguna sadar and Patharghata upazila

Donor/Partner: PKSF
Working Area : Pathorghata, Bamna and Barguna Sadar upazila of Barguna district

14

Cultural and Sports Programme

Microfinance

15

Donor/Partner: PKSF
Working Area : 6 districts of Barisal division

Donor/Partner: Oxfam-DAM
Working Area : Barguna district

16

National Alliance of Humanitarian Actors, Bangladesh (NAHAB)

Human Resource

Same person playing different roles counted as 1

Program	Policy level	Project Mgt	Mgt level	Supervisor	Accountant	Field	CT	Others	Total
Program on Geriatric People	-	-	-	2	-	-	-	-	2
ENRICH	-	2	-	18	-	-	-	127	147
PHRPBD	-	-	-	2	-	-	-	-	2
PACE (MungBean)	-	1	-	2	1	-	-	-	4
PACE (Crab)	-	1	-	1	-	-	-	-	2
Cultural and Sports	-	-	-	1	-	-	-	-	1
Program for Adolescent	-	-	-	1	-	-	-	-	1
Microfinance	-	7	50	1	45	182	24	-	309
Head Office	6	5	0	3	1	-	6	-	21
Total	6	16	50	31	47	182	30	127	489

Beneficiaries

The impoverished community of the coastal area of Barisal division, who are socioeconomically disadvantaged and seriously disaster-affected vulnerable people of the region, have lost their

only earning member of the family, a shelter for living, damaged IGAs, lost domestic animals, and no means of the way for living. Destitute women head the families are also emphasized for beneficiaries selection.

Working area and number of Members (up to 31st Dec, 2020)

District	No. of Upazila	No. of Union	No. of Village	Family enrolled	Beneficiaries
Barguna	6	46	361	122648	625505
Patuakhali	7	56	412	15383	78453
Pirojpur	5	15	104	9857	50271
Jhalokathi	4	28	76	2175	11093
Barisal	3	15	59	1542	7864
Bhola	6	23	113	4532	23113
Total	31	183	1125	156137	796299

Project wise number of Members (up to 31st Dec, 2020)

Projects	Male	Female	Children	Total Members	Beneficiaries
ENRICH	27893	34132	2723	64748	330215
ELNHA	98	22	-	120	612
NAHAB	98	22	-	120	612
Geriatric People	160	38	-	198	1010
Cultural and Sports	-	-	21384	21384	109058
Adolescent Program	-	-	1970	1970	10047
Scholarships	-	-	48	48	245
Mung Bean Project	2800	2000	-	4800	24480
Crab Project	880	120	-	1000	5100
PHRPBD	76	53	-	129	658
CRP	-	400	-	400	2040
CBRP	-	400	-	400	2040
Housing Project	-	136	-	136	694
Eye Care	995	687	-	1682	8578
Forestation	-	221	-	221	1127
Credit	10528	48253	-	58781	299783

CHAPTER 04

ONGOING PROJECTS

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

ENRICH

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty





Students in ENRICH education center

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

Project Duration : 1st July 2010 to ongoing

Partner : Palli Karma-Sahayak Foundation (PKSF)

Work area : Pathorghata Sadar union of Pathorghata Upazila of Barguna district and Dauatala union of Bamna Upazila.

In addition to financial services to alleviate poverty, the SANGRAM has been implementing the ENRICH program in collaboration with the PKSF to Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty through a variety of activities including education, health and nutrition, and quality improvement.

Through this program, a family in the project area is assisted in making the best use of their current resources and capabilities and sustainably generating their income and resources.

Goal: Through the participation and empowerment of people in low-income families in this program, their low status will be classified on a sustainable basis and ensuring access to health, education and nutrition activities.

Target Group

This program targets all the families in these two unions. The families are involved in the project in one way or another. For this reason, information has been stored by a baseline survey of each house at the beginning. However, to work initially, work has been started with 7730 houses in PathorghataSadar Union and 5445 houses in Dauatala Union for those who have less resource and spend more than their income.

Work Area

Pathorghata Sadar Union of Pathorghata Upazila and Douatla Union of Bamna Upazila of Barguna district.

Human resources

MBBS Doctor-2 (Male-1, Female-1), Union

Coordinator-2, Health Officer-5, Health Inspector-27, SDO-5, EDO-4, Program Officer:-2, MIS Officer-4, Teacher (Femal)-100, Total: 151

Progress of ongoing activities for the year 2020

1. Health Care Activities

Under this program, 5 ENRICH health Officers and 27 Health Inspectors are regularly working. The health inspector has inspected the house 13168 times in the year 2020. Static clinics have been provided treatment to 8231 sick people from all these families.

As well as through the MBBS doctor treatment has been provided to 996 People through 45 satellite clinics. The health inspector distributed 9090 packets of nutrients among the malnourished children during the visit. In the current year, 2178 pregnant women have been brought under the service. All these pregnant women were given 36300 iron-depleted acid pills, and 36300 calcium pills have been given. Pregnancy services have been provided to 2364 pregnant women. From this, 3248 lactating mothers who have 0-23 month-old baby have been included in Maternity service. Services have been provided to 2070 children aged 0 to 59 months. Diabetic tests are also done.

All that has happened in the year 2020 is that health camps have been organized in Pathorghata Union are 3 It has provided services to 499 people. 3 health camps have been organized in Douatala Union, has received services 498 people . Sangram has organized 6 health Camp, has received services 997 people.

Through the ENRICH program, eye-camps were organized, and medical services were provided to the eye patients of these union.

Through these camps, cataract operation and the lenses were implanted. In the year 2020, the number of eye camps organized in Pathorghata and Douatla Unions 2 service provided to 669 people and cataract operation got 44 people.

Education activities The ENRICH Union runs an education support centre in the middle of the area to identify children from low-income families infant to class II who are deficient in education. Each education centre supports 25-30 students. A female teacher in the area teaches in on education support centre in the afternoon. Sangram operates total 100 educational support centre of which 60 in Pathorghata union and 40 in Douatala union. 2711 students are receiving this facility in 100 education support centres.

3. Beggar rehabilitation activities

20 beggars have been rehabilitated of which 12 in Pathorghata and 6 in Douatala union. Each person was given as grant Tk. 1,00,000 (one lakh) and a total grant Tk. 20,00,000 (twenty lakhs). Through grants, they have achieved financial and moral success by adopting IGA based on their skills. All these successful people are called enterprising members. Of these, six are alive, and six have died in Pathorghata union and eight are alive in Douatala union.

5. Special Savings Activities

The families of ENRICH Union which have children with disabilities or women-headed family, special savings activities have been introduced to support them financially. The members of these families will be able to deposit the amount of money from their income as a bank for a certain period, the same amount of money is provided from the ENRICH project at the end of the term. In Pathorghata Union, 48 members were given a special grant of Tk. 8,00,291.00 and in Douatala 6 members of the union have been given a special savings grant of Tk. 87,196.00.

2. Youth Committees

Different types of training have been provided to the youths for skill development as well as inspired to participate in various social activities. The youth cleans markets, built bridges over the canal, planted palm seeds on both sides of the road and are taking creative initiatives. There are 28 youth committees in Pathorghata union along with 130 female and 167 male members. There are 26 youth committees in Douatala union, and the members are 139 female and 158 male.

4. ENRICH ward centre

ENRICH Ward Committee meetings regularly held. Krishak Math School for the marketing of products produced by local people, satellite clinic run by MBBS doctors, a static clinic run by a health assistant, management of education support centre, observance of various government vaccination days. There are nine ward centres in Pathorghata union and 9 in Douatala union for conducting different local arbitration arrangements and social rituals.

6. ENRICH Houses

ENRICH houses are an attempt to make people economically self-reliant in remote areas by making maximum use of homestead land. SANGRAM constructed 90 enrich houses in Pathorghata union and 56 enrich houses in Douatala union of total 146 houses. The house owner is benefiting financially by using the planned amount of land available in these houses. Meets the demand of one's own family of vegetables, the monthly income is also seven to nine thousand takas.



7. Vermicompost

Earthworms are one of the most beneficial natural small animals. Vermicompost is obtained by village processing using particular species of earthworms.

This fertilizer contains a lot of food material for plants. Through the SANGRAM ENRICH program 165+112=277 compost farmers has been developed. All these farmers have been trained and given grants.

All these farmers have so far produced 12670 kg vermicompost. On average per kg 14/15 as money farmers have earned 1,90,050 money by making vermicompost.

8. Basak leaves

Additional income can be earned by cultivating bask leaves in the fenced land or at the border. Basak leaf cultivation does not require much care or fertilizer.

Pharmaceutical companies buy raw leaves from the local level at Tk. 35 Per kg. There is ample scope of Basak leaf cultivation in the area, so members of the ENRICH program are encouraged to cultivate Basak leaf. So far 19 families have sold 3710 kg of basak leaves. It has been sold Tk. 40 per kg.

9. Training

Training is a planned activity. As a result of training, the required knowledge, skills and attitudes of the trainees are changed.

To conduct income-generating activities successfully, 19 training courses have been organized, including 10 in Pathorghata and 9 in Douatala. Through these training courses, the skills of 475 members have been enhanced. Besides, 34 training courses on self-empowerment and leadership development, 8 technical training courses, 14 training courses for teachers were conducted and 16 training courses for health inspectors were organized in 2 unions of Enrich working area.

The primary purpose of the ENRICH program is the life of the people, their dignity. Its goal is to establish the human dignity of everyone. No one can be left out—priority to those who are backward. Take the initiative in this project to alleviate poverty and social problems and to be able to meet various needs of personal life. Through these initiatives, the Enrich program is moving forward.



Promotion of Human Rights for the Persons with Disability in Bangladesh (PHRPBD)



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

Implementing Agency : SANGRAM.

Partner Organization : Centre for Disability in Development (CDD)

Donor Agency : CBM.

Project Duration : March 2010 to ongoing.

Man is a social being. Every disable people are included in this society. It is a social responsibility of everyone to be kind to them. Unity and leadership within disable people is needed for their socioeconomic exploration. Active leaderships and positive views can accelerate to establish the rights of disable people. This project has been being implementing by SANGRAM with the assistance of CDD in Kalapara Upazila of Patuakhali district.

Goal : Promoting socioeconomic development of disable people using local resources with the inclusion of all.

Objectives

1. To form self-help group and apex bodies by the disable people as a platform of local resources.
2. To ensure peoples participation in developing psycho-social health, livelihood, safeguarding women and children of disable people.
3. To ensure the role of local government in the inclusion of disable children in the mainstream of education.

Working Area : 18 villages of 3 unions Nilgonj, Baliatali and Mithagonj under Kalapara Upazila of Patuakhali district.

Manpower : Focal Person-01; Accountant-01; Community Disability Resource Person (CDRP)-01, Community Mobilizer-01. Total: 04

Target Group : 129(M-71, F-58).

Disability types: Physical disability-77; Speaking and Hearing Impaired-16; Visual impairment- 12; Low vision impairment- 08; Intellectual impairment- 02; Multiple disability- 03; Hearing impairment- 01; Persons with mental illness- 10; Total-129.

Self-help Group (SHG): 10

Apex body : One apex body formed taking two members from each SHG. The number of members in apex body-20 of which female-11, male-09.

Apex body works to establish the rights of SHG members and search facilities are available at government and non-government level for disable people.

Achievements as of 31 December 2020

Village Savings and Loan Approach (VSLA): Poor disable people who are excluded from formal Microfinance Institutions (MFIs) are accumulated and provide a loan as well as encouraged to save money in VSLA. VSLA operates in one year cycle. At the end of this cycle, members receive their deposited cash with profit. VSL approach is more transparent, accountable and trustworthy to the members.

Members of PHRPBD project started to follow VSL approach through different SHGs like Golap Disable Female SHG, Bonoful Disable SHG, Borobaliatali Disable SHG, Mithagonj Disable SHG, Ekota Disable SHG. Members of VSLA is 86. Share withdrawn Tk. 36800.00 and provided loan Tk. 18200.00.

Income Generating Activities (IGAs): Members of PHRPBD project adopted livelihood activities through individual income aiming to be self-reliant. IGAs of disable people are different from others. In addition to it also differs depending on the type of disability. SANGRAM provided Tk. 1800000.00 as a grant to SHGs from CDD. This grant money was transferred to 10 individual bank account of SHGs. 129 beneficiary's profiles were formed through FGD and KII. IGA was selected for each individual member and determined the loan demand. A business plan was also developed with IGA manual for each SHG. 7 types of IGA training was provided to each SHG member. SHG members themselves operate this credit program.

Network with Government/Non-government Institutions: The apex body and SHGs have an effective networking capacity from which they able to ensure jobs for 8 disable people, hafej Mijan received Tk. 10000.00 as a grant. One SHG member has able to rescue his land from an influential occupier.

Advocacy with local government: Every disable people have a right to have different facilities from government and local government. The apex body of SHGs has able to include 11 disable people in the standing committees of Union Parishads, additional standing committees formed in two

unions about disabilities. Moreover disable persons were included in the committees of Community Clinic-5, SMC-2, SVAW-1. The budget allocated from Union Parishad Tk. 11, 25000.00 for disability issue. As of today, UP spent Tk. 763000.00 within disable persons.

Communication with legal aid organization: Due to the contact of apex body 4 disable persons received legal aid issue from respective institutions. Eleven persons got assistance in One Stop Crisis Center(OCC) at Upazila Health Complex of Kalapara. 2 persons received service from Police Station and received help for child abuse.

Integrated Community Clinic: Community clinics of Kalapara Upazila do not have any ramp, lavatory and other supportive items for the disable people. Disable peoples are deprived of their services other more limitations of these clinics. Considering these conditions, Kankunipara community clinic was Improvised as an integrated community clinic, adding some assistive support for disable people. Due to this, 31 patients of self-help groups and 158 patients of other SHGs were included for the health services of a community clinic.

Establish linkage with the non-government organization: Members of PWD members received health assistance from other non-government organization in addition to project support. Out of these lips operation-2, cataract and lens placement-3 received assistive devices-89.

Inclusion in Social Safety Networks: Due to lobbying activities of apex body and SHGs with government and local government institution, 49 persons received disability certification, 66 persons received disable allowance, four included in widow's allowance, 4 included in geriatric assistance, one included in cultural funding, five included in the scholarship of education, two included in maternity allowance, 15 included in VGD card.

Training of GO-NGO

Due to advocacy works of apex body, and SHGs

- Seventy-five persons received training from different NGOs;
- Twenty persons received training on caregiving to disable children.
- Five persons received training on sewing.
- Seven persons received training on goat

rearing.

- Eleven persons received training on cow rearing.
- Eleven persons received training on fish farming.

Disable children in Education: 52 disable children got admission into formal educational institutions of which 12 included in the secondary school scholarship program.

Referral: 62 seriously diseased persons were referred to Patuakhali Protibondhi Assisting Center and Sher-e-Bangla Medical College Hospital, Barishal for better health support.

COVID-19 Affected Situation: Peoples were confined to their houses to resist COVID-19 contamination. During this crisis moment, disable people had to face serious problem leading their lives and livelihood. To confront such crises period, SANGRAM has started to search service providers on different livelihood issues. In this regard 42 disable persons enrolled in Ration Card of GOB, eight were included in Prime Ministers Relief Program, and they received 25000.00 Tk. Each. One person received 70 Kgs rice under fishermen assistance. Besides this SANGRAM provided food to 50 disable HHs and health safety materials to 116 HHs through CDD and ten disable HHs received sanitary materials from the NGO named Rural Enhancement Organization (REO).

Disable persons are not the burden of society. It is the moral responsibility of everyone show empathic passion to a disable person. Nobody can be divided as disable person in his/her community. We should come up as a man to establish their rights in this society.



Disable Ibrahim recives relief in COVID-19 situation



Chowdhury Munir Hossain, ED of SANGRAM
with PKSF DMD, Mr. Jashim Uddin
at the PKSF Development Fair 2019

Program for Adolescents

DED Sangram visits Kishori Club



The Adolescent stage is the most crucial period to build up the future life of man and woman. Lives become speed up in this puberty stage. Unwanted social degradation and unethical activities have been increasing despite our economic development; Social Unrestness, familial conflict, early marriage, sexual abuse, addiction, loneliness, and disheartened increase adolescents' suicidal tendencies day by day. Such conditions degenerate our gradual socioeconomic

development. Socioeconomic and humanitarian capacity is essentially needed for sustainable development. Exploration of physical and mental development is the phenomenon of humanitarian power. Ethics, patriotism, right thinking, cleanliness should be in practice at the family, society, and educational institution level as an integrated approach. In Bangladesh, the numbers of adolescents are 30.6 million, which is 21% of the total population.

It is an auspice to us that many countries on this planet do not have such a population. Palli Karma-Sahayak Foundation (PKSF) has taken an appreciable initiative for the country's adolescents in the name of Program for Adolescents.

Name of Project : Program for Adolescents.

Duration : July 2019 to ongoing.

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

Implementing Organization: SANGRAM.

Human Resource : 01 Program Organizer.

Objectives

1. To improve physical and mental health during the puberty period.
2. To build awareness on food security and nutrition, social degradation, avoiding negative attitudes, and promoting themselves to a bright future in their lives.

Area of work

1. KISHORI CLUB formation activities implementation.

2. School Forum implementation.

Activities of KISHORI CLUB and School Forum

1. Awareness raising on practicing norms and values.
2. Leadership's promotion and life skill development.
3. Nutrition and Health services.
4. Cultural and sports at club and school level.

Target Group

1. Adolescents girls of a specific area for KISHORI CLUB. Each club contains 25-30 adolescents girls.
2. All students from 10 secondary Schools and Madrasha.

Working location

Barguna sadar, Pathorghata and Bamna upzila of Barguna district.

Achievements as of December 2020

Sl. No.	Activity	Achievement
1	Formation of Adolescents Club (Girls)	20
2	Formation of Adolescents Club (Boys)	04
3	Member selection and inclusion	750
4	Number of library	4
5	School forum formation	20
6	Readers with school forum	5400
7	Events on awareness raising on social norms and values	10
8	Participation in awareness raising on social norms and values	1200
9	Adolescents health activities implementation	19
10	Participation in adolescents health activities implementation	740
11	Sanitary napkin distribution	545

Outcome of this program

1. Dignity of adolescent boys and girls, equal rights of men and women will be increased.
2. Discrimination in between men and women, situation of early marriage, eve teasing, sexual harassment, physical and mental abuse will be decreased in remarkable extent.
3. Awareness will be raised on physical and mental health during puberty period.
4. Awareness raising develop on food security and nutrition. Adolescents will able to disseminate the messages in the community.

Scholarships

for Beneficiaries Children Education





Scholarship giving ceremony at DC Hall Room, Barguna

Scholarships for Beneficiaries Children Education, education aims to develop student an ideal man. Collective efforts of guardians, pedagogues, and civil society are essential to forming students as perfect men. There is no alternative of encouragement to explore the merit of a student. In our community, many insolvent people are facing hurdles of poverty to continue their children's education. A substantial part of insolvent families students do not have any accessibility to scholarships or any financial assistance from the government or any other sources. As a result, they are deprived of higher education. A competitive environment within the students of rural society is needed to increase the number of higher education and the rate of education. Afterward, they will be self-reliant through education, and the number of unemployed persons will be decreased. SANGRAM has been providing scholarships to the students of its beneficiaries since 2012 with the assistance of the Palli Karma-Sahayak Foundation (PKSF).

Name of Project : Scholarships for Education.

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

Implemented by: SANGRAM (Sangathita Gramunyan Karmasuchi).

Duration : 1012 to onward.

Selection Methods

Children of the beneficiaries who achieved GPA 5 in SSC and HSC examinations and not received assistance from any other sources are identified for scholarships. Socioeconomic vulnerability is considered a selection criterion because everyone is not possible to entertain for a scholarship. Finally, selected candidates are asked to open a bank account against their name, and the amount of the money of scholarships is paid through account payee cheque. The continuation of providing support remains up to a second time based on their performance.

Scholarships provided at a glance

Sl. No.	Year	Number of students	Amount per student	Total amount	Remarks
1	2012	3	15000.00	45000.00	
2	2013	2	15000.00	30000.00	
3	2014	50	18000.00	900000.00	
4	2015	50	15000.00	750000.00	
5	2016	50	18000.00	900000.00	
6	2017	50	12000.00	600000.00	
		50	12000.00	600000.00	
7	2018	50	12000.00	600000.00	
		46	12000.00	552000.00	
8	2019	31	12000.00	372000.00	
		25	12000.00	300000.00	
9	2020	23	12000.00	276000.00	
		24	12000.00	288000.00	
		25	5000.00	125000.00	
Total	9 Years	479		6338000	

Receiving any prize or incentive is a matter of honor and pride. It is a good and glorious initiative for enhancing quantitative and qualitative education. It accelerates the status of the students of the disadvantaged community to the competitive environment of days of present and to come in the future.

SANGRAM (Sangathita Gramunnayan Karmasuchi) has started the Cultural and Sports Programme with immense patronization of Palli Karma-Sahayak Foundation (PKSF) to reduce poverty at global aspect. This program works for young people's physical and mental development to create an optimistic attitude to form a new nation. This project's main objective 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 the Cultural and Sports Programme in March 2016 with its ten partner organizations. Considering the status of poverty reduction and the partners' capacity, PKSF had extended the project's outreach in 60 districts around the country in July 2017. SANGRAM has been implementing this project in the Barguna district as a continuation of this program.

Name of Programme : Cultural and Sports Programme.

Donor : Palli Karma-Sahayak Foundation (PKSF).

Working Area : Barguna district.

Human Resource : 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.

Inclusion of Educational Institutions

Sl. No.	Name of Institution	Number
1	Primary School	8
2	Secondary School	32
3	Madrasha	2
4	Club	4

Subsequently, the inter-Upazila competition will be held at the same event. The Upazila based implementation committee will perform the events. By this time, schools selection and implementation committee formed have already been selected.

Cultural Affairs

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

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

Sports Affairs

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



Activities on cultural and sports programme

Sl. No.	Competition Type	Event	Participants (Student)		
			Boys	Girls	Total
Cultural Program					
1. Sound cultural practices and development activities					
1.1	Reciting from Holy Quran/Islami Song	33	254	452	706
1.2	Rabindra/Nazrul Song	14	95	138	233
1.3	Patriotic Song	50	526	739	1265
1.4	Folk Song	36	363	515	878
1.5	Dances on Local Culture	36	260	688	948
1.6	Acting	35	407	379	786
1.7	Jarigan	20	103	220	323
	Sub Total (1)	224	208	3131	5139
2. Activities for thinking on knowledge Science and thoughts					
2.1	Wall Magazine	1	47	76	123
2.2	Reading Competition	27	276	375	651
2.3	Story - Articles writing and Tales	8	67	78	145
2.4	Debate Competition	7	30	48	78
2.5	Instant lecture	36	346	471	817
2.6	Art Competition	24	204	400	604
2.7	Essay writing Competition	22	258	409	667
	Sub Total (2)	125	1228	1857	3085
3. Pure Language Practice					
3.1	Recitation	39	483	658	1141
3.2	National Anthem	5	42	45	87
	Sub Total (3)	44	525	703	1228
4. Values Development and Awareness					
4.1	Cleanliness Activities	1	18	7	25
	Sub Total (4)	1	18	7	25
Sports Program					
5. Sports for Physical and Mental Development					
5.1	School Based Sports (Athletics, Jump, Swimming, Cock fight, Chess & Carom etc.)	299	4312	5169	9481
5.2	Ha Du Du/Kabadi	18	276	14	290
5.3	Football	28	660	198	858
5.4	Handball	1	14	14	28
5.5	Cycling	20	481	11	492
5.6	Cricket	27	616	22	638
5.7	Volleyball	9	120	0	120
	Sub Total (5)	402	6479	5428	11960
	Grand Total	796	10258	11126	21384

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





UNO Patharghata, Sabrina Sultana Handover cheque to crab farmer

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

Crab culture is essentially needed to be adapted with our income generation confronting an adverse situation of Climate Change. It is an adaptive income-generating activity in a critical environmental condition, 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 mentioned 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)

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	

Activities, Target and Achievement

Sl. No.	Activities	Date of start	Status as of Dec. 2019	Achievement in 2020 (Jan-Dec)	Status as of Dec. 2020
1	Startup workshop	16-05-2018	1	0	1
2	Beneficiary profile preparation	07-03-2018	1000	0	1000
3	Training on project management and project management related to project implementation	21-12-2018	1	0	1
4	Lead farmer's leadership development training	27-10-2019	1	0	1
5	Training of skill development in modern technology and technical issues of Crab cultivation among Crab cultivators (29 batch)	7-6-2018	20	9	29
6	Provide training packaging and storage for Faria, Depot-owners, Depot-workers and related market actors (4 batch)	20-2-2020	0	4	4
7	Establish mother Crab farm for use in hatchery (02)	Nil	0	Suspended due to covid-19	Suspended due to covid-19
8	Establishment of exhibition expansion of different types of Crab cultivation technology (12)	31-01-2019	08	11	19
9	A booklet on the project is ready to spread the project's results, teaching and challenges to everyone	01-12-2020	0	50	50
10	Crab cultivation technology manual/ auxiliary printing	01-09-2019	60	0	60
11	Preparing mother Crab cultivation manual	Nil	0	Suspended due to covid-19	Suspended due to covid-19
12	Issue-based problem solving with expert people at the field level (3 batch)	22-8-2019	1	2	3
13	Successful farm visits/ cross visit by entrepreneurs to gain more experience in Crab cultivation	21-10-2019	2	1	3
14	Pre-position evaluation and report generation	15-11- 2018	1	0	1
15	Final evaluation and report generation	12-11- 2020	0	1	1
16	Video documentaries	01-12-2020	0	1	1



Value Chain Project titled
“Increase Income of Farmer’s Through
Mungbean Cultivation with Modern Technology.”



Mung bean is one of the most important cash crops in Bangladesh. But reasonable production has not yet been occurred 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 output in coming years. Organic fertilizer increase Mug production 45%-56% and also increase the fertility of the soil. Marginal farmers can have easily as the production cost is too low.

BARI-6 produced a high demand in the world market. It has created a unique demand in Japan. Japanese company Grameen Euglena working in Bangladesh has made an excellent scope to export BARI-6 Mug bean from Bangladesh to Japan. SANGRAM has been working on BARI-6 production with the 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 "Increase Income of Farmer's Through Mungbean Cultivation with Modern Technology."

Name of sector : Agriculture

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

Project duration : November 2016 to December 2020

Budget : 18986542.00 BDT

Implementing Agency: SANGRAM (Sangathita Gramunyan 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 lifestyle 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 create effective merchandising for produced Mug bean.

Human Resource : Project Coordinator-1, Value Chain Facilitator-1, Accountant-1, Assistant Value Chain Facilitator-2

Target Group : 4800 Mug bean and homestead vegetable farmers of 5 Upazila of Barguna district under eight branches of the organization located in the project area.

Geographical Coverage

Upazila : 05 (Amtali, Pathorghata, Taltali Bamna and Betagi).

District : Barguna

Activities as of December 2020

Startup workshop-05, Linkage workshop-25, TOT training, Learning season mungbean-1350, Demonstration plot mug bean-72, Demonstration plot home garden vegetable-32, Training on home garden vegetable-32, Agriculture fair-15, Exposure visit-4, Field day-72, Sunflower cultivation training-10, Vegetable cultivation training-10, Mugbean cultivation training-80, Demonstration plot sunflower-50, Demonstration plot mug bean-50, Demonstration plot vegetable-50, Mung bean sprout chopfallen seminar-1, Project extension workshop-2, Covid-19 farmer awareness program-5, Demonstration plot home compound nourishment garden-50, Demonstration plot kalikapur model-20, Demonstration plot Sarjon model-20, Demonstration plot Baby Watermelon-20, Demonstration plot high-value crop-20, Demonstration plot organic vegetable cultivation-20.



Demonstration plot of Mungbean

Program on Developing Lifestyles of Geriatric People



Background

Palli Karma-Sahayak Foundation (PKSF) started a colossal number of activities for the betterment of life and livelihoods of the rural and urban community other than its primary program financing to MFIs. From July 2017 PKSF started a new project titled “Program on Developing Lifestyles of Geriatric People in Society”. SANGRAM is one of the veteran partners of PKSF. The non-government organization SANGRAM has selected to implement the project as mentioned above 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 a 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 ageing even they are not prioritized in regards to having 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 old allowance is a 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 the financial support of PKSF in Pathorghata and Bamna Upazila of Barguna district.

Name of the Project: Program 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)

Staffing: 02

Goal

Develop lifestyles of geriatric people addressing their helpless area of needs.

Objectives

1. To build capacity through geriatric allowance and alimony.
2. To increase the positive approach of young people to 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.

Program Area

The area of the program 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 senior peoples.
2. Introduce old aged allowance, special savings and pension scheme for senior people.
3. Introduce Honor’s for both senior people and their ideal children.
4. Introduce special credit and training for ultra-poor geriatric people.
5. Introduce senior care and making physiotherapist.
6. Special assistance for senior people.
7. Establish effective coordination between partner NGO and the relevant government department.

The above seven activities are segregated into 26 specific activities, and a time-bound action plan was introduced for substantive program implementation.

Program expenditure

This program will be implemented as a joint venture activity of PKSF and SANGRAM. Construction of senior club is a vital point among all activities. 80% of the total expenditure of senior club has borne by PKSF and the organization

taken rest 20%. PKSF and SANGRAM have proportionately pay other expense of this program.

Human resources

One senior official of SANGRAM is acting as a Focal Person who is responsible for supervising all activities of this program on behalf of the organization. A Program Organizer is appointed as 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.

Land of Geriatric Club

Three decimal lands were donated by Mr Chowdhury Mohammad Masum, founder of this organization adjacent to the Chowdhury Masum Agriculture Institute at Hatempur village of Pathorghata Sadar union.

Committee formation

For the sake of operating the activities, some committees have been formed in village, ward and union level. Eighteen village committees formed in one union. Nine ward committees formed from the members of village committees. One 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.



Blanket Distribution to Geriatric People

Empowering Local National Humanitarian Actors (ELNHA)



Introduction

Bangladesh is treated as a seriously affected area of climate change globally, and the coastal belt of Bangladesh is the main victim of the 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 the capacity of the NGOs who are working at the grass-roots level. In this regard, Oxfam Bangladesh has launched a project titled “Empowering Local National Humanitarian Actors (ELNHA)” from October 2016 in 9 disaster prone districts with 6 support partners like CODEC-Barguna and Patuakhali, Asory Foundation- Satkhira, POPI-Kishoreganj and Sunamgonj, DAM-Dhaka, MJSKS-Kurigram, and SKS Foundation-Gaibanda and Sirajgonj. From July 2018, the working area has been reduced to 5 districts as CODEC-Barguna, DAM-Dhaka, MJSKS-Kurigram, and SKS Foundation-Gaibanda and Sirajgonj in the name of ELNHA-II.

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

Objectives

1. To build the capacity of Lead Actors working in Barguna district.
2. To update relevant policies and principles at the government and NGO level.
3. To build trainers/facilitators at the 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 June 2021

ELNHA-II: 2nd Phase of this project started named

ELNHA-II in Barguna district, extending to the union level from March 2019.

Events conducted by SANGRAM as of December 2019

1. Project Planning / Guideline preparation/ review Workshop
2. Community/ School level DRR & CCA activity- simulation learning and replication
3. Workshop with multi-stakeholders like academic institutions, govt, private sectors, Media, NGOs, Donors, the community for Fundraising and participation (at least 3 workshops in each year for each partner)
4. Day Observation (National Disaster Preparedness day, IDDR, World Humanitarian day & Environmental day) with district administration
5. Training / Refreshers on Advocacy and Influence Strategy of lead actors staff
6. Training /Refreshers on Capacity-building resilience mechanism for lead actors and NGOs
7. Advocacy meeting with government and private sector for providing Effective Training and modern equipment for CPP/FSCD
8. Post humanitarian response learning workshop at the local level
9. Workshop with Upazila and District and LGI (UP) representatives for conducting Open Budget focusing on DRR and CCA and taking other support
10. Issue-based advocacy initiatives (media visit, news coverage) on coastal embankment and gender and child-friendly cyclone center
11. TOT on DRR and CCA Lead actor staff for School and community-Based Training
12. Organized Training/Refreshers on Humanitarian Code of Conducts, DRR, Mitigation, Adaptation, and Response at the UP level.

Events conducted by SANGRAM in 2020

1. Community Engagement Guideline Development.
2. Complaint Response Mechanism Guideline Development.
3. Local actors advocate for a Pooled fund for locally lead humanitarian action (building on HRGF experience).
4. Gender task force coordination and planning meeting (Quarterly) GTT, TOR review and Action Plan.

National Alliance of Humanitarian Actions Bangladesh (NAHAB)



Introduction

In Bangladesh, the humanitarian architecture is currently dominated by international actors. There are very few local NGOs and CBOs through huge national and local NGOs are available here. It was keenly observed that the local actors could easily demonstrate the planned activities faster than outsiders, both qualitative and quantitative aspects with 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 led by Christian Aid. The Department of Disaster Management of the 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 establishing 7 thematic areas for effective localization in Bangladesh: 1. Information and Knowledge Management 2. Fostering better Coordination 3. Networking among humanitarian actors 4. Strengthening capacity for humanitarian

actions 5. Resource Mobilization 6. Advocacy at all levels 7. Working closely with Government.

The 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/NNGOs 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/NNGOs 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 an Executive Committee member of NAHAB from its nascent stage and selected as a district focal of Barguna district to implement NAHAB localization activities effectively.

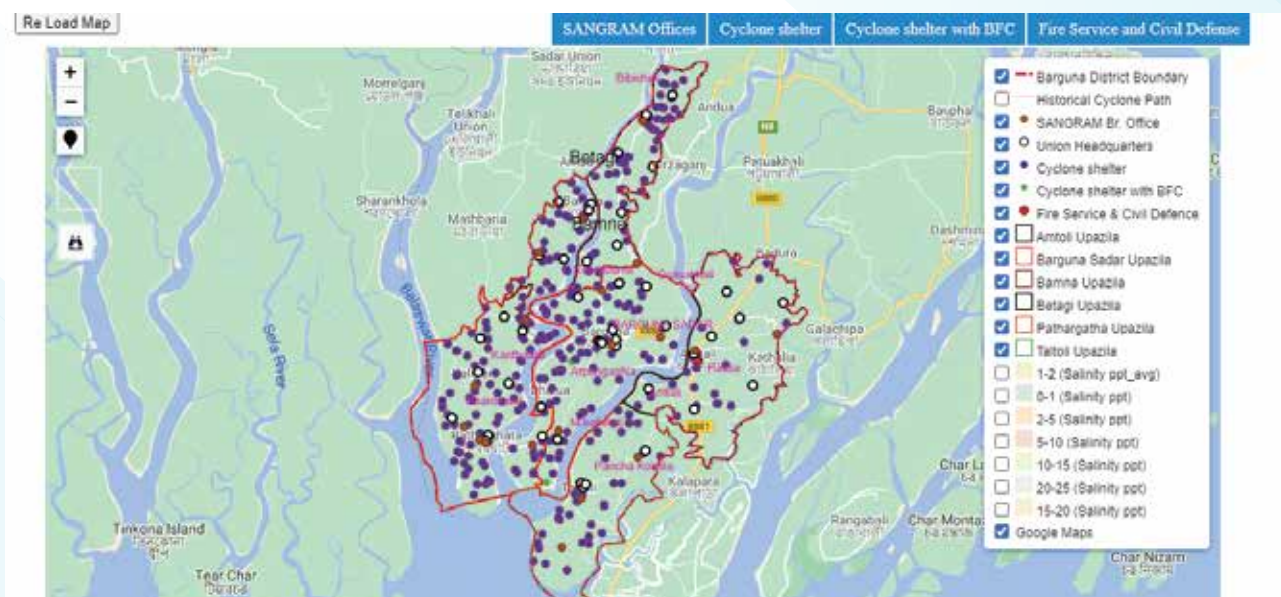
Commencement of NAHAB activities at Barguna: July 2018.

Activities accomplishment:

Following activities were done to promote the NAHAB localization model at Barguna district as of December 2020.

1. A meeting on localization activities held at SANGRAM Head Office on 19 July 2018 with 30 NGO representatives from Barguna and Patuakhali district.
2. Barguna District 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 were conducted on 10-11 December 2018 at SANGRAM Training Centre facilitated by DRRO Barguna and the host organization's Director.

4. An Advocacy Workshop held on 13 December 2018 at SANGRAM Head Office facilitated by ADC (Genal) Barguna and Director SANGRAM.
5. 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 see all relevant information at a glance at our official website.
 - The internal physical communication system of Barguna district.
 - Fire Service and Civil Defense (FSCD) stations in Barguna district.
 - Active NGOs are working in the Barguna district.
6. A virtual workshop was conducted with District Relief and Rehabilitation Office and other stakeholders for developing a GIS map in the piloting stage.



Visual presentation of GIS Map

Free of cost Eye Care and Treatment Project



Disability of eyes can be protected or cured if it can be treated e. g Cataract operation initially, Terrarium can be done quickly in the primary stage. Night blind disease can be protected using Vitamin-A. Cornea transplantation can save a man from blindness. Blindness affects remarkably rural people only due to a lack of awareness. If there is no primary initiative, someone may lose his/her eyesight forever. SANGRAM have a look at the community in terms of eye care, especially for old aged persons. 90% of blindness people are in developing countries. Most people in the village level do not have any idea that their eye treatment is not very difficult and costly, but it is more manageable and available to their doors. The brief of eye care support of the organization is mentioned below:

Name of the Project: Free of cost Eye Care & Treatment Project

Implementing agency: SANGRAM (Sangathita Gramunyan Karmasuchi)

Implementing partner: IspahaniIslamia Eye Institute and Hospital.

Commencement of the Project: 1 January 2012.

Objective

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

Target people

Eye patients of SANGRAM catchments area.

Methodology

Arrange eye camp in collaboration with Islamia Eye Hospital. NGO collects and gathered eye patients in one place. The doctors and support staff IspahaniIslamia Eye Hospital provides treatment, suggestions, relevant medicines free of cost, and arrange operation in their hospital at Barisal.

Working area

SANGRAM catchments area (6 districts of Barisal division).

Human resource

Palli Paramedics and Community Health Promoters (CHPs) of PRIME and ENRICH project provide technical support and assist doctors of Ispahani Islamia Eye Hospitals, Dhaka. Credit staffs of the respective branch are engaged for local conduct and management.



Specialist Doctor at Eye Camp



Patients waiting for doctor interview

Information of Eye Care Service at a glance (14 March. 2019 to 31 Dec. 2020)

Sl. No.	Branches are involved with implementation	No. of patients	No. of selected patients for next step	No. of operated patients
1	Charfasion- Bhola	301	50	41
2	Kadamtala- Barguna	192	55	44
3	Dauatola- Barguna	265	43	40
4	Golachipa- Patuakhali	210	25	25
5	Betagi-Barguna	256	48	31
6	Koroibaria-Barguna	404	91	75
7	Porirkhal- Barguna	455	80	49
8	Chiknikandi- Patuakhali	280	60	60
9	Subidkhali- Patuakhali	365	75	68
10	Kanthaltoli- Barguna	158	36	30
11	Barguna sadar- Barguna	455	95	89
12	Kakchira- Barguna	290	47	44
13	Gajipur- Barguna	324	82	67
14	Bamna- Barguna	287	47	34
15	Hatempur- Barguna	347	87	73
	Total	4589	921	770

Since 1985 Sangram is involved in eye treatment for its participants. Every year several eye camps are arranged to treat the catchment area people at low cost, almost free of charge. In the last year due to pandemic coronavirus, the number of eye camp was not much. Till 31 December 2020, Sangram treated 20727 eye patients among them 3290 were operated on and set lens.

COVID-19 Response Project (CRP)



Hygiene Kit distribution to COVID affected community

Introduction

Covid-19 (Corona Virus) has been started since the 2nd week of December 2019 from Wuhan City of China, but it's largely spread from 20th January 2020, which we came to know from different media and WHO reports. Later on, it has been extending different countries in Asia Region. On 11 March 2020, The World Health Organization (WHO) declared the COVID-19 outbreak as "Pandemic." According to the WHO report on the 1st April 2020, a total of 9,11,578 have been affected by corona in 199 countries, and among them, 45,538 persons have died. This Pandemic is now a major threat to global health and the global economy and security. In Bangladesh, from the 1st week of March 2020, it has been affected by the peoples who were coming from abroad, especially from Italy and China. Though the Government of Bangladesh tried to maintain a quarantine system centrally, it's failed for various reasons. Meanwhile, the COVID-19 virus has widely and very quickly spreading around Bangladesh. IEDCR said that 70 people are detected, death happened 09, and it's already treated as local transmitting, which is a very

alarming situation for all over Bangladesh. We estimate the projected number of cases, number of persons in need of hospitalization and critical care, and the number of persons likely to die in Bangladesh.

In the Barguna district, many people are working abroad, coming from middle-east, and south-Asian countries. Why is it mostly a vulnerable and alarming zone for spreading the Corona Virus in the district? Because, Amtali is a transit point for people's movement to other Upazilas, Pathorghata, Barguna Sadar is the sea-belt area. Several business groups, agriculture groups, and fishers groups movement is the optimum level.

According to the IEDCR report, old age peoples are most vulnerable. Due to lack of awareness, common people at the village/community level are coming out to their nearest bazaar/market at any time. If it couldn't tackle this moment, the condition will become severe very soon. However, the Government has taken the initiative for locked down it country-wide by handling Military forces (from 24th March 2020 onward). For full locked

down to the movement of all peoples and staying at home. As a result, most affected persons are marginalized & poor farmers, fishers, a person with a disability and older people, day laborers, small/ferry businessman, and floating people will become jobless & income less especially in Slum/vulnerable communities of Amtali, Barguna, and Pathorghata Upazilas are falling under high risk.

Project Title

COVID 19 Response Project (CRP)

Duration of the project

5 April 2020 to 20 May 2020

Allocated budget amount (in BDT.)

600780.00

Location of the project:

Union: 1 No. Raihanpur and 6 No. Kakchira

Upazila: Pathorghata, Barguna

Project Overview

Key Objectives Result and Activities:

Objective: Ensured personal hygiene practice and maintained social distance to prevent the outbreak of COVID-19 by raising mass awareness and personal protective materials to the vulnerable communities of Barguna district.

Key Result 1: All the communities maintain social distance to prevent the outbreak of CORONA Virus (COVID-19) in the project area.

Key Result 2: People are prevented from CORONA Virus (COVID-19) by using personal protection materials.

Key Result 3: People maintain proper hygiene (personal & social) through hand washing and cleaning their surroundings/courtyards, which prevents Corona's infection.

Beneficiary coverage:

Direct Beneficiaries : 420 (Female-420, Male-0)

Indirect Beneficiaries : 2142

Project Success

Outcome wise success

- Communities are maintaining social distance to prevent the outbreak of the CORONA Virus in the respective area.
- The trend of using personal protective materials increased as a preventive measure.

- Community people are maintaining proper hygiene through handwashing and cleaning their courtyards, which prevents transmission of COVID-19.

Activity wise key successes by following the project cycle

- 420 hygiene kits distributed to vulnerable women.
- 3360 non-disposable clothes distributed for menstrual hygiene.
- 8 Personal Protective Equipment (PPE) distributed to the field staff for their safety.
- 4 hand washing devices were installed in Union Parishads and growth centers.
- Spray bleaching powdered water 2 Union Parishads and 8 large growth centers of Raihanpur and Kakchira Union Parishad.
- 420 BCC materials distributed at households level.
- 20 festoons containing the messages of COVID-19 Prevention hanged in different places of the community.

Conclusion: COVID-19 will give birth to a new age worldwide, and this age will not be smooth but thorny. This virus will not abolish completely soon, but it will merge with the human body, and it has already driven the human body for a fitness test, i.e., the survival of the fittest. Expert health professionals say 80% of the COVID-19 affected people are spontaneously recovered because their immunizing capacity is up to the mark against CORONA Virus. 15% of affected people are needed treatment for other diseases that accelerate the symptoms of COVID-19, and the rest, 5% of affected people, are in detrimental condition. The death rate has not yet been crossed by 2%. COVID-19 is a contagious disease and contaminated by touch. Sanitary practice is the best way of avoiding the CORONA Virus. On the other hand, most of the people in the country have been suffering from Psychological Trauma. So measures can be taken against CORONA Virus as Psycho-social activities, Sanitation program at personal and community level, Advocacy program on BCC, Nutritional treatment, Food security, and Safety, Outdoor sports program at the school level, Demonstrative education of Primary Health Care and Reproductive Health introduce in the textbook and community practice.

Presence of SANGRAM during COVID-19

Infection of Covid-19 or coronavirus and its spread is now our reality. All of us in Bangladesh are at health risk due to this virus. Low-income people are most vulnerable to work stoppages due to coronavirus. Women-headed families, families with disabilities, rickshaw-van-CNG autorickshaw drivers, ferry workers, porters, day laborers, tea shopkeepers, hotel-restaurant workers, construction workers, carpenters are living in many hardships. People who eat like this day after day have nothing to say about their savings. There is no other source of income right now. SANGRAM (Sangathita Gramunyan Karmasuchi) for their safety and survival has taken various steps to fund the administration:

☑ Payment to the administration fund :

Initially, SANGRAM has donated the Barguna District Administration Tk. 1,75,000 (One lakh seventy-five thousand takas). Besides, Tk. 110801 (One lakh ten thousand eight hundred one taka) has been donated to the Prime Minister's Relief Fund through PKSF.

Food aid has provided to the helpless - day laborers - working people. In Patharghata, Bamna, and Kalapara Upazila, food assistance was provided to 2,000 rural families in remote areas. Each family was provided 10 kg of rice, 5 kg of potatoes, 2 kg of pulses, and 1 bar of soap. Chowdhury Mohammad Munir, executive director of Sangram, said that the assistance was provided on SANGRAM's own initiative.



☑ Providing food aid to the house arrest :

Most of the area of Patharghata Sadar Union is surrounded by sea. There are a lot of fishing workers here. Due to the house arrest and the recent ban on fishing, their families are in a state of stagnation. SANGRAM has identified 400 such families in terrible need and delivered relief aid.

☑ Providing food aid to laborers:

A particular part of Patharghata Municipality is living in the embankment of Bishkhali. Most of them live as porters, day laborers, tea shopkeepers, hotel and restaurant workers, construction workers, rickshaw pullers. Somehow they ran the family, but at the beginning of Corona, they are now closed. Their condition has also become fragile. SANGRAM has provided relief to 170 families who have got a terrible need.

☑ Provision of food aid to ferry workers:

A significant means of transportation from Patharghata to the district town of Barguna is by ferry boat. Here several low professional workers make a living by crossing the ferry (Kheya). The workers of ferry crossing daily in earnings are in a lot of trouble as the ferry is closed. Sangram has provided relief to 30 such ferry workers.

✓ Providing food assistance to low-income people of the market:

Kakchira and Raihanpur are two small markets of Patharghata Upazila. Kakchira Bazar is a Dhaka-bound launch ghat. There are several ghat workers, little transport workers, tea shopkeepers, hotel workers, construction workers, and carpenters in Kakchira and Raihanpur markets. These people could not deliver food to their family members as their workplaces were closed. Sangram has provided relief to 150 such families in these two markets.

✓ Providing food assistance to the housebound elders:

In the Douatala union of Bamna Upazila, a program to improve the quality of life of the elderly has been implemented with 100 senior citizens of SANGRAM. Sangram provides a grant of Tk. 500 per month to each old person. This situation has created panic and crisis in elderly families. Therefore, SANGRAM has provided relief assistance to 200 families, including the elderly and women.



✓ Providing food aid to persons with disabilities:

On the eve of the lockdown, the homeless people in remote villages of Kalapara Upazila - day laborers - disabled people who worked hard were especially in distress. In Kalapara Upazila, Sangram implements the PHRPBD project; there are 133 people in 10 self-help organizations. Of these, 50 are visual, speech and hearing, intellectually, and mentally ill people. They can't be associated with

income on their own. Moreover, his family is also staying away from income to give him extra time to take care of him. In such a situation, the source of income due to the coronavirus is also cut off. Sangram has distributed this relief to 50 families by visiting the homes of every disabled person as food.

✓ Farmers Awareness Initiative in Corona:

Sangram has taken the initiative to raise awareness of farmers in the corona pandemic. Awareness orientation has been provided to 125 farmers in Bamna and Patharghata in 5 batches under the value chain project titled 'Increase income of Farmers through Mungbean cultivation with modern technology.' Orientation provided by the Medical Officer of Bamna Upazila Health Complex, Dr. Md. Reazul Islam and Khalid Mahmud Arif, Medical Officer of Patharghata Upazila Health Complex.

✓ Providing food and protection to the disabled people in the second phase:

Due to the spread of the deadly virus in the country, the disabled people of Kalapara Upazila are counting down the days till the end of the death bite. At that time, SANGRAM distributed food and safety items among 118 distressed and helpless people. From April 30 to May 3, the food and safety items were distributed to people with disabilities in remote homes. Each disabled family has been provided with rice, pulses, potatoes, oil, sugar, chira, onion, salt, wheel soap, mask, and hand gloves.

✓ Awareness program for persons with disabilities in the second phase:

In collaboration with the Center for Disability Development (CDD), 129 persons with disabilities of Kalapara Upazila have been made aware of coronavirus through mobile every day (each day 20 persons) to keep them free of risk. This activity has been continued for 3 months. Besides, the treatment system has been maintained by linking it with the hospital during the corona period. Regular therapy has been continued to ensure physical fitness.

some picture
of Food
and hygiene kits
distribution



CYCLONE BULBUL RESPONSE PROJECT (CBRP)



Introduction

Barguna and Patuakhali districts are the most vulnerable districts of Bangladesh in terms of disaster and climate change. It is located beside the Bay of Bengal and a large number of mighty rivers. The people of these areas have been severely affected by cyclone Bulbul which struck on 10 November 2019 and influence of cyclone Bulbul; the most affected Upazilas are Amtali, Barguna Sadar and Pathorgata of Barguna district and Kalapara Upazila of Patuakhali district. The 22 villages of these areas have been flooded by tidal surge damaging embankment and shelter, crops, including Paddy and winter vegetables, poultry-livestock, livelihood and sanitation options have been damaged severely.

Notably, the woman headed family and family with a person with disability and old age families in more vulnerable. As soon as the cyclone ceased, government and NGO personnel went to the affected, most vulnerable areas to observe the situation. While visiting, it was found that trees, bamboo, banana trees near highways were uprooted and broken, and the road communica-

tions were disrupted. Many dwelling thatched houses were fully damaged, and some tin shed houses were roofed off (partially damaged). A few numbers of educational institutions like schools and madrasa were partially and fully damaged. Crops have been severely damaged, and all the fields are submerged under logged rainwater. Betel leaf grooves have been fully damaged. During this period, aman paddy, vegetables are fully or partially lost due to cyclonic wind and waterlogging caused by excessive rain. Fish farming ponds are overflowed with rainwater, and huge numbers of people have lost their aquaculture species. While visiting the cyclone shelter, people were seen to leave the place with their cattle. But no significant number of cattle was lost.

Duration : 01 December 2019 to 31 January 2020

Name of the implementing organization : SANGRAM (Sangathita Gramunnayan Karmasuchi)

Name of the Lead organization : NSS, Amtali, Barguna is the led organization of CBRP.

Name of Donor(s) : Oxfam.

Allocated budget amount (in BDT.) :
2696000.00

Project Objective: To build the vulnerable community's capacity and resilience of the selected Bulbul Cyclone affected areas.

Location : Charduani union, Pathorghata, Barguna

Direct Beneficiaries : 500 (Female-360, Male-140)

Indirect Beneficiaries : 2070

Staffs : PC-1, Finance Officer-1, FF-1, Volunteer-3

Key result 1: Households will be selected and be capacitated on livelihood and summer vegetable cultivation.

Activities

1. Community consultation meeting for beneficiaries selection.
2. Validation by UP and Government Administration.
3. Endorsement by the Govt. and UP.
4. Vegetable farmers selection with the consultation of the Agriculture department.

Key result-2: Food security and Nutritional status of the targeted HHs are increased.

Activities

1. Unconditional multipurpose cash grant distribution (livelihood, food, and nutritional options).
2. Special unconditional multipurpose cash grant distribution.

Key result-3: Nutritional status of the targeted HHs are developed

Activities

1. Summer seeds purchase.
2. Orientation on summer vegetable cultivation.
3. Vegetable seed selection and germination.

Key result-4: Best practices are replicated.

Activities

1. Inception (district & Upazila level).
2. Learning workshop (district level).
3. Cross visit.
4. Media visit and document sharing.

Conclusion

The Pathorghata Upazila is located adjacent to the Bay of Bengal, the most climate-vulnerable Upazila of Bangladesh. Charduani is the most victimized union of Pathorghata Upazila out of seven. The people of this union are affected by frequent small or big disasters round the year. Government and people from other areas of the country know only big disasters like Sidr-07, Aila, MOHASEN, BulBul, etc. But huge numbers of disaster effects are ignored whereas peoples are being suffered helplessly. Water surges, river erosion, and salinity are the common phenomena of disaster. This grant was too small to address the affected community's actual need; it was essential and time worthy for the vulnerable people of Charduani Union.



Upazila Chairman Distributing seeds and taka

Housing Project



Housing or shelter is one of the essential components of every citizen of Bangladesh's three basic needs. These basic needs are food, clothes, and shelter. About 17% of the total population still now lives under the extreme poverty threshold, and most of the people do not have the minimum sheltering status of the above three issues. In terms of achieving the Millennium Development Goal (MDG) and subsequently Sustainable Development Goal (SDG), any nation will have to reach or fill up the issues mentioned earlier, irrespective of gender, race, and color in its area. It is making the issue a goal the government of Bangladesh, with NGOs' assistance, has already started to mitigate the shortage of housing requirement at an ultra-poor level. As a part of this crucial issue of Bangladesh Government, the organization Sangram has started housing activities with the financial assistance of Bangladesh Bank in its working area, prioritizing

Patuakhali, Barguna, Perojpur, and Bhola districts; as these are seriously affected by different types of natural disasters like Sidr-07, AILA, MOHASSEN, etc. The housing activities of Sangram, in brief, are mentioned below:

Name of Project : House Construction for the Poor. (Housing for the all)

Assisted by : Fund Management Unit, Bangladesh Bank.

Implemented by: SANGRAM (Sangathita Gramunnyan Karmasuchi).

Duration : 10 September 2012 to onward.

Objectives

1. To enhance shelter arrangement at the poor and ultra-poor level.
2. To enhance household-level resilience at a poor and ultra-poor level against different types of disasters.

Allocation per house and total amount

Sl. No.	Steps	Allocation per HH(BDT)	No. of HHs	Total amount
1	1st	35000.00	50	1750000.00
2	2nd	50000.00	35	1750000.00
3	3rd	70000.00	25	1750000.00
4	4th	70000.00	26	1820000.00
	Total	-	136	70,70000.00

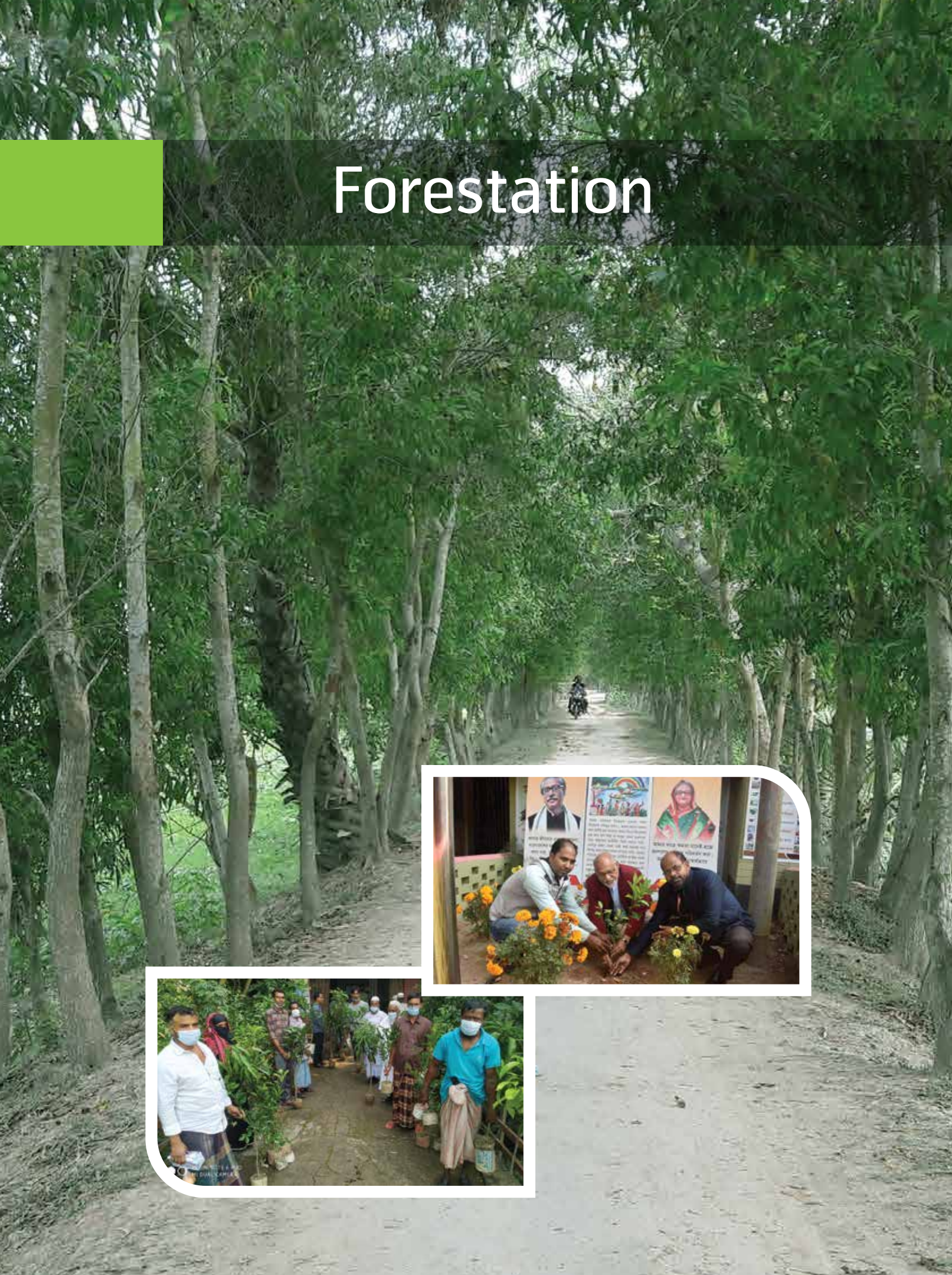
House construction: As of December 2019 houses constructed in SANGRAM working area are as follows

Sl. No.	District	Upazila	No. of houses
1	Patuakhali	Kalapara	30
		Galachipa	30
2	Barguna	Barguna sadar	28
		Taltoli	26
		Pathorghata	22
Total	02	05	136

Information at a glance

1. Total allocation: 160
2. House construction completed: 136
3. Money received from Bangladesh Bank: 70,70000.00 BDT.
4. Allocation for each household at different
5. times: 35000, 50000, 70000 BDT.
6. Duration of loan repayment : 3-4 Years.
7. Rate of interest: 6% declining method
8. Type of installment: Monthly.
9. Working Area: Barguna and Patuakhali District

Forestation



Now the most powerful slogan is to save the environment and treated it globally. To extend the sustainable environment, SANGRAM has started to forestation activity that is indispensable to the environmentally most critical zone like Bangladesh. The coastal belt is the most suitable zone for forestation. Forestation activity of SANGRAM commenced in 1994. The organization executed two types of forestation:

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

1. Coastal Green Belt Project

SANGRAM has started to work on this project in the 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		Year
							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		Year
							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	



Sister Institutions
of
SANGRAM

Chowdhury Masum Technical and Business Management College

Hospital Road, Pathorghata, Barguna

Introduction: Necessity of technical education is a demand of time in present Bangladesh. Rate of education has been increasing day by day, but the percentage of technical education increased too little. The need for technical education is essential in global consideration. The world is moving fast with the patronization of technical knowledge. But there is also a small scope to gain specialized expertise in our country, rather general education. There are a considerable number of educational institutions for public education are available in Bangladesh as well as in Barguna district. The number of institutions of technical education has not yet been increased compared to general education. Aiming to promote technical education in Barguna district, a national level non-government organization SANGRAM (Sangathita Gramunnyan Karmasuchi) has established a specialized educational institution in the name of Chowdhury Masum Technical and Business Management College at Pathorghata Upazila. The particular of this institution is mentioned below.

Name of institution : Chowdhury Masum Technical and Business Management College.

Date of establishment: 1 July 2009.

Institutional code: 38039

EIIN : 134332

MPO : July 2019.

MPO Code : B2020322234

Board : Bangladesh Technical Education Board.

Trades : Computer Programming, Entrepreneurship, Human Resources, Accounting and Banking

Staff professionals

Principal : 01

HSC BM : 20

SSC Vocational : 12

Students

Business Management : 490

Vocational : 37

Bangladesh Open University (BOU): 150

Contact : Md. Faruk Hossain, Principal,
Cell: 01712-979402.



Chowdhury Masum Agriculture Technology Institute

Hatempur, Patharghata, Barguna.

Introduction: Bangladesh is an agro-based country of South-Asian region of this world. Though the world is going fast based on industry and the economy tends to depend on industrialization. Industrialization on agriculture, and there promoting agriculture products. A subsidiary of Bangladesh economy depends on agriculture. Bangladesh is a fertile land than other industrially developed countries. It has a great scope for us to be developed rather than industrial. The country is agro-based and the economy depends on agro production. But there is a large number of agriculture institutions. We provide other general and technical education with a vast scope of providing agricultural education to the young generation of Bangladesh to promote the number of agricultural institutions as well as agricultural production. Aiming to promote agricultural education in Barguna district, a national level non-government organization SANGRAM (Sangathita Gramunnyan Karmasuchi) has established an agricultural institution 'Chowdhury Masum Agriculture Technology Institute' at Hatimpur village of Pathorghata

Upazila under Barguna district. The particular of this institution is mentioned below.

Name of institution : Chowdhury Masum Agriculture Technology Institute

Chart Title

Jagoron	Agrashor	Buniad	Shufolon
IGA Loan	Special Savings	Voluntary Savings	

AOU MOJIBAR MD. JAKIR HOSSEN
Principal

Cell: 01716-643733.

www.facebook.com/CMATInstitute



SANGRAM Health Care and Diagnostic Center

Hatempur, Pathorghata, Barguna.

Introduction: Human health is an essential issue in terms of socioeconomic and environmental development. But human health condition is most vulnerable in compared to other developed countries, even the neighbouring countries of Bangladesh. About 80% of the total population lives in the rural area, and this substantial part of the population is deprived of minimum health facilities either from government or other health service providing organization. Bangladesh is the most densely populated country in the world and the total number of the population about 17 crores. Doctors are available for this vast number of people of 1 per 2000. This statistics shows that how measurable condition of receiving health facilities of the people of this country. It is an average scenario; the health facilities of rural people are comparatively more vulnerable than this average status. Considering this vulnerable health condition of rural people, SANGRAM has established a hospital at village level to provide health services to the grass-roots level marginal community. The particular of this health institution is mentioned below.

Name of institution : SANGRAM Health Care and Diagnostic Center.

Date of establishment: 20 June 2020.

Health Services : Outdoor treatment with a low-cost doctor visiting fees. All types of pathological tests, X-ray and ultra-sonogram, First aid treatment and referral.

Human resources : 10

MBBS Doctor : 02 (Male-1, Female-1), Clinic Manager-01 Pathologist-01, Paramedic doctor-02(Female), Midwife: 02, Cleaner-01, Support staff-01

Contact : Md. Faruk Sikdar, Clinic Manager, Cell: 01725-651141.



Implemented Projects at a glance

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
1.	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
2.	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
3.	PRIME (Program Initiative of Monga Eradication)	January 2011 to June 2016	Galachipa and Kalapara Upazila of Patuakhali district	DFID/PKSF	708.60
4.	CMDRR (Community Managed Disaster Risk Reduction)	Nov 2011 to March 2013	10 villages of Taltoli Upazila, Barguna	ACF(Action Contra La Faim)	22.33
5.	SRSPDS (Sustainable Rice Seed Production and Delivery System under CSISA)	December 2011 to March 2013	Barguna, Patuakhali and Pirojpur district.	IRRI/USAID	28.00
6.	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
7.	Vulnerable Group Development (VGD)	May 2010 -April 2012	Galachipa Upazila of Patuakhali district	DWA (Department of Women Affairs)	11.46
8.	Enhancing Resilience (ER)	December 2010 to November 2011	Patharghata Upazila of Barguna district	WFP (World Food Program)	38.12
9.	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
10.	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
11.	Killa Construction	Nov 10 -April 11	2 unions of Barguna and 1 union of Patuakhali district.	ACF	31.15
12.	Hygiene Sanitation and Water Supply (HYSWA)	October 2008 - Sep 2 -11	Barisal, Jhalokathi and Pirojpur district	Danish Embassy	2800.00
13.	Vulnerable Group Development (VGD)	1 Nov 2007 - 30 Jan 2011	All Upazila of Barguna district	WFP (World Food Program)	27.60

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
14.	REAL Project	Mar 2009 to Feb 2011	Barguna Sadar	HKI	275.63
15.	Food Security	1 March 09 - 31 December 09	Barguna Sadar, and Taltali Upazila	ACF	80.29
16.	Food Security	Jul 2010 - Jun 2011	Barguna Sadar, and Taltali Upazila	ACF	90.51
17.	Shelter	1 March 09 - 31 June 09	Barguna Sadar , and Taltali Upazila	ACF	16.31
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
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

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
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 Urban WSSC	Aug 2000 - Feb 06	Barguna, Bamna and Patharghata Upazila of Barguna district	DANIDA	134.05
39.	DPHE - Danida Water Supply and Sanitation Project (Pilot Project)	Dec 99 - June 2000	Bamna and Patharghata Upazila of Barguna district.	DANIDA	1.97
40.	Routine Maintenance Project	July - Nov 1999	Mothbaria Upazila of Perojpur district	WFP/BWDB	1.22
41.	Adolescents Development Project	Jan 99 - Dec 2000	Barguna sadar Upazila	USCC - B	3.96
42.	Subsidy to the latrine buyer	July - Dec 1998	Barguna and Patharghata Upazila	UNICEF	2.20
43.	100% Sanitation Achievement through PRA	March 98 - Aug 2000	Barguna sadar	NGO Forum	2.10
44.	Integrated Village Development Project	July 98 - June 2000	Barguna sadar	Anderi Hilfi	31.45
45.	Safe Water Plant Project	July 97 - Dec 99	Patharghata Upazila Barguna	NGO Forum	8.96
46.	Coastal Rural Women Development Project	April 97 - March 98	Barguna sadar	APHD	8.21
47.	Adolescents Development Project (ADP)	Feb 96 - Dec 98	Patharghata Upazila	USCC - B	11.55
48.	Government Primary School Attractiveness Project	July 95 - June 97	Patharghata Upazila Barguna	Mass Education	6.72
49.	Coastal Green Belt Project	May 95 - June 2000	Patharghata, Bamna and Barguna sadar Upazila	DoF	2.13
50.	Non - formal Primary Education (NFPE)	March 93 - Dec 05	Mothbaria Upazila of Perojpur district	CAMPE	28.24
51.	100 % Sanitation Coverage	Jan 93 - Dec 94	Patharghata and Bamna Upazila of Barguna	NGO Forum	29.24
52.	Coastal Integrated Development Program	May 91 - Dec 96	Patharghata Upazila.	USCC - B	30.71
53.	Patharghata Community Development Project	May 90 - April 91	Patharghata Upazila.	USCC - B	7.77
54.	Patharghata Treatment Program	March 88 - April 90	Patharghata Upazila.	USCC - B	0.20
55.	Village Development Center (VSC)	March 1992 to June 2015	Barguna Sadar & Pathorghata Upazila	NGO Fourm	0.55
56.	Social Forestry	July 1994 to	Pathorghata, Bamna and	WFP/DoF	46.98

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
		June 2019	Barguna sadar upazila		
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.	Non -Formal School for Adolescent	1 Jan 1998 to 31 Dec 1999	Baoalkar, Barguna Sadar	USCCB	2.98
60.	Green Belt Project	July 1998 to 31 Dec 1998	Patharghata	GoB - Forest Department	10.6
61.	Livelihood Rehabilitation for the Flood Affected Households	July 2000	Badarkhali union, Barguna	DFID	2.50
62.	DPHE -Danida CBRWSSC	Aug 2000 to Feb 2006	Patharghata, Bamna, and Barguna Upazila	DPHE - Danida	134.05
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

CHAPTER 05

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 involved with different IGAs. SANGRAM has been working with this activity since 1989, forming groups with the association of socially deprived, backfooted, distressed, illiterate men and women. The program's objective is to

improve socio-economic conditions, the status of Income Generating Activities (IGAs) of the concerned peoples. The groups are involved in a credit program comprised of 25-30 members. The 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

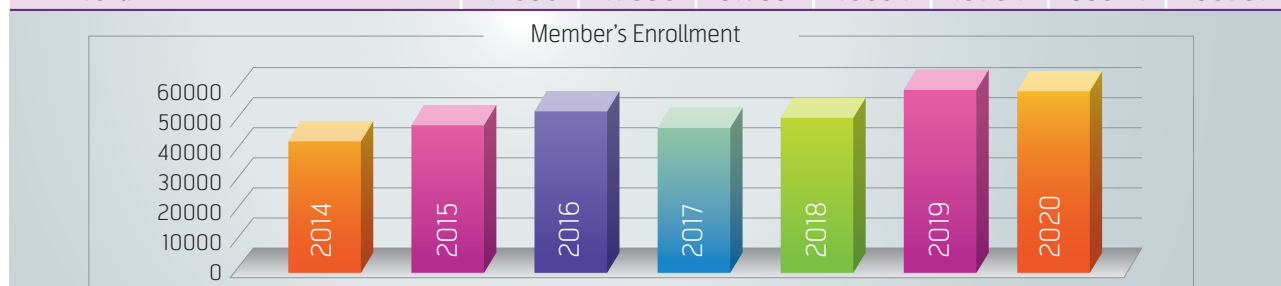
Branch	District	Upazila	Union	Village	Group	Members	Beneficiaries
50	6	31	183	1125	2865	58781	293905

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	52	155	3	22	58	275	333

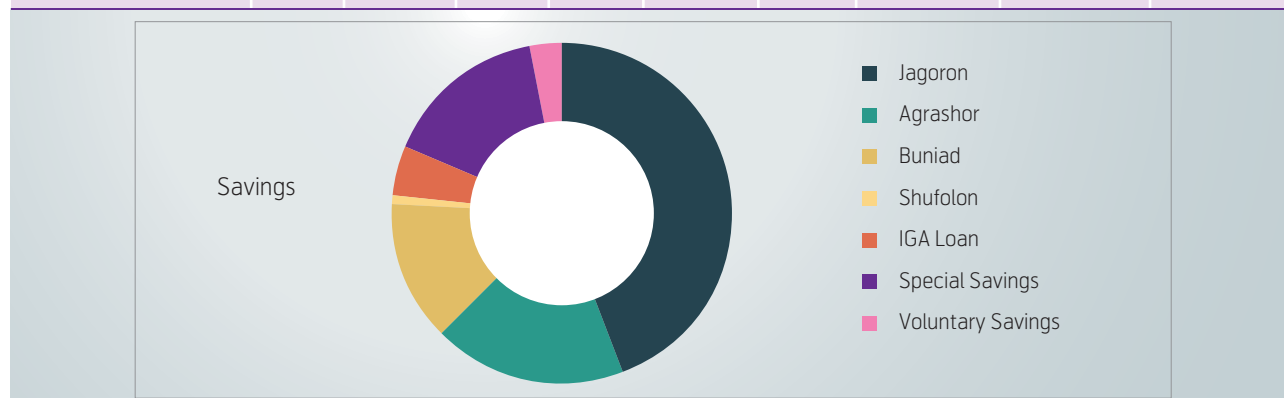
Member's Enrollment

S.N.	Activities	Year of Commencement	Years						
			2014	2015	2016	2017	2018	2019	2020
01	RESCUE	2008	32	0	761	0	452	0	0
02	EFRRAP Loan	2008	0	0	9	0	5	0	0
03	IGA Loan	2012	650	821	985	1586	1458	1548	1610
04	Livelihood Development	-	0	0	118	0	86	0	0
05	Assets creation loan	2013	872	562	536	0	479	0	0
06	SAHOS-2	-	0	0	423	0	40	0	0
07	Jagoron	1985	15232	19720	19662	27894	28174	30882	32190
08	Agrashor	2004	1507	1645	1428	2742	3765	4398	5233
09	Buniad	2005	26651	25320	17263	14351	12754	12898	12985
10	Shufolon	2005	940	1672	1650	1194	1043	1067	1679
11	LRP Loan	-	0	0	962	0	519	0	0
12	SAHOS	-	0	0	821	0	514	0	0
13	Special Savings		0	0	0	0	7521	6512	3064
Total			42356	47898	51755	46634	49784	59324	58781



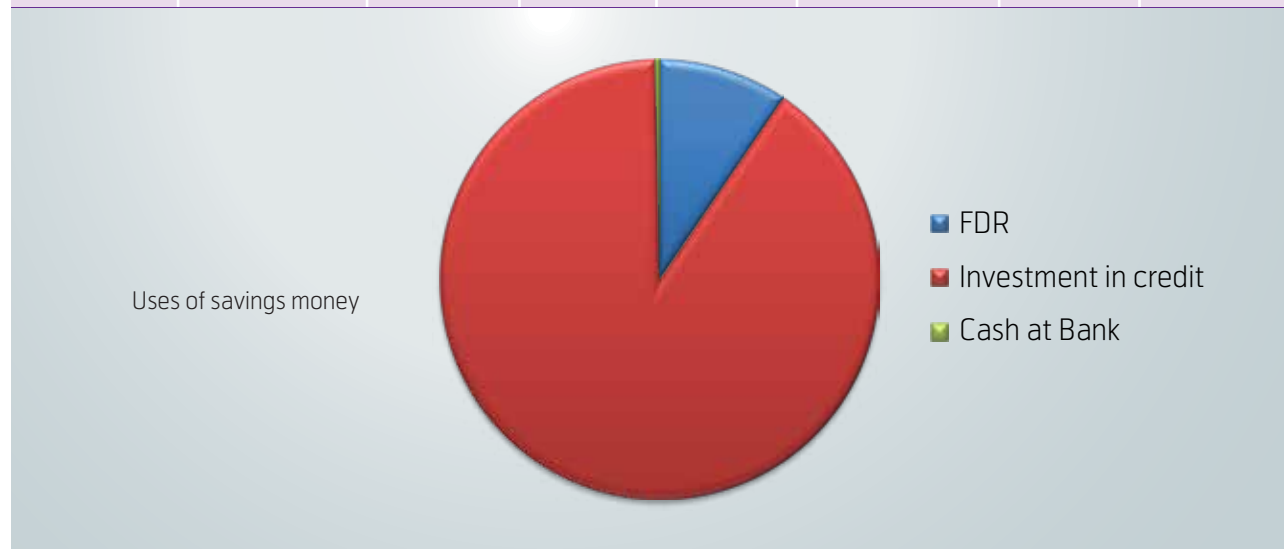
Group formation, Members enrollment and Savings accumulations

Projects	Group formation			Members enrollment			Savings balance		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Jagoron	350	2085	2435	6415	27185	33600	23631560	100638239	124269799
Agrashor	170	120	290	3250	2358	5608	39304948	20215420	59520368
Buniad	64	232	296	120	12950	13070	78388	39160328	39238716
Shufolon	116	0	116	820	879	1699	1696540	1577224	3273764
IGA Loan	30	90	120	390	1350	1740	3242381	10308550	13550931
Special Savings	-	-	-	817	2247	3064	15758288	28034339	43792627
Voluntary Savings	-	-	-	-	-	-	1967980	7600545	9568525
Total	730	2527	3257	11812	46969	58781	85680085	207534645	293214730



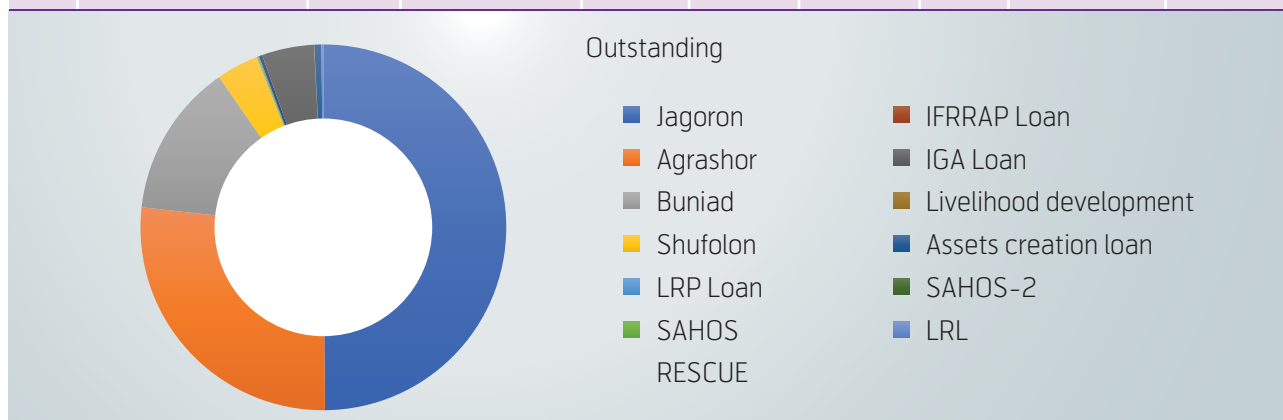
Uses of savings money

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	33000000	260069398	145332	293214730



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	5387510500	1 Year	14 Days	46	12%	525509536	99.27%
2	Agrashor	45	2440542000	1 Year	14 Days	46	12%	283380533	98.68%
3	Buniad	48	1173410300	1 Year	14 Days	44	10%	143214299	98.86%
4	Shufolon	27	777166500	6 Month	5 Month	One time	10%	39353148	99.89%
5	LRP Loan	18	20225000	1 Year	1 Month	12 month	4%	715549	99.80%
6	SAHOS	22	40000000	3 Year	6 Month	36 month	0%	1350932	99.12%
7	RESCUE	22	201327000	3 Year	6 Month	36 month	4%	3063408	99.45%
8	IFRRAP Loan	1	5000000	1 Year	1 Month	12 Month	4%	9337	99.96%
9	IGA Loan	5	329741000	1 Year	14 Days	46	12%	48563274	99.46%
10	Livelihood development	4	6425000	1 Year	1 Month	12 Month	4%	290725	99.97%
11	Assets creation loan	31	66576534	2 Year	1 Month	24 Month	8%	6578730	98.89%
12	SAHOS-2	8	18852000	1 Year	1 Month	12 Month	4%	21400	99.66%
13	LRL	50	20000000	1 Year	14 Days	46	9%	1800420	100%
Total			10486775834					1053851291	



Year wise credit utilization

S. N.	Credit components	Year of start	Years						
			2014	2015	2016	2017	2018	2019	2020
1	Jagoron	1985	65572000	80072000	305782152	327954000	656991000	756575000	948540000
2	Agrashor	2003	11448000	15480000	81008000	140905000	313998000	376782000	94578000
3	Buniad	2004	36655000	45055000	92385500	73184000	179144000	198853000	208407000
4	Sufolon	2005	30909000	55000000	72642000	22177000	46370000	45151000	53599000
5	LRP Loan	2005	19384000	-	-	-	-	-	-
6	SAHOS	2008	-	-	-	-	-	-	-
7	RESCUE	2008	-	-	-	-	-	-	-
8	IFRRAP Loan	2012	-	-	-	-	-	-	-
9	IGA Loan	2011	-	-	20919000	26558000	57791000	70963000	99668000
10	Livelihood development	2011	-	-	1905000	495000	843000	1388000	960000
11	Assets creation loan	2012	2911000	5680000	2540620	4664000	6099000	7515000	3460400
12	SAHOS-2	2012	6992000	5000000	1058000	-	-	-	-
13	LRL	2020	-	-	-	-	-	-	20225000
Total			9903000	10680000	26422620	595937000	1261236000	1457227000	1429437400

Year wise savings accumulation

S. N.	Credit components	Year of start	Years						
			2014	2015	2016	2017	2018	2019	2020
1	Jagoron	1985	13764442	28512004	47925606	35737237	74506345	79051633	124269799
2	Agrashor	2003	2489094	12461987	11592842	11296691	27316409	29495791	59520368
3	Buniad	2004	5952742	25230219	21370243	11066073	26159118	29707273	39238716
4	Shufolon	2005	8792241	11235443	3849599	93506	2807604	2907640	3273764
5	LRP Loan	2005	636472	-	-	-	-	-	-
6	SHAHOSH	2007	113478	-	-	-	-	-	-
7	RESCUE	2008	5150	-	2099	-	-	-	-
8	IFRAP Loan	2012	2363344	-	-	-	-	-	-
9	IGA Loan	2014	11331179	6416839	4183077	3069710	6406245	7525699	13550931
10	Livelihood development	2014	4390662	-	-	-	-	-	-
11	Assets creation loan	2014	8562807	-	-	-	-	-	-
12	SHAHOSH-2	2014	589500	-	-	-	-	-	-
13	Special Savings	2016	-	-	46010078	8727045	18918836	11520036	43792627
14	Voluntary Savings	2019	-	-	-	-	-	-	9568525

Year wise Loanees enrollment:

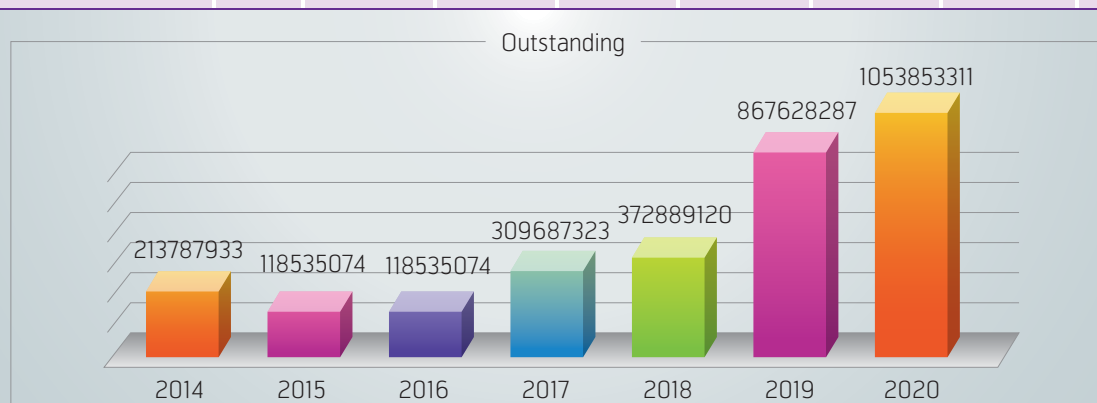
S. N.	Credit components	Year of start	Years						
			2014	2015	2016	2017	2018	2019	2020
1	Jagoron	1985	7027	15720	15755	21551	21796	24005	25782
2	Agrashor	2003	1071	1230	1213	2376	3301	3778	4185
3	Buniad	2004	943	8230	7022	6731	7805	7950	8240
4	Sufolon	2005	4854	4543	1615	1087	518	851	1078
5	LRP Loan	2005	390	750	762	634	519	441	402
6	SAHOS	2005	148	820	821	609	514	421	377
7	RESCUE	2007	935	810	761	534	452	373	620
8	IFRAP Loan	2007	1107	6	9	6	5	3	3
9	IGA Loan	2008	1136	1250	537	1132	1128	1138	1242
10	Livelihood development	2011	10	75	118	68	86	107	95
11	Assets creation loan	2012	948	950	536	553	479	967	1492
12	SAHOS-2	2012	237	1150	423	156	40	17	17
13	LRL	2020							349





Year wise loan outstanding

S. N.	Credit components	Year of start	Years						
			2014	2015	2016	2017	2018	2019	2020
1	Iagoron	1985	35813072	141314782	188363693	336604893	348789036	426705889	525509536
2	Agrashor	2003	8500583	53470024	58271493	145170289	179070460	232860057	283380533
3	Buniad	2004	28245119	50647757	48193959	73552126	86813880	102210064	143214299
4	Shufolon	2005	12293373	35085612	44293089	44311465	17088588	51751329	39353148
5	LRP Loan	2005	8258718	1350419	1318011	1119016	916868	802363	715549
6	SHAHOSH	2005	1052217	2850606	2928829	2120411	1765607	1491292	1350932
7	RESCUE	2007	1608470	10000520	9156515	6059819	4771383	3608028	3063408
8	IFRAP Loan	2007	4132325	13520	14657	12782	12465	9337	9337
9	GIGA Loan	2008	15050345	9092821	13946996	32837567	34522092	40315231	48563274
10	Livelihood development	2011	22035	816936	1568593	357349	595785	533725	290725
11	Assets creation loan	2012	1079882	3985469	4383801	5752668	5443607	7314054	6578730
12	SAHOS-2	2012	2476921	1056842	447468	72235	44747	24899	21400
13	LRL	2020	-	-	-	-	-	-	1800420
Total			213787933	118535074	118535074	309687323	372889120	867628287	1053853311





Branch Office Information

(Contact Person-Branch Manager)

S.N.	Branch name	Upazila	Address	Mobile No
Barguna District				
1.	Patharghata	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	Barguna sadar	Shahid Smriti Sarak, Barguna sadar, Barguna	01709-953723
7.	Kadamtola		Kadamtola Bazar, Aila Patakata, Barguna	01709-953741
8.	Fuljhuri		Goruichanna Bazar, Barguna	01720-510657
9.	Parirkhal		Alysshar Mor, Parirkhal, Barguna	01709-953724
10.	Noltona		Gonokobor, Noltona, Barguna	01733-347934
11.	Amtali	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	Bamna	College Road, Bamna, Barguna	01709-953722
15.	Dowatola		BDR Market, Dowatola, Bamna, Barguna	01720-510605
16.	Betagi	Betagi	College Road, Betagi, Barguna	01709-953737
17.	Taltali	Taltali	Taltali Bazar, Taltali, Barguna	01709-953730
18.	Koroibaria		Koroibaria Bazar	01709-953740
19.	Loupara		Loupara Bazar, Taltali, Barguna	01709-953744
Patuakhali District				
20.	Patuakhali Sadar	Patuakhali Sadar	Mridha Bari Sarak, Patuakhali	01709-953733
21.	Galachipa	Galachipa	Galachipa Chowrasta, Galachipa, Patuakhali	01709-953732
22.	Chiknikandi		Chiknikandi Bazar, Galachipa, Patuakhali	01709-953750
23.	Dashmina	Dashmina	Girls School Road, Dashmina, Galachipa	01709-953739
24.	Gosani Bazar		Gosani Bazar, Dashmina, Patuakhali	01733-347944
25.	Borogopaldi		Borogopaldi Bazar, Dashmina, Patuakhali	01709-953763
26.	Kalapara	Kalapara	Chorrasta Mor, Kalapara, Patuakhali	01709-953746
27.	Kuakata		Mohipur Bazar, Kalapara, Patuakhali	01709-953756



Branch Office Information

(Contact Person-Branch Manager)

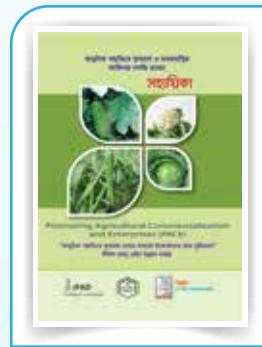
S.N.	Brach name	Upazila	Address	Mobile No
Patuakhali District				
28.	Shubidkhali	Mirzagonj	College Road, Shubidkhali, Mizagonj, Patuakhali	01709-953738
29.	Baufal	Baufal	Hajibari Sarak, Baufal Pouroshova, Baufal, Patuakhali	01709-953754
30.	Dumki	Dumki	Satani Kalamat, Lebukhali Sarak, Dumki, Patuakhali	01318-251316
31.	Khalishakhali	Mirzagonj	Chandakhali Bazar, Mirzagonj, Patuakhali	01709-959633
Bhola District				
32.	Charfasion	Charfasion	Cinema Hall Road, Charfasion Bazar, Charfasion	01709-953735
33.	Borhanuddin	Borhanuddin	Bekarir Mor, Borhanuddin Bazar, Borhanuddin, Bhola	01720-510697
34.	Bhola Sadar	Bhola Sadar	Kalibari Sarak, Bhola Sadar, Bhola	01709-953745
35.	Daulatkhan	Doulatkhan	Bangla Bazar, Doulatkhan, Bhola	01318-251315
36.	Tajumoddin	Tajumoddin	Kunjer Hut, Tajumoddin, Bhola	01318-251311
37.	Lalmohon	Lalmohon	Stadium Road, Lalmohon.	01318-251312
Pirojpur District				
38.	Mothbaria	Mothbaria	Mothbaria Bazar, Mothbaria, Perojpur	01720-510609
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	01709-953759
43.	Kowkhali	Kowkhali	Riad Mension, Aspaddi, Kawkhali, Pirojpur	01709-953764
Jhalokathi District				
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	01318-251314
47.	Nolciti	Nolciti	Gorosthan Sarak, Mollipur, Nolciti	01709-953751
Barisal District				
48.	Padrishibpur	Bakergonj	Padrishibpur Bazar, Padrishibpur, Bakergonj, Barisal	01720-510699
49.	Barisal Sadar	Barisal Sadar	Ahmed Molla Sarak, Rupatali, Barisal	01709-953757
50.	Banaripara	Banaripara	Tasin Villa, Kundihar, Banaripara, Barisal	01709-953720

CHAPTER 06

Miscellaneous

- ✓ Publication
- ✓ Citizen Charter
- ✓ Audit Report 2019-2020
- ✓ Head Office Employee

Publications



The publications cell of SANGRAM is committed to disseminating the organization's work and activities to a broader range of audiences. The cell ensures the visibility and impact of SANGRAM programs and projects through its various publications circulated to the government, development agencies, and partner organizations.

Over the last few years, SANGRAM publication's volume and impact 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 publishes the Annual Report, reflecting the yearly progress of SANGRAM activities.

Apart from this, the cell also helps publish different reports,

monographs on particular issues, Souvenirs, performance-based documentation, and many more.

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

Few Selected Publications are shown here.



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	Ms. Fatema, 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 50 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: sangramkabir@gmail.com
2	Services of Program on Developing Lifestyles of 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. Masud Sikder, Director (Training) Cell: 01720-510700 E-mail : masud.sangram@gmail.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 Email: ranahaldarpstu@gmail.com
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. Masud Sikder, Project Coordinator, ENRICH. Cell: 01720-510700 E-mail : masud.sangram@gmail.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 Adoloscent	Peoples were enrolled with Program for Adoloscent are entitled for receiving services	Program for Adoloscent. Relevant documents are available in these branches	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

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, 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, 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, Director (Credit), SANGRAM Head Office, Barguna. Cell: 01720-510684 E-mail : sangramkabir@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	Ms. Fatema, 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 Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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 Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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 Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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 Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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	Loan for buying motorcycle	As per approval of proper authority	Application	Free of cost	15 working days	Chowdhury Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.com
11	Training	As per nomination	Relevant documents	Free of cost or depends on module	7 working days	Chowdhury Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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 Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.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 Md. Munir, Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com	Highest 5 working days

3. Our Expectation to you Right to Information Act

- ⊙ Submit full application with mobile number
- ⊙ Physical presence before the interview
- ⊙ Physical presence with relevant evidence

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

Besides, 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 failure to disclose information by the duty officer. SANGRAM believes that the steps are taken to abide by the rules under the Right to Information, 2009 will endorse its transparent image in all respects.



Audit Report

A member of



KHAN WAHAB SHAFIQUE RAHMAN & CO.
CHARTERED ACCOUNTANTS

HEAD OFFICE :

RUPALI BIMA BHABAN
7, RAJUK AVENUE (5TH & 6TH FLOOR)
MOTIJHEEL, DHAKA-1000
Tel : 9565136, 9551663, 9551821
FAX : 880-2-9551821
E-mail : kwsr@dhaka.net
Web : www.kwsrbd.com



BRANCH OFFICE :

FARUK CHAMBER (9TH FLOOR)
1403 SK. MUJIB ROAD
AGRABAD C/A, DOUBLE MOORING
CHATTOGRAM, BANGLADESH
Tel : 031-2520056
E-mail : kwsrctg@gmail.com

Independent Auditor's Report
To the Members of General Body of
SANGRAM (Sangathita Gramunnyan Karmasuchi)
Report on the Audit of Consolidated Financial Statements

Qualified Opinion

We have audited the consolidated financial statements of **SANGRAM (Sangathita Gramunnyan Karmasuchi)** (the NGO), which comprise the consolidated statement of financial position as at 30 June 2020, consolidated statements of comprehensive income, and consolidated statement of 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 consolidated financial statements present fairly, in all material respects of the consolidated financial position of SANGRAM (Sangathita Gramaunnaon Karmasuchee) as at 30 June 2020, its consolidated financial performance and of its consolidated receipts & payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

The basis for Qualified Opinion

1. Opening Balances of all the accounts heads as shown in the financial statements have not been brought forward from previous year audited financial statements, and sufficient appropriate audit evidence of that opening balances were not provided before us for our verification. Therefore we could not confirm the opening balances.
2. The NGO did not prepare a consolidated statement of Changes fund & consolidated statement of cash flows following para-10 of IAS-1.

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

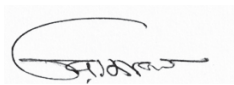
In Practice since 1968



SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement of Financial Position
As at June 30, 2020

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	30.06.2020	30.06.2019
PROPERTY AND ASSETS:					
A. NON CURRENT ASSETS:					
Fixed Assets	6.00	24,783,383	1,590,550	26,373,933	25,513,375
Investments	7.00	42,093,443	-	42,093,443	34,000,000
FDR (Savings)		30,000,000	-	30,000,000	24,500,000
FDR (Sanrakhito Tahobil)		11,000,000	-	11,000,000	8,500,000
FDR (Staff Security)		1,093,443	-	1,093,443	1,000,000
Total Non Current Assets		66,876,826	1,590,550	68,467,376	59,513,375
B. CURRENT ASSETS:					
Loan to beneficiaries	8.00	930,839,361	-	930,839,361	810,062,727
JAGORON		456,139,352	-	456,139,352	428,946,152
AGROSOR		270,383,764	-	270,383,764	215,834,513
BUNIAD		110,755,622	-	110,755,622	102,076,962
SUFOLON		35,380,937	-	35,380,937	7,423,803
LRP		728,259	-	728,259	821,873
SAHOS		1,366,512	-	1,366,512	1,545,236
RESCUE		3,387,687	-	3,387,687	3,959,574
EFRAP		9,337	-	9,337	9,337
IGA		42,791,710	-	42,791,710	44,211,827
LIL		393,359	-	393,359	573,394
ACL		9,480,982	-	9,480,982	4,628,991
SAHOS-2		21,840	-	21,840	31,065
Staff Loan	9.00	3,013,550	-	3,013,550	3,738,150
Advance, Deposits & Prepayments	10.00	1,506,142	-	1,506,142	767,074
Staff Misappropriation	11.00	1,502,204	-	1,502,204	1,359,279
Receivable	12.00	7,567,293	8,537,355	16,104,648	18,132,468
Mobile Stock	13.00	245,600	-	245,600	-
Loan Outstanding	14.00	-	648,516	648,516	1,331,214
Cash and Cash Equivalents		56,258,026	1,175,207	57,433,233	7,489,674
Cash in Hand	15.00	1,189,566	43,576	1,233,142	1,238,579
Cash at Bank	16.00	55,068,460	1,131,631	56,200,091	6,251,095
Total Current Assets		1,000,932,176	10,361,078	1,011,293,254	842,880,586
Total Assets (A+B)		1,067,809,002	11,951,628	1,079,760,630	902,393,961
D. CAPITAL AND RESERVE:					
Capital Fund	17.00	98,458,159	3,081,051	101,539,210	80,067,061
Loan Loss Provision Fund	18.00	59,328,700	-	59,328,700	52,986,468
Total Capital and Reserve		157,786,859	3,081,051	160,867,910	133,053,529
E. NON CURRENT LIABILITIES:					
Loan from PKSF:	19.00	576,533,315	-	576,533,315	480,666,649
JAGORON		247,000,000	-	247,000,000	251,500,000
AGROSOR		145,000,000	-	145,000,000	125,000,000
BUNIAD		93,333,323	-	93,333,323	74,999,990
SUFOLON		60,000,000	-	60,000,000	-
IGA		29,500,000	-	29,500,000	27,500,000
LIL		650,000	-	650,000	400,000
ACL		1,049,992	-	1,049,992	1,266,659

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	30.06.2020	30.06.2019
F. CURRENT LIABILITIES:					
Members Savings Fund	20.00	290,115,185	-	290,115,185	246,300,624
JAGORON		125,472,698	-	125,472,698	109,662,145
AGROSOR		57,594,746	-	57,594,746	44,178,654
BUNIAD		37,816,691	-	37,816,691	35,259,797
SUFOLON		3,970,224	-	3,970,224	1,000,634
IGA		13,258,677	-	13,258,677	11,761,913
Special		47,045,048	-	47,045,048	44,437,481
Voluntary		4,957,101	-	4,957,101	-
Bank Loan (Bangladesh Bank)	21.00	-	350,000	350,000	1,050,000
Savings Collection:	22.00	-	241,535	241,535	320,930
Insurance Welfare Fund	23.00	32,618,175	-	32,618,175	25,145,039
Accounts Payable	24.00	61,250	7,958,702	8,019,952	7,578,363
Staff Security Fund	25.00	1,947,263	-	1,947,263	2,106,588
Robi Mobile Company	26.00	8,182,955	-	8,182,955	-
PKSF Education stipend	27.00	564,000	-	564,000	-
Provision for Expense		-	320,340	320,340	-
Suspense Accounts		-	-	-	6,172,240
Total Current Liabilities		333,488,828	8,870,577	342,359,405	288,673,784
Total Fund and Liabilities (D+E+F)		1,067,809,002	11,951,628	1,079,760,630	902,393,961



DIRECTOR (FINANCE)



EXECUTIVE DIRECTOR

Subject to our separate report of even date.

Dhaka, August 26, 2020

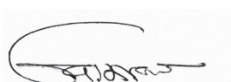

Khan Wahab Shafique Rahman & Co.
Chartered Accountants

SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2020

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	2019-2020	2018-2019
<u>INCOME:</u>					
Service Charge:		160,904,148	-	160,904,148	170,922,120
JAGORON		84,327,080	-	84,327,080	91,243,957
AGROSOR		44,466,686	-	44,466,686	45,060,710
BUNIAD		16,591,661	-	16,591,661	18,785,623
SUFOLON		4,924,238	-	4,924,238	5,617,391
LRP		3,719	-	3,719	5,235
RESCUE		83,304	-	83,304	114,659
EFRAP		-	-	-	125
IGA		8,666,189	-	8,666,189	9,779,149
LIL		37,842	-	37,842	46,014
ACL		1,803,045	-	1,803,045	268,628
SAHOS-2		384	-	384	629
Other Income:		4,275,942	28,743,956	33,019,898	26,545,760
Admission Fee		84,370	-	84,370	88,860
Sale of Form & Pass book		-	-	-	-
Others		-	-	-	-
Interest on FDR		3,265,070	-	3,265,070	2,133,940
Bank Interest		560,563	-	560,563	432,285
Bank Asia Income		365,939	-	365,939	170,522
Fund Received (Doner)		-	3,198,964	3,198,964	1,203,462
Fund Received (PKSF grants))		-	18,548,542	18,548,542	18,471,190
SANGRAM Grants		-	5,102,287	5,102,287	3,466,123
Bank Interest		-	17,877	17,877	13,072
Other Income		-	340,715	340,715	517,482
Service Charge Collection		-	35,571	35,571	48,824
Income from Health Sector		-	1,500,000	1,500,000	-
Total Income		165,180,090	28,743,956	193,924,046	197,467,880
<u>EXPENDITURE:</u>					
Service Charge to PKSF:		22,727,125	-	22,727,125	23,006,794
RMC		-	-	-	-
ME-GOB		-	-	-	-
IGA		1,454,250	-	1,454,250	1,464,001
LIL		9,250	-	9,250	2,438
ACL		18,833	-	18,833	34,792
JAGORON		13,333,125	-	13,333,125	13,086,188
AGROSOR		6,607,500	-	6,607,500	6,294,375
BUNIAD		704,167	-	704,167	925,000
SUFOLON		600,000	-	600,000	1,200,000
Interest on Members savings:		14,406,013		14,406,013	11,696,920
JAGORON		5,778,080	-	5,778,080	4,597,450
AGROSOR		2,557,974	-	2,557,974	1,874,753
BUNIAD		1,727,628	-	1,727,628	1,449,234
SUFOLON		185,946	-	185,946	114,404
IGA		607,172	-	607,172	492,002
Special Deposit		3,397,401	-	3,397,401	3,169,077
Voluntary		151,812	-	151,812	-

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	2019-2020	2018-2019
Operating Expenses:		100,190,610	25,599,836	125,790,446	115,498,640
Interest on Bank Loan		-	-	-	12,928
Bank charges/DD charges		411,192	-	411,192	444,117
Staff Salaries & Allowance		71,405,661	-	71,405,661	60,915,706
Travelling & Conveyance		2,054,619	-	2,054,619	1,165,227
Printing and Stationery		1,603,097	-	1,603,097	1,397,423
Fuel cost		1,262,672	-	1,262,672	1,426,371
Training expenses		89,927	-	89,927	139,033
Office rent		3,673,505	-	3,673,505	3,424,236
Postage, Stamp & Electricity		2,092,835	-	2,092,835	2,100,328
Entertainment		374,472	-	374,472	271,730
Other Operating Expenses	28.00	17,222,630	-	17,222,630	16,396,568
Financial Cost (Project)		-	30,941	30,941	79,770
Admin Cost (Project)		-	14,652,744	14,652,744	15,921,788
Program Cost (Project)		-	10,916,151	10,916,151	11,803,415
Other Expenses:		13,011,551	203,442	13,214,993	12,172,690
Depreciation		2,512,759	203,442	2,716,201	2,525,650
LLP		6,342,232	-	6,342,232	6,919,140
Interest paid to PF Fund		-	-	-	-
Gratuity Exp.		4,156,560	-	4,156,560	2,727,900
Total Expenditure		150,335,299	25,803,278	176,138,577	162,375,044
"Excess of Income over Expenditure/ (Excess of Expenditure over Income)"		14,844,791	2,940,677	17,785,468	35,092,836
Total		165,180,090	28,743,956	193,924,046	197,467,880

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 26, 2020



Khan Wahab Shafique Rahman & Co.

Chartered Accountants



Head Office Employee



Chowdhury Munir Hossain
Executive Director



Chowdhury Mohammad Moin
Deputy Executive Director



Md. Yousuf
Director (Program)



Reshmatuzzaman
Director (Finance)



Md. Masud Sikdar
Director (Training)



Md. Humayun Kabir
Director (Microfinance)



Md. Jakir Hossain Khan
Deputy Director (Audit)



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



Tania Rahman
Accountant



Md. Nurullah
Assistant IT Officer



Md. Jahangir Alom
Assistant IT Officer



Mst. Fatema
Office Assistant



Md. Arif Mia
Media Officer

ANNUAL REPORT 2020



SANGRAM


(Sangathita Gramunnyan Karmasuchi)

Head Office 

65, Shahid Smriti Sarak, Barguna-8700

Liaison Office 

Genetic West Wood, H # 284-285
R # 2, Adabor, Dhaka-1207

+88 0448 62828; +88 01720510601 

sangramngo@yahoo.com 

fb/ngosangram 

Sangram Ngo 

www.sangram.ngo 