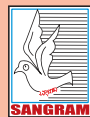


ANNUAL  
REPORT  
2021



**SANGRAM**  
(Sangathita Gramunnyan Karmasuchi)



## Date Of Publication

1st January, 2022

## Publisher

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Executive Director

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## Printing

Mohammadpur Printing Press  
Mohammadpur, Dhaka



## MEMORANDUM of The Founder

My sincere gratitude to the Almighty Allah for His endless Mercy on us for providing the opportunity to serve humanity in Bangladesh through SANGRAM. We tried to deploy our efforts and endeavor's to attain the Sustainable Development Goals (SDG) in Bangladesh to make a poverty-free society.

Humanitarian works mainly involve two main aspects. One among them is the human resource, and the other is monetary fluency. Thus, we require volunteers and donations that will help us create a society for everyone.

As an NGO, this organization has accomplished several projects with very successful records. We have seen ourselves growing in many aspects. With every passing year, we found new opportunities to serve the people in need. With the experience of executing many successful projects and the goodwill we have gained, we are gearing towards another year of the challenge to implement the projects to ensure the improved living status of the people in the crises of hunger, diseases, environmental degradation, and the conflicts. We believe it needs determination, solidarity, mutual respect, and hopes to meet the need of the poor and marginalized community. During the year's tenure past 2021, SANGRAM adopted a bolder step in expanding its impact, aiming to reach more vulnerable people around the country. This is part of its ongoing activities to pursue its five-year strategic plan, which bears a mission to expand its horizon at 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 of Dignity, Integrity, Transparency, and Honesty.

SANGRAM intends to expand health service and technical education on a larger scale and the microfinance project for the destitute with an integrated approach. I want to dedicate my heartiest thanks to all levels of partners from in-country and abroad and 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 of donors and partners in-country and abroad like Palli Karma-Sahayak Foundation (PKSF), Community Development Center (CDD), Oxfam BD, Center for Disability in Development (CDD), Bangladesh Bank (BB), International Fund for Agricultural Development (IFAD) and World Bank (WB) 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.

We are thankful to NGO Affairs Bureau, the Government of Bangladesh, and our development and funding partners for their continuous support in 2021. I also appreciate the hard work of our team, sponsors, volunteers, and well-wishers who remain with SANGRAM and help us make a difference.

**Chowdhury Mohammad Masum**

Founder

# SPEECH

## From The Chairperson



SANGRAM's success stems from our reliance on both experience and knowledge. From its beginning, the humanitarian grassroots level organization has methodically expanded into a fully integrated logistic solution source. As the president of the executive committee of this organization, I am highly honored and glad to present the annual activity report of SANGRAM for the year 2021. The year 2021 will not easily be forgotten. I think of the global society changes, the personal hardships, and in far too many cases, the sad loss of loved ones experienced by so many on an unfathomable scale. Conversely, I am reminded of the acts of heroism and kindness that have taken place worldwide due to the pandemic. Mainly, I prefer to remember these acts when thinking back on the year 2021. This report contains a brief presentation of the accumulated activities of December 2021. This report categorically illustrates the achievement attained during this year with the splendid support of all stakeholders pertinent to the actions.

Bangladesh is full of potential, talent, and resources. However, the socio-economic condition of our country often bears the growth of those potentials and talents. Also, there is a considerable difference between the privileged and underprivileged sections of society. Poverty, lack of education, child labor,

improper sanitation, inadequate health treatments are many aspects that today's society faces. SANGRAM has been immensely trying to expand its operation, emphasizing poverty-prone coastal region and other areas of the country that has already been affected by adverse climatic condition.

On behalf of SANGRAM, I would like to extend our sincere gratitude for every cooperation we received from our stakeholders. I would especially like to thank the government officials and other development partners for entrusting us to deliver our program activities throughout the nation. I would also like to grace my vote of thanks to the management and hardworking staff of SANGRAM for their impressive work and continued success. I would also offer my sincere most thanks to the EC members for their excellent cooperation belongs to me.

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

Principal Md. Ziaul Karim  
Chairperson



## MESSAGE

### *From Executive Director*

SANGRAM has been working with different issues to achieve 17 goals of the Sustainable Development Goal (SDG). It has been working with a national level network National Alliance of Humanitarian Actions Bangladesh (NAHAB), Empowering Local, and National Humanitarian Actors (ELNHA), with the funding assistance of Oxfam BD. These two platforms have opened the windows of capacity building of local organizations for the last three years that has given birth to an effective networking partnership.

We are delighted to appreciate the vision of Chowdhury Muhammad Masum for his impressive effort to establish and name this organization. I wish him every success in pursuing and achieving SANGRAM's aim to contribute the global peace through the improvement of human beings and to make substantive development of socio-economically disadvantaged people in all districts of Barisal division. Indeed, SANGRAM gained this height only due to the dedication of its staff member for the humanitarian cause even in tough times. I honor to congratulate all my colleagues working with SANGRAM with the highest civility and the determination toward the lasting goodwill of the organization.

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, the program on disability, services to the geriatric people, and health services with hospital facilities. The basic principle of reducing the vulnerability of climate change and disaster-affected people is "reducing vulnerability depends on the people's capacity." No place is immune to natural calamities. We have ensured some protecting initiatives around

the country to save people's lives. It gives immense pleasure while working for the noble cause to save the life of people. We assure to working together by improving emergency response services.

As the pandemic of COVID-19 continues throughout the world, including Bangladesh, the outbreak has put the economy on hold worldwide. Thousands of people died in the outbreak, millions of people succumbed to the bout; neither any country nor any institution can give the end date of this outbreak. No people have been counted whose employment has been affected by the outbreak. Like many countries around the world, Bangladesh has bounded with government lockdown.

Despite the catastrophic COVID-19 in Bangladesh, a large part of the population has fallen under extreme poverty trying to rescue their lives and livelihood from this unscheduled disaster. This significant part of the population needs food to survive. It was not possible for the government alone to provide food to this substantial part of the population at the doorstep.

My cordial vote of thanks to the Palli Karma-Sahayak Foundation (PKSF) for technical, financial, and institutional support to SANGRAM from the beginning. 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 the COVID pandemic.

We welcome your ideas, suggestions, and input for our future development. I look forward to more partnerships.

**Chowdhury Munir Hossain**  
Executive Director

# ABBREVIATIONS

|        |  |
|--------|--|
| AAB    | Action Aid Bangladesh  |
| ACF    | Action Contre La Faim  |
| ADB    | Asian Development Bank   |
| ADPC   | Asian Disaster Preparedness Centre   |
| AALO   | Adaptation of Alternative Livelihood Opportunity   |
| ALRD   | Association for Land Reform and Development  |
| BARI   | Bangladesh Agricultural 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   |
| BSTI   | Bangladesh Standards and Testing Institution   |
| C4C    | Charter for Change   |
| CBO    | Community Based Organization   |
| CoA    | Charter of Accountability  |
| 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  |
| CSL    | Common Service Loan  |
| CRR    | Current Realization Rate   |
| CTP    | Cash Transfer Programming  |
| CWG    | Cash Working Group   |
| DAE    | Department of Agriculture Extension  |
| DDMC   | District Disaster Management Committee   |
| DiDRR  | Disability Inclusive Disaster Risk Reduction   |
| DPHE   | Department of Public Health Engineering  |
| DPOs   | Disable Peoples Organizations  |
| DSPP   | Detail Sub-Project Proposal  |
| DRR    | Disaster Risk Reduction  |
| ERD    | Economic Relations Division  |
| EMMA   | Emergency Market Mapping Analysis  |
| EIA    | Environmental Impact Assessment  |
| 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   |
| GAP    | Good Agriculture Practice  |
| 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                                     |
| IDE     | International Development Enterprise                       |
| IOC     | Innovation Ocean Challenge                                 |
| LEB     | Local Elected Body   |
| LAR     | Loanee at Risk   |
| LGED    | Local Govt. Engineering Department                         |
| LGRD    | Local Government & Rural Development                       |
| LGSP    | Local Govt. Sustainable Project                            |
| MDG     | Millennium Development goals                               |
| ME      | Microentrepreneur  |
| MOEF    | Ministry of Environment and Forest                         |
| MoU     | Memorandum of Understanding                                |
| NAHAB   | National Alliance of Humanitarian Actors in Bangladesh     |
| NAWG    | Need Assessment Working Group                              |
| NGO     | Non-government Organization                                |
| NFI     | Non Food Items   |
| OTR     | Ontime Realization   |
| PACE    | Promoting Agricultural Commercialization and Enterprises   |
| PHRPBD  | Promotion of Human Rights for the Persons with Disability. |
| PAR     | Portfolio at Risk  |
| PIP     | Project Implementing Partner                               |
| PKSF    | Palli Karma-Sahayak Foundation                             |
| PMU     | Project Management Unit                                    |
| PPA     | Public Procurement Act                                     |
| PPR     | Public Procurement Rules                                   |
| PPP     | Purchasing Power Parity                                    |
| PRIME   | Programmed Initiative of Monga Eradication                 |
| RMP     | Rural Maintenance Program                                  |
| RMTMP   | Rural Microenterprise Transformation Project               |
| SANGRAM | Sangathita Gramunnyan Karmasuchi                           |
| SEP     | Sustainable Enterprise Project                             |
| SCB     | Sphere Community Bangladesh                                |
| SDG     | Sustainable Development Goal                               |
| SGP     | Sub Grant Proposal   |
| SMF     | Social Management Framework                                |
| SOS     | Summary of Situation                                       |
| SPCN    | Sub-Project Concept Note                                   |
| 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   |
| WDB     | Water Development Board                                    |
| WFP     | World Food Program   |



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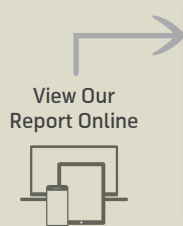
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# CHAPTER 01

## THE ORGANIZATION

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1

The Organization

Finance

Operational

Ongoing Projects

Microcredit

Others

Since 1985

[www.sangram.ngo](http://www.sangram.ngo)

### 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



Sangram Taltali branch



# REGISTRATIONS

1

The Organization

Governance

Operational

Ongoing Projects

Microcredit

Others

Registration Authority  
**Department of Social Services**  
 Registration Number  
**42/89**  
 Date of Registration  
**21 November 1989**

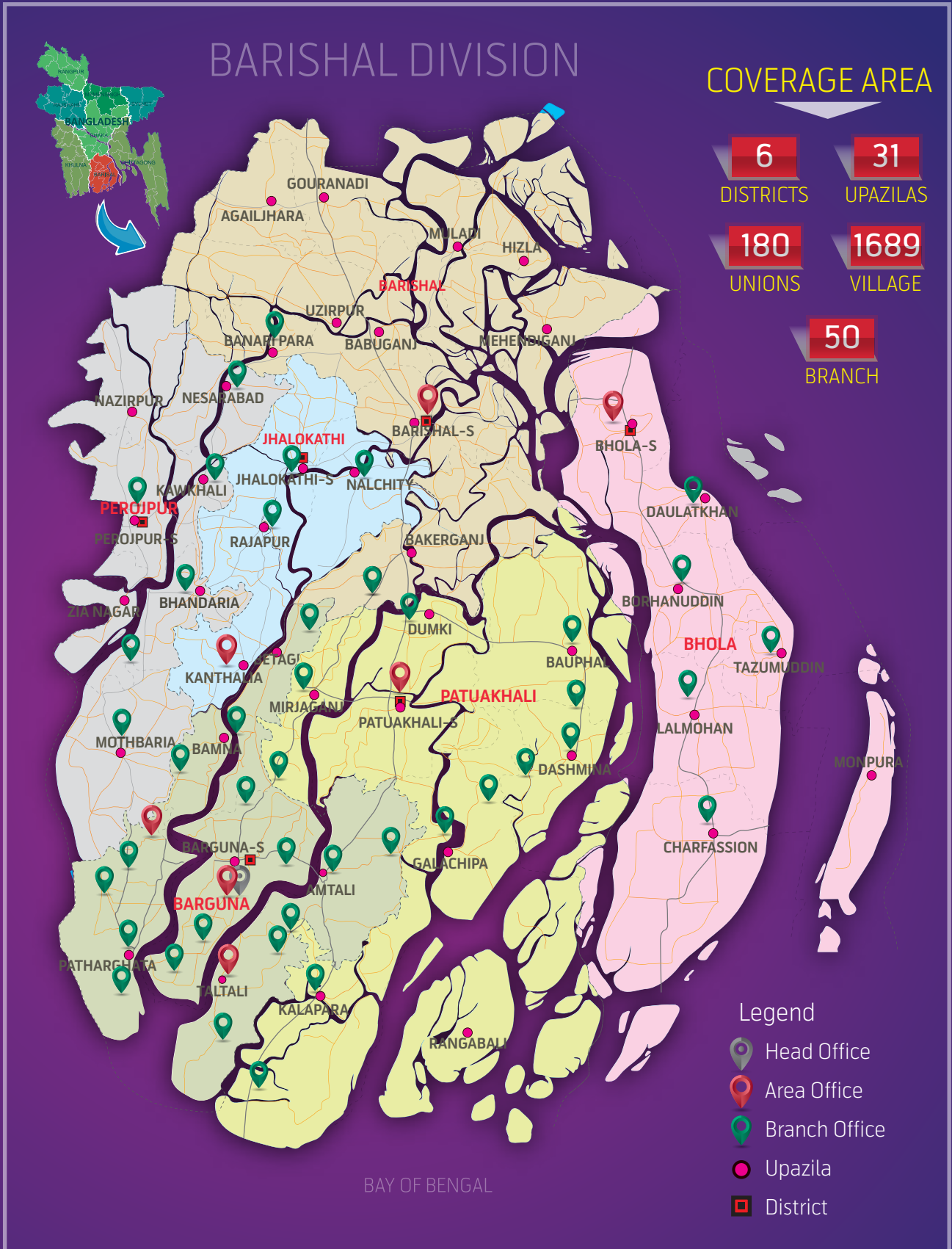


Registration Authority  
**NGO Affairs Bureau**  
 Registration Number  
**454**  
 Date of Registration  
**25 March 1991**

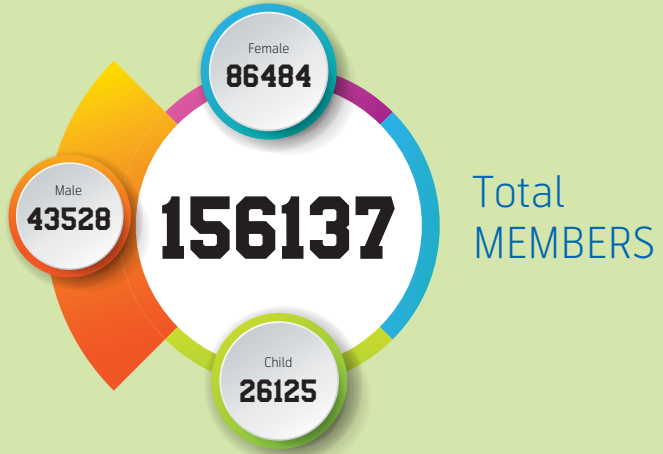
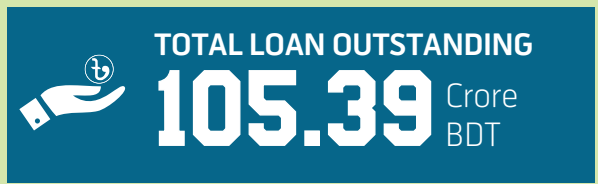
Registration Authority  
**Microcredit Regulatory Authority**  
 Registration Number  
**03782-00958-00188**  
 Date of Registration  
**25 March 2008**



# Geographical Presentation of Working Area



# SANGRAM: AT A GLANCE



## TOTAL STAFF **505**

Gender Segregation  
Male-67%, Female-33%





## 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

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### 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.



**Md. Ismail Hossain**  
Social Worker Barguna District



**Mst. Kaniz Fatema Bina**  
Asst. Head Master, Patharghata Girls High School



**Md. Ziaul Karim**  
Principal, Syed Fazlul Haque Degree College



**Mst. Rowshon Jahan Munni**  
Principal, Barguna TBM College



**Mowlana Md. Belal Hossain**  
Social Worker, Barguna District



**Aminur Rahaman**  
Director, NBPA



**Chowdhury Munir Hossain**  
Executive Director, SANGRAM

## Executive Committee

**President**

Md. Ziaul Karim

**Vice-President**

Mst. Kaniz Fatema Bina

**Treasurer**

Md. Ismail Hossain

**Member**

Mst. Rowshon Jahan Munni

**Member**

Mowlana Md. Belal Hossain

**Member**

Aminur Rahaman

**Member-Secretary**

Chowdhury Munir Hossain

# General Body Member

## Md. Jahangir Hossen

Vice Principal  
Patharghata Degree College, Patharghata

## Chowdhury Mohammad Masum

Social Worker  
Patharghata Bander, Patharghata, Barguna

## Md. Abdur Rob

Assistant Professor  
Patharghata Degree College, Patharghata

## Ms. Kanij Fatema Bina

Assistant Head Master  
Patharghata Girls High School, Patharghata

## Ms. Firoza Chowdhury

Ex-Councillor  
Patharghata Municipality, Patharghata

## Md. Ismail Hossain

Social Worker  
Nazrul Islam Sarak, Barguna

## Golam Mostafa Chowdhury

President  
Bangladesh Fishing Boat Owner Association, Barguna

## Md. Ziaul Karim

Principal  
Syed Fazlul Haque Degree College

## Md. Faruk Hossain

Principal  
Chowdhury Masum TBM College, Patharghata

## Ms. Chowdhury Moriam

Social Worker  
Patharghata Upazila Parishad, Patharghata

## Md. Belal Hossain

Social Worker  
Abdul Quader Sarak, Barguna

## Chowdhury Md. Faruk

Social Worker  
Patharghata Pouroshova, Patharghata

## Md. Anowar Hossain

Head Master  
Baynchotki Highschool, Barguna

## Ms. Rowshon Jahan Munni

Principal  
Barguna TBM College, Barguna

## Ms. Dilshad Jahan Mitu

Social Worker  
Hospital Road, Patharghata

## Ms. Aysha Siddika

Lecturer  
Patharghata Degree College, Patharghata

## Ms. Ferdowsi

Cultural Activist  
Barguna

## Suborna Mostofa Shathi

Social Worker  
Shahid Smriti Sarak, Barguna

## Aminur Rahaman

Director  
National Book Publisher's Association

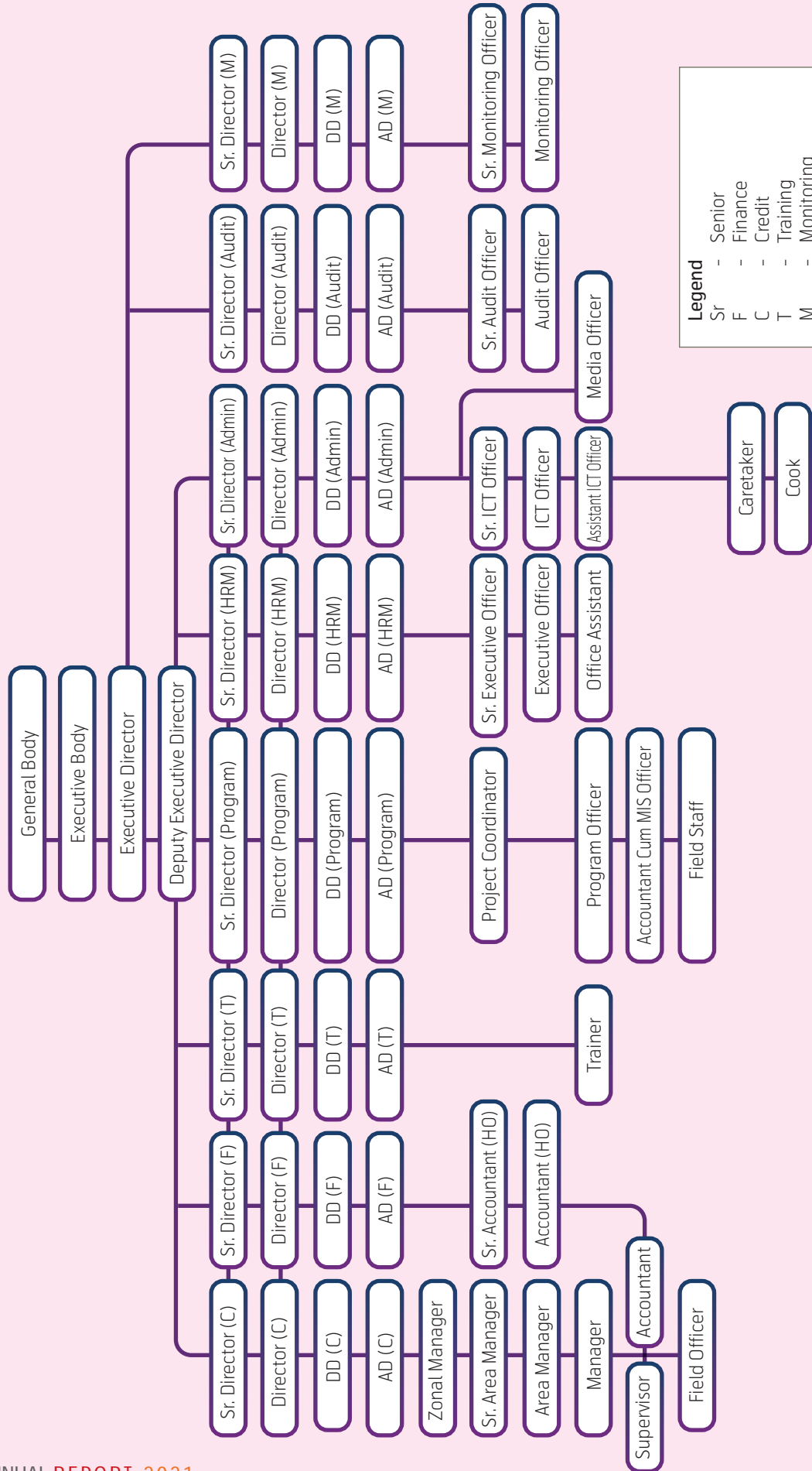
## Md. Abdul Mannan

Retd. BGB Officer  
Barguna

## Ms. Jakia Begum

Teacher  
Sunbeam School, Barguna

# ORGANOGRAM



**Legend**

|    |   |                    |
|----|---|--------------------|
| Sr | - | Senior             |
| 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

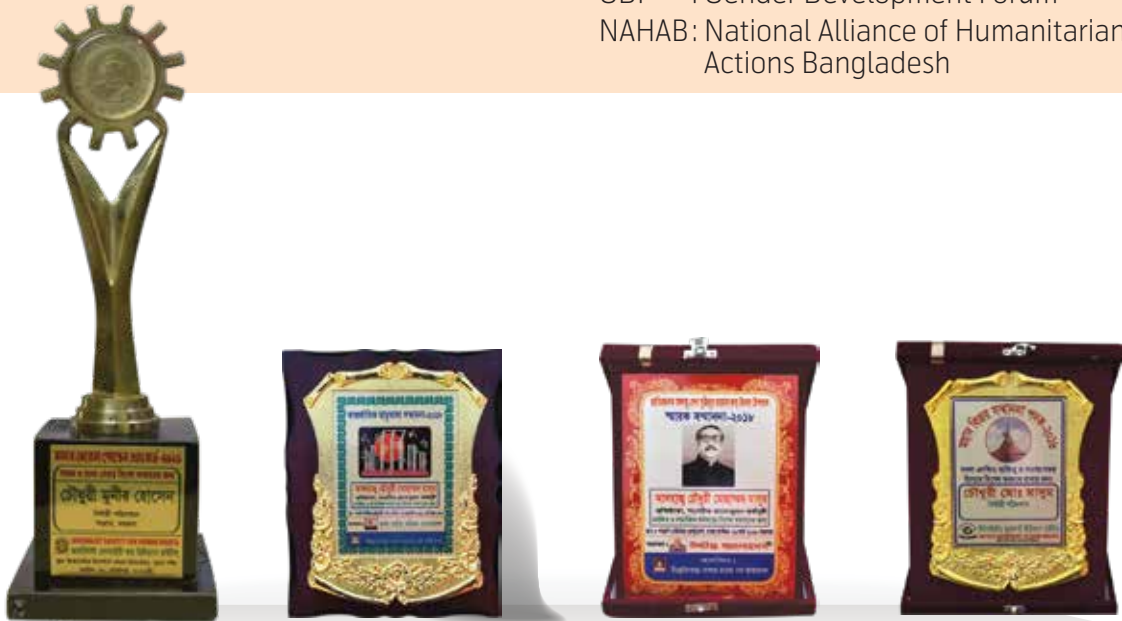
- Great Independence Day Human Rights Golden Award, 2010
- Shadhin Bangla Shining Personality Award, 2010
- Anti Drug Honorable Memorandum, 2010
- Kazi Nazrul Islam Honorable Memorandum, 2010
- Mother Teresa Shining Personality Award, 2011
- Great Victory Day Crest of Honor, 2016
- Fidel Castro Crest of Honor, 2017
- Mother Teresa Golden Award 2021

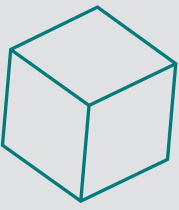
### Present Donors

- 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
- world bank

### 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





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



# CHAPTER 03

## OPERATIONAL

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## Current Programs

### PHRPBD

Donor/Partner : CDD  
Working Area : Kalapara Upazila

### ENRICH

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

### Scholarships for education

Donor/Partner : PKSF  
Working Area : Sangram working area

### Program for Adolescents

Donor/Partner : PKSF  
Working Area : Barguna district

### Microfinance

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

### Developing Lifestyles of Geriatric People

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

### NAHAB

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

### Sustainable Enterprise Project (Dry Fish Processing)

Donor/Partner: PKSF  
Working Area : Barguna Sad., Pathorghata & Kalapara, Kuakata

### Eye Camp

Donor/Partner : SANGRAM  
Working Area : Sangram working area

### COVID-19 Response

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

### Forestation

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

### Housing

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



## Human Resource

| Program                              | Policy level | Project Mgt | Mgt level | Supervisor | Accountant | Field | CT | Others | Total |
|--------------------------------------|--------------|-------------|-----------|------------|------------|-------|----|--------|-------|
| Sustainable Enterprise Project (SEP) | -            | 2           | -         | 3          | 1          | 16    | -  | -      | 22    |
| Program on Geriatric People          | -            | -           | -         | 2          | -          | -     | -  | -      | 2     |
| ENRICH                               | -            | 2           | -         | 18         | -          | -     | -  | 127    | 147   |
| PHRPBD                               | -            | -           | -         | 2          | -          | -     | -  | -      | 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         | 198   | 30 | 127    | 505   |

### Beneficiaries

Poor community of the coastal area of Barisal division who are socioeconomically disadvantaged and seriously disaster-affected vulnerable people of the area those who have lost

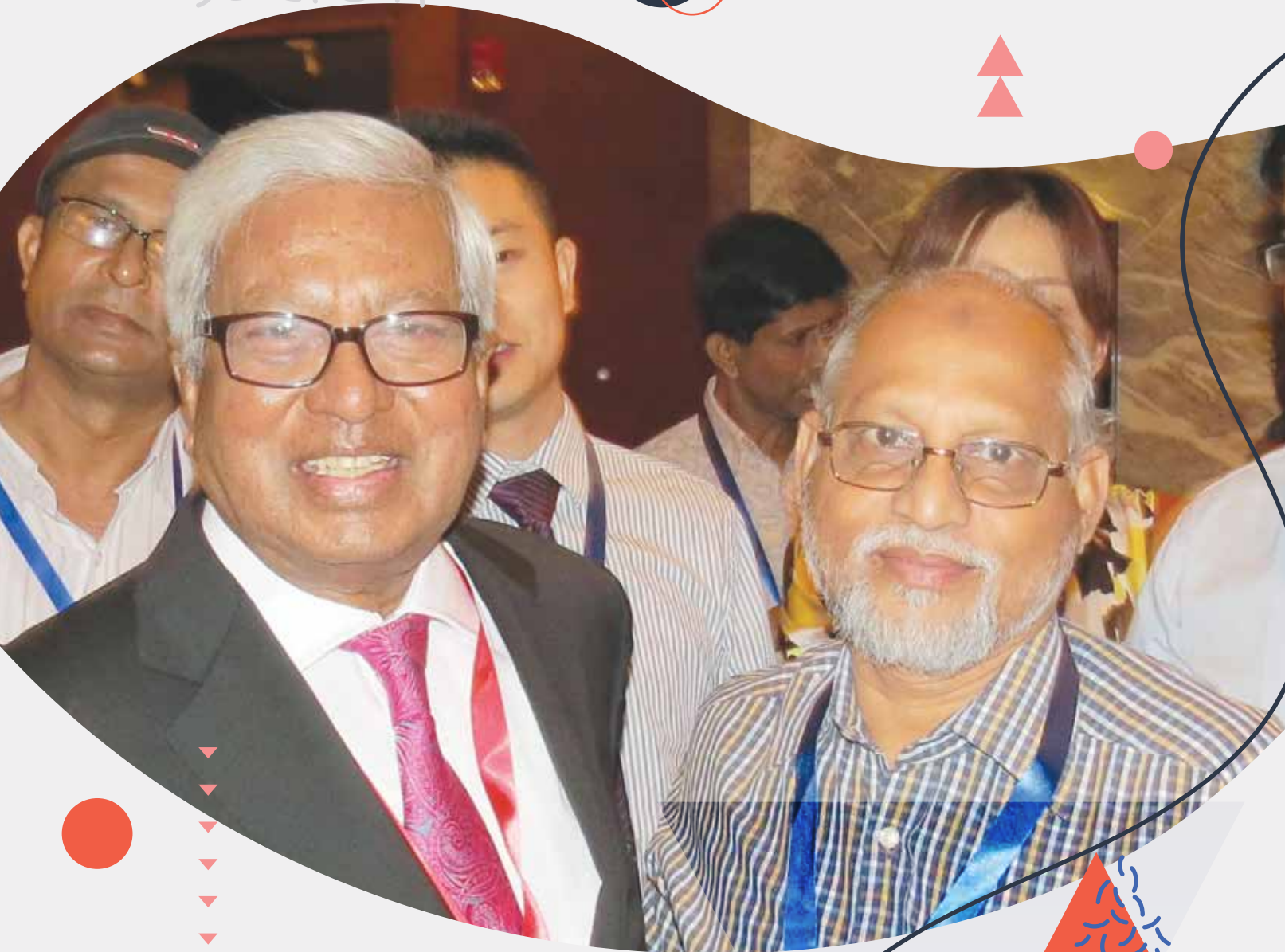
their only earning member of the family, shelter for living, damaged IGAs, lost domestic animals, and no means of the way for living. The families are headed by destitute women are also emphasized for beneficiaries selection.

### Working area and number of Members (up to 31st Dec, 2021)

| 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, 2021)

| Projects            | Male  | Female | Children | Total Members | Beneficiaries |
|---------------------|-------|--------|----------|---------------|---------------|
| ENRICH              | 27893 | 34132  | 2723     | 64748         | 330215        |
| 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           |
| PHRPBD              | 76    | 53     | -        | 129           | 658           |
| CRP                 | -     | 400    | -        | 400           | 2040          |
| Housing Project     | -     | 136    | -        | 136           | 694           |
| Eye Care            | 995   | 687    | -        | 1682          | 8578          |
| Forestation         | -     | 221    | -        | 221           | 1127          |
| Credit              | 10528 | 48253  | -        | 58781         | 299783        |
| SEP                 | 712   | 488    | -        | 1200          | 6000          |



The Founder of SANGRAM with  
Sir Fazle Hasan Abed

# CHAPTER 04

## ONGOING PROJECTS

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# Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)



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

### Objectives

1. To reduce poverty through participation and capacity building of poor people.
2. To ensure accessibility of poor in health, education, and nutrition sectors.
3. To build the capacity of the poor in disaster risk reduction.
4. To promote the activities more active in employment and wealth creation.
5. To promote sustainable rural development and poverty reduction through linkage development with MFIs and Local Government.

### Beneficiaries

Patharghata Sadar union : 7730 HHs  
Dowatala union : 5445 HHs

### Work Area

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

**Project Duration:** 1st July 2010 to ongoing

**Partner :** Palli Karma-Sahayak Foundation (PKSF)

### Human resources

MBBS Doctor-1, Project Coordinator-2, Health Officer-5, Health Inspector-27, SDO-5, EDO-4, Program Officer-2, MIS Officer-4, Teacher (Female)-100; Total: 147

### Progress of ongoing activities as of 2021

#### Health Care Services and Nutrition

100% of people of two unions, Patharghata and Dwatala, are served under health and nutrition activities. 5 Health Officers and 27 Health Workers are engaged in providing services. The status of services is mentioned below.

HHs visit: 13240, Courtyard meetings on health awareness: 10542, Static clinic: 11239, Service received-116887; Satellite clinic operated by MBBS doctor: 1679, service received-40015; Health camps by specialist doctors: 73, service received-12368; Eye camps: 12, service received-1869; Cataract operation: 764; Deworming tablet distribution: 154893; Pustikona distribution: 61627; Iron and folic acid tablets:



183423; Calcium tablets: 96407; Services to pregnant women: 2511; Anti Natal Care to the pregnant women: 4543; Lactating mother care: 17962; Post Natal Care of lactating mother: 2080; Health care to children under 5: 4084; Diabetes test: 8589

### Education program

Education program started under ENRICH to stop dropping out at the primary level. This program goes with some education centers located in two unions. Students of poor and ultra-poor families are enrolled in these centers. Female teachers operate these education centers. Information of these centers are as follows:



### Education centers

100; Students: 2528; Teacher: 100; Education centers as of today: 936; No. of teacher: 224; Date of commencement: 15 September 2011; students as of today: 17383(Male-7986, Female-9397); Attendance rate: 97.41%; Current education center: 100, Education center closed: 386; Guardian meetings: 7714; CMC Meetings: 3145. (N.B: Teachers and students turnover happened every year but education centers are remain unchanged)

### Enthusiastic Member Rehabilitation

Twenty beggars have been rehabilitated, 12 in Patharghata and 6 in Dowatala union. Each person was given a 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 adopting IGA based on their skills. All these successful people are called enthusiastic members. Six are alive, six have died in the Patharghata union, and eight are alive in the Dowatala union.

### Special Savings Activities

For the families of ENRICH Union, who have children with disabilities or women-headed families, special savings activities have been introduced to support them financially. The members of these families will deposit the amount of money from their income as a bank for a certain period. The exact amount of money is provided from the ENRICH project at the end of the term. In Pathorghata Union, 45 members were given a special grant of Tk. 887488.00.

### Sanitation Activities

ENRICH has been working with sanitation in Patharghata and Dowatala union from its nascent stage. Health workers and social development officers do software and hardware activities. Sanitation activity is comprised of the following two sub-activities.



**1. Sanitary Latrine installation:** A survey was conducted to identify open and unhygienic latrines in Patharghata and Dowaltala union. Awareness-raising activity was introduced in well-being families, and five rings with one slab were provided to low-income families. Progress at a glance is mentioned below.

Community latrine: No-59, family coverage-3540; Ring slab latrine-495, family coverage-495, beneficiaries-2504; HHs level latrine installation-200, Family coverage-200, Beneficiaries-915.

**2. Water Points installation:** It is impossible to install tube well in Patharghata and Dowatala union. Different types of water points were installed as follows:

Shallow Tube-well: 60, Family coverage-1130, Beneficiaries-6650; DHTW:11, Family coverage-1200, Beneficiaries-5445; PSF-8, Family coverage-475, Beneficiaries-2500, PSF repaired-05, Family coverage-211, Beneficiaries-1076



### ENRICH Homes

ENRICH homes attempt to make people economically self-reliant in remote areas by making maximum use of homestead land. The house owner benefits financially by using the planned amount of land available in these houses. Meets the demand of one's own family for vegetables, the monthly income is also seven to nine thousand takas. Activities are undertaken as follows:

The number of ENRICH homes: 146 of which 100 by grants and 46 by the beneficiaries through motivation.

Grants: 500000.00 BDT; Vermicompost: 333; Vermicompost and earthworm sell-104100.00 BDT; Fruit seedlings-1955; Tree plantation-1460; Medicinal plant- 650; Ornamented homes with plant-130; Money for vegetable seed-28950.00 BDT; Income from vegetable-435000.00 BDT; ICS Cooker-115; Homes gate construction-125; Sex feromen trap-245; Poultry shed construction-161; Pigeon shed construction-124; Pond fish culture-125; Income from pond fish-696774.00 BDT; Income from Bashak leaf: 31234.00 BDT; Beef fattening-274; Compost farming-112; Income from ENRICH homes-334600.00 BDT.

## Agriculture with Vermicompost

Earthworms are one of the most beneficial natural small animals. Vermicompost is produced by villagers using particular species of earthworms. This fertilizer contains a lot of food material for plants. Through ENRICH program, a considerable number of compost farmers have been developed. All these farmers have been trained and given grants, following agriculture products produced using vermicompost.

HHs are enrolled in year-round vegetable cultivation-3500; Training on organic system-100; Grafting of Bashak cutting-135900; GUTI urea machine distribution-22; Porras pipe-300.

### Vermicompost

Orientation on vermicompost-100; Vermicompost training at homestead level-50; Plant-265, Grant-100; Vermicompost production-280450 Kg; Vermicompost used by the producers-151450

Kg; Vermicompost sell-36107 Kg; Vermin sell-1400085; Price of vermin and vermicompost produced-2734880.00 BDT.

### Young people in the development

Different types of training have been provided to the youths for skill development and inspired them 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 46 youth committees in Pathorghata and Dowatala union, including 300 female and 690 male members. The training was provided to 640 persons, male 487 and female 153.

### Youth competition in MUJIB BARSHA

Youth competition held on different events at Pathorghata union. The events' names were poem reciting, storytelling, Essay writing, Art competition. One hundred four youths participated in these events. Results of the events are mentioned below.

| Name of Events             | Name of competitor | Position obtained | Address                             |
|----------------------------|--------------------|-------------------|-------------------------------------|
| Poem reciting              | Hasina Akhter      | 1st               | Charlathimara, Patharghata, Barguna |
|                            | Mst. Fatema Akhter | 2nd               | Ruhita, Patharghata, Barguna        |
| Storytelling/Essay writing | Nasrin             | 1st               | Badurtala, Patharghata, Barguna     |
|                            | Mst. Toma Akhter   | 2nd               | Gaohorpur, Patharghata, Barguna     |
| Art competition            | Jannatul Ferdous   | 1st               | Gaohorpur, Patharghata, Barguna     |
|                            | Jebu Akhter Keya   | 2nd               | Padma, Patharghata, Barguna         |

This result and relevant documents were sent to PKSf and, as per the experts' analysis Mst. Fatema Akhter ranked 7 in Bangladesh.

## Basak leaves

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

Pharmaceutical companies Square Pharmaceutical and The ACME Laboratories Ltd. buy raw leaves from the local level at Tk. 40 per kg. A leaf dryer machine was set for drying Basak leaves. The results of Basak leaves cultivation are mentioned below.

| Description                          | Result in Patharghata | Result in Dowatala | Total Result  |
|--------------------------------------|-----------------------|--------------------|---------------|
| Number of sown seedlings             | 170900                | 100000             | 270900        |
| Number of alive seedlings            | 101848                | 58147              | 159995        |
| Grants to the farmers                | 100000.00 BDT         | 100000.00 BDT      | 200000.00 BDT |
| Commercially produced farmers        | 30                    | 30                 | 60            |
| HHs level producer                   | 611                   | 435                | 1046          |
| Roadside plantation as a partnership | 4                     | 4                  | 8             |
| Dried Basak leaves production(kg)    | 18104                 | 12268              | 30372         |
| Dried Basak leaves sell(Kg)          | 8724.5                | 5588               | 14312.5       |
| Dried Basak leaves sell (Taka)       | 348980.00 BDT         | 223520.00 BDT      | 572500.00 BDT |

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



*Health Care Service provided by MBBS doctor at Mental Health Care Center*



In order to ensure the overall development of the country integrating persons with disabilities into development. It is essential to create a conducive environment and enhance their capabilities. In addition, if we are committed to providing the just needs of persons with disabilities. Persons with disabilities can change their situation by striving to meet them independently. With this conviction, "Promotion of Human Rights of Persons with Disability in Bangladesh (PHRPBD)" has been implemented by the local organizations SANGRAM (Sangathita Gramunnyan Karmasuchi) in collaboration with the Center for Disability in Development (CDD) since 2010. This project aims to improve the quality of life by establishing the rights of persons with disabilities in Bangladesh. Under this project, 10 Self-Help groups and one apex body with 129 persons with disabilities have been formed in Nilganj, Baliatli, and Mithaganj Unions of Kalapara Upazila. The overall achievement of this project is highlighted in the 2021 Annual Report.

- Project name: Promotion of Human Rights of Persons with Disability in Bangladesh (PHRPBD)
- Implemented by: SANGRAM (Sangathita Gramunnyan Karmasuchi)
- In collaboration: Center for Disability in Development (CDD)

**The goal of the project:** Improve the quality of life by establishing the rights of persons with disabilities in Bangladesh

### The objective of the project

In Kalapara Upazila, the government, development agencies, and organizations of persons with disabilities and civil society in collaboration with persons with disabilities to form sustainable groups and organize them and develop leadership among them to establish rights as well as improve the quality of life of persons with disabilities transforming disability issues into an integrated development.

### The main focus of the project

Through the project, the participation of persons with disabilities is to form an organization, one of which is made up of women with disabilities. Each group has at least 10 to 20 members and has been actively considered to ensure the participation of people with all types of

disabilities. Various steps have been taken to enhance the members' skills before and after forming co-organizations, such as providing need-based training, exchanging visits, acquiring knowledge through regular discussions at the party level, etc. The project also forms an apex body that conducts advocacy activities at the policy-making level on the rights of persons with disabilities. Dialogue and exchange meetings are being organized at the national level to create awareness in the policy-making community about the rights of persons with disabilities under this project, and the disabled representatives of the apex body are actively participating. The project includes rehabilitation services (Therapeutic) and referral services for persons with disabilities. At the same time, a series of ear and eye examination camps are being conducted to identify the visually impaired and provide necessary services to them. Through this project, only those with special needs are provided with minimal assistive devices. In addition, the project engages the community and people with disabilities in disaster risk reduction activities. It enhances the empowerment of the most vulnerable people with disabilities, such as how disability-friendly disaster risk reduction activities can contribute to the development of education and health in the community as a whole.

### Work area

129 persons with disabilities and their families from 18 villages of Nilganj, Baliatli, and Mithaganj Unions of Kalapara Upazila of Patuakhali district.



*Discussion on different types of disability at Courtyard meeting.*

## Human resources

1 Contact person, 1 Accountant, 1 Community Disability Resource Person, and 1 Community Mobilizer.

## Target Group

a) Number of Self-Help group-10. b) Female member-58. c) Male member-71. d) Total-129. Types of disabilities: 77 physically handicapped, 16 speech and hearing impaired, 12 visually impaired, eight visually impaired 8, mentally retarded 2, multidimensional 3, hearing impaired 1, mentally ill 10. A total of 129 people.

**Apex body:** An Apex Body has been formed with two members from each of the ten Self-Help groups of the project. Apex Body contains 11 females, nine males, and 20 in total. The Apex Body members are working diligently to realize the rights of the members of the Self-Help group and the attainment of various benefits at the governmental and non-governmental levels.

**A significant part of the PHRPBD project in the period up to 31 December 2021 at a glance:** VSLA: VSL Approach is an opportunity for the participating poor (disabled persons) who are not covered by microcredit or are deprived of access to microcredit to save and benefit from those savings. The activities of this approach are conducted in a cycle of one year, and at the end of the year, its members share the total savings and dividends according to their time. The VSL approach is well-organized, more transparent, and more accountable so that even the less educated and less aware members can easily understand and rely on this method. People with disabilities in the PHRPBD project by following this method 1. Golap Nari Disabled Self-Help group, 2. Ashar Alo Disabled Self-Help group, 3. Banaful Disabled Self-Help group, 4. Bara Baliatali Disabled Self-Help group 5. Mithaganj Disabled Self-Help group, 6. Ekta Disabled Self-Help group. The



*Meeting with community leaders on disability issues*

number of members associated with VSL is 86. The price per share is 20 Taka. The number of members purchasing shares is 30. The amount of money saved in the savings fund is 57920 Taka. 15 borrowing members. Loan disbursement 43,400. Installment collection 26955. 18 thousand 200 Taka as loan. The total profit amount is 6400 Taka. So far, the withdrawal of shares has been Tk. 34,800.

**IGA:** The PHRPBD project partners have taken up livelihood activities to develop themselves as successful income earners through independent income. The income-generating activities of persons with disabilities are somewhat different and different from the traditional ones. Moreover, there are differences in implementing income-generating activities according to the type of disability. Sangram, in collaboration with CDD, has provided a grant of Tk. 18,00,000 (Eighteen lakh taka) to facilitate the income-generating activities of the project members of PHRPBD. This money has been disbursed as ten separate banks of self-organization. The current assets of 129 members have been profiled at the outset to track progress through the implementation of livelihood activities. In addition, FGDs have been conducted to select suitable IGAs for persons with disabilities in the region, and interviews have been conducted with the local government and stakeholders at the public-private level. The potential IGA requirements of each member have since been determined. All the members have been imparted two days of training by conducting seven courses on assigned IGA. An IGA policy and a business plan have been developed to implement IGA successfully. Orientation is provided to make it easier to follow these guidelines and enable self-organization members to manage their accounts. Later, the members of

the self-organization started IGA with their own decision. Sangram and CDD helped.

**Network with public-private organizations:** One of the activities of this project is to increase participation in disability benefits by liaising with governmental and non-governmental organizations. In light of this, members of the PHRPBD project have recruited eight persons with a disability through communication. Received a grant from Social Services (Hafez Milan 10000). Following the government's decision, nine people have been included in the assistance of the fishermen during the blockade. Khas land of a person has been recovered.

**Local government and other advocacy:** Persons with disabilities have the right to several benefits in light of the Rights and Protection Act. In light of this, the local government and other organizations, through advocacy, have been able to include 11 members of the standing committee of the union council in the committee. Additional Standing Committee on Disability has been formed in 2 Unions through discussions and action taken with Union Parishads. The community clinic committee has five members. Two people have been included in the school committee. One has been included in the Committee for Prevention of Violence against Women and Children. The Igsp-2 committee has two members. Disaster Management Committee has two members. As a result of advocacy in the

Union Parishad, the Union Parishad has allocated a Tk. 11 lakh 25 thousand for the disability sector. Seven lakh 63 thousand takas has been spent among the disabled people from the allocation.

**Contact the interested support provider:** When the legal aid provider was contacted to develop persons with disabilities in this project, four persons received assistance for obtaining legal aid. At Kalapara Health Complex, 11 people got help from OCC to solve the problem. Two people got help through the police station. Assistance in child abuse has been found.

**Integrated Community Clinic:** There are no ramps in the buildings of community clinics in Kalapara. Persons with disabilities do not have latrines. They are also deprived of services due to some other limitations. With this in mind, the Kankunipara Community Clinic has been transformed into an integrated community clinic with minor modifications, subject to liaison with the Health Department and the Clinic Committee. As a result, 31 Self-Help group disabled patients and 158 non- Self-Help group disabled patients have been covered.

Receive assistance by setting up linkages in various private organizations: Apex Body, partner NGOs have organized numerous workshops, lobbying for advocacy, and Self-Help group has benefited from the project's benefits. This includes two cut lip operations: cataract surgery and lens placement of 3 persons. Outside the



*Awareness raising session on Mother and Child Health at Courtyard meeting*

project, 89 people have received relief materials from the government and NGOs. 4 Self-Help group members received 11 goats as donations. Eight members received a grant of one lakh four thousand takas for purchasing fish and ingredients. Five members received five sewing machines. A female member received three bundles of tin through the rich.

**Inclusion in the social safety net program:**

Members of the PHRPBD project lobbied for the disadvantaged population to receive assistance from the government's social safety net program. As a result, 49 people have been registered with disability certificate, and the allowance covers 66, four are covered under widow allowance, eight are covered under geriatric allowance, 1 includes artist allowance, five people included in the scholarship, 2 for maternity allowance, and 15 people included in the VGD card.

**Inclusion in GO/ NGO training:** 75 people have been trained by various NGOs through self-organization and Apex Body members.

Twenty people have received technical training on child care for the disabled. Twenty people received sewing training. Seven people have received goat rearing training. Eleven people received training on cattle rearing, and 11 people received training on fish farming.

**Inclusion of children with disabilities in education:**

52 children with disabilities have been admitted to the school, and 12 of them have been included in the education stipend.

**Referrals:** Services have been confirmed by referring 62 critically ill persons to Patuakhali Disability Relief Center, Barisal Medical College Hospital.

**To facilitate the movement of persons with disabilities in schools and other places:**

A total of ten ramps have been made in the education institutions, these are East Madhukhali Government Primary School, West Madhukhali Government Primary School, Bara Baliatali Government Primary School, Digar Baliatali Government Primary School, Kankunipara Government Primary School, Vaidyapara Government Primary School, Omedpur Dakhil Madrasa, Heed Bangla Shishu Vidyalya. , Melapara Adarsh Gram and Nilganj Union Parishad in small size.

Placing social maps, billboards, pillars, and flags for disaster warning: In front of Baliatali Union Parishad, two social maps have been set up at Baliatali Union, Pakhimara Bazar Nilganj Union. A billboard has been erected on the south bank of the Baliatali ferry terminal. Besides, four pillars have been erected for early warning of disasters at Pakhimara Bazar and Nilganj Housing of Nilganj Union and Bablatla Bazar, Companyganj Bazar of Baliatali Union, and flags have been hoisted.

**Distribute emergency rescue equipment to Self-Help groups:**

Each set includes two megaphones, a radio one, five raincoats, five pairs of gumboots, a stretcher, five torch lights, and one kit bend; two such emergency rescue equipment are distributed. These are in Self-Help groups. The use of maintenance personnel has been taught. This will allow them to use it when needed.

**Union level disaster risk assessment:** CRA has been done in Baliatali and Nilganj Union. This report has been submitted to the Chairman of the concerned Union Parishad.

**Actions in Corona:**

People of different professions were confined to the houses in Kalapara Upazila to avoid CORONA infection. In this situation, helpless, poor, and disabled people are especially in trouble. The source of income has stopped in this situation. People are confined to the house. The HHS with disabilities is at risk due to lack of food. Struggling to handle the situation seeks to reach out to beneficiaries at public and private levels. As a result, 44 persons with disabilities are covered under the ration card. Eight people were included in the list of 2500 Taka from the prime minister's relief fund. One person received 70 kg of rice as assistance to the fishermen. In addition, food items were provided to 50 families from SANGRAM and safety items, and food items were provided to 116 people in collaboration with CDD. In addition, through RIO (Rural Enhancement Organization) NGO10, disabled members received sanitizer, bucket, mug, wheel powder, Merrill soap, sanitary pad.

# Sustainable Enterprise Project (SEP)



Fish drying in  
entresol method

**Sub-Project:** Production and Promotion of Environment-Friendly Safe Dry Fish Processing MEs in the Southern Coastal Belt of Bangladesh

### The goal of the project

The project aims to support microenterprises through environment-friendly investments (energy, water, and resource efficiency) and promote environmentally sustainable technologies and practices among the dry fish processing microenterprises in the southern coastal areas of Bangladesh.

### Objectives of the project

1. To ensure environment-friendly dry fish processing.
2. To introduce modern technology for dry fish processing.
3. To reduce Health Hazards and improve the working environment of dry fish producers and consumers.
4. Introduced waste management facility in the cluster.
5. To create effective market linkage and brand image.

### Working area

District : Barguna and Patuakhali

Upazila : Patharghata, Barguna Sadar, Taltali and Kalapara.

Union : Patharghata Sadar, Chordunia, Latachapli, Khpravanga, Nilganj, Nishan Bariya and Sonakata.

### Activities

1. Non-revenue generating physical Activities: Toilet with safe drinking water facility, Rest and breastfeeding place, Ensure Safe dry fish packaging facilities by UV and Vacuum technology (Demonstration), Establish fish waste recycling facilities.
2. Proposed activities for certification and access to large markets: Training on environment-related issues during fish processing, Seminar on the process to get Environment Certification. Training on Business Development, Workshop on Business Certifications. Training on safe, dry fish production and Product Certification for Product Quality Test (Dried Fish).
3. Capacity Building of Micro Enterprise: Training on online marketing, Eco-labelling,



and packaging.

4. Monitoring and evaluation: Baseline survey, Exchange visit.
5. Training, Seminar & Workshop: Project inception workshop, Staff orientation and basic training on project management, Staff training on safe, dry fish production and environment management, Borrowers Training on safe, dry fish production and preservation.
6. Fair & demonstration: Attending Fair, Environment Club.
7. Investment in Revenue Generating Common Services: Development of waste collector ME for waste recycling, Support for fish drier technology, Demonstration of diversified dry fish items and Model Dry Fish ME Development, Safe, dry fish outlet.

**Duration of the Project:** 1st July 2021 to 30th June 2023

### Employees

Focal Person-1, Project Manager-1, Technical Officer-1, Environment Officer-1, Finance and Procurement Officer-1, Reporting and Documentation officer-1, and Branch Manager-8.

### Branches under the project (including MEs)

Kuakata-307, Kalapara-128, Noltana-77, Patharghata-80, Haritana-43, Kathaltoli-67, Taltali-243, Lawpara-255.

**Money allocated for loans:** 10 Crores TK (100 million)

**Allocation for project management:** 17,100,000.00 Tk (One corer and seventy-one lakh taka only)

**Allocation for Common Service Loan:**  
5,500,000.00 Tk (Fifty-five lakh taka only)

Budget distribution

**PKSF contribution :** 120,800,000.00 Tk

**SANGRAM contribution :** 1,630,000.00 Tk

**MEs contribution :** 170,000.00 Tk

### Common service loan sectors

1. Waste collection and recycle
2. Modern technology for fast drying
3. Model Dry Fish ME Development
4. Safe, dry fish outlet

### Name of dry fish processed in the project area

Laitta, Chhuri, Shrimp, Laksha, Kanchki, Gaber Ati, Folisha, Kamat, Shark, Marma, Bairagi.

### Steps of Dry Fish Processing instead of using chemicals

1. Primarily Fish Collection and Cleaning: Fresh fish must be washed with pure water after collection. Rotten and low-quality fish should be isolated.
2. Sorting: Fish should be grouped species-wise, and groups must separate from each other.
3. Cleaning: Fish must be clean by scaling, separating intestinal substances, and dressing partially cutting in need. Another small fish may remain in the intestine of large fishes; these are needed to clean out intestinal wastage.
4. Washing: Fish should be washed with pure water after dressing and hung for dewatering.

### After completing the above steps following systems should be followed.

1. Powdery mixing of turmeric and red chili powder: Turmeric-250 gm+chili-250 gm in 10 Ltrs. Pure water, fish sinking for 2-3 minutes.
2. Fish dryer system: Sunlight goes through transparent plastic, and fish dry speedily with internal heating. Flies, insects cannot enter through the plastic wall of the fish dryer.
3. Net and mulching system: Bamboo made mulching 30-40 feet in length and 3-4 feet height from a land surface covered by a mosquito net; fish can be dried quickly by protecting from flies, insects, dogs, and birds.

Mulch can be covered by polyethylene during rain.

**ME type:** Directly related to dry fish processing, related to fishing, linked to fish business, waste management and recycling, member of fisherman association.

**Fish Processing period:** Kartik to Baishakh (November to May)

**Fish processing places:** Kuakata (sea beach and Mohipur), Patharghata (Kheyaghat Uttar par, Padma, Ruhita, and Chordunia), Lawpara (Fokirhut, Aamkhola-Bottala).

### Expected Outcome

1. Ensure toxic-free dry fish packaging and merchandizing.
2. Promote the number of new MEs with the MEs are presently working.
3. Promote the condition of solid waste management in dry fish processing points.
4. Create a favorable working environment and stop child labor.
5. Promote the habituation of MEs with fish dryers.
6. Establish a dry fish outlet conducive to the suppliers and buyers.
7. Establish a restroom, breastfeeding corner, drainage system, and sanitary toilet close to the fish processing point.
8. Ensure the business identity of Entrepreneurs.



Field visit at fish drying area

# Program for Adolescents





**Project Name** : Program for Adolescents  
**Project Duration** : July 2019 to Continue  
**Technical Support by:** Palli Karma-Sahayak Foundation (PKSF)

**Implemented by** : SANGRAM (Sangathita Gramunnyan Karmasuchi)

Children and adolescents are growing up within the four walls of family boundaries. Instead of organizing regular sports and club-organization in the neighborhood, they build groups on Facebook-Twitter-Viber. They spend their time in a different inconsistent world of their own making, as they do not participate in the field festival and are not involved in creative activities. They are becoming lonely due to a lack of association with people of different ages, including peers, for various reasons, including poor social system, risky environment, unsatisfied education system, and free family environment. Growing up in loneliness, they cannot cope easily with any stress, so they tend to make wrong decisions and rush to commit suicidal intension. This situation has become risky during the COVID-19 pandemic. Therefore, there is a need for this important generation of the country to adopt a program suitable for them to grow up well. In this context, PKSF has adopted the 'Program for Adolescents.'

### Objective

Encouraging adolescents to develop a positive attitude towards social crime and degradation and develop a healthy lifestyle by acquiring moral qualities and achieving good health, adolescent physical and mental health, and awareness about safe food and nutrition.



### Scope of the Program

Program for adolescents includes the development of moral values and social awareness; Adolescence and health awareness; Hygiene, food, and nutrition awareness; Various activities are being implemented in these four areas - leadership development, skill development, cultural and sports activities. In addition, various measures have been taken under the program to prevent multiple social degradation and unwanted activities.

**Target Population:** 896 Adolescents.

**Working Places:** 24 villages of Barguna district (Barguna Sadar, Patharghata, Bamna upazila).

**Human resources:** Program organizer-2

**Working Procedure:** Initiatives have been taken to form a club surveying by selecting a community of adequate adolescents aged 10-19 years. Meetings with teenagers and their parents have been organized to exchange views on the club formation's goals, objectives, and expected outcomes and their opinions on its formation. After that, an 11-member committee was formed through meetings with teenagers and adolescents, and orientation was done. The name of the club, the venue, and the meeting date have been fixed, and an action plan for the year has been planned. SANGRAM has provided equipment and supplies.

**Implementation:** Program for adolescents was started in August 2019 with 12 Adolescent Clubs, of which 5 of the UPP-Ujjibito projects and five organized. Later on, 12 more clubs were formed, and activities were started in 24 clubs. The members of these clubs are trained efficiently, providing orientation on club management. The club is made functional, providing necessary documents, registers, sports equipment, and other paraphernalia. The clubs hold four meetings a month every week. Weekly meetings are held in a colorful atmosphere. The Program Officer in charge of 2 meetings per month assists in conducting the meetings and enhances the knowledge through thematic discussions. In this way, the club members continue working to increase social awareness on various issues, including health, nutrition, environmental protection, and hygiene, and create interest in promoting norms and values. Although the club's activities were suspended for some time during



the COVID-19 pandemic, the clubs have established a strong base in the area by implementing two years of activities.

**Furniture and Equipment:** Adolescent Club has been provided with a steel cupboard to safely store equipment, tools, materials, and goods under the Adolescent Program. Adequate books have been provided for the library. Provided sports like football, volleyball, cricket ball, bat, stamp, rope jump, archery on the dartboard, ludo code, chess and carom board, etc. The social services provided include blood pressure measuring instrument, diabetes measuring instrument and strip, height measuring tape, growth chart, weight measuring instrument, thermometer, muac tape, etc. A folder has been provided for storing documents received in training and orientation for each member. Coronation security equipment has been provided.

**Community-Based Initiatives:** The members of the club work to create social awareness and interest in various issues, including health, nutrition, environmental protection, and hygiene among the common people of the area. Child marriage, in particular, has played a significant role in stopping it. As many as 16 child marriages have already been stopped through 32 clubs, or the marriages have been canceled, informing the concerned authorities. Community-based health initiatives measure blood pressure, check diabetes, measure weight, and determine the blood group. In 2021, adolescents checked the diabetes of 1446 people (one more than once) through 32 clubs and helped 1224 group people through 11 clubs. Four hundred eleven people

were helped for CORONA vaccine registration. Each club has organized sports and cultural events.

**Planting of Fruits, Herbs, and Ornamental trees:** Planted 160 fruit trees through 32 clubs, and initiatives were taken for advising teenagers. Each of the club members has planted 18 medicinal plants. According to the decision of the club member meeting, each member has planted the required number of ornamental trees in the gateway of their homes.

**The initiative of club members during CORONA Pandemic:** The youth involved in the Barguna Adolescent Club under the Adolescent Program has stood by the helpless and financially impoverished people during the CORONA Crisis to the best of their ability. Clothing masks have been made for 600 people through 32 clubs. Thirty-two meetings were organized among 1200 people, including members and guardians of 32 clubs, to discuss preventive measures. Later, the leading members of the Adolescents' Club launched a door-to-door campaign to circulate accurate information about CORONA to save the community from rumors and panic.

**Sheikh Rasel Day Celebration:** Sheikh Rasel's Birthday Discussion Meetings at 24 Adolescent Clubs in collaboration with PKSF under Program for Adolescents with the theme 'Indomitable Confidence'. At the Safipur Adolescent and Adolescent Joint Club of Bamna Upazila, a discussion meeting was held on 18th October at 10 pm. Adolescent Club members have discussion meetings on Sheikh Rasel's biography, quiz competitions, and reading sessions.

## General Information at a glance: (Till December 2021)

| Sl. No | Description   | Achievement |       |
|--------|---|-------------|-------|
|        |   | 2021        | Total |
| 1      | Formation of Girls' Club  | 8           | 24    |
| 2      | Formation of Boys' Club   | 4           | 8     |
| 3      | Member selection & Inclusion  | 372         | 1197  |
| 4      | Member Under Adolescent Committee                                     | 132         | 352   |
| 5      | Organizing Meetings Through the Program officer at Adolescent Club    | 518         | 1696  |
| 6      | Organizing meetings on the Club's own initiative                      | 162         | 321   |
| 7      | Organizing Guardian Meetings  | 2           | 16    |
| 8      | Provide Club Management orientation to club Members                   | 8           | 32    |
| 9      | Provide sports Equipment (Club)                                       | 8           | 32    |
| 10     | Established Library   | 28          | 32    |
| 11     | Collection and Deposit of Members Contribution                        | 4550        | 4550  |
| 12     | Local donation collection (willing person or way)                     | 1           | 2     |
| 13     | Disaster Relief   | 165         | 244   |
| 14     | Emergency Hotline 109 (Women & Child Abuse) Assistance                | 5           | 11    |
| 15     | Developing Morality and Social Awareness Implementation               | 14          | 73    |
| 16     | Number of participants of Developing Morality and Social Awareness    | 403         | 2095  |
| 17     | Adolescent Health Activities Implementation                           | 10          | 44    |
| 18     | Number of participants of Adolescent Health Activities Implementation | 287         | 1625  |
| 19     | Sanitary Napkin Distribution  | 200         | 1000  |
| 20     | Implementing Skills & Leadership Development                          | 2           | 26    |
| 21     | Number of participant of Implementing Skills & Leadership Development | 62          | 830   |
| 22     | Cultural & Sports Activities Implementation                           | 2           | 26    |
| 23     | Number of participant of Cultural & Sports Activities Implementation  | 65          | 754   |



Discussion on dowry and child marriage

The Organization

Governance

Operational

4 Ongoing Projects

Microcredit

Others



Low-income people were in more danger due to blocking all types of IGAs. Especially women-headed families, families with disabled people, rickshaw pullers, auto drivers, ferrymen, tea staler, hotel boys, day laborers, blacksmiths, and carpenters used to face crucial days of their lives. Savings is too scanty of amount more over the HHs do not have any more alternative of income. SANGRAM has taken different types of steps for the safety of coastal dwellers.

SANGRAM contribution to the District Administration: Many people were confined to their houses during the COVID-19 pandemic and used to spend miserable lives. District Administration helped these people during the lockdown situation. SANGRAM donated Tk. 175000.00 in DC fund. Moreover, the organization donated Tk. 1,10,801.00 to the honorable Prime Minister Relief Fund through Palli Karma-Sahayak Foundation(PKSF).



Relief distribution by UNO Patharghata during COVID-19 Pandemic

### Food Assistance

1. The sea surrounds a substantial part of the Patharghata Sadar union. A considerable number of fishing laborers live in this union. They were being confined to their houses due to the COVID-19 pandemic. On the other hand, they became too handicapped due to frequent embargo on marine fishing. SANGRAM provided food packages to 400 destitute families that contained rice, dal, potato, and hand sanitizers in each packet.
1. Many people of Patharghata Pouroshova are the dwellers of the embankment of the Bishkhali River. Most of them are day laborers, tea staler, hotel workers, rickshaw pullers, and construction laborers. All sources of income became blocked due to the COVID-19 pandemic. SANGRAM provided food assistance to the 850 families of these

deserted households.

1. Waterway communication by engine boat is one of the most important communications of Patharghata, Amtali, and Taltali Upazila with Barguna district town. A vast number of people led their livelihood depending on river crossing communication. They have fallen into crises owing to the COVID-19 pandemic situation. One hundred thirty-five families were served with 10 days of food support from SANGRAM.
1. Kakchira and Rayhanpur are the most important GCs in the Barguna district. One small river port is located in Kakchira GC and connects Rayhanpur GC. Many laborers depend on the Kakchira river port for their daily income. Some day laborers, tea staler, hotel workers, rickshaw pullers, and Kakchira and Rayhanpur GC construction laborers. All sources of revenue became blocked due to the COVID-19 pandemic. SANGRAM provided food assistance to the 650 families of these vulnerable and families that have a person with a disability.
1. SANGRAM has been implementing one project named Life Style Development of Geriatric People in Patharghata and Bamna Upazila of Barguna district under funding assistance of PKSF. COVID-19 pandemic has increased the vulnerability of geriatric people to a miserable extent. SANGRAM provided service to the 415 families of aged persons.
1. Disabled peoples are commonly helpless and neglected in our society. SANGRAM has been implementing one project, PHRPBD in Kalapara Upazila of Patuakhali district, underfunding assistance of CDD. One hundred thirty-three disabled people with different types of physical challenges included in this project, of which 50 persons are suffered from sight, deaf, hearing, and mental disorder. COVID-19 pandemic has made the lives of above 50 people more vulnerable and disabled, leading their life and livelihood. SANGRAM provided food packages for 10 days to above 50 disabled families door to door. Afterward, the organization assisted with the help of partner agency CDD to the 183 disabled families that contained rice, dal, potato, salt, onion, flattened rice, hand gloves, masks, and hand

sanitizers in each packet.

### Awareness Raising Activities with the PWD members:

SANGRAM continued awareness-raising activities to the 129 disabled people on COVID-19 protocol with the funding assistance of the Center for Disability in Development (CDD) over the phone for three months to save their lives from COVID-19. Besides this, these disabled people were linked with government hospitals to provide health assistance where regular therapy was ensured.



### Month-Long Sanitizing Personal Protection Initiative:

SANGRAM implemented a month-long sanitizing and personal protection initiative in the Kakchira and Rayhanpur union of Patharghata Upazila with funding assistance from Oxfam BD. This activity was tenured from 9 May to 8 June 2020. Four hundred forty-eight families were included in the above two unions who were given one hygiene package that contained eight-wheel laundry soap, three-wheel powder packet, 3 Chaka Ball Soap, ten packet ORS, 20 Surgical Masks, and eight packet sanitary napkins. As a part of the community, sanitizing hand washing points were installed in different public points. Banners and festoons were hanged in public places, and miking from village to village occurred for COVID-19 protocol. Bleaching powder is sprayed in various Growth Centers and public areas with the assistance of UP Volunteers.

### The initiative of ENRICH Program against COVID-19:

ENRICH Program has been launching in Patharghata Upazila since 10 January 2010, and after seven years, this program has extended in neighboring Bamna Upazila of the same district Barguna with the funding assistance of PKSF. In

this program, 5 Health officers and 27 health workers work with health. During the COVID-19 pandemic, these health workers provided health support to the beneficiaries door to door along with awareness-raising activities and distributed PPEs. They trained the beneficiaries to prepare TIPITAP and its uses. They helped people to go to the hospital for COVID Test. Awareness-raising message circulation at village level. Helped people with vaccine registration and took them to vaccination points. One hundred female teachers of this project also engaged in COVID-19 advocacy works and established linkage with the union and Upazila Parishad.

### Voluntary works of Adolescents:

Young people, both boys and girls of Barguna KISHOR-KISHORI Club, were always with helpless and financially handicapped families. They prepared soapy water and distributed it to 460 families through 15 adolescents club in Barguna Sadar Upazila. Prepared cotton musk and spread it to 800 people through 24 adolescents club. Twenty-four meetings were held with 1200 members about awareness-raising activities against COVID-19. Door-to-door campaigns were held against any rumor on COVID-19.

### Initiatives within Farmers against COVID-19

**Pandemic:** Under the Value Chain project, SANGRAM arranged awareness-raising orientation on COVID-19 among 125 farmers through 5 batches. Besides this, food insecurity crises happened due to global COVID-19 Pandemic SANGRAM providing different vegetable seeds like Gourd, Sweet Gourd, Long Bean, Cucurbit, Puishak, Amaranthus, and Kolmishak free of cost to the 600 farmers.



Hygiene kit distribution by UP Chairman, Raihanpur under CRP.

some picture of Food distribution during COVID-19 Pandemic



The Organization

Governance

Operational

4 Ongoing Projects

Microcredit

Others

# Scholarships for Beneficiaries Children

Governance

Operational

4 Ongoing Projects

Microcredit

Others





### Scholarships for Beneficiaries Children

The goal of education is to mold a student into a perfect man. Guardians, pedagogues, and civil society must work together to continue shaping students as ideal men. There is no other way to urge a student to discover their capability. Many insolvent people in our society cannot complete their children's education due to financial constraints. Many students from financially disadvantaged families are unable to acquire scholarships or other forms of financial aid from the government or other sources. As a result, they are unable to pursue further schooling. It is necessary to create a competitive atmosphere among rural students to increase the number of students pursuing higher education and the rate of education. They will become self-sufficient due to their education, and the number of unemployed people will diminish. SANGRAM has been awarding scholarships with the help of the Palli Karma-Sahayak Foundation (PKSF) to the students of its recipients since 2012.

- 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 did not receive assistance from other sources are identified for scholarships. Socioeconomic vulnerability is considered a selection criterion because everyone cannot 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 an account payee cheque. Providing support remains up to a second time based on their performance.

- Name of Project: Scholarships for Education.

### Scholarships are provided at a glance

| Sl. No.      | Year | Number of students | Amount per student | Total amount        |
|--------------|------|--------------------|--------------------|---------------------|
| 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           |
| 10           | 2021 | 34                 | 12000              | 408000.00           |
|              |      | 1                  | 5000               | 5000.00             |
| <b>Total</b> |      | <b>514</b>         |                    | <b>67,51,000.00</b> |

Winning 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 students of the disadvantaged community to the competitive environment of the days at present and to come in the future.

# Eye Care and Treatment



Specialist Doctor at Eye Camp



Disabilities of the eyes can be reduced if they can be treated early on, for example, cataract surgery or treatment. Vitamin-A can protect you against night blindness. Cornea transplantation can save a person's vision. Blindness has a significant impact on rural populations due to a lack of awareness. Someone's visual sight could be permanently lost without initial initiative. SANGRAM is looking towards the community in eye care, particularly for the elderly. 90percent of the total of people with blindness live in underdeveloped nations. Most individuals in rural areas are unaware that eye therapy is neither difficult nor expensive but relatively simple and close to their homes. The following is a summary of the organization's eye care assistance:

**Name of the Project:** Free of cost Eye Treatment Project

**Implementing agency :** SANGRAM (SangathitaGramunnyanKarmasuchi).

**Implementing partner:** IspahaniIslamia Eye Institute and Hospital.

**Commencement of the Project:** 1 January 2012.

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

**Target people:** Eye patients of SANGRAM catchments area.

**Methods:** Arrange eye camp in collaboration with Islamia Eye Hospital. NGO collects and gathers eye patients in one place. The doctors and support staff IspahaniIslamia Eye Hospital provides treatment, suggestions, relevant medicines free of cost and arranges operations in their hospital at Barisal.

**Working area:** SANGRAM's catchment area ( 6 districts of Barisal division).

**Human resources:** 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 staff of the respective branch is engaged in local conduct and management.

### 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                       |
| <b>Jan. to Dec. 2021</b> |   |                 |  |                          |
| 16                       | Hatempur, Patharghata                     | 220             | 56                                     | 48                       |
| 17                       | Taltoli, Barguna                          | 182             | 33                                     | 26                       |
|                          | <b>Total</b>                              | <b>4991</b>     | <b>1010</b>                            | <b>844</b>               |

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 2021, Sangram treated 21129 eye patients among them 3364 were operated on and set lens. ANNUAL REPORT 2021 ◀ 43 ▶

Program on  
Developing Lifestyles of

# Geriatric People

Bamna Upazila of Barguna district, aiming to promote lifestyles of geriatric people complying with the National Geriatric Principle-2013.

Rationality: In the constitution of Bangladesh, assistance to disadvantaged people is ensured. Fundamental rights of food, clothes, shelter, education and treatment are mentioned in article-15 of the Bangladesh constitution that also contains rights of work, leisure, recreation, social safety, dignity, poverty-free lives, and sound health. Considering the above issues to promote geriatric people's lives and livelihood, SANGRAM has started a "Program on Developing Lifestyles of Geriatric People" project in the 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)

## 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.



## Background

Palli Karma-Sahayak Foundation (PKSF) always intended to accomplish its activities in a humanitarian context by its veteran partners. In addition to the microfinance program of Palli Karma Sahayak Foundation (PKSF) with MFIs in Bangladesh, many activities were taken to promote the life and livelihood of the grassroots level community from 2005. From July 2017, PKSF started the 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 been selected to implement the project in Patharghata and

3. To make their lives easy by providing assistive devices.
4. To make them mentally fresh through recreation and treatment.

**Beneficiaries:** 191(Male 107 and Female 84)

### Working area

Union: Patharghata Sadar and Dowatala; Upazila-Patharghata and Bamna; District-Barguna.

### Activities

1. Establish a Geriatric Club for senior citizens.
2. Introduce old aged allowance, special savings, and pension scheme for senior

people.

3. Introduce honors for both senior people and their ideal children.
4. Establish Physiotherapeutic Center for senior citizens.
5. Introduce special credit and training for ultra-poor geriatric people.
6. Introduce senior care and make physiotherapists.
7. Special assistance for senior people.
8. Establish effective coordination between partner NGOs and the relevant government department.

### Information of Geriatric People in Project Area

| Union-wise senior citizen |          |       | Enrolled in the Project |          |       | Committee formation |       |       | Meeting Arranged |       |       |
|---------------------------|----------|-------|-------------------------|----------|-------|---------------------|-------|-------|------------------|-------|-------|
| Patharghata               | Dowatala | Total | Patharghata             | Dowatala | Total | Ward                | Union | Total | Ward             | Union | Total |
| 1946                      | 1091     | 3037  | 95                      | 94       | 191   | 18                  | 2     | 20    | 570              | 69    | 639   |

### Progress as of 2021

| Sl. No. | Types of services                           | Progress in 2021 | Progress as of December 2021 |
|---------|---|------------------|------------------------------|
| 1.      | Establishment of geriatric club             |                  | 1                            |
| 2.      | Orientation of geriatric leaders            |                  | 2                            |
| 3.      | Training of MFI staff                       |                  | 2                            |
| 4.      | Geriatric allowance                         | 191              | 874500                       |
| 5.      | Special assistance to poor senior citizens  | 1                | 24000                        |
| 6.      | Medal and Certification                     |                  | 21                           |
| 7.      | Honor to good children of geriatric citizen |                  | 11                           |
| 8.      | Funeral assistance                          | 59               | 118000                       |
| 9.      | Health services                             | 293              | 6212                         |
| 10.     | Special Assistance                          |                  |                              |
|         | Blanket distribution                        |                  | 310                          |
|         | Umbrella distribution                       |                  | 60                           |
|         | White stick                                 |                  | 140                          |
|         | Shawl distribution                          |                  | 150                          |
|         | Commode chair                               |                  | 70                           |
|         | Wheelchair                                  |                  | 12                           |



Meeting with geriatric people

# Forestation

4

Ongoing Projects



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      | Pathoghata | 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 Paterbaliatoli                       | Connecting roads | 6           | 16               | 8000         | 6630  | 2002 |
| Total |                           |            |   |                  | 108.5       | 221              | 138000       | 48860 |      |

# Housing for The Poor





One of the most crucial components of every person of Bangladesh's three basic needs is housing or shelter. Food, clothing, and shelter are the three most fundamental requirements. Approximately 17% of the overall population is still living under the extreme poverty threshold, and most people do not have a minimal sheltering status of three concerns. Regardless of gender, race, or color in its area, any nation will have to achieve or fill the concerns mentioned earlier to fulfill the Millennium Development Goal (MDG) and, after that, the Sustainable Development Goal (SDG). Making the issue a priority, the Bangladeshi government has already begun to address the housing scarcity among the ultra-poor with the help of non-governmental organizations (NGOs). As part of the Bangladesh government's critical issue, Sangram has begun housing initiatives in its working region, prioritizing Patuakhali, Barguna, Perojpur, and

Bhola districts, which have been severely hit by natural disasters such as Sidr-07, AILA, MOHASEN, and others. 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 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               | 27         | 1820000.00          |
|         | <b>Total</b> | -                      | <b>137</b> | <b>71,14,000.00</b> |

**House construction:** As of December 2021 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 | 29            |
|              |            | Taltoli       | 26            |
|              |            | Patharghata   | 22            |
| <b>Total</b> | <b>02</b>  | <b>05</b>     | <b>137</b>    |

### Information at a glance

1. Total allocation: 287
2. House construction completed: 137
3. Money received from Bangladesh Bank: 700000.00 BDT.
4. Own Fund : 140000.00
5. Allocation for each household at different times: 35000, 50000, 70000 BDT.

6. Duration of loan repayment : 3 Years.
7. Rate of interest: 6% declining method
8. Type of installment: Monthly.

### Working Area

District: Barguna and Patuakhali  
Upazila: Bargunasadar, Patharghata, Amtali, Bamna and Kalapara, Galachipa.

# Cyclone AMPHAN Early Recovery Project

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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 many mighty rivers. These areas have been severely affected by cyclone AMPHAN

which struck on 21 May 2020. The influence of cyclone AMPHAN, the most affected Upazilas are Amtali, Barguna Sadar and Pathorgata of Barguna district and Kalapara Upazila of Patuakhali district. The 82 villages of these areas have been flooded by tidal surges damaging embankment and shelter, crops, including Paddy and winter vegetables, poultry-livestock, livelihood, and sanitation options have been damaged severely.

Notably, woman-headed families and families with disabled and old age persons are 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 communications were disrupted. A good number of the dwelling thatched houses were fully damaged, and some tin shed houses were roofed off (partially damaged). A few educational institutions like schools and madrasa were partially and fully



Cash distribution by Mr. Habibur Rahman, DC Barguna

damaged. Crops have been severely damaged, and all the fields are submerged under logged rainwater. Betel leaf's 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 many 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 livestock was lost.

**Project Title:** Cyclone AMPHAN Early Recovery

Project

**Duration of the project:** 28/01/2021 to 20/03/2021

Allocated budget amount (in BDT): 4033927.00

## Overview of Project Activities

| Activities  | Results  | Indicators   |
|---|--|--|
| Data and list from different govt. offices and UP   | Information on government assistance was collected from DRRO, PIO, and UP Offices.                       | 300 MT rice, 300000 Tk. Cash, 200000 Tk. baby food, 2000 food packets, 200000 Tk. livestock food, 1500000 Tk. for house repairing, and 500 bundle CGI sheet. |
| Community consultation for a select primary list and ensure community participation in the BNF selection process. | Community Consultation meetings were held and people are aware of the beneficiary's selection procedure. | 18 community consultation meetings were held at the ward level.  |
| House to House visit and data collection  | House to house visit held at Kakchira and Rayhanpur unions.  | 825 HHs were households were visited for the final selection of beneficiaries.   |
| Cross -check draft list by organization core team   | Cross -checking done by organizational senior staffs   | 65 HHs were cross -checked on a random basis   |
| List hang ed at UP complex and market place   | The final list was hanged different conducive places of Kakchira and Rayhanpur union.                    | 4 copies of 368 final beneficiaries list of each union hung in respective union Parishad and other places.   |
| Share list to UP and Government line department   | The final list of beneficiaries was shared with PIO, DRRO, and Union Parishad offices.                   | 368 final beneficiaries list of each union distributed to PIO, DRRO, and UP Offices.   |
| List endorse by UP and UNO/PIO/tag officer  | The list of beneficiaries was endorsed by the respective UP Chairman                                     | 736 final list of beneficiaries was endorsed by the Chairman of Kakchira and Rayhanpur union   |

### Beneficiary list endorse procedure and name of endorsers

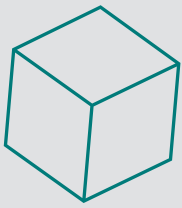
After completing community consultation meetings in 18 points of Kakchira and Rayhanpur union, we have received 1473 Cyclone Amphan affected people, of which 484 men and 989 women. Considering the vulnerability, elderly and disable people in the family 736 beneficiaries were selected with the collaboration of the UP Chairman and community representative of 221 male and 515 female-headed families. List of the selected beneficiaries with the sign of 6 people as Field Organizer, Project Manager, head of PIC, UP Chairman, ED Sangram, UNO handed in respective Union Parishad, Ward level and Project Office. UP Chairman of Kakchira Mr. Faruk Hossain and UP Chairman Mr. Mizanur Rahman Rupak of Rayhanpur union were the endorsers of the beneficiaries' finalization.

### Livelihood Cash Distribution

| Name of Upazilla | Name of Union | Name of Distribution point | No of Ward covered | Total No of BNF received CASH | Total CASH has been distributed |
|------------------|---------------|----------------------------|--------------------|-------------------------------|---------------------------------|
| Patharghata      | Kakchira      | Kantakhali Primary School  | 1,2,3,8,9          | 218                           | 1090000                         |
| Patharghata      | Kakchira      | Kakchira High School       | 4,5,6,7            | 150                           | 750000                          |
| Patharghata      | Rayhanpur     | Rayhanpur Union Parishad   | 1,2,3,4,8,9        | 221                           | 1105000                         |
| Patharghata      | Rayhanpur     | SANGRAM Kakchira Branch    | 5,6,7              | 147                           | 735000                          |



Deputy Commissioner Mr. Habibur Rahman opens Cash Distribution ceremony



Executive Director of SANGRAM with  
Mr. Md. Fazlul Kadir, Additional MD, PKSF



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Great Leader of Independence  
Father of the Nation  
Bangabandhu Sheikh Mujibur Rahman



## On the 46th Martyrdom Anniversary and National Mourning Day 2021, the following activities were organized by SANGRAM.

15 August is national Mourning Day. On the occasion of the 46th Martyrdom Anniversary of the great leader of Independence and father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Mourning Day, SANGRAM celebrates this day with various programs with humble reverence, mourning, and love.

**Holding black batches and hoisting the national flag:** The staff of each branch and head office hold black batches for the whole month. On the day of mourning on 15 August, the national flag was hoisted at half-mast in 50 branches.

**Wreath laying on the portrait of Bangabandhu:** Staff of 50 branch offices and head office located in Upazila and district level have jointly coordinated with the administration and laid wreaths at the portrait of Bangabandhu.

**Religious expression and Prayer Mahfil:** Honorable Member of Parliament, Barguna-2 constituency Mr. Shawkat Hachanur Rahman Rimon was present at the spiritual expression and prayer mahfil held at Patharghata. Mr. Md. Ziaul Karim, President of SANGRAM Executive Committee and Principal of Syed Fazlul Haque Degree College, Mr. Chowdhury Munir Hossain, Executive Director of SANGRAM and Md. Faruk Hossain, Principal Chowdhury Masum TBM College were present. Hafizi and orphanage students and local dignitaries were also present. Besides these, the staff of Enrich Program and Branch Office were also present.

**Member registration for CORONA vaccine:** At the initiative of Sangram staff through 50 branches, 5674 members have been registered, and 122 staff have received the vaccine of 'COVID-19'.

**Tree Plantation:** Sangram has planted 110 endangered fruit trees in SANGRAM 11 branch office buildings. Besides, Hon'ble Member of Parliament, Barguna-2 constituency Mr. Shawkat

Hachanur Rahman Rimon planted one tree in Patharghata and opened the tree plantation activity. Mr. Hussain Muhammad Al-Mujahid, UNO of Patharghata, planted two trees in Hatempur and Patharghata branches.

**Recitation of the Holy Qur'an:** 100 Hafez of Shamsunnahar Hafiz Madrasa in Patharghata crammed the Holy Quran and finished the Quran for a day to seek forgiveness for the soul of Bangabandhu and all martyrs.

**Food distribution:** Food items were distributed to 10 orphans through Patharghata SANGRAM Office to transform the grief of the day of mourning into strength.

**Scholarship:** Scholarships amounting to Tk. 4,25,000.00 was provided to 33 persons assisted by PKSF. Children of 2 poor members as per MRA guidelines and 36 persons with the initiative of district administration.

Deputy Commissioner Mr. Habibur Rahman awarded scholarships to 16 students in a ceremony held at the conference room of Deputy Commissioner, Barguna. Mr. Hossain Muhammad Al-Mujahid, Upazila Nirbahi Officer of Patharghata, awarded scholarships to 20 students in Patharghata.

**Prize Giving Ceremony:** The youth of Enrich program held around the celebration of Bangabandhu's centenary, poem reciting, essay writing, and painting competitions. The 12 winners were officially



Food Distribution to orphans

awarded on the National Mourning Day on 15 August. Mr. Hussain Muhammad Al-Mujahid, UNO, Patharghata, was the chief guest of the ceremony presided over by Chowdhury Munir Hossain, Executive Director, SANGRAM. Mr. Md. Ziaul Karim, President of SANGRAM Executive Committee, and Mr. Faruk Hossain, Principal of Chowdhury Masum TBM College, were the special guests.

**Kangali Feast:** In Patharghata, lunch was served at noon on National Mourning Day among 200 orphans, Hafezi Madrasa students, and the bereaved.

**Inauguration of Bangabandhu Corner:** Bangabandhu Corner was set up at the head office, and the founder of SANGRAM, Mr. Chowdhury Mohammad Masum, inaugurated the

Bangabandhu Corner on National Mourning Day. Afterward, Deputy Commissioner of Barguna Md. Habibur Rahman visited this Bangabandhu Corner.



Mr. Chowdhury Mohammad Masum founder of SANGRAM inaugurated the Bangabandhu Corner

Crest given to the winners of Art Competition by UNO Patharghata



# Observation of Sheikh Russel Day

18 October 2021



## Events held in different places

### Discussion meeting at the head office:

Sheikh Russel Day, 18 October, at 3.30 pm, Shaheed Smriti Sarak Barguna, a discussion meeting was held at the head office Of SANGRAM in the presence of SANGRAM staff. In this meeting, the chief guest was Mr. Chowdhury Mohammad Masum, founder of Sangram. Sangram's Executive director Chowdhury Munir Hossain presided over the function. Deputy Executive Director Chowdhury Mohammad Moin, Director (Finance) Reshmatuzzaman, Director (Microfinance), Md. Humayun Kabir, Zonal Manager Faisal Ahmed, spoke on the life of Sheikh Russel. The meeting was attended by 62 participants, including Sangram Area Managers and Managers.

### Prayer ceremony and distribution of food among Hafezi students:

Patharghata Branch organized a prayer session at Amena Jame Mosque of Patharghata. Imam of Amena Jame Mosque Mr. Hafeez Maulana Masood Sahib, Lecturer Patharghata Siddiquia Fazil Madrasa, led the prayer session. Mr. Md. Faruk Hossain, Principal, Chowdhury Masum Technical and Business Management College, and President of the Mosque Committee were present. Hafez Md. Amir Hossain, Hafez Md. Hossain and Hafez Md. Shahidul Islam of Hafezi Madrasa of Shamsunnahar were the panel speakers on occasion. At the end of the ceremony, food was distributed among the Hafezi students and guests.

### Discussion meeting under at ENRICH

There are about 300 youths in Patharghata Union under the SANGRAM Enrich Program and the Youth Society for Development activities. These young people have been contributing to various social activities. With these youths, SANGRAM celebrates "Sheikh Russel Day" around the happy birthday of Sheikh Russel, the youngest son of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and younger brother of Hon'ble Prime Minister Sheikh Hasina. A discussion meeting was held on Monday, 17 October 2021, at 10.00 am in the conference room of Haritana Adarsha Secondary School. Headmaster of Haritana Adarsh Secondary School Utpal Kumar Mitra presided over the function. The chief guest was Ms. Fatima Parveen, Vice Chairman, Patharghata Upazila Parishad. Special guests were Ms. Zainab Begum reserved UP Member of Patharghata Union, Mr. Ibrahim Khalil, General Secretary of Patharghata Sadar Union of Bangladesh Awami League, Mr. Harun Aur Rashid, General Secretary of Patharghata Union Juba League. The ceremony was inaugurated by cutting a cake on Sheikh Russel's birthday. Later on, his biography was presented. Speakers spoke based on this biography.

Similarly, under the SANGRAM Enrich program in Dowatala Union of Bamna Upazila, a discussion



Discussion session on Sheikh Russel Day at Kihosri Club of Dowatala



*Sheikh Russel Day observed by Cake Cutting*

program and cake cutting was held on the occasion of the happy birthday of the youngest son of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and Prime Minister Sheikh Hasina's younger brother Sheikh Russel with the youth of "Development Youth society" in Dowatala Union. The chief guest was Mr. Saugatul Alam Jalil, Vice President of Bamna Upazila Awami Juba League, Mr. Moinul Islam Sikder, Member of the Convening Committee of Dowatala Union Awami League, Ms. Mahmuda Begum, UP Member of the reserved women's seat of Dowatala Union and Mr. Rumana Begum President of SANGRAM Enrich Program Union Youth Committee were present as special guests on occasion. Here the guests cut the cake and inaugurated the ceremony, and the

concept paper on the biography was presented. The speakers spoke on the presented biography.

The day was celebrated in 24 teenage clubs under the Sangram Adolescent Program:

Sheikh Russel's birthday discussion meeting in 24 youth clubs collaborates with PKSF under the theme 'Indomitable Confidence.' A discussion meeting was held at Safipur Adolescent and Adolescent Joint Club of Bamna Upazila on 10 October at 10 pm. 18 October Among the members of the Adolescent Club, discussion meetings on Sheikh Russel's biography, quiz competitions, and reading sessions were held.



*Prayer session on Sheikh Russel Day*



*Discussion session on Sheikh Russel Day at Kishori Club of Bamna*

# Day Observation

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International Senior Citizen Day-2021. Speaker- Mr. Mostofa Golam Kabir, Upazila Parishad Chairman, Patharghata.



World Teachers Day-2021. Speaker- Principal Mr. Ziaul Karim, Principal, Syed Fazlul Haque Degree College, Barguna.



International Anti-Corruption Day-2021. Speaker- UP Chairman Patharghata Sadar, Mr. Alamgir Hossain.



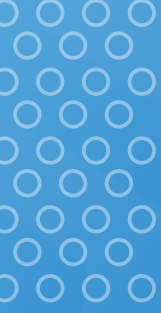
16 December the Victory Day-2021, Celebrating honor with flower wreath at Martyrs Stone by Founder and DED of SANGRAM.



15 August the National Mourning Day-2021 was observed by the officials of SANGRAM Head Office with a flower wreath on the monument of Bangabandhu.



World Hearing Day Celebration



# Sister Institutions of SANGRAM





## Chowdhury Masum Technical and Business Management College

Hospital Road, Patharghata, 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 Patharghata 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 indirectly relies on agriculture, and there is no alternative to promoting agriculture professionals as well as agriculture products. A substantial part of the total Bangladeshi economy depends on agriculture. Bangladesh is a fertile land of natural production than other industrially developed countries. It is a great scope for us to be developed agriculturally rather than industrial. Though the country is agro-based and the economy is running through agro production. But there is a very insufficient number of agriculture institutions compared to other general and technical institutions. There is a vast scope of providing agricultural education to the young generation of rural area that can promote the number of agriculture professionals 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 Patharghata Upazila under Barguna district. The particular of this institution is mentioned below.

|                               |   |
|-------------------------------|---|
| <b>Name of institution</b>    | : Chowdhury Masum Agriculture Technology Institute  |
| <b>Date of establishment:</b> | 1 January 2014.   |
| <b>Institutional code</b>     | : 38069   |
| <b>EIIN</b>                   | : 138134  |
| <b>Academic Affiliation</b>   | : 14 June 2016  |
| <b>Board</b>                  | : Bangladesh Technical Education Board.   |
| <b>Trades</b>                 | : Agriculture.  |
| <b>Degree</b>                 | : Diploma in Agriculture  |
| <b>Academic system</b>        | : Semester (8, 1 semester-6 months)   |
| <b>Contact</b>                |   |
|                               | Abu Mojaffar Md. Jakir Hossen<br>Principal<br>Cell: 01716-643733.<br><a href="http://www.facebook.com/CMATInstitute">www.facebook.com/CMATInstitute</a> |



## SANGRAM Health Care and Diagnostic Center

Hatempur, Patharghata, 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 :** Tanvir Ahmed, Clinic Manager, Cell: 01310 499040.



Pathology lab of SANGRAM Health Care & Diagnostic Center



## Implemented Projects at a glance

| Sl. | Name of the project   | Duration                          | Area Covered   | Donor  | Budget (BDT in lakh) |
|-----|---|-----------------------------------|--|--|----------------------|
| 1.  | Cyclone Amphan Early Recovery through Livelihood Project                  | January- March 3021               | Kakchira and Raihanpur union of Patharghata upazila, Barguna                         | HRGF-Oxfam BD                                    | 40.34                |
| 2.  | COVID-19 Response Project (CRP)   | April-May 2020                    | Kakchira and Raihanpur union of Patharghata upazila, Barguna                         | HRGF-Oxfam BD                                    | 6.00                 |
| 3.  | Cyclone BulBul Response Project (CBRP)                                    | Dec 2019 to Jan 2020              | Charduani union of Patharghata upazila, Barguna                                      | HRGF-Oxfam BD                                    | 26.96                |
| 4.  | Promoting Agricultural Commercialization Enterprises(PACE-Crab)           | Jan 2018 to June 2020             | Patharghata and Charduani union of Patharghata upazila, Barguna                      | IFAD/PKSF  | 60.00                |
| 5.  | Promoting Agricultural Commercialization Enterprises(PACE-Mung Bean)      | Nov 2016 to June 2018             | Patharghata and Charduani union of Patharghata upazila, Barguna                      | IFAD/PKSF  | 165.00               |
| 6.  | <b>UPP-Ujjibito</b>   | <b>January 2014 to April 2019</b> | <b>Barguna, Patuakhali and Jhalokathi District</b>                                   | <b>European Union/ PKSF</b>                      | <b>267.00</b>        |
| 7.  | 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               |
| 8.  | 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                |
| 9.  | PRIME (Program Initiative of Monga Eradication)                           | January 2011 to June 2016         | Galachipa and Kalapara Upazila of Patukhali district                                 | DFID/PKSF  | 708.60               |
| 10. | CMDRR (Community Managed Disaster Risk Reduction)                         | Nov 2011 to March 2013            | 10 villages of Taltoli Upazila, Barguna  | ACF(Action Contra La Faim)                       | 22. 33               |
| 11. | SRSPDS (Sustainable Rice Seed Production and Delivery System under CSISA) | December 2011 to March 2013       | Barguna, Patuakhali, and Pirojpur district.  | IRRI/USAID                                       | 28.00                |
| 12. | 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                |
| 13. | Vulnerable Group Development (VGD)  | May 2010-April 2012               | Galachipa Upazila of Patuakhali district   | DWA (Department of Women Affairs)                | 11.46                |
| 14. | Enhancing Resilience (ER)   | December 2010 to November         | Patharghata Upazila of Barguna district  | WFP (World Food Program)                         | 38.12                |

| Sl. | Name of the project   | Duration                   | Area Covered   | Donor                         | Budget (BDT in lakh) |
|-----|---|----------------------------|--|-------------------------------|----------------------|
|     |   | 2011                       |  |                               |                      |
| 15. | 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                |
| 16. | 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                |
| 17. | Killa Construction  | Nov 10-April 11            | 2 unions of Barguna and 1 union of Patuakhali district.                                | ACF                           | 31.15                |
| 18. | Hygiene Sanitation and Water Supply (HYSWA)   | October 2008- Sep 2-11     | Barisal, Jhalokathi, and Pirojpur district   | Danish Embassy                | 2800.00              |
| 19. | Vulnerable Group Development (VGD)  | 1 Nov 2007- 30 Jan 2011    | All Upazila of Barguna district  | WFP (World Food Program)      | 27.60                |
| 20. | REAL Project  | Mar 2009 to Feb 2011       | Barguna Sadar  | HKI                           | 275.63               |
| 21. | Food Security   | 1 March 09- 31 December 09 | Barguna Sadar, and Taltali Upazila   | ACF                           | 80.29                |
| 22. | Food Security   | Jul 2010- Jun 2011         | Barguna Sadar, and Taltali Upazila   | ACF                           | 90.51                |
| 23. | Shelter   | 1 March 09- 31 June 09     | Barguna Sadar, and Taltali Upazila   | ACF                           | 16.31                |
| 24. | GoB-Danida Water Supply and Sanitation Project  | March-December 2008        | Patharghata Pouroshova   | DANIDA                        | 12.65                |
| 25. | 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               |
| 26. | Cash for Work Decreasing Vulnerability  | March-December 08          | Barguna and Patharghata Upazila of Barguna district                                    | Save the Children Alliance    | 236.45               |
| 27. | House Distribution  | Feb-April 2008             | Bamna Upazila of Barguna   | HSBC-Bank                     | 3.50                 |
| 28. | ISRA on WASH  | Dec 07- June 08            | Patharghata Upazila of Barguna district  | NGO Forum                     | 57.20                |
| 29. | Emergency Relief and Rehabilitation Program   | Nov 07- February 2009      | All Upazila of Barguna district  | Concern World Wide Bangladesh | 1364.14              |
| 30. | Relief Distribution after SIDR  | Nov-Dec 2007               | The affected area of Barguna   | NGO Forum                     | 2.93                 |
| 31. | Do  | Do                         | Do   | HSBC                          | 7.79                 |
| 32. | Do  | Do                         | Do   | USCC-B                        | 2.45                 |
| 33. | Do  | Do                         | Do   | Shapla Neer                   | 3.00                 |
| 34. | Disaster Risk Reduction   | Sept 06-Oct 09             | Patharghata Upazila of Barguna district  | Concern WW                    | 14.48                |
| 35. | Functional Education  | April-Dec 06               | Burirchar Union Barguna  | CODEC                         | 0.42                 |

| Sl. | Name of the project   | Duration           | Area Covered  | Donor          | Budget (BDT in lakh) |
|-----|---|--------------------|---|----------------|----------------------|
|     |   |                    | sadar   |                |                      |
| 36. | Stop Violence Against Women                                     | Jan-Dec 2006       | Bamna Upazila of Barguna                                    | AAB            | 0.19                 |
| 37. | Scope of Justice and good governance                            | Jan-Nov 2006       | Patharghata   | MLAA           | 4.43                 |
| 38. | Smallholder Support Project (SHSP)                              | July 04-Dec 05     | Bamna Upazila of Barguna                                    | IDB/DAE        | 22.49                |
| 39. | Smallholder Livestock Project-2                                 | June 03- Sep 06    | Bamna and Patharghata Upazila of Barguna district.          | DANIDA         | 203.79               |
| 40. | DPHE-Danida Urban WSSC  | July 02- Dec 05    | Bamna and Patharghata Upazila of Barguna district.          | DANIDA         | 30.65                |
| 41. | Sundarban Biodiversity Conservation Project (SBCP)              | Nov 01-Sep 03      | 3 Unions of Barguna district                                | ADB/DoF        | 25.45                |
| 42. | Extensive Arbitration Project                                   | July 01- June 03   | Patharghata Upazila of Barguna                              | MLAA           | 6.18                 |
| 43. | DPHE-Danida Urban WSSC  | Aug 2000-Feb 06    | Barguna, Bamna, and Patharghata Upazila of Barguna district | DANIDA         | 134.05               |
| 44. | DPHE-Danida Urban WSSC  | Aug 2000-Feb 06    | Barguna, Bamna, and Patharghata Upazila of Barguna district | DANIDA         | 134.05               |
| 45. | DPHE-Danida Water Supply and Sanitation Project (Pilot Project) | Dec 99- June 2000  | Bamna and Patharghata Upazila of Barguna district.          | DANIDA         | 1.97                 |
| 46. | Routine Maintenance Project                                     | July-Nov 1999      | Mothbaria Upazila of Perojpur district                      | WFP/BWDB       | 1.22                 |
| 47. | Adolescents Development Project                                 | Jan 99- Dec 2000   | Barguna sadar Upazila                                       | USCC-B         | 3.96                 |
| 48. | Subsidy to the latrine buyer                                    | July- Dec 1998     | Barguna and Patharghata Upazila                             | UNICEF         | 2.20                 |
| 49. | 100% Sanitation Achievement through PRA                         | March 98-Aug 2000  | Barguna Sadar   | NGO Forum      | 2.10                 |
| 50. | Integrated Village Development Project                          | July 98- June 2000 | Barguna Sadar   | Anderi Hilfi   | 31.45                |
| 51. | Safe Water Plant Project  | July 97- Dec 99    | Patharghata Upazila Barguna                                 | NGO Forum      | 8.96                 |
| 52. | Coastal Rural Women Development Project                         | April 97- March 98 | Barguna Sadar   | APHD           | 8.21                 |
| 53. | Adolescents Development Project (ADP)                           | Feb 96-Dec 98      | Patharghata Upazila   | USCC-B         | 11.55                |
| 54. | Government Primary School Attractiveness Project                | July 95- June 97   | Patharghata Upazila Barguna                                 | Mass Education | 6.72                 |
| 55. | Coastal Green Belt Project                                      | May 95- June 2000  | Patharghata, Bamna and Barguna sadar Upazila                | DoF            | 2.13                 |
| 56. | Non-formal Primary Education (NFPE)                             | March 93-Dec 05    | Mothbaria Upazila of Perojpur district                      | CAMPE          | 28.24                |
| 57. | 100 % Sanitation Coverage                                       | Jan 93- Dec 94     | Patharghata and Bamna Upazila of Barguna                    | NGO Forum      | 29.24                |

| Sl. | Name of the project   | Duration                   | Area Covered                                 | Donor                 | Budget (BDT in lakh) |
|-----|---|----------------------------|--|-----------------------|----------------------|
| 58. | Coastal Integrated Development Program                                | May 91-Dec 96              | Patharghata Upazila.                         | USCC-B                | 30.71                |
| 59. | Patharghata Community Development Project                             | May 90-April 91            | Patharghata Upazila.                         | USCC-B                | 7.77                 |
| 60. | Patharghata Treatment Program   | March 88- April 90         | Patharghata Upazila.                         | USCC-B                | 0.20                 |
| 61. | Village Development Center (VSC)                                      | March 1992 to June 2015    | Barguna Sadar & Pathorghata Upazila          | NGO Forum             | 0.55                 |
| 62. | Social Forestry   | July 1994 to June 2019     | Pathorghata, Bamna and Barguna sadar upazila | WFP/DoF               | 46.98                |
| 63. | Coastal Belt Poor Women Development                                   | April 1997 to March 1998   | Barguna sadar, Barguna                       | APHD                  | 8.21                 |
| 64. | 100 % Sanitation Coverage   | 1 July 1998 to 31 Dec 1998 | Dema, Barguna                                | NGO Forum             | 4.34                 |
| 65. | Non-Formal School for Adolescent                                      | 1 Jan 1998 to 31 Dec 1999  | Baoalkar, Barguna Sadar                      | USCCB                 | 2.98                 |
| 66. | Green Belt Project  | July 1998 to 31 Dec 1998   | Patharghata                                  | GoB-Forest Department | 10.6                 |
| 67. | Livelihood Rehabilitation for the Flood Affected Households           | July 2000                  | Badarkhali union, Barguna                    | DFID                  | 2.50                 |
| 68. | DPHE-Danida CBRWSSC   | Aug 2000 to Feb 2006       | Patharghata, Bamna, and Barguna Upazila      | DPHE-Danida           | 134.05               |
| 69. | Adolescents Development Project                                       | Jan 99- Dec 2000           | Amtali Upazila, Barguna                      | USCC-B                | 15.88                |
| 70. | Child Development   | 1 Jan 2001 to 31 Dec 2001  | Barguna                                      | BSAF                  | 00.82                |
| 71. | Economic Development Project (EDP)                                    | July 2003 to ongoing       | Golachipa Upazila, Patuakhali                | CODEC                 | 419.90               |
| 72. | Community-Based Aquaculture Management                                | Oct 2003 to Sep 2006       | Barguna sadar and Amtali upazila, Barguna    | DANIDA                | 13.90                |
| 73. | Village Sanitation Center (VSC)                                       | Jan 2004 to ongoing        | Fuljhuri union, Barguna sadar                | NGO Forum             | 0.58                 |
| 74. | Adolescents Innovation Opportunity Project (AIOP)                     | May 2005 to June 2009      | Amtali upazila, Barguna                      | USCC-B                | 7.27                 |
| 75. | Life Skill Education for Adolescents Development (LEAD)               | July 2006 to March 2008    | Taltoli upazila, Barguna                     | USCC-B                | 3.10                 |
| 76. | Activities for Child Protection                                       | July 2006 to June 2008     | Barguna sadar, Barguna                       | BSAF                  | 1.72                 |
| 77. | Monitoring and Policy Advocacy on Livelihood of the Fishing Community | Jan 2007 to December 2008  | Pirojpur district                            | COFCON                | 1.80                 |
| 78. | LG Hope Village   | 1 Jan 2011 to 15 July 2011 | Patharghata                                  | WFP                   | 251.7                |
| 79. | Adolescent Development for School                                     | 1 Jan 2018 to 21 Oct 2018  | Barguna District                             | PKSF                  | 2.5                  |

# CHAPTER 05

## MICROCREDIT

|                               |    |
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| Information of Branch Offices | 75 |

## Details of Microcredit

Socio-economic development is the core program of this grassroots organization whose main activity is institutional development through savings and credit management emphasizing different income-generating activities of enrolled beneficiaries. The organization has been working with this activity since 1989, forming groups with the association of socially deprived, back footed,

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, and male-female is in separate groups headed by two group leaders with the designation of President and Secretary. The groups are popularly termed as Samity.

## Geographic information with branches

| Branch | District | Upazila | Union | Village | Group | Members | Beneficiaries |
|--------|----------|---------|-------|---------|-------|---------|---------------|
| 50     | 6        | 31      | 185   | 1130    | 2820  | 62002   | 279120        |

## 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 | 4           | 46 | 65              | 125 | 3             | 23 | 74    | 250 | 324         |

## Member's Enrollment

| S.N.  | Activities             | Year of Commencement | Years |       |       |       |       |       |       |
|-------|------------------------|----------------------|-------|-------|-------|-------|-------|-------|-------|
|       |                        |                      | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  |
| 01    | RESCUE                 | 2008                 | 0     | 761   | 0     | 452   | 0     | 0     | 333   |
| 02    | EFRRAP Loan            | 2008                 | 0     | 9     | 0     | 5     | 0     | 0     | 3     |
| 03    | IGA Loan               | 2012                 | 821   | 985   | 1586  | 1458  | 1548  | 1610  | 1720  |
| 04    | Livelihood Development | -                    | 0     | 118   | 0     | 86    | 0     | 0     | 120   |
| 05    | Assets creation loan   | 2013                 | 562   | 536   | 0     | 479   | 0     | 0     | 590   |
| 06    | Jagoron                | 1985                 | 19720 | 19662 | 27894 | 28174 | 30882 | 32190 | 32120 |
| 07    | Agrashor               | 2004                 | 1645  | 1428  | 2742  | 3765  | 4398  | 5233  | 6485  |
| 08    | Buniad                 | 2005                 | 25320 | 17263 | 14351 | 12754 | 12898 | 12985 | 14780 |
| 09    | Shufolon               | 2005                 | 1672  | 1650  | 1194  | 1043  | 1067  | 1679  | 1680  |
| 10    | LRP Loan               | -                    | 0     | 962   | 0     | 519   | 0     | 0     | 374   |
| 11    | SAHOS                  | 2008                 | 0     | 821   | 0     | 514   | 0     | 0     | 373   |
| 12    | Special Savings        |                      | 0     | 0     | 0     | 7521  | 6512  | 3064  | 1819  |
| 13    | LRL                    | 2020                 |       |       |       |       |       |       | 690   |
| 14    | SEP                    | 2021                 |       |       |       |       |       |       | 670   |
| 15    | LRL-2nd Phase          | 2021                 |       |       |       |       |       |       | 245   |
| Total |                        |                      |       |       |       |       |       | 62002 |       |



Women Entrepreneur with her dairy farm

## Component wise group information and savings accumulations

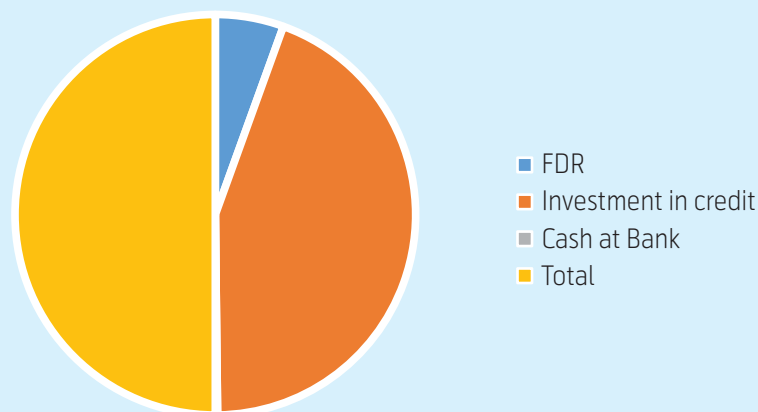
| Projects          | Group formation |             |             | Members enrollment |              |              | Savings balance |                  |                  |
|-------------------|-----------------|-------------|-------------|--------------------|--------------|--------------|-----------------|------------------|------------------|
|                   | Male            | Female      | Total       | Male               | Female       | Total        | Male            | Female           | Total            |
| JAGORON           | 281             | 1687        | 1968        | 6492               | 27723        | 34215        | 22951547        | 94805694         | 117757241        |
| AGROSOR           | 131             | 97          | 228         | 3589               | 2959         | 6548         | 44463882        | 30038785         | 74502667         |
| BUNIAD            | 48              | 181         | 229         | 95                 | 13705        | 13800        | 330258          | 46261440         | 46591698         |
| SHUFALAN          | 94              | 0           | 94          | 855                | 916          | 1771         | 2102228         | 2460450          | 4562678          |
| IGA LOAN          | 24              | 72          | 96          | 406                | 1407         | 1813         | 3757495         | 10262143         | 14019638         |
| AGROSOR-SEP       | 72              | 133         | 205         | 302                | 358          | 660          | 4407521         | 3403148          | 7810669          |
| SECIAL SAVINGS    | -               | -           |             | 852                | 2343         | 3195         | 17587340        | 28869708         | 46457048         |
| VOLUNTARY SAVINGS | -               | -           |             | -                  | -            | -            | 4356079         | 14523942         | 18880021         |
| <b>TOTAL</b>      | <b>650</b>      | <b>2170</b> | <b>2820</b> | <b>12591</b>       | <b>49411</b> | <b>62002</b> | <b>99956350</b> | <b>230625310</b> | <b>330581660</b> |



Female beneficiaries with Mug Dal cultivation

## Utilization of savings Fund

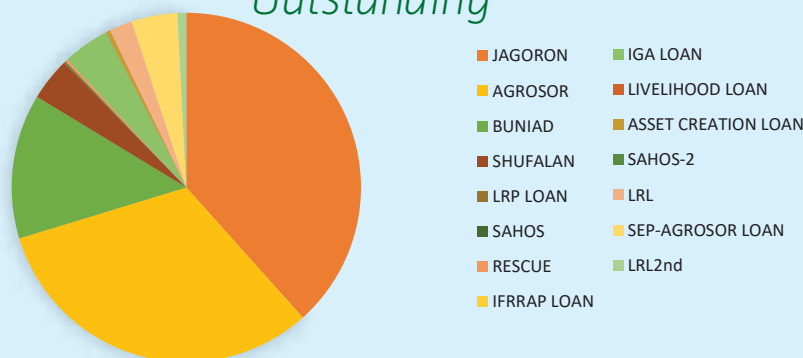
| Cumulative accumulation | Interest provided to members | Refunded to the members | Present balance | Uses of savings |                      |              |           |
|-------------------------|------------------------------|-------------------------|-----------------|-----------------|----------------------|--------------|-----------|
|                         |                              |                         |                 | FDR             | Investment in credit | Cash at Bank | Total     |
| 1412400117              | 98925176                     | 1180743633              | 330581660       | 36500000        | 292883097            | 1198563      | 330581660 |



## Component wise credit information

| S. N.        | Credit components   | Branch involved | Loan disbursement  | Duration | Grace Period | No of Weeks | Service Charge | Outstanding       | Recovery rate |
|--------------|---------------------|-----------------|--------------------|----------|--------------|-------------|----------------|-------------------|---------------|
| 1            | JAGORON             | 50              | 6031098500         | 1 Year   | 14 Days      | 46          | 12%            | 465323558         | 99.26%        |
| 2            | AGROSOR             | 45              | 2938442000         | 1 Year   | 14 Days      | 46          | 12%            | 386937482         | 98.67%        |
| 3            | BUNIAD              | 48              | 1424864300         | 1 Year   | 14 Days      | 44          | 10%            | 162413356         | 98.85%        |
| 4            | SHUFALAN            | 27              | 859051500          | 6 Month  | 5 Month      | One time    | 10%            | 48168645          | 99.89%        |
| 5            | LRP LOAN            | 18              | 24187200           | 1 Year   | 1 Month      | 12 month    | 4%             | 681356            | 99.80%        |
| 6            | SAHOS               | 22              | 40000000           | 3 Year   | 6 Month      | 36 month    | 0%             | 1296900           | 99.12%        |
| 7            | RESCUE              | 22              | 201327000          | 3 Year   | 6 Month      | 36 month    | 4%             | 3092426           | 99.45%        |
| 8            | IFRRAP LOAN         | 1               | 5500000            | 1 Year   | 1 Month      | 12 Month    | 4%             | 9243              | 99.96%        |
| 9            | IGA LOAN            | 5               | 398660000          | 1 Year   | 14 Days      | 46          | 12%            | 52336861          | 99.46%        |
| 10           | LIVELIHOOD LOAN     | 4               | 7231000            | 1 Year   | 1 Month      | 12 Month    | 4%             | 433313            | 99.97%        |
| 11           | ASSET CREATION LOAN | 31              | 72867500           | 2 Year   | 1 Month      | 24 Month    | 8%             | 4599003           | 98.89%        |
| 12           | SAHOS-2             | 8               | 18923000           | 1 Year   | 1 Month      | 12 Month    | 4%             | 17387             | 99.66%        |
| 13           | LRL                 | 50              | 63385000           | 1 Year   | 14 Days      | 46          | 9%             | 25688725          | 100%          |
| 14           | SEP-AGROSOR LOAN    | 8               | 77491000           | 1 Year   | 14 Days      | 46          | 12%            | 51735415          | 99.99%        |
| 15           | LRL2nd              | 50              | 10000000           | 1 Year   | 1 Month      | 46          | 2%             | 9787445           | 100%          |
| <b>TOTAL</b> |                     |                 | <b>12173028000</b> |          |              |             |                | <b>1212521115</b> |               |

### Outstanding



## Year wise credit utilization

| S. N. | Credit components      | Year of start | Years           |                 |                  |                   |                   |                   |                   |
|-------|------------------------|---------------|-----------------|-----------------|------------------|-------------------|-------------------|-------------------|-------------------|
|       |                        |               | 2015            | 2016            | 2017             | 2018              | 2019              | 2020              | 2021              |
| 1     | JAGORON                | 1985          | 80072000        | 305782152       | 327954000        | 656991000         | 756575000         | 948540000         | 643588000         |
| 2     | AGROSOR                | 2003          | 15480000        | 81008000        | 140905000        | 313998000         | 376782000         | 94578000          | 497900000         |
| 3     | BUNIAD                 | 2004          | 45055000        | 92385500        | 73184000         | 179144000         | 198853000         | 208407000         | 251454000         |
| 4     | SUFALAN                | 2005          | 55000000        | 72642000        | 22177000         | 46370000          | 45151000          | 53599000          | 81885000          |
| 5     | IGA LOAN               | 2011          | -               | 20919000        | 26558000         | 57791000          | 70963000          | 99668000          | 68919000          |
| 6     | LIVELIHOOD DEVELOPMENT | 2011          | -               | 1905000         | 495000           | 843000            | 1388000           | 960000            | 806000            |
| 7     | ASSET CREATION         | 2012          | 5680000         | 2540620         | 4664000          | 6099000           | 7515000           | 3460400           | 6291000           |
| 8     | SAHOS-2                | 2012          | 5000000         | 1058000         | -                | -                 | -                 | -                 | 0                 |
| 9     | LRL                    | 2020          | -               | -               | -                | -                 | -                 | 20225000          | 43385000          |
| 10    | SEP-AGROSON LOAN       | 2021          |                 |                 |                  |                   |                   |                   | 77491000          |
| 11    | LRL2nd                 | 2021          |                 |                 |                  |                   |                   |                   | 10000000          |
|       |                        |               | <b>10680000</b> | <b>26422620</b> | <b>595937000</b> | <b>1261236000</b> | <b>1457227000</b> | <b>1429437400</b> | <b>1681719000</b> |

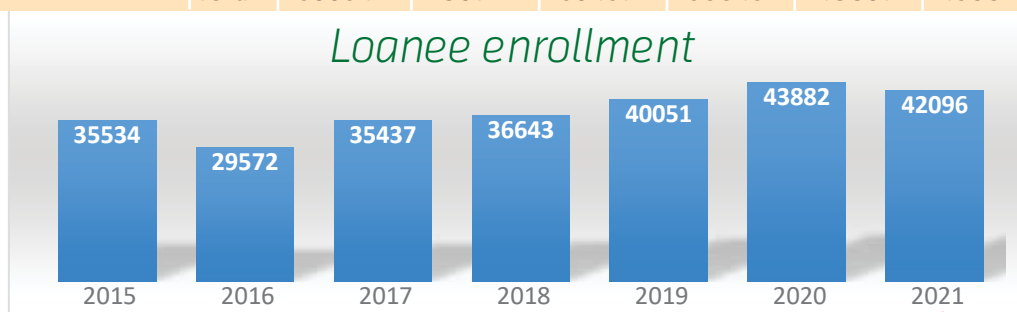


## Year wise savings accumulation

| S. N. | Credit components      | Year of start | Years    |          |          |          |          |           |           |
|-------|------------------------|---------------|----------|----------|----------|----------|----------|-----------|-----------|
|       |                        |               | 2015     | 2016     | 2017     | 2018     | 2019     | 2020      | 2021      |
| 1     | JAGORON                | 1985          | 28512004 | 47925606 | 35737237 | 74506345 | 79051633 | 124269799 | 117757241 |
| 2     | AGROSOR                | 2003          | 12461987 | 11592842 | 11296691 | 27316409 | 29495791 | 59520368  | 74502667  |
| 3     | BUNIAD                 | 2004          | 25230219 | 21370243 | 11066073 | 26159118 | 29707273 | 39238716  | 46591698  |
| 4     | SUFALAN                | 2005          | 11235443 | 3849599  | 93506    | 2807604  | 2907640  | 3273764   | 4562678   |
| 5     | LRP Loan               | 2005          | -        | -        | -        | -        | -        | -         | -         |
| 6     | SHAHOS                 | 2007          | -        | -        | -        | -        | -        | -         | -         |
| 7     | RESCUE                 | 2008          | -        | 2099     | -        | -        | -        | -         | -         |
| 8     | IFRAP LOAN             | 2012          | -        | -        | -        | -        | -        | -         | -         |
| 9     | IGA LOAN               | 2014          | 6416839  | 4183077  | 3069710  | 6406245  | 7525699  | 13550931  | 14019638  |
| 10    | LIVELIHOOD DEVELOPMENT | 2014          | -        | -        | -        | -        | -        | -         | -         |
| 11    | ASSETS CREATION        | 2014          | -        | -        | -        | -        | -        | -         | -         |
| 12    | SHAHOS-2               | 2014          | -        | -        | -        | -        | -        | -         | -         |
| 13    | SPECIAL SAVINGS        | 2016          | -        | 46010078 | 8727045  | 18918836 | 11520036 | 43792627  | 46457048  |
| 14    | VOLUNTARY SAVINGS      | 2019          | -        | -        | -        | -        | -        | 9568525   | 18880021  |
| 15    | AGROSOR-SEP            | 2021          | -        | -        | -        | -        | -        | -         | 7810669   |

## Year wise Loanees enrollment:

| S. N. | Credit components      | Year of start | Years        |              |              |              |              |              |              |
|-------|------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|       |                        |               | 2015         | 2016         | 2017         | 2018         | 2019         | 2020         | 2021         |
| 1     | JAGORON                | 1985          | 15720        | 15755        | 21551        | 21796        | 24005        | 25782        | 21700        |
| 2     | AGROSOR                | 2003          | 1230         | 1213         | 2376         | 3301         | 3778         | 4185         | 5113         |
| 3     | BUNIAD                 | 2004          | 8230         | 7022         | 6731         | 7805         | 7950         | 8240         | 9637         |
| 4     | SUFALAN                | 2005          | 4543         | 1615         | 1087         | 518          | 851          | 1078         | 1173         |
| 5     | LRP Loan               | 2005          | 750          | 762          | 634          | 519          | 441          | 402          | 374          |
| 6     | SHAHOS                 | 2005          | 820          | 821          | 609          | 514          | 421          | 377          | 362          |
| 7     | RESCUE                 | 2007          | 810          | 761          | 534          | 452          | 373          | 620          | 303          |
| 8     | IFRAP LOAN             | 2007          | 6            | 9            | 6            | 5            | 3            | 3            | 3            |
| 9     | IGA LOAN               | 2008          | 1250         | 537          | 1132         | 1128         | 1138         | 1242         | 1173         |
| 10    | LIVELIHOOD DEVELOPMENT | 2011          | 75           | 118          | 68           | 86           | 107          | 95           | 89           |
| 11    | ASSETS CREATION        | 2012          | 950          | 536          | 553          | 479          | 967          | 1492         | 588          |
| 12    | SHAHOS-2               | 2012          | 1150         | 423          | 156          | 40           | 17           | 17           | 11           |
| 13    | LRL                    | 2020          | -            | -            | -            | -            | -            | 349          | 683          |
| 14    | SEP-AGROSOR LOAN       | 2021          | -            | -            | -            | -            | -            | -            | 642          |
| 15    | LRL2nd                 | 2021          | -            | -            | -            | -            | -            | -            | 245          |
|       |                        | <b>Total</b>  | <b>35534</b> | <b>29572</b> | <b>35437</b> | <b>36643</b> | <b>40051</b> | <b>43882</b> | <b>42096</b> |



## Year-wise loan outstanding

| S. N. | Credit components      | Year of start | Years     |           |           |           |           |            |            |
|-------|------------------------|---------------|-----------|-----------|-----------|-----------|-----------|------------|------------|
|       |                        |               | 2015      | 2016      | 2017      | 2018      | 2019      | 2020       | 2021       |
| 1     | JAGORON                | 1985          | 141314782 | 188363693 | 336604893 | 348789036 | 426705889 | 525509536  | 465323558  |
| 2     | AGROSOR                | 2003          | 53470024  | 58271493  | 145170289 | 179070460 | 232860057 | 283380533  | 386937482  |
| 3     | BUNIAD                 | 2004          | 50647757  | 48193959  | 73552126  | 86813880  | 102210064 | 143214299  | 162413356  |
| 4     | SUFALAN                | 2005          | 35085612  | 44293089  | 44311465  | 17088588  | 51751329  | 39353148   | 48168645   |
| 5     | LRP Loan               | 2005          | 1350419   | 1318011   | 1119016   | 916868    | 802363    | 715549     | 681356     |
| 6     | SHAHOS                 | 2005          | 2850606   | 2928829   | 2120411   | 1765607   | 1491292   | 1350932    | 1296900    |
| 7     | RESCUE                 | 2007          | 10000520  | 9156515   | 6059819   | 4771383   | 3608028   | 3063408    | 3092426    |
| 8     | IFRAP LOAN             | 2007          | 13520     | 14657     | 12782     | 12465     | 9337      | 9337       | 9243       |
| 9     | IGA LOAN               | 2008          | 9092821   | 13946996  | 32837567  | 34522092  | 40315231  | 48563274   | 52336861   |
| 10    | LIVELIHOOD DEVELOPMENT | 2011          | 816936    | 1568593   | 357349    | 595785    | 533725    | 290725     | 433313     |
| 11    | ASSETS CREATION        | 2012          | 3985469   | 4383801   | 5752668   | 5443607   | 7314054   | 6578730    | 4599003    |
| 12    | SHAHOS-2               | 2012          | 1056842   | 447468    | 72235     | 44747     | 24899     | 21400      | 17387      |
| 13    | LRL                    | 2020          |           |           |           |           | 0         | 1800420    | 25688725   |
| 14    | SEP-AGROSOR LOAN       | 2021          | 0         | 0         | 0         | 0         | 0         | 0          | 51735415   |
| 15    | LRL2nd                 | 2021          | 0         | 0         | 0         | 0         | 0         | 0          | 9787445    |
|       | TOTAL                  |               | 309685308 | 372887104 | 647970620 | 679834518 | 867626268 | 1053851291 | 1212521115 |

# Branch Office Information

(Contact Person-Branch Manager)

| S.N.                       | Branch name      | Upazila          | Address  | Mobile No    |
|----------------------------|------------------|------------------|--|--------------|
| <b>Barguna District</b>    |                  |                  |  |              |
| 1.                         | Patharghata      | Patharghata      | Hospital road, Patharghata, Barguna            | 01709-953721 |
| 2.                         | Kakchira         |                  | Kakchira Bazar, Patharghata                    | 01720-510656 |
| 3.                         | Kanthaltoli      |                  | Kanthaltoli Bazar, Patharghata, Barguna        | 01720-510722 |
| 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 |
| <b>Patuakhali District</b> |                  |                  |  |              |
| 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.                       | Branch name      | Upazila          | Address   | Mobile No    |
|----------------------------|------------------|------------------|---|--------------|
| <b>Patuakhali District</b> |                  |                  |   |              |
| 28.                        | Shubidkhali      | Mirzagonj        | College Road, Shubidkhali, Mizagonj, Patuakhali       | 01720-510718 |
| 29.                        | Baufal           | Baufal           | Hajibari Sarak, Baufal Pouroshova, Baufal, Patuakhali | 01709-953754 |
| 30.                        | Dumki            | Dumki            | Satani Kalmat, Lebukhali Sarak, Dumki, Patuakhali     | 01318-251316 |
| 31.                        | Khalishakhali    | Mirzagonj        | Chandakhali Bazar, Mirzagonj, Patuakhali              | 01709-959633 |
| <b>Bhola District</b>      |                  |                  |   |              |
| 32.                        | Charfasion       | Charfasion       | Cinema Hall Road, Charfasion Bazar, Charfasion        | 01720-510715 |
| 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 |
| <b>Pirojpur District</b>   |                  |                  |   |              |
| 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 |
| <b>Jhalokathi District</b> |                  |                  |   |              |
| 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, Mollikpur, Nolciti                   | 01709-953751 |
| <b>Barisal District</b>    |                  |                  |   |              |
| 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            | 78 |
| Citizen Charter        | 79 |
| Audit Report 2020-2021 | 82 |
| Head Office Employee   | 08 |

# 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.

The Organization

Governance

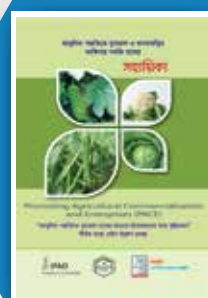
Operational

Ongoing Projects

Microcredit

6

Others



# 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, 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 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 |  |
| 4       | 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 |  |
| 5       | 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 |  |

### 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, Snr. 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 |  |
| 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 : sangramkabar@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<br>2. Doctor's certificate   | Free of cost                         | 7 Working days                                    |  |
| 7       | Paternity Leave                         | As per approval of proper authority  | 3. Recommendation of respective supervisor<br>4. Doctor's certificate   | Free of cost                         | 7 Working days                                    |  |
| 8       | Health Facilities                       | As per approval of proper authority  | 5. Recommendation of respective supervisor<br>6. Doctor's certificate   | Free of cost                         | 3 Working days                                    |  |
| 9       | Residential Facilities                  | As per need  | Respective Authority  | Free of cost                         | 1 working day                                     | Respective Branch Manager  |

The Organization

Governance

Operational

Ongoing Projects

Microcredit

6

Others



| 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)  |
|---------|----------------------------|-------------------------------------|--|--------------------------------------|--------------------------------|---|
| 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                 |   |

#### 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, Snr. 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: 01733347999 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  
**mgeworldwide**

A Top 20 ranked international network and association  
of independent audit, tax, accounting and consulting firms

## 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, 2021, 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 2021, 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.

### Basis for Qualified Opinion

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

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

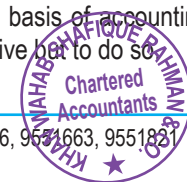
Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the NGO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the NGO or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the NGO's financial reporting process.

**HEAD OFFICE :** RUPALI BIMA BHABAN, 7 RAJUK AVENUE (5TH 6TH FLOOR), MOTIJHEEL, DHAKA-1000, Tel: 9565136, 9561663, 9551821  
FAX : 880-2-9551821, E-mail : info@kasrbd.com, 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



## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

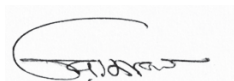
As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the NGO's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the NGO to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the NGO's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

## Report on other Legal and Regulatory Requirements

We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law and MRA Act & rules have been kept by the NGO so far as it appeared from our examination of these books;
- c) the consolidated statements of financial position and consolidated statements of comprehensive income dealt with by the report are in agreement with the books of accounts and returns.



DIRECTOR (FINANCE)



EXECUTIVE DIRECTOR

Subject to our separate report of even date.

Dhaka: September 30, 2021



Khan Wahab Shafique Rahman & Co.  
Chartered Accountants



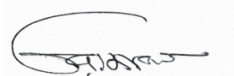
ANNUAL REPORT 2021

SANGRAM (Sangathita Gramunnyan Karmasuchi)  
**Consolidated Statement of Financial Position**  
As at June 30, 2021

| PARTICULARS                      | NOTE  | AMOUNT (IN TAKA)     |                   |                      |                      |
|----------------------------------|-------|----------------------|-------------------|----------------------|----------------------|
|                                  |       | PKSF                 | Project           | 30.06.2021           | 30.06.2020           |
| <b>PROPERTY AND ASSETS:</b>      |       |                      |                   |                      |                      |
| <b>A. NON CURRENT ASSETS:</b>    |       |                      |                   |                      |                      |
| Fixed Assets                     | 6.00  | 23,040,900           | 1,387,108         | 24,428,008           | 26,373,933           |
| Investments                      | 7.00  | <b>51,000,000</b>    | -                 | <b>51,000,000</b>    | <b>42,093,443</b>    |
| FDR (Savings)                    |       | 37,000,000           | -                 | 37,000,000           | 30,000,000           |
| FDR (Sanrakhito Tahobil)         |       | 14,000,000           | -                 | 14,000,000           | 11,000,000           |
| FDR (Staff Security)             |       | -                    | -                 | -                    | 1,093,443            |
| <b>Total Non Current Assets</b>  |       | <b>74,040,900</b>    | <b>1,387,108</b>  | <b>75,428,008</b>    | <b>68,467,376</b>    |
| <b>B. CURRENT ASSETS:</b>        |       |                      |                   |                      |                      |
| Loan to beneficiaries            | 8.00  | <b>1,070,871,670</b> | -                 | <b>1,070,871,670</b> | <b>930,839,361</b>   |
| JAGORON                          |       | 406,269,846          | -                 | 406,269,846          | 456,139,352          |
| AGROSOR                          |       | 302,855,180          | -                 | 302,855,180          | 270,383,764          |
| BUNIAD                           |       | 148,720,849          | -                 | 148,720,849          | 110,755,622          |
| SUFOLON                          |       | 38,961,866           | -                 | 38,961,866           | 35,380,937           |
| LRP                              |       | 704,556              | -                 | 704,556              | 728,259              |
| SAHOS                            |       | 1,329,239            | -                 | 1,329,239            | 1,366,512            |
| RESCUE                           |       | 3,201,203            | -                 | 3,201,203            | 3,387,687            |
| EFRAP                            |       | 9,337                | -                 | 9,337                | 9,337                |
| IGA                              |       | 51,412,724           | -                 | 51,412,724           | 42,791,710           |
| LIL                              |       | 526,336              | -                 | 526,336              | 393,359              |
| ACL                              |       | 5,238,554            | -                 | 5,238,554            | 9,480,982            |
| SAHOS-2                          |       | 20,271               | -                 | 20,271               | 21,840               |
| B. Jagoron                       |       | 43,585,892           | -                 | 43,585,892           | -                    |
| B. Agrosor                       |       | 14,898,190           | -                 | 14,898,190           | -                    |
| LRL                              |       | 20,060,711           | -                 | 20,060,711           | -                    |
| SEP                              |       | 33,076,916           | -                 | 33,076,916           | -                    |
| Staff Loan                       | 9.00  | 1,047,400            | -                 | 1,047,400            | 3,013,550            |
| Advance, Deposits & Prepayments  | 10.00 | 585,874              | -                 | 585,874              | 1,506,142            |
| Staff Misappropriation           | 11.00 | 1,502,204            | -                 | 1,502,204            | 1,502,204            |
| Receivable                       | 12.00 | 3,032,641            | 8,236,889         | 11,269,530           | 16,104,648           |
| Mobile Stock                     | 13.00 | 70,500               | -                 | 70,500               | 245,600              |
| Loan Outstanding                 | 14.00 | -                    | 336,886           | 336,886              | 648,516              |
| <b>Cash and Cash Equivalents</b> |       | <b>56,803,989</b>    | <b>1,389,421</b>  | <b>58,193,410</b>    | <b>57,433,233</b>    |
| Cash in Hand                     | 15.00 | 2,333,915            | 36,501            | 2,370,416            | 1,233,142            |
| Cash at Bank                     | 16.00 | 54,470,074           | 1,352,920         | 55,822,994           | 56,200,091           |
| <b>Total Current Assets</b>      |       | <b>1,133,914,278</b> | <b>9,963,196</b>  | <b>1,143,877,474</b> | <b>1,011,293,254</b> |
| <b>C. Total Assets (A+B)</b>     |       | <b>1,207,955,178</b> | <b>11,350,304</b> | <b>1,219,305,482</b> | <b>1,079,760,630</b> |
| <b>D. CAPITAL AND RESERVE:</b>   |       |                      |                   |                      |                      |
| Capital Fund                     | 17.00 | 127,143,064          | 8,436,183         | 135,579,247          | 101,539,210          |
| Loan Loss Provision Fund         | 18.00 | 55,380,797           | -                 | 55,380,797           | 59,328,700           |
| <b>Total Capital and Reserve</b> |       | <b>182,523,861</b>   | <b>8,436,183</b>  | <b>190,960,044</b>   | <b>160,867,910</b>   |

| PARTICULARS                               | NOTE  | AMOUNT (IN TAKA)     |                   |                      |                      |
|---|-------|----------------------|-------------------|----------------------|----------------------|
|   |       | PKSF                 | Project           | 30.06.2021           | 30.06.2020           |
| <b>E. NON CURRENT LIABILITIES:</b>        |       |                      |                   |                      |                      |
| Loan from PKSF:                           | 19.00 | <b>512,333,311</b>   | -                 | <b>512,333,311</b>   | <b>576,533,315</b>   |
| JAGORON                                   |       | 180,000,000          | -                 | 180,000,000          | 247,000,000          |
| AGROSOR                                   |       | 103,000,000          | -                 | 103,000,000          | 145,000,000          |
| BUNIAD                                    |       | 78,333,319           | -                 | 78,333,319           | 93,333,323           |
| SUFOLON                                   |       | 40,000,000           | -                 | 40,000,000           | 60,000,000           |
| IGA                                       |       | 31,200,000           | -                 | 31,200,000           | 29,500,000           |
| LIL                                       |       | 600,000              | -                 | 600,000              | 650,000              |
| ACL                                       |       | 1,199,992            | -                 | 1,199,992            | 1,049,992            |
| LRL                                       |       | 38,000,000           | -                 | 38,000,000           | -                    |
| SEP                                       |       | 40,000,000           | -                 | 40,000,000           | -                    |
| <b>F. CURRENT LIABILITIES:</b>            |       |                      |                   |                      |                      |
| Members Savings Fund                      | 20.00 | <b>319,442,327</b>   | -                 | <b>319,442,327</b>   | <b>290,115,185</b>   |
| JAGORON                                   |       | 122,088,448          | -                 | 122,088,448          | 125,472,698          |
| AGROSOR                                   |       | 65,842,125           | -                 | 65,842,125           | 57,594,746           |
| BUNIAD                                    |       | 47,022,896           | -                 | 47,022,896           | 37,816,691           |
| SUFOLON                                   |       | 3,538,891            | -                 | 3,538,891            | 3,970,224            |
| IGA                                       |       | 14,221,292           | -                 | 14,221,292           | 13,258,677           |
| SEP                                       |       | 3,760,078            | -                 | 3,760,078            | -                    |
| Special                                   |       | 45,091,314           | -                 | 45,091,314           | 47,045,048           |
| Voluntary                                 |       | 17,877,283           | -                 | 17,877,283           | 4,957,101            |
| Bank Loan (Bangladesh Bank)               | 21.00 | -                    | 350,000           | 350,000              | 350,000              |
| Savings Collection:                       | 22.00 | -                    | 166,480           | 166,480              | 241,535              |
| Insurance Welfare Fund                    | 23.00 | 39,634,800           | -                 | 39,634,800           | 32,618,175           |
| Accounts Payable                          | 24.00 | 83,750               | 2,397,641         | 2,481,391            | 8,019,952            |
| Staff Security Fund                       | 25.00 | 2,110,675            | -                 | 2,110,675            | 1,947,263            |
| Robi Mobile Company                       | 26.00 | 1,430,454            | -                 | 1,430,454            | 8,182,955            |
| NRBC Bank Loan Jagoron                    | 27.00 | 90,000,000           | -                 | 90,000,000           | -                    |
| NRBC Bank Loan Agrosor                    | 28.00 | 30,000,000           | -                 | 30,000,000           | -                    |
| SEBL Bank Loan Agriculture                | 29.00 | 30,000,000           | -                 | 30,000,000           | -                    |
| PKSF Education stipend                    | 30.00 | 396,000              | -                 | 396,000              | 564,000              |
| Provision for Expense                     |       | -                    | -                 | -                    | 320,340              |
| Suspense Accounts                         |       | -                    | -                 | -                    | -                    |
| <b>Total Current Liabilities</b>          |       | <b>513,098,006</b>   | <b>2,914,121</b>  | <b>516,012,127</b>   | <b>342,359,405</b>   |
| <b>Total Fund and Liabilities (D+E+F)</b> |       | <b>1,207,955,178</b> | <b>11,350,304</b> | <b>1,219,305,482</b> | <b>1,079,760,630</b> |

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



DIRECTOR (FINANCE)




EXECUTIVE DIRECTOR

Subject to our separate report of even date.

Dhaka, September 30, 2021



  
Khan Wahab Shafique Rahman & Co.  
Chartered Accountants

The Organization

Governance

Operational

Ongoing Projects

Microcredit

6

Others

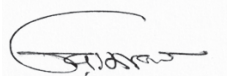
SANGRAM (Sangathita Gramunnyan Karmasuchi)  
**Consolidated Statement of Comprehensive Income**  
 For the year ended June 30, 2021

| PARTICULARS                    | NOTE | AMOUNT (IN TAKA)   |                   |                    |                    |
|--------------------------------|------|--------------------|-------------------|--------------------|--------------------|
|                                |      | PKSF               | Project           | 2020-2021          | 2019-2020          |
| <b>INCOME:</b>                 |      |                    |                   |                    |                    |
| <b>Service Charge:</b>         |      | <b>183,611,209</b> | -                 | <b>183,611,209</b> | <b>160,904,148</b> |
| JAGORON                        |      | 81,646,822         | -                 | 81,646,822         | 84,327,080         |
| AGROSOR                        |      | 52,160,715         | -                 | 52,160,715         | 44,466,686         |
| BUNIAD                         |      | 20,093,643         | -                 | 20,093,643         | 16,591,661         |
| SUFOLON                        |      | 8,969,324          | -                 | 8,969,324          | 4,924,238          |
| LRP                            |      | 1,032              | -                 | 1,032              | 3,719              |
| RESCUE                         |      | 27,974             | -                 | 27,974             | 83,304             |
| EFRAP                          |      | -                  | -                 | -                  | -                  |
| IGA                            |      | 9,199,177          | -                 | 9,199,177          | 8,666,189          |
| LIL                            |      | 34,731             | -                 | 34,731             | 37,842             |
| ACL                            |      | 237,115            | -                 | 237,115            | 1,803,045          |
| SAHOS-2                        |      | 24                 | -                 | 24                 | 384                |
| LRL                            |      | 1,971,598          | -                 | 1,971,598          | -                  |
| SEP                            |      | 765,156            | -                 | 765,156            | -                  |
| Bank Jagoron                   |      | 6,341,443          | -                 | 6,341,443          | -                  |
| Bank Agrosor                   |      | 2,149,455          | -                 | 2,149,455          | -                  |
| Staff Loan Motorcycle          |      | 13,000             | -                 | 13,000             | -                  |
| <b>Other Income:</b>           |      | <b>4,411,862</b>   | <b>24,430,151</b> | <b>28,842,013</b>  | <b>33,019,898</b>  |
| Admission Fee                  |      | 9,065              | -                 | 9,065              | 84,370             |
| Sale of Form & Pass book       |      | -                  | -                 | -                  | -                  |
| Others                         |      | -                  | -                 | -                  | -                  |
| Interest on FDR                |      | 3,416,775          | -                 | 3,416,775          | 3,265,070          |
| Bank Interest                  |      | 517,563            | -                 | 517,563            | 560,563            |
| Bank Asia Income               |      | 468,459            | -                 | 468,459            | 365,939            |
| Fund Received (Doner)          |      | -                  | 1,260,602         | 1,260,602          | 3,198,964          |
| Fund Received (PKSF grants))   |      | -                  | 17,297,048        | 17,297,048         | 18,548,542         |
| SANGRAM Grants                 |      | -                  | 5,082,376         | 5,082,376          | 5,102,287          |
| Bank Interest                  |      | -                  | 19,393            | 19,393             | 17,877             |
| Other Income                   |      | -                  | 410,117           | 410,117            | 340,715            |
| Service Charge Collection      |      | -                  | 18,375            | 18,375             | 35,571             |
| Income from Health Sector      |      | -                  | 342,240           | 342,240            | 1,500,000          |
| <b>Total Income</b>            |      | <b>188,023,071</b> | <b>24,430,151</b> | <b>212,453,222</b> | <b>193,924,046</b> |
| <b>EXPENDITURE:</b>            |      |                    |                   |                    |                    |
| <b>Service Charge to PKSF:</b> |      | <b>31,448,083</b>  | -                 | <b>31,448,083</b>  | <b>22,727,125</b>  |
| RMC                            |      | -                  | -                 | -                  | -                  |
| ME-GOB                         |      | -                  | -                 | -                  | -                  |
| IGA                            |      | 1,860,250          | -                 | 1,860,250          | 1,454,250          |
| LIL                            |      | 14,250             | -                 | 14,250             | 9,250              |
| ACL                            |      | 25,250             | -                 | 25,250             | 18,833             |
| JAGORON                        |      | 15,225,000         | -                 | 15,225,000         | 13,333,125         |
| AGROSOR                        |      | 9,277,500          | -                 | 9,277,500          | 6,607,500          |
| BUNIAD                         |      | 995,833            | -                 | 995,833            | 704,167            |
| SUFOLON                        |      | 3,300,000          | -                 | 3,300,000          | 600,000            |
| LRL                            |      | 750,000            | -                 | -                  | -                  |



| PARTICULARS   | NOTE      | AMOUNT (IN TAKA)   |                   |                    |                    |
|---|-----------|--------------------|-------------------|--------------------|--------------------|
|   |           | PKSF               | Project           | 2020-2021          | 2019-2020          |
| <b>Interest on Members savings:</b>   |           | <b>16,095,398</b>  |                   | <b>16,095,398</b>  | <b>14,406,013</b>  |
| JAGORON   |           | 6,062,403          | -                 | 6,062,403          | 5,778,080          |
| AGROSOR   |           | 3,126,957          | -                 | 3,126,957          | 2,557,974          |
| BUNIAD  | 2,059,041 | -                  | 2,059,041         | 1,727,628          |                    |
| SUFOLON   |           | 167,991            | -                 | 167,991            | 185,946            |
| IGA   | 681,641   | -                  | 681,641           | 607,172            |                    |
| SEP   | 53,439    |                    |                   |                    |                    |
| Special Deposit   |           | 3,335,424          | -                 | 3,335,424          | 3,397,401          |
| Voluntary   |           | 608,502            |                   | 608,502            | 151,812            |
| <b>Operating Expenses:</b>  |           | <b>108,893,265</b> | <b>17,737,986</b> | <b>126,631,251</b> | <b>125,790,446</b> |
| Interest on Bank Loan   |           | 3,458,911          | -                 | 3,458,911          | -                  |
| Bank charges/DD charges   |           | 668,134            | -                 | 668,134            | 411,192            |
| Staff Salaries & Allowance  |           | 76,358,374         | -                 | 76,358,374         | 71,405,661         |
| Travelling & Conveyance   |           | 2,438,466          | -                 | 2,438,466          | 2,054,619          |
| Printing and Stationery   |           | 1,922,635          | -                 | 1,922,635          | 1,603,097          |
| Fuel cost   |           | 1,344,966          | -                 | 1,344,966          | 1,262,672          |
| Training expenses   |           | 1,085              | -                 | 1,085              | 89,927             |
| Office rent   |           | 3,761,280          | -                 | 3,761,280          | 3,673,505          |
| Postage, Stamp & Electricity  |           | 2,473,739          | -                 | 2,473,739          | 2,092,835          |
| Entertainment   |           | 447,468            | -                 | 447,468            | 374,472            |
| Others Expenses   | 28.00     | 16,018,207         | -                 | 16,018,207         | 17,222,630         |
| Financial Cost (Project)  |           | -                  | 16,699            | 16,699             | 30,941             |
| Admin Cost (Project)  |           | -                  | 13,232,885        | 13,232,885         | 14,652,744         |
| Program Cost (Project)  |           | -                  | 4,488,402         | 4,488,402          | 10,916,151         |
| <b>Other Expenses:</b>  |           | <b>6,849,323</b>   | <b>203,442</b>    | <b>7,052,765</b>   | <b>13,214,993</b>  |
| Depreciation  |           | 2,376,203          | 203,442           | 2,579,645          | 2,716,201          |
| LLP   |           | -                  | -                 | -                  | 6,342,232          |
| Interest paid to PF Fund  |           | -                  | -                 | -                  | -                  |
| Gratuity Exp.   |           | 4,473,120          | -                 | 4,473,120          | 4,156,560          |
| <b>Total Expenditure</b>  |           | <b>163,286,069</b> | <b>17,941,428</b> | <b>181,227,497</b> | <b>176,138,577</b> |
| <b>"Excess of Income over Expenditure/<br/>(Excess of Expenditure over Income)"</b> |           | <b>24,737,002</b>  | <b>6,488,723</b>  | <b>31,225,725</b>  | <b>17,785,468</b>  |
| <b>Total</b>  |           | <b>188,023,071</b> | <b>24,430,151</b> | <b>212,453,222</b> | <b>193,924,046</b> |

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


  
DIRECTOR (FINANCE)

  
EXECUTIVE DIRECTOR

Subject to our separate report of even date.

Dhaka, September 30, 2021



  
Khan Wahab Shafique Rahman & Co.  
Chartered Accountants

# Head Office Employee

The Organization



**C. Munir Hossain**  
Executive Director



**C. Mohammad Moin**  
Deputy Executive Director



**Md. Yousuf**  
Sr. Director (Program)



**Reshmatuzzaman**  
Sr. Director (Finance)



**Md. Masud Sikdar**  
Director (Training)

Governance



**Md. Humayun Kabir**  
Director (Microfinance)



**Md. Jakir Hossain Khan**  
Director (Audit)



**K. M. Hasan**  
DD (Finance)



**Md. Khalilur Rahman**  
DD (Audit)



**Md. Faisal Ahamad**  
Zonal Manager

Operational



**Md. Manjurul Islam**  
Zonal Manager



**Bebakananda Rakshit**  
Internal Audit Officer



**Mostafizur Rahman**  
Area Manager



**Md. Ripon Mia**  
Area Manager



**Md. Muniruzzaman**  
Area Manager

Ongoing Projects



**Md Salim Reza**  
Area Manager



**Md. Jakaria**  
Area Manager



**Md. Kawsar Ali**  
Area Manager



**Gazi Md. Zakaria**  
Area Manager



**Tania Rahman**  
Accountant

Microcredit



**Md. Nurullah**  
Assistant IT Officer



**Md. Jahangir Alom**  
Assistant IT Officer



**Mst. Fatema**  
Office Assistant



**Md. Arif Mia**  
Media Officer

**Ashim Chandro Ray**  
Caretaker



**Md. Belayet Kazi**  
Security Guard

6

Others





**SANGRAM**  
(Sangathita Gramunnyan Karmasuchi)



**Head Office**

65, Shahid Smriti Sarak, Barguna-8700



**Liaison Office**

Genetic West Wood, H # 284-285  
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