ANNUAL REPORT 2022

SANGRAM
(Sangathita Gramunnyan Karmasuchi)

ANNUAL REPORT 2022

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MEMORANDUM
of The Founder

My honest gratitude to the Almighty Allah for His limitless mercy on us through SANGRAM bearing the possibility to serve humanity in Bangladesh. We attempted to set up our efforts and endeavors to achieve Bangladesh's Sustainable Development Goals (SDG) to make a poverty-unfastened society. Humanitarian works mainly contain two essential aspects, the 1st one is human resources, and another one is economic fluency. Thus, we require volunteers and donations to help create a society for everyone.

As a Non-Government Organization, this enterprise has carried out numerous tasks with a glorious record. We have explored ourselves developing in lots of aspects. Each year, we find new possibilities to serve human beings. With the revel in of executing many hit tasks and the goodwill we have gained, we are gearing toward any other year of the duty to put into effect the tasks to make particular the progressed residing repute of the human beings with inside the crises of hunger, diseases, environmental degradation, and the conflicts. We accept it as accurate with its determination, solidarity, mutual respect, and hopes to satisfy the want of the marginalized community. As the years passed, SANGRAM followed a bolder step in increasing its impact, aiming to attain more incredibly prone human beings across the country. This is a part of its ongoing sports to pursue its five-year strategic plan, which bears an undertaking to extend its horizon at a tremendous pace. The employer is driven to attain more influential groups dealing with the demanding situations of the current stagnation in the improvement area of the country, working with organizational center values of Dignity, Integrity, Transparency, and Honesty.

SANGRAM intends to expand fitness carrier and technical schooling on a bigger scale and the microfinance assignment for the destitute with an included approach. I devote my heartiest greets to all tiers of companions in the country and abroad to bring effective alternatives to the lives and livelihoods of the distressed community. I would like to understand the excellent roles of donors and companions in the country and overseas like Palli Karma-Sahayak Foundation (PKSF), Oxfam BD, Center for Disability in Development (CDD), Bangladesh Bank (BB), International Fund for Agriculture Development (IFAD) and World Bank (WB) for their technical and monetary assistance with powerful partnership management. I empathically desire that such help can be endured in the coming years of the crucial socio-financial situation.

We are grateful to the NGO Affairs Bureau and the Government of Bangladesh for the non-stop guide in the years past. I additionally respect the arduous work of our team, sponsors, volunteers, and well-wishers who continue with SANGRAM and assist us in making a difference.

Chowdhury Mohammad Masum

Founder

SPEECH
From The Chair

From its beginning, the humanitarian grassroots organization SANGRAM has methodically multiplied into an ultimately included logistic answer source. As the president of the executive committee of this organization, I am exceptionally venerated and happy to provide the annual hobby of SANGRAM for the year 2022. The country-wide society changes, the personal hardships, and in some distance too many cases, the unfortunate lack of cherished ones skilled by such a profound scale. Conversely, I remind the acts of heroism and kindness taken during the COVID pandemic. Mainly, I recall those acts while wondering lower back in 2022.

It carries a short presentation of the cumulative events as of December 2022. This file categorically illustrates the success attained during this year with the fantastic help of all stakeholders pertinent to the actions.

Bangladesh bears the potential talents and resources. However, our country's sociocultural situation regularly gives birth to the increase of these potentials and talents. Also, there is a good-sized distinction between the privileged and underprivileged sections of society. Poverty, loss of education, child labor, unhealthy sanitation, insufficient fitness remedies, and many factors are faced by the community. SANGRAM has been immensely seeking to make its operation bigger, emphasizing poverty-sick coastal areas and different regions of the country.

On behalf of SANGRAM, I would love to increase our honest gratitude for each cooperation we received from our stakeholders. I want to thank the government officials and development partners for entrusting us to deliver our interventions around the country. I want to grace my votes to the devoted personnel of SANGRAM for their impressive success. I also provide moral excellence to the Executive Committee members for their exceptional cooperation with our expeditions.

Principal Md. Ziaul Karim

Chairperson

MESSAGE

From Executive Director

SANGRAM has been running with its expediting working interventions to achieve the 17 desires of the Sustainable Development Goal (SDG). The organization's primary consciousness in microfinance is affiliated with the agriculture value chain, lives and livelihood, water supply and sanitation, catastrophe management, climate change and adaptation, disability, geriatric health promotion, and hospital facilities. The primary precept of decreasing the vulnerability of climate change and catastrophe-affected human beings is "decreasing vulnerability relies upon the human being's capacity." No place is immune to natural calamities. We have ensured a few defensive initiatives across the country to save the lives and livelihoods of disaster-affected communities.

As the pandemic CORONA Virus is still now going around the world, Bangladesh has not yet been able to escape from its dreadful mishaps. Thousands of human beings died in the pandemic, and thousands of human beings succumbed to the bout; neither any country nor any group can identify the quiet date of this pandemic. No people had been counted whose employment has been stricken by the outbreak. The catastrophe of Corona Virus still remains in the country.

We are overjoyed to recognize the imaginative and perceptive of Chowdhury Muhammad Masum for his brilliant attempt to set up the organization. I desire each achievement in pursuing and attaining SANGRAM's purpose to contribute to worldwide peace through improving people and substantially improving socio-economically deprived human beings in all districts of the Barisal division. Indeed, SANGRAM won this peak most effectively because of the willpower of its personnel member for humanitarian purposes, even in hard times. I honor to congratulate all my colleagues operating with SANGRAM with the best civility and determination closer to the lasting goodwill of the organization.

My cordial thanks to the Palli Karma-Sahayak Foundation (PKSF) for technical, financial, and institutional assistance to SANGRAM from its early stage. The organization owes to donors and development partners like CDD, Oxfam BD, IFAD, and WB for their immense contribution to Climate Change and Adaptation, Disaster Management, and Value Chain Promotion.

We welcome your ideas and suggestions for our destined development. I look ahead to more partnerships in the future years to come.

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
BRRI	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
DPO	Disable Peoples Organization
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

ABBREVIATIONS

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
RMTP	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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Chapter 1

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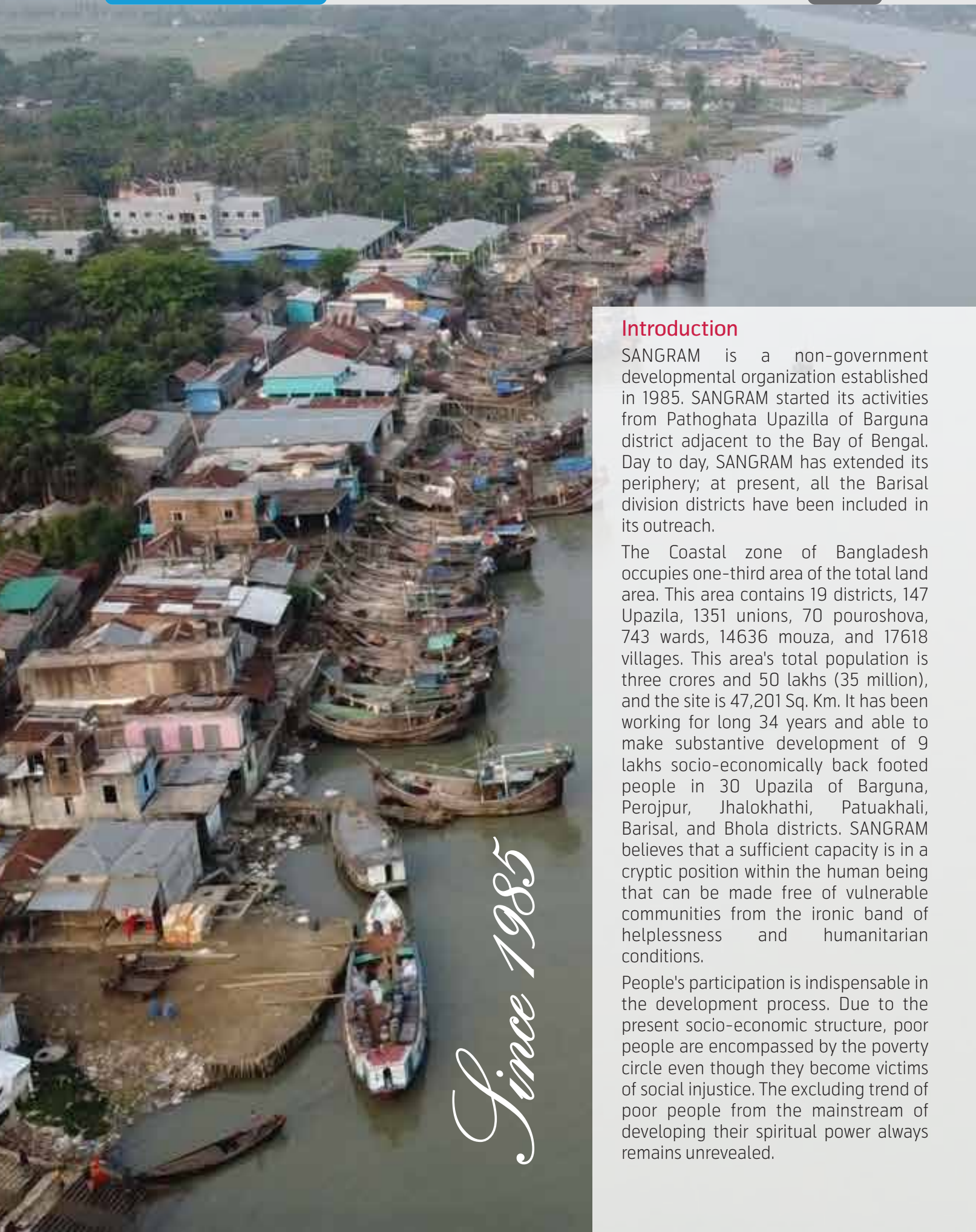


Introduction

SANGRAM is a non-government developmental organization established in 1985. SANGRAM started its activities from Pathoghata Upazilla of Barguna district adjacent to the Bay of Bengal. Day to day, SANGRAM has extended its periphery; at present, all the Barisal division districts have been included in its outreach.

The Coastal zone of Bangladesh occupies one-third area of the total land area. This area contains 19 districts, 147 Upazila, 1351 unions, 70 pouroshova, 743 wards, 14636 mouza, and 17618 villages. This area's total population is three crores and 50 lakhs (35 million), and the site is 47,201 Sq. Km. It has been working for long 34 years and able to make substantive development of 9 lakhs socio-economically back footed people in 30 Upazila of Barguna, Perojpur, Jhalokhathi, Patuakhali, Barisal, and Bhola districts. SANGRAM believes that a sufficient capacity is in a cryptic position within the human being that can be made free of vulnerable communities from the ironic band of helplessness and humanitarian conditions.

People's participation is indispensable in the development process. Due to the present socio-economic structure, poor people are encompassed by the poverty circle even though they become victims of social injustice. The excluding trend of poor people from the mainstream of developing their spiritual power always remains unrevealed.

Background

SANGRAM works in the coastal area. Naturally, peoples of this area are the victim of all types of disasters. Due to worse communication, threatened marine livelihoods, and continuous disaster-prone areas, the lives of this area's people are separate from other areas' normal livelihoods. Hence the people of this area are neglected, deprived, and poverty sick. There is an excellent possibility of earning sources from the Bay of Bengal, on the other hand, continuous disaster in season and out of season has distressed the livelihoods of the people seriously. Landlessness, social conflict, insufficient economic support, weak law and order situation, marine robbers, lack of work, inadequate sanitary condition make extremely vulnerable the livelihoods of this area. Maximum people of this area depend on marine resources. Fishing in the sea and fish culture is the primary profession of the people. Fishers are being poor for the decrement trend of fishing and fish farming. More salinity has disrupted the usual situation of agriculture.

Moreover, cyclones, flash floods, irregular and frequent natural disasters seize the lives of the people. Famine breaks out in this area during the month of July-September. SANGRAM has been working for awareness development, aiming to promote a positive change of target people, assist people for decision-making, start and continue something for the betterment of their lives. Such changes bring the disadvantaged community into the mainstream of development, and thus they learn to represent the community towards the substantive effect. SANGRAM hopes economic development of the community, emphasizing the importance of empowerment.

Year of establishment: 06 January 1985

Founder: Chowdhury Mohammad Masum

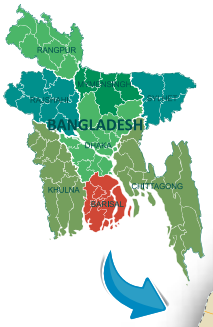
REGISTRATIONS

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

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

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

Geographical Presentation of Working Area



COVERAGE AREA

- 6 DISTRICTS
- 31 UPAZILAS
- 183 UNIONS
- 1148 VILLAGE
- 50 BRANCH

BARISHAL DIVISION

GOURANADI
AGAILJHARA
MULADI
HIZLA
BARISHAL
UZIRPUR
BANARIPARA
BABUGANJ
MEHENDIGANJ
NAZIRPUR
NESARABAD
BARISHAL-S
BHOLA-S
JHALOKATHI
JHALOKATHI-S
NALCHITY
KAWKHALI
PEROJPUR
PEROJPUR-S
RAJAPUR
BAKERGANJ
DAULATKHAN
ZIA NAGAR
BHANDARIA
DUMKI
BORHANUDDIN
BHOLA
TAZUMUDDIN
KANTHALIA
BAUPHAL
PATUAKHALI
MIRJAGANJ
PATUAKHALI-S
LALMOHAN
MOTHBARIA
BAMNA
DASHMINA
MONPURA
CHARFASSION
BARGUNA-S
GALACHIPA
AMTALI
BARGUNA
PATHARGHATA
TALTALI
KALAPARA
RANGABALI
BAY OF BENGAL

Legend
- Head Office
- Area Office
- Branch Office
- Upazila
- District

SANGRAM: AT A GLANCE

11
Ongoing Projects

82
IMPLEMENTED PROJECTS

27
NUMBER OF DONORS

50618
Group Members

37947
BORROWERS

1494.74 Crore BDT
TOTAL LOAN DISBURSED

132.55 Crore BDT
TOTAL LOAN OUTSTANDING

99.41%
RATE OF RECOVERY

Total MEMBERS

159156

- 56841 Female
- 13283 Male
- 70124 Child

TOTAL STAFF

508

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.

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 2

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 like a General Body; is the supreme authority of the organization. The General body members elect a 7 (seven) member's Executive Committee (EC) for three years to execute its programs and policies. Executive Director as the member-secretary of EC is responsible for the overall administration, management, and execution of the project under the Executive body's guidance.

Organizational Structure

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

- General Body
- Executive Committee
- General Administration.

Executive Committee

President

Md. Ziaul Karim
Principal, Syed Fazlul Haque Degree College

Vice-President

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

Treasurer

Md. Ismail Hossain
Social Worker
Barguna District

Member

Mst. Rowshon Jahan Munni
Principal
Barguna TBM College

Member

Mowlana Md. Belal Hossain
Social Worker,
Barguna District

Member

Aminur Rahaman
Director, NBPA

Member-Secretary

Chowdhury Munir Hossain
Executive Director
SANGRAM

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

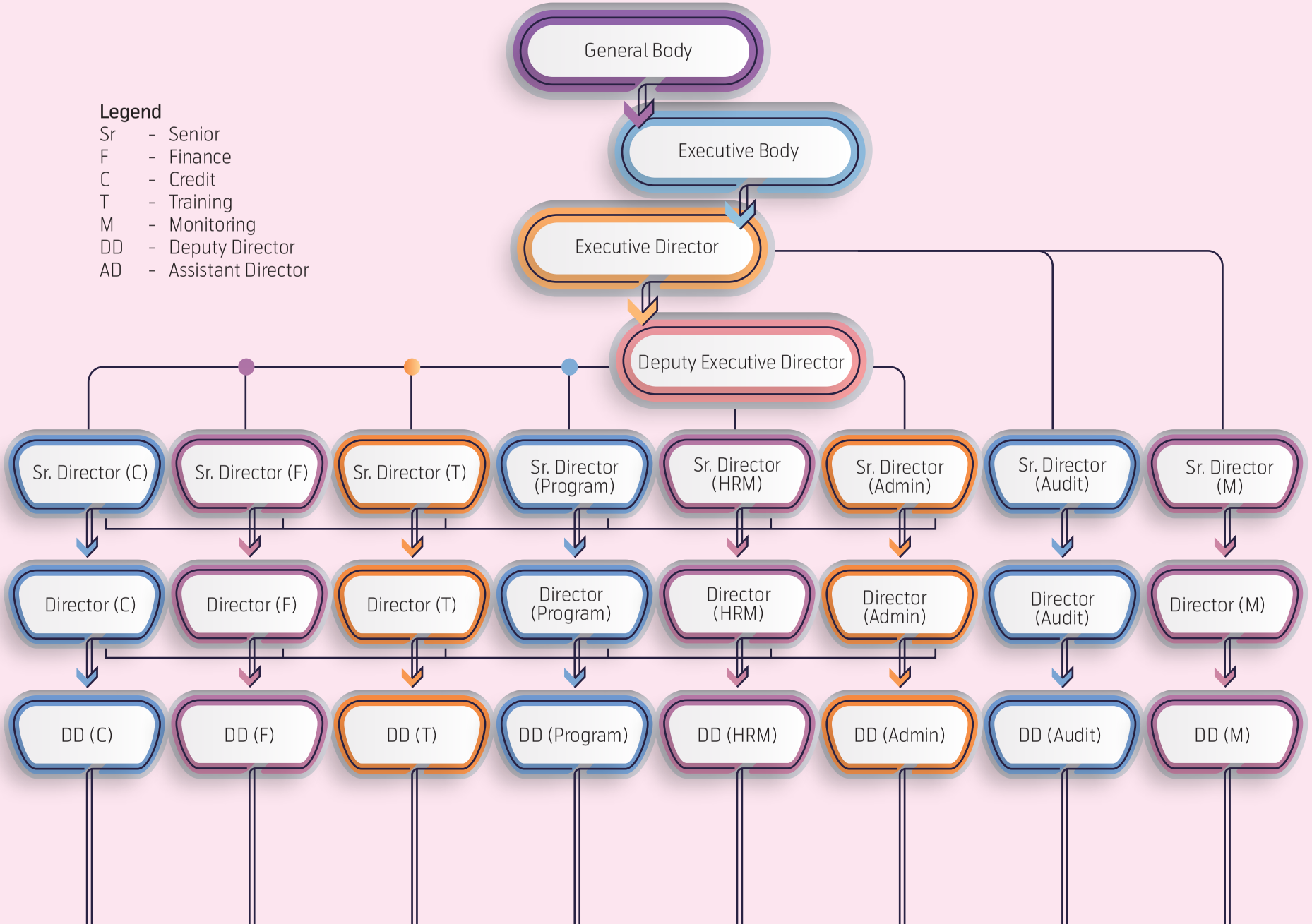
Aminur Rahaman
Director
National Book Publisher's Association

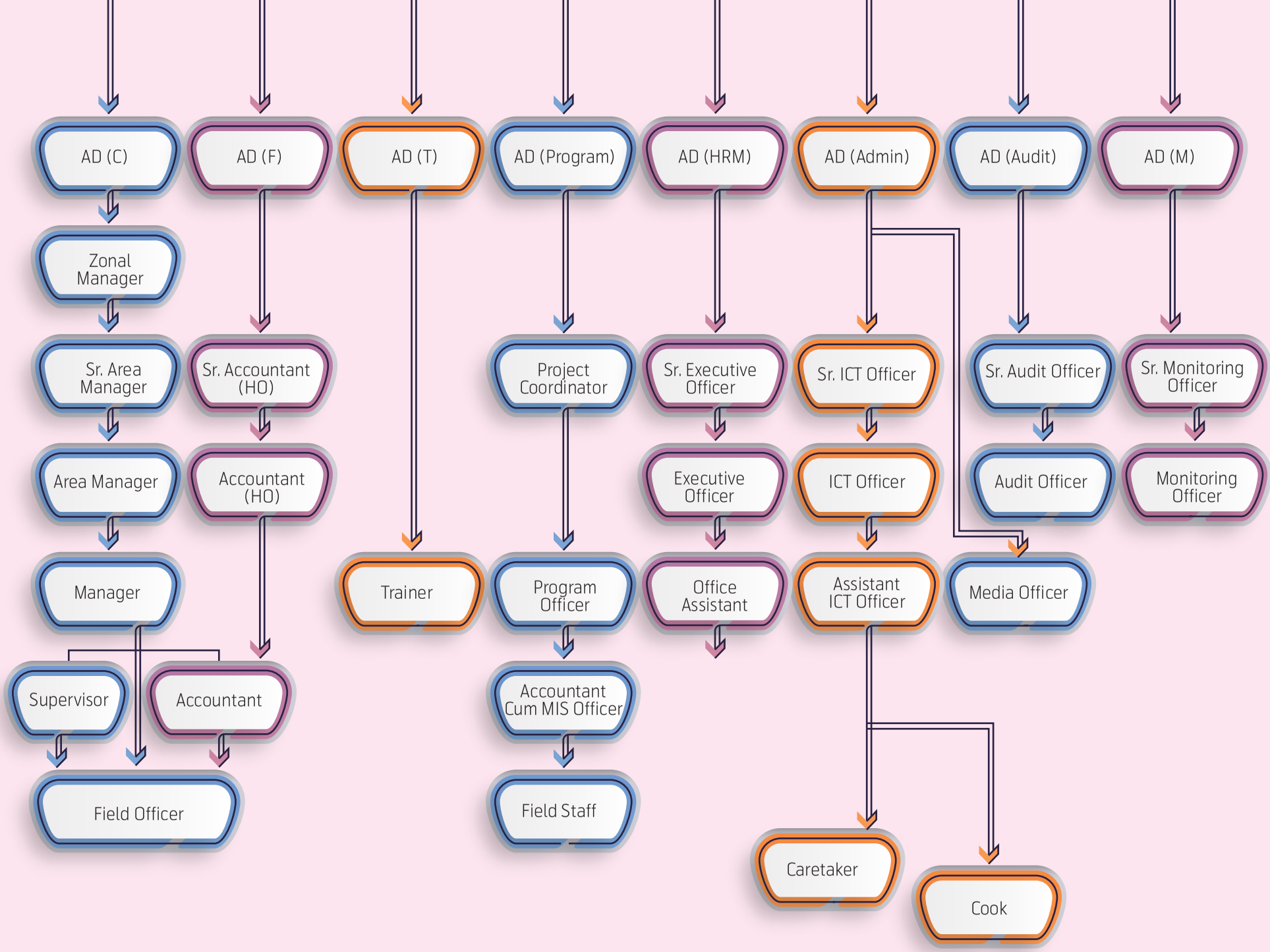
Md. Abdul Mannan
Retd. BGB Officer
Barguna

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




AD (C)
AD (F)
AD (T)
AD (Program)
AD (HRM)
AD (Admin)
AD (Audit)
AD (M)
Zonal Manager
Sr. Area Manager
Sr. Accountant (HO)
Project Coordinator
Sr. Executive Officer
Sr. ICT Officer
Sr. Audit Officer
Sr. Monitoring Officer
Area Manager
Accountant (HO)
Executive Officer
ICT Officer
Audit Officer
Monitoring Officer
Manager
Trainer
Program Officer
Office Assistant
Assistant ICT Officer
Media Officer
Supervisor
Accountant
Accountant Cum MIS Officer
Field Officer
Field Staff
Caretaker
Cook

Past Donors

Present Donors/Partners

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
CDD : Center for Disability in 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
Shadhinota Smriti Award-2022

Chapter 3

OPERATIONAL

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Current Programs

	Partner	Location	Duration
ENRICH Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Pathorghata and Bamna upazila of Barguna district	Jul. 2010 to continue
Sustainable Enterprise Project Safe Dry Fish Production	THE WORLD BANK, পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Barguna Sad., Pathorghata & Kalapara, Kuakata	July 2021 to June 20213
Scholarships for education	পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Sangram working area	2012 to ongoing
Program for Adolescents	পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Barguna district	Jul. 2019 to continue
Enhancing Income Generation and Employment Creation through Sunflower Production and Merchandizing under PACE.	THE WORLD BANK, পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Patharghata and Bamna Upazila of Barguna district	Dec. 2022 to Jun 2023
Developing Lifestyles of Geriatric People	পল্লী কর্ম-সহায়ক ফাউন্ডেশন	Patharghata sadar union, Barguna.	Jul. 2017 to ongoing
Eye Camp	ইস্পাহানী ইসলামিয়া চক্ষু ইনস্টিটিউট ও হাসপাতাল	Sangram working area	Jan. 2012 to ongoing
Housing	বাংলাদেশ ব্যাংক	Sangram working area	Sep. 2012 to onward
Advocacy and Social Accountability (ASA)		Barguna district	Jan. 2022 to Dec. 2023
Mental Health Support Response and Management Project	Centre for Disability in Development	Kalapara Upazila of Patuakhali District.	1 Jul 2021 to 31 Dec. 2022.
Microfinance	পল্লী কর্ম-সহায়ক ফাউন্ডেশন, NRBC BANK	6 districts of Barisal division	1989 to ongoing

Human Resource (up to 31st Dec, 2022)

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
PACE (Sunflower)	-	1	-	2	1	-			4
Advocacy and Social Accountability (ASA)		1	-	-	-	-	-	-	1
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	18	50	31	48	198	30	127	508

Participants

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 participants selection.

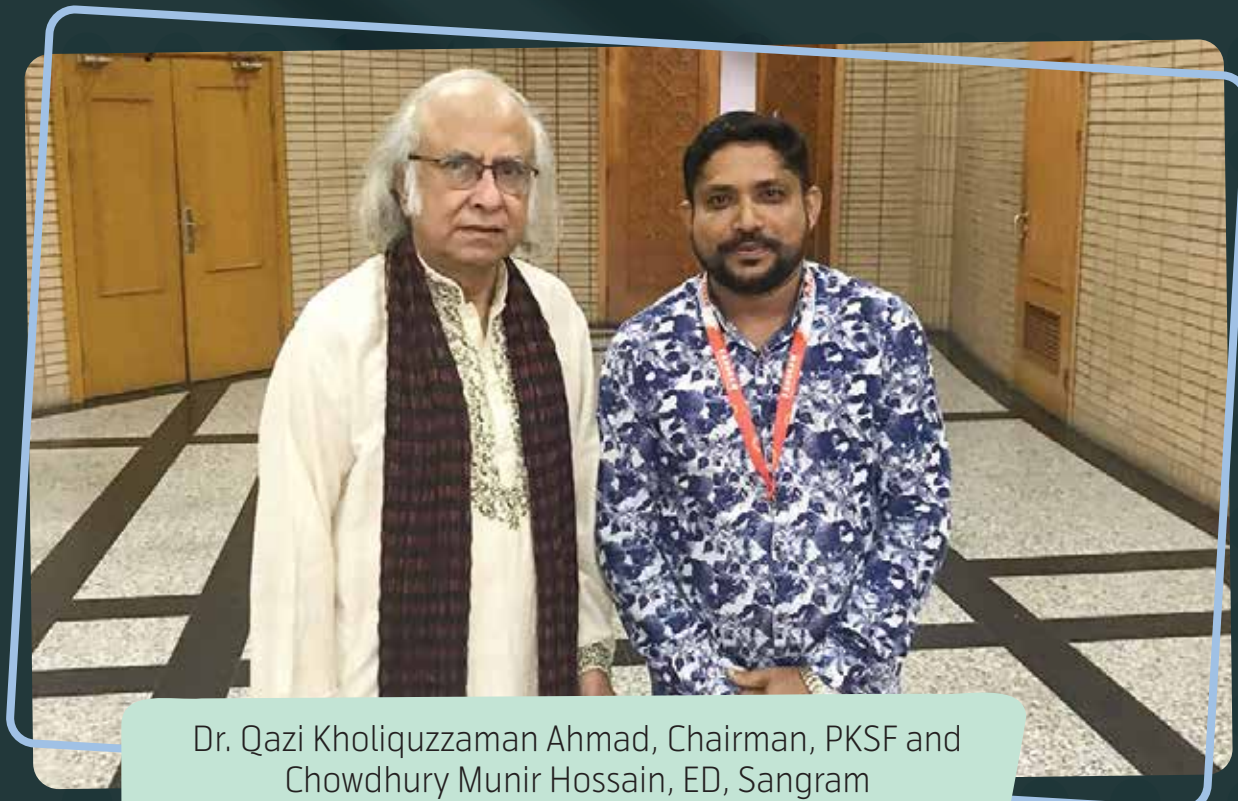
Working area and number of Members (up to 31st Dec, 2022)

District	No. of Upazila	No. of Union	No. of Village	Family enrolled	Participants
Barguna	6	46	384	124376	646755
Patuakhali	7	56	412	15972	83054
Pirojpur	5	15	104	9857	50271
Jhalokathi	4	28	76	2175	11093
Barisal	3	15	59	1542	7864
Bhola	6	23	113	5234	27216
Total	**31**	**183**	**1148**	**159156**	**826253**

Project wise number of Members (up to 31st Dec, 2022)

Projects	Male	Female	Children	Total Members	Participants
ENRICH	27893	34132	2723	64748	330215
Geriatric People	52	39	-	91	473
Adolescent Program	-	-	24156	24156	121596
Scholarships	-	-	37	37	192
Housing Project	-	237	-	237	1240
Eye Care	995	687	-	1682	8578
Advocacy and Social Accountability (ASA)	750	120	-	870	8700
PACE (Sunflower)	460	40	-	500	2500
SEP	550	650	-	1200	6000
Credit	10528	55107	-	65635	299783

Sir Fazle Hasan Abed and
Chowdhury Mohammad Masum, Founder, Sangram
at Microfinance Summit, China.



Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and
Chowdhury Munir Hossain, ED, Sangram
in Development Fair, 2019

Chapter 4

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Program for Adolescents

Introduction: Children and adolescents in our society are growing up within the four walls of family boundaries. Instead of organizing regular sports and club-organization in the neighborhood, they are building 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 stress, so they tend to make wrong decisions and rush to commit suicidal intentions. 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.'

Project Name : Program for Adolescents

Project Duration : July 2019 to Continue

Financial Support by : Palli Karma-Sahayak Foundation (PKSF)

Implemented by : SANGRAM (Sangathita Gramunnyan Karmasuchi)

Objective

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

Scope of Program for Adolescents

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, and cultural and sports activities. In addition, various measures have been taken under the program to prevent multiple social degradation and unwanted activities.

Target Group: Adolescents of two upazilla

Working Location: Barguna Sadar and Bamna upazila of Barguna district

Human resources: Program organizer-2 Person

Working Procedure

Initiatives have been taken to form a club surveying by selecting a community of adolescents aged 09-18 years. Meetings with teenagers and their parents have been organized to exchange views on the goals, objectives, and expected outcomes of the club formation and their views on the formation of the club. After that, an 11-member committee was formed in each club through several meetings with teenagers and adolescents. 164 clubs were formed in three upazila of the Barguna district. The name of the club, venue, and meeting date has been fixed, and an action plan for the year has been planned. SANGRAM has provided equipment and supplies.

স্বাস্থ্য বিষয়ক আলোচনা শেষে কিশোরীদর সাথে প্রোগ্রাম অফিসার

Implementation

The program for Adolescents was started in August 2019 with a total of 12 Adolescent Clubs, of which 5 of the UPP-Ujjibito projects and five were 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 functional, providing necessary documents, registers, sports equipment, and other paraphernalia. The clubs hold a total of 4 meetings in a month weekly. 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 to work to increase social

awareness on various issues, including health, nutrition, environmental protection, and hygiene, and to 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 been able to establish a strong base in the area through the implementation of two years of activities.

Furniture and Equipment

Adolescent Club has been provided with a steel cupboard for the safe storage of 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 dartboard, ludo code, chess and carom board, etc. The social services provided include a blood pressure measuring instrument, diabetes measuring instrument and strip, height measuring tape, growth chart, ozone measuring instrument, thermometer, mock tape, etc. For each member, a folder has been provided for storing documents received in training and orientation. 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, checked the diabetes of 1446 people (once more than once) through 32 clubs and helped 1224 group people through 11 clubs. Four hundred eleven people were helped with 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 to advise 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 the CORONA Pandemic:

The youth involved in the Barguna Adolescent Club under the Adolescent Program has stood by the helpless and financially indigent 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 KISHORI Program with the theme 'Indomitable Confidence'. A discussion meeting was held at Safipur Adolescent and Adolescent Joint Club of Bamna Upazila on 18th October at 10 pm. Adolescent Club members have discussion meetings on Sheikh Rasel's biography, quiz competitions, and reading sessions.

Last Word: If we complete all the activities of the project, then the respect of the adolescent will increase. Discrimination of male-female rights, early marriage, eve teasing, sexual harassment, and physical

General Information at a glance as of December 2022

Sl. No	Description	Total Achievement
1	Number of the mentor (2 person per club)	256
2	Adolescent club-Male (1 per ward)	64
3	Member of adolescent club-Male	1056
4	Adolescent club-Female (1 per ward)	64
5	Member of adolescent club-Female	992
6	Signboard	32
7	Resolution book	32
8	Register	160
9	File	64
10	Seal (President, Treasurer)	64
11	Stamp pad	32
12	Number of libraries	32
13	Number of the book in the library	960
14	Distribution of health materials, digital BP machine	32
15	Digital weight machine	32
16	Thermometer	32
17	Digital diabetics machine (with 60 stips)	32
18	First aid box (knife, tooth forceps, artery forceps, gauze, cotton, bandage)	32
19	Sanitary napkin distribution	1680
20	Mask distribution (cotton)	1200
21	Distribution of toys, football, volleyball	10
22	Cricket set (bat, stand, gloves, ball, tap, and so on)	8
23	Dartboard	22
24	Ludu	22
25	Scatting rope	64
26	Board of health ludu	30
27	Developing Morality and Social Awareness Implementation	3887
28	Number of participants in Developing Morality and Social Awareness	1551
29	Adolescent Health Activities Implementation	2477
30	Number of participants in Adolescent Health Activities Implementation	1349
31	Cultural & Sports Activities Implementation	56
32	Number of the participant of Cultural & Sports Activities Implementation	1867
33	Number of yard meeting	1031
34	Number of the participant in the yard meeting	20,049
35	Curriculum	186

and mental abuse will decrease significantly in society. Besides these, people will be aware of the puberty period's physical & mental health and become healthy by consuming healthy & safe food. This will continue the awareness build-up about health and nutrition in their area. As a result, the adolescent will play a vital role in developing a happy and prosperous Bangladesh.

ENRICH
Program

As a parallel activity of financial services for poverty alleviation, PKSF has started Enrich program to increase the productive assets of the targeted poor people through various activities, including education, health, and nutrition, human capacity building. To support a household in the concerned area through the program to sustainably increase their income and wealth by assisting in making the best use of their current resources and capabilities. In collaboration with PKSF, Sangram has been implementing Enrich program in the Patharghata union of Patharghata upazila and Dowatala union of Bamna upazila of Barguna District.

Name in the project

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

Project Duration

3 May 2010 to ongoing

Partner

Palli Karma-Sahayak Foundation (PKSF).

Goal

Enrich Program aims to make sustainable through effective participation and empowerment of poor households and to ensure access to health, education, and nutrition activities.

Targeted Population

Patharghata Sadar Union and Bamana Upazila of Patharghata Upazila of Barguna District. To reduce their poverty status and ensure access of the poor to health, education, and nutrition programs. All families of Patharghata Sadar and Dowatla union are the target population of this program. The program has aimed to involve all families of these two unions in the project. Seven thousand seven hundred twenty-three families of Patharghata Sadar Union and 5445 families of Dowatala union together with a total of 13168 families are lakhs of population. Various activities are being implemented with households whose assets are less and expenses are higher than income.

Working Area

District-Barguna. Upazila Patharghata and Bamna. Union-Patharghata Sadar and Dowatala. The program is implemented in 22 villages of these two unions.

Human resources

ENRICH Program has 147 staff, of which 20 are permanent and 127 are part-time. In terms of gender balance, 128 females and 19 males. The percentage is 87% female and 13%, male. Human resources include 1 Program Coordinator, 1 Union Coordinator, 5 Health Officers, 4 Social Development Officers, 1 Education Supervisor, 4 Entrepreneurship Development Officers, 4 MIS Officers, 27 Health Inspectors, and 100 Teachers.

Working Strategies

Through this program, each family in 22 villages of 2 unions of the working area is included in conducting a baseline survey, collecting enough data, and preserving it in the software. After assessing the family's needs, a capacity plan has been adopted for each family. Considering the current assets, experience, and skills of the families in which the amount of wealth is less and the expenditure is more than the income of those families, health care, education, agriculture, employment, and infrastructural development activities are being implemented. Continuing, more actions are being taken simultaneously in light of the needs of the people, and the said activities are being made more dynamic.

Enrich Program Activities

1) Health Care and Nutrition 2) Educational Assistance 3) Family Development Planning; 4) Financial Assistance 5) Special savings 6) Income Generating training. 7) Youth Development (youth training and employment) 8) Solar Power 9) Bandhuchula 10) Family-based sanitation and hand washing program 11) Cultivation of Medicinal plant 'Basak' 12) Cultivation of vegetables in homesteads 13) Production of Vermicompost 14) Rehabilitation of Beggars 15) Development at local community level 16) Construction of Sammridhi Homes ensuring maximum use of homestead land 17) Establishment of Sammriddhi Center in coordination committee 18) Employment Creation 19) Flexible/Tolerable Lending.

Progress of work (Information as of 31 December 2022)

Under this program, there are five branch offices of Sangram. The total number of families in the union is 13,168 (Patharghata 7723 and Douala 5445). Population 58,269 (Patharghata 31,494 and Dowatala 26,775). Enrich Program health activities are assisted by 27 health inspectors who visit door-to-door in the union every month with 20-25 houses per day. They have the necessary equipment for basic health examinations. They provide health check-ups, treatment, and advice for family members. Each health inspector completes an inspection of 500 houses under their jurisdiction every month. In the following month, it continued to visit cyclically to the camp in a similar manner. During the visit to the camp, health-awareness discussions were held with the members of the camp station, and in many cases, they held courtyard meetings together with the people of some houses. So far, 12,040 courtyard meetings have been organized.

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Health officials organize static clinics and counsel patients at the local level. Distribute medicines to pregnant women and children. Scheduled satellite clinics ensure the participation of MBBS doctors.

Art competition winners on Mujib 100 years

Organized advanced health camps and eye camps for advanced treatment. Antenatal services were provided to 166 people through health officials; so far, 3865 people have been served. During the current financial year, 410 static clinics were organized through Enrich Health Officers with 3,697 patients. So far, 12,518 static clinics have been organized where 1,28,376 patients were served. Two hundred forty satellite clinics have been organized in the current financial year through MBBS doctors, and 2660 people have been served. So far, 1,904 satellite clinics have been organized, and 45,502 have served. 2 high-level health camps have been organized with expert doctors in this financial year. Six hundred seventy-seven people got service from these camps. The number of health camps tagged 85, and 14350 people were served. Forty-six people have undergone cataract surgery through eye camps, and 840 have undergone cataract surgery through 14 camps. Free deworming tablets have been distributed this year.

Underprivileged children enrolled in government primary schools to provide evening education assistance. One hundred educational centers have been set up after surveying the working area. 28-30 students are enrolled in each education support center. A female teacher in the area teaches in the afternoon at each education support center. There are 2990 students, with 1519 male and 1471 female students, in this program's existing 100 education centers—an average student of 21.9. The average attendance is 96%. This year 840 guardian meetings were held, and so far, 7617 guardian meetings have been completed.

Five hundred forty youths have enrolled in the committee with the aim of inculcating honesty, ideals, devotion, and patriotism. They have completed different types of activities with a motivational approach. There are 18 youth committees of the Youth Society for Development in 2 Unions. There are 594 youth members on the committee. 74 youth ward and union meetings have been held this year, and this figure is 396.

Families with disabled children or female-headed families were included. Special savings programs have been introduced for their financial support. The amount of money that the members of these families can deposit in the bank from their income in a certain period is given as assistance from the Enrich program at the end of the period. 8,87,488/= BDT has been deposited by 54 families of disabled and women heads. 17,74,976/= BDT, including the PKSF grant, has been refunded to them.

Sammriddhi Bari attempts to make the homestead economically self-sufficient, ensuring maximum land use. 146 Sammriddhi Bari have been set up in the working area to ensure proper use of homestead fallow land to produce vegetables and fruits for familial needs throughout the year and earn additional income.

Out of these, 64 houses are of quality, 54 are of medium level, and 28 are at an average level. Three hundred thirty-six vermicompost plants have been set up. 1,40,269 kgs of fertilizer have been sold from these plants. Its price is Tk. 16,83,228 at an average of Tk. 12 per kg. So far, 19,029 small and large leaf farmers have been created through incentives. These farmers have sold dry leaves worth Tk. 3,68,980 to the Square Pharmaceutical. The training was provided to 200

Physically challenged geriatric people receiving wheelchairs

loanees through 8 training courses this year to enhance their income-generating activities. Eight hundred twenty-five people have been trained in 33 batches.

18 Sammriddhi Centers have been set up to increase public participation and local accountability in the development process. Sammriddhi Ward Coordinating Committee consisted of elected public representatives, local elites, youth representatives, geriatric representatives, and officials of SANGRAM. One meeting is organized every month at the Sammriddhi center. This year 108 meetings were held, and four were held in the Union Parishad auditorium presided over by the Union Parishad Chairman. So far, 1002 Ward Coordination Meetings and 25 Union Meetings have been organized.

Twenty beggars from the working area have been rehabilitated. A grant of Tk.1,00,000 (One lakh) was given to each, totaling Tk. 20,00,000 (Twenty lakhs). These successful people are called dynamic members. Among them, 12 in Patharghata Union and 8 in Dowatala Union. 14 of 20 members are alive, and six are dead.

The soft loan has been distributed to 4585 persons through the Enrich program through 5 branches. The income-enhancing loan has been given to those involved in income-generating activities. Quality of life improvement loans is provided to the members to overcome the temporary problems associated with Enrich loan. Asset Creating loans are provided to the Enrich members to buy assets relating to their life and livelihood. Under these three loan schemes, Tk. 185,15,60,394 (accumulated) loans have been disbursed so far. The loan outstanding is Tk. 20,59,69,219. The savings balance is Tk. 1,57,91,156.

A total of 20 energetic members (beggars) have been given a grant of Rs.20,00,000 in two unions. Six active members have passed away. An energetic member has broken his leg while working and lost his assets for treatment. All others are in good condition. The amount of current assets is Tk. 30,12,000. Under the program to improve the quality of life of geriatric people, 200 people in two unions were provided geriatric allowance. In October 2021, when the government decided to provide a geriatric allowance in Dowatala, Sangram's grant was suspended. Currently, 90 people are alive in Patharghata Union who were enrolled in this program. Tk. 49,28,500 has been provided as a geriatric allowance. Tk. 2000 was provided to each family of those who died in the two unions. Four hundred twelve people have been paid Tk. 8,24,000 for cremation. Eighteen wheelchairs have been provided to physically challenged geriatric people.

The Enrich Program is an integrated initiative through which the families of Patharghata and Dowatala Union can use their resources and experience to transform their socioeconomic conditions. When it is possible, Then it will be the standard of development. We hope that SANGRAM will be able to open a new era using the spirit of Enrich program participants.

Scholarship Program

Scholarships for meritorious students, both from the government and other institutions, are very limited in Bangladesh compared to the number of students. Many students from financially disadvantaged families cannot 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 education rate. 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.

Name of Project : Scholarships for Education.

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

Implemented by : SANGRAM (Sangathita Gramunnyan Karmasuchi).

Duration : 2012 to onward.

Selection Methods

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

Scholarships 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	18000.00	900000.00
5	2016	50	15000.00	1500000.00
6	2017	82	15000.00	1230000.00
7	2018	56	12000.00	672000.00
8	2019	47	12000.00	564000.00
9	2020	33	12000.00	396000.00
10	2020	26	5000.00	130000.00
11	2021	1	12000.00	12000.00
12	2021	1	5000.00	5000.00
13	2022	29	12000.00	348000.00
	Total	**430**		**6732000.00**

Scholarship Giving Ceremony

A check of 336,000 Taka was awarded as a stipend to 28 meritorious students from very low-income families in Sangram's working area. This event was organized on 3 August 2022 at Sangram Auditorium. The chief guest of the program was Professor Dr. Md Matiur Rahaman, Principal of Barguna Govt. College. Special guest of the program was Chowdhury Mohammad Masum, Founder, Sangram; Md Rafiqul Islam, Corresponded District Education Officer, Barguna; Md Ziaul Karim, Principal Sayed Fazlul Haque Degree College. Executive Director of Sangram, Mr. Chowdhury Munir Hossain, presided over the session. The parents of the students were also present.

Mr. Chowdhury Munir Hossain, Executive Director of Sangram, expressed his sincere gratitude to PKSF for such an excellent initiative for poor meritorious students. Some students could not obtain a GPA of 5 but are also meritorious. The government helped those who obtained a GPA of 5. Many students of low-income families suffer from depression as they have failed to get a GPA of 5. Due to that, students were compelled to leave their studies and get involved in work. Keeping this in mind, PKSF has decided to provide scholarships for such students. He also said that Sangram has so far awarded scholarships of 65.61 lakh taka to 450 people in collaboration with PKSF. The reputation of the Sangram and PKSF in those areas has increased profoundly for this great initiative. He advised students to use this money properly and get better results in the future. The chief guest of the function was Dr. Md Motiur Rahaman, Principal of Barguna Govt. College said that Sangram occupies the first place among the NGOs in this region. He also said that sometimes the meritorious students from impoverished families could not afford to buy books and dropped out prematurely without being able to collect form fill-up money. In such a situation, I applaud this great initiative of PKSF. As a result, ultra-poor talented students will get an opportunity to study. He celebrated a valuable lecture about teachers and teaching.

The founder of Sangram, Mr. Chowdury Mohammad Masum, said that since its inception, Sangram has been working tirelessly to spread education among the talented students in the backward communities of the region. Keeping this goal in mind, he built many educational institutions and orphanages, including Chowdhury Masum Technical & Business Management College(TBM), Samsunnahar Hafizia Madrasha, Chowdhury Feroza Nurani Mohila Hefzokhana & Orphanage, and Chowdhury Feroza Computer Institution. He also said that we support a medical student and give 3000 Taka per month. Currently, he is studying MBBS 2nd year at Sher-e-Bangla Medical College, Barishal.

Hasanur Rahman Jhantu, Previous President of Press Club, Barguna, said that "To lead the country, ideal people are needed, and quality education is necessary to be this perfect person. Many meritorious students need more money to study in higher classes. Thanks to PKSF for providing education scholarships for meritorious underprivileged students. One of the special guests, Md Ziaul Karim, Principle Sayed Fazlul Haque Degree College, Praised Sangram, and PKSF, for such an initiative. He also told the students to use this scholarship money to become a good human beings.

Prizes and incentives create honor and pride for students, accelerating their inspiration toward higher education. It is a good and glorious initiative for enhancing quantitative and qualitative education. It accelerates the status of the students of the disadvantaged community to the competitive environment of the days at present and to come in the future.

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

Picture: *Machineries and toilet are provided for MEs under SEP*

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. Introduce a waste management facility in the dry fish processing cluster.
5. To create effective market linkage and brand image.

Working area

District: Barguna and Patuakhali
Upazila: Patharghata, Barguna Sadar, Kalapara and Taltali
Union: Patharghata Sadar, Charduani, Noltana, Mohipur, Nilganj, Sotobogi, Borobogi, Nishan Baria and Sonakata.

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

Employee Number

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, Pathorghata-80, Haritana-43, Kathaltoli-67, Taltali-243, Lawpara-255.

Money allocated for loans: 100000000.00 Tk (100 million)

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

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

Budget division:

PKSF contribution: 120,800,000.00 Tk
SANGRAM contribution: 1,630,000.00 Tk
MEs contribution: 170,000 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

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), Establishment of 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, Training on Waste Management, 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, and Borrowers Training on Safe Dry fish Production and Preservation.
6. Fair& demonstration: Attending Fair, Environment Club, and different national & international day's observations.
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.

Picture: The environment officer is giving environmental training to the MEs

Name of dry fish processed in the project area

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

Steps for 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 cleaned 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: After dressing, fish should be washed with pure water 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 liters 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 and insects cannot enter through the plastic wall of the fish dryer.
3. Net and mulching system: Bamboo is made mulching 30-40 feet in length and 3-4 feet in 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 (Kheyaghut Uttar par, Padma, Ruhita, and Chordunia), Lawpara (Fokirhut, Aamkhola-Bottala).

Achievements so far:

The lion share of the project period has already gone with a modest amount of achievement in our basket. More than 80% of our targeted goals are already achieved.

1. Training: We provided 35 trainings on 6 different headings to more than 1000 MEs, which trained our dry fish processing MEs on environment-friendly, safe, dry fish production and preservation, environment management, and waste management.
2. Workshops: Two workshops were arranged on the environment and product certification with the presence of higher government officials of the designated government ministry.
3. AGORSHOR Loan: Tk. 10,0000000.000 has already been disbursed as Agroshor Loan for Entrepreneurship development
4. Common Service Loan: Tk. 5500000.00 has already been disbursed as a common service loan in the heads of Model MEs, Waste Recycling, and Fish Dryer Technology
5. Infrastructures for Non-revenue Generation: sanitary toilets with safe drinking water facilities, rest room, and green matcha all are visible in the clusters.
6. Feed Machine Set up: Introduce fish and poultry feed machines in two working points at Hajipur, Kalapara of Patuakhali, and Nishanbaria, Taltoli of Barguna district for proper utilization of dry fish wastes.
7. Outlet Set up: Aiming to proper branding and selling of Dry Fish, an outlet has been established in Kuakata tourist point by one of our caring microentrepreneurs. The name of this outlet is Mayer Doya Shutki, which has been considered the requirement of tourists at Kuakata Tourist Point.
8. Vacuum Packaging Machine Set up: Dry fish or Shutki is not protected with traditional packaging or non-packaging form for a long time. Packaging is needed to preserve dry fish for a long time to carry or keep at the household level. In this connection, vacuum packaging is more suitable for its long-term preservation. The entrepreneurs who are involved with dry fish processing or trading, people are still getting familiar with vacuum packaging. Considering entrepreneurs' requirements and its proper marketing system, we have provided three vacuum packaging machines in the three points of the project area.
9. Branding: Last but not least, SANGRAM also creates a brand for safe, dry fish together with our lead MEs. Inside the brand, all lead and model MEs can sell their products. This will reduce the storage and marketing costs of their product.

Dry fish processors attending training on product certification

International Disaster Risk Reduction Day 2022 celebrated by the Environment Club of SEP-SANGRAM. A quiz competition was organized after the program for the participants and winner of the quiz get exclusive prize.

Taltali Environment Club of SEP-SANGRAM celebrate the International World Day 2022 to make people concern about the planet they live.

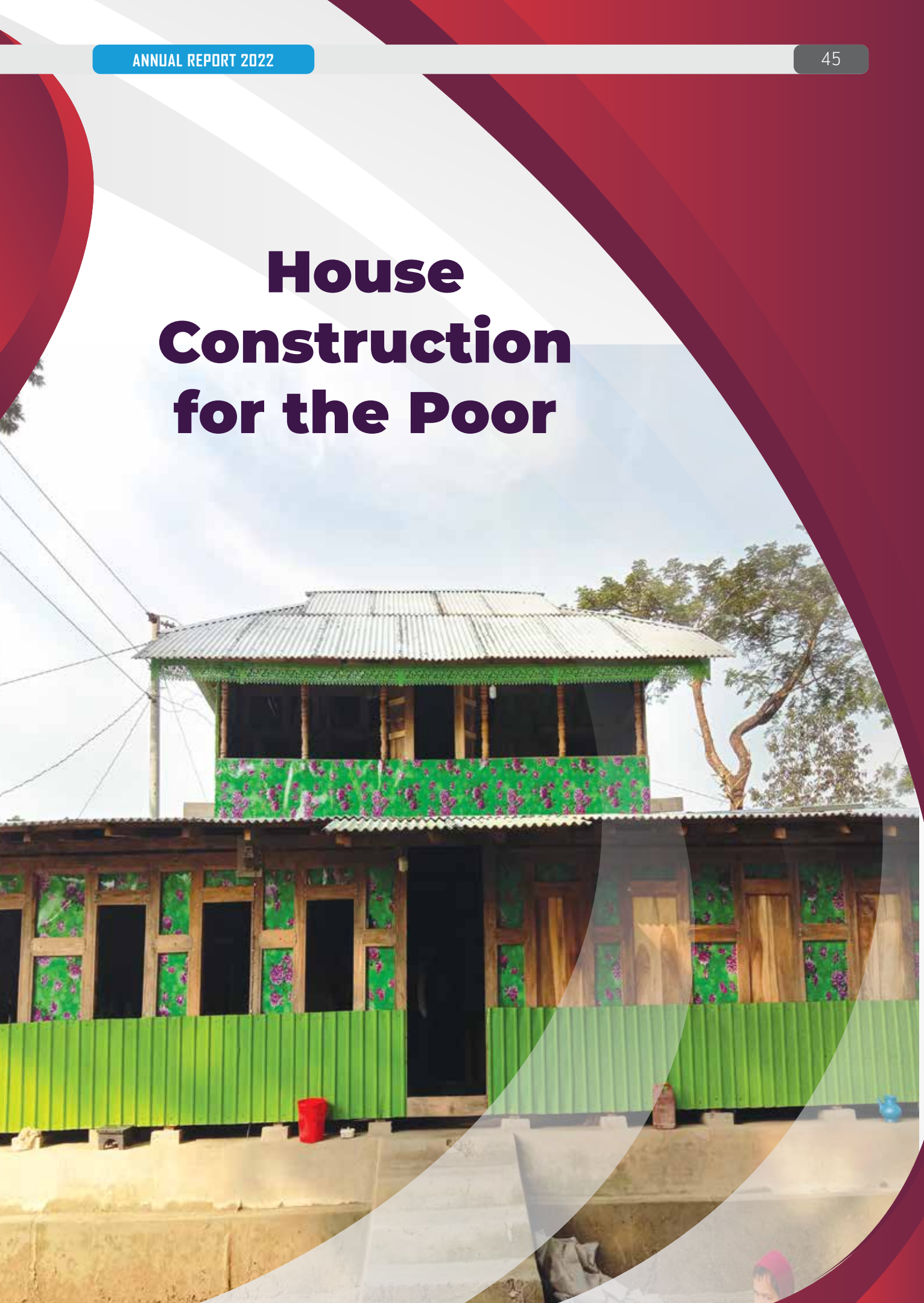
The world Environment Day 2022 was one of the biggest program organized by the Environment Club of SEP-SANGRAM. The respected Upazila Porishad Chairman Mostafa Golam Kabir was attend the program and provide his valuable speech of Environmental Management.

World Bio-Fuel Day 2022 was the most effectible day observe by the Environment Club of SEP-SANGRAM, which focus the efficient use of fossil fuel.

Environment Club of SEP-SANGRAM celebrate the World Nature Conservation Day 2022 in Kuakata Sea Beach. We try to aware the visitors of the sea beach to make the ocean clean.

SEP-SANGRAM celebrate the World Soil Day 2022 in its Lupara, Taltali branch. Speakers of the program discuss about the reason, the effect and the prevention of soil pollution.

House Construction for the Poor



Food, clothing, and shelter are the three most fundamental requirements. Approximately 17% of the overall population still lives within the extreme poverty threshold, and most people do not have a minimum sheltering status of three concerns. Any nation, regardless of gender, race, or color in its area, 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 active 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 arrangements at poor and ultra-poor levels.
2. To enhance household resilience at poor and ultra-poor levels against different types of disasters.

Allocation per house and the total amount

Allocation per house and total amount

Sl. No.	Steps	Allocation per HH(BDT)	No. of HHs	Total amount
1	*1st*	*35000.00*	*50*	*1750000*
2	*2nd*	*50000.00*	*35*	*1750000*
3	*3rd*	*70000.00*	*25*	*1750000*
4	*4th*	*70000.00*	*27*	*1890000*
5	*5th*	*130000*	*100*	*13000000*
	Total		**137**	**20140000**

House construction: As of December 2022, houses constructed in the SANGRAM working area are as follows

Sl. No.	District	Upazila	No. of houses
1	*Patuakhali*	*Kalapara*	*30*
		Galachipa	*30*
2	*Barguna*	*Bargunasadar*	*129*
		Taltoli	*26*
		Pathorghata	*22*
Total	***02***	***04***	***237***

Information at a glance

1. Total allocation : 485
2. House construction completed: 237
3. Money received from Bangladesh Bank : 20000000.00 BDT.
4. Own Fund : 140000.00
5. Allocation for each household at different times : 35000, 50000, 70000,130000 BDT.
6. Duration of loan repayment : 3 Years.
7. Rate of interest declining method : 5.5%
8. Type of installment : Monthly.

Working Area

District: Barguna and Patuakhali

Upazila: Barguna sadar, Pathorghata, Amtali, Bamna and Kalapara, Galachipa.

Eye Treatment and Caring Program

Sight impairment can be reduced by early treatment, such as cataract surgery or treatment. Vitamin-A can protect against night blindness. Cornea transplantation can save a person's vision. Blindness significantly impacts rural populations due to a lack of awareness. Someone's visual sight could be permanently lost if there is no initial initiative. SANGRAM is looking towards the community regarding eye care, particularly for the elderly. Ninety percent of the total people with blindness live in LDCs. Most individuals in rural areas are ignorant 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, and relevant medicines free of cost and arrange operations in their hospital at Barisal.

Working area: SANGRAM catchments 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 Ispahani Islamia Eye Hospitals, Dhaka doctors. The credit staff of the respective branches is engaged in local conduct and management.

The patients are waiting for eye treatment

Information of Eye Care Service at a glance (14 March. 2019 to 31 Dec. 2022)

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
	Jan. to Dec. 2021			
16	Hatempur, Patharghata	220	56	48
17	Taltoli, Barguna	182	33	26
18	Hatempur, Patharghata	312	48	46
19	Taltoli, Barguna	257	49	40
20	Khalishakhali, Barguna	60	16	11
21	Parirkhal Branch	249	74	54
22	Kuakata Branch	285	65	60
23	Safa Branch	121	39	21
24	Hatempur, Patharghata	252	74	58
	Total	**6527**	**1375**	**1134**

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 2022, Sangram treated 22665 eye patients among them 3654 were operated on and set lens.

Program for Geriatric Peoples

Md. Momin Uddin received the best father award from the guests

PKSF has been undertaking a program since 2006 as part of its multi-dimensional poverty alleviation program called "Program on Developing Lifestyles of Geriatric People" to ensure a dignified, poverty-free, functional, and secure social life for the elders. Sangram is implementing this program in Patharghata Sadar Union and Dowatala Union. Providing necessary support, including creating a favorable environment for the people, financial development, and human dignity of the elderly population, as well as improving the quality of life of the elderly population at all levels through proper, successful, and sustainable implementation of the Elderly Policy formulated by PKSF following the National Elderly Policy 2013 as part of the multi-dimensional program of poverty alleviation.

Name of the project : Program on Developing Lifestyles of Geriatric People

Duration : 1 July 2017 to on going

Implementing Agency: SANGRAM (Sangathita Gramunnyan Karmasuchi)

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

Working Area

Union: Patharghata and Dowatala

Upazila: Patharghata and Bamna,

District Barguna.

Beneficiaries

All older people of Patharghata Sadar union of Patharghata Upazila and Dowatala union of Bamna Upazila under Barguna district. 1393 senior women and 1644 senior men, a total of 3037 people, were selected through the survey. Among them, 90 women, and 110 men, 200 people, are included in the geriatric allowance. Currently, there are 191 persons alive, 84 women and 107 men, under this program.

Organizational information:

A total of 3037 older men and women are included in this program, including 1946 people in the Patharghata Sadar union and 1091 in the Dowatala union. Geriatric Committees have been formed in each ward of the two unions to increase organizational capacity, and 18 committees were formed. Two union committees have been formed in two unions with representatives from ward committees. This committee plays a crucial role in decision-making. This year 108 meetings have been held in these ward committees. In total 738 meetings were held at the ward level. Union committee meetings have been held this year 4, and the total figure is 81.

Geriatric Social Center

A social center for senior citizens in the name of Geriatric Social Center has been set up at Hatempur village of Patharghata upazila. In this building, seniors receive health care and physiotherapy. There are television and entertainment facilities, a library, and regular newspaper reading facilities. Members of this center adopt different philanthropic activities for the benefit of geriatric people.

Geriatric Allowance

Geriatric allowance of Tk. 500 per month is provided to the elderly to change their destitute condition. One hundred ninety-one people are included under this allowance. Hardcore poor senior gets Tk. 2000 per month. Total geriatric allowance has been paid Tk. 5277500.

Encouraging Activities

Under this program, 'SHRESTHA SANTAN SOMOMANANA' is given annually to children who serve their parents and the elders. The 'SHRESTHA PROBIN SOMOMANANA' is awarded for developing Ideal Children as the award is officially presented in public. As of today above two awards were given subsequently, 21 and 31.

Cremation

2000 (two thousand) taka is given as a grant after the death of an older person to low-income families in working areas who are not financially well-to-do. So far, funeral payments have been made for deceased senior citizens, and the total figure amounts to Tk. 9,64,000.

Special assistance for older people

Older people always need some daily necessities, but low-income families cannot provide them, so this program provides these items as special assistance. Twenty-six wheelchairs have been provided to disabled senior citizens. Seventy commode chairs have been given. Three hundred ten blankets, 150 sheets, 60 umbrellas, and 140 walking sticks also have been provided to make life easier.

Medical service

Medical service provides to seniors through ENRICH medical coverage and referrals. The same person has been repeatedly treated and was given different treatments. As such, 11741 treatments have been provided to 2311 seniors. Among them, eye surgery has been done on 81 people.

The 'Parental Service Act-2013' has been enacted to protect parents in old age. According to this law, every child has to ensure the service to their parents. This program is moving towards the goal of seniors being considered equal. They should be able to walk with everyone equally, and that status should be given to seniors.

ASA
Education Out Loud-Advocacy and Social Accountability

Bangladesh has reached a milestone in promoting inclusive education of equitable gender, race, and color, running up with global accreditation. About 100% of children are enrolled in primary education, decreasing the dropping out trend. Gender balance in promoting to secondary from primary level of education, co-scholarship for all irrespective of gender and race, free of cost book distribution to all including the minor community at the beginning of calendar year, a massive number of primary schools are being nationalized, introducing quota including a sufficient number of female teachers are recruited and increased the rate of education as well as literacy rate. The online pedagogy system has created an excellent example in schooling during the COVID-19 pandemic.

Mst. Fajilatunnissa received the district level best head teacher award on World Teacher Day 2022

- Besides these, the role of civil society and non-government development organizations is remarkable in establishing rights of education for backfooted and marginalized children, increasing the rate of education and literacy, women empowerment, disaster risk reduction, post-disaster rehabilitation, and introducing principles as well as its pragmatic implementation.
- Despite the rigorous role of government and non-government organizations and visible achievements in education, group communities like char, haor, tea-garden, disability, and minor peoples are being left out from the mainstreaming of education, and it becomes a significant challenge to the nation. Though women's participation in education has increased to a reasonable extent, we are going too far to institutionalize women's empowerment.
- To overcome the above challenges and shortcomings, Campaign for Popular Education (CAMPE) has taken the initiative named "Advocacy of Social Accountability" along with its partner NGOs in 18 districts of Bangladesh that will play a good role in promoting the Civil Society movement and its empowerment towards education. Barguna is one of the above 18 districts.

Project Name : Education out loud-Advocacy and Social Accountability (ASA)

Duration : Jan. 2022 to Dec. 2023.

Partner : Campaign for Popular Education (CAMPE)

Donor : Global Partnership for Education (GPE)/Oxfam IBIS

Implementing Agency: SANGRAM (Sangathita Gramunnyan Karmasuchi)

Goal : Ensure equal and participatory quality education and create a scope of education for lives.

Objectives

1. Organizations will play a positive role in National Coalition through the effective participation of Civil Society at the local and national levels, citizens, and marginal communities.
2. Organizational capacity development through participation of CSOs in Policy Dialogue.
3. Ensure more participation and capacity building of Civil Society on quality education, gender balance, human rights, and education financing as per Education Principles.
4. Strengthening inter-institutional coordination and communication for advocacy and dynamism of education.

Targets

1. Ensure quality education at the Primary and Secondary levels.
2. Ensure the scopes of Pre-primary Education, Early Child Care, and its Blooming.
3. Ensure equal scope of education at Technical, Skills, and University levels.
4. Enhancing Technical and Skill development education on Employment creation, Good

works, and entrepreneurship.

5. Ensure equal opportunity of capacity development training and reduce gender discrimination.
6. Ensure literacy and gain basic knowledge of Mathematics and Science.
7. To gain an understanding of humanitarian rights, civilization, and diversified cultural atmosphere around the world.
8. Create a safe and integrated learning environment.
9. Increase scholarships for higher education.
10. Promote teachers training sponsorships and develop a working environment.

Work area : Barguna District.

Human resources : 1 coordinator.

Participants : Members of CSOs, Teachers, Government, and NGO Officials.

Name of the Activities

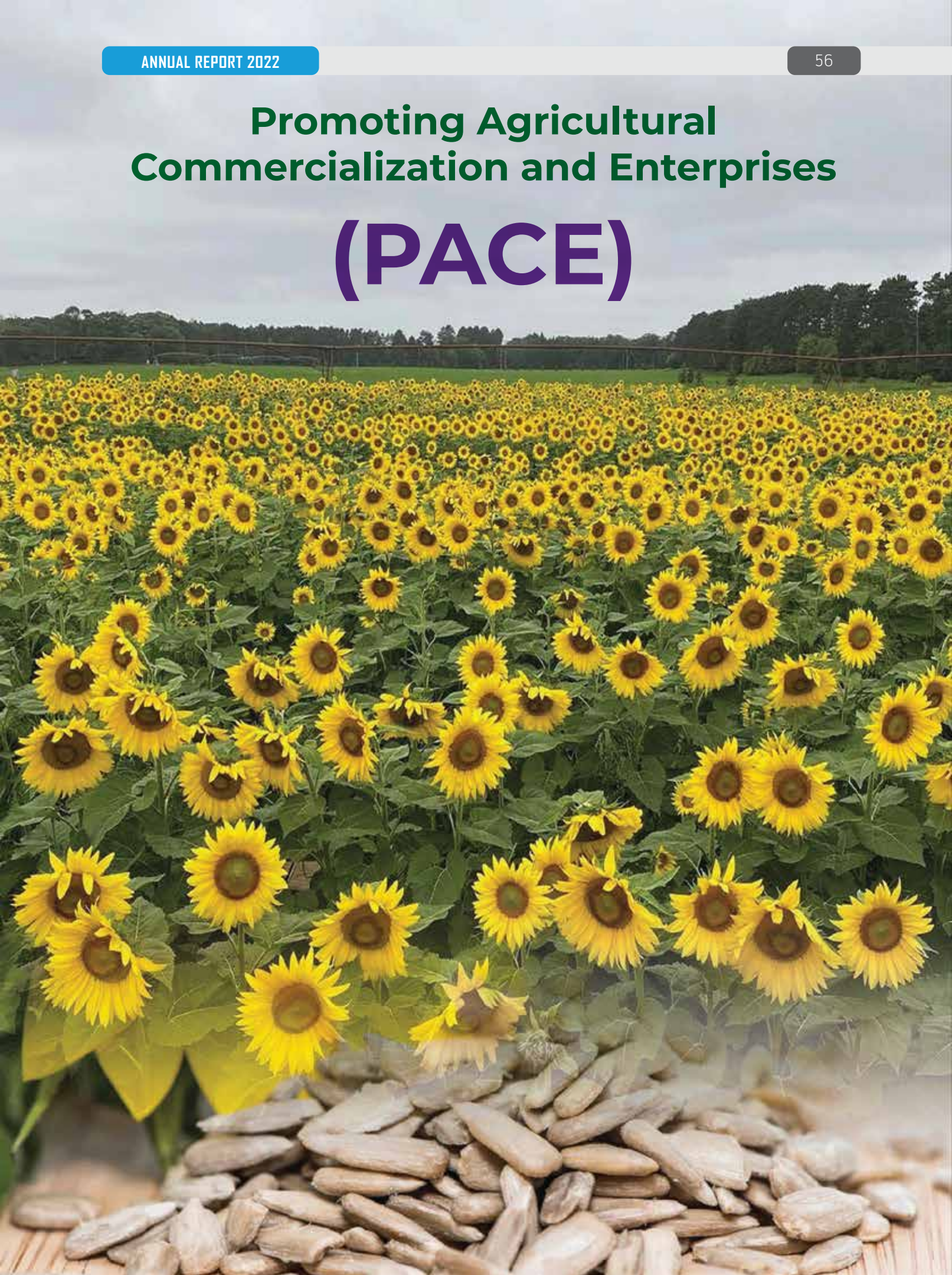
1. Arrange a meeting to include gender, disabled and marginalized population issues in the education plan.
2. Awareness activities to marginalized populations' voices raise social, cultural, and educational rights.
3. Arrange review meetings with the members of the mass literacy campaign and other participants.
4. Arrange campaigns to celebrate different national and international days.
5. Arrange workshops for the capacity building of the local level organization's members.
6. Arrange workshops at the local level for CEO, teacher, organizer, and participants on thematic & advocacy-related capacity development.
7. Active participation in different education committees, task forces, technical groups, and advisory committees under the initiative of the Government of Bangladesh.
8. Active participation in the ELCG & various consultative forums/platforms to provide importance on marginalized population policy and to contribute to decision making.
9. Discussion meeting on education rights, SDG-4, and education planning at the national and local levels.
10. Involve local committees in education budget advocacy
11. Factsheet/policy brief/spotlight report/generate alternative reports/editorial in newspaper/sub-editorial publishing and distribution.
12. Dialogue involving media/roundtable meeting/supplement to the journal with the organization of discussion meetings/ disclosure of Open Appeals.
13. Collaborate with national and regional coalitions on learning collaborative to combat educational attrition.
14. Organizing workshops on best practices of advocacy initiatives with other partners of the EoL-ASA project.
15. Participation in meetings, seminars, workshops, and other consultative processes at regional and international levels.
16. Research activities on educational deprivation, including inclusion, equity and quality, management, and good governance.
17. A youth-led research program on the impact of Covid-19.
18. Conducting social audits and organizing public hearings for the development of school-level development plans and sound governance systems.

Activities are accomplished as of December 2022

1. International Literacy Day :8 September 2022.
2. World Teachers Day : 11 October 2022.
3. Dialogue for Budget of Education Sector :20 December 2022.

Picture: *Discussion meeting on International Literacy Day*

Promoting Agricultural Commercialization and Enterprises (PACE)



Bangladesh is an agriculture-based country, and a substantial part of our economy depends on agriculture-based production. The main driver of the rural economy of Bangladesh is the different types of Income Generating Activities (IGA) of rural people. Sunflower is a crucial seasonal crop that plays a good role in farmers' income generation. As a saline-tolerant crop, it grows within three months in the gap between two main yields in the primary and fellow land. Sunflower is a symbiotic plant that produces nodules in its roots that fixes Nitrogen from the air and fills up the shortage of urea fertilizer. After harvesting, the whole body of sunflower is rotten and used as green manure for producing other main crops. Sunflower is an edible oil-yielding plant, and the produced oil contains a health-friendly nutrient value and high priced item in the market. Considering its high price and nutrient value Palli Karma-Sahayak Foundation (PKSF) has taken the initiative as a sub-project in the name of "Enhancing Income Generation and Employment Creation through Sunflower Production and Merchandizing" with the financial assistance of the World Bank under its main project Promoting Agriculture Commercialization Enterprises (PACE) by its partner NGOs in the southern coastal belt of Bangladesh.

Sub-Project Name : Enhancing Income Generation and Employment Creation through Sunflower Production and Merchandizing

Duration : December 2022 to June 2023

Partner : PKSF

Donor : World Bank

Budget : 5000000.00 BDT

Number of staff : 4 (PC-01 Agriculture Graduate, Field Promoter-02 Agriculture Diploma, Accountant-01)

Implementing Agency : SANGRAM (Sangathita Gramunnyan Karmasuchi)

Goal

Promotion of Income Generating Activities producing sunflower that creates employment.

Objectives

1. To increase the production of sunflowers in central and fellow lands.
2. To generate employment through sunflower and oil production as well as its merchandising.

Working Area: Patharghata and Bamna upazila of Barguna district.
Project Participants: 800 (Patharghata-500 and Bamna-300).

Activities

Staff deployment; Beneficiaries selection and land preparation; Provide training to the farmers; Provide seed to the farmers, Follow up activities; Establish linkage with oil millers; Establish market linkage, and communicate with buyers.

Picture: *Sunflower seeds are being distributed among the farmers..*

Mental Health Support Response and Management Project

Protecting and empowering persons with disabilities in the context of the COVID-19 pandemic

The CORONA Virus has created a negative impact on our lives and livelihoods. Fear, anxiety, bitterness, anger, isolation, loneliness, and neglect have created tremendous stress on human psychology. Someone has lost a beloved one or seen someone else die. From this situation, insomnia, reluctance, conflict, fatigue, illness, etc., are created in people's mental health. As a result, there is a risk of mental imbalance. Mental Health Support Response and Management Project was undertaken to identify and target people in this situation.

Project Name : Mental Health Support Response and Management Project

Project Start : 1 July 2021 to 31 Dec. 2022.

Partner : Center for Disability in Development (CDD)

Implementing Agency: SANGRAM (Sangathita Gramunnyan Karmasuchi)

Objective

To promote integrated community-based mental health care for persons with disabilities in Bangladesh in the context of COVID-19.

Work area : Tiakhali, Mithaganj and Baliatli Union of Kalapara Upazila of Patuakhali District.

Human resources: 1 coordinator, 2 peer responders.

Participant : Psychosis and Neurosis mentally ill persons in the working area.

Activities : Identifying mentally ill people through FGDs and door-to-door visits to include them in this program. Determining the severity of mental illness. Organizing mental illness camps considering necessary conditions. Providing telemedicine support or referral to a psychiatrist as appropriate.

Achievements

House visited 1098. FGD conducted 38. 689 women/girls, 528 men/boys, total 1217 people participated in FGD. 61 mentally ill persons were identified through the home visit and FGD. Organized 16 courtyard meetings. 48 persons were assisted through Mental Illness Camp. 12 persons were referred to Sher-E-Bangla Medical College and Hospital, Barishal, for higher treatment. Telemedicine support to 61 people. Medicines were provided by the organization 11 people. 22 persons recovered during the project period.

Project Results:

- Development of multi-faceted integrated services under the project for persons with disabilities in need of mental health and psychosocial support at the community level.
- Capacity building of OPDs and DSOs to ensure integrated mental health and psychosocial support for persons with disabilities at the community level.
- Integrating socio-psychological mental health and psychosocial support into government policy and action planning.

The Mental Health Support Response and Management initiative under the "Protecting and Empowering Persons with Disabilities in the Context of the Covid-19 Pandemic" project aims to provide psycho-social support to some people in a community to improve their mental health and create a positive outlook. There is a need to extend such activities to all levels of society.

Implemented Projects at a glance

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
1	Empowering Local National Humanitarian Actors (ELNHA)	January 2018 to June 2021	Barguna district	Oxfam BD	20.00
2	COVID-19 Response Project	April to May 2020	Patharghata Upazila Barguna	Oxfam BD	27.00
3	Cyclone BulBul Response Project	Dec 2019-Jan 2020	Patharghata Upazila Barguna	Oxfam BD	26.96
4	Cyclone AMPHAN Recovery through Livelihood Project	January to March 2021	Patharghata Upazila Barguna	Oxfam BD	40.34
5	PHRPBD (Promotion of Human Rights of Persons with Disabilities in Bangladesh)	May 2012 to December 2020	Kalapara Upazila, Patuakhali.	CDD/CBM	70.00
6	PACE (Promoting Agriculture Commercialization Enterprises)-Mug Dal	November 2016 to Dec 2020	5 Upazila of Barguna district	IFAD/PKSF	165.00
7	PACE (Promoting Agriculture Commercialization Enterprises)-Crab Culture	July 2018 to Dec 2020	Patharghata Upazila of Barguna district	IFAD/PKSF	66.00
8	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
9	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
10	PRIME (Program Initiative of Monga Eradication)	January 2011 to June 2016	Galachipa and Kalapara Upazila of Patukhali district	DFID/PKSF	708.60
11	CMDRR (Community Managed Disaster Risk Reduction)	Nov 2011 to March 2013	10 villages of Taltoli Upazila, Barguna	ACF(Action Contra La Faim)	22. 33
12	Maternal Allowance for Poor Mother	March-December 2011	Charfason and Monpura Upazila, Bhola	DWA (Department of Women's Affairs)	0.45
13	SRSPDS (Sustainable Rice Seed Production and Delivery System under CSISA)	December 2011 to March 2013	Barguna, Patuakhali, and Pirojpur districts.	IRRI/USAID	28.00
14	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
15	Vulnerable Group Development (VGD)	May 2010-April 2012	Galachipa Upazila of Patuakhali district	DWA (Department of Women's Affairs)	11.46
16	Enhancing Resilience (ER)	December 2010 to November 2011	Patharghata Upazila of Barguna district	WFP (World Food Program)	38.12
17	Early Recovery Program of SIDR affected Population in Barguna	Mar 01, 2009-Feb 28, 2010	2 unions of Barguna Sadar and 1 union of Amtali	ACF	80.29

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
	district-Food Security		Upazila of Barugna district.		
18	Demonstrated Evidence that disaster risks to livestock can be reduced through proper care practices through the position of Goats	Jul 18 2010- May 31 2011	2 unions of Barguna and 1 union of Patuakhali district.	ACF	59.36
19	Killa Construction	Nov 10-April 11	2 unions of Barguna and 1 union of Patuakhali district.	ACF	31.15
20	Hygiene Sanitation and Water Supply (HYSWA)	October 2008- Sep 2-11	Barisal, Jhalokathi, and Pirojpur district	Danish Embassy	2800.00
21	Vulnerable Group Development (VGD)	1 Nov 2007- 30 Jan 2011	All Upazila of Barguna district	WFP (World Food Program)	27.60
22	REAL Project	Mar 2009 to Feb 2011	Barguna Sadar	HKI	275.63
23	Food Security	Mar 01 09- Dec 31 09	Barguna Sadar, and Taltali Upazila	ACF	80.29
24	Food Security	Jul 2010- Jun 2011	Barguna Sadar, and Taltali Upazila	ACF	90.51
25	Shelter	1 March 09- 31 June 09	Barguna Sadar, and Taltali Upazila	ACF	16.31
26	GoB-Danida Water Supply and Sanitation Project	March-December 2008	Patharghata Pouroshova	DANIDA	12.65
27	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
28	Cash for Work Decreasing Vulnerability	March-December 08	Barguna and Patharghata Upazila of Barguna district	Save the Children Alliance	236.45
29	House Distribution	Feb-April 2008	Bamna Upazila of Barguna	HSBC-Bank	3.50
30	ISRA on WASH	Dec 07- June 08	Patharghata Upazila of Barguna district	NGO Forum	57.20
31	Emergency Relief and Rehabilitation Program	Nov 07-February 2009	All Upazila of Barguna district	Concern World Wide Bangladesh	1364.14
32	Relief Distribution after SIDR	Nov-Dec 2007	The affected area of Barguna	NGO Forum	2.93
33	Do	Do	Do	HSBC	7.79
34	Do	Do	Do	USCC-B	2.45
35	Do	Do	Do	Shapla Neer	3.00
36	Disaster Risk Reduction	Sept 06-Oct 09	Patharghata Upazila of Barguna district	Concern WW	14.48
37	Functional Education	April-Dec 06	Burirchar Union Barguna sadar	CODEC	0.42
38	Stop Violence Against Women	Jan-Dec 2006	Bamna Upazila of Barguna	AAB	0.19
39	Scope of Justice and good governance	Jan-Nov 2006	Patharghata	MLAA	4.43
40	Smallholder Support Project (SHSP)	July 04-Dec 05	Bamna Upazila of Barguna	IDB/DAE	22.49
41	Smallholder Livestock Project-2	June 03- Sep 06	Bamna and Patharghata	DANIDA	203.79

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
			Upazila of Barguna district.		
42	DPHE-Danida Urban WSSC	July 02- Dec 05	Bamna and Patharghata Upazila of Barguna district.	DANIDA	30.65
43	Sundarban Biodiversity Conservation Project (SBCP)	Nov 01-Sep 03	3 Unions of the Barguna district	ADB/DoF	25.45
44	Extensive Arbitration Project	July 01- June 03	Patharghata Upazila of Barguna	MLAA	6.18
45	DPHE-Danida Urban WSSC	Aug 2000-Feb 06	Barguna, Bamna, and Patharghata Upazila of Barguna district	DANIDA	134.05
46	DPHE-Danida Urban WSSC	Aug 2000-Feb 06	Barguna, Bamna, and Patharghata Upazila of Barguna district	DANIDA	134.05
47	DPHE-Danida Water Supply and Sanitation Project (Pilot Project)	Dec 99- June 2000	Bamna and Patharghata Upazila of Barguna district.	DANIDA	1.97
48	Routine Maintenance Project	July-Nov 1999	Mothbaria Upazila of Perojpur district	WFP/BWDB	1.22
49	Adolescents Development Project	Jan 99- Dec 2000	Barguna sadar Upazila	USCC-B	3.96
50	Subsidy to the latrine buyer	July- Dec 1998	Barguna and Patharghata Upazila	UNICEF	2.20
51	100% Sanitation Achievement through PRA	March 98-Aug 2000	Barguna Sadar	NGO Forum	2.10
52	Integrated Village Development Project	July 98- June 2000	Barguna Sadar	Anderi Hilfi	31.45
53	Safe Water Plant Project	July 97- Dec 99	Patharghata Upazila Barguna	NGO Forum	8.96
54	Coastal Rural Women Development Project	April 97- March 98	Barguna Sadar	APHD	8.21
55	Adolescents Development Project (ADP)	Feb 96-Dec 98	Patharghata Upazila	USCC-B	11.55
56	Government Primary School Attractiveness Project	July 95- June 97	Patharghata Upazila Barguna	Mass Education	6.72
57	Coastal Green Belt Project	May 95- June 2000	Patharghata, Bamna and Barguna sadar Upazila	DoF	2.13
58	Non-formal Primary Education (NFPE)	March 93-Dec 05	Mothbaria Upazila of Perojpur district	CAMPE	28.24
59	100 % Sanitation Coverage	Jan 93- Dec 94	Patharghata and Bamna Upazila of Barguna	NGO Forum	29.24
60	Coastal Integrated Development Program	May 91-Dec 96	Patharghata Upazila.	USCC-B	30.71
61	Patharghata Community Development Project	May 90-April 91	Patharghata Upazila.	USCC-B	7.77
62	Patharghata Treatment Program	March 88- April 90	Patharghata Upazila.	USCC-B	0.20
63	Village Development Center (VSC)	March 1992 to June 2015	Barguna Sadar & Pathorghata Upazila	NGO Forum	0.55
64	Social Forestry	July 1994 to June 2019	Pathorghata, Bamna and Barguna sadar upazila	WFP/DoF	46.98

Sl.	Name of the projects	Duration	Area Covered	Donor	Budget (BDT in lakh)
65	Coastal Belt Poor Women Development	April 1997 to March 1998	Barguna sadar, Barguna	APHD	8.21
66	100 % Sanitation Coverage	Jul 01, 1998, to Dec 31, 1998	Dema, Barguna	NGO Forum	4.34
67	Non-Formal School for Adolescent	Jan 01, 1998, to Dec 31, 1999	Baoalkar, Barguna Sadar	USCCB	2.98
68	Green Belt Project	July 1998 to Dec 31, 1998	Patharghata	GoB-Forest Department	10.6
69	Livelihood Rehabilitation for the Flood-Affected Households	July 2000	Badarkhali union, Barguna	DFID	2.50
70	DPHE-Danida CBRWSSC	Aug 2000 to Feb 2006	Patharghata, Bamna, and Barguna Upazila	DPHE-Danida	134.05
71	Adolescents Development Project	Jan 99- Dec 2000	Amtali Upazila, Barguna	USCC-B	15.88
72	Child Development	Jan 01, 2001, to Dec 31, 2001	Barguna	BSAF	00.82
73	Economic Development Project (EDP)	July 2003 to ongoing	Golachipa Upazila, Patuakhali	CODEC	419.90
74	Community Based Aquaculture Management	Oct 2003 to Sep 2006	Barguna sadar and Amtali upazila, Barguna	DANIDA	13.90
75	Village Sanitation Center (VSC)	Jan 2004 to ongoing	Fuljhuri union, Barguna sadar	NGO Forum	0.58
76	Adolescents Innovation Opportunity Project (AIOP)	May 2005 to June 2009	Amtali upazila, Barguna	USCC-B	7.27
77	Life Skill Education for Adolescents Development (LEAD)	July 2006 to March 2008	Taltoli upazila, Barguna	USCC-B	3.10
78	Activities for Child Protection	July 2006 to June 2008	Barguna sadar, Barguna	BSAF	1.72
79	Monitoring and Policy Advocacy on the Livelihood of the Fishing Community	Jan 2007 to December 2008	Pirojpur district	COFCON	1.80
80	LG Hope Village	Jan 01 2011 to Jul 15 2011	Patharghata	WFP	251.7
81	Adolescent Development for School	Jan 01, 2018, to Oct 21, 2018	Barguna District	PKSF	2.5
82	UPP-Ujjibito	January 2014 to April 2019	Barguna, Patuakhali and Jhalokathi District	European Union/ PKSF	267.00

Current Projects of SANGRAM in achieving the goals of SDG

Sl. No.	Project	SDG Goals	Issue
1	Sustainable Enterprise Project (SEP)	02 ZERO HUNGER	End hunger, achieve food security and improved nutrition, and promote a sustainable environment.
2	Cultural and Sports Program	08 DECENT WORK AND ECONOMIC GROWTH	Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work.
3	Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty (ENRICH).	03 GOOD HEALTH AND WELL-BEING	Ensure healthy lives and promote well-being for all at all ages.
		04 QUALITY EDUCATION	Ensure inclusive and quality education for all and promote lifelong learning
		06 CLEAN WATER AND SANITATION	Clean Water and Sanitation for All
4	Program on Developing Lifestyles of Geriatric People	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels
5	Program for Adolescents.	08 DECENT WORK AND ECONOMIC GROWTH	Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work.
6	Mental Health Support Response and Management Project	10 REDUCED INEQUALITIES	Reduce Inequality within and among countries
7	Scholarships for Beneficiaries' Children	04 QUALITY EDUCATION	Ensure inclusive and quality education for all and promote lifelong learning
8	Eye Care and Treatment	03 GOOD HEALTH AND WELL-BEING	Ensure healthy lives and promote well-being for all at all ages.
9	Housing for the Poor	11 SUSTAINABLE CITIES AND COMMUNITIES	Make cities and human settlements inclusive, safe, resilient, and sustainable
10	PACE (Sunflower)	02 ZERO HUNGER	End hunger, achieve food security and improved nutrition, and promote a sustainable environment.
11	Advocacy and Social Accountability (ASA)	04 QUALITY EDUCATION	Ensure inclusive and quality education for all and promote lifelong learning

Chowdhury Masum Technical and Business Management College

Hospital Road, Pathorghata, Barguna

Introduction: The necessity of technical education demands time in Bangladesh. The 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 tiny scope to gain specialized expertise in our country rather than general education. A considerable number of educational institutions for public education are available in Bangladesh and Barguna district. The number of technical education institutions has yet to be increased compared to general education. Aiming to promote technical education in the Barguna district, a national-level non-government organization SANGRAM (Sangathita Gramunnyan Karmasuchi) has established a specialized educational institution in the name of Chowdhury Masum Technical and Business Management College at Pathorghata Upazila. The particular of this institution is mentioned below.

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

Date of establishment : 1 July 2009.

Institutional code: 38039

EIIN : 134332

MPO : July 2019.

MPO Code : B2020322234

Board : Bangladesh Technical Education Board.

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

Staff professionals

Principal : 01
HSC BM : 20
SSC Vocational : 12

Students

Business Management : 580
Vocational : 57
Bangladesh Open University (BOU): 250

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

Chowdhury Masum Agriculture Technology Institute

Hatempur, Pathorghata, Barguna.

Introduction: Bangladesh is an agro-based country in the South-Asian region of the world. 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 and products. A substantial part of the total Bangladeshi economy depends on agriculture. Bangladesh is a more 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 must be more agriculture institutions than other general and technical institutions. There is a vast scope of providing agricultural education to the young generation of rural areas that can promote the number of agriculture professionals and agrarian production. Aiming to promote agricultural education in Barguna district, a national-level non-government organization SANGRAM (Sangathita Gramunnyan Karmasuchi) has established an agricultural institution 'Chowdhury Masum Agriculture Technology Institute' at Hatimpur village of Pathorghata Upazila under Barguna district. The particular of this institution is mentioned below.

Name of institution : Chowdhury Masum Agriculture Technology Institute

Date of establishment : 1 January 2014.

Institutional code : 38069

EIIN : 138134

Academic Affiliation : 14 June 2016

Board : Bangladesh Technical Education Board.

Trades : Agriculture.

Degree : Diploma in Agriculture

Educational system : Semester (8, 1 semester- 6 months)

Students : 84

Staff professionals

Principal : 01

Instructor : 08 (Technical-04, Non-Technical-04)

Cleaner : 01

Caretaker : 01

Contact : AMM Zakir Hossain, Principal, 01716-643733.

SANGRAM Health Care and Diagnostic Center

Hatempur, Pathorghata, Barguna.

Introduction: Human health is an essential socioeconomic and environmental development issue. But human health condition is most vulnerable compared to other developed countries, even the neighboring countries of Bangladesh. About 80% of the total population lives in rural areas, and this substantial part of the population is deprived of minimum health facilities from the government or other health service organizations. Bangladesh is the most densely populated country in the world, and the total population is about 17 crores. Doctors are available for this vast number of people, 1 per 2000. These statistics show the measurable condition of receiving health facilities for 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 the 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 low-cost doctor visiting fees.

All types of pathological tests, X-rays and ultra-sonogram,

First aid treatment and referral.

Human resources : 09

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

Contact : Tanvir Ahmed, Clinic Manager, Cell: 01709953749.

Chapter 5

MICROCREDIT

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A BRIEF OF MICROFINANCE

Picture: Area level meeting with Branch Managers

Microfinance is the core program of this grassroots-level 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 socioeconomic conditions and the status of Income Generating Activities (IGAs) of the concerned people. The groups are involved in a credit program comprising 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 called Samity.

Geographic information with branches

Branch	District	Upazila	Union	Village	Group	Members	Beneficiaries
50	6	31	180	1115	2738	54045	243205

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	2	0	7	2	48	3	47	34	147	1	18	39	270	309

Component wise group information and savings accumulations

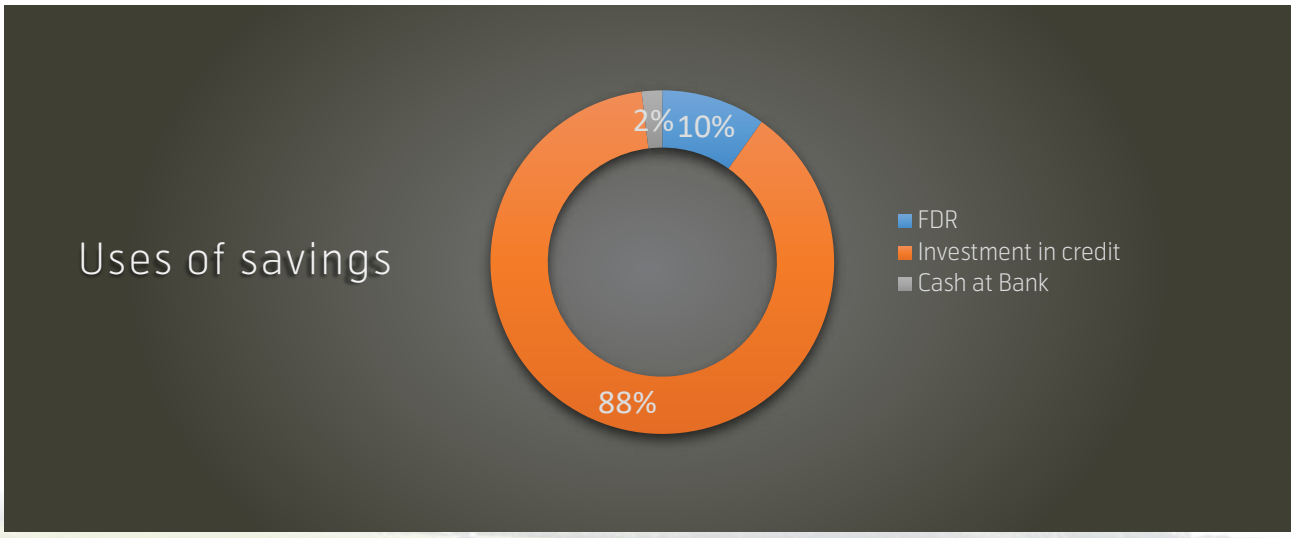
Projects	Group formation			Members enrollment			Savings balance		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
JAGORON	404	2045	2449	6353	21684	28037	40076373	125690280	165766653
AGROSOR	381	1335	1716	4330	4318	8648	71392594	56386671	127779265
BUNIAD	13	1727	1740	35	13626	13661	102441	61614912	61717353
SHUFALAN	105	186	291	555	724	1279	1327574	1980596	3308170
IGA LOAN	31	91	122	428	1447	1875	4583446	17500282	22083728
AGROSOR-SEP	59	137	196	265	280	545	3837713	2933264	6770977
SECIAL SAVINGS			0			0			0
VOLUNTARY SAVINGS			0			0			0
TOTAL	**479**	**2259**	**2738**	**11966**	**42079**	**54045**	**1.21E+08**	**266106005**	**387426146**

Member's Enrollment

S.N.	Activities	Year of Commencement	Years						
			2016	2017	2018	2019	2020	2021	2022
01	RESCUE	2008	761	0	452	0	0	333	0
02	EFRRAP Loan	2008	9	0	5	0	0	3	0
03	IGA Loan	2012	985	1586	1458	1548	1610	1720	1875
04	Livelihood Development		118	0	86	0	0	120	
05	Assets creation loan	2013	536	0	479	0	0	590	
06	Jagoron	1985	19662	27894	28174	30882	32190	32120	28037
07	Agrashor	2004	1428	2742	3765	4398	5233	6485	8648
08	Buniad	2005	17263	14351	12754	12898	12985	14780	13661
09	Shufolon	2005	1650	1194	1043	1067	1679	1680	1279
10	LRP Loan	-	962	0	519	0	0	374	
11	SAHOS	2008	821	0	514	0	0	373	
12	Special Savings		0	0	7521	6512	3064	1819	0
13	LRL	2020						690	
14	Sustainable Enterprise Project (SEP)	2021						670	545
15	LRL-2nd Phase	2021						245	
Total								**62002**	**54045**

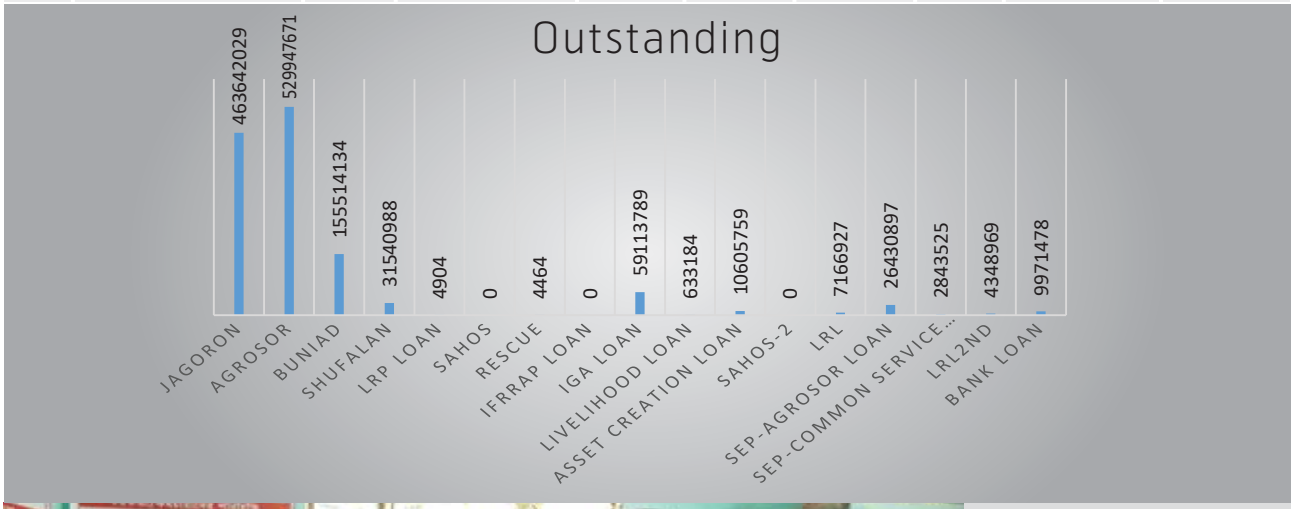
Utilization of savings Fund

Cumulative accumulation	Interest provided to members	Refunded to the members	Present balance	Uses of savings			
				FDR	Investment in credit	Cash at Bank	Total
1,684,017,577	116,315,066	1,412,906,497	387,426,146	38000000	341,953,438	7,472,708	387,426,146



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	7084049500	1 Year	14 Days	46	12.74%	463642029	99.21%
2	AGROSOR	45	3983671000	1 Year	14 Days	46	12.74%	529947671	99.21%
3	BUNIAD	48	1792057300	1 Year	14 Days	44	10.50%	155514134	99.21%
4	SHUFALAN	27	936120500	6 Month	5 Month	One time	10%	31540988	99.91%
5	LRP LOAN	18	24187200	1 Year	1 Month	12 month	4%	4904	99.21%
6	SAHOS	22	40000000	3 Year	6 Month	36 month	0%	0	100%
7	RESCUE	22	201327000	3 Year	6 Month	36 month	4%	4464	100%
8	IFRRAP LOAN	1	5000000	1 Year	1 Month	12 Month	4%	0	100%
9	IGA LOAN	5	507022000	1 Year	14 Days	46	12.74%	59113789	99.21%
10	LIVELIHOOD LOAN	4	8378000	1 Year	1 Month	12 Month	4%	633184.	99.51%
11	ASSET CREATION LOAN	31	99568564	2 Year	1 Month	24 Month	8%	10605759	99.21%
12	SAHOS-2	8	18852000	1 Year	1 Month	12 Month	4%		100%
13	LRL	50	78189000	1 Year	14 Days	46	9%	7166927	99.21%
14	SEP-AGROSOR LOAN	8	133029000	1 Year	14 Days	46	12%	26430897	99.21%
15	SEP-Common Service LOAN	8	5150000				4%	2843525	99.21%
16	LRL2nd	50	20000000	1 Year	1 Month	46	2%	4348969	99.21%
17	Bank Loan	50	10829800	1 Year	14 Days	46	12.74%	9971478	99.21%
	TOTAL		**14947430864**					**1325532914**	**99.21%**



Entrepreneur is receiving loan from Kakchira Branch for potato cultivation

Year wise credit utilization

S. N.	Credit components	Year of start	Years						
			2016	2017	2018	2019	2020	2021	2022
1	JAGORON	1985	305782152	327954000	656991000	756575000	948540000	643588000	1006751000
2	AGROSOR	2003	81008000	140905000	313998000	376782000	94578000	497900000	960702000
3	BUNIAD	2004	92385500	73184000	179144000	198853000	208407000	251454000	331613000
4	SUFALAN	2005	72642000	22177000	46370000	45151000	53599000	81885000	73549000
5	LRP LOAN	2005	-	-	-	-	-	0	
6	SHAHOS	2008	-	-	-	-	-	0	
7	RESCUE	2008	-	-	-	-	-	0	
8	IFRRAP LOAN	2012	-	-	-	-	-	0	
9	IGA LOAN	2011	20919000	26558000	57791000	70963000	99668000	68919000	100669000
10	LIVELIHOOD DEVELOPMENT	2011	1905000	495000	843000	1388000	960000	806000	1057000
11	ASSET CREATION	2012	2540620	4664000	6099000	7515000	3460400.	6291000	25991430
12	SAHOS-2	2012	1058000	-	-	-	-	0	
13	LRL	2020	-	-	-	-	20225000	43385000	13924000
14	SEP-AGROSON LOAN	2021						77491000	54493000
15	SEP-Commonservice LOAN								5150000
16	LRL2nd	2021						10000000	10000000
17	Bank Loan				2594729230				10829800
	Total		26422620	595937000	1261236000	1457227000	1429437400	1681719000	2594729230

Year wise savings accumulation

S. N.	Credit components	Year of start	Years						
			2016	2017	2018	2019	2020	2021	2022
1	JAGORON	1985	47925606	35737237	74506345	79051633	124269799	117757241	152826356
2	AGROSOR	2003	11592842	11296691	27316409	29495791	59520368	74502667	121214715
3	BUNIAD	2004	21370243	11066073	26159118	29707273	39238716	46591698	56097121
4	SUFALAN	2005	3849599	93506	2807604	2907640	3273764	4562678	3283431.
5	LRP Loan	2005	-	-	-	-	-		
6	SHAHOS	2007	-	-	-	-	-		
7	RESCUE	2008	2099	-	-	-	-		
8	IFRAP LOAN	2012	-	-	-	-	-		
9	IGA LOAN	2014	4183077	3069710	6406245	7525699	13550931	14019638	21111391
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	26310447
15	AGROSOR-SEP	2021						7810669	6582685
								330581660	387426146

Year wise Loanees enrollment:

S. N.	Credit components	Year of start	Years						
			2016	2017	2018	2019	2020	2021	2022
1	JAGORON	1985	15755	21551	21796	24005	25782	21700	19312
2	AGROSOR	2003	1213	2376	3301	3778	4185	5113	6942
3	BUNIAD	2004	7022	6731	7805	7950	8240	9637	8727
4	SUFALAN	2005	1615	1087	518	851	1078	1173	724
5	LRP Loan	2005	762	634	519	441	402	374	2
6	SHAHOS	2005	821	609	514	421	377	362	0
7	RESCUE	2007	761	534	452	373	620	303	4
8	IFRAP LOAN	2007	9	6	5	3	3	3	
9	IGA LOAN	2008	537	1132	1128	1138	1242	1173	1302
10	LIVELIHOOD DEVELOPMENT	2011	118	68	86	107	95	89	102
11	ASSETS CREATION	2012	536	553	479	967	1492	588	876
12	SHAHOS-2	2012	423	156	40	17	17	11	
13	LRL	2020					349	683	177
14	SEP-AGROSOR LOAN	2021						642	440
15	SEP Common Service								23
16	LRL2nd	2021						245	485
17	Bank Loan								600
	Total								**37947**

Year-wise loan outstanding

S. N.	Credit components	Year of start	Years						
			2016	2017	2018	2019	2020	2021	2022
1	JAGORON	1985	188363693	336604893	348789036	426705889	525509536	465323558	463642029
2	AGROSOR	2003	58271493	145170289	179070460	232860057	283380533	386937482	529947671
3	BUNIAD	2004	48193959	73552126	86813880	102210064	143214299	162413356	155514134
4	SHUFALAN	2005	44293089	44311465	17088588	51751329	39353148	48168645	31540988
5	LRP LOAN	2005	1318011	1119016	916868	802363	715549	681356	4904
6	SAHOS	2005	2928829	2120411	1765607	1491292	1350932	1296900	0
7	RESCUE	2007	9156515	6059819	4771383	3608028	3063408	3092426	4464
8	IFRRAP LOAN	2007	14657	12782	12465	9337	9337	9243	0
9	IGA LOAN	2008	13946996	32837567	34522092	40315231	48563274	52336861	59113789
10	LIVELIHOOD LOAN	2011	1568593	357349	595785	533725	290725	433313	633184.
11	ASSET CREATION LOAN	2012	4383801	5752668	5443607	7314054	6578730	4599003	10605759
12	SAHOS-2	2012	447468	72235	44747	24899	21400	17387	
13	LRL	2020				0	1800420	25688725	7166927
14	SEP-AGROSOR LOAN	2021	0	0	0	0	0	51735415	26430897
15	SEP-Common Service LOAN								2843525
16	LRL2nd	2021	0	0	0	0	0	9787445	4348969
17	Bank Loan								9971478
	TOTAL		**372887104**	**647970620**	**679834518**	**867626268**	**1053851291**	**1212521115**	**1325532914**

Branch Office Information

(Contact Person-Branch Manager)

S.N.	Brach name	Upazila	Address	Mobile No
			Barguna District	
1.	Patharghata	Patharghata	Hospital road, Patharghata, Barguna	01709-953721
2.	Kakchira		Kakchira Bazar, Patharghata	01709-953726
3.	Kanthaltoli		Kanthaltoli Bazar, Patharghata, Barguna	01720-510722
4.	Hatempur		Chowdhury Bari, Hatimpur, Patharghata, Barguna	01709-953749
5.	Haritana		Koralia Bazar, Patharghata, Barguna	01709-953755
6.	Barguna sadar	Barguna sadar	Shahid Smriti Sarak, Barguna sadar, Barguna	01709-953723
7.	Kadamtola		Kadamtola Bazar, Aila Patakata, Barguna	01709-953741
8.	Fuljhuri		Goruichanna Bazar, Barguna	01720-510657
9.	Parirkhal		Alysshar Mor, Parirkhal, Barguna	01709-953724
10.	Noltona		Gonokobor, Noltona, Barguna	01733-347934
11.	Amtali	Amtali	In front of Fire Service, Amtali, Barguna	01709-953725
12.	Gajipur		Gajipur Bazar, Amtali, Barguna	01709-953736
13.	Tarikata		Tarikata Bazar, Amtali, Barguna	01709-953752
14.	Bamna	Bamna	College Road, Bamna, Barguna	01709-953722
15.	Dowatola		BDR Market, Dowatola, Bamna, Barguna	01720-510605
16.	Betagi	Betagi	College Road, Betagi, Barguna	01709-953737
17.	Taltali	Taltali	Taltali Bazar, Taltali, Barguna	01709-953730
18.	Koroibaria		Koroibaria Bazar	01709-953740
19.	Loupara		Loupara Bazar, Taltali, Barguna	01709-953744
			Patuakhali District	
20.	Patuakhali Sadar	Patuakhali Sadar	Mridha Bari Sarak, Patuakhali	01709-953733
21.	Galachipa	Galachipa	Galachipa Chowrasta, Galachipa, Patuakhali	01709-953732
22.	Chiknikandi		Chiknikandi Bazar, Galachipa, Patuakhali	01709-953750
23.	Dashmina	Dashmina	Girls School Road, Dashmina, Galachipa	01709-953739
24.	Gosani Bazar		Gosani Bazar, Dashmina, Patuakhali	01733-347944
25.	Borogopaldi		Borogopaldi Bazar, Dashmina, Patuakhali	01709-953763
26.	Kalapara	Kalapara	Chorrasta Mor, Kalapara, Patuakhali	01709-953746
27.	Kuakata		Mohipur Bazar, Kalapara, Patuakhali	01709-953756

Branch Office Information

(Contact Person-Branch Manager)

S.N.	Brach name	Upazila	Address	Mobile No
			Patuakhali District	
28.	Shubidkhali	Mirzagonj	College Road, Shubidkhali, Mizagonj, Patuakhali	01720-510618
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
			Bhola District	
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
			Pirojpur District	
38.	Mothbaria	Mothbaria	Mothbaria Bazar, Mothbaria, Perojpur	01720-510609
39.	Shafa Bazar		College Road, Shafa Bazar, Mothbaria, Pirojpur	01709-953761
40.	Pirojpur	Pirojpur Sadar	Shahi Bhaban, CI Para, Pirojpur	01709-953760
41.	Bhandaria	Bhandaria	Upazila Sarak, Bhandaria, Pirojpur	01709-953753
42.	Nesarabad	Nesarabd	Old Court Building, Upazila Road, Nesarabad, Pirojpur	01709-953759
43.	Kowkhali	Kowkhali	Riad Mension, Aspaddi, Kawkhali, Pirojpur	01709-953764
			Jhalokathi District	
44.	Kanthalia	Kanthalia	West Aura, Kanthalia Bazar, Kanthalia, Jhalokathi	01709-953728
45.	Jhalokathi Sadar	Jhalokathi Sadar	Junayed Villa, Krisna Kathi, Jhalokathi	01709-953758
46.	Rajapur	Rajapur	Saramoni Monjil, Medical Mor, Rajapur	01318-251314
47.	Nolciti	Nolciti	Gorosthan Sarak, Mollikpur, Nolciti	01709-953751
			Barisal District	
48.	Padrishibpur	Bakergonj	Padrishibpur Bazar, Padrishibpur, Bakergonj, Barisal	01720-510699
49.	Barisal Sadar	Barisal Sadar	Ahmed Molla Sarak, Rupatali, Barisal	01709-953757
50.	Banaripara	Banaripara	Tasin Villa, Kundihar, Banaripara, Barisal	01709-953720

Chapter 6

Miscellaneous

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Publications

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

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

The publication cell publishes Newsletter named SANGRAM BARTA regularly and publishes the Annual Report, reflecting the yearly progress of SANGRAM activities.

Apart from this, the cell also helps publish different reports, monographs on particular issues, Souvenirs, performance-based documentation, and many more.

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

Few Selected Publications are shown here.

Citizen Charter

1. Promise for Services

1.1 Citizen Services

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

1.2 Institutional Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Services of credit by SANGRAM.	Target people of SANGRAM catchments area is entitled for services under the rules of Microcredit.	Relevant documents of microcredit will be found in 50 branches of SANGRAM	No charges are applicable separately for providing services but rules and regulations of different components to be followed	Timeline depends on the enrollment of microcredit programme	Md. Humayun Kabir, 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 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	
4	Promoting Agricultural Commercialization and Enterprises (PACE)	Peoples are entitled for services as per project rules	Related Branch Office	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Yousuf, Sr. Director (Program), SANGRAM Head Office, Barguna. Cell: 01712-972589, E-mail: yousufdubot@gmail.com
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	Md. Jahangir Alom program officer Cell: 01732-821129 jahangir8602@gmail.com
6	Promoting Agricultural Commercialization and Enterprises (PACE)	Peoples are entitled for services as per project rules	Related Branch Office	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Yousuf, Sr. Director (Program), SANGRAM Head Office, Barguna. Cell: 01712-972589, E-mail: yousufdubot@gmail.com

1.3 Internal Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Credit Facility from Provident Fund	Entitled for organizational regular staff. As per rules of provident fund	SANGRAM Head Office, Shahid Smriti Sarak, Barguna. Documents are available in organizational finance division	Free of cost	End week of every month	Reshmatuzzaman, 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 :sangramkabir@gmail.com
4	Lunch facilities	Entitled for all staffs of the Organization	Head Office and Credit Branches	Free of cost	During the tenure of his/her services	Reshmatuzzaman, Snr. Director (Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com
5	Wedding Leave	As per approval of proper authority	Head Office and Branch Offices	Free of cost	3 Working days	Chowdhury Mohammad Moin, Deputy Executive Director, Cell: 01795 711110 E-mail: cmmoin@gmail.com
6	Maternity Leave	As per approval of proper authority	1. Recommendation of respective supervisor 2. Doctor's certificate	Free of cost	7 Working days	
7	Paternity Leave	As per approval of proper authority	3. Recommendation of respective supervisor 4. Doctor's certificate	Free of cost	7 Working days	
8	Health Facilities	As per approval of proper authority	5. Recommendation of respective supervisor 6. Doctor's certificate	Free of cost	3 Working days	
9	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
10	Training	As per nomination	Relevant documents	Free of cost or depends on module	7 working days	Md. Masud Sikder, Director (Training) Cell: 01720-510700 E-mail : masud.sangram@gmail.com

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

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

Right to Information Act

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

2021-2022

Habib Sarwar Bhuiyan & Co.
Chartered accountants

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF THE GOVERNING BODY
OF
SANGRAM (Sangathita Gramunnyan Karmasuchi)

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated Financial Statements of SANGRAM (Sangathita Gramunnyan Karmasuchi), which comprise the Consolidated statement of financial position as at June 30, 2022, and the Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Capital Fund and Statement of Cash Flows for the year then ended June 30, 2022, and notes to the Consolidated Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated Financial Statements give a true and fair view of the financial position of the organization as at June 30, 2022, and of its financial performance and its cash flows for the year then ended June 30, 2022 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

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

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

Management is responsible for the preparation of Consolidated Financial Statements that give a true and fair view 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 financial statements, management is responsible for assessing the Organizations 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 Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organizations financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated 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 Consolidated Financial Statements.

Habib Sarwar Bhuiyan & Co.
Chartered accountants

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 Consolidated 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, but not for the purpose of expressing an opinion on the effectiveness of the Organizations internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 Organizations 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 Consolidated 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 Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Statements, including the disclosures, and whether the Consolidated Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 purpose of our audit and made due verification thereof.

b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by SANGRAM (Sangathita Gramunnyan Karmasuchi) so far as it appeared from our examination of those books, and

c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:

Md. Habibullah FCA
Managing Partner
Enrolment No. - 0411
DVC: 2209180411AS541009

Date: September 18, 2022

Eastern Commercial Complex, 73 Kakrail, 7th floor, Chamber # 704 # 705, Dhaka-1000
Tel: 88 0222222983, 022222274221 | Cell: 01711-535332, 01919-535332, 01511-535332
E mail: mhabib7374@gmail.com | Web: www.habibsarwar.com

Member of , Affilica International Affiliates worldwide

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement of Financial Position
As at June 30, 2022

	PARTICULARS	NOTE	AMOUNT (IN TAKA)			
			PKSF	Project	30.06.2022	30.06.2021
	PROPERTY AND ASSETS:					
A.	**NON CURRENT ASSETS:**					
	Fixed Assets	6.00	22,197,717	1,124,900	23,322,617	24,428,008
	Investments	7.00	51,500,000	-	51,500,000	51,000,000
	FDR (Savings)		37,500,000	-	37,500,000	37,000,000
	FDR (Sanrakhito Tahobil)		14,000,000	-	14,000,000	14,000,000
	FDR (Staff Security)		-	-	-	-
	Total Non Current Assets		73,697,717	1,124,900	74,822,617	75,428,008
B.	**CURRENT ASSETS:**					
	Loan to beneficiaries	8.00	1,442,190,531	-	1,442,190,531	1,070,871,670
	JAGORON		451,197,850	-	451,197,850	406,269,846
	AGROSOR		478,836,360	-	478,836,360	302,855,180
	BUNIAD		182,953,342	-	182,953,342	148,720,849
	SUFOLON		28,583,611	-	28,583,611	38,961,866
	LRP		652,181	-	652,181	704,556
	SAHOS		1,235,527	-	1,235,527	1,329,239
	RESCUE		2,962,754	-	2,962,754	3,201,203
	EFRAP		9,337	-	9,337	9,337
	IGA		58,720,550	-	58,720,550	51,412,724
	LIL		339,737	-	339,737	526,336
	ACL		16,326,778	-	16,326,778	5,238,554
	SAHOS-2		13,956	-	13,956	20,271
	B. Jagoron		116,560,231	-	116,560,231	43,585,892
	B. Agrosor		38,607,439	-	38,607,439	14,898,190
	LRL		9,939,957	-	9,939,957	20,060,711
	LRL -2		11,364,810		11,364,810	
	SEP Agrosor		7,390,049		7,390,049	
	SEP Common service		3,419,146		3,419,146	
	SEP		33,076,916	-	33,076,916	33,076,916
	Staff Loan	9.00	1,462,400	-	1,462,400	1,047,400
	Advance, Deposits & Prepayments	10.00	870,830	-	870,830	585,874
	Staff Misappropriation	11.00	1,476,971	-	1,476,971	1,502,204
	Receivable	12.00	7,698,937	1,893,132	9,592,069	11,269,530
	Mobile Stock	13.00	-	-	-	70,500
	Loan Outstanding	14.00	-	6,504,294	6,504,294	336,886
	Cash and Cash Equivalents		35,883,578	2,350,771	38,234,349	58,193,410
	Cash in Hand	15.00	1,399,352	12,731	1,412,083	2,370,416
	Cash at Bank	16.00	34,484,226	2,338,040	36,822,266	55,822,994
	Total Current Assets		1,489,583,247	10,748,197	1,500,331,444	1,143,877,474
C.	Total Assets (A+B)		1,563,280,964	11,873,097	1,575,154,061	1,219,305,482

Habib Sarwar Bhuiyan & Co. Dhaka Chartered Accountants

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

	PARTICULARS	NOTE	AMOUNT (IN TAKA)			
			PKSF	Project	30.06.2022	30.06.2021
D.	**CAPITAL AND RESERVE:**					
	Capital Fund	17.00	159,070,063	944,680	160,014,743	135,579,247
	Loan Loss Provision Fund	18.00	74,781,305	-	74,781,305	55,380,797
	Total Capital and Reserve		233,851,368	944,680	234,796,048	190,960,044
E.	**NON CURRENT LIABILITIES:**					
	Loan from PKSF:	19.00	577,099,979	-	577,099,979	512,333,311
F.	**CURRENT LIABILITIES:**					
	Members Savings Fund	20.00	**375,765,306**	**-**	**375,765,306**	**319,442,327**
	JAGORON		127,108,165	-	127,108,165	122,088,448
	AGROSOR		96,809,535	-	96,809,535	65,842,125
	BUNIAD		54,467,811	-	54,467,811	47,022,896
	SUFOLON		2,642,650	-	2,642,650	3,538,891
	IGA		15,484,678	-	15,484,678	14,221,292
	SEP		8,029,143	-	8,029,143	3,760,078
	Special		46,972,636	-	46,972,636	45,091,314
	Voluntary		24,250,688	-	24,250,688	17,877,283
	Bank Loan (Bangladesh Bank)	21.00	-	6,500,000	6,500,000	350,000
	Savings Collection:	22.00	-	166,480	166,480	166,480
	Insurance Welfare Fund	23.00	51,746,466	-	51,746,466	39,634,800
	Accounts Payable	24.00	77,500	4,261,937	4,339,437	2,481,391
	Staff Security Fund	25.00	2,568,675	-	2,568,675	2,110,675
	Robi Mobile Company	26.00	-	-	-	1,430,454
	NRBC Bank Loan Jagoron	27.00	180,000,000	-	180,000,000	90,000,000
	NRBC Bank Loan Agrosor	28.00	60,000,000	-	60,000,000	30,000,000
	SEBL Bank Loan Agriculture	29.00	-	-	-	30,000,000
	Premier Bank Loan Agriculture	30.00	32171670	-	32,171,670	-
	Loan from Prvident Fund	31.00	50,000,000	-	50,000,000	-
	PKSF Education stipend	32.00	-	-	-	396,000
	Provision for Expense		-	-	-	-
	Suspense Accounts		-	-	-	-
	Total Current Liabilities		**752,329,617**	**10,928,417**	**763,258,034**	**516,012,127**
	Total Fund and Liabilities (D+E+F)		**1,563,280,964**	**11,873,097**	**1,575,154,061**	**1,219,305,482**

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

DIRECTOR (FINANCE)

EXECUTIVE DIRECTOR

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:

Dated: September 18, 2022

Habib Sarwar Bhuiyan & Co. ★ Chartered Accountants ★ Dhaka

Md. Habibullah FCA
Managing Partner
Enrolment No. - 0411
DVC: 2209180411AS541009

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2022

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	2021-2022	2020-2021
INCOME:					
Service Charge:		**231,458,345**	**-**	**231,458,345**	**183,611,209**
JAGORON		87,418,111	-	87,418,111	81,646,822
AGROSOR		74,383,598	-	74,383,598	52,160,715
BUNIAD		28,991,130	-	28,991,130	20,093,643
SUFOLON		8,695,200	-	8,695,200	8,969,324
SEP Common Service		26,109			
SEP Agrosor		8,836,871			
LRP		2,134	-	2,134	1,032
LRL - 2		135,965			
RESCUE		29,842	-	29,842	27,974
EFRAP		-	-	-	-
IGA		11,223,974	-	11,223,974	9,199,177
LIL		37,154	-	37,154	34,731
ACL		611,789	-	611,789	237,115
SAHOS-2		299	-	299	24
LRL		3,551,443	-	3,551,443	1,971,598
SEP		-	-	-	765,156
Bank Jagoron		5,541,513	-	5,541,513	6,341,443
Bank Agrosor		1,878,419	-	1,878,419	2,149,455
Staff Loan Motorcycle		94,794	-	94,794	13,000
Other Income:		**3,655,973**	**20,589,211**	**24,245,184**	**28,842,013**
Admission Fee		-	-	-	9,065
Sale of Form & Pass book		-	-	-	-
Others		-	-	-	-
Interest on FDR		2,963,570	-	2,963,570	3,416,775
Bank Interest		478,873	-	478,873	517,563
Bank Asia Income		213,530	-	213,530	468,459
Fund Received (Doner)		-	-	-	1,260,602
Fund Received (PKSF grants))		-	14,815,254	14,815,254	17,297,048
Organization Contribution		-	4,734,562	4,734,562	5,082,376
Bank Interest		-	9,441	9,441	19,393
Other Income		-	34,744	34,744	410,117
Service Charge Income		-	115,615	115,615	18,375
Income from Health Sector		-	879,595	879,595	342,240
Total Income		**235,114,318**	**20,589,211**	**255,703,529**	**212,453,222**
EXPENDITURE:					
Service Charge to PKSF:		**27,850,332**	**-**	**27,850,332**	**30,698,083**
RMC		-	-	-	-
ME-GOB		-	-	-	-
IGA		1,836,000	-	1,836,000	1,860,250
LIL		13,000	-	13,000	14,250
ACL		25,500	-	25,500	25,250
JAGORON		9,240,000	-	9,240,000	15,225,000
AGROSOR		5,895,000	-	5,895,000	9,277,500
BUNIAD		695,832	-	695,832	995,833
SUFOLON		2,700,000	-	2,700,000	3,300,000
SEP		5,520,000			
LRL		1,925,000			

Habib Sarwar Bhuiyan & Co. ★ Dhaka ★ Chartered Accountants

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

PARTICULARS	NOTE	AMOUNT (IN TAKA)			
		PKSF	Project	2021-2022	2020-2021
Interest on Members savings:		**17,886,749**		**17,886,749**	**16,041,959**
JAGORON		5,905,631	-	5,905,631	6,062,403
AGROSOR		4,173,718	-	4,173,718	3,126,957
BUNIAD		2,385,496	-	2,385,496	2,059,041
SUFOLON		162,366	-	162,366	167,991
IGA		722,939	-	722,939	681,641
SEP		399,565	-	399,565	-
Special Deposit		3,068,631	-	3,068,631	3,335,424
Voluntary		1,068,403		1,068,403	608,502
Operating Expenses:		**124,919,073**	**19,602,523**	**144,521,596**	**126,631,251**
Interest on Bank Loan		10,767,878	-	10,767,878	3,458,911
Bank charges/DD charges		578,778	-	578,778	668,134
Staff Salaries & Allowance		81,979,345	-	81,979,345	76,358,374
Travelling & Conveyance		2,555,478	-	2,555,478	2,438,466
Printing and Stationery		1,580,869	-	1,580,869	1,922,635
Fuel cost		1,369,066	-	1,369,066	1,344,966
Training expenses		33,380	-	33,380	1,085
Office rent		4,145,562	-	4,145,562	3,761,280
Postage, Stamp & Electricity		3,053,114	-	3,053,114	2,473,739
Entertainment		531,001	-	531,001	447,468
Others Expenses	33.00	18,324,602	-	18,324,602	16,018,207
Financial Cost (Project)		-	7,928	7,928	16,699
Admin Cost (Project)		-	13,244,728	13,244,728	13,232,885
Program Cost (Project)		-	6,349,867	6,349,867	4,488,402
Other Expenses:		**32,531,165**	**-**	**32,531,165**	**7,052,765**
Depreciation		2,372,957	-	2,372,957	2,579,645
Paid to Bank Loan					
Bank Charge					
LLP		19,400,508	-	19,400,508	-
Interest paid to PF Fund		3,975,000	-	3,975,000	-
Gratuity Exp.		6,782,700	-	6,782,700	4,473,120
Total Expenditure		**203,187,319**	**19,602,523**	**222,789,842**	**180,424,058**
"Excess of Income over Expenditure/ (Excess of Expenditure over Income)"		**31,926,999**	**986,688**	**32,913,687**	**17,582,026**
Total		**235,114,318**	**20,589,211**	**255,703,529**	**198,006,084**

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

DIRECTOR (FINANCE)

EXECUTIVE DIRECTOR

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:

Dated: September 18, 2022

Habib Sarwar Bhuiyan & Co. Dhaka Chartered Accountants

Md. Habibullah FCA
Managing Partner
Enrolment No. - 0411
DVC: 2209180411AS541009

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement of Changes in Capital Fund
For the year ended June 30, 2022

PARTICULARS	FY 2021-2022			FY 2020-2021
	PKSF	Project	Total	Total
Balance as on 01.07.2021	127,143,064	8,436,183	135,579,247	100,405,619
Excess of Income over Expenditure/ (Excess of Expenditure over Income)	31,926,999	986,688	32,913,687	31,225,725
Add: Adjusted during the Year	-	(8,478,191)	(8,478,191)	3,947,903
Balance as on 30.06.2022	159,070,063	944,680	160,014,743	135,579,247

Habib Sarwar Bhuiyan & Co. ★ Chartered Accountants ★ Dhaka

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

SANGRAM (Sangathita Gramunnyan Karmasuchi)
Consolidated Statement Of Cash Flows
For the year ended June 30, 2022

	PARTICULARS	Amount in taka 2021-2022	2020-2021
A	**Cash Flow from Operating Activities:**		
	Surplus (Deficit) for the Period	31,926,999	31,225,725
	Add: Amount considered as non cash item:	**(114,615,024)**	**42,514,556**
	Adjusted during the Year	(7,491,503)	1,658,740
	Depreciation	2,643,095	2,579,645
	Loan Loss Provision Fund	19,400,508	(3,947,903)
	Loan to beneficiaries	(371,318,861)	(140,032,309)
	Staff Loan	(415,000)	1,966,150
	Advance, Deposits & Prepayments	(284,956)	920,268
	Staff Misappropriation	25,233	-
	Receivable	1,677,461	4,835,118
	Mobile Stock	70,500	175,100
	Loan Outstanding	(6,167,408)	311,630
	Members Savings Fund	56,322,979	29,327,142
	Bank Loan (Bangladesh Bank)	6,150,000	-
	Insurance Welfare Fund	12,111,666	7,016,625
	Accounts Payable	1,858,046	(5,538,561)
	Staff Security Fund	458,000	163,412
	Robi Mobile Company	(1,430,454)	(6,752,501)
	NRBC Bank Loan Jagoron	90,000,000	90,000,000
	NRBC Bank Loan Agrosor	30,000,000	30,000,000
	SEBL Bank Loan Agriculture	(30,000,000)	30,000,000
	Premier Bank Loan Agriculture	32,171,670	-
	Loan from Prvident Fund	50,000,000	-
	PKSF Education stipend	(396,000)	(168,000)
	Cash Flow from/Used Operating Activities	**(82,688,025)**	**73,740,281**
B	**Cash Flow from Investing Activities:**		
	Fixed Assets	(2,592,689)	(833,720)
	Disposal of Fixed Assets	1,054,985	200,000
	Investments	(500,000)	(8,906,557)
	Cash Flow from/Used Investing Activities:	**(2,037,704)**	**(9,540,277)**
	Cash Flow From Financing Activities:		
	Loan from PKSF	64,766,668	(64,200,004)
		64,766,668	**(64,200,004)**
	Net Increse/Decrese in cash and cash equivalent	(19,959,061)	-
		58,193,410	58,193,410
		38,234,349	58,193,410

Head Office Employee

C. Munir Hossain
Executive Director

Chowdhury Md. Moin
Deputy Executive Director

Md. Yousuf
Sr. Director (Program)

Reshmatuzzaman
Sr. Director (Finance)

Md. Masud Sikdar
Director (Training)

Md. Humayun Kabir
Director (Microfinance)

K. M. Hasan
DD (Finance)

Md. Khalilur Rahman
DD (Audit)

Md. Faisal Ahamad
Zonal Manager

Md. Manjurul Islam
Zonal Manager

Bebakananda Rakshit
Internal Audit Officer

Mostafizur Rahman
Area Manager

Md. Ripon Mia
Area Manager

Md. Muniruzzaman
Area Manager

Md Salim Reza
Area Manager

Md. Jakaria
Area Manager

Md. Kawsar Ali
Area Manager

Gazi Md. Zakaria
Area Manager

Tania Rahman
Accountant

Md. Nurullah
Assistant IT Officer

Md. Jahangir Alom
Assistant IT Officer

Mst. Fatema
Office Assistant

Md. Arif Mia
Media Officer

Ashim Chandro Ray
Caretaker

Md. Belayet Kazi
Security Guard

SANGRAM
(Sangathita Gramunnyan Karmasuchi)

Head Office
65, Shahid Smriti Sarak, Barguna-8700

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