



GHASHFUL



ANNUAL REPORT
2018-2019

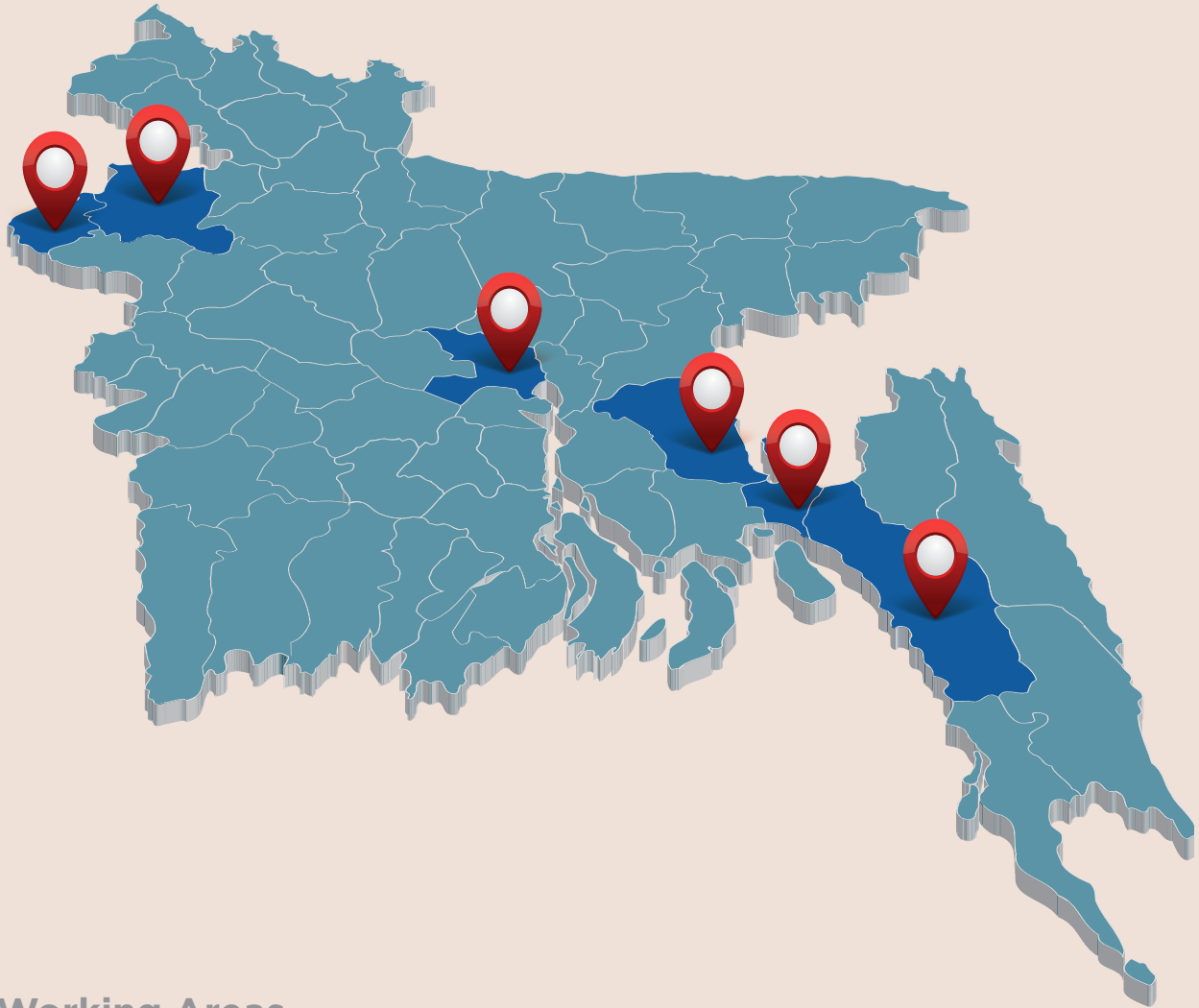


An Impassioned Homage to **Late Samsun Nahar Rahman Paran**

Late Shamsun Nahar Rahman Paran, the founder of Ghashful, was a very liberal, kind hearted, compassionate and a pioneer of social development. Her dream was to ensure the education, health rights and economic emancipation of the vulnerable and marginalized people of the community through Ghashful. She was the Founder of Lions Club of Chittagong Parijat Elite, LCI Dist.315-B4, Bangladesh and a Melvin Jones Fellow for humanitarian works. She is also pioneer and did path breaking role in social innovations, like, working with untouchables, marginalized communities, rehabilitations of War heroines, women freedom fighters. We, the Ghashful family would like to pay our heartfelt homage to her on the occasion of announcing the ending of another successful year. She will remain in our heart for her dedication, commitment and outstanding contributions and philanthropic initiatives and engagement for the betterment of the unprivileged community people and women empowerment. She had been our guardian, the source of inspiration.



(1940-2015)



Working Areas

1. CHATTOGRAM
2. FENI
3. CUMILLA
4. DHAKA
5. NAOGAON
6. CHAPAINAWABGANJ

Acronyms

AAB	Action Aid Bangladesh
ADF	Adolescent Development Foundation
AIDS	Acquired Immune Deficiency Syndrome
AGM	Annual General Meeting
AMC	Agriculture based Micro Credit
ARH	Adolescent Reproductive Health
ASF	Acid Survivors' Foundation
ADC	Additional District Commissioner
BBF	Bright Bangladesh Forum
BCCP	Bangladesh Centre for Communication Programs
BDT	Bangladeshi Taka
BLAST	Bangladesh Legal Aid and Services Trust
BNWLA	Bangladesh National Women Lawyers' Association
BPHC	Bangladesh Population and Health Consortium
BRAC	Bangladesh Rural Advancement Committee
CBG	Capillary Blood Glucose
CD	Compact Disk
CCC	Chittagong City Corporation
CDC	Child Development Center
CHWEVT	Establish Child rights and Hazard free Working environment through Education and Vocational Training
CRAB	Credit Rating Agency of Bangladesh
DCLWC	Divisional Child Labor Welfare Committee
DCRMF	District Child Rights Monitoring Forum
DIFE	Department of Inspection of Factory and Establishment
DIISP	Developing Inclusive Insurance Sector Project
DLAC	District Legal Aid Committee
DPT	Diphtheria Pertussis Tetanus
DV	Diversity Visa
D. Net	Development Research Network
EFA	Education for All
ELLMA	Ensure Legal support through Local Movement and Action
ENRICH	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
EPI	Expanded Program on Immunization
EPZ	Export Processing Zone
ESP	Education Support Program
FIS	Financial Information Systems
GDP	Gross Domestic Product
GFATM	Global Fund to fight AIDS, TB and Malaria
HIV	Human Immunodeficiency Virus
HRD	Human Resource Department
ICAB	Institute of Chartered Accountants of Bangladesh

ICT	Information and Communication Technologies
IDCOL	Infrastructure Development Company Limited
INAFI	International Network of Alternative Financial Institutions
JICA	Japan International Cooperation Agency
LRP	Livelihood Restoration Project
MDG	Millennium Development Goals
ME	Micro Enterprise
MF	Micro Finance
MFI	Microfinance and Financial Inclusion
MJF	Manusher Jonno Foundation
MIS	Management Information System
MRA	Micro Credit Regulatory Authority
NEST	Need of Education and Skills Training
NDBMP	National Domestic Biogas Manure Program
NFPE	Non-Formal Primary Education
NFE	Non-Formal Education
NGO	Non-Governmental Organization
OACH	Organization of Art for Children
PECE	Primary Education Completion Examination
PHR	Protecting Human Rights
PK	Palli Tathya Kendra (Rural Information Centre)
PKSF	Palli Karma-Sahayak Foundation
RLF	Revolving Loan Fund
RMC	Rural Micro Credit
SAFA	South Asian Federation of Accountants
SDG	Sustainable Development Goals
SHOBOGH	Strengthening Household Opportunity for Women in Bangladesh to Organize Gardening for Health
SMC	School Management Committee/ Seasonal Micro Credit
SRHR	Sexual and Reproductive Health Rights
TBA	Traditional Birth Attendant
TDS	Term Deposit Scheme
TFR	Total Fertility Rate
TIN	Tax Identification Number
TOT	Training of Trainers
TT	Tetanus Toxin
UMC	Urban Micro Credit
UPP	Ultra-Poor Program
UNO	Upozila Nirbahi Officer
UTSA	Unite Theatre for Social Action
VAT	Value Added Tax
VAW	Violence against Women
YES	Youth development through Enhancing progressive Skills and creativity project
YPSA	Young Power in Social Action

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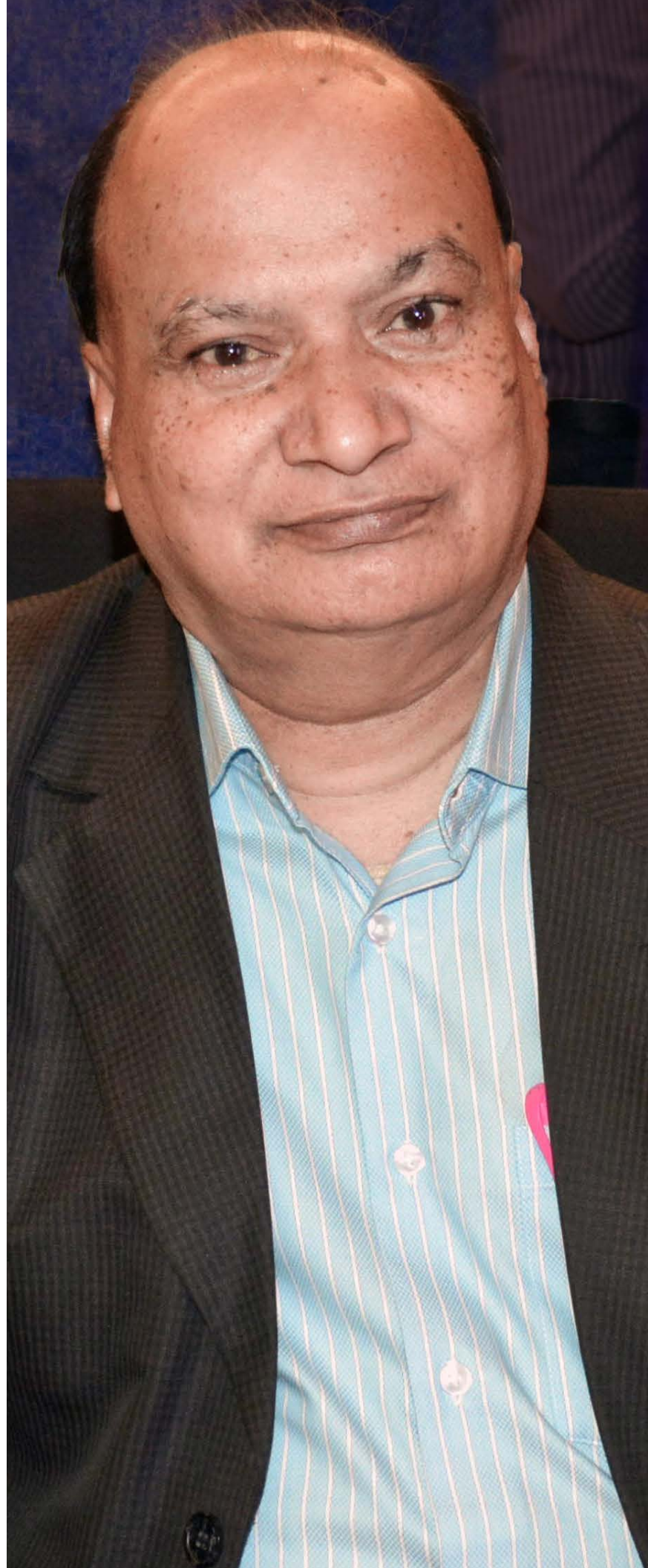
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Message from the President

I, as the president of the Executive Committee of Ghashful, feel awfully delighted to share the intensity and excitement to present the publication of the Ghashful Annual Report 2018-19, reflecting a successful completion of a year. It is my contentment to proclaim the ownership of Ghashful, a leading NGO in national level with astonishingly remarkable performance level in its innovations, dedication and commitment. Since inception, the development interventions of Ghashful are eminently focused on the needs and expectations of the vulnerable and distressed communities in its journey to carry out the mission of developing a self-sufficient society. Within 48 years long journey, Ghashful has made significant contributions in national level development activities through incorporating the interventions in different sectors like health, education, human rights, child rights, agriculture and livestock, ICT, Climate change adaptation and reducing the risks caused by natural disasters, renewable energy procurement, income generating activities, women empowerment, etc. At present, Ghashful emphasizes on developing a resourceful young



Within 48 years long journey, Ghashful has made significant contributions in national level development activities through incorporating the interventions in different sectors

generation through enhancing their potentials, expertise and leadership qualities. In future, the interventions will safeguard the sustainability of development initiatives implemented in organizational as well as national levels. The integrated approach of the programs and projects is praiseworthy as it allows the organization to leave no one behind.

The work partnership of the organization with the government to achieve SDGs is highly commendable. The technical supports of the national and international organizations, individuals along with their valuable guidance are encouraging enough to achieve its organizational mission and vision.

Ghashful believes in hard working, transparency and accountability which increases the capability of organization and project management. The Annual report containing the synopsis of the nature and progress of the programs and projects and the publication will obviously draw the prospective attention of development partners, stakeholders and well-wishers who constantly have been providing supports and guidance to go forward.

It's a great honor for me to declare the dynamic involvement of the respectable members of the General Committee and the Governing Body of Ghashful who are dedicated to deliver policy and

strategy support and leadership for ensuring proper execution of the organization. I would like to thank all the related stakeholders for their contributions.

It's a great pleasure to convey my heartfelt gratefulness to all the staff, team members and volunteers for their enthusiasm and reliability, dedication and diligence, commitment and responsibility, contributory performances for Ghashful that I have noticed in the reporting period.

I, holding the most prestigious position of ownership of Ghashful like to convey my wholehearted thanks and gratitude to the Government, the regulator, the partner organizations, the donors and all the members of Ghashful for their remarkable contributions, efforts and dedications.

Wish to experience the same kind of continuations that will do a lot to keep up the journey of Ghashful onwards as one of the prominent organizations of Bangladesh.



Dr. Monzur-Ul-Amin Chowdhury
President

Message from Chief Executive Officer

I feel honored and enthusiastic immense to present the Annual Report 2018-19, another year of progress. It's really a great pleasure to announce a successful ending of a year in spite of limitations and challenges that we face as usual in terms of socio-economic circumstances including social conflicts, natural catastrophes, and financial constraints. Thanks to Almighty Allah for his Grace.

Since my commencement of career as the CEO of Ghashful, I had been sharing a number of difficulties with other staff and colleagues in our journey to fulfill our vision of creating a self-reliant Bangladesh without inequality where everyone's basic rights are ensured. Heartfelt gratitude to the stakeholders for their highly estimable supports. Appreciations are immense for the hard works, commitment and dedications of the staffs, colleagues, team members and volunteers. Their zealous endeavors assist me a lot to keep the organization on the right track.

Ghashful has already proven its credibility to be a reliable partner in development field as all the interventions and actions of the organization are incorporated and altered targeting at the expectations and potentials of the community people. We have been implementing the programs and projects for ensuring better health and wellbeing, eradicating the curse of poverty, increasing literacy rate along with decreasing dropout rate among school-going children, ensuring social justice and dignity, reducing gender discrimination, preventing mother and child mortality, developing skilled manpower, promoting entrepreneurship, combating environment challenges and introducing modern technologies in agricultural sectors.



Within 48 years long journey, Ghashful has made significant contributions in national level development activities through incorporating the interventions in different sectors

The work partnership of Ghashful with Bangladesh Government to achieve SDGs is to be recognized as the initiatives and interventions of the organization are not far away to reach the ambitious targets of SDGs designed to bring the world to several life-changing 'zeros', including zero poverty, hunger, death caused by incurable diseases and discriminations against men and women.

On the way to accomplish our mission, we are adopting fresh interventions besides adding constant modifications to the existing programs and projects including formal and non-formal education, tutorial support, protection of child rights, ensure safe environment for working children, mother and child healthcare, microfinance and financial inclusion, vocational trainings, capacity building, agriculture and livestock, social forestry, disaster risk reduction, and improve livelihood and dignity of elderly people etc.

The integrated approach of the ENRICH program has been a very effective tool to reach the output of the development interventions at the best to the target people in all aspects through enhancing resources and capacities. New interventions like the programs YES, Internship are extensively promising for recruiting a resourceful young generation in and out of the development field for undertaking the responsibilities to build up a self-reliant Bangladesh with peace and prosperity.

We regard the cordial cooperation that we have received from all of our stakeholders, development partners, networking members, financial institutions and government officials. The technical and moral support along with the contributory guidance that we have experienced from our development partners like PKSF, IDCOL, MJF, BRAC, government agencies like NGOAB, MRA, Department of Social Service, Bank, BFPB, Chattogram Civil Surgeon Office, Chattogram District Family Planning Office, Networking CDF, INAFI, FNB, BSAF, NEARS, CAMP, PHM, STD/AIDS, Network of Bangladesh, CUP,

Naripokkho, World Child Labor Day Celebration Council, Chattogram, Divisional Child Labor welfare Council, Chattogram; District Child Labor Monitoring Committee, Chattogram (DCLWC), District Women and Child Abuse Prevention Committee, Chattogram, District Legal Aid Committee (DLAC), Chattogram; District Disaster Management Committee, Chattogram; Child Protection in Emergencies-UNICEF, SDG, PADOR, SAM, and DUNS, Start Fund etc. other related organizations in the reporting year are remarkably commendable as usual. We convey our whole-hearted gratitude to them and we wish to enjoy the same in future. We are proud to communicate that Ghashful is always ready to fulfill the commitment to undertake demand driven quality works besides implementing its regular programs and projects.

My wholehearted thanks to the members of the General and Executive bodies, advisors, staffs, beneficiaries and, well-wishers for their credential assistance and efforts. The sense of togetherness has made Ghashful an outstanding success in national level.

My prayers are for the departed soul of the founder Shamsun Nahar Rahman Paran whose dedication had been instrumental for announcing the 48 years long journey of Ghashful on the way to develop a self-sustaining and progressive Bangladesh in the map of the world.



Aftabur Rahman Jafree
Chief Executive Officer.

Ghashful: A Pioneer Organization in Bangladesh

Ghashful is proud to proclaim the 48 years long journey in the development field as the inception of the journey is closely linked with the Spirit of the glorious history of the liberation war of Bangladesh in 1971. Merged with the commitment to build up a self-sustaining and affluent country Ghashful started the significant journey in 1972. On the basis of the highly enthusiastic charitable motive and commitment late **Shamsun Nahar Rahman Paran** initiated the development activities. The philanthropic initiatives undertaken by the founder aimed primarily at empowering the poor and the marginalized people through various community development activities targeting especially women and children to ensure socio-economic growth and equality in the community.

In 1978, Ghashful got its registration as one of the pioneering development organizations of Chattogram and started health and education programs to achieve its basic objectives in the slum areas of Chattogram city. Gradually, the organization expanded through extending the development programs in different sectors including health, education, financial inclusion and economic development, environment, rights and governance etc.

The overall objective of the programs is the endorsement of fundamental rights of the disadvantaged, marginalized people including children, women and men through poverty alleviation, empowerment and mainstreaming in the development process of the nation.

Since its inception, Ghashful has been practicing working in partnerships with renowned national and international organizations having similarity in nature and ability to provide financial assistance as well as technical supports. To ensure the sustainability of the impact in mass level, the organization emphasizes on the participatory approaches for the involvement of children, youths, women and men irrespective of class, culture, colors, religion and creed in the development initiatives closely related with national-level prioritized sectors like micro-credit, micro-enterprise, women empowerment, non-formal and formal education, technical and vocational education, green energy, youth and children development, health, wellbeing of elderly people, disaster management etc. Here we would like to mention some of the pioneer initiatives and activities of Ghashful



GHASHFUL CHILD CARE CENTER (Shishu Bikash Kendra)

1985, it was the time around when Ghashful ventured out to help the poor and vulnerable inhabitants of the Shebok Colony (formerly known as Sweeper Colony) in East Madarbari in Chittagong. This was not an easy task to be done because of the social status of the colony dwellers. They were not at all in easy pace with the people in surroundings. This act was not deliberate but by obedience as they were considered lower caste, who were destined to sweep the dirt and filth for the community. It was the biggest reason for them to keep a distance for the common society and would never imagine leading a normal society life or sending their children to school. Basically, sending their children to school was not even a matter of consideration for them. Ghashful came forward to work with these underprivileged slum dwellers in order to develop a sustainable community. With the help of Ghashful the health workers and the volunteers started offering many services including various family planning materials, immunization and much needed medicines. Many development agencies were working nationwide regarding different development issues around the time. No one had time to think about these unfortunate poor people living in the slum of the Sweeper Colony but late Mrs. Shamsun Nahar Rahman Paran.

Ghashful started its journey in 1972 through relief work and since then they have been involved in different development programs such as family planning for low income and poor families, immunization, general and reproductive health services, awareness programs for HIV, protection of women against domestic violence. In 1991 after the disastrous cyclone the office of Ghashful was moved to East Madarbari Pora Masjid area from Lalkhan Bazar high level road. As a result of this relocation the office came near from the Shebok Colony and with the distribution of relief among the cyclone victims in Majhirghat, East Madarbari area by the organization intensified the communication further more with the local residents. But it was not easy to bring these poor marginalized people under any development activities back then. The general and local residents were skeptical and suspicious of the shebok colony residents. People in the area did not go near them or had a very friendly behavior towards them. As Paran Rahman was very dearest figure to these people she was to motivate the residents of the Sweeper Colony including Rajkumari, Chunnu Sardar and so many others for the sustainable development activities. She would go visit their houses, speak to them about their daily lives, she would even sit on their bed and teach their children alphabets in order to make them comfortable. Gradually she

got closer to them and they started to share their stories and livelihood with her. After a while they started to bring their children to Ghashful office for immunization. Around that time Paran Rahman begin to think about educating these unfortunate children. She knew as a part of their custom these children will never go to schools. By the time the girls are little older their parents will get them married and boys will be involved in drugs and other crimes. And in the long run, following the tradition they will be working as sweepers and living an unhealthy life. She was also very certain that their life will be disrupted by their parent's alcohol abuse and domestic violence. Her goal was to educate these children so they can break the chain of this misery. This was bit difficult as the local resident were outraged and not supportive at all. But after a lot of arguments and compromises she was able to establish a school in the colony in 1993. With the help of BPHC we were able to rent a clubhouse for two three hours for non-formal education. The plan was to prepare these children for formal primary education



through various creational activities which included reading, writing and drawing. But now sending these kids to school for formal education was not that easy because the local residents and other guardians did not want to their children to share the same classroom with these lower caste unfortunate ones. Paran Rahman contacted the education officer and after a lot of motivation and compromises with the local residents, school admins, guardians she was able to admit these to nearby school for formal education.

An unprecedented history was created in Chittagong by founding a small school in East Madarbari Shebok Colony as the children from this community never went to school and it was beyond their imagination to do so. The residents of the colony soon realized the importance of education and started to come out of their shells and started to send their children to school. At one point when the school was having overlapping issues with a local primary school named S. Colony Govt. Primary School the Shebok Colony school was transformed in to a Child Development Center (Shishu Bikash Kendro) with self-financing in 2005. Ghashful took this initiative so that the children from this colony keep going to school and the hard-earned stream never stops. the guidance of Ghashful the school successfully operates at the same pace with the other non-formal primary education (NFPE) school under the integrated improvement program implemented in Chittagong City with the help of Action Aid.

In the long way of its journey there were disappointments as well as many success stories to share. Obiram Das, a former CDC student has completed his bachelor's degree in engineering and currently working in a private sector.

Another student named Rabi Das earned fame as drummer as a very young age and now he is a business entrepreneur. Parveen Mahmud, the eldest daughter of Paran Rahman is bearing the education expenses for Rohan Das. He is a son of a janitor named Rohini Das. Many former students of CDC are currently out of their ancestral profession which was beyond their imagination at some point. Currently hundreds of students from this colony are studying in various schools and colleges in the city. As result of initiative taken by Ghashful other Shebok Colonies were inspired to send their children to school and planning a better future for them. This way a change of air was brought to the Shebok Colony in Chittagong with the endless effort of Ghashful and

its individual. The Child Development Center/ Shishu Bikash Kendro (CDC) now runs in two different shifts. The preprimary education in the 1st shift from 9 A.M. to 11 A.M for two to five years old children and the 2nd shift from 11 A.M to 1 P.M for tutorial help for children from six to fourteen years old

This huge change in the community was possible with the small initiative of a very humble person Late Shamsun Nahar Rahman Paran. In her lifetime she was able to bring out a radical change to the lives of these poor, vulnerable and illiterate people which is still going on and will go on further afield. This is much needed thing to be mentioned during that period of time the former Mayor of Chittagong City Late A. B. M. Mohiuddin Chowdhury changed the title for these sweeper community with a much respectful title as "Shebok". Currently in Chittagong there are about 5 to 6 sweeper colonies, where the residents are known as "Shebok" and colonies as "Shebok Colony"

TBA (Traditional Birth Attendant)

Death of mothers and child due to prenatal and postnatal care are the most common problem in our country. Most people in our community are not aware of the birth related complications. To make sure the safe delivery Ghashful has provided health services through TBA (Traditional Birth Attendant), midwifery training. This was one of the pioneer initiatives of Ghashful to raise awareness among the poor and vulnerable people about child and maternal healthcare

and to make the underprivileged and deprived women more sustainable and self-reliant in our community. The founder of Ghashful late Paran Rahman lost her mother at a very early age and this is why later in life she dedicated her life to prevent maternal mortality. Under this project, Ghashful has provided training to midwives from diverse areas. With the rapid population growth in the country, these midwives were given the responsibility to raise awareness to maintain

a small and happy family in the slum areas of the city. Not only that, but they also worked on raising awareness on HIV/AIDS, reducing child and maternal mortality rates, preventing malnutrition among the lactating mothers and the newborns and immunizing the pregnant women and the newborns. These TBA workers of Ghashful were the dedicated workers to serve the poor and marginalized women of our society. To make this effort more successful Ghashful would put signboard in front of these

trained midwives' houses in the neighborhood of low-income people. Ghashful also encouraged women from a lower caste community to come forward and join this profession. With the help of this initiative of Ghashful, these people were moving forward valiantly in the hope of equality and development of women empowerment through hard work. Experienced TBAs are available in the fixed clinic from 9 am to 5 pm to serve the vulnerable community people

Bay of Bengal Project

The founder of Ghashful late Paran Rahman did not only work with the poor and vulnerable people living in the slum areas but she also worked for the poor fishermen living on the south bank of Karnaphuli river in Chittagong. Ghashful was the first organization to come forward to help these fishermen in 1982. These fishermen generally prefer to keep a distance from the local residents or high society but Paran

Rahman would visit these poor and vulnerable families, spend time with them and listen to their problems and complaints. She attracted the attention of national and international researchers and donors as Ghashful started to work with these poor and needy fishermen in Chittagong. Later so many other development organizations came forward to work with these people and achieved national and international fame but this must be acknowledged that it was Paran Rahman who created the path for them.

Ghashful started working on the Bay of Bengal Project (BOP) as a pilot project for six months with the assistance of FAO and SIDA under the United Nations on 1st April 1982 in various parts of the south bank of Karnaphuli including Charlakshya, Dangarchor, Dhayd, Jaldha areas. For their socio-economic development, she divided them into small groups and arranged training sessions in batches. She trained them through local and international experts on how to do deep-sea fishing, weaving, to work together during cyclones or any other natural disaster, mounting nets and many more. After the training, she would provide them with nets and engine-powered boats with financial help from local and international donors. She also plays a vital role in preserving Hilsha fish in Chittagong. Local expert Mr. Abul Kashem on behalf of BFDC and Miss Pachani from Thailand helped her a lot in this project. Paran Rahman was the first person to step forward to work for these fishermen to provide them with a better livelihood.

Receiving free books from the government for NGO

Ghashful has worked in all possible sector of education specially when it comes to non-formal education. Now the Government has different plans and policies on this issue but Ghashful has been working with non-formal education since its inception. In most cases in our country parents do not send their children to school because they cannot afford the cost of the text books. Formerly, non-government schools were not entitled to receive free government books. But around that time Paran Rahman thought

education is one of the basic rights of human beings and these poor, marginalized children should receive free books so they can pursue their education for a better quality of life. In 2013 Ghashful was the first non-government organization to receive 690 sets of free books from the government. This made it easier for the students of other non-formal educational institutes to get free government books. This was a great milestone in the non-formal education sector.

Improved Livelihood and dignity for elderly people

“The first half of life consists of the capacity to enjoy without the chance; the last half consists of chance without the capacity.”

This is a natural cycle of human life to get older. The word “Elderly” refers to ages nearing or surpassing the life expectancy of the human being when people become very vulnerable in terms of physical and socioeconomic conditions. Now and then elderly people are neglected in our community. With the assistance of PKSF, Ghashful has been helping this community

to have an improved and dignified livelihood. The project started in December 2015 in Mekhal Union and was extended in Guman Mardan

Union on 1st August 2016 of Hathazari Upazilla. Now this project is successfully going on in both areas. The main object of this project is to uplift the life status and dignity of the elderly people in our community. Major activities of the program are to meet the ward and union committees; training on leadership and monitoring; awareness building, establishing social centers for elderly people, health service with physiotherapy and counseling, shelter for elderly people, funeral support, wheelchair, blanket, umbrella, stick service for the person with disabilities and poor, coordination with other stakeholders, and best elderly people and best child award. On February 10, 2019, Ghashful with the support from PKSF has opened the Elder’s Social Center at Hathazari Upazilla. Ghashful with the help of PKSF had also distributed winter clothes and old allowance to elderly people in both working areas.

Shelai Shohoyeeka

Ghashful started working for the wellbeing of the garment workers back in eighties during the development of garment industries in Bangladesh. The founder of Ghashful Late Paran Rahman even wrote a sewing manual to train the unskilled and poor girls living in the slums of the city so that they can have a better and independent life. The name of the book was “Shelai Shohoyeeka.” At present lots of national and international development organization has been working for the socioeconomic development of the garment workers but Ghashful was the first organization to take the

initiative. Ghashful is working on healthcare, nutrition, and training for the garment workers through its Community Health Programs in its working areas. Under this project, Ghashful CHP is providing the emergency healthcare services and some essential medicines to the garment workers at their work places. To grow awareness about the hazards and the ways to fight off the challenges of the incurable diseases like SRHR and HIV is one of the included initiatives of the program. Ghashful visits at least four garments industries per day and provide healthcare and nutrition services as needed.

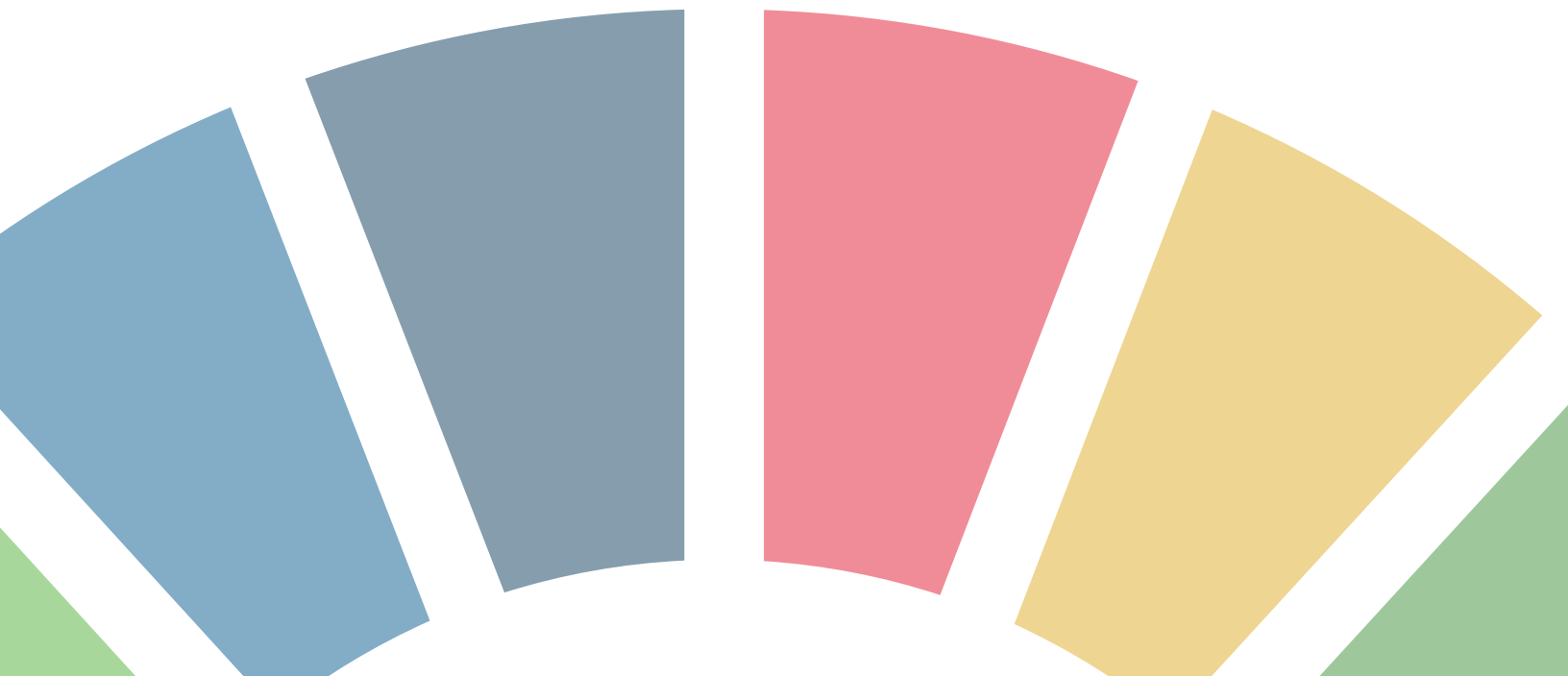
Mothers' club

The founder of Ghashful Late Paran Rahman formed a club named "Mothers' Club" in 1986 to raise awareness among the women of low-income families and keep them united. She conducted awareness programs on education, health, and the environment and the impact of good health and education in ones' life. With a rich background of accomplishment in the development field, Ghashful is contributing its best as an active member of several prominent regional, national and international networks, forums and has been playing vital roles in advocacy programs with a view of establishing human rights and thereby ensuring good governance at the national and international level.

Ghashful is committed to go far to fulfill the mission of establishing of human rights especially the rights of vulnerable women and children through making them conscious and self-reliant in perspective of achieving SDGs at the national level.

Generally, the organization emphasizes on the development of women and their children for ensuring sustainable household development through disseminating experience-based learning since its inception. Till today Ghashful is on the track of development that would lead towards developing an all-inclusive society by affirming dignity, peace and prosperity in terms of SDGs.

To keep up the accomplished journey of Ghashful continued for more than 48 years, the organization has created a significant partnership with the Bangladesh Government along with a number of distinguished national and international agencies based on trustworthy organizational strength. Ghashful is committed to an organizational ethos of learning, growing, and collaborating with strategic partners.





Vision of Ghashful

Ghashful envisions a conscious, self-reliant Bangladesh without inequality where everyone's basic rights are ensured.



Mission of Ghashful

Ghashful exists to establish the overall rights of the poor and vulnerable people including women, adolescent boys and girls and children by making them conscious and self-reliant.



Objectives of Ghashful

- Ensuring the greater participation of women in income-generating activities.
- Ensuring women empowerment for the total development of the nation.
- Putting importance on community desire.
- Targeting towards a more integrated approach with health, education and financial services.
- Adopting the belief that the best mean for poverty eradication is to empower the poor.
- Mobilizing poor people according to their felt need.
- Making the poor equipped for their own lives.
- Working with relatively disadvantaged and low-income people: women, children, and adolescents.
- Making the programs socially, financially and environmentally sustainable
- Using new methods and improved technologies.
- Raising enthusiasm for building up knowledge and information based enlightened society.
- Increasing dependence on internal resources rather than the external.
- Addressing contemporary issues like climate change, food security, etc.
- Promoting human rights, gender equity, democratic process and human capacity building.
- Welcoming government, non-government, donor agencies and local organizations.
- Making meaningful and effective collaborations with others for sustainable development.
- Ensuring rural development.
- Ensuring health-care to deprived people.
- Improving child health and reducing the infant mortality rate.
- Providing health help to child bearing mothers.
- Imparting education to slum dwellers and other marginalized children.



Values of Ghashful

- Respect each other
- Honesty
- Transparency
- Faith in own culture
- Patriotism
- Sincerity
- Equality
- Sympathy.
- Thrift and save
- Commitment
- Mutual cooperation
- Courage & confidence
- Spontaneity

Legal Status and Registration

Sl.	Registering authority/ Title	Registration number	Date of registration
1	District Population Control and Family Planning	FP/Ctg/1/78	16.02.1978
2	Social Welfare Department	CTG:959/1983	04.08.1983
3	NGO Affairs Bureau	FD/DSS/FDO/R376/1990	08.04.1990
4	Microcredit Regulatory Authority	00399-01209-00160	16.03.2008
5	Joint Stock Companies	CHC-229	29.03.2004
6	e-TIN No.	6743 7170 8135	
7	VAT No.	000482501-0503	

Core Activities



Ensuring safe health and family planning for underprivileged people to ensure good health.



Ensuring community development through infrastructure and institutional setup.



Mainstreaming education of socially marginalized communities including Dalits, ethnic groups and untouchable communities.



Ensuring dignity of elderly people.



Promoting education for children through formal and non-formal education, vocational training, and Ghashful Scholarship Fund



Attempting disaster risk reduction and environment protection.



Increasing Income generation, employment creation through various micro-credit initiatives for poverty-stricken mass people.



Establishing justice through various programs on rights and governance.

Ghashful Mileposts

Ghashful initiated its journey just after the Liberation War in 1972 through relief works and charitable motive of Late Samsun Nahar Rahman Paran, the founder of the organization.

From 1979 to 1982, Ghashful continued Health and Family Planning services for eligible couples and children with the support from Pathfinder Fund.

From 1982 to 1992 Ghashful continued health, family planning and skill training services for men, women, adolescents, and children in Chattogram City Corporation area with the assistance of Population Concern (UK).

Introduced the Microfinance Program as a pilot project with the assistance of BPHC

Ghashful received the Best Organization of Chattogram award from the Government of People's Republic of Bangladesh.

Ghashful received the Best Health Worker in Chattogram award from the Ministry of Health and Family Welfare on the occasion of World Population Day.

1972

1979

1982

1987

1991

1995

1978

1981

1883

1990

1993

1997

The institution was formally registered by Family Planning Department in 1978. It further expanded its programs after receiving grant from the Department in 1982-1983

In 1981, Ghashful worked on the Project of Small-Scale Fisheries (Bay of Bengal) funded by SIDA & FAO

Registration under the Department of Social Services. Reg. CTG: 959/1983

Ghashful was accredited by NGO Affairs Bureau. Reg. No. FD/DSS/FDO/R376/1990

Ghashful received Presidential Award on Population Control from the Government of the People's Republic of Bangladesh.

Ghashful extended health and family planning services to eligible couple and children with the assistance of BPHC, and continued till 1996

Ghashful introduced Microfinance Program as a pilot project with the assistance of AAB.

Ghashful received the Best NGO Worker in Family Planning in Chattogram Division award from Sheikh Hasina, the honorable Prime Minister of the People's Republic of Bangladesh.

Ghashful launched Education Program in rural areas namely ESP with the assistance of BRAC

Received the Best NGO in Family Planning in Chattogram Division award from the Ministry of Health and Family Welfare on the occasion of World Population Day.

Ghashful extended its Microfinance program at six districts as the working area of the program in partnership with Palli Karma Sahayak Foundation (PKSF)

Started NEST Project for the disadvantaged children as lead NGO of O3 organization consortium with the assistance of MJF.

Implementation of Rural MSMEs services using ICT in Bangladesh in collaboration with BTN

Started Protecting Human Rights (PHR) Program with the support of Plan Bangladesh and USAID

Launched eye care services and awareness for unprivileged community

ICAB award on the best Accounts and Financial Statement in the category of the Certificate of Merit

Ghashful received Potential Product Award 2017 for red chili from PKSF.

Ghashful started the project PACE I & II, and Second Chance Education project.

Launched the "Youth Development through Enhancing Progressive Skill and Creativity" (YES) Project with the cooperation of Manusher Jonno Foundation (MJF), UK Aid and DFID. The project duration is January 2019 - December 2021.

1998

2005

2009

2012

2015

2017

2019

2003

2008

2010

2013

2016

2018

GKNHRIB Project had been started with the assistance of BLAST that continued till December 2006.

Ghashful enrolled with MRA, Reg. Number 00399-01209-00160

Lunched Risk Management Project for the MF beneficiaries with the support of INAFI

Started Biogas Plant Installation with the support of IDCOL

Received 11th ICAB National Awards for Best Published Accounts and Reports 2010 from the Institute of Chartered Accountants of Bangladesh (ICAB).

Launched ENRICH & DIISP Projects with the support of PKSF

Launched CHWEVT Project with the support of MJF

Ghashful has joined with the Divisional Child Labor Welfare Committee (DCLWC) of Chattogram division as a member as well as a member of the District Child Rights Monitoring Forum (DCRMF) of Chattogram district.

Published "The Working Children in Road Transport Sector in Chittagong City, Bangladesh: A Sociological Profile", by Monzur-ul-Amin Chowdhury, PHD



Donor and Partners:

1. Family planning Department,
2. Pathfinder,
3. SIDA
4. FAO,
5. ICOMP Malaysia,
6. Population Concern (UK),
7. Bangladesh Population Health Consortium (BPHC),
8. Action Aid Bangladesh,
9. BRAC,
10. US-AID,
11. BLAST,
12. Palli Karma Sahayak Foundation (PKSF),
13. Bangladesh Center for Communication Programs (BCCP),
14. D-net,
15. JICA-Bangladesh,
16. BFES ICT4D,
17. CARE-Bangladesh,
18. Manusher Jonno Foundation (MJF),
19. Plan Bangladesh
20. USAID, INAFI,
21. IDCOL,
22. Bank Asia Limited,
23. AB Bank Ltd,
24. Mutual Trust Bank Limited
25. Western Union,
26. Ispahani - Islamia Eye Care Institute,
27. Save the Children,
28. Naripokkho,
29. CDF,
30. BFP-B
31. Pragati Insurance Company



Memberships and Networking:

1. Credit & Development Forum (CDF),
2. Bangladesh Shishu Adhikar Forum (BSAF),
3. Bangladesh Fund Raising Group (BFRG),
4. Adolescent Development Foundation-Bangladesh,
5. National STD/AIDS network of Bangladesh,
6. STD/HIV/AIDS Prevention Co-ordination Committee, Chattogram,
7. Campaign for Popular Education (CAMPE),
8. Coastal fisher community network (COFCON),
9. Aging Resource Center- Bangladesh (ARC-B),
10. Forum for the Rights of the Elderly,
11. NEARS,
12. VHSS,
13. INAFI,
14. Chattogram Society for the Disabled (CSD),
15. Federation of NGOs in Bangladesh (FNB),
16. Coalition for the Urban People (CUP),
17. Naripokkho,
18. World Child Labor Day Celebration Council, Chattogram,
19. Divisional Child Labor Welfare Council, Chattogram;
20. District Child Labor Monitoring Committee, Chattogram (DCLWC),
21. District Women and Child Abuse Prevention Committee, Chattogram,
22. District Legal Aid Committee (DLAC), Chattogram;
23. District Disaster Management Committee, Chattogram;
24. Child Protection in Emergencies (UNICEF),
25. SDG,
26. PADOR,
27. SAM,
28. DUNS,
29. START Fund etc.

Achievements

SIGNIFICANT EVENTS IN 2018-19**Ghashful CEO has been elected as one of the EC Members in the BSAF Election**

Ghashful CEO Mr. Aftabur Rahman Jafree had been elected as one of the Executive Committee (EC) members of Bangladesh Shishu Adhikar Forum (BSAF). He participated in the panel lead by Khaja Shamsul Huda and got the highest number of votes.

The 24th Annual General Meeting (AGM) of BASF and the EC Election was held at the RPDC Congress Hall room on 29 September, 2018. All the Members of the Executive Committee of BASF made their spontaneous participation in the election and cast their votes to elect the members of 11 distinguished positions of EC.

Other of the elected members of the Executive Committee are – Chairperson: Dr. Khaja Shamsul Huda (Uddipan), Vice-Chairperson; Mahbul

Haque (VIDA), Treasurer: Shaheen Akter Doly (NariMaithri), Member: Aftabur Rahman Jafree (Ghashful), Member: Binod Krishnaw Mollik (RIGHTS, Jessore), Member: KM Enayet Hossain (SDA), Member: Jamil H Chowdhury (SSD), Member: Aminul Islam Bokul (AID), Member: Shahnaz Parvin (Mohila Samaj kallyan Shangstha), Member: Nabi Newaz, Md. Mujibidawla Sarkar (KonukShu Samaz Foundation), Member: Shomita Begum Mira (RWDO).

The EC members shouldered the responsibility on 21 October 2018. Ghashful family congratulated the newly formed EC with a bouquet. Aftabur Rahman Jafree being the representative of the organization had expressed his heartfelt gratitude and thanked all of the EC members of BASF to elect him with the highest number of votes.

Ghashful participated in the District and Upozila level National Development Fair



The 4th National Development Fair 2018 was held in all the district and Upozila headquarter across the country on 4-6 October 2018 under the initiative of the Government of the People's Republic of Bangladesh. The aim of the Fair was to let the marginalized community people known about different types of development activities and increase their involvement in the development initiatives. "Indomitable Bangladesh on March towards Development" had been the theme of the National Development Fair.

The honorable Prime Minister Sheikh Hasina inaugurated the whole countrywide district and Upozila level three day long National Development Fair through a video conferencing from her Gonobhaban residence on October 4, 2018. Ghashful NGO is one of the development partners of Bangladesh Government in response to the invitation made by the district commissioner and the Upozila administration had participated in the Fair held in Chattogram and Naogan districts and at Hathazari and Niamatpur Upozila.

Ghashful exhibited the development initiatives in four of the stalls through an astonishing presentation of the implemented activities. Nurul Islam BSC, the Honourable Minister of the Ministry of Expatriates' Welfare and Foreign Employment accompanied by the Division and District Commissioners and other government officials under Police Department made their visit at the stalls of Ghashful arranged in the Fair held at MA Aziz Outer Stadium. They had been well-informed about the activities while having visited the stalls. The visitors of the stalls were provided with free treatment facilities under the Community Health Program of Ghashful. Ghashful received the Crest



of Honor at the Prize giving ceremony held at the closing day of the Fair.

The same type of stalls, presentations and exhibitions were also organized in the fair held at Naogan. A huge number of visitors participated in the rally lead by the District Commissioner of Naogan and visited the colorful stalls which had been inaugurated by the DC himself. At Hathazari upozila, the fair had also been organized with stalls following a colorful rally. Anisul Islam Mahmud, the Honorable Minister for Environment, Forests and Climate Change along with Upozila chairman and officials visited the stalls.

Ghashful arranged the same types of stalls at the fair held at Naogan that was organized by Niamatpur upozila administration. The local MP Babu Sadhon Chandra Mazumder with the upozila Chairman, vice-chairman and the officials visited the stalls. Teachers and students of the local schools & colleges, NGO activists and common people visited the stalls of Ghashful and were informed about the activities of the organization.

Diverse activities and development initiatives implemented by Ghashful had been exhibited and demonstrated in all the stalls of Ghashful through posters, festoons, the quarterly magazine named "Ghashful Barta", Annual Report and the like publications. The officials of the Ghashful Community Health program made free health services to the visitors of the stalls. The substances exhibited and demonstrated things in the stalls included the products made by the beneficiaries, the cultivation of the chemical-free red chili under the PACE project, Biogas, Vermin compost and the floating system of vegetable cultivation and so on.

Opening of the Operation of Loan activities through Mobile Finance Services (MFS)



A MoU was signed between Ghashful and South East Bank for ensuring all types of financial transactions under Ghashful Microfinance and Financial Inclusion through Mobile Financial Services (MFS) on 28th November.

CEO Aftabur Rahman Jafree, on behalf of Ghashful NGO and senior Executive Vice President Syed Faisal Omar, on behalf of South

East Bank signed the MoU. The event of signing the MoU was graced by the presence of Dr. Qazi Kholiquzzaman Ahmad, Chairman of PKSFC, Managing Director of PKSFC, and Deputy Managing Director of PKSFC, Managing Director of South East Bank, Deputy Managing Director of South East Bank. The officials of PKSFC, South East Bank and Ghashful were present in the occasion.

Development Fair, 2019 at Hathazari

“The development activities are not city-centered. The government is remarkably active to fulfill the commitment to extend the city-based conveniences to all the villages. Even the remote rural areas are not out of the reach of the outcome and the facilities of development activities. Bangladesh has already become a role model for other developing countries. Ghashful is proud to be an active partner of the initiatives taken by the Govt. The organization has been working for developing the standard of living of the underprivileged people by providing the advantages of education, health and training for generating entrepreneurship along with developing a society free from the curses of early marriage, dowry etc. for a long period.” Barrister Anisul Islam Mahmud, the former minister, and local MP have claimed the progress in his

speech as the guest speaker of the Development Fair, 2019 held at Guman Mardan Union under Hathazari Upozila.

Ghashful in collaboration with PKSFC organized the Development Fair under the ENRICH program incarnated by the NGO. Dr. Qazi Kholiquzzaman Ahmad, the eminent economist and the chairman of PKSFC inaugurated the whole-day long Development Fair on 3rd February, 2019 Sunday at Sadek Nagar area under Guman Mardan Union. A discussion meeting was held after the inaugural ceremony at the Fair premises. Dr. Kholiquzzaman, chaired the discussion meeting. Md. Abdul Karim, Managing Director and the Chief Secretary of PKSFC delivered his speech as the honorable guest of the program. Among other special guests, the fair program was



enriched by the invaluable speeches delivered by Parveen Mahmud FCA, Executive Committee member and Board member of PKSF; Chowdhury Muhammad Mohsin, Former Secretary; Deputy Managing Director of PKSF; Md. Fazlul Kader, Dr. Md. JashimUddin; Md. Mahbulul Alam, Chairman of Hathazari Upozila; Ruhul Amin, Executive Officer of Hathazari Upozila & Md. Mozibur Rahman, UP Chairman of Guman Mardan.

Aftabur Rahman Jafree, Executive Director of Ghashful hailed all the guests in his welcoming speech and Prof. Monzur-ul-Amin Chowdhury, chairman of Ghashful Executive Committee anchored the discussion program. Dr. Kholiqzaman, Chairman of PKSF insisted on the remarkably contributory roles from all the sectors of the society for ensuring the sustainability of the development initiatives. Pointing out the active role of the government to extend the city-centered facilities into the

villages he said that the program implementation would make a remarkable advancement with the active participation of the young generation in the development initiatives undertaken by the Government.

Md. Abdul Karim, Managing Director of PKSF and the former Chief Secretary of BD Prime

Minister indicated the all-inclusive and integrated development for rural people ensured by ENRICH program. He said that the ENRICH program has safeguarded the contributory partnership of the grass root community people in development initiatives and thereby they are also making their best contribution for the development of the country. Parveen Mahmud FCA, Executive Committee member and Board member of PKSF has marked the success of ENRICH program in decreasing the dropout rate of primary school going children.

The demonstration of the Mobile Banking Service operated by South Asia Bank had been the special attraction of the fair program. Imparting health care services to 697 patients suffering from cardiac and other health problems along with being in need of diabetes test, blood grouping and physiotherapy had also been the most talked about addition to the fair program.

Besides this, two beggars had been rehabilitated by handing over the checks of one lac taka per beggar as that part of the Beggars Rehabilitation activity under ENRICH program. Prize distribution was arranged for the students placed 1st, 2nd and 3rd positions in different schools directed by the Education Assistance Center under the ENRICH program.

Observance of the 4th Death Anniversary of Samsun Nahar Rahman Paran, the Founder of Ghashful



“Shamsun Nahar Paran is one of the most noted philanthropists who dedicated her life and efforts to make the best contribution in the reformation process of the country, Bangladesh, after the Libation War in 1971. She played a great role in campaigning for recognition to the War Heroines like Afia Khatoon Khonjoni by giving them the status of Freedom Fighters and much more remarkable participation in other Social Movements. She had been one of the pioneer leaders to earn empowerment by establishing the rights of women and gaining financial emancipation. To all development organizations working in Chattogram, she had been adorned as a very respectable guardian for her caring personality and sincerity in fulfilling social commitments.”

Dr. Iftekhhar Chowdhury, VC of the University of Chittagong, voiced out the outstanding contributory roles of the great lady in his memorial speech delivered at the Discussion Meeting held on the occasion of observing the 4th Death Anniversary of Samsun Nahar Rahman Paran on February 18 at Chittagong Press Club. He claimed her to be a role model in the area of philanthropy while commemorating the fighting spirit of Samsun Nahar Paran.

The meeting was presided over by Dr. Monzur-ul-Amin, Chairman of Ghashful. Abul Momen,

the eminent journalist, and poet awarded with Ekushey Medal proclaimed that Paran Rahman was a dedicated philanthropist who dedicated her entire life for the betterment of the unprivileged community people by establishing their rights. He also remarked her dedication for materializing the spirit of the Liberation War.

All the speakers of the meeting demanded strongly for the state recognition to the departed lady for her outstanding contributory role in social development and women empowerment. Mafizur Rahman, the Deputy Director of Administration and Human Resource Department anchored the whole program. The speakers at the meeting were Md. Shahidul Islam, Deputy Director of the Ministry of Social Welfare; Jesmeen Sultana Paru, Executive Director of ELMA; Late Paran Rahman’s eldest daughter Parveen Mahmud FCA, Managing Director of Grameen Telecom and Executive

Committee member of Ghashful; Shahab Uddin Nipu, Assistant Professor of Journalism and Communication Dept. of Chittagong University and the former officer of Ghashful; Anjuman Banu Lima, Registrar In-charge of Chittagong Independent University (CIU).

Aftabur Rahman Jafree, Chief Executive Director of Ghashful delivered the welcoming speech and her granddaughter Zareen Mahmud Hosien, the Treasurer of Ghashful read the life and work of the Paran Rahman. The meeting was graced with the presence of Shahana Muhit, General Secretary of the Executive Committee of Ghashful; Dr. Zainab Begum, General Member of Ghashful; Rawshan Ara Mujaffar, Member of the Advisory Committee of Ghashful along with a number of NGO leaders and representatives.

Prizes were distributed among the competitors placed 1st, 2nd and 3rd positions in the A and B groups of the participants of Art Competitions organized in the memory of Paran Rahman. Besides this, a Milad Mahfil was also arranged at the Head office of Ghashful. All the officials of Ghashful along with Parveen Mahmud FCA, Managing Director of Grameen Telecom and Ghashful EC member and Aftabur Rahman Jafree, CEO of Ghashful participated in the Monajat session.

Opening of the Day- Care Centre at Workplace



“The opening of the Day-care Centre for the working women at their working place is not only auspicious but also has been a mandatory initiative for an institution. A number of potential female work forces fail to make the full exposure of the ultimate level of potentials due to the absence of the Day-care centers at their working places as they have to quit their job and stay

home to take care of their children.” All the Guest-Speakers, attended in the opening program of the Day-care Centre at the Head office on January 17, 2019, have voiced out the core point for women’s development with concern.

They appreciated the auspicious initiative highly in their speeches as being a commencement of a good example of initiating a congenial working atmosphere for all the working women saying that the activity of opening of the Day-care Centre will create a remarkable impact to groom up the professionalism of all the prospective female employees at the NGO, Ghashful. The activity of setting up the Day-care Centre will do a lot to ensure a caring and secure environment for the working mothers and their children with the cordial cooperation of all the employees in general, they added in their speech. Dr. Zainab Begum, one of the members of the Executive Committee of Ghashful had inaugurated the Ghashful Day-care Center.

Opening of the Elderly Education Centre

The evening session for education had been started at the Elderly education center. The center had been opened up for the mothers of the children studying at the Ghashful lead school named Ashar Alo Shishu Shikha Kendra located at East Tiger pass Colony.

The evening session had been inaugurated by Tapan Kumar, Director (Deputy Secretary) of the Non-formal Education Bureau under Bangladesh Govt. Primary and Mass Education Ministry. The opening session was presided over by Md. Shahnewaz, the president of Tiger pass Nobodigonta club. The session was spoken by Aftabur Rahman Jafree, CEO of Ghashful; Md. Julfikar Amin, Deputy Director of District Informal Education Bureau of Chattogram Zone; Mahmud Hasan, Chief of Party of BRAC Second Chance Education Project.

The chief guest said, “72% of the total populations of Bangladesh are literate whereas 28% are still under the curse of illiteracy. They need to get educated by such Elderly and Continued Education Centers.” He also said, “Now there



has been a change in the definition of literacy. Previously, the capability of signing name was enough to earn the status of literacy but now it means more. A person should have the ability to read and write correctly besides having the ability to count numbers to earn the status of being educated.”

The Director of the District Informal Education Bureau, Md. Julfikar Amin said, “It would be notable enough to send the elderly persons to

the education centers to be literate on the books reading-oriented education. Priority should be given on ensuring their livelihood and that is why they should be inspired to take vocational training that would assist the elderly women as well as mothers to take initiative to be involved with income-generating activities.

It is worth mentioning that BBFP has taken such an initiative to meet both as one of the pilot programs of the organization and Ghashful is the implementing Chattogram based program. At the closing session books and other education materials had been distributed among the students of the elderly education center.

Opening of Mobile Financial Service at Ghashful for Cashless Interaction



Ghashful Micro credit and Financial Inclusion Department have taken the initiative to make mobile service based cashless loan distribution and interaction operated by South East Bank instead of continuing loan money transactions on cash at the field level.

The cashless loan transaction has been inaugurated by initiating the loan distribution

in the digital system among Jesmin Akter and Farhan Akter, the members of the Micro credit Program living at East Madarbari in Chattogram city. The members who have received the loan had expressed their satisfaction saying, “The digital system will assist a lot to make the transactions easier and faster than before.”

Ghashful Micro credit and Financial Department Head Syed Lutful Kabir expected cordial cooperation from all service grantees saying, “The digital system will increase the transparency of the transaction as the client will have faster service. It will increase the accessibility of the service.” The officials of the department were present in the inauguration ceremony.

It is mention-worthy that an MoU was signed between Ghashful NGO and South East Bank with the support from PKSF to start the Mobile Financial Services and to initiate the digital system of loan transactions among the Micro credit service holders of Ghashful

Winter Cloth Distribution among Naogan Aborigine people



With a view of helping the distressed people of the society, the NGO Ghashful had taken the initiative to distribute winter clothes among the aborigine community people of Niamatpur and Vabicha Union of Niamatpur Upozila under Naogan District.

The winter cloth distribution event was graced by Niyamatpur Upazilla Chairman Vabicha UP Chairman, Members of both Unions, Assistant Director of Naogan Ghashful Micro credit and Financial Inclusion, Assistant Manager, Program Officer along with a number of local leaders.

Ghashful Senior Officials of Naogan Zone met Upozila Executive Officer Md. Mahfuzul Alam and raised the issue of the need of distributing winter clothes among the distressed people of the village.

The UNO appreciated the initiative taken by Ghashful saying that this type of great initiative is a social responsibility for most of us and we should be cooperative highly while implementing such type of community welfare-oriented initiatives. Especially, the well-to-do individuals

and respective social organizations should be serious about taking such type of philanthropic initiative that would ensure a happy and peaceful social existence by eradicating the extreme level of poverty.

541 distressed aborigine people had been provided with winter clothes by a number of philanthropists having attended the event as guests. The distribution made the distressed community people grateful much towards Ghashful for undertaking such initiative.

Inauguration of Ghashful Housing Loan Giving Activity

Ghashful Microcredit and Financial Inclusion Department had undertaken the initiative of implementing the housing loan program on 28th March, 2019. The focal person of Ghashful Micro credit and Financial Inclusion Syed Lutful Kabir Chy inaugurated the loan giving program at Ghashful Patya Centre. The local inhabitants of Patiya Upazilla, Kanchan Chakrabarty, Dulal Nandi, and Ismat Ara Chowdhury received the Housing Loan on the inauguration day. They were given BDT 1 lac per and BDT 4 lac in total as the first installment of the loan.

The event was graced by the presence of Manager of Ghashful Microcredit and Financial Inclusion Dept. Taim Ul Alam, Saydur Rahman Khan,



Assistant Manager of Patiya Zone NazimUddin and the respective officials of Patiya Branch of Ghashful

Inauguration of Safe Vegetable Fair by Ghashful with the Expectation of Safe Food

Ghashful with the support from PKSF had inaugurated the "Safe Vegetable Fair" at the yard of Hathazari Upozila Parishad on 25 February 2019. Md Ruhul Amin, Executive Officer of Hathazari Upozila inaugurated the Safe Vegetable Fair as the Chief Guest.

After the inauguration, a discussion meeting was held at the auditorium of Hathazari Upazilla. Ghashful CEO Aftabur Rahman Jafree presided over the discussion meeting. Dr. Md. Moktadir Alam, the senior Science Officer of the local Agricultural Research Institute delivered his speech as the Chief Spokesperson of the meeting. Guman Mardan UP Chairman, Mujibur

Rahman and PACE Project Manager of PKSF Md. Earfan Ali had been the special guest of the discussion meeting.

The chief speaker said, "We should not buy vegetables just on the basis of a fresh and clean look as they are infected with overly used insecticides. We should buy the types of vegetables that look less bright and flies sit on them as they are less infected with insecticide. "He warned the audience about the health hazardous effects of insecticides. To avoid the harmful effects and health hazards, we should go for vegetables that are infected with fewer insecticides.



Keshab Kumar Barua, the president of the Hathazari Press club also had been the spokesperson of the discussion meeting. The speakers pointed out that our country has overcome the crisis in the food supply. Now we should focus on the supply of Safe Food in the

markets. Ghashful CEO Aftabur Rahman Jafree thanked all the guests and participants for their valuable presence even in the bad weather. He also said, “The demand for the supply of Safe Food in the markets is more acute in Bangladesh. Ghashful is working sincerely for ensuring the supply of Safe Food in the consumer market and the initiative is a continuous process.

5 farmers and 5 organizations in relation to cultivating and supplying safe food had been awarded with greetings memorials at the closing of the discussion meeting.

In the second round of the Fair Event, the highly regarded Ballad singer Manosh Pal made his wonderful presentation. It’s worth mentioning that Ghashful has been implementing PACE Project at 6 Unions of Hathazari in partnership with PKSF since 2017.

Elders Fair, 2019 with the slogan, “Old people are not a burden, rather are resources for the nation”



Ghashful center at Mekhal Union of Hathazari organized the Elders Fair 19 in partnership with PKSF at South Mekhal Baitul Mecca Jame Mosque on Monday, February 4, 2019. Dr. Monzur-Ul-Amin Chowdhury, Chairman of Ghashful Executive Committee presided over the discussion meeting as part of the fair event. The fair had been organized with an aim to improve the living standards of the local elderly

people of the program implemented by Ghashful Mekhal Union.

Dr. Qazi Kholiquzzaman Ahmad, eminent Economist and Chairman of PKSF inaugurated the Elders Fair as the Chief Guest at 9 A.M. Former Principal Secretary and the Director of PKSF Md. Abdul Karim attended the Fair as one of the special guests. Aftabur Rahman Jafree, CEO

of Ghashful, delivered the welcoming speech. Md. Rafiq Uddin, the beneficiary expressed his innate feeling in his speech after receiving the allowance for the elder people.

In his speech, the Chief Guest said, “Being aged does not mean being old. Aged people are mentally strong and, in this perspective, they are not weak. They are highly capable of making the best contribution in building up an auspicious future of the country. Mostly all people from children to old people have their access to the ENRICH Program to develop themselves. It is one of the most remarkable aspects of Ghashful’s ENRICH Program. Even the act of providing funeral support services for the departed persons is included in ENRICH Program. The support is to establish a positive attitude towards old people. They are not burden rather they are highly dependable resources for society and for the entire nation.”

PKSF Director and the former Principal Secretary Md. Abdul Karim said, “Development in rural areas might be accelerated by manipulating the local resources in a proper manner and local

people from all sectors might play a vital role in this regard.” He expressed his contentment with the progress of the ENRICH Program implemented by Ghashful in partnership with PKSF for developing the condition of elders. He also said, “Ghashful has achieved mention-worthy progress in cultivating safe and chemical-free vegetables in partnership with PKSF. The famous Hathazari red chili has earned the status of a brand product and Ghashful is playing a vital role in marketing the red pepper.

The meeting was spoken by PKSF Deputy Director Md. Fazlul Kader, Hathazari Upozila Chairman Md Mahbubul Alam Chowdhury and Mekhal UP Chairman Md. Salahuddin. 100 years old Ajob Khatun was honored with the title of Senior Citizen and was provided with a veteran allowance. Besides her, 100 old people were provided with veteran allowance, 1with veteran allowance as extremely poor, 20 with sticks, 61 with spectacles, 2 with wheelchairs, 5 with the honor of Elderly person. 1 of them had been honored with the status of Senior Citizen and everyone had been provided with per 2500 tk. certificates and crests.

Mass Hearing organized by MRA with the Expectation of Continuing Philanthropic Activities



A Mass Hearing was held at the auditorium of Ghashful head office located at Badhsa

Miah Road in Chattogram on 11 April 2019. Ghashful Microcredit Regulatory Authority

(MRA) organized the event. 40 beneficiaries of Microcredit and Financial Inclusion Program participated in the mass hearing event. MRA Executive Vice Chairman Amalendu Mukherji was the chief guest of the event. He asked different types of questions on the microcredit services to the beneficiaries and shared the opinions and information with them too. The participant beneficiaries were the members of the microcredit service-providing groups named Buniad, Jagoron, Shufolon, and Agrashor. Women entrepreneurs like Momena begum, Jahanara Begum, Gul Nahar had been present in the event.

At the closing of the event, the chief guest Amalendu Mukherji signed the visiting book maintained by the organization. He expressed his feeling to be an excellent one at the Ghashful office and commented, "The sincerity and cordiality that I have experienced at Ghashful is highly appreciable. I had an excellent experience of having participated in the mass hearing besides my visit program at the Ghashful office. The knowledge and awareness level that I have shared in the hearing event is really amazing. I wholeheartedly wish well of the all concerned activists and expect more progress of the organization."

Annual General Meeting of Ghashful



The Annual General Meeting (AGM) 2018-19 was held at the hall room of the local restaurant, Pitstop in Chattogram city on 24 June, 2019. The meeting was presided over by the eminent sociologist, Dr. Monzur-Ul-Amin Chowdhury, The

Chairman of Ghashful. Ghashful CEO Aftabur Rahman Jafree and the members of the General Committee were present in the AGM.

The meeting was commenced with the recitation from the Holy Quran. At the opening of the meeting, a one-minute silence was observed to pay homage to the departed soul of late Shamsun Nahar Rahman Paran, the founder and former General Committee member of Ghashful. Following that Shahana Muhit, the General Secretary of the Executive Committee presented the details of the programs and activities having been implemented in the running financial year. Zareen Mahmud Hosein, the treasurer of the Executive Committee read the entire financial report of the last year of the organization.



On the basis of the presentations made by the General Secretary and the Treasurer, all the members of the EC expressed their views and opinions. They evaluated the activities and gave their opinions about the future directions of the programs and activities. The budget of the year 2018-19, the appointment of the Auditors and the Tax Consultant and the like several important issues got approval in the meeting.

EC members including Dr. Monzur-Ul-Amin Chowdhury, professor Zainab Begum, Parveen Mahmud, Dr. Moinul Islam Mahmud, and CEO Aftabur Raman Jafree made their active participation in the discussions on diverse issues raised in the meeting. The president thanked all the participants and closed the meeting with the expectation of bright prospect and progress of the organization.

Inaugural Ceremony of YES Project



The inaugural ceremony of the highly expected project of Ghashful for the development of youth titled “Youth Development through Enhancing Progressive Skill and Creativity” (YES) was held at the auditorium of Chattogram City Corporation on 28 April 2019. Ghashful has initiated the project with the support of the Manusher Jonno Foundation (MJF). The title of the program was “Briefing and Dialogue on YES Project” with the presence of Alhaz AZM NasirUddin, the honorable Mayor of Chattogram City Corporation as the chief guest of the event.

Thanking Ghashful for involving the City Corporation with such a significant project intervention, the Mayor said, “We should undertake youth development

initiatives and activities in perspective of building a resourceful young generation.” He also commented that such type of project will contribute a lot to assist the government to achieve SDGs. He assured about having all kinds of supports and cooperation from the City Corporation.

Professor Pradip Chakraborty, the director of the Directorate of Secondary and Higher Secondary Education, Chattogram zone was present as the special guest of the event. He evaluated the intervention highly saying that the project has similarity with the initiatives and activities of the Education projects implemented by the Ministry of Education that aim at assisting the government a lot to fulfill the expectation of achieving SDGs through developing a resourceful future generation with talented and proficient youth in all aspects.

Aftabur Rahman Jafree, CEO of Ghashful presided over the event. He assured all the participants saying that the project will contribute a lot to prevent the curses of drug addiction, terrorism, de-cauterization, and extremism of militancy in the process of building the high potential leadership of youth. Media representatives, NGO leaders, teachers and representatives of the Civil Society were present at the inaugural ceremony.

Briefing and Dialogue of YES Project implemented by Ghashful

“Youth Development through Enhancing Progressive Skill and Creativity” (YES) at 12 of the Wards in Chattogram City Corporation with the support of Manusher Jonno Foundation (MJF). The organization conducted the session titled “Briefing and Dialogue on YES Project” on 21 April 2019 at the congress hall of the Chattogram City Corporation with the aim of briefing the goals, objectives, activities, and outcomes of the project.

The session was presided over by Aftabur Rahman Jafree and Chattogram Deputy District Commissioner Mohammed Kamal Hossain was the chief guest of the event. The chief guest appreciated Ghashful for undertaking such initiative by expressing his opinion about the importance of making the youth to take training on swimming, cycling, and the like practical life skills. He advised the organization to bring all the

academic institutes including schools, colleges under the working areas of the project.

Project coordinator Amar Sadhon Chakma made the digital presentation on the project activities with all the concerning issues and factors in relation with the activities and outcomes. On the basis of the presentation, the participants made an open discussion. NGO leaders, medical representatives, and government officials had shared their views and opinions in the open dialogue session.

Aftabur Rahman Jafree, the president of the event said that the project has been designed in parallel with the strategy for poverty reduction at the national level and SDGs. He thanked all the participants saying that the opinions, advice, and



proposals will contribute a lot to ensure a fruitful implementation of the project activities.

Zobaidur Rashid, the trainer of the Second Chance Education project and Nibedita pal, the official of the YES project anchored the entire briefing and dialogue session.

Distribution of Ghashful Education scholarships among 80 students at Hathazari Upozila



Ghashful with the support from PKSF distributed the scholarships among 80 students of the working areas in a program held at Hathazari Upozila Parishad Auditorium on 30 April 2019. Ghashful CEO Aftabur Rahman Jafree presided over the event. Hathazari Upozila Deputy Commissioner (Land) Shamrat Khisha addressed the scholarship distribution ceremony as the chief guest. He said “today’s generation is fortunate enough to enjoy the blessings of the extreme level of the development in Information Technology. The whole world is open to them that we had been deprived of enjoying in our student life. You may get news and information through the internet from any corner of the world whenever you need and the number of libraries to get any resource materials is huge.”

He advised the participant students to enrich themselves with the learning and lessons available at the best and develop the future leaders with potentials and proficiencies for building Bangladesh a very developed country in the world. He cautioned them not to spend the scholarship money to buy mobile during the early days of student life. He advised them to invest the money rather to make progress on achieving higher education in the near future.

Among the participant students Pushpita Sen from Mekhal Union, the student of Kulgaon City Corporation School and Md.Bokhtair Uddin from Guman Mardan union, the student of Nazirhat College addressed the event to express their exuberant feelings of having received the prestigious scholarship.

The president of the event thanked all the honorable guests, guardians and students have earned the scholarships and the associate organization PKSF. The scholarship money, a total of BDT 9 lacks 60 thousand was distributed among 44 male students and 36 female students have been studying in different colleges located in Nazirhat and Chattogram City area. Each of the students received 12 thousand takas as scholarship money.

Observance of World Day against Child Labor 2019

Chittagong District Commissioner office in collaboration with the Directorate of Inspection of Factories and Companies of Chattogram zone, Bangladesh Shishu Academy (Academy for Children in Bangladesh), Chattogram and more than 30 of the local NGOs observed the 'World Day against Child Labor 2019' on 12 June. A press briefing from all the electronic and printing media was held at 11 am as one of the most vital activities of the observance program. CEO of Ghashful Aftabur Rahman Jafree, the conveyor, along with a number of NGO leaders, representatives, government officials of the concerned government institutes were present in the press briefing session.

A very touching scenario regarding the child labor condition in Bangladesh had been presented in the declaration paper of the press briefing. The written statement focused on the survey conducted by Bangladesh Statistics Bureau in 2013. Accordingly, the survey, 34 lacks children are engaged in the labor force. 29 lacks 48 thousand of them are doing fulltime jobs and the rest of 3 and a half lacks are involved in part-time jobs. Most of the working children are not studying in schools. They have been involved with earning money for the sake of providing financial support to their families. Only 10 lacks of them carry on studying at their free moments. About 3 lacks of them are absolutely deprived of the chance of getting educated.



The survey also presented the causes behind the children not being able to get education. 30% of the children have been deprived because of the financial inability of their families. 20% of them have not been allowed by their families. The notion of the families is that they should better concentrate on their duties of doing household works rather than doing study. The long distance between the home and schools is one of the most mention-worthy causes. The most concerning fact is that 12 lacks 80 thousand children are engaged in risky and hazardous jobs.

The second round of the event was graced by the presence of Alhaz AZM NasirUddin, the honorable Mayor of Chattogram City

Corporation. He inaugurated the Human Chain and the whole day long program held at the front of the Chattogram Press Club. Addressing the human chain, the Mayor claimed that child labor is definitely an inhuman activity. The city is to be brought under the strong initiative to stop child labor that also would contribute a lot in ensuring Chattogram city to have a clean image in Bangladesh. And for that necessary steps should be taken to fight off the challenges of poverty as it is the prime cause of the curses of illiteracy and child labor at the same time.

The program was presided over by Aftabur Rahman Jafree, CEO of Ghashful.



MICRO FINANCE
AND
FINANCIAL INCLUSION

PROGRAMS

End Poverty and Economic Development Through Micro finance & Financial Inclusion



Microfinance and Financial Inclusion of Ghashful is one of the highly estimable projects as it directly relates to the integrated development approach of SDGs, a universal call to action to end poverty. It has already been proven that the micro credit-based intervention might be a very effective tool for poverty alleviation and empowering the poor in the world as it ensures financial empowerment at the grassroots level.

Ghashful started its Microfinance (MF) program since 1993 as a pilot project. It is well known that the Macro credit-based Institutes like the Banks and financial institutes have a lack of access for the poor people to enjoy the facilities of saving, borrowing as well investing money in small but potential businesses. The services and supports provided by the Microfinance and Financial Inclusion program has remarkably enabled the poor and grassroots level potential entrepreneurs to get engaged with different income generating activities which in turn, allows them to become economically self-sufficient. In view of the fact, in 1997 the microfinance program became a core activity of Ghashful with the assistance of AAB.

In 2005 with the aim to scale up the financial supports in different segments of the society and to increase

income earning sectors and making employment, Ghashful started its new era of Microfinance through making partnership with PKSF.

The MF program has done a lot to achieve the mission of developing a self-reliant society in different communities as it supports the capacity building interventions by creating easy and available access to get financial supports for the community people in the working areas. Besides this, the microfinance program has helped the organization to achieve sustainability of its other social development activities.

At present, Ghashful is investing the efforts to develop a productive young generation by exploring their potentials with earning financial empowerment. The organization has already taken initiative to digitalize the inclusive financial services and green finance to end poverty in all its form everywhere.

The Microcredit based interventions with various dimensions of implementations are on the process of being linked with the Macro-credit-oriented facilities and opportunities. Recently, the collaboration with banks and other financial institutions has been enriching the program day by day by creating an unconstrained access for the grassroots level people even in such institutions.



Goal

To build up self-reliant and conscious society through economic empowerment that results in poverty reduction



Objectives of the Program

1. To reduce poverty in Bangladesh;
2. To develop savings tendency among the poor women and adolescents and build up equitable savings among them to reduce livelihood risks and vulnerability originated from lean season of income, various disasters, diseases and longtime inactiveness due to diseases, accidents etc.;
3. To create self-employment and scope of wage employment through formation and enhancement of individual business competency of entrepreneurs;
4. To provide financial services to the poor women and adolescents in order to facilitate their involvement in economic activities to foster their contribution to their household income;
5. To increase the access of poor women and adolescents into the institutional credit and stop pauperization of poor due to loans they receive from the informal sources at a very high interest rate;
6. To reduce the dependency of women on men and improve their dignity through raising their voices within the family and society by transforming them into income population;
7. To utilize the local resources at the optimum level.



Implementation Strategies & Approaches

1. Special focus on women's empowerment;
2. Priority on the poor and potential entrepreneurs;
3. Participatory Management Approach;
4. Conventional and Green Microfinance;
5. Value Chain Development;
6. Financial Inclusion with services;
7. Risk Management



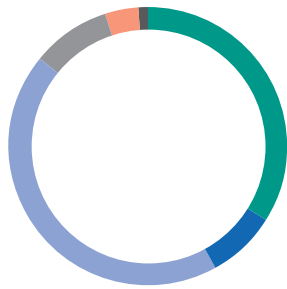
Revolving Loan Fund (RLF)

To carry out the Micro Finance operations, Revolving Loan Fund (RLF) has been one of the important elements. Ghashful RLF consists of different sources like Loan from PKSf, Member's Savings, Retained Earnings and Risk coverage fund etc.

Contribution to Loan Fund (as on June 30 2019) in Million BDT

Source of RLF	Amount in BDT (2018-19)	Percentage of Total Fund
Loans from PKSf	463.61	34.22%
Loan from Commercial Bank	107.50	7.94%
Member's Savings	594.80	43.91%
Retained Earnings	122.84	9.07%
Risk Coverage Fund	53.02	3.91%
Others Fund	12.88	0.95%
Total	1354.65	

Revolving Fund of Microfinance



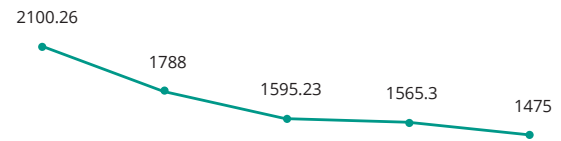
Loans from PKSF 463.61, 34% Loan from Commercial Bank 107.5,8%

Member's Savings 594.8, 43% Retained Earnings 122.84, 9%

Risk Coverage Fund 53.02, 4% Others Fund 12.88, 1%

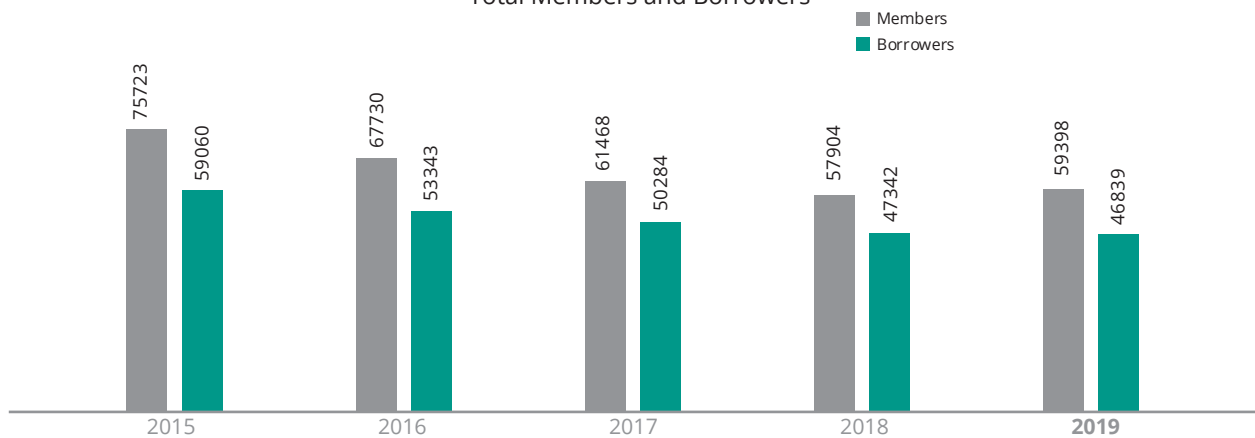
Amount Disbursed

Million in BDT



2019 2018 2017 2016 2015

Total Members and Borrowers

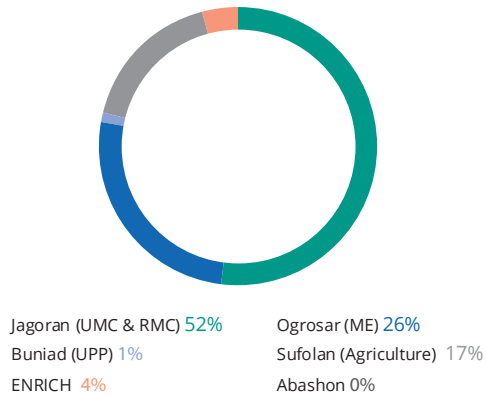


Loan Portfolio Analysis

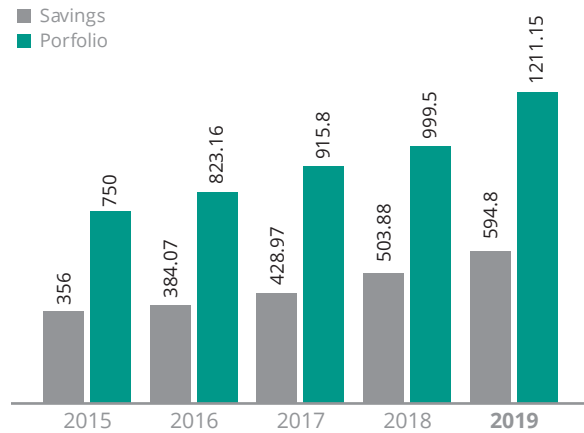
Ghashful's loan outstanding experienced 9.49% growth in 2018. The organization's loan outstanding was mainly concentrated in urban and Rural micro credit (Jagoron) (58.84%) followed by micro enterprise (Agrosor) (21.95%), Agriculture (Sufolon) by 15.61% other types of loan combined shared (3.6%) portion of total outstanding loan

Loan Component	2018-19		2017-18		2016-17	
	Amount	% in Total	Amount	% in Total	Amount	% in Total
Jagoran (UMC & RMC)	632.49	52.23	588.13	58.84%	537.55	58.70%
Ogrosar (ME)	315.83	26.07	219.44	21.95%	170.14	18.58%
Buniad (UPP)	9.71	0.82	7.46	0.75%	6.67	0.73%
Sufolan (Agriculture)	202.70	16.74	156.05	15.61%	189.72	20.72%
ENRICH	46.03	3.80	28.47	2.85%	11.72	1.28%
Abashon	4.09	0.34				
Total	1210.85	100.00%	999.56	100.00%	915.80	100.00%

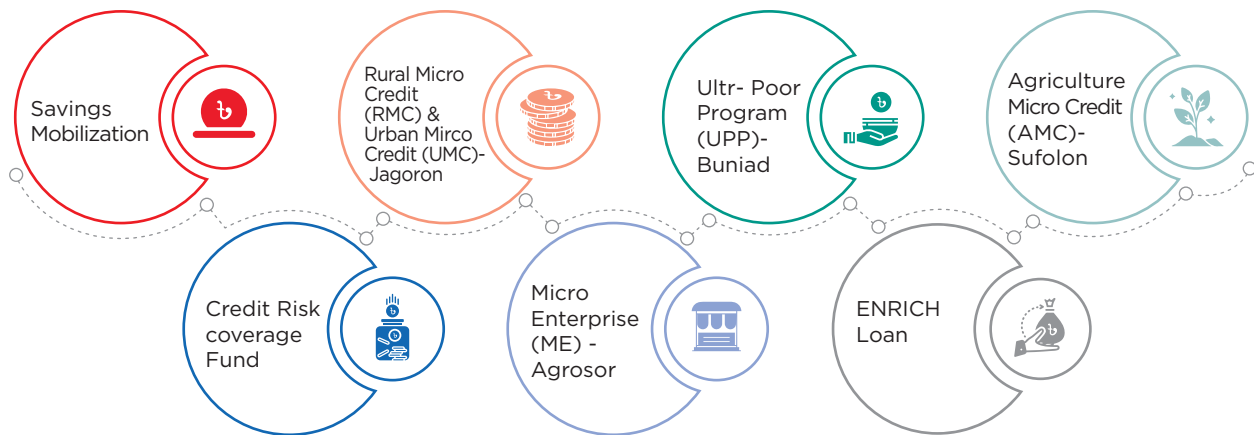
Component Wise Portfolio




Savings and Porfolio Trend




Project Interventions to Clients




Project Interventions



Foreign Remittance



Ghashful Biogas and Improved Cook Stove Project Loan



Value Chain Development

Target Clients

Marginalized and underprivileged people of the rural and urban population. Especially poor women, farmers and potential entrepreneurs.

Coverage Area

Chattogram, Feni, Comilla, Dhaka, Naogaon and ChapaiNawabganj districts of Bangladesh.

Implementation process

The Microcredit and financial inclusion-oriented interventions of Ghashful are implemented on the basis of the Savings and Credit Service to clients.

The stages of the operation of the program are:

The programs are initiated by forming Samity (Group) either in the urban or rural areas with active involvement of the local beneficiaries.

The next step is forming a management committee consisting of the President, Secretary and Treasurer to strengthen the governance of the Samity. The committee members are democratically selected by the Samity members among themselves.

The members can get the credit facility even before making savings without collateral through getting approval from the management committee that is confirmed in the weekly meeting of the Samity.

In addition to the continuation of the regular activities of the local Samity, the administrative role for the Samity is carried out by the staff of Ghashful branch office under the supervision of the Branch Managers while the overall coordination and management of the program is run from Ghashful head office.

Repayment of credits is also accounted in weekly Samity meeting besides running on the savings activities.

Apart from adding the savings in regular basis, for paying the credit and collecting the installment, Ghashful tries to convert the Samity as transformation center for the community people by linking it with income generating activities, education facilities, skill training, comprehensive health packages and awareness raising on different social and health issues etc.

At present Ghashful operates its microfinance program through 50 branch offices with the involvement of 465 MF staffs.

Performance Highlight as on June -19

Information	June -19
Total No. of Branches	50
Total No. of Microfinance Staffs	465
Total No. of Member	75723
Total No. of Borrower	59060
Amount Disbursed (Cumulative) (In Millions of BDT)	14285.23
Amount Recovered (Cumulative)	13074.08
Portfolio Outstanding (In Millions of BDT)	1211.15
Savings Balance (In Millions of BDT)	594.80

Mobilization process of Savings for sustainability

Future demand for money is mitigated by the prevailing savings that obviously are an influential factor for running the whole operation. Unfortunately, it is a great challenge to make extremely poor people to get out of the vicious cycle of poverty. They hardly can go for savings from their very low income. It is pretty difficult for them to arrange investment to start any business to earn self-reliance.

For helping the poor people to earn self-sufficiency by getting out of the vicious circle of poverty, Ghashful initiated Savings opportunity, especially targeting the vulnerable community since the inception of the microfinance program.

To ensure the sustainability of the mobilization process of the savings services for the vulnerable people Ghashful has adopted two types of saving procedures:

1. General Savings
2. Term Deposit Scheme

General Savings: This type of savings is compulsory for all microfinance clients. The clients save money weekly in the group or Shamity at a fixed rate. The savers get a 6% interest per annum on their savings balance.

No of Saver	Savings rate	Interest	Balance on June 2019
75723	6%	31947020	594800369

Term Deposit Scheme (TDS)

In 2016, Ghashful has introduced the Term Deposit Scheme (TDS) as an additional saving opportunity for micro finance clients.

According to the Scheme, the clients can deposit an amount of BDT 100/ 200/ 300/ 400/ 500 monthly for five years duration. After completion of the tenure, they will receive a pre-declared amount with interest like below.

Target people	Savings amount per month (BDT)	Duration	Interest	Savings balance on June 2019 Million (BDT)	Remarks
All microfinance client	13,65,561	5years	26,64,435	30.18	Maturity after 5 years

Rural Micro Credit (RMC) & Urban Micro Credit (UMC)—Jagoron

Ghashful has been implementing Rural Micro Credit (RMC)&Urban Micro Credit (UMC) through 50 branches as two of the major Savings and Credit Services of the organization. The UMC is the earliest intervention of Ghashful microfinance program that has been providing savings services and credit facilities for the purpose of building the community-based institutions.

The service charge of the both UMC and RMC is 25% reducing balance rate according to MRA rule that has contributed a lot to achieve the goal. 99 % is the repayment rate of the saving and credit services. The range of credit amount of two of the components is between Tk. 1,000 to 50,000 BDT though none of the members took loan of less than 5,000 BDT so far.

Till the date of inception, the total number of clients of RMC and UMC (Jagoron) is 56937. Their savings balance amount is BDT 297852241, equivalent to BDT 297.85 million. Out of 9409.97 million cumulative disbursements total outstanding loan is 632.49 million.

Ultra Poor (UP)—Buniad Program

Targeting the extremely vulnerable people, Ghashful incorporated the Savings and Credit Service named Buniad (hard core poor) program in 2002. It's worth mentioning that the type of community people are usually not targeted by the general microcredit products as they lead a miserably volatile living. They have to go through much pain and sufferings to maintain their daily livelihood. They do not have any safe shelter and food security. Because of the lack of minimum resources, a major portion of the total population cannot get the credit facilities and enjoy the success of Microfinance based programs. To reach the output of the Microfinance based programs to the very poor and vulnerable community people,

Ghashful is providing the product in the name of Buniad program. The clients, having no fixed assets are eligible for the Savings and Credit Services. They can get the small amount of credit facility which is up to BDT 20,000. Service charge of this product is also very low in comparison to other microfinance products.

At the end of the June 2019, there have been 1299 clients. The savings balance is BDT 3.61 million and the outstanding amount is BDT 9.99 million against the cumulative disbursement of BDT 84.75 million.

Agricultural & Seasonal Micro Credit (AMC) Program—Sufolon

Intending to strengthen the agricultural and farm activities to ensure the improvement if the livelihood of the poor households in rural areas, Ghashful initiated the agriculture based micro credit program—Sufolon (good firm production) with the support from PKSF.

Bangladesh is an agricultural country and a large portion of the whole population here depends on agriculture-based activities for their livelihood. The landless marginal and small farmers and their family members, directly involved with agricultural activities are related to seasonal business also. Targeting the marginal, small farmers, Ghashful had adopted the Microcredit program, Sufolon to support them and their families to be engaged in agricultural and seasonal activities for ensuring food security and developing their livelihoods.

The Credit Service is exclusively designed to increase the farm activities that will enhance the livelihood of the poor rural households as the agricultural loan support of the program enhances food security of the poor households in rural areas. The loans are disbursed to landless and marginal farmers by forming organized groups of themselves. The people aged over

18 years, living in the respective working areas permanently (minimum for five years at least), and directly involved with agricultural activities are eligible for getting the facilities of the Service. The loan ceiling amount is BDT 5,000 to BDT 50,000 and repayable as per production and installment schedule of the policy is with the interest of 2 % monthly in the declining method.

Till June 2019, there have been 7639 members with 37.00 million saving balance and BDT 2027.71 million outstanding in this program. The cumulative disbursement of this program is BDT 2143.71 million up to the early mentioned period.

Micro Enterprise (ME) Program—Agrosor

To address the diverse financial needs of the poor entrepreneurs, Ghashful has initiated the Micro Enterprise (ME) Program. Usually the poor business owners lack the ability to meet the requirements of formal banks or financial institutions to get loan. Ghashful MF offer loans for them but, unfortunately the amount is too low to meet the requirement of the business owners. Ghashful ME program has been a great support to overcome the shortcomings. Ghashful ME allows any amount of investment within BDT 50,000 to 10 lacks (excluding land and building used in the enterprise).

The members of Ghashful microcredit program are the clients of ME program. The condition is that they have completed at least one year within the groups. The women owners of potential enterprises get priority as the program encourages women entrepreneurship. Women empowerment through earning financial security is one of the prime concerns of the program. The potential women entrepreneurs get loan easily to invest money in income generating activities that even contributes in GDP through ensuring sustainable development and financial security.

Till June 2019, there are 8936 members with BDT 139.72 million saving balance and BDT 315.84 million outstanding. The cumulative disbursement of this program is BDT 2513.97 million. The service charge of the product calculated in 25% balance reducing rate. The range for the credit amount of this program is BDT 30,000 to BDT 10, 00,000.

ENRICH Loan:

By nature, the credit service of ENRICH loan is similar to Rural Micro Credit (RMC) (Jagoran) and the Micro Enterprise (ME) (Agrosor) programs.

The added facility is that the clients of ENRICH Program may have loan to grab the opportunity to develop assets. The clients have also the access to the loans for improving livelihood related factors like health service, education and so on.

As on June 2019, the outstanding loan amount is BDT 46.03 million against disbursed amount of BDT 120.68 million where saving balance is 12.76 million. (BDT 1,27,57,362 saving balance)

Risk Coverage Fund

It's a fact that entrepreneurship is engaged with risks. To mitigate the risks, though small but quite challenging for the poor entrepreneurs, the Microfinance program of Ghashful has introduced the benefit package named Risk Coverage Fund for the microcredit clients in 2004. The program was initiated as Micro Life Insurance as one of the vital supports for crisis management and the economic development of the vulnerable entrepreneurs.

The microcredit (Jagoran) clients have to pay 0.7% and micro enterprise (Agrosor) borrowers have to pay 0.7 % of borrowed amount as premium to avail this facility while the clients of ultra-poor program are also getting the facilities without any premium amount. As per the benefit of this facility, In case of death of any clients/IGA owner, the outstanding balance of the death clients/IGA owner will be absolved and savings balance will return to his/her nominee.

In 2019, Ghashful paid BDT 6.67 million as claim from Ghashful risk coverage fund to the nominees of the deceased 306 borrowers. Besides this, the clients, affected and burnt by devastating fire, got household appliances as relief.

Foreign Remittance Service

With an objective to hand over the foreign remittance swiftly and easily to the clients of the working areas, Ghashful has initiated the Foreign Remittance Service program in 2012. Ghashful signed an agreement with Bank Asia Limited and Western Union to serve this service. To ensure the smooth continuation of Financial Inclusion, Ghashful is providing remittance to the community that sends their relatives from abroad through Western Union.

In the year of 2018-19, the organization has distributed an amount of BDT 0.81 million among 30 clients who have received the remittance from different countries.

Case Study

Momena Begum: An Icon of a Successful Entrepreneur and Community level Social Activist



In 2004, the workaholic Momena Begum started to think about how to do something on her own to improve the quality of life for her and her family. They used to live in a rented house crossing MPB gate in Chattogram City. There, she noticed a regular congregate of women waiting at the gate of a school nearby her home. She targeted those waiting mother for her upcoming business and selling something which will make them happy.

Nuruzzaman, the then branch manager of the Ghashful Patenga branch, heard of the business initiative of Momena and made her a loan of fifteen thousand taka. With the loan, Momena started to sell the quality women's garments, various baby items, and other essential products which she collected from the Teribazar wholesale

Momena Begum nicknamed Hashu, is a simple-hearted woman but straight forward in her manners and activities that has created an amazing life story of a successful entrepreneur in community level. She started her small business from the gate of a well-known school situated in Navigate area of Chattogram city. Before starting her business, she used to work as a Quality Inspector in a garment factory under Youngone Group (CEPZ) LTD. in Chattogram. Though she had been promoted to "supervisor" position she had to leave her job as there was no relative near her family who could raise her child.

market. Her generosity, simple-hearted nature and honesty won the heart of the waiting guardians nearby Navy Colony that increased her sales at a surprising rate day by day.

Ghashful later gave her loan of 30000 to 8lacks Tk. With the loans and other assistances, she raised a handsome amount of capital.

While Akib, her eldest son had been growing up, her business took up a new dimension. In 2008, she set a room called 'M.T. Fashion', which earned a huge

reputation in the area by the name of "Bhabhi Shop". The sincere involvement in business and social bonding had been attracting more customers and thereby her income rapidly. She started to make new plan to expand her business.

She set up a sewing machine in the shop and started to make her own production out of her previous experience gained previously as a garment worker. From Narayanganj she collected clothes and other export quality accessories to shape them in her own design that made her 'M.T. Fashion' a local brand name of the products including the clothing for women

Momena Begum



and girl children, various kinds of inner Garments items, cloth bags. In addition to selling the items in the newly set-up show rooms, she made a successful arrangement of the marketing of the products in different areas including the local shopping malls.

She gradually set more machines and appointed more staff to work at her production house besides developing her marketing network astonishingly. She brought women from low-income families, short-term garment workers, women hawkers, and even beggars under her marketing network to sell her products in different areas and markets.

Out of her social responsibility and commitment, her entrepreneurship started to establish familial and social dignity for the women in her business network. To increase the scope of the business she bought a piece of land in the Khajurtala area of Patenga police station. The capacity of taking right initiative made Momena to develop her business at its peak. In 2015, she launched her factory near the Show-room that is being operated in full swing. At present, it has 5/6 auto seamless machines, four skilled craftsmen, two sharks and two women workers. She is supplying products to various shopping malls beside the

local market. The quality of the products of her factory maintains a good standard. The low sales price of the quality products are making different types of merchants to come and buy them from her factory. Momena has claimed that she sells BDT 5/1 lakh every month. She earns BDT 5/10lacks per month excluding the expenditures of salaries and allowances of employees. Recently, she has joined the Chittagong Woman Chamber and Commerce as a member.

Momena has the future plan of producing quality Inner Garments products in the Bangladeshi market so that Bangladeshi women become interested in using domestic products willingly and with satisfaction, rather than using foreign products. The total review of her childhood, growth and upbringing as a woman in Katana, at the grassroots level of society demonstrates that she not only sought the path of income-earning but also left a sign of humanity on her own way. She is involved in various social welfare activities in the area. She said there is joy in family life, there is an achievement, there is also fatigue but there is no leisure. She enjoys her work, wants to achieve such joy for the rest of her life. She for her sincerity and integrity has been a symbol of progress in her family and her community with love and dignity.

Productivity & Portfolio Quality (2015-2019)

Institutional Profile	2014 - 15	2015 - 16	2016 - 17	2017 - 18	2018 - 19
Number of District	6	6	6	6	6
Number of Upozila	23	24	33	33	33
Number of Union	141	142	147	153	178
Number of Villages	662	671	716	743	855
Number of Branches	38	39	46	50	50
Total Personnel	376	390	420	458	465
Number of Customer	60108	585575	61468	67730	75723
Customer Dropout Rate	45.38	41.81	30.28	27.52	31.15
Savings Portfolio (Million BDT)					
Yearly Savings Deposit	287.6	304.39	294.48	322.02	359.09
Cumulative Savings Deposit	1404.96	1726.06	2027.86	2375.39	2765.79
Yearly Saving Withdraw	255.49	271.83	256.43	272.56	296.76
Savings Portfolio	358.36	390.92	428.97	503.88	594.8
Savings Portfolio Growth	9.84	9.08	9.73	17.46	18.04
Per Client Average Savings (BDT)	5962.06	6673.95	6978.89	7439.62	7854.95
Savings to Loan Portfolio	47.19	46.31	46.84	50.41	49.11
Loan Portfolio (Million BDT)					
Yearly Loan Disburse	1336.74	1557.59	1660.53	1787.68	2100.26
Cumulative Loan Disburse	7237.69	8802.05	10397.28	12184.96	14285.23
Yearly Loan Recovered	1202.26	1472.76	1520.45	1698.48	1881.69
Cumulative Loan Recovered	6478.41	7957.93	9481.48	11185.4	13074.08
Loan Portfolio	759.27	844.11	915.8	999.56	1211.15
Loan Portfolio Growth	20.48	11.17	8.49	9.14	21.16
Number of Borrowers	46104	48563	50284	53343	59060
Borrower/ Customer Ratio	76.7	82.9	81.8	78.75	77.99
Portfolio Quality					
On time recovery Rate (OTR)	94.64	90.89	96.61	97.53	97.98
Cumulative Recovery Rate (CRR)	99.63	99.64	99.65	99.69	99.72
Portfolio at risk - Per (>30 Days)	3.77	4.02	4.52	3.97	3.41
Efficiency / Productivity					
Loan Officer Productivity					
LO Productivity (Loan -BDT)	6855082	7827115	7444358	7326573	8268744
LO Productivity (Savings - BDT)	1474909	1529626	1369716	1319785	1413741
Average Disburse Loan Size (BDT)	24375	26330	27846	29585	31210
Average Outstanding Loan Size (BDT)	16468	17381	18212	18738	20507

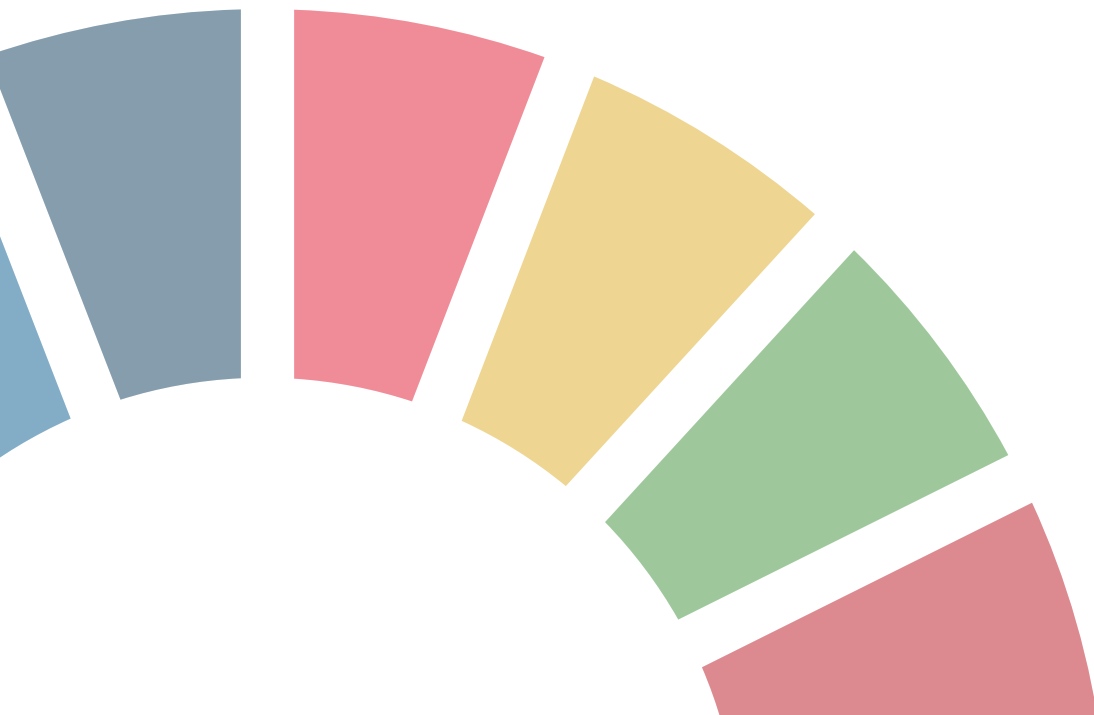
Performance Highlights in the Reporting Year

Inauguration of Ghashful Housing Loan Giving Activity



Ghashful Microcredit and Financial Inclusion Department had undertaken the initiative of

implementing the housing loan program on 28th March 2019. The focal person of Ghashful Microcredit and Financial Inclusion Syed Lutful Kabir inaugurated the loan giving program at Ghashful Patiya Centre. The local inhabitants of Patiya Upozila, Kanchan Chakrabarty, Dulal Nandi, and Ismat Ara Chowdhury received the Housing Loan on the inauguration day. They were given BDT 1 lacks per person and BDT 4 lacks in total as the first installment of the loan payment. The event was graced by the presence of the Manager of Ghashful Microcredit and Financial Inclusion Dept. Tayeem UI Alam, Saydur Rahman Khan, Assistant Manager of Patiya Zone NazimUddin and the respective officials of Patiya Branch of Ghashful.





ENHANCING RESOURCES AND
INCREASING CAPACITIES OF
POOR HOUSEHOLD TOWARDS
ELIMINATION OF THEIR POVERTY
(ENRICH) PROGRAM



Enhancing Resources and Increasing Capacities of poor Household towards elimination of their poverty (ENRICH) Program

With an integrated approach of development having a strong kinship with SDGs that evokes a comprehensive development to ensure a balanced socio-economic and environmental sustainability, Ghashful has been implementing the ENRICH program since 1st July 2013. The project started at Mekhal union of Hathazari upozila under Chattogram district. In October 2015, the program has been extended at Guman Mardan union of the same upozila.

The goal of the program is to ensure development of the whole community in all aspect through enhancing the resources and capacities. For ensuring an integrated development of the community people the ENRICH program includes healthcare, education, capacity building, formation of social capital, employment generation within the communities both in agro-

based and non-agricultural enterprises, jobs for the youth, infrastructural development, improved cooking stoves, solar home system, special savings programs, special projects for the ultra-poor, elderly persons with disability; baggers rehabilitation, demand-driven microcredit and community based programs etc.

The ENRICH program focuses on overall household development through the best possible utilization and enhancement of their existing resources and capabilities. The comprehensive approach for the development of ENRICH program comprises almost all the vital sectors that contribute the best to build up a more sustainable, healthier, safer and more prosperous society through encouraging and facilitating the poor to take part in the development practices with dignity and liberty.



Coverage area

Mekhal and Guman Mardan union under Hathazari upozila of Chattogram district.



Objectives of the Program

- To increase access to education, health, and nutrition program;
- To empower the families through ensuring active participation in the income generating and other supportive activities;
- To develop linkage and work in joint collaboration with local GO-NGO authorities for poverty elevation;
- To motivate local people and institutions to work together for rural infrastructure development.
- To maximize utilization of the local resources to enhance capacity and assets.



ENRICH Activities

- Health service delivery including eye care and nutrition.
- Education support;
- Sustainable income-generating activities;
- Rural infrastructure development, construct culvert, bamboo and wooden bridges; etc.
- Install sanitary latrine, install tube well for institution and household and ICS, Solar system
- Value chain development activities (cultivation of Bashak plant – a medicinal plant);
- Youth development activities;
- Job creation for rural youth;
- Establishment of SOMMRIDHO BARI (ENRICH House);
- Baggers rehabilitation.
- Social Advocacy and knowledge dissemination



Case study

Rehabilitated Beggar Rashida Begum: On the way to earn a decent living



“Never stand for begging for which you have the power to earn”. Well, Rashida Begum from Guman Mardan at Hathazari upozila in Chattogram got the chance at last to leave the occupation of begging for ever and to initiate a new life.

The early days of her life had been full of struggles and hardship. With the limited income of begging she could hardly accommodate the family of six persons. Her family had fallen in crisis of fulfilling the basic needs of daily life. At that time Ghashful came forward to stand by her side and to provide all kinds of possible assistance. 70 years old Rashida Begum was rehabilitated through Beggar Rehabilitation Program under ENRICH having been implemented at Hathazari Upazilla of Chattogram. In 2016, she was provided with 1 lac taka and two cows from Ghashful. After one year she sold two of her cows and bought a Tam-tam (Bhatbhati) vehicle for her eldest son that became the source of earning for the entire family. His per day profit was approximately 500-600 taka. Now Rashida Begum’s family is run by the income of her son. Overall, Rashida Begum’s social, economic and family status has now been enhanced along with achieving social dignity.

ENRICH Program Output at a Glance: 2018 - 19

Sl. No	Particulars	Achievement (July 2017-june 2018)		Cumulative	
		Mekhal Union	Guman Mardan Union	Mekhal Union	Guman Mardan Union
1	No. of villages	9	3	9	3
2	Total household	7775	3000	7775	3000
3	Health Card	1339	554	7039	1361
4	Static clinic	348	179	1767	752
5	Static clinic patients	4727	1931	24387	7424
6	Satellite clinic	96	48	461	198
7	Patients in satellite clinic	3272	1415	14263	5277
7	Office satellite	46	-	156	-
8	Patients in office satellite	1549	-	4675	-
9	No. of health camps	5	4	31	18
11	Patients in the health camps	1427	1355	14973	6681
12	No. of eye camps	4	1	19	5
13	Patients in the eye camps	718	138	3872	1127
14	Cataract operation	29	22	222	55
15	Spectacles distribution	80	-	358	91
16	Diabetic tests	2548	442	14767	2410
17	Health awareness sessions	768	288	5170	1274
18	De-worming tablet distribution	5885	6090	106758	23000
19	Iron and Folic acid capsules	19215	8300	67515	28300
20	Postikona	6506	1815	25870	9755
21	Calcium (Miracle)	19165	8155	25015	10255
22	Public latrine complex	-	-	51	29
23	Sanitary latrine	-	-	3	0
24	100% sanitation activities	-	100	445	400
25	Deep tube-well installed	3	1	21	3
26	Shallow tube-well installed	-	10	29	26
27	Two Rooms Washroom	-	-	1	-
28	Ring, Calvert installation	-	-	25	4
29	Drain construction	3	-	9	-
30	Graveyard guide wall	-	-	1	-
31	Roadside guide wall	-	-	1	-
32	Pond fringe Side walls	-	-	1	-
33	Connection roads	1	-	1	-
34	Vermin compost plant installed	-	46	53	56
35	Beggars rehabilitation	2	2	12	8
37	Bashok plantation	3000	-	36938	-
39	Vegetable seed distribution (family)	20	46	1020	56
40	Plants distribution	490	2000	8420	7685
41	Biogas	-	-	5	2
42	Sammriddhi center	-	-	5	9
43	ENRICH built houses	40	30	50	40
43	No. of learning centers	-	-	40	35
44	Students in the center at present	-	-	1200	856

Major Events in the Reporting Year

Environment, Forest and Climate Change Minister was present in the Beggars Rehabilitation Program



Ghashful organized a check distribution and open discussion program with the presence of the Honorable Former Environment, Forest and Climate Change Minister on 11 August, 2018 at Hathazari in Chattogram. The event was held at Hathazari Upozila Parishad Auditorium with the support of PKSf. Check distribution among the scholarship holder poor talented students and open discussion with the beneficiaries of the Projects named ENRICH, Improve Livelihood and Dignity of Elderly People and PACE had been the core activities of the event. The former honorable minister Barrister Anisul Islam Mahmud appreciated highly the initiatives of beggar rehabilitation and providing financial support to

the poor talented students much in his speech. He said that the initiatives would create a positive impact on developing sectors like education, health, and agriculture. He encouraged Ghashful to carry on the type of intervention for a long period of time. Ghashful CEO Aftabur Rahman Jafree mentioned the continuous support of Ghashful to 38 scholarship holder meritorious students, 200 elderly people provided with the allowance and the beneficiaries engaged in cultivating the high valued fruits for improving their livelihood and dignity. He expected the support and cooperation of PKSf along with other GOs and NGOs to carry on the activities in the future.

Observance of World Women Day

With the spirit of the theme “Think Equal, Build Smart, Innovate for Change”, Ghashful observed World Women Day 2019 on March 12. Ghashful organized the observance program at Mekhal Union of Hathazari Upozila in Chattogram District in collaboration with PKSf Social Advocacy & Knowledge Dissemination Unit. The observance

program was initiated with organizing a rally with the participation of local male and female inhabitants in the morning

Mekhal UP Chairman Md. Salahuddin Chowdhury and Panel Chairman Md. Jasim Uddin led the colorful rally procession. After the rally,



a discussion meeting was held at the yard of Ichapur ENRICH Program office. The meeting was presided over by Sayed Lutful Kabir, Focal of Ghashful Microcredit and Financial Inclusion and; Mekhal UP Chairman had been the chief guest of the discussion meeting. Chief Guest said, “By developing women we can ensure the social development that automatically would develop the country.”

Women’s Day Observance program was also held at Guman Mardan Union on 10th March. A discussion meeting was organized at the yard of Guman Mardan office. Abeda Begum, Deputy Director of Ghashful Microcredit and Financial Inclusion presided over the meeting and Md.

Mujibur Rahman; Guman Mardan UP Chairman had been the chief guest of the discussion meeting. Md. Arif, Coordinator of ENRICH Program, delivered the welcoming speech. The chief guest said, “Women should get involved more in the development activities to establish themselves with due honor in the society.” He thanked heartily Ghashful and PKSF for organizing such program at the grass-root level besides implementing development programs on education and health. The president of the discussion program invokes active participation from all the sectors of the society to stand by the women folk of the society to ensure a respectable position in the respective fields.



Observance of World No Tobacco Day 2019



Tobacco is extremely hazardous to health as it directly infects the lungs and ensures an early death. With a view of growing awareness about the health hazards caused by tobacco, Ghashful observed the “World No Tobacco Day 2019” with the spirit of the theme, “Tobacco and Lung Health” at Guman Mardan Union on 30 May. PKSF Social Advocacy and Knowledge Dissemination unit supported Ghashful to organize the event. A discussion meeting following the rally was held at Guman Mardan Union Parishad Office on the occasion of observing the day. Guman Mardan Union Parishad Chairman graced the event as the chief guest. The guest speakers pointed out the bad effect of tobacco on health and emphasized on keeping the families and surrounding society aloof from taking tobacco. Following the

discussion program, a rally dispersed peacefully on the street of the union and ended at Guman Mardan Union Parishad Office.

In the same manner, Ghashful observed the “World No Tobacco Day 2019” at Mekhal Union Parishad Yard on 19 June. The event was started with a colorful rally led by Mekhal Union Chairman Salahuddin Chowdhury and the Panel Chairman Md. Jashim Uddin Chowdhury. The local male and female inhabitants participated in the rally. A discussion meeting was held after the rally. Microfinance and Financial Inclusion Head Sayed Lutful Kabir presided over the meeting and UP Chairman addressed the discussion meeting as the chief guest. The speakers invoked the participants to make the union absolutely free from tobacco.



World Environment Day 2019 was observed with a commitment of building Air Pollution Free World



Ghashful organized the observance event of the “World Environment Day 2019” on 27 June at Mekhal Union and Guman Mardan Union in association with PKSF under its ENRICH Youth Society Program. A discussion meeting was held as part of the event at Ghashful Social Centre for Elderly People. In line with the theme of the World Environment Day being, “Air Pollution”,



the participants voiced for the slogan saying, “Let’s Prevent Air Pollution, let’s build up a Safe World”. Following the meeting, a colorful rally was held with the participation of local people.

UP Chairman, teachers, young male and female representatives, local leaders and the officials of Ghashful ENRICH Program participated in the discussion meetings held at both of the unions.

World Mother Day was observed through rally and discussion meeting



On 12 May, Ghashful ENICH Program observed the “World Mother Day” at Guman Mardan Union and Mekhal Union in Hathazari of Chattogram. Discussion meeting and rally had been arranged at both of the Unions on the occasion of the observance program.

In the program held at Guman Mardan, 200



honorable mothers were given warm reception with sticks of rose flowers. The officials of Ghashful ENRICH Program along with the local people, teachers and young representatives of Union Parishad participated in the rally being colorful with balloons, festoons and banner. Chairman of both of the Unions graced the programs as the Chief Guests.

Ghashful provided Health-care to the people of Mekhal and Guman Mardan Union



Ghashful organized 12 grand health camps in total during the reporting period, 2018-19 in its working area. Eight of them had been organized at Mekhal Union and the rest four of them at Guman Mardan Union of Hathazari Upozila. The camps were held to

provide health support to the poor people to ensure mother and child health, diabetic, medicine, eye care, blood grouping, dental and so on. The program was organized with the support from PKSF. Total of 5772 patients were treated at the camp.

Orientation on the Need of Resisting Childhood Marriage



To earn moral strength to resist child marriage Ghashful with the support from PKSF had organized orientation programs at different of the working areas on different days. Ghashful under the program titled Social Advocacy and Knowledge

Dissemination had organized the orientations in 3 terms during the reporting period.

The 1st term orientations were held at Pesharkhat High School on 11 December, 2018; at the

auditorium of Pesharkhat Islamia Sunnia Dhakhil Madrasha on 12 December, 2018 and at Mekhal Union Parishad Auditorium on 13 December 2018. 36 teachers including Mekhal UP Chairman & members, male and female members of the Child Abuse resisting cell, in total 20 or more participated the orientation events.

The 2nd term orientation program was organized with the participation of 245 students of classes 6 to 10 studying at Guman Mardan Pesharkhat Islamia Sunniya Madrasha on March 12, 13 and 30.

The 3rd term orientation program was held on 16-20 June, 2019. The orientation events were organized with the participation of 930 students in total studying in classes 6 to 10. 639 of them had been the students of Guman Mardan Peshakhat Multipurpose High School and the rest 291 had

been from Guman Mardan Peshakhat Islamia Sunia Madrasha.

A number of topics had been discussed in the orientation programs. Topics including the causes and Effects of Child marriage, the laws and legislation, punishment, the process and people to be punished for the crime, national and international conventions along with the initiatives to be taken by the Government and Non-Government organizations to prevent child marriage had been discussed in the orientation programs. The orientation programs including discussions and drama performance had influenced the boys and girls to make an oath to play vital roles in resisting child marriage not only by expressing their unwillingness to get married in their childhood but also by taking action to discourage, if necessary to stop child marriage in their areas.

Orientation on the Need of Resisting Childhood Marriage



A two-day long training titled 'Social Development and Our Responsibilities' had been organized by Ghashful with support from PKSF on 17-18 October, 2018. The training event was held at Hathazari Guman Mardan Union Parishad Office. The Social Advocacy and Knowledge Dissemination of PKSF basically organize such trainings at the ENRICH Program implementation areas as a vital part of social development program.

72 representatives including the school and madrasah teachers of the schools of the Union, persons engaged with religious institutes, ENRICH coordination committee members, UP male and female members, Sardars, Respectable persons of the Union and professionals participated in the comprehensive training program.

Active Participation of Young People in Development Activities

Ghashful ENRICH with the support from PKSF had organized an extensive training programs under the Program titled “Young People in Development” in several terms. 46 participants including teachers, health inspectors, education supervisors, and organization staff of ENRICH Program implemented at Guman Mardan Union received training on 25-26 June, 2018. Including this, 5 terms of training had been organized at ENRICH working areas with the participation of 166 young men and women in total.

30 of them from 4 no. Ward received trainings on 18-19 July, 2018. 30 of them from 1no.Ward

received trainings on 18-19 August, 2018. 30 of them from 6 no. Ward received trainings on 12-13 September, 2018. 30 of them from 7 no. Ward received trainings on 17-18 September, 2018.

The participants of the training programs on developing self-realization, leadership and determining their roles in society have expressed their satisfaction saying that the type of training programs had been a timely initiative to develop the potentials of young people. After training, they made an enthusiastic participation in other activities including Rally, Human Chain and Plantation of fruit and medicine trees.

Youth Conference 2019



Ghashful ENRICH Program organized the Youth Conference 2019 with the support from PKSF at Guman Mardan Union. The Youth Camp was held at the Elder’s Centre on 12th February.

A prize giving ceremony for the winners of the essay presentation competition was the part of the Conference event.

Young representatives from 9 wards participated

in the program. The winners were selected on the basis of their skills in presenting the essays, analysis of data and information and the like. Young representatives from the wards no. 2,4 and 5 won the essay presentation competition. Complementary prizes were distributed among the representatives from other 6 wards to encourage them for making such participation in future.

Participation in the Youth Conference organized by PKSF



With a view of developing young leadership through building strong moral sense, skills and entrepreneurship among them PKSF in partnership with Ghashful ENRICH had initiated a program titling “Young Generation in Development” at Guman Mardan Union and Mekhal Union. To uphold the progress of the program at national level and thereby ensuring a smooth advancement, PKSF had organized the two-day long Youth Conference 2019 on 7-8 April, 2019 at Bangabandhu International Conference Hall in Dhaka. The slogan of the

conference had been “Tora Shob Joyodhoni Kor” (Let’s make a cheerful voice of being Winners). Dr. Hasan Mahmud, MP cum the honorable Minister of Information of the People’s Republic of Bangladesh had inaugurated the Conference program.

A group of 17 representatives of Ghashful including young male and female beneficiaries of Youth Development Program, the respective officials led by Ghashful CEO Aftabur Rahman Jafree made their significant participation in the Youth Conference.



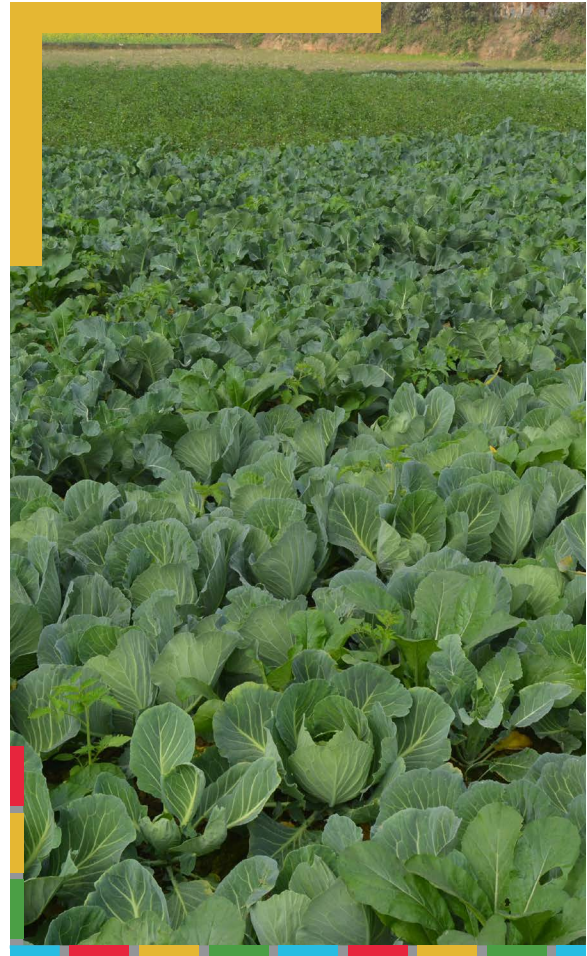
PROMOTING AGRICULTURAL
COMMERCIALIZATION
ENTERPRISE (PACE) PROJECT




Promoting Agricultural Commercialization Enterprise (PACE) Project


The goal of ending poverty in terms with SDGs is highly linked with achieving self-sufficiency in food. But the sustainability is not only linked with increasing food production but also with ensuring food security. Bangladesh being an agricultural country mostly depends on the interventions of the agriculture sector as the contributions of the sector to GDP of the country is notably significant. The interventions are also important for determining food security and nutrition coverage for a large portion of our country people.

With an aim of developing the value chain of safe vegetable and spice production, Ghashful as the partner of PKSF initiated the PACE project in 2017, at Hathazari upozila of Chittagong District. With an objective to develop an apt technology to cultivate high valued fruits and vegetable, later the project named PACE II has been added to PACE I, the core project on agriculture and food cultivation.





Coverage Area and Targeted People:
3000 farmers at Hathazari Upozila



Goal:

- **PACE I**
To increase the income of the farmer through value chain development of safe vegetable and spices production, especially red chili.
- **PACE II**
To increase income of the farmer through technology development for cultivating high valued fruits and vegetable



Common Objectives

- Agricultural entrepreneur development
- New technology adoption
- Skilled manpower in Rural Agriculture
- Safe food supply
- Employment creation
- Income enhancement



Activities

PACE I

- Agricultural equipment and input supply
- Training on Safe food production
- Demonstration plot on Red Chili, Black pepper vegetable, Floating vegetable and fodder etc.
- Vermicompost demonstration
- Pheromone trap, Trichogramma, Bracon
- Exposure visit
- Safe vegetable sale center development

PACE II

- Equipment and input supply
- Training on Safe and high valued fruit production
- Demonstration plot on Barhi dates, Coconut, Avocado, Dragon, Coffee.
- Vermicompost production
- Exposure visit
- Fruits sell center development and online based sell as Shuponno (Quality production)

Case study

The cultivation of Dragon fruit has relieved the grief of Nuruddin



Nuruddin, the son of a farmer, Md. Musa had been growing up like the children of other farmers leading a humble living in the lap of hills surrounding the village Charia of Mirzapur under Hathazari upozila in Chattogram. The natural view of the village had an enormous effect on Nuruddin. He started to learn the mechanism of farming from his father. But the dream of being an entrepreneur had been a kindling inspiration

in the heart of Nuruddin. His family was being entangled with bad days full of poverty as he was passing his childhood days. As a grown-up man, he had to shoulder the responsibility of his family. He started to search for job but failed again and again. Being unemployed for a long period, his family faced financial crisis severely. In the meantime, he got to know about the project of cultivating high valued fruits like Dragon fruit implemented by Ghashful from one of his friends.

In 2018, Nuruddin took the initiative of earning his living by cultivating Dragon fruit. He planted 400 saplings of Dragon in 100 pillars of 60 acres land area in the auctioned hill owned by his father. Ghashful played the key role to fulfill his dream by assisting him with the activities like the distribution of the saplings of Dragon fruit and pillar, consultation on the process of cultivating and marketing along with providing the links implemented under the project. With the assistance of Ghashful, he started to sell the pink colored Dragon fruit at the “Krishak bazar (market of farmers)” at high value and he made his family to get rid of financial crisis very soon with the earnings. His reputation as a successful entrepreneur started to be well-known in his locality. The earning made by the selling of Dragon fruit has ensured the financial stability and now his family is leading a decent living.

Nuruddin is unwilling to make an end to the progress. He is planning to increase the cultivation of Dragon fruit along with other high valued fruits in a group of his three unemployed friends in 350 acres land areas of hills at his village. He believes that his initiative of growing the high valued Dragon fruit will assist more of the unemployed young men in the same way he changed his condition. The handsome earning source will pave the way for them to ensure a bright future by getting rid of the curse of poverty and thereby will contribute a lot to ensure financial stability at the national level.

PACE Project Output in June 2019

Sl. No	Component	Achievements 2018 - 19		Cumulative	
		No	Persons	No	Persons
1	Training on Modern production technology of High Valued vegetable and Chili production for farmers leaders	5	125	10	230
2	Skill development training on High Valued vegetable and Chili production for farmers	48	1167	100	1272
3	Skill development training on Vermicompost production for farmers	1	19	2	44
4	Skill development training on Floating Safe Vegetable production	1	24	3	72
5	Skill development training on Business Service delivery and Modern Production and Organic Pesticide for Input Sealer (Pesticide/ Seed/Fertilizer)	1	25	2	50
6	Skill development training on Black Pepper farmers	1	20	2	40
7	Establishment of demonstration plot on Black Pepper	5	5	10	10
8	Establishment of demonstration plot for vermicompost Production	8	8	16	16
9	Establishment of demonstration plot for Floating safe vegetable Production	6	6	10	10
10	Establishment of demonstration plot for Chili Seed Production	30	30	35	35
11	Establishment of demonstration plot for Safe vegetable Production (Pheromone Trap, Trichogramma, Bracon)	15	15	25	25
12	Video documentary making	-	-	1	-
13	Safe Vegetable Production Booklet/Folder and Crop Calendar	5000	5000	5000	5000
14	Establishment of demonstration plot for High Yielding Fodder	2	2	4	4
15	Knowledge Sharing exposure visit	2	16	3	39
16	Bill Board Preparation for Project Activities showing	1	-	2	-
17	Sensitization Meeting with different Stakeholder, Sealer, Whole Sealer, Stock holder and Service Provider	1	25	3	68
18	Linkage Meeting with Black Pepper, Chili & Vegetable Bayer, Sealer, Whole Sealer, Stake holder etc.	6	150	8	191
19	Fields Day	11	733	15	1022
20	Issue Based Meeting	50	1217	100	2439
21	Skill development training on Fruits and High Valued Crop production for farmers	1	25	2	50
22	Cement Pillar for Dragon Fruit	-	-	750	20
23	Fertilizer	-	-	Aggregate	23
24	Pesticide	-	-	Aggregate	23
25	Dragon Fruit Cutting (Considered 5 % Mortality rate)	-	-	3150	20
26	Date Palm (Barhi) sapling purchase	-	-	75	21
27	Hybrid Coconut sapling purchase	50	50	1000	174
28	Avocado sapling purchase	80	80	85	83
29	Coffee sapling purchase	-	-	2000	8
30	Establishment of Vermicompost Plant	15	15	30	30
31	Signboard and Van fare	-	-	24	24

Project Highlights in 2018-19

Coordination Meeting of PACE Project and Visit at the Fruit Gardens

The coordination meeting PACE Project was held at the Ghashful Hathazari Sadar branch office on 8 October 2018. Ghashful CEO Aftabur Rahman Jafree presided over the meeting. Senior officials including the Heads Microcredit program, PACE, ENRICH and HR participated in the meeting.

After the meeting, the participants led by the CEO made their visit at the fruit gardens of PACE Project. They visited the gardens containing high valued fruits like Dragon fruits, high-yielding Dates and Coconut trees.



Participation in Agriculture and Fruit Fair at Hathazari

Ghashful participated in the 5 days long Agricultural and Fruit Fair conducted by the Directorate of Agricultural Extension of Hathazari Upozila on 9-13 October at the yard of the Upozila Parishad office. Ghashful placed a stall at the fair to present its development activities in agricultural sector. Hathazari Upozila Chairman inaugurated the fair. After the opening of the fair, UP Chairman, Executive Officer and other guest participants made their visit at the stall. The officials of the branch office and PACE Project accompanied the guest in while visiting the stall.



PKSF Representatives visited the high priced Fruit Gardens

A group of representatives from the organization named Palli Karma Sohahok Foundation (PKSF) visited the gardens of Hazi M A Rafique Hasan Bahri, a beneficiary of PACE Project run at North Mekhal Union under Hathazari Upazilla. In the gardens, Hazi M A Rafique Hasan Bahri has cultivated high priced fruits like Dates, Avocado, high yielding Coconut and Dragons. It's worth mentioning that Ghashful has been implementing the remarkable project at 6 of the Unions under Hathazari Upozila in partnership with PKSF. After ending the Development Fair held at the yard of North Mekhal Mosque the representatives from PKSF made the visit program on the invitation from Ghashful CEO Ahmed Jafree.

Eminent economist and PKSF Chairman Dr. Qazi Kholiquzzaman Ahmad accompanied by the representatives to visit the gardens and planted



two saplings of Avocado and four of peppermint. Previously, saplings of 22 high yielding Coconut, 16 Bahari dates and 360 Dragon fruits had been implanted in the gardens, many of which are already affluent with flower buds and fruits.



IMPROVED LIVELIHOOD AND DIGNITY OF ELDERLY PEOPLE



Improve Livelihood and Dignity of Elderly People

Though of being enriched with years-long seasoned experiences and learning, the elderly people are deprived of enjoying a dignified and improved living.

Unfortunately, their being neglected is a common phenomenon in our community. They become very vulnerable in terms of physical and socio-economic condition as they reach by age at the stage surpassing the life expectancy of human

beings. By nature, they being at the end of the human life cycle need more care and attention.

In this perspective, Ghashful has initiated the project in December 2015 with the support of PKSf to uplift the life status of the elderly people in Mekhal Union. In 1st August 2016, the project has successfully been extended at Guman Mardan union of Hathazari Upozila.

Objectives of the Program

To uplift the life status and dignity of the elderly people in our community

Major activities



Meeting of Ward and Union Committees



Training on leadership and monitoring



Awareness building on public facility



Establishing social centers for elderly people



Health service with physiotherapy and counseling



Shelter for shelter-less



Funeral support for poor



Wheel chair, blanket, umbrella service for the persons with disabilities and poor



Coordination with other stakeholders



Best Elderly people and Best child Award

Operational Highlights 2019

Activities	Mekhal Union	Guman Mardan Union	Total
Honorarium distribution	100	100	200
Umbrella	20	20	40
Stick	20	20	40
Blanket	50	50	100
Shawl	50	50	100
Wheel Chair	2	2	4
Commode chair	20	20	20

Major Events in the Reporting Year

Observance of International Day for Elder Persons 2018



With a view of growing awareness about ensuring the pleasant living for elderly people with dignity in their families, surrounding society and can enjoy their respectable involvement with social activities among common people; Ghashful organized the observance program of International Day for Elder Persons 2018.

The program was held at Guman Mardan Union Parishad office on October 1, 2018. Following a colorful rally, a discussion meeting was held with the presence of the UP Chairman as the chief guest of the event. The meeting was presided over by the president of the coordinating committee for the elderly People of the Union.

Inauguration of Elderly Centre



Ghashful with the support from PKSF has opened the Elder's Social Centre at Hathazari Upozila with an aim of improving the living standard of old people on February 10, 2019. Barrister Anisul Mahmud, Honorable MP cum the President of the Standing Committee under Bangladesh Govt. Overseas Welfare and Foreign Employment Ministry inaugurated the program. The opening program was graced by the presence of UP Chairman, UP Executive Officers, local Journalists, teachers, members of Union Coordinating Committee for Elderly People, respectable persons and the senior officials of Ghashful.

Distribution of Winter Cloths and Old Allowance to the Elderly People



A familial and social bonding on the basis of strong moralities and values can create an impact on a secured social existence for elderly people. It been the thematic voice of all the speakers having addressed the distribution programs for the elderly people held at Mekhal Union on 11 December, 2018 and at Guman Mardan Union on 24 December, 2018.

Ghashful with the support of PKSf had distributed winter clothes, Old Allowance among the elderly people of both of the working areas. At Mekhal Union, 50 elderly people got blanket, 50 of them received shawls, 100 of them received old allowance and a very poor elderly person got allowance for the distressed elderly persons.

At Guman Mardan, 50 elderly people got blanket, 50 of them received shawls, and 100 of them received old allowance. Besides this, 251 patients received treatment and medical assistance from the Health Camp organized at Guman Mardan Union.

Improve Livelihood and Dignity of Elderly People Program of Ghashful implemented the distribution programs, presided over by Ghashful CEO Aftabur Rahman Jafree. UP Chairman, UP Project Head, Ghashful ENRICH Program officials along with the respective project officials, local leaders and the respectable persons of the Unions were present in both the distribution programs.





EDUCATION PROGRAM



Education Program

Ensured Child rights, Adolescent development and Education for all

Priority to promote education, one of the basic rights of our constitution, mostly all the NGOs are quite serious about implementing education programs with the aim to increase the literacy rate of Bangladesh.

Ghashful started its education program since 1985. Since inception, Ghashful has been emphasizing on educating the diversified beneficiaries of different projects to reach the target of building up a skilled, well conscious and self-reliant population at With a view of making a remarkable contribution in achieving SDGs to materialize the vision of ensuring quality education leading towards an all-inclusive society with equity, dignity and security in all perspectives, Ghashful has taken a number of initiatives to strengthen education program by incorporating a number of interventions.

Bangladesh is a signatory to the world declaration on Education for All (EFA) held at Jomtien, Thailand in March 1990. Accordingly, Bangladesh has formulated the National Plan of Action 1 and 2 to implement the goals of EFA. A Non-Formal Education Policy has also been prepared. Following the essential motive of the government to give the grassroots level. The interventions of education program encompass from the slums in the city to the remote areas in villages. Through incorporating the interventions, Ghashful is contributing significantly in building a society free from curse of illiteracy by providing educational support to the girls and boys of the grassroots poor and illiterate families, the urban slum children living in difficult circumstances and involving in hazardous job, underprivileged community people including the elders even, living in the working areas of the organization.

Ghashful is implementing the Education Program in two categories:

1 Non-Formal Education

2 Formal Education

The Interventions and Activities of Ghashful Education Program are:



1. Non-Formal Education

- Child Development Center (CDC)
- Education Support Program (ESP) in rural area
- Tutorial assistance through ENRICH program
- Adolescent Development Center (ADC)
- Second Chance Education (SCE) for drop out Children



2. Formal Education

- Formal Education for low income families: Ghashful Paran Rahman School

Non-Formal Education

Child Development Center (CDC) for Dalit (Sweeper) Community



The right of education for the children of the most vulnerable communities is one of the prime concerns for Ghashful. To establish the right of education for the children of the Dalit (Sweeper) community, Ghashful is running a Child Development Center

(CDC) for their psycho-social development through an informal approach of education. Besides tutorial assistance the center is providing cultural and creative learning opportunities for the underprivileged and marginalized community children



Objectives of CDC

- To improve primary school enrollment, completion and academic performance for children;
- To develop knowledge on life skills among children and adolescents;
- To create opportunities for children to access inclusive and qualitative primary education.

Working Area

Chittagong City Corporation area

Targeted Population

Children and adolescents from poor and disadvantaged Dalit (Sweeper) communities

Main Service Components

Child Development Center and Adolescent Center

Child right activities through CDC

The organization has been emphasized on child rights issues to make a progressive society for future since its inception. In this context, Ghashful child rights programs have become involved with many advocacy forums and networking platforms. To ensure child rights and uphold the issues, the organization has been organizing different types of workshops, seminars and community awareness programs.

Major activities of CDC during the Reporting year

Observance of World Children's Day

To hold on the significance of claiming the right of education for the distressed and vulnerable community children like the children of Horizon Samprodai, Ghashful in association with Bangladesh Shishu Academy has organized the observance program of the World Children's Day on October 8, 2018. The Program was held at the Child Development Center (CDC) located at East Madarbari in Chattogram.

Title of the program was "Listen to me". Inspired by the theme of the World Children's Day 2019 which was "Today's children will bring the light, keep the world better." And the theme of International Girl Child Day "Girl force: Unscripted and unstoppable"

The program was presided over by Mafizur Rahman, Deputy Director of Ghashful Human



Resource and administration. Ward Councilor, Mazharul Islam Chowdhury was the Chief Guest at the program. Sardars of the Shebok Colonies, local leaders, teachers and Ghashful officials were also present to enjoy the show.

Observation of the International Mother Language Day with the Participation of Students and Teachers



A discussion meeting following the colorful rally had been organized with the participation of the students and teachers of the local Madarbari S Colony Govt. Primary school and Ghashful Children Development Centre in East Madarbari on the occasion of observing 21st February, the National Martyrs Day and at the same time the International Mother Language Day. The rally with the participation of local children dispersed from the Sebok Colony and ended at Collegiate School where the participant paid homage with flowers to the Shaheed Minar. Then they participated in the discussion meeting at Madarbari S Colony Govt Primary school

Adolescent Development Center

With an aim of developing an adolescent friendly environment through helping them to overcome the obstacles imposed by the surrounding society, Ghashful Child Rights Program expanded the Adolescent Development Center. Unfortunately, the existing society is unaware of the condition of

adolescents, a very significant stage of growth in the middle of childhood and manhood or womanhood. Excessively imposed confidentiality leads to social stigmatization and consequently, their natural growth, mentally and physically is hampered.

The existing reproductive health services are generally inaccessible for the adolescents. The education program implemented by Ghashful Adolescent Development centers focuses on growing awareness of the essential issues by creating access to accurate information and services. The learning process of the intervention has been contributing much in establishing a sense of equality among the adolescent boys and girls coming from different geographic and socioeconomic circumstances. The gender gap

is literally been removed at the primary level. The program is also designed to meet the special needs of former students of NFPE by providing life skill trainings and awareness raising activities.

At present, Ghashful is operating Adolescent Program in corporation with Adolescent Development Foundation (ADF) and CDC center located at East Madarbari under the Chattogram city corporation where 30 adolescent boys and girls have enrolled.

Tutorial assistance through Enrich program



Ghashful has initiated the intervention titled “Tutorial assistance through Enrich program” under its Education with an objective to reduce the dropout rate of school going children in rural areas. In the rural areas, it’s really a great challenge for

the poor and illiterate families to let their children to continue education. Within a very short time they dropout for the lack of support from their families. They remain absent for a longtime in the classes. Ghashful has established Non-Formal Education centers in the rural working areas to face the challenge by assisting the school going children to learn the lesson easily for attending the classes in the next day class without any discomfort about learning. Ghashful has been providing tutorial assistance through the centers operated under ENRICH program.

These centers being operated under ENRICH program are playing a vital role to enhance the learning capacity of the students by creating an effective participation in different types of extracurricular activities.

In the year of 2019, a total of 2056 no students had enrolled in 75centers at Makhel and Guman Mardan union.

Tutorial assistance through Enrich program



With the technical support of BRAC Education Support Program (ESP), Ghashful has been implementing the program as one of the effective interventions for the beneficiaries of rural areas. With an aim of increasing education opportunities for rural disadvantaged children, Ghashful started its rural education program in 1998. The schools under ESP has successfully been fulfilling the educational needs of vulnerable groups in the society as there had not been in any schools, either government or private to meet the need of providing educational support to the local children. The schools are to be operated for four years and cover curriculum up to class five.



Goal of ESP

To create educational opportunity for the underprivileged and left out children in rural areas



Objective of ESP

- To reduce poverty through access to NFPE for those who are traditionally remain outside from schooling.
- To provide free education with enjoyable environment
- To reduce dropout rate
- To organize extra-curricular activities
- To aware the parents about educating the children



Coverage Areas

Kushumpura, Kashiash, Kolagaon, Ziri, charlakkha, Charpatharghata and Shikalbaha union at Patiya& Karnaphuli upozila of Chattogram district.

Achievement of ESP as on June 2019:

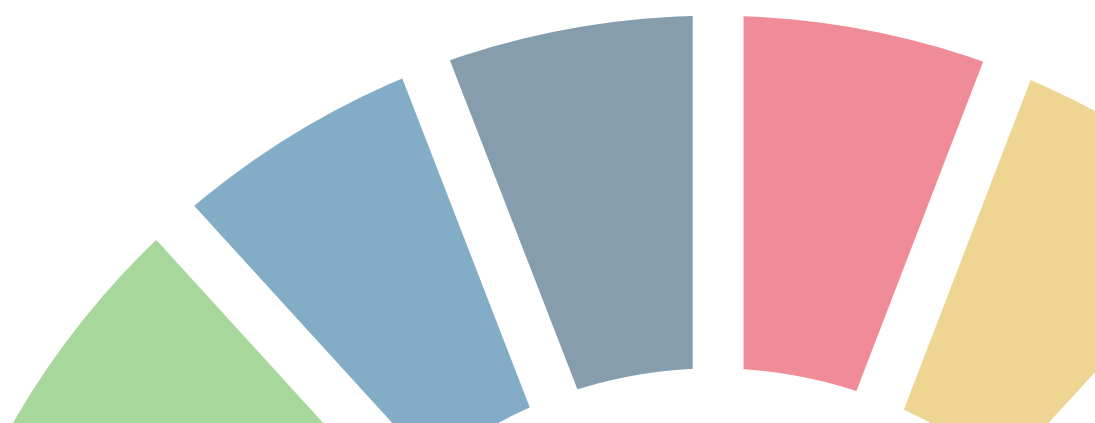
Class Class I-V	Number of schools	Number of students		Total
		Boys	Girls	
Class II	30	340	432	772

Extra-curricular activities

In addition to educate the students on school syllabus, Ghashful offers extracurricular activities such as song, dance, sports events, etc. to the Education Support Program (ESP). The students played a dynamic role on the observance

programs of different national days like National Independence Day and Victory Day.

These activities have positive impact on the rate of children's enrollment, birth registration and parents' care for their children.



Major Events in the Reporting Year

National Victory Day has been Observed with Due Honour

With the enthusiastic participation of school children and teachers, National Victory Day was observed at Kolgaon Area Office under the initiative Ghashful ESP School on 16 December, 2018. The students performed dancing, singing, recitation and art competition having been organized in the observance program.

27 students from 10 schools positioned 1st, 2nd and 3rd places in the competition. ESP Program Organizers Kamrun Nahar, Md. Ali and the teachers of ESP Schools were present in the observance program.



Second Chance Education (SCE) Continuous call for learning



The dropout rate case among the children of unprivileged communities is a concerning factor to fulfill the mission of getting free from the curse of illiteracy.

Ghashful Second Chance Education (SCE) project mainly aimed at decreasing the dropout rate among school going children by getting back the students not being enrolled for the next

classes in schools again.

Though the efforts and actions to provide scopes for the underprivileged children to get basic primary education at least are continued, the increased number of dropout rate among school going children is not being reduced as per the expectation. This is why the Government of Bangladesh has entrusted three partner NGOs including Ghashful to undertake SCE project to enroll children of 8-14 years in schools with flexible learning strategies which will enable them to complete Grade 1-5 in a certain period of time.

Ghashful has been operating the project with remarkable successes through increasing the number of enrollments of the students of the underprivileged and marginalized drop-out children and ensuring their getting back to schools under Chattogram (urban) City corporation areas.

Till the reporting period, Ghashful has been operating 142 schools as per the needs of 4268 children under this project.

Objectives of the SCE:

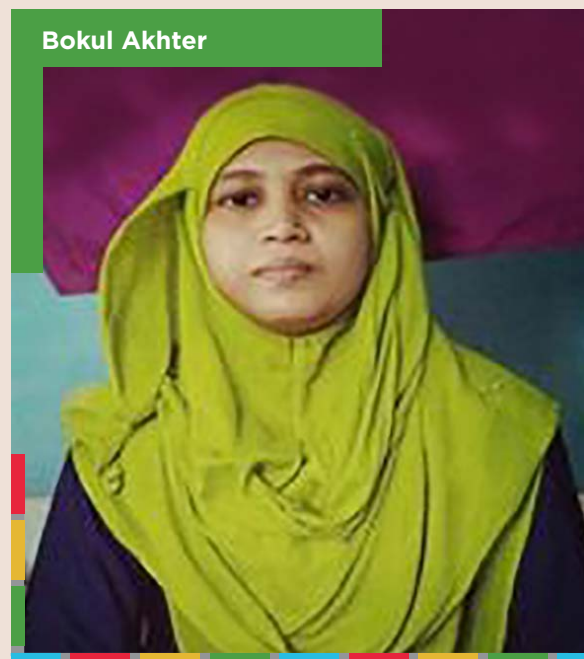
- To integrate the drop out children from schools with the continued formal academic system
- To cover 5 years long curriculum of primary education so that the children can enroll into Grade 6 at secondary schools after completing their Primary education
- To Reduce the number of dropped out students and ensure that all children are able to get access to education as the basic human rights

Working Area:

Chattogram City Corporation areas with 4 education thanas (Double mooring, Pahartali, Panchlaise & Kotwali)

Case study

Bokul Akhter: A Journey of a Tailor to be a successful Teacher



Education is a must for a nation. It is the belief that made Bokul Akhter to take the pledge of teaching the drop-out students with the help of Ghashful. She joined the Ghashful Second Chance Education (SCE) Project as a teacher not only for earning money as a professional teacher but also had adopted the profession to fulfill her social commitment to develop the condition of the community people with the means of education. The belief in exploring herself through the engagement with social activities is one of the most respectable missions in her life.

Being a girl from a poor family, it had been quite impossible for Bokul to be a professional teacher

in perspective of her socio-economic perspective. Bokul Akhter was born in 1995 in a poor family living in Chattogram city. Her father died during her childhood. Her mother is a housewife. Bokul has three sisters and she is the elder one. To run the family, her family had always been in the extreme need of having financial support. So, she had to work for earning money just after having passed the H.S.C exam. She started her livelihood as a tailor and shouldered the responsibility of her family. The struggling job of a tailor made her to be deviated from her dream of being a teacher for a while. Fortunately, she came to know about Ghashful and the activities especially under the SCE Project through her sister. She took an attempt to get back to her mission of working as a professional teacher. After facing an interview conducted by Ghashful, she was selected as a teacher for the SCE project.

In 2017, she joined the 15 days long training, conducted under the SCE project. The training program assisted her a lot to play the role of a teacher successfully. She joined the school as a teacher. Bokul had to take this job as a challenge to face as she had to fulfil the mission of working with drop out students. She was supported fully by the Ghashful team members. From the perspective, Ghashful has a great contribution to make her a teacher besides working as a tailor. Now Bokul Akhter can earn money by doing two types of work. The achievement is that her dream of working as a socially committed teacher came true. In the morning she teaches the drop out students and after going home she starts her sewing works. As a result, she can provide a satisfactory level of financial support to her family.

SCE Project Output in the Reporting Year 2018-19

Serial	Particulars	Achievement
1	Learning Center	142
2	No. of Students	4268
3	No of Teacher's Training	1

Major Events in the Reporting Year

Monthly Refreshers of Ghashful SCE Project to Ensure Quality Education



Ghashful organized the Monthly Refreshers Meeting in association with Non-formal Education Bureau at the District Shilpokala Academy Auditorium on 28 May, 2019 in Chattogram. Md. Julfiker Amin, Deputy Director of the Non-formal Education Bureau presided over the program and Additional Deputy Commissioner of Chattogram was the chief guest of the refreshers program. Ghashful CEO Aftabur Rahman Jafree addressed the program as the special guest.

It is mention-worthy that Ghashful Second Chance Education Project is working for decreasing the dropout rate of students by getting back them to mainstreaming education system. The speakers and participants guests of the program focused on the academic institutes being more learning friendly and more cooperative for ensuring quality education besides increasing the literacy rate in line with the Government initiative to fulfill SDGs.

Director of the Directorate of Non-formal Education visited SCE Project

The Director of the Directorate of Non-formal Education made a visit at Gonokalyan Ashar Alo Children Education Centre of Ghashful SCE project located at West Madarbari of 29 Ward. He discussed about the education system on the basis of some important documents, interacted with the teachers and students about the progress while having visited at the center. 4268 number of students are studying on regular basis at 142 Ghashful's Non-formal Education Centers implemented under SCE project in association with Non-formal Education Bureau with the support from the Directorate of Non-formal Education in Chattogram.



System Analyst of the Directorate of Primary Education visited Ghashful SCE Project

The System Analyst of the Directorate of Primary Education, Murshida Begum, visited the Ashar Alo Children Education Centre of Ghashful SCE project located at Tiger pass Colony in Chattogram city. She made an interaction with the guardians and the students of the SCE Project. She pointed out that creative implementation of such project is assisting the Government much in making the dropout unprivileged students to get admitted in the mainstreaming schools so that Quality Education is ensured. Deputy Director of the Directorate of Non-formal Education, Chittagong and the Field Coordinator of SCE Project were present there.



Deputy Director of Education Bureau Visited Ghashful Children Education Centre



The Deputy Director of the Education Bureau of Chattogram, Md. Julfikar Amin made a visit at Ashar Alo Children Education Centre, located at Tiger pass Colony in Chattogram. A workshop had been organized with the participation of the students of class two at the visiting time. He made an interaction with the students being present in the workshop. He mentioned that Ghashful

SCE project is assisting the Government much in making the dropout unprivileged students to get back in the mainstreaming education.

Deputy Director of Human Resource and Administration, representative of BRAC, Managers of Ghashful SCE Project were present in the visiting event.

Formal Education for low income families: Ghashful Paran Rahman School



Late Shamsun Nahar Rahman Paran, the founder of Ghashful initiated the formal approach of education. With a view to provide modern and quality education for the lower middle class she established Ghashful Educare KG School in the year of 2002 at West Madarbari in Chattogram. She was the first principal of the academic institution. After her death, the school was renamed as Ghashful Paran Rahman School. The school upholds the structure similar to other KG schools. The tuition fee is very low as the school targets at imparting standard education to the

children from the lower income families. Besides, ensuring quality teaching methodology as per the standard maintained under the national curriculum, Ghashful Paran Rahman School established an Art School in 2006 with the assistance of the renowned artist Mr. Shawkat Jahan. The Art School organizes several types of Art Competitions to motivate and stimulate the students for continuing creative exercises.

The school has 8 staff members and 137 students who are studying from Play group to class VII.

Norms and Patterns of the Ghashful Paran Rahman School:

1. Following the national curriculum
2. Emphasizing on developing proficiency in English language.
3. Ensuring learning friendly environment
4. Having well equipped Computer lab
5. Running extracurricular activities
6. Holding regular Parents meeting
7. Extending special attention and extra class for weak students

Significant Events in the Reporting Year

A Grand Observance Program of National Victory Day



Ghashful Paran Rahman School organized an enthralling parade of students at M A Aziz Stadium on the occasion of the observance event of the National Victory Day on 16 December, 2018. The Divisional Commissioner received the salute of the participant students of the parade. After the parade, a crest giving event was held there. School Principal Homairah Kabir Chy received the crest from Habibur Rahman, the Additional District Commissioner.

A Grand Success of Ghashful Paran Rahman School in PECE Exam.



19 students from Ghashful Paran Rahman School appeared in the Primary Education Completion Examination (PECE) held in 2018. The pass rate had been 100% as all of the students passed the exam with success.

Observance of National Independence Day and Prize Distribution Event at Paran Rahman School



Ghashful Paran Rahman School organized a program on the occasion of observing the National Independence Day at the yard of West Madarbari Paran Rahman School in Chattogram City. Annual Prize Distribution Ceremony 2019 had been the adjacent event of the occasion. Dr. Monzur- ul-Amin Chowdhury, the eminent social scientist and the President of Ghashful EC presided over the program and Golam Md. Zobair, 29 no. War Councilor of Chattogram City Corporation had been the Chief Guest of the program.

School Principal Homaira Kabir Chowdhury delivered the welcoming speech. The speakers commented that Late Paran Rahman, the founder of Ghashful worked wholeheartedly for contributing her best in ensuring educational and social development for her entire life. She sacrificed her entire life to fulfill the commitment of building an enlightened and highly progressive society by illuminating the distressed and drop out children with education. They also said that children should be motivated to study books on the life and works of distinguished individuals. They should be encouraged to get engaged with

the creative learning and reading books besides learning prescribed by the fixed curriculum. Today's children are the future leaders of the country. They are to take the responsibility to build up the country. From this perspective, they should learn about the true history of the liberation war of Bangladesh. 68 children in total with the students placed the 1st, 2nd and 3rd positions in two categories named "Ka" and "Kha" participated in this program. The students, teachers, and guardians along with the local respectable persons were present in the program.

Book Festival has been held at Ghashful Paran Rahman School along with the whole country



With exuberant participation, the Book Festival'19 has been held at Ghashful Paran Rahman School like those of others held in the whole countrywide. School Principal Homaira Kabir Chowdhury inaugurated the Festival early in the morning through handing over new books among all of the students of the school. The students were delighted much for owning the new books. Teachers and guardians were present in the festival.

Observation of International Mother Language Day



On the occasion of observing 21st February, the National Martyrs Day and at the same time the International Mother Language Day, A discussion meeting was held at Ghashful Paran Rahman School on 21February, 2019. Earlier the students and teachers paid their homage with flowers to the temporarily set up Shaheed Minar at the school yard. Then they participated in the discussion meeting in the presence of the Principal of the school.



COMMUNITY
HEALTH PROGRAM

HEALTH PROGRAM

Good Health and Well-being

In perspective of being committed to first-track progress in achieving one of the SDGs mentioning good health and well-being, Ghashful is implementing Health Program as one of the most remarkable development interventions through different approaches. The program provides health services through different mechanisms in the operational areas surrounding all stages of human life to ensure a healthy community. Ghashful has been playing a significant role to ensure health services for the neglected children of the urban and rural working areas.

The Interventions and Activities of Ghashful Health Program are:

1

Community Health Program

2

Eye Care through Vision Center and Camp

Community Health Program

Healthy lives and well-being for all at all ages

“Ensure healthy lives and promote well-being for all at all age” keeping this SDG goal in mind Ghashful is implementing Community Health Program (CHP) as one of the most remarkable development interventions through different approaches. With the view of expanding better health services, Ghashful has been implementing its CHP in two types of Health Program titling “Reproductive Health” and “General Health” to cover the health services to reach the beneficiaries of all ages and stages of life. CHP aims at extending good health services to the vulnerable and marginalized people and make them aware of their rights of getting proper services regarding their general and reproductive health from the respective institutions of the government for their well-being. The program provides health services through different mechanism in the operational areas surrounding all stages of human life to ensure a healthy community. Ghashful has been playing a significant role to

ensure health services for the neglected children of the urban and rural working areas.

The services provided through Community Health Program (CHP) under two of the categories of the general and reproductive health care.

- Health service through fixed clinic
- Health service through satellite clinic
- Health Camp
- Family planning services and safe delivery
- Immunization
- Ensuring health service to garments workers
- Health card service to family
- Awareness raising program
- Linkage with Government services

Reproductive Health Program

Goal and Objectives of Reproductive Health



Goal

Reduction of maternal and child mortality rate including prevalence of birth related disability.



Objective

- To extend services to the vulnerable and marginalized women, children and adolescent girls and make them aware of their rights to appropriate health provision
- To increase awareness on health-related issues including HIV/ STD/ AIDS etc.
- To decrease the growth of population rate
- To reduce reproductive health risks



Coverage Area

Hathazari and Patiya upozila, Chattogram City Corporation areas of Chattogram district and Naogaon district.



Target Beneficiaries

Vulnerable population especially women, children and adolescents



Implementation Process

Throughout the years, Ghashful is providing its health services through integrated approach in the communities and the work places. The health service intervention is being implemented basically at the local Garment Factories.

In the community level, Ghashful is providing the following health services:



Clinical Service:

Ghashful is providing two types of clinical services to its client. These are:

1. Fixed Clinic
2. Satellite Clinic

Fixed Clinic

The type of clinical services is being provided from a fixed clinic center. It is a regular-basis health service for the community people. Registered physicians, skilled and trained nurses

and health assistants along with experienced TBAs are available in the fixed clinic from 9 am to 5 pm to serve the vulnerable community people. The center is well-equipped with health-service related instruments. Medicines are also available there. Facilities of some pathological

tests are also available here. Doctors serve the medical services from 9 am to 1.30 pm at these centers. Free drugs are also provided only for very poor patients. Besides the routine works, special sessions are arranged twice a week where people can get different types of health services including maternal and general health treatments.

Satellite Clinic

The Satellite clinic has no fixed place. The roaming clinic has successfully been providing medical services from door to door at slum areas of Chittagong city and rural areas. Being very poor, the urban slum dwellers suffering from various health problems and diseases are unable to get health care services from the private clinics. Neither they have adequate health service opportunity nor are they aware about their health risks. The TBAs living at slums are primarily responsible to arrange the clinical sessions at their respective slum areas. The TBAs are generally appointed by Ghashful.

On average, 3876 patients take medical services in each session conducted by these satellite clinics.

Safe Delivery Service:

Special Healthcare services for Pregnant and Lactating mother

With an aim of confirming due response to the critical health condition of mothers and the newborn babies, Ghashful is implementing the safe delivery activities in working areas. Reducing the maternal mortality rate is the prime objective of the program.

Ghashful emphasizes on appointing skilled attendants at delivery time and referral to a proper service provider for emergency care and thereby strengthening the health care systems and identifying the actions to respond to the delivery related challenges at the community level.

Family Planning Services

Healthcare services for population control

A small happy family with two children at best has been the focal point of Ghashful since its

inception. In this perspective, Family Planning oriented healthcare services has been one of the top priority based development issues.

Bangladesh being a small country has numerous limitations to hold on the pressure of population magnitude as the pressure of the overpopulation on our land as well as our socio-economic condition is to be a great challenge to face on the way of achieving self-reliance. Obviously, Population control has been a key national concern for the Government of Bangladesh. But, the efforts and initiatives from the government level are not individually feasible and viable to face the challenges involved in the process of controlling the over-population problem in a very conservative country. It requires a holistic approach to combat population growth both in urban and rural areas in Bangladesh.

Ghashful, as one of the pioneer organizations in the sector, is providing basic and comprehensive delivery service among the eligible couples at working areas with the assistance of the District Family Planning Department. The organization has been playing a vital role in disseminating proper knowledge and information among community people aged 15 to 40 years for using local contraceptives and other measures to maintain a small family.

It is mention worthy that Ghashful received The President Award in 1990 for its contribution in controlling population. The organization was declared to be the best organization in Chattogram by the Ministry of Health and Family Welfare on the occasion of world population day 1998. Ghashful field workers also received awards of the best workers in the district level family planning sector.

De-worming Activity

As a notable healthcare service provider Ghashful has been distributing de-worming tablets and medication to the family member of its working areas to ensure sound health condition of the community people. Children and adults of the community are being benefited much by the de-worming activities.

Extended Program for Immunization (EPI)

With a view of decreasing health risks, Ghashful has been implementing the EPI as one of the most mandatory healthcare services for the

community people. Under the program, the organization is providing supports for immunizing infants and pregnant women in the working area

Ghashful TBA group and health assistants play significant role in supporting the program of immunization. Both of these groups are responsible for educating people about the importance of immunization. The organization arranges immunization (TT, DPT & Polio) twice in a week in the fixed clinics of the organization. Besides this, Ghashful arranges regular-basis immunization program 5 times in a month. Under EPI, Ghashful effectively observes different special days for decreasing child health risks as a part of social awareness building program. Several times Ghashful has been awarded by Chattogram City Corporation for its EPI activities.

In the reporting period, Ghashful was involved with National Vaccination Day, Vitamin A+ Campaign and National De-worming Day as the supplementary force of Chattogram City Corporation.

Work Place Healthcare Intervention for Garments Employee

Since 2000, Ghashful has been implementing the work place based healthcare intervention targeting the garments employees living in Chattogram City Corporation.

Chattogram being the second largest port city of Bangladesh has been investing a lion share of the country business. The city is proud to uphold thousands of garment factories and two of the main EPZs in its boundary. In this perspective, a vast number of garments workers have been targeted for the integrated approach of Ghashful healthcare intervention.

It's a fact that 90 % of the garment workers have come from the poor families of urban and rural areas. They are not aware about their health care. Moreover, they do

not get enough time and money to get treatment outside the workplaces. For this reason, this affects their life skills as they do not get timely information.

Considering the vulnerability, Ghashful CHP is providing the emergency healthcare services and some essential medicines to the garment workers at their work places. To grow awareness about the hazards and the ways to fight off the challenges of the incurable diseases like SRHR and HIV is one of the included initiatives of the program.

Family Health service with Health Card

With an aim of providing basic healthcare services to the community people, Ghashful has been implementing the Health Card project as a means of providing health support to the very poor people.

In 2011, Ghashful launched the 'Health Card Project' with the support of INAFI Bangladesh and Rock Feller Foundation. After completion of the project duration, Ghashful has been implementing the project by its own initiative in both urban and rural areas.

The fact is that poor and vulnerable people of Bangladesh get insufficient health service. The people of rural area are deprived of getting proper medical services in time. They even have no knowledge about the right place to go and the way to get the needed healthcare services. Considering the obstacles, Ghashful has been implementing the project to establish the right of the vulnerable and poor community people to get access to medical services.

The community people of the working areas including Ghashful Samity members can get this service within one-year shelter holding two types of cards. A card holder can get this medical service along with maximum five of his/her family members.

Card is renewable after the duration of validity with fixed charges for fixed time. Besides getting the general medical treatment, the card holder can also get the facilities of taking diabetic test, pregnancy test at a low price. To grow awareness among the card holders about family planning, nutrition, sanitation etc. is an added initiative of the program.

Case study

Soniya Akter: Mother of a Small and Happy family Life



There is a saying, “Courage means facing the challenges in the whirlwind of lot of questions of that you have no answer and not taking the escape route to avoid”. The family life of Soniya Akter, demonstrates the realization of the saying.

Soniya Akter is one of the regular clients of Health Centre service of Ghashful CHP. She is 23 years old and has two sons. Her husband is a truck driver. She got to know about Ghashful's Health Centre through Rufiya Begum, a regular TBA of Ghashful. She got acquainted with Ghashful when she became pregnant to give birth to her first son. She used to come for regular checkup and consultancy. Her first delivery was done through normal delivery with the help of Ghashful's TBA. Later on, she came to the Health center regularly to vaccinate her son and for regular checkup. In the meantime, she got to know about the family planning program of Ghashful that helped her to know more about the security and advancement of having a proper small family.

She appeared in several sessions on a regular basis to get more of the advices and tips about family planning and necessary health cares. Her husband supported her to come to a decision about having two children, let it be of any gender. She conceived for the second time and gave birth to a lovely son again. Soniya and her husband became happy and satisfied even though they had a wish of having a girl child for the second time. Ghashful's Health Centre made them to come to a strong decision of not taking any more child. In this way, Ghashful played a significant role to keep their small family a meaningful one through providing the constant services and consultancies on the journey of their family life.

Community Health Program (CHP)

Facts and Figure in the year JULY 2018- 19

Sl. No	Service	Male	Female	Child	Total	Boy	Girl	Total
1	General Health Services	351	3009	518	3876	285	233	3876
2	Family Planning Services	4778	2907	-	7685	-	-	7685
3	EPI	-	286	1205	1491	612	593	1205
4	Safe Delivery	-	-	-	-	132	137	269
5	Pathological-P.T.	-	-	-	91	-	-	-
6	Pathological Test- CBG	-	-	-	495	-	-	-
7	Health Card	-	-	-	1739	-	-	-
8	Garments Health service	3515	17135	-	20650	-	-	-

Performance Highlights 2018-19

Ghashful organized National Vitamin "A" Plus Campaign

Ghashful directed 3 of the large-scale Vitamin "A" Plus Campaigns in the reporting period at its working areas. The campaigns had been the parts of the National level Vitamin "A" Plus Campaign which has been one of the most exclusive initiatives taken by the Bangladesh Government.

The 1st of the Vitamin "A" Plus Campaign had been organized at East Madarbari Shebok Colony, West Madarbari Ghashful Fixed Clinic, Agrabad Bepari Para Moor and Chotopol of Chattogram City on July 14, 2018.

The areas of the 2nd term Campaign Program had been the same as the 1st term campaign areas under Chattogram City Corporation. The event was held on 9 February, 2019.

On 22 June, 2019 the 3rd of the Vitamin "A" Plus Campaign had been organized at East Madarbari and the adjacent 4 areas under Chattogram City Corporation.

The campaigns started at 9 am and closed at 4 pm. In the meantime, the Officials of Ghashful Community Health Program fed 5 to 59 months old children of the areas with Vitamin A Capsules.



2780 children in total of the above mentioned 4 spots had been fed with Vitamin A Capsules at the 1st term Campaign program.

In total, 2141 children of the above mentioned 4 spots had been fed with Vitamin A Capsules at the 2nd term Campaign program.

During the 3rd term Campaign program, 1890 children of the above mentioned 4 had been fed with Vitamin A Capsules.

Ghashful CHP organized Health and Eye Camp



Ghashful Community Health Program in association with Chattogram City Marsh Ware Garments Limited organized the whole day long health and Eye Camp on March 2, 2019. Specialist Doctors of Chattogram and Medical Team from Chattogram Lions Hospital provided necessary treatment and eye care services. 652 patients of the Marsh Ware Garments Limited received the treatment and eye-care facilities provided in the camp.

Chief of Human resource Dept. of Marsh Ware Garments limited inaugurated the special camp. Ghashful CHP In-charge, and other officials had been present in the health and eye camp.

Ghashful Vision Center and Eye Care

Eye Care through Vision Center and Camp

Approximately 80 percent of Bangladeshis living in rural areas are deprived of getting eye-care services. Most of the eye-care centers and facilities are urban area based. In this perspective, eliminating blindness is one of the major challenges for Bangladesh government.

Bangladesh is currently participating in VISION 2020: Right to Sight, a global initiative jointly launched in 1999 by WHO and IAPB, to eradicate blindness from the world by the year 2020. As a part of the country's mission to combat blindness, Ghashful initiated Vision Eye-care Center with the support of ORBIS International and collaboration of Islamia Eye Institute and Hospital. Through the activities of the Vision Centre, Ghashful has made



standard eye treatment facilities available to the poor and vulnerable people of the remote areas.



Working Area

Chattogram and Nagaon District



Key interventions of Eye care Program

- Eye camp for patient selection and service;
- Cataract operation
- Spectacle distribution
- Training on primary health care;
- Awareness and motivation;
- Day observation.

Achievement in 2018-19

Area	Camp		Outdoor patient		Indemnified patient		Cataract operation		Spectacle Distribution	
	2018-19	Cumulative	2018-19	Cumulative	2018-19	Cumulative	2018-19	Cumulative	2018-19	Cumulative
Nagaon	25	174	2570	23262	527	3695	389	2559	-	-
Chattogram	5	24	856	4999	123	582	50	276	80	449
Total	30	198	3426	28261	650	4277	439	2835	80	449

Case study

Tahera Begum: Ghashful is a ray of hope to start a new life



Tahera Begum

Tahera Begum, a 60 years old woman had been suffering from Cataract problem for a long period of her life. She had been living at Guman Mardan in Hathazari upozila with her two sons and a daughter. She got to know about her problem when she started of having a blurry vision. Every year Ghashful organizes annual eye camp where they provide free check-up and treatment to the people in need. In one of the events, Tahera Begum got the chance to do her Cataract Surgery at free of cost with the support of Ghashful. Her surgery was done in Lion's Eye Hospital with outmost care and caution. Even after her operation she was under regular checkup. It has been two years that her operation took place and now by the grace of Almighty she now can see everything and has no problem with her vision. The experience she got from Ghashful is always dear to her and she is grateful to Ghashful for helping her when she needed to overcome the distressful time of her life.



FIGHT AGAINST CLIMATE
CHANGE, PREPAREDNESS FOR
DISASTER AND SUSTAINABLE
ENERGY FOR ALL



Fight against climate change, Preparedness for Disaster and Sustainable energy for all

From the pledge to reach SDGs, especially mentioning the goal of achieving environmental sustainability, Ghashful has been implementing the project to fight off the risks caused by natural disasters and to incorporate innovations at the same time to safeguard the risks in future. Bangladesh, being geographically in the risk zone, is one of the most vulnerable countries in the world in perspective of climate change and natural disaster due to greenhouse effects. Taking preparation to go for immediate action is imperative. Arrangements of affordable and environment-friendly energy along with risk-reduction resources have been prime requirements to go on with the commitment of building a safe world for the future generation.

The Interventions and Activities of Ghashful Health Program are:

- 1** Social forestation and environmental development
- 2** Affordable energy through bio-gas and Improved cook stove

The regular activities under the projects:

- Risk coverage fund and Green finance
- Emergency rescue
- Sapling distribution
- Adaptation technology
- Day observation



Social Forestation and environmental development

With an aim of achieving environmental sustainability, Ghashful has introduced the program named Social Forestation in rural areas to increase the responsiveness and resilience to fight off the climate change happened in 1997. In association with local government and educational institutions, Ghashful has been implementing the program to reduce the high

rate of deforestation and its consequences. With the financial assistance from its fund, the organization is conducting the activities including a random distribution of saplings among the institutions and communities to increase the rate of social forestation to protect the zone from the adversities caused by greenhouse effect.



Goal

In order to meet up the forest product requirements of rural population and to avert the process of ecological and climate degradation resulting in increased livelihood, sustainability and optimum land use in Bangladesh.



Objective

- To create awareness among the people regarding the need to plant more trees and the economic and commercial value of trees;
- To increase the number of women and children in social forestry activities that created many scopes for women to enhance the standard of living.



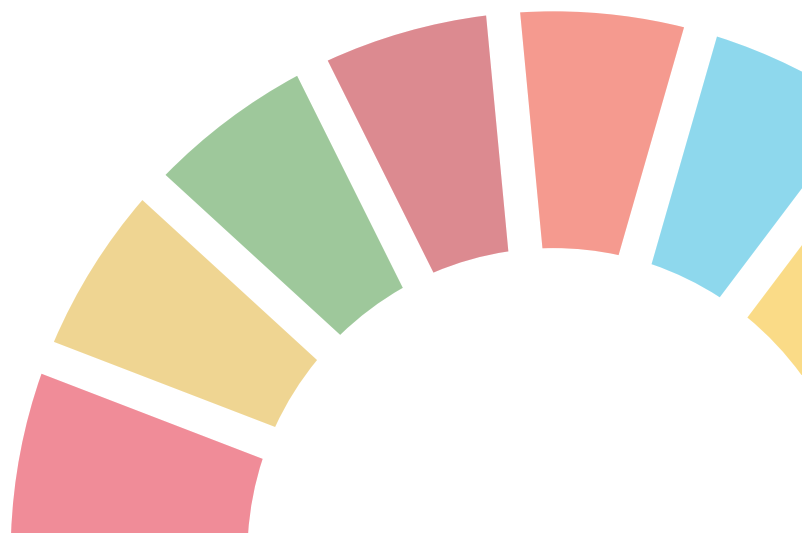
Coverage Area

Chattogram, Feni, Comilla, Dhaka, Nagaon and ChapaiNawabgonj



Target People

People and institutions in the disaster-prone areas



Program Highlight 2018-19

Distribution of Saplings in the Academic Institutes



With a view of protecting the environment by maintaining natural equilibrium, Ghashful Social Forestation Program is implementing

the activity of sapling distributions on a regular basis. This year Ghashful with the support from British-American Tobacco Company organized the sapling distribution program on 22 July, 2019. On that day, 5000 saplings of diverse plants and breeds had been distributed at 45 of the academic institutes located at Kattali and Haliashahar in Chattogram City and Patiya Upozila. 30 of ESP Project schools located at Shikalbaha and North Lakhera had also been in the list of the academic institutions.

The Headmasters in presence of the teachers and students of the respective schools received the saplings for plantation of these areas.

Affordable and clean Energy through Biogas and Improved Cook Stove (ICS) Project

Renewable energy procurement is a notable intervention in line with climate action, mentioned in SDGs aiming at achieving environmental sustainability by reducing the environmental risks. In this perspective, Biogas technology is one of the best means to provide natural gas to the largest number of rural people. To prevent further environmental risks and worsening situation in agriculture, promoting the production of biogas as a sustainable and clean source of energy has become imperative in our country.

The intervention of the production of Biogas can add one simple step in the fuel cycle to alleviate

many of the natural hazards and provide many other benefits as well in the rural areas. From this point of view, Ghashful has initiated the green solution in association with Infrastructure Development Company Limited (IDCOL) through the National Domestic Biogas Manure Program (NDBMP). Under the program, Ghashful has been producing and supplying improved cook stove (ICS) in the working areas. It is worthy to mention that ICS is very effective to protect our in-house air pollution, preserve energy and control the losses caused by deforestation.



Objective

1. To use new technologies and alternative renewable resources to maintain the gas reserve through ensuring long-term energy security
2. To enable the mechanization of cattle dung processing tasks and preserve local electricity generation.
3. To reduce female health risks in the kitchen.
4. To reduce deforestation and to protect environment.

Adaptation Technologies:

Ghashful always emphasis on new technology adaptation to reduce natural risks and to fight against natural disaster at the same time. In

the lower zone and flood affected area the organization has introduced floating vegetable cultivation system and plants that are survivable in any kind of vulnerable situations.

Risk coverage fund, Green finance and Emergency rescue



To work to reduce disaster risk in all aspect is one of the prime concerns of Ghashful. Since inception in 1972, the interventions undertaken by Ghashful had been based on the relief works. Ghashful re-activated its emergency rescue oriented activities through relief work again in 1991 targeting the cyclone victims. Since 1991 the organization has been implementing the activities under the program.

As a part of the disaster risk reduction in time of fire, cyclone, landslide and flood etc. Ghashful credit policy has the provision to compensate the victim with direct financial benefit. The organization owns a rescue team that is working always for raising awareness and confirming safety in emergency-based rescue activities. Ghashful is a member of district disaster management committee. Besides this, Ghashful has a trained rescue team with 150 members. The team received training from Civil Defense department of GoB. The policy and intervention has clear guideline about disaster.

Following event has taken place during the reporting period

- 4 no fire victim got support with home appliance and cash benefit
- 305 Brower got BDT 6671235 as risk coverage fund honored due to death of her/him or their IGA member.

Event Highlight of the Reporting year

Ghashful Rescue Team took Necessary Preparation to deal with the Cyclone “Fani”

The disaster caused by “Fani”, the cyclonic storm forming at Bay of Bengal had been a great challenge to face on May 3, 2019. Bangladesh Metrological Department announced to hoist 6 no. warning signal that the cyclone might hit the coastal area. Ghashful Rescue team started announcing over the mike on behalf of the district disaster prevention committee to alert the local people living at the lowland adjacent to the Beribandh near the sea at Patenga in Chattogram. They had been requesting the local people to evacuate the area. They stayed at the danger zone till midnight and assisted the local people to take refuge at the safe shelters.





YOUTH DEVELOPMENT THROUGH ENHANCING PROGRESSIVE SKILLS AND CREATIVITY (YES) PROJECT



Youth development through Enhancing Progressive Skills and creativity (YES) Project



Young people are the most valuable assets of the country as they are confident, creative and productive. One-third of the total population of

the country, which is approx. 530 million covers the youth. Active participation of youth in the socio-economic-cultural development of the country is therefore essential. To develop their talent and transform them into human resources, Ghashful has initiated the Project titled "Youth Development through Enhancing Progressive Skill and Creativity"(YES) with the cooperation of Manusher Jonno Foundation (MJF), UK Aid and DFID. The YES Project activities will do a lot in assisting the government of Bangladesh to achieve SDGs. The activities of the YES Project have similarities with the activities and interventions of Education program implemented under the Ministry of Education and are prospectively in line with the SDGs, especially the goals of achieving Quality Education and Sustainable Cities and Communities.

The Project aims at achieving the purpose of developing a resourceful future generation by developing a highly potential youth enriched with creativity and originality besides being technically skilled and well educated. The intervention will contribute a lot for building a prospective future for Bangladesh by preventing the curses of drug addiction, illiteracy, terrorism and extremism of militancy. The impact is to be indicated by fulfilling the targets of developing more inclusive and equitable society, attaining environmental sustainability and playing a great role in ensuring an efficient, accountable, transparent & decentralized system of Governance as the project is to develop young leaders in communities and to enhance the participation of youth in the socio-economic-cultural development of the country.





Goal:

To develop a self-reliant, resourceful citizen with integrity and strong leadership qualities.



Objective:

- To develop skilled and creative human resources
- To enhanced opportunities and capacity for young people to increase their income
- To develop young leaders and engage them in community level voluntary activities.
- To enhance the capacity of CSOs & CBOs by creating opportunities for the youth.
- To make youth to address and counter violence, extremism and radicalization.
- To have an efficient, accountable & transparent decentralized system of governance
- To achieve environmental sustainability
- To build up more inclusive and equitable society



Coverage Area :

21 Academic Institutions in Chattogram city and 12 wards& 6 Thanas (Double Mooring, Panchlaish, Khulshi, Pahartali, Kotowali) of Chattogram City Corporation



Activities:

- Life skill development program including trainings and orientation sessions
- ICT training
- Advocacy and awareness program against drug addiction, extremism and radicalization through dialogue, session, debate, sports and cultural programs
- Leadership development program through training, session, campaign, group & network formation, and exposure visit
- Access to employment program through organizing trainings, Job fair and youth gathering
- Advocacy and awareness program for VAW through building Sexual Harassment prevention committee, providing gender training and organizing campaign, etc.
- Volunteerism development, tree plantation, clean city establishment, etc.

Project Highlight 2018-19

Call for Combatting Militancy in the Workshop of YES Project



Ghashful YES Project organized a workshop titled, “The Impact and the Overall Perspective of the Existence of Militancy” at Diamond Touch Community Complex under Pahartali Police Station on 30 June, 2019. The workshop was presided over by the Deputy Director of Human Resource and Administration, Mafizur Rahman. Pahartali Police Station In-charge Md. Moinur Rahman addressed the event as the chief speaker. Md. Alam Jasim, Councilor of 9 no. ward of Pahartali, Female Councilor Abida Akter and the trainer of Islamic Foundation, Enayetur Rahman addressed the workshop as the Guest speakers. The speakers expressed their concerns about the alarming situation created by militancy. They

pointed out the problem to be one of the most concerning global issues. They mentioned the combined initiatives taken by family members, community people, members of the civil society and State officials and leaders to eliminate the threat of militancy. They focused on the active role of the young generation in this regard. They stressed on preparing strategic plans involving the active roles of young people to fight off the threatening situation.

Executive of the Daily “Bhorer Alo”, people engaged in Religious Institutes, beneficiaries and representatives from several wards and communities-based organizations and CBOs were present in the workshop program.



INTERNSHIP PROGRAM

Internship Program



Ghashful has been implementing the Internship program since 1998 as an international standard program. The program aims at motivating talented students to get involved in the development field by adopting practical life-oriented learning and skills.

An internship is the boarding pass for every student to achieve the dream career. The right internship contributes a lot in extending the career graph lift for any student and helping them to take the big leap with academic accomplishment. Ghashful started its internship program to assign students with a motive to be well known about the projects, programs and the activities.

Ghashful Internship Program has already been introduced in the international periphery with much regards crossing the boundary of our country. Besides the students from the public and private universities in Bangladesh, students and researchers from the universities of the foreign countries like Belgium, UK and the USA are coming to do the internship at Ghashful. The national and foreigner students are successfully completing the internship and it is the reason the number of students of the internship is increasing day by day. The internship program has made Ghashful to be a reliable institute for the students and researchers interested to take practical knowledge and skills in the Development field. The progress and achievement will create the scope for Ghashful to be Learning Institute to offer the Diploma course certificates on development issues-oriented subjects including Education, Health, Agriculture, Environment, and Microcredit and so on.

Till now, 105 students have done their internship in this organization. 10 no. of the interns have joined in Ghashful and have been working as potential employees with better understanding, experience, knowledge and information of development sector. The organization has also assigned 18 foreigner students with this internship purpose.



Goal

To build up a developed Bangladesh through motivating talented students to get involved in the Development field by adopting practical life-oriented learning and skills so that the country might be blessed with a talented and skilled human resource in future.



Objective

- To extend the career graph lift for students interested in development field.
- To motive the interns to be well known about the projects, programs and the activities of the NGO Ghashful.
- To create a scope for university students to take practical knowledge and skills about the development sector.
- To develop Ghashful as a reliable institute for the students and researchers interested to have practical knowledge and skill about development issues.
- To create the scope for Ghashful to be Learning Institute to offer the Diploma course certificates on development issues-oriented subjects.

Program Highlight 2018-19

4 Local and Foreign University Students have Completed Internship

In the reporting period, 4 more of the students from local and foreign universities have completed internship at Ghashful NGO. Two of the students having completed internship within July-September, 2018 came from United World College

in Thailand and Asian University for Women in Chattogram, Bangladesh. They obtained practical learning about development activities as they visited the activities of Ghashful Programs including Children Development Centre (CDC), Community Health program (CHP), Ghashful Paran Rahman School, and Beggar's Rehabilitation Program of ENRICH. They interacted with the beneficiaries on the basis of their daily living, positive changes for their being involved with development programs along with their views and opinion about further initiatives.

Two of the students came from Independent University of Chittagong and The University of Chittagong. They acquired practical knowledge and skills about Human Resource activities. They made an open interaction about several issues regarding administrations, profile, plans and strategies of the organization.

All of the Interns had submitted reports on the basis of their field level studies and interaction.

It is mention worthy those 105 students in total from several numbers of local and foreign universities have completed internship at Ghashful. A good number of the interns have been working as full time employee holding different positions under different programs and departments.



Participation of Ghashful in Several Events

Besides having participation in the project-based programs and initiatives, Ghashful team members and officials attended several events and programs in the reporting period of 2018-19 arranged by other GOs and NGOs.

Ghashful made an active participation in the observance event of “World population day 2018” organized by Divisional and District Family Planning Office, Chattogram and the local NGOs on 11 July, 2019.

Participation in the observance program of “International Literacy Day 2018”, organized by Chattogram District Commissioner Office, Non-formal Education Bureau and the Ministry of Primary Education on September 8, 2018

Observance of the “International Day for Universal Access to Information” organized by the joint initiatives of Chattogram District Commissioner Office and the local NGOs in Chattogram



Active participation in the observance event of “World AIDS Day 2018” organized by Chattogram Civil Surgeon Office and NGOs in Chattogram with a slogan, “Know your Status and Test HIV” on December 1, 2018



Observance of “World Tuberculosis Day 2019”, organized by Divisional Health quarter in Chattogram and local NGOs on 24 March, 2019



Observance of “International Day of Persons with Disabilities – IDPD, 2018”, organized by the joint initiative of the Directorate of Social Welfare, Chattogram and local NGOs on December 3, 2018 with the theme, “Empowering persons with disabilities and ensuring inclusiveness and equality”



Active participation in the observance program of “World Health Day 2019” organized by the Divisional Director Office, Health Service, Chittagong, Civil Surgeon Office, Chattogram and local NGOs on April 7, 2019 with the theme “Universal health Coverage: everyone, everywhere”

Organizational Governance & Management Framework

Supporting Wings for smooth operation of Programs and Projects

Human Resources & Administration

Ghashful Human Resource Department (HRD) is one of the most vital wings of the organization, Ghashful. The department is working to ensure the productivity of staff members towards the achievement of organizational goals and objectives. A three-member team leads the HRD of the organization.

Ghashful HRD supervises staff appraisal, recruitment, placement, promotion, compensation, benefits and ensures overall job satisfaction. HRD also organizes training and orientations on administrative issues. Ghashful is always concerned about equal opportunity irrespective of gender, ethnicity, region and differently-abled groups. Ghashful always encourages the active involvement of women in workforce and always makes every effort on promoting equal ratio. The HRD addresses the risk and disaster happened to any of the staff members for preserving the sense of togetherness.

Under the supervision of HRD, Ghashful provides internship opportunities to many local and foreign university students. Students especially in the field of development studies, social science, business administration, ICT often seek opportunities at Ghashful and attain an enriching experience through our organizational culture and environment. The interventions, community changing mechanism and values of Ghashful are explored among others through these interns.

Ghashful has been organizing training for the employees to improve job skills and to develop their capacity. Based on the identified development needs in performance and recommended development interventions, Ghashful HRD is more active with all forms of training, especially the in-house training and external training conducted in the reporting year. Ghashful strongly believes that enhanced knowledge, skills and attitudes of its staff members have significant value and contribution to the development interventions.

Capacity building & Training

Ghashful always give priorities on the skill development & knowledge enhancement of its staff and clients. Out of the concerning factor, the organization has been conducting training, workshops and orientation programs for capacity building of its employees. The training Unit of Ghashful is to design and development of the training courses and training manuals along with the task of organizing, conducting and facilitating the training programs.

In the year of 2018-19, the Training unit has designed, developed and organized various types of training activities for the staffs, clients or stakeholders of different programs and projects. Training supports have been provided to the staff and clients of Micro Finance component. The training courses offered by the unit for the organizational staffs of the component covered the issues like

Savings and Credit management, Internal Audit for NGO Operation, Child Labour Protection, Biogas, Environment & Climate Change, Procurement & Inventory Management, Social Development & Responsibilities, Effective Communication in Workplace, Monitoring & Evaluation, YES Project Activities and Emergency Response Contingency Plan ,etc.

From July 2018 to June 2019 total 27 training were conducted by Ghashful training section among them Internal-11 and External-16 and 285 staff training were conducted.

Finance & Accounts

The Finance and Accounts Department of Ghashful is claimed to sustaining a reliable level of transparency and accountability through maintaining the Internal Control System and Disclosure of Data and information in a very systematic manner. The department plays a vital role in improving program efficiency, enhancing management decision making capabilities and promoting transparency and accountability of the entire organization. The responsible

officials maintain financial data and carry out all transactions through cost center and those are collected and stored centrally for any financial analysis, report and making communication with the stakeholders on the basis of the documents and facts. The financial statements are prepared following the international accounting standards. Ghashful Finance and Accounts Department is concerned about ensuring a well-maintained management of the areas including Financial Reporting, Accounting Records and Source Documentation, Internal Control, Budgetary Control, Fund Management and Compliance.

Ghashful has developed a detailed financial and procurement policy comprising with the rules and regulations of account management. A specific budget is maintained for each project at Ghashful. The head office compiles the individual project budgets to develop the organizational annual budget in each financial year.

Ghashful was awarded ‘BBB3’ by the Credit Rating Agency of Bangladesh Ltd. (CRAB) for the excellence of capacity and management of the whole procedure in 2019

Core Functions

- Financial planning, record-keeping, and managing costs, assets and liabilities;
- Financial investments, analyzing cash-flow, profitability, preparing budgets and financial frameworks for different programs;
- Effective financial control and transparency of the financial data of running projects and programs through gaining trust and confidence from all the related ones with whom we work.

VAT & TAX

Ghashful has TIN and VAT registration numbers against which it regularly submits tax and VAT return following the deduction of tax and VAT at sources as per government rules. The e-TIN of Ghashful is 6743 7170 8135

During the reporting year 2018-19, an amount of BDT 2.52 tax has been paid for income other than from microfinance and has been deducted at source. As per the provision of Ghashful Finance Department, the concerned projects have deducted income tax and VAT before making any payment. Deducted amount has been deposited into the treasury vide treasury chalan

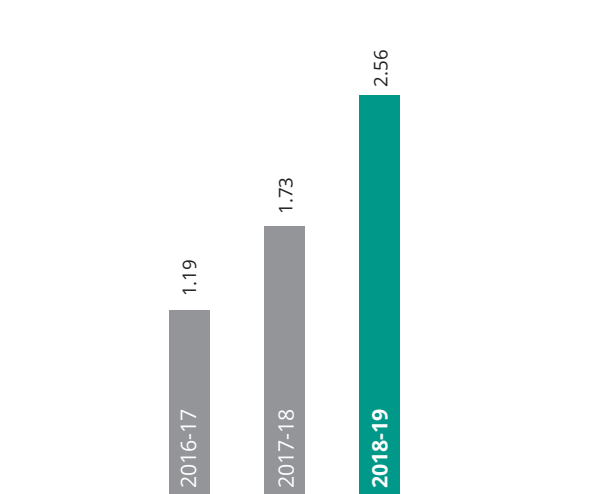
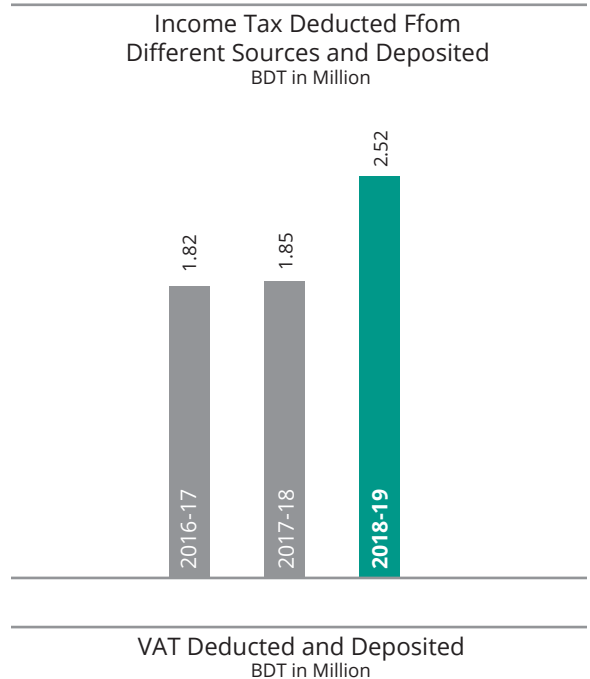
immediately after the deduction and a copy of chalan has been handed over to the concerned vendors or service providers. The organization has paid an amount of BDT 2.56 as VAT during this fiscal year.

Income tax Deducted from different source and Deposited

Comparative of last 3 years

Amount in Million

Fiscal Year	Amount (Taka)
2018-19	2.52
2017-18	1.85
2016-17	1.82



Monitoring and Evaluation

As a part of the Internal Control Mechanism of Ghashful, the Monitoring Department provides support to the core programs and projects of the NGO. It delivers information for decision making at policy and operational levels. The department conducts periodic analysis based on set standards to ensure transparency. It assists the management to determine whether key activities are being carried out as planned or the causes behind being unable to achieve the expected outcomes. Most of the programs of Ghashful are designed to contribute in achieving the MDGs and SDGs. Continuous feedback on program performance ensures smooth operation and progress towards achieving these development goals.

In 2019, the department conducted monitoring on field level and management level issues and delivered 5 monitoring reports covering all the core programs, projects and supporting departments. The reports are produced based on the monitoring findings. The shared findings facilitated quick remedial measures for the respective programs.

Internal Audit

The internal audit department is an independent unit of Ghashful. The activities of the department aim at maintaining transparency and accountability across the organization by reporting directly to the Chief Executive Officer. The auditors of the department examine independently and evaluate all activities covering the branch levels to suggest the management on operational efficiency. It also assesses the effectiveness of the management control, governance and risk management services Ghashful.

The services of the department include routine system and special audits, investigations and annual inventory verification.

In the reporting year, the internal audit team has conducted 107 audit visits and submitted the reports to CEO.

Three major accomplishments of Ghashful Internal Audit team are:

- Have assessed the efficiency and effectiveness of the internal control system;

- Have rationalized the implementation strategy in line with the organizational policies and systems;
- Have verified the accounting records and relevant information.

External Audit

The Ghashful general body appoints chartered accountants firm for audit completion. They duly conduct the audit and sign the audit report. The Report of the Auditors and the Audited Financial Statements have to submit to the different GO-NGOs bodies as required.

The Audit Reports of the reporting year have been enclosed with the Annual Report. During the mutually agreed timeframe of annual audit, the auditors have made access to all books, records, vouchers, minutes and other documentations as per their requirements to conduct the audit effectively.

Management Information System (MIS)

Ghashful has been combined with fully integrated management information system application software through fully equipped data center i.e. servers, storages, etc. At present, employers have been able to serve the clients more efficiently with the support of these technologies by reducing paper-work based tasks. Uses of Technology have increased the accessibility to information and have simplified the computations of complex analyses.

Financial Information Systems (FIS) has been using the access and have analyzed the financial information more efficiently for ensuring better decision-making, cost budgeting and cost center management, report generation and database query/ analysis capacity. All the branches of Ghashful have been brought under the full automation coverage already and have been connected with the head office.

Procurement & Regulatory Compliances

A procurement committee is playing proactive roles to manage the requisitions of purchase for all the Programs implemented by Ghashful. Throughout the entire process it follows the procurement guidelines and implementation procedures of Ghashful which are transparent and developed in line with international procurement standard.

Reporting and Publication:

Ghashful has an efficient reporting and publication unit which prepare several types of organizational reports both for internal and external uses. All sorts of publication are produced from this unit too.

The publication of Quarterly Ghashful Barta, Annual Report, program-oriented specific

brochures etc. is the regular outputs of this unit.

During the reporting year 2018-19, the unit has published a number of publications and editorials to demonstrate the exceptionally remarkable accomplishments of the organization, Ghashful at the national level.

Three of the most mention worthy editorials has been enclosed with the Annual Report.

Program / Project Implementation Team (PIT)

PIT is working to make accountable and transparent the program and project of Ghashful. A monthly coordination meeting is held among PIT member to represent and update of the activities. PIT is result based management committee.

Fiscal Year

Aftabur Rahman Jafree

Mafizur Rahman

Syed Lutful Kabir Chowdhury

Maruful Karim Chowdhury

Abu Zafor Sardar

Md. Shamsul Hoque

Md. Tazul Islam Khan

Tutul Kumar Das

Mahammad Salim

Md. Arif

Wahid Zaber Chowdhury

Zobaidur Rashid

Audit Committee:

Ghashful has a 5-member audit committee

Shamiha salim - Chair

Maruful Karim Chy - secretary

Kabita Barua - Member

Golam Mostafa - Member

Parveen Mahmud - Member

School Management Committee:

Professor Dr. Zainab Begum - Chairman

Shamiha salim - secretary

Dr. Monzur-Ul-Amin Chy - Member

Golam Mostafa - Member

Kabita Barua - Member

Aftabur Rahman Jafree - Member

Disaster Management Committee:

Mafizur Rahman - Chairman

Syed Lutful Kabir Chy - Member

Syed Mamun Ur Rashid - Member

Md. Saidur Rahman Khan - Member

Sirajul Islam - Member

Jasmine Akther- Member

Ghashful Integrity Committee:

Aftabur Rahman Jafree - Chairman

Mafizur Rahman - Member

Syed Lutful Kabir Chy - Member

Maruful Karim Chy - Member

Abu Zafor Sardar - Member

Tutul Kumar Das - Member

Wahid zaber chy - Member

Focal Point: Syed Mamun Ur Rashid**Ghashful Client Compliance Unit:**

Abeda Begum - Chairman

Smriti Chy - Member

MD. Tazul Islam Khan - Member

Ghashful Procurement Committee:

Aftabur Rahman Jafree - Chairman

Mafizur Rahman - Member

Md. Sayedur Rahman Khan - Member

Syed Mamun Ur Rashid - Member

Md. NasirUddin - Member

Md. Arif - Member

Jasmine Akther - Member

Sumon Dev - Member

Md. Sharif Hossain Mozumder - Member

Gender Focal Person: Khaleda Akter**Information Focal Person:** Syed Mamunur Rashid**Organizational Sustainability**

With a vision of making Ghashful as a self-reliant organization, some initiatives have been taken to generate the source of revenue for the organization. But still the organization is implementing most of the interventions with the support of others. Ghashful has developed a commercial plant of improved cooking stove (ICS) production at Noagaon district as part of the organizational sustainability. Besides, Ghashful is planning for some more endeavors to make the organization financially sustainable, so that it can continue its services and supports to the target population for years to come without any interruptions.

Organizational Governance

President

Dr. Monzur- Ul -Amin Chowdhury

Chief Executive Officer

Aftabur Rahman Jafree

Ghashful is fully reliable to its committees according to the organizational structure:

Advisor Committee : Consisting of 2 members

General Committee : Consisting of 21 members

Executive Committee : Consisting of 7 members

Advisor Committee

The advisory committee of Ghashful is providing essential strategic directions to the organization to continue the activities with confidence in floated way. The committee consists of 2 members who are to be approved and accepted by the Ghashful General Committee.

Two of the Advisors of the reporting year are:

1. Maj. Gen. Syeed Ahmed BP, A.W.C., P.S.C. (Retd.)
2. Rowson Ara Mujaffar (Bulbul)

General Committee

The general body is the supreme decision-making authority of Ghashful. The General Committee consists of 21 members and the organizational body is fully responsible for the overall policy making and directions for the management of Ghashful. All types of major rules, regulations and policies are formulated by the general body before they come into action.

The Annual General Meeting (AGM) of the reporting year was held on June 24, 2019. The organizational activities of the previous year have been discussed and approved in the AGM. The meeting has also approved organizational yearly budget, appointment of external auditors etc.

The Honourable general body members of Ghashful are:



Pro.Dr. zainab Begum



Sahana Mozammel



Dr.Moinul Islam Mahmud



Shamima Akhter



Dr. Monzur- Ul -AminChy



Nazma Zaman



Mohd.Sahidullah



Mohd.Ohiduzzaman



Prof. Dr. Golam Rahman



Shahana Muhit



Anamul Haque



Shib Narayan Kairy



Dr. Salima Hoque



Parveen Mahmud, FCA



Golam Mostafa



Nazneen Rahman



Jahanara Begum



Samiha Salim



Yasmeen Ahmed



Kabita Barua



Zareen Mahmud
Hosein, CPA, FCA

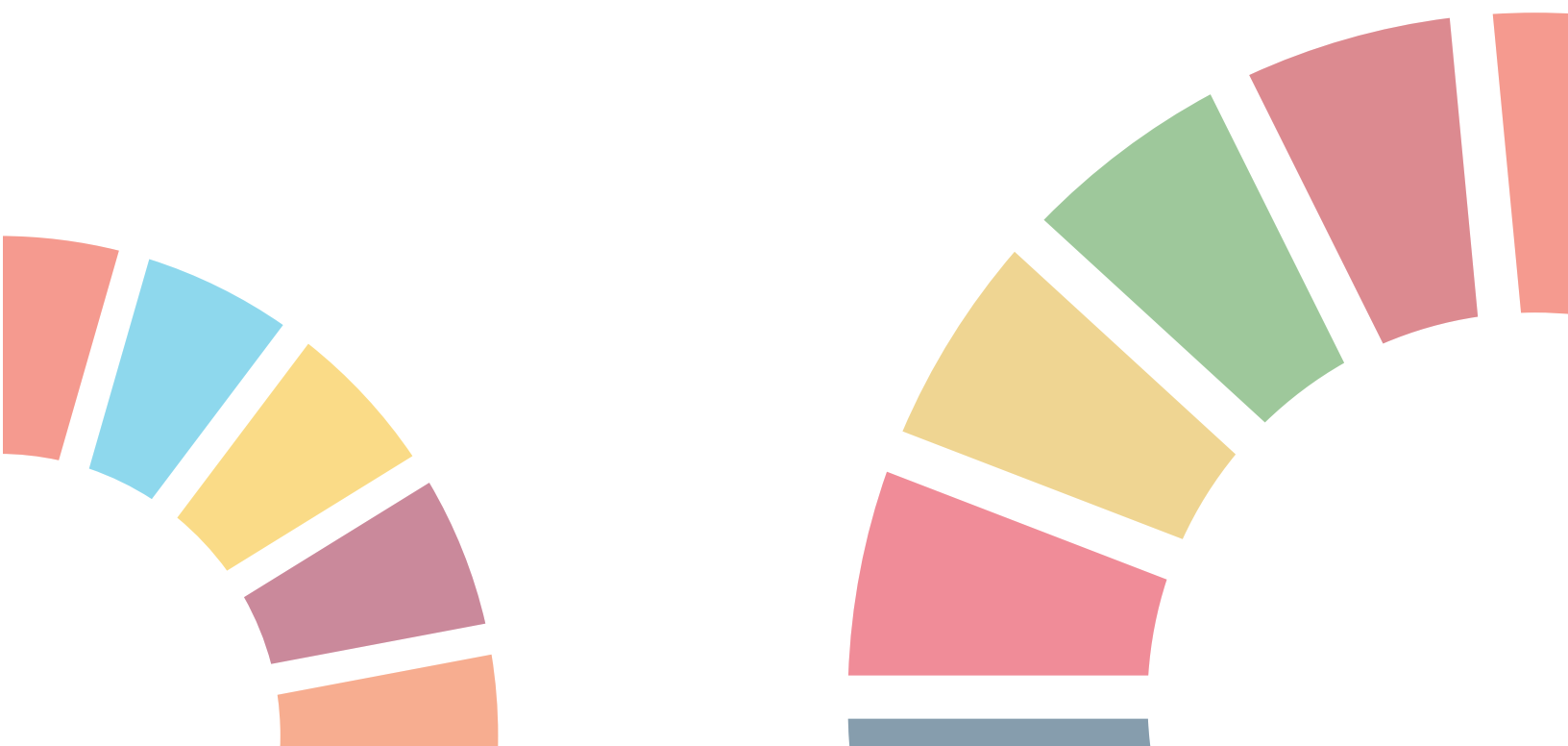
Executive Committee

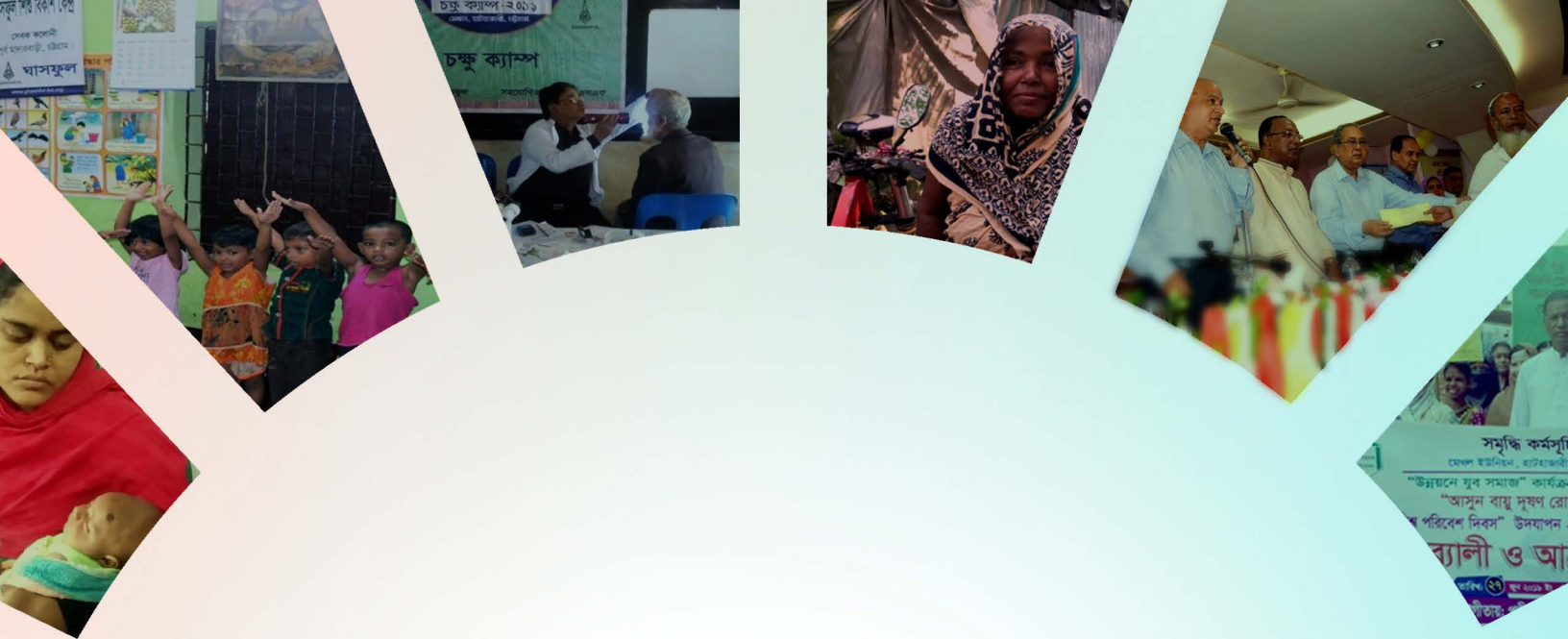
A 7-member Executive Committee is vested with the management of the organization. Distinguished professionals, activists and entrepreneurs are elected by the governing body for two years and brings forth their diverse skills and experiences for the highly efficient level of governance of Ghashful.

A total of 8 no meetings of the Executive body were held in the reporting period, 2018-19.

Introduction of the members of Ghashful Executive Committee (EC) is as follows:

Name	Designation	Profession
Dr. Monzur- UI -Amin Chowdhury	President	Educationist & Social worker
Dr. Moinul Islam Mahmud	Vice – President	Physician & Social worker
Sahana Muhit	General Secretary	Service Holder
Kabita Barua	Joint General Secretary	Business woman
Zareen Mahmud Hosein, CPA FCA	Treasurer	Chartered Accountant
Professor dr. Zainab Begum	Member	Educationist & Ret. Govt. Service
Parveen Mahmud, FCA	Member	Chartered Accountant





GHASHFUL , ON THE WAY OF ACHIEVING SUSTAINABLE DEVELOPMENT GOAL(SDG)



Ghashful, on the way of achieving Sustainable Development Goal (SDG) for 2016-30 with several Programs & Projects

SDG (Sustainable Development Goal), a blueprint to achieve a better and more sustainable future for all was introduced in 2016 with 17 set goals in the areas of sustainable development planned to be achieved by 2030. Ghashful is currently working on 16 goals out of the 17 set goals. The programs and the projects being implemented by Ghashful itself have implication to address the goals of SDG which are outlined as under;



NO POVERTY

Ghashful has been working actively for achieving this goal with the MFP and Microfinance programs. It ensures easy and affordable loan to poor and vulnerable community people and small entrepreneurs, provide assistance to elderly person, beggar rehabilitation under ENRICH program and social awareness. As we know education and health goes a long way to improve the quality of life, Ghashful offers educational programs like Second Chance Education, YES Project, Child Development Center, Evening learning centers, foreign remittance service, and provide health services through different community health programs. The Microfinance programs of Ghashful have added a new benefit package for the Micro credit client named Micro Credit Insurance, a useful tool for economic development and crisis management. (Target - 1.4, 1.1, 1.2)



NO HUNGER

Ghashful establishes sustainable agriculture and food production by providing different types of agricultural loans and skill development training to small farmers. Ghashful also provide technical support in agricultural product marketing, higher volume production as well as good production and promotes crop diversification. (Target -2.2, 2.4, 2.5)..



GOOD HEALTH AND WELL BEING

Since its inception Ghashful has been working on this topic through its Community Health Program, ENRICH program, Vision center and elderly people program and also creating awareness among adolescents about maternal & child Health care, Family Planning, Nutrition, tobacco use, and Adolescent Reproductive Health.(Target -3.1, 3.2, 3.3, 3.4, 3.7, 3.8, 3.a).



QUALITY EDUCATION

Ghashful has been working on this goal since its inception. As a development organization Ghashful has been trying to supplement this goal through its formal and non-formal education, Second Chance Education (SCE), Ghashful Paran Rahman School, evening learning center through ENRICH program, scholarship programs and network with local and foreign university, internship programs. Ghashful has launched the YES project which provides vocational and life skill training to the adolescents and create awareness and sense of leadership among them. (Target -4.2, 4.3, 4.4, 4.b)



GENDER EQUALITY

Ghashful provides awareness training for women and girls on gender, human rights, early marriage prevention, and domestic violence against women. It shows the preference in all its programs according to the mission of the organization's gender policy, HR policy, awareness programs, Safe Guard Policy, Ghashful integrity committee Ghashful Barta (Newsletter) , Advocacy and governance programs.(Target -5.1, 5.3, 5.c).



CLEAN WATER AND SANITATION

Ghashful is contributing to this goal by implementing ENRICH Loan and awareness programs to ensure 100% sanitation and safe drinking water. (Target -6.1).



AFFORDABLE AND CLEAN ENERGY

Ghashful contributes to achieve this goal by providing financial support to Solar and Biogas program (NDBPM Project).(Target - 7.1, 7.a)



DECENT WORK AND ECONOMIC GROWTH

Ghashful, a non-government development organization acts as a catalyst and facilitates in the process of poverty alleviation and always has been on the side of vulnerable women, adolescents and children. Ghashful with its partner ELLMA (Ensure legal support through local movement and action) and OACH (Organization of art for children) , Ghashful CHWEVT Project(Child right and hazard free working environment through education and vocational training). The CHWEVT project is funded by Manusher Jonno Foundation with an aim to establish a conducive environment for the hazardous and nonhazardous working children and adolescent by providing and appropriate education and skills training and refer to other relevant services. (Target-8.3, 8.7).



INDUSTRY INNOVATION AND INFRASTRUCTURE

Ghashful tries to contribute to achieve this goal by introducing online based reporting, mobile financing services, and Palli Thathya Kendrafor ICT service. (Target- 9.c) .



REDUCE INEQUALITIES

Ghashful provides affordable support to poor and marginalized people and small entrepreneurs though its Microfinance programs, different education-based programs like Second Chance Education, YES project, Child Development Center, Evening learning center, also provide community-based health programs, Ghashful legal support programs and health awareness programs. (Target 10.3).



SUSTAINABLE CITIES AND COMMUNITIES

Proper health and education is the backbone of any nation. These are what make a community strong and sustainable. Ghashful since its inception has been providing health and education governance to slum areas, transportation loan, housing loan through its Microfinance programs, YES project, Second Chance Education, evening learning center, Child Development Center(Shisu Bikash Kendra),ENRICH loan, Community Health Programs(CHP), and more.(Target 11.1, 11.4, 11.b)



RESPONSIBLE CONSUMPTION AND PRODUCTION

Ghashful tries to contribute to achieve this goal through bio-gas, compost and vermin compost production, financial support for ICS (Improved Cooking Stove) and solar system. In 2017 Ghashful initiated PACE project as a partner as partner with PKSF with an aim of developing the value chain of safe vegetable and spice production. (Target- 12.2, 12.4, 12.a).



CLIMATE ACTION

Ghashful is contributing to this goal by implementing social forestation, safe production of crop under PACE project, Climate finance, loan for disaster programs under ENRICH, awareness and training. (Target- 13.1, 13.3).



LIFE BELOW WATER

Ghashful as a development organization complements the Government's effort towards achieving this goal.



LIFE ON LAND

Bangladesh is one of the vulnerable countries of the world regarding climate disaster. From the very beginning it has been distress and lies between the risk areas. Ghashful has introduced social forestry in rural areas since 1997 to increase the responsiveness and resilience to climate change. To help achieving the goal Ghashful has plantation programs, PACE Project, green finance and awareness programs. (Target-15.2, 15.5, 15.8, 15.9, 15.a).



PEACE, JUSTICE AND STRONG

To help achieve this goal Ghashful has implemented legal support programs, advocacy and governance program, training programs, ENRICH programs, social advocacy projects. (Target- 16.5, 16.6, 16.7)



PARTNERSHIPS FOR THE GOALS

Ghashful is contributing to achieve this goal by networking activities, foreign remittance, consortium activities and global network.(Target 17.3).





EDITORIALS

Editorials for Annual Report 2018-19

Articles from “Ghashful Barta” Magical use of Hathazari “Lal-morich”



Bangladesh is an agriculture country. Different kinds of plants have different kinds of characteristics due to the diversities of places, water, weather, soil and seeds. Red sweet chili is not only popular in Chittagong division but also has earned huge reputation crossed the geographical boundary of Chattogram and has earned a great fame all over the world. The main reason of earning such a wide range of popularity of the red sweet chili that is named locally as Hathazari “lal mishti morich” (Hathazari sweet red chili) is because of the attractive color, irresistible smell and the juicy taste of the curry spice.

The curries cooked with the Hathazari lal morich is very appealing to look and good to taste. Because of the fascinating appeal, the spice is being exported in different countries. At Hathazari it might be seen that the popular use of red chili is not limited in cooking curries. Since the British colonial era the housewives and the local chefs

love to make the best utilization of the spice in preparing salad or pickles to add specialty in the taste and smell. When get dried, the chili is very red but is yellowish-green when it is not ripened. It is also known as “Halda Morich” because of the cultivation area being near the Halda River. People, who can't tolerate much spicy food, crave for this red chili. According to the information provided the local farmers the spice is healthy due to the good climate and its cultivation in Sandy soil (belemati). The local popularity has spread in the villages Raujan and Fatikchari because of the coverage area of Halda River, the original taste is to enjoy with the Hathazari red chili and people from far and wide come here to buy it from Hathazari. This chili is cultivated hugely in the upozilas under Hathazari: Mondakini, Chipatoli, nangolmora, Madrasha, Mekhol, Guman Mardan.

There is a place in Hathazari where this red chili is sold frequently every Sunday and Thursday and for that it got the popularity by the name of “Morich-hatar Goli”. In every winter season,

people of Chittagong Division wait to buy this plant. In seasonal time, farmers from the neighboring upozilas (sub-districts) including Fatikchari, Raojan, Sitakundu, Mirashorai, Bowalkhali, Chandanaish, Satkania, Bashkhali and Potiya make crowd in the market to buy this red chili.

At present, more than thousands of farmers are involved with the cultivation of red chili usually this plant is cultivated during the months of Late Autumn called Agrohayon and Poush. Within 90-120 days, it starts growing. If the plant does not suffer from root disease they grow well. According to directorate, in Hathazari area from 2017-18 fiscal-years about 215 hector land cultivated 258 metric ton and from 2016-17 fiscal-years about 180 hector land cultivated 216 metric ton.

We know that loam soil (dowash mati) is the best for cultivation. Due to modern technology, the cultivation of red chili has been possible throughout the whole year. The flowers began to show up within 45-60 days and after 60 days, the red chili gets full blossom. From generation to generation, farmers are cultivating the chili in their ways. Starting from Agrahayon to Ashin when the weather becomes stable, farmers provide the seeds in higher land. After that they collect the healthy plant for cultivation in land or in markets. Local people cultivate all of this plant and sell to the neighboring sub-district's farmer.

Unfortunately, because of high quality hybrid, high profit and the ignorance about proper cultivation, the real flavor of the original red chili is endangered. Besides that, the high cost and the shortage of land make the farmers discouraged to cultivate in an expected rate. As soon as the climate changes, problem appears. Little knowledge of the farmers makes the situation difficult to grow plants with its origin.

In a survey made by Ghashful organization, it had been analyzed that the farmers with the help of the stakeholders have started to cultivate the red chili. The floating technique of plantation, scientific way of seed preservation is making the plants free from diseases free plants and the products are made and cultivated with the original flavor. Steps are being taken for marketing, including videography and an online sales business, to make red pepper more popular and familiar to others both nationwide and worldwide.

It is expected that the innovative marketing technique has created a new era of the production named red chili. The chili is made into packets of chili powder to be sold to the markets of different countries of the world. Because of new marketing policy, the plant of the spice is to be preserved from getting extinct and farmers can expect the most of getting fair price in return. "The Hathazari LalMorich" is a brand name for the innovations in production and marketing.

The initiatives taken by Ghashful is not only limited within the improved cultivation mechanism but also in handling the marketing strategy that safeguards the best production of the spice with the original flavor.

For the last one year, the programs and activities implemented under Ghashful PACE project to keep intact of the tradition of the red chili from Hathazari Upozila is extremely praiseworthy. Provided the programs run smoothly, the bright prospect of the product is to earn an international brand level is to be preserved for the days to come.

In the same way, the joint collaboration of Ghashful PACE Project and local Agriculturists and farmers will create a prospective production of other spices and fruits like Turmeric, Pepper, Coriander, Dragon fruit, Avocado, and Hybrid coconut.

According to the opinions made by the program supervisors and sub-district farmer employees it is expected that the initiative taken by Ghashful will contribute a lot to preserve the brand image of "Hathazari lal-morich" and will gain faith of customers.

The initiatives will develop a new prospect in developing entrepreneurship in remote districts that at the same time will make an impact in poverty redemption besides developing of new employment opportunities in agriculture sector.

Now a day, a number of big industries are marketing the powder morich and selling the product in both of the worldwide and countrywide markets. The survey made by the organization has demonstrated the fact that the agents are being hired to bring these ingredients from the local markets. Most importantly the demand of Hathazari 'Lalmorich' is more. For the increasing demand of the product in the local markets of Chittagong and Dhaka, the spice is being produced domestically.

The comparison of the production of the powder of the red chili with other chili powders available in the local market shows that the other chili powders are not healthy or even pure that might be harmful to the health of the consumers.

Ghashful has taken the fact into consideration and have taken necessary steps to make the product healthier and purer in every possible way.

The data made by PKSf demonstrates the initiatives have also been taken for creating alternative markets. If the value-chain initiative of red chili production is possible to take, the competitors will be increased in this sub-sector.

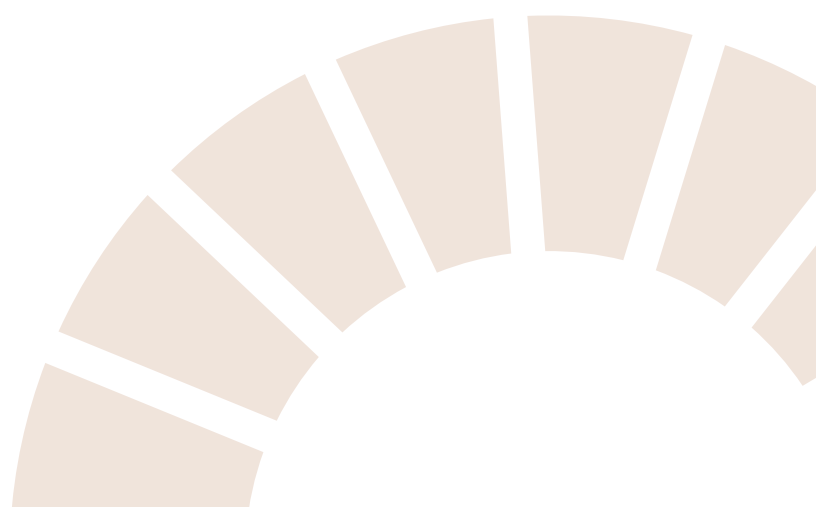
Some of the most admirable qualities of the product Hathazari LalMorich (Red Chili from Hathazari) have been mentioned below:

- **Anti-oxidant:** “Kacha Mishti Morich” (unripen sweet chili) is full with “**Vitamin C**” which is a strong anti-oxidant that destroys free radicals and preserves the immune system of body. It prevents from creating new cancer cells.
- **Safety of different important organs of body:** “Mishti Morich” contains “**Vitamin K-1**” which helps to keep kidney and bone active along with ensuring a good blood circulation.
- **Supporting means to preserve Metabolism:** “Mishti Morich” contains “**Vitamin C**” that helps in preserving our metabolism.
- **Beta Carotene:** “LalMorich” is filled with Beta carotene that works as a great source for “**Vitamin A**”.

We know that once upon a time, Bangladesh was popular not only for its cereal/grain but also for its

cash earning crops like golden fiber jute, silk and spices. Focusing on these agricultural products, once here established many popular and world famous East Dandi, Silk-route and Spice-route. Cultivating spice is a traditional factor with significance in agricultural sector. Once, Bangladesh together with British Sub-continent was reputed as “The Country of Masala”. In previous era, Bangladesh had business relation with Europe to supply species through water-route. Now-a-days, the production of species is lower than comparing with turmeric and ginger. The specialists assume that these species are not growing with big expectations as there is no organized cultivation of species in agricultural. In the concept paper it is seen that the average production of these spices is approximately 20 lakhs annually, but per year the inner demand is approximately 32.5 lakhs. To fulfill the demand of species, we need to import tones of onion, black cumin and cinnamon. We need to import lots of spices from India.

Spice is an important part in agricultural industry which is produced all over the country. PCF sponsored by PKSf in their concept paper mentioned that in Bangladesh 23% of the farmers producing spices are from Chattogram. Hathazari region of Chittagong is famous for producing “Lal Mishti Morich” (Red Sweet Chili). In Hathazari, many crops remain unknown such as spices. We should come forward to come up with solutions of how we can cultivate more crops and make them popular in the worldwide. Production of new crops will contribute a lot in ensuring better health condition besides improving the socio-economic situation. Now, it is up to the Governmental and Non-Governmental Organizations and Institutions to take necessary steps in order to materialize the expectations for attaining prosperity in near future.



Proper initiative is imperative to take to protect the endangered species “Yasin Kura” from extinction



Prior to commercialization of broiler chicken in Bangladesh, poultry was a regular issue in almost every house in the countryside. The main attraction of entertaining guests in country and suburban houses was the slaughtering of chicken in the house. Some of the indigenous chicken species were extremely tasty, healthy and safe. Cows, goats and poultry were also another sources of earning money for the rural poor. When poultry farming started on a commercial basis after the development of poultry industry in the country in the nineties, people gradually became dependent on broiler chickens due to affordable prices and rapid growth. The change had a negative impact on domestic chicken farming at the domestic level in rural areas. Thus, the varieties of local chickens appeared to be gradually lost. “Yasin Kura” or Yasin cock is such a species of chicken lost in Chattogram.

It is to be noted that in local language of Chattogram the cock is called 'Kura'. The word kura is pronounced with the local tension with the accent, not as it is written. Unfortunately, the “Yasin Kura” is not seen much in Chattogram, the place of its origin. It is heard that “Yasin Kura” is seen occasionally at Ramu in Cox's Bazar district. The alarming fact is that such a delicious species of chicken is going to get extinct, though officially it has not been announced yet.

Jamal Uddin, local history researcher from Chattogram presented the historical background

of 'Yasin Kura'. Hundreds of years ago, a large bird known as “white rooster” was observed on the Dewang hills and its foothills. Dewang hill chickens were usually 3-5 times larger than native hens and the legs of the cock were like peacock-shaped to see. It is assumed accordingly the local saying that by the tenth century, the Arabian merchants used to do trading in the sea close to the ancient Dewang port. A number of Saints reached at Dewang for religion sake in association with these Arab merchants. Hazrat Shah Mohamed Auliya (RA) had been one of them. He still has his mausoleum at Battali village in Anwara. He said that maybe the Arab merchants at that time brought and bred this large bird called 'white rooster'. Thus, when the white cock of this beautiful rooster, begins raised by the young people, its breeding spread throughout Chittagong. This “white rooster” became popular in the name of 'Yasin Kura' in Chattogram.

Referring to the historical background of the name, 'Yasin Kura', Jamal Uddin said that this cock was called as 'Yasin Qur' during the Mughal rule. One of the eminent Mughal ruler Nawab Yasin Khan (1719-1726) patronized the setting up of a huge farm at the Deyang Hills to breed the massive 'white rooster' with other birds in the farm. Accordingly, that white rooster was named after Nawab Yasin Khan. The bird called “Yasin Kura” was quite attractive to tourists and traders from different countries as it was special to Nawab Yasin Khan.

This type of chicken weighs about 1/3 kg and the meat is soft and very tasty. The rooster of the cock called Yasin Kura was in the forefront. It is reported that this cock had special importance to be vowed in the tomb of Hazrat Shah MohneAuliya (RA). Earlier, on the occasion of Orsch the cock had been highly vowed and slaughtered and fed to the Muslims.

In the sixties of the twentieth century or in one of the unknown pandemics, the family of 'Yasin Qura' was destroyed and the species declined dramatically after the outbreak. Then, separately in different areas of Chattogram, Yashin rooster would be seen in some of the houses, but now it is almost unseen everywhere in Chattogram.

Professor Ershad Kamal Khan of Economics Department in the University of Chittagong expressed in an interview that this type of 'leg horn' rooster was seen in the vicinity of the ancient Deyang Parganas in south Chattogram. In English, they had been called 'Deyang fowls'. They were called in regional languages as 'Achil Kura'. There is also excellent historical background of the breed. According to him, the term 'Yachil' from 'Yasin' is believed to have been associated with roosters in the evolution of time.

In addition to the Yasin rooster, at one time in the remote areas of Bangladesh, various species of cock / chicken were cultivated. With the development of broiler poultry farms in the country, these varieties are being diminished from house to house. Again, the number of cultivation of chicken that were seen in the forests of the country, including the Chittagong Hill Tracts, had also been declining due to deforestation.

To save other such species are like the "Yasin

kura" from getting extinct, various Government and Non-Governmental Organizations are taking. The "Chittagong Tradition

Foundation" Project undertaken by PKSF to conserve the lost breed of a special breed called Red Cattle of Chattogram is a great example to follow. The same type of philanthropic initiative is imperative to conserve this magnificent "Yachin" cock species before they are completely wiped off the earth. A project might be taken on experimental basis to observe the potential of rearing the "Yasin Kura" commercially to create customers in need of seeking the comparatively more delicious chicken meat and ensuring the survival of the species as well.

Undertaking such initiatives would do a lot for local people to provide nutritious and safe food and to create employment opportunities for marketing the "Yasin Kura" as a brand product, established nationally and internationally, such as the "Rupali Ilish" by in near future.

On the Way to meet The Crisis of Pure Water



Water is the most valuable natural resource in Bangladesh. Water is the life line for agriculture, fisheries, inland navigation, industries and aquatic ecosystem. Water is basically synonymous with life. Water saves our lives and at the same time water can cause death. Polluted water infected with germs can cause life-endangering diseases and even death. Especially children, elderly people and pregnant women are affected much by the crisis of pure water. In fact the

crisis of potable water is prevailing not only in Bangladesh but worldwide. The whole world is concerned about the issue. The level of water is increasing with an alarming rate of decreasing availability of pure drinking water. Natural and man-made calamities are responsible for the disastrous situation. Natural calamities include random change of weather, flood, draught, tsunami, earthquake, collapses in mountain, etc. Whimsical and careless behavior made by human being towards nature is prime causes behind the natural calamities. They are building dams on the rivers, the only source of potable drinking water. They are destroying the hills, cutting the trees and creating deforestation for luxurious living. The underground water channels are facing damaging obstruction because of the highly ambitious infrastructural enterprises made by human beings. Most of the Theorists and Scholars predict the severe crisis of drinking water in near future. It is assumed that the next world war might happen even for the cause of the crisis. Already we can mention about the some of the incidents of cold war continued in some of the regions in the world. War though water channel is happening because of the feud

for the undivided river paths following through different counties and the collision is one of the vital international concerns. India is the origin of 54 out of 57 international level rivers flowing through Bangladesh and Myanmar is the original land of the rest 3 of them. The fact is that Bangladesh being the country towards ebbing tide owns the right to claim the consumer of the water of the rivers following through the country. A number of dams, big and small have been built upon 47 of the rivers out of 54 following through Bangladesh. In result, water

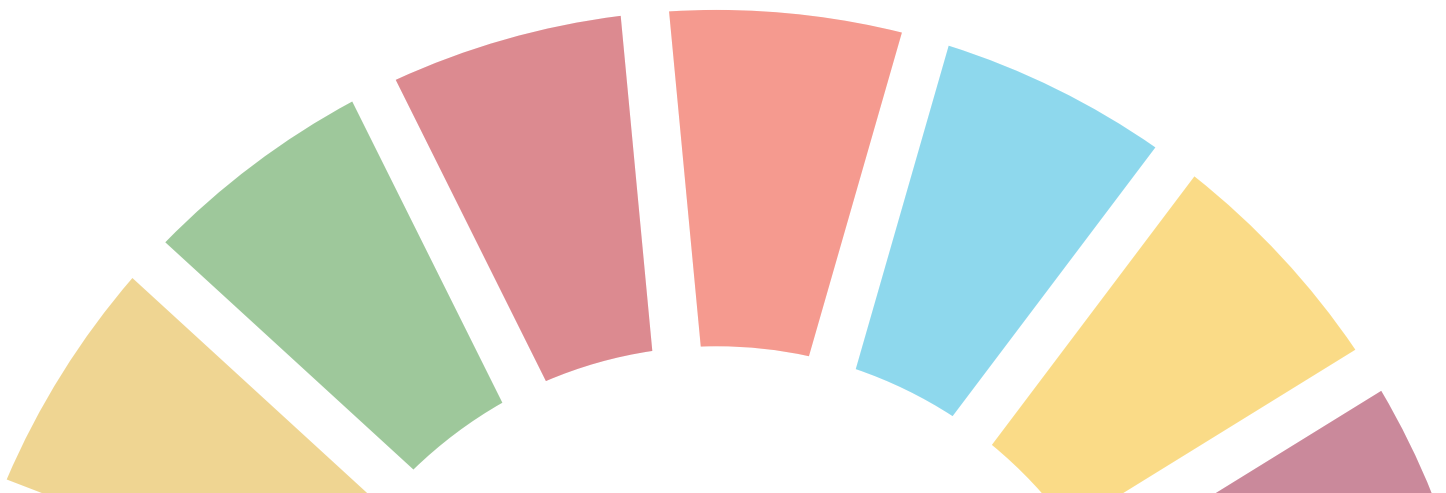
level decreases and salinity increases as ocean water enters and droughts happen during the dry seasons. In the same manner, the flood tide destroys the local sources of drinking water as the water level increases much during the rainy seasons. It is well-known that sea water level is increasing day by day because of the greenhouse effect. The building of dams on the tide flow of the rivers in India is another cause of decreasing underground water level, especially of the potable water. All the facts and causes are creating a catastrophic future in turn for Bangladesh. The situation is not only prevalent for Bangladesh, but also a prevailing factor for many countries, especially the countries in ebbing tide like Bangladesh. The fact is resulting river-centric feuds and utmost crisis of potable water. For example, we can mention about the Hasbani river-centric feuds among the countries of Lebanon-Israel, Euphrates river-centric feuds among the countries of Turkey-Syria and Iraq, Galilee ocean-centric feuds among the countries of Syria-Israel, Jordan river-centric feuds among the countries of Israel-Philistine and Jordan, Nile river-centric feuds among the countries of Sudan, Egypt, Ethiopia and some other near countries, Senegal river-centric feuds among the countries of Senegal and Mauritania, Helmand river-centric feuds among the countries of Iran and Afghanistan and a number of like rivers existing in India and Bangladesh. The whole scenario defines that we have to ponder upon strategy planning of International River Land & Water Management. In this perspective, the theme of observing the "World Water Day 2019" had been "Leave no one behind". Honorable President and honorable Prime Minister of Bangladesh gave separate messages. Honorable President said in his message, "There is no alternative of ensuring the supply of water enough for irrigation needed for cultivation of crops. The security of food supply depends fully on the supply of enough water." Honorable

Prime Minister Sheikh Hasina said, "The ruling government is undertaking a number of initiatives to ensure the availability of water needed for agricultural and industrial enterprises and activities. Water is the core ingredient of life and environment. The implementation of all the sectors including Agriculture, Industry, Fisheries & Dairy firms, Poultry, Forestation, Marine traffics and operations, Biodiversity etc. depend fully upon the regular supply of water. Unfortunately, a number of critical factors like excess use of underground water, increase of salinity in water sources of the coastal areas, overpopulation, urbanization and industrialization, severe environmental pollution, man-made & artificial obstructions on the natural water flow of rivers and climate change are contributing a lot to create the uncertainty of the availability of potable drinking water day by day. The crisis of safe water supply is increasing in an alarming rate. Especially during the dry seasons, severe scarcity of drinking water is seen in some villages as the tube wells and even most of the ponds run dry if not are dug deep. The rivers and canals also run dry. The few others of rivers, ponds and canals containing water become polluted much because of excessive uses or misuses of water. The crisis of the scarcity of drinking water is severe at the coastal areas because of the increasing of salinity in the sources of water like rivers and canals. It also becomes hard to get water at the hilly areas as the wells run dry. Johan Hari, one of the most influential journalists of the "Daily Independent" had analyzed the crisis in a report titled "Bangladesh: Born in Blood but Death in Salinity" on climate change. The title predicts the apprehension of the severe scarcity of drinking water in Bangladesh. Overall, the problem of salinity, Arsenic infection and the decreasing of underground water level have created a critical situation for Bangladesh to suffer from the utmost inadequacy of potable drinking water. To minimize the problem we should practice to use the underground water. Instead we should take initiatives for preserving raining water in mass level under with the supports from government and non-government levels. We should create interventions for skill development in operating the irrigation process through building up the sources of preserving water by dredging rivers, canals and constructing big pools, ponds and the like water reservoirs. Steps should be undertaken for preventing the waste of water in industries, agricultures and household level utilities. Besides these, we should consider the

compulsory mechanism of water recycling in industries. In this way, the human right of having water can be ensured by undertaking several types of initiatives of increasing the water supply through developing the mechanism of preserving and purifying water. Unfortunately, the right of having water is not recognized still to be one of the basic human rights in Bangladesh. Differences in water crisis in relation with changes of seasons and areas are common phenomena in Bangladesh. The norms and nature of the crisis in availability of water in big and small cities and among the grassroots level people and the inhabitants of the remote areas differ from each other. For this reason, it is imperative to prepare an all-expanding and diverse strategic planning to suit the diversities in places and natures of the demand of water in accordance with the articles of the Convention of United Nations. The planning should be prepared on the basis of the research-oriented study on the traits of crisis among the marginalized people and the inhabitants of hilly areas in Chittagong Hill Tracts, extensive mashes, Barind Tracts, Pleistocene terraces and coastal areas along with the grades of prospects in availability of water in all the diversified lands and localities in Bangladesh. Priorities should be given on ensuring the availability of water to achieve the SDGs. Otherwise, health hazards and other types of living related risks will take place. The NGO Ghashful is working with an objective of developing prospective situation to ensure the availability of water at Hathazari Upozila since 2018 in association with PKSF under the ENRICH Project. 14 deep tube wells, 64 hallow tube wells and 2 semi shallow tube wells have been set up at Guman Mardan and Mekhal Unions on the

basis of the demand of the local inhabitants. The tube wells had been set up at the important and most populated areas including hat-bazars and markets, mosques and pagodas, maktabas and madrasahs, schools and colleges, clubs and orphanages. Besides this, awareness raising programs are being implemented on the issue of pure drinking water in the academic institutes and colonies of the localities. A number of guide walls had been built along with repairing the fringes of the ponds so that local people can preserve water to use in dry seasons. Now, more initiatives should be taken for expanding the water preservation mechanisms for storing the rain water through building up pools and ponds to decrease the dependency on underground water. We think that the NGOs should work in partnership with government to get rid of the crisis prevailing in a number of villages and localities in the whole world-wide. Even in the city areas the NGOs have lots of scopes to work with WASA, government institute to deal with the issue of water. Now it is needed to develop effective strategies and thoughtful planning. In this

way, the coordinated initiatives undertaken by government and non-government organizations will create a prospective situation of ensuring the availability of water for the inhabitants of the diversified land areas including haors, baors and bills, coastal areas, hill tracts, plain lands along with the villages, cities irrespective of rich and poor people. The coordinated intervention will definitely create a great impact on establishing the rights of having water and thereby meeting the urgency of building Bangladesh as a prosperous country in all aspects.



Five years' Combined Statement of Financial Position (as at 30 June)

	2018-19	2017-18	2016-17	2015-16	2014-15
	Taka	Taka	Taka	Taka	Taka
SOURCE OF FUND:					
Equity					
Capital Reserve	13,649,123	14,705,764	12,987,213	11,825,710	8,813,461
Accumulated Surplus/(Deficit)	112,603,502	106,755,539	102,503,033	91,907,854	69,665,090
	126,252,625	121,461,303	115,490,246	103,733,564	78,478,551
Long term liabilities					
Gratuity	64,881,742	44,016,050	32,775,702	21,553,225	18,695,852
Fund from DIISP, insurance	51,288,016	43,865,613	38,329,201	33,220,784	75,737,589
Microfinance Members' Welfare fund	5,466,690	4,556,090	3,800,190	2,797,270	1,955,930
Loan from PKSF	208,960,755	184,540,000	153,094,162	129,161,248	113,981,250
	330,597,203	276,977,753	227,999,255	186,732,527	210,370,621
	456,849,828	398,439,056	343,489,501	290,466,091	288,849,174
APPLICATIONS OF FUND:					
Non-current assets					
Property, plant and equipment	47,666,265	8,210,693	6,783,972	4,048,903	3,556,179
Intangible assets	1,260,274	572,160	615,200	644,000	780,000
Loan to beneficiaries (NDBMP)	-	1,121,262	1,366,530	1,792,219	-
	48,926,539	9,904,115	8,765,702	6,485,122	4,336,179
Current assets					
Loan to Beneficiaries	1,212,139,414	999,566,793	915,803,458	844,111,851	761,451,062
Cash and Bank Balances	59,930,238	67,352,550	53,686,565	37,730,947	24,251,182
Advance and Deposits	14,361,557	25,060,680	12,788,141	12,455,902	10,951,240
Inventories	514,303	418,154	81,729	260,120	226,122
Short term Investment- FDR	112,750,000	95,750,000	72,750,000	59,150,000	81,750,000
Accrued interest on FDR	2,302,434	885,779	1,090,578	832,024	1,800,456
Loan to Projects and Others	1,882,020	22,849	1,138,757	1,210,105	2,005,708
Receivable from external and Others	37,692,092	21,235,367	13,513,697	15,178,250	5,594,651
	1,441,572,058	1,210,292,172	1,070,852,925	970,929,199	888,030,421
Current liabilities					
Members' Savings	594,800,396	503,885,541	428,984,076	390,938,579	358,402,508
Security deposits from Staff	2,745,000	2,669,000	2,374,000	2,172,000	2,068,000
Loan Loss Reserve	43,766,305	39,727,588	29,622,334	34,471,175	28,486,232
Members unclaimed account	4,794,345	4,342,760	3,762,152	3,300,609	-
Accrued Expenses	10,696,019	8,257,044	14,614,055	19,759,905	20,266,800
Liability to donors and others	5,546,511	11,430,438	20,751,993	24,750,672	12,399,971
Loan from Commercial Banks	107,980,179	40,480,179	40,480,179	20,393,252	-
Loan from PKSF	254,645,909	198,304,163	183,260,419	175,170,002	173,085,416
Short term Loan from Staff	-	5,500,000	4,450,000	10,950,000	6,800,000
Provident Fund					
Advance received from PKSF	8,674,105	7,160,518	7,829,918	5,042,035	2,008,499
	1,033,648,769	821,757,231	736,129,126	686,948,229	603,517,426
NET CURRENT ASSETS:	407,923,289	388,534,941	334,723,799	283,980,970	284,512,995
	456,849,828	398,439,056	343,489,501	290,466,091	288,849,174

Financial and Operational Indicator for the year 2018-19

Financial Sustainability Indicator

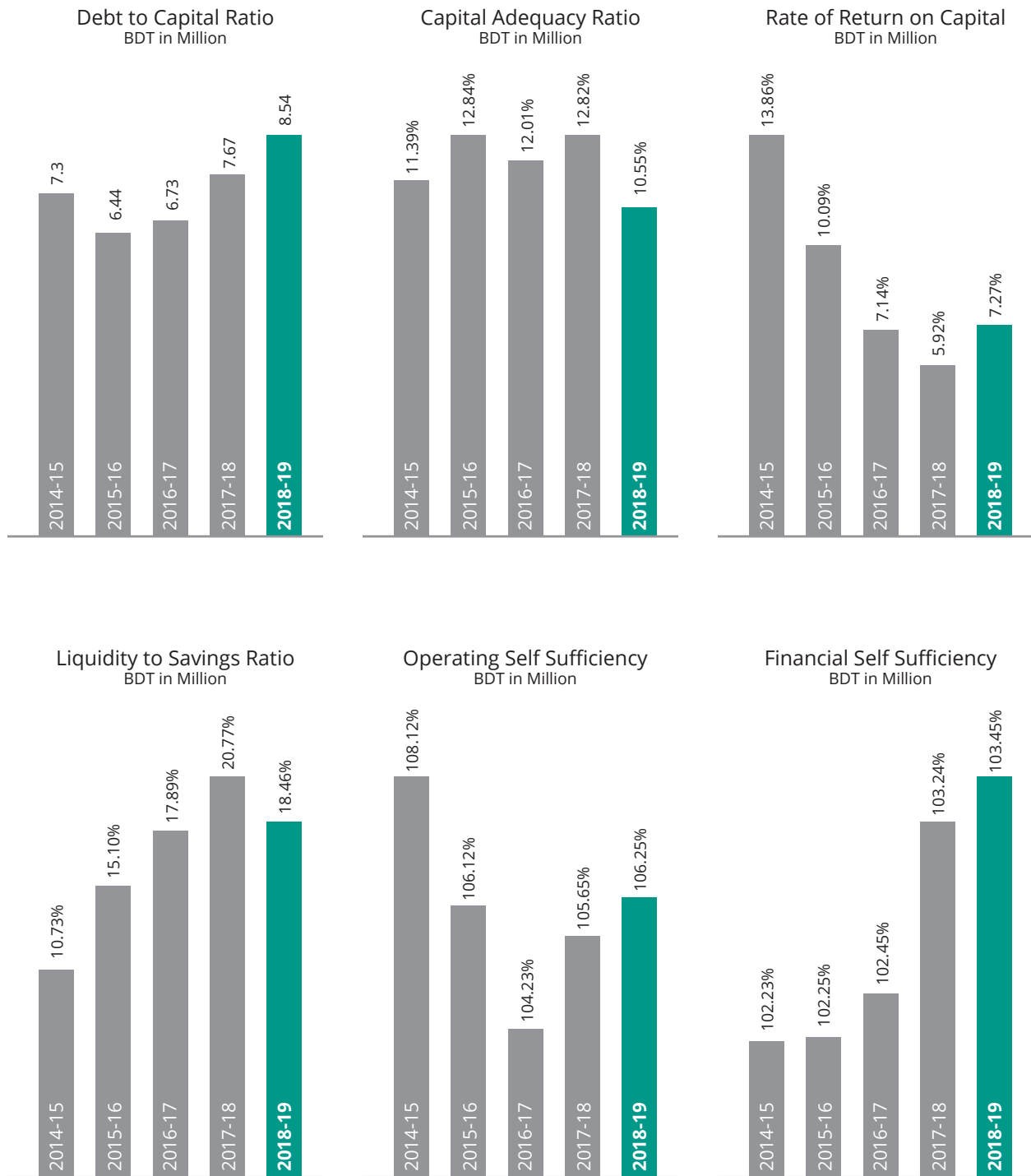
SL	Indicator	2018-19	2017-18	2016-17	2015-16	2014-15
1	Debt to capital Ratio	8.54 : 1	7.67 :1	6.73 : 1	6.44 :1	7.3:1
2	Capital Adequacy Ratio	10.55%	12.82%	12.01%	12.84%	11.39%
3	Rate of Return on Capital	7.27%	5.92%	7.14%	10.09%	13.86%
4	Liquidity to Savings Ratio	9.92%	9.92%	10.14%	10.10%	9.49%
5	Operating Expense Ratio	16.44%	16.47%	16.60%	17.04%	14.70%
6	Contribution to CSR	28.07%	34.26%	44.01%	25.55%	22.39%
7	Operating Self Sufficiency	106.25%	105.65%	104.23%	106.12%	108.12%
8	Financial Self Sufficiency	103.45%	103.24%	102.45%	102.25%	102.23%

Operational Sustainability Indicator

SL	Indicator	2018-19	2017-18	2016-17	2015-16	2014-15
1	Cumulative Recovery Rate (CRR)	99.73%	99.70%	99.65%	99.64%	99.63%
2	Ontime Realization Rate (OTR)	97.98%	97.21%	96.61%	94.35%	94.82%
3	Borrower and Member Ratio	77.99%	78.75%	81.80%	82.90%	78.85%
4	Portfolio at Risk	3.41%	3.97%	4.52%	4.01%	3.75%
5	Loan Loss Provision Ratio	100.00%	100.00%	100.00%	100.00%	100.00%
6	Yield on Loan Portfolio	21.68%	23.22%	22.24%	22.98%	21.10%
7	Portfolio per FO (In Million Taka)	4.77	4.09	4.25	4.24	3.81

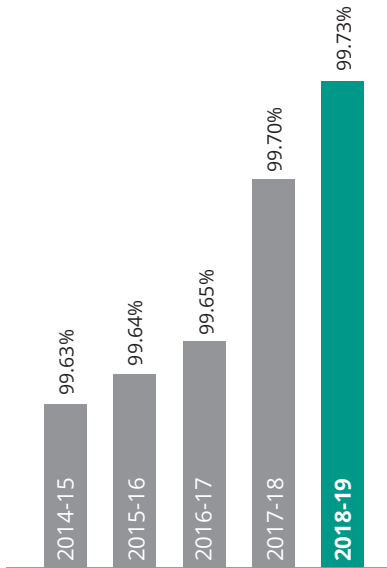


Financial Sustainability Indicator:

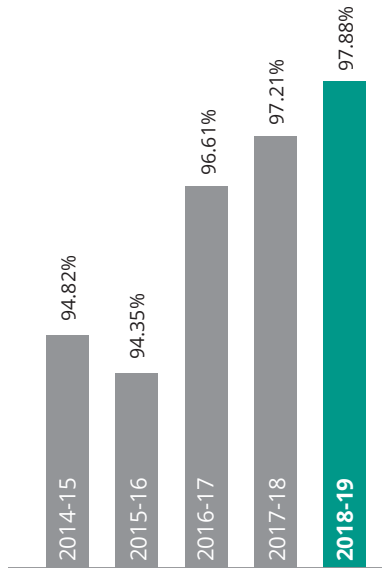


Operational Sustainability Indicator:

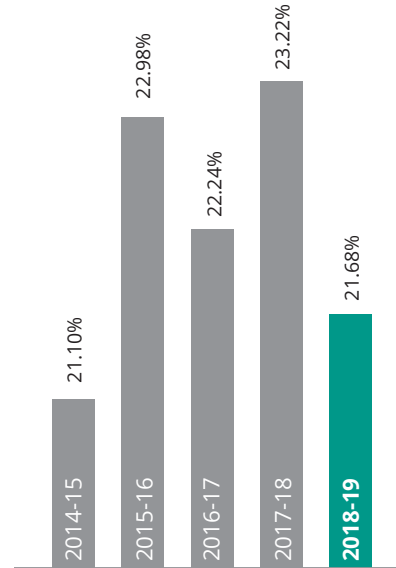
Cumulative Recovery Rate (CRR)
BDT in Million



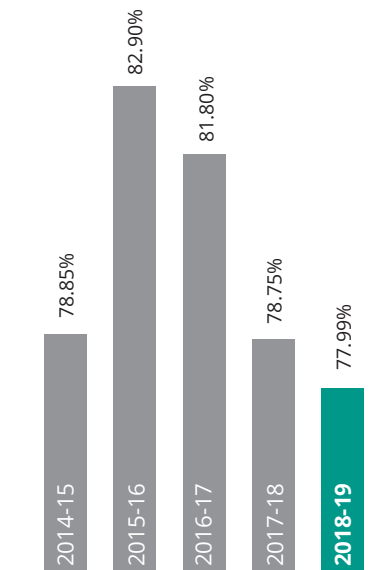
Ontime Recovery Rate
BDT in Million



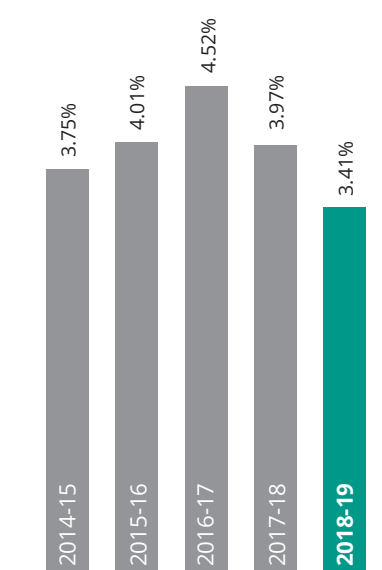
Yeild on Loan Porfolio
BDT in Million



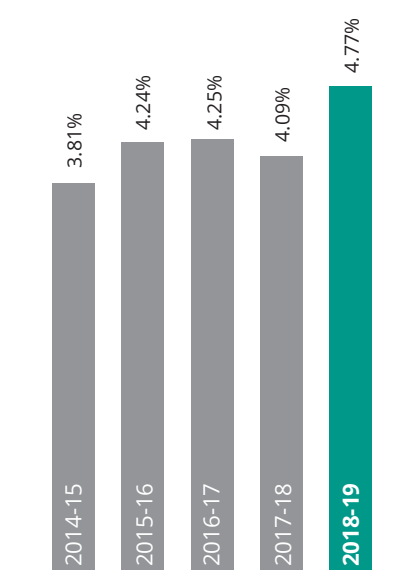
Borrowers and Member Ratio
BDT in Million



Porfolio at Risk
BDT in Million



Loan Portfolio per FO
BDT in Million



This is an honour for Ghashful to have these dedicated souls who worked behind the success of our organization for what we are today. They are our General and Executive Committee members whose opinions and directions have strengthened our journey. Many of whom are not among us today. We gratefully remember their contribution and pay our respects. May the Almighty bless them with the best place in heaven.

LIST OF DECEASED MEMBERS OF GHASHFUL

NAME	DATE	PROFESSION
Lutfur Rahman	01/08/2000	Income Tax Advisor
Shahana Anis	01/09/2006	Entrepreneur
A.M.M.AbbasChy	28/04/2007	Social worker
Prof. Dr. Mosarraf Hossain, Phd	06/07/2009	Professor at Chittagong University
Alhaj Mohammad Al MamunChy	11/11/2009	Advocate
Hosnara Begum	26/06/2013	Social worker
Shamsun Nahar Rahman Paran	18/02/2015	Social worker and Founder of Ghashful
Dr. Mohammed MahtabuddinHasan	11/12/2018	Physician



"GHASHFUL "

**(A Voluntary Community Development Organization)
Auditor's Report and Combined Financial Statements
As at and for the year ended 30 June 2019**



INDEPENDENT AUDITOR'S REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying combined financial statements of GHASHFUL ("the NGO/Organization") which comprise the combined statement of financial position as at 30 June 2019, and the combined statement of profit or loss and other comprehensive income, combined statement of changes in equity, combined statement of cash flows and combined statement of receipt and payments accounts for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Glassful management is responsible for the preparation of these financial statements that give a true and fair view in accordance with International Financial Reporting Standards as adopted by the Institute of Chartered Accountants of Bangladesh, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the combined financial statements give a true and fair view of the financial position of GHASHFUL as at 30 June 2019 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards as applicable in these circumstances.

Restriction on distribution and use

The combined financial statements are prepared to provide information to Bangladesh tax authority. As a result, the statement may not be suitable for another purpose.

Chattogram, 11 December 2019

Rahman Rahman Huq
Chartered Accountants

Rahman Rahman Huq, a partnership firm registered in Bangladesh and a member firm of the KPMG network of Independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. 1

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Chartered Accountants
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Dhaka 1212, Bangladesh.

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Fax +880 (2) 988 6449
E-mail dhaka@kpmg.com
Internet www.kpmg.com/bd

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2019

	Notes	2019 Taka	2018 Taka
SOURCES OF FUND			
Equity			
Capital Reserve		13,649,123	14,705,764
Surplus/ (Deficit)		112,603,498	106,755,539
		126,252,621	121,461,303
NON-CURRENT LIABILITIES			
Staff Gratuity Fund	8	-	42,432,523
Insurance Reserve Fund	9	51,288,016	43,865,613
Members' Welfare fund	10	5,466,690	4,556,090
Loan from PKSf	14	208,960,755	184,540,000
Gratuity Fund of Staff		63,298,215	51,168,101
		329,013,676	326,562,327
		455,266,297	448,023,630
APPLICATION OF FUND			
NON-CURRENT ASSETS			
Property, plant and equipment-at WDV	12	47,666,265	8,210,693
Intangible assets-at WDV	12	1,260,274	572,160
		48,926,539	8,782,853
CURRENT ASSETS			
Loan to Members	13	1,212,139,414	1,000,688,055
Cash and Bank Balances	15	57,084,785	58,106,888
Cash and Bank Balances-Staff Gratuity	8	-	42,432,523
Cash and bank balance-Staff Welfare fund	11	2,845,453	1,295,662
Advance and Deposits	16	14,361,557	25,060,680
Stock and stores	17	514,303	418,154
Short term investment- FDR	18	112,750,000	95,750,000
Accrued interest on FDR	18	2,302,424	885,779
Loan to projects and Others	19	17,020	7,122,849
Receivable from external entities	20	21,447,470	21,235,367
Loan to Staff		1,865,000	850,000
Shortage of gratuity receivables from Microfinance		16,244,628	8,735,578
		1,441,572,054	1,262,581,535
CURRENT LIABILITIES			
Members' Savings	21	594,800,396	503,885,541
Security deposits from field staff	22	2,745,000	2,669,000
Loan Loss Reserve	23	43,766,305	39,727,588
Members' Unclaimed Account	24	4,794,345	4,342,760
Accrued Expenses & Other Liabilities	25	10,696,019	8,257,044
Liability to donors and others	26	7,130,038	13,013,965
Loan from commercial banks	27	107,980,179	40,480,179
Loan from PKSf	14	254,645,909	198,304,163
Short term Loan from Provident Fund	28	-	5,500,000
Advance received from PKSf	29	8,674,105	7,160,518
		1,035,232,296	823,340,758
		406,339,758	439,240,777
		455,266,297	448,023,630
NET CURRENT ASSETS			

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

*See Note-2.01.



Chief Executive Officer



Chairman

As per our annexed report of same date.



Chattogram, 11 December 2019



Auditor

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

AS AT 30 JUNE 2019

	Notes	2019 Taka	2018 Taka
INCOME:			
Service charges	30	253,681,236	228,902,468
Grant Received	31	27,380,206	28,272,377
Fees received	32	2,013,838	1,923,759
Income from sale	33	616,985	730,550
Other income	34	3,188,340	2,913,534
Contribution received from Microfinance		3,018,918	4,198,257
Interest on Investment		9,760,862	3,878,436
Interest on Loan to Microfinance program		120,000	-
Interest on loan to Staff		68,175	-
		<u>299,848,560</u>	<u>270,819,381</u>
EXPENDITURE:			
Administrative and Office expenditures	35	33,134,054	31,418,356
Finance Expenses	36	63,876,546	53,138,617
Other expenditures	37	8,198,139	3,831,273
Program costs	38	24,320,795	25,413,499
Salary and Allowances	39	147,118,441	133,634,653
Loan Loss Provision	23.01	10,036,457	15,479,693
Cost of Sales and Material expenses		151,690	2,086,543
Tax and Vat expenses		2,555,700	82,487
Excise Duty		42,500	-
		<u>289,434,322</u>	<u>265,085,121</u>
Surplus for the year		<u>10,414,238</u>	<u>5,734,260</u>

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

***See Note-2.01.**



Chief Executive Officer



Chairman

As per our annexed report of same date.




Auditor

Chattogram, 11 December 2019

GHASHFUL

COMBINED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 30 JUNE 2019

	Capital Reserve Taka	CRF Reserve on Insurance Taka	Surplus/ (Deficit) Taka	Total Taka
Balance as at 01.07.2017	11,849,165	1,138,048	102,503,033	115,490,246
Surplus for the year 2018 as restated	-	-	5,734,260	5,734,260
Adjustment GFTM-912 Project due to close the project during the year	-	-	54,414	54,414
Provided during the year	-	373,430	-	373,430
Prior year's adjustments	-	-	(232,534)	(232,534)
Transferred to capital reserve	-	-	-	-
Less: Current year's cumulative adjustment	-	-	41,490	41,490
Transferred during the year 2018 as restated	807,677	-	(807,677)	-
Balance as at 30.06.2018 as restated	12,656,842	1,511,478	107,292,986	121,461,306
Balance as on 01 July 2018 as originally stated	13,194,286	1,511,478	112,129,981	126,835,745
Adjustment to rectify short provision against loan loss provision in 2018	-	-	(5,374,439)	(5,374,439)
Adjustment for the effect of short provision against loan loss provision in 2018	(537,444)	-	537,444	-
Balance as on 01 July 2018 as restated	12,656,842	1,511,478	107,292,986	121,461,306
Balance on 01 July 2018	12,656,842	1,511,478	107,292,986	121,461,306
Surplus for the year 2019	-	-	10,414,235	10,414,235
Prior year's adjustments	-	-	868,250	868,250
Transferred to capital reserve	-	-	(4,826,404)	(4,826,404)
Current year's cumulative adjustments	-	-	59,359	59,359
Transfer to accounts payable	-	(1,511,478)	-	(1,511,478)
Transfer to Microfinance	-	-	(3,427)	(3,427)
Prior year adjustment of Loan with ICS	-	-	(209,220)	(209,220)
Less: Transferred during the year 2019	992,281	-	(992,281)	-
Balance as at 30.06.2019	13,649,123	-	112,603,498	126,252,621

*See Note-2.01.



GHASHFUL COMBINED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 JUNE 2019

	Notes	2019 Taka	2018 Taka
A. Cash Flows from Operating Activities:			
Net surplus as per combined statement of profit or loss and other comprehensive income		10,414,238	5,734,260
Depreciation for the year		3,738,114	1,809,515
Amortization for the year		315,068	143,040
Prior Year Adjustments		736,632	-
Receivable from donor		-	41,489
Members' Welfare fund		(1,549,791)	(1,295,662)
Loss on sale of fixed assets		-	269,157
Adjustment with Capital Reserve & Other Liabilities		(6,359,555)	-
		7,294,705	6,701,799
(Increase)/Decrease in Current Assets			
Loan to beneficiaries		(211,451,359)	(83,518,067)
Advance and Deposits		10,699,123	(12,272,539)
Stock and Stores		(96,149)	(336,425)
Accrued interest on FDR		(1,416,645)	204,799
Receivable from external		(212,103)	(7,721,670)
Loan to Projects		7,105,829	1,115,908
Loan to Staff		(1,015,000)	-
Shortage Receivable from Microfinance		(7,509,050)	-
		(203,895,354)	(102,527,994)
Increase/(Decrease) in Current Liabilities			
Members' Savings		90,914,855	74,901,465
Security deposits from field staff		76,000	295,000
Loan Loss Reserve		4,038,717	10,105,254
Accrued Expenses & Other Liabilities		2,438,975	(6,357,011)
Members' Unclaimed Account		451,585	580,608
Insurance Reserve Fund		7,422,403	5,536,412
Members' Welfare fund		910,600	755,900
Liability to Donors and Others		(5,883,927)	(9,321,555)
Short term Loan from Provident Fund		(5,500,000)	1,050,000
Advance received from PKSF		1,513,587	(669,400)
Gratuity Fund of Staff		12,130,114	-
CRF Reserve on insurance		-	373,430
Payable to ghashful General account		-	-
		108,512,909	77,250,103
		(88,087,739)	(18,576,092)
Net cash used in operating activities			
Cash Flows from Investing Activities:			
Acquisition of Property, Plant and Equipment & Intangible assets		(44,196,865)	(3,868,025)
Sales proceeds of fixed assets		-	84,510
Short term investment- Fixed deposit		(17,000,000)	(7,500,000)
		(61,196,865)	(11,283,515)
Cash Flows from Financing Activities:			
Loan from Commercial bank		67,500,000	-
Loan Received PKSF-Net		80,762,501	46,489,582
Net cash used in operating activities		148,262,501	46,489,582
Net (decrease) in cash and cash equivalents		(1,022,103)	16,629,975
Check			
Cash and bank balances at the beginning of the year		58,106,888	41,476,913
Cash and bank balances at the end of the year		57,084,785	58,106,888
		(1,022,103)	16,629,975

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Opening Balance:		
Cash in hand	256,465	89,983
Cash at bank	57,850,421	40,296,579
	58,106,886	40,386,562
RECEIPTS:		
Bank interest	450,539	486,422
FDR Interest	4,088,630	3,613,030
Clinical Support	10,690	68,280
Sale of contraceptives	12,270	32,855
Received from Enrich Program	6,630,098	3,600,000
Contribution received from MF	1,717,459	2,767,257
Loan from PKSf	308,000,000	256,000,000
Fund from PKSf against Elderly Project	1,091,942	302,917
Member Savings Collection	359,090,190	322,027,781
Collection of Loan installment	1,881,693,685	1,698,488,885
Service Charge on Loan	251,489,991	226,646,935
Loan received from MF	18,407,990	9,919,500
Grant received from IDCOL	1,972,721	1,094,894
Loan Processing Fee	329,985	297,225
Sale of Pass Book	507,055	578,370
Advance received from PKSf	11,803,450	11,557,527
Advance adjusted against expenses	2,325	165,000
Advance Salary realized	25,000	48,200
Security Deposit	332,000	461,000
Unclaimed account	1,246,713	1,909,042
Inter Transaction with Branch	441,086,694	244,599,056
General Account	6,400,000	18,100,000
Miscellaneous receipts	5,320	503,255
Fund received from Bank Asia	807,579	724,750
Loan received from Bank Asia Limited	45,000,000	45,000,000
Loan Received from AB Bank Limited	30,000,000	25,000,000
Commission received	1,307	1,602
Membership fee - General Body	2,560	2,520
Members Welfare fund	2,393,400	2,250,900
Grant from BRAC	3,080,532	6,937,673
Grant Received from MJF	3,266,137	-
Loan received from Ghashful G.A/A	118,000	-
Advance office rent	13,818	-
Grant received from BRAC	37,500	-
Received from PKSf against Reimbursement	4,588,495	-
Received from PKSf against social Adv.& Knowledge	333,767	-
Received from PKSf against scholarship	960,000	-
Advance Realized	10,000	-
Loan from ICS project	420,000	-
Loan Realized from Second Chance Education against Gratuity Fund	2,200,000	-
Loan received from MTB Bank Ltd.(Agriculture)	40,000,000	-
Loan received from MTB Bank Ltd.(ME)	30,000,000	-
Advance interest adjusted	234,484	-
Advance realized against expenses	33,010	-
FDR encashed during the year	27,500,000	7,000,000
Loan from Ghashful General Account	2,006,790	9,630,152
Advance and Deposit	7,101,460	3,821,261
Received against Store and stock	656	42,228
Realized advance against Expenses	76,744	275,495
Other Income	3,238,868	26,105,455
Fees realized- Admission/Tuition	967,140	1,054,140
Donation	445,000	395,000
Sale of school materials	83,380	100,605
Sale of health card	189,396	122,200
Sale of school uniform	14,280	18,720
Bicycle Loan Adjust	6,500	6,000
Balance carried forward	3,501,525,550	2,931,756,132

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Balance brought forward	3,501,525,550	2,931,756,132
Income from Training Center	23,690	1,000
Members Savings	2,387,946	7,815,941
Interest received from members	68,175	51,000
Interest realized from Microfinance	120,000	256,750
Loan realized from Project/General account	6,900,000	14,650,000
Received From Head Office	1,004,382	4,737,352
FDR Encashment	7,500,000	3,000,000
Interest on FDR (of current year)	2,182,650	870,592
Interest on Saving	168	4,238
Received from SDP	234,000	581,000
Insurance Premium collection	14,036,869	12,434,643
Clinical service charges	750,415	649,365
Diabetic test	77,878	74,421
Residential fess/School fess	582,100	784,000
Staff Advance Adjust	1,171,852	18,700
Loan refund from beneficiaries	165,011	455,268
Loan realize from Second Chance Education	140,000	942,000
Health service charges received from garments industries	1,551,500	1,689,000
Grant received from BNFP	1,492,500	-
Excess Salary P.o (Sept)	15,750	-
Received from ENRICH against Training Equipment	206,100	-
Total received from Other source	20,339,524	-
Income from Other source	5,656	-
Loan Received from Organization	120,000	-
Received from drawing training	480	-
Received from Gratuity Fund	600,000	-
Salary Realized	189,200	-
Advance Adjust	104,600	-
Advance Adjust from Party	48,790	-
Loan from Gratuity for Microfinance Program	1,900,000	-
Loan from Gratuity for Ghashful Paran Rahman School	120,000	-
Loan from Gratuity for NDBMP	150,000	-
Loan Realized from Second Chance Education against provident fund	1,000,000	-
Loan Realized from Microfinance against provident fund	9,000,000	-
Loan from provident fund for Microfinance program	4,500,000	-
Advance Realized against Expenses	61,000	-
Realize from YES Project	189,684	-
Loan Realized from Microfinance against Gratuity Fund	4,700,000	-
Loan from Gratuity for Second Chance Education	700,000	-
Contribution from Second Chance Education	174,850	1,025,382
Reimbursement of expenditures	-	64,060
Loan received from IDCOL	-	136,000
Security Deposit refunded by Bank Asia	-	85,000
Tax deducted at source- staff	-	2,039
Loan from SDP	-	43,000
Realized advance against ICS Project	-	650,000
Grant from MJF	-	124,425
Laptop Loan Realization	-	18,000
Motorcycle Loan Adjust	-	-
Mobile Loan Realization	-	5,000
Cost sharing income from NEST/CHWEVT	-	7,549
Loan realized from CHWEVT	-	207,000
Paramedic fees	-	2,080
Ghashful Art School	-	1,340
Loan realize from Micro Finance	-	100,000
Received from Provident Fund-Others	-	500,000
Advance realized from Second Chance Education	-	43,000
Refunded advance rent by House Owner	-	40,000
Received from Partner Organization	-	11,039
Loan Accounts - Organization	-	1,500,000
	3,586,040,320	2,985,336,316
Total Receipts:	3,644,147,206	3,025,722,878

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
PAYMENTS:		
Salaries and allowances	144,375,364	138,964,967
School Program	2,345,815	1,972,317
Health Program	2,031,292	1,959,698
Community Development Program	3,199,392	842,180
Other Operating Expenses	11,665,207	7,157,356
Administrative Expenses	476,180	1,981,762
Contribution to ESP	234,000	581,000
Advance against expenses	8,686,354	2,228,460
Advance against salary	1,751,220	1,437,561
Bank charges	662,674	551,714
Capital expenditure	31,977,505	3,205,353
Communication expenses	1,714,582	1,663,169
Clinical support and contraceptive fee	31,965	21,037
Refreshment	1,043,354	1,050,834
Honorarium for school teacher & M.O	915,850	1,097,114
Insurance Claim settled	6,614,466	6,329,698
Bank charges	1,540	1,610
Postage and Courier	111,888	127,522
Income Tax Paid-Microfinance	894,465	552,273
Loan disbursed to Microfinance client	2,100,261,000	1,787,684,000
Loan Disbursement to NDBMP client	719,220	610,000
Loan refund to PKSF	227,237,499	209,510,418
Interest paid to PKSF	23,475,303	20,349,184
Loan refund to Bank Asia Limited	32,200,000	40,000,000
Loan Refund to AB Bank limited	45,000,000	30,000,000
Interest paid on Bank Loan	3,922,500	3,435,963
Investment in FDR	15,000,000	18,500,000
Interest paid on Project Loan	201,500	434,250
Loan to Organization General Account	13,700,000	27,157,000
Maintenance - Capital and Non-capital	1,201,093	981,292
Maintenance - Office	1,061,633	1,419,658
Maintenance and fuel- vehicles	1,141,283	635,171
Material expenses	166,558	279,119
Cost of Sales - Panjuri Enterprise	280,000	2,125,290
Meeting expenses	124,800	109,786
Professional and License fee	818,914	427,510
Newspaper and Periodicals	14,266	15,400
Office Rent / Shop rent / Auditorium rent	8,645,435	7,939,531
Printing and Stationery	3,466,031	2,761,903
Program and operational costs	530,411	122,243
Dress for support staff	3,500	241,692
Members Savings Refund	296,756,554	272,569,081
School Rent	991,376	2,820,171
Security deposit refund	248,000	166,000
Subsidy paid to Client	55,000	5,000
Special Day observation	218,042	150,239
VAT and Tax	242,057	83,740
Advance against Stock	1,119,153	221,373
Training expenses	800,151	90,874
Traveling and conveyance	3,204,003	2,493,704
Utilities	1,845,094	1,511,290
Final Settlement from employee's contribution	2,512,605	2,672,765
Bank Charge	2,116	2,512
Excess Duty-FDR	42,500	28,500
Tax deducted at Source-AIT (FDR)	207,265	91,747
Loan to Project/General account	3,470,000	9,000,000
Investment in FDR	37,000,000	14,500,000
Weekly /Monthly Meeting	520,446	530,604
Donation / Contribution	6,000	299,060
Balance carried forward	3,047,144,421	2,633,701,695

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Balance brought forward	3,047,144,421	2,633,701,695
Beneficiaries training, meeting, workshop and annual conference	36,050	22,714
Loan to SDP	295,000	1,093,000
Advance to program staff	640,314	165,000
Advance office rent/school rent	1,091,104	14,452,260
Loan refund to ORG	3,200,000	1,811,300
Advertisement	370,067	321,103
Signboard	22,900	76,720
Payment to ENRICH program	8,200,000	5,150,000
Inter Transaction with branch	430,269,974	246,914,956
Loan Refund to Microfinance	4,732,725	1,765,862
Field Conveyance	6,533,106	5,472,969
License and renewal fee	4,800	5,000
Payment To IDCOL Principal Against Loan	657,326	900,617
Advance to Staff against expenses	620,201	327,195
Rebate Given	2,201,435	1,736,377
Interest on Security Deposit	15,452	11,695
Interest Expenses	108,823	193,026
Expenses against member welfare Fund	1,479,400	1,495,000
Welfare fund/disaster fund	31,000	89,935
Loan Refund to MF	2,968,259	5,130,409
Remittance Payments by Branch	807,579	638,860
Beggar rehabilitation	200,000	207,400
Refund of members unclaimed	795,128	1,308,879
Unnayan Mela with Local Government	431,842	231,474
Motorcycle Loan	393,500	1,555,875
Mobile Loan	65,040	220,640
Emergency Treatment	19,031	63,762
Advance income tax (FDR)	444,599	403,287
Vehicle Insurance	48,335	39,031
Head Office Contribution	19,607,739	25,365,552
Cultivation	8,850	10,940
Loan with PACE program	3,278,005	2,599,500
Loan with Elderly	1,150,000	1,100,000
Telephone & Mobile Bill	19,000	8,788
Entertainment	39,103	32,047
Loan Conveyance	56,000	18,000
Allowance for Elderly People	1,394,400	1,169,400
Allowance for insolvent Elderly People	48,000	49,000
Funeral	76,000	16,000
Best elderly People Honorium	9,672	34,398
Best Son Honorium	37,000	10,648
Scholarship Expenses	1,079,470	-
Audit and professional fee	293,250	-
Advance office Rent	64,472	-
Interest on Security Deposit	1,060	-
Travel Expenses	41,766	-
Office Rent	169,472	-
Purchase of Furniture and Office equipment	469,568	-
Loan refund to General Account	118,000	-
Contribution to Social Development Project	650,000	-
Postage	240	-
Membership fees	2,000	-
Material	7,590	-
Advance to staff against expenses	33,010	-
Repair, Maintenance & Cleaning Materials	4,571	-
Loan to Staff	1,015,000	-
Advance to Party	68,790	-
Loan to Elderly Program	866,790	-
SD Refund	10,000	-
Loan refund to Microfinance Branch	30,000	-
Balance carried forward	3,544,476,229	2,955,920,314

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Balance brought forward	3,544,476,229	2,955,920,314
Loan refund to ICS	140,000	-
Loan to YES Project	337,052	-
Refreshment	620	-
Transfer to Project office	14,180,616	-
Special Day celebration	500	-
Advance-others	36,009	-
Insurance Premium	238,550	-
Loan with Second Chance	2,436,000	-
Assistance program	14,369	-
Social Center construction	332,540	-
Elderly fare	114,541	-
Donation	5,000	-
Welfare expenses	4,508	-
Office Maintenance	36,565	-
Loan to SDP	150,000	-
Day Observation -MJF	45,322	-
Audit and professional fees	65,425	-
Security Deposit	8,000	-
Loan Paid to Gratuity against Loan of Second Chance Education	2,200,000	-
Loan paid to Gratuity against Loan of Microfinance	4,700,000	-
Loan to Second Chance Education from Gratuity Fund	840,000	-
Loan to Microfinance Program from Gratuity Fund	1,900,000	-
Loan to Ghashful Paran Rahman School from Gratuity Fund	120,000	-
Loan to NDBMP from Gratuity Fund	150,000	-
Loan Paid to Gratuity against Loan of Second Chance Education	1,000,000	-
Loan paid to Gratuity against Loan of Microfinance	9,000,000	-
Loan paid to Microfinance against Loan from PF	4,500,000	-
Honorium to NGO head	30,000	150,000
Selling and promotional Expenses	-	19,455
Refund to PKSF against PACE project	-	1,140,000
Refund to PKSF-Elderly people project	-	116,580
Loan to ICS Project	-	500,000
Advance and Deposit	-	190,000
Cost of Sales - Haque Enterprise	-	1,802,745
Interest on Members Savings	-	59,967
Subsidy Paid to SDP	-	1,521,000
Tax deducted at source-Staff	-	2,039
Advance against Vermi Purchase	-	100,000
Fixed Assets Purchase	-	472,865
Loan to DIISP	-	20,000
Overhead/other cost	-	7,649
Loan Refund to Gratuity Fund	-	100,000
Payment Provident Fund	-	500,000
Loan refund to NDBMP project	-	272,901
Laptop Loan	-	462,757
Interest paid In Advance	-	146,023
Payments to Remittance Project	-	85,890
Advance to elderly program	-	895,000
Bi- Cycle loan	-	167,500
Singer Machine Purchase	-	14,471
Payment adjust with Rahaman Enterprise	-	1,573,110
Payment adjust with Hamedia Najeria Thahizul Quarran Madrasha	-	214,775
Payment adjust with liability for expense	-	91,250
Cloth for school uniform	-	4,000
Special support distribution	-	30,700
Advance to Second Chance education	-	985,000
Consultancy Fee	-	50,000
	3,587,061,846	2,967,615,991
Cash in hand	134,496	220,612
Cash at bank:	56,950,864	57,886,275
Balance at 30.06.2019	57,085,360	58,106,887
Total payments and balance	3,644,147,206	3,025,722,878

GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second Chance education	DIISP, PKSF Program	YES Project	2019	2018*
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	427,977	251,881	3,365,814	252,814,575	1,765,450	1,091,379	214,845	59,359	9,918	2,775	5,506,326	3,041,583	14,947,726	433,634	2,464	3,224,301	4,025	2,195,293	289,359,925	264,545,178
Teachers Refreshment	-	-	-	-	-	18,000	-	-	-	-	-	-	-	-	-	26,400	-	-	44,400	179,750
Honorarium to NGO head	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000	-	-	30,000	150,000
Furniture and Fixtures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210,193
Special Day Celebration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Refreshment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charge on IDCOL loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff development expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward	427,977	251,881	3,365,814	252,814,575	1,765,450	1,091,379	214,845	59,359	9,918	2,775	5,506,326	3,041,583	14,947,726	433,634	2,464	3,224,301	4,025	2,195,293	289,434,325	265,085,121
Surplus/(deficit) for the year	(845)	3,741,341	(496,784)	9,922,806	(233,383)	(259,779)	(189,965)	(59,359)	(2,377)	(2,775)	(328,902)	(175,082)	(2,430,333)	(289,528)	(2,375)	142,536	(4,025)	1,085,063	1,041,4235	5,734,260
Add: Surplus/(deficit) brought forward	(2,083,005)	-	(3,687,724)	113,913,569	719,303	(806,067)	(3,077,610)	-	(74,069)	(2,082,963)	97,693	(949,127)	1,559,335	3,779,294	5,802	27,261	(45,707)	-	107,292,985	102,503,032
	(2,083,850)	3,741,341	(4,186,508)	123,836,375	485,920	(1,065,846)	(3,267,575)	(59,359)	(76,446)	(2,085,738)	(231,209)	(1,124,209)	(870,998)	3,489,766	3,427	169,797	(52,732)	1,085,063	1,177,707,220	108,237,292
Add: Net received from discontinued operation (PHR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Receivable from donor	-	-	-	-	-	-	-	59,359	-	-	-	-	-	-	-	-	-	-	59,359	41,489
Add: Adjustment, GFM-512 Project, due to close the project during the year	(209,219)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54,413
Less: Prior year adjustment with Loan with ICS for expenses	638,000	-	-	-	-	-	230,250	-	-	-	-	-	-	-	-	-	-	-	(209,219)	-
Less: Transferred during the year 2019 to Capital Reserve	-	(3,741,341)	-	(992,281)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,085,063)	(992,281)	(232,534)
Less: Surplus carried forward to Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(3,427)	-	-	(4,826,404)	(992,281)	(1,345,121)
Balance carried to statement of financial position	(1,655,069)	-	(4,186,508)	122,844,094	485,920	(1,065,846)	(3,037,325)	-	(76,446)	(2,085,738)	(231,209)	(1,124,209)	(870,998)	3,489,766	-	169,797	(52,732)	-	112,603,498	106,755,559

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

*See Note-2.01.



Chief Executive Officer




Chairman

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General Account		Staff Gratuity Fund		SDP Project		Micro Finance Program		Ghashful Paran Rahman School		ESP-BRAC Project		NDBMP		CHWEVT		Remittance Project		MIME Project-Insurance		PACE Project		Elderly Project		"ENRICH Project"		ICS Project		Agriculture and Livestock Project		Second chance education		DIISP, PKSF Program		YES Project		2018		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka		
Loan realize from Micro Finance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	-	
Received from Provident Fund-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	-	
Health service charges received from garments industries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,689,000	-	
Advance realized from Second Chance Education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,000	-	
Refunded advance rent by House Owner	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,000	
Loan from Gratuity for Microfinance Program	1,900,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,900,000	-
Loan from Gratuity for Ghashful Paran Rahman School	120,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,000	-
Loan from Gratuity for NDBMP	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,000	-	
Loan Realized from Second Chance Education against provident fund	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000,000	-	
Loan Realized from Microfinance against provident fund	9,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,000,000	-	
Loan from provident fund for Microfinance program	4,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,500,000	-	
Received from Partner Organization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,039	
Advance Realized against Expenses	61,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,000	-
Realize from YES Project	189,684	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189,684	-	
Loan Realized from Microfinance against Gratuity Fund	4,700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,700,000	-	
Loan from Gratuity for Second Chance Education	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	700,000	-	
Contribution from Second Chance Education	174,850	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174,850	-
Loan Accounts - Organization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,500,000
Total Receipts:	25,735,049	20,163,321	3,465,140	3,459,067,146	1,677,358	888,994	892,641	892,641	1,194,567	1,732,022	4,584	19,375,030	6,846,847	33,413,506	2,112,721	2,176,404	33,639,173	6,939,814	6,939,814	19,258,329	6,846,847	7,910,113	89	7,910,113	89	3,414,499	3,586,040,320	3,414,499	3,586,040,320	2,985,336,316	51,293	8,056,841	3,644,147,206	3,025,722,878	1,500,000	1,500,000	2,985,336,316	1,500,000	



GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	YES Project	2019 Taka	2018 Taka
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	477,526	15,000,000		2,949,599,674	1,713,680	874,933	136,022		9,918	1,530	7,406,805	942,622	131,522,467	1,136,648	2,746	3,173,836	4,025	2,350,363	2,995,062,994	2,607,527,312
Material			3,079,391																30,010	83,740
Wages to staff against expenses			33,010																3,079,391	221,373
VAT and Tax	14,262			1,119,153							223,544	399	3,852						1,119,153	100,000
Advance against Stock																				90,874
Advance against Vermil Purchase																				3,204,003
Traveling and conveyance	2,255		279,250	399,996	20,586	9,446					386,755	13,400		63,660		83,215			1,845,094	1,511,290
Utilities	16,320		13,750	1,773,468	7,000											10,000				
Repair, Maintenance & Cleaning Materials		2,512,605																24,556		4,571
Final Settlement from employees contribution																		4,571		2,672,765
Loan to Staff		1,015,000																		
Bank Charge		21,116																		2,512
Excess Duty-FDR		42,500																		28,500
Tax deducted at Sources-AT (FDR)		4,250,000																		4,250,000
Loan to project-General account		207,265																		2,977,665
Loan to project-SDP		3,470,000																		3,470,000
Weekly/Monthly Meeting				37,000,000																9,000,000
Income tax				520,446																37,000,000
Donation / Contribution	6,000																			14,500,000
Beneficiaries training, meeting, workshop and annual conference												36,050								539,604
Fixed Assets Purchase																				299,060
Loan to SDP																				6,000
Loan to DIISP				295,000																22,714
Overhead/other cost																				472,865
Advance to program staff																				295,000
Advance to Party																				1,093,000
Advance office rent/school rent																				20,000
Loan to Elderly Program																				7,649
Advance office rent/school rent																				6,403.14
Advertisement				1,090,104																866,790
Loan to ENRICH Program																				1,091,094
Payment to ENRICH program																				3,079,391
Inter Transaction with branch																				3,079,391
SD Refund							116,250		379,447		7,244,984	3,048,985								3,079,391
Loan refund to Microfinance Branch							10,000													22,900
Loan refund to ICS							30,000													8,200,000
Field Conveyance																				419,480,308
License and renewal fee																				22,900
Payment Provident Fund																				2,900
Loan refund to NDBMP project																				2,900
Refund to YES Project																				2,900
Payment To DCOI Principal Against Loan																				2,900
Laopton Loan																				2,900
Advance to Staff against expenses																				2,900
Rebate Given						39,394					515,057									1,452,260
Interest on Security Deposit				2,201,435																1,452,260
Interest Expenses				15,452																3,211,103
Interest paid in Advance																				7,672.0
Expenses against member welfare fund				1,479,400																8,200,000
Welfare fund/ disaster fund																				5,159,000
Loan Refund to MF																				490,269,974
Transfer to Project office																				246,914,956
Remittance Payments by Branch																				10,000
Special Day celebration																				30,000
Advance to elderly program																				140,000
Beggar rehabilitation																				1,118,000
Refund of members unclaimed																				5,000
Munayan Mela with Local Government																				337,062
Motorcycle Loan																				620
Mobile Loan																				272,901
Balance carried forward	854,535	22,249,486	3,412,991	3,434,172,514	1,746,266	924,773	1,058,421		11,196,944	1,530	18,777,145	4,640,656	32,456,304	1,215,388	5,891	7,750,801	16,123	2,380,090	3,532,899,858	2,933,414,832

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

1.00 Organization profile

Ghashful is a Non- Government Organisation (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982 under the Registration No. DSS/FDO/R-376 dated 8.4.1990. The organization is also registered with the Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78).

The registered office of the Organization is situated at 16, Nasirabad Housing Society, Road No. 2, Chittagong. The program office is located at 5/D, MA Manjuri, Badsha Mia Road, Chattogram.

Nature and Objectives of the organization**(a) Nature of the organization**

It is a wholly non-political and voluntary community development non-governmental organization. The organization is committed to motivate awareness, assist in education, economic and financial condition and upliftment of the poor, neglected, distressed and vulnerable people of the Society.

(b) Objectives

The main objectives of the organization is to undertake upliftment activities relating to education, human development, micro finance, agriculture, environmental development, health care, social justice, religion and infrastructure development in the slum areas.

Corporate Information of the NGO

1	Name of the NGO	GHASHFUL
2	Year of Establishment	1972
3	Legal Entity	Ghashful is a Non-Government Organization (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982. The registration number is DSS/FDO/R-376. The organization is also registered with Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78). Ghashful has obtained Microcredit Regulatory Authority Certificate No. 00399-01209-00160, MRA: 0000161 dated 16 March 2008 for operating its Microcredit activities.
4	Name of the Operations (Programs)	Microcredit, Healthcare, Education, Governance, Adolescent & Child Development Program, Legal Support, Agriculture and village information center.
5	Statutory Audit conducted upto	30 June 2018
6	Name of the Statutory Auditor for last year	Rahman Rahman Huq, Chartered Accountants
7	Name of the Statutory Auditor for current year	Rahman Rahman Huq, Chartered Accountants
8	Number of Executive Committee Meeting	08
9	Date of Last AGM held	24-Jun-19

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

LIST OF EXECUTIVE COMMITTEE MEMBERS

SI No.	Name	Qualification	Designation
1	Monzur-Ul-Amin Chowdhury	PhD	President
2	Dr. Moinul Islam Mahmud	MBBS	Vice-President
3	Zareen Mahmud Hosein	CPA,ACA	Treasurer
4	Sahana Muhit	MA	General Secretary
5	Kabita Barua	BA	Joint General Secretary
6	Professor Zainab Begum	PhD	Member
7	Parveen Mahmud	FCA	Member

2.00 Basis of preparation of financial statements**2.01 Restatement of the financial statements**

These financial statements have been restated to rectify short provision made against loan loss provision (Note-23) in 2018 and resulting change in Capital Reserve Fund.

2.02 Statement of compliance and basis of accounting

The financial statements have been prepared on accrual basis under the historical cost convention applying the generally accepted accounting principles and Bangladesh Financial Reporting Standard as applicable for such Organizations in Bangladesh except service charges and grant which are recognized on cash basis. However, management assessed that impact of recognizing service charges and grant on cash basis instead of accrual basis is insignificant.

2.03 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (BDT) which is the organization's functional currency. All the organizations' assets, liabilities, capital fund, income and expenditure are denominated in term of nearest BD Taka.

2.04 Use of estimates and judgements

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

2.05 Comparative information

Comparative information have been disclosed in respect of the year 2018 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's presentation.

Figures for the year 2018 have been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

2.06 Reporting period

The financial period of the Organization covers one year from 01 July to 30 June which is consistently followed.

3.00 Significant accounting and organizational policies**3.01 Revenue recognition**

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

3.01.01 Interest income**Service charges on loan**

"The Organization is collecting Service Charges from beneficiaries/end users at diminishing balance rate of 25% (except UP program 20%,Housing Loan 12%, LIL and ACL 8% service charge is charged per annum calculated on diminishing balance rate,& Agriculture loan is charging @ 2% declining method monthly) on the loan provided to them. The principal and proportionate service charges are collected in weekly and Monthly equal installments (except Agriculture which are collected in Monthly and Quarterly installments). Service charges are accounted for on cash basis. The amount of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income."

3.01.02 Interest on fixed deposit

Interest on fixed deposit has been accounted for on accrual basis. The Organization made investment in fixed deposits against the various funds Savings and statutory reserve .

3.02 Fixed assets**3.02.01 Fixed assets and depreciation**

Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is calculated on Diminishing Balance Method. Full year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on assets retired during the year. The annual rates of depreciation are as follows:

Name of assets	Rates (%)
Building	10
Computer and Equipment's	30
Furniture and Fixture	10
Software	20
Motor vehicles	20
Digital Camera	20
Generator	20
Photocopy machine	20
Mobile/Telephone set	20
Office decoration/ Equipment's	20

3.02.02 Capitalization policy

An individual item of assets valued over Tk. 5,000 is capitalized. All other items whose expected lives are more than one year, but cost of an individual item is less than Tk. 5,000 are treated as non-capital assets and charged to revenue.

3.02.03 Intangible assets-Software

Software costs are capitalized where it is expected to provide future enduring economic benefits. Capitalization costs include license fees & cost of implementation/system integration services which are capitalized in the year in which the relevant software is installed for use. Costs of maintenance, upgradation and enhancements are charged as revenue expenditure unless they bring similar significant additional long term benefits. Software are amortized using the Diminishing Balance Method over their useful lives.

Name of assets	Rate (%)
Software-Anirban	20

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

3.03 Recognition of expenses**3.03.01 Interest expenses**

Interest expenses have been accounted for on accrual basis.

3.03.02 Other expenses

Other expenses have been accounted for on accrual basis.

3.03.03 Interest paid on savings

Interest paid on savings is recognized on accrual basis.

3.04 Loan classification and loan loss provision**3.04.01 Loan classification and loan loss provision**

The organization is following MRA guidelines for loan classification and loan loss provisioning rule as bellow.

Sl	Particulars	Basis of Classification	Rate
1	Regular Loan	Loan with no overdue installments	1%
2	Watchful Loan	Loan default duration between 1-30 days	5%
3	Sub-Standard Loan	Loan default duration between 31-180 days	25%
4	Doubtful Loan	Loan default duration between 181-365 days	75%
5	Bad Loans	Loan default duration above 365 days	100%

3.04.02 Write off policy

Loan loss is written off in the financial statements with due approval from competent authority if it becomes established that the loan will never be recovered. Organization is following the instruction of MRA while writing off loans policy.

3.05 Loan to beneficiaries

Ghashful has disbursed loan to the beneficiaries according to Microfinance operational policy and rules and regulation of Microcredit regulatory authority.

3.06 Savings collection

Ghashful has adopted its own savings collection policy embodied in its Credit Operation Manual.

3.07 Grant/donation accounting

Grants are recognized as income in accordance with Bangladesh Accounting standard (BAS 20), Income from donor grants is recognized when conditions on which they depend have been met. Grants and donation is recognized in Financial statements and cash basis.

4.00 Major Loan Components of Microfinance**4.01 Rural and Urban Microcredit/ Jagoron**

Jagoron initiates household based enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC) and Urban Microcredit (UMC). Ghashful extended its microfinance services for the rural poor through Jagoron (Rural Microcredit and Urban Microcredit) program from 1997 under this program the rural microcredit borrowers are encouraged to undertake family-based income generating activities. The service charge of the component is 25% reducing balance rate that has contributed to achieve the goal. Repayment rate is more than 99.64%. Jagoron still dominates Ghashful's loan portfolio by 52.22% of total.

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

4.02 Microenterprise Loan/Agrosor

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. Ghashful launched its (Micro Enterprise) program in 1997 to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 10 Lacs is considered as Micro Enterprise. The program is now renamed as Agrosor. An individual micro-entrepreneur can take loan of Taka 30 Thousand to 10 Lac for his enterprise under the Agrosor Program. Repayment rebate is more than 99.67% and this loan component maintain 26.08% loan portfolio of Total.

4.03 Agriculture Loan/Sufolon

The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. Some areas of the country have lack access to financial support. The Agricultural sector is one such area where financial service providers are not inclined to support. Ghashful started the Agriculture for Marginal and Small Farmer in the year 2009. Sufolon has been introduced from the year 2014 which is previously known as Agriculture and Seasonal Loan. The Loan ceiling amount is BDT 5,000 to 50,000 and repayment in four installments/ Single Installment with the interest rate of 2% monthly in declining method. Repayment rebate is more than 99.67% and this loan component maintain 16.70% loan portfolio of Total.

4.04 Ultra Pool Loan /Buniad

It is Credit instruments for marginal poor who cannot get the credit facility and they face tremendous sufferings to maintain the daily lives. Ghashful provide the loan facility to the ultra poor in a very affordable interest rate and simple loan procedure. At present Ghashful providing the product in the name of Buniad previously known as Ultra poor program. These loan have a declining service charge of 20% on loan balance. An ultra poor client can take loan from 1 to 25 thousand taka from these loan component.

4.05 Housing Loan

PKSF has Introduced the Housing loan from the fiscal year 2018-19, The Main objective of housing loan to create an ideal and adequate accommodation facility for Poor and middle income people. A microfinance client can able the loan highest ceiling of Tk. 4 (Four) Lakh loan for 6 Years and service charge will be charged 12% on loan balance declining method. Loan Installment of this loan product will pay quarterly basis.

4.06 Livelihood Improvement Loan (LI)

Ghashful introduced this loan component since 4th March 2017 under ENRICH project. The ceiling for this BDT 10,000 and the interest rate is 8% annually. Major objectives of this loan component are as follows:

i)	To develop a quality sanitary system for poor families and encourage the beneficiaries to use it
ii)	To help the poor families from asset loss or depletion
iii)	Empowering the poor families socially and economically
iv)	To ensure the food security
v)	To develop the standards of living of the poor families

4.07 Income Generating Activities Loan (IGA)

This loan component was introduced on 04 March 2017 for the ENRICH households, The main objectives of the loan is to assist the poor people in creating opportunities by purchasing/ leasing/ mortgaging land, leading to the economic development of the family and creating assets through the establishment of ownership of the land. The service charge of this component is 25% on reducing balance that would contribute achieving stated the goal.

4.08 Asset Creation Loan (ACL)

This loan used for implementing new sector-based IGAs such as dairy farm, small cattle farm, other small and medium enterprise etc. instead of existing RMC/UMC/UP/Jagoran/Buniad. Ghashful has introduced this special loan product in March 2017. The ACL ceiling for a household is BDT 30,000 and the interest rate is 8% yearly.

5.00 Member's savings deposits

Ghashful started savings opportunity for the vulnerable community since the inception of Microfinance Program. Ghashful savings products are two types 1. General Savings 2. Term deposit Scheme(TDS)

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

5.01 General Savings

This savings is compulsory for all microfinance clients. They save money in a similar rate in the group or samiti weekly basis. Savers get 6% interest per annum on their savings balance

5.02 Term Deposit Scheme

Ghashful started Term Deposit Scheme from the year 2016. This is an additional savings opportunity for microfinance clients. They can deposit an amount of BDT 100 to 500 monthly for five year duration. Interest rate of this scheme is charged 10% on savings balance.

6.00 Insurance and Risk coverage Fund**6.01 Ghashful Liabilities, Life & Assets insurance**

Ghashful has been started this project with Progati Insurance Ltd since 17 December of 2018 for two years as piloting basis. The main objective of this project to ensure insurance facility against life, Liabilities and assets of the microfinance clients. Only the primary borrower is eligible for insurance. One income generating household member is also eligible under the insurance coverage where the primary borrower is female. The Microcredit, Microenterprise Agriculture loan clients have to pay 5 Taka for per thousand loan and 0.7% of the borrowed amount as premium to avail the facility. In case of death of any client/IGA owner he/she will receive BDT 5,000/- to BDT 1,00,000/- as benefit amount based on loan amount of BDT 30,000/- to 10,00,000/- and loan outstanding balance of the death clients will be absolved.

6.02 Ghashful Risk Coverage Fund

Ghashful has been started this fund to reduce risk of loan portfolio since 01 July 2014. In case of death of any clients/IGA owner, the outstanding balance of the death clients/IGA owner will be absolved and savings balance will return to his/her nominee. The Microcredit, Microenterprise Agriculture loan clients have to pay 0.7% of the borrowed amount as premium to avail the facility, while the clients of ultra-poor program are also getting the facilities without payment of any premium amount.

7.00 Projects of Ghashful and other accounts**7.01 Foreign Remittance**

Ghashful is providing remittance to community that sends their relatives from abroad through Western Union. The objective of this project is to swift and easy hand over of the remittance within the client in the Perry ferry level which come from abroad. Ghashful signed agreement with Bank Asia Limited and Western Union to provide this service in 2012.

7.02 Enhancing Resources and Increasing Capacities of poor Household towards elimination of their poverty (ENRICH)

Ghashful has started to implement the integrated development project as a partner of PKSF since July 01, 2013 at Mekhol Union of Hathazari Upazilla under Chittagong district. The overarching goal of the program is to ensure total development of the entire community. The project is addressing comprehensive approaches for development which includes healthcare, education, training, formation of social capital, employment generation within the communities both in agro-based and nonagricultural enterprises; jobs for the youth; infrastructural development; inexpensive and health-friendly cooking stoves; solar home system; special savings program special projects for the ultra poor, disabled and elderly persons; demand-driven microcredit and community based programs. The motto of this program is to encourage and facilitate the poor to take part in the development process as the primary concern of this project is to ensure human dignity and freedom. The ENRICH Project focus on overall household development. The main thrust is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. The interventions will include a support package in which credit is one of the main components. This program with a completely human and holistic approach has a long and all-inclusive categorization. Education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services are identified as the key areas that need to be addressed. At present Ghashful implementing the program at two unions of Hathazari upazilla.

7.03 Ghashful Social Development Program**Reproductive Health Program**

Reproductive Health program of Ghashful is as a structured approach to extend services to the vulnerable and marginalized people and make them aware of their rights of getting proper services regarding their reproductive health from the respective institutions of the government. The program provides health services through different components in the operational areas surrounding different stages of human life to ensure a healthy community.

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

Goal : Reduction of maternal and child mortality rate including prevalence of birth related disability.

Area coverage : Anowara, Hathazari and Patiya upazila under the district of Chattogram, Chattogram City Corporation Areas and Noagaon District.

Target population : Vulnerable population especially women, children and adolescents.

Health Service and Activities: Fixed Clinic, Satellite Clinic, Immunization, Safe Delivery, Family Planning Services, Health Service to Garments Industries and awareness on health related issues including HIV/STD/AIDS etc.

Ghashful Urban Education Programme

Ghashful started its education program since 1985. With the goal of contributing significantly in building a society free from curse of illiteracy by providing educational support to the girls and boys of the grassroots poor and illiterate families. In the year 2014, Ghashful runs a Child Development Center for the Dalit community children to provide a space for psycho-social and development for the children. In addition to Tutorial assistance, the center is providing cultural and creative learning opportunity for the deprived and marginalized children.

7.04 Promoting Agricultural Commercialization Enterprise (PACE) Project

Bangladesh is an agricultural country and its contribution to GDP is significant. The sector is important for food and nutrition also. As the partner of PKSF Ghashful signed MOU on PACE project in 2017 to develop the value chain of safe vegetable and spice production at Hathazari Upazilla of Chattogram District. Catchment area and target client of PACE: 3000 farmer from Hathazari Upazilla. Increase income of the farmer through value chain develop of safe vegetable and spice production especially red chili is the main goal of PACE project.

7.05 Ghashful Rural Education Program (Education support program)

Recognizing the demand for affordable education in rural areas, Ghashful began the rural education programme in 1998 under the project of BRAC education support program (ESP) to increase education opportunities for rural disadvantaged children. ESP program follow the BRAC format whereby the schools cover a 3 years' curriculum and Ghashful in partnership with BRAC also has continued this project for 12 years. The overall goal of the project is to reduce poverty through access to NFPE for those who are traditionally remain outside from schooling.

7.06 Ghashful Paran Rahman School

Ghashful launched Educare KG School located in West Madarbari, Chittagong in 2002. The school not only aims to allow children to develop their ability, but also to smoothen mental growth by providing additional nourishment to traditional academic stimulation. Initially the school had operated by 2 teachers and one support personal with 11 students in nursery and KG and uphold the same structure of another KG schools but at a reduce cost. Since its inception, Ghashful KG Educare has continued to expand and in 2017 it had 9 staff members and 173 students who studied in eight classes, Playgroup – class V. In January 2016, the executive committee decided to rename the Gashful Educare KG school as Ghashful Paran Rahman School in order to honor the late shamsun Nahar Rahman Paran who was the founder of Ghashful.

7.07 Ghashful Elderly Project

Elderly stage is a natural cycle of the human life. In the stage people become very vulnerable in terms of physical and socio economic condition. Sometimes the Elderly people are neglected in our community. The project has been started since December 2015 with the support of PKSF to uplift the life status of the elderly people in Mekhal Union and extended it Guman Mardan union on 01 August 2016 of Hathazari Upazilla.

7.07 Ghashful National Domestic Biogas Manure Project(NDBMP)

Ghashful believes that biogas technology is one of the best means to provide natural gas to the largest number of rural people. In order to prevent further environmental and agriculture deterioration, it is imperative to promote biogas as a sustainable and clean source of energy in Bangladesh. By just adding one simple step in the fuel cycle, biogas can alleviate many of these problems, and provide many other benefits as well. This regards Ghashful started with Infrastructure Development Company Limited (IDCOL) initiated a green solution through the National Domestic Biogas Manure Program (NDBMP). The overall objective of the project is to use new technologies and alternative renewable resources to maintain its gas reserve and ensuring long-term energy security which aims to enable mechanization of cattle dung processing tasks and local electricity generation.

7.08 Ghashful Improve Cook Stove (ICS) Project

Ghashful has been producing and providing improved cook stove in the Nowgaon district since July 2014. improve Cook Stove (ICS) is an effective means to protect our in hous polution, preserve energy and control losses of forest.

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7.09 Second Chance Education Project

Giving the children an opportunity for education who have never enrolled in primary school or dropped out from school. The fund to be made available by BRAC for the project is being provided by the Government of the People's Republic of Bangladesh, Ministry of Primary and Mass Education Directorate of Primary Education, ("the Donor") under an agreement between BRAC along with Save the Children Federation Inc. Ghashful has implemented the project total of 2850 vulnerable children in Chittagong city corporation through 95 centers from 1st July 2017 to 15 June 2018. These project has been financing directly by Bureau of Non formal education (BNFE) since 1st July 2019 through 193 centers.

7.10 Name of the Project: Youth Development through Enhancing progressive Skill and creativity -YES

Ghashful has been started the project supported by Manusher jonno Foundation (MJF) from 1st January 2019, The main objective of this project is to support local young people to overcome challenges and barriers that have prevented them from finding a job or seeking further education. This project will be continued up to 31 st December 2021 and total estimated budget BDT 29.99 Million.

7.11 Ghashful Employee Gratuity Fund

"The organization operates an unfunded Gratuity scheme since 1st January 2001 for hit permanent employees. The confirmed regular employees of GHASHFUL, who have completed a minimum of 5 (five) years' continuous service with GHASHFUL, shall be eligible for a gratuity upon cessation of their employment for any reason other than dismissal for misconduct. The rate of gratuity payment shall be-

- ** After Completion 5 years 1 basic salary
- ** After Completion 15 years 2 basic salary
- ** After Completion 25 years 3 basic salary"

"It will be effect from July, 2016. As the exception of the above time frame are not eligible who have appointed before July, 2016. The gratuity benefit will be effect from 2001. The gratuity will calculated based on the employee's last drawn basic salary for each completed year of service. GHASHFUL will start to deposit the employee's payable gratuity amount in "GHASHFUL Staff Gratuity Fund" in Bank, after completion of his/her one year's service. For a fractional period of work after completed year(s) a proportionate amount of gratuity will be added for the time. As the exception of the above time frame of 5 (five) years' to be eligible for gratuity will not be applicable for the regular employees who have been appointed before June 30, 2007. Such employee will be eligible for gratuity after completion of his/her one year's service. All other conditions in the above shall be applicable for them. An employee of on project status may or may not be eligible for the gratuity payment depending on the provision of the project and/or in contract letter. No gratuity shall be paid to the employees on temporary, part time or contract status. "

7.12 Ghashful Staff welfare and security Fund

The organization has been operating a staff welfare and Security Fund since 01 July 2017 for Organization permanent employees. An employee who is a permanent Staff has to contribute Taka 150/-Per Month and Employer contribute Taka 150/- Per month in this Fund. A permanent employee will get hospital cash benefit yearly BDT 5,000/ providing evidence of sickness-and also get any accidental disability compensation of BDT 1,00,000 per effected parts of his/her body. In case of death of any permanent staff of the organization his/her nominee will receive BDT 5,00,000/-from this fund.



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	2019 Taka	2018 Taka
8.00 Staff Gratuity Fund-Janata Bank Ltd.		
As per NBR requirement Staff Gratuity fund financial Statement is required to prepare separately during this year. As a result all the balances of Staff Gratuity Fund is offsetted from the General Account and transferred to new Accounts of Staff Gratuity Fund.		
9.00 Insurance Reserve Fund		
Balance as on 01 July	43,865,613	38,114,152
Add: Premium Received during the year	14,036,869	12,434,643
	57,902,482	50,548,795
Less: Refunded/Transferred during the year	6,614,466	6,683,182
Balance as on 30 June	51,288,016	43,865,613
10.00 Members' Welfare fund		
Balance as on 01 July	4,556,090	3,800,190
Add: Provision made during the year	2,390,000	2,250,900
	6,946,090	6,051,090
Less: Refunded during the year	1,479,400	1,495,000
Balance as on 30 June	5,466,690	4,556,090

11.00 Ghashful Staff Welfare and Security Fund

The organization operates a staff welfare and Security Fund since 01 July 2017 for Organization permanent employees. An employee who is a permanent Staff has to contribute Taka 150/-Per Month and Employer contribute Taka 150/- Per month in this Fund. The break up is as follows:

Particulars	2019 Taka	2018 Taka
Balance up to 01.07.2018	-	-
Add:		
Received during the year	-	-
Interest Received during the year	173,813	12,233
Total fund available during the year	173,813	12,233
Less Expenses during the year:		
Treatment Expenses	75,429	115,000
Bank Charges	13,793	3,621
Total Expenses	89,222	118,621
Staff Welfare fund as on 30 June 2019	84,591	(106,388)
Particulars	2019 Taka	2018 Taka
Opening balance of Cumulative Surplus	(21,797)	(106,388)
Add:		
Member's Savings Balance up to 30 June 2018	1,402,050	-
Received during the year	151,650	1,402,050
Refund during the year	51,300	-
Closing balance of Member's Savings up to 30 June 2019	2,867,250	1,402,050
Closing Balance of welfare fund	2,845,453	1,295,662

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Net Assets available to pay benefits	2019 Taka	2018 Taka
Interest Receivable	47,413	-
FDR Account with the following Banks:		
Standard Bank,CDA Avenue Branch,FDR no:2355009873	1,000,000	1,000,000
One Bank Ltd,CDA Avenue Branch,FDR no:034-4130000873	1,000,000	-
One Bank Ltd,CDA Avenue Branch,FDR no:034-41400012979	500,000	-
STD Account with Standard Bank, CDA Avenue Branch, Chattogram, A/C no : 02336000246	298,040	295,662
	2,845,453	1,295,662
	2019 Taka	2018 Taka
12.00 Fixed Assets		
General Account :		
Opening Balance	449,340	181,627
Add: Purchased during the year	-	400,000
Less: Adjustment during the year	-	(132,287)
	449,340	449,340
Less: Accumulated depreciation	43,566	42,910
Written down value (Annexure – A)	405,774	406,430
SDP Project		
Balance as on 01 July	221,204	1,299,386
Add: Purchase during the year	-	-
Less: Adjustment during the year	-	(1,078,182)
	221,204	221,204
Less: Accumulated depreciation	211,796	210,270
Written down value (Annexure – B)	9,408	10,934
MICRO FINANCE PROGRAM		
Balance as on 01 July	14,564,368	16,178,392
Add: Purchased during the year	43,193,683	3,056,500
Less: Adjustment during the year	-	(4,670,524)
	57,758,051	14,564,368
Less: Accumulated depreciation	11,422,662	7,880,164
Written down value (Annexure – C)	46,335,389	6,684,204
PARAN RAHMAN SCHOOL		
Balance as on 01 July	441,038	439,138
Add: Purchased during the year	-	1,900
	441,038	441,038
Less: Accumulated depreciation	237,123	213,751
Written down value (Annexure – D)	203,915	227,287

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	2019 Taka	2018 Taka
CHWEVT PROGRAM		
Balance as on 01 July	1,228,473	1,228,473
Add: Purchased during the year	-	-
	1,228,473	1,228,473
Less: Accumulated depreciation	998,780	939,421
Written down value (Annexure – E)	229,693	289,052
MIME PROJECT : Insurance		
Balance as on 01 July	47,098	47,098
Add: Addition during the year	-	-
	47,098	47,098
Less: Accumulated depreciation	35,890	34,645
Written down value (Annexure – F)	11,208	12,453
PACE PROGRAM		
Balance as on 01 July	260,772	-
Add: Purchased during the year	-	260,772
	260,772	260,772
Less: Accumulated depreciation	101,822	57,451
Written down value (Annexure – G)	158,950	203,321
Elderly PROGRAM		
Balance as on 01 July	20,274	8,925
Add: Purchased during the year	-	11,349
	20,274	20,274
Less: Accumulated depreciation	6,512	4,348
Written down value (Annexure – H)	13,762	15,926
ENRICH PROGRAM		
Balance as on 01 July	521,107	483,603
Add: Purchased during the year	-	37,504
	521,107	521,107
Less: Accumulated depreciation	229,044	168,743
Written down value (Annexure – I)	292,063	352,364
ICS Project		
Balance as on 01 July	33,900	33,900
Add: Purchased during the year	-	-
	33,900	33,900
Less: Accumulated depreciation	27,795	25,179
Written down value (Annexure – J)	6,105	8,721
	47,666,265	8,210,692

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	2019 Taka	2018 Taka
12.01 Intangible Assets		
Software		
Balance as on 01 July	1,225,000	1,125,000
Add. Acquisition during the year	1,003,182	100,000
	2,228,182	1,225,000
Less. Accumulated Amortization	967,908	652,840
Balance as on 30 June (Annexure - K)	1,260,274	572,160
13.00 Loan to Members (Microcredit)		
Jagoron	632,490,385	588,104,460
Agrosor	296,032,204	219,473,601
Buniad	9,986,605	7,464,005
Sufolon	145,699,638	156,053,097
Income Generating Activities Loan (IGA)	40,077,661	9,787,700
Livelihood Improvement Loan (LI)	961,107	637,258
Asset Creation Loan (ACL)	4,996,023	1,297,001
Agrosor MTB	19,805,744	-
Agriculture Bank Asia	28,717,044	-
Agriculture AB Bank	9,644,050	-
Agriculture MTB	18,646,091	-
Abason	4,096,611	-
Enrich	-	16,749,671
Total Microcredit (Note-13.01)	1,211,153,163	999,566,793
NDBMP loan outstanding	986,251	1,121,262
Total	1,212,139,414	1,000,688,055



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13.01 Loan to Beneficiaries - Microfinance

Particulars	Jagoran		Agrosor		Agrosor		Buniad		Sufolon		Agriculture		Agriculture		IGA		LI		ACL		ABASON		"Total		
	Taka	Taka	Taka	MTB	Taka	Taka	Taka	Taka	Taka	Taka	Bank Asia	AB Bank	MTB	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	30.06.2019 "	"Total 30.06.2018 "
Balance as on 01 July	588,133,435	219,444,616	-	-	7,464,005	121,315,458	19,673,520	15,064,129	-	25,256,538	685,023	2,530,069	-	999,566,793	-	999,566,793	-	999,566,793	-	999,566,793	-	999,566,793	-	999,566,793	915,803,458
Add: Disbursed during the year	1,125,844,000	496,326,000	20,840,000	103,425,616	15,943,000	285,441,000	37,129,000	31,253,000	18,689,000	58,806,000	1,000,000	4,840,000	4,150,000	2,100,261,000	4,150,000	2,100,261,000	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000	1,787,684,000
Less: Realized during the year	1,713,977,435	715,770,616	20,840,000	23,407,005	23,407,005	406,756,458	56,802,520	46,317,129	18,689,000	84,062,538	1,685,023	7,370,069	4,150,000	3,099,827,793	4,150,000	3,099,827,793	4,150,000	3,099,827,793	4,150,000	3,099,827,793	4,150,000	3,099,827,793	4,150,000	3,099,827,793	2,703,487,458
Less: Written off during the year	107,585,403	41,863,774	103,425,616	1,038,576	-	22,219	221,039	-	-	-	42,909	43,981,987	42,909	1,881,693,682	53,389	1,881,693,682	53,389	1,881,693,682	53,389	1,881,693,682	53,389	1,881,693,682	53,389	1,881,693,682	1,698,488,885
Less: Adjustment during the year	919,020	62,090	-	-	307	809	-	-	-	-	1,905	-	-	5,997,737	-	5,997,737	-	5,997,737	-	5,997,737	-	5,997,737	-	5,997,737	5,374,439
Balance as on 30 June	632,490,385	296,032,204	19,805,744	9,986,605	145,699,638	28,717,044	9,644,050	18,646,091	40,077,661	961,107	4,996,023	4,096,611	1,211,153,163	999,566,793	4,096,611	1,211,153,163	4,096,611	1,211,153,163	4,096,611	1,211,153,163	4,096,611	1,211,153,163	4,096,611	1,211,153,163	999,566,793

14.00 Loan from PKSF

Particulars	Jagoran (Including RMC and UMC)		Agrosor (Including ME)		Buniad (Including UPP)		Sufalon		Enrich		Abason		Total	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Total 2018
Balance as on 01 July	193,500,000	127,700,000	6,749,998	30,000,000	24,894,165	-	382,844,163	336,354,581	-	382,844,163	-	336,354,581	-	336,354,581
Add: Received during the year	120,000,000	80,000,000	10,000,000	70,000,000	18,000,000	10,000,000	308,000,000	256,000,000	10,000,000	308,000,000	10,000,000	256,000,000	10,000,000	256,000,000
Less: Refunded during the year	97,000,000	65,200,000	4,750,000	50,000,000	10,287,499	-	227,237,499	209,510,418	42,894,165	690,844,163	10,000,000	592,354,581	10,000,000	592,354,581
Payable within next 12 months	216,500,000	142,500,000	11,999,998	50,000,000	32,606,666	10,000,000	463,606,664	382,844,163	32,606,666	463,606,664	10,000,000	382,844,163	10,000,000	382,844,163
Payable after next 12 months	108,000,000	73,000,000	7,000,003	50,000,000	15,554,998	1,090,908	254,645,909	198,304,163	15,554,998	254,645,909	1,090,908	198,304,163	1,090,908	198,304,163
Balance as on 30 June	216,500,000	142,500,000	11,999,998	50,000,000	32,606,666	10,000,000	463,606,664	382,844,163	17,051,668	463,606,664	10,000,000	382,844,163	10,000,000	382,844,163



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	2019 Taka	2018 Taka
15.00 Cash and Bank Balances		
Cash in hand	134,041	220,612
Cash at bank:		

Name of projects	Bank Name	Branches of Bank	Account No.		
General Account	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	500,504	107,531
	Pubali Bank Ltd.	Mehedibag.	A/C no: 0971901029534	12,053	84,360
SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	192,645	161,464
	Janata Bank Ltd.	Niamatpur Branch.	Acc ID: 0100042455690	51,214	46,688
Microfinance Program	Janata Bank Ltd.	Sk. Mujib Road	STD/A-881	-	12,660,854
	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	857,805	1,104,535
	Bank Asia Ltd.	CDA Avenue	STD-198	554,544	89,404
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	385,440	34,438
	One Bank Ltd.	Agrabad Branch	S/A-771	168,320	54,998
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	1,250,463	1,283,099
	The City Bank Ltd.	Kadamtali	STD/A-2001	896,145	505,329
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	86,247	2,052
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	19,146	215,430
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	457,955	171,494
	Prime Bank Ltd.	Laldigir Par	C/A-1451-1080-037764	-	-
	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	7,861	9,471
	Southeast Bank Ltd	CDA Avenue	C/A-1102281252001	18,369,096	1,185
	Mutual Trust Bank	Muradpur	C/A-00860320000368	3,500	747,161
	Mutual Trust Bank	Muradpur	C/A-00860210003377	20,761	457,541
	The City Bank Ltd.	Kadamtali	C/A-52001	254,174	417,291
	Southeast Bank	Mehedibag	C/A-13100002637	291,371	868,321
	The City Bank Ltd.	Kadamtali	C/A-54001	735,793	582,242
	The City Bank Ltd.	Kadamtali	C/A-55001	810,991	197,986
	The City Bank Ltd.	Kadamtali	C/A-56001	593,687	213,344
	Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	12,702	181,898
	The City Bank Ltd.	Kadamtali	C/A-53001	372,276	161,070
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	696,908	305,694
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	570,211	175,075
	Janata Bank Ltd.	Sharkarhat	C/A-247	1,601,707	2,632,433
	Bank Asia Ltd.	Potenga Road	C/A-0050	638,846	317,406
	Janata Bank Ltd.	Konelhat	C/A-6882	388,616	436,819
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	406,309	235,481
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	5,637	627,830
	Dhaka Bank Ltd.	Patiya Sadar	C/A-4075	436,624	317,916
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	270,832	338,363
	First Security Islami Bank Ltd.	Halishahar	C/A-0082	729,118	357,283
	Janata Bank Ltd.	Burishchar Hat	C/A-5224	87,204	276,964
	Pubali Bank Ltd.	Cumilla South Sadar	C/A-14540	568,979	597,683
	Bank Asia Ltd.	Anderkilla	C/A-1041	311,067	379,985
	AB Bank Ltd.	Baharddarhat	C/A-99-001	307,842	538,851
	Sonali Bank Ltd.	Anowara Branch	C/A-1138	-	746,027
	One Bank Ltd.	Anowara Branch	C/A-3975	139,608	1,003,388
	AB Bank Ltd.	Baharddarhat	C/A-99-000	261,654	238,658
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	688,023	2,916,301
	AB Bank Ltd.	Hathazari	C/A-17-000	271,250	1,701,427
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	258,334	368,203
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	223,894	1,952,590
	The City Bank Ltd.	Kadamtali	C/A-0006	435,277	3,064,373
	Janata Bank Ltd.	Manda Branch	C/A-16683	770,466	3,268,242
	Janata Bank Ltd.	Chowmashia Branch	C/A-3882	2,257,845	62,561
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	103,907	361,639
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	735,427	266,546
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	816,458	318,547
	Islami Bank Bangladesh Ltd.	Sapahar Branch, Nowgaon	C/A-461	3,265,681	3,339,409
	Sonali Bank Ltd.	Nizampur Branch	C/A-3632	-	1,343,918
	Islami Bank BD Ltd.	Mirerswarai SME	C/A-71915	535,180	1,936,414
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	630,463	209,496
	Janata Bank Ltd.	Mohorigonj, Feni	C/A-804	424,370	107,608
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	402,550	562,895

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Name of projects	Bank Name	Branches of Bank	Account No.	2019	2018
				Taka	Taka
	Janata Bank Ltd.	Foizia Bazar	C/A-171	30,897	683,629
	NRB Global Bank Ltd.	Ishapur	C/A-8260	1,057,029	332,873
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	484,455	196,467
	One Bank Ltd.	Hathazari Branch	S/A-0651020003453	201,719	88,570
	Rajshahi Krishi Unnoyan Bank	Kirtipur branch	CD/A-208	673,410	87,954
	Rupali Bank Ltd.	Badalgashi Branch, Naogaon	CD/A-1037	36,045	177,745
	Bank Asia Ltd.	Mahadevpur Branch, Naogaon	CD/A-06833000429	2,032	137,379
	Janata Bank Ltd.	Madhuil Branch-Naogaon	CD/A-001006987	753,107	45,276
	Agrani Bank Ltd.	Keshob Branch	CD/A-1288	466,142	-
	Agrani Bank Ltd.	Sapahar Branch, Nowgaon	CD/A-10200010265571	127,974	-
	Pubali Bank Ltd.	Deluabari Branch	CD/A-4396901010253	294,430	-
	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	163,761	-
	Janata Bank Ltd.	Jhotbazar Branch, Manda	C/A-0811001007909	358,666	-
	Janata Bank Ltd.	Nizampur Branch	C/A-0100123464634	138,717	-
	Janata Bank Ltd.	Damoirhat Branch	C/A-0100123583668	529,978	-

15.00 Cash and Bank Balances (continued)

Name of projects	Bank Name	Branches of Bank	Account No.	2019	2018
Paran Rahman School	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	13,831	85,063
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	-	51,656
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	41,071	8,788
	Janata Bank Ltd.	Corporate Branch	A/C No: 3334077641	-	-
ESP	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02333002269	455	36,043
NDBMP	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	3,205	183,261
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28869	271,540	272,610
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No:120633000388	5,218	19,565
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-0339001010802	11,206	20,906
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	45,499	32,178
	Rupali Bank Ltd.	Anowara Branch.	A/C No: 5504020000050	35,046	7,643
	Janata Bank Ltd.	Baizid Bostami Road.	A/C No: 0522001009467	-	1,150
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-0100008654535	2,332	15,542
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	1,155	30,466
	Janata Bank Ltd.	Chowmshia Bazar Branch.	A/C No: 0100046777004	47,493	271
	Janata Bank Ltd.	Dewpura Branch.	A/C No: 0100042400232	-	2,305
	Janata Bank Ltd.	Nazipur Branch.	A/C No: 0100029279521	3,029	195
	Islami Bank Bangladesh Ltd.	Shapahar Branch.	A/C No: 0100070515	4,456	4,179
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	11,485	11,485
	Janata Bank Ltd.	Chagalnaya Branch.	A/C No: 0385001012859	-	-
	Janata Bank Ltd.	Faizia Bazar Branch.	A/C No:0100058860608	-	325
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 1855/06	-	-
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 705	-	-
	Janta Bank Ltd.	Muhurigonj Branch.	A/C No: 623	-	-
CHWEVT	Standard Bank Ltd.	Chittagong	2336000212	-	-
Remittance Project	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	223,165	223,158
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01836000197	166,621	162,104
	Bank Asia Ltd.	Polton Branch, Dhaka	A/C No: 04936000025	-	-
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001933	34,575	34,575
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001942	6,997	6,997
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	2,164	2,739
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	25,562	25,562
	Standard Bank Ltd.	Dokkhin Khan branch.	A/c no- 02833002926	-	-
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	7,830	8,980
	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	25,800	25,800
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 221002042	-	-
	Standard Bank Ltd.	Chowdhury Hat Branch.	A/C No: 00633006262	-	-
	First Security Islami Bank Ltd.	Halishahar Branch.	A/C No: 18511100000036	15,910	17,060
	Pubali Bank Ltd.	Paduar Bazar Br, Comilla.	A/C No: 3356901014557	-	-
	Sonali Bank Ltd.	Comilla Sadar Branch.	A/C No: 33004482	-	-

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

				2019	2018
				Taka	Taka
Name of projects	Bank Name	Branches of Bank	Account No.		
	Rupali Bank Ltd.	Anowara Branch.	A/C No:200000293	-	-
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No:06933000062	1,798	3,178
	Dutch Bangla Bank Ltd.	Naogaon Sadar Brach.	A/C No:207.110.3477	-	-
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	10,905	12,055
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	13,095	-
	Prime Bank Ltd.	Feni Branch	A/C No: 15611050013545	-	-
	Janata Bank Ltd.	Muhurigonj Branch.	A/C No: 0100045651872	-	14,590
	Pubali Bank Ltd.	Meah Bazar Branch.	A/C No: 1579	-	-
MIME Insurance	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	3,054	4,584
PACE	Standard Bank Ltd.	CDA Branch.Ctg	SND A/C 023-36000244	93,814	7,068
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000004	346,755	88,463
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	147,688	4,145
Elderly	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000626	59,163	2,232
	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	24,574	39,198
	NRB Global Bank	Fowzia Bazar Branch.	SND A/C 011-3000224536	-	46,850
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000003	107,895	-
Enrich	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33016344	16,223	31,514
	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	1,014,047	35,930
	Standard Bank	Nagamora Branch	SB Account-4433000059	149,476	141,568
ICS	Janata Bank Ltd.	Agrabad Corp Branch,	A/C no-36000997	788,625	58,147
	Janata Bank Ltd.	Manda Branch,	A/C No: 11018572	3,206	5,046
	Janata Bank Ltd.	Cowmasia Branch,	A/C no: 1004872	-	-
Agriculture	Pubali Bank Ltd.	Dampara Branch	A/C No: 0971102000522	-	5,453
	Janata Bank Ltd.	Patiya Branch	1022236	-	-
	Sonali Bank Ltd.	Kalarpole Branch	33000801	-	-
SCE	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02336000245	236,040	146,729
DIISP	Janata Bank Ltd.	S.K. Mujib Road	A/C No:003333016575	-	13,823
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:057833000661	20,242	21,392
	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	14,928	16,079
Gratuity	Janata Bank Ltd.	S.K. Mujib Road	A/C No:34071644	396,358	2,482,523
YES	Standard Bank Ltd.	CDA Avenue Branch.	A/C No:02336000260	1,033,871	-
				56,950,744	57,886,276
				57,084,785	58,106,888



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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
16.00 Advances and Deposits		
(a) Advances:		
Office rent	3,332,691	3,454,525
Advance for travel	73,716	251,625
Against purchase of Motor cycle	1,597,953	1,789,769
Against purchase of Bicycle	20,299	63,399
Telephone security	2,000	2,000
Against purchase of Laptop	366,476	611,351
Mobile loan	116,748	214,413
Advance Salary	879,924	622,434
Suspense account	470,098	470,098
Advance tax deducted at source on interest	5,167,377	4,706,220
Advance to contractor of ICS	100,000	100,000
Advance against school rent(KG School)	28,000	76,000
Advance against mobile Purchase for Microfinance field worker	1,888,425	-
Advance premium	238,550	-
Staff Advance of SCE project	28,400	-
Advance against salary-SDP	14,400	-
Security deposits to Bank Asia	-	17,000
Advance School Rent for ESP Project	-	224,000
Advance Interest -Bank Loan	-	154,786
Advance against ICS project & WDB	-	26,560
Advance against expenses- PACE Project	-	190,000
Advance against land	-	12,050,000
Staff Advance of SCE project	-	-
Advance to NEST Project	-	-
Advance against expenses- Enrich Project	-	-
Land Lease-Advance	-	-
Advance to Grameen Samagrey	-	-
	14,325,057	25,024,180
(b) Deposits:		
With Chittagong Zilla Parishad against shop rent	34,000	34,000
With Pacific Telecom Ltd. Against mobile phone	2,500	2,500
	36,500	36,500
	14,361,557	25,060,680
The management believes that these are realizable.		
17.00 Stock and stores		
A. Stock and stores-MFP		
Balance as on 01 July	355,574	81,729
Add. Purchased during the year	1,248,657	761,612
	1,604,231	843,341
Less : Consumption during the year	1,136,565	487,767
Balance as on 30 June	467,666	355,574
B. Stock in hand-GHASHFUL PARAN RAHMAN SCHOOL		
Printing Items	46,308	59,180
School tie	329	3,400
	46,637	62,580
Total Balance as on 30 June(A+B)	514,303	418,154
18.00 Short term investment		
Balance as at 01 July	95,750,000	56,250,000
Add: Invested during the year	44,500,000	46,500,000
	140,250,000	102,750,000
Less: Encashed during the year	27,500,000	7,000,000
Balance as at 30 June	112,750,000	95,750,000

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

18.01 Short term investment-Micro Finance

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest During the year
A. Investment against Savings Reserve:						
Bank Asia Ltd., CDA Avenue Branch	1855006571	29.12.18	29.12.19	6.00%	2,000,000	60,333
Bank Asia Ltd., KEPZ Branch	06555-000770	21.06.18	21.06.19	7.50%	2,000,000	153,750
Bank Asia(KEPZ Br)	06555-000308	30.03.19	30.09.19	7.00%	3,000,000	52,500
Janata Bank Ltd., Sk Mujib Road Corp Brancha	388741/9986	26.11.18	26.11.19	6.00%	2,000,000	71,333
Janata bank(Agrabad)	388721/9788	29.09.18	29.9.19	6.00%	5,000,000	225,833
Standard Bank Ltd., CDA Branch	043669/9224	29.06.18	29.06.19	6.50%	2,000,000	130,361
Standard Bank Ltd Oxyzen Branch	6955001213	3.02.19	3.08.19	9.50%	2,000,000	77,583
Mutual Trust Bank, Muradpur Branch	299144/033-3131	30.04.19	30.04.20	8.00%	5,000,000	66,667
Mutual Trust Bank, Muradpur Branch	299149/033-3186	7.05.19	7.5.20	9.00%	2,000,000	26,500
Mutual Trust Bank, Muradpur Branch		27.06.19	27.06.20	10.00%	1,500,000	-
South East Bank Ltd. Jubilee Road Branch	243000-29141	29.4.19	29.07.19	8.50%	4,000,000	57,611
AB Bank Ltd. Momin Road Branch	3500619/797754	25.04.19	25.11.19	9.50%	1,500,000	13,854
AB Bank Ltd. Momin Road Branch	3516033	10.10.18	10.10.19	9.00%	1,500,000	97,500
AB Bank Ltd. Momin Road Branch	3500595/797754	29.3.19	29.06.19	6.00%	3,000,000	45,500
One Bank Ltd., Chandgaon Branch	058414/40000729	26.04.19	26.04.20	7.50%	1,000,000	13,333
One Bank Ltd., CDA Branch	34410001275	26.06.19	20.06.20	9.75%	4,500,000	4,875
MIDAS Financing Ltd Hatazari Br.	D10154	30.09.18	1.10.19	10.00%	10,000,000	750,000
MIDAS Financing Ltd Hatazari Br.	IDR NO D 10755	3.02.19	3.8.19	10.00%	5,000,000	204,167
Marcantile Bank Ltd., Kadamtali Branch	1175-5412186	29.12.18	29.06.19	7.00%	2,000,000	70,389
					59,000,000	2,122,089
B. Investment against Capital Reserve:						
South East Bank Ltd. CDA Branch	24500011473	30.06.19	20.06.20	7.00%	3,000,000	-
One Bank Ltd., CDA Branch, Ctg	344120001741	1.04.19	1.07.19	6.00%	2,000,000	29,667
AB Bank Ltd. PCR Halihsahar Branch	3489890	02.05.19	02.11.19	8.50%	2,000,000	27,389
AB Bank Ltd. Nazumiahath Branch	3602172	03.02.19	03.2.20	9.00%	2,000,000	73,500
Midland Bank Ltd. Chowdhuryhat Branch	191100001952	20.06.19	20.12.19	9.50%	3,000,000	7,917
Bank Asia Ltd., KEPZ Branch	6555001050	2.04.19	2.10.19	7.00%	2,000,000	34,222
					14,000,000	172,695
					73,000,000	2,294,784
C. Investment in FDR: Ghashful Educare KG School						
Standard Bank Ltd.	43845-02355009499	31.01.19	31.01.20	6.00%	100,000	2,487
One Bank Ltd Agrabad Branch	34414000647	1.12.18	01.12.19	6.00%	150,000	5,153
					250,000	7,640
D. Investment in FDR: Staff Gratuity Fund						
Opening Balance of Investment					32,000,000	
Add: Investment during the year					15,000,000	
					47,000,000	
Less: Encashment during the year					7,500,000	
Balance as at 30 June					39,500,000	
Grand Total					112,750,000	2,302,424

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
19.00 Loan to projects and Others		
Loan from Organization	859,560	11,459,247
Loan from Microfinance	17,292,613	8,485,779
Loan from ENRICH Project	2,486,607	1,619,817
Loan from SDP	1,107,301	666,301
Loan from ICS	1,935,632	1,246,412
Loan from Gratuity fund	3,670,000	-
Staff loan	500	-
Staff advance	16,519	-
	27,368,732	23,477,556
Less: Elimination of intra project transactions		
Loan to SDP from Micro Finance	3,817,736	3,522,736
Loan to Enrich Project from Micro Finance	6,495,834	1,732,352
Loan to General Accounts from ICS Project	1,935,632	680,846
Loan to ESP from General Accounts	400,000	400,000
Loan to DIISP, PKS F Program from Micro Finance	87,902	100,000
Loan to Remittance Project from General Accounts	131,345	131,345
Loan to Elderly Project from Enrich Project	2,486,607	1,619,817
Loan to Elderly Project from Micro Finance	482,791	531,191
Loan to PACE Project from Micro Finance	2,877,505	2,599,500
Loan to ESP from SDP	666,301	666,301
Loan to SDP program from General Project	150,000	-
Loan to YES Accounts from General Project	147,368	-
Loan to Organization	2,212,845	-
Loan to 2nd Chance	1,318,000	-
Advance against Program cost-from ICS	30,846	-
Receivable from garments industries	441,000	-
Loan to general from gratuity	3,670,000	-
Loan to microfinance from General Accounts	-	5,087,152
Loan to MIME project Insurance from General Accounts	-	2,100,000
Loan to NDBMP from General Accounts	-	1,123,467
Loan to Second Chance Education from General Accounts	-	3,200,000
Loan to staff	-	-
Staff advance	-	-
	27,351,712	23,494,707
Add: Others		
Laptop Loan	-	-
Mobile Loan	-	-
Advance to staff	-	40,000
	-	40,000
	17,020	22,849

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
20.00 Receivables from external entities		
Receivable from Garment Industries against health service charges	-	541,500
Receivable from PKSF	15,810,245	15,046,059
Receivables from BRAC	1,923,357	3,080,532
Receivables from IDCOL	738,661	2,567,276
Receivables from Staff Gratuity Fund	1,622,229	-
Receivables from Microfinance	1,352,978	-
	21,447,470	21,235,367
21.00 Members' savings		
Balance as at 01 July	503,885,541	428,978,555
Add: Received during the year (Note-21.01)	359,090,190	322,027,538
Add: Interest provided on savings	29,564,427	25,442,765
	892,540,158	776,448,858
Less: Refunded/withdrawal during the year	296,756,554	272,563,317
Less: Adjustment of write off members savings	983,208	-
Balance as at 30 June	594,800,396	503,885,541
21.01 Members' Savings received during the year		
Jagoran	211,376,503	185,444,246
Ograsar	86,985,214	72,648,264
Buniad	3,711,444	2,716,868
Sufalan	27,898,299	39,238,776
TDS	16,386,735	17,109,587
Enrich	12,623,195	4,869,797
Abason	108,800	-
	359,090,190	322,027,538
22.00 Security deposits from field staff		
Balance as on 01.07.2018	2,669,000	2,374,000
Add: Received during the year	332,000	451,000
	3,001,000	2,825,000
Less: Refunded during the year	256,000	156,000
Balance as on 30.06.2019	2,745,000	2,669,000
23.00 Loan Loss Reserve		
Balance as on 01 July	39,727,588	29,622,334
Adjustment to rectify short provision in 2018	-	-
Opening balance as restated	39,727,588	29,622,334
Add: Provision made during the year	10,036,458	10,105,254
	49,764,046	39,727,588
Less: Written off during the year	(5,997,737)	(5,374,439)
	43,766,309	34,353,149
Less: Adjustment	(4)	-
Closing balance as originally stated	43,766,305	34,353,149
Adjustment to rectify short provision in 2018	-	5,374,439
Closing balance as restated	43,766,305	39,727,588

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
23.01 Loan loss provision (LLP) expenses		
Provided during the year	10,036,457	10,105,254
Adjustment to rectify short provision in 2018	-	5,374,439
	10,036,457	15,479,693
24.00 Members Unclaimed Deposit		
Balance as on 01 July	4,342,760	3,762,152
Add: Transferred during the year	1,246,713	1,909,042
	5,589,473	5,671,194
Less: Refunded during the year	795,128	1,328,434
Balance as on 30 June	4,794,345	4,342,760
25.00 Accrued Expenses & Other Liabilities		
Balance as on 01 July	8,257,044	14,614,055
Add: Provision made during the year	6,453,104	6,820,354
	14,710,148	21,434,409
Less: Paid/adjusted during the year	4,014,129	13,177,365
Balance as on 30 June	10,696,019	8,257,044
26.00 Liability to donors and others		
Liability for CHWEVT	229,693	289,052
Loan from SDP	3,967,736	666,301
Loan from Organization	6,050,463	12,041,964
Loan from Enrich Project	6,495,834	1,619,817
Loan from MIME	2,100,000	-
Loan from poran rahman school	120,000	-
Loan from ESP- Brac project	1,066,301	-
Loan from NDBMP	3,551,615	-
Loan from remittance project	131,345	-
Loan from PACE	2,877,505	-
Loan from SCE	2,018,000	-
Loan from DIISP	87,902	-
Loan to YES project	1,232,431	-
Loan from Elderly -Head office	2,969,398	-
Loan from IDCOL	-	2,745,724
Loan from Micro Finance	-	8,485,779
Short term Loan from Gratuity Fund	-	7,100,000
Loan from ICS project	-	680,846
Short term Loan from Staff Welfare and Security Fund	-	1,295,662
	32,898,223	34,925,145

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Less: Elimination of intra project transactions		
Loan to SDP from Micro Finance	3,817,736	3,522,736
Loan to Enrich Project from Micro Finance	6,495,834	1,732,352
Loan to General Accounts from ICS Project	1,935,632	680,846
Loan to ESP from General Accounts	400,000	400,000
Loan to DIISP, PKSF Program from Micro Finance	87,902	100,000
Loan to Remittance Project from General Accounts	131,345	131,345
Loan to Elderly Project from Enrich Project	2,486,607	1,619,817
Loan to Elderly Project from Micro Finance	482,791	531,191
Loan to PACE Project from Micro Finance	2,877,505	2,599,500
Loan to ESP from SDP	666,301	666,301
Loan to SDP program from General Project	150,000	-
Loan to YES Accounts from General Project	147,368	-
Loan to Organization	2,212,845	-
Loan to 2nd Chance	1,318,000	-
Advance against Program cost-from ICS	30,846	-
Receivable from garments industries	441,000	-
Loan to microfinance from General Accounts	-	5,087,152
Loan to MIME project Insurance from General Accounts	-	2,100,000
Loan to NDBMP from General Accounts	-	1,123,467
Loan to Second Chance Education from General Accounts	-	3,200,000
Loan to staff	-	-
Staff advance	-	-
Loan to general from gratuity	3,670,000	-
	27,351,712	23,494,707
	5,546,511	11,430,438
27.00 Loan from commercial banks		
Bank Asia Limited,KEPZ Branch,Chittagong	37,500,000	25,000,000
Bank Asia Ltd, Paltan Branch,Chittagong-Remittance	480,179	480,179
AB Bank Limited, Momin Road Branch,Chittagong	-	15,000,000
Mutual Trust Bank, Muradpur Branch	70,000,000	-
	107,980,179	40,480,179
28.00 Loan Received from Staff Provident Fund		
Opening Balance	5,500,000	4,450,000
Add: Received during the Year	4,500,000	13,300,000
	10,000,000	17,750,000
Less: Refunded during the year	10,000,000	12,250,000
Balance as on 30 June	-	5,500,000
29.00 Advance received from PKSF		
Balance as on 01.07.2018	7,160,518	7,829,918
Add: Received During the year	10,567,338	10,417,527
	17,727,856	18,247,445
Less: Adjust During the Year	9,053,751	11,086,927
Balance as at 30 June	8,674,105	7,160,518

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
30.00 Service charges		
SDP Project	2,191,245	2,255,533
Microfinance Program (Note 30.01)	251,465,111	226,569,315
NDBMP	24,880	77,620
MIME Project-Insurance	-	-
DIISP, PKSF Program	-	-
	253,681,236	228,902,468
30.01 Microfinance Program		
Jagoran	142,747,019	134,368,912
Agrasar	59,432,609	44,641,629
Buniad	1,456,019	1,245,648
Sufalan	31,571,629	33,374,949
Sufalan Bank Asia	3,321,666	6,354,790
Sufalan AB Bank	4,256,756	3,368,070
Enrich	8,332,716	3,215,317
Agrasar-MTB	286,795	-
Sufalan MTB Bank	20,406	-
Abason	39,496	-
	251,465,111	226,569,315
31.00 Grant Received		
Grant received from BFPB & Others	2,632,459	28,272,377
Grant received from BRAC	1,960,857	-
Grant receivable from BRAC	-	-
Grant Received from MJF	3,266,137	-
Grant received from BNFP	1,492,500	-
Reimbursement Received	11,267,723	-
Reimbursement receivable from PKSF	-	-
Reimbursement Received from PACE Project	5,102,359	-
Reimbursement Received from Elderly Project	1,658,171	-
	27,380,206	28,272,377
32.00 Fees Received		
Fees Received from General Account	2,560	2,520
Fees Received from SDP Project	13,515	74,780
Fees Received from Paran Rahman School	967,140	1,054,140
Fees Received from ESP-BRAC Project	578,100	779,200
Fees Received against Microfinance Program	452,523	-
Fees Received from CHWEVT	-	11,039
Fees Received from DIISP PKSF Program	-	2,080
	2,013,838	1,923,759
33.00 Income from sale		
Sale of contraceptives	12,270	32,855
Sale of study materials	83,380	100,605
Sale of school uniform	14,280	18,720
Sale of Pass Book	507,055	578,370
Sale of Stove	-	-
	616,985	730,550

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
34.00 Other income		
Income from Commission	1,307	1,026,984
Other/Miscellaneous Income	322,279	338,330
Donation	445,000	395,000
Received from drawing training	480	1,340
Income from training center	198,540	1,000
Other Income	2,008,978	1,079,271
Income from Training Equipment	206,100	-
Income from Other Source	5,656	-
Cost Sharing from NEST project	-	7,549
Reimbursement against training	-	64,060
Bank / FDR interest	-	-
Income from backup support-MIME	-	-
Income from INAFI	-	-
Collection from HCB	-	-
Income from Forfeiture account	-	-
	3,188,340	2,913,534
35.00 Administrative Expenses		
Other Expenses	15,508	836,499
Communication expenses	35,250	61,684
Depreciation	3,738,114	1,809,515
Maintenance - Office	1,096,923	1,441,368
Maintenance and fuel- vehicles	1,141,144	1,054,277
Newspaper and periodicals	14,266	15,400
Office rent / shop rent	8,464,458	9,295,132
Printing and stationery	3,978,227	2,099,559
Utilities	1,846,994	1,587,878
School Rent	1,264,376	3,023,671
Training expenses	436,267	62,747
Travelling and conveyance	3,149,709	2,665,559
License and renewal fees	4,800	5,000
Administrative Expenses	652,156	2,195,636
Purchase of Furniture and Office equipment	469,568	-
Membership fee	-	-
Postage	-	-
Amortization	315,068	143,040
Meeting expenses	-	293,592
Field Conveyance	6,511,226	4,827,199
Uniform and Leverage	-	600
Emergency Treatment	-	-
	33,134,054	31,418,356

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
36.00 Finance Expenses		
Interest on members' savings	31,947,020	26,723,000
Bank charges	655,578	546,107
Interest on Loan from PKSF	23,475,303	20,374,134
Interest on Bank Loan and others	5,580,698	3,758,999
Rebate	2,201,435	1,736,377
Interest on security deposit	16,512	-
Interest on Loan from Inter Associates	-	-
Interest on Insurance premium	-	-
Service charge on IDCOL loan	-	-
	63,876,546	53,138,617
37.00 Other expenditures		
Clinical support	31,965	21,037
Audit and Professional Fee	331,797	86,075
Legal and Membership Fee	990,951	490,810
Other operating Expenses	5,259,374	346,351
Entertainment	1,038,677	900,687
Emergency Treatment	5,000	2,102
Donation / Contribution	234,000	1,431,000
Advertisement	306,375	280,805
Selling and promotional Expenses	-	19,455
Deletion/adjustment of Fixed Assets	-	42,758
Furniture and Fixtures	-	210,193
Registration Process of Land	-	-
	8,198,139	3,831,273
38.00 Program costs		
Program and operational costs- (Microfinance)	16,152,791	14,073,127
Contribution to Social Development Project- MF	2,784,918	2,767,257
Other program activity expenses (Projects)	5,092,751	7,766,661
Special Day celebration	80,574	41,131
School Program expenses	23,735	29,792
Subsidy paid to Client of NDBMP	55,000	5,000
Teachers Refreshment	44,400	179,750
Honorium to NGO head	30,000	150,000
Unnayan Mela of PKSF	56,626	-
Donation	-	-
Welfare Expenses	-	-
Loss on sale of Fixed assets	-	400,781
Honorarium for school teachers	-	-
Annual Picnic of Project staff	-	-
Contribution to ENRICH Project	-	-
Unnayan mela (Microcredit)	-	-
Day observation	-	-
	24,320,795	25,413,499

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
39.00 Salary expenditure		
Salaries and allowances	146,202,591	132,615,534
Doctors' Honourarium	915,850	1,019,119
	<u>147,118,441</u>	<u>133,634,653</u>

40.00 Forgery of cash

The organization has filed a law suit against some employees alleging defalcation of cash (about BD Taka 470,098) from its Microfinance Programme.

41.00 Events After Reporting Date

No events have occurred after the Statement of Financial Position date to the date of this report which would affect the value stated in these financial statements.

42.00 Related Party Transactions

During the year, Ghashful carried out a number of transactions with related parties in the normal course of business but not in an arms length basis. The name of these related parties, nature of transactions and their total value have been set out below in accordance with the provisions of BAS-24.

Related parties comprise of entities under common ownership and common management control.

Name of the Entities	Nature of Relationship	Nature of Transactions	" Balance as on 30.06.19 (Tk.) "	Interest Rate
Provident Fund	Affiliate Entities	Short Term Loan	-	6%



GENERAL ACCOUNT OF GHASHFUL

FIXED ASSET SCHEDULE

AS AT 30 JUNE 2019

Annexure - A

Name of Assets	COST				Rate%	DEPRECIATION				Written down value as on 30.06.2019
	Balance on 01.07.2018	Addition during the year	Adjustment during the year	Balance on 30.06.2019		Balance as on 01.07.2018	Charged for the year	Adjustment during the year	Balance as on 30.06.2019	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Land	400,000	-	-	400,000	0%	-	-	-	-	400,000
Furniture and fixtures	9,540	-	-	9,540	10%	3,244	630	-	3,874	5,666
Refrigerator	17,300	-	-	17,300	20%	17,222	16	-	17,238	62
Television	22,500	-	-	22,500	20%	22,443	11	-	22,454	46
VCP	-	-	-	-	20%	-	-	-	-	-
Camera	-	-	-	-	20%	-	-	-	-	-
Sewing Machine	-	-	-	-	20%	-	-	-	-	-
Computer and Equipments	-	-	-	-	30%	-	-	-	-	-
Mobile Set	-	-	-	-	20%	-	-	-	-	-
30.06.2019	449,340	-	-	449,340		42,909	657	-	43,566	405,774
30.06.2018	181,627	400,000	132,287	449,340		155,250	733	113,073	42,910	406,430

SOCIAL DEVELOPMENT PROJECT (SDP)

FIXED ASSET SCHEDULE

AS AT 30 JUNE 2019

Annexure - B

Name of Assets	COST				Rate%	DEPRECIATION				Written down value as on 30.06.2019
	Balance as on 01.07.2018	Addition during the year	Deletion/ Adjustment	Balance as on 30.06.2019		Balance as on 01.07.2018	Charged for the year	Deletion/ Adjustment	Balance as on 30.06.2019	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Computer and Equipments	-	-	-	-	30%	-	-	-	-	-
Furniture and Fixtures	7,804	-	-	7,804	10%	1,196	661	-	1,857	5,947
Generator	-	-	-	-	20%	-	-	-	-	-
Bi-cycle	-	-	-	-	20%	-	-	-	-	-
Auto Rickshaw	186,100	-	-	186,100	20%	184,119	396	-	184,515	1,585
Camera	-	-	-	-	20%	-	-	-	-	-
PABX systems	27,300	-	-	27,300	20%	24,955	469	-	25,424	1,876
30.06.2019	221,204	-	-	221,204		210,270	1,526	-	211,796	9,408
30.06.2018	1,299,386	-	1,078,182	221,204		1,243,879	1,816	1,035,424	210,270	10,934

MICROFINANCE PROGRAM OF GHASHFUL
PROPERTY, PLANT AND EQUIPMENT

AS AT 30 JUNE 2019

Annexure – C

Name of Assets	COST				Rate %	DEPRECIATION				Written down value as on 30.06.19				
	Balance on 01.07.2018		Adjustment during the period			Balance on 01.07.2018		Adjustment during the period			Balance on 30.06.2019			
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka		Taka	Taka		
Generator	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Digital Camera	206,842	-	-	-	20	91,028	23,163	-	-	114,191	-	-	-	92,651
Micro Bus	1,076,767	-	-	-	20	1,056,393	4,075	-	-	1,060,468	-	-	-	16,299
Motor Vehicles-Car	1,910,000	-	-	-	20	687,600	244,480	-	-	932,080	-	-	-	977,920
Motor Vehicles	87,800	-	-	-	20	86,554	249	-	-	86,803	-	-	-	997
Office Decoration/ Equipment	1,868,885	586,614	-	-	20	926,023	305,895	-	-	1,231,918	-	-	-	1,223,581
Computer Equipments	3,753,943	6,715,849	-	-	30	2,252,822	2,465,091	-	-	4,717,913	-	-	-	5,751,878
Furniture and Fixtures	5,311,559	1,162,404	-	-	10	2,622,697	385,127	-	-	3,007,823	-	-	-	3,466,140
Photocopy Machine	78,750	195,300	-	-	20	28,997	49,011	-	-	78,008	-	-	-	196,042
Mobile Set	141,882	181,776	-	-	20	63,072	52,117	-	-	115,189	-	-	-	208,469
Machinery/Cookeries	127,940	3,500	-	-	20	64,977	13,293	-	-	78,269	-	-	-	53,171
Land	-	34,348,240	-	-	-	-	-	-	-	-	-	-	-	34,348,240
Total 2019	14,564,368	43,193,683	-	-	20	7,880,162	3,542,500	-	-	11,422,662	-	-	-	46,335,388
Total 2018	16,178,392	3,056,500	4,670,524	14,564,368	20	10,518,953	1,565,656	4,204,445	7,880,164	6,684,204	-	-	-	-



GHASHFUL PARAN RAHMAN SCHOOL

FIXED ASSET SCHEDULE

AS AT 30 JUNE 2019

Annexure – D

Name of Assets	COST			Rate%	DEPRECIATION			Written down value as on 30.06.2019
	Balance as on 01.07.2018	Addition during the year	Balance as on 30.06.2019		Balance as on 01.07.2018	Charged for the year	Balance as on 30.06.2019	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and fixtures	420,428	-	420,428	10%	199,576	22,085	221,661	198,767
Office equipment	18,610	-	18,610	20%	12,277	1,267	13,544	5,066
Camera	2,000	-	2,000	20%	1,898	20	1,918	82
30.06.2019	441,038	-	441,038		213,751	23,372	237,123	203,915
30.06.2018	439,138	1,900	441,038		187,603	26,148	213,751	227,287

GHASHFUL-CHWEVT PROGRAM

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Annexure – E

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.19
	Balance on 01.07.18	Addition during the year	Balance on 30.06.19		Balance on 01.07.18	Charged for the year	Balance on 30.06.19	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	291,460	-	291,460	10	174,763	11,670	186,433	105,027
Motorcycle	402,000	-	402,000	25	330,453	17,887	348,340	53,660
Digital Camera	27,831	-	27,831	20	23,432	880	24,312	3,519
Computer and Equipment	507,182	-	507,182	30	410,773	28,923	439,696	67,486
30 June 2019	1,228,473	-	1,228,473		939,421	59,359	998,780	229,693
30 June 2018	1,228,473	-	1,228,473		860,188	79,233	939,421	289,052

GHASHFUL-MIME PROJECT (INSURANCE)

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Annexure – F

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2019
	Balance as on 01.07.2018	Addition during the year	Balance as on 30.06.2019		Balance as on 01.07.2018	Charged for the year	Balance as on 30.06.2019	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	47,098	-	47,098	10	34,645	1,245	35,890	11,208
30.06.2019	47,098	-	47,098		34,645	1,245	35,890	11,208
30.06.2018	47,098	-	47,098		33,261	1,384	34,645	12,453

GHASHFUL-PACE PROGRAM

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Annexure – G

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2019
	Balance on 01.07.18	Addition during the year	Balance on 30.06.19		Balance on 01.07.18	Charged for the year	Balance on 30.06.19	
	Taka	Taka	Taka		Taka	Taka	Taka	
Motorcycle	166,000	-	166,000	20	33,200	26,560	59,760	106,240
Bicycle	22,310	-	22,310	20	4,462	3,570	8,032	14,278
Laptop and printers	52,962	-	52,962	30	15,889	11,122	27,011	25,951
Digital Camera	19,500	-	19,500	20	3,900	3,120	7,020	12,480
30 June 2019	260,772	-	260,772		57,451	44,372	101,822	158,950
30 June 2018	-	260,772	260,772		-	57,451	57,451	203,321

GHASHFUL-Elderly PROGRAM

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Annexure – H

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2019
	Balance on 01.07.18	Addition during the year	Balance on 30.06.19		Balance on 01.07.18	Charged for the year	Balance on 30.06.19	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	11,349	-	11,349	10	1,135	1,021	2,156	9,193
Office Equipment	-	-	-	20	-	-	-	-
By Cycle	8,925	-	8,925	20	3,213	1,142	4,355	4,570
30 June 2019	20,274	-	20,274		4,348	2,164	6,512	13,762
30 June 2018	8,925	11,349	20,274		1,785	2,563	4,348	15,926

GHASHFUL-ENRICH PROGRAM

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Annexure – I

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2019
	Balance on 01.07.18	Addition during the year	Balance on 30.06.19		Balance on 01.07.18	Charged for the year	Balance on 30.06.19	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	159,095	-	159,095	10	43,091	11,600	54,691	104,404
Office Equipment	319,112	-	319,112	20	103,652	43,092	146,744	172,368
Digital Camera	31,900	-	31,900	30	17,609	4,287	21,896	10,004
Computer and Equipment	11,000	-	11,000	20	4,390	1,322	5,712	5,288
30 June 2019	521,107	-	521,107		168,743	60,302	229,044	292,063
30 June 2018	483,603	37,504	521,107		94,212	74,531	168,743	352,364

Improved Cook-Stoves (ICS) Program
Implemented By: Ghashful
For IDCOL Improved Cook Stoves (ICS) Program

FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2019

Fixed assets including furniture and fixtures

Annexure - J

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30 June 2019
	Balance on 01 July 2018	Addition during the year	Balance on 30 June 2019		Balance on 01 July 2018	Charged during the year	Balance on 30 June 2019	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and fixtures	-	-	-	10%	-	-	-	-
Office equipments	-	-	-	20%	-	-	-	-
Computer and Accessories	33,900	-	33,900	30%	25,179	2,616	27,795	6,105
Vehicle	-	-	-	25%	-	-	-	-
Balance as on 30 June 2019	33,900	-	33,900		25,179	2,616	27,795	6,105
Balance as on 30 June 2018	33,900	-	33,900		21,442	3,737	25,179	8,721

MICROFINANCE PROGRAM OF GHASHFUL

INTANGIBLE ASSETS

AS AT 30 JUNE 2019

Annexure - K

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2019
	Balance on 01.07.2018	Addition during the year	Balance on 30.06.2019		Balance on 01.07.2018	Charged for the year	Balance on 30.06.2019	
	Taka	Taka	Taka		Taka	Taka	Taka	
Microfinance -Anirban Software	1,225,000	1,003,182	2,228,182	20	652,840	315,068	967,908	1,260,274
Total -2019	1,225,000	1,003,182	2,228,182		652,840	315,068	967,908	1,260,274
Total - 2018	1,125,000	100,000	1,225,000		509,800	143,040	652,840	572,160



Checklist

		Page No
1	Objectives and Values Vision/ mission Legal basis Core Values & Objectives	18-19
2	Directors' Report / Chairman's / (Head of the Organization Report) CEO Review A general review of the activities / projects completed during the year and in progress. Highlighting the contribution towards achieving the main objectives, Contributions made towards the economy of the country. e.g. poverty alleviation. Information on various programs / human resources & infrastructure developments, other segments of NGO Financial and operational sustainability analysis provided. A general outline of future activities & projects	8-11
3	Accounting Policies and Disclosures with National and International Accounting Standards Details of Accounting Policies and Disclosures <ul style="list-style-type: none"> • Comparative information is disclosed in the balance sheet, income statement, statement of changes in equity, cash flow statement and accounting policies and explanatory notes are provided. • Each material item should be presented separately • Presentation of accounting policies • Accrual basis is followed (except donations and grants service charge income on cash basis). • The source and amount of any donations received during the period are reported and shown separately from the other income generated by NGO. • No recurrent expenditure has been charged to capital a/c. • Revenue from non-core activities has been separately identified. <p>Basis of loan loss provision and expenses related to loan losses are shown separately from other expenses in the income statement. (If the entity is not a micro finance entity grant full marks)</p> <ul style="list-style-type: none"> • Interest accrued on savings of beneficiaries along with basis of interest accrual. (If the entity is not a micro finance entity grant full marks) • Income from investments is shown separately. • Income and expenditure statement for the financial service operations is provided, in addition to other operational statements for the whole institution. • Balance Sheet Balance Sheet provides classified summary of microcredit program, social development program and commercial activities tied with the microcredit program of the NGO. 	135 144 154 155 145 155 156 136/157 135 161 161 135

- Accounting policies on recognizing income and expenses.
- Basis of cost allocation for shared costs policy (if applicable).
- Accounting of Grant/ subsidies/ donations.
- Material in kind donations or subsidies are disclosed.
- Depreciation policy and charge
- Loan loss provisioning (aging) and write off policy.
- Source of loan, terms and interest on borrowings from outsiders.
- On lending rate of service charge to beneficiaries (clients).
- Effective rate of service charge to beneficiaries (clients).
- Interest rate paid on savings to beneficiaries(clients).
- Terms and nature of investments.
- Any unusual financial movement during the period. Significant departure from accounting standers should be adequately explained. /justified.

Compliance with Core IASs

Extent of compliance with the following core IAS / IFRS (Applicable & Adopted by each country for financial year concerned) or equivalent National Standards

Core IAS's :

1,2,7,8,10,12,14,16,17,19,21,24,27,28,30,32,36,37,38, and 39 (consider if implemented locally)

Presentation of Financial Statements

Presentation / format of Balance Sheet

Presentation / format of Income Statement

Presentation / format of Cash Flow/ S & A funds

Presentation / format of changes in Equity

Explanatory notes on Financial Statements

- If financial statements comply with all relevant accounting standards, an explicit statement of such compliance a relevant accounting standards requirement would result in misleading financial statements, departure from relevant accounting standards requirement is required and should be explained. 135
136
- Financial statements are prepared on a going concern basis. 138
- Consistency of presentation. 137
- Other disclosures as required 154/185

Information regarding different segments and units of the NGO

Segmental review of operations with description of the performance and future prospects of each segment

Segment analysis of 155-157

- Income / Revenue 155-157

- Operating Profit 155-157

- Net Assets 130-131

Information regarding different segments and units of the NGO

		Page No
5	<p>NGO / Corporate Governance Information</p> <ul style="list-style-type: none"> • Board • Management Committee • (Audit Committee) • Meetings and Attendance • Contribution of NGO to the society Government Exchequer • Other related information 	110-115
6	<p>Stakeholder Information</p> <p>Information relevant for shareholders and other users of financial statements</p> <ul style="list-style-type: none"> • Stakeholder’s information on Equity (Grant+ Accumulated Surplus), Reserves are provided with clarity. <p>Promoters / Members information</p> <ul style="list-style-type: none"> • Distribution of shareholders • Shares held by Directors/Executives <p>Graphic/pictorial data on</p> <ul style="list-style-type: none"> • Segmental Presentation • i.e. Geographical Segments, Nature of the Projects, Community services development project educational, vocational etc. <p>Five year summary</p> <ul style="list-style-type: none"> • Community Services carried out • No. of beneficiaries • level of enhancement of the social status i.e. comparison of past & present <p>gender wise or age wise or income level wise of</p> <p>Grants / Donation</p> <p>Administration cost incurred per unit of disbursement</p> <p>Balance Sheet - Members funds</p> <p>Project wise - Property Plant and Eqpt</p> <ul style="list-style-type: none"> - Net current assets - Long term liabilities - Capital grants <p>Project performance</p> <p>Projects completed Value & areas</p> <p>Administration cost measured on a unit of disbursement</p> <ul style="list-style-type: none"> • Value of the project activities per beneficiary • Administration cost per beneficiary 	<p>22</p> <p>39-42</p> <p>47/128</p> <p>50-78</p>

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7	Statement of value added and how distributed <ul style="list-style-type: none"> • Government as taxes • Value of disbursements to different categories • Children/infants • Families etc. • Environmental Projects • Health Projects • Vocational developments / Education • Media etc • Retained within the organization • Employees as remuneration 	79-104
	Report Presentation Production quality of report <ul style="list-style-type: none"> • Cover and printing including the theme (on the cover) 1 • Effectiveness of photographs and their relevance 23-36/ 106/ 37/ 49/ 62/ 68/ 72/ 85/ 94/ 99/ 103/ 116/ 120 • Effectiveness of charts and grapes 39-41 / 47/ 53/ 66/ 69/ 79/ 90/ 92/ 108/ 128-131 • Layout of contents 7--8 • Clarity, simplicity, and lucidity in presentation of accounts 135-184 	
	Timeliness and AGMs Annual audit was undertaken within six months of the financial year end	135

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