

2013

ANNUAL REPORT

ANNUAL REPORT 2013- GHASHFUL



www.ghashful-bd.org



GHASHFUL

About Ghashful



Ghashful was established by its Founder & Former-Chairman Shamsun Nahar Rahman Paran with the assistance of her family and friends in 1972. The driving force behind the formation of the organization was the sufferings of the people especially the female as a result of the Liberation War of 1971. The name "Ghashful" (grass flower) metaphorically refers to its primary stakeholders. The poor and marginalized are mostly neglected, her living without care and rights, and constantly was getting crushed under the grinding poverty, very much like the grass and its flower that grow and survive without care and get crushed under the feet of humans. Ghashful established in 1972, was the first NGO to be registered in Chittagong city in 1978 with the District Population Control and Family Planning Department. Ghashful started with philanthropic interventions through welfare approach which has now been working for sustainable development through development approach. The organization operates from its head office at 438 Mehediabag Road, Chittagong where CEO leads the organization with policy, strategy and management support.

Ghashful has completed its program and operation for more than four decades starting philanthropic activities transformed into development programme at present. From the very beginning Ghashful always prioritized its program focus according to the necessities in the vulnerable communities. As a result poverty, illiteracy, inaccessibility to services, vulnerabilities due to climate change etc were the major problems where the organization had intervened through service delivery and community development approaches. Over the last 38 years Ghashful has served its beneficiaries through different ventures on health, nutrition, family planning, employment and income generation, non-formal education for children and adult, women's rights, environment, social forest, information and communication technologies etc. Support from different donor agencies and joint programme initiatives with government of Bangladesh have made these endeavors successful. Today Ghashful vanguards implementation of right based development programs joining forces with the government of Bangladesh as local support actor.



GHASHFUL

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Vision Mission Values and Practices

Vision

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

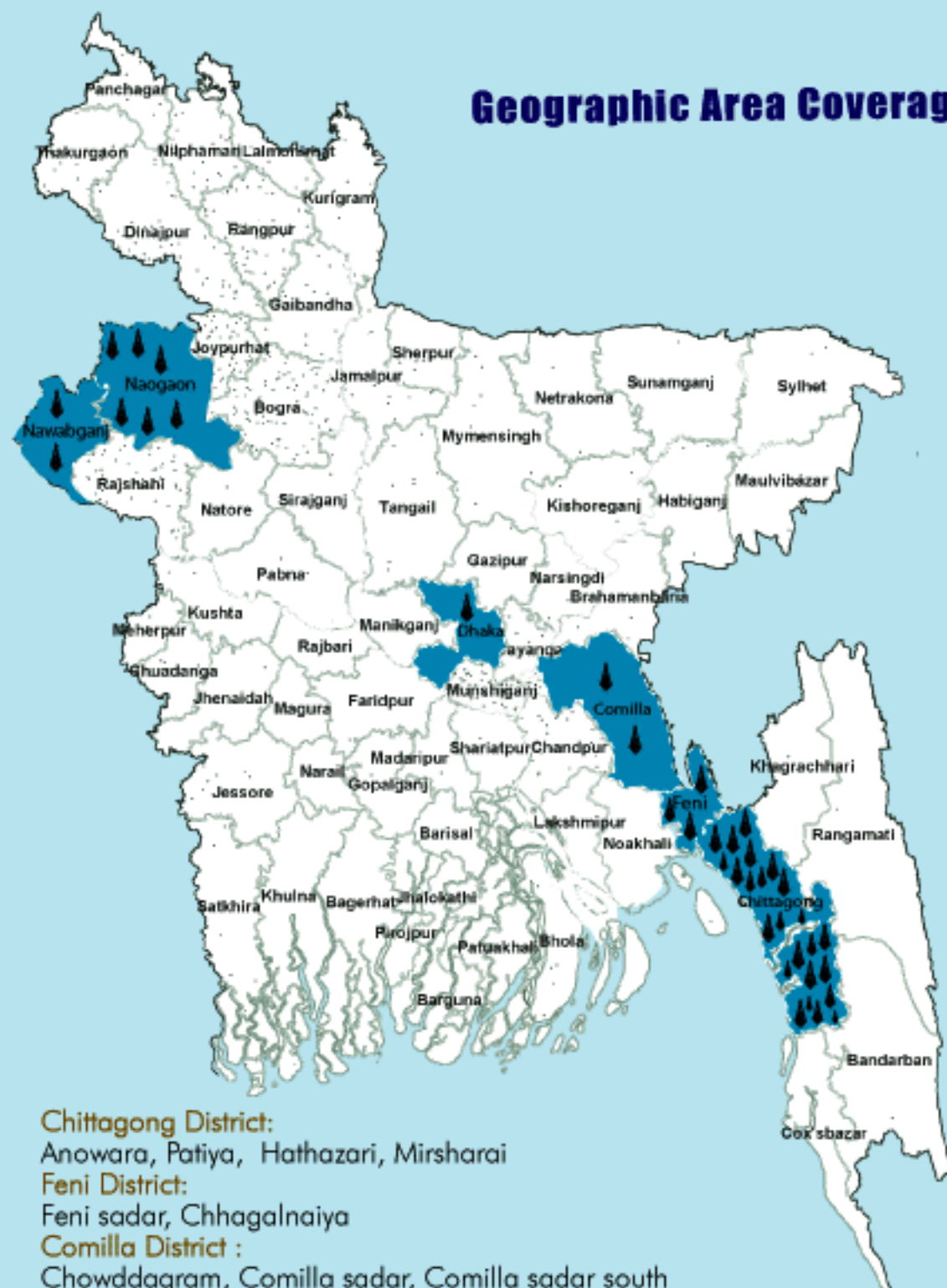
Mission

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

Values and Practices

- ⇒ Ghashful firmly believes that the best mean for poverty eradication is to empower the poor, it would mobilize the poor people according to their necessities and then they can be equipped for their own lives.
- ⇒ Working with relatively poor and low income people especially the women, children and adolescents.
- ⇒ Ensuring greater participation of women in income generating activities, while economic empowerment is the best mean to ensure women empowerment.
- ⇒ Emphasizing community desire and aiming towards a more integrated approach with health, education and financial services.
- ⇒ Making programme socially, financially and environmentally sustainable using new methods and improved technologies.
- ⇒ Enthusiasm in making knowledge and information based enlightened society.
- ⇒ Dependence on internal resources rather than the external.
- ⇒ Address the contemporary issues like climate change, food security etc.
- ⇒ Promoting human rights, gender equity, democratic process and human capacity building.
- ⇒ Uniting government, non-government, donor agencies and local organizations as well to make meaningful and effective collaborations for sustainable development.

Geographic Area Coverage:



Chittagong District:

Anowara, Patiya, Hathazari, Mirsharai

Feni District:

Feni sadar, Chhagalnaiya

Comilla District :

Chowddagram, Comilla sadar, Comilla sadar south

Dhaka District:

DakshinKhan, Uttara

Chapainowabgonj District:

Gomastapur

Naogaon District:

Naogaon sadar, Mohadevpur, Manda, Niamatpur, Patnitala, Sapaha

AAB	Action Aid Bangladesh
ADF	Adolescent Development Foundation
AIDS	Acquired Immune Deficiency Syndrome
ALRD	Association for Land Reform and Development
ASM	Agriculture Sector Microcredit
ANC	Antenatal Care
ARH	Adolescent Reproductive Health
BCCP	Bangladesh Centre for Communication Programs
BDT	Bangladeshi Taka
BEP	Brac Education Programme
BFRG	Bangladesh Fund Raising Group
BGMEA	Bangladesh Garments Manufacturers and Exporters Association
BLAST	Bangladesh Legal Aid and Services Trust
BPHC	Bangladesh Population and Health Consortium
BSAF	Bangladesh ShishuAdhikar Forum
BTN	Bangladesh Telecentre Network
CAMPE	Campaign for Popular Education
CCC	Chittagong City Corporation
CDF	Credit and Development Forum
CHWEVT	Establish Child rights and hazardous free working Environment through education and vocational training
DAE	Department of Agricultural Extension
DFID	Department for International Development
D.Net	Development Research Network
ESP	Education Support Programme
GKNHRIB	Gender, Knowledge, Networking and Human Rights Intervention in Bangladesh
GPK	Ghashful Pallitathya Kendra (Rural Information Center)
HIV	Human Immuno deficiency Virus
ICT	Information and Communication Technologies
IDP	Information Disclosure Policy
IGA	Income Generating Activities
INAFI	International Network of Alternative Financial Institutions
IUD	Intrauterine Device
JICA	Japan International Cooperation Agency
MCH	Mother and Child Health

Acronyms

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MDG	Millennium Development Goals
ME	Micro Enterprise
MF	Micro Finance
MFI	Micro Finance Institution
MJF	ManusherJonno Foundation
MIME	Micro Insurance Mutual Entity
MOU	Memorandum of Understanding
NEST	Need of Education and Skills Training
MRA	Microcredit Regulatory Authority
NFPE	Non Formal Primary Education
NFE	Non Formal Education
NGO	Non Governmental Organization
PHM	Peoples Health Movement
PIT	Project Implementation Team
PK	Pallitathya Kendra (Rural Information Centre)
PTA	Parent Teacher Association
PKSF	Palli Karma-Sahayak Foundation
SHOBOGH	Strengthening Household Opportunity for Women in Bangladesh to Organize Gardening for Health
TBA	Traditional Birth Attendant
TFR	Total Fertility Rate
TIN	Tax Identification Number
UN	United Nations
UNO	UpazilaNirbahi Officer
VAT	Value Added Tax
VHSS	Voluntary Health Services Society



Words from the Founder

I am delighted to express our modest ending of 2013, with new program initiatives. This development journey of Ghashful for more than forty years, with ups and downs, has been a huge learning experience. This annual report show- we either directly provide services or facilitate the need to access services provided by others. We are now at a stage of growth to take the next step from providing facilities and services to offer long-term solutions.

Ghashful believes that the involvement of the mass community of people is essential for implementing the related programs. These initiatives are a major step towards creating successful and replicable models for development and growth. To this end, we need to bring a change in the way we do things. To begin with, we need to change the way and need to find new tactics. At present, all information of our day to day activities is noted down in a daily report so that we can maintain a high level of transparency and accountability. Ghashful always considers the development of women, children's and

adolescent's in its core arena. After years of resolute hard work Ghashful has opened diversified arenas for social transformation, but yet to explore potential avenues for the contemporary development challenges like poverty reduction, primary education, reproductive health, ICT service, climate change and adaptation etc.

We have always been proud of the fact that our development partners, different stakeholders from government and non-government sectors extend their support. We want to bring more value to their unstinted support. We also hope to gather the support of more institutional partners in the future. We could also tap into the new CSR initiative. In all these years, we have been unwavering in our mission to assist and support the poor and destitute. We hope that with the proposed changes in the future can make real difference in the lives of our fellow citizens from weaker sections. We are fortunate that whenever we are in doubt, we have a talisman that the unite power is sure to success.



Message from the Chairman

This is a special event for me to forward Ghashful Annual Report 2013 to all. My personal greetings and best wishes for all as well. As a developing country, Bangladesh has made impressive progress in the last four decades and achieved higher than expected performance in social business development sectors. Still the country needs to make serious stride towards reducing poverty, ensuring food security for its 16 million people, generating employment opportunities for the vast reserve of unemployed labor force, removing illiteracy and providing quality education to all, making health care to the poor available, coping with the climate change impacts and dealing with multitude of other problems that the country is grappling with. After liberation massive and determined efforts have been made to improve the socio-economic condition of this country. Ever since inception, Ghashful is also adapting with all the efforts focusing to provide the most demand responsive services to the poor and vulnerable community people. Ghashful has been working closely with the government at different levels and has made significant contribution in different development areas with own initiatives and support from both the government and donor agencies. Ghashful is working for four decades and has made notable contribution, partnering with the government, in

many of the development sectors focused on removing poverty and illiteracy, following a multi-dimensional approach. Currently, the organization is implementing programs on Education, Health, Agriculture, ICT, Human rights, Climate Change, Entrepreneur development, Women empowerment and Renewable Energy, through field interventions spread over 6 districts.

The Annual Report 2013 gives a brief overview of interventions, experiences gathered and lessons learnt by Ghashful which have been applied and achieved significant output both for fine tuning and in developing future programs. Still Ghashful needs to move toward a distant target. I firmly believe that Ghashful, with its commitment can reach that target through both individual endeavor and partnership with the government to serve the socially excluded disadvantaged people, get them above sustainable level and integrate them into the mainstream society.

Whatsoever, Ghashful has published its annual report 2013 that contains its goal, objectives, activities, audited financial statements, data, etc. I believe that reader can get opportunity to know enough about the interventions and the overall governance of Ghashful.

I hope all will come forward and join with Ghashful in a journey towards achieving success.

Professor Golam Rahman, PhD
Chairman

Message from the Chief Executive Officer



Another dynamic year of Ghashful development journey has passed and I am glad to present another annual report for the year 2013. Since its inception, Ghashful is working to empower people in situations of poverty, illiteracy, disease, and social injustice. All of our interventions aim to achieve large scale, positive changes through economic and social programs that enable men and women to realize their potentials.

Ghashful always prioritize the necessities of the community for successful implementation of its programme and projects. Considering the need for social security of targeted population Ghashful launched ENRICH and CHWEVT project in 2013. Considering the rural economy as another priority area Ghashful expanded its agriculture programme both in quality and quantity to increase the food security and alternative income generation opportunities for beneficiaries in the rural areas. Through incorporating the agricultural products with Microfinance programme, Ghashful has become more comprehensive to its clients for the sustainable livelihood development as a path to poverty alleviation. All branches following the MRA rules and regulations, transparency and accountability of MFIs which is now is a pivotal issue in Bangladesh. To ensure accountability and transparency of microfinance operation Ghashful Microfinance programme operated in full automation with all branches following the MRA rules and regulations.

In the reporting year Ghashful activities has added value to its previous glorious reputation. Ghashful reproductive health programme ran smoothly with comprehensive health services to provide the health benefits to the disadvantaged communities. It happened by means of a combined effort through organizational subsidy, support from government, development partners and donors as well. Ghashful Education programme was also as successful as per its planned activities. Along with Ghashful non formal primary

education activities the project NEST and CHWEVT supported by MUF performed outstanding for the underprivileged children of Chittagong city areas, while the rural education programme ran successfully with the support of BRAC. In 2013, Ghashful social forest programme got momentum to be considered as imperative for the prevention of environmental degradation. I extend my gratitude to BRAC, Plan Bangladesh, IDCOL, MUF, Islamia Eye Hospital and PKSF for their endless support towards our development mission.

Ghashful recognized its challenges and opportunities for making a realistic way forward towards the development. We believe that the development process will continue by mutual cooperation and respect with all of our stakeholders, development partners, networking members, financial institutions and government officials. We confidently assert that all of our development interventions will bring sustainable changes in the lives of our recipients.

I am really thankful to Almighty Allah for His grace that enabled Ghashful to intervene for the last 41 years in creating a self-reliant and enlightened society. I am really proud of Ghashful general committee members, executive committee members, advisors, well-wishers and staff members who have been putting up sincere effort in building Ghashful since 1972. We are mostly obliged to our valuable beneficiaries who have been marching along Ghashful with great enthusiasm. Finally, I am pleased to seek continuous suggestions and feedback from all of our stakeholders so that we can make meaningful, effective initiatives in future. We are committed to create some milestones which will not only indicate some numbers but also will make sense of positive changes in Bangladesh.

We are highly grateful to the Government of Bangladesh and all our development partners for their continuous support in our programs. Without valuable support from Bangladesh bank and PKSF it would've been impossible to continue this great effort of Social Development.

Aftabur Rahman Jafree
Chief Executive Officer

Timeline: Major Endeavors Of Ghashful

- 1972 – Charity and relief works with emergency services.
- 1978 – Got Registered with Chittagong District Population Control and Family Planning Department as the first registered voluntary organization of Chittagong. The registration number is FP/CTG/1/1978.
- 1979 – Health and family planning services to eligible couple and children in cooperation with Pathfinder Fund, continued till 1982.
- 1982 – Launched health, family planning and skills training services to men, women, adolescent and children at Chittagong city corporation areas with the assistance of Population Concern (UK), continued till 1992.
- 1983 – Registration under Department of Social Services. Reg. number - SW/ CTG/959/1983
- 1987 – Introduced Microfinance programme as pilot project with the assistance of BPHC.
- 1990 – Registration from NGO Affairs Bureau. Reg. number - FD DSS / FDO-R 376, 1990. Received President award on population.
- 1993 – Extended Health and family planning services to eligible couple and children with the assistance of BPHC, continued till 1996
- 1997 – Launched Integrated Urban Development project (health, education, microfinance) with the support from AAB, continued till 2005
- 1998 – Launched Education programme in rural areas namely ESP with the assistance of Brac.
Received award as the best organization of Chittagong division from Health & Family Welfare Ministry on the occasion of World Population Day.
- 2003 – GKNHRIB project started with the assistance of BLAST that continued to December 2006.
- 2005 – Introduced Microfinance programme with the assistance of PKSF.
ARH project with the assistance of BCCP.
- 2006 – SHOBOGH project with the support of JICA Bangladesh.
- 2007 – Pallitathya Kendra (Rural information center) with the assistance of D.Net.
- 2008 – Enrolled with MRA, Reg. number – 00399-01209-00160
- 2009 – Started NEST project for the disadvantaged children as lead NGO of 03 organization consortium with the assistance of MJF.
Implementation of Rural MSMEs services using ICT in Bangladesh is collaborated with BTN.
- 2010 – Launched Risk Management Project for the MF beneficiaries with the support from INAFI.. Started Bio-gas Plant Installation with the support of IDCOL.
- 2012 – Started Protecting Human Rights (PHR) Program with the support from Plan Bangladesh and USAID.
Launched eye care services and awareness for underprivileged community.
- 2013 – Launched ENRICH & DIISP Project with the support of PKSF
Launched CHWEVT Project with the support of MJF

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Snapshot: Major Events in 2013

Ghashful quantifies success, addresses failure

In 2013 Ghashful made interventions focused on women and girl's empowerment, including microfinance, education, health and agriculture have been shown to have made on positive impact.

Inauguration of ENRICH:

Ghashful with the support from PKSF launched "Enhancing Resources and Increasing Capacities of poor Households" towards elimination of their poverty (ENRICH) project since 1 July 2013 at Mekhol Union of Hathazari upazilla in Chittagong district. The programme focuses over all household development like education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services. The interventions include a support package in which credit is one of the main components.

Gender & Social Justice:

Ghashful with the aim to contribute towards reduction of violence against women with special attention towards poor women and girls is implementing Protecting Human Rights (PHR) project since 2011 in Patiya upazilla. The main objective of this program is to prevent and protect domestic violence and the human rights violation by creating awareness and sensitization among mass people, students, relevant organizations/institutions to change more effectively in preventing violence against women and ensuring justice for those affected by domestic violence. In 2013 divisional, district, upazilla & union level advocacy meeting and school outreach program has been conducted to create awareness for DV act.

Primary Education:-

Ghashful with the goal of contributing significantly in building a society free from the curse of illiteracy by providing

educational support to the girls and boys of the rural poor and illiterate families, the organization added new 16 ESP Schools in 2013 with the support from BRAC. Besides ESP program Ghashful launched a new project on child labor elimination named CHWEVT project with the support from ManusherJonno Foundation to ensure education and other basic rights for the deprived children.

Prevention of HIV / AIDS:

Ghashful has introduced different types of initiatives at CCC areas and go towards fulfilling Ghashful stated objective of "Fight for guaranteeing basic rights of the selected vulnerable groups in society." It is believed that a high level of risky behavior occurs amongst this group including pre-marital sex, drug use and that some workers supplement their earning through sex work. To reduce the vulnerability of HIV of targeted beneficiaries Ghashful implemented advocacy and awareness program in 2013 among the garments worker, community people through meetings and divisional level consultation workshops.

Social use of ICT Services:

In rural Bangladesh people are still deprived of access to information and are dependent on the social system of superstitions and traditional belief systems. To help the under privileged in better access to vital information Ghashful has expanded its services since 2010 through Ghashful Palli Tattay Kendra. The villagers also went to GPK to receive suggestions, advises and information as per their need. Especially the tele help on medicine, agriculture and legal supports are recognized as the best way to meet the local need. It is a unique example of sustainable programme initiative which was planned in such way from the inception.

Addressing climate change and environmental sustainability:

In our country Crop residues and animal dung are widely used as fuel rather than fertilizer. While 3% of the total country people enjoy the facility of natural gas coming to their homes through pipe lines. Most of the people in rural areas depend on biomass, crop residues, plant debris, animal dung and wood for fuel creating. In order to prevent further environmental and agriculture deterioration, Ghashful with the support from Infrastructure development company (IDCOL) initiated a green solution through the National domestic biogas manure programme since 2011. In experiencing recent natural disasters, climate change, land erosion, health risks, declining fertility of land, reducing forest areas, etc Ghashful believes that biogas technology is one of the best means to provide natural gas to the largest number of rural people. It can provide them with pollution free, efficient energy for cooking and at the same time protect them from diseases by giving

them a cleaner environment.

Agriculture & Food security:

The price hike of rice is recently considered as one of the major challenges of livelihoods and development. Addressing the problem Ghashful has taken an initiative named ASM (Agriculture Sector Microcredit) with the assistance of PKSf to explore large scale opportunities for increasing food production. In 2013, many families have improved their income using this service in their agricultural activities and also ensured their food security.

Social Safety Net:-

In 2013 Ghashful Launched Developing Inclusive Insurance Section Project (DIISP) with the support of PKSf for the microfinance beneficiaries with the objective of protecting the risk and vulnerability of the Ghashful clients in the targeted area due to their loss in a disaster or any other incidental occurrence such as death, illness, livestock loss, crop loss etc. Through this project the clients have received "Credit Life Insurance, Livestock Insurance, Hospital cash Benefit Insurance and paramedic Health Care," The project will lead to devise actuarial-based sustainable micro-insurance services.



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Governance

Promoting Transparency, Accountability & Equity

General Body

The General body of Ghashful is the highest policy making body of the organization having 21 members in the body. All types of major rules regulations, policies are formulated by the general body before it comes into force. Among other functions the general body approves the annual budget, audits the accounts of the organization and considers the annual report prepared by the Executive body of the organization. The meeting of the general body shall be held at least once every year. Ghashful believes in participation and transparency in its own governance.



The honorable general body members of Ghashful are -

- | | |
|--|-------------------------|
| • Samsun Nahar Rahman Paran | • Sahana Mozammel |
| • Doctor Moinul Islam Mahmud | • Shamim Akhter Rubi |
| • Monzur Ul Amin Chy, PhD | • Nazma Zaman |
| • Mohammed Sahidullah | • Mohammed Ohiduzzaman |
| • Prof. Golam Rahman, PhD | • Hafizul Islam Nasir |
| • Enamul Haque | • Aftabur Rahman Jafree |
| • Prof. Dr. Mohammed Mahtabuddin Hasan | • Mohammed Nasimuzzaman |
| • Golam Mostafa | • Nazneen Rahman |
| • Jahanara Begum | • Samiha Salim |
| • Yasmeen Ahmed | • Kabita Barua |
| • Jerin Mahmud Hossain | |

Executive Body:-

The executive body consists of 7 members. The Executive body holds the program and financial control of the organization including donor linkage, receiving grants, donating loans on other financial assistance.

The executive body provides the necessary directions and scope of the activities of the organization in order to attain its intended goals. Meetings of the executive body were held in 2013. The members of Ghashful executive body are as follows:-

Name	Designation	Profession
Professor Dr. Golam Rahman, PhD	Chairman	Educationist
Monzur Ul Amin Chy, PhD	Vice – Chairman	Educationist, Researcher & Publisher
Samiha Salim	General Secretary	Women entrepreneur
Sahana Mozammel	Joint General Secretary	Social Worker
Golam Mostafa	Treasurer	Private Service
Doctor Moinul Islam Mahmud	Executive Member	Physician & Businessman
Jahanara Begum	Executive Member	Banker



Advocacy & Networking

Ghashful has emphasized on good governance issue to establish social justice and well-functioning institutions. Gradually Ghashful has been developing its roles in different advocacy initiatives. So far child rights, adolescent policy, reproductive rights, land reform, climate change and HIV/AIDS are major issues where Ghashful has involved for advocacy. Presently Ghashful is actively involved with national & international networks. Effective and meaningful collaboration with government is very essential to accelerate the poverty reduction efforts currently pursued by country. Realizing the fact Ghashful always has designed its development activities in line with the national programme and government policies.

Finance and Procurement

Ghashful's finance and accounts division performs a vital role within the organization in improving programme efficiency, enhancing management decision making capabilities and promoting transparency and accountability. Under this division, financial data of all transactions carried out at different cost centers in the organization are collected and stored. It practices transparent and accountable internal control systems in all financial procedures and introduce necessary safeguard to ensure best use of organizational assets. The finance and account division prepares Ghashful's financial statements maintaining international accounting standard. Moreover, internal audit is also carried out at regular interval as a process of ensuring internal financial control system.

A procurement committee is playing proactive roles to manage the requisitions of purchase for the programme. 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.

External Auditors

The Ghashful general body appointed M A QUADER KABIR & Co, Chartered Accountants, Bangladesh, as the external auditor of Ghashful

for the year July 2012 – June 2013. They duly conducted the audit and signed the audit report on November 18, 2013. Auditors report and the audited financial statements were submitted to the NGO Affairs Bureau of Bangladesh. The following external auditors conducted audit for the MJF & PKSf financed Ghashful projects: HodaVasi Chowdhury & Co, ACNABIN, Chartered Accountants, Bangladesh. Audited financial statements of the reporting year are enclosed at the end of the annual report. During the mutually agreed timeframe of annual audit, the auditor has access to all books, records, vouchers, minutes and other documentation as per their requirements to conduct the audit effectively.

VAT & Income Tax Return Submission

In reference to government rule the organization has been regularly submitting the returns to the government and the TIN of Ghashful is 347 – 300-2085. The government has exempted the non-profit organizations dealing with microfinance from paying income tax from the surplus earned. However, if there is any income from other than microfinance, it will be subject to the relevant rules of taxation. The income tax assessment of the organization has been duly completed for the year. During the reporting year, an amount of BDT 1,89,116 has been paid for advance income tax. As per the provision of Ghashful finance department and project concern have deducted income tax & VAT before making any payment. Deducted amount are deposited into the treasury vide treasury challan immediate after the deduction and a copy of challan is handed over to the concern vendors or service providers. During the year the organization (MF) has paid an amount of BDT 89,311 as VAT and taxes.



Ghashful's Contribution towards MDGs

As a part of global commitment Bangladesh has ratified 8 broad objectives of MDGs which was adopted by United Nations in 2000. Bangladesh Government also persuades to achieve desired changes and outcomes by the year 2015. Ghashful is also contributing towards achieving MDGs' goal by implementing program that having relevancy with MDGs. Therefore, specific efforts have been taken by Ghashful towards attaining these goals.

MDG-1: Eradication of hard core poverty & hunger

Ghashful's contribution

Ghashful is addressing poverty alleviation of the hard core and poor by its microfinance program using this as a method of livelihood development. During the year 2013 Ghashful microfinance program has proved its great success marked by livelihood development of 50287 no. of clients. The interventions of agriculture cell with the support of PKSf has a significant role in improving food security along with nutrition.

MDG-2: Ensuring Universal Primary Education

Ghashful's contribution

Ghashful always give emphasis on the education of different diversified beneficiaries to bring a sustainable change in skill and behavior. In the year, 2013 Ghashful run 30 NFE center in Chittagong city corporation area and 24 NFPE centers in PatiyaUpazilla and 18 nos. centers in Hathazariupazilla to provide primary education or tutorial assistance to the community children.

MDG-3: Achieving equality of men-women & empowerment of women

Ghashful's contribution

Ghashful envisions a society promoting rights and justice with prevailing conditions to live a life with harmony and dignity and annihilating discrimination among human beings. The women contribute about 90% of the beneficiaries of Ghashful program. Women are engaged in different program components of Ghashful like credit, agriculture, entrepreneur, training etc. help the women in empowering and change the socio-economic status in the society. Through Protecting Human Rights (PHR) project Ghashful is creating mass awareness among GO, NGO and mass community people.

MDG-4: Reducing child mortality rate

Ghashful's contribution

Reduce, under 5 mortality rate, infant mortality rate and proportion of 1 year old children immunized against measles are major three indicators set by Government of Bangladesh to scale up the success of MDG. Addressing these indicators Ghashful plays a key role in immunizing infants and pregnant women. Ghashful TBA group and health assistants play significant role in supporting the programme on immunization. Both of these groups are responsible for educating people about the importance of immunization.



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Ghashful's Contribution towards MDGs

MDG-5: Improvement of mother health

Ghashful's contribution

In addition Ghashful is implementing the safe delivery activities at working areas with a mission to reduce maternal mortality rate. Through the TBA activities to respond the challenges of maternal and new born health which is a strategy to work with the health sector, focusing on evidence based interventions that target the major causes of maternal and newborn mortality. Ghashful tends to strengthen the health care systems and identify the actions at community level with an emphasis on skilled attendant at delivery and referral to proper service provider for emergency care.

MDG-6: Combat HIV / AIDS, Malaria and other Diseases

Ghashful's contribution

Despite the HIV epidemic situation is low in Bangladesh, but it is increasing in some diverse group who are actually vulnerable to HIV. Since the AIDS outbreak in Bangladesh, the port city has been considering as more vulnerable for HIV/AIDS. In contrast, Ghashful has introduced different types of initiatives at Chittagong city areas and stepped towards fulfilling the program objective of Ghashful for guaranteeing basic rights of the targeted vulnerable groups in society. In 2013, Ghashful has concentrated its efforts to the readymade garment workers at their workplace and in their living community. Predominantly the targeted groups are young female workers that have migrated away from rural areas.

MDG-7: Ensuring sustainable and livable environment

Ghashful's contribution

Ghashful with the objective to meet the forest product requirement of the population and to avert the process of ecological and climate degradation resulting increase livelihood, sustainability and optimum land use in Bangladesh, have been working on social forestation. Moreover the organization is implementing programs on health & hygiene awareness, safe drinking water, positive behavior and environment.

MDG-8: Building partnership globally to attain development goals

Ghashful's contribution

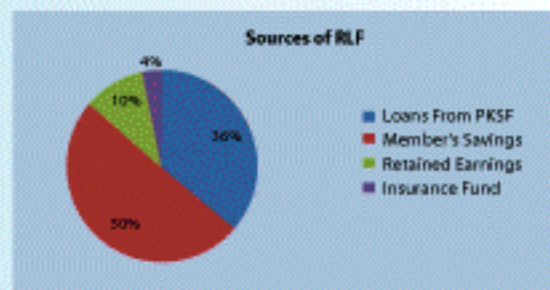
Ghashful always maintained strong networking with different platforms and organizations to lobby with the government on social issues like environment protection, dowry, early marriage, trafficking, safe water, disability, violence against women, gender equity, adolescent policy etc. Ghashful has a global networking with educational institutions, non-government organizations and networking with the aim to supplement and complement the national efforts towards achieving the set goals by the government.



M MICROFINANCE & FINANCIAL INCLUSION PROGRAM

Since our independence, poverty remains as major barrier to our development and livelihoods. Increased number of population, lack of job opportunities and awareness, frequent natural disasters etc are the root causes of poverty. Household income of poor and low income families mostly depend on the female members of the families both in urban and rural areas of Bangladesh.

Women who constituted half of the total population, are more potential to engage themselves with income generating activities. But due to lack of ideas and financial support they are not able making contribution in household income. Even the women had no access over financial resources. Through motivating the urban slum dwellers and rural poor women to control over financial resources, Ghashful started its Microfinance programme in the year of 1993 as pilot project. As a method of livelihood development and poverty alleviation, microfinance scheme has proved its great success marked by livelihood development of the poor women and their families. In 1997 the microfinance scheme becomes a core programme of the organization with the assistance of AAB. Moreover, this programme has helped Ghashful to continue its other development endeavors with sustainable footing. While, in 2005 with the aim to scale up the financial supports in different segments of the society to increase income earning sectors and making self-employment Ghashful started its new era of microfinance with the support of PKSF.



Revolving Loan Fund: Credit operations are carried out through a Revolving Loan Fund (RLF). The RLF consists of PKSF loans from PKSF, Member's Savings, Retained Earnings and Insurance fund.

Operation Procedure: Initially Ghashful provides savings and credit products to its clients. The programme is launched by forming a Samity / Group. After forming a Samity in urban or rural area management committee is formed for that group consisting of President, Secretary and Treasurer to strengthen the governance of Samity. The committee is selected by themselves among the Samity members in a democratic manner. Prior of savings every member can get the credit facility without collateral through the approval from management committee in weekly meeting of Samity. Besides, Ghashful Branch office units and its staff including credit officers and branch managers play the administrative role for the Samitys, while the overall coordination and management of the programme is run from Ghashful head office. Beside the savings activities repayment of credits are also accounted in weekly Samity meeting. Apart from saving, credit and installment collection Ghashful tries to transform Samity as transformation center of the community 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 37 branch offices with the involvements of 343 credit staffs.

Source of Revolving Loan Fund (RLF)	Amount in BDT
Loans from PKSF	209866667
Member's Savings	293196249
Retained Earnings	59999555
Insurance Fund	19597751

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M MICROFINANCE & FINANCIAL INCLUSION PROGRAM

Goal

Self-reliant and conscious society through economic empowerment that results in poverty reduction

Objectives

1. Develop people -managed self-help group among the poor people especially the women and adolescents to increase their collective strengths in solving various socio-economic problems and using the group.
2. Develop savings tendency among the poor women and adolescents and build up an 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. Develop awareness and skills of the poor women and adolescents that are supportive for their employment and income generations.
4. Provide financial services to the poor women and adolescents in order to

facilitate their involvement in economic activities to foster their contribution in household income.

5. 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. Reduce dependency of women on men and improve their dignity through raising their voices within the family and society by transforming them into income population.

Target clients:

Marginalized and underprivileged segments of the rural and urban population, especially poor women.

Facts and Figures : Ghashful MC programme is managed with two major components namely Urban Microcredit (UMC) and Rural Microcredit (RMC). The service charge of the both UMC and

How do we address

- ☐ Conventional Microfinance
- ☐ Green Microfinance
- ☐ Value Chain Development
- ☐ Risk Management
- ☐ Financial Inclusion

Products to clients

- ☐ Savings
- ☐ Urban Microcredit

- ☐ Rural Microcredit
- ☐ Micro Enterprise
- ☐ Ultra Poor Program
- ☐ Agriculture Microcredit
- ☐ Livelihood Restoration Project
- ☐ Seasonal Microcredit
- ☐ Microcredit and life Insurance
- ☐ Inward & Foreign Remittance



Urban and Rural Microfinance Programm

RMC is 25 % reducing balance rate that has contributed to achieve the goal. Repayment rate is more than 99% in the product . The range of credit amount from these components is between 1,000 to 50,000 BDT. But now so far none of the members took loan of less than 3,000 BDT.

The UMC is the earliest intervention of Ghashful microfinance programme that has been providing savings and credit facilities. This product has been proved very successful in reducing poverty and increasing livelihood securities. The organization emphasized on the programme and now it has become the

major product of Ghashful Microfinance programme. As on December 31, 2013 total number of UMC members is 24,709 and savings balance of the members is BDT 163572110. Up to the reporting year, cumulative disbursement amount is BDT 3004052,400 and outstanding amount is BDT 231984408

Over the period the emerging demand from the rural poor made Ghashful to introduce RMC for the poor house hold so that they can derive income from multiple sources. Up to the reporting year there were 19546 members with savings balance of BDT 63150064 and outstanding of BDT 168703984 while the cumulative disbursed amount is BDT 1266943000 under the RMC.



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Micro Enterprise (ME) Programme

Goal

To ensure women empowerment by creating productive and environment friendly income generating opportunities that contributes in GDP through ensuring sustainable development and financial security.

Objectives

- ⇒ To encourage employment and income generation through entrepreneurship for Ghashful microcredit members and new entrepreneurs.
- ⇒ To expand existing small enterprises and develop new ones.
- ⇒ To explore business leadership through enterprise development and business management training.
- ⇒ To explore new avenues of livelihood for reducing rural and urban poverty
- ⇒ To establish value chain management for new entrepreneur by developing traditional sector and sub sector.
- ⇒ To create smooth market linkages to assist the

entrepreneurs for their marketing.

- ⇒ To ensure women participation in national development.

Target Clients

Ghashful Microcredit programme members who have completed at least 02 years with the groups, especially the women owner of potential enterprises and new potential enterprenuer from community.

Facts and Figures

Ghashful has been providing technical support as well as credit facilities to Ghashful micro enterprise borrowers. The programme has encouraged urban and rural microcredit borrowers to take nontraditional roles in creating, expanding and managing small entrepreneurship. As on December 2013 there are 2675 members with BDT 48740533 savings balance and BDT 95290975 outstanding. The cumulative disbursement of this programme is BDT 783949000 up to the early mentioned period. The service charge of the product calculated in 25% balance reducing rate. Range for the credit amount of this programme is BDT 30,000 to 10,00,000.



Lovely Begum : Walk through the dreams

Case study



Lovely Begum is from Gidari, a small village in the district known as 'Monga pirit gaibandha'. After her successful completion of SSC, she got married to Jannatul Islam. Her husband completed diploma degree and also had to move to Chittagong for his job leaving behind his entire family. Lovely Begum never visited Chittagong although her husband works there. Gradually, she realized that it was very difficult to run her family with that limited income. She was worried about her family expenses and children's future. She thought deeply about the whole matter and decided to move on to Chittagong to support her husband. It was her first step towards success. Lovely Begum rented a small house in Mogoltoli barquarter. She started living there with her husband and two young children. Day by day her family expenses started to increase and this made her life harder. Lovely Begum started to think about ways in which she could help her husband and equally contribute to their family. One day, she came to know that there is a NGO called "Ghashful". Ghashful helps poor people by providing them loan. After discussing with others, Lovely Begum decided to join the shomitee. Later she communicated with one of the officers of Ghashful. On 25th September 2004, she joined in the Madarbari branch of Ghashful. She also took admission in 168 number shomitee. According to their policy, Lovely Begum received her first loan on 20th August 2005. Her first amount was 7000 taka only. Ghashful, not only helped Lovely Begum financially but also helped her by giving constant advises. This NGO also kept monitoring Lovely Begum. She bought one pair of shepherd pigeon and started taking care of them. Slowly, the number

of pigeon started to increase. After selling those pigeon, she earned enough money. This encouraged her even further to take second loan. On 1st May 2006, she took ten thousand taka and opened a pigeon farm. There she looked after many varieties of pigeons. That was the time when she became independent and started her own business. Step by step, she took 2, 1200 taka and at present she owns 40 pairs of pigeons that cost about 4, 50,000 taka in the market. Her monthly income is now 20, 000 taka. This business helped her to run the family and live a better life. She has two sons. Her elder son is now studying in 'National University' and her younger son is now in 9th standard. Lovely Begum thinks that if one knows how to utilize the money properly then he or she can earn money. She is really grateful to "Ghashful" for being there for her always. Lovely Begum already spoke to her landlord about shifting her farm on the rooftop. Lovely Begum is going to expand her farm so that she can increase her monthly income to 50, 000 taka. Ghashful is proud to help Lovely Begum in her difficult time and make her independent. She is now a successful business women and more confident as a person.

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M MICROFINANCE & FINANCIAL INCLUSION PROGRAM

Agriculture Sector Microcredit (AMC) Program

Goal:

Support marginal, small farmers and their families to engage themselves with agricultural activities to ensure food security and develop their livelihoods..

Objectives:

- ⇒ To strengthen the agricultural and farm activities through which improvement of livelihoods for the poor households are ensured.
- ⇒ To develop the agriculture sector and increase its contribution to GDP to reduce poverty and achieve food security along with nutrition.
- ⇒ To introduce modern, effective and sustainable agricultural methods for organized groups through ensuring collective development, awareness, negotiation and motivation.
- ⇒ To make functional coordination and communication among department of agriculture extension, livestock and fisheries and marginal farmers in respective upazilas and blocks.
- ⇒ To create alternative employment opportunities for labours.



Target Clients:

Generally landless marginal and small farmers, their family members who are directly involved with agricultural activities.

Facts & Figures :

The product is exclusively for agricultural activities and is designed to increase the farm activities that will enhance the livelihoods of the poor rural households. The agricultural loan also enhances food

security of the households. The loans are disbursed to landless and marginal farmers in organized groups. The people who live in working areas permanently (minimum for last 05 years), directly involved with agricultural activities and aged over 18 are eligible for the product. The loan ceiling amount is BDT 5,000 to 50,000 and repayable in installments with the interest of 2 % monthly in declining method. As on December 2013, there are 2284 clients

with savings amount of BDT 9,300,166 and outstanding amount is BDT 37,350,496 while the cumulative disbursement is BDT 19,51,13000. The programme has been operating with 97% repayment rates.

Ultra Poor (UP) Program :

Despite the success of Microfinance, due to lack of sources a major portion of total population cannot get the credit facilities and they face tremendous sufferings to maintain their daily lives. They also do not have any safe shelter and food security. In 2002 Ghashful inaugurated a product named hard core poor program explicitly for this type of very vulnerable people who are usually not targeted by the general microcredit products. At present Ghashful is providing the product in the name of UP Programme. The clients who have no fixed assets are eligible for the product and can get the small amount credit facility which is up to BDT 10,000. Service charge of this product is also minimal in comparison with than microfinance products. At the end of the December 2013 there are 1073 clients with savings balance of BDT 1446934 and outstanding amount of BDT 4069668 against the cumulative disbursement of BDT 12959000.

Livelihood Restoration Project (LRP):

In past recent years natural disasters have been found very frequent across the country. Ghashful clients are also often affected by floods, cyclones, tornadoes, fires, landslides and other natural disasters. In 2008, Ghashful launched a programme named LRP. The LRP is an initiative that re-sanctions loans to the affected members so that they can restart

their IGA progressively.

Seasonal Microcredit:

Ghashful initiated a product to make up the demand of seasonal trader and producer those who are involved with Ghashful through other intervention. In this program most of the clients are engaged with seasonal business or cow fattening for special cyclic period. Till the reporting period cumulative disbursement of BDT is 9983000 where outstanding balance is BDT 5132800 for 470 members

Microcredit Insurance:

The Microfinance program of Ghashful has added a new benefit package for the microcredit clients. At the beginning it was named as Micro life insurance and in 2004 it has been transformed to Microcredit Insurance. The microcredit clients and enterprise client have to pay 0.7 % of borrowed amount as premium and taka 40 to avail this facility, while the clients of ultra-poor programme are also getting the facilities without any premium amount. As per the benefit of this facility the outstanding loan amount of the respected member is paid to the nominees by Ghashful in case of the death of the insured members and taka 5000/ get for funeral . In 2013 Ghashful paid BDT 11, 44,200 as insurance claim from Ghashful insurance fund to the nominees of deceased borrowers.

Micro Life Insurance:

Micro insurance for mutual enabling (MIME) is a micro insurance project of Ghashful to reduce risk of the community people. Ghashful MIME project provided micro life

insurance products and service to the poor client of Ghashful microfinance program. Ghashful has recognized the micro life insurance as a useful tool in economic development and crisis management. As many low-income people do not have access to adequate risk management tools, they are vulnerable to fall back into poverty in times of hardship. Under the MIME project Ghashful has been provided micro life insurance product with the following characteristic –

- Ø Product Maturity will be 5/7/12 years
- Ø Premium Amount at the rate of taka 100, 200, 300 and 500 per month In the event of death, the insured amount will be paid to the nominee who is normally family member. A partial amount will be paid to meet funeral expense as early as

possible.

As of December'2013 there 14814 policy holders received the policy and their premium balance is BDT 38215250. In the year 2013 there are 20 claims that has been settled with BDT 135320 for the death of a member.

The Project is end on 31st December'2013 and Ghashful will continue by its own initiatives.

Foreign Remittance service:

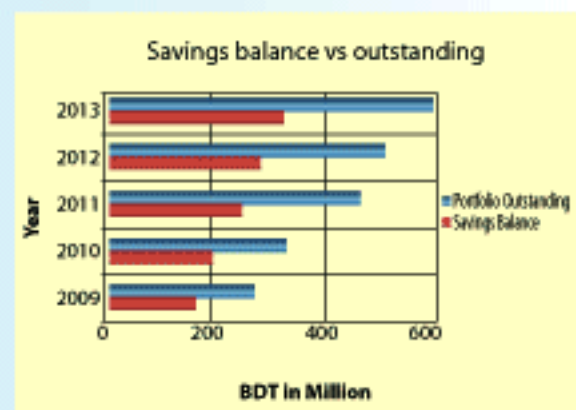
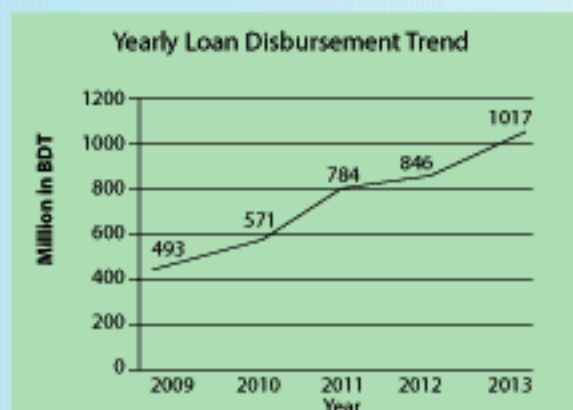
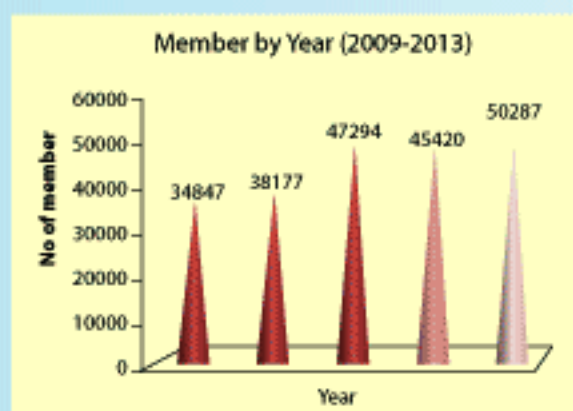
Ghashful is providing remittance to community that sends their relatives from abroad through western Union. Ghashful have an agreement among Bank Asia limited and Western Union to serve this service since 2012. Till the date the organization distributed 3,65,22,228 amount of taka among 229 clients that are received from different countries.



Operational Highlights

Operational Information	Year 2013	Year 2012	Year 2011
Total No. of Branches	37	36	36
Total No of Staff	343	354	357
Total No. of Group	3948	3378	3273
Total No. of Member	50287	45420	47294
Total No. of Borrower	39340	34361	37154
Amount Disbursed (In Millions of BDT)	1017	846	784
Portfolio Outstanding (In Millions of BDT)	542	463	421
Savings Balance (In Millions of BDT)	293	255	222

Financial Highlights :



Borrowed Fund from PKSF as at 31st December 2013 (Amount in Millions of BDT)			
Product Name	Received	Payment	Outstanding
RMC	146600000	80400000	66200000
UMC	230000000	157500000	72500000
ME	162000000	1090000000	53000000
UP	5000000	18333333	3166667
LRP	4000000	4000000	0
AGR	27300000	19800000	7500000
EFRRAP	4000000	4000000	0
SL	12500000	5000000	7500000
Total	591400000	381533000	209866667

Financial Highlights :

	Year 2013	Year 2012	Year 2011
Operating Self Sufficiency			
$\frac{\text{Financial Income}}{\text{Financial Cost} + \text{Operating Cost} + \text{Loan Loss Provision}}$	113.61	115.01%	119.19%
Financial Self Sufficiency			
$\frac{\text{Financial Income}}{\text{Financial Cost} + \text{Operating Cost} + \text{Loan Loss Provision}}$	102.93%	113.16%	113.14%
Capital Adequacy Ratio			
$\frac{\text{Net Worth}}{\text{Total Assets} - \text{Cash Bank STD and G Security}}$	13.38	11.75%	10.91%
Cost per unit of money lent			
$\frac{\text{Operating cost}}{\text{The Amount Disbursed}}$	0.117	0.112	0.187
Operating Sustainability Ratio			
Cumulative Recovery Rate	99.62%	99.67%	99.28%
Ontime Recovery Rate	95.93%	97.76	97.09%
Portfolio in Arrears			
$\frac{\text{Payment in Arrears}}{\text{Loan Outstanding}}$	3.35%	2.73	3.51%
Portfolio at Risk			
$\frac{\text{Outstanding of Arrears}}{\text{Loan Outstanding}}$	5.14%	3.35%	4.00%

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



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 overall goal of the programme is to ensure total development of the entire community.

The project is about addressing comprehensive approaches for development like which includes healthcare, education, youth development and job placement, Sanitation, Bio-gas plant Community Development (Institutional sanitation ,tub well installation and infrastructure development), Agriculture Seed support, Varmi compost plant installation etc.

Formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises; jobs for the youth; infrastructural development;

inexpensive and health-friendly cooking stoves; solar home system; special savings programme; special projects for the ultra-poor, disabled and elderly persons; demand-driven microcredit and community based programs. The motto of this program 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 programme with a completely human and holistic approach has a long and all-inclusive

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categorization. Education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services are identified as the key areas that are needed to be addressed.

ENRICH Interventions

Different interventions which are undertaken under ENRICH project through different programmes such as Health, Education, Community Development, Youth Employment, Improved Cooking Stove Supply, Establishment of Solar Electricity, Medicinal Plant Cultivation, Vegetable Cultivation and Sanitation Programme etc.

Education Programme

Provision of education is listed as one of the fundamental responsibilities of

the state in the constitution of Bangladesh. The government of Bangladesh made primary education compulsory for all children between the ages of six and ten years and it is fully free. Besides the government, there exist a substantial number of NGO-run non-formal schools, catering mainly to the drop-out children of the government and non-government primary schools.

To fulfill the goals of ENRICH interventions in education, tutorial assistance to the young learners at some mutually convenient schedule, usually in the late afternoon are being provided by Ghashful. Enrollment, regular attendance in the tutorial sessions and even often their individual/family welfare is taken care of as far as possible. 18 no's of teacher tutorial support.



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Health Programme

ENRICH healthcare programme seeks to ensure complete healthcare services for all poor households under its coverage. Ghashful has recruited Health Assistants and Health volunteers under this project in Mekhol union who visit the households concerned, at regular intervals, collect necessary information and offer useful advices. Through this project Ghashful is operating static clinics, while the services of MBBS doctor and 16nos of nurse are available for weekly satellite clinics.

Youth Employment Programme

Creation of employment opportunities or skills development for the rural youth is initiated through ENRICH Program to bring about socio-economic development of those poor. A total of 28 young individuals have already received Training on House Keeping and Food & Beverage where 14 youths got job based on their expertise. Again

some effective linkages with some other potential employers' are going on for job placement of the trained and skilled youths.

Medicinal Plant & Vegetables Cultivation Programme

In order to promote productivity and increase food security and nutrition level improving rural livelihoods, and promoting agriculture as an engine of pro-poor economic growth ENRICH project has taken initiative to cultivate vegetables in three seasons of the year. Selected households have been supplied seeds of different vegetables of the value of Taka 200 in these seasons. ENRICH initiative to diversify agricultural cultivation particularly by the landless poor, primarily of basak leaves in the courtyards of the beneficiaries as well as in the fallow land can be treated as a unique example. This very simple cultivation process adds to their household income.



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AT A GLANCE ENRICH PROGRAM IN 2013

Social Development Activities in ENRICH Program:

Title of the Project:

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

Project Area:

Mekhol Union under HathazariUpazilla of Chittagong District.

Project Duration: July 2013 to onward

Objectives of the program:

- ⇒ Increase access to education, health and nutrition program.
- ⇒ Empower the families through income generation and other supportive activities.
- ⇒ Develop linkage and work in joint collaboration with local GO-NGO authorities for poverty elevation.
- ⇒ Motivate local people and institutions to work together for rural infrastructure development.

Present activities:

- ⇒ Education program.
- ⇒ Health service delivery.
- ⇒ Sustainable Income Generating Activities
- ⇒ Rural Infrastructure development, install sanitary latrine, install tubewell, construct culvert, bamboo and wooden bridges.
- ⇒ Value chain development activities (cultivation of Vashak plant, a medicinal plant)
- ⇒ Youth development activities.

Implementation Strategy:

- ⇒ Networking and collaboration with GO-NGO institutions and other stakeholders.
- ⇒ Resource mapping in the targeted area.
- ⇒ Engagement of the hard core poor and households with program interventions.

Advancement of the program:

- ⇒ Family level household survey has been completed.
- ⇒ Staff recruitment and staff orientation has been completed.
- ⇒ Beneficiaries' need has been identified.
- ⇒ Data analysis regarding poverty elevation have been completed.
- ⇒ Education centers have been established for providing tutorial assistance to the rural students.
- ⇒ Primary treatment of livestock is going on.
- ⇒ Motivation to farmers on Vashak cultivation, vegetable cultivation is going on.
- ⇒ Skill development training for the rural youth is done.
- ⇒ Counselling on crop management and diseases prevention is going on.
- ⇒ Engagement and network building with relevant service providers and local government institutions are going on.

Health service delivery:

- ⇒ General health services and counseling through Static and satellite clinic are going on.
- ⇒ Door to door visit by health volunteers and ward based health service by the health assistant.
- ⇒ Health check up of family members at a regular interval.
- ⇒ Blood sugar test by health assistant.
- ⇒ Identification of pregnant mother and assist to ensure safe delivery.
- ⇒ Participation in national vaccination campaign.

Reproductive health information and services are fundamental to health, well-being and opportunities for women and young people. Yet throughout the world, women and youth do not have access to quality reproductive health care. Gender inequity, societal norms, culture wars and the priorities of policy-makers all contribute to these health disparities. There are now more young people than ever before in world history, most of whom are in the developing world, and they do not have access to the sexual and reproductive health information and services they need and want. To improve their wellbeing on all fronts—social, economic, psychological, health they need reproductive health care along with opportunities such as education and employment.

Our ability as a global community to meet the reproductive health needs of our women and youth will impact the course of their lives. Reproductive Health programme 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 programme provides health services through different components in the operational areas surrounding different stages of human life to ensure a healthy community.

Goal:

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

Objectives:

- ⇒ 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 reduce the growth number of population and reproductive health risks.

Area coverage:

Chittagong city corporation areas, Chittagong district (Anowara, Hathazari and Patiyau pazilla) and Noagaon District.

Target population:

Community people with health service needs, workers group, ethnic communities.

Operational Method:

As a pioneer organization in health sector in Chittagong, Ghashful is providing mother & child health care services, family planning services, Immunizations and HIV/AIDS awareness through a static/fixed clinic and satellite clinics. Another

dimension of our work is to provide health services to the garments worker in their work-place by formal agreement with garments factory-owners. At present Ghashful is providing its health services with integrated method through community level and work place intervention at garment factories. The community health care services has been providing through the following program approaches-

Fixed Clinic:

These clinical services are being provided from one fixed center that is why it's called fixed clinic.

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Registered physicians, skilled and trained nurses and health assistant along with experienced TBAs are available there from 9 am to 4 pm to serve the vulnerable community



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

Satellite Clinic:

The revolving clinic has proven its success to provide medical services from door to door at slum areas of Chittagong city. The urban slum dwellers suffers from various health problems and diseases. Neither they have adequate health service opportunity nor they are aware about their health risks. Ghashful appointed TBAs who live at slum areas are primarily responsible to arrange the clinical sessions at their respective slums. On an average each time 40 patients take medical services from these satellite clinics.

Summary of clinical services:
January – December 2013

Types	No. of session	Patients
Fixed Clinic	88	1295
Satellite Clinic	149	4624
Total	237	5919

Work Place Intervention :

Ghashful has designed the work place intervention to bring the health services for the working class especially for the garment workers. Since the first garment factory opened in 1976, the export-manufacturing sector has grown significantly. More than 80,000 workers are engaged in about 700 garment factories in Chittagong city. Among them 90% of the garment workers have come from the poor families of rural area. They are not aware about their health care and has to work almost the whole day. Moreover they do not get enough time and money to get treatment outside the workplaces. Considering their vulnerability in health issues Ghashful has been providing health services including emergency services and some essential medicines for the garment workers at their work places since 2000.

Index of Garment Workers Health
Services During 2013

Name of Garment Factories	Number of service recipients		
31 factories	Male	Female	Total
	3983	21108	25091

Immunization:

The organization arranges immunization (T.T, DPT & Polio) twice in a week in its fixed clinic, besides Ghashful arranges regular immunization for 11 times in every month. As part of social awareness building Ghashful effectively observes different special day for decreasing child health risks. In 2013 Ghashful was involved with National vaccination day, Vitamin A+ campaign and national deworming day as the supplementary force of Chittagong City Corporation. Ghashful has been awarded by the City Corporation several times for

its EPI activities. The following table has shown the performance of Ghashful in 2013 that contributes the MDG 4

Component	Service recipients	
	Female / Male	Children
Regular immunization	398	1546
Polio immunization on special day	-	1841
Worm killer tablet on special day	-	153
Vitamin A capsule	-	4891
Hum Vaccine	-	4906
Swine Flu Vaccine	975	-
Total	3731	3337



Safe Delivery :

Premature death of mother and child, delivery related disabilities are common problems in our society. Most of the people of our country are ignorant about birth related problems. In the rural and urban areas the TBA (Traditional Birth Attendants) take care of the mothers give proper support during the delivery time. But, an untrained TBA may cause a major accident, which is risk for life. For this reason, Ghashful has trained 12 TBAs to ensure antenatal & post natal care of the mothers and newborn child. Ghashful is implementing the safe delivery activities at working areas with a mission to reduce maternal mortality rate. Ghashful launched the TBA activities to respond the challenges of maternal and new born health which is a strategy to work with

the health sector, focusing on evidence based interventions that target the major causes of maternal and newborn mortality. Ghashful tends to strengthen the health care systems and identify the actions at community level with an emphasis on skilled attendant at delivery and referral to proper service provider for emergency care.

Safe Delivery by Skilled Birth Attendant January to December 2013

Boys - 821 nos	Girls - 725 nos	Total - 1546 nos
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Family Planning Services :

From the inception year, Ghashful is providing basic and comprehensive service delivery among the eligible couples at working areas with the assistance of District Family Planning Department . Ghashful has pioneering roles and responsibilities to give away the messages among 15 to 40 age groups of using local contraceptives and others measures to make two child family norm as well as to make a small size of population in Bangladesh. Ghashful received President Award 1990 on population and from Health and Family Welfare Ministry on the occasion of world population day in 1998 as the best organization of Chittagong. Ghashful field workers received award as the best worker of family planning in district. This is here to mention that Population control is a prime national concern, and liberate arena and requires a holistic approach to combat population growth both in urban and rural areas in Bangladesh. The government is not individually feasible and viable to face the challenges of population magnitude and pressure on our land as well as our society.

Family planning services at January - December 2013

Method	Number of service Recipients
Pill	4830
Condom	3957
Injection	1329
IUD (Intrauterine device)	13
Implant	04
Sterilization	03
Total	10136

Sufia Khatun- A Role Model Of the Ghashful TBA

Case study



Sufia Khatun (53), resides in a rented house nearby the Suparipara area of Chittagong city. She came to the city from Comilla many years back just to get rid of the poverty. In spite of deprivation from formal education, Sufia learnt the supreme virtue to serve the mankind from her mother. Sufia's husband was a day laborer and died 15 years back. Sufia has six sons. She always wishes to help people but do have the capacity to help all. She learnt midwifery from her neighbours very well and received update orientation from Ghashful. By serving at community as midwifery service, she becomes closer to the heart of everybody. None other but Sufia is called in handle to handle the child delivery case of any pregnant women of living in the slums where she lived in. She also executes the duties of safe delivery with all the loves in her heart.

In 1993, when some health organizers of Ghashful went to provide health services to the dwellers to Suparipara slums, they found Sufia Khatun working very closely to the community and then Sufia was appointed to work with Ghashful reproductive health programme. And she joined with Ghashful family as TBA. Income from her job and her husband's income together made their family solvent enough at that time. In her effort she would go immediately to the houses of the slum dwellers if she heard any women among them is going to give birth or any children become sick. Sufia had recognized the humanitarian services as the main object of her life. Her life is now comprised attending delivery cases, motivating the parents to immunize their children and motivating the married couples to accept family planning methods, to fetch the pregnant

or sick slum dwellers women to the Ghashful satellite clinics or other centers. She wants to spend the rest of her life in this type of humanitarian services. She has lost her husband and now all of her sons have got married. How Sufia's life is getting on? When she was asked this question she answered "one cannot have more mental peace from any other work than from the humanitarian services." I am able to engage myself in humanitarian services by joining in Ghashful reproductive health programme. I could help deliver numerous babies safely by receiving TBA training in Ghashful. Ghashful has made my life well arranged by providing me with monthly salaries. During my 21 years midwifery service, I have conducted almost 4 thousand safe deliveries without any complicity, inshallah. I get peace of my mind when I give health care facilities to the deprived and underprivileged children and adolescents through Ghashful." **Sufia is like a worthy image of Florence Nightingale.**

Ghashful has introduced different types of initiatives at Chittagong city areas and stepped towards fulfilling the program objective of Ghashful for guaranteeing basic rights of the targeted vulnerable groups in society. In 2013, Ghashful has concentrated its efforts to the readymade garment workers. Predominantly the targeted groups are young female workers and have been migrated away from rural areas. Many of them live in shared accommodation and dormitories where there is a high risk of abuse and exploitation. It is believed that a high level of risky behavior occurs amongst this group including pre-marital sex, drug use while some workers supplement their earnings through sex work.

In 2013, Ghashful organized AIDS awareness programmes at Farmin Apparels Ltd. Through this event the workers and management staffs have learnt more about the preventive measures of HIV. Moreover Ghashful participated in a rally and discussion meeting on the occasion of World AIDS Day 2013 organized by Civil Surgeon Office of Chittagong.



Training on HIV/AIDS Awareness:

Ghashful has organized three day training on HIV/AIDS Awareness for the field level microcredit clients from 17 to 19 September 2013. Total 125 nos of clients have participated in the training program. In the Inaugural session of the training program Thana Family Planning Officer Subrata Kumar was present as the key Speaker and Aftabur Rahman Jafree, Chief Executive Officer, Ghashful presided over the meeting. Dr. Mamun-Ur-Rashid Chowdhury, Medical Officer Ghashful, Md Rakib Uddin, Program Officer, INAFI Bangladesh discussed on the issues on HIV/AIDS, how it spread, what are the bad impacts, how to prevent and take prevention measures and so on. Among others Anjuman Banu Lima, Assistant Director-SDP, Md. NazimUddin, Branch Manager-LH and Salina Akter, Paramedic-MIME Project also discussed on relevant issues in the sessions. The clients found the training very important one for them and recommended to organize more trainings consequently.

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Special Events:

Divisional level Advocacy Meeting on HIV/AIDS Awareness:

The divisional 'Advocacy for effective implementation of HIV/AIDS response with law enforcing agencies and health administrators was jointly organized by Ghashful and Save the Children International dated on October 10, 2013 at the party center of Chittagong Club in Chittagong.



Overall objective:

To increase the knowledge of Law Enforcing Agencies and Health Administrators at Divisional cities on HIV/AIDS, STI and country situation in order to get necessary support for HIV/AIDS national response in Bangladesh.

Some specific objectives

- ⇒ To create an enabling environment through advocacy, networking and lobbying with the gate-keepers, stakeholders and service providers
- ⇒ To reach relevant stakeholders for linking up SRH services through referral and capacity building.
- ⇒ To ensure better sexual and RHS to the people through service integration.
- ⇒ To empower the service providers to provide information and capacity building for informed choice to access SRH services and human rights.
- ⇒ To explore the ways to make District AIDS Committee more functional in order to facilitate AIDS Response in Divisional level.

Speakers of the meeting expressed deep concern over the HIV/AIDS situation of the country and emphasized on a wide range of awareness programs to save the people from the deadly HIV virus. The speakers suggested that awareness can be raised by religious leaders like Imams and Khatibs of mosques and worshippers of the temples. They also suggested making the best use of mass media like radio and television to raise mass awareness about the reasons of HIV infection. Chaired by Civil Surgeon of Chittagong Dr. Sarfaraj Khan Chowdhury, the program was addressed by Mosharaf Hossain, Additional DIG, Chittagong Range, Bangladesh Police as Chief Guest. Moderated by Dr. Monzur Ul Amin Chowdhury, Vice-Chairman of Ghashful, the meeting was also addressed by Dr. Sk. Shahabuddin Ahmed, Deputy Director of Chittagong Medical College Hospital, Dr. Jainab Begum, Former Joint Secretary, Sheikh Masudul Alam, Deputy Director and Morsher Bilal Khan, Manager, Advocacy of Save the Children and Aftabur Rahman Jafree, Chief Executive Officer, Ghashful, among others representatives of different government and non-government organizations also took part open discussion and delivered their suggestions.

G

Ghashful Child Rights Programme

Child Development Center and its activities

With the goal on 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, Ghashful started its education program since 1985. Ghashful grassroots education endeavour included a wide range of interventions in line with the vision and strategic choices of the organization. Education programme components are based on Ghashful evidence spanning more than half a century for a positive effect of education to marginalized and disadvantaged people. The constitution of Bangladesh guarantees that every child has the right to education. In pursuance of this it has declared universal primary education to enable children to be enrolled in the primary schools. In the 1990s Education for All (EFA) under the banner of compulsory education came into force. Through these programs emphasis was given for cent percent primary school age children enrollment (6+ to 10+) in the primary schools. Besides the government, there exist a substantial number of NGO-run non-formal schools, catering mainly to the drop-out children of the government and non-government primary schools. Ghashful initiated its education programme in 1986 and operated mainly in those areas where neither government nor private schools exist to meet the educational needs of vulnerable groups in the society. The organization usually follows an informal approach to the special needs of children with the following goal, objectives and components.

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.

Goal – To contribute hugely to the eradication of poverty and injustice by supporting access to quality education for poor neglected children in the community.

Objectives

- ⇒ To increase literacy rate of the children and women in slum areas for urban and rural locality.
- ⇒ To develop knowledge on life skills among children and adolescents.
- ⇒ To create opportunities for the deprived children to continue their education by educating them to a level that facilitates access to secondary schools.

Working Areas :

Chittagong City Corporation area

Targeted Population :

Children and Adolescents from poor and disadvantaged communities

Major Service Components :

Child Development Center and Adolescent Center.

Child Right Activities:

Since the inception year Ghashful has emphasized on child rights issues to make an enlightened society for future. In this context Ghashful NFPE child rights programme have been involved with many advocacy forum, lobbying, networking etc.

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Ghashful Child Rights Programme

Child Development Center and its activities

for many years. To ensure child rights and uphold the issues the organization also organized different types of workshop, seminar and community awareness programme. Moreover Ghashful plays a significant role to ensure health services for the neglected children of the urban and rural working areas. Following are the major components of the centers during the year 2013:

Cultural show for raising awareness:

Cultural activities are one of the effective tools for awareness rising. Ghashful cultural team of CDC center performed cultural shows at their community to aware parents and community people. During the reporting period 12 nos. of cultural show have been organized by the children's group for community with the aim to aware for sensitization on bad effect of hazardous child labor, child protection issue, child marriage issues.

Life Skill Education session conducted:

in 2013 Ghashful CDC centers have arranged 48 issue based meeting at Sweeper colony CDC center. Through these meetings children and adolescents have discussed and exchange their views on prevention of HIV / AIDS, life skills education of adolescents, hygienic sanitation, sexual harassment, early marriage, food and nutrition, safe water,

marriage registration etc. They also discussed about the local service providers and their services. Beside this, the issue based monthly meetings were also held regularly in 2013 at the center to discuss about success, challenges and future plan of the center mainstreamed with the government primary school located in the sweeper colony area. Moreover, the parents meeting were also organized on need based in the reporting year.

Observation of national and international days:

Child rights day 2013, Girl Child Day, National Independence Day, International Mother Language Day and other relevant days have been observed by the children. The events aim to raise awareness of the mass communities in respect of child rights. The major activities with regard to the days are colorful rally, art competition, discussion, demonstration, human chain, community level theatre show on child rights education. People from all sections of the community including child and youth, civil society representatives, journalists and government officials have participated in the events. Children were engaged with different cultural activities such as art, song, drama, etc to explore their creativity and prepare themselves to perform at local and national level.





In Bangladesh, adolescents constitute a major portion of total population. But, the existing social structure is yet unable to offer an adolescent friendly environment. The prevailing environment lacks adolescent-friendliness, confidentiality that leads to social stigmatization and discrimination in the society. Consequently different forms of barrier develop for the adolescent boys and girls in accessing accurate information and services. It is mentionable that the existing reproductive health services are generally inaccessible for the adolescents. Ghashful education programme initiated adolescent center from the felt need of special emphasis on the issue of adolescent and their rights. At present Ghashful is operating adolescent programme incorporating with Adolescent Development Foundation and CDC center located in East Madarbari under the Chittagong city corporation where 60 adolescents boys and girls are enrolled. The programme is also designed to meet the special need of former students of NFPE through life skills and awareness trainings. Besides, some other activities are initiated from

these centers. Following are the major components of the adolescents conducted during the reporting year:

Participated in National Adolescent Convention 2013:

Adolescents of Ghashful have participated in the National Adolescent Convention 2013 which was organized by Adolescent Development Foundation Bangladesh in 07 October 2013 at Chittagong Shilpokola Academy, Chittagong. The theme of the program was "Koishorer Bikash, Alokito Aagami". Ghashful former secretariat and present executive board member of this network played a vital role as convener of this event. More than 40 organizations working on adolescent issues from outside Chittagong including ADF members have participated in the event. Honorable Mayor of Chittagong City Corporation was present as the Chief Guest to inaugurate the program. Among others Md. Sanaul Hoque ADC (Education & Development), CCC Word Councilor Md. Giasuddin were present as the special guests of the program. Anjuman Banu Lima, Convenor of the program and AD-Ghashful has moderated the program.

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Nika Das: Breaking the Silence, Dreaming for the Future

Case study



Nika Das, a girl from Dalit community living in Sweeper-Colony, East Madarbari, Chittagong, is a student of class nine studying in Krishno-kumari High School, Chittagong. Her father Selim Das is a day-laborer working in garbage-collection vehicle of Chittagong City Corporation as helper. Her mother Modhu Das is also engaged with work of road-sweeping as an worker of CCC. Among 1 brother and 4 sisters, Nika is the eldest one. From her childhood Nika has a strong desire to continue her study. She had completed primary school level up to class-iii from Ghashful Sweeper colony NFPE center and was enrolled in Government primary schools afterwards. She have passed Primary School Certificate (PSC) Examination and obtained Grade-B. Nika is very much active in cultural programs. She has participated in various cultural events organized by Ghashful or other organizations. As Nika is from the ethnic community, it was always a great challenge for her to continue her study. But the brave girl Nika took the challenge and able to meet the target. She continue her study whatever obstacle she faced and passed Junior School Certificate (JSC) Examination from her present school and obtained Grade-B. She was very happy with her result.

Nika explained that without getting support from teacher and her parents it would've been impossible for her to

achieve good result. She and her parents also thanked Ghashful to open their eyes and always continue to follow up on her study. Nika said that Ghashful has given her the opportunity to explore herself and to participate in creative activities. Nika's parents do not want their daughter to do the same type of job they are doing now, but want her to be literate person for the society. Nika is a role model for the ethnic society. Now Nika is studying in class-ix and will appear her SSC examination in 2015. So she will be the first SSC passed girl in their community. Ghashful wishes all her success in life. Nika wants to become a teacher so that she can spread the light of education in her community. Nika wants to see her community educated and poverty-free.

Challenges and Future Plans of Education Programme :

Over the last few years Bangladesh got remarkable achievement in primary education. Enrollment rates have sharply increased, dropout rates have gone down, significant progress has been made in raising equality of access between different geographic and socio economic groups, and the gender gap has literally been removed at the primary level. However, Ghashful still faces obstacles towards the long term success of its education programme. Most of the population in slum areas of Chittagong city lives below the poverty line, this means that they do not make enough money to meet their basic needs. Most of the urban slum children live in difficult circumstances and are involved in hazardous job. Even though primary education is free and school is nearby, many poor children cannot attend school because of the vital income their family would lose if they did. In this contrast, Ghashful has realized that education expenditure, school facilities, attendance, quality of education and lack of trained people are major barriers to achieve MDG stated universal primary education. Ghashful has a plan to launch an wider range of advocacy with the international and national donor agencies, renowned corporate institutions and civil society to increase their fund allocation on education, especially for the underprivileged.



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Ghashful Pallitathya Kendra

The social use of ICT is the use of information and communication technologies to increase social quality. The technology is defining because it has a number of intrinsic characteristics that define what people are able to do with this technology. The impact of ICT is evolutionary, rather than revolutionary. And the social use of ICT helps people to communicate effectively, overcoming the limitation of time and space, empower people by providing the information and knowledge, providing income-generating activities. It also increases transparency & efficiency and enables people to express their concern or participation in decision making. Rural and marginalized people who do not have own computers, phones, televisions or other ICTs can come to a common access point and use ICTs for free of cost or for a minimum fee, with the help of an ICT familiar person if necessary. Since 2007 to 2010 Ghashful run the center with the assistance of D.Net. under the project of 'ABALAMBAN -2' and then after completion of the project in 2010 to date the initiative is continuing by organizational contribution through providing services with the following goal, objectives, equipments and service components

Goal:

Exchange of livelihood information for sustainable rural livelihood to contribute to the efforts of poverty alleviation.

Objectives:

- ⇒ To build a sustainable information and communication service center for rural and marginalized people.
- ⇒ To create a common access point for wider community of rural Bangladesh by promoting ICT

Target Beneficiaries :

Rural disadvantaged people including school / college students, farmers, businessmen, service holders, service applicants, women entrepreneurs etc.

Major Service Components Help Line Services:

In rural Bangladesh where people are heavily deprived of access to information and are dependent on the social system of superstitions and traditional belief systems. Consequently, they had less opportunity to pursue careers and earn their income. To help the under privileged in better access to vital information Ghashful PK has expanded its help line services. The Ghashful PK use three types of information delivery mechanism which are mobile to mobile, mobile to letter and letter-email to letter-email. The mobile lady brings all the necessary information at door step of villagers and helps the villagers for asking livelihood queries to the help desk. In the tenure of Ghashful PK 25 person received information through help line services 20 person received e-mail and internet browsing services. The villagers also went to GPK to receive suggestions, advises and information as per their need. Especially the tele help on medicine, agriculture and legal supports are recognized as the best way to meet the local need.



JEON Based Information:

Ghashful PK has been operating the information knowledge base (JEON – IKB) offline and online database in Bangla developed by D.Net. The database is particularly suitable for rural people even one who is unable to read and write can access this information with the assistance of Infomediary. People get response to daily queries through JEON on agriculture, health, education, legal and human rights, non farm economic activities, appropriate technology, awareness and disaster management etc fields.

Basic Computer Training :

Internet and computing has not only given the nation the access to the information highway, It has also changed the culture of the government and non-governmental, educational and industrial sector of the country. But this technology is yet to be developed in our rural communities. While the rural people are not familiar with computer and not able to operate internet and computing. Ghashful PK has explore it's as learning center of basic computing including e-mail and internet browsing. There were

22 students and job seekers and relative of migrant citizens get orientation on basic computing.

Photograph and others ICT services :

Ghashful PK has been providing different types of ICT services as their felt need including photograph, computer compose, DV form, CD write, mobile call, government form, admission form, etc. The beneficiaries have found the services at minimal prices. During the period 211 no's community people received the photograph and others ICT services.

Challenges and Future Plans :

As the center is situated in rural area and power supply situation has deteriorated alarmingly in that area and it is very costly to operate the program with alternate power back up facility. Again, being situated in rural area and people in that area are not familiar with ICT, so it become a big challenge to conduct more training programs of ICT and basic computing to enhance the capacity of the rural population. In order to sustain, it needs joint collaboration of PK, donor agencies and government and proactive participation of relevant stakeholders.

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S Social Forestry Promoting Afforestation

Forests produce social and environmental benefits, in addition to marketable timber outputs. These non-market benefits include open access non-priced recreation, landscape amenity, biodiversity, carbon sequestration, pollution absorption, water supply and quality, and protection of environment and a range of other environmental and social benefits.

Since 1997 Ghashful has introduced namely social forestry in rural areas. By definition it is apparent that people's involvement in the forestry activities is the main concern of social forestry. The programme is being implemented in collaboration with local government and educational institutions. Ownership of the forestry remains to the local community and Ghashful acts to protect forestry from human being or domestic animals.

Goal:

To meet the forest product requirement of rural population and to avert the process of ecological and climate degradation resulting increase livelihood, sustainability and optimum land use in Bangladesh.

Objectives:

- ⇒ 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 that enhance the standard of living.
- ⇒ To infuse the idea of balanced planning of the homestead by selecting different varieties and species of timber, fruit, fodder, wood, saplings for plantation so that need for all types of forest products can be met from local sources

Working Areas:

All over of Ghashful working areas.

Targeted People:

Rural women, children and adolescent, institutions.

Local variety of Date Tree Plantation Programme in DC hill premises:

Palm is one of the important horticultural crops in many countries (James, 1980 and Kamal, 1969). The most common types of palm tree available in Bangladesh are date palm, Palmyra palm and coconut palm. Presently these trees are scattered grown all over Bangladesh. In Bangladesh very little attention is paid for the systematic cultivation of palm for better yield. A significant economic

return is possible from the cultivation of palm. In Bangladesh wild date palm is grown and it is very popular. Poverty is a basic problem of rural people throughout the developing countries including Bangladesh and this problem is widespread and complex. Rural poverty and deforestation are inter-related problems in Bangladesh, accelerated by over population, land scarcity and natural disasters. The challenge facing scientists, researchers, extension workers and farmers in the next millennium is to find appropriate ways of utilizing the earth's resources to feed the predicted doubling of the human population while at the same time improving the living standards of rural people.



Ghashful with the support of Chittagong District Commission Office has planted 70 nos of local variety date tree within DC Hill premises. The seeds and saplings were raised by the nurture and flourishing of Shamsun Nahar Rahman Paran, Founder of Ghashful. Mr. Md. Abdul Mannan, DC, Chittagong inaugurated the plantation program by planting sapling in the DC hill premises on 09 September 2013. Among others Sanaul Hoque, ADC (Education & Development), Mafizur Rahman, Deputy Director-Ghashful, Abeda begum & Anjuman Banu Lima, Assistant Director- Ghashful along with other officials were present in the site.

Tree plantation programme in 2013:

Following the national programme Ghashful has inaugurated its sapling distribution programme 2013 on 04 July by receiving 5 thousand saplings from British America Tobacco Bangladesh. Ghashful distributed these saplings among students of Ghashful rural education programme along with women of Ghashful microfinance programme and respective Union Parishad where PHR Project is being implemented under Patiya, Hathazari and Anwara Upazilla of Chittagong district. Local representatives, students along with teachers of educational institutions were present in the distribution events. On 22 July 2013 Ghashful arranged a saplings distribution event for 2000 sapling in Patiya, 1000 sapling at 8 no. union parishad level in Patiya. Besides this, 500 sapling in Patiya Sadar Branch, 500 sapling in Sarkarhat Branch 500 sapling in Aanwora Branch and 500 sapling in Mekhol has been distributed among microfinance clients. Respective programme officials were present in the distribution programs at community level.

Challenges and Future Plans

The major challenge has defined that the saplings are not available in working areas. Though saplings are found at local level nurseries but it makes operation costly. Policy implication is also very important to protect and preserve the sapling distributed among communities. Ghashful has set a plan to establish nurseries in working areas. Moreover, the rural people yet to be trained to preserve the saplings. Ghashful has desire to go in a joint undertaking with government and donor agencies to spread its activities in working areas.



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Ghashful Project Interventions

NEST-(Need of Education and Skills Training) for the children at risk Project.

Despite the state of Bangladesh has recognized the convention on the rights of the child declared by UN, a general observation can be made that in developing countries the NGO's and donor agencies have a vital role to ensure child rights and to make child friendly environment in the societies. Addressing the child right issues Ghashful has initiated a rights oriented project in 2009 named "NEST- for the children at risk project" with the assistance of MJF. The project aims to establish a conducive environment for the underprivileged and working children by providing appropriate education along with necessary skills training and refer to other relevant actors and services. A consortium namely NEST consortium Consisting of three NGOs (ELMA, OACH and GHASHFUL) has been constituted with the view to implement the project and Ghashful acts as lead organization of the consortium. The project urges different segments of the society such as social workers, entrepreneurs, journalist, government officials, religious leaders, even children and adolescents themselves to mobilize for claiming the rights for the children. The project has been implemented in CCC areas. In 2013 the consortium has operated its project activities to achieve the goal, objectives and outcomes. The following major achievements have been made during the reporting year – NEST consortium has operated its project activities to achieve the goal, objectives and outcomes up to July'13. The project was completed in July 2013 and the following major achievements have been made during the period:

- ⇒ 900 no's students received tutorial assistance from NFE center.
- ⇒ 836 NFE students completed pre- primary education and enrolled them different formal primary school.
- ⇒ 900 NFE students have received birth registration card.
- ⇒ Publication of Socio-economic profile about tempo sector in Chittagong City Corporation area.



Celebrate World day against Child labor elimination 2013:

"Say no to child labor in the domestic work" bearing this slogan Ghashful NEST Project along with other NGOs in Chittagong working on child labor issue, Chittagong District Administration, Bangladesh Shishu Academy and Child labor elimination day observation organizing



committee jointly organized the programs with the funding support from Manusher Jonno Foundation. colorful procession formed human chain at city's Bangladesh MohilaSamitigrils school premises in the morning, Chittagong City Mayor M. Monjur Alam inaugurated as Chief guest. A good number of working children took part in the procession. Day long programs were organized including issue based seminar, sports and cultural competition, documentary presentation for the children. A seminar titled "Situation Analyses of the working children in Transport Sector (Tempo) in Chittagong" was organized where Vice Chancellor of East Delta University Prof. Sikandar Khan addressed the seminar as Chief Guest while Dr. Monzur Ul Amin Chowdhury, Vice President of Ghashful, delivered the keynote presentation, Chaired by Dr. Joynab Begum, former joint secretary the Ministry of LGED. The seminar was also addressed by Dr. Ershad Kamal Khan, Pro-vice Chancellor of Independent University Chittagong, Prof. Anowara Alam, former Principal of Agrabad women College Ctg, City Councilor Advocate Rehena Begum Ranu president of Standing Committee for Education of CCC, Aftabur Rahman Jafree Chief Executive Officer of Ghashful and Mustafa Kamal Jatra Executive Director of UTSA. Among others, Speaking at the seminar working child said that though they do not want to go for work they have to do risky and hard-working jobs due to the poverty," First meet our hunger and alleviate Poverty from our family, then talk about the reducing child labor in the country", the working children said boldly, the speaker also echoed the voice of the working children and said that there is no other alternative to meet the basic needs of the children to reduce the risky child labor from the country



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Celebrate National Days:

The 30 NFE school centers have observed the International Mother Language day 2013 individually. NFE students, educator, community leader and PTA members went to central and local Shahid Minar to lay flowers in the 30 areas. On the occasion of Independence Day - 2013 students of 30 NFE schools center observed Independence Day in every center with their cultural presentation. 30 NFE center observed victory Day 2013 in locally by their cultural presentation and published a Deyalika for the Day in every centers and Brief to NFE students History of Freedom fight in Bangladesh based on 'Mukti Judder Etihas' written by Dr. Muhammad Jafor Iqbal. Besides the national days, the NFE students and project staffs had participated on National Child Day, Child Labor Elimination Day, International Day of Right to Information, World Children's Day & Week and One Billion Rising of violence against women organized by Ghashful and others respective organizations.

Cultural Activities :

NEST Consortium organized cultural competition and sports in the month of May '13. There were two of sports events and cultural events for 30 schools each center locally presented PTA Committee and all students had participated in the competitions. Prize giving ceremony held at Theater Institute Chittagong (TIC) and Chittagong Divisional commissioner (Additional) join secretary Mr. Md. Noor ul Islam was present as the chief guest of the discussion session and enjoy NFE Students cultural events and drama show and 360 numbers of children participated and received prize in the program. The meeting was presided by Mafizur Rahman, Deputy Director, Ghashful.



Visit Team from DFID-UK in project :

To measure the project progress and activities during this Period DFID-UK Team member Ben walker & Johnns Cook have visited NEST project areas and discussed with the Stakeholders and provided necessary suggestions and recommendations regarding Donor aspect.



M

Momin's uniform

Case study

Ghashful is running a NFE center in 36 no CCC ward which a densely populated area of Chittagong City Corporation. At the center Ghashful provide pre - schooling course for a batch of 35 underprivileged children and they are 5-7 years old. After pre-school course all students enrolled in government primary school. Momin is one of the students of Hasnahena center. His family lives in West Gosaidanga slum and their permanent resident is in Fakirhat, Maizdee, Noakhali. His mother Rehena Begum is a garments worker and Father Moti Mea is a daily labourer works and remains unemployed most of the time. Momin was admitted in class one in West Gosaidanga Govt. primary boy's school in January 2013.



According to school rules all students must have to attend classes wearing uniform. But Momin's father did not have the ability to buy uniform for him. When he saw all his friends going to school with uniform, he became sad. He requested his father to buy uniform for him, but it was almost impossible for his father. Finding no other way, Momin's father came to school and discussed with educator of Hasnahena NFE Center about this. He shared with educator how terribly they earned money and maintained daily family needs like food and others. The educator became really disappointed as he could not fulfill Momin's desire. In the meantime, some other students who were also enrolled in the government primary school raised the same problem and asked the educator

for support. As a part of community engagement Ghashful organized a Local Dialogue at community level with the local elites and proposed to them to provide support for these children by sponsoring school uniform. Being sensitized by Ghashful's discussion one of the community elite representatives agreed to support and sponsor the cost of school uniforms and then he provided 35 Nos. of uniforms for all students required the same within few days. Children were very happy to receive same uniform like all other students in the school. All the students thanked to sponsor for supporting them with their uniform. Like others now Momin also goes to school with uniform regularly and he dreamt to complete his education and become a good citizen for the nation.

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Ghashful Project Interventions

Establish Child rights and hazardous free working Environment through education and vocational training (CHWEVT) Project:

After completion of NEST Project in July 2013, Ghashful has started a new project on child labor elimination with fund support from Manusher Jonno Foundation and with the same sub-partner ELLMA and OACH in Chittagong City Corporation Area. The project was started in August 2013. The details of the project is stated below:

Goal:

Ensure and promote child labour free Bangladesh.

Objectives:

- # To withdraw children from GoB listed hazardous work place.
- # To create conducive working environment who are lawfully eligible to work in non hazardous works.
- # To protect vulnerable children from entering in to labour market.

Background of the project

Establish Child rights and hazardous free working Environment through education and vocational training (CHWEVT) is a project that aims to establish Child Rights and Protection of hazardous, non-hazardous working children and vulnerable workers for conducive environment by providing an appropriate education and vocational training and refer to other relevant actors and services.

Target beneficiaries/ stakeholder:

A total of 4500 working children & vulnerable workers and children those are vulnerable to be hazardous child labor have been targeted under the project. Total 4500 will be directly involved with the project. Among them 2000 are from vulnerable to be hazardous children and rest of 2500 are from Hazardous working children, who are involved in different types of hazardous and non-hazardous economic activities.

Major Activities are:

Job placement for working child, Meeting with employers, Meeting with health service providers, Health card prepare & First aid box distribution, Code of conduct development workshop, Meeting with employers to comply code of conduct, Code of conduct dissemination, Workplace monitoring, Social support group meeting, Day observation: World Child labor elimination day & International mother language day with cultural events & IEC Publication.

Major achievements during the reporting period:

- ⇒ 24 NFE center established in 24 different areas of 15 Nos. of CCC wards.
- ⇒ Children selection and data base of 1923 nos. of targeted children .
- ⇒ 578 Nos. children are informed about the negative consequence of Hazardous Child Labor.
- ⇒ 1043 Nos. students received NFE from child center to enroll themselves to formal schools.
- ⇒ 234 Nos. parents are sensitized to send their children to schools instead of jobs.



Ghashful Rural Education Programme

Recognizing the demand for affordable education in rural areas Ghashful began the rural education programme in 1998 under the project of BRAC education support programme (ESP) to increase education opportunities for rural disadvantaged children. ESP programme 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. In 2009 BRAC extended its services to Ghashful rural education programme under the project of BEP. Meanwhile the

BEP cover a 5 year curriculum. The overall goal of the project is to reduce poverty through access to NFPE for those who traditionally remain outside from schooling. This project has been implemented in Habilas dip, Kushumpura, Kashiash, Kolagaon and Ziri union of Patiya upazila in Chittagong district. Besides the school curriculum, Ghashful offers extracurricular activities to its education programme such as singing, dance, sports events, etc. The students played an active role on the national independent day & victory day 2013.

Over View of Ghashful Rural Education Programme as on December 2013 :

Class	Number of School	Number of Students		Total
		Boys	Girls	
Class-ii	16	203	277	480
Class-iii	08	95	145	240
Total	24	298	422	720



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Educare KG School

Ghashful launched its own Edu-care KG school located in West Madarbari. 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 was operated by 2 teachers and one support personal with 11 students in nursery and KG-1 upholding the same structure of other KG schools but at a reduced cost. Since its foundation, Ghashful KG Educare has continued to expand and in 2013 it had 8 staff members and 202 students who studied in Nursery – class Eight.

Curriculum and professional teachers:

Ghashful Educare KG follows the national curriculum emphasizing on more usage of English language, employ only teachers who are either graduates or hold a master degree, provide more stimulating learning environments for its pupils, Ghashful minimize its Educare Kg fees through subsidizing some amount from its own fund.

Major achievements in 2013:

The school has shown a brilliant performance in final examination of primary education as 3 students achieved first division out of 13 and success rate is hundred percent. In 2013 there were 6 students who received scholarship crest for brilliant performance in a scholarship examination organized by Chittagong kindergarten & school association. During reporting period 20 no of Educare students attended Examination of Primary school certificate 2013 , 6 numbers of student have got GPA. 10 numbers of student A Grade 2 numbers of student (A-) and 2 numbers of student C Grade.

Annual Sport and Prize Giving Ceremony:

Subsequently Ghashful arranged annual sports competition and prize distribution ceremony On 18 May 2013. Prize giving ceremony held at School auditorium and Dr. Joynab Begum, Former joins secretary the ministry of LGED had presided as the chief





guest of the discussion session and Educare School Students prize giving ceremony. The program was Chaired by Mofizur Rahman Deputy Director of Ghashful, Moreover Ghashful has been provided a health care service to among its students. The students also observed the International Mother Language day 2013 on 21 February. On this occasion students participated in a rally and lay flowers at Chittagong central ShahidMinar . However, due to poverty, resource shortage and limitation of curriculum Educare KG established its art school in 2006 with the assistance of artist ShawkatJahan. The art school currently employed two teachers who also organize various competitions to motivate and excite the students.



MIME Health Project

Health care service to the poor people

Ghashful with support from INAFI Bangladesh and Rock Feller Foundation has launched 'MIME Health Project' since 2011. Ghashful is implementing the project both in urban and rural area with the aim to provide general basic health services to the community people. Poor and vulnerable people of Bangladesh lead their lives with various obstacles. Insufficient health service is one of them. The people of rural area are badly affected from this lacking of medical services. They do not know how to get this services and from where. Usually most of the services go to the solvent class only as they can pay more. As a result the rights of getting medical services are now and then violated everywhere in the country. In this situation Ghashful is implementing the project.

Operational Procedure:

Ghashful MIME member or non-member of MIME can get this service within six month or one year shelter holding two types of cards: one of them is Yellow and another one is Green. A card holder Yellow/Green can get this medical service including maximum five family members. Card may be renewed after the duration of validity with fixed charges for fixed time. Card holder can get not only general medical treatment but also medicine, diabetic test, pregnancy test at low price as well as awareness for family planning, nutrition, sanitation etc.

Achievement: Up to reporting period 3425 of total client received the health -card service under the project, where 2245 clients in Chittagong city corporation area and rest of 1180 in Niamatpurupazila under Naogaon district.



Vision Center- Eye care for people :

Ghashful has inaugurated two vision centers at Shapahar, Niamatpur, Jinarpur, Shotihat, Chowmashia and PatnitalaUpazilla of Naogaon District to provide standard eye treatment facilities to the poor and vulnerable of the remote areas since 12 March' 2012 with support of ORBIS International and collaboration of Islamia Eye Institute and Hospital. In Saturday and Wednesday they organize an eye camp on regular basis every month. Working Area: Niamatpur and SapaharUpazila of Naogaon District.

Key activities:

Eye camp, Training on primary health care, Awareness and Motivation, day observation

Achievement:

Ghashful has organized 28 Eye Camp at upazilla level and total of 5827 nos of community people have received eye treatment facilities from the camps. Among them Eye test- 4706, Indemnified patient for operation: 672 and Eye Operation-449.

World Sight Day 2013 observed:

An eye test is first point of contact and the first step for diagnosis and treatment for practically every eye condition. So it is very important to create awareness among all on the prevention of avoidable blindness and visual impairment. Ghashful with the support from ORBIS International and joint collaboration of Islamia Eye Institute and Hospital has observed World Sight Day 2013 dated on October 10, 2013 with the theme "Towards Universal Eye Health". A colorful rally have passed from Mukti circle to City Eye Hospital in Noagaon with the participation of mass people. Additional Police Super of Police, Noagaon Region Md. KhorshedAlam was present on the occasion. Among others ShamsulHoque, Assistant Director, Ghashful, Daffodil International School, Ghashful clients and mass people have participated in the event.



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Protecting Human Rights (PHR) Program

To reduce domestic violence and ensure human rights, Ghashful has been implementing Protecting Human Rights (PHR) Program since 2012 with the support from Plan Bangladesh and USAID. This project is operating at PatiyaUpazilla of Chittagong District. USAID and Plan Bangladesh are providing grant support, where BNWLA is providing legal support in this project. A study on Democracy and Good Governance (2009) conducted by USAID showed that domestic violence is one of the prime reason behind violation of human rights. In light of the findings of this study, to reduce domestic violence and violation of human rights, Plan Bangladesh with its partner NGOs are implementing this programme.



Target People: Rural women and children who are survivors of domestic and other human rights violence.

Working Area: Kolagoan, Charlakkhaya, Charpatharghata, Habilashdip, Juldha, Kashiaish, Boroutahan and Shikolabaha union of Patiyaupazila under Chittagong district.

Major interventions and achievements:

In 2013 Ghashful has operated its project activities to achieve the goal, objectives and outcomes. The following major achievements have been made during the reporting year –

Upazilla Level Advocacy Meeting:

During the reporting year 2013, a total of 8 union level advocacy meeting were held where total 245 local community representatives including respective union parishad chairman, members were present in the meetings. The issues discussed in the meetings were early marriage, domestic violence and other human rights violations.

SMC Meeting:

4 SMC Meeting was organized in the reporting year in respective four schools where Ghashful is implementing School outreach program with the support from Plan Bangladesh and USAID. A total of 49 SMC members were present in the meetings. They expressed their commitment to continue the programs and awareness session in their school. Earlier they were sensitized by PHR project staffs on their activities.

Divisional level advocacy meeting

A divisional level advocacy meeting was held on 27 March, 2013 at Chittagong Club Hall Room under the PHR Project. Additional Divisional Commissioner (Revenue) Mohammed Nurul Islam was the chief guest of the meeting. Dr. Manzur-Ul-Amin Chowdhury, Vice-Chairman, Ghashful has presided over the meeting. Former Joint Secretary Dr. Jainob Begum moderated the advocacy meeting. Among others Syeda Sarwar Jahan-Chief Executive Officer Chittagong Zilla Parishad, Sayeed Hasan, Deputy Director- District Information, Shariful Alam -Project Coordinator Plan Bangladesh, representatives from Feni, Cox'sbazar and other government, non-government and media personnels was present in the meeting. The object of the meeting was to sensitize on social justice and family violation was held with civil society, law enforcement authority, teachers, government and non-government personnel in divisional level, district level in Chittagong.



School Outreach Program

A number of 16 sessions were organized at 4 high school level for the student of class-vii, viii. 8 trained high school teacher conducted the sessions in the school premises after school hour. Total 640 students attended in the sessions and got the message on early marriage, dowry, gender discrimination, domestic violence prevention and protection and so on.

Court-yard Meeting

To sensitize rural community people about domestic violence Ghashful has organized 128 no's courtyard meeting for female and 17 no's male courtyard meeting where 3152 female and 480 male have participated in the meetings.

National Domestic Biogas & Manure Programme (NDBMP)

In experiencing of recent natural disasters, climate change, land erosion, health risks, declining fertility of land, reducing forest areas, etc 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 shake hands with Infrastructure Development Company Limited (IDCOL) initiated a green solution through the National Domestic Biogas Manure Programme (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.

Facts and Figures:

Ghashful received tremendous support from community for implementing this project. This year 51 biogas plant has been installed, where Ghashful disbursed amount BDT 12,63,700/- against 49 biogas plant and the rest of 2 has been installed by the own initiatives of client. On the other hand client received amount BDT 6,03,000/- as subsidy, and amount BDT 31500/- as maintenance cost from IDCOL. To sustain the activities Ghashful arranged 1 training course on biogas plant installation for mason and supervisor. 4 Client orientation meeting was held in Hathazari, Patiya, Anowara and Boalkhali under Chittagong District and Niamatpur, Satihat under Naogaon district to successfully implement the project. Ghashful is implementing NDBMP Project in 11 upazilla under Chittagong, Feni, Noagaon, Rajshahi district.



Ghashful Scholarship Fund

Our public education efforts focus on the importance of investing in girls. We also highlight the role of promoting advocacy as it relates to empowering adolescent girls. So in order to promote girl education and to reduce girl dropout rate from the education, Ghashful has initiated Ghashful Scholarship Project in 2011. Ghashful with the financial support from Katherine Cassidy is providing the scholarship to a rural girl named ShahinAkter who now studying in class ix in Lakhera High School, Kolagaon,

Patiya. Shahin is receiving all sort of educational expenses from Ghashful to continue her study. Bashir Ahmed and NasimaAkter, parents of ShahinAkter expressed their deep gratitude to Ghashful for the support. This is to mention here that ShahinAkter has completed primary education from Ghashful ESP center that mainstreamed with government school. She bears the dream to complete her higher education and serve the humanity in future.



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Pennsylvania State University Team in Ghashful visit

Pennsylvania State University is one of the best universities of worldwide ranking of best ten versities. The students of this versity visited Ghashful workings area on 11th May 2013 to 15th May 2013 for the purpose of developing project of Ghashful inspection & consultation. Pennsylvania State University which is a higher ranking research oriented Public institution of United States of America admitted about forty four thousand students for under-graduation & graduation program. There are forty self-dependent clubs for improving students' life-skill. Pen Micro-finance Club is one of them which is well formed as well as lead by under-graduate students' of Pennsylvania State University. Up-grading the activities of Micro-finance authority arrange a research which is including their course paper. The participator of this research RaisaMasud, EzgieAiytec, J. Park, HumayraKabir and Adina Loo visited Ghashful Bangladesh. Ghashful arranged a warm reception for this team at theHead Office. AftaburRahmanJafree, Chief Executive Officer of Ghashful discussed all activities of Ghashful including Micro-finance during their visit of the head office. Urban Micro-Credit, Micro-Entrepreneur Loan, Children of Horizon (Dallyt) communities cultural program, garments factory, rural PHR project field were also visited by them.





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Dear Sir,

CONSOLIDATED AUDITED FINANCIAL STATEMENTS OF GHASHFUL FOR THE YEAR ENDED JUNE 30, 2013.

Report on the Financial Statements

We have audited the accompanying consolidated financial statements GHASHFUL, Chittagong which is comprised of the consolidated Statement of Financial Position as at June 30, 2013 and the Statement of Comprehensive Income and Statement of Cash Flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Executive Committee's Responsibility for the Financial Statements

Executive Committee is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards, and for such internal control as Executive Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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 Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by Executive Committee, as well as evaluating the overall presentation of 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 financial statements present fairly, in all material respects, the financial position of GHASHFUL, Chittagong as at June 30, 2013 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards.

Report on Other Legal and Regulatory Requirements

In our opinion the financial statements comply with the requirement of the Societies Registration Act, 1860 and other applicable laws and regulations.

We also report that :

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- in our opinion, proper books of account as required by law have been kept by the Project so far as it appeared from our examination of those books;
- The Program's Statement of Financial Position and Statement of Comprehensive Income and Statement of Cash Flow dealt with by the report are in agreement with the books of account.

Date : November 18, 2013

MA Quader Kabir & Co.
Chartered Accountants



Auditor's Report & Financial Statements

M A Qader Kadir & Co.
Chartered Accountants

GHASHFUL STATEMENT OF FINANCIAL POSITION AS AT JUNE 30, 2013

Particulars	Notes	General Account	SDP Project	Micro Finance Program	Educare RG School	ESP-BRAC Project	GFTM-912 Project	NDMP	NEST for Children at Risk	Resilience Project	MIME Project-Insurance	MIME Project-Health	FHR Project	30.06.2013	30.06.2012
SOURCE OF FUND															
Members' Savings	6.08	-	-	290,688,394	-	-	-	-	-	-	-	-	-	291,688,394	232,366,923
Members' Unclaimed Account		-	-	1,440,548	-	-	-	-	-	-	-	-	-	1,440,548	1,188,996
Insurance Reserve Fund		-	-	17,548,768	-	-	-	-	-	-	16,321,808	-	-	43,866,768	16,424,348
School savings	7.00	34,874	-	-	-	-	-	-	-	-	-	-	-	34,874	34,874
Reserve Fund - School Savings		-	-	-	-	-	-	-	-	-	-	-	-	-	3,371,323
Capital Reserve		-	-	5,999,855	-	-	-	-	-	-	-	-	-	5,999,855	-
Surplus (Deficit) as per Income Account		(123,426)	200,538	53,999,809	352,429	12,867	-	(298,673)	-	(13,681)	-	-	-	33,867,646	48,777,448
Capital Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-
		86,552	200,538	270,643,954	352,429	12,867	-	(298,673)	-	(13,681)	16,321,808	-	-	296,867,878	334,331,939
APPLICATION OF FUND															
FIXED ASSETS															
Fixed assets - at cost/revaluation	8.00	144,807	1,280,126	10,846,288	178,644	-	-	-	747,867	-	47,898	-	-	12,474,933	10,944,443
Less: Accumulated Depreciation		134,899	1,156,583	6,625,129	134,726	-	-	-	336,198	-	20,408	-	-	8,377,944	7,140,773
		9,908	123,543	3,421,159	43,918	-	-	-	411,669	-	27,490	-	-	4,096,989	3,783,670
CURRENT ASSETS															
Loan to Members (Micro credit)	9.00	-	-	526,858,221	-	-	-	538,085	-	-	-	-	-	527,386,286	427,232,451
Cash and Bank Balance	10.00	86,843	121,230	39,807,722	99,553	80,848	3,380	156,787	471,706	443,182	139,768	9,425	12,338	41,677,232	37,306,608
Advance, Deposits and Prepayments	11.00	76,500	-	4,353,441	-	313,358	-	-	-	-	-	-	-	4,343,891	3,794,841
Short term investment - FDR	12.00	-	-	39,000,000	207,808	-	-	-	39,207,808	-	-	-	-	39,207,808	21,716,823
Accrued interest on FDR	12.00	-	-	379,152	-	-	-	-	379,152	-	-	-	-	379,152	232,196
Advance to READ		-	-	-	-	-	-	-	-	-	-	-	-	-	180,800
Inter Project A/C- Receivable from SDP		116,000	-	-	-	-	-	-	-	-	-	-	-	116,000	116,000
Staff Gratuity Fund- Josete Bank Ltd.	13.00	11,858,480	1,948,529	-	-	-	-	-	13,807,009	-	-	-	-	13,807,009	10,796,605
Current A/C with Non PRSF Bt.		-	-	-	-	-	-	-	-	-	-	-	-	-	96,888,443
Receivable from Garment Industries against health service charges		-	358,750	-	-	-	-	-	-	-	-	-	-	358,750	381,500
Receivable from Indi Bangladesh		-	-	-	-	-	-	-	-	16,321,808	-	-	-	16,321,808	12,331,503
Tax paid at source on interest income	7.00	-	-	3,986,867	7,472	-	-	-	-	-	-	-	-	3,400,162	2,413,846
Receivable from YPSA against HAFAB		-	-	-	-	-	348,947	-	-	-	-	-	-	348,947	234,088
Receivable from Pion Bangladesh		-	-	-	-	-	-	-	-	-	-	244,212	-	244,212	67,212
Receivable from Educare RG school		185,680	-	-	-	-	-	-	-	-	-	-	-	185,680	185,680
Loan to NDMP		375,000	-	-	-	-	-	-	-	-	-	-	-	375,000	533,580
Loan to Resilience Project		10,545	-	-	-	-	-	-	-	-	-	-	-	10,545	-
Loan to FHR		256,750	-	-	-	-	-	-	-	-	-	-	-	256,750	210,800
Laptop Loan		-	58,198	-	-	-	-	-	-	-	-	-	-	58,198	42,443
Loan to Organization/Branch		-	-	-	-	-	-	952,648	-	-	-	-	-	952,648	1,034,219
Loan to ESP		-	208,000	-	-	-	-	-	-	-	-	-	-	208,000	-
Security deposits to Bank Axis		-	-	-	-	-	-	-	85,000	-	-	-	-	85,000	-
		13,154,473	2,466,899	612,763,483	378,213	373,898	255,887	1,639,457	471,706	538,182	26,398,768	9,425	126,758	629,233,889	596,017,268
CURRENT LIABILITIES															
Security deposits from field staff		14,000	-	1,710,000	-	-	-	-	-	-	-	-	-	1,724,000	1,636,242
Payable to organizations General Account		-	-	-	185,600	-	-	-	-	-	-	-	-	185,600	185,600
Provision for Gratuity		-	516,620	-	-	-	-	-	-	-	-	-	-	516,620	370,843
Loan Loan Reserve	14.00	-	-	18,964,948	-	-	-	-	-	-	-	-	-	18,964,948	16,129,219
Disaster Fund Reserve	15.00	-	-	5,499,288	-	-	-	-	-	-	-	-	-	5,499,288	4,931,449
Liability for Expenses	16.00	18,685	18,563	2,088,238	1,102	-	25,807	-	-	-	-	-	-	2,154,146	761,043
Liability for JORS (Training exp.)	17.00	23,143	-	-	-	-	-	-	-	-	-	-	-	23,143	125,299
Loan from IDCOL		-	-	-	-	-	-	1,438,338	-	-	-	-	-	1,438,338	880,985
Liability for BRAC	18.00	-	-	-	360,131	-	-	-	-	-	-	-	-	360,131	308,947
Liability for MF	19.00	-	-	-	-	-	-	853,375	-	-	-	-	-	853,375	2,358,559
Fund from Bank Axis Limited		-	-	-	-	-	-	-	412,528	-	-	-	-	412,528	-
Liability for YPSA	20.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liability for MIME	20.01	-	-	-	-	-	-	-	-	-	286,458	9,425	-	286,483	273,738
Loan from PRSF	21.00	-	-	233,208,000	-	-	-	-	-	-	-	-	-	233,208,000	131,600,000
Loan from SDP		-	-	-	200,000	-	-	-	-	-	-	-	-	200,000	-
Current Account with Non PRSF Bt.		-	-	-	-	-	-	-	-	-	-	-	-	-	96,888,443
Loan from Organization		-	116,800	6,626,135	-	-	-	375,000	60,300	131,343	-	-	296,750	7,155,236	849,500
Other liability	22.00	145,838	-	-	-	-	-	-	-	-	-	-	-	145,838	168,938
Loan from Micro Finance		1,263,845	-	-	-	-	-	-	-	-	-	-	-	1,263,845	743,580
Liability for Staff Gratuity Fund	13.00	11,858,480	1,948,529	-	-	-	-	-	13,807,009	-	-	-	-	13,807,009	10,796,605
		13,483,811	2,599,712	245,558,616	386,782	361,131	255,887	2,639,139	883,375	543,673	286,458	9,425	256,750	336,464,987	265,447,864
NET CURRENT ASSETS		(128,548)	46,807	267,222,769	338,511	12,867	-	(180,673)	(421,669)	(13,681)	26,398,768	-	-	302,798,981	330,548,264
		88,552	200,538	270,643,954	352,429	12,867	-	(298,673)	-	(13,681)	26,321,080	-	-	296,867,878	334,331,939

Amounts shown from 1.00 to 29.99 form an integral part of these financial statements.

Chief Executive Officer

Signed in terms of our separate report of even date annexed



M.A. Qader Kadir & Co.
Chartered Accountants

Date: November 28, 2013

Auditor's Report & Financial Statements

M.A. Qader Kadir & Co.
Chartered Accountants

GHASHFUL STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED JUNE 30, 2013

Particulars	Notes	General Account	SDP Project	Micro Finance Program	Educare RG School	ESP-BRAC Project	GFTM-912 Project	NDMP	NEST for Children at Risk	Resilience Project	MIME Project-Insurance	MIME Project-Health	30.06.2013	30.06.2012
INCOME														
Service charges on Micro Credit	23.00	-	-	113,583,601	-	-	-	79,443	-	-	-	-	113,583,601	109,792,683
Loan processing fee and others		-	-	481,345	-	-	-	-	-	-	-	-	481,345	723,308
Income from Commission		-	-	-	-	-	-	-	-	6,456	-	-	6,456	-
Contribution received from MF		21,330	2,416,986	-	-	-	-	-	-	-	-	-	2,438,316	4,741,272
Health service charges from Garments	24.00	-	2,014,750	-	-	-	-	-	-	-	-	-	2,014,750	1,388,500
Clinical service charges	25.00	-	242,640	-	-	-	-	-	-	-	-	-	242,640	246,230
Bank / FDR interest		1,922	-	2,008,460	38,512	-	-	-	-	-	-	-	2,048,894	658,840
Sale of contraceptives		-	55,900	-	-	-	-	-	-	-	-	-	55,900	54,620
Sale of Pass Book		-	-	132,041	-	-	-	-	-	-	-	-	132,041	130,275
Sale of Form		-	-	-	5,208	-	-	-	-	-	-	-	5,208	2,450
School fee received NETU school		-	-	-	-	-	-	-	-	-	-	-	-	52,088
Clinical support		-	68,460	-	-	-	-	-	-	-	-	-	68,460	49,020
Membership fee General Body	26.00	2,528	-	-	-	-	-	-	-	-	-	-	2,528	2,520
One month notice pay realized from outgoing staff		-	-	44,622	1,950	-	-	-	-	-	-	-	46,572	73,240
Others/Miscellaneous Income	27.00	-	1,324	378,205	-	-	-	-	-	-	-	-	379,529	194,799
Income from sewing program		-	-	-	-	-	-	-	-	-	-	-	-	54,806
Fees realized- Admission/Tuition		-	-	-	713,900	-	-	-	-	-	-	-	713,900	662,050
Donation		-	-	-	10,000	-	-	-	-	-	-	-	10,000	90,000
Drawing Coaching fee		-	-	-	8,900	-	-	-	-	-	-	-	8,900	-
Sale of school materials		-	-	-	50,560	-	-	-	-	-	-	-	50,560	64,050
Sale of school uniform		-	-	-	17,800	-	-	-	-	-	-	-	17,800	4,420
Income from backup support MIME		60,000	126,000	-	-	-	-	-	-	-	-	-	186,000	-
Income from training centre		3,500	-	-	-	-	-	-	-	-	-	-	3,500	-
Income from INAFI		21,000	-	-	-	-	-	-	-	-	-	-	21,000	-
Income from NEST		130,712	-	-	-	-	-	-	-	-	-	-	130,712	-
Income from BRAC-ESP		29,823	38,126	-	-	-	-	-	-	-	-	-	67,949	-
Cost Sharing from FHR project		-	415,695	-	-	-	-	-	-	-	-	-	415,695	-
Fund received from Training		-	-	-	-	-	-	82,500	-	50,000	-	-	142,500	-
Subsidy received from IDCOL		-	-	-	-	-	-	385,300	-	-	-	-	385,300	-
		280,887	5,371,631	136,598,554	848,802	-	-	567,243	-	97,381	-	-	133,582,360	138,903,181



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Auditor's Report & Financial Statements

M.A. Quader Kabir & Co.
Chartered Accountants

Particulars	Notes	General Account	SDP Project	Mimo Finance Program	Educare KG School	ESP- BRAC Project	GFTM- 912 Project	NDMP	NEST for Children at Risk	Remittance Project	MIME Project- Insurance	MIME Project- Health	30.06.2013	30.06.2012
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EXPENDITURE

Salaries and allowances		30,800	2,850,276	59,732,888	488,190	-	-	348,511	-	-	-	-	63,120,313	50,340,737
Gratuity		-	287,952	-	-	-	-	-	-	-	-	-	287,952	299,621
Interest on members' savings		-	7,609	14,985,264	-	-	-	-	-	-	-	-	15,992,905	13,367,148
Risk charges		3,352	-	325,000	2,485	-	-	8,290	-	14,297	-	-	331,677	336,658
Administrative Expenses		-	-	1,163,601	-	-	-	-	-	-	-	-	1,163,601	-
Communication expenses		15,434	39,880	1,512,878	4,223	-	-	5,670	-	250	-	-	1,571,645	1,491,269
Clinical support		-	9,595	-	-	-	-	-	-	-	-	-	9,595	13,759
Depreciation		18,703	36,869	1,011,532	13,589	-	-	-	-	-	-	-	1,055,233	1,067,779
Loan Loss Provision		-	-	4,776,701	-	-	-	-	-	-	-	-	4,776,701	2,983,697
Disaster Fund Reserve		-	-	1,135,846	-	-	-	-	-	-	-	-	1,135,846	1,097,828
Audit and Professional fee		39,800	15,000	42,500	-	-	-	-	-	-	-	-	96,300	96,300
Insurance Premium		5,711	-	-	-	-	-	-	-	-	-	-	5,711	7,388
Interest on Loans from PSC		-	-	6,859,334	-	-	-	-	-	-	-	-	6,859,334	5,051,500
Interest on security deposit		-	-	6,298	-	-	-	-	-	-	-	-	6,298	5,448
Rebate		-	-	125,155	-	-	-	-	-	-	-	-	125,155	-
Interest on school savings		-	-	-	-	-	-	-	-	-	-	-	-	7,680
Maintenance - Capital and Non Capital		-	-	-	-	-	-	-	-	-	-	-	-	485,178
Maintenance - Office		452	24,177	476,155	1,588	-	-	728	-	-	-	-	502,284	430,348
Maintenance and fuel- vehicles		-	-	359,514	-	-	-	-	-	-	-	-	359,514	295,645
Honorarium for school teacher		-	1,171,540	-	-	-	-	-	-	-	-	-	1,171,540	688,250
Material expenses		6,852	-	23,830	38,000	-	-	-	-	-	-	-	34,882	25,186
Meeting expenses		93,790	1,136	173,496	-	-	-	-	-	-	-	-	268,412	56,738
Membership fee		48,800	-	109,362	-	-	-	-	-	-	-	-	148,362	151,470
Newspaper and periodicals		-	-	9,439	1,541	-	-	-	-	-	-	-	11,980	13,220
Office rent / shop rent		55,867	282,783	3,825,019	132,000	-	-	-	-	-	-	-	4,314,789	3,517,006
Printing and stationery		54,839	59,085	1,780,719	87,228	-	-	7,614	-	299	-	-	1,862,072	1,579,447
Publications and advertisement		25,320	-	81,515	-	-	-	-	-	56,318	-	-	206,735	143,302
Program and operational costs		-	185,430	-	-	-	-	-	-	-	-	-	203,458	3,873,321
Entertainment		4,375	112,986	423,512	10,840	-	-	239	-	-	-	-	553,813	696,238
Utilities		14,296	42,548	695,893	13,316	-	-	-	-	-	-	-	775,258	734,838
School Rest (Street children)		-	-	-	-	-	-	-	-	-	-	-	-	212,708
Emergency Treatment		-	-	16,310	-	-	-	-	-	-	-	-	16,310	2,299
Special Day celebration		-	44,690	31,330	831	-	-	-	-	-	-	-	76,851	77,326
School Program expenses		-	-	-	20,471	-	-	-	-	-	-	-	20,471	17,228
Subsidy to SDP and organization General		-	-	2,438,236	-	-	-	-	-	-	-	-	2,438,236	4,443,272
Training expenses		26,865	30,580	137,859	-	-	-	42,448	-	-	-	-	199,224	153,775
Traveling and conveyance		-	322,242	4,783,181	14,590	-	-	44,777	-	-	-	-	5,120,113	2,133,896
Uniform and Leverage		-	2,721	185,894	-	-	-	-	-	-	-	-	188,615	23,282
Video Documentation		-	-	-	-	-	-	-	-	-	-	-	-	-



Auditor's Report & Financial Statements

M.A. Quader Kabir & Co.
Chartered Accountants

GHASHFUL STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED JUNE 30, 2013

Particulars	Share Capital	Capital Reserve	Surplus/(Deficit)	Total
	Amount	Amount	Amount	
Balance as at 01.07.2012		48,777,448		48,777,448
Net profit for the year-2012-13		5,818,637		5,818,637
Balance as at 30.06.2013		54,596,085		54,596,085
Transfer to Capital reserve		628,436		628,436
Previous year adjustment		100,000		100,000
Net profit for the year-2013		53,867,649		53,867,649



Auditor's Report & Financial Statements

M A Quader Kabir & Co.
Chartered Accountants

GHASHFUL STATEMENT CASH FLOWS FOR THE YEAR ENDED JUNE 30, 2013

PARTICULARS	AMOUNT 2013	AMOUNT 2012
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A. CASH FLOW FROM OPERATING ACTIVITIES

Net Profit/ (Loss) as per Profit and Loss Account	5,818,637	14,456,362
Adjustments for non-cash items:		
Depreciation	1,075,733	1,118,052
Cash flow from operating activities before working capital charges	6,894,370	15,574,414
(Increase)/ Decrease in Current Assets		
Loan to members	(99,923,845)	(74,050,536)
Advances and deposits and payments	(959,050)	(428,943)
Accrued interest on investment	(176,958)	698,488
Advance to READ	100,000	-
Staff Gratuity Fund- Janata Bank Ltd	(3,108,324)	-
Current A/C with Non PKSf Branch	96,888,440	-
Against health service charges	24,750	(96,000)
Receivable from Inafi Bangladesh	(14,089,500)	-
Taxes paid at source on interest income	(189,116)	(133,092)
Receivable from YPSA against HASAB	4,151	-
Receivable from Plan Bangladesh	(177,000)	(67,212)
Loan to NDBMP	(41,500)	(533,500)
Loan to Remittance Project	(131,345)	-
Loan to PHR	(56,750)	(200,000)
Laptop loan	(16,550)	(42,640)
Loan to Organization / Branch	581,565	(1,534,210)
Loan to ESP	(200,000)	-
Receivable against Tution fee	-	50,000
Loan to nest for the Children at risk	-	22,000
Gain of sale of Assets	-	(8,417)
Receivable from YPSA	-	(254,808)
Security deposits to Bank Asia	(85,000)	-
	(21,556,032)	(76,578,870)

Increase/ (Decrease) in Current Liabilities

Security deposits from field staff	83,758	156,000
Payable to ORG	-	(50,000)



Auditor's Report & Financial Statements

M A Quader Kabir & Co.
Chartered Accountants

Provision for Gratuity	145,680	75,317
Loan Loss Reserve	4,775,701	(2,528,835)
Disaster Fund Reserve	1,135,840	1,097,930
Liability for Expenses	2,610,323	(336,032)
Liability for JOBS (Training exp.)	(52,116)	-
Loan from IDCOL	869,145	585,985
Liability for BRAC	55,184	94,385
Loan from ORG	-	733,500
Liability for MJF	(1,506,184)	1,358,149
Fund from Bank Asia Ltd.	412,528	-
Liability for MIME	22,145	213,792
Loan from SDP	200,000	-
Current A/C with Non PKSf branch	(96,888,440)	-
Loan from Organization	6,305,750	-
Loan from Micro Finance	520,345	743,500
Liability for Staff Gratuity Fund	3,108,324	-
Member's savings	39,091,141	43,759,456
Member's unclaimed savings balances	281,944	381,189
Insurance fund	17,442,221	2,929,476
School Savings	-	(140,693)
Reserve Fund School Savings	(5,371,520)	-
Capital Reserve	5,412,957	5,371,520
	(21,345,274)	54,444,639
Net cash flow from operating activities	(36,006,936)	(6,559,817)

B. CASH FLOW FROM INVESTING ACTIVITIES

Acquisition of fixed assets	(1,530,475)	(1,981,090)
Sale of Assets	-	10,000
Short term investment-Fixed deposit	(17,491,785)	4,491,507
Net cash used in investing activities	(19,022,260)	2,520,417

C. CASH FLOW FROM FINANCING ACTIVITIES

Loan from PKSf	79,200,000	(500,000)
Net cash used in financing activities	79,200,000	(500,000)

D. Net (decrease)/ increase in cash and cash equivalents (A+B+C)

24,170,804	(4,539,400)
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E. Cash and bank balances at the beginning of the year

17,306,408	21,804,049
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Cash and bank balances at the end of the year (D+E)

41,477,212	17,306,408
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